



TERRA NOVA PLANNING & RESEARCH, INC.

April 29, 2021

Ms. Megan Kirkeby, Deputy Director
Housing Policy Development
California Department of Housing and Community Development
2020 West El Camino Avenue, Suite 500
Sacramento, CA 95833

RE: City of Cathedral City Housing Element Update

Dear Ms. Kirkeby:

Please find attached paper and PDF versions of the City of Cathedral City Housing Element Update.

Should you or your staff have any questions about the Element, please feel free to contact me at 760-341-4800, or at ncriste@terranovaplanning.com. We would also appreciate having the opportunity to discuss the Department's initial review in advance of the issuance of the review letter, so that we can have an opportunity to correct any deficiencies or add to the text.

Please note that the staff person managing the Update at the City is Robert Rodriguez. He can be reached at 760-770-0344, or at RRodriguez@cathedralcity.gov. Please copy me on all communication with the City, so that I can assist them in their response. We look forward to receiving the Department's comments, and successfully completing the update process.

Sincerely,

Nicole Sauviat Criste
Principal

Cc: Robert Rodriguez
Tami Scott
Leisa Lukes

HOUSING ELEMENT

PURPOSE

The Housing Element addresses the housing characteristics and needs of the City, including, but not limited to, a description of existing housing types, condition of existing units, overcrowding, affordability, availability, and the demand for affordable housing in the area. The Housing Element also includes goals, policies and programs to acknowledge and respond to the City's housing needs.

The Housing Element provides analysis of the progress made since the previous element was drafted in 2014 and evaluates the needs for the current planning period (2022 through 2029). In drafting the current Housing Element, analysis of existing and projected housing needs was derived from available local, county, and statewide data, which are cited throughout the document. Note that the results of the 2020 Census were not available at the time this Element was prepared and adopted.

The City's land use map includes a variety of residential densities to accommodate all types of housing, from single-family to high-density residential development. The Housing Element works in tandem with the Land Use Element by assuring that adequate lands are available to provide sufficient housing for the period from 2022 through 2029.

CALIFORNIA LAW

AB 2853, passed in 1980, established Government Code Article 10.6, Section 65580 et. seq. to define the need for, and the content of, Housing Elements. At its core, the law requires that the "housing element shall consist of an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, financial resources, and scheduled programs for the preservation, improvement, and development of housing" to meet the State's housing goals.

California Government Code requires that every City and County prepare a Housing Element as part of its General Plan. In addition, State law contains specific requirements for the preparation and content of Housing Elements. According to Article 10.6, Section 65580, the Legislature has found that:

- (a) The availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order.
- (b) The early attainment of this goal requires the cooperative participation of government and the private sector in an effort to expand housing opportunities and accommodate the housing needs of Californians of all economic levels.

- (c) The provision of housing affordable to low- and moderate-income households requires the cooperation of all levels of government.
- (d) Local and state governments have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate provision for the housing needs of all economic segments of the community.
- (e) The Legislature recognizes that in carrying out this responsibility, each local government also has the responsibility to consider economic, environmental, and fiscal factors and community goals set forth in the General Plan and to cooperate with other local governments, and the state, in addressing regional housing needs.
- (f) Designating and maintaining a supply of land and adequate sites suitable, feasible, and available for the development of housing sufficient to meet the locality's housing need for all income levels is essential to achieving the state's housing goals and the purposes of this article

Section 65581 of the Government Code states that the intent of the Legislature in enacting these requirements is:

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

Government Code Section 65583 outlines the required content of all housing elements, including identification and analysis of existing and projected housing needs, and a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement, and development of housing. The basic components of a Housing Element were established in Section 65583, and required that each Element include:

- An assessment of housing needs and an inventory of resources and constraints relevant to the meeting of local needs.
- A statement of the community's goals, quantified objectives, and policies relative to the maintenance, improvement, and development of housing.
- A program that sets forth a schedule of actions to implement the policies and achieve the goals and objectives of the Housing Element to provide housing for all economic segments of the community guided by the following state housing objectives.
- Provision of decent housing for all persons regardless of age, race, sex, marital status, source of income, or other factors.

- Provision of adequate housing by location, type, price and tenure.
- Development of a balanced residential environment including access to jobs, community facilities, and services.

Housing Element law is regularly updated, expanded and modified. The most recent update to Housing Element law occurred in 2017, when a series of bills were passed into law to address the State-wide housing crisis. The laws passed in 2017 addressed a wide range of housing-related issues, including Housing Elements, which are summarized below.

- *SB 2* established a recordation fee for real estate documentation which would fund planning grants for affordable housing and affordable housing projects.
- *SB 3* placed a \$4 billion general obligation bond on the November 2018 ballot to fund affordable housing, farmworker housing, transit-oriented development, infill infrastructure and home ownership.
- *SB 35* mandated a streamlined approval process for infill affordable housing projects in communities that have not, according to the Department of Housing and Community Development (HCD) met their affordable housing allocation (RHNA).
- *AB 72* allowed HCD to find a housing element out of compliance with State law, and to refer the non-compliant element to the State Attorney General for action at any time during a Housing Element planning period.
- *AB 73* provided State-funded financial incentives for local jurisdictions which choose to create a streamlined zoning overlay for certain affordable housing projects.
- *SB 166* required that development proposals on local jurisdictions' sites inventory cannot be reduced in density without findings, and/or the identification of additional sites to result in 'no net loss' of affordable housing units in the sites inventory.
- *SB 540* provided State funding for the planning and implementation of workforce housing opportunity zones for very low-, low- and moderate-income households.
- *AB 571* modified the farmworker tax credit program to allow HCD to advance funds to migrant housing center operators at the beginning of each planting season, and allowed migrant housing to remain open for up to 275 days annually.
- *AB 678* amended the Housing Accountability Act to limit a local jurisdiction's ability to deny low- and moderate-income housing projects by increasing the required documentation and raising the standard of proof required of a local jurisdiction.
- *AB 686* (approved in 2018) required a public agency to administer its programs and activities relating to housing and community development in a manner that affirmatively furthers fair housing.
- *AB 879* amended the annual reporting requirements of local jurisdictions to HCD regarding proposed projects, including processing times, number of project applications and approvals, and required approval processes.
- *AB 1397* amended the requirements of adequate sites analysis to assure that sites are not only suitable, but also available, by requiring additional information in site inventories.
- *AB 1505* allowed local jurisdictions to adopt local ordinances that require affordable housing units on- or off-site when approving residential projects.
- *AB 1515* established a 'reasonable person' standard to consistency of affordable housing projects and emergency shelters with local policies and standards.

- *AB 1521* placed restrictions on the owners of affordable housing projects when terminating or selling their projects.

CONSISTENCY WITH OTHER GENERAL PLAN ELEMENTS

This current update of the Housing Element (2022-2029) was drafted concurrent with the City's 2040 General Plan update (which commenced in 2019). The Housing Element, as with all Elements of the General Plan, must be consistent with all other Elements. For example, residential development capacities established in the Land Use Element are incorporated into the Housing Element. The Land Use Element also identifies use designations at densities that will facilitate the provision of a range of residential housing products for all income groups. The Circulation and Mobility Element plays a role in the location of residential development in relation to roadways, transit, pedestrian, and bicycle facilities. The Noise Element establishes noise levels appropriate for residential uses. Whenever one element of the General Plan is amended, other elements, including the Housing Element, will be reviewed and modified, if necessary, to ensure consistency between elements.

PREVIOUS HOUSING ELEMENT EVALUATION

The City's previous Housing Element included a number of policies and programs to encourage a balanced range of housing available to all income levels and household compositions in quantities sufficient to meet the needs of the community for the 2014-2021 planning period. The City's progress in meeting the objectives of the policies and programs set forth during the 2014-2021 planning period is described in Technical Appendix A.

DEMOGRAPHIC BACKGROUND

Housing needs for Cathedral City are based on a comprehensive assessment of current and projected housing needs for all segments of the community and all economic groups. Rising costs and increasing competition for available physical and financial resources make it difficult for some families, especially lower income and special needs families, to find affordable housing. The Demographics section of the Housing Element presents the demographic background necessary for the comprehensive analysis of the City's housing needs.

Regional Setting

Cathedral City is located in the Coachella Valley, a subregion of Riverside County. The County encompasses a large portion of Southern California, and over the past decade has experienced a slow growth when compared to previous decades. According to Census and Department of Finance data, the County's population increased by 41.7%, from 1,545,313 in 2000 to 2,189,641 in 2010, and by 12.8% from 2010 to 2,470,546 in 2019. The incorporated cities of the Coachella Valley generally followed similar trends for population growth within the same time period.

Population Trends

Cathedral City is the second most populous city in the Coachella Valley region of Riverside County. Between 2000 and 2010, the City population increased by 17.3% from 43,647 to 51,200 residents. Between 2010 and 2019, the population increased by 6.2%, from 51,200 to 54,357 residents. The percent increase was greater than that of Rancho Mirage (5.7%) but less than all other Coachella Valley cities and Riverside County, which ranged between 7.5% and 20.7%.

Table 1
Population Trends – Cathedral City

Year	Population	Numerical Change	Percent Change	Average Annual Growth Rate
2000	43,647	--	--	--
2010	51,200	7,553	17.3%	1.7%
2019	54,357	3,157	6.2%	0.7%

Source: 2000 and 2010 U.S. Census; American Community Survey Data Profiles 5-Year Estimates, 2019.

Table 2
Population Trends – Neighboring Jurisdictions

Jurisdiction	2010	2019	Change (2010-2019)	
			Number	Percent
Indio	76,036	91,756	15,720	20.7%
Coachella	40,704	45,181	4,477	11.0%
Desert Hot Springs	25,938	28,585	2,647	10.2%
La Quinta	37,467	41,076	3,609	9.6%
Palm Desert	48,445	52,575	4,130	8.5%
Indian Wells	4,958	5,370	412	8.3%
Palm Springs	44,552	47,897	3,345	7.5%
Cathedral City	51,200	54,357	3,157	6.2%
Rancho Mirage	17,218	18,193	975	5.7%
Riverside County	2,189,641	2,470,546	280,905	12.8%

Source: 2010 U.S. Census; American Community Survey 2019 5-Year Estimates.

Cities are listed in order of highest to lowest percentage of population change.

The Southern California Association of Governments (SCAG) prepares population forecasts for cities within its jurisdiction as part of future growth policies and programs. SCAG’s 2016-2040 Regional Transportation Plan/Sustainable Communities Strategy (RTP/SCS) projects that the Cathedral City population will reach 68,100 in 2040. As the City grows, the demand for a variety of housing products will increase; however, the need for additional housing must be evaluated in light of the slowing annual growth rate that has occurred since 2010.

Race and Ethnicity

The racial and ethnic distribution of Cathedral City residents in 2010 and 2019 is shown in the following table. Residents who categorize themselves as white comprise the largest race/ethnicity; this group increased from 63.5% to 75.6%. The second most prevalent race/ethnicity is “some other race,” although their share of the population decreased from 23.5% to 11.6%. The percentage of Black/African Americans, American Indians and Alaska Natives, Asians, and Native Hawaiians and Other Pacific Islanders remained largely unchanged, comprising approximately 10.2% combined during both 2020 and 2019. The percentage of residents in the “Two or More Races” category decreased from 4.2% to 2.6%. The percentage of Hispanic or Latino residents decreased slightly from 58.8% to 58.6%.

**Table 3
Population by Race/Ethnicity**

Race/Ethnicity	2010		2019	
	Persons	%	Persons	%
One Race				
White	32,537	63.5%	41,101	75.6%
Asian	2,562	5.0%	3,345	6.2%
Black or African American	1,344	2.6%	1,482	2.7%
American Indian and Alaska Native	540	1.1%	515	1.0%
Native Hawaiian and Other Pacific Islander	55	0.1%	139	0.3%
Some Other Race	12,008	23.5%	6,347	11.6%
Two or More Races	2,154	4.2%	1,428	2.6%
Total	51,200	100%	54,357	100%
Hispanic or Latino (of any race)	30,085	58.8%	31,851	58.6%

Source: 2010 U.S. Census, Table P3; American Community Survey 5-Year Estimates 2019, Table DP05

Age Characteristics

Table 4 provides a comparison of Cathedral City age characteristics in 2010 and 2019. Approximately 38.2% of the 2019 City population consists of younger and middle-age adults (25 to 54 years), and 25.4% consists of children (0 to 19 years). However, the data show that the population is slowly aging. Between 2010 and 2019 (other than those 25 to 34 years old, which increased by 0.5%), all age groups under 55 years decreased by a combined total of 5.7%, and all age groups over 55 years increased by a combined total of 5.7%. The increase is also reflected in the median age, which increased from 36.0 years in 2010 to 39.4 years in 2019.

The data suggest that housing demand is currently highest for young adults and families with children. If the aging trend continues, there may be a growing demand for senior housing and programs that promote “aging in place”; however, this trend is likely to occur slowly, and the demand for such products will need to be evaluated over time.

**Table 4
Population by Age**

Age Group	2010		2019	
	Persons	%	Persons	%
Under 5 years	3,546	6.9%	3,155	5.8%
5 to 9 years	3,671	7.1%	3,074	5.7%
10 to 14 years	4,024	7.9%	3,883	7.1%
15 to 19 years	4,138	8.1%	3,707	6.8%
20 to 24 years	3,383	6.6%	3,397	6.2%
25 to 34 years	6,179	12.1%	6,854	12.6%
35 to 44 years	6,769	13.2%	6,781	12.5%
45 to 54 years	6,962	13.6%	7,102	13.1%
55 to 59 years	2,658	5.2%	3,592	6.6%

**Table 4
Population by Age**

Age Group	2010		2019	
	Persons	%	Persons	%
60 to 64 years	2,507	4.9%	3,551	6.5%
65 to 74 years	3,959	7.7%	5,031	9.3%
75 to 84 years	2,503	4.9%	3,110	5.7%
85 years and over	901	1.8%	1,120	2.1%
Total	51,200	100%	54,357	100%
Median Age	36.0		39.4	

Source: 2010 U.S. Census Tables P12 and P13; American Community Survey 5-Year Estimates, 2019. Table DP05

Household Income

Incomes vary significantly by region, industry, and type of job. **Table 5** describes average income per worker, by industry, in the Coachella Valley. As shown, the highest-paying sectors are Finance/Insurance/Real Estate, Government, and Information, with incomes averaging around \$50,000 to \$60,000. The lowest-paying sectors are Retail Trade, Other Services, and Leisure and Hospitality, with incomes averaging around \$31,000.

**Table 5
Average Income by Industry, Coachella Valley**

Industry	Average Income per Worker, 2017
Finance, Insurance, Real Estate	\$59,726
Government	\$58,711
Information	\$50,493
Education and Health Services	\$48,322
Manufacturing	\$46,340
Construction	\$45,488
Logistics	\$45,114
Professional and Business Services	\$43,736
Retail Trade	\$32,281
Other Services	\$31,836
Leisure and Hospitality	\$31,513
Agriculture	\$29,571

Source: 2019 Greater Palm Springs Economic Report, Coachella Valley Economic Partnership, Figure 29.

The following table compares median household income in Cathedral City and Riverside County in 2010 and 2019. The City's 2010 median household income was 79% of the County's, and the City's 2019 median household income was 71% of the County's. During this period, the City's median household income increased only 1.8% compared to the County's 13.7% increase. Income growth in Cathedral City is not keeping pace with that of Riverside County.

**Table 6
Median Household Income**

Jurisdiction	Median Household Income			% of County Median Household Income	
	2010	2019	Percent Increase 2010-2019	2010	2019
Cathedral City	\$45,693	\$46,521	1.8%	79%	71%
Riverside County	\$57,768	\$65,712	13.7%	100%	100%

Source: American Community Survey 5-Year Estimates 2006-2010 and 2019, Table DP03

Employment

Like much of the Coachella Valley, a substantial portion of the City’s economy is rooted in the regional tourism and service industries. The following table describes employment by industry in Cathedral City in 2019. The data show that 23,119 residents over 16 years of age were in the civilian-employed¹ labor force. The largest percentage of the population was employed in “arts, entertainment, recreation, accommodation, and food services” (21.6%), followed by “educational services, health care, and social assistance” (19.7%) and “Professional, scientific, management, admin., waste management” (13.6%).

**Table 7
Employment by Industry**

Industry Type	2019	
	Persons	%
Civilian-employed population 16 years of age and over:		
Arts, entertainment, recreation, accommodation, food services	4,983	21.6%
Educational services, health care, social assistance	4,564	19.7%
Professional, scientific, management, admin., waste management	3,141	13.6%
Retail Trade	3,097	13.4%
Construction	1,803	7.8%
Other services, except public administration	1,486	6.4%
Finance, insurance, real estate, rental, leasing	1,107	4.8%
Transportation, warehousing, utilities	829	3.6%
Public administration	674	2.9%
Manufacturing	653	2.8%
Information	345	1.5%
Wholesale Trade	273	1.2%
Agriculture, forestry, fishing, hunting, mining	164	0.7%
Total	23,119	100.0%

Source: American Community Survey 5-Year Estimates, 2019. Table S2405

¹ “Civilian-Employed” means non-governmental employment, typically a private or family-owned business.

As shown in **Table 8**, more than one-third (33.1%) of the City’s civilian-employed labor force is employed in “service occupations,” followed by “management, business, science, and arts” occupations (24.6%) and “sales and office” occupations (22.5%).

Table 8
Employment by Occupation

Occupation	2019	
	Persons	%
Civilian-employed population 16 years and over		
Service occupations (restaurants and food service)	7,644	33.1%
Management, business, science, and arts occupations	5,693	24.6%
Sales and office occupations	5,201	22.5%
Natural resources, construction, and maintenance occupations	2,324	10.0%
Production, transportation, and material moving occupations	2,257	9.8%
Total	23,119	100%

Source: American Community Survey 5-Year Estimates, 2019. Table DP03

As shown in **Table 9**, the City’s principal employers include health care providers, golf clubs and resorts, auto dealerships and other retailers, and educational facilities. Typical jobs at these facilities include medical providers and support staff, store clerks and managers, teachers and school administrators and support staff, auto salespeople and mechanics, and cooks and food service providers.

Table 9
Principal Employers in Cathedral City

Employer	Number of Employees Range	Percentage of Total City Employment
Aldus Healthcare	250-499	1.03% - 2.06%
Doubletree Golf Resort	250-499	1.03% - 2.06%
Target	250-499	1.03% - 2.06%
Cathedral City High School	100-249	0.41% - 1.03%
Honda of the Desert	100-249	0.41% - 1.03%
Jessup Auto Plaza	100-249	0.41% - 1.03%
Nellie N. Coffman Middle School	100-249	0.41% - 1.03%
Palm Springs Motors	100-249	0.41% - 1.03%
Palm Springs Unified School District	100-249	0.41% - 1.03%
Stater Bros. Markets (Ramon)	100-249	0.41% - 1.03%
Toyota of the Desert	100-249	0.41% - 1.03%
Total	1,650-5,988	6.78%-15.45%

Source: 2019 Comprehensive Annual Financial Report, City of Cathedral City.

“Principal Employer” is defined as a company, organization, or public entity that employs the greatest number of people as a percentage of the City’s total employment.

Economic Trends

The Great Recession, which began in late 2007, saw high unemployment and job losses in the Coachella Valley, where every seventh person lost their job.² Regional employment started to increase by 2011 but did not reach pre-Recession levels until 2017, much later than western Riverside County, California, and the nation. The construction sector was hardest hit regionally; approximately 70% of jobs were lost and only 14% had been recovered by December 2017.³ The Retail Trade sector lost approximately 6,000 jobs, but has generally returned to pre-Recession levels. Two sectors have fully recovered and even added jobs: Education and Health Services and, to a lesser extent, Leisure and Hospitality. The COVID-19 pandemic has significantly affected the City's residents, but its long-term effects cannot be quantified at this time.

Between 2010 and 2019, annual unemployment rates in Cathedral City decreased steadily from a high of 11.4% in 2010 to a low of 3.8% in 2019.⁴ However, analysis of employment data from 2005 to 2017 shows that, as of December 2017, Cathedral City had not recovered the job losses it incurred during the Great Recession. The City lost about 36% of jobs relative to peak employment, and had recovered only about 13%.⁵ This scenario is roughly the same for seven other Coachella Valley cities; only Palm Springs and Rancho Mirage had recovered and exceeded their previous peaks.

Current and future employment opportunities for City residents include a variety of new retail, service, cannabis product sales, manufacturing, and cultivation, and entertainment jobs. Many of these are jobs are the result of the Agua Caliente Casino/mixed-use business district currently being developed and the Downtown Arts and Entertainment District that includes the Mary Pickford Theater and CV Repertory Theater, both of which are located on East Palm Canyon Drive. Additional hospitality jobs were recently added at the new Staybridge Hotel and the renovated Doubletree Hotel and Resort. North of the freeway, the Crossings at Bob Hope and the North City Specific Plan area provide a variety of new and future employment opportunities, including general retail, mixed-use retail, housing, and cannabis-related operations.

Table 10 describes the employment locations of Cathedral City residents. As shown, only 15.6% of City residents work in Cathedral City, suggesting a jobs-housing imbalance for City residents. More than one-third (35.4%) work in Palm Springs.

² 2019 Greater Palm Springs Economic Report, Coachella Valley Economic Partnership, Figure 24.

³ Ibid, Figures 25 and 26.

⁴ California Employment Development Department annual unemployment rates (labor force), not seasonally adjusted, not preliminary.

⁵ 2019 Greater Palm Springs Economic Report, Coachella Valley Economic Partnership, Figure 28.

Table 10
Commuting Patterns

Where Cathedral City Residents Work	No. of Cathedral City Residents	% of Total
Palm Springs	4,097	35.4%
Cathedral City	1,808	15.6%
Rancho Mirage	1,912	16.5%
Palm Desert	1,989	17.2%
Indian Wells	317	2.7%
La Quinta	431	3.7%
Indio	571	5.0%
Desert Hot Springs	232	2.0%
Coachella	204	1.8%

Source: 2019 Greater Palm Springs Economic Report, Coachella Valley Economic Partnership, Table 6. Based on 2015 data.

Cities are listed in geographical order from west to east to demonstrate the correlation between commuting patterns and geographic proximity to Cathedral City.

Household Characteristics

As shown in the following tables, from 2010 to 2019, the number of City households increased 5.5%, from 17,837 to 18,816. In 2019, the majority of households (44%) consisted of married couple families, followed by female householders with no husband present (26.3%). This was closely followed by male householders with no wife present (23.0%).

Table 11
Household Growth Trends

Year	Number of Households	Numerical Change	Percent Change
2010	17,837	---	---
2019	18,816	979	5.5%

Sources: American Community Survey 5-Year Estimates Data Profiles, 2019, Table DP02.

Table 12
Household Types, 2019

Household Type	No. of Households	% of Total
Married couple family	8,274	44.0%
Cohabiting couple	1,271	6.7%
Male householder, no wife present	4,319	23.0%
Female householder, no husband present	4,952	26.3%
Total Households	18,816	100%

Source: American Community Survey 5-Year Estimates Data Profiles, 2019, Table DP02.

EXISTING HOUSING STOCK CHARACTERISTICS

Housing Units

The City’s housing stock includes an estimated 23,620 dwelling units, the majority of which are single-family detached units (55.5%). Other housing types include single-family attached units (6.5%), mobile homes (9.8%), and multi-family complexes with 2-4 units (13.3%) and 5 or more units (14.7%).

The total number of units increased by 1,183 (5.27%) between 2010 and 2019. Specifically, the number of single-family detached units increased by 616, multi-family complexes of 2-4 units increased by 696, and multi-family complexes of 5+ units increased by 1,654. The number of single-family attached units decreased by 1,507, and mobile homes decreased by 207. This discrepancy is likely due to differences in available housing data from 2010 and 2019.

Table 13
Housing Stock Trends – 2010 and 2019

Unit Type	2010		2019	
	Number of Units	% Total Units ¹	Number of Units	% Total Units ¹
1-unit, detached	12,494	55.7%	13,110	55.5%
1-unit, attached	3,040	13.5%	1,533	6.5%
2 units	986	4.4%	1,420	6.0%
3 or 4 units	1,461	6.5%	1,723	7.3%
5 to 9 units	870	3.9%	1,296	5.5%
10 to 19 units	346	1.5%	875	3.7%
20 or more units	600	2.7%	1,299	5.5%
Mobile home	2,511	11.2%	2,304	9.8%
Boat, RV, van, etc.	129	0.6%	60	0.3%
Total	22,437	100.0%	23,620	100.0%

Source: American Community Survey 5-Year Estimates Data Profiles, 2010 and 2019. Table DP04

¹ Differences due to rounding

Residential Building Permits, 2014-2020

The following table summarizes residential building permits issued from 2014 to 2020. Permits were issued for a total of 422 residential units, 415 of which were single-family units and had an average value of \$206,436, 2 were duplex units and had an average value of \$150,000, and 5 were multifamily units with an average value of \$164,692. Eight (8) accessory dwelling unit permits were issued in 2020 with an average value of \$12,964.

Table 14
Residential Building Permits, 2014-2020

Year	Single-Family		Multi-Family 2-4 Units		Multi-Family 5+ Units		Accessory Dwelling Units (ADU)	
	No. of Units	Average Value/Unit	No. of Units	Average Value/Unit	No. of Units	Average Value/Unit	No. of Units	Average Value/Unit
2014	32	\$205,190	0	---	0	---	0	---
2015	16	\$209,872	0	---	0	---	0	---
2016	46	\$214,615	0	---	0	---	0	---
2017	56	\$202,114	0	---	0	---	0	---
2018	84	\$200,380	0	---	0	---	0	---
2019	159	\$201,067	0	---	0	---	0	---
2020	210	\$211,812	2	\$300,000/ \$150,000	5	\$823,460/ \$164,692	8	\$103,712/ \$12,964
Total:	415	\$206,436	2	---	5	---	0	---

Housing Conditions

The age of the City’s housing stock can be a key indicator of potential rehabilitation, repair, or demolition needs. As shown in **Table 15**, 60.8% of housing units in Cathedral City were built before 1990 and are, therefore, more than 30 years old. Depending on construction quality and maintenance history, older homes can have problems with inadequate or unsafe mechanical systems and appliances, foundation or roof problems, inefficient windows, the presence of asbestos or lead, or other issues that affect livability and safety.

Generally, the oldest homes were built before 1940 and are located in the Downtown area. Homes built between 1940 and 1949 occur in the Cove neighborhood; homes built from 1950 to 1959 occur in the Downtown, Cove and Outpost neighborhoods; and homes built from 1960 to 1969 also occur in the Dream Homes, Outpost, and Cove neighborhoods. From 1970 to the present, the distribution of new homes has been more widespread throughout the City, with construction occurring on in-fill lots in existing subdivisions.

Table 15
Age of Housing Units, 2019

Year Built	No. of Units	% of Total ¹
Built 2014 or later	147	0.6%
Built 2010 to 2013	319	1.4%
Built 2000 to 2009	4261	18.0%
Built 1990 to 1999	4530	19.2%
Built 1980 to 1989	7880	33.4%
Built 1970 to 1979	3873	16.4%
Built 1960 to 1969	1464	6.2%
Built 1950 to 1959	730	3.1%
Built 1940 to 1949	228	1.0%
Built 1939 or earlier	188	0.8%
Total units	23,620	100%
Total Built before 1990	14,363	60.8%

Source: American Community Survey 5-Year Estimates Data Profiles, 2019. Table DP04

¹ Differences due to rounding

Another measure of potentially substandard housing is the number of housing units lacking adequate kitchen and plumbing facilities. In Cathedral City, there are 30 units (0.16% of all units) lacking complete kitchens and 46 units (0.24% of all units) lacking plumbing facilities. More rental units have deficiencies in plumbing facilities than homeowner units, and more owner-occupied units have deficiencies in kitchen facilities than rental units. These homes could potentially benefit from rehabilitation programs.

**Table 16
Housing Units Lacking Facilities, 2019**

Type of Deficiency ¹	Owner-Occupied Units			Renter-Occupied Units			Total	
	No.	Total Units in City	Percent of Total Units	No.	Total Units in City	Percent of Total Units	No.	Percent of Total Units
Lacking complete kitchen facilities	18	11,429	0.15%	12	7,387	0.16%	30	0.16%
Lacking plumbing facilities	20	11,429	0.17%	26	7,387	0.35%	46	0.24%

Source: 2019 American Community Survey 5-Year Estimates Data Profiles, Tables B25053 and B25049.

1. The Census considers a home to lack complete plumbing or kitchen facilities if it is without any of the following: hot and cold running water, a flush toilet, and a bathtub or shower, a sink with a faucet, a stove or range, and a refrigerator.

Local Housing Condition Survey

February 2021 (CITY) Code Enforcement Department conducted a records search of dwelling units with code violations. there were approximately 158 open cases citing structural deficiencies. Most violations were associated with faulty or hazardous electrical systems (68), faulty plumbing systems (18), illegal non-conforming structures (200), general dilapidation or deterioration of the structure (20), and general health and safety code violations (32). The records search found 1,196 open cases citing aesthetic and nuisance violations. Most were associated with trash and debris (368), overgrown/dead/decayed vegetation (487), inoperative or abandoned vehicles (273), and fallen or broken fencing (68).

City does not directly offer programs that assist homeowners and apartment complex owners with home maintenance and repair costs. The County of Riverside Economic Development Agency (EDA) offers home repair programs including the Home Repair Loan Program (HRLP) and the Senior Home Repair Grand (SHRG) program. According to the County’s website, Cathedral City is not eligible for these programs because City exceeds the County’s income limit. However, eligibility is subject to change if the City falls below the County’s income limits. The City is, however, financially participating in the renovation of the 224-unit Cathedral Palms, a special-needs housing development located in Cathedral City for extremely low- and low-income seniors.

Vacancy Rates

The housing vacancy rate is the percentage of units that are vacant or unoccupied at a particular time. It is directly related to housing supply and demand; a low vacancy rate means there are more occupied units and can indicate higher housing demand and housing values/costs, while a high vacancy rate can indicate excess housing supply and decreased property values. A unit may be considered vacant for several reasons, such as being a vacation or seasonal home.

As shown in **Table 17**, 18,816 (79.6%) housing units in Cathedral City are occupied. Of these, about 60% are owner-occupied and 40% are renter-occupied. The remaining 4,804 units (20.3%) of all housing units are vacant. Approximately 73% of vacant units are vacant for “seasonal, recreational, or occasional use,” which is indicative of the strong vacation and second home market in the City and in western Coachella Valley. The homeowner vacancy rate is 2.9%, and the rental vacancy rate is 2.3%, both of which are relatively low.

**Table 17
Vacancy Status, 2019**

Vacancy Status	Units	% of Total
Occupied Units:		
Owner-occupied	11,429	60.7%
Renter-occupied	7,387	39.3%
Subtotal	18,816	---
Vacant Units:		
For rent	177	3.7%
Rented, not occupied	123	2.6%
For sale only	339	7.1%
Sold, not occupied	96	1.9%
For seasonal, recreational, or occasional use	3499	72.8%
For migrant workers	0	0%
Other vacant	570	11.9%
Subtotal	4,804	---
Total Units	23,620	100%
Vacancy Rate:		
Homeowner vacancy rate	2.9%	
Rental vacancy rate	2.3%	
Source: American Community Survey 5-Year Estimates Data Profiles, 2019, Tables DP04 and B25004		

Housing Costs and Affordability

Home Values

The following table compares median housing values in Coachella Valley cities from 2013 to 2019. Cathedral City’s median housing value was \$179,500 in 2013, which was higher than Desert Hot Springs and Coachella, but lower than the other cities. Its median value increased nearly 56% over the 6-year period, which was the third highest percent increase in the region. However, it still ranks third lowest in the Coachella Valley.

Table 18
Regional Median Housing Value Trends, 2013 - 2019

Jurisdiction	Median Value, owner-occupied units		% Change 2013-2019
	2013	2019	
Coachella	\$137,600	\$219,400	59.4%
Desert Hot Springs	\$121,600	\$194,500	59.9%
Cathedral City	\$179,500	\$279,500	55.7%
Palm Springs	\$267,800	\$389,800	48.9%
Indio	\$192,600	\$281,400	46.1%
Indian Wells	\$604,600	\$722,500	19.5%
La Quinta	\$348,400	\$398,200	14.3%
Palm Desert	\$308,000	\$350,400	13.8%
Rancho Mirage	\$518,000	\$498,700	-3.7%

Source: American Community Survey 5-Year Estimates Data Profiles 2013 and 2019, Table B25077.

Cities organized by highest to lowest percent change.

Rental Costs

The rental housing market in Cathedral City includes apartments, duplexes, townhomes, mobile homes, and single-family homes. **Table 19** shows median gross rent by number of bedrooms, according to the American Community Survey. The median gross rent is \$1,193.

Table 19
Median Gross Rent by Bedrooms

No. of Bedrooms	Median Gross Rent*
No bedroom	\$912
1 bedroom	\$700
2 bedrooms	\$1,147
3 bedrooms	\$1,461
4 bedrooms	\$1,543
5+ bedrooms	not provided
Median Gross Rent:	\$1,193

* Estimated, renter-occupied housing units paying cash rent

Source: American Community Survey 5-Year Estimates, 2019. Table B25031

Online listings show that current (2020) market rental rates range from approximately \$1,100 to \$1,200 for a studio apartment; \$1,100 to \$1,400 for a 1-bedroom unit; \$1,300 to \$1,600 for a 2-bedroom unit; \$1,800 to \$2,500 for a 3-bedroom unit; and \$1,700 to \$4,000 and higher for a 4+-bedroom unit.⁶

⁶ Rent.com, accessed April 28, 2020.

Affordability

Housing costs can represent a major obstacle to housing availability. Federal and State governments offer housing assistance programs and establish maximum income limits for eligibility for those programs, as well as maximum housing costs that can be charged to eligible households. Housing affordability is determined by the ratio of income to housing costs. As shown in the table below, the area median income (AMI) for a family of four in Riverside County is \$75,300 for Fiscal Year 2020.

Table 20
Income Limits for Riverside County, 2020

Income Category	Number of Persons in Household							
	1	2	3	4	5	6	7	8
Extremely Low Income	\$15,850	\$18,100	\$21,720	\$26,200	\$30,680	\$35,160	\$39,640	\$44,120
Very Low Income	\$26,400	\$30,150	\$33,900	\$37,650	\$40,700	\$43,700	\$46,700	\$49,700
Low Income	\$42,200	\$48,200	\$54,250	\$60,250	\$65,100	\$69,900	\$74,750	\$79,500
Median Income	\$52,700	\$60,250	\$67,750	\$75,300	\$81,300	\$87,350	\$93,350	\$99,400
Moderate Income	\$63,250	\$72,300	\$81,300	\$90,350	\$97,600	\$104,800	\$112,050	\$119,250

Source: Department of Housing and Community Development, State Income Limits for 2020.

Table 21 describes income limits for commonly used household income categories and “affordable” monthly payments for each category, according to definitions set forth in California Health and Safety Code Sections 50052.5 and 50053. Income limits are based on the AMI for Riverside County (\$75,300 for Fiscal Year 2020). An affordable housing payment is considered to be no more than 30% of a household’s gross income. For rental units, this includes rent plus utilities. Assuming that a potential homebuyer within each income group has acceptable credit, a typical down payment (5% to 10%), and other housing expenses (taxes and insurance), the maximum affordable home price can be estimated for each income group.

Table 21
Income Categories and Affordable Housing Costs

Income Category ¹	Income Limit ²	Affordable Monthly Payment	Maximum Affordable Home Purchase Price ³
Extremely Low Income (0-30% of AMI)	\$26,200	\$655	\$85,100
Very Low Income (30%-50% of AMI)	\$37,650	\$941	\$122,200
Low Income (50%-80% of AMI)	\$60,250	\$1,506	\$195,600
Moderate Income (80%-120% of AMI)	\$90,350	\$2,259	\$293,400
Above Moderate Income (120%+ of AMI)	\$90,350+	\$2,259+	\$293,400+

Source: Department of Housing and Community Development, State Income Limits for 2020.

¹ AMI = area median income. Riverside County median income = \$75,300.

² Based on 4-person household.

³ Converts the maximum affordable monthly payment to a home value, assuming 10% down, 15-year fixed loan, 4.0% interest rate, 1.25% taxes and homeowners insurance monthly.

Based on the affordable housing guidelines shown in the table above, an affordable monthly housing payment for a low-income family of four (\$1,506) exceeds the median gross rent for a 3-bedroom unit in Cathedral City (\$1,461). Therefore, rental housing affordability is not considered a barrier for lower income households. In regard to homeownership, an affordable home purchase price for a low-income family of four (\$195,600) is less than the median housing value in Cathedral City (\$279,500). Low-income households could face challenges achieving homeownership; therefore affordability of ownership units should be an important consideration in Cathedral City. Conversely, a moderate income household can afford market rentals and home purchases without subsidy.

The City refers residents needing housing affordability assistance to the Housing Authority of the County Riverside (HACR), which provides HUD Section 8 rental assistance to lower income renters and operates low-income housing projects in Cathedral City. Homeownership assistance loans are also available at the County and State levels (see Existing Affordable Housing Programs, below). The City's Zoning Ordinance offers density bonuses and other development-related incentives and concessions to encourage the development of affordable.

Overpayment

Overpayment is defined as a household paying more than 30% of its gross income toward housing costs. Severe overpayment occurs when a household pays more than 50% of its gross income on housing. The cost burden of overpayment can fall disproportionately on lower-income households and renters.

The Comprehensive Housing Affordability Strategy (CHAS) database, provided by HUD and based on U.S. Census American Community Survey data, describes the number of households, by income level, that are experiencing housing cost burdens. The latest CHAS data for the 2013-2017 period for Cathedral City are shown in the following table. Of all owner households, 39.4% are overpaying for housing, and 20.4% are severely overpaying. The percentages are higher when analyzing lower-income households as a group. Of all lower-income owner households, 70.4% are overpaying, and 46.1% are severely overpaying. Although rental housing, as described above, can be affordable to lower income households in the City, there is still an overpayment issue with these households. It must be noted that there is not a direct relationship between the stated rental rates in Table 19, and the households overpaying in Table 22.

The patterns are similar for renter households. Of all renter households, 56.1% are overpaying, and 28.5% are severely overpaying. Percentages are higher for low-income households as a group. Of all lower-income renter households, 75.1% are overpaying, and 41.5% are severely overpaying.

Table 22
Overpayment by Income Level

Income Category ¹	Owners		Renters	
	Households	Percent	Households	Percent
Household Income less than or = 30% HAMFI:	1,130		1,690	
Households overpaying	810	71.7%	1,165	68.9%
Households severely overpaying	780	69.0%	1,045	61.8%
Household Income >30% to less than or = 50% HAMFI:	1,285		1,325	
Households overpaying	1,010	78.6%	1,040	78.5%
Households severely overpaying	695	54.1%	585	44.1%
Household Income >50% to less than or = 80% HAMFI:	1,995		1,840	
Households overpaying	1,285	64.4%	1,440	78.3%
Households severely overpaying	560	28.1%	385	20.9%
Subtotal: All lower-income households	4,410		4,855	
Subtotal: All lower-income HH overpaying	3,105	70.4%	3,645	75.1%
Subtotal: All lower-income HH severely overpaying	2,035	46.1%	2,015	41.5%
Household Income >80% to less than or = 100% HAMFI:	1,185		750	
Households overpaying	565	47.7%	220	29.3%
Households severely overpaying	130	11.0%	10	1.3%
Household Income >100% HAMFI:	5,165		1,520	
Households overpaying	570	11.0%	129	8.5%
Households severely overpaying	35	0.7%	4	0.3%
Total Households	10,760		7,125	
Total Households Overpaying	4,240	39.4%	3,994	56.1%
Total Households Severely Overpaying	2,200	20.4%	2,029	28.5%

¹ HAMFI = HUD Area Median Family Income

“Overpaying” is defined as spending >30% of gross household income on housing costs.

“Severely overpaying” is defined as spending >50% of gross household income on housing costs.

Source: U.S. Dept. of Housing and Urban Development, CHAS data for Cathedral City, based on 2013-2017 ACS.

The County Housing Authority’s (HACR) provides rental assistance through the Section 8 Housing Choice Voucher program, which helps reduce the burdens of overpayment for lower income households (see Existing Affordable Housing Programs, below).

Extremely Low-Income Households

Extremely low-income (ELI) households are a subset of the very low-income household category and defined by HCD as those with incomes less than 30% of the area median income (AMI). The AMI for a 4-person household in Riverside County is \$75,300. ELI household incomes are defined by HCD and HUD as those earning less than \$26,200.⁷ Many ELI households receive public assistance, such as Social Security insurance, and have a variety of housing needs.

⁷ Per HUD, the Extremely Low Income (ELI) income limit is the greater of either: 1) 60% of Very Low Income limit (\$37,650), which equals \$22,590, or 2) poverty guideline established by Dept. of Health and Human Services (HHS), which equals \$26,200.

Existing Needs

According to the latest CHAS data, 2,820 households (15% of total households (18,816)) in Cathedral City are considered extremely low-income. Most (60%) ELI households are renters. More than 73% experience housing problems, including incomplete kitchen and plumbing facilities, overcrowding, and/or cost burden greater than 30% of income (overpayment). Approximately 70% are in overpayment situations, and 64.7% are in severe overpayment situations in which housing costs are greater than 50% of household income.

Table 23
Housing Problems for Extremely Low-Income Households

	Owners	Renters	Total
Total Number of ELI Households	1,130	1,690	2,820
Percent with any housing problems*	75.6%	72.3%	73.6%
Percent with Cost Burden >30% of income	71.7%	68.9%	70.0%
Percent with Cost Burden >50% of income	69.0%	61.8%	64.7%
Total Number of Households	10,760	7,125	17,885

*Housing problems include incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room (overcrowding), and cost burden greater than 30% of income.

Source: U.S. Department of Housing and Urban Development, CHAS data for Cathedral City, based on the 2013-2017 ACS.

Projected Needs

To calculate projected housing needs, the City assumed 50% of its very low-income regional housing need assessment (RHNA) are extremely low-income households. As such, from its very low income need of 538 units, the City has determined a projected need of 269 units for extremely low-income households.

Housing types that are available and suitable for ELI households include rent-restricted affordable units, housing with supportive services, and housing with rent subsidies (vouchers). The County Housing Authority’s HACR manages public housing and provides rental assistance through the Section 8 Housing Choice Voucher program. Additionally, the City’s Zoning Ordinance supports the development of secondary dwelling units, supportive and transitional housing, and group homes.

Overcrowding

Residential overcrowding has been associated with a higher prevalence of infectious disease, stress, sleep disorders, and other mental health problems, as well as lower educational achievement and vulnerability to homelessness. Overcrowding can indicate an imbalance between housing affordability and income and typically affects renters more than homeowners.

Overcrowding is defined by the U.S. Census as a housing unit with more than one person per room (excluding kitchens, bathrooms, hallways, etc.). According to this definition, Cathedral City has 1,663 overcrowded housing units, which represents 8.8% of the total 18,816 occupied units in the City. Of overcrowded units, 71.5% are renter-occupied units and 28.5% are owner-occupied units.

Severely overcrowded units have more than 1.5 persons per room and are a subset of overcrowded units. Nearly 40% of all overcrowded units in the City are severely overcrowded. About 70.7% of them are renter-occupied units, and 29.3% are owner-occupied units.

**Table 24
Overcrowding**

Persons Per Room	Owner-Occupied Units	Renter-Occupied Units	Total	% of Total
1.01 to 1.50	271	698	969	58.3%
1.51 to 2.00	144	329	473	28.4%
2.01 or more	59	162	221	13.3%
Total Overcrowded	474	1,189	1,663	100.0%
% Overcrowded by Tenure	28.5%	71.5%	---	---
Total Severely Overcrowded	203	491	694	39.8%
% Severely Overcrowded by Tenure	29.3%	70.7%	---	---

Source: American Community Survey 5-Year Estimates Data Profiles, 2019, Table B25014.

Overcrowding can occur for multiple reasons, not all of them economic. In Cathedral City, where almost 60% of the population identifies as Hispanic/Latino, for example, multi-generational households are not uncommon, and the need for larger units, or flexibility in providing accessory units or second dwelling units must be considered. Cathedral City’s Development Code allows the development of second dwelling units that provide additional living facilities for one or more persons on lots with a primary residence. Second dwelling units can help alleviate overcrowding in owner-occupied units.

Publicly-Supported Housing

Cathedral City does not have any publicly-supported housing units at this time.

SPECIAL POPULATIONS

This Section addresses those households or segments of the population that may have identifiable special housing needs because of occupation, income, health, or physical challenges.

Seniors

Senior residents ages 65 and older are considered a special population because they typically live on fixed or limited incomes, have an increased incidence of physical and memory impairments that can adversely affect independent living, and have higher health care costs. Potential housing problems can include lack of accessibility or independent living support services, lack of affordability, lack of transportation options, and inconvenient distance to appropriate health care facilities.

As shown in the following table, 5,671 households (30.1% of all households) in Cathedral City are 65 years or older. Senior households make up (36.6%) of all owner-occupied households and 20.1% of all renter-occupied households.

Table 25
Senior Households by Tenure

Householder Age	Owner-Occupied		Renter-Occupied	
	Households	%	Households	%
Non-Senior Households				
Under 65 years	7,243	63.4%	5,902	79.9%
Senior Households				
65 to 74 years	2,400	21.0%	871	11.8%
75 to 84 years	1,410	12.3%	509	6.9%
85 years and over	376	3.3%	105	1.4%
Subtotal, Senior Households	4,186	36.6%	1,485	20.1%
Total Households	11,429	100%	7,387	100%

Source: American Community Survey 5-Year Estimates, 2019. Table B25007

According to the American Community Survey, an estimated 1,498 seniors have incomes below the poverty level, which represents 16.2% of all seniors in the City (9,261). The 2020 federal poverty guideline for one person is \$12,760 annually. The major source of income for most seniors is Social Security, and the average Social Security monthly benefit is \$1,503,⁸ which is \$18,036 annually. Therefore, a single senior paying 30% of their monthly Social Security income on housing costs would pay \$451 toward housing costs. However, Cathedral City median rents are \$615 for a one-bedroom unit. A two-person senior household would have \$902 available for housing costs, but median rents are \$1,122 for a 2-bedroom unit. Therefore, Social Security alone cannot adequately cover affordable housing costs in the City.

Table 26
Senior Incomes Below the Poverty Level

Age Group	Income in Past 12 Months Below Poverty Level
	No. of Residents
65 to 74 years	740
75 years and over	758
Total	1,498

Source: American Community Survey 5-Year Estimates, 2019. Table B17001

Numerous senior support services are provided by various organizations, including those listed in the following table. There are also numerous privately-operated assisted living facilities and home care service providers in the City and Coachella Valley.

⁸ Social Security Administration Fact Sheet, December 2019 Beneficiary Data.

Table 27
Senior Resources

Organization	Services Provided
Assisted living and home care providers (various private providers)	Housing, personal care, health care, housekeeping, meals
Braille Institute Coachella Valley Neighborhood Center	Rehabilitation, enrichment classes, in-home support for the visually impaired
Cathedral City Senior Center	Health/fitness programs, social events, classes, homebound outreach, food distribution
Eisenhower Memory Care Center	Adult day center for neuro-cognitive impairments
FIND Food Bank	Food distribution
Hidden Harvest	Food distribution
Jewish Family Services of the Desert	Advocacy, case management services
Riverside County Office On Aging	Medical case management, counseling, transportation assistance, meals
Salvation Army	Food distribution, social events, community programs
Senior Advocates of the Desert	Public benefits and social services assistance, emergency financial assistance
SunLine Transit Agency	For seniors and disabled residents: Half-Fare Program, Taxi Voucher Program, SunDial paratransit service, bus travel training

Housing types considered appropriate for seniors include apartments, townhomes, duplexes, mobile homes, second units (granny flats), congregate housing with group dining facilities and support services, and assisted living facilities. In Cathedral City, subsidized rental housing for seniors is provided at the following complexes: Cathedral Palms Apartments, Casa Victoria Apartments, Casa San Miguel de Allende, Heritage Park Apartments, Mountain View Apartments, Park David Apartments, and Tierra Del Sol.

People with Disabilities

A “disability” is a physical or mental impairment that substantially limits one or more major life activities. A “developmental disability” is defined as a disability that originates before an individual attains 18 years of age; continues, or can be expected to continue indefinitely; and constitutes a substantial disability for that individual.⁹ Developmental disabilities include intellectual disabilities, cerebral palsy, epilepsy, autism, and related conditions.

People with disabilities can face unique housing challenges, including lack of affordable units due to fixed or limited incomes, lack of accessible design features such as barrier-free access, lack of in-home supportive medical services, and lack of transportation options and proximity to medical facilities.

There are an estimated 6,433 non-institutionalized residents with a disability in Cathedral City (11.8% of the total City population). Individuals may be affected by one or more types of disability. **Table 28** describes the number and types of disabilities affecting the population, by

⁹ California Welfare and Institutions Code Section 4512(a).

age group. As shown, there are 13,355 disabilities affecting the population. The most affected age groups are 65 years and over (52.5%) and 18 to 64 years (40.8%). The most prevalent disabilities are ambulatory difficulties and independent living difficulties.

Table 28
Disabilities by Age and Type

Disability by Age and Type	Number of Disabilities	% of Total Disabilities
Under Age 18 years		
With a hearing difficulty	187	1.4%
With a vision difficulty	230	1.7%
With a cognitive difficulty	345	2.6%
With an ambulatory difficulty	47	0.3%
With a self-care difficulty	75	0.6%
With an independent living difficulty	*	*
Subtotal	884	6.6%
Age 18 to 64 years		
With a hearing difficulty	622	4.7%
With a vision difficulty	613	4.6%
With a cognitive difficulty	1,019	7.6%
With an ambulatory difficulty	1,447	10.8%
With a self-care difficulty	698	5.2%
With an independent living difficulty	1,058	7.9%
Subtotal	5,457	40.8%
Age 65 years and over		
With a hearing difficulty	1,380	10.3%
With a vision difficulty	917	6.9%
With a cognitive difficulty	769	5.8%
With an ambulatory difficulty	1,781	13.3%
With a self-care difficulty	803	6.0%
With an independent living difficulty	1,364	10.2%
Subtotal	7,014	52.5%
Total Disabilities	13,355	100%
Total Non-Institutionalized Population with a Disability	6,433	

Source: American Community Survey 5-Year Estimates, 2019. Table S1810

* data not provided

A variety of support services are available to Cathedral City residents with disabilities. Angel View, a non-profit organization headquartered in Desert Hot Springs, operates a Residential Care program that includes 19 six-bed group homes for adults and children with developmental disabilities.¹⁰ Homes are located in Desert Hot Springs, Palm Springs, Thousand Palms, and Joshua Tree. All homes feature wide doorways, roll-in showers, and other design modifications,

¹⁰ angelview.org/residential-care

and all meet affordable housing requirements. One home is designed for individuals with intellectual disabilities and complex medical conditions, and one is a licensed Congregate Living Health Facility for ventilator-dependent individuals with muscular dystrophy. Angel View also operates a therapeutic day program and outreach program.

The Inland Regional Center (IRC) provides support to people with intellectual disabilities, autism, cerebral palsy, and epilepsy. Support services include day programs, independent and supported living services, family support, educational advocacy, and employment assistance. Desert Arc provides independent living skills programs for adults with intellectual and developmental disabilities, as well as employment, sports and recreation, and other support services. The Braille Institute Coachella Valley Neighborhood Center, formerly in Rancho Mirage, opened in 2020 in Palm Desert and provides low vision rehabilitation, daily living skills, enrichment classes, and in-home support for the visually impaired. The Riverside County Office on Aging provides case management, social engagement and outreach services, meal programs, and health care support services for adults with disabilities and seniors. SunLine Transit Agency offers SunDial origin-to-destination paratransit service, Half-Fare Program, Taxi Voucher Program, and bus travel training for people with disabilities.

Housing types that can accommodate people with disabilities include wheelchair accessible units, such as ground floor or single-story units with lowered countertops, roll-in showers, and widened doorways. For those with independent living difficulties, group homes or units with onsite residential assistance may be required for support with housekeeping, medication management, shopping, or transportation. Those with severe disabilities may require intensive 24-hour medical care. Housing affordability is a major concern as many disabled individuals have limited abilities to work and therefore live on fixed or limited incomes.

In Cathedral City, Casas San Miguel de Allende apartments includes 48 units that are restricted to individuals with special needs or long-term disabilities. Mountain View Apartments are restricted to seniors age 62+ or disabled individuals (all ground level units).

The City adheres to State guidelines regarding disabled access and promotes the use of principals of architectural design which aid the disabled. The Americans with Disabilities Act (ADA) requires all new multi-family construction to include a percentage of units be accessible to disabled persons. The City of Cathedral City monitors and requires compliance with these standards as part of the building permit review, issuance, and inspection process.

The City imposes no special requirements or prohibitions on the development of housing for disabled persons beyond the requirements of the Americans with Disabilities Act. There is no concentration restriction for residential care homes. State and federal law does not permit the City to regulate group homes of 6 or fewer residents. Group homes of 7 or more residents are permitted with approval of a conditional use permit in the R-2, R-3, R-M and R-H zones. The City has also adopted procedures for providing reasonable accommodation for persons with disabilities.

Per the Federal Fair Housing Amendments Act of 1988, the California Fair Employment and Housing Act, and California Administrative Code Title 24, the City provides all people with disabilities reasonable accommodations in certain residential development standards (Development Code Section 9.104). Any person with a disability may submit an application for

accommodations in the City’s residential development standards by submitting an application to the city planner or his or her designee on a form provided by the city. The Cathedral City Development code provides for transitional and supportive housing, supportive housing, long term care facilities, convalescent facilities, and group homes that can serve the housing needs of individuals with disabilities.

Large Families

Large households are defined as those with 5 or more people. Large households can have difficulty finding affordable housing with sufficient bedrooms, which can lead to overcrowding and severe overcrowding.

As shown in the following table, there are 2,805 large households in Cathedral City, or 15.6% of all households. Of all large households, 1,371 (48.9%) are owners and 1,434 (51.1%) are renters.

**Table 29
Household Size, by Tenure**

Household Size	Owner-Occupied Units		Renter-Occupied Units	
	Number	Percent	Number	Percent
1 person	3,101	28.2%	2,124	30.4%
2 persons	3,970	36.1%	1,309	18.8%
3 persons	1,199	10.9%	1,028	14.7%
4 persons	1,362	12.4%	1,086	15.6%
5 persons	848	7.7%	925	13.3%
6 persons	215	1.9%	263	3.7%
7 persons or more	308	2.8%	246	3.5%
Total Households	11,003	100%	6,981	100%
Total Households with 5+ Persons	1,371	12.4%	1,434	20.5%

Source: American Community Survey 2014-2018 5-Year Estimates, Table B25009

To avoid overcrowding, suitable housing products for large families include those with 4 or more bedrooms. As shown in the following table, there are 2,914 units with 4 or more bedrooms, which exceeds the current number of large households. Despite the number of 4-bedroom dwelling units in the current housing stock, 1,663 units (8.8% of all units citywide) are overcrowded, and seventy percent (71.5%) of them are rental units. There are 199 units with 5 or more bedrooms (1% of total units citywide), and only 9 of them are rental units. Currently, there are 570 large family households renting, indicating there is a need for additional units with 5 or more bedrooms, particularly rental units.

Table 30
Number of Bedrooms, by Tenure

No. of Bedrooms	Owner-Occupied Units		Renter-Occupied Units		Total Occupied Units	
	Number	Percent	Number	Percent	Number	Percent
0 bedrooms	97	0.9%	520	7.0%	617	3.0%
1 bedroom	291	2.5%	1,225	16.6%	1,516	8.1%
2 bedrooms	2,887	25.3%	2,496	33.8%	5,383	29.5%
3 bedrooms	5,810	50.8%	2,576	34.9%	8,386	42.8%
4 bedrooms	2,154	18.8%	561	7.6%	2,715	15.6%
5+ bedrooms	190	1.7%	9	0.1%	199	1.0%
Total	11,429	100.0%	7,387	100.0%	18,816	100.0%

Source: American Community Survey 5-Year Estimates, 2019. Table B25042

Suitable housing products for large families include those with sufficient bedrooms near childcare facilities, schools, recreational areas, and public transit. Given the lack of larger rental units, programs that assist large families with homeownership would also be beneficial. Reduced parking standards for units with 5 or more bedrooms may also incentivize development of larger rental units.

Female-Headed Households

Female-headed households generally have lower incomes, higher rates of poverty, and lower home ownership rates. Income constraints can result in overpayment and severe overpayment, in which housing costs exceed 30% or 50%, respectively, of household income.

As shown in **Table 12**, there are 9,271 single-parent-headed family households in Cathedral City, or 49.3% of all households. Male-headed family households comprise 23.0% of all households, and female-headed family households comprise 26.3%. As shown in the following table, there are 4,952 female-headed family households in Cathedral City. Approximately 20% of the female-headed households have children under age 18, and approximately 32.8% of all families with incomes below the poverty level are female-headed households.

Table 31
Female-Headed Household Characteristics

	Number	Percent
Total Households	18,816	100.0%
Female-Headed Households	4,952	23.3%
Female-Headed Households with own children under 18	975	---
Female-Headed Households without Children under 18	3,977	---
Total Families, Income in the Past 12 Months Below Poverty Level	1,494	100.0%
Female Householders, Income in the Past 12 Months Below Poverty Level	490	32.8%

Source: American Community Survey 5-Year Estimates, 2019. Table DP02; Table K201703

Primary housing needs for this special population include affordability and units of appropriate size for the age and gender mix of children. Other considerations include proximity to schools, childcare facilities, recreation areas, and other family services and amenities. Flexible educational

programs and job training services can help householders obtain higher paying jobs. The County of Riverside offers affordable housing assistance, such as Section 8 housing vouchers, to eligible residents in the City (see Existing Affordable Housing Programs, below).

Farm Workers

Agricultural production is a valuable component of the Coachella Valley economy. However, most agricultural land and farmworker housing is located in the eastern valley in and around the communities of Coachella, Thermal, and Mecca, more than 15 miles from Cathedral City. Cathedral City’s General Plan and zoning maps do not designate land for agricultural uses, and there are no zoning policies or restrictions specific to farms or farmworker housing. The exception to this is the cannabis industry, which involves the cultivation of medical and adult-use marijuana within the City limits. Several City ordinances address the siting, operation, and regulation of cannabis businesses, but none address employee or farmworker housing because cannabis workers do not live in organized or designated group quarters.

According to the American Community Survey (ACS), 164 Cathedral City residents were employed in the “agriculture, forestry, fishing, hunting, mining” industry in 2019, which represents 0.7% of the civilian employed work force.¹¹ Farm worker households generally fall into low and very low-income categories.

Homeless Persons

People experiencing homelessness need shelter, either short-term or long-term. Homelessness can have a variety of causes, including a lack of affordable housing in the community, unemployment or reduction in work hours, illness, disability, mental illness, and substance abuse, among others.

The Homeless Point-In-Time (PIT) Count is a federally-mandated annual count of homeless individuals used to evaluate the extent of homelessness. The data provide a snapshot of homelessness on a particular date and time. The 2019 PIT Count for Riverside County determined there were 82 unsheltered homeless individuals in Cathedral City.¹² This is the second highest number of homeless people among the nine Coachella Valley cities behind Palm Springs. It represents a 78% increase over the 2018 PIT Count for Cathedral City (46 individuals). According to the PIT Count report, the significant increase could be partially due to undercounts in 2018 and earlier years and/or changes in counting and surveying methods, such as increased coverage by more volunteers, that were implemented in 2019; however, the increase may also be due to actual increases in homelessness and a lack of available affordable housing.

As described in

Table 32, the majority of homeless people in Cathedral City are white (62%), non-Hispanic (46%), male (74%), and adults over 24 years (93%).

¹¹ American Community Survey 5-Year Estimates, 2019. Table S2405.

¹² 2019 Riverside County Homeless Point-In-Time Count and Survey Report, County of Riverside Department of Public Social Services, page 46.

Table 32
Cathedral City Homeless Characteristics

	Number	Percent of Total
Race		
White	51	62%
Unknown Race	16	20%
American Indian	6	7%
Multiple Races	4	5%
Asian	3	4%
Black	2	3%
Native Hawaiian	0	0%
Ethnicity		
Non-Hispanic	38	46%
Hispanic	31	38%
Unknown Ethnicity	13	16%
Gender		
Male	61	74%
Female	20	24%
Gender Non-Conforming	1	1%
Age		
Adults (>24 yrs)	76	93%
Youth (18-24 yrs)	4	5%
Children (<18 yrs)	0	0%
Unknown age	2	2%
TOTAL HOMELESS INDIVIDUALS = 82		

Source: 2019 Riverside County Homeless Point-In-Time Count and Survey Report, County of Riverside Department of Public Social Services, page 46.

Particularly sensitive homeless subpopulations include veterans, the chronically homeless, those with mental health conditions and physical disabilities, victims of domestic violence, and others. As shown in the following table, of the 51 homeless individuals interviewed in Cathedral City, 34% were chronically homeless, 28% had substance abuse issues, 22% had mental health conditions, and 20% had PTSD. Some subpopulations could be higher, but the extent is unknown because 31 individuals could not be interviewed for various reasons, including refusal to participate, sleeping, language barrier, inability to respond, physical barriers, or unsafe site conditions.

**Table 33
Homeless Subpopulations**

Subpopulation	Number¹	Percent of Total Homeless Individuals
Veterans	2	2%
Chronically Homeless	28	34%
Substance Abuse	23	28%
PTSD	16	20%
Mental Health Conditions	18	22%
Physical Disability	14	17%
Developmental Disability	3	4%
Brain Injury	9	11%
Victim of Domestic Violence	5	6%
AIDS or HIV	7	9%
Jail release, past 12 months	13	16%

¹ Results of interviews with 51 homeless individuals. Actual numbers may be higher as 31 individuals were not interviewed.

Source: 2019 Riverside County Homeless Point-In-Time Count and Survey Report, County of Riverside Department of Public Social Services, page 46.

Emergency, transitional, and supportive housing facilities and services can serve some of the short- and long-term needs of homeless individuals. Emergency shelters provide temporary shelter, often with minimal supportive services. Supportive housing is linked to support services intended to improve the individual’s ability to independently live and work in the community. Transitional housing is provided with financial assistance and support services to help homeless people achieve independent living within 24 months. Supportive and transitional housing are often in apartment-style units.

In the Coachella Valley, there are approximately 472 year-round emergency shelter beds, 90 seasonal emergency shelter beds, 15 transitional beds, 20 rapid rehousing beds, and 118 permanent supportive housing beds operated by a variety of organizations, as shown in **Table 34**. Facilities are located throughout the Coachella Valley, from Palm Springs to Indio, and are available to Cathedral City residents. Additional services, including emergency food, rent/mortgage and utility assistance, clothing, and bus passes, are provided by Catholic Charities, Salvation Army, Well in the Desert, and other organizations.

**Table 34
Coachella Valley Homeless Facilities and Services**

Organization Name	Facility Name	Total Beds
Emergency Shelter		
Coachella Valley Rescue Mission	Overnight shelter (families with children, individuals without children)	251
Coachella Valley Rescue Mission	Overnight shelter (individuals without children)	49

Table 34
Coachella Valley Homeless Facilities and Services

Organization Name	Facility Name	Total Beds
Martha’s Village and Kitchen Inc.	Renewing Hope Emergency Shelter	120
Operation Safe House	Desert Emergency Shelter	20
Path of Life Ministries Inc.	CVAG Emergency Shelter Project	12
Shelter from the Storm	Domestic Violence Emergency Shelter	20
County of Riverside, Desert Healthcare District and Foundation ¹	Summer Homeless Survival Program (seasonal emergency cooling centers in Cathedral City, Palm Springs, Desert Hot Springs)	90 (30 in each city)
Subtotal, year-round		472
Subtotal, seasonal		90
Transitional Housing		
Operation Safe House	Harrison House (youth, young adults)	15
Subtotal		15
Rapid Rehousing		
Coachella Valley Rescue Mission	Rapid Re-Housing	5
Coachella Valley Rescue Mission	State-funded Rapid Re-Housing	13
Path of Life Ministries Inc.	CVAG Rapid Re-Housing	2
Subtotal		20
Permanent Supportive Housing		
Desert AIDS Project	Vista Sunrise Apartments	80
Jewish Family Services	Desert Horizon	18
Jewish Family Services	Desert Vista	40
Jewish Family Services	Permanent Supportive Housing Expansion (new in 2018)	35
Riverside University Health System – Behavioral Health	Behavioral Health – Coachella Valley Permanent Housing	25
Subtotal		118

Sources: “The Path Forward: Recommendations to Advance an End to Homelessness in the Coachella Valley,” Barbara Poppe and Associates, November 27, 2018, Appendix 3.

¹ dhcd.org.

A recent analysis of Coachella Valley homelessness found that emergency shelter and transitional housing are not operating at full capacity; the occupancy rate was 79% in 2018 despite high rates of unsheltered single adults.¹³ Lower occupancy may be partially because some beds are reserved for domestic violence victims and youth rather than the general population.

After the closure of Roy’s Desert Resource Center emergency homeless shelter in North Palm Springs in 2017, there was a need for a homeless shelter or navigation center in the western Coachella Valley. The Coachella Valley Association of Governments (CVAG), of which Cathedral City is a member, contracted with Path of Life Ministries to operate its Coachella Valley Housing First program that placed people in permanent housing before addressing issues such as joblessness or behavioral health. Program results were positive, with 81% of the 242 people who exited the program in the first year able to find permanent housing, and all participants who exited the program more than doubling their monthly incomes.¹⁴ In late 2019, CVAG initiated an effort to advance the goals of CV Housing First through a collaborative approach called the Coachella Valley Homelessness Engagement & Action Response Team (CVHEART).¹⁵ The program is expected to establish a formal structure for regional homelessness policies and programs, identify funding opportunities for future projects, and expand multi-agency cooperation and participation. In addition to its own efforts to end homelessness, Cathedral City’s membership in CVAG will assure its continued participation in regional efforts. The City allocates \$103,000 annually toward CVAG’s homelessness prevention and intervention programs. The City also works in partnership with the Riverside County Office of Fair Housing to identify and facilitate innovative housing solutions, such as comprehensively addressing the needs of the homeless, not only in Cathedral City but Valley-wide.

The City currently has two Homeless Liaison Police Officers, both of whom are fully funded, who work with the local homeless community to encourage the transition from outdoor encampments to permanent housing. The officers also help to align the needs of homeless individuals with available local and regional resources.

The City currently allows for emergency shelters and transitional and supportive housing within certain I-1 (Light Industrial) districts, specifically within the P/IH Institutional Housing Overlay District. The Zoning Code also allows transitional and supportive housing as a residential use subject only to the same standards and procedures that apply to other residential uses of the same type in the same zone, in conformance with state law.

AFFORDABLE HOUSING PROGRAMS

This section of the Housing Element addresses programs currently available in Cathedral City and the region relating to affordable housing.

¹³ “The Path Forward: Recommendations to Advance an End to Homelessness in the Coachella Valley,” Barbara Poppe and Associates, November 27, 2018, page 21.

¹⁴ “CV Housing First Program Evaluation: Examining the Clients Served in the First Year: July 2017 to June 2018,” Health Assessment and Research for Communities, September 2018, page 55.

¹⁵ “CV Heart: A Collaborative and Regional Approach to Homelessness in Coachella Valley,” Greg Rodriguez, January 2020.

City and Local Programs

The following City programs provide housing assistance to eligible residents. The City's Housing Successor Agency and the Planning and Building Department operate programs and strategies for affordable housing. The goal of the assistance programs is to assist in preserving the affordability of owner-occupied primary residences, and to maintain the supply and quality of affordable owner-occupied housing.

Self-Help Housing

The Coachella Valley Housing Coalition, private developers, and Habitat for Humanity have previously provided for new single-family homes for very-low- and low-income buyers in Cathedral City. The down-payment for these homes was earned through "sweat equity," which is defined as the recipients' participation in the construction of the home. Loans that are below the market interest rates are available for such buyers.

Mobile Home Parks

According to the 2019 operating permits for Mobile Home Parks, there are 2,120 mobile home spaces. Traditionally, mobile home parks have provided affordable housing opportunities, particularly for senior citizens. In Cathedral City all spaces within the existing mobile home parks are under the potential purview of the City's rent control ordinance.

The City allows mobile homes in parks or subdivisions, and on residential lots in the R-2 and R-M zones, subject to Building Code requirements and the conditional use permit (CUP) process.

County Programs

The City cooperates with numerous County programs to provide rental assistance and to encourage the construction of new affordable housing. The programs discussed below are available to qualified Cathedral City residents.

Section 8 Housing Assistance

Housing assistance is offered to low-income families who wish to live in privately-owned multi-family developments that have been rehabilitated or upgraded. Once eligibility is confirmed, the family is given a choice of available sites from which to choose. They are expected to pay between 30% and 40% of their income.

The Riverside County Housing Authority provides HUD Section 8 rental assistance to lower income renters within the City. Since Section 8 vouchers are "portable" the number of households using vouchers in the City fluctuates over time.

Permanent Local Housing Allocation Program (PLHA)

The PLHA program provides a permanent source of funding to local governments in California to help cities implement plans to increase the affordable housing stock. Per SB 2, the Department of Housing and Community Development (HCD) is authorized to allocate 70% of the monies collected by the Building Homes and Jobs Trust Fund. In 2020, HCD issued notice of the availability of approximately \$195 million in PLHA grant funding. The County of Riverside is the agency responsible for allocating PLHA grant funds to the participating cities, including Cathedral City. The City's PLHA funding will be fully allocated for the years 2019-2023. The City's 2019 allocation was \$283,223 and the estimated 5-year allocation total is \$1,699,338. The

County intends to use the remaining PLHA funds in two ways: 1) allocate 20% of the funds towards a down payment assistance program to provide loans to qualified low- and moderate-income households to purchase affordable homes; and 2) allocate 80% of the funds for gap financing new construction or rehabilitation of affordable multifamily rental housing units.

EDA Home Repair Programs

The Economic Development Agency (EDA) currently offers two home repair programs: Home Repair Loan Program (HRLP) and Senior Home Repair Grant (SHRG). HRLP provides up to \$10,000 for home repair services in the form of a deferred loan. SHRG provides up to \$6,000 to lower-income homeowners or mobile homeowners of 62 years of age or older to improve or repair their property. Funds can be used for minor repairs and/or one-time major repairs. To be eligible for this program, recipients must own their own home and meet the requirement of the low-income category.

Currently (January 2021), these programs are only offered to select cities and unincorporated areas of the County. Cathedral City is not eligible for these programs at this time.

Neighborhood Stabilization Program (NSP)

The Housing Authority of the County of Riverside (HACR) offers qualified first-time home buyers financial assistance for a down payment and closing costs on a newly purchased home. Assistance is provided to low-moderate income families.

Currently (January 2021), the County does not have funds to support this program.

First Time Home Buyer Down Payment Assistance Program (FTHB)

The Riverside County FTHB Program provides assistance to lower income persons in the purchase of their first home. Assistance may be provided for the down payment in the purchase of a home. The amount of assistance available depends upon the buyer's qualifications and the price of the home. In general, a buyer may only receive what they need, up to 20 % of the purchase price of the home.

Fair Housing Council of Riverside County

The City works with the Fair Housing Council of Riverside County (FHCRC) to provide anti-discrimination services, landlord-tenant mediation, fair housing training and technical assistance, enforcement of housing rights, administrative hearings, home buyer workshops, lead-based paint programs, and other housing related services for City residents.

State and Federal Programs

CalHFA First Mortgage Loan Programs

The California Housing Finance Agency (CalHFA) offers a variety of loan programs for low and moderate income first time homebuyers who secure a CalHFA 30-year fixed mortgage.

CalFHA Downpayment Assistance Program

Moderate-income households may receive a deferred loan of up to the lesser of 3.5% of the purchase price or appraised value of a home, to be applied to the down payment and/or closing costs for the residence, with a cap of \$10,000.

HomeChoice Program

This State program provides disabled low- and moderate-income households with a low-interest 30-year mortgage for a first-time home.

California Low-Income Housing Tax Credit Program

This competitive State program provides tax credits to private-sector developers who provide affordable rental units within their projects. The units can consist of all or part of a project, and must meet certain specified criteria. Units must be restricted for a period of at least 55 years.

FAIR HOUSING ASSESSMENT

The California Fair Employment and Housing Act generally prohibits housing discrimination with respect to race, color, religion, sex, gender, gender identity, gender expression, marital status, national origin, ancestry, familial status, source of income, disability, genetic information, or veteran or military status. AB 686 requires the City to certify that it will affirmatively further fair housing by taking meaningful actions to overcome patterns of segregation and foster inclusive communities.

Per the California Fair Employment and Housing Act, the City has an agreement with the County of Riverside to provide anti-discrimination, landlord-tenant mediation, fair housing training and technical assistance, enforcement of housing rights, administrative hearings, home buyer workshops, and other housing related services for Cathedral City residents. Services are designed to implement fair housing policies and procedures and to provide information concerning fair housing rights and minority rights under existing fair housing laws, which include providing housing opportunities for all persons regardless of race, color, religion, sex, gender, gender identity, gender expression, marital status, national origin, ancestry, familial status, source of income, disability, source of income, genetic information, or veteran or military status. AB 686 requires the City to certify that it will affirmatively further fair housing by taking meaningful actions to overcome patterns of segregation and foster inclusive communities.

The City prepared an Assessment of Fair Housing (AFH) in 2016. The purpose of the AFH is to provide HUD program participants “with an effective planning approach to aid them in taking meaningful actions to overcome “fair housing issues” such as historic patterns of segregation, promote fair housing choice, and foster inclusive communities that are free from discrimination.” A “fair housing issue” is defined as “a condition that restricts choice or access to opportunity, including:

- Ongoing local or regional segregation, or lack of integration.
- Racial or ethnic concentrations of poverty.
- Significant disparities in access to opportunity.
- Disproportionate housing needs based on the “protected classes” of race, color, national origin, religion, sex, familial status, or disability.
- Evidence of illegal discrimination or violations of civil rights laws, regulations, or guidance.

The AFH was based on data analysis, community participation, public surveys, review and input from public health, social service, and housing organizations. The AFH included analysis to identify trends and patterns over time and also compare the City to the regional level (including Riverside and San Bernardino Counties). Findings included the following:

- There are no Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) in Cathedral City. When AFH was prepared, the Region had two R/ECAPs where persons with disabilities are concentrated, including north Palm Springs and the City of Indio.
- Both the City and the Region segregation index rose for all racial/ethnic groups from 1990-2010, with the exception of Asian and Pacific Islanders within the City which had a slight decrease in level of segregation in 2010.
- In 2010, Non-whites, Hispanics and Asians experienced moderate segregation when compared to Whites in both Cathedral City and the Region. Blacks also experienced moderate segregation within the Region, but only low segregation within Cathedral City.
- Hispanics experienced the highest increase in the groups' segregation index, nearly doubling from 1990 to 2000. According to the 2000 Race/Ethnicity density maps for Cathedral City, the location of Hispanics tended to cluster around the City's core, while the location of Whites was more prominent outside the City's core.
- Of the three census tracts where more than 80% of residents are homeowners, 85% of the homeowners are White and 8% of the homeowners are Hispanic, yet Whites represent only 30% of the general population while Hispanics represent 62%.
- The census tract with the highest percentage of renter households is located in the City's core and nearly 90% of the residents are Hispanic and only 7% are White.
- Hispanics experienced patterns of access to opportunity to adverse community factors within Cathedral City. Specifically, Hispanics were indexed the lowest in four of the seven categories, including low poverty, school proficiency, labor market and environmental health. No other race/ethnic group ranked lowest in more than one opportunity index.
- In Cathedral City, 53% of residents experienced any of 4 Housing Problems, which was higher than the region (50%). Households experiencing any of 4 Severe Housing Problems was also higher for the City (33%) versus the Region at only 28%.¹⁶
- In Cathedral City, Hispanics experienced the highest rate of housing cost burden, overcrowding and substandard housing when compared to other groups in the City as well as the region. They also experienced the highest rate of Severe Housing Problems when compared to other groups.
- Public supported housing is evenly dispersed throughout the City. All ethnic groups utilize Housing Choice Vouchers (HCV), with Whites using HCVs at the highest rate (43%) followed by Hispanics (40%). Of the 284 reported HCV units, 49% were elderly, which is the highest percentage amongst protected class, and 40% were residents with disabilities.
- Data from the Inland Fair Housing and Mediation Board (IFHMB) shows that fair housing complaints by individuals with a disability seem to be disproportionately higher than other protected groups.

¹⁶ The four Housing Problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four Severe Housing Problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.

- In the 2015 fiscal year, there were a total of seven (7) fair housing cases opened by the agency. Of the seven (7) cases, five (5) cases were regarding allegations of disability discrimination, one (1) was regarding allegations of discrimination based on sex, and one (1) was regarding national origin.

Based on its analysis and findings, the 2016 AFH identified three goals to further housing equity in Cathedral City:

1. Increase levels of integration by Hispanic residents with higher opportunity neighborhoods. The City shall work with the Inland Fair Housing and Mediation Board (IFHMB) to provide mobility counseling, educating apartment owners and managers in higher opportunity neighborhoods on the benefits of Housing Choice Vouchers, and increase the multi-family housing market in higher opportunity neighborhoods.
2. Improve the community and housing conditions of the Downtown and Dream Home area by conducting a Community Needs Assessment with particular focus on housing rehabilitation/replacement and infrastructure improvement through the use of CDBG and other public/private investments/funds.
3. Reduce the number of fair housing complaints based on disability. To meet stated goal, the City will work with the IFHMB to implement a targeted campaign of engaging housing providers and tenants in specific areas with education and outreach materials to address the issue.

These and other goals pertaining to housing equity are incorporated into the Goals, Policies, and Programs section. Affordable housing units are geographically distributed throughout the community to avoid clustering of economic, racial, and other populations. The City is committed to continued implementation of fair housing practices. The inventory of land suitable and available for future housing development includes parcels that are distributed throughout the community to help foster integrated living patterns (see Land Inventory, below). A schedule of policies and programs for continuing these efforts through the 2022-2029 planning period is provided in the Goals, Policies and Programs section below.

HOUSING NEEDS

Each city is required to analyze existing and projected housing needs and develop an implementation program to describe how the city will attain its housing goals. In addition, the projected housing need must include a locality's fair share of regional housing needs. In 2020, the Southern California Association of Governments (SCAG) approved the Regional Housing Needs Assessment (RHNA) for the 2022-2029 period. The City of Cathedral City's allocation under the RHNA is depicted below.

Table 35
RHNA by Income Category, 2022-2029

Income Category	No. of Units
Extremely Low Income ¹	270
Very Low Income (<50% of AMI)	270
Low Income (50-80% of AMI)	353
Moderate Income (81-120% of AMI)	457
Above Moderate Income (> 120% of AMI)	1,199
Total Units	2,549

¹ Extremely Low Income (ELI) category is a subset of the Very Low Income category. ELI households are defined by HCD as those with incomes less than 30% of AMI. The number of units needed is assumed to be 50% of all Very Low-Income units.
Source: SCAG 2020

Quantified Objectives

The following table estimates the number of units likely to be constructed, rehabilitated, or conserved/preserved, by income level, in Cathedral City during the 2022-2029 planning period.

Table 36
Quantified Objectives, 2022-2029

	New Construction	Rehabilitation	Conservation
Extremely Low Income	270		
Very Low Income	270	224	
Low Income	353		
Moderate Income	457		
Above Moderate Income	1,199		
Total:	2,549	224	

Land Inventory

The City’s Regional Housing Needs Assessment for 2022-2029 estimates that a total of 2,549 housing units will be built in Cathedral City. Of these, 1,199 are expected to be constructed for those of above moderate income. These units are expected to be market-driven and constructed as single-family units typical of those already in Cathedral City. As shown in the “Housing Costs and Affordability” analysis above, moderate income households in Cathedral are able to afford currently-marketed housing in the community. The City has also identified sites for moderate income units in its land inventory in order to bolster the availability of these units during the planning period.

Error! Reference source not found. provides a list of available parcels to meet the City’s RHNA allocation. The Table includes the Assessor’s Parcel Number (APN), acreage, and potential number of units that could be developed on each parcel. The table also provides a comparison of each site’s permitted density per the Development Code and the realistic density of the site, which has been adjusted to account for space required for infrastructure, open space, and the commercial components of the mixed-use zones. The City has a RHNA allocation of 893 units for low-, very-low- and extremely-low-income units. The inventory of sites could accommodate 1,287 lower-

As shown in **Table 37**, there is current realistic capacity for 1,953 total additional units for moderate and above-moderate incomes.

A map of available sites is provided in Appendix B.

**Table 37
Inventory of Available Vacant Land**

Corresponding Map No.	Description	GP/Zone	Permitted Density (current/proposed)	Realistic Density (current/proposed)	Site Acreage	Potential Units
Lower-Income Sites						
1	687-198-001 to -006	DTC/DRN	36	27	1	27
2	670-240-024	MU-U/MU-U	45	36	7 of 79	252
Subtotal – Sites allowing >30 du/ac					8	279
3	687-085-005	DTC/DRN	20	20	0.25	5
4	687-085-006	DTC/DRN	20	20	0.24	5
5	687-092-002	DTC/DRN	20	20	0.24	5
6	687-101-007	DTC/DRN	20	20	0.38	8
7	687-096-003	DTC/DRN	20	20	0.32	6
8	680-260-025	RH/R-3	20	20	0.89	18
9	680-260-031	RH/R-3	20	20	3.58	72
10	680-260-032	RH/R-3	20	20	3.58	72
11	677-420-016	RM/R-2 RH/R-3	10/20	10/20	30.57	611
Subtotal – Other lower-income sites					40.05	801
Moderate-Income Sites						
12	677-050-017	RH/R-3	20	20	18.1	362
13	680-190-037	RM/R-2 RMH/R-3	10/20	10/20	7.43	149
2	670-240-024	MU-U/MU-U	45	20	6 of 79	120
Subtotal – Moderate-income sites					31.53	631

**Table 37
Inventory of Available Vacant Land**

Corresponding Map No.	Description	GP/Zone	Permitted Density (current/proposed)	Realistic Density (current/proposed)	Site Acreage	Potential Units
Subtotal – Moderate-income sites					31.53	631
Above Moderate Income Sites						
14	677-050-018	RH/R-3	20	12	14.6	175
15	670-130-004, 005, 014, 015	RL/R-1	4.5	4.5	26.59	120
16	677-510-036 to 041, 044, 052, 061, 063 and 677-522-014 and 015	RR/RR	7	7	13.5	95
17	687-040-057	RM/R-2	10	10	16.72	167
City-wide*	Infill Vacant SF Lots	RL/R-1	4.5		Varies	650
2	670-240-024	MU-U/MU-U	45	5	20 of 79	100
Subtotal – Above moderate income sites					91.41	1,306
* Includes scattered R-1 and R-2 lots, and unfinished projects including Rio del Sol (210), Campanile (165), Escena (50) and Rio Vista Village (75).						
Total Units						3,017

As shown in the Table, site #13 will require a General Plan Amendment and Change of Zone in order to change the site to a high-density zone. Program 1.A.7 addresses the need to complete this action immediately following adoption of the Housing Element for the 2022-2029 planning period. All other sites are currently designated for the appropriate density to accommodate the City’s RHNA allocation.

As previously discussed under Fair Housing Assessment, affordable housing units are geographically distributed throughout the community to avoid clustering of economic, racial, and other populations. The sites identified above will not exacerbate any such conditions.

Veterans’ Housing Project

The City is currently moving forward with the development of a 60-unit project, including 48 one bedroom and 12 two-bedroom units. Of the total 60 units, 20 units will be extremely, 10 units very low (40% of median) and 29 units – low (60% of median) for veterans. The City has entered into a Development Agreement for the project, which requires that the project be complete by the end of 2022. The project will be located on a 6.5-acre site on Landau, between Vega Road and Elizabeth Road. The City’s Successor Agency is providing the land, and a \$1 million grant to the

Single Family Residential Potential

In addition to the parcels listed in **Table 37** there are an additional 2,125 acres of vacant lands designated for low density residential in the City which can accommodate 7,800 single family residential units for the Above Moderate land use category during the planning period.

North City Specific Plan

In 2007, Cathedral City annexed over 1,300 acres into the City's limits north of Interstate 10. A specific plan, known as the North City Specific Plan (NCSP), was adopted in 2009. The specific plan area totals approximately 5,000 acres and estimates the maximum residential buildout potential to be approximately 9,618 dwelling units.

In 2014 the City adopted the North City Extended Specific Plan (NCESP) that encompasses 591 acres of recently-annexed lands that expands and builds upon the original NCSP. The NCESP is anticipated to generate up to 3,200 residential units, for a combined total of 12,818 potential units in the North City area.

As proposed, the North City and the North City Extended Specific Plan areas will provide for a wide range of residential opportunities. The diversity of residential densities range, for example, between Mixed Use - Urban (MU-U), which allows up to 45 dwelling units to the acre, and Residential Estate (RE) at 2 dwelling units to the acre.

It should be noted that development in much of this area is currently constrained by the limited availability of infrastructure. The City is working to expand the availability and capacity of service systems to facilitate development of this important new area. This infrastructure expansion began in 2018 with the development of commercial parcels within the North City Extended Specific Plan area. One site, #3 in Table 37, is immediately adjacent to the existing commercial development, and is now served by all utilities. This site has been identified as having potential for a broad range of units, and is included in the Inventory to address very low, low, moderate and above moderate income household needs. As development expands in this area and in the North City Specific Plan area, water and sewer extensions will also allow the expansion for additional housing.

RESTRICTED HOUSING PROJECTS¹⁷

The City of Cathedral City has a number of affordable housing options within its boundaries. These include the following:

Mountain View Apartments

This 280-unit project is located at 68-680 Dinah Shore Drive. The project was completed in three phases and was completely financed with a FmHA 515 loan. The project was built in 1982, and refinanced in 1997. The complex is restricted to seniors 62 years of age or older, unless disabled or handicapped. Rent is restricted to 30% of the renter's income, and water and trash services are included in the price of rent. The units are restricted to very low- and low-income households.

¹⁷ "City of Cathedral City: Affordable Housing Locations for the Coachella Valley 2006," assistance programs for the Coachella Valley, September 2008.

This 280-unit project is located at 68-680 Dinah Shore Drive. The project was completed in three phases and was completely financed with a FmHA 515 loan. The project was built in 1982, and refinanced in 1997. The complex is restricted to seniors 62 years of age or older, unless disabled or handicapped. Rent is restricted to 30% of the renter's income, and water and trash services are included in the price of rent. The units are restricted to very low- and low-income households. This project was at risk of losing affordability controls in 2015, however a notice of intent to convert or sell these units has not been received to date. The City continually monitors this project for potential notice to release affordability controls.

Corregidor Apartments

This 16-unit project restricted to very low-income families was built in 1985 using LPRH housing funds. This project site is owned by the Riverside County Housing Authority and is located at 34-355 Corregidor Drive. This project is not at risk of losing affordability controls.

Cathedral Palms Apartments

This 224-unit project is located at 31750 Landau Boulevard. The "All Senior" project was originally constructed in 1968 and substantially rehabilitated in 1997, using bonds and RDA set aside funds. The City is currently participating in a major rehabilitation of the units, in cooperation with National CORE. The project will be reconfigured into 224 units (184 studio and 38 (2) bedroom units plus 2 manager units) of which 222 will be deed restricted: 68 units extremely low and 154 very low (50% below). Although the National CORE may have up to December 2022 to complete the project, it is anticipated to be completed by the end of 2021 to early 2022. The project offers 190 studios and 40 two-bedroom apartments to low-income seniors over 55 years of age. Utilities are provided, including water, gas, cable, and domestic trash services. This project has an affordability control through 2052.

Terracina Apartments

This project provides 80 units to low- and moderate-income families consisting of 1 one-bedroom unit, 47 two-bedroom units, 30 three-bedroom units, and 2 four-bedroom units. It is located at 69-175 Converse Road and was built in 1994. In 2010, the former RDA provided assistance to ensure these units remained affordable for an additional 55 years.

CVHC Duplex Conversion Project

Between 1997-1999, the Redevelopment Agency cooperated with the Coachella Valley Housing Coalition to acquire 16 bank-owned duplexes (originally constructed in the 1980's) and convert the units into 34 affordable, single-family, owner-occupied homes through a self-help program. The families acquired the units at an affordable purchase price, and rehabilitated and converted the homes as part of their down-payment. The sunset dates for affordability controls vary from 2027 through 2035.

Casa Victoria

Casa Victoria is a 50-unit project (49 restricted plus 1 manager unit) opened in 1999 using HUD 202 funds. This project provides housing for low-income seniors over 62 years of age. Rent is restricted to 30% of their income, and utility allowances are offered. The apartment complex is located at 34-445 Corregidor Drive. This project has an affordability control through 2052.

Heritage Park

Contains 153 units within a two-story complex, including 144 one-bedroom units and 7 two-bedroom units and two management units. The project is located at 69-100 McCallum Way. This project provides housing for low-income seniors over 55 years of age. Water and trash services are included in the price of rent. This project has an affordability control through 2059.

Creekside Apartments

Consists of 185 units within a one and two-story complex. There are 40 two-bedroom units, 104 three-bedroom units, and 40 four-bedroom units. This project provides housing for low and very low-income families. Water and trash services are included. The project is located at 68-200 33rd Avenue. This project has an affordability control through 2059.

Nova Ocotillo Place

Provides 135 apartments, of which 108 units are for moderate to high income tenants, and 27 units are for very low-income tenants. The low-income units were acquired using bond financing from CSCDA. The project is located at 69155 Dinah Shore Drive, and was acquired and substantially rehabilitated using a bond issue in 1998. One- and two-bedroom units are offered, and tenants pay a small portion of the water and gas bill. The project has a termination date of 2027 and is discussed under “Affordable Units at Risk,” below.

Park David Apartments

This 240-unit apartment project for low-income seniors over 55 years of age is located at 27-700 Landau Boulevard. The project contains 120 one-bedroom units and 120 two-bedroom units, and does not supplement any utilities for residents. The complex, which became operational in 2000, offers 20% of the units to very-low-income seniors and 80% to low-income seniors. This project has an affordability control through 2055.

Northwoods (Canyon Vista) Apartments

This family project offers 90 units, of which 46 are low-income units. It is located at 68-605 Corral Road. This project has an affordability control through 2056.

Casa San Miguel de Allende

This two-story, 39-unit, special-needs housing project is located in multiple buildings on and around Melrose Drive in the Cove neighborhood, south of East Palm Canyon Drive. The project is restricted to very-low-income disabled persons. It was opened in 1998 using HOME, RDA, HOPWA, and CDBG funds. This project has an affordability control through 2053.

Tierra del Sol

This project provides 75 one-bedroom units to very-low-income senior households over the age of 62. It was primarily funded with local and HUD 202 funding and rents are 30% of the tenants' income. Tierra del Sol provides gas for hot water. It is located at 37101 W. Buddy Rogers Avenue. This project has an affordability control through 2063.

Cathedral Towne Villas

Located at 36-700 Pickfair Street, this 61-unit apartment complex offers family housing to moderate-income families. This project has an affordability control through 2061.

River Canyon Apartments

Located at 34-300 Corregidor Drive, this project offers 60 units; (41 2-bedroom and 19 3-bedroom; 6 units restricted to extremely low, 39 units very low, 14 units low and 1 manager unit). This project was completed in 2011.

Affordable Units at Risk

The project previously known as Ocotillo Place, now called Nova Ocotillo Place, contains 27 very-low-income units. The City acquired affordability restrictions in 1998. The project has a termination date of 2027, which will be during this planning period. This is the only project at risk of termination of affordability covenants in the City. Based on the City’s most recently obtained pro-formas for affordable housing projects, construction costs for replacement of these units would be \$317,000 per unit, on average. Therefore, the preservation of these units is important to the City’s affordable housing inventory. Program 2.A.3 describes actions the City will take to facilitate the preservation of affordability covenants for this project.

It is anticipated between January 2021 and the sunset dates, the City will be able to explore opportunities to extend affordability covenants once funding becomes available. For example, PHLA funds administered by the County may be used for major rehabilitation projects intended to induce covenant extensions.

In addition, multiple ownership units have been built in the City under various self-help or sweat-equity programs. As shown in **Table 37**, there are 535 of these units in the City. The affordability restrictions associated with these units will lapse during the planning period. Program 2.A.4 has been added to assure that the City will work towards protecting these affordability covenants.

**Table 37
Restricted Affordable Owner-Occupied Units**

Owner-Occupied Housing	Units	Income Category	Earliest Release	Type of Subsidy
30 to 45 year Covenant with resale restrictions	492	Very low to moderate income	2025 or at pay-off	RDA – CHIP loans/grants
30 year Habitat for Humanity Housing	11	Very low income	2025	RDA Habitat grants
30 year Covenant with resale restrictions CVHC conversion	14	Very low to low income	2025	Home Grant & RDA silent second
30 year Covenant on self-help homes	7	Very low income	2025	RDA/Silent Second
30 year Covenant on 1st Time Homebuyer grant	11	Very low and low income	2027	RDA Grant

Source: Housing Successor Agency

POTENTIAL CONSTRAINTS TO THE DEVELOPMENT OF HOUSING

Governmental Constraints

This section of the Housing Element examines the potential governmental constraints imposed by the City in the form of zoning, fees, and other restrictions, and determines whether these are constraints to the provision of housing.

Allowable Residential Uses

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 housing types for all income levels and for persons with special needs, including single- and multi-family units, mobile homes, care facilities, senior housing, emergency shelters, transitional and supportive housing, single room occupancy, and accessory dwelling units (ADU). **Table 38** summarizes the various housing types that are permitted within Cathedral City’s residential zone districts.

Table 38
Allowable Residential Uses by Zoning District

Housing Type	RE	R1	R2	RM	R3	R4	RR	DRN	MXC	MU-U ¹	MU-N ¹
Single Family Dwelling	P	P	P	P	C	C	C	- ²	-	-	-
Two Family Dwelling	-	-	P	P	-	-	C	-	-	-	-
Multi-Family Dwelling	-	-	P	P	P	P	C	P	C	C	C
Mobilehome Park	-	-	C	C	-	-	-	-	-	-	-
Boarding House/ Emergency Shelters ⁴	-	-	C	C	C	C	-	-	-	-	-
Small Residential Care Facility (up to 6)	P	P	P	P	P	P	C	P	C	C	C
Large Residential Care Facility (7+)	-	-	C	C	C	C	-	-	-	-	-
Supportive/Transitional Housing	P	P	P	P	P	P	C	P	C	C	C
Single Room Occupancy	-	-	-	-	-	-	-	-	CUP	CUP ³	CUP ³
Secondary Dwelling/ADU	CUP	-	-	CUP							

Source: City of Cathedral City Zoning Ordinance, 2020. P= Permitted, C=Conditionally Permitted, -= Not Permitted
1. Mixed use designations within the North City Specific Plan. Mixed Use Urban (MU-U) and Mixed Use Neighborhood (MU-N)
2.Existing single-family may be retained or replaced on a legally non-conforming lot of record (Section 9.25.055)
3. Appropriateness to be determined by City Planner or designee.
4. Emergency homeless shelters are also permitted in the Institutional Housing Overlay District (P/IH)

Short Term Vacation Rentals

Chapter 5.96 of the Municipal Code defines short term vacation rentals (STVR) as any privately owned qualifying residential dwelling unit or portion thereof, rented for occupancy, dwelling, lodging, or sleeping purposes for a period of thirty (30) consecutive days or less. Homeowners are required to obtain a permit and collect applicable transient occupancy taxes (TOT) at a rate of 12% of the rent charged. Chapter 5.96 also establishes a method to phase out STVRs within the city within two years effective October 9, 2020, except in: (a) common interest developments with established CC&Rs that do not prohibit STVRs; and (b) home sharing as permitted under Chapter 5.96 of the Municipal Code. STVRs provide homeowners with opportunities to increase their incomes, which can offset their housing costs. STVRs are often rented by vacationers rather than permanent residents, and the added TOT revenues are not considered a constraint to housing. Furthermore, because only privately owned homes and units within planned communities are

allowed to have STVRs, and these communities contain only market rate units, the presence of STVRs in Cathedral City does not constrain the development of affordable housing.

Low Barrier Navigation Centers

Assembly Bill (AB) 101 requires that Low Barrier Navigation Centers (LBNC) be a by-right use in areas zoned for mixed use and nonresidential zoning districts permitting multifamily uses. LBNCs provide temporary room and board with limited barriers to entry while case managers work to connect homeless individuals to income, public benefits, permanent housing, or other shelter. Program 1.B.5 has been added to assure that changes are made to the Zoning Ordinance.

Development Standards

The City's Zoning Ordinance regulates a wide range of development standards, including building height, lot size, and setbacks. The requirements of the City's Zoning Ordinance are listed in the Table below.

**Table 39
Residential Standards**

Standard	R-1	R-2	RM	R-3	R4	RR	DRN**	MXC**	MU-N***	MU-U***
Units/Acre	4.5	10	10	20	20	6.5	20-36	20-36	Max 45	Max 45
Lot Area	7,200 s.f.	8,000 s.f.	20,000 s.f.	30,000 s.f.	40,000 s.f.	2.5 ac.	N/A	N/A	Varies	Varies
Building Lot Coverage	40%	50%	60%	60%	65%	40%	N/A	N/A	Varies	Varies
Setbacks:										
Front	20	15	15	15	15	10	10	0	Varies	Varies
Side	5/10	5/10	10/15	15	15	N/A	0	0/8-15		
Rear	15	15	10	15	15	N/A	N/A	N/A		
Private Outdoor Living Space	N/A	80 s.f./unit	400 s.f./unit	300 s.f./unit	300 s.f./unit	Varies	Varies	Varies	Varies	Varies
Building Height	26 ft.	26 ft.	26 ft.	35 ft.	35 ft.	Varies	Varies	Varies	65' or 5 stories	65' or 5 stories
Parking*	2	2; 1.5 for 5+ du	1.5	1.5	1.5	1.5-2	1-2	1-2	Varies	Varies

Source: Cathedral City Zoning Ordinance, 2020

*Parking represents total parking requirement. For Plan Unit Developments and multi-family projects in the DRN zone, guest parking is required at 1 per unit.

**Density in the DRN and MXC zones is based on parcel size. For lots of 10,000 to 20,999 square feet, a density of 20 units/acre is permitted; for lots of 21,000 to 41,999 square feet, a density of 27 units/acre is allowed; and for lots of more than 42,000 square feet, a density of 36 units/acre is allowed.

*** Development standards for the MU-N and MU-U are described in the North City Specific Plan and North City Extended Specific Plan

The standards described above are consistent with, or more liberal than, many other Coachella Valley cities and do not pose a constraint to the development of housing.

Fees

The City’s Planning and Building Department fee schedules have been established as enterprise funds to recapture the City’s cost of processing development applications. Fees are commensurate with staff and resource costs. As such, fees imposed by the City are reasonable and do not represent a significant impact on the cost of construction. Fees for plan check and building permits are based on the valuation of the structure, as is consistent in most communities in California. City development fees are listed in **Table 40**, and represent a total cost of about \$17,027 for a typical single-family house and about \$6,870 for a typical apartment unit. The City’s impact fees are considerably less than surrounding jurisdictions and do not represent a constraint to development.

Table 40
Estimated Development Fees

Fee Type	Single Family ¹	Multi-Family ²
Plan check	\$675	\$136
Building Permit	\$1,038	\$220
Police/Fire	\$600	\$100
General Plan	\$108	\$45
Utility undergrounding	\$311	\$99
Electrical	\$115	\$50
Mechanical	\$51	\$40
Plumbing	\$128	\$40
School Fees	\$8,470	\$2,693
Development impact fee	\$1,850	\$1,850
T.U.M.F	\$2,310	\$1,330
Transit development	--	\$13
M.S.H.C.P.	\$1,371	\$254
Total (per unit)	\$17,027	\$6,870

Per-unit cost based on:

1. 2,076 square-foot single-family house
2. Based on a 75-unit apartment project with 660-sq.ft avg. unit size

Source: Cathedral City Building Department, 2020

Permit Processing

The City requires Design Review approval for multi-family projects, which can be processed concurrently with any other permit that might be required. Projects with five or fewer units are approved administratively by staff with no public hearing, while the larger projects require approval by the Planning Commission. In the Mixed Use Commercial Zone, multi-family residential projects require a conditional use permit, which includes a design review component.

Site plans are circulated to the Fire Department, Engineering Department and others for comment on the technical requirements of the proposal. The provision of adequate security increases the livability of the community by employing neighborhood watch, clear sight distances and similar techniques to assure a safe environment. The requirements do not represent a constraint on the construction of affordable housing as they do not have a financial impact on projects.

The City has an Architectural Review Committee that is comprised of five community members. The Committee reviews the architecture, landscape, and hardscape design of projects as part of the review process. The design review process assures that a project’s design meets the requirements of the zone in which it is located. The analysis focuses on the physical characteristics of the proposed development and not the appropriateness of the use itself. Design modifications based on the Architectural Committee’s recommendations are made in advance of the Planning Commission presentation to streamline the Planning Commission hearing process. If public notice is required, advertising and mailings are made 10 days prior to a public hearing. The average processing time for a typical application requiring design review is 3 to 4 months, which is generally less than many Valley cities, and does not represent a constraint to the cost or supply of housing. Per state law, subdivisions and projects requiring an Environmental Impact Report (EIR) require City Council approval, which typically adds one or two months to the approval process. Individual single-family homes and other minor requests do not require design review approval, and are checked by the Planning Division staff as part of the usual building plan check process. Processing time for these ministerial approvals is typically one month. **Table 41** summarizes the land use decision-making authority in Cathedral City.

Table 41
Land Use Decision-Making Authority

Approval Type	Decision-Maker				Estimated Processing Time
	Staff	Architectural Review Subcommittee	Planning Commission	City Council	
Single-family detached	D				1 month
Single-family subdivision	R		R	D	5-6 months
Multi-family (5 or fewer units)	D				1 month
Multi-family (6+ units)	R	R	D		3-4 months
Mixed Use	R	R	D		3-4 months

R – Recommendation D – Decision

Processing time assumes project is consistent with General Plan and zoning

Code Compliance

The City’s Code Compliance Division is operated through the Planning and Building Department. A land owner is generally warned of a violation prior to the initiation of a citation and associated court action. Code Compliance staff make every effort to give as much time as possible to a violator to correct the problem. Depending on the severity of the offense, a warning will be accompanied with a deadline of 10 to 30 days for rectification.

Infrastructure

The City's development patterns have resulted in the construction of major arterials and infrastructure throughout the City. Recently, the City expanded its infrastructure north of the freeway to facilitate buildout of The Crossings shopping center located at Bob Hope Drive and Varner Road. West of The Crossings, extension and expansion of infrastructure is planned for the North City area to facilitate future development of the North City and North City Extended Specific Plans.

The City requires, as do all communities in California, that a developer be responsible for all on-site improvements and meet the standards established in the City's Zoning Ordinance. Off-site improvements, should they be required, are also the responsibility of the developer. If a public street is required, the developer will be responsible for a half width improvement, including curb, gutter and sidewalk, as is typical in most communities. Minimum street right-of-way (full width) is normally 60 feet and minimum curb-to-curb pavement width is typically 36 feet. Since most of the city's major streets have been improved to their ultimate right-of-way, development of residential projects will generally only require the improvement of local or collector streets; the North City area is the exception.

Pursuant to SB 1087, the Desert Water Agency (DWA) and the Coachella Valley Water District (CVWD), both of which are water purveyors for the City, will be provided the adopted Housing Element and shall be required to establish specific procedures to grant priority service to affordable projects. As most water and sewer services are installed in most neighborhoods in the City, the City's water and sewer providers will not be constrained in providing services in most areas of the City. Portions of the developed Whitewater neighborhood and the Pomegranate Lane and Papaya Lane areas are the only areas of the developed City not currently served by the sewer system. These areas operate on septic tanks. Both DWA and CVWD have approved Urban Water Management Plans, which were prepared based on the City's General Plan build out. These Plans state that both water providers have sufficient supplies available to meet the City's build-out demands.

Non-Governmental Constraints

This section addresses the potential constraints not generated by governmental entities, including land costs, construction costs, financing costs, speculation, availability of infrastructure, and physical constraints.

Construction Costs

The City has traditionally been somewhat lower in the cost of new home construction when compared to other Valley cities. In recent years, homes have cost between \$95 and \$125 per square foot to construct, depending on amenities and finishes. As of 2020, the average cost of developing an affordable housing project in the Coachella Valley is approximately \$317k per unit. These costs do not include land costs, which could raise the average cost per room by approximately \$100k.

Building codes regulate new construction and substantial rehabilitation. They are designed to ensure that adequate standards are met to protect against fire, collapse, unsanitary conditions, and safety hazards. The City has adopted the 2019 edition of the California Building Code, which is typical of all local jurisdictions in California and therefore has not increased Cathedral City's

home building costs beyond that of other Valley cities. California state regulations, with respect to energy conservation, though perhaps cost effective in the long run, may add to initial construction costs.

Land Costs

Land costs include the costs of raw land, site improvements, and all costs associated with obtaining government approvals. Fully developed, ready-to-build single-family lots are currently available at prices ranging from \$70,000 to \$100,000, depending on the size and location of the lot. The median sales price for existing homes as reported by the California Desert Association of Realtors (CDAR) and Palm Springs Regional Association of Realtors (PSRAR) was \$410,000 for single-family detached houses and \$195,000 for condominiums (attached houses).

Financing Costs

Financing costs impact both the purchase price of the unit and the home buyer's ability to purchase. Interest rates fluctuate in response to national factors. Although mortgage interest rates are at historic lows (2020), economic conditions have resulted in lending restrictions, making it difficult for some people to obtain the credit needed to qualify for a loan. Financing costs in Cathedral City are consistent with those of other communities throughout California.

Foreclosures

The "Great Recession" caused significant foreclosures throughout the Valley beginning in 2007/2008. The Inland Empire (San Bernardino and Riverside Counties combined) lost 140,200 jobs.¹⁸ Over the past decade Riverside County has experienced a relatively prolonged recovery, slowly gaining momentum as the lost jobs were recovered. It wasn't until 2014 that employment in the County exceeded the number of jobs prior to the Great Recession.

This condition affected neighborhoods as foreclosed properties are not generally maintained and can affect surrounding property values. Conversely, they can present an opportunity for stable households, insofar as foreclosures are often priced below market rates and can provide affordable alternatives for moderate income households. Recently there has been upswing in housing prices, much of which is associated with residents and businesses being priced out of coastal Southern California and moving inland for more affordable housing and commercial property

Physical Constraints

Most of the area south of I-10 poses few physical constraints to development. The land is flat, urbanized, and the soils are suitable for urban uses. Areas north of the freeway are subject to physical constraints such as steep slopes, lack of infrastructure and flooding. High wind conditions in the northern portion of the City require the use of block walls which increases the cost of housing. Environmental constraints and physical constraints to development are further addressed in the Environmental Resources and the Environmental Hazards Element of the General Plan.

¹⁸ "Inland Empire Quarterly Economic Report," Year 31, October 2019, John E. Husing, Ph.D., Economic & Politics, Inc.

Energy Conservation

Title 24 of the California Building Code requires energy efficiency in all new construction of housing through design features, insulation, and active solar devices. The City applies the requirements of Title 24 to new housing developments, as is typical of most communities in California. The City also encourages implementation of energy conservation measures through design, including shade structures for eastern and western exposures, and the provision for shade trees and reduction in asphalt areas to protect against solar heating during summer months.

The City has taken proactive measures to reduce energy consumption. The City is also working on green building programs for affordable housing projects, although no established protocols have yet been developed. The City requires that all affordable housing proposals requesting assistance include green construction techniques and materials in their development plans.

The City will continue to balance green building costs with the long-term savings to residents to assure that green construction is employed wherever possible. Pressures in the marketplace from renters and buyers will also control the market for this type of residential product in the future.

Water Conservation

The Coachella Valley Water District (CVWD) and Desert Water Agency (DWA) both offer incentives to conserve water. Landscaping in the desert environment, especially turf, demand large quantities of water. In order to regulate unnecessary water consumption, the City and the water agencies have established water-efficient guidelines, incentives, and landscaping ordinances. Reducing water use on landscaping can be accomplished through installation of drought-resistant plant species and features that do not require minimal irrigation. Reduced water consumption can also be accomplished through the use of water-efficient appliances, faucets, and irrigation systems. Although certain water-efficient appliances and technologies may result in slightly higher initial costs, they are not expected to represent a significant constraint to affordable housing. These water-efficient appliances generally reduce monthly bills since less water is used.

Public Participation

The City conducted a virtual community workshop (due to the COVID-19 pandemic) for the Housing Element on January 12, 2021. The workshop invitation was distributed via email to 47 community groups, local and regional affordable housing organizations and other interested parties. In addition, the workshop was posted on the City’s events website and advertised in the Desert Sun newspaper. The workshop was attended by 20 people, ranging from City Council members, Commission members, affordable housing developers, residents and interested parties.

The conversation during the workshop was wide-ranging, and included discussion of:

- Concerns of the impacts of COVID-19 on families, their housing affordability, and economic conditions.
- Providing housing throughout the City, and the development potential of the North Sphere of Influence area.
- The impacts of short-term vacation rentals on availability of housing for long term occupancy.
- The difficulties of the affordable housing development community in providing very-low and extremely-low units because of the difficulties in funding.
- The need to streamline the entitlement process to assure that projects are processed quickly. It was agreed that Cathedral City’s process is efficient and not causing an issue.
- Considering the location of land inventory sites as it relates to funding source points – proximity to schools, shopping, etc., so that projects score better on funding applications.
- Providing gap financing through the “Lift to Rise” program.
- The need to joint venture projects (both public and private parties) to leverage applications.

In addition to the community workshop, the City conducted a Study Session with the Planning Commission and City Council, and hearings with both bodies for the adoption of the Element, in ?? and ?? of 2021.

The mailing list for public meetings, information flyer, newspaper advertising and associated materials are provided in Appendix C.

GOALS POLICIES AND PROGRAMS

GOAL 1

A broad range of housing types located in all the City’s neighborhoods, which meet the needs of all existing and future households.

Policy 1.A

Ensure that sufficient residentially designated lands and appropriate zoning exist to meet the City’s future housing needs.

Program 1.A.1

Maintain the list of affordable housing sites as shown in **Table 37**, Inventory of Available Vacant Lands, and update the list annually to include lands in the North City Specific Plan area as infrastructure is extended to this area.

Responsible Agency: Planning & Building Department

Schedule: Annually through 2029

Program 1.A.2

Maintain land use and zoning designations in the General Plan and zoning maps that allow for diversity of housing types and densities.

Responsible Agency: Planning & Building Department

Schedule: On-going throughout the planning period

Program 1.A.3

Maintain a Planned Unit Development (PUD) permit ordinance that allows flexibility in development standards to encourage housing construction while preserving natural resources.

Responsible Agency: Planning & Building Department

Schedule: On-going

Program 1.A.4

Negotiate the inclusion of affordable housing, including units targeted for extremely-low-income households when feasible, in Specific Plans, PUDs, and Tentative Tract Maps with each developer as application is made. The negotiation may include the provision of financial incentives, if available, accelerated review process, or development standard concessions in exchange for deed restricted affordable units within each project with priority for projects that include extremely-low-income units.

Responsible Agency: Planning & Building Department

Schedule: On-going with each development application

Program 1.A.5

The City will provide technical assistance to property owners and developers in support of lot consolidation, including identifying opportunities for potential consolidation and incentives to encourage consolidation of parcels, as appropriate.

Responsible Agency: Planning & Building Department, Housing Successor Agency

Schedule: On-going as part of the development application process

Program 1.A.6

Promote development of mixed use projects in the Downtown area which combine high-density residential with local commercial services.

Responsible Agency: Housing Successor Agency, Economic Development

Schedule: On-going as part of the development application process; annual updates to the list of vacant and underutilized sites

Program 1.A.7

The City shall rezone Assessor's Parcel No. 677-420-016 and 680-190-037 from R-2 to R-3 to allow development of 611 and 149 units, respectively, at a density of 20 units per acre.

Responsible Agency: Planning & Building Department

Schedule: 2022

Policy 1.B

Provide a sufficient variety of housing types to meet the housing needs of all residents, regardless of race, religion, sex, marital status, ancestry, sexual orientation, nationality, or color.

Program 1.B.1

In order to reduce infrastructure cost, the City will encourage infill development in areas that are already serviced with adequate infrastructure, including streets and water and sewer lines and the remodeling or addition to existing homes to support build-out of the neighborhood through the use of expedited processing and financial incentives, if available.

Responsible Department: Planning & Building Department, Housing Successor Agency

Schedule: On-going as part of the development application process

Program 1.B.2

Work with private organizations -- including Urban Housing Communities, National Core, the Coachella Valley Housing Coalition, the Senior Center, DAP Health, Desert Arc or Braille Institute -- in assisting whenever possible in the housing of disabled residents or those with special housing needs in the City. The City shall consider fee waivers, reductions in development standards, or financial assistance if feasible.

Responsible Agency: Housing Successor Agency, Planning & Building Department

Schedule: On-going as part of the development application process; annual outreach

Program 1.B.3

Continue to enforce the provisions of the Federal Fair Housing Act. All complaints regarding discrimination in housing will be referred to the Riverside County Office of Fair Housing. Information on the Fair Housing Act, as well as methods of responding to complaints shall be made available at City Hall and at the Library.

Responsible Agency: Housing Successor Agency

Schedule: On-going; annual coordination with the Riverside County Office of Fair Housing

Program 1.B.4

Continue to work with the Coachella Valley Association of Governments toward a regional solution for homelessness, including the Homeless Liaison Police Officers funded through the City.

Responsible Agency: City Manager's office, Housing Successor Agency, Police Department

Schedule: On-going coordination with CVAG

Program 1.B.5

Consistent with the requirements of AB 101, amend the Zoning Ordinance to allow Low Barrier Navigation Centers in nonresidential and multifamily zones.

Responsible Agency: Planning & Building Department

Schedule: 2021-2022

Program 1.B.6

Work with the Coachella Valley Association of Governments to determine the need for affordable “Workforce Housing” and promote development of such.

Responsible Agency: City Manager’s office, CVAG Workforce Housing Planning Committee

Schedule: On-going coordination with CVAG

Policy 1.C

The City shall ensure that new and rehabilitated housing is efficient in its use of energy and natural resources.

Program 1.C.1

New development and rehabilitation efforts will be required to incorporate energy efficiency through architectural and landscape design and the use of renewable resources and conservation of resources. If available, housing assistance funds shall be considered for projects which provide high levels of energy conservation for affordable housing. Expand the City’s support for green building and LEED certified projects to encourage private development participation in these programs as part of future housing projects for all income levels through the pre-application and application review process.

Responsible Agency: Planning & Building Department, Environmental Conservation Division

Schedule: On-going as part of the development application process

Program 1.C.2

A list of known incentives for energy and water conservation measures shall be maintained by the Planning & Building Department and made available for developers and property owners at the City’s reception desk and on the City’s web site.

Responsible Agency: Planning & Building Department, Environmental Conservation Division

Schedule: Annual review and update of energy and water conservation measures

Policy 1.D

Encourage the development of appropriate unit sizes in affordable multi-family rental projects and second units on single family lots.

Program 1.D.1

Work closely with housing advocates and stakeholders to identify needs in the community based on household size, and develop and support projects that meet those needs. This should include the full range of potential units, from single-room-occupancy units to 4- and 5-bedroom units, depending on the need foreseen in the City during the planning period, through bond financing for affordable housing via the County Housing Authority or other appropriate means.

Responsible Department: Planning & Building Department; Housing Successor Agency

Schedule: Annual outreach to stakeholders as part of the Housing Element review process

Policy 1.E

High-density, affordable and senior projects shall be located with convenient access to shopping, public transit, schools, parks, and public facilities such as streets and sidewalks.

Program 1.E.1

Require developers of affordable and senior housing projects to confer with SunLine Transit regarding the provision of service to the project.

Responsible Agency: Planning & Building Department

Schedule: On-going as part of the development application process

Policy 1.F

Ensure that affordable housing projects are available for hotel and service industry employees.

Program 1.F.1

Continue to work with CVAG and the Agua Caliente Band of Cahuilla Indians toward development of workforce housing, including tribal lands in the City which may be appropriate for affordable housing.

Responsible Agency: Planning & Building Department

Schedule: On-going coordination with CVAG and Tribal government

GOAL 2

Facilitate the development of affordable housing for extremely-low-, very-low-, low- and moderate-income households.

Policy 2.A

In order to leverage local investment, promote and facilitate the use of State and federal monies for the development and rehabilitation of affordable housing in the community.

Program 2.A.1

The City shall encourage and assist self-help housing funded by non-profit organizations for single family, infill development.

Responsible Agency: Planning & Building Department; Housing Successor Agency

Schedule: On-going coordination as part of the development application process and annual Housing Element review

Program 2.A.2

Continue to distribute the City's information for developers and low income households which detail the programs available to both parties for assistance in the development and rehabilitation of low income housing at City Hall, the Senior Center, and the Desert Valleys Builders Association (DVBA) offices.

Responsible Agency: Planning & Building Department; Housing Successor Agency

Schedule: On-going posting of information

Program 2.A.3

Should the City be notified of intent to sell or convert Nova Ocotillo Place, all possible funding sources, including CDBG funds and appropriate grant funds, if available, will be considered to facilitate purchase of such a project. All non-profit organizations that have expressed an interest in purchasing such projects, including the Riverside County Economic Development Agency Housing Authority and other non-profit groups will be notified immediately. This will be done in accordance with AB 987. The City will communicate with the property owner at least one year prior to the earliest release date of affordability restrictions.

Responsible Agency: Housing Successor Agency

Schedule: On-going monitoring; coordination with owners of properties proposed for conversion and non-profit organizations one year prior to the earliest release date.

Program 2.A.4

The City will maintain its existing database of information on the 535 self-help ownership units in existence in the City, including current affordability status, year of potential conversion, and current ownership. This database will be used to encourage that these units be conserved at the same income level as they currently exist, following lapse of existing covenants. An annual report of the status of these units will be made to the Council.

Responsible Agency: Housing Successor Agency

Schedule: Database update in 2022. Updated annually thereafter.

Program 2.A.5

Work with Habitat for Humanity and the Coachella Valley Housing Coalition to identify locations and develop funding for self-help ownership housing units.

Responsible Agency: Planning & Building Department, Economic Development

Schedule: Establish strategy in 2022-2023, ongoing throughout planning period as parcels become available.

Program 2.A.6

Review requests for density bonuses in affordable housing projects on the basis of its requirements.

Responsible Agency: Planning & Building Department

Schedule: On-going as part of the development application process

Policy 2.B

The Housing Successor Agency shall expend housing set aside funds as effectively as possible to generate the development of new affordable housing units.

Program 2.B.1

In older neighborhoods where extremely-low, low- and very-low-income households are a significant portion of the residents, consider the assignment of bond proceeds for the improvement of streets, water, sewer, and flood control improvements to bring these facilities into compliance with current standards.

Responsible Agency: Planning & Building Department, Engineering and Public Works

Schedule: On-going as part of the annual budget process

Program 2.B.2

Maintain the City’s database of affordable housing projects and units, and the Housing Replacement Plan, and develop action plans should these units be converted or destroyed per AB 987.

Responsible Agency: Housing Successor Agency

Schedule: On-going as required by AB 987

Program 2.B.3

The Planning Division shall work with affordable housing development partners and the County Housing Authority to identify innovative housing solutions for extremely-low-, very-low-, low-income households and the elderly.

Responsible Department: Planning & Building Department

Schedule: On-going as part of the annual Housing Element review process

Policy 2.C

Promote and preserve mobile home parks for their value as extremely-low-, very-low-, low- and moderate-income housing opportunities.

Program 2.C.1

Any conversion of existing mobile home parks to permanent housing will continue to be regulated by ordinance to ensure that an appropriate relocation plan for park residents is developed and implemented. In addition, the City will seek to ensure that existing mobile home parks meet current standards until such time that they are converted to permanent housing.

Responsible Agency: Planning & Building Department, Housing Successor Agency, Code Compliance Division

Schedule: On-going Code Compliance Division, and as part of the Planning Department review of any proposal to convert a mobile home park

Program 2.C.2

Maintain a mobile home rent control ordinance which protects all mobile home residents who do not have long-term lease agreements.

Responsible Agency: Housing Successor Agency

Schedule: On-going per City ordinance

Policy 2.D

Continue to redevelop the Downtown with higher density housing and encourage mixed use development where residential units are above commercial businesses.

Program 2.D.1

Continue to pursue prototype higher-density housing in the Downtown area to further the concepts of mixed use in the urban core.

Responsible Agency: Planning & Building Department, Economic Development Department, City Manager’s office

Schedule: On-going as part of the development review process and the annual Housing Element review

Program 2.D.2

Maintain provisions in the Zoning Ordinance that allow for residential uses in the second story of commercial centers in the Downtown area.

Responsible Agency: Planning & Building Department

Schedule: On-going per City ordinance

Policy 2.E

The City shall encourage safe housing for all projects constructed in the City.

Program 2.E.1

All proposed projects shall be reviewed by the Planning Department to ensure that adequate security and ‘defensible space’ is provided.

Responsible Agency: Planning & Building Department

Schedule: On-going as part of the development review process

Program 2.E.2

All existing assisted affordable housing projects will provide safe, defensible space accessible to the Police and Fire Departments.

Responsible Agency: Housing Successor Agency, Code Compliance Division, Police Department, Fire Department

Schedule: On-going as part of the inspection process

GOAL 3

The maintenance and rehabilitation of the City’s residential neighborhoods.

Policy 3.A

Ensure that the quality of dwelling units in existing neighborhoods is improved, conserved, rehabilitated and maintained.

Program 3.A.1

All City codes, including the California Building Code, will be enforced in the City’s Building Division and Code Compliance Division, so that existing units are maintained in good repair.

Responsible Agency: Planning & Building Department; Code Compliance Division

Schedule: Ongoing enforcement

Program 3.A.2

Develop a rehabilitation and neighborhood revitalization plan for that area north of Dinah Shore Drive, generally west of Date Palm Drive, known as the Whitewater neighborhood, which targets short-, medium-, and long-range plans for the rehabilitation of existing duplexes, and the development of quality single-family housing.

Responsible Agency: Planning & Building Department

Schedule: Ongoing as needed when existing homes are proposed for rehabilitation

Program 3.A.3

Maintain an inventory that lists existing neighborhoods with substandard infrastructure, including partially paved roads, substandard water lines, flooding problems, absence of sewer service and lack of street lighting, quantify the need for improvements and identify funding sources.

Responsible Agency: Planning & Building Department, Public Works Division

Schedule: Once every 5 years

Program 3.A.4

The Code Compliance Division shall continue to maintain and upgrade living conditions in those neighborhoods with serious endemic problems to ensure safe, sanitary, and healthy living condition throughout all neighborhoods of the City through existing and future programs such as the Graffiti Elimination Program.

Responsible Agency: Planning & Building Department, Code Compliance Division, Engineering & Public Works Department

Schedule: Ongoing

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Appendix A
Evaluation of the Prior Housing Element

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**Table A-1
Housing Element Program Evaluation 2014-2019
City of Cathedral City**

Program/Action	Responsible Agency	Schedule	Accomplishments	Future Policies and Actions
<i>GOAL 1: A broad range of housing types located in all the City's neighborhoods, which meets the needs of all existing and future households.</i>				
<i>Policy 1.A</i>				
<i>Ensure that sufficient residentially designated lands and appropriate zoning exist to meet the City's future housing needs.</i>				
Program 1.A.1 Maintain the list of affordable housing sites as shown in Table III-15, Inventory of Available Vacant Lands, and update the list annually to include lands in the North City Specific Plan area as infrastructure is extended to this area.	Community Development Department	Annually through 2021	The list of affordable housing sites is updated periodically. A current update is underway.	Continue
Program 1.A.2 Maintain land use and zoning designations in the General Plan and zoning maps that allow for diversity of housing types and densities.	Community Development Department	On-going	Land use and zoning designations were maintained. The 2040 General Plan Update will increase potential housing units from 32,834 to 33,396 potential units at buildout.	Continue
Program 1.A.3 Maintain a Planned Unit Development (PUD) permit ordinance which allows flexibility in development standards to encourage housing construction while preserving natural resources.	Community Development Department	On-going	PUD ordinance was maintained.	Continue
Program 1.A.4 Negotiate the inclusion of affordable housing, including units targeted for extremely-low-income households when feasible, in Specific Plans, PUDs, and Tentative Tract Maps with each developer as application is made. The negotiation may include the provision of financial incentives, if available, accelerated review process, or development standard concessions in exchange for deed restricted affordable units within each project with priority for projects that include extremely-low-income units.	Community Development Department	On-going with each development application	No inclusionary housing has been required on any project to date within the 5 th Cycle RHNA.	Continue

Program/Action	Responsible Agency	Schedule	Accomplishments	Future Policies and Actions
<p>Program 1.A.5 The City will provide technical assistance to property owners and developers in support of lot consolidation, including identifying opportunities for potential consolidation and incentives to encourage consolidation of parcels, as appropriate.</p>	<p>Community Development Department, Housing Successor Agency</p>	<p>On-going as part of the development application process</p>	<p>Emphasis on lot consolidation for Downtown properties, three of which are greater than 6 acres (Grit Development; Cat Canyon Development; Cathedral Cove Development of 13.5 Acres), as well as the Newport 5, Mountain View, River Canyon and The District residential projects.</p>	<p>Continue</p>
<p>Program 1.A.6 Promote development of mixed-use projects in the Downtown area which combine high-density residential with local commercial services. Post a list of vacant or underutilized residential sites on the City web site as part of a page dedicated to development opportunities in the Downtown area.</p>	<p>Housing Successor Agency, Economic Development</p>	<p>On-going as part of the development application process; annual updates to the list of vacant and underutilized sites</p>	<p>The City, specifically the Economic Development Division, continually promotes the Downtown area for high-density mixed-use development. Available parcels are posted and promoted on the City’s website. Meetings and negotiations with property owners and interested developers are ongoing. Several potential mixed-use development proposals have been discussed and pursued through the entitlement phase, although none have been completed to date.</p>	<p>Continue</p>
<p>Program 1.A.7 The City shall rezone either Assessor’s Parcel 677-050-017, which consists of 14.69 acres and could generate 294 units; or Assessor’s Parcel 677-050-018, which consists of 18.12 acres, and could generate 362 units to address the unaccommodated need from the prior planning period. Pursuant to Government Code Section 65583.2(h), the rezoned site will allow rental and owner multifamily uses by right and require a minimum density of 20 units per acre.</p>	<p>Community Development Department</p>	<p>2014</p>	<p>Both parcels were re-zoned to R4 (High to High High-Density Multi-family) with a minimum density of 20 DUA and a maximum of 24 DUA.</p> <p>At the landowner’s request, they were both re-zoned to R-3 (Medium to High Density Multi-family). R3 allows for a maximum density of 20 DUA.</p> <p>The change in zone results in a shortage of between 3 and 4 units per parcel, but only if the parcel(s) are developed to the maximum R3 density.</p>	<p>Program to be continued for new sites. Inventory Site 19 (APN 677-420-016) to be re-designated with General Plan Update to RH/R-3.</p>

Program/Action	Responsible Agency	Schedule	Accomplishments	Future Policies and Actions
<p>Policy 1.B <i>Provide a sufficient variety of housing types to meet the housing needs of all residents, regardless of race, religion, sex, marital status, ancestry, sexual orientation, nationality, or color.</i></p>				
<p>Program 1.B.1 In order to reduce infrastructure cost, the City will encourage infill development and the remodeling or addition to existing homes wherever possible through the use of expedited processing and financial incentives, if available.</p>	<p>Community Development Department, Housing Successor Agency</p>	<p>On-going as part of the development application process</p>	<p>The City process for approval of a remodel or expansion of an existing home is a streamlined administrative process. No financial incentives have been available, but this ministerial approval process is significantly less cost prohibitive for an applicant than a discretionary review process.</p>	<p>Continue and combine with Program 1.B.2</p>
<p>Program 1.B.2 Encourage in-fill development in areas that are already serviced with adequate infrastructure, including streets and water and sewer lines, to support build-out of the neighborhood. The City shall consider fee waivers, reductions in development standards, or financial assistance if feasible.</p>	<p>Community Development Department</p>	<p>On-going as part of the development application process</p>	<p>The City process for approval of an in-fill development is a streamlined administrative process. No financial incentives have been available, but this ministerial approval process is significantly less cost prohibitive for an applicant than a discretionary review process.</p>	<p>Continue and combine this with Program 1.B.1</p>
<p>Program 1.B.3 Work with private organizations -- including the Coachella Valley Housing Coalition, Shelter from the Storm, the Senior Center, Desert AIDS Project, Foundation for the Retarded or Braille Institute -- in assisting whenever possible in the housing of disabled residents or those with special housing needs in the City. The City shall consider fee waivers, reductions in development standards, or financial assistance if feasible.</p>	<p>Housing Successor Agency</p>	<p>On-going as part of the development application process; annual outreach</p>	<p>The City as Housing Successor Agency worked with Urban Housing Communities provided land for the project for a significantly reduced price and provided grant money for construction of a 60-unit affordable housing project for Veterans called Veterans Village at Cathedral City (special housing needs group).</p> <p>The City as Housing Successor Agency is providing partial financing and forgiving a significant existing loan for Cathedral Palms extremely low and low income 224-unit senior housing project (special housing needs group).</p>	<p>Continue</p>

Program/Action	Responsible Agency	Schedule	Accomplishments	Future Policies and Actions
<p>Program 1.B.4 Continue to enforce the provisions of the Federal Fair Housing Act. All complaints regarding discrimination in housing will be referred to the Riverside County Office of Fair Housing. Information on the Fair Housing Act, as well as methods of responding to complaints shall be made available at City Hall and at the Library.</p>	<p>Housing Successor Agency</p>	<p>On-going; annual coordination with the Riverside County Office of Fair Housing</p>	<p>The City has provided \$18,000 per year to the Riverside County office of Fair Housing (Inland Fair Housing) and refers all complaints regarding discrimination in housing to that office. Information for filing a complaint is provided on the City’s website.</p>	<p>Continue</p>
<p>Program 1.B.5 Continue to work with the Coachella Valley Association of Governments toward a regional solution for homelessness, through support of the Multi Service Center in North Palm Springs, and other efforts as they are developed.</p>	<p>City Manager’s office, Housing Successor Agency</p>	<p>On-going coordination with CVAG</p>	<p>The City has provided \$103,000 per year to the Coachella Valley Association of Governments via CDBG Funds and the General Fund. Cooling Centers, such as at the Elk’s Lodge, are made available during the seasonally hot months of the year.</p> <p>The City had one dedicated Homeless Liaison Police Officer that has now been expanded to two dedicated officers, both of whom are fully funded. These officers align needs of homeless individuals with available resources. They work to remove homeless individuals from outdoor encampments to permanent housing.</p>	<p>Continue</p>
<p>Program 1.B.6 Work with the Coachella Valley Association of Governments to determine the need for affordable “Workforce Housing” and to promote development of such.</p>	<p>Community Development Department</p>	<p>Within one year of Housing Element adoption</p>	<p>Completed within one year of Housing Element (5th Cyc) adoption (GPA 14-002).</p>	<p>Continue</p>
<p>Program 1.B.7 Work with the Coachella Valley Association of Governments to determine the need for affordable “Workforce Housing” and promote development of such.</p>	<p>City Manager’s office, CVAG Workforce Housing Planning Committee</p>	<p>On-going coordination with CVAG</p>	<p>Code amendments were completed.</p>	<p>This program was completed and is no longer necessary.</p>

Program/Action	Responsible Agency	Schedule	Accomplishments	Future Policies and Actions
<p>Policy 1.C <i>The City shall ensure that new and rehabilitated housing is efficient in its use of energy and natural resources.</i></p>				
<p>Program 1.C.1 New development and rehabilitation efforts will be required to incorporate energy efficiency through architectural and landscape design and the use of renewable resources and conservation of resources. If available, housing assistance funds shall be considered for projects which provide high levels of energy conservation for affordable housing. Expand the City’s support for green building and LEED certified projects to encourage private development participation in these programs as part of future housing projects for all income levels through the pre-application and application review process.</p>	<p>Community Development Department, Environmental Conservation Division</p>	<p>On-going as part of the development application process</p>	<p>Handled as part of a project’s ministerial or discretionary approval process. Architectural and landscape design are reviewed for energy and water efficiency, with many post development applications processed for solar panel installation and drought tolerant landscape conversions. Housing assistance funds have not been available through the City.</p>	<p>Continue</p>
<p>Program 1.C.2 A list of known incentives for energy and water conservation measures shall be maintained by the Community Development Department and made available for developers and property owners at the City’s reception desk.</p>	<p>Community Development Department, Environmental Conservation Division</p>	<p>Annual review and update of energy and water conservation measures</p>	<p>The City’s Public Works Department maintains a list of resources for energy and water conservation measures.</p>	<p>Continue</p>
<p>Policy 1.D <i>Encourage the development of appropriate unit sizes in affordable multi-family rental projects and second units on single family lots.</i></p>				
<p>Program 1.D.1 Work closely with housing advocates and stakeholders to identify needs in the community based on household size, and develop and support projects that meet those needs. This should include the full range of potential units, from single-room-occupancy units to 4- and 5-bedroom units, depending on the need foreseen in the City during the planning period, through bond financing for affordable housing via the County Housing Authority or other appropriate means.</p>	<p>Community Development Department; Housing Successor Agency</p>	<p>Annual outreach to stakeholders as part of the Housing Element review process</p>	<p>Monthly meetings, “City Hall at Your Corner,” where City Council /City Manager go out into the community and have open discussions regarding areas of concern in community</p> <p>Specific projects to accommodate housing needs include Cathedral Palms, which was funded in the previous (5th) cycle and Veteran’s Village at Cathedral City currently under way.</p> <p>Working in partnership with Riverside County to help identify housing needs for Cathedral City.</p>	<p>Continue</p>

Program/Action	Responsible Agency	Schedule	Accomplishments	Future Policies and Actions
<p>Policy 1.E <i>High-density, affordable and senior projects shall be located with convenient access to shopping, public transit, schools, parks, and public facilities such as streets and sidewalks.</i></p>				
<p>Program 1.E.1 Require developers of affordable and senior housing projects to confer with SunLine Transit regarding the provision of service to the project.</p>	<p>Community Development Department</p>	<p>On-going as part of the development application</p>	<p>Sunline has been notified of all proposed projects, including affordable and senior housing projects, to determine whether or not service/turnouts are required to be provided if this is not already being done. The City includes any required physical changes in the project’s “conditions of approval” for implementation by the developer (case-by-case). Sunline uses the development data to determine any necessary existing or future changes to service. All proposed projects continue to be discussed with SunLine, to determine whether or not service/turnouts will be required.</p>	<p>Continue</p>
<p>Policy 1.F <i>Ensure that affordable housing projects are available for hotel and service industry employees.</i></p>				
<p>Program 1.F.1 Continue to work with CVAG and the Agua Caliente Band of Cahuilla Indians toward development of workforce housing, including Tribal parcels in the City which may be appropriate for affordable housing.</p>	<p>Community Development Department</p>	<p>On-going coordination with CVAG and Tribal government</p>	<p>The City has been an active participant in CVAG’s Homeless Task Force and has contributed toward development of homeless housing solutions in the Coachella Valley. The majority of vacant Indian-controlled parcels in the City are allotted and outside the control of the Agua Caliente Tribal Council; however, the Tribe’s development of the Downtown casino presents an opportunity for partnering on workforce housing opportunities.</p>	<p>Continue</p>

Program/Action	Responsible Agency	Schedule	Accomplishments	Future Policies and Actions
GOAL 2: Facilitate the development of affordable housing for extremely-low-, very-low-, low- and moderate-income households.				
Policy 2.A <i>In order to leverage local investment, promote and facilitate the use of State and federal monies for the development and rehabilitation of affordable housing in the community.</i>				
Program 2.A.1 The City shall encourage and assist self-help housing funded by non-profit organizations for single family and infill development.	Housing Successor Agency	On-going coordination as part of the development application process and annual Housing Element review	None between 2014-2019 (possibly due to the recession)	Continue under the Community Development Department
Program 2.A.2 Continue to distribute the City’s information for developers and low-income households which detail the programs available to both parties for assistance in the development and rehabilitation of low income housing at City Hall, the Senior Center, and the Desert Valleys Builders Association (DVBA) offices.	Housing Successor Agency	On-going posting of information	No materials/programs are currently available from the City. The City’s website refers to Riverside County’s assistance/materials/programs.	Continue under the Planning and Building Department
Program 2.A.3 Should the City be notified of intent to sell or convert any at-risk affordable housing developments, all possible funding sources, including CDBG funds and appropriate grant funds, if available, will be considered to facilitate purchase of such a project. All non-profit organizations that have expressed an interest in purchasing such projects, including the Riverside County Economic Development Agency Housing Authority and other non-profit groups will be notified immediately of any such properties for sale or at risk of losing affordability restrictions. This will be done in accordance with AB 987. The City will communicate with the property owner at least one year prior to the earliest release date of affordability restrictions.	Housing Successor Agency	On-going monitoring; coordination with owners of properties proposed for conversion and non-profit organizations one year prior to the earliest release date.	Monitoring is ongoing; no notification has been received within the 5th Cycle RHNA of an intent to convert or sell any at risk affordable housing developments. The City is financially participating in the renovation of the Cathedral Palms housing development	Continue under the Community Development Department

Program/Action	Responsible Agency	Schedule	Accomplishments	Future Policies and Actions
<p>Program 2.A.4 Maintain and update the database of infill lots throughout the community that would be appropriate for the development of affordable housing for extremely low, very low and low income households, including self-help ownership housing. Promote these parcels in the development community, through brochures, potential streamlined processing incentives, and other means.</p>	Community Development Department	On-going notification as part of the annual Housing Element review process	The City promoted the sale of individual parcels owned by the City, and although the transactions did not have an affordability restriction, the funds received from the sales in total were consolidated and incorporated into the cost of renovating the Cathedral Palms housing project and the development of Veteran’s Village at Cathedral City – two significant affordable housing projects. The database has been and continues to be maintained.	Continue under the Community Development Department
<p>Program 2.A.5 Review requests for density bonuses in affordable housing projects on the basis of its requirements.</p>	Community Development Department	On-going notification as part of the annual Housing Element review process	The City’s Density Bonus Ordinance is in conformance with state law. No density bonuses have been applied during the 5 th Cycle	Continue
<p>Policy 2.B <i>The Redevelopment Agency shall expend housing set aside funds as effectively as possible to generate the development of new affordable housing units.</i></p>				
<p>Program 2.B.1 In older neighborhoods where extremely-low, low- and very-low-income households are a significant portion of the residents, consider the assignment of bond proceeds for the improvement of streets, water, sewer, and flood control improvements to bring these facilities into compliance with current standards.</p>	Community Development Department	On-going as part of the annual budget process	Septic systems were replaced in the Cathedral City Cove, Dream Homes, and the 35th Avenue Districts with sewers during or before the 2004-2007 4th Cycle RHNA. The sewers continued to be improved and maintained during the 5th Cycle to ensure that they remain in compliance with current standards. New streets on top of sewers helped with flood control improvements. CDBG eligible funds have been used to install streets, curbs, gutters and sidewalks in low- and moderate-income areas.	Program to be modified to address remaining areas.
<p>Program 2.B.2 Maintain the City’s database of affordable housing projects and units, and the Housing Replacement Plan, and develop action plans should these units be converted or destroyed per AB 987.</p>	Housing Successor Agency	On-going as required by AB 987	A database of affordable housing projects and units is maintained on the City’s website in accordance with AB 987. No new units are planned to be converted or destroyed.	Continue

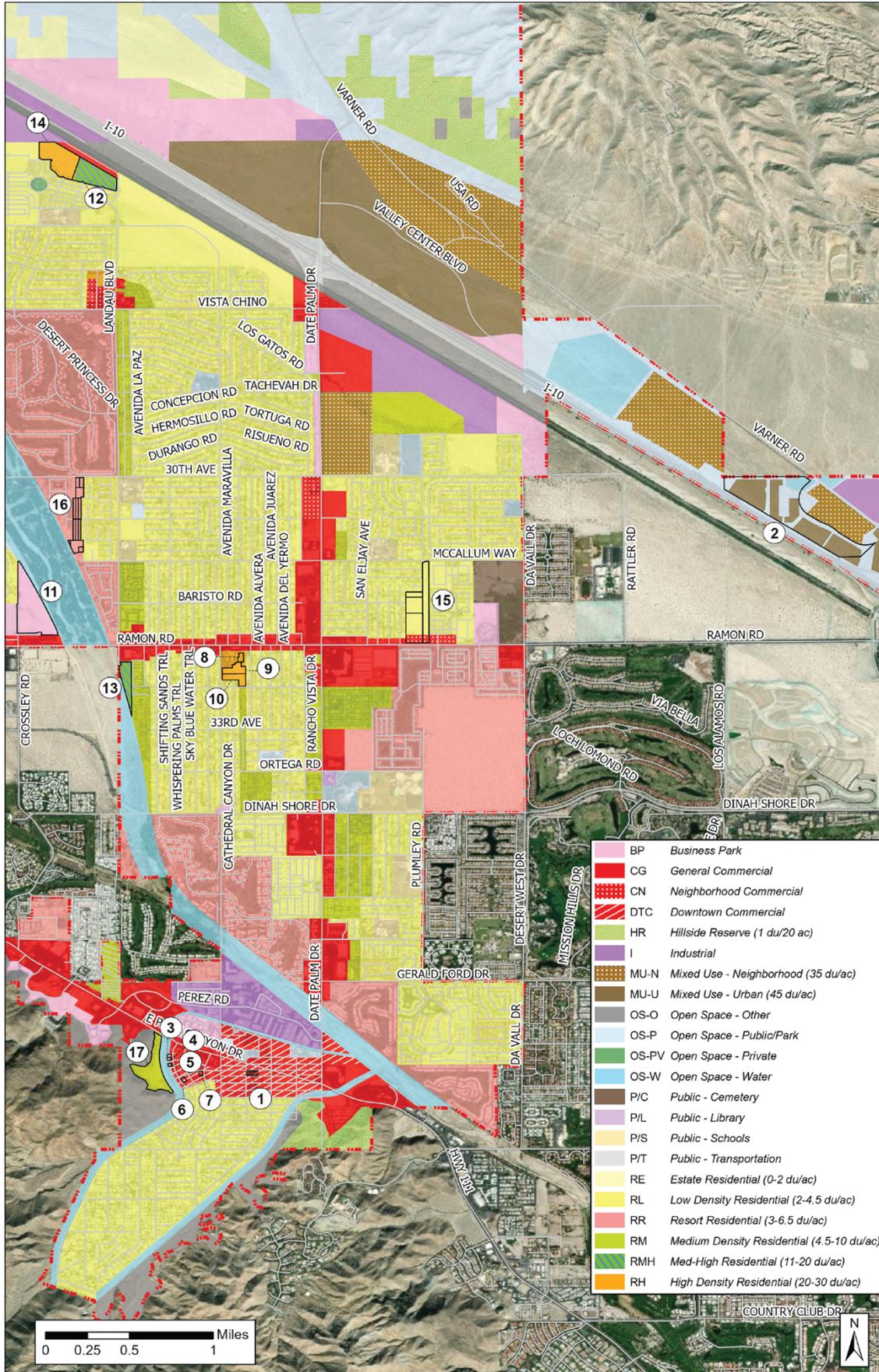
Program/Action	Responsible Agency	Schedule	Accomplishments	Future Policies and Actions
<p>Program 2.C.2 The Planning Division shall seek to identify innovative housing solutions for extremely-low-, very-low-, low-income households and the elderly.</p>	<p>Community Development Department</p>	<p>On-going as part of the annual Housing Element review process</p>	<p>City is supportive of affordable housing developers, however the City does not take the lead on “innovative housing solutions.”</p> <p>The City works in partnership with the Riverside County Office of Fair Housing and the Coachella Valley Association of Governments to identify and facilitate innovative housing solutions, such as comprehensively addressing the needs of the homeless, not only in Cathedral City but Valley-wide.</p> <p>Through the sale of individual parcels, the City was able to secure funds that were then used to renovate the Cathedral Palms housing to benefit a greater number of lower income and elderly residents.</p>	<p>Continue partnership with Riverside County to address this program.</p> <p>Change Program numbering to 2.B.3</p>
<p>Policy 2.D <i>Promote and preserve mobile home parks for their value as extremely low, very low, low and moderate income housing opportunities.</i></p>				
<p>Program 2.D.1 Any conversion of existing mobile home parks to permanent housing will continue to be regulated by ordinance to ensure that an appropriate relocation plan for park residents is developed and implemented. In addition, the City will seek to ensure that existing mobile home parks are meet current standards until such time that they are converted to permanent housing.</p>	<p>Community Development Department, Housing Successor Agency, Code Compliance</p>	<p>On-going as part of the review of any proposal to convert a mobile home park</p>	<p>This program continues to be implemented. To date, there have been no mobile home park conversions within the 5th Cycle RHNA.</p>	<p>Continue</p>
<p>Program 2.D.2 Maintain a mobile home rent control ordinance which protects all mobile home residents who do not have long-term lease agreements.</p>	<p>Housing Successor Agency</p>	<p>On-going per City Ordinance 48</p>	<p>This program continues to be implemented.</p>	<p>Continue</p>

Program/Action	Responsible Agency	Schedule	Accomplishments	Future Policies and Actions
<p>Policy 2.E <i>Continue to redevelop the Downtown with higher density housing and encourage mixed use development where residential units are above commercial businesses.</i></p>				
<p>Program 2.E.1 Continue to pursue prototype higher-density housing in the Downtown area to further the concepts of mixed use in the urban core.</p>	<p>Community Development Department, City Manager’s office</p>	<p>On-going as part of the development review process and the annual Housing Element review</p>	<p>The City has, and continues to have, ongoing meetings with developers who desire to take advantage of the higher density zoning within the City’s downtown zones. Several mixed-use housing project plans have been submitted and reviewed by the City during the 5th Cycle; however, no projects were taken through to the development phase. The City continues to maintain the higher density zoning in its Downtown core to encourage such uses where the necessary infrastructure exists.</p>	<p>Continue</p>
<p>Program 2.E.2 Maintain provisions in the Zoning Ordinance which allow for residential uses in the second story of commercial centers in the Downtown area.</p>	<p>Community Development Department</p>	<p>On-going per City ordinance</p>	<p>This program continues to be implemented.</p>	<p>Continue</p>
<p>Policy 2.F <i>The City shall encourage crime-free housing programs for all projects constructed in the City.</i></p>				
<p>Program 2.F.1 All projects shall be reviewed by the Police and Fire Departments to ensure that adequate security and ‘defensible space’ is provided.</p>	<p>Community Development Department, Police Department, Fire Department</p>	<p>On-going as part of the development review process</p>	<p>This program continues to be implemented.</p>	<p>Continue</p>
<p>Program 2.F.2 All assisted affordable housing projects will comply with the precepts for Crime-Free Housing.</p>	<p>Housing Successor Agency, Community Development Department, Police Department</p>	<p>On-going as part of the development review process</p>	<p>This program continues to be implemented.</p>	<p>Continue. Modify program text to refer to “defensible space” and remove the term “Crime-Free Housing”</p>

Program/Action	Responsible Agency	Schedule	Accomplishments	Future Policies and Actions
GOAL 3: The maintenance and rehabilitation of the City's residential neighborhoods.				
Policy 3.A				
Ensure that the quality of dwelling units in existing neighborhoods is improved, conserved, rehabilitated and maintained.				
<p>Program 3.A.1 Maintain the Sewer Hook-up Assistance Redevelopment Program (SHARP), allowing grants and loan assistance programs for qualifying extremely-low-, very-low-, low-, and moderate-income households in order to encourage the rehabilitation of existing housing units as funding permits.</p>	<p>Housing Successor Agency, Community Development Department</p>	<p>Annual budget allocations as funding permits. Funding limited/not available due to dissolution of Redevelopment Agency.</p>	<p>The SHARP Program was a program managed by the City's Administrative Services Department. When Cathedral City became an Entitlement city in 2012, the City offered CDBG revolving sewer loans to low and moderate-income residents. A small number of these applicants made payments on their loans while the City recuperated balance for other loans when the applicants refinanced or sold their properties.</p>	<p>Program was discontinued.</p>
<p>Program 3.A.2 All City codes, including the California Building Code, will be enforced in the City's Building Division and Code Compliance Division, so that existing units are maintained in good repair.</p>	<p>Community Development Department; Police Department/Code Compliance Division</p>	<p>On-going enforcement</p>	<p>This program continues to be implemented.</p>	<p>Continue. Remove "Police" from responsible agency and add "Planning and Building Department."</p>
<p>Program 3.A.3 Develop a rehabilitation and neighborhood revitalization plan for that area north of Dinah Shore Drive, generally west of Date Palm Drive, known as the Whitewater neighborhood, which targets short-, medium-, and long-range plans for the rehabilitation of existing duplexes, and the development of quality single-family housing.</p>	<p>Community Development Department</p>	<p>2014-2016</p>	<p>Using CDBG Funds, street improvements have been completed for 3 residential blocks. Over the next two years, both CDBG and SBI Funds will be used to improve additional streets.</p>	<p>This program is ongoing.</p>
<p>Program 3.A.4 Maintain an inventory that lists existing neighborhoods with substandard infrastructure, including partially paved roads, substandard water lines, flooding problems, absence of sewer service and lack of street lighting, quantify the need for improvements and identify funding sources.</p>	<p>Community Development Department, Public Works Division</p>	<p>Once every 5 years, to be completed prior to 2016</p>	<p>A Pavement Management Plan is prepared for implementation and an inventory of the City's streets and street conditions is maintained. The City does not maintain inventory for water/sewer/flooding. SCE owns streetlights. City coordinates with CVWD, DWA, RivCo Flood Control District, etc. who are responsible for these individual systems.</p>	<p>This program is ongoing.</p>

Program/Action	Responsible Agency	Schedule	Accomplishments	Future Policies and Actions
<p>Program 3.A.5 Analyze the development potential for the area northeast of East Palm Canyon and Golf Club Drive, and consider programming infrastructure improvements, including roadway improvements, signalization of Cree Road and East Palm Canyon Drive, and provision of sewer and water improvements to encourage development of affordable housing in the area.</p>	<p>Community Development Department, Public Works Division</p>	<p>2014-2016</p>	<p>This area is nearly completely re-developed as a single-family residential community (The District and District East) and Assisted Living Facility (Horizon Gardens). The developer made roadway and drainage improvements in the areas fronting and off-site of the development and water and sewer purveyors to make the required infrastructure improvements.</p>	<p>Program was completed and is no longer necessary.</p>
<p>Program 3.A.6 The Code Compliance Division of the Police Department shall continue to maintain and upgrade living conditions in those neighborhoods with serious endemic problems to ensure safe, sanitary, and healthy living condition throughout all neighborhoods of the City through existing and future programs such as the Graffiti Elimination Program.</p>	<p>Graffiti Task Force, Police Department/Code Compliance Division</p>	<p>On-going</p>	<p>Code Compliance and Public Works Divisions continue to operate and assist in upgrading those neighborhoods with serious endemic problems.</p> <p>The Graffiti removal program has been very successful in removing graffiti and maintaining clean and orderly buildings.</p>	<p>Continue. Modify program text to indicate graffiti abatement is done by a 3rd party vendor through the Public Works Department. No longer Police Department responsibility.</p>
<p>Program 3.A.7 Bring to City Council the option of incorporating the Uniform Housing Code into the City's Municipal Code as a tool for Code Enforcement to encourage proper maintenance of owner-occupied and rental properties.</p>	<p>Police Department/Code Compliance Division, Community Development Department</p>	<p>2014-2015</p>	<p>The City adopted the California Building Code (CBC) in place of the Uniform Housing Code. The CBC was incorporated into Chapter 8 of the City's Municipal Code. (ref. CCMC Section 8.02.030).</p>	<p>Program was completed and the UHC is now a tool used to encourage maintenance of residential structures.</p>

Appendix B
Land Use Inventory Mapping



Land Use Maps on File at the Planning Department

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Appendix C

Public Participation

Section 65583(c)(9) of the *Government Code* states that "The local government shall make a "diligent effort by the local government to achieve public participation of all economic segments of the community in the development of the housing element, and the program shall describe this effort." The City held an outreach workshop on January 12, 2021. In order to reach as many people as possible, the City advertised the workshop in the Desert Sun newspaper, on its website and Facebook page, and sent out notices and flyers to community leaders, affordable housing developers, and members of the clergy who are active in City housing issues. A total of 34 persons participated in the workshop, discussing a number of topics, including:

- The impact of short term rentals on permanent housing in the City.
- That housing of all types should be provided throughout the City, not only on the edges.
- That the north end of the City provides good opportunities for housing in the longer term.
- That creative housing options, including container houses and tiny houses should be considered.
- That a smooth entitlement process and a clear inventory of sites are important to the affordable housing development community.
 - That the inventory should make sure to consider availability of school, transit and shopping so that projects score well on competitive funding applications.
- That the demand for housing will be affected by the long term changes now occurring in retail commercial development, and the greater use of online shopping.
- That the affordable housing development community is finding that the multiple sources of funding required to cover the costs of projects are extending the time required to get projects off the ground.
- That Cathedral City's entitlement process is not burdensome and does not extend the time needed to entitle a project.
- That Lift to Rise's new funding program could help affordable housing projects with gap financing in the future.

In addition to the community workshop, the City held study sessions with the Planning Commission and City Council when the Housing Element draft was completed, to review the status of the document, and the evolution of the policies and programs since the previous cycle.

Subject: Cathedral City Housing Element Update - Virtual Community Workshop Notice - Join us!
Date: Tuesday, January 5, 2021 at 10:20:50 AM Pacific Standard Time
From: Kimberly Cuza <kcuza@terranovaplanning.com>
BCC: Andrew@greendev.co <Andrew@greendev.co>, mrisdon@acof.org <mrisdon@acof.org>, affordablehomestead@gmail.com <affordablehomestead@gmail.com>, Riaz@marrscorp.com <Riaz@marrscorp.com>, apreedge@cityventures.com <apreedge@cityventures.com>, Maryann.Ybarra@cvhc.org <Maryann.Ybarra@cvhc.org>, mdiacos@cyressequity.com <mdiacos@cyressequity.com>, lvandeweghe@decro.org <lvandeweghe@decro.org>, mpark@aguacaliente.net <mpark@aguacaliente.net>, smoreno@families-forward.org <smoreno@families-forward.org>, jon@hipsandiego.org <jon@hipsandiego.org>, paul@integrityhousing.org <paul@integrityhousing.org>, rubina@olivecs.org <rubina@olivecs.org>, cesarc@kennedycommission.org <cesarc@kennedycommission.org>, esantana@ush.us <esantana@ush.us>, ggardner@usapropfund.com <ggardner@usapropfund.com>, tmize@workforcehomebuilders.com <tmize@workforcehomebuilders.com>, jortiz@nphsinc.org <jortiz@nphsinc.org>, info@hfhcv.org <info@hfhcv.org>, cdahlin@cvag.org <cdahlin@cvag.org>, info@liffitorise.org <info@liffitorise.org>, geoff@cathedralcenter.org <geoff@cathedralcenter.org>, patti@angelview.org <patti@angelview.org>, srobinson@bgcccity.org <srobinson@bgcccity.org>, thomi@Trans.health <thomi@Trans.health>, rps51@me.com <rps51@me.com>, igarcia@ifhmb.com <igarcia@ifhmb.com>, JUGarcia@rivco.org <JUGarcia@rivco.org>, lcarlson@cvag.org <lcarlson@cvag.org>, kmckinney@cvm.org <kmckinney@cvm.org>, revcrawshaw@gmail.com <revcrawshaw@gmail.com>, aaron@thebridgecc.com <aaron@thebridgecc.com>, info@ngcclife.com <info@ngcclife.com>, psnaz.com@gmail.com <psnaz.com@gmail.com>, info@hosannacitychurch.org <info@hosannacitychurch.org>, stlouiscathedralcity@sbdiocese.org <stlouiscathedralcity@sbdiocese.org>, info@churchinthecove.org <info@churchinthecove.org>, tmize@nationalcore.org <tmize@nationalcore.org>, mirving@uhcllc.net <mirving@uhcllc.net>, JSilver@chochousing.org <JSilver@chochousing.org>, CLiuzzo@chochousing.org <CLiuzzo@chochousing.org>, YLyashenko@chochousing.org <YLyashenko@chochousing.org>, MHachiya@chochousing.org <MHachiya@chochousing.org>, Maryann.Ybarra@cvhc.org <Maryann.Ybarra@cvhc.org>, DarrenB@tpchousing.com <DarrenB@tpchousing.com>, CalvaryCC@aol.com <CalvaryCC@aol.com>, Leisa Lukes <lelu1299@icloud.com>, Robert Rodriguez <RRodriguez@cathedralcity.gov>, Tami Scott <tscott@cathedralcity.gov>, Nicole Criste <ncriste@terranovaplanning.com>, Kelly Clark <kclark@terranovaplanning.com>, VNicholas@chochousing.org <VNicholas@chochousing.org>, Julie.Bornstein@cvhc.org <Julie.Bornstein@cvhc.org>, executivedirector@hfhcv.org <executivedirector@hfhcv.org>

Attachments: image001.png



*• VIRTUAL • COMMUNITY
WORKSHOP NOTICE*

JOIN US ON ZOOM FOR THE CATHEDRAL CITY HOUSING COMMUNITY WORKSHOP!

Tuesday, January 12, 2021 - 4:00 p.m.

WHAT IS IT?

A VIRTUAL community workshop for the City's Housing Element Update (2022-2029 planning period). At this workshop, the City will discuss background information regarding its upcoming Housing Element Update including new State Housing Element law, and the 2022-2029 Regional Housing Needs Assessment (RHNA) allocation for the City.

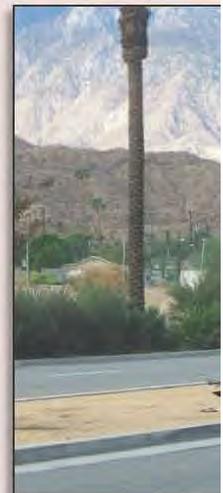
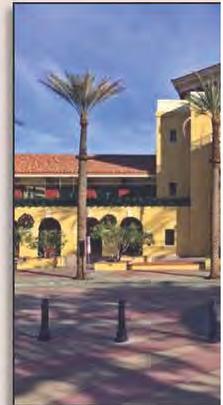
WHY SHOULD I ATTEND?

One important purpose of the Community Meeting is to gather public comments on the Update from those attending. All members of the public are encouraged to attend and give us your input on the future of housing in your City!

The Housing Element is a series of goals, policies, and implementation measures for the preservation, improvement, and development of housing throughout the City. It will address how the City can help provide housing for all its residents at all income levels. Your input is invaluable in assisting our staff to set housing goals for current and future residents!

To participate in the workshop via Zoom, please RSVP by email to kcuza@terranovaplanning.com, by 10:00 a.m. on the day of the meeting, January 12th (requests received after 10:00 a.m. on meeting day may not be processed). Written comments or specific questions regarding the workshop or Housing Element may be directed to Robert Rodriguez, Director of Planning, at (760) 770-0344 or rrodriguez@cathedralcity.gov or mailed to 68700 Avenida Lalo Guerrero, Cathedral City, CA 92234.

The City of Cathedral City promotes fair housing and makes all programs available to low-income families and individuals, regardless of race, religion, color, national origin, ancestry physical disability, mental disability, medical condition, marital status, political affiliation, sex, age, sexual orientation or other arbitrary factor.





Cathedral City

·VIRTUAL· COMMUNITY WORKSHOP NOTICE

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News

Public Encouraged to Provide Input on Cathedral City's Housing Element

Post Date: 01/05/2021

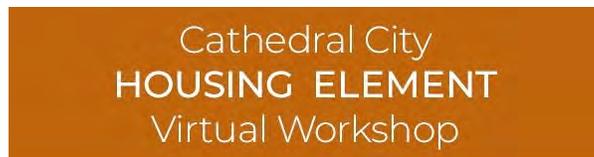
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[Download the Flyer](#)



January 12, 2021, 4 pm

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Welcome to CATHEDRAL CITY, CA

NEWS

New COVID-19 Testing Location in Cathedral City Starting Monday

- Located at Northgate Church, 30010 Date Palm Drive
- Open 7:00 am to 7:00 pm, Monday through Friday
- Make appt at www.lhi.care/COVIDTesting
- Mayor Raymond Gregory to Get Tested Monday Morning



New COVID-19 Testing Location at Northgate Church in Cathedral City

Cathedral City
HOUSING ELEMENT
Virtual Workshop



Public Encouraged to Provide Input on Cathedral City's Housing Element

CITYWIDE SPECIAL ELECTION
TUESDAY, MARCH 2, 2021



SHORT-TERM VACATION RENTALS

MEASURE B

Cathedral City Voters to Decide on STVRs – Measure B – March 2

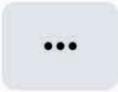


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City of Cathedral City, CA - Municipal Government

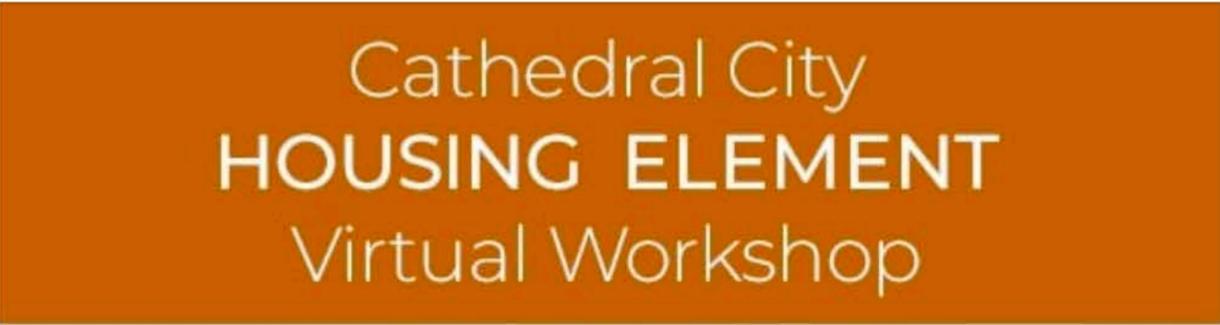
January 5 · 🌐

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January 12, 2021, 4 pm

4

1 Comment 14 Shares

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participants_89711856581(1)

Name (Original Name)	User Email	Join Time	Leave Time	Duration (Minutes)	Guest
Tom Patterson (thomas)		01/12/2021 03:07:52 PM	01/12/2021 05:12:45 PM	125	Yes
Robert Rodriguez		01/12/2021 03:30:19 PM	01/12/2021 03:30:42 PM	1	Yes
Terra Nova Planning & Research# Inc.	tnconfroom@gmail.com	01/12/2021 03:32:52 PM	01/12/2021 05:20:58 PM	109	No
Nicole Criste	ncriste@terranovaplanning.com	01/12/2021 03:52:25 PM	01/12/2021 05:20:58 PM	89	No
Alejandra Garcia		01/12/2021 03:53:19 PM	01/12/2021 04:45:38 PM	53	Yes
Mark Carnevale		01/12/2021 03:53:30 PM	01/12/2021 03:55:09 PM	2	Yes
John Kirby	crestlinewriter@gmail.com	01/12/2021 03:54:52 PM	01/12/2021 05:08:29 PM	74	Yes
Mark Carnevale		01/12/2021 03:55:19 PM	01/12/2021 05:20:53 PM	86	Yes
Gretchen Gutierrez		01/12/2021 03:55:59 PM	01/12/2021 05:20:57 PM	85	Yes
Dan Malcolm		01/12/2021 03:56:48 PM	01/12/2021 05:20:55 PM	85	Yes
Nancy Ross		01/12/2021 03:58:18 PM	01/12/2021 05:20:56 PM	83	Yes
Raymond Gregory	message4raymond@verizon.net	01/12/2021 03:58:33 PM	01/12/2021 03:59:28 PM	1	Yes
darrellthomas		01/12/2021 03:58:34 PM	01/12/2021 05:20:58 PM	83	Yes
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Pattie		01/12/2021 04:01:07 PM	01/12/2021 05:00:00 PM	59	Yes
Raymond Gregory	rgregory@cathedralcity.gov	01/12/2021 04:01:22 PM	01/12/2021 04:02:10 PM	1	Yes
tscott		01/12/2021 04:01:25 PM	01/12/2021 05:20:57 PM	80	Yes
geoff@cathedralcenter.org	geoff@cathedralcenter.org	01/12/2021 04:01:31 PM	01/12/2021 04:01:31 PM	0	Yes
Ernesto Gutierrez		01/12/2021 04:02:19 PM	01/12/2021 04:04:20 PM	3	Yes
Raymond Gregory	rgregory@cathedralcity.gov	01/12/2021 04:02:28 PM	01/12/2021 04:12:17 PM	10	Yes
Maryann		01/12/2021 04:02:30 PM	01/12/2021 05:20:55 PM	79	Yes
geoff@cathedralcenter.org	geoff@cathedralcenter.org	01/12/2021 04:03:13 PM	01/12/2021 05:20:58 PM	78	Yes
Ernesto Gutierrez	miragefin@aol.com	01/12/2021 04:04:42 PM	01/12/2021 04:22:53 PM	19	Yes
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Waddle		01/12/2021 04:11:45 PM	01/12/2021 05:20:58 PM	70	Yes
Raymond Gregory	rgregory@cathedralcity.gov	01/12/2021 04:12:17 PM	01/12/2021 05:21:45 PM	70	Yes
Tony Mize	tmize@nationalcore.org	01/12/2021 04:14:46 PM	01/12/2021 05:20:58 PM	67	Yes
Ernesto Gutierrez	miragefin@aol.com	01/12/2021 04:23:10 PM	01/12/2021 05:20:57 PM	58	Yes
Joy Silver (Joy Silver)	joy@joysilverforcalifornia.com	01/12/2021 04:24:05 PM	01/12/2021 05:20:57 PM	57	Yes
Keith Davis MedSocialWork	kdavis@healthyliving-pd.com	01/12/2021 04:26:08 PM	01/12/2021 04:26:55 PM	1	Yes
Nicole Criste	ncriste@terranovaplanning.com	01/12/2021 03:36:31 PM	01/12/2021 03:43:20 PM	7	No



HOUSING ELEMENT UPDATE COMMUNITY WORKSHOP

January 12, 2021

- The City must update the General Plan's Housing Element every 8 years.
- The Housing Element helps to guide the City's housing development for all residents, with a focus on housing for lower income residents.
- The City must make sure that it does not create obstacles for the development of affordable housing units that meet residents' needs.



Background

- The City has 54,357 residents living in 18,816 households.
- Although the population is getting older, the City's median age is lower than many Valley cities at 39.4 years.
- The median household income is \$46,521, which is lower than the County's (\$65,712)
- Nearly half of residents work – 23,119
 - Most work in service, management, sales and offices



Cathedral City

Background

- 11,429 of the City's households own their home.
- 7,387 households rent their home.
- The median housing value in the City is \$279,500.
- The median rent is \$1,193.



Cathedral City

Background

- 70% of very low and low income homeowners pay more than 30% of their income for housing (3,105 households).
- 75% of very low and low income renters pay more than 30% of their income for housing (3,645 households).
- There are 1,663 overcrowded units in the City (more than one person per room).
- The City has 2,805 large households (5 or more)



Housing Needs

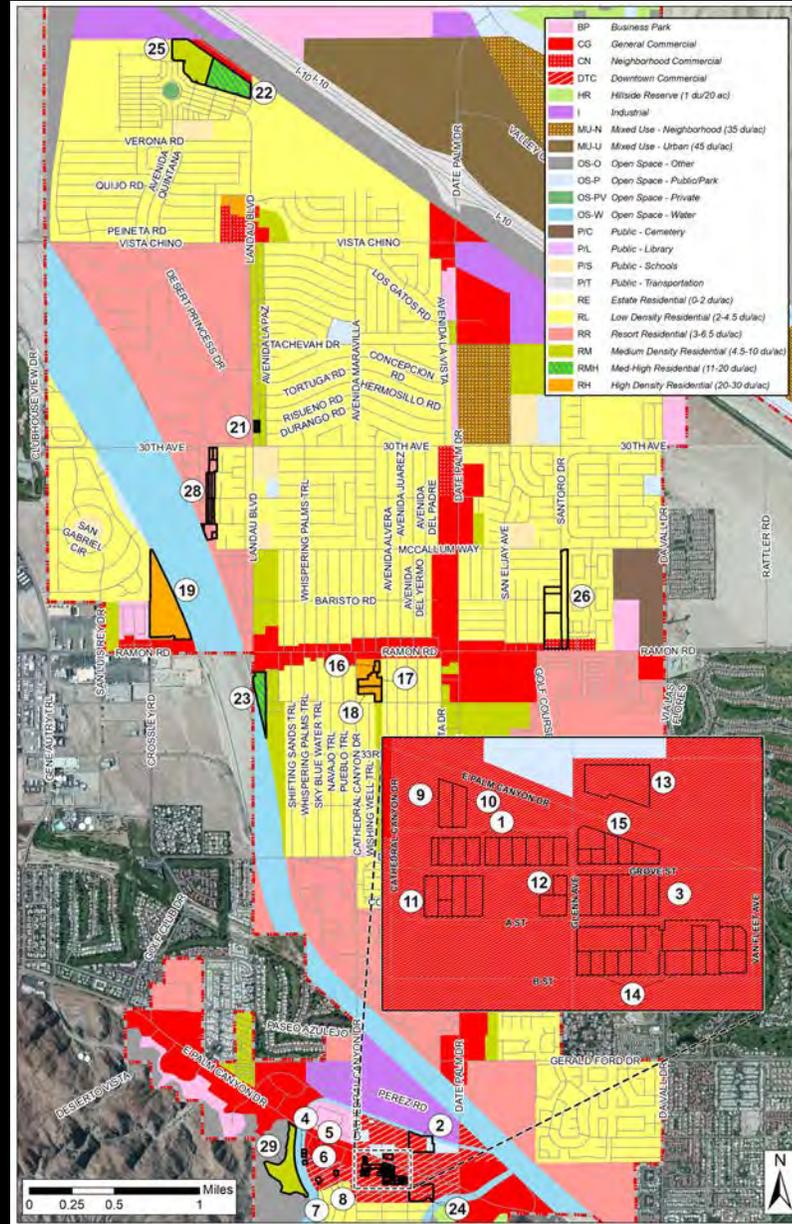
RHNA by Income Category, 2022-2029	
Income Category	No. of Units
Extremely Low Income ¹	269
Very Low Income (<50% of AMI)	269
Low Income (50-80% of AMI)	352
Moderate Income (81-120% of AMI)	456
Above Moderate Income (> 120% of AMI)	1,196
Total Units	2,542

¹ Extremely Low Income (ELI) category is a subset of the Very Low Income category. ELI households are defined by HCD as those with incomes less than 30% of AMI. The number of units needed is assumed to be 50% of all Very Low-Income units.
Source: SCAG 2020



Housing Sites

- Identified sites for 1,097 very low and low income units and 496 moderate income units.
- Distributed throughout the City.
 - Downtown area near jobs and transit
 - Integrated into existing neighborhoods.



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Questions and Comments

- Does housing in the City meet residents' needs now?
- What concerns do you have about housing in the City?
- What do you think are the greatest needs for housing in the City?
- How do you think the City should help with providing housing for the next 8 years?



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