INDIAN WELLS
CALIFORNIA

June 13, 2022

California Department of Housing and Community Development
Division of Housing Policy Development
2020 West El Camino Ave, Suite 500
Sacramento, CA 95833

Subject: **City of Indian Wells 2021-2029 Housing Element Update Adopted Submittal**

Ms. Prasse:

We are pleased to submit to the California Department of Housing and Community Development the adopted 2021-2029 City of Indian Wells Housing Element. This Housing Element describes the City's updated plan for addressing the housing needs of its residents through October 15, 2029. As stated in the Department's letter dated January 31, 2022, the draft housing element submitted on December 2, 2021 addressed many statutory requirements; however, revisions were necessary to comply with State Housing Element Law (Article 10.6 of the Gov. Code). The City has made the necessary revisions and the City Council adopted the 2021-2029 Housing Element on June 2, 2022. Please find the adopted element (with modifications to the draft illustrated in track changes) and City Council Resolution No. 2022-31 attached. We are also including the HCD sites workbook.

The City is committed to working with the California Department of Housing and Community Development (HCD) to continue to implement the housing element, to ensure the legal adequacy of the general plan, and to preserve local control of land use decisions.

We have greatly appreciated the Department's assistance throughout.

Sincerely,

Jon Berg
Community Development Director, Indian Wells
jberg@indianwells.com | (760) 776-0229

Amanda Tropiano
Principal, De Novo Planning Group
atropiano@denovoplanning.com

Please Start Here, Instructions in Cell A2, Table in A3:B15	Form Fields
Site Inventory Forms must be submitted to HCD for a housing element or amendment adopted on or after January 1, 2021. The following form is to be used for satisfying this requirement. To submit the form, complete the Excel spreadsheet and submit to HCD at sitesinventory@hcd.ca.gov. Please send the Excel workbook, not a scanned or PDF copy of the tables.	
General Information	
Jurisidiction Name	INDIAN WELLS
Housing Element Cycle	6th
Contact Information	
First Name	Jon
Last Name	Berg
Title	unity Development D
Email	jberg@indianwells.com
Phone	(760) 346-2489
Mailing Address	
Street Address	Drive
City	Indian Wells
Zip Code	92210

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

Jurisdiction Name	Site Address/Intersection	5 Digit ZIP Code	Assessor Parcel Number	Consolidated Sites	General Plan Designation (Current)	Zoning Designation (Current)	Minimum Density Allowed (units/acre)	Max Density Allowed (units/acre)	Parcel Size (Acres)	Existing Use/Vacancy	Infrastructure	Publicly-Owned	Site Status	Identified in Last/Last Two Planning Cycle(s)	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Total Capacity	Optional Information1	Optional Information2	Optional Information3
INDIAN WELLS	78000 BETTY BARKER WAY	92210	633410039		Medium Density Resident	Medium Density Resid	4.6	7	6	Vacant	YES - Planned	YES - City-Owned	Pending Project	Not Used in Prior Housing Element	86	13	1	100	Proposed Adobe Communities Affordable Project		
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Table B: Candidate Sites Identified to be Rezoned to Accommodate Shortfall Housing Need, Table Starts in Cell A2

Jurisdiction Name	Site Address/Intersection	5 Digit ZIP Code	Assessor Parcel Number	Very Low-Income	Low-Income	Moderate-Income	Above Moderate-Income	Type of Shortfall	Parcel Size (Acres)	Current General Plan Designation	Current Zoning	Proposed General Plan (GP) Designation	Proposed Zoning	Minimum Density Allowed	Maximum Density Allowed	Total Capacity	Vacant/ Nonvacant	Description of Existing Uses	Optional Information1	Optional Information2	Optional Information3
INDIAN WELLS	Miles Avenue and Warner Trail	92210	633360002	64	46	17	1	Shortfall of Sites	8	Medium Density Residential	Medium Density Res	Medium Densit	Housing Opportu	20	24	128	Vacant	Vacant			
INDIAN WELLS																					

Table C: Land Use, Table Starts in A2

Zoning Designation (From Table A, Column G)	General Land Uses Allowed
Medium Density Residential	Single-family detached homes, cluster developments, and attached units 21.12.020 Land use categories

RESOLUTION NO. 2022-31

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF INDIAN WELLS, CALIFORNIA, APPROVING GENERAL PLAN AMENDMENT NO. 2022-01 FOR THE 6TH CYCLE 2021-2029 HOUSING ELEMENT AND FINDING THE PROJECT TO BE EXEMPT FROM CEQA

WHEREAS, the California Government Code requires that cities review and update their Housing Elements every eight (8) years, according to a schedule set forth by the State Department of Housing and Community Development ("HCD"); and

WHEREAS, the Housing Element sets forth the housing policies for the City, facilitates the preservation and development of housing, and establishes programs to accommodate the City's share of the regional housing needs in southern California; and

WHEREAS, the City of Indian Wells has been assigned an allocation of 382 new housing units as its share of the Regional Housing Needs Assessment ("RHNA") in southern California; and

WHEREAS, in accordance with State law, the City of Indian Wells has prepared a Draft Housing Element for the 6th Cycle covering the 2021-2029 period in accordance with California Government Code Sections 65580-65589.8 attached hereto as Exhibit A; and

WHEREAS, the 2021-2029 Housing Element complies with the requirements of State law and conforms to the purposes, intent, and provisions of all the elements of the City's General Plan; and

WHEREAS, in accordance with Government Code Section 65583, the City finds that the 2021-2029 Housing Element complies with the duty to Affirmatively Further Fair Housing; and

WHEREAS, the City of Indian Wells shall comply with its responsibility to maintain adequate sites to accommodate its remaining Reginal Housing Needs Assessment (RHNA) at all income levels for the duration of the planning period; and

WHEREAS, the City has reviewed the project's potential effects on the environment and has recommended that the project is exempt from the California Environmental Quality Act (CEQA) in accordance with Section 15061(b)(3) of the CEQA Guidelines because the activity is governed by the general rule that CEQA applies only to projects that have the potential for causing a significant effect on the environment; and

WHEREAS, in preparation of the 2021-2029 Housing Element, and in conjunction with the City's ongoing comprehensive General Plan update, the City developed a public engagement program that included a project website dedicated to the General Plan Update including the Housing Element, virtual community workshops, stakeholder interviews, advertisements, and emails, all in an effort to educate the community about housing issues and provide opportunities and to gather input on housing-related topics; and

WHEREAS, on December 2, 2021, pursuant to Government Code section 65585(b)(1), the City submitted the Draft 2021-2029 Housing Element to the State of California Department of Housing and Community Development ("HCD"); and

WHEREAS, HCD must review and provide comments on the Draft 2021-2029 Housing Element and the City must update the Draft 2021-2029 Housing Element in response to those comments in order to comply with State Housing Law; and

WHEREAS, the 30-day public review period began on December 3, 2021, during which time City residents and other stakeholders were afforded an opportunity to comment on the content of the Draft Housing Element; and

WHEREAS, on May 18, 2022, at a duly noticed public hearing, the Planning Commission recommended City Council Approval of the General Plan Amendment for the 6th Cycle 2021-2029 Housing Element; and

WHEREAS, notice of a public hearing of the Planning Commission of the City of Indian Wells to consider the General Plan Amendment for the 6th Cycle 2021-2029 Housing Element was given in accordance with applicable law; and

WHEREAS, on June 2, 2022, a duly noticed public hearing on the General Plan Amendment for the 6th Cycle 2021-2029 Housing Element was held by the City Council; and

WHEREAS, after careful consideration of the staff report, public testimony, and all of the information presented at the hearing, including project materials and exhibits, the Planning Commission finds as follows:

1. The proposed General Plan Amendment for the 6th Cycle 2021-2029 Housing Element is internally consistent with the General Plan; and
2. The proposed General Plan Amendment will not be detrimental to the public interest, health, safety, convenience, or welfare of the City; and
3. The proposed General Plan Amendment will maintain the appropriate balance of land uses within the City.

NOW, THEREFORE, BE IT RESOLVED, DETERMINED AND ORDERED BY THE CITY COUNCIL OF THE CITY OF INDIAN WELLS AS FOLLOWS:

SECTION 1. The Recitals above are true and correct and are hereby adopted as findings as if fully set forth herein.

SECTION 2. The City Council **FINDS** that the General Plan Amendment is exempt from the California Environmental Quality Act in accordance with Section 15061(b)(3) of the CEQA Guidelines because the activity is governed by the general rule that CEQA applies only to projects that have the potential for causing a significant effect on the environment, and it can be seen with certainty that there is no possibility that the adoption of this policy document would have a significant effect on the environment, directly or indirectly.

SECTION 3. The City Council **ADOPTS** Resolution No. 2022-31 approving General Plan Amendment No. 2022-01 for the 6th Cycle 2021-2029 Housing Element inclusive of revisions

necessary in order to comply with State Housing Law, attached hereto as Exhibit "A" and incorporated herein by reference.

SECTION 4. The City Manager or his designee is authorized to make minor modifications to the Housing Element to address comments provided by the Department of Housing and Community Development on this Housing Element, provided that the modifications would not exceed the total amount of development accommodated by the Housing Element prior to revisions and would not result in new actions by the City that would require a commitment of $20,000 or greater.

SECTION 5. The City Clerk shall certify to the adoption of this Resolution.

PASSED, APPROVED, AND ADOPTED by the City Council of the City of Indian Wells, California, at a regular meeting held on this 2nd day of June 2022.

E-SIGNED by Dana Reed
on 2022-06-06 12:06:16 PDT

DANA REED
MAYOR

CERTIFICATION FOR RESOLUTION NO. 2022-31

I, Angelica Avila, City Clerk of the City Council of the City of Indian Wells, California, **DO HEREBY CERTIFY** that the whole number of the members of the City Council is five (5); that the above and foregoing Resolution was duly and regularly passed and adopted at a regular meeting of the City Council of the City of Indian Wells on the 2nd day of June 2022, by the following vote:

AYES: Bernheimer, Griffith, Reed, Sanders
NOES: None
EXCUSED: Balocco

ATTEST:

E-SIGNED by Angelica Avila
on 2022-06-06 12:31:27 PDT

ANGELICA AVILA
CITY CLERK

APPROVED AS TO FORM:

E-SIGNED by Todd Leishman
on 2022-06-06 12:23:15 PDT

TODD LEISHMAN
CITY ATTORNEY

EXHIBIT "A"
DRAFT 2021-2029 HOUSING ELEMENT
(Follows this page)

GENERAL PLAN 2040

INDIAN WELLS

CALIFORNIA

2021–2029 HOUSING ELEMENT

Adopted June 2, 2022

~~**Final Draft**~~

~~**May 2022**~~



City of Indian Wells
44-950 Eldorado Drive
Indian Wells, CA 92210

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ADOPTED

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~~FINAL DRAFT~~ADOPTED

2021–2029 HOUSING ELEMENT

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!

ADOPTED

PREPARED FOR: CITY OF INDIAN WELLS
44-950 Eldorado Drive
Indian Wells, CA 92210
Contact: Jon Berg | Community Development Director
(760) 776-0229
www.cityofindianwells.org

PREPARED BY: DE NOVO PLANNING GROUP
180 E Main Street Suite 108
Tustin, CA 92780

ADOPTED

2021-2029 HOUSING ELEMENT ORGANIZATION

Part 1: Housing Plan

Part 1 of the 2021-2029 Housing Element is the City's "Housing Plan", which includes the goals, policies, and programs the City will implement to address constraints and needs. The City's overarching objective is to ensure that decent, safe housing is available to all current and future residents at a cost that is within the reach of the diverse economic segments which comprise Indian Wells.

Part 2: Background Report

Part 2 of the 2021-2029 Housing Element is the "Background Report" which identifies the nature and extent of Indian Wells' housing needs, including those of special populations, potential housing resources (land and funds), potential constraints to housing production, and energy conservation opportunities. By examining the City's housings, resources, and constraints, the City can then determine a plan of action for providing adequate housing, as presented in Part 1: Housing Plan. In addition to identifying housing needs, the Background Report also presents information regarding the setting in which these needs occur. This information is instrumental in providing a better understanding of the community, which in turn is essential for the planning of future housing needs.

Appendix A: Housing Sites Inventory

The Housing Element must include an inventory of land suitable and available for residential development to meet the City's regional housing need by income level. The California Department of Housing and Community Development (HCD) requires that the Housing Sites Inventory be prepared using a State-approved format, included here as Appendix A.

Appendix B: Public Engagement Summary

As part of the Housing Element Update the process, the City hosted numerous opportunities for the community and key stakeholders to provide feedback on existing housing conditions, housing priorities, priority areas for new residential growth, and topics related to fair housing. Public engagement was facilitated in both English and Spanish to further engage the Indian Wells community. Public participation played an important role in the refinement of the City's housing goals and policies and in the development of new housing programs, as included in Part 1: Housing Plan. The public's input also helped to validate and expand upon the contextual information included in Part 2: Background Report. The City's efforts to engage the community in a meaningful and comprehensive way are summarized in Appendix B.

ADOPTED

ADOPTED

PART 1
HOUSING PLAN

ADOPTED

GENERAL PLAN 2040

INDIAN WELLS

CALIFORNIA

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ADOPTED

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1. Housing Plan Introduction

The Background Report of the Housing Element establishes the housing needs, opportunities, and constraints in the City of Indian Wells. The Housing Plan presented in this section sets forth the City's goals, policies and programs to address Indian Wells' identified housing needs.

2. Goals and Policies

The following goals and policies focus on the maintenance and provision of a variety of housing in terms of type, affordability, and style. The Housing Plan sets forth goals and policies to address the following issue areas: 1) conserving and improving existing housing; 2) development of housing; 3) removing constraints; 4) promoting equal housing opportunity; and 5) energy conservation.

A. Conservation and Improvement of Housing

GOAL 1: **Conserve and improve the condition of the existing housing stock.**

Policy 1.1: Continue enforcement of the codes and regulations establishing minimum construction standards.

Policy 1.2: Encourage maintenance and repair of existing housing to prevent deterioration within the City.

Policy 1.3: Monitor the status of at-risk affordable rental housing units, proactively work with potential nonprofit purchasers/managers as appropriate and explore funding sources available to preserve the at-risk units.

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B. Development of Housing

GOAL 2: Support and encourage the development of housing affordable for all income segments of the population.

Policy 2.1: Maintain adequate capacity to accommodate the City's unmet Regional Housing Needs Allocation (RHNA) for all income categories throughout the planning period.

Policy 2.2: Continue to provide affordable housing opportunities in Indian Wells through a density bonus incentive for the development of lower and moderate-income units.

Policy 2.3: Encourage private entities (both non-profit and for-profit) to participate in attaining housing goals.

Policy 2.4: Encourage residential development that provides a range of housing types in terms of cost, density, unit size, and configuration.

Policy 2.5: Continue to allow accessory dwelling units and junior accessory dwelling units as a means of providing additional affordable rental housing opportunities.

Policy 2.6: Assist with the development of housing that targets the needs of special populations, including the elderly, disabled, farmworkers, and homeless.

Policy 2.7: Allow by-right approval for housing developments proposed for non-vacant sites included in one previous housing element inventory and vacant sites included in two previous housing elements, provided that the proposed housing development consists of at least 20 percent lower income and affordable housing units.

ADOPTED

C. Removal of Government Constraints

GOAL 3: **Address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement and development of housing.**

Policy 3.1: Continue to utilize zoning standards and overlay districts that facilitate the development of affordable housing units.

Policy 3.2: Provide reasonable accommodation for housing for persons with disabilities.

Policy 3.3: Periodically review City development standards to ensure consistency with the General Plan and to ensure high-quality affordable housing.

Policy 3.4: Monitor State and federal housing-related legislation, and update City plans, ordinances, and processes as appropriate to remove or reduce governmental constraints.

Policy 3.5: Regularly identify and evaluate the impact of nongovernmental constraints on housing development and implement programs to reduce negative impacts.

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D. Equal Housing Opportunities

GOAL 4: **Promote housing opportunities for all persons regardless of race, religion, sex, age, marital status, familial status, ancestry, national origin, color, source of income, sexual orientation, or any other arbitrary factors.**

Policy 4.1: Promote fair housing practices throughout the City.

Policy 4.2: Promote a variety of housing types to meet the special needs of persons with physical and developmental disabilities, elderly households, and others who may need specialized residential living arrangements.

Policy 4.3: Strengthen opportunities for participation in the approval process for all housing projects, including affordable housing.

Policy 4.4: Assist in affirmatively furthering and enforcing fair housing laws by providing support to organizations that provide outreach and education regarding fair housing rights, receive and investigate fair housing allegations, monitor compliance with fair housing laws, and refer possible violations to enforcing agencies.

E. Energy Conservation

GOAL 5: **Encourage energy conservation in new and existing housing stock.**

Policy 5.1: Incorporate into City codes, when feasible, planning and building standards that contribute to minimizing the consumption of non-renewable resources for housing construction and rehabilitation.

ADOPTED

3. Housing Programs

This section describes the programs that will implement Housing Element goals and policies. The housing programs define the specific actions the City will undertake in order to achieve the goals for the current planning period. Pursuant to State law, the programs address the following issue areas:

1. Conserve and improve the existing housing stock;
2. Develop housing;
3. Minimize the impact of constraints on housing production; and
4. Assure equal housing opportunity for all residents.

Conservation and Improvement Implementation Programs

1. Rehabilitation

Although no housing units were determined to need *major* rehabilitation during this planning period, there are properties in need of minor repairs. ~~–~~ P~~p~~roperty owners may be eligible for rehabilitation assistance including rebates, grants and loans, through outside programs provided by utility providers and other organizations. The City will refer property owners to these programs upon inquiry or ~~with~~ proactively through code enforcement programs.

The City will prepare a "Good Neighbor Guide" that describes how residents can be good neighbors by maintaining a property in good condition. In this guide, the City will identify common types of minor repairs that residents ~~the community may~~might be interested in completing and connecting the type of repair with a specific funding opportunity. Through this process, the City will also proactively ~~out~~reach out to nonprofit organizations to solicit feedback and support in preparing the guide as well as identify potential additional partnerships and resources available to help residents complete minor repairs. The Good Neighbor Guide will be distributed to all residents of Indian Wells and shared online and in hard copy.

Responsible Agency: Community Development Department

Financing: General Fund; Low Moderate Income Housing Asset Fund (LMIHAF)

Program Objectives: Refer property owners to applicable agencies/organizations for rehabilitation assistance

Schedule: ~~Ongoing~~Prepare and distribute Good Neighbor Guide by December 2022; update funding and resource information to address common minor repairs on the City's website; annual proactive outreach to nonprofit organizations to solicit support in helping to inform and implement minor repairs; encourage the rehabilitation of at least 4 homes ~~per~~a year (32 during the planning period) distributed across very low, low, and moderate income households.

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2. Preservation of At-Risk Units

Prior to October 1, 2024, the City of Indian Wells will preserve affordable units in the Indian Wells Villas projects as follows.

A. The City's Housing Authority will commit up to 4 million in assistance through its Low Moderate Income Housing Asset Fund ("LMIHAF") during this housing cycle to ensure that the Indian Wells Villas units are preserved as affordable housing.

B. A minimum of 29 very low, 20 low, and 13 moderate income units will be preserved. The funds committed to ensure preservation of these units is adequate, based on the required subsidy levels identified in Section 3I of the Background Report to provide these units at affordable rents.

C. The units meet the requirements of Government Code Section 65583.1(c)(2)(c) as follows:

i. At the time of preservation, the City will require long term affordability covenants and restrictions that require the preserved units to be affordable to, and reserved for occupancy by, persons of the same or lower income group as the current occupants for a period of at least 55 years.

ii. The Indian Wells Villas meets the requirements of Government Code Section 65863.10(a)(3)(M)(iii) as it is a multifamily rental housing development that has received assistance through the sale or lease of public property at or below market rates and which includes a multifamily rental housing development that receives the following assistance provided by counties or cities in exchange for restrictions on the maximum rents that may be charged and on the maximum tenant income as a condition of eligibility for occupancy of the unit, as reflected by a recorded agreement with the county or city.

iii. The Housing Authority's affordable housing project, Indian Wells Villas, is reasonably expected to change from housing affordable low and very low-income households to market rate housing by the end of the current covenant period (2031). The City's Finance Director and City Attorney have advised the Executive Director of the Housing Authority that the available funds in the LMIHAF are not sufficient to finance the Housing Authority's partnership with Abode Communities to develop 100 affordable units and fund the capital improvements needed to maintain Indian Wells Villas in a safe and sanitary condition over the next 8-years. It is highly likely that the Housing Authority will need to convey the property to a private entity who will convert to market rate housing in 2031, or look at partnering with a non profit entity in the 6th housing cycle who can extend the affordable covenants for 55-years and commit to rehabbing the property to maintain safe and sanitary conditions.

iv. The Indian Wells Villas are in decent, safe, and sanitary condition and will be required to be maintained in this condition at the time of occupancy and throughout the affordability period identified in paragraph (i) above.

v. The Indian Wells Villas currently provides affordable housing and the 29 very low, 20 low, and 13 moderate income units identified for preservation are currently affordable to income-qualified households at these income levels.

ADOPTED

~~**Responsible Agency:** City of Indian Wells Housing Authority~~

~~**Financing:** Low Moderate Income Housing Asset Fund~~

~~**Program Objectives:** Preserve 89 at-risk affordable units at Indian Wells Villas~~

~~**Schedule:** October 1, 2024~~

The City of Indian Wells will implement the following programs on an ongoing basis to conserve the community's affordable housing stock.

a. Monitor Units At Risk: Monitor projects at risk of converting to market rate within the planning period.

b. Work with Potential Purchasers: Establish contact with public and nonprofit agencies interested in purchasing ~~and/~~or managing units at risk.

c. Tenant Education: The California Legislature passed AB 1701 in 1998, requiring that property owners give a nine-month notice of their intent to opt out of low-income restrictions. The City will work with tenants of at-risk units and provide them with information regarding tenant rights and conversion procedures. The City will also provide tenants with information regarding Section 8 rent subsidies through the Riverside County Housing Authority and other affordable housing opportunities. The City will implement State Preservation Notice Law (Gov. Code 65863.10, 65863.11, 65863.13) which requires owners to provide tenants and affected public entities (including the City) notices regarding expiring rental restrictions starting three years before expiration.

d. Proactive Contact: The City will contact property owners of units at risk of converting to market-rate housing within one year of affordability expiration to discuss the City's desire to preserve complexes as affordable housing. Participation from agencies interested in purchasing ~~and/~~or managing at-risk units will be sought. Coordinate with owners of expiring subsidies to ensure tenants receive the required notices at 3 years, ~~6 months, and~~ 12 months, and 6 months, ~~per~~in accordance with California law.

e. Assist Tenants of Existing Rent-Restricted Units to Obtain Priority Status on Section 8 Waiting List: Work with the Riverside Housing Authority to place tenants displaced from at-risk units on a priority list for Section 8 rental assistance.

Responsible Agency: Community Development Department

Financing: CDBG Funds, and Section 8 Vouchers/ Certificates

Program Objectives: Monitor the status of affordable projects at risk of converting to market rate; ~~will~~ identify nonprofit organizations as potential purchasers/managers of at-risk housing units; explore funding sources available to preserve the affordability of projects at risk of converting to market rate or to provide replacement units; assist qualified tenants to apply for priority status on the Section 8 voucher/certificate program immediately should the owners of the at-risk project choose not to enter into additional

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restrictions.

Schedule: Monitor at-risk units annually

Development of Housing Programs

3. Production of New Housing Units through Rezoning (Shortfall Program)

The City has a 2021-2029 projected RHNA need of 382 housing units including 198 housing units for extremely low, very low, and low income households. The City will continue to monitor the sites currently designated by the City to accommodate its projected growth needs and use of the Affordable Housing Overlay. In addition, the City will prepare and adopt a new Housing Opportunity Site Overlay zone to accommodate residential development at densities of up to 24 du/ac for 100% affordable projects and to permit owner-occupied and rental multi-family uses by-right for projects with 20% or more units affordable to lower income households.

The City will rezone a site of at least 8 acres with the Housing Opportunity Site Overlay. The site identified for rezoning is at least 8 acres and no more than 10 acres of APN 633360002, a vacant and undeveloped 34-acre parcel located at the northeast corner of Miles Avenue and Warner Trail. Pursuant to State Housing Element statutes (Govt Code section 65583.2(h)), sites identified for rezoning to address the City's lower income RHNA shortfall shall meet the following requirements:

- Permit owner-occupied and rental multi-family uses by-right for projects with 20% or more units affordable to lower income households
- Permit a minimum density of 20 units per acre
- Allow a minimum of 16 units per site
- Accommodate at least 50 percent of the lower income need on sites designated for residential use only

Additionally the City will continue to provide incentives and flexibility in development standards to encourage affordable housing development as outlined in Section 21.12.040 of the City's Municipal Code and will continue to explore potential incentives and flexibility in development standards to encourage new housing construction within one year of the Housing Element Adoption. The City will proactively outreach out to the housing development community to assist in the evaluation of potential incentives.

The City understands the housing challenges of extremely low-income households, which are a subset of very low income households who earn 30 percent or less of the median income. This income group is most likely to experience a housing crisis when faced with rent increases, foreclosure, or other adverse event. The City will collaborate with housing developers to seek state, federal, and other appropriate funds and incentives targeted for the development of housing affordable to extremely low-income households through this strategy and the strategy developed in Program 6.

Responsible Agency: Community Development Department

Financing: General Fund

Program Objectives: Expand the locations for higher-density affordable housing development in the City; Eencourage the development of at least 30 extremely low income units; 80 very low income units, 72

ADOPTED

low income units; 54 moderate income units; and 93 above moderate income units.

Schedule: ~~Ongoing~~Within three years of Housing Element adoption, and no later than October 2024, amend the General Plan and Zoning Code to establish the Housing Opportunity Site Overlay in order to designate adequate candidate sites with the objective of meeting the City's remaining RHNA of 110 units. Annual identification of available funding and proactive distribution of information to the development community; updates to the City's website to highlight incentives and flexibility in development standards available to affordable housing developers by October 2022.

ADOPTED

4. Residential Development Monitoring (No Net Loss)

To ensure adequate sites are available throughout the planning period to meet the City's RHNA at all income levels, and to assist developers in identifying appropriate sites for residential and mixed use developments, the City will monitor the depletion of residential acreage, and review proposed General Plan amendments, Zone Changes, Specific Plan Amendments, and development projects, to ensure an adequate inventory is available to meet the City's 2021-2029 RHNA obligations. To ensure sufficient residential development capacity is maintained to accommodate the City's RHNA allocation, the City will develop and implement a formal ongoing (project-by-project) evaluation procedure pursuant to Government Code Section 65863 and will make the findings required by that code section if a site is proposed for development with fewer units or at a different income level(s) than shown in the Housing Element Site Inventory.

Should an approval of development result in a reduction of residential development capacity below the capacity needed to accommodate the remaining need for lower-income, moderate-income, or above-moderate-income households, the City, and potentially the applicant (in accordance with State law), will identify and, if necessary, rezone sufficient sites within 180 days to accommodate the shortfall and ensure "no net loss" in capacity to accommodate the RHNA allocation, consistent with State law. Any rezoned site(s) will satisfy the adequate site requirements of Government Code Section 65583.2 and will be consistent with the City's obligation to affirmatively further fair housing.

Responsible Agency: Planning Department

Financing: General fund

Program Objectives: Annually monitor the City's sites inventory and continued ability to accommodate the remaining RHNA.

Schedule: Ongoing implementation and annual monitoring and reporting throughout the planning period

ADOPTED

5. General Plan Update

The City of Indian Wells embarked on an update to its General Plan in 2020. As part of this effort, the City is undertaking a comprehensive update to its policy document and will prepare a program-level environmental impact report (EIR) to streamline future development in Indian Wells. As part of this project, the City will identify vacant and underutilized sites in the City suitable for residential development and make this information publicly available by posting to the City's website and maintaining information at City Hall. This includes identification of City-owned sites identified to accommodate a portion of the City's RHNA. The updated General Plan will reflect the Housing Element's commitment to affordable housing. As the property owner, the City of Indian Wells has maximum control over its sites and is committed to encouraging the development of affordable housing. Through preparation and certification of the Program EIR associated with the General Plan, the City can streamline future development of affordable units on City-owned sites and on other properties that, by proximity to transit, schools, and other amenities, are preferred for affordable housing development. Specifically, the City's Land Use Element will designate these sites as suitable for the development of affordable housing and all Elements of the General Plan will recognize the City's responsibility to maintain adequate sites to accommodate its remaining RHNA at all income levels for the duration of the planning period in accordance with state law. The General Plan will also identify new goals, policies, and programs to support new development in the City, including residential development, to promote a more sustainable and equitable community.

Responsible Agency: Community Development Department

Financing: General Fund, grant programs, as available

Program Objectives: Updated General Plan and Program EIR

Schedule: December 2022

ADOPTED

6. Evaluate Alternative Funding and Financing Mechanisms

The City of Indian Wells will collaborate with private, non-profit, state and federal entities to investigate alternative methods for funding and financing the construction of new housing units and rehabilitation and preservation of existing units citywide. Indian Wells will establish continued communication with local, state and federal legislators to encourage the establishment of alternative funding and financing mechanisms. The City will identify an initial list of potential funding and financing mechanisms within six months of the Housing Element adoption and within one year prepare a strategy to seek for funding for housing construction and rehabilitation when appropriate and available. On a ~~bi-annual~~biennial basis, the City will review and update the strategy as appropriate.

Through its General Plan Update, the City will work with an economic consultant to analyze the viability of different funding and financing mechanisms and will present the information to the City Council for consideration and direction. The results of this analysis will be included in the General Plan Update Economic Development Element and included as a program associated with implementation of the General Plan.

Responsible Agency: Community Development Department

Financing: General Fund

Program Objectives: ~~Evaluate Alternative Funding and Financing Mechanisms within 6 Months of the Housing Element Adoption; Develop Strategy within 1 Year of the Housing Element Adoption; Review and Update Strategy Bi Annually~~Identify and pursue alternative funding and financing mechanisms.

Schedule: Evaluate Alternative Funding and Financing Mechanisms within 6 Months of the Housing Element Adoption; Develop Strategy within 1 Year of the Housing Element Adoption; Review and Update Strategy Bi-Annually~~Ongoing~~

7. Replacement of Affordable Units

Consistent with the requirements of Government Code Section 65583.2(g), development projects on sites in the housing inventory (Appendix A) that have, or have had within the past five years preceding the application, residential uses restricted with rents affordable to low- or very low-income households or residential uses occupied by low- or very low-income households, shall be conditioned to replace all such units at the same or lower income level as a condition of any development on the site, and such replacement requirements shall be consistent with Section 65915(c)(3).

Responsible Agency: Community Development Department

Financing: General Fund

Program Objectives: For all project applications, identify need for replacement of affordable housing units and ensure replacement, if required, occurs.

Schedule: Ongoing implementation and annual monitoring and reporting throughout the planning period

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8. Accessory Dwelling Units

Accessory dwelling units (ADUs) and junior accessory dwelling units (JADUs) help meet the City's housing needs for all income levels and also provide a housing resource for seniors and low- and moderate-income households throughout the entire community, not just in any single geographic area.

The City of Indian Wells will amend its ADU Ordinance to be consistent with California Government Code Sections 65852.150 and 65852.2 and submit its Ordinance to HCD for review as required by state law. The City will continue to monitor and amend the ordinance as needed based on future changes to State law. The City will also continue to monitor the extent of ADU production to ensure that the ordinance modifications are successful and that the Housing Element goals can be met.

Responsible Agency: Planning Department

Financing: General fund

Program Objectives: Amend the City's ADU Ordinance, send to HCD for review; ~~S~~survey and evaluate potential methods to encourage ADU development throughout the community and adopt appropriate procedures, policies, and regulatory provisions. Monitor State law for future updates to ADU regulations and update the City's Development Code to be consistent with future updates as needed. Continue educating the community on the opportunity to develop ADUs and promote the development of ADUs affordable to lower-income households. Continue to provide information about ADUs on the City's website and on public counters.

Schedule: Amend ADU Ordinance and submit to HCD by October 2022; biennial review of ADU production and affordability projections and based on the review of production and affordability, evaluate the City's housing inventory and, if projections are not consistent with those included in the Housing Element, take action within six months to maintain adequate ability to accommodate the City's remaining RHNA by income level

ADOPTED

9. Public Property Conversion to Housing Program/City Owned Sites

The City will maintain a list of surplus City-owned lands, including identification of address, APN, General Plan land use designation, zoning, current use, parcel size, and status of surplus land or exempt surplus land. The City will work with non-profits and other public agencies to evaluate the feasibility of transferring City-owned surplus lands that are identified as feasible for conversion to affordable housing and that are not committed to other City purposes for development of affordable housing by the private sector. The City will also ~~out~~reach out to developers to advertise available sites, as they are identified. The inventory will be updated annually in conjunction with the APR. Any disposition of surplus lands shall be conducted consistently with the requirements of state law.

Responsible Agency: Planning Department

Financing: General fund

Program Objectives: Maintain a list of surplus City-owned lands for the duration of the planning period; collaborate with developers of affordable housing to explore opportunities to develop affordable housing at City-owned lands.

Schedule: Prior to disposing of any of the City-owned sites, the City shall comply with applicable Surplus Land laws and Surplus Land Guidelines issued by HCD, and consult with HCD regarding any questions. The City will evaluate whether to sell the sites or ground lease them to one or more developers.

Remove Governmental Constraints

10. Monitoring Potential Constraints

The City will periodically review City regulations, procedures and fees to identify any potential constraints to the development and maintenance of housing. The City will outreach to the development community to assist in this review. If the City finds that regulations, procedures and/or fees are a constraint to housing, the City will revise requirements or policies as necessary.

Responsible Agency: Community Development Department

Funding: General Fund

Program Objectives: Review and revise the zoning and development standards if needed.

Schedule: ~~Ongoing implementation and annual monitoring and reporting throughout the planning period~~Annual review of City regulations, procedures, and fees to identify constraints; if constraints are identified, work to reduce or remove constraints within 1 year of identification.

11. Monitoring Reasonable Accommodation Procedures

The City will evaluate adopted reasonable accommodation procedures annually and revise as appropriate to ensure consistency with fair housing requirements.

ADOPTED

Responsible Agency: Community Development Department

Funding: General Fund

Program Objectives: Review and revise reasonable accommodation procedures if needed.

Schedule: Annually

12. Development Guidelines and Procedures

The City shall maintain existing development guidelines, which specify the procedures, materials, time frames, and costs associated with various zoning and subdivision applications. The objective is to provide potential developers with an informational package clearly explaining the development review procedure as well as the possible incentives available for affordable housing development.

Responsible Agency: Community Development Department

Funding: General Fund

Program Objectives: Provide information online and at the public counter.

Schedule: Annually

13. Development Code Amendments – Housing Constraints

The City shall update the Development Code to remove constraints to a variety of housing types and ensure the City's standards and permitting requirements are consistent with State law. The update shall address the following.

1. Low barrier navigation centers: The Development Code shall be updated to define and permit low barrier navigation centers consistent with the requirements of Government Code Sections 65660 through 65668, including treating low barrier navigation centers as a use by right in areas zoned for mixed use and nonresidential zones permitting multifamily uses.
2. Agricultural worker housing: The Development Code will be updated to define agricultural worker housing and to identify that any agricultural worker housing consisting of no more than 36 beds in a group quarters or 12 units or spaces shall be deemed an agricultural land use and permitted in the same manner as agricultural uses consistent with Health and Safety Code Section 17021.6. The Development Code will also be updated to provide for streamlined, ministerial approval of agricultural worker housing that meets the requirements of Health and Safety Code Section 17021.8.
3. Streamlined and ministerial review for eligible affordable housing projects: The Development Code will be updated to ensure that eligible multifamily projects with an affordable component are provided streamlined review and are only subject to objective design standards consistent with relevant provisions of SB 35 and SB 330 as provided by applicable sections of the Government Code, including but not limited to Sections 65905.5, 65913.4, 65940, 65941.1, 65950, and 66300. State law defines objective design standards as those that "involve no personal or subjective judgement by a public official and are uniformly verifiable by reference to an external and uniform benchmark

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or criterion available and knowable by both the development applicant and public official prior to submittal."

4. Transitional and Supportive: The Zoning Code shall be revised as necessary to ensure that transitional and supportive housing are allowed in residential and mixed-use zones in accordance with Government Code Section 65583(c)(3), and to allow eligible supportive housing in zones where multi-family and mixed uses are permitted in accordance with Government Code Sections 65650 through 65656.
5. Emergency shelter parking: The Development Code will be updated to require sufficient parking to accommodate all staff working in the emergency shelter, provided that the standards do not require more parking for emergency shelters than other residential or commercial uses within the same zone, in compliance with AB 139.
6. Employee Housing for Six or Fewer Employees. The Development Code will be updated in accordance with Health and Safety Code Section 17021.5 which requires employee housing for six or fewer employees to be treated as a single-family structure and permitted in the same manner as other dwellings of the same type in the same zone.
~~5.~~7. Small Residential Care Home. The Development Code will be amended to define a small residential care home as a single-family residential use, and therefore permitted in the NPR zone subject to a CUP, in order to maintain compliance with applicable state laws.

Responsible Agency: Community Development Department

Funding: General Fund

Program Objectives: Revise the Development Code in accordance with this program by October 2023.

Schedule: Development Code adoption in 2023

ADOPTED

14. Density Bonus Ordinance

The City will amend its Density Bonus Ordinance consistent with State law, including density bonuses and incentives for projects that contain 100% very low- and low-income units. The City will monitor State law updates which impact density bonuses and will update local plans and programs as necessary.

Responsible Agency: Planning Department

Funding: General fund

Program Objectives: Update the Development Code; Promote the use of density bonus incentives to developers and provide technical assistance to developers in utilizing density bonus for maximize feasibility and meet local housing needs.

Schedule: Development Code adoption in 2023; Ongoing implementation and annual monitoring and reporting throughout the planning period

Promote Equal Housing Opportunities

15. Fair Housing Policy Procedures

The City will maintain a listing of fair housing groups serving Riverside County and refer fair housing-related complaints to these groups. Fair housing policy procedures will be made available at City Hall, on the City's website and advertised in the City Newsletter on a periodic basis.

Responsible Agency: Community Development Department

Financing: General Fund

Program Objectives: Provide information on fair housing services and policy at public counters and at City website and refer complaints to appropriate organizations.

Schedule: Ongoing

ADOPTED

16. Section 8 Housing Choice Vouchers

The County of Riverside currently administers the Section 8 Rental Assistance program on behalf of the City. Based on future congressional appropriations, the County Housing Authority will apply for additional funding which will enable the Housing Authority to administer additional vouchers for families, elderly, and persons with disabilities over the Housing Element planning period. While the City is not authorized to administer a Section 8 program, the City will continue to provide referral services on behalf of the County and disseminate information to City residents. Qualified residents at both of the City's affordable housing properties (Indian Wells Villas and Mountain View Villas) currently use Section 8 rental assistance.

Responsible Agency: County of Riverside

Financing: HUD

Program Objectives: Provide information on Section 8 Housing Choice Vouchers at City Hall and on the City's website and refer inquiries to the County of Riverside.

Schedule: Ongoing

17. Support for Persons Experiencing Homelessness

The City will coordinate with the County of Riverside, the Coachella Valley Associations of Government, adjacent jurisdictions and local non-profits and service providers to address the needs of persons experiencing homelessness in the Coachella Valley.

Responsible Agency: Community Development Department

Financing: General Fund

Program Objectives: Address issues of homelessness

Schedule: ~~Ongoing~~ Meet at least annually with key organizations and stakeholders involved in addressing the needs of persons experiencing homelessness in the Coachella Valley; provide a presentation to the City Council following annual meetings.

18. Support for Persons with Developmental Disabilities

The City shall support the ability of persons with developmental disabilities to live in integrated community settings by coordinating with the Inland Regional Center to identify the housing needs of persons served by the Center, promote opportunities for supportive living services and support efforts to eliminate barriers to housing for persons with developmental disabilities.

Responsible Agency: Community Development Department

Financing: General Fund

Program Objectives: Adequate housing for persons with developmental disabilities

Schedule: ~~Ongoing~~ Meet with the Inland Regional Center at least annually to discuss the needs of persons with developmental disabilities;

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provide information on the City's website and in hard copy at City Hall by October 2022; update information at least annually; proactively advertise available resources using the City website and other media platforms.

19. Affirmatively Furthering Fair Housing Outreach and Coordination Program

To comply with California Government Code Sections 8899.50, 65583(c)(5), 65583(c)(10), 65583.2(a) (AB 686), the City will develop a plan to Affirmatively Further Fair Housing (AFFH). The AFFH Plan shall take actions to address significant disparities in housing access and needs for all persons regardless of race, color, religion, sex, gender, sexual orientation, marital status, national origin, ancestry, familial status, source of income, or disability, and any other characteristic protected by the California Fair Employment and Housing Act (Part 2.8, commencing with Section 12900, of Division 3 of Title 2), Government Code Section 65008, and any other state and federal fair housing and planning law. Specific actions include:

Fair Housing Education and Outreach (Addresses Moderate Priorty Contributing Factor)

- In conjunction with the City's comprehensive General Plan Update, educate the community on what affordable/attainable housing means and who it benefits.
- Annual training of City staff, including through coordination with local advocacy groups or the Fair Housing Council of Riverside County, on how to receive, log, refer, and follow-up on fair housing complaints. If resolution was not obtained for any complaints, refer complaint to HCD to ensure that affordable housing laws are actively enforced.
- Biennial fair housing update to the City Council.
- Meet with developers annually to identify special housing needs in the City (i.e., housing for seniors or persons with disabilities) and encourage development of special needs housing that accesses the population of Indian Wells.
- Meet with disability service providers, including Desert Arc, to identify whether there is unmet demand anywhere in the City by March 2022. If an unmet demand is realized, work with providers to secure funding to expand services by March 2023.

Housing Mobility Enhancement

- Work with local organizations and non-profits to encourage, expand, and publicize fair housing requirements as part of programs that provide rental assistance to lower income households.
- Actively recruiting residents from neighborhoods of concentrated poverty to serve or participate on boards, committees, and other local government bodies as positions are made available due to the regular appointment process or vacancies.
- Provide education to the community on the importance of participating in the planning and decision-making process and completing Census questionnaires.

New Housing Choices (Addresses High Priority Contributing Factors)

- Implement Program 3: Production of New Housing Units
- Implement Program 5: General Plan Update
- Implement Program 8: Accessory Dwelling Units

Place-Based Strategies for Community Preservation and Revitalization

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- On an ongoing basis, and at least annually, review land use and planning proposals to ensure that the City is replacing segregated living patterns with integrated and balanced living patterns, where applicable and feasible, and working to transform racially and ethnically concentrated areas of poverty into areas of opportunity without displacement.
- Implement Program 1: Rehabilitation
- Implement Program 20: Green Building Program

Displacement Protection

- Target community revitalization efforts to areas with lower opportunities levels and develop strategies to enhance mobility and reduce displacement
- Implement Program 2: Preservation of At-Risk Units
- Implement Program 7: Replacement of Affordable Units
- Implement Program 9: Public Property Conversion to Affordable Housing

~~*Integration/Segregation*~~

- ~~Work with local organizations and non-profits to encourage, expand, and publicize fair housing requirements as part of programs that provide rental assistance to lower income households.~~
- ~~On an ongoing basis, and at least annually, review land use and planning proposals to ensure that the City is replacing segregated living patterns with integrated and balanced living patterns, where applicable and feasible, and working to transform racially and ethnically concentrated areas of poverty into areas of opportunity without displacement.~~

~~*Assess to Opportunity*~~

- ~~Target community revitalization efforts to areas with lower opportunities levels and develop strategies to enhance mobility and reduce displacement~~
- ~~Actively recruiting residents from neighborhoods of concentrated poverty to serve or participate on boards, committees, and other local government bodies as positions are made available due to the regular appointment process or vacancies.~~
- ~~Provide education to the community on the importance of participating in the planning and decision-making process and completing Census questionnaires.~~

Responsible Agency: Community Development Department; Housing Rights Center.

Financing: CDBG funds

Program Objectives: Improve fair housing opportunities and response to complaints through implementing above actions. Follow-up on 100% of complaints.

Timing: Ongoing implementation and annual monitoring and reporting throughout the planning period.

Energy Conservation

20. Green Building Program

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The City will continue to support the development of green building practices in housing and sustainability programs by participating in the CVAG Green for Life Program and evaluate the feasibility of implementing local policies and programs consistent with the CVAG Green Building Program and the City's Climate Action Plan.

Responsible Agency: Community Development Department

Financing: General Fund; grant programs, as available

Program Objectives: Promote energy conservation and green building.

Timeline: Implementation throughout the planning period

4. Quantified Objectives

State law requires the Housing Element to include quantified objectives for the maximum number of units that can be constructed, rehabilitated or conserved. Policies and programs in the Housing Element establish the strategies to achieve these objectives. The City's quantified objectives are described under each program, and represent the City's best effort in implementing each of the programs. Assumptions are based on past program performance and funding availability, construction trends, land availability, and future programs that will enhance program effectiveness and achieve full implementation of the City's housing goals.

The new construction objectives shown in the table below represent a portion of the City's overall RHNA for the 2021-2029 planning period for all income levels. The objective identified for each income level is based on historic trends and patterns of development; units affordable to lower-income households are historically more difficult to develop due to extremely limited available funding for affordable housing projects. Moderate- and above-moderate income units are more likely to be developed by the private market.

The table below summarizes the City's quantified objectives for housing during the 2021-2029 planning period.

TABLE 1: QUANTIFIED HOUSING OBJECTIVES: 2021-2029

	New Construction	Rehabilitation*	Conservation/ Preservation
Extremely Low Income	30	~~-~~4	N/A
Very Low Income	80	12~~-~~	31
Low Income	72	~~-~~10	45
Moderate Income	54	~~-~~6	13
Above Moderate Income	93	-	All Existing Units
Total	319	~~-~~32	89 Existing Affordable Units; All Existing Above-Moderate Units

~~*No units have been identified as in need of rehabilitation during the planning period.~~

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PART 2
BACKGROUND REPORT

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GENERAL PLAN 2040

INDIAN WELLS

CALIFORNIA

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1. Introduction

The City of Indian Wells, incorporated in 1967, is located in the western Coachella Valley in Riverside County. Indian Wells is bounded by Palm Desert on the north and west, La Quinta on the east, and unincorporated County lands to the south. The southern city limits include a portion of the Santa Rosa Mountains, an area which is designated as open space. The area is bisected by Highway 111 which provides regional access. Indian Wells has a population of 5,403 (Department of Finance, 2020) and is approximately 15 square miles in size. The City's Sphere of Influence is coterminous with its boundary.

The City is a world-renowned resort destination with a strong tourism market; resort hotel properties, restaurants, and general retail centers are the three primary economic components of the tax base. Residents of Indian Wells enjoy a high quality of life with an abundance of recreation facilities and amenities.

State Housing Law (Government Code Section 65583) requires that a "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. The housing element shall identify adequate sites for housing, including rental housing, factory-built housing, and mobile homes, and shall make adequate provision for the existing and projected needs of all economic segments of the community." This report is an update of the City's 2013-2021 Housing Element (5th Cycle), adopted in November 2013.

The assessment and inventory must include all of the following:

- Analysis of population and employment trends, documentation of projections, and a quantification of the locality's existing and projected housing needs for all income levels. Such existing and projected needs shall include the locality's share of the regional housing need in accordance with Section 65584 of the Government Code.
- Analysis and documentation of household characteristics, including level of payment compared to ability to pay, housing characteristics, including overcrowding, and housing stock condition.
- An inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship between zoning, public facilities, and city services to these sites.
- Analysis of potential and actual governmental constraints upon the maintenance, improvement, or development of housing for all income levels and for persons with disabilities, including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, local processing and permit procedures, and any locally adopted ordinances that directly impact the cost and supply of residential development.
- Analysis of potential and actual non-governmental constraints upon the maintenance, improvement, or development of housing for all income levels, including the availability of financing, the price of land, the cost of construction, requests to develop housing at densities below the minimum densities in the inventory of sites, and the length of time between receiving approval for a housing development and submittal of an application for building permits that hinder the construction of a locality's share of the regional housing need.
- Analysis of any special housing needs, such as those of the elderly, disabled, including developmentally disabled, large families, farmworkers, families with female heads of households, and families and persons in need of emergency shelter.

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- Analysis of opportunities for energy conservation with respect to residential development.
- Analysis of existing assisted multifamily rental housing developments that are eligible to change from low-income housing to market-rate during the next 10 years.

The Background Report of this housing element identifies the nature and extent of Indian Wells' housing needs, including those of special populations, potential housing resources (land and funds), potential constraints to housing production, and energy conservation opportunities. By examining the City's housings, resources, and constraints, the City can then determine a plan of action for providing adequate housing. This plan is presented in the Housing Plan, which is the policy component of the Housing Element. In addition to identifying housing needs, the Background Report also presents information regarding the setting in which these needs occur. This information is instrumental in providing a better understanding of the community, which in turn is essential for the planning of future housing needs.

Since the update of the City's last Housing Element, statutory changes have occurred that must be included in the 2021-2029 Indian Wells Housing Element (6th Cycle). These laws have been incorporated in the appropriate sections throughout this Background Report as well as in its accompanying Policy Document.

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2. Accomplishments Under 5th Cycle Housing Element

The following section reviews and evaluates the City's progress in implementing the 2013 Housing Element. It reviews the results and effectiveness of programs, policies, and objectives from the previous Housing Element planning period, which covered 2013 through 2021. This section also analyzes the difference between projected housing need and actual housing production.

2A. Review of 2013 Housing Element

The 2013 Housing Element program strategy focused on the accomplishment of policies and implementation of programs to ensure adequate housing sites, to encourage the production of new housing, including affordable and special needs housing, to encourage the maintenance and preservation of existing housing, to remove various constraints to housing, including housing for special needs populations, and to encourage fair housing and non-discrimination. The 2013 Housing Element identified the following goals:

- **Goal IIB1: Conserve and improve the condition of the existing housing stock.**
- **Goal IIB2: Support and encourage the development of housing affordable for all income segments of the population.**
- **Goal IIB3: Address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement and development of housing.**
- **Goal IIB4: Promote housing opportunities for all persons regardless of race, religion, sex, age, marital status, familial status, ancestry, national origin, color, source of income, sexual orientation, or any other arbitrary factors.**
- **Goal IIB5: Encourage energy conservation in new and existing housing stock.**

2B. Housing Production During 5th Cycle RHNA Period

The City's 5th Cycle Housing Element specifically addressed housing needs for Indian Wells from October 15, 2013 through October 15, 2021, in line with the Regional Housing Needs Allocation (RHNA) planning period adopted by the Southern California Association of Governments (SCAG).

Table 2–1~~Table 2–1~~ shows the total number of housing units built in the City during the 5th RHNA cycle to date and compares these units with the units required to be accommodated under the Regional Housing Needs Allocation. Housing development in Indian Wells during the 5th cycle exceeded the City's RHNA allocation, however all new development (309 units) during the prior planning period was in the above-moderate income category.

TABLE 2–1: REGIONAL HOUSING NEEDS ALLOCATION – 5TH CYCLE PROGRESS

Status	Extremely Low	Very Low	Low	Moderate	Above Moderate	TOTAL
RHNA Allocation	20	20	27	31	62	160
Built	0	0	0	0	309	309
Remaining Allocation	*20*	*20*	*27*	*31*	*0*	*98*

Sources: City of Indian Wells 2013 Housing Element; 2019 General Plan Annual Progress Report

ADOPTED

2C. Appropriateness and Effectiveness of 2013 Housing Element

The overarching goals and policies of the 2013 Housing Element continue to be appropriate to encourage the City's housing goals. While the majority of goals, policies, and programs included in the 2013 Housing Element continue to be appropriate to address the City's housing needs, the Housing Plan will be updated to provide clearer guidance and more specific direction to encourage affordable and special needs housing. The Housing Plan will also be updated to streamline programs so that they are easier for staff to implement and to include a matrix of programs that includes timing to make it easier to identify the applicability and timing of programs. In order to improve the ease of use of the Housing Plan, the housing programs will be presented as a user-friendly table.

As discussed in Table 2–2~~Table 2–2~~, most housing programs have been effective or are necessary. The intent of these programs will be kept in the Housing Plan, with revisions to address identified specific housing needs, constraints, or other concerns identified as part of this update, and to affirmatively furthering fair housing. The City implemented many of the housing programs in the last several years and anticipates that these changes will further encourage affordable and special needs housing.

The Housing Plan included in this 2021-2029 Housing Element includes modifications to make programs more effective, clarify objectives, and ensure that the programs are implementable. See the Housing Plan for the goals, policies, and programs of this Housing Element.

While the City took a number of significant steps to promote housing during the prior planning period, the experience of most communities throughout the state demonstrates that it is very difficult for local governments to meet their fair share housing goals for lower and moderate-income housing when working alone. All cities, including Indian Wells, have limited financial and staffing resources and require substantial state and/or federal assistance, which is not available at the levels necessary to support the City's housing needs, as well as the technical assistance of area non-profit housing developers and agencies.

ADOPTED

CUMULATIVE EFFORTS TO ADDRESS SPECIAL HOUSING NEEDS

Government Code Section 65588 requires that local governments review the effectiveness of the housing element goals, policies, and related actions to meet the community's special housing needs (e.g., low income households, elderly, persons with disabilities, large households, female headed households, farmworkers, and persons experiencing homelessness). As shown in Table 2-2, during the 2014-2021 RHNA period, the City worked diligently to continuously promote housing for special needs groups in a variety of ways by:

- Continuing to permit emergency shelters in accordance with State law and providing resources to persons seeking shelter;
- Assisting low income and elderly residents that apply for Section 8 rental assistance;
- Continuing to ensure that transitional/supportive housing be subject to the same permit processing procedures as other housing in the same zone;
- Continuing to allow for the development of ADUs, a unique housing option well-suited to meet the needs of the City's lower-income and elderly populations;
- Adoption of a Reasonable Accommodation Ordinance to continue to support and provide resources for individual homeowners requesting exemptions to zoning and development standards in order to accommodate a disability thereby assisting persons with disabilities.

The City has considered the cumulative efforts to address special housing needs and finds that the City's existing programs to address the community's special housing needs, particularly for lower income households, the elderly, persons experiencing homelessness, and persons with disabilities, continue to be relevant and will be continued in the next planning period. Through this review, the City has identified the need to amend specific Housing Programs to more thoroughly address the needs of large households, female headed households, and farmworkers. Programs 8 (Accessory Dwelling Units), 13 (Development Code Amendments – Housing Constraints), 14 (Density Bonus Ordinance), 17 (Support for Persons Experiencing Homelessness), and 19 (Affirmatively Furthering Fair Housing Outreach and Coordination Program) have been added or amended to further address the community's special housing needs. The City will continue to review progress towards addressing these needs as part of each Housing Element Annual Progress Report.

ADOPTED

TABLE 2-2: EVALUATION OF THE 2013 INDIAN WELLS HOUSING ELEMENT PROGRAMS

Program	Accomplishments
Goal IIB1: Conserve and improve the condition of the existing housing stock.	
Program IIB1.A Rehabilitation and Preservation. Although no housing units were determined to need major rehabilitation during this planning period, property owners may be eligible for rehabilitation assistance including rebates, grants and loans, through outside programs provided by utility providers and other organizations. The City will provide refer property owners to these programs upon inquiry or with code enforcement programs.	**Result/Evaluation:** The City continues to refer property owners for rehabilitation assistance including rebates, grants and loans, through outside programs provided by utility providers and other organizations. **Continue/Modify/Delete:** This program is continued in the 2021-2029 Housing Element.
Goal IIB2: Support and encourage the development of housing affordable for all income segments of the population.	
Program IIB2.A Production of New Housing Units. The City has a 2014-2021 projected RHNA need of 160 housing units including 67 housing units for extremely low, very low, and low income households. The City will continue to monitor the sites currently designated by the City to accommodate its projected growth needs and use of the Affordable Housing Overlay. If during the planning period, the City finds that the sites are no longer available to meet the City's RHNA allocation, the City will ensure additional alternative sites are made available in locations at appropriate densities to permit housing at the necessary affordability level. Additionally the City will continue to provide incentives and flexibility in development standards to encourage affordable housing development as outlined in Section 21.12.040 of the City's Municipal Code and will evaluate potential incentives and flexibility in development standards to encourage new housing construction within one year of the Housing Element Adoption. The City will proactively outreach to the housing development community to assist in the evaluation of potential incentives. This program will be in conjunction with the evaluation of alternative funding and financing in Program II2.C. Upon completion of the evaluation, the City shall establish additional incentives and flexibility in development standards, as appropriate, and promote the benefits of this program to the development community by posting information on its web page and distributing information during pre-development application meetings. The City understands the housing challenges of extremely low-income households, which are a subset of very low income households who earn 30 percent or less of the median income. This income group is most likely to experience a housing crisis when faced with rent increases, foreclosure, or other adverse event. The City will collaborate with housing developers to seek state, federal, and other appropriate funds and incentives targeted for the development of housing affordable to extremely low-income households through this	**Result/Evaluation:** The City continues to provide incentives and flexibility in development standards to encourage affordable housing development as outlined in Section 21.12.040 of the City's Municipal Code. The City also continues to monitor available sites for development of affordable housing and proactively works with the development community to encourage the production of new housing units at all income categories. The City has entered into an Exclusive Negotiating Agreement with Abode Communities to develop approximately 6 acres of vacant Housing Authority land into 100 affordable units; this development is expected to help accommodate a portion of the City's 6th Cycle RHNA. **Continue/Modify/Delete:** This program is continued in the 2021-2029 Housing Element, with modifications to the City's current RHNA.

ADOPTED

Program	Accomplishments
strategy and the strategy developed in Program II2.C.	
Program IIB2.B Vacant and Underutilized Land Survey. The City will maintain a comprehensive land use survey identifying vacant and underutilized parcels suitable for residential development.	**Result/Evaluation:** The City continues to maintain a comprehensive land use survey identifying vacant and underutilized parcels suitable for residential development. **Continue/Modify/Delete:** This program is continued in the 2021-2029 Housing Element.
Program IB2.C Evaluate Alternative Funding and Financing Mechanisms. The City of Indian Wells will collaborate with private, non-profit, state and federal entities to investigate alternative methods for funding and financing the construction of new housing units and rehabilitation and preservation of existing units citywide. Indian Wells will establish continued communication with local, state and federal legislators to encourage the establishment of alternative funding and financing mechanisms. The City will identify an initial list of potential funding and financing mechanisms within six months of the Housing Element adoption and within one year prepare a strategy to seek for funding for housing construction and rehabilitation when appropriate and available. On a bi-annual basis, the City will review and update the strategy as appropriate.	**Result/Evaluation:** The City worked with the City of Indian Wells Housing Authority to analyze potential affordable housing developments within the City. Preliminary concepts were vetted and the Housing Authority is seeking mixed-affordability units within residential developments prior to 2021. The City was able to procure SB2 and LEAP funding in 2020. The city continues to review and apply for grants and alternative funding sources to facilitate housing programs and rehabilitation efforts. **Continue/Modify/Delete:** This program is continued in the 2021-2029 Housing Element.
Goal IIB3: Address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement and development of housing.	
Program IIB3.A Monitoring Potential Constraints. The City will periodically review City regulations, procedures and fees to identify any potential constraints to the development and maintenance of housing. The City will outreach to the development community to assist in this review. If the City finds that regulations, procedures and/or fees are a constraint to housing, the City will revise requirements or policies as necessary.	**Result/Evaluation:** The City continues to monitor regulations, procedures and fees to identify any potential constraints to the development and maintenance of housing. **Continue/Modify/Delete:** This program is continued in the 2021-2029 Housing Element.
Program IIB3.B Monitoring Reasonable Accommodation Procedures. The City will evaluate adopted reasonable accommodation procedures annually and revise as appropriate to ensure consistency with fair housing requirements.	**Result/Evaluation:** The City and Housing Authority continue to maintain written policies for reviewing and approving requests for reasonable accommodations. The City passed an Ordinance to update reasonable accommodation in October 2021 to maintain consistency with fair housing requirements. **Continue/Modify/Delete:** This program is continued in the 2021-2029 Housing Element.
Program IIB3.C Development Guidelines and Procedures. The City shall maintain existing development guidelines, which specify the procedures, materials, time frames, and costs associated with various zoning and subdivision applications. The objective is to provide potential developers with an informational package clearly explaining the	**Result/Evaluation:** The City maintains existing development guidelines online and at the public counter which specify the procedures, materials, time frames, and costs associated with various zoning and subdivision applications. **Continue/Modify/Delete:** This program is continued in the 2021-2029

ADOPTED

Program	Accomplishments
development review procedure as well as the possible incentives available for affordable housing development.	Housing Element.
Goal IIB4: Promote housing opportunities for all persons regardless of race, religion, sex, age, marital status, familial status, ancestry, national origin, color, source of income, sexual orientation, or any other arbitrary factors.	
Program IIIB4.A Fair Housing Policy Procedures. The City will maintain a listing of fair housing groups serving Riverside County and refer fair housing-related complaints to these groups. Fair housing policy procedures will be made available at City Hall, on the City's website and advertised in the City Newsletter on a periodic basis.	**Result/Evaluation:** The City continues to provide information about fair housing to inquiring parties through City Hall and Housing Authority owned affordable senior housing developments. **Continue/Modify/Delete:** This program is continued in the 2021-2029 Housing Element.
Program IIB4.B Section 8 Housing Choice Vouchers. The County of Riverside currently administers the Section 8 Rental Assistance program on behalf of the City. Based on future congressional appropriations, the County Housing Authority will apply for additional funding which will enable the Housing Authority to administer additional vouchers for families, elderly, and persons with disabilities over the Housing Element planning period. While the City is not authorized to administer a Section 8 program, the City will continue to provide referral services on behalf of the County and disseminate information to City residents.	**Result/Evaluation:** The City continues to provide referrals to Riverside County for Section 8 information. Additionally, the Housing Authority provides information to prospective tenants about Section 8. Qualified tenants at both Mountain View Villas and Indian Wells Villas receive Section 8 vouchers. **Continue/Modify/Delete:** This program is continued in the 2021-2029 Housing Element.
Program IIB4.C Coordination on Homeless Issues. The City will coordinate with the County of Riverside, adjacent jurisdictions and applicable service providers to address homeless issues in the Coachella Valley.	**Result/Evaluation:** The City and Housing Authority fund regional homeless service providers in partnership with adjacent jurisdictions in the Coachella Valley. **Continue/Modify/Delete:** This program is continued in the 2021-2029 Housing Element.
Program IIB4.D Support for Persons with Developmental Disabilities. The City shall support the ability of persons with developmental disabilities to live in integrated community settings by coordinating with the Inland Regional Center to identify the housing needs of persons served by the Center, promote opportunities for supportive living services and support efforts to eliminate barriers to housing for persons with developmental disabilities.	**Result/Evaluation:** The City supports the elimination of barriers to housing for persons with developmental disabilities and funds non-profit organizations that provide services. **Continue/Modify/Delete:** This program is continued in the 2021-2029 Housing Element.
Goal IIB5: Encourage energy conservation in new and existing housing stock.	
Program IIIB5.A Green Building Program. The City will continue to support the development of green building practices in housing and sustainability programs by participating in the CVAG Green for Life Program and evaluate the feasibility of implementing local policies and programs consistent with the CVAG Green Building Program and the City's Climate Action Plan.	**Result/Evaluation:** The City continues to support the development of green building practices in housing and sustainability programs by participating in the CVAG Green for Life Program and access to PACE financing. **Continue/Modify/Delete:** This program is continued in the 2021-2029 Housing Element.

ADOPTED

3. Housing Needs Assessment

3A. Introduction and Background

The purpose of the Housing Needs Assessment is to describe housing, economic, and demographic conditions in Indian Wells, assess the demand for housing for households at all income levels, and document the demand for housing to serve various special needs populations. The Housing Needs Assessment also addresses whether assisted housing projects are at risk of converting to market rate projects. The Housing Needs Assessment is intended to assist Indian Wells in developing housing goals and formulating policies and programs that address local housing needs.

Several sources of data were used to describe existing demographic and housing conditions, including the following:

- Pre-Certified Local Housing Data package for the City of Indian Wells developed by the Southern California Association of Governments (SCAG) and pre-certified by the California Department of Housing and Community Development (HCD) for use in 6th cycle housing elements.
- Data from the 2010 U.S. Census, 2014-2018 U.S. Census American Community Survey (ACS), California Department of Finance (DOF), California Employee Development Department (EDD), and U.S. Department of Housing and Urban Development (HUD) is included to provide information on population, household, housing, income, employment, and other demographic characteristics.
- Regional information from the Fair Housing Council of Riverside County.
- Other sources of economic data such as information from the websites *Zillow.com* and *Apartments.com*, and other published data are used where current Census, ACS, DOF, HUD, and other standard data sources do not provide relevant data.
- Interviews with key agencies and organizations were conducted to obtain information on housing needs and, in particular, needs of populations with special housing needs.
- Research and data related to fair housing, including Census Scope, Social Science Data Analysis Network, the UC Davis Center for Regional Change and Rabobank, N.A., and the California Fair Housing Task Force.

Due to the use of multiple data sources (with some varying dates), there are slight variations in some of the information, such as total population and total household numbers, presented in this document. However, these variations do not significantly affect the discussion of overall housing trends and changes.

3B. Population Trends and Characteristics

POPULATION GROWTH

Table 3–1~~Table 3–1~~ shows population growth for Indian Wells and other jurisdictions in the region from 2000 through 2020. According to data prepared by the California DOF, the population of Indian Wells in 2020 was 5,403 persons, an increase of approximately 9% since 2010. During the previous decade (2000 to 2010), the City's population increased by 29.9%. Indian Wells' growth rate has been lower than the countywide growth rate, with Riverside County experiencing drastically higher population growth rates than Indian Wells during the 2000 to 2010 period, and slightly higher population growth rates than Indian Wells during the 2010 to 2020 period, as shown in Table 3–1~~Table 3–1~~. This population growth in Riverside County is due in large part to pressure from surrounding counties; as Riverside, Los Angeles, and San Diego Counties became overcrowded, residents turned to less expensive options in Riverside County. Of neighboring jurisdictions, the City of Indio had the greatest numeric change in population (41,635 persons) and the City of Coachella had the largest percentage change in population (107.6%).

TABLE 3-1: POPULATION TRENDS – NEIGHBORING JURISDICTIONS

Jurisdiction	2000	2010	2020	Change 2000-20	% Change 2000-20
Indian Wells	3,816	4,958	5,403	1,587	41.6%
Coachella	22,724	40,704	47,186	24,462	107.6%
Indio	49,116	76,036	90,751	41,635	84.8%
La Quinta	23,694	37,467	40,660	16,966	71.6%
Palm Desert	41,155	48,445	52,986	11,831	28.7%
Palm Springs	42,807	44,552	47,427	4,620	10.8%
Rancho Mirage	13,249	17,218	19,114	5,865	44.3%
Hemet	58,812	78,657	85,175	26,363	44.8%
Riverside County	1,545,387	2,189,641	2,442,304	896,917	58.0%

Sources: US Census, 2000 and 2010; DOF, 2020

AGE

Changes in the age groups can indicate future housing needs. Table 3-2~~Table 3-2~~ compares age cohort sizes in 2018 for Indian Wells and Riverside County. In Indian Wells, children under 15 comprise 3.9% of the City's population, teens and young adults (15 – 24) represent 3.6%, and adults in family-forming age groups (25 – 44) comprise 6.2%. Adults aged 45 to 64 represent 27.4% of the population and seniors (65 and over) comprise the overwhelming majority at 58.9%. In 2018, the median age in Indian Wells (67.9 years) was approximately thirty-three years higher than that of Riverside County (35.3 years) and thirty-two years above the statewide median age (36.3 years). The median age of City residents continues stay relatively stable (down slightly from 68 years in 2010).

TABLE 3-2: POPULATION BY AGE (2018)

Age	Indian Wells		Riverside County	
	Number	Percent	Number	Percent
Under 5 Years	15	0.30%	158,008	6.6%
5 to 9	88	1.70%	169,403	7.1%
10 to 14	105	2.00%	177,796	7.5%
15 to 19	64	1.20%	177,697	7.5%
20 to 24	127	2.40%	170,153	7.1%
25 to 34	187	3.5%	328,917	13.8%
35 to 44	145	2.7%	303,627	12.7%
45 to 54	370	7.0%	303,884	12.8%
55 to 64	1,086	20.4%	265,192	11.1%
65 to 74	1,432	26.9%	186,772	7.8%
75 to 84	1,311	24.6%	101,900	4.3%
85 and Over	387	7.3%	39,937	1.7%
TOTAL	5,317	100%	2,383,286	100%

Source: US Census, 2014-2018 ACS

RACE/ETHNICITY

Table 3-3~~Table 3-3~~ shows the ethnic composition of Indian Wells' population. Nearly all (94.1%) of the City's population identify as White. The next largest racial group is "some other race" (1.7%) and Asian (1.7%), followed by "two or more races" (1.4%), and Black or African American (1.1%). Nobody identifies as either

American Indian or Alaska Native, or Native Hawaiian and Pacific Islander. A small proportion of the population (5.3%) is of Hispanic or Latino origin. Indian Wells has a higher proportion of groups that identify as White than the County, and fewer who identify as Black or African American, American Indian or Alaska Native, Asian, Native Hawaiian and Pacific Islander, "some other race" or "two or more races." Indian Wells is a less culturally diverse community than the County as a whole, which can influence buying preferences and the demand for special needs housing (e.g., multigenerational housing).

TABLE 3-3: RACE AND ETHNICITY (2018)

Race/Ethnicity	Indian Wells		Riverside County	
	Number	Percent	Number	Percent
White	5,002	94.1%	1,450,134	60.8%
Black or African American	58	1.1%	153,545	6.4%
American Indian or Alaska Native	0	0.0%	19,281	0.8%
Asian	92	1.7%	152,130	6.4%
Native Hawaiian and Pacific Islander	0	0.0%	6,843	0.3%
Some Other Race	91	1.7%	495,241	20.8%
Two or More Races	74	1.4%	106,112	4.5%
TOTAL	5,317	100%	2,383,286	100%
Hispanic or Latino (of any race)	282	5.3%	1,154,517	48.4%

Source: US Census, 2014-2018 ACS

EMPLOYMENT

One of the factors that can contribute to an increase in demand for housing is expansion of the employment base. Table 3-4~~Table 3-4~~ shows the employment and unemployment rates for persons 16 years and older that were in the labor force in 2010 and 2018. In 2018, ACS data indicated that there were 1,697 employed persons in the Indian Wells labor force and that the unemployment rate was approximately 7.2%, an increase from 5.8% in 2010. According to the labor report data compiled by the California EDD, the Riverside-San Bernardino-Ontario Metropolitan Area's average annual unemployment rate in 2018 was estimated at 4.3%, Riverside County's rate was 4.5%, while California's was 4.1%.

TABLE 3-4: JOB GROWTH AND EMPLOYMENT STATUS

	2010		2018	
	Number	Percent	Number	Percent
Total Persons in Labor Force	1,668	100%	1,828	100%
Employed	1,571	94.2%	1,697	92.8%
Unemployed	97	5.8%	131	7.2%

Sources: US Census, 2006-2010 ACS and 2014-2018 ACS

INDUSTRY AND OCCUPATION

Of Indian Wells' employed residents, the "Professional, scientific, management, administrative, waste mgmt." industry employed the most people at 18.6%. The second largest employment sector was the "Finance and insurance, real estate and rental and leasing" industry, which had 15.9% of the total employed persons in Indian Wells. The top two employment categories in Riverside County were the "Educational services, health care and social assistance" industry at 20.7% and the "Retail trade" industry at 12.9%.

The City's workforce holds a variety of types of jobs as shown in Table 3-6~~Table 3-6~~, with the largest sector (56%) working in management, business, science, and arts occupations, followed by 28.9% in sales and office occupations. Employment and occupation trends play an important role in defining housing needs. This

relationship extends beyond the impact of employment growth on housing demand in the City and includes how wage levels and median earnings affect the type of housing affordable to workers and households in Indian Wells. There is a significant gap, for example, between the median earnings of a resident employed in management and a resident employed in a service occupation, and this translates into the type of housing that is needed in the City.

TABLE 3-5: JOBS BY INDUSTRY (2018)

Industry	Number	Percent
Agriculture, forestry, fishing and hunting, mining	47	2.8%
Construction	55	3.2%
Manufacturing	144	8.5%
Wholesale trade	40	2.4%
Retail trade	119	7.0%
Transportation, warehousing, utilities	49	2.9%
Information	29	1.7%
Finance and insurance, real estate and rental and leasing	269	15.9%
Professional, scientific, management, administrative, waste mgmt.	316	18.6%
Educational services, health care and social assistance	262	15.4%
Arts, entertainment, recreation, accommodation, food services	165	9.7%
Other services	149	8.8%
Public administration	53	3.1%
TOTAL (Civilian Labor Force)	1,697	100%
Armed Forces	0	-

Source: US Census, 2014-2018 ACS

TABLE 3-6: JOBS BY OCCUPATION (2018)

Occupation	Number	Percent	Median Earnings*
Management, business, science, and arts occupations	951	56%	$81,667
Service occupations	139	8.2%	$20,052
Sales and office occupations	490	28.9%	$69,435
Natural resources, construction, and maintenance occupations	65	3.8%	$103,220
Production, transportation, and material moving	52	3.1%	$139,583

**Median earnings in previous 12 months prior to survey*

Sources: SCAG 6th Cycle Data Package; US Census, 2014-2018 ACS

TRAVEL TO WORK

More than three-quarters (82.7%) of Indian Wells workers 16 years and over travelled less than 30 minutes to work. Comparatively, about one-tenth (10.9%) of workers drive more than 60 minutes to work. Most Indian Wells workers, 74.2%, drive alone to work and 5.1% carpool. Table 3-7~~Table 3-7~~ identifies travel time to work and Table 3-8~~Table 3-8~~ identifies commute methods for Indian Wells workers in 2018.

TABLE 3-7: TRAVEL TIME TO WORK (2018)

	Number	Percent
Less than 10 minutes	125	8.7%
10-19 minutes	747	51.8%
20-29 minutes	321	22.3%
30-44 minutes	92	6.4%
45-59 minutes	0	0.0%
60 + minutes	157	10.9%

Source: US Census, 2014-2018 ACS

TABLE 3-8: COMMUTE METHOD (2018)

	Number	Percent
Drive Alone	1,243	74.2%
Carpooled	85	5.1%
Public Transportation	73	4.4%
Walk	6	0.4%
Other	35	2.1%
Work at Home	234	14.0%

Source: US Census, 2014-2018 ACS

3C. Household Characteristics

According to the Census, a **household** is defined as all persons living in a housing unit. This definition includes families (related individuals living together), unrelated individuals living together, and individuals living alone.

A **housing unit** is defined by the Census as a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building and which have direct access from the outside of the building or through a common hall. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

People living in retirement homes or other group living situations are not considered "households" for the purpose of the U.S. Census count. The household characteristics in a community, including household size, income, and the presence of special needs households, are important factors in determining the size and type of housing needed in the City.

Table 3–9 below identifies the ages of householders in Indian Wells and Riverside County in 2018 based on ACS data from 2014-2018. Homeowner households are generally headed by someone above middle-age, with 65.3% of homeowner households headed by a resident over 65 years of age; however, about a fifth (20.3%) are headed by early middle-aged to middle-aged residents (35-59 years of age). Households who rent their homes trend slightly older; about 91.9% of renter households are headed by a person over 65 years of age, with the remaining 8.1% falling within the 25-54 age range.

TABLE 3–9: HOUSEHOLDS BY TENURE AND AGE (2018)

	Indian Wells		Riverside County	
	Number	%	Number	%
Total:	2,759	-	718,349	-
Owner Occupied:	2,354	85.3%	472,401	65.8%
Householder 15 to 24 years	0	0.0%	2,850	0.4%
Householder 25 to 34 years	25	0.9%	43,381	6.0%
Householder 35 to 44 years	89	3.2%	77,261	10.8%
Householder 45 to 54 years	181	6.6%	101,801	14.2%
Householder 55 to 59 years	208	7.5%	54,048	7.5%
Householder 60 to 64 years	314	11.4%	49,348	6.9%
Householder 65 to 74 years	607	22.0%	80,773	11.2%
Householder 75 to 84 years	675	24.5%	46,189	6.4%
Householder 85 years and older	255	9.2%	16,750	2.3%
Renter Occupied:	405	14.7%	245,948	34.2%
Householder 15 to 24 years	0	0.0%	12,648	1.8%
Householder 25 to 34 years	25	0.9%	56,200	7.8%
Householder 35 to 44 years	0	0.0%	60,241	8.4%
Householder 45 to 54 years	8	0.3%	47,171	6.6%
Householder 55 to 59 years	0	0.0%	18,293	2.5%
Householder 60 to 64 years	0	0.0%	14,055	2.0%
Householder 65 to 74 years	157	5.7%	21,041	2.9%
Householder 75 to 84 years	187	6.8%	10,839	1.5%
Householder 85 years and older	28	1.0%	5,460	0.8%

Source: US Census, 2014-2018 ACS 5-Year Data Profile (Table B25007)

Table 3–10 identifies the household sizes by housing tenure. In 2018, the majority of households consisted of 2 to 4 persons, which is consistent with the County's profile. Only 2.1% of large households of 5 or more persons made up the total households in Indian Wells – a small percentage of total households and smaller proportion when compared to the County. The average household size was 1.92 persons in Indian Wells, compared to 3.27 persons for the County. Additionally, the average household size in 2018 for an owner-occupied unit was 2.02 persons per household and 1.37 persons per household for a renter-occupied unit.

TABLE 3-10: HOUSEHOLD SIZE BY TENURE (2018)

	Indian Wells		Riverside County	
	Number	%	Number	%
Owner Households	2,354	100.0%	472,401	100.0%
Householder living alone	544	23.1%	94,214	19.9%
Households 2–4 persons	1,761	74.8%	297,075	62.9%
Large households 5+ persons	49	2.1%	81,112	17.2%
Average Household Size	2.02 persons		3.25 persons	
Renter Households	405	100.0%	245,948	100.0%
Householder living alone	267	65.9%	61,899	25.2%
Households 2–4 persons	138	34.1%	135,765	55.2%
Large households 5+ persons	0	0.0%	48,284	19.6%
Average Household Size	1.37 persons		3.3 persons	
Total Households	2,759	100.0%	718,349	100.0%
Householder living alone	811	29.4%	156,113	21.7%
Households 2–4 persons	1,899	68.8%	432,840	60.3%
Large households 5+ persons	49	1.8%	129,396	18.0%
Average Household Size	1.92 persons		3.27 persons	

Sources: SCAG 6th Cycle Data Package; U.S. Census Bureau, 2014-2018 ACS; 2014-2018 ACS 5-Year Data Profile (Table B25009)

3D. Income

HOUSEHOLD INCOME

From 2000 to 2018, the median household income increased by 11.2% to $104,522 and the per capita income increased by 30.2% to $99,206. From 2010 to 2018, there was a decrease in both per capita and median household incomes. Table 3–11~~Table 3–11~~ identifies the per capita and median household incomes.

TABLE 3-11: MEDIAN HOUSEHOLD AND PER CAPITA INCOME

	2000	2010	2018
Median Household Income	$93,986	$131,250	$104,522
Per Capita Income	$76,187	$110,590	$99,206

Sources: US Census, 2000; US Census, 2014-2018 ACS

In 2018, more than two-thirds (69.2%) of Indian Wells' households earned in excess of $50,000 per year. The incidence of households earning less than $35,000 per year was significantly higher among renter households (80.5%) than owner households (16%). Table 3–12~~Table 3–12~~ identifies household income by tenure. As shown in Table 3–12~~Table 3–12~~, the median income of owner households is approximately $106,000 more than renter households. Compared to the County, median household incomes are significantly higher for owner households (65.9%) but significantly lower for renter households (45.7%).

TABLE 3-12: HOUSEHOLD INCOME FOR ALL HOUSEHOLDS AND BY TENURE (2018)

Income	All Households		Owner Households		Renter Households	
	Number	Percent	Number	Percent	Number	Percent
Less than $5,000	88	3.2%	88	3.7%	0	0.0%
$5,000 to $9,999	66	2.4%	30	1.3%	36	8.9%
$10,000 to $14,999	53	1.9%	21	0.9%	32	7.9%
$15,000 to $19,999	151	5.5%	92	3.9%	59	14.6%
$20,000 to $24,999	122	4.4%	31	1.3%	91	22.5%
$25,000 to $34,999	223	8.1%	115	4.9%	108	26.7%
$35,000 to $49,999	148	5.4%	127	5.4%	21	5.2%
$50,000 to $74,999	314	11.4%	286	12.1%	28	6.9%
$75,000 to $99,999	181	6.6%	173	7.3%	8	2.0%
$100,000 to $149,999	368	13.3%	352	15.0%	16	4.0%
$150,000 or more	1045	37.9%	1,039	44.1%	6	1.5%
Median Household Income – Indian Wells	$104,522		$129,397		$23,063	
Median Household Income – Riverside County	$63,948		$77,991		$42,445	

Source: US Census, 2014-2018 ACS

HOUSEHOLDS BY INCOME GROUP

A special aggregation of 2013-2017 ACS data performed by HUD – titled the Comprehensive Housing Affordability Strategy (CHAS) data – provides a breakdown of households by income group by tenure. The number of households in extremely low, very low, low, and moderate/above moderate-income groups is shown in Table 3–13~~Table 3–13~~. Approximately three-quarters (76.1%) of all households are at or above moderate income. However, there is a stark difference between households who own and households who rent, particularly among households in the moderate to above moderate-income group (85.4% for owners and 22.3% for renters). The HUD CHAS data indicates the extremely low-income group represents only 5.5% of households, and a higher proportion are renters (13.8%) than owners (4.1%). The very low-income group represents 8.4% of households and the low-income group represents 9.9% of households. The City's RHNA (see Table 3–28~~Table 3–28~~) identifies the City's share of regional housing needs for extremely low, very low, and low-income households, as well as for moderate and above moderate-income households. As shown in Table 3–13~~Table 3–13~~, there is a larger proportion of renters in the extremely low, very low, and low-income groups, while there is a larger proportion of moderate and above moderate-income groups in owner households.

TABLE 3-13: HOUSEHOLDS BY INCOME GROUP (2017)

Income Group	Total		Owner		Renter	
	Households	Percent	Households	Percent	Households	Percent
Extremely Low (<30% AMI)	150	5.5%	95	4.1%	55	13.8%
Very Low (31–50% AMI)	230	8.4%	100	4.3%	130	32.5%
Low (51–80% AMI)	270	9.9%	145	6.2%	125	31.3%
Moderate and Above Moderate (>80% AMI)	2,074	76.1%	1,985	85.4%	89	22.3%
TOTAL	2,725	100.0%	2,325	100.0%	400	100.0%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2013-2017

Available: https://www.huduser.gov/portal/datasets/cp.html

POVERTY LEVELS

The 2014-2018 ACS data indicates that 80 (4.3%) of all Indian Wells families and 364 individuals (6.8%) had incomes at or below the poverty level. According to the ACS data, poverty rates are disparate between races and economic indicators are particularly severe for those identified as Asian and "two or more races." In 2018, those identified as Asian had a poverty rate of 26.1% compared to 23% for "two or more races," 14.9% for Hispanic/Latino, and 6.5% for Whites. There were no (0%) individuals with incomes at or below the poverty level who identified as Black or African American alone or "some other race alone."

The level of poverty in a jurisdiction often influences the need for housing to accommodate those persons and families in the very low and low-income categories. The U.S. Census Bureau measures poverty by using a set of money income thresholds that vary by family size and composition of who is in poverty. If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. For example, the poverty threshold for a family of two with no children would be $17,120, a household of two with a householder aged 65 or older and no children has a poverty threshold of $15,453, and the poverty threshold of a family of four with two children under the age of 18 would be $25,926. (*U.S. Census Bureau, 2019).*

Extremely Low-Income Households

Extremely low-income (ELI) households are defined as those earning up to 30% of the area median household income. For Riverside County, the median household income in 2020 was $75,300. For ELI households in Indian Wells (and the rest of Riverside County), this results in an income of $26,200 or less for a four-person household or $15,850 for a one-person household. ELI households have a variety of housing situations and needs. For example, most families and individuals receiving only public assistance, such as social security disability insurance or disability insurance, qualify as ELI households.

TABLE 3-14: OCCUPATIONS WITH WAGES FOR EXTREMELY LOW-INCOME HOUSEHOLDS (2020)

Occupation Title	Median Hourly Wage
Cleaners of Vehicles and Equipment	$12.67
Bartenders	$12.64
Gaming Change Persons and Booth Cashiers	$12.63
Hosts and Hostesses, Restaurant, Lounge, and Coffee Shop	$12.59
Cooks, Fast Food	$12.58
Pressers, Textile, Garment, and Related Materials	$12.57
Amusement and Recreation Attendants	$12.56
Waiters and Waitresses	$12.56
Dishwashers	$12.40
Farming, Fishing, and Forestry Occupations	$12.36
Graders and Sorters, Agricultural Products	$12.33
Ushers, Lobby Attendants, and Ticket Takers	$12.32
Gaming Dealers	$12.23
Door-to-Door Sales Workers, News and Street Vendors, and Related Workers	$12.20
Farmworkers and Laborers, Crop, Nursery, and Greenhouse	$12.20
Dining Room and Cafeteria Attendants and Bartender Helpers	$12.15

Source: Employment Development Department, Long-Term Occupational Projections 2018-2028 (accessed May 2021)

Pursuant to Government Code Section 65583(a)(1), 50% of Indian Wells' very low-income regional housing

needs assigned by HCD are projected to be extremely low-income households. As a result, from the very low-income need of 117 units (see Table 3–28~~Table 3–28~~), the City has a projected need of 58 units for extremely low-income households (i.e. households earning 30% or less of the area median income). Based on current figures, extremely low-income households will most likely be facing an overpayment, overcrowding, or substandard housing conditions. Some extremely low-income households could include individuals with mental or other disabilities and special needs. To address the range of needs of ELI households, the City will implement several programs including the following programs (refer to the Housing Plan for more detailed descriptions of these programs):

- Program 3: Production of New Housing Units
- Program 6: Evaluate Alternative Funding and Financing Mechanisms
- Program 7: Replacement of Affordable Units
- Program 8: Density Bonus Program
- Program ~~15~~16: Section 8 Housing Choice Vouchers
- Program ~~16~~17: Support for Persons Experiencing Homelessness

3E. Housing Characteristics

HOUSING TYPE

Table 3–15~~Table 3–15~~ identifies the types of housing units in Indian Wells in 2020. The table summarizes total housing stock according to the type of structure. As shown in the table, the majority of housing in Indian Wells is single-family detached housing, which accounted for 67.1% of units in 2020. Mobile homes represent none (0%) of the housing stock. Multifamily units represent 11.7% of the housing stock, with duplex through fourplex units accounting for 4.9% and multifamily developments with five or more units accounting for 6.8%. Single-family attached homes represent 21.1% of housing units.

TABLE 3–15: HOUSING STOCK BY TYPE AND VACANCY (2020)

	Total	Single Family		Multifamily		Mobile Homes	Occupied	Vacant
		Detached	Attached	2 – 4	5 + Units			
Units	5,395	3,622	1,140	266	367	0	2,905	2,490
Percent	100%	67.1%	21.1%	4.9%	6.8%	0%	53.8%	46.2%

Sources: SCAG 6th Cycle Data Package; DOF E-5 Report 2020

VACANCY RATE

Table 3–15~~Table 3–15~~ also shows the number and percentage of occupied units and the percentage of vacant units. It is important to note that these counts include all vacant units, including those units that are newly constructed but not yet occupied. In order for the housing market to function properly in a city there should always be some level of housing vacancy, otherwise rents or housing prices could skyrocket. The 46.2% vacancy in Indian Wells is considered extremely high (the historical equilibrium in California is 5.5% for rental vacancy and 1.2% for homeownership vacancy).[1]

The 2014-2018 ACS data indicates that there were 2,935 vacant units in 2018. As shown in Table 3–16~~Table 3–16~~, of the total vacant units in 2018, the vast majority (2,438 or 83.1%) were for seasonal, recreational, or occasional use. Of the remainder, 26 were for rent, 268 were for sale, and 70 were rented or sold but not yet occupied. The overall vacancy rate in Indian Wells in 2018 was 51.5%, revealing a feature atypical of most California communities in that only roughly half of the total population resides in the City on a year-round basis.

[1] "California's low residential vacancy rates signal more construction," *first tuesday Journal* (February 15, 2021).

TABLE 3-16: VACANCY BY TYPE (2018)

Vacancy Type	Number	Percent
For rent	26	0.9%
Rented, not occupied	0	0.0%
For sale only	268	9.1%
Sold, not occupied	70	2.4%
For seasonal, recreational, or occasional use	2,438	83.1%
For migrant workers	0	0.0%
Other vacant	133	4.5%
TOTAL	*2,935*	*100%*

Source: US Census, 2014-2018 ACS

HOUSING CONDITIONS

The U.S. Census provides only limited data that can be used to infer the condition of Indian Wells' housing stock. In most cases, the age of a community's housing stock is a good indicator of the condition of the housing stock. Moreover, many federal and state programs also use the age of housing as one factor in determining housing rehabilitation needs. Typically, housing over 30 years of age is more likely to have rehabilitation needs that may include plumbing, roof repairs, electrical repairs, foundation rehabilitation, or other significant improvements.

The 2014-2018 ACS data indicates that a small percentage (18.8%) of the housing in the City is greater than 50 years old (i.e. built before 1970). Another 14.7% of units were built between 1970 and 1979. The majority of housing in the city (66.4%) was built after 1980. The age of the housing stock indicates that while need for maintenance and rehabilitation assistance may grow during the planning period, it will likely account for a small proportion of total housing. Units built prior to 1970 may require aesthetic and maintenance repairs including roof, window, and paint improvements and some units in this age range may also require significant upgrades to structural, foundation, electrical, plumbing, and other systems. When examining a housing stock to determine what condition it is in, there are certain factors that the Census considers. For example, older units may not have plumbing that is fully functional or the plumbing might be substandard. Table 3-17~~Table 3-17~~ indicates that no occupied dwelling units (0%) lacked complete plumbing facilities in 2018.

TABLE 3-17: HOUSING STOCK CONDITIONS (2018)

Year Structure Built	Owner-Occupied		Renter-Occupied		Total	
	Number	Percent	Number	Percent	Number	Percent
2014 or later	0	0.0%	0	0.0%	0	0.0%
2010 to 2013	19	0.8%	0	0.0%	19	0.7%
2000 to 2009	445	18.9%	166	41.0%	611	22.1%
1990 to 1999	316	13.4%	147	36.3%	463	16.8%
1980 to 1989	688	29.2%	52	12.8%	740	26.8%
1970 to 1979	395	16.8%	11	2.7%	406	14.7%
1960 to 1969	422	17.9%	12	3.0%	434	15.7%
1950 to 1959	69	2.9%	0	0.0%	69	2.5%
1940 to 1949	0	0.0%	0	0.0%	0	0.0%
1939 or earlier	0	0.0%	17	4.2%	17	0.6%
TOTAL	*2,354*	*100%*	*405*	*100%*	*2,759*	*100%*
Plumbing Facilities (Occupied Units)						
Units with Complete Plumbing Facilities	2,354	100.0%	405	100.0%	2,759	100.0%
Units Lacking Complete Plumbing Facilities	0	0.0%	0	0.0%	0	0.0%

Source: US Census, 2014-2018 ACS (Table B25036)

As noted, the City's housing stock is aging with 37.6% of dwelling units in Indian Wells having been constructed prior to 1980, and as such, structural deterioration and maintenance problems may be prevalent. A citywide housing conditions survey was last performed in 2020 and indicated at the time that approximately 17% of housing units were in need of maintenance and rehabilitation while approximately less than 1% of housing units were in need of replacement. The City's Building Division has estimated that 4% of housing units are currently in need of substantial rehabilitation or replacement.

Additionally, the City's Planning Division has identified one area of the city which appears to have aging housing stock in need of general repairs. The area is generally located north of Miles Avenue, west of Warner Trail, and east of Elkhorn Trail, and was primarily developed under Riverside County jurisdiction and later annexed by the city in 2000. The housing stock mainly consist of mid-century homes with low profile flat roof lines. Due to their age, some of these homes could benefit from general maintenance, including facade and roof improvements.

OVERCROWDING

Typically, a housing unit is considered overcrowded if there is more than one person per room and severely overcrowded if there are more than 1.5 persons per room. Table 3–18~~Table 3–18~~ summarizes overcrowding data for Indian Wells. It should be noted that kitchenettes, strip or Pullman kitchens, bathrooms, porches, balconies, foyers, halls, half-rooms, utility rooms, unfinished attics, basements, or other space for storage are not defined as rooms for Census purposes.

Overcrowded households are usually a reflection of the lack of affordable housing available. Households that cannot afford housing units suitably sized for their families are often forced to live in housing that is too small for their needs, which may result in poor physical condition of the dwelling unit. In 2018, 7 housing units (0.3% of the total occupied units) were overcrowded, which represented 0% of owner units and 1.7% of renter units.

TABLE 3–18: OVERCROWDING BY TENURE (2018)

Persons per Room	Owner		Renter		Total	
	Number	Percent	Number	Percent	Number	Percent
1.00 or less	2,354	100%	398	98.3%	2,752	99.7%
1.01 to 1.50	0	0%	0	0.0%	0	0.0%
1.51 or more	0	0%	7	1.7%	7	0.3%
TOTAL	*2,354*	*100%*	*405*	*100%*	*2,759*	*100%*
Overcrowded	0	0%	7	1.7%	7	0.3%

Source: US Census, 2014-2018 ACS

As shown in Table 3–19~~Table 3–19~~, the average household size in Indian Wells was 1.92 persons in 2018, which is the same as the City's average household size in 2010 (1.92 persons). Table 3–19~~Table 3–19~~ shows Indian Wells' household sizes for owner, renter, and all households. The average household size was lower for renters (1.37 persons). Owner households had an average size of 2.02 persons. The majority (68.8%) of owner households had two to four persons, compared to 74.8% of renter households that were two to four persons in size. Table 3–20~~Table 3–20~~ identifies bedrooms by tenure. Owner households are generally larger than renter households, with 31.5% of owner households having four or more bedrooms, compared with 0% of renter households.

TABLE 3-19: HOUSEHOLD SIZE BY TENURE (2018)

Household Size	Owner		Renter		Total	
	Number	Percent	Number	Percent	Number	Percent
1-person	544	23.1%	267	65.9%	811	29.4%
2-person	1,565	66.5%	138	34.1%	1,703	61.7%
3-person	110	4.7%	0	0.0%	110	4.0%
4-person	86	3.7%	0	0.0%	86	3.1%
5-person	30	1.3%	0	0.0%	30	1.1%
6-person	19	0.8%	0	0.0%	19	0.7%
7-or-more-person	0	0.0%	0	0.0%	0	0.0%
TOTAL	*2,354*	*100% (85.3% of total)*	*405*	*100% (14.7% of total)*	*2,759*	*100%*
Average Household Size	2.02		1.37		1.92	

Source: SCAG 6th Cycle Data Package; U.S. Census Bureau, 2014-2018 ACS

TABLE 3-20: NUMBER OF BEDROOMS BY TENURE (2018)

Bedroom Type	Owner		Renter		Total	
	Number	Percent	Number	Percent	Number	Percent
No bedroom	0	0.0%	7	1.7%	7	0.3%
1-bedroom	23	1.0%	265	65.4%	288	10.4%
2-bedroom	353	15.0%	87	21.5%	440	15.9%
3-bedroom	1,236	52.5%	46	11.4%	1,282	46.5%
4-bedroom	639	27.1%	0	0.0%	639	23.2%
5 or more bedroom	103	4.4%	0	0.0%	103	3.7%
TOTAL	*2,354*	*100.0%*	*405*	*100.0%*	*2,759*	*100.0%*

Source: US Census, 2014-2018 ACS

3F. Housing Costs

FOR SALE HOUSING

As shown in Figure 3-1, between 2000 and 2018, median home sales prices in Indian Wells increased 75% while prices in the SCAG region increased 151%. The 2018 median home sales price in Indian Wells was $717,000 – the highest median sales price experienced since 2008. Prices in the City have ranged from a low of 122.7% of the SCAG region median in 2017 to a high of 195.1% in 2012.

In May 2021, there were 37 homes listed for sale on *Zillow.com* with prices ranging from $267,000 (condominium) to $17,975,000 (4 bed, 9 bath single-family detached home). Of these homes, there were 34 detached single-family homes with sales prices beginning at $549,000 As shown in Table 3-21~~Table 3-21~~, most homes for sale are in the $700,000 and more price range (89.2%), with 5.4% of homes in the $500,000-$599,999 range 2.7% of homes priced

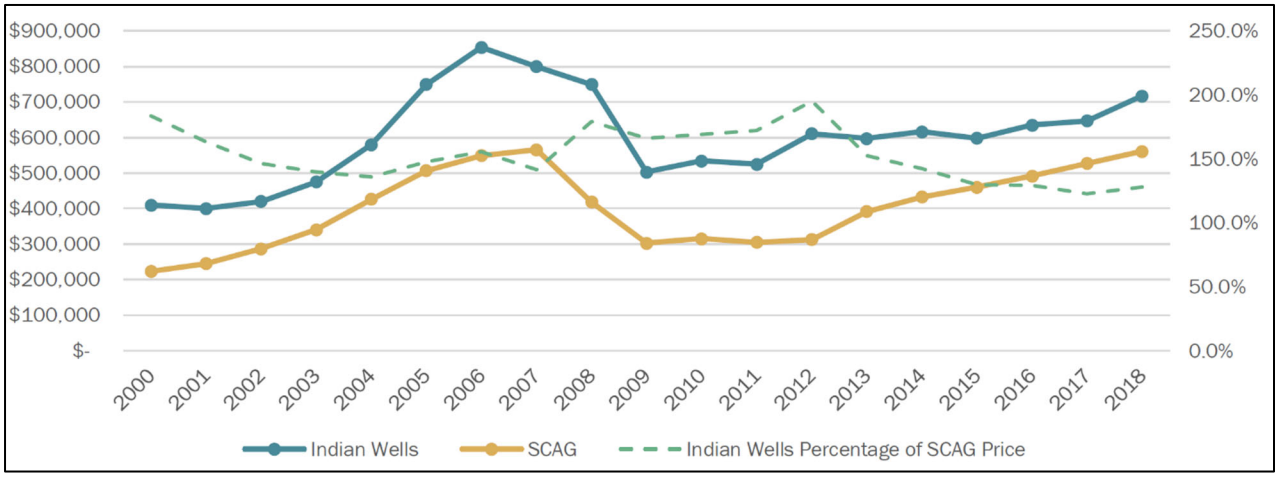
TABLE 3-21: HOMES FOR SALE (MAY 2021)

Price	Homes	Percent
$700,000 and more	33	89.2%
$600,000 - $699,999	1	2.7%
$500,000 - $599,999	2	5.4%
$400,000 - $499,999	0	0%
$300,000 - $399,999	0	0%
$200,000 - $299,999	1	2.7%
$100,000 - $199,999	0	0%
$0 - $99,999	0	0%

Source: Zillow.com, 2021

under $500,000. *Zillow* identified the April 2021 median sales price as $888,198. While the median sales price is not affordable to lower and moderate-income households (see Table 3–25~~Table 3–25~~), the City's home sales prices, which are more than $400,000 higher compared to Riverside County (*Zillow* reported a median home sales price of $475,454 for the County in April 2021), could result in demand from the above-moderate income group who seek higher priced units that may offer more space or amenities than other homes in the County.

FIGURE 3-1: MEDIAN HOME SALES PRICE



Source: SCAG 6th Cycle Data Package

RENTAL HOUSING

Table 3–22~~Table 3–22~~ summarizes rents paid in Indian Wells in 2018 by rental range according to the US Census. The range with the highest percentage of units rented was between $500 and $999 at 63.9% (255 units). More than three-quarters (85.2%) of all rentals were under $1,500 per month and 14.8% were over $1,500 per month. According to the US Census, no rentals were $3,000 or more.

TABLE 3–22: RENTAL COSTS ACCORDING TO THE US CENSUS (2018)

Rent Range	Number	Percent
Less than $500	14	3.5%
$500 to $999	255	63.9%
$1,000 to $1,499	71	17.8%
$1,500 to $1,999	17	4.3%
$2,000 to $2,499	0	0%
$2,500 to $2,999	42	10.5%
$3,000 or more	0	0%
Median (dollars)	$861	

Source: US Census, 2014-2018 ACS

However, based on a review of rental ads on *Zillow.com*, *Rentcafe.com, Zumper.com,* and *Apartments.com*, the median rent in Indian Wells in May, 2021 was $4,500 per month. While this estimate is significantly different than the data provided by the US Census, the higher rental rate more closely mirrors the real-world experience in Indian Wells. There were 35 rentals available in May, 2021. Rents varied significantly based on the size of home, ranging from $1,400 for 1 bed/1 bath homes to $15,000 for a 2 bed/4 bath home. Moreover, Indian Wells is a seasonal destination, and rental rates fluctuate significantly over the course of the year, with "high season" (where rental rates would be most expensive) occurring between January and April (the cooler months).

TABLE 3-23: ACTUAL RENTAL RATES BY NUMBER OF BEDROOMS

Bedroom Type	Rental Survey		
	Units Available	Range	Average Rent
Studio	0	N/A	N/A
1 bed	1	$1,400-$1,400	$2,500
2 bed	9	$3,500-$15,000	$4,500
3 bed	21	$2,600-$8,500	$6,000
4 bed or more	4	$6,500-$10,000	$8,500

Sources: Zumper.com and Apartments.com, May 2021

INCOME GROUPS

The California Department of Housing and Community Development (HCD) publishes household income data annually for areas in California. Table 3-24~~Table 3-24~~ shows the maximum annual income level for each income group adjusted for household size for Riverside County. The maximum annual income data is then utilized to calculate the maximum affordable housing payments for different households (varying by income level) and their eligibility for housing assistance programs.

- *Extremely Low-Income Households* have a combined income at or lower than 30% of area median income (AMI), as established by the Department of Housing and Community Development (HCD).
- *Very Low-Income Households* have a combined income between 30 and 50% of AMI, as established by HCD.
- *Low-Income Households* have a combined income between 50 and 80% of AMI, as established by HCD.
- *Moderate-Income Households* have a combined income between 80 and 120% of AMI, as established by HCD.
- *Above Moderate-Income Households* have a combined income greater than 120% of AMI, as established by HCD.

TABLE 3-24: STATE INCOME LIMITS – RIVERSIDE COUNTY (2021)

Income Group	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low	$15,850	$18,100	$21,720	$26,200	$30,680	$35,160	$39,640	$44,120
Very Low	$26,400	$30,150	$33,900	$37,650	$40,700	$43,700	$46,700	$49,700
Low	$42,200	$48,200	$54,250	$60,250	$65,100	$69,900	$74,750	$79,550
Moderate	$63,250	$72,300	$81,300	$90,350	$97,600	$104,800	$112,050	$119,250
Above Moderate	$63,250+	$72,300+	$81,300+	$90,350+	$97,600+	$104,800+	$112,050+	$119,250+

Source: HCD 2021 Riverside County Income Limits

HOUSING AFFORDABILITY

Table 3–25~~Table 3–25~~ shows the estimated maximum rents and sales prices, respectively, that are affordable to very low, low, moderate, and above moderate-income households. Affordability is based on a household spending 30% or less of their total household income for shelter. Affordability is based on the maximum household income levels established by HCD (Table 3–24~~Table 3–24~~). The annual income limits established by HCD are similar to those used by the U.S. Department of Housing and Urban Development (HUD) for administering various affordable housing programs. Maximum affordable sales price is based generally on the following assumptions: 4% interest rate, 30-year fixed loan, and down payments that vary with income level, as described in Table 3–25~~Table 3–25~~.

Comparing the maximum affordable housing costs in Table 3–25~~Table 3–25~~ to the rental rates in Tables 3-22 and 3-23 is challenging because the US Census rental rates (Table 3–22~~Table 3–22~~) and real world rental rates advertised online in 2021 are significantly different. Based on information provided by the US Census, rental rates in Indian Wells would be generally affordable most households, regardless of income category. However, in practice, real rental rates would price-out the majority of lower-income households and only be affordable to moderate and above-moderate income households, depending on household size.

Although there is at least one home for sale in Indian Wells available to lower-income households based on a comparison of Tables 3-21 and 3-25, the majority of homes (i.e., in the $700,000+ range) are affordable to only above moderate-income households.

TABLE 3–25: HOUSING AFFORDABILITY BY INCOME GROUP

Income Group	One Person		Two Person		Four Person		Six Person	
	Home Sale Price*	Monthly Rent or Housing Cost	Home Sale Price*	Monthly Rent or Housing Cost	Home Sale Price*	Monthly Rent or Housing Cost	Home Sale Price*	Monthly Rent or Housing Cost
Extremely Low	$55,163	$396	$63,941	$453	$92,887	$655	$126,874	$879
Very Low	$100,051	$660	$114,682	$754	$143,945	$941	$167,550	$1,093
Low	$165,423	$1,055	$188,833	$1,205	$235,848	$1,506	$270,347	$1,748
Moderate	$255,004	$1,581	$290,315	$1,808	$360,740	$2,259	$417,119	$2,620
Above Moderate	$255,004+	$1,581+	$290,315+	$1,808+	$360,740+	$2,259+	$417,119+	$2,620+

**Maximum affordable sales price is based on the following assumptions: 4.0% interest rate, 30-year fixed loan; down payment: $5,000 – extremely low, $10,000 – very low; $15,000 – low, $25,000 – moderate; property tax, utilities, and homeowners insurance as 30% of monthly housing cost (extremely low/very low), 28% of monthly housing cost (low), and 25% of monthly housing cost (moderate/above moderate). Homes sales prices are rounded to nearest $100.*

Source: De Novo Planning Group, 2021

Extremely Low-income Households

As previously described, extremely low-income households earn less than 30% of the County Area Median Income (AMI). Depending on the household size, these households can afford rents between $396 and $879 per month and homes priced at $55,163 to $126,874. As of May 2021, there were no rental homes listed on Zillow or Apartments.com that would be affordable to extremely low-income households. However, based on US Census data, approximately 68% of renters pay monthly rents affordable to larger extremely low-income households (where the rent is less than $1,000/month). Smaller households (i.e., two-person households) are more typical in Indian Wells, and in this case, only 3.5% of renters pay rents affordable to smaller extremely low-income households. Extremely low-income households are not able to afford to purchase a home in Indian Wells based on current real estate listings.

Very Low-income Households

Very low-income households earn between 31% and 50% of the County Area Median Income (AMI). Depending on the household size, these households can afford rents between $660 to $1,093 per month and homes priced at $100,051 and $167,550. As of May 2021, there were no rental homes listed on Zillow or Apartments.com that could be affordable to very low-income households. However, based on US Census data, approximately 68% of renters pay monthly rents affordable to larger very low-income households (where the rent is just above $1,000/month). However, given that many households in Indian Wells are smaller, it is expected that not all of the 68% of renters who spend up to $1,000/month on rental costs can truly afford rental Very low-income households are not able to afford to purchase a home in Indian Wells based on current real estate listings.

Low-income Households

Low-income households earn between 51% and 80% of the County Area Median Income (AMI). Depending on the household size, these households can afford rents between $1,055 to $1,748 per month and homes priced at $165,423 to $270,347. As of May 2021, only one of the 35 available rentals listed on Zillow or Apartments.com would be affordable to low-income households. Based on US Census data, approximately 85% of renters pay monthly rents affordable to larger low-income households, meaning the rent is less than $1,748 per month. However, it should be noted that most renters are not six-person households, so the actual affordability by household size may be significantly more limited. Some low-income households *may* be able to afford a home in Indian Wells (a condominium) but this is only available to larger households and there would not be enough bedrooms to accommodate the household without overcrowding.

Moderate-income Households

Moderate-income households earn between 80% and 120% of the County Area Median Income (AMI). Depending on the household size, these households can afford rents between $1,581 and $2,620 per month and homes priced at $255,004 to $417,119. As of May 2021, some rental units available were affordable to moderate-income households; these units included one and three-bedroom units. Moderate-income households *may* be able to afford a home in Indian Wells (a condominium) but the vast majority of homes (in the $700,000 and up range) are unaffordable.

OVERPAYMENT

As with most communities, the location of the home is one of the biggest factors with regard to price. Compared to the county, housing in Indian Wells is relatively unaffordable. Housing is not affordable for most income levels, particularly the extremely low, very low, low, and moderate-income households. Housing is only relatively affordable for the above-moderate income group.

As shown in Table 3–26~~Table 3–26~~, 75.8% of renters in Indian Wells and 32.7% of homeowners overpay for housing. The majority of renters that overpay are in the lower income groups, with all renters (100%) in the low-income group and very low-income groups overpaying for housing (over 30% of their monthly income) and 72.7% in the extremely low-income group and 46.2% in the very low-income group severely overpaying for housing (over 50% of their monthly income). Comparatively, 73.7% of extremely low-income owners and 65% of very low-income owners are severely overpaying. Therefore, while overpayment is more predominate among lower income renter households, overpayment is an issue for both renter and owner households. More than a third (39.1%) of all households in Indian Wells overpay for housing.

TABLE 3-26: HOUSEHOLDS BY INCOME LEVEL AND OVERPAYMENT (2017)

Household Overpayment	Renters	Owners	Total	% of Income Category
Extremely Low-Income Households	55	95	150	100.0%
With Cost Burden >30%	55 / 100%	70 / 73.7%	125	83.3%
With Cost Burden >50%	40 / 72.7%	70 / 73.7%	110	73.3%
Very Low-Income Households	130	100	230	100.0%
With Cost Burden >30%	130 / 100%	80 / 80%	210	91.3%
With Cost Burden >50%	60 / 46.2%	65 / 65%	125	54.3%
Low-Income Households	125	145	270	100.0%
With Cost Burden >30%	104 / 83.2%	135 / 93.1%	240	88.9%
With Cost Burden >50%	4 / 3.2%	90 / 62.1%	95	35.2%
Total Extremely Low, Very Low, and Low-Income Households Paying >30%	**289 / 93.2%**	**285 / 83.8%**	**575**	**88.5% of lower income households**
Moderate and Above Moderate-Income Households	89	1,985	2,074	100%
With Cost Burden >30%	14 / 15.7%	475 / 23.9%	490	23.6%
With Cost Burden >50%	10 / 11.2%	150 / 7.6%	160	7.7%
Total Households	**400**	**2,325**	**2,725**	**100.0%**
With Cost Burden >30%	303 / 75.8%	760 / 32.7%	1,065	39.1%
With Cost Burden >50%	114 / 28.5%	375 / 16.1%	489	17.9%

Note: Data is rounded to the nearest 5.

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2013-2017

AFFORDABLE HOUSING INVENTORY

The City uses various funding sources to preserve and increase the supply of affordable housing through new construction and the acquisition and/or rehabilitation of renter-occupied units. Affordability covenants in Indian Wells include developments that hold federal subsidy contracts, received tax credits or mortgage revenue bonds, and/or were financed by redevelopment funds or non-profit developers.

Table 3-27~~Table 3-27~~ shows assisted units with covenants that require rents to be maintained at affordable levels for various agreed upon periods of time. In 2020, Indian Wells had 218 total deed-restricted affordable units. A recorded deed restriction serves as an affordability covenant that restricts the income level of a person who occupies the property, and ensures the property will remain available for low to moderate-income persons through the foreseeable future.

TABLE 3-27: DEED RESTRICTED AFFORDABLE HOUSING UNITS

Project Name/Address	Address	Type	No. of Restricted Units	No. of Total Units
Indian Wells Villas	74800 Village Center Drive, Indian Wells, CA 92210	Senior	90	90
Mountain View Villas	78000 Betty Barker Way, Indian Wells, CA 92210	Senior	128	128

Sources: City of Indian Wells, AB 987 – Affordable Housing Database, 2021

MOBILE HOMES

Mobile homes offer a more affordable option for those interested in homeownership. The median value of a mobile home in Riverside County in 2018 was $60,200 (2018 ACS 5-Year Estimates Data Profile). There are no mobile homes located in Indian Wells (DOF, Table 2: E-5, 1/1/2019).

3G. Future Housing Needs

A Regional Housing Needs Plan (RHNP) is mandated by the State of California (Government Code [GC], Section 65584) for regions to address housing issues and needs based on future growth projections for the area. The RHNP for Indian Wells is developed by the Southern California Association of Governments (SCAG), and allocates a "fair share" of regional housing needs to individual cities. The intent of the RHNP is to ensure that local jurisdictions address not only the needs of their immediate areas but also that needs for the entire region are fairly distributed to all communities. A major goal of the RHNP is to assure that every community provides an opportunity for a mix of affordable housing to all economic segments of its population.

This Housing Element addresses SCAG's Regional Housing Needs Allocation (RHNA) schedule for the 6th Cycle, from 2021 through 2029. The City will need to plan to accommodate 382 new units, which includes 58 extremely low-income units, 59 very low, 81 low, 91 moderate, and 93 above moderate-income units. Pursuant to Government Code Section 65583(a)(1), 50% of Indian Wells' very low-income regional housing needs assigned by HCD are extremely low-income households, and hence the 58 ELI units. Table 3-28~~Table 3-28~~ summarizes Indian Wells' fair share, progress to date, and remaining units.

TABLE 3-28: REGIONAL HOUSING NEEDS ALLOCATION – 6TH CYCLE

Status	Extremely Low	Very Low	Low	Moderate	Above Moderate	TOTAL
RHNA Allocation	58	59	81	91	93	382
Constructed/ Under Construction/ Permits Issued (Since 6/30/2020)	0	0	0	0	0	0
Approved/ Entitled/ In Process	0	0	0	0	0	0
Remaining Allocation	*58*	*59*	*81*	*91*	*93*	*382*

Source: Southern California Association of Governments, 2021; City of Indian Wells, 2021

3H. Special Needs Groups

Government Code Section 65583(a)(7) requires a housing element to address special housing needs, such as those of the elderly; persons with disabilities, including a developmental disability, as defined in Section 4512 of the Welfare and Institutions Code; large families; farmworkers; families with female heads of households; and families and persons in need of emergency shelter. The needs of these groups often call for targeted program responses, such as temporary housing, preservation of residential hotels, housing with features to make it more accessible, and the development of four-bedroom apartments. Special needs groups have been identified and, to the degree possible, responsive programs are provided. A principal emphasis in addressing the needs of these groups is to continue to seek state technical assistance grants to identify the extent and location of those with special needs and identify ways and means to assist them. Local government budget limitations may act to limit effectiveness in implementing programs for these groups. Please refer to Section 5E of this Element for a discussion of agencies and programs that serve special needs populations in Indian Wells.

SENIORS

Seniors are considered persons age 65 or older in this Housing Element. However, it must be noted that some funding programs have lower age limits for persons to be eligible for their senior housing projects. Seniors have special housing needs primarily resulting from physical disabilities and limitations, fixed or limited income, and health care costs. Additionally, senior households also have other needs to preserve their independence including supportive services to maintain their health and safety, in-home support services to perform activities of daily living, conservators to assist with personal care and financial affairs, public administration assistance to manage and resolve estate issues, and networks of care to provide a wide variety of services and daily assistance.

Various portions of the Housing Element describe characteristics of the senior population, the extent of their needs for affordable housing, housing designated for seniors, and City provisions to accommodate their need.

Senior household growth in Indian Wells from 2010 to 2018 is shown in Table 3–29~~Table 3–29~~. The increase in elderly persons is likely due to Indian Wells' position as a resort city paired with residential growth, as well as aging in place of Indian Wells' residents. Senior households increased by 18% from 2010 to 2018. While seniors represent approximately 58.9% of the City's population, senior households represent approximately 69.2% of total households, which is primarily due to the smaller senior household size.

TABLE 3–29: SENIOR POPULATION AND HOUSEHOLDS (2010 & 2018)

Population	2010	2018
Number	2,674	3,130
Percent Change	-	17.1%
Annual Percent Change	-	2.1%
Households	**2010**	**2018**
Number	1,618	1,909
Percent Change	-	18%
Annual Percent Change	-	2.2%

Source: US Census, 2010; US Census, 2014-2018 ACS

Table 3–30~~Table 3–30~~ summarizes senior households by age and tenure. The majority of senior households are owners, 1,537 or approximately 80.5%, whereas approximately 19.5% of senior households, 372, are renters. Indian Wells has a much higher percentage of owner-occupied elderly households than in Riverside County (55.7% vs. 20%) as well as renter-occupied elderly households (13.5% vs. 5.2%). Elderly renters tend to prefer affordable units in smaller single-story structures or multi-story structures with an elevator, close to health facilities, services, transportation, and entertainment.

During the planning period, senior households are anticipated to increase at a rate commensurate with overall population and household growth. Senior housing types can include market rate homes, senior single-family housing communities, senior apartments, and mobile homes.

TABLE 3-30: HOUSEHOLDER AGE BY TENURE (2018)

Age Group	Owners		Renters	
	Number	Percent	Number	Percent
65-74 years	607	39.5%	157	42.2%
75-84 years	675	43.9%	187	50.3%
85 plus years	255	16.6%	28	7.5%
TOTAL	1,537	80.5% (of total)	372	19.5% (of total)

Source: US Census, 2014-2018 ACS (Table B25007)

The median income of households with a head of household that is 65 years and over is $82,188, less (21.4%) than the median household income of $104,522.

Senior Housing

There is increasing variety in the types of housing available to the senior population. This section focuses on three basic types.

Independent Living – Housing for healthy seniors who are self-sufficient and want the freedom and privacy of their own separate apartment or house. Many seniors remain in their original homes, and others move to special residential communities which provide a greater level of security and social activities of a senior community.

Group Living – Shared living arrangements in which seniors live in close proximity to their peers and have access to activities and special services.

Assisted Living – Provides the greatest level of support, including meal preparation and assistance with other activities of daily living.

Indian Wells permits residential care facilities serving six or fewer persons by right in all residential zones, and those serving more than six persons by conditional use permit in Low Density Residential, Medium Density Residential, and Medium High Density Residential Zones. Senior housing is permitted by right in Medium High Density Residential in the form of single room occupancy (SRO) units in congregate housing facilities. Indian Wells also established a Senior Housing Overlay Zone in 1996, which provides development incentives for senior housing by conditional use permit. The California Department of Social Services Community Care Licensing Division reports that as of May 2021, one residential care facility serves the elderly in Indian Wells. Seniors and their caregivers also utilize larger scale residential care facilities for the elderly. There are no commercially operating assisted living residential care facilities for the elderly in the City.

Several programs address the non-housing needs of seniors in Indian Wells. Additional support for senior residents is provided by the Joslyn Senior Center of the Cove Communities (Senior Center), a non-profit which serves Indian Wells, Palm Desert and Rancho Mirage. Some of the programs and services provided at the Senior Center include nutrition/meal programs, health screening and health care counseling, legal assistance, and recreational activities. Sunline Transit Agency operates within Indian Wells and provides services to seniors such as reduced fares and paratransit services for those who meet Americans with Disabilities Act (ADA) requirements.

DISABLED PERSONS

A "disability" includes, but is not limited to, any physical or mental disability as defined in California Government Code Section 12926. A "mental disability" involves having any mental or psychological disorder or condition that limits a major life activity. A "physical disability" involves having any physiological disease, disorder, condition, cosmetic disfigurement, or anatomical loss that affects body systems. In addition, a

mental or physical disability limits a major life activity by making the achievement of major life activities difficult including physical, mental, and social activities and working.

Physical, mental, and/or developmental disabilities could prevent a person from working, restrict a person's mobility, or make caring for oneself difficult. Therefore, disabled persons often require special housing needs related to potential limited earning capacity, the lack of accessible and affordable housing, and higher health costs associated with disabilities. Additionally, people with disabilities require a wide range of different housing, depending on the type and severity of their disability. Housing needs can range from institutional care facilities to facilities that support partial or full independence (i.e., group care homes). Supportive services such as daily living skills and employment assistance need to be integrated in the housing situation.

- Individuals with a mobility, visual, or hearing limitation may require housing that is physically accessible. Examples of accessibility in housing include widened doorways and hallways, ramps, bathroom modifications (e.g., lowered countertops, grab bars, adjustable shower heads, etc.) and special sensory devices including smoke alarms and flashing lights.
- Individuals with self-care limitations (which can include persons with mobility difficulties) may require residential environments that include in-home or on-site support services ranging from congregate to convalescent care. Support services can include medical therapy, daily living assistance, congregate dining, and related services.
- Individuals with developmental disabilities and other physical and mental conditions that prevent them from functioning independently may require assisted care or group home environments.
- Individuals with disabilities may require financial assistance to meet their housing needs because a higher percentage than the population at large are low-income and their special housing needs are often more costly than conventional housing.

According to the 2014-2018 ACS, there were 907 persons with one or more disabilities in Indian Wells. Of the disabled population, 9% were aged 5 to 64, 91% were aged 65 and over, and 0% were aged 5 and under. Table 3–31~~Table 3–31~~ identifies disabilities by type of disability.

TABLE 3–31: DISABILITIES BY DISABILITY TYPE (2018)

Type of Disability	Persons Ages 5-64		Persons Ages 65+		Total	
	Number	Percent	Number	Percent	Number	Percent
Hearing Difficulty	34	41.5%	373	45.2%	407	44.9%
Vision Difficulty	32	39.0%	264	32.0%	296	32.6%
Cognitive Difficulty	13	15.9%	108	13.1%	121	13.3%
Ambulatory Difficulty	22	26.8%	449	54.4%	471	51.9%
Self-Care Difficulty	10	12.2%	179	21.7%	189	20.8%
Independent Living Difficulty	37	45.1%	304	36.9%	341	37.6%
Total Persons with One or More Disabilities[1]	82	100% / 9% of disabled	825	100% / 91% of disabled	907	100.0%

[1]A person may have more than one disability, so the total disabilities may exceed the total persons with a disability

Source: US Census, 2014-2018 ACS

As shown in Table 3–32~~Table 3–32~~, the 2014-2018 ACS indicates that for individuals between the ages of 16 and 64, approximately 43 persons had some form or type of disability and were not in the labor force. This indicates that their disability may impede their ability to earn an adequate income, which in turn could affect their ability to afford suitable housing accommodations to meet their special needs. Therefore, many in this group may be in need of housing assistance.

TABLE 3-32: DISABLED PERSONS BY EMPLOYMENT STATUS (2018)

	Ages 16 to 64	Percent
Employed with Disability	39	47.6%
Unemployed with Disability	0	0%
Not in Labor Force with Disability	43	52.4%
Total	82	100%

Source: US Census, 2014-2018 ACS

While recent Census data does not provide income levels or overpayment data for persons with a disability, the 2014-2018 ACS survey does report on indicators that relate to a disabled person's or household's income. The 2014-2018 ACS data indicates that 70 persons with a disability are below the poverty level. It is likely that a portion of these disabled persons are in households that overpay for housing due to their limited income. The 2014-2018 ACS data indicates that 32.1% of households receiving food stamps or similar assistance have a disabled member. Of the 736 households with a disabled member, 18 households receive food stamps or similar assistance.

The persons in the "with a disability" category in Tables 3-32 and 3-33 include persons with developmental disabilities. "Developmental disability" means "a disability that originates before an individual attains age 18 years, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual." This term includes an intellectual disability, cerebral palsy, epilepsy, autism, and disabling conditions found to be closely related to intellectual disabilities or to require treatment similar to that required for individuals with an intellectual disability, but does not include other handicapping conditions that are solely physical in nature.

While the U.S. Census reports on a broad range of disabilities, the Census does not identify the subpopulation that has a developmental disability. The California Department of Developmental Services (DDS) maintains data regarding people with developmental disabilities, defined as those with severe, life-long disabilities attributable to mental and/or physical impairments. The DDS data is reported by zip code, so the data reflects a larger area than the City of Indian Wells; however, the data was joined at the jurisdiction level by SCAG to approximate the counts for Indian Wells. The DDS/SCAG data indicates that 5 developmentally disabled persons reside in zip code 92210. Table 3-33~~Table 3-33~~ breaks down the developmentally disabled population by residence type. Of these persons, all live at home with a parent or guardian and zero live independently.

TABLE 3-33: DEVELOPMENTALLY DISABLED PERSONS BY RESIDENCE TYPE (2018)

	Home of Parent/ Guardian	Independent/ Supported Living	Community Care Facility	Intermediate Care Facility	Foster/ Family Home	Other	TOTAL
Indian Wells*	5	0	0	0	0	0	5

**Data is for the Indian Wells portion of zip code 92210*

Sources: CA DDS, 2019; SCAG 6th Cycle Data Package

Housing for Disabled Persons

Households with a disabled member will require a mixture of housing units with accessibility features, in-home care, or group care housing facilities. Some of these households will have a member with a developmental disability and are expected to have special housing needs. Developmentally disabled persons may live with a family in a typical single-family or multifamily home, but some developmentally disabled persons with more severe disabilities may have special housing needs that may include extended family homes, group homes, small and large residential care facilities, intermediate care, and skilled nursing facilities and affordable housing such as extremely low/very low/low-income housing (both rental and ownership), Section 8/Housing Choice Vouchers, and single room occupancy-type units.

Although there are no assisted living residential care facilities for adults with special needs, including physical, mental, and developmental disabilities in Indian Wells, there are a number of resources available throughout the county to serve the disabled residents of Indian Wells. Table 3–34~~Table 3–34~~ identifies some of the organizations in or near Indian Wells that specialize in providing services for the disabled and developmentally disabled population.

TABLE 3–34: FACILITIES AND SERVICES FOR DISABLED PERSONS

Organization Name	Type of Service Provided	Disabled Population Served
Angel View	Residential care, vocational and life skills training	Developmentally disabled children and adults
Braille Institute	Orientation and mobility, telephone reader program, vocational programs, etc.	Adults and children with vision impairments
Coachella Valley Autism Society	Educational and social programs	Children and young adults with autism
Community Access Center (CAC)	Advocacy, assistive technology	Disabled adults
Desert ARC	Vocational and life skills training, recreation, adult day center, supported living services	Developmentally disabled adults
Desert Access & Mobility	Transportation and mobility services	Persons with vision impairments
United Cerebral Palsy of the Inland Empire	In-home care, vocational and life skills training,	Developmentally disabled children and adults
Variety – The Children's Charity of the Desert	Mobility equipment and support	Developmentally disabled children

The 2014-2018 ACS data indicates that for individuals between the ages of 5 and 64, approximately 0.4% of the total population of Indian Wells have an ambulatory difficulty, 0.6% have a vision difficulty, 0.6% have a hearing difficulty, and 0.7% have an independent living difficulty. These types of disabilities may impede their ability to find suitable housing accommodations to meet their special needs. Therefore, many in these groups may be in need of housing assistance. Households containing physically handicapped persons may also need housing with universal design measures or special features to allow better physical mobility for occupants.

The 2014-18 ACS data also indicates that 736 households (26.7%) in Indian Wells had one or more disabled persons, including developmentally disabled persons. It is anticipated that this rate will remain the same during the planning period. Housing needed for persons with a disability during the planning period is anticipated to include community care facilities or at-home supportive services for persons with an independent living difficulty or self-care difficulty (approximately 10% of the population), as well as housing that is equipped to serve persons with ambulatory and sensory disabilities. Approximately 26.7% of the RHNA, 102 units, may be needed to have universal design measures or be accessible to persons with a disability.

LARGE FAMILY HOUSEHOLDS

Large family households are defined as households of five or more persons. Large family households are considered a special needs group because there is often a limited supply of adequately sized housing to accommodate their needs. The more persons in a household, the more rooms are needed to accommodate that household. Specifically, a five-person household would require three or four bedrooms, a six-person household would require four bedrooms, and a seven-person household would require four to six bedrooms.

In Indian Wells, 49 households, 1.8% of all households, have five or more persons as described in Table 3–19~~Table 3–19~~. Of the large households, all (100%) own their home and zero rent. Typically, there are more owner-occupied large households that are cost burdened when compared to renter households and the population as a whole. However, the 2014-2018 ACS survey does not provide data regarding overpayment for large households. Table 3–35~~Table 3–35~~ compares the median income for households with five or more persons to the citywide median income for 2018. No data was provided for five-person households and seven or more person households, suggesting that there were no respondents in those large family categories. For six person households, the median household income was higher versus the citywide median of $104,522.

TABLE 3–35: MEDIAN INCOME BY HOUSEHOLD SIZE (2019)

Size	Median Income
5-Person Households	N/A
6-Person Households	$250,000+
7 or More Person Households	N/A
Median Household Income (All Households)	*$104,522*

Source: US Census, 2014-2018 ACS

Large families can have a difficult time finding housing units large enough to meet their needs. In Indian Wells, there appears to be a significant amount of ownership housing available to provide units with enough bedrooms for larger households, but rental housing is limited to three-bedroom units. Table 3–36~~Table 3–36~~ identifies the number of large households by household size versus the number of large owner and rental units. While there are adequate units in Indian Wells to accommodate large owner and renter households, it does not mean that there is a match between housing units that exist and large families. As described in Table 3–18~~Table 3–18~~, 0% of owner-occupied homes and 1.7% of renter-occupied homes are overcrowded.

TABLE 3–36: HOUSEHOLD SIZE VERSUS BEDROOM SIZE BY TENURE (2018)

Tenure	3 BR Units	5 Person Households		4+ BR Units	6 Person and Larger Households	
		House-holds	Shortfall/ Excess		House-holds	Shortfall/ Excess
Owner	1,236	30	1,206	742	19	723
Renter	46	0	46	0	0	0

Source: US Census, 2014-2018 ACS

Large households require housing units with more bedrooms than housing units needed by smaller households. In general, housing for these households should provide safe outdoor play areas for children and should be located to provide convenient access to schools and child care facilities. These types of needs can pose problems particularly for large families that cannot afford to buy or rent single-family houses. Based on the proportion of the City's households that are at least five persons, it is anticipated that approximately 1.8% of the regional housing needs allocation units will be needed to accommodate large households and an emphasis should be placed on ensuring rental units are available to large households.

SINGLE PARENT AND FEMALE-HEADED HOUSEHOLDS

Single parent households are households with children under the age of 18 at home and include both male- and female-headed households. These households generally have a higher ratio between their income and their living expenses (that is, living expenses take up a larger share of income than is generally the case in two-parent households). Therefore, finding affordable, decent, and safe housing is often more difficult for single parent and female-headed households. Additionally, single parent and female-headed households have special needs involving access to daycare or childcare, health care, and other supportive services.

While the majority of households in Indian Wells are either two-spouse couples or single person households, 7.4% of family households are headed by a single male or single female. There are 48 male heads of household with no wife present and none of these households have children under 18. There is a larger number of female householders with no husband present – 90 households or 4.8% of family households – and 8 of these female-headed households have children under 18. Table 3–37~~Table 3–37~~ identifies single parent households by gender of the householder and presence of children.

The median income of female-headed households (no husband present) is $27,969, 58.7% less than the median income of a male-headed, no wife present family ($67,679) and 73.2% less than the median income of all households in the City ($104,522). Approximately 2.9% of all households are under the poverty level; no (0%) female-headed households with related children under 18 are under the poverty level.

TABLE 3–37: FAMILIES AND FEMALE HOUSEHOLDER WITH CHILDREN UNDER 18 (2018)

Category	Number	Percent
Total Families	1,858	100%
Male householder, no wife present	48	2.5%
With children under 18	0	0%
Female householder, no husband present	90	4.8%
With children under 18	8	0.4%

Source: US Census, 2014-2018 ACS

As Indian Wells' population and households grow, there will be a continued need for supportive services for single parent households with children present. To address both the housing and supportive services needs of female-headed households, additional multifamily housing should be developed that includes childcare facilities (allowing single mothers to actively seek employment).

In addition, the creation of innovative housing for female-headed households could include co-housing developments where childcare and meal preparation responsibilities can be shared. The economies of scale available in this type of housing would be advantageous to this special needs group as well as all other low-income household groups. Limited equity cooperatives sponsored by non-profit housing developers are another financing structure that could be considered for the benefit of all special needs groups.

FARMWORKERS

Farmworkers are traditionally defined as persons whose primary incomes are earned through permanent or seasonal agricultural labor. Agricultural lands have historically been one of Riverside County's most important land uses and agriculture continues to play a large role in the local economy. While Riverside County has recently experienced an unprecedented level of population growth leading to a more diverse economic base that includes manufacturing, technology, and service-oriented sectors, it remains strongly tied to an agricultural base.

Despite this fact, the 2014-2018 ACS data estimates that only 47 (2.8%) of the working population) of Indian Wells' residents were employed in agriculture (or related industries – forestry, fishing and hunting, mining)

in 2018. It is possible (although statistics are not available) that the number of residents employed in agriculture as opposed to those employed in forestry, fishing and hunting, or mining is smaller than 47. In addition, it is possible (although statistics are not available) that a number of active farmworkers are not full-time residents of Indian Wells, and migrate into the area depending on seasonal crop harvest. The United States Department of Agriculture (USDA) estimates that there were 1,684 migrant farmworkers in Riverside County in 2017. USDA estimates that 5,607 farmworkers worked seasonally (hired for a period of less than 150 days) in Riverside County in 2017, while 5,758 farmworkers in Riverside County were permanent (hired for a period of greater than or equal to 150 days). Such farmworkers may find temporary housing by living with relatives, or short-term rental of a single unit for several families, resulting in overcrowded conditions.

HOMELESS PERSONS

Government Code Section 65583(a)(7) requires that the Housing Element include an analysis of the needs of homeless persons and families. Homeless persons are defined as those who lack a fixed and adequate residence. People who are homeless may be chronically homeless (perhaps due to substance abuse or mental health issues) or situationally homeless (perhaps resulting from job loss or family strife). Homeless people face critical housing challenges due to their very low incomes and lack of appropriate housing. Thus, state law requires jurisdictions to plan to help meet the needs of their homeless populations.

The law also requires that each jurisdiction address community needs and available resources for special housing opportunities known as transitional and supportive housing. These housing types provide the opportunity for families and individuals to "transition" from a homeless condition to permanent housing, often with the assistance of supportive services to assist individuals in gaining necessary life skills in support of independent living.

Homeless Estimates

Counting the homeless population is problematic due to their transient nature; however, through the efforts of the Riverside County Continuum of Care (CoC) estimates have been developed. The Riverside County CoC is a consortium of individuals and organizations with the common purpose of developing and implementing a strategy to address homelessness in Riverside County. The Riverside County CoC is responsible for managing U.S. Department of Housing and Urban Development (HUD) funds for homelessness, and is uniquely positioned to identify system needs and take steps to address them with the collaboration and partnership of community stakeholders.

As the primary coordinating body for homeless issues and assistance for the entire County, the Riverside County CoC accomplishes a host of activities and programs vital to the County, including an annual point-in-time "snapshot" survey to identify and assess the needs of both the sheltered and unsheltered homeless. Riverside County's 2020 Point-in-Time (PIT) Count was conducted on January 29, 2020 and was planned, coordinated, and carried out by County agencies, city municipalities, non-profit service providers, and volunteers, including those experiencing homelessness.

The 2020 PIT Count identified one (1) person in the City of Indian Wells experiencing homelessness, representing less than one percent of Riverside County's total homeless count (2,884 individuals). For Riverside County, an estimated 729 (25.3%) of the 2,884 homeless individuals were sheltered and an estimated 2,155 (75%) were unsheltered. The person identified in Indian Wells was unsheltered.

Housing Accommodations

The Indian Wells Zoning Code allows emergency shelters by right in Community Commercial Zone, subject to compliance with objective standards consistent with the requirements identified in Government Code Section 65583(a)(4). Currently, transitional and supportive housing are allowed by right in the Very Low Density Residential, Low Density Residential, Medium Density Residential, Medium High Density Residential zones and subject only to the same requirements for residential uses of the same type (e.g., single-family or multifamily) in the same zone. The City is updating the Zoning Code to clarify that transitional and supportive housing are considered a residential use of property and are subject to those restrictions that apply to other residential dwellings of the same type in the same zone, in accordance with Government Code Section 65583, subdivision (c)(3). The Housing Plan includes policies and programs directed to encourage the provision of housing and services for the homeless population as well as persons and households at risk of homelessness.

There are currently no homeless shelters or transitional housing facilities operating in the City. Instead, Indian Wells supports a regional effort to provide emergency shelters and transitional and supportive housing among the various local agencies making up the Riverside County CoC.

The most recent inventory of resources available within Riverside County for emergency shelters, transitional housing, and permanent supportive housing units comes from the 2020 Housing Inventory reported to HUD by the Riverside County CoC. Table 3–38~~Table 3–38~~ shows the total beds offered by homeless facilities in the Riverside County CoC area.

TABLE 3–38: HOMELESS FACILITIES (2020)*

Facility Type	Riverside County CoC Region			
	Family Units	Family Beds	Adult-Only Beds	Total Year-Round Beds
Emergency Shelter	80	310	505	839
Transitional Housing	11	42	50	92
Permanent Supportive Housing	112	414	1,330	1,744
Rapid Re-Housing	69	238	80	318
TOTAL UNITS/BEDS	272	1,004	1,965	2,993

**Numbers are for the total Riverside County Continuum of Care region for which Indian Wells is a participating member*

Source: HUD 2020 Continuum of Care Homeless Assistance Programs, Housing Inventory Count Report

- **Emergency Shelters** – An emergency shelter is defined as housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less. Furthermore, no individual or household may be denied emergency shelter because of an inability to pay.
- **Transitional Housing** – Sometimes referred to as "bridge" housing, provides housing accommodations and support services for persons and families, but restricts occupancy to no more than 24 months. In the Riverside County CoC region, a total of 92 transitional housing beds are provided.
- **Permanent Supportive Housing** – Supportive housing has no limit on length of stay and is linked to onsite or offsite services that assist residents in retaining the housing, improving their health status, and maximizing their ability to live and, when possible, work in the community. A total of 1,744 permanent housing beds are provided in the Riverside County CoC region.
- **Rapid Re-Housing** – Rapid re-housing provides short-term rental assistance and services. The goals are to help people obtain housing quickly, increase self-sufficiency, and stay housed.

A network of local and regional service providers operates a number of programs to serve the needs of varied homeless subpopulations. Table 3–39~~Table 3–39~~ provides a list of emergency and transitional shelters and available services for the homeless population in and around Indian Wells.

TABLE 3–39: FACILITIES AND SERVICES FOR THE HOMELESS

Organization Name	Type of Service Provided	Homeless Population Served	Number of Beds
Coachella Valley Rescue Mission	Emergency shelter, transitional housing	All	Shelter for 300+ people through emergency shelter and residential shelter
Martha's Village & Kitchen	Emergency shelter, food services, emergency and healthcare services, etc.	All	120
Path of Life Ministries	Emergency housing, permanent supportive housing, rapid rehousing program	All	85

Assessment of Need

Based on the available information, there is a countywide homeless population of 2,884 persons and 2,993 beds, indicating sufficient supply for homeless persons. It is noted that the 2020 point-in-time survey identified 729 sheltered homeless persons and 2,155 unsheltered homeless persons. The discrepancy between sheltered homeless persons and the county's total capacity to house homeless persons indicates a need for additional community services resources to assist and match the homeless population with the countywide shelter and housing resources.

3I. Units at Risk of Conversion

ASSISTED HOUSING AT RISK OF CONVERSION

California housing element law requires jurisdictions to provide an analysis of low-income, assisted multifamily housing units that are eligible to change from low-income housing uses during the next 10 years (2021-2031) due to termination of subsidy contracts, mortgage prepayment, or expiration of restrictions on use (Government Code 65583). These units risk the termination of various subsidy groups which could convert certain multifamily housing from affordable to market rate. State law requires housing elements to assess at-risk housing in order to project any potential loss of affordable housing.

The California Housing Partnership (CHP) provides data on assisted housing units, including those in Indian Wells. Table 3–40~~Table 3–40~~ indicates the extent of subsidized multifamily rental housing in the City, the subsidy programs that are in place for each project, and the likelihood of current housing assisted projects to convert to market rate projects that would not provide assistance to lower income residents.

TABLE 3–40: SUMMARY OF AT-RISK SUBSIDIZED HOUSING UNITS

Project/Address	No. & Type of Units	Type of Subsidy	Current Owner	Earliest Date of Conversion	Risk
Indian Wells Villas 78000 Betty Barker Way	89 Senior	Section 8/ LMIHAF	City Housing Authority	2031	High
Mountain View Villas 8000 Betty Barker Way	128 Senior	Section 8/ LMIHAF	City Housing Authority	2036	Moderate

Sources: City of Indian Wells, 2021

The Indian Wells Villas project provides 89 affordable units, which include 31 very low, 45 low, and 13 moderate income units, that are at high-risk of conversion during the planning period. Options to preserve these affordable units are explored below.

PRESERVATION OPTIONS

Depending on the circumstances of the at-risk projects, different options may be used to preserve or replace the units. The following discussion highlights ways that the City's at-risk units could be preserved as affordable housing.

Replacement Through New Construction

The construction of new lower income housing units is a means of replacing the at-risk units should they be converted to market rate. The cost of developing new housing depends on a variety of factors such as density, size of units, location and related land costs, and type of construction. Assuming an average development cost of $460,000 per unit for multifamily rental housing, replacement of the 89 at-risk units would require approximately $40,940,000, excluding land costs, which vary depending upon location.

Purchase of Replacement Units

One preservation option is for a non-profit organization to purchase similar units. By purchasing similar units, a non-profit organization can secure lower-income restrictions and potentially enable the project to become eligible for a greater range of governmental assistance. The cost of purchasing similar units depends on a number of factors, including the market conditions at the time, occupancy rate, and physical conditions of the units to be acquired.

Current market value for the at-risk units is estimated on the basis of the units' potential annual income, and operating and maintenance expenses. The estimated market value of Indian Wells' current stock of at-risk affordable housing is unknown. The actual market value at time of sale would depend on market and property conditions, lease-out/turnover rates, among other factors.

Extension of Affordability Covenants

Another option to preserve the affordability of at-risk projects is to extend affordability covenants. The City of Indian Wells Housing Authority owns and currently maintains the affordability covenants on both existing affordable projects (Indian Wells Villas and Mountain View Villas). The affordability covenant for Indian Wells Villas is at high-risk of conversion and the City is in a unique position to preserve these units through the extension of the project's affordability covenants.

Qualified Entities

Qualified entities are non-profit or for-profit organizations with the legal and managerial capacity to acquire and manage at-risk properties that agree to maintain the long-term affordability of projects. HCD maintains a list of qualified organizations, and there are many that have an interest in properties located in Indian Wells and Riverside County. Table 3–41~~41~~ lists the qualified entities in Riverside County. Federal, State, and local financing and subsidy programs that may be considered to preserve at-risk units are listed in the Resources section below.

TABLE 3-41: QUALIFIED ENTITIES IN RIVERSIDE COUNTY, 2021

Organization	City
St. Vincent de Paul Village	San Diego
Neighborhood Housing Services of the Inland Empire, Inc.	San Bernardino
BUILD Leadership Development Inc.	Newport Beach
Coachella Valley Housing Coalition	Indio
Anka Behavioral Health	Concord
Housing Corporation of America	Laguna Beach
Southern California Presbyterian Homes	Glendale
The East Los Angeles Community Union (TELACU)	Los Angeles
Nexus for Affordable Housing	Orange
Orange Housing Development Corporation	Orange
Keller & Company	San Diego
Poker Flats LLC	Los Angeles
Coalition for Economic Survival	Los Angeles
CSI Support & Development Services	Monrovia
ROEM Development Corporation	Santa Clara
Innovative Housing Opportunities, Inc.	Irvine
L + M Fund Management LLC	Westchester

Sources: California Department of Housing and Community Development, 2021

3J. Estimates of Housing Need

Several factors influence the degree of demand, or "need," for housing in ~~Stanton~~Indian Wells. The major needs categories considered in this Element include:

- Housing needs resulting from the overcrowding of units
- Housing needs that result when households pay more than they can afford for housing
- Housing needs of "special needs groups" such as elderly, large families, female-headed households, households with a disabled person, farmworkers, and the homeless

State law requires that cities quantify existing housing need in their Housing Element. Table 3-42~~Table 3-42~~ summarizes the findings.

TABLE 3-42: SUMMARY OF NEEDS

Summary of Households/Persons with Identified Housing Need	Percent of Total Population/Households
Households Overpaying for Housing:	
Renter Households Overpaying	11.1%
Owner Households Overpaying	27.9%
Extremely Low-income Households (0-30% AMI) Overpaying	4.6%
Very Low-income Households (0-30% AMI) Overpaying	8.4%
Low-income Households (0-30% AMI) Overpaying	9.9%
Overcrowded Households:	
Overcrowded Renter Households	0%
Overcrowded Owner Households	0.3%
All Overcrowded Households	0.3%
Special Needs Groups:	
Elderly Households	58.9%
Disabled Persons	17.1%
Developmentally Disabled Persons	0.1%
Large Households	1.8%
Female Headed Households	3.3%
Female Headed Households with Children	0.3%
Farmworkers	1.7%
Homeless	<0.1%
Affordable Housing Units At-Risk of Conversion to Market Rate Costs	~~0~~89

Sources: US Census, 2014-2018 ACS; Riverside County Regional Analysis of Impediments to Fair Housing Choice

4. Constraints

Constraints to housing development are defined as government measures or non-governmental conditions that limit the amount or timing of residential development.

Government regulations can potentially constrain the supply of housing available in a community if the regulations limit the opportunities to develop housing, impose requirements that unnecessarily increase the cost to develop housing, or make the development process so arduous as to discourage housing developers. State law requires housing elements to contain an analysis of the governmental constraints on housing maintenance, improvement, and development (Government Code Section 65583(a)(4)).

Non-governmental constraints (required to be analyzed under Government Code Section 65583(a)(5)) cover land prices, construction costs, and financing. While local governments cannot control prices or costs, identification of these constraints can be helpful to Indian Wells in formulating housing programs.

4A. Governmental Constraints

Housing affordability is affected by factors in both the private and public sectors. Actions by the City can have an impact on the price and availability of housing in Indian Wells. Land use controls, site improvement requirements, building codes, fees, and other local programs intended to improve the overall quality of housing may serve as a constraint to housing development. These governmental constraints can limit the operations of the public, private, and non-profit sectors, making it difficult to meet the demand for affordable housing and limiting supply in a region. All City zoning regulations, development standards, specific plans, and fees are posted online and available to the public, consistent with the requirements of AB 1483.

4A.1 Land Use Controls

Local land use policies and regulations impact the price and availability of housing, including affordable housing. This section discusses the General Plan land use designations and provisions in the Zoning Code relative to the types of housing allowed within Indian Wells as a potential governmental constraint.

GENERAL PLAN

The General Plan Land Use Element sets forth land use designations that guide the location, type, and intensity or density of permitted uses of land in the City of Indian Wells. The Zoning Code (Title 21 of the Municipal Code) implements the General Plan by providing specific direction and development standards for each general land use category. Table 4–1~~Table 4–1~~ shows residential land uses, the corresponding zoning designation, and permitted densities allowed for housing.

TABLE 4-1: GENERAL PLAN RESIDENTIAL LAND USE DESIGNATIONS

General Plan Designation	Description	Zone Symbol	Zoning Description
Very Low Density (RVLD)	Single family detached homes on lots a minimum of 12,000 sq. ft. This designation allows a maximum density of 1.0-3.0 du/ac.	RVLD	Very Low Density Residential (max. 3.0 du/ac)
Low Density (RLD)	Single family detached homes on lots a minimum of 8,500 sq. ft. This designation allows a maximum density of 3.1-4.5 du/ac.	RLD	Low Density Residential (max. 4.5 du/ac)
Medium Density (RMD)	Single family detached homes, cluster developments, and attached units. This designation allows a maximum density of 4.6-7.0 du/ac.	RMD	Medium Density Residential (max. 7.0 du/ac)
Medium High Density (RMHD)	Attached dwelling units such as townhouses, condominiums, and congregate care for seniors. This designation allows a maximum density of 7.1-12.0 du/ac.	RMHD	Medium High Density Residential (max 12.0 du/ac)
Open Space, Natural Preserve	Limited residential development permitted subject to the restrictions of the Hillside Management Plan (HMP) and consistent with the Coachella Valley Multiple Species Habitat Conservation Plan (CVMSHCP).	NPR	Open Space, Natural Preserve (max 1-du/40 ac)
Senior Housing Overlay (SHO)	Overlay zone applied to sites proposed for Senior Housing projects.	SHO	Density subject to underlying zone
Affordable Housing Overlay (AHO)	Overlay zone applied to sites proposed for Affordable Housing projects.	AHO	Density subject to underlying zone

Sources: City of Indian Wells General Plan, 2007; City of Indian Wells Zoning Code, 2021

SPECIFIC PLANS

A specific plan is a comprehensive planning document that guides the development of a defined geographic area in a mix of uses including residential, commercial, industrial, schools, and parks and open space. Specific plans typically include more detailed information than the General Plan about land use, traffic circulation, development standards, affordable housing programs, resource management strategies, and a comprehensive infrastructure plan. Specific plans are also used as a means of achieving superior design by providing flexibility in development standards beyond those contained in the Zoning Code.

The City Council has adopted three specific plans. Each one contains detailed regulations, conditions, programs, and design criteria unique to a defined geographic area within Indian Wells and is intended to implement the General Plan. The adopted specific plans are consistent with the General Plan. Future specific plans, specific plan amendments, and development projects must be consistent with policies contained in the General Plan, including the General Plan Land Use Element. The following discussion summarizes two primary specific plans that may accommodate a significant portion of the Regional Housing Needs Allocation (RHNA) through the planning period.

Indian Wells Crossing Specific Plan

The Indian Wells Crossing Specific Plan (formally Miles Crossing Specific Plan) proposes a commercial mixed-use development, luxury hotel and villas, and condominium complex over 34 acres of undeveloped land. The plan outlines a framework for growth and development of the project site, which is comprised of two Planning Areas on either side of Miles Avenue at the intersection of Highway 111. Planning Area One, an approximately 15.7-acre lot on the northeast corner of Miles Avenue and Highway 111, is a proposed commercial development with no residential uses. Planning Area Two, an approximately 15.2-acre lot on the northwest corner of Miles Avenue and Highway 111, is a proposed resort complex featuring a 139 key luxury hotel, 31 hotel villas, and two six-story condominiums totaling 54 residential units. The development standards and

parking requirements that apply to each land use category are those of the underlying zones. For example, the residential units in Planning Area Two are implemented by the Resort Commercial (RC) zoning district. A Zone Text Amendment was approved in 2018 to allow 54 full-time residential condominium units on 1.3 acres within the RC zoning district within Planning Area Two. The applicable development standards are discussed under the Zoning Code section below.

Indian Wells Town Center Specific Plan

The Indian Wells Town Center Specific Plan (IWTCSP) proposes a resort hotel, retail and restaurant commercial space, and resort residential across a currently undeveloped 70.15-acre site on the northwestern and southwestern corners of Miles Avenue and Washington Street. The IWTCSP serves as the guiding document to provide policy, regulatory, and design guidance within the project area, which consists of four planning areas. Planning Area Three is the portion of the Plan identified as suitable for detached single-family residential units on a 25.21-acre site that will be split into 65 lots a minimum of 8,500 square feet. The IWTCSP proposes a change in zoning from Sports Complex (SPX) to Resort Commercial (RC) along Miles Avenue.

Table 4–2~~Table 4–2~~ outlines the site development standards established for residential units within the Indian Wells Town Center Specific Plan.

TABLE 4–2: RESIDENTIAL DEVELOPMENT STANDARDS – INDIAN WELLS TOWN CENTER SPECIFIC PLAN

Development Standard		IWTCSP
Minimum Project Size		8,500
Minimum Lot Dimensions (width, depth)		70'x121'
Setbacks	Front	20
	Side (interior)	5', minimum combined 16'
	Side (street)	15' (corner lots)
	Rear	10'
Maximum Building Height		16' or 20' for any tower element

Source: Indian Wells Town Center Specific Plan, 2013.

ZONING CODE

Land use policies in the General Plan are implemented primarily through the Zoning Code. The Zoning Code provides for a range of densities and residential uses and is designed to protect and promote the health, safety, and general welfare of residents, which includes preserving the character and integrity of established residential neighborhoods. To that end, the City has established specific development standards that apply to residential construction in various districts. These include density, lot coverage, building height, parking standards, and other applicable requirements.

Provisions for a Variety of Housing Types

State housing element law requires that jurisdictions facilitate and encourage a range of housing types for all economic segments of the community. This includes the production of housing to meet the needs of different types of households with incomes ranging from low to above moderate. The Housing Element is the City's plan for achieving this objective.

As shown in Table 4–3~~Table 4–3~~, the City's Zoning Code accommodates a wide variety of conventional and special needs housing, including single-family dwellings, duplexes, multifamily, ADUs, manufactured housing, mobile home parks, residential care facilities (small and large), and transitional and supportive housing.

TABLE 4–3: PERMITTED RESIDENTIAL USES BY ZONE

Housing Type	Residential Zones				Open Space	Commercial	
	RVLD	RLD	RMD	RMHD	NPR	CC	RC
Single-Family (Detached)	P	P	P	P	C	--	-
Single-Family (Attached)	--	P	P	P	--	--	--
Residential Cluster Development	C	C	C	C	C	--	--
Multi-Family	--	--	C	C	--	--	--
Accessory Dwelling Unit	P	P	P	P	P	--	--
Mobile/Manufactured Housing	P	P	P	P	P	C	--
Single Room Occupancy (SRO)	--	--	--	P	--	--	--
Boarding House/Rooming House	--	--	--	--	--	C	--
Senior Housing	C	C	C	C	--	--	--
Emergency Shelter	--	--	--	--	--	P	--
Transitional Housing	P	P	P	P	--	--	--
Supportive Housing	P	P	P	P	--	--	--

Source: City of Indian Wells Zoning Code, 2021
Notes: "P" = Permitted; "C" = Conditional Use Permit; and "--" = Not Permitted

Single-Family: Detached single-family dwellings and subdivisions are permitted by right within RVLD, RLD, RMD, RMHD zones and in the NPR zone subject to a Conditional Use Permit (CUP). Attached single-family dwellings, which are units that are attached side by side, are permitted by right within the RMD and RMHD zones and in the RVLD and RLD zones subject to a CUP. Single-family projects where a CUP is not required are subject to a ministerial review. Single-family projects that require a CUP are reviewed by the Planning Commission.

Multi-Family: Multifamily developments are permitted in the RMD and RMHD zone subject to a CUP. Multi-family developments without a Home Owners Association (HOA) and Covenants, Conditions, and Restrictions (CC&Rs) are permitted with a site plan review and approval by the Community Development Director or designee. Multi-family developments with HOAs and CC&Rs are subject to the Subdivision Map Act and the Conditional Use Permit process.

Accessory Dwelling Unit (ADU): Government Code Section 65852.2(a)(1) allows local agencies to designate areas within a city where accessory dwelling units (ADU) may be permitted and to impose development standards addressing issues such as unit size, height, setbacks, lot coverage, parking, landscaping, and architectural review. Program 8 in the Housing Plan requires the Zoning Code to be updated to be consistent with California Government Code Sections 65852.150 and 65852.2, which establish regulations for accessory dwelling units.

Indian Wells Municipal Code (IWMC) Chapter 21.80 addresses development standards for Ancillary Quarters, which is the overall term used in the Zoning Code to describe additional living quarters provided on a lot with

a primary unit. This definition encompasses Second Dwelling Unit and/or Accessory Living Quarters which are also used in the Zoning Code. Currently, the zoning code permits second dwelling units in all residential zones where a primary single-family unit already exists.

Government Code Section 65852.2(j)(1) defines an accessory dwelling unit as "an attached or a detached residential dwelling unit that provides complete independent living facilities for one or more persons and is located on a lot with a proposed or existing primary residence. It shall include permanent provisions for living, sleeping, eating, cooking, and sanitation on the same parcel as the single-family or multifamily dwelling is or will be situated."

Construction of an ADU or JADU (junior accessory dwelling unit) is permitted on a lot in a residential or mixed-use zone that allows residential uses and includes a proposed or existing dwelling. A building permit is required for an ADU and JADU pursuant to compliance with the minimum requirements described below and in ~~HMC Section 17.21.040~~IWMC Section 21.80.060. Construction of ADUs shall be permitted on any residential or mixed-use zone that allows residential units, subject to the following criteria, which include (but are not limited to):

- Sites developed or proposed to be developed with a single-family residence shall not be permitted more than one ADU.
- Sites developed with a multifamily building may convert existing non-habitable square footage within the building to a minimum one ADU and a maximum that shall not exceed twenty-five percent of the number of units on the site. Sites developed with a multifamily building are also permitted to construct two ADUs or to convert detached accessory buildings, garages, carports, or covered parking structures to a maximum of two ADUs.
- A maximum of one JADU shall be permitted on a site developed or proposed to be developed with a single-family residence, unless the subject site proposes or contains an attached ADU. In such cases, a JADU shall not be permitted.

The approval process is ministerial in nature, and the City must approve or deny an application for a building permit to construct an ADU or JADU within 60 days after receiving a complete application. If a complete application for a building permit to construct an ADU or JADU is submitted in connection with an application to construct a new primary dwelling on a lot, the application may not be approved until the application is approved for the new dwelling. The application for the ADU or JADU must be processed ministerially regardless of the approvals required for the primary dwelling.

Manufactured Housing: State law requires that manufactured housing, when constructed as a single-family dwelling on a permanent foundation, be treated as a conventional single-family home subject to the same development standards as a single-family residential dwelling on the same lot would require, except for architectural requirements limited to its roof overhang, roofing material, and siding material.

Manufactured homes may be placed on individual lots that allow single-family residential uses provided that the homes are attached to a foundation system in compliance with all applicable building regulations and Section 18551 of the Health and Safety Code and occupied only as a residential use. Manufactured homes are subject to all Zoning Code provisions applicable to residential structures.

Residential Care Facility: Residential care facilities are subject to the same development standards and permit processing requirements as other residential uses in those zones, pursuant to the California Lanterman Developmental Disabilities Services Act.

Senior Housing: The City established the Senior Housing Overlay Zone to provide standard incentives for the development of a wide variety of specialized housing designed for and restricted to residents over the age of 55. This includes congregate living, independent living, and active retirement communities. Housing

forms include single-family dwellings, town homes, and other attached housing. All development in this overlay zone shall be in accordance with an approved site plan and CUP.

Emergency Shelter: Emergency shelters are permitted in the Community Commercial (CC) zone, subject to ministerial review and approval and compliance with objective standards consistent with the requirements identified in Government Code Section 65583(a)(4). To better address the special needs of homeless individuals and to ensure compatibility with adjacent properties and uses, Section 21.30.075 of the City's Zoning Code establishes use and development standards for emergency shelters as follows:

- An emergency shelter shall contain a maximum of twenty (20) beds;
- The shelter shall operate only from 5:00 p.m. to 8:00 a.m;
- The objective of the shelter is to assist clients in obtaining permanent housing, income and services;
- Residency at the shelter is limited to a maximum of one hundred eighty (180) days;
- The shelter shall have a written Management Plan that details staffing, training and qualifications, neighborhood outreach, transportation, security, volunteers and donation procedures, intake screening, treatment programs, and emergency plans;
- Attention to the size and location of interior and exterior waiting areas shall be included in the design of the facility; and
- Exterior security lighting and appropriate off-street parking are required.

No emergency shelters are currently located within Indian Wells. The City has identified several vacant sites with CC zoning that are suitable for emergency shelters, including: property on the northeast corner of Miles Avenue and Highway 111; a portion of the partially developed 39.46-acre Southwest Community Church property generally located Southwest of Fred Waring and Washington; and 0.69 acres within the Indian Wells Plaza commercial center. Assuming a gross floor area of 125 square feet per bed, all of the sites identified would be adequate to accommodate the one emergency shelter bed needed to serve Indian Wells' unhoused population, based on the Riverside County 2020 PIT Count. The CC zone is suitable for emergency shelters because:

- Shelters are compatible with a range of uses that are common in suburban communities and allowed in commercial zones (e.g., clinics, day care centers, office buildings, general retail, convalescent home, etc.);
- The CC zone is located along major corridors (Highway 111 and Fred Waring Drive) with easy access to public transit (Sunline bus Route 1 and Route 6);
- There is a mixture of existing uses in the CC zone that include restaurants, retail, office uses, and health care uses; and
- Although hazardous materials may be present and used on some of the properties within the CC zone, the majority of parcels are not known to be constrained by the presence of hazardous materials.

Low Barrier Navigation Center: A low barrier navigation center is a housing first, low-barrier, service-enriched shelter focused on moving people into permanent housing that provides temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing. AB 2162 requires jurisdictions to further streamline approval of eligible low barrier navigation center applications in areas zoned for mixed-use and residential zones permitting multifamily uses, subject to specific criteria. The City's Zoning Code does not conform to these recent requirements; however, Program ~~12~~ 13 in the Housing Plan requires the Zoning Code to be updated to address AB 2162.

Transitional and Supportive Housing: Transitional housing is a type of housing used to facilitate the movement of homeless individuals and families to permanent housing. Transitional housing can take several forms, including group quarters with beds, single-family homes, and multifamily apartments and typically offers case management and support services to return people to independent living (usually between 6-24 months). The Zoning Code defines transitional housing to have the same meaning as Government Code Section 65582(j).

According to the National Housing Institute, supportive housing is permanent housing with a service component, which can be provided either on-site or off-site. The Zoning Code defines supportive housing to have the same meaning as Government Code Section 65650(a). The City's definition is consistent with Government Code Section 65582(g).

Senate Bill 2 provides that transitional housing and supportive housing that is a rental housing development constitutes a residential use. It requires zoning to treat such uses as a residential use and subject only to those restrictions that apply to other residential uses of the same type in the same zone. The Zoning Code allows transitional and supportive housing as a residential use, subject to the same permitting process and development standards as other residential uses in the residential zones.

Single Room Occupancy (SRO): Single room occupancy (SRO) facilities are a housing type that is considered suitable to meet the needs of extremely low, very low, and low-income households. With high housing costs, many communities in California are exploring the use of single-room occupancy housing to fulfill the affordable housing needs of certain segments of the community, such as seniors, students, and single workers. The Indian Wells Zoning Code defines SRO units as "a structure that provides living units that have separate sleeping areas and some combination of shared bath or toilet facilities. The structure may or may not have separate or shared cooking facilities for the residents. SRO units includes structures commonly called residential hotels." SRO units are permitted by right in the RMHD zone.

Housing for Disabled Persons: On January 1, 2002, SB 520 became effective and required local jurisdictions to analyze local government constraints on developing, maintaining, and improving housing for persons with disabilities. In accordance with SB 520 and Government Code 65583(a)(7), the City recognizes the importance of providing housing for persons with disabilities. Persons with disabilities have a number of specific housing needs, including those related to design and location. Design needs generally include the removal of architectural barriers that limit the accessibility of dwelling units and construction of wheelchair ramps, railings, etc. Location needs include accessibility to public transportation, commercial services, health care, and supportive services. Some persons with disabilities need group housing opportunities, especially those who are lower-income or homeless. The following discussion addresses these issues and determines that no specific City policy or regulation serves to impede the access that persons with disabilities have to housing that suits their specific needs.

Zoning and Land Use: The General Plan and Zoning Code provide for the development of attached homes in the RMD and RMHD zones by right, and multi-family housing in the RMD and RMHD zones by CUP. Traditional single- and multi-family housing for persons with special needs, such as apartments for the disabled, are considered regular residential uses permitted in these zones. The City's land use policies and zoning provisions do not constrain the development of such housing.

Under the Lanterman Developmental Disabilities Services Act (Lanterman Act), small State-licensed residential care facilities for six or fewer persons must be permitted in all zones that allow single or multifamily uses, subject to the same permit processing requirements and development standards. The City ~~of Indian Wells~~has included Program 13, Development Code Amendments – Housing Constraints, to ~~will~~ amend the Zoning Code to define a small residential care home as a single-family residential use, and therefore permitted in the NPR zone subject to a CUP, in order to maintain compliance state laws and regulations. Large residential care facilities serving seven or more clients are allowed in the RMD and RMHD zones subject

to a CUP. Conditions are similar to those for other similar uses in the same zones and would not serve to unduly constrain the development of residential care facilities for more than six persons. To date, no CUP has been processed for a group home. Occupancy standards for residential care facilities are the same as occupancy standards for all other residential uses. The Zoning Code also accommodates transitional and supportive housing in all residential zoning districts and subject only to the same requirements for residential uses of the same type (e.g., single-family or multifamily) in the same zone. These facilities may serve persons with disabilities. The City does not have a local definition of "family" utilized in zoning and land use and thus does not distinguish between family and nonfamily households.

Building Code: Building construction and procedures within Indian Wells are required to conform to the 2019 California Building Code, as adopted in Title 16 of the City's Municipal Code. Standards within the Building Code include provisions to ensure accessibility for persons with disabilities. These standards are consistent with the Americans with Disabilities Act (ADA). No local amendments that would constrain accessibility or increase the cost of housing for persons with disabilities have been adopted and City officials are not aware of any instances in which an applicant experienced delays or rejection of a retrofitting proposal for accessibility to persons with disabilities.

Reasonable Accommodation: Both the federal Fair Housing Act and the California Fair Employment and Housing Act direct local governments to make reasonable accommodation (i.e., modifications or exceptions) in their zoning laws and other land use regulations to allow disabled persons an equal opportunity to use and enjoy a dwelling. For example, it may be a reasonable accommodation to waive a setback requirement so that elevated ramping can be constructed to provide access to a dwelling unit for a resident who has mobility impairments. Whether a particular modification is reasonable depends on the circumstances and must be decided on a case-by-case basis.

Reasonable accommodation refers to flexibility in standards and policies to accommodate the needs of persons with disabilities. The City's zoning and building codes, as well as approach to code enforcement, allow for special provisions that meet the needs of persons with disabilities without the need for variances. The City's Reasonable Accommodation Ordinance is codified in Chapter 1.24 of the City's Municipal Code.

The City's Planning Director has administrative/ministerial authority to hear and decide applications for reasonable accommodation to allow reasonable remedy from zoning and other land use regulations, policies, and procedures for individuals with physical or mental impairment. A request for reasonable accommodation may include a modification or exception to the rules, standards, and practices for the siting, development, and use of housing or housing-related facilities that would eliminate regulatory barriers and provide a person with a disability equal opportunity to housing of their choice.

Reasonable accommodation applications are not charged a fee for review and the reviewing authority must consider all of the following factors:

1. When housing is the subject of the request for Reasonable Accommodation, the housing will be used by a person with disabilities protected under fair housing laws;
2. As applicable, the requested accommodation is necessary to make housing available to a person with disabilities protected under the fair housing laws;
3. The requested accommodation would not impose an undue financial or administrative burden on the City;
4. The requested accommodation would not require a fundamental alteration in the nature of the City's policies, practices or procedures, including consideration of alternatives which may provide an equal level of benefit; and
5. The requested accommodation will not result in a direct and significant threat to the health or safety of other persons or substantial physical damage to the property of others.

Conclusion: Current planning policies and zoning regulations have mitigated potential constraints to the availability of housing for persons with disabilities. The City has analyzed its Zoning Code and procedures to ensure that it is providing flexibility in, and not constraining the development of, housing for persons with disabilities.

Development Standards

Development standards directly shape the form and intensity of residential development by providing controls over land use, heights and volumes of buildings, open space on a site, etc. Site development standards also ensure a quality living environment for all household groups in the City, including special groups such as lower and moderate-income households and senior citizens. Table 4-4~~Table 4-4~~ summarizes development standards in the residential zones (RVLD, RLD, RMD, and RMHD) and Open Space, Natural Preserve (NPR) zone, including density, minimum lot size, setbacks, lot coverage, and building height, by zoning district.

TABLE 4-4: BASIC RESIDENTIAL DEVELOPMENT STANDARDS

Development Standard		RVLD	RLD	RMD	RMHD	NPR
Density Maximum (units per acre)		3.0	4.5	7.0	12.0	1 du/40 ac
Minimum Lot Area (square feet)		12,000	8,500	12,000	12,000	40 acres
Minimum Lot Dimensions (width/depth)		100' x 100'	80' x 100'	100' x 100'	100' x 100'	--
Minimum Dwelling Unit Size (square feet)		2,000	2,000	1,000	1,000	2,000
Setbacks (feet)	Front	20	20	20	20	50
	Rear	10	10	10	20	100
	Interior Side Yard	8	8	8	10	25
	Street Side Yard	15	15	15	15	--
Maximum Dwelling Height (feet)		1 story 18'/15'[1]	1 story 18'/15'[1]	2 story 30'/25'[1]	2 story 30'/25'[1]	1 story 18'/15'[1]

Sources: City of Indian Wells Zoning Code, 2021.

1. For at least 70% of roof area.

To facilitate housing development, the City allows reduced minimum unit sizes within the Senior Housing Overlay Zone. Reduced minimum unit sizes vary by the number of bedrooms as follows:

- studio: 360 to 450 square feet;
- one-bedroom: 500 to 600 square feet; and
- two-bedroom: 700 to 800 square feet.

The City has not received any negative feedback from the development community regarding its land use controls, including height limits or minimum unit size. The City has analyzed all other development standards for their impact on housing supply, costs, timing, and ability to achieve the maximum densities and concluded that they do not pose a significant constraint on housing. In addition, the City offers flexibility in standards through variance requests, in which the City works cooperatively with the project applicant to understand the nature of the requests and how granting of the variance could positively impact the availability of housing, reduce costs, reduce time, and improve an applicant's ability to achieve maximum densities. As part of the City's General Plan and Development Code Update, the City is exploring updates to its development standards intended to reduce government constraints and promote housing development and affordability; this may include form-based standards to provide additional development flexibility. As part of the Housing Plan, the City has also included Program 14, Density Bonus Ordinance, to amend its Density Bonus Ordinance

consistent with State law, including density bonuses and incentives for projects that contain 100% very low- and low-income units. The City continues to monitor development standards and provide flexibility, such as variance requests and density bonus development incentives, as needed.

Residential Parking Requirements

Parking standards are an important development regulation in communities. The City's parking requirements are intended to ensure that adequate off-street parking and loading facilities are provided in proportion to the need created by the type of use. Adequate parking for residential projects contributes to the value of a project, the safety of residents, and the quality of a project's appearance. However, excessive parking standards can pose a significant constraint to the development of housing because they can reduce the buildable area on a site and impact the funding available for project amenities or additional units. The parking requirements for residential and mixed-use developments are shown in Table 4–5~~Table 4–5~~.

TABLE 4–5: RESIDENTIAL PARKING REQUIREMENTS

Use	Requirement	Additional Regulations
Detached Single-Family Dwelling	• 2 spaces located within a garage attached to the structure	--
Multi-Family (Apartments and Condominiums)	• Studio/1-bdrm: 2 spaces located within a garage • 2+ bdrm: 2 spaces located within a garage + 0.5 guest spaces per unit	• An additional 1 space for guest parking provided for every 4 units unless guest parking can be provided on private streets
Accessory Dwelling Unit (based on State law)	• 1 space per ADU • No spaces required for JADU	No parking is required if ADU is: • Located within 0.5 mile walking distance of public transit • Located within an architecturally and historically significant historic district • Part of the proposed or existing primary residence or an accessory structure • When on-street parking permits are required but not offered to the occupant of the ADU • When there is a car share vehicle located within one block of the ADU

Sources: City of Indian Wells Zoning Code, 2021; City of Indian Wells Design Guide for Highest Density Residential and Mixed Use Development, 2012.

1. When a garage, carport, or covered parking structure is demolished in conjunction with the construction of an ADU or converted to an ADU, those off-street parking spaces are not required to be replaced.

The City has provisions within the Senior Housing Overlay Zone and Affordable Housing Overlay Zone to waive or reduce the parking requirements for projects that include affordable housing units, and also allows for parking reductions for senior housing developments. Moreover, affordable housing developments that are eligible for a density bonus pursuant to Government Code Section 65915-65918 are eligible to use parking standards established by State Density Bonus law. The City has included Program 13, Development Code Amendments – Housing Constraints, to update the City's emergency shelter parking requirements consistent with AB 139.

The City has not received any feedback from the development community regarding parking standards in

the RMD or RMHD zones. The City has analyzed all other parking standards, including requirements in zones allowing multifamily uses, and concluded that they do not pose a significant constraint on housing. The City continues to monitor parking requirements and provide flexibility, such as variance requests or parking reductions for senior and affordable housing projects, as needed.

On/Off Site Improvements

On- and off-site improvement requirements for residential development in the City may be imposed when necessary for the proper development of the area. As a condition of approval of a tentative map, the City Council may require the subdivider to dedicate property for public use or benefit, including local streets and arterial highways; alleys; trails, paths and pedestrian ways; rights-of-way for drainage and erosion-control facilities; flood-control facilities; parks; open space; easements for landscaping maintenance; public utility easements; and other public easements. Requirements for site improvements are at a level necessary to meet the City's costs and are necessary to protect health, safety, and welfare.

Section 20.80.010 of the City's Municipal Code sets street width standards within Indian Wells. In many areas of the City, sidewalks and curbs are already in place. The City's street standards are consistent with those of surrounding areas, and include the following:

- Collector Streets – Minimum right-of-way width is 72 feet and concrete curbs and gutters with 48 feet between curbs.
- General Local Streets – Minimum right-of-way width is 60 feet and concrete curbs and gutters with 40 feet between curbs.
- Restricted Local – Minimum right-of-way width is 50 feet and concrete curbs and gutters with 32 feet between curbs.
- Alleys – Minimum right of way width is 20 feet and asphalt pavement full width.

The City allows deviation from these standards in certain cases due to physical constraints or where circumstances dictate special treatment. On- and off-site improvements have not been determined to be a constraint on housing supply and affordability.

4A.2 Development Review Process

The time and cost of permit processing and review can be a constraint to housing development if significant development review is required. Project review and permit processing are necessary steps to ensure that residential construction proceeds in an orderly manner. The time required for project approval is often not so much a factor of the approval body (Director versus Planning Commission), but the complexity of the project and associated environmental issues. However, small infill projects that can be approved administratively are generally less complex and take a shorter time to obtain appropriate approvals. Large mixed-use projects or residential subdivision maps, subject to the California Environmental Quality Act (CEQA), require a public hearing before the Planning Commission.

The City reviews all applications for development to ensure the construction of projects that contribute in a positive manner to the community and improve quality of life. Residential development projects typically undergo several types of approvals – ministerial, discretionary actions (either with or without a public hearing), and legislative actions. This section outlines the timeline for typical residential development review and describes the permitting requirements and procedures for Design Review, Conditional Use Permits (CUP), Subdivision Maps, etc. Given the development activity during the 5th Cycle RHNA period, the City's processing and permit procedures do not appear to unduly constrain the development of housing.

TIMEFRAMES

Processing times for applications in Indian Wells vary based upon the scope and type of project. The amount of time involved in processing applications depends on the type of project, the applicant's compliance with

the City's ordinances, and the completeness of the applications. Certain types of applications/permits are discretionary and require a public hearing, while others are processed administratively. Through administrative approval, the applicant bypasses the public hearing requirement and shortens the processing time.

Some projects may take an extended period for final approval. However, these projects generally have significant environmental impacts, involve General Plan or specific plan amendments, rezoning, or need additional community workshops. Developers may be responsible for delays by failing to provide information or requesting continuances. Permit approval under these circumstances requires more time for public notice, public hearings, and negotiation of design modifications to resolve problems.

On average, the typical processing time for a single-family home ranges from 30-60 days, which assumes plan check and building permits with no additional entitlements required. These residential projects tend not to create substantial environmental impacts, thereby greatly reducing the time needed for review. The typical processing time for a multifamily unit is 3-6 months, which assumes that additional entitlements are required, a moderate level of environmental analysis is necessary, and public hearings with the Planning Commission and/or City Council will occur.

Table 4-6~~Table 4-6~~ outlines the typical permit processing times and associated reviewing body by the type of approval or permit. It should be noted that many projects require multiple entitlements, which are often processed concurrently, thereby shortening the overall processing time. The City has established a list of standard permits that apply to residential development projects ranging from building permits to use permits.

TABLE 4-6: TYPICAL PERMIT PROCESSING TIMES AND REVIEWING BODY

Type of Approval or Permit	Review Authority				Processing Times
	Director	PC	CC	Public Hearing	
Administrative Design Review	D	A	A	No	2-4 Weeks
Design Review		D	A	Yes	3-6 Weeks
Development Agreement		R	D	Yes	3-6 Weeks
Conditional Use Permit		R	D	Yes	3-6 Months
Variance		R	D	Yes	2-4 Months
Zoning Amendment or Zone Change		R	D	Yes	3-6 Months
General Plan Amendment		R	D	Yes	3-6 Months
Tentative Map/Parcel Map		R	D	Yes	3-6 Months

Source: City of Indian Wells, 2021
D = Deciding body whose decision is final unless appealed
R = Advisory body required to make recommendations
A = Appeal authority

Administrative Design Review

A review to determine zoning compliance is conducted for all developments in the City to ensure that a proposed development complies with all applicable City Codes and any previously approved plans or maps for the site. Regulations checked during this review include setbacks, landscaping, building height, parking, and other requirements of this Zoning Code. In addition, this review checks all previously applied conditions of approval to ensure that the development meets these requirements. This review is conducted by the Director of Community Development prior to the issuance of building permits.

Architecture and Landscape Review

In accordance with Chapter 21.60 of the Zoning Code, all development is required to comply with the City's architecture and landscape review procedures. The Design Review Committee reviews all building proposals to determine whether the proposed standards meet the basic zoning and design parameters set forth in the

Zoning Code and applicable design guidelines established by the City, or if applicable, a Homeowners Association's Architectural Guidelines. Factors for consideration include, but are not limited to, site layout, site design, and ensuring the general appearance of structures, buildings and other constructed and erected objects is compatible with the existing built and landscaped environment and to ensure harmony between the structure and landscape.

Conditional Use Permit (CUP)

Chapter 21.06, Section 21.06.040 of the Zoning Code regulates the issuance of Conditional Use Permits (CUP). Land uses that require a CUP generally have a unique and distinct impact on the area in which they are located or are capable of impacts to adjacent properties unless given special review and conditions. The following residential uses require a CUP:

- Single-Family attached homes in the RVLD and RLD zones;
- Residential Cluster Development in RVLD, RLD, RMD, RMHD, and NPR zones;
- Multi-Family units in the RMD and RMHD zones; and
- Large (7 or more clients) residential care facilities in the RMD and RMHD zones.

The Planning Commission may approve, conditionally approve, or deny a CUP application unless the application includes concurrent processing of a permit that requires City Council action, in which case the Planning Commission makes a recommendation to the City Council. The approving body must make the following findings prior to approval, pursuant to Section 21.06.040 of the Zoning Code:

1. That the proposed location of the conditional use is in accord with the objectives of this Zoning Code and the purpose of the General Plan and zoning land use category in which the site is located;
2. That the proposed conditional use will not be detrimental to the public health, safety or welfare, or be materially injurious to properties or improvements in the vicinity;
3. That the proposed conditional use will comply with each of the applicable provisions of this Zoning Code except for approved Variances.

The following applies to applications for Conditional Use Permits on property located in a residential zone:

1. The Planning Commission shall hold at least one (1) public hearing and shall approve, approve with conditions, or deny, the Conditional Use Permit by resolution based on the findings in Section 21.06.040(d).
2. If the Planning Commission approves, or approves with conditions, the Conditional Use Permit, the Clerk of the Planning Commission shall forward the approval or approval with conditions to the City Council for review and approval through the following process. The item shall be placed on the City Council's Consent Calendar. Any City Council Member or any interested person may remove the item from the Council's Consent Calendar and request that the item be scheduled for a public hearing before the City Council.
3. If the item is so removed from the Consent Calendar, the City Council shall hold at least one (1) public hearing and shall approve, conditionally approve, or deny the Conditional Use Permit by resolution based on the findings in Section 21.06.040(d).
4. If the item remains on the Consent Calendar, the "date of decision of the City Council" for purposes of Section 21.06.040(1) shall be the date the Consent Calendar containing the item is approved by the City Council. City Council action either by (i) removal of the item, Council public hearing, and Council approval, or (ii) acceptance by approval of the item on the Consent Calendar, shall constitute granting of the permit by the City Council in accordance with Section 21.06.040(a).
5. In the event the Planning Commission denies the application or imposes a condition with which the

applicant disagrees, the applicant may appeal the Planning Commission's decision to the City Council in accordance with the appeal procedures set forth in Section 21.06.110.

6. Nothing herein shall prevent the Planning Commission from requesting that the City Council hold a public hearing on a Conditional Use Permit application.

Subdivisions

This review process applies to all residential land divisions within the City. Title 20 of the Indian Wells Municipal Code includes the standards and processes for subdivisions. It is based primarily on the State Subdivision Map Act. As it relates to residential development, the regulations apply to all land divisions that create lots for single-family homes and lots, or condominiums, for multifamily development. As part of the review process for subdivisions, the City reviews applications for compliance with lot size and shape standards, the general layout of the subdivision, and infrastructure requirements. If the project complies with the subdivision standards and General Plan density, the project can proceed through the approval process.

The City has not denied any CUPs involving residential projects. Further, the City has not received any feedback from the development community that the CUP process is a constraint to residential development. As described in Program 10, Monitoring Potential Constraints, in the Housing Plan, the City will continue to monitor City regulations, including development review processes, to remove potential impacts on housing supply, cost, timing and approval certainty.

Reasonable Accommodation

The City's process for providing reasonable accommodation allows individuals, or their representatives, to make requests for reasonable accommodations for persons with disabilities as part of the permit process. No additional permits are required or additional fees charged by the City. Requests for reasonable accommodation to meet the needs of persons with disabilities are approved administratively, and a use permit is not required. City staff is available to provide assistance regarding the processing of requests for the construction of accessory structures intended to accommodate persons with disabilities. Information regarding the approval of these structures is included within all public notices and agendas, as applicable. Indian Wells' reasonable accommodation procedure complies with Housing Element law and provides an accessible way for disabled residents to make necessary changes to their properties.

FACILITATED ENVIRONMENTAL REVIEW

The City has adopted uniform procedures for complying with the requirements of the California Environmental Quality Act (CEQA) for assessing the potential environmental impacts of those development applications determined to be a "project" as defined by Public Resources Code 21000-21177. Environmental review is required for most discretionary actions including Design Review, Conditional Use Permits, Subdivision Maps, and legislative actions including General Plan or Specific Plan amendments, zone changes, and code amendments. Environmental review occurs while the application is being processed. An environmental determination by City staff for a project is made in order to prepare the appropriate environmental document that can be considered by the decision-making authority with the legislative or discretionary application.

In addition to the requirements of CEQA, the City of Indian Wells Zoning Code contains additional environmental standards for the City's environmental review process in HMC Section 17.06.040.

DEVELOPED DENSITIES AND PERMIT TIMES

The City has not received any requests during the prior planning period to develop housing at densities below those anticipated. Based on a typical residential project, the City estimates that the Building Plan check is about two weeks for initial review and one week for each subsequent review thereafter. The City finds that this is a reasonable timeline and works diligently with applicants once they submit material for review.

STREAMLINING APPROVALS

Lower Income Sites Included in Previous Elements

While the Design Review process is not considered a constraint to housing, Program ~~12~~ 13 has been included to comply with Government Code 65583.2. This program will provide for ministerial approval (e.g., Planning Director approval of Design Review and entitlements other than a subdivision map) of housing projects with a minimum of 20% of units affordable to lower income households and will increase certainty for affordable and multifamily developers related to residential sites throughout the community.

Senate Bill (SB) 35

SB 35 provides provisions for streamlining projects based on a jurisdiction's progress towards its RHNA and timely submittal of the Housing Element Annual Progress Report. When jurisdictions have insufficient progress toward their above moderate-income RHNA and/or have not submitted the latest Housing Element Annual Progress Report, these jurisdictions are subject to the streamlined ministerial approval process (SB 35 (Chapter 366, Statutes of 2017) streamlining) for proposed developments with at least 10% affordability.

HCD reviews the annual progress report deadlines and RHNA progress on an annual basis. Indian Wells is currently subject to SB 35 streamlining provisions when proposed developments include 50% affordability. Program ~~12~~ 13 in the Housing Plan has been provided to incorporate the mandatory streamlining provisions into the City's Zoning Code. These streamlining provisions will reduce approval requirements for projects that include a minimum of 50% of units affordable to lower income households and that meet the criteria specified by State law.

FLEXIBILITY IN DEVELOPMENT STANDARDS

Development standards affect the financials of a residential project, both from the revenue side (through achievable density) and through the costs of accommodating specific development standards. However, there is no specific threshold that determines whether a particular standard or combination constrains the affordability or supply of housing. Many factors determine project feasibility. While prior sections discussed how to reduce development costs, the following describes ways that the Zoning Code offers flexibility in development standards.

Residential Density Bonus

In 1996, the City updated the Zoning Code to establish two residential overlay districts, the Affordable Housing Overlay Zone and the Senior Housing Overlay Zone, that allow for density bonuses for affordable and senior residential projects in accordance with State Density Bonus law. Section 21.12.040 of the Zoning Code addresses density bonus requirements for affordable housing and senior residential projects. Program ~~13~~ 14 in the Housing Plan requires the Zoning Code to be updated to address density bonuses and other incentives for housing and/or child care facilities in accordance with the requirements of State law, including Government Code Title 7, Division 1, Chapter 4.3 (Density Bonuses and Other Incentives).

Inclusionary Housing

The City does not have any requirements that obligate developers to provide or fund housing at specific affordability levels.

Short-Term Rentals

Chapter 5.20 of the IWMC addresses short-term rentals. IWMC Section 5.20.040 requires an owner to obtain a valid business permit and short-term residential rental permit from the City before renting a dwelling unit as a short-term rental or advertising the availability of a short-term rental. There were 14 short-term rentals in Indian Wells listed on *Airbnb.com* in July 2021. All 14 rentals were to rent the entire home or condominium unit. It is difficult to determine if this decreases the amount of housing stock available for permanent occupancy, as the units may be used primarily as vacation homes.

BUILDING CODES AND ENFORCEMENT

New construction in Indian Wells, including additions and remodels, must comply with the 2019 California

Building Code (CBC). The City adopted the 2019 California Building Code with all required updates. The Building Code establishes construction standards necessary to protect public health, safety, and welfare, and the local enforcement of this code does not unduly constrain development of housing. The 2019 California Building Code, Title 24, Part 2, Volumes 1 and 2, published by the International Code Council, was adopted by the City by reference as Title 16 of the City's Municipal Code and subject to the amendments contained in that Title.

Amendments have been made to the California Building Code, Mechanical Code, Plumbing Code, Electrical Code, and Fire Code, as detailed in Title 16 of the City's Municipal Code. No local amendment to the Building Code has either been initiated or approved that directly impacts housing standards or processes. Further, these amendments have been assessed for their impact on the production of market rate and affordable housing and there are no constraints as a result. Code enforcement is conducted by the City and is based upon issues identified by the community and reported to City staff. The City maintains general records of neighborhoods where code complaints are most prevalent and works proactively with these neighborhoods to address potential issues before they become significant concerns. The City enforces its code requirements equitably throughout the community, as necessary. Program 1 in the Housing Plan has been included to help support homeowners with rehabilitating substandard housing. The Code Enforcement Department works with property owners and renters to assist in meeting State health and safety codes.

4A.3 Development Fees

The City of Indian Wells charges fees to process plans submitted for residential projects and to fund the provision of important services that are needed to accommodate housing and population growth. Fees and exactions are used to finance public facilities, roadways, water and sewer infrastructure, schools, and other community services. Nearly all these fees are assessed through a pro rata share system, based on the magnitude of the project's impact or the extent of the benefit that will be derived. Failure to adequately plan for residential development is a key reason why jurisdictions are so financially constrained today. In general, these fees can be a constraint on housing development and compromise market-rate affordability because the additional cost borne by developers contributes to overall increased housing unit cost. However, the fees are necessary to maintain adequate planning services and other public services and facilities in the City.

For new residential projects, developers in Indian Wells may be required to pay one or more of the following fees depending on the location, type, and size of the project:

Planning, Building, and Environmental Fees: The City of Indian Wells charges developers standard plan check fees, fees for processing applications, building permits, tentative tract maps, environmental initial study, variance, conditional use permit, or other permits to pay for the cost of processing applications and conducting inspections for specific projects. This does not include additional fees paid by the developer for project-specific environmental impact reports.

City Impact Fees: The City charges impact fees to finance new or expanded infrastructure and public facilities required to serve residents. The fee must have a reasonable relationship to the infrastructure costs and represent the marginal cost of improvements required to serve residents of the new residential projects. The City charges fees to offset impacts to public streets, drainage facilities, water quality, and parks. Other fees and assessments may apply depending on the location.

Regional Impact Fees: Regional impact fees include water and sewer fees collected by the water district and sanitation district, and school impact fees collected by the school districts as allowed by State law to finance the construction and expansion of schools to accommodate student enrollment. The water, sanitation, and school districts have the authority to set the fee levels; the City does not have any ability to adjust these fees.

Planning and permitting fees are charged on an at-cost basis to cover staff services and administrative expenses for processing development applications. Development impact fees are required to provide essential services and infrastructure to serve new residents. Impact fees are governed by State law to demonstrate a nexus between development and potential impacts. State law also requires the proportionality test to ensure the pro rata share of costs to provide services and infrastructure by individual developments is reasonable. The City recognizes that planning/permitting and development fees add to the cost of residential development. To mitigate the impact of planning/permitting and impact fees on the cost of residential development, the City uses HOME, CDBG, as well as other funding sources to gap-finance affordable housing development.

Table 4-7~~Table 4-7~~ details the City's Planning Department processing fees for development project entitlements. One or more of the entitlements would be required to process a residential project depending on the scale and complexity of the project and a building permit is required for each residential structure.

TABLE 4-7: DEVELOPMENT PROJECT PROCESSING FEES (EFFECTIVE 07/01/2021)

Entitlements	
Planning and Application Fees	
General Plan Amendment	$6,180.03
Specific Plan	$6,010.47
Zone Change	$6,180.03
Conditional Use Permit (New Use)	$6,904.62
Conditional Use Permit (Existing Single-Family Residential Lot)	$3,131.09
Conditional Use Permit (Modify Existing)	$4,145.30
Variance	$2,029.47
Subdivisions	
Tentative Tract Map	$5,731.38
Tentative Parcel Map	$4,749.82
Environmental Review	
Categorical Exemption	$403.37
Environmental Assessment – Negative Declaration	Cost + %35 Ad. Chrg
EIR Expanding Study, Mitigated Negative Declaration	Cost + %35 Ad. Chrg

Source: City of Indian Wells, 2021

Note: This is only a partial list of typical Planning fees.

Table 4-8 provides the ratio of typical development cost to fees per unit for single and multi-family developments in Indian Wells, based on recent projects within the City. As shown in Table 4-8, there is no significant difference in the total fees (development impact fees and permit fees) for single- versus multifamily development. The exact fees associated with an individual project will vary greatly based on the exact project parameters. However, the City reviews its fees annually to confirm that its fees are in line with those charged by other agencies in the region and that they do not present a constraint to development.

TABLE 4-8: TOTAL PROCESSING AND FEES FOR TYPICAL SINGLE- AND MULTI-FAMILY UNITS

Housing Type	Total Fees	Estimated Development Cost per Unit	Estimated Proportion of Fees to Development Costs per Unit
Single Family	$7,221.28	$250,000	2.9%
Multi-Family	$7,221.28	$301,740	2.4%

Source: City of Indian Wells, 2021

As part of this Housing Element Update, the City has considered all fees incurred by the development community and considered these fees as a potential constraint on housing supply and affordability. As demonstrated throughout this Background Report, the City of Indian Wells has a strong history of housing production at all income levels and proactively coordinates with the development community on a regular (at least annual) basis (see Housing Program 10). The City continues to see applications for housing development and provides incentives for the production of affordable housing (see Programs 3, 12, and 14). The City has reviewed its fees and considered the fees of neighboring jurisdictions and, in concert with ongoing development and input from development community, has determined that the City's fees do not constrain housing supply or affordability.

4B. Non-Governmental Constraints

Non-governmental constraints refer to market factors such as the demand for housing, the price of land, construction costs, availability of financing, and other factors that increase the cost of housing development.

DEVELOPMENT COSTS

Land Prices

The cost to develop housing is influenced by the cost of the raw land, the cost of holding the land during the development process, and the cost of providing services to meet City standards for development. The cost of raw land is influenced by variables such as scarcity, location, availability of public utilities, zoning, and unique features like trees and adjoining uses. In Riverside County, land prices have generally increased to reflect the demand of a rapidly growing population. A review of lots for sale and recently sold (within the last 36 months), using Zillow and LoopNet listings, found 60 vacant lots zoned for residential use in Indian Wells ranging from $230,000 to $2,200,00 or approximately $21 to $95 per square foot.

A small number of underdeveloped parcels with a single-family unit that could be redeveloped with larger, single-family homes (with ADUs) have been sold for $250,000 to $575,000 or approximately $34 to $72 per square foot, largely depending on the location within the community.

It is difficult to ascertain the cost of raw land for multifamily development since a review of multifamily developments for sale and recently sold using Zillow and LoopNet listings found no properties.

Cost of Construction

Construction cost is determined primarily by the cost of labor and materials. The relative importance of each is a function of the complexity of the construction job and the desired quality of the finished product. As a result, builders are under constant pressure to complete a project for as low a price as possible while still providing a quality product. This pressure has led (and is still leading) to an emphasis on labor-saving materials and construction techniques.

The International Code Council (ICC) provides estimates for the average cost of labor and materials for typical Type VA protected, wood-frame housing. Estimates are based on "good-quality" construction, providing for materials and fixtures well above the minimum required by state and local building codes. In the 2018 edition of the Building Safety Journal, the ICC estimated that the average per square foot cost for good-quality housing in the Indian Wells area was approximately $113 for multifamily housing and $139 – $206 per square foot for single-family homes. Although construction costs are a substantial portion of the overall development cost, they are consistent throughout the region and therefore are not considered a major constraint to housing production. The 2020 COVID-19 pandemic social distancing guidelines may increase constructions costs for an unknown period.

Construction cost increases, like land cost increases, affect the ability of consumers to pay for housing. Construction cost increases occur due to the cost of materials, labor, and higher government-imposed standards (e.g., energy conservation requirements). The development community is currently producing market rate for-sale housing that is affordable to moderate and above moderate-income households.

Cost and Availability of Financing

Financing is critical to the housing market. Developers require construction financing and buyers require permanent financing. The two principal ways in which financing can serve as a constraint to new residential development are the availability and cost of construction financing and the availability and cost of permanent financing.

- If financing is not easily available, then more equity may be required for developing new projects and fewer homebuyers can purchase homes, since higher down payments are required.
- Higher construction period interest rates for developers result in higher development costs. For homebuyers, higher interest rates translate into higher mortgage payments (for the same loan amount), which therefore reduces the purchasing power of homebuyers.

On May 6, 2021, the reported average rate for a 30-year mortgage was 2.96% with 0.6 fees/points (Freddie Mac, 2021). From 2005 through 2021, average monthly mortgage rates have ranged from a high of 6.76% in July 2006 to today's record lows. For homebuyers, it is necessary to pay a higher down payment than in the recent past, and demonstrate credit worthiness and adequate incomes, so that loan applications meet standard underwriting criteria. While adherence to strict underwriting criteria was not required during the early and mid-2000s, the return to stricter standards is consistent with loan standards prior to 2001.

Approved and Built Densities

While the City's zoning regulations identify minimum and maximum densities that can be developed in Indian Wells, individual developers may opt to build at the lower, mid-range, or higher end of allowed densities. Recent projects in Indian Wells that are built or are under construction are consistent with the densities anticipated by the City's General Plan and Zoning Code and typically built within 10% of the maximum allowable density. The City has received feedback from the development community that the maximum density levels are realistic and achievable, and the City expects to continue to see projects built at or around the maximum allowable density.

AFFORDABLE HOUSING DEVELOPMENT CONSTRAINTS

In addition to the constraints to market rate housing development discussed above, affordable housing projects face other constraints. While there is a range of sites available for potential affordable housing projects, as well as projects that focus on special needs populations, financial assistance for the development of affordable housing is limited and highly competitive.

Multiple funding sources are typically needed to construct an affordable housing project since substantial subsidies are required to make the units affordable to extremely low, very low, and low-income households. It is not unusual to see five or more funding sources assembled to make a project financially feasible. Each of these sources may have different requirements and application deadlines, and some sources may require that the project has already successfully secured financing commitments. Since financing is so critical and is also generally competitive, organizations and agencies that provide funding can often effectively dictate the type and size of projects. Thus, in some years senior housing may be favored by financing programs, while in other years family housing may be preferred. Target income levels can also vary from year to year.

This situation has worsened in recent years. Federal and state funding has decreased and limited amounts of housing funds are available. Tax credits, often a fundamental source of financing for affordable housing, are no longer selling on a one for one basis. In other words, once a project has received authorization to sell a specified amount of tax credits to equity investors, the investors are no longer purchasing the credits at face value but are purchasing them at a discount.

Nonetheless, the City has had success in collaborating with other stakeholders for the development of affordable housing in Indian Wells. The City has entered into an Exclusive Negotiating Agreement (ENA) with Abode Communities to develop 99 deed restricted affordable housing units plus 1 manager unit (all multifamily units), on approx. 6-acres of Housing Authority property along HWY 111, immediately west of Mountain View Villas. The Housing Authority would lease the property with affordable covenants for a 55-year term. The Housing Authority owns one additional parcel west of the Indian Wells Tennis Garden; this approximately 12.64-acre sites is ~~an~~ a long-term opportunity for the City to continue working with developers of affordable housing to expand the housing choices in Indian Wells.

4C. Environmental Constraints

According to the City's 2019 Local Hazard Mitigation Plan, environmental hazards affecting residential development in the City include flood hazards and geologic and seismic conditions, which provide the greatest threat to the built environment. These natural hazards may constrain residential development by threatening public safety and infrastructure. To protect the health, safety, and welfare of residents in Indian Wells, the City has adopted regulations that limit development within areas of high risk and/or require design standards that can withstand natural hazards. In preparing the City's inventory of sites designated for residential development (Appendix A), the City considered the extent to which sites were constrained by hazards, and potential hazards are accounted for as part of the capacity study. There are no known environmental constraints or other constraints that would preclude housing development on identified sites in the planning period or reduce the potential capacity of a site to a level lower than what has been assumed in Appendix A. The following hazards may impact development of residential units in Indian Wells.

Geologic and Seismic Hazards

Similar to other southern California cities, the City of Indian Wells is located in an area of high seismic activity. Although no active or potentially active faults traverse the City, Indian Wells is located within twenty miles of two faults: the San Andreas Fault to the north and the Indian Wells to the south. Surface rupture in Indian Wells is unlikely since no faults have been identified within the city boundaries. However, the City is likely to experience ground shaking, the degree to which would be based on the fault from which the earthquake occurs, distance from the City, and the magnitude. Impacts of an earthquake include potential liquefaction, which occurs when the strength and stiffness of a soil is reduced by intense ground shaking. Structures particularly susceptible to earthquake damage include tilt-up structures, unreinforced masonry buildings, older buildings, and mobile homes. After the 1971 San Fernando earthquake, building codes and design criteria were updated to address seismic occurrences.

Flood Hazards

Indian Wells and the surrounding desert area are subject to intense storms which result in substantial runoff and flash flooding. Two major flood control channels exist in Indian Wells: the Whitewater River flood control channel, running in an easterly direction just north of Highway 111; and the Deep Canyon flood control channel, running in an easterly direction just south of Fairway Drive and Iroquois Drive. Parts of Indian Wells lie within 100-year and 500-year flood zones published by the Federal Emergency Management Agency (FEMA). Within the 100-year and 500-year flood zones, there is a 1.0-percent and 0.2-percent or greater chance of flooding in any given year, respectively. The 100-year flood zone is generally restricted to the Whitewater flood control channel and Deep Canyon flood control channel, whereas the 500-year flood zone exists generally within the central and western parts of the City. Residential development within these areas is subject to specific standards outlined in the City's Floodplain Management Ordinance to minimize flood hazard damage and risk. These standards do not pose a significant constraint to housing.

Extreme Weather

Indian Wells and the surrounding desert area are subject to periods of extreme heat and cold, as well as high winds and dust storms. The City utilizes a community-wide email blast and Nixle emergency notification system (ENS) to notify residents in advance of any impending severe weather event. Extreme heat significantly increases the potential for heat-related illnesses, particularly for those working or participating in outdoor activities. Although there are no cooling stations located within the City, cooling stations exist throughout the Coachella Valley, with the closest located at the La Quinta Wellness Center. The cost of installation of heating and cooling systems (HVAC) in residential developments does not pose a significant constraint to housing.

Archaeological, Historic, and Native American Cultural Resources

Indian Wells has a rich history with many archaeological, historic, and Native American cultural resources identified within and surrounding its boundaries. While many of these historic and pre-historic and resources have been formally recorded, there may still be properties that contain buried cultural and archaeological resources and unrecorded structures. Because of the confidentiality of these resources, especially archaeological and Native American sites, the City will follow State law requirements with regards to analysis of these resources and consultation with local tribes.

4D. Infrastructure Constraints

Another factor adding to the cost of new construction is the provision of adequate infrastructure: major and local streets; curbs, gutters, and sidewalks; water and sewer lines; storm drains; and street lighting. All these improvements are required to be built or installed in conjunction with new development. In most cases, these improvements are dedicated to the City, which is then responsible for their maintenance. The cost of these facilities is borne by developers, added to the cost of new housing units, and eventually passed on to the homebuyer or property owner. As noted in the Resources chapter of this Housing Element, public infrastructure and services are available, or are programmed to be made available, for all the sites included in the sites inventory, including the capacity to accommodate Indian Wells's total share of the regional housing need (RHNA).

Senate Bill 1087 (enacted 2006) requires that water providers develop written policies that grant priority to proposed development that includes housing affordable to lower income households. The legislation also prohibits water providers from denying or conditioning the approval of development that includes housing affordable to lower income households, unless specific written findings are made. Senate Bill 1087 also mandates priority sewage collection and treatment service to housing developments providing units affordable to lower income households. The City will provide a copy of the Housing Element to its water and sewer providers in compliance with Government Code Section 65589.7 and SB 1087. As well, the Planning Department will continue to coordinate with the water and sewer providers to ensure priority service provision to affordable housing developments.

Water Capacity

Water supply and distribution in Indian Wells is provided by Coachella Valley Water District (CVWD) in the West Valley division of the Indio Subbasin. Water delivered to customers in the City is a combination of groundwater from the Coachella Valley Groundwater Basin (DWR Basin No. 7-21), recycled water, and imported water from the Colorado River through the Coachella Channel and through an exchange agreement with the Metropolitan Water District of Southern California (MWD).

The 2020 Coachella Valley Regional Urban Water Management Plan (RUWMP) states that it will be able to serve 100 percent of projected demands for the City of Indian Wells in normal, single-dry and multiple-dry years. Collectively, water supplies are projected to be sufficient to meet demands in all year types through the planning horizon (20 years).[2]

Sewer Capacity

Wastewater services within Indian Wells are provided by CVWD. CVWD operates and maintains five water reclamation plants (WRPs), three of which are equipped to treat wastewater to meet state standards for non-potable water for irrigation. Wastewater in the City collect in the citywide network of gravity sewers and lift stations and are conveyed to the WRPs. Wastewater conveyed to the WRPs receives secondary treatment before it is either disposed of by evaporation-infiltration basins, released to the Coachella Valley Stormwater Channel, or receives tertiary treatment at one of two of the WRPs. The WRPs have a combined design capacity of approximately 30 million gallons per day (mgd) and currently process an average daily flow (DWF) of 17 mgd. The WRPs have a remaining capacity of about 13 mgd.[1]

The local system of collector and lateral sewer lines is operated and maintained by CVWD, while overall wastewater collection system is regulated under the jurisdiction of the Regional Water Quality Control Board, the State Water Resources Control Board, and the U.S. Environmental Protection Agency. CVWD's wastewater collection system consists of approximately 1,160 miles of 6-inch through 36-inch diameter sewers, and includes 28 sewage lift stations and associated force mains. No deficiencies have been identified in the District's regional facilities that serve Indian Wells.

Electric, Gas, and Telecommunications

Southern California Edison (SCE) provides electrical service and Southern California Gas Company (SoCalGas) provides natural gas services to residences and businesses throughout the City of Indian Wells. SCE provides electricity service to 15 million people over an approximately 50,000 square mile area throughout southern California.[3] SoCalGas provides natural gas service to approximately 21.6 million customers, spanning roughly 20,000 miles.[4] Infrastructure to deliver electricity and natural gas throughout Indian Wells is currently in place. SCE and SoCalGas can generally can provide these services to newer development on request.

Telecommunications services in Indian Wells are provided by a variety of service providers including AT&T and Spectrum. Infrastructure to deliver telecommunications throughout Indian Wells is currently in place and can generally be provided to newer development upon request.

[2] "2020 Coachella Valley Regional Urban Water Management Plan," *Coachella Valley Water District et. al* (June 2021).

[3] "About Us," Southern California Edison, https://www.sce.com/about-us (November 2021).

[4] "Company Profile," Southern California Gas Company, https://www.socalgas.com/about-us/company-profile (November 2021).

5. Housing Resources

This section of the Housing Element describes resources available for housing development. Resources include land designated for housing development and financial resources to assist with the development of housing.

5A. Regional Housing Needs Allocation (RHNA)

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

This RHNA covers an 8-year planning period (2021 through 2029) and is divided into four income categories: very low, low, moderate, and above moderate. The City's 2021-2029 RHNA is 382 units, as shown in Table 5–1. Pursuant to AB 2634, local jurisdictions are also required to project the housing needs of extremely low-income households (0-30% Area Median Income (AMI)). In estimating the number of extremely low-income households, a jurisdiction can use 50% of the very low-income allocation; therefore, the City's very low income RHNA of 117 units can be split into 59 extremely low income and 58 very low-income units.

TABLE 5–1: RHNA 2021-2029

Income Group	Total Housing Units Allocated	Percentage of Units
Extremely/Very Low	117	31%
Low	81	21%
Moderate	91	24%
Above Moderate	83	24%
Total	**382**	**100%**

Source: Southern California Association of Governments, 2021

Housing Element law does not require the City to ensure that the numbers of dwelling units identified in the RHNA are built within the planning period. The law does, however, require that the City provide an inventory of land suitably zoned and with available infrastructure and utilities to meet that need.

5B. Progress Towards the RHNA

Since the RHNA uses June 30, 2021 as the baseline for growth projections for the 2021-2029 planning period, jurisdictions may count housing units that have been developed, are under construction, and/or have received their building permits after June 30, 2021 and units that have been approved/entitled but are not yet built toward their RHNA obligation. These credits are described below.

UNITS UNDER CONSTRUCTION/BUILT SINCE JULY 1, 2021

Since this date, **17 housing units** have been developed, are under construction, or have received building permits in Indian Wells (Table 5–2Table). These units include 12 single-family residences projected to be affordable to above-moderate income households and 5 accessory dwelling units (ADUs). Consistent with SCAG's affordability assumptions for ADUs in the Riverside/San Bernardino County Region, the City has assumed that 2 of the ADUs are affordable to very low income households, 1 affordable to low income households, 1 affordable to moderate income households, and 1 affordable to above-moderate income

households. Moving forward, the City has included Program 8 in the Housing Plan to monitor the affordability of ADUs developed in Indian Wells to more accurately account for their role in helping achieve the City's housing goals by income level.

UNITS APPROVED/ENTITLED TO BE DEVELOPED DURING THE PLANNING PERIOD

Jurisdictions may also count projects that are approved/entitled but not yet built or under construction; **233 units** serving moderate- and above-moderate income households are expected to be developed during the planning period. Three separate projects comprise these units: Province, Toscana, and Indian Wells Crossing Specific Plan. These projects are described below:

Province: The Province project has been entitled for a total of 133 single-family units. Based on market sales prices for similar new single-family units, the City assumes that all of these units will serve the City's above-moderate income needs. Prior to the planning period, 12 units were developed, and project went dormant for several years. However, Lennar Development is now currently working on revising architecture for remaining 119 units and plans to develop them in near future. **The City has credited 119 units from the Province project towards helping meet its above-moderate income RHNA.**

Toscana: The Toscana project is in its final phase of development and has 60 single-family homes remaining to be built (53 traditional single-family homes and 7 custom homes). Based on market sales prices for similar new single-family units, the City assumes that all of these units will serve the City's above-moderate income needs. all of these homes should be considered Above Mod 120+% and are expected to have building permits pulled after July 1, 2021, and complete construction within 4-5 years. **The City has credited 60 units from the Toscana project towards helping meet its above-moderate income RHNA.**

Indian Wells Crossing: Specific Plan Project - Planning Area No. 2 (i.e. Indian Wells Crossing) has been entitled and has a current Development Agreement to build a hotel with hotel villas and 54 residential condominiums with individual ownership. While the exact sales price for the condominium units has not yet been established, based on project-specific information and market trends, the City has projected that the units will be affordable to moderate-income households. Moderate income households can afford to purchase homes up to approximately $417,000. There are no comparable projects in Indian Wells that reflect the development pattern, unit size, or style of the 54 condominium units planned at Indian Wells Crossing. However, the City has inventoried condominiums for sale in nearby communities and finds that condominium units similar to those approved at Indian Wells Crossing sell for prices affordable to moderate-income households. This includes studio to 3-bedroom condominiums for sale in Cathedral City, Rancho Mirage, Palm Desert, Bermuda Dunes, and La Quinta. Based on discussions with the project developer, buildout of residential condos are expected prior to end of 6th Housing Cycle. **The City has credited 54 units from the Indian Wells Crossing project towards helping meet its moderate income RHNA.** As part of Programs 3 and 4, the City is committed to maintaining an adequate inventory of sites available to accommodate its RHNA at all income levels for the entire planning period. As part of the City's annual reporting process, the City will record the actual sales price of the condominium units at Indian Wells Crossing, and if the units, based on market rents, are not affordable to moderate-income households the City is obligated, through Program 4, to identify alternatives sites to accommodate its remaining unmet RHNA.

SUMMARY OF PROGRESS TOWARDS MEETING 6TH CYCLE RHNA

These credits towards meeting the City's RHNA obligation are specified in Table 5–2. Units at Indian Wells Crossing identified as being affordable to moderate-income households ~~are~~ is based on market evidence as described above; all other units are identified as being affordable to above-moderate income households.

TABLE 5-2: CREDITS TOWARDS THE RHNA

Project	Extremely and Very Low income (0-50% AMI)	Low income (51-80% AMI)	Moderate income (81-120% AMI)	Above Moderate income (121%+ AMI)	Total
Units Constructed/Under Construction/Building Permits Issued since June 30, 2021					
Various Single-Family Lots	0	0	0	12	**12**
Accessory Dwelling Units	2	1	1	1	**5**
Subtotal	***2***	***1***	***1***	***13***	***17***
Approved/Entitled Units Not Yet Under Construction					
Province	0	0	0	119	**119**
Toscana	0	0	0	60	**60**
Indian Wells Crossing	0	0	54	0	**54**
Subtotal	***0***	***0***	***54***	***179***	***233***
Total	**2**	**1**	**55**	**192**	**250**

Source: City of Indian Wells, 2021

As of November 2021, the City has achieved approximately 66% of its overall RHNA obligation with housing units constructed, under construction, or approved/entitled (250 units). However, the majority of these units are affordable to above-moderate income households (a category for which the City has already exceeded its RHNA by 99 units). When considering the remaining RHNA by income category, the City has a remaining RHNA of 231 units as shown in Table 5–3 (115 extremely low/very low-income units, 80 low-income units, and 36 moderate-income units).

TABLE 5-3: REMAINING RHNA

Project	Extremely and Very Low income (0-50% AMI)	Low income (51-80% AMI)	Moderate income (81-120% AMI)	Above Moderate income (121%+ AMI)	Total
2021-2029 RHNA	**117**	**81**	**91**	**93**	**382**
Completed/Under Construction/Permits Issued	2	1	1	13	17
Units Approved/ Entitled	0	0	54	179	233
Subtotal	*2*	*1*	*55*	*192*	*250*
Remaining Allocation	**115**	**80**	**36**	**0 (surplus of 99 units)**	**231**

Source: City of Indian Wells, 2021, SCAG, 2021

5C. Strategy to Accommodate Remaining RHNA

Housing element law requires an inventory of land suitable for residential development (Government Code Section 65583(a)(3)). An important purpose of this inventory is to determine whether a jurisdiction has sufficient land allocated for the development of housing to meet the jurisdiction's share of the regional housing need, including housing to accommodate households of all income levels.

This section provides an analysis of the land available within the City for residential development. In addition to assessing the quantity of land available to accommodate the City's total housing needs, this section also considers the availability of sites to accommodate a variety of housing types suitable for households with a range of income levels and housing needs.

The City of Indian Wells' 6th Cycle residential capacity falls into ~~four~~ three categories:

1) Proposed project: Abode Communities Affordable Housing;
2) Accessory dwelling units;
~~3) Preservation of existing affordable units at risk of conversion;~~
~~4)~~3) ~~O~~opportunity site ~~for rezoning~~.

As described throughout this section, the City has identified a strategy to accommodate its RHNA allocation at all income categories for the 2021-2029 planning period. Moreover, Indian Wells has a recent track record of supporting development of affordable housing, working with affordable housing developers, and addressing needs of the community's vulnerable populations, including seniors.

1. PROPOSED PROJECT: ABODE COMMUNITIES AFFORDABLE HOUSING

The City of Indian Wells has entered into an Exclusive Negotiating Agreement (ENA) with Abode Communities to develop 99 deed-restricted affordable housing units plus 1 manager unit (for a total of 100 multifamily units) on approximately 6-acres of Housing Authority property along HWY 111, immediately west of Mountain View Villas. The Housing Authority would lease the property with affordable covenants for a 55-year term. The project is expected to be approved and built during the planning period. The City has identified the proposed Abode Communities Affordable Housing project as meeting a portion of the City's lower-, moderate-, and above-moderate income RHNA. **Consistent with the ENA, 50 of the proposed units will be deed-restricted to very low-income households, 36 will be deed-restricted to low-income households, 13 will be deed-restricted to moderate-income households, and the manager's unit is expected to be affordable to above-moderate income households.**

2. ACCESSORY DWELLING UNITS

As of January 2020, newly adopted State of California legislation pertaining to Accessory Dwelling Units (ADUs) went into effect. The legislation changes specifically amended Government Code Sections 65852.2 and 65852.22. In response to these legislative changes, the City of Indian Wells updated its zoning ordinance to be consistent with State law. The details of the City's Zoning Ordinance relevant to ADUs are included in the Constraints section of this Background Report.

The City of Indian Wells did not approve any ADUs in 2018 or 2019. However, once the City updated and began implementing its ADU Ordinance, at least 4 ADU applications were submitted in 2020 and one ADU was approved, constructed and occupied (this unit is recorded in the City's 2020 Housing Element Annual Progress Report)~~s were approved~~. In 2021, the City has permitted at least 5 ADUs (which will be recorded in the City's 2021 Housing Element Annual Progress Report) and this trend is expected to continue. The City recognizes that ADUs are an excellent opportunity to supplement the City's existing housing stock and provide more affordable housing choices in existing neighborhoods, especially high-resource neighborhoods with limited or no vacant land remaining.

Given that ADU production in Indian Wells has only been reasonably possible since 2020 upon the City's update to its ADU Ordinance, the City has used an average of the production of ADUs over the past two years (2020 and 2021) to project future production during the planning period. Having produced ~~4~~ 1 ADU~~s~~ in 2020 and 5 ADUs in 2021, the City has identified an annual production of ~~4.5~~3 units, **for a total projection of ~~36~~ 24 ADUs during the 8-year planning period**. Additionally, the income level of these ADUs has been assumed to be consistent with the findings of SCAG's ADU affordability study, and the income of these units are allocated consistent with SCAG's findings for Riverside/San Bernardino Counties.

~~3. PRESERVATION OF EXISTING AFFORDABLE UNITS AT RISK OF CONVERSION~~

~~Pursuant to Government Code Section 65583.1(c), the City may also count as a credit towards meeting a portion of its 6th Cycle RHNA existing affordable units at risk of conversion to market-rate units during the planning that will be preserved with through committed assistance from the City by acquisition of the unit or the purchase of affordability covenants for the unit. Units credited through this method may account for up to 25 percent of the City's RHNA by income category. Based on this methodology and the City's RHNA as included in Table 5-4, the City may consider up to 29 preserved units as meeting its very-low income RHNA, 20 preserved units as meeting its low-income RHNA, and 22 preserved units as meeting its moderate-income RHNA (for a total consideration of 71 preserved units, which represent 18.6% of the City's overall RHNA).~~

~~As described in earlier in this Background Report, the Indian Wells Villas project provides 89 affordable units, which include 31 very low, 45 low, and 13 moderate income units, that are at high risk of conversion to market rate units during the planning period. Government Code Section 65583.1(c)(2)(C) specifies that a unit preserved at affordable housing costs to persons or families of low- or very low incomes with committed assistance from the city or county by acquisition of the unit or the purchase of affordability covenants for the unit shall not be deemed preserved unless the following occur:~~

- ~~i. *The unit has long-term affordability covenants and restrictions that require the unit to be affordable to, and reserved for occupancy by, persons of the same or lower income group as the current occupants for a period of at least 55 years.* Program 2 in the Housing Plan requires the City to place long-term affordability covenants and restrictions on the Indian Wells Villas to ensure that the preserved units are affordable to, and reserved for occupancy by, persons of the same or lower income group as the current occupants for a period of at least 55 years.~~
- ~~ii. *The unit is within an "assisted housing development," as defined in paragraph (3) of subdivision (a) of Section 65863.10.* The Indian Wells Villas meets the requirements of Government Code Section 65863.10(a)(3)(M)(iii) as it is a multifamily rental housing development that has received assistance through the sale or lease of public property at or below market rates and which includes a multifamily rental housing development that receives the following assistance provided by counties or cities in~~

exchange for restrictions on the maximum rents that may be charged and on the maximum tenant income as a condition of eligibility for occupancy of the unit, as reflected by a recorded agreement with the county or city.

iii. *The city or county finds, after a public hearing, that the unit is eligible, and is reasonably expected, to change from housing affordable to low- and very low income households to any other use during the next eight years due to termination of subsidy contracts, mortgage prepayment, or expiration of restrictions on use.* The City's Finance Director and City Attorney have advised the Executive Director of the Housing Authority that the available funds in the LMIHAF are not sufficient to finance the Housing Authority's partnership with Abode Communities to develop 100 affordable units and fund the capital improvements needed to maintain Indian Wells Villas in a safe and sanitary condition over the next 8 years. It is highly likely that the Housing Authority will need to convey the property to a private entity who will convert to market rate housing in 2031, or look at partnering with a non-profit entity in the 6th housing cycle who can extend the affordable covenants for 55 years and commit to rehabbing the property to maintain safe and sanitary conditions. The City will conducted a public hearing on or before October 1, 2024 to determine that the Indian Wells Villas are reasonably expected to change from housing affordable to low and very low income households during the next eight years.

iv. *The unit is in decent, safe, and sanitary condition at the time of occupancy.* The Indian Wells Villas are in decent, safe, and sanitary condition and will be required to be maintained in this condition at the time of occupancy and throughout the affordability period identified in paragraph (i) above.

v. *At the time the unit is identified for preservation it is available at affordable cost to persons or families of low- or very low income.* Currently, there are 31 very low, 45 low, and 13 moderate income units in the Indian Wells Villas available to persons or households in those income brackets. Of these units, the City will receive credit for preserving 29 very low, 20 low, and 13 moderate income units.

Program 2 ensures that the City of Indian Wells will commit assistance for the preservation of 29 very low, 20 low, and 13 moderate income units and ensures that the requirements listed at Government Code Section 65583.1(c)(2)(C) are met.

43. OPPORTUNITY SITE FOR REZONING

After accounting for the units at the proposed Abode Communities project and the future development of ADUs and JADUs, the City has identified a shortfall of sites with zoning in place to address the City's very low, low, and moderate income regional housing needs (RHNA). As presented Table 5–4, the City has a current shortfall of zoning for 110 units, requiring an additional 8 acres of land zoned for 20 units/acre (lower income). The City conducted a thorough analysis of all remaining vacant, undeveloped, and unentitled land in the City to evaluate the feasibility of rezoning at least eight acres to allow for higher-density residential development to accommodate the City's remaining RHNA. Through this process, the City identified two potential sites (Sites A and B) based on the following required criteria:

- Vacant
- Undeveloped/unimproved
- Outside of an approved Specific Plan
- No long-term lease or other encumbrance that would preclude development during the planning period

Site A, located at the northeast corner of Miles Avenue and Warner Trail, is 8 to 10 acres located on a 34-acre parcel currently designated as Medium Density Residential (with a maximum density of 7 du/ac). Site B, located on the south side of Miles Avenue across from the Indian Wells Tennis Garden, is comprised of two separate parcels totaling 27 acres, and is currently designated for Resort Commercial. Site A is vacant and Site B is mostly vacant, with a small improved parking lot on one parcel. The City hosted a community

workshop on the Housing Element to discuss the opportunities and challenges associated with rezoning a site of at least 8 acres at either Area A or Area B to accommodate the City's remaining RHNA. At this meeting, hosted in April 2022, the public provided feedback that while both sites were generally acceptable locations, given that Area A is already designated for residential development and Area B is not, AreaA would be the more preferable location to accommodate the required rezoning of 8 acres to accommodate the City's remaining RHNA. Through this process, the City has identified Area A (APN 633360002) as the most appropriate location in the City to accommodate the rezoning of 8 acres, through the application of a new Housing Opportunity Site Overlay, in order to accommodate the City's remaining RHNA of 110 units.

As previously described, this site is undeveloped and vacant. The property owner has expressed interest in developing the site, including developing a portion of the site specifically for affordable housing, and has met with the City to evaluate preliminary ideas. Through the application of the City's new Housing Opportunity Site Overlay to 8-acres of the site, the City has identified a potential capacity of 128 units based on a realistic capacity of 16 du/acre (as proposed by Abode Communities, a project which has been determined to be financially feasible and developable in Indian Wells). The City has assumed a distribution of units by affordability level consistent with the proposed affordable Abode Communities project. **This results in the distribution of the total capacity of 128 units as follows: 64 very low income units, 46 low income units, 17 moderate income units, and 1 above-moderate income unit.**

The City has included Program 3 which commits the City to prepare and adopt a new Housing Opportunity Site Overlay to provide the opportunity for 100% affordable projects to achieve a density of up to 24 du/ac and to apply this Overlay to at least 8 acres to the 34-acre vacant and undeveloped property located at the northeast corner of Miles Avenue and Warner Trail (APN 633360002). Further, as part of Program 4, the City is committed to completely a comprehensive update to its General Plan, which will include amendments to allow for the application of the Housing Opportunity Site Overlay to parcels designated as Medium Density Residential in the General Plan.

~~35~~ ADEQUACY OF SITES TOWARD THE RHNA

Including the proposed Abode Communities project (100 units), ADU projections (~~36~~ 24 units), ~~preserved at-risk affordable units (62 units),~~ and opportunity site for rezoning (~~105~~ 128 units), the sites inventory identifies capacity for at least ~~304~~ 504 units, ~~242~~ 212 of which have been identified as being able to meet the City's remaining lower-income RHNA of 195 units. ~~Together with projects under construction and projects approved/entitled but not yet built, t~~The City has demonstrated the ability to exceed its RHNA by ~~155~~ 122 units, a ~~40~~31% overall surplus. Overall, the City has the ability to adequately accommodate the remaining RHNA at all income levels through implementation of its Housing Plan (Table 5–4).

TABLE 5–4: RHNA SITE INVENTORY

	Extremely Very Low/Very Low Income (0-50% AMI)	Low Income (51-80% AMI)	Moderate Income (81-120% AMI)	Above Moderate income (121%+ AMI)	Total
2021-2029 RHNA Targets	**117**	**81**	**91**	**93**	**382**
Credits (Entitled/Under Construction Projects with occupancy post 6/30/21)	2	1	55	194	252
Strategy 1: Proposed Project (Abode Communities)	50	36	13	1	100
Strategy 2: ADUs	~~8~~6	~~12~~8	~~12~~8	~~4~~2	~~36~~24
Existing Site Capacity	**58**	**45**	**76**	**197**	**376**

RHNA Shortfall	(59)	(36)	(15)	0 (surplus of 104)	110
Strategy 3: Rezone Opportunity Site	64	46	17	1	128
Total Capacity for the 6th Cycle (Existing and Rezone Site)	122	91	93	198	504
Surplus	5	10	2	105	122
Percent Surplus	6%			112%	31%

Source: City of Indian Wells, ~~2021~~2022

GENERAL PLAN 2040

INDIAN WELLS
CALIFORNIA

FIGURE 5-1: HOUSING ELEMENT SITES



Sources: Indian Wells GIS; Riverside County GIS. Map date: May 10, 2022.

5D. Financial Resources

The City's primary financial resource for affordable housing development was previously the redevelopment housing set-aside fund. With the dissolution of the Indian Wells Redevelopment Agency, those funds are no longer available. The City is not an entitlement jurisdiction for Federal CDBG and HOME funds. The City receives a suballocation of CDBG funds through the County of Riverside Economic Development Agency. Indian Wells receives approximately $30,000 annually and uses the funds for maintenance and modifications to existing affordable senior housing projects within the City.

City and Regional Resources

Coachella Valley Housing Coalition (CVHC) Program: The Self Help Homeownership Program consists of families helping other families achieve home ownership. Families form an informal association and agree to help each other build their homes with technical assistance provided by a competent construction supervisor. CVHC was recently awarded a $6 million federal grant from the U.S. Department of Agriculture (USDA) in April 2021.

Finance Agency Lease-Purchase Program: Riverside/San Bernardino County Housing Finance Agency Lease Purchase Program provides down payment assistance and closing costs for eligible households up to 140 percent of the area median income.

Mortgage Credit Certificate: The Riverside County Mortgage Credit Certificate Program is designed to assist low and moderate income first time homebuyers. Under the Mortgage Credit Certificate Program, first-time homebuyers receive a tax credit based on a percentage of the interest paid on their mortgage. This tax credit allows the buyer to qualify more easily for home loans, as it increases the effective income of the buyer. Under federal legislation, 20 percent of the funds must be set aside for buyers with incomes between 75 and 80 percent of the county median income.

Riverside County First-Time Homebuyers Program: The City participates in the Riverside County First-Time Homebuyers (FTHB) Program for low- and moderate-income households. The FTHB program provides down payment and homebuyer loan assistance of up to 20 percent of the purchase prices of the home with an assistance cap of $75,000. To qualify, homebuyers must not earn more than the specified income limit; the home must be located in Indian Wells, and the homebuyer must occupy the home as their primary residence. The program is funded by a grant from the State's Permanent Local Housing Allocation (PLHA) Program.

State Resources

Affordable Housing and Sustainable Communities Program (AHSC): Administered by the Strategic Growth Council, this program provides grants and/or loans to fund land-use, housing, transportation, or land preservation projects that support infill and compact development that reduce greenhouse gas emissions

California Emergency Solutions and Housing (CESH): This program provides funds for a variety of activities to assist persons experiencing or at risk of homelessness, such as housing relocation and stabilization services (including rental assistance), operating subsidies for permanent housing, flexible housing subsidies, emergency housing operating support, and homeless delivery systems

California Housing Finance Agency Program: The California Housing Finance Agency (CHFA) has three single-family programs for primarily moderate and middle income homebuyers: the Home Ownership Assistance Program and the Affordable Housing Partnership Program. Each provides permanent mortgage financing for first-time homebuyers at below-market interest rates.

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 the closing costs for the residence, with a cap of $10,000.

Golden State Acquisition Fund (GSAF): A financing program aimed at supporting the creation and preservation of affordable housing throughout the State of California. Financing is available for rental housing and homeownership opportunities in urban and rural communities.

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

Housing Choice Voucher (formerly Section 8): The Riverside County Housing Authority administers the Housing Choice Voucher rental assistance program to lower income renters within the County. Housing Choice Vouchers allow lower income households to use rental subsidies anywhere in the County, including Indian Wells.

Housing for a Healthy California (HHC) Program: This program creates supportive housing for recipients of or those eligible for health care provided through the California Department of Health Care Services' Medi-Cal program.

Federal Resources

Choice Neighborhoods Grants: Funds to address distressed neighborhoods and public and assisted projects to transform them into viable and sustainable mixed-income neighborhoods by linking housing improvements with appropriate services, schools, public assets, transportation, and access to jobs. Planning grants and implementation grants are available.

Community Reinvestment Act: The Community Reinvestment Act provides favorable financing to affordable housing developers. The Redevelopment Agency, development community, and local, regional, and national banks are encouraged to work together to meet their obligations pursuant to the Community Reinvestment Act.

Low Income Tax Credits: Low Income Housing Tax Credit (LIHTC) provides federal tax credits for private developers and investors that agree to set aside all or a portion of their units for low-income households. A minimum of 20 percent of the units must be affordable to low income households and 40 percent of the units must be affordable to moderate income households.

Neighborhood Stabilization Program: HUD's Neighborhood Stabilization Program makes emergency assistance grants available to local governments for the acquisition, redevelopment, and renting or resale of foreclosed properties at-risk of abandonment.

Section 202 Housing for Seniors: HUD provides capital advances to finance the construction, rehabilitation or acquisition with or without rehabilitation of structures that will serve as supportive housing for very low-income elderly persons, including the frail elderly, and provides rent subsidies for the projects to help make them affordable.

Section 811 Housing for Persons with Disabilities: Grants to non-profit developers of supportive housing for persons with disabilities, including group homes, independent living facilities and intermediate care facilities.

U.S. Department of Agriculture (USDA) Housing Programs: This program provides homeownership opportunities for individuals and below market-rate loans/grants to public and non-profit organizations for new construction, preservation, or rehabilitation of farmworker/rural multi-family rental housing.

5E. Administrative Resources

Coachella Valley Housing Coalition (CVHC): CVHC provides community programs, credit counseling, and homeowner education to assist renters and homeowners in the Coachella Valley.

Coachella Valley Association of Governments (CVAG): The City works with CVAG on a variety of issues to address homelessness. CVAG provides homelessness services such as rapid re-housing and crisis stabilization units.

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.

Housing Authority of the County of Riverside (HACR) Family Self-Sufficiency (FSS) Program: This program assists families receiving rental assistance move to economic independence. This program includes workshops on financial assistance for higher education, credit repair/home ownership, self-esteem, resume writing, parenting, and stress management.

HACR Homeownership Program: This program assists with cleaning up credit problems for eligible residents and works closely with the FSS program to obtain the goal of homeownership while earning an escrow account.

5F. Energy Conservation Opportunities

In relation to new residential development, and especially affordable housing, construction of energy efficient buildings does add to the original production costs of ownership and rental housing. Over time, however, housing with energy conservation features should result in reduced occupancy costs as the consumption of fuel and electricity is decreased. This means the monthly housing costs may be equal to or less than what they otherwise would have been if no energy conservation devices were incorporated in the new residential buildings. Reduced energy consumption in new residential structures, then, is one way of achieving more affordable housing, as those costs are measured in monthly carrying costs as contrasted to original sales price or production costs. Generally speaking, utility costs are among the highest components of ongoing carrying costs. The City implements California Building Code Article 24 requirements as mandated by State law. Indian Wells is located in Zone 15, which is one of the strictest energy conservation zones in California.

In 2009, the City updated the Conservation and Open Space Element of the General Plan to include additional policies for energy conservation. Goal IIB7 and Objective A-5 requires that the City include energy conservation measures in the construction of housing.

Since 2009, the City of Indian Wells has partnered with the Coachella Valley Association of Governments (CVAG) as part of its Desert Cities Energy Partnership. In the fall of 2011, CVAG developed a "green government initiative" on behalf of member jurisdictions to promote energy efficiency, green building and sustainability, with funding received from Southern California Edison and the California Public Utilities Commission. As part of this initiative, the Green for Life Program, City staff has participated in ongoing coordination and review with CVAG and the Green for Life consultant team on various program elements. The Green for Life Program, adopted on June 6, 2013 includes:

- Voluntary Green Building Program. The Green Building Program is a voluntary program to increase building efficiency 15 percent over current state requirements. It has been adopted by the cities of Desert Hot Springs, Cathedral City, Palm Springs, and Rancho Mirage and will be considered for adoption by Indian Wells.
- Climate Action Plan. A 2010 greenhouse gas (GHG) inventory has been completed and a Climate

Action Plan, a greenhouse gas reduction plan, has been prepared. The Climate Action Plan is the strategic blueprint for the City to reach the GHG reduction targets identified through the GHG inventory.

5G. Consistency with the General Plan

Government Code Section 65300.5 states: "In construing the provisions of this article, the Legislature intends that the general plan and elements and parts thereof comprise an integrated, internally consistent and compatible statement of policies for the adopting agency." Additionally, Government Code Section 65583 (c)(7) requires the identification of "means by which consistency will be achieved with other general plan elements and community goals."

The Housing Element of a general plan sets out a city's overall long-range planning strategy for providing housing for all segments of the community. The California Government Code requires general plans to contain an integrated, consistent set of goals and policies. The Housing Element is, therefore, affected by policies contained in other elements of a general plan. The Housing Element is most intricately related to the Land Use Element. The Land Use Element establishes the framework for development of housing by laying out the land use designations for residential development and indicating the type and density permitted by a city. As previously discussed, the City is undertaking a comprehensive update to its General Plan, including its Land Use Element.

Working within this framework, the City of Indian Wells' Housing Element identifies priority goals, objectives, and program actions for the 2021-2029 planning period that directly address the housing needs of Indian Wells' existing and future residents. The policies contained in other elements of the City's General Plan affect many aspects of life that residents enjoy such as the amount and variety of open space; the preservation of natural, historic and cultural resources; permitted noise levels in residential areas; and the safety of the residents in the event of a natural or man-made disaster. The Housing Element Update is being prepared concurrent with the City's comprehensive General Plan Update to ensure that all elements of the General Plan are internally consistent and that the policies and programs in this Element do not, and will not, conflict with the policy direction contained in other parts of the General Plan.

As the City moves forward with preparing and reviewing its General Plan Update, the Housing Element will be reviewed to ensure that internal consistency is maintained. The General Plan Update will address all requirements of State law related to the scope and content of a General Plan, including updated goals, policies, and programs to address complete streets, environmental justice, climate adaptation and resiliency, and air quality.

6. Affirmatively Furthering Fair Housing (AFFH) Analysis

Assembly Bill (AB) 686 requires that all housing elements due on or after January 1, 2021, must contain an Assessment of Fair Housing (AFH) consistent with the core elements of the analysis required by the federal Affirmatively Furthering Fair Housing (AFFH) Final Rule of July 16, 2015. Under state law, AFFH means "taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics." In order to comply with AB 686, the City has completed the following outreach and analysis.

6A. Outreach

As discussed in the Public Engagement Summary (Appendix B), the City has worked diligently to engage the public as part of its comprehensive General Plan Update, a project which necessarily includes the Housing Element. The community outreach and public input process are fundamental to the General Plan Update. This process seeks meaningful and comprehensive feedback from the entire Indian Wells community, helping to ensure the General Plan Update represents a shared vision that the community will take pride in. The City provided ongoing notification to local housing service providers that represent lower income and special needs populations, such as the Fair Housing Council of Riverside County, and to affordable housing developers. Appendix B to the Housing Element provides a summary of the key comments received during the Housing Element update process, and how they have been considered and addressed in the Element. The City implemented the following public outreach program.

PROJECT WEBSITE

The City's dedicated project website for the General Plan Update encapsulates the Housing Element Update as well (www.indianwells.generalplan.org). The website serves as the main conduit of information for individuals who can access material online. The project website launched in July 2020 (associated with the City's General Plan Update) and is regularly updated to reflect ongoing community input opportunities, advertise draft work products, and answer commonly asked questions.

VIRTUAL COMMUNITY WORKSHOPS

The City hosted a series of virtual community workshops throughout the project to provide updates on the preparation of the Draft Housing Element (and the General Plan). Two virtual community workshops were held between November 2020 and February 2021. Workshop 1 focused on Visioning and Workshop 2 on Community Health and Wellness.

The Visioning Workshop, held on November 18, 2020, focused on what residents want to see from their community and the input received at this meeting directly informed preparation of the Draft Housing Element and this fair housing analysis. The workshop used the interactive online platform, Poll Everywhere, to ask questions about Indian Wells. Questions were displayed onscreen and answers appeared onscreen as participants responded, allowing feedback from all attendees to be visible and encouraging community members to think about a range of issues. Key themes that emerged included:

- Residents appreciated the aesthetic beauty of the City
- Residents wanted to keep the small-town feel of the community

The Community Health and Wellness Workshop, held on February 22, 2021, addressed the topic of healthy communities, which encompasses a host of issues related to housing. The workshop used the interactive online platform, Poll Everywhere, to ask questions related to community health and wellness in Indian Wells. Questions were displayed onscreen and answers appeared onscreen as participants responded, allowing feedback from all attendees to be visible and encouraging community members to think about a range of

issues. Key themes that emerged related to housing and land use included:

- Residents value community health and acknowledge a range of topics related to health in their community, including physical, social, and mental health, as well as environmental protection and reducing homelessness
- Residents feel a need for multi-generational recreational activities
- Residents value a sense of community and see public spaces and events as a way of fostering this

The City is scheduled to host a community open house on the Public Draft Housing Element in December 2021. At this open house, the City will present the Public Draft 2021-2029 Housing Element and solicit feedback on the Element that will be considered and reflected in the final document. The City will specifically present information related to fair housing and describe the goals, policies, and programs that the City has added to the Housing Element to address this topic.

ADVERTISEMENTS

The City of Indian Wells maintains various social media accounts including Facebook, Instagram, and Nextdoor. Starting in the latter half of 2020, and continuing throughout the project, the City posted updates to its social media platforms advertising opportunities to provide input and alerting the public to upcoming meetings and workshops related to the Housing Element Update.

EMAILS

The project team compiled a database of community members and stakeholders who registered to be notified via email of future public engagement opportunities and key deliverables. Direct emails were sent to these individuals to publicize the Virtual Community Workshops, the Housing Survey, and the Public Review Draft 2021-2029 Housing Element.

6B. Assessment of Fair Housing Issues

This section presents an overview of available federal, state, and local data to analyze fair housing issues in Indian Wells. This data is supplemented with local knowledge of existing conditions in the community to present a more accurate depiction of fair housing issues in Indian Wells, and a more informed perspective from which to base goals, policies, and programs to affirmatively further fair housing.

KEY DATA AND BACKGROUND INFORMATION

The County of Riverside Analysis of Impediments to Fair Housing Choice (A.I.) serves as the fair housing planning document for the County of Riverside Public Housing Authority (PHA) programs that address the entire County, and the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grant (ESG) programs that address the unincorporated areas of the County, the City of Lake Elsinore (Metro City), and the following Cooperating Cities: Indian Wells, Banning, Beaumont, Blythe, Coachella, Canyon Lake, Desert Hot Springs, Eastvale, La Quinta, Murrieta, Norco, San Jacinto, and Wildomar. Prepared in 2019 to address the time period of 2019-2024, the A.I. is one source of information regarding fair housing issues in Indian Wells and the region.

As part of the development of the County AI, four community meetings were held in various locations throughout the County, and the feedback solicited from residents and stakeholders who attended the meetings were considered in the development of the AI. Additionally, in November 2018, the County released an "Analysis of Impediments to Fair Housing Choice Survey" to residents. The survey consisted of 34 questions related to fair housing issues, community planning needs (such as access to healthcare and transportation), questions regarding schools and questions about the job market. The survey was published in English and in Spanish. Links to the survey were publicized in public notices for community participation and through email distribution. 150 responses were received in the 75 days the survey was available. After preparing the draft AI document, the County published a notice of availability and request for written and

oral comments.

The City's demographic and income profile, household and housing characteristics, housing cost and availability, and special needs populations are discussed in previous sections of this Background Report. No barriers to fair housing choice specific to the City of Indian Wells were identified in the County A.I. Supplemental data analysis was conducted to further understand potential fair housing issues, within the context of AFH topics, at the city-level. Indian Wells is comprised of 7 census tracts, although several are only partially located in Indian Wells. Figure 6–1 shows the tract boundaries.

Demographic, Economic, and Real Estate Profile

The City produced a Demographic, Economic and Real Estate Profile (Profile) as part of the City of Indian Wells General Plan Update effort. The Profile summarizes and analyzes the economic, demographic, and real estate conditions and trends that will inform the land use policies and alternatives considered as part of the City of Indian Wells (City) General Plan Update. It has been prepared for the City by Economic & Planning Systems, Inc. (EPS) in September 2020.

Key findings in the Profile include that Indian Wells is a relatively small city that has established a strong brand as a luxury retirement community and visitor destination with a demographic profile that diverges sharply from regional and even national norms. Indian Well residents are significantly older, more affluent, and well-educated than the rest of Eastern Riverside County, or the nation as a whole. One of the more salient features of Indian Wells' demographic profile is the City's median age, which in 2018 was almost 68 years old, over 50 percent higher than the median age of Eastern Riverside County at 42. Meanwhile, the City's median household income of about $104,000 is more than double the average for the region. Finally, nearly a quarter of City residents hold graduate professional degrees, and almost 60 percent hold a bachelor's degree, compared to 21 percent in Eastern Riverside County and 33 percent nationally.

While Indian Wells has grown significantly over the last 20 years as a high value single-family market, population increases have slowed since 2008 and home values have not recovered to pre - "Great-Recession" levels. The housing stock is overwhelmingly made up by single-family, owner-occupied units, though a very high proportion are used as second homes and /or vacation rentals, contributing to large seasonal fluctuations in population and economic activity. Reflecting the affluence of its citizens, Indian Wells' home prices are consistently double that of Eastern Riverside County. The City has recently seen a surge in permits for single-family homes, with 30 approved in 2019, up from seven in 2018, mostly linked to several new subdivisions.

The housing units in Indian Wells are overwhelmingly single-family (88 percent) and owner-occupied (85 percent). This market composition significantly departs from the Trade Area and Eastern Riverside County where single-family units make up between 70 and 75 percent of the total and owner-occupancy rates hover around 65 percent. Another noteworthy feature of the City's housing stock is the extremely high vacancy rate (about 45 percent), which reflects a high proportion of second homes (homes used for 'seasonal, recreational or occasional use' are classified as vacant).

As is often the case for higher cost, tourist -oriented communities, the profile of Indian Wells residents does not match the local job market. This results in "crisscross" commute patterns with the small proportion of City residents who do have jobs leaving in the morning as workers arrive from elsewhere. The vast majority of those holding jobs in the City commute from elsewhere, mostly from relatively short distances such as the Southern Coachella Valley cities of Indio, Palm Desert, and La Quinta where home prices are lower.

FAIR HOUSING ENFORCEMENT AND OUTREACH CAPACITY

The City enforces fair housing and complies with fair housing laws and regulation through a twofold process: review of City policies and code for compliance with state law and referring fair housing complaints to appropriate agencies, specifically the Fair Housing Council of Riverside County (FHCRC). The FHCRC provides services to residents of Riverside County and its Cooperating Cities to promote fair housing and protect the housing rights of all individuals. In December 2020, FHCRC reported that they receive an average of 60 to 90 calls per day from residents throughout the county regarding discrimination complaints and housing disputes. Where possible, FHCRC provides mediation services before submitting complaints to HUD. The most common type of complaint throughout Riverside County comes from people with disabilities requesting reasonable accommodations; however, since the start of the COVID-19 pandemic, FHCRC has seen an increase in complaints regarding discrimination and sexual harassment. The most common type of complaints received by FHCRC regarding the physical condition of homes are infestation of insects and cases of mold.

In their 2019 Annual Report, the California Department of Fair Employment and Housing (DFEH) reported that they received 36 housing complaints from residents of Riverside County, approximately 3.9 percent of the total number of cases in the state that year (934). Program ~~18~~ 19 has been included to work with fair housing enforcement organizations and agencies to track issues and identify patterns in the City.

The City of Indian Wells complies with fair housing laws and regulations as described in Table 6–1~~Table 6–1~~.

TABLE 6–1: COMPLIANCE WITH FAIR HOUSING LAWS

Law	Description	Compliance
California Fair Employment and Housing Act (FEHA)	The Fair Employment and Housing Act (FEHA) applies to public and private employers, labor organizations and employment agencies. It is illegal for employers of 5 or more employees to discriminate against job applicants and employees because of a protected category or retaliate against them because they have asserted their rights under the law. The FEHA prohibits harassment based on a protected category against an employee, an applicant, an unpaid intern or volunteer, or a contractor. Harassment is prohibited in all workplaces, even those with fewer than five employees.	Compliance is achieved through strict enforcement in hiring practices and regular training of and by Human Resources staff.
Government Code Section 65008	Covers actions of a city, county, city and county, or other local government agency, and makes those actions null and void if the action denies an individual or group of individuals the enjoyment of residence, landownership, tenancy, or other land use in the state because of membership in a protected class, the method of financing, and/or the intended occupancy. For example, a violation under Government Code section 65008 may occur if a jurisdiction applied more scrutiny to reviewing and approving an affordable development as compared to market-rate developments, or multifamily housing as compared to single family homes.	Compliance is achieved by uniform application of the City's codes, regulations, policies and practices, including development standards, design guidelines, application submittal requirements, fees and approval findings.
Government Code Section	Requires all public agencies to administer programs and activities relating to housing and	Compliance is achieved through consultations with community

8899.50	community development in a manner to affirmatively further fair housing and avoid any action that is materially inconsistent with its obligation to affirmatively further fair housing.	stakeholders and support agencies as part of program evaluating and funding decisions. The 6th Cycle Housing Element Housing Plan describes how each Program addresses fair housing issues and contributing factors.
Government Code Section 11135 et seq.	Requires full and equal access to all programs and activities operated, administered, or funded with financial assistance from the state, regardless of one's membership or perceived membership in a protected class.	Compliance is achieved through promotion/availability of activities and programs to all persons of all backgrounds to participate equally in community programs and activities.
Density Bonus Law (Gov. Code, § 65915.)	Density bonus law is intended to support the construction of affordable housing by offering developers the ability to construct additional housing units above an agency's otherwise applicable density range, in exchange for offering to build or donate land for affordable or senior units. Density Bonus Law also provides for incentives intended to help make the development of affordable and senior housing economically feasible.	Compliance is achieved by administration of the City's Density Bonus Ordinance, which provides for compliance with Government Code Section 65915 et seq. The Housing Plan includes Program 13, Density Bonus Ordinance which requires the City to amend its Density Conus Ordinance consistent with State law, including density bonuses and incentives for projects that contain 100% very low- and low-income units. The City will monitor State law updates which impact density bonuses and will update local plans and programs as necessary.
Housing Accountability Act (Gov. Code, § 65589.5.)	Provides that a local agency shall not disapprove a housing development project, for very low, low-, or moderate-income households, or an emergency shelter, or condition approval in a manner that renders the housing development project infeasible for development for the use of very low, low-, or moderate-income households, or an emergency shelter, including through the use of design review standards, unless it makes certain written findings, based upon a preponderance of the evidence in the record.	Compliance is achieved through the development review process with is completed consistent with the Housing Accountability Act. Additionally, the Housing Plan includes Program 12, Development Code Amendments – Housing Constraints, which requires the City to update the Zoning Code to remove constraints to a variety of housing types and ensure the City's standards and permitting requirements are consistent with State law. This includes allowing supportive housing by right, and updating the Zoning Code to ensure eligible multi-family projects with an affordable component are provided streamlined review.
No-Net-Loss Law (Gov. Code, § 65863)	Ensures development opportunities remain available throughout the planning period to accommodate a jurisdiction's regional housing need assessment (RHNA) allocation, especially for lower- and moderate- income households.	The City's draft Housing Element identifies a surplus of sites with a capacity to accommodate the City's RHNA allocation. The Housing Plan includes Program 4, Residential Development Monitoring (No Net Loss), which to ensure adequate sites are available throughout

		the planning period to meet the City's RHNA at all income levels, the City will monitor the depletion of residential acreage, and review proposed General Plan amendments, Zone Changes, Specific Plan Amendments, and development projects, to ensure an adequate inventory is available to meet the City's 2021-2029 RHNA obligations.
Least Cost Zoning Law (Gov. Code, § 65913.1)	Provides that, in exercising its authority to zone for land uses and in revising its housing element, a city, county, or city and county shall designate and zone sufficient vacant land for residential use with appropriate standards, in relation to zoning for nonresidential use, and in relation to growth projections of the general plan to meet housing needs for all income categories as identified in the housing element of the general plan.	Compliance is achieved through the implementation of Housing Element Housing Plan Program 5, General Plan Update, in which the City is undertaking a comprehensive update to its policy document and will identify vacant and underutilized sites in the City suitable for residential development and make this information publicly available by posting to the City's website and maintaining information at City Hall. It will also identify new goals, policies, and programs to support new development in the City, including residential development.
Excessive Subdivision Standards (Gov. Code, § 65913.2.)	Provides that, in exercising its authority to regulate subdivisions a city, county, or city and county shall: (a) Refrain from imposing criteria for design, as defined in Section 66418, or improvements, as defined in Section 66419, for the purpose of rendering infeasible the development of housing for any and all economic segments of the community. However, nothing in this section shall be construed to enlarge or diminish the authority of a city, county, or city and county under other provisions of law to permit a developer to construct such housing. (b) Consider the effect of ordinances adopted and actions taken by it with respect to the housing needs of the region in which the local jurisdiction is situated. (c) Refrain from imposing standards and criteria for public improvements including, but not limited to, streets, sewers, fire stations, schools, or parks, which exceed the standards and criteria being applied by the city, county, or city and county at that time to its publicly financed improvements located in similarly zoned districts within that city, county, or city and county.	Compliance is achieved through the implementation of a fair and equitable development review process which is administrated consistent with the Excessive Subdivision Standards Act.

PATTERNS OF INTEGRATION AND SEGREGATION

To inform priorities, policies, and actions, Indian Wells has included an analysis of integration and segregation, including patterns and trends, related to people with protected characteristics. Segregation generally means a condition in which there is a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability when compared to a broader geographic area. Conversely, integration refers to a condition in which there is a not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability when compared to a broader geographic area. The following analyzes levels of segregation and integration for race and ethnicity, persons with disabilities, familial status, age, and income to identify the groups in Indian Wells that experience the highest levels of segregation.

Dissimilarity Index

The dissimilarity index is the most commonly used measure of segregation between two groups, reflecting their relative distributions across neighborhoods (as defined by census tracts). The index represents the percentage of the minority group that would have to move to new neighborhoods to achieve perfect integration of that group. An index score can range in value from 0 percent, indicating complete integration, to 100 percent, indicating complete segregation. An index number between 30 and 60 indicates moderate similarity and community segregation while an index number above 60 is considered to show high similarity and a segregated community. There are a number of reasons why patterns of racial segregation exist (or don't exist) within a community. Some of these reasons may be institutional (discriminatory lending practices) while others can be cultural (persons of similar backgrounds or lifestyles choosing to live near one another to provide support and familiarity). As such, discussions regarding segregation are complicated and there is not a "one size fits all" approach to addressing patterns of racial segregation.

Table 6–2~~Table 6–2~~ shows the dissimilarity between each of the identified race and ethnic groups and White population for the County of Riverside and the Riverside-San Bernardino-Ontario, CA metropolitan area. The higher scores indicate higher levels of segregation among those race and ethnic groups. The County does not have any racial or ethnic groups with scores higher than 60 (indicating high similarity and segregation). All race and ethnic groups exhibit moderate levels of dissimilarity and segregation in Riverside County (scores between 30 and 60). The highest levels of segregation within Riverside County are Black residents (44.89%) and Hispanic residents (42.61%), both of which fall within the moderate similarity and segregation range. When compared to the Riverside-San Bernardino-Ontario, CA metropolitan area, the County exhibits lower levels of dissimilarity and segregation than the region as a whole for all race and ethnic groups. For both the County and larger region, there has been an increase in most groups in levels of dissimilarity, except for Black/White at the County level. This analysis suggests that patterns of segregation at the local level reflect those at the regional level as well, and that partnerships with regional agencies and advocates may be an effective way to address local issues of moderate segregation.

TABLE 6–2: RACIAL/ETHNIC DISSIMILARITY TRENDS

Racial/Ethnic Dissimilarity Index	County of Riverside				Riverside-San Bernardino-Ontario, CA Region			
	1990 Trend	2000 Trend	2010 Trend	Current	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	32.16	38.18	36.71	39.53	32.92	38.90	38.95	41.29
Black/White	46.72	47.08	40.59	44.89	43.74	43.74	43.96	47.66
Hispanic/White	34.33	41.31	40.66	42.61	35.57	35.57	42.36	43.96
Asian or Pacific Islander/White	34.92	35.99	36.36	40.80	33.17	33.17	38.31	43.07

Source: County of Riverside, Analysis of Impediments to Fair Housing Choice, June 2019

Diversity

As shown in Figure 6–2, in 2018 the City of Indian Wells had a ~~similar~~ slightly lower diversity index score/pattern compared to ~~much of~~ the surrounding areas. While the majority of Indian Wells is considered lower diversity, these census block groups are generally located in areas with little or low-~~-~~density residential development, particularly in areas designated Open Space and Natural Preserve in the General Plan Land Use Element. Comparing diversity in 2010 to 2018 (see Figure 6-3), there has been little change in diversity in the City, accept that two census tracts located in east Indian Wells which became more diverse. The City of Palm Desert (to the west and north) similarly has pockets of lower levels of diversity, as does the City of La Quinta (to the east). In the Southern California Association of Governments (SCAG) region, northern areas in Los Angeles and San Bernardino Counties have a higher percentage of residents that identify as Hispanic than White. This trend differs from more central areas of the SCAG region, including Indian Wells, as illustrated in Figure 6-4. Indian Wells more closely reflects the patterns of diversity found in the Coachella Valley of Riverside County, where the diversity index is consistent across the more affluent communities, showing that there are concentrated areas of more or less diversity. For Indian Wells, areas of concentrated lower diversity typically cover the residential-resort communities, whereas the census block groups with moderate diversity scores (40-55 and 55-70) run along the north side of Highway 111. As shown in Figure 6–2, a similar pattern is also identifiable in the neighboring cities suggesting that Indian Wells is not an outlier in this regard.

Table 6–3~~Table 6–3~~ shows the demographic trends over time for the City and the County of Riverside. Since 1990, the percentage of population that are Hispanic residents has increased slightly in the City from 2% to 5.3% compared to the County which has increased from 26.3% to 48.4%. Generally there has been little change in the race and ethnicity of the residents of the City, especially when compared to Riverside County.

TABLE 6-3: DEMOGRAPHIC TRENDS

Race/Ethnicity	1990	2000	2010	Current
Indian Wells				
White	97.9%	93.9%	94.2%	94.1%
Black or African American	0.3%	0.4%	1.8%	1.1%
American Indian or Alaska Native	-	0.2%	0%	0%
Asian	1.4%	1.5%	0.9%	1.7%
Native Hawaiian and Pacific Islander	-	-	0%	0%
Some Other Race	0.4%	1.1%	1.2%	1.7%
Two or More Races	-	-	1.9%	1.4%
TOTAL	100%	100%	100%	100%
Hispanic or Latino (of any race)	2.0%	3.0%	7.6%	5.3%
County of Riverside				
White	76.4%	65.4%	67.4%	60.8%
Black or African American	5.4%	6.2%	6.1%	6.4%
American Indian or Alaska Native	1.0%	1.2%	1.0%	0.8%
Asian	3.3%	3.5%	6.0%	6.4%
Native Hawaiian and Pacific Islander	.2%	0.2%	0.4%	0.3%
Some Other Race	13.6%	18.7%	14.9%	20.8%
Two or More Races	-	4.7%	4.2%	4.5%
TOTAL	100%	100%	100%	100%
Hispanic or Latino (of any race)	26.3%	36.1%	45.6%	48.4%

Source: US Census; 1990 US Census; 2000 US Census; 2010 US Census, 2014-2018 ACS

~~*Income and Race*~~

~~A racially or ethnically concentrated area of poverty (R/ECAP) is an area in which 50 percent or more of the population identifies as non-White and 40 percent or more of residents are living in poverty. In the SCAG region, there are several R/ECAPs located in major cities and unincorporated areas. However, there are no R/ECAPs located in the City of Indian Wells. The closest R/ECAPs are in the cities of La Quinta and Indio, directly to Indian Wells' east. While there are no R/ECAPs in Indian Wells, there is one census block group where more than half of residents are of very low or low income. However, residential development in this block group is sparse with the block group largely dominated by the Indian Wells Tennis Garden, Southwest Church, and Gerald R. Ford Elementary School. The majority of Indian Wells, including its newer areas (and areas that are largely undeveloped) have fewer residents of very low and low income, consistent with the patterns seen by the immediately surrounding cities. Figure 6–3 shows the pattern of very low and low-income populations.~~

~~Lower levels of median household income are generally evident in the same areas with higher concentrations of residents classified as very low and low income (Figure 6–4). Two block groups exhibit the community's lowest median household income ($30,000 – $55,000 per year), one of which is described above and is also an area where very low and low-income residents are most concentrated. The other block group consists entirely of the Toscana Country Club and its corresponding residential development. The luxury homes that are built in this census block group seem to conflict with the lower median household incomes. It is likely the case that older residents on fixed incomes live in these homes; while independently wealthy, smaller fixed incomes result in lower median household income data, which is not a true representation of the occupant's wealth/economic status.~~

~~In contrast to a R/ECAP, a racially concentrated area of affluence (RCAA) is defined as a census tract in which 80 percent or more of the population is White and has a median income greater than $125,000 annually. There are no areas of Indian Wells that qualify as a RCAA. Most RCAAs in the SCAG region are located in coastal communities while inland suburban communities do not reflect this pattern. While technically there are no RCAAs in Indian Wells, Indian Wells is a very affluent community. However, due to the fixed income of many older residents, technically the household incomes are lower than would be "expected" for an affluent community which has resulted in the misconception that there are not concentrated areas of affluence in Indian Wells, which there are.~~

Persons with Disabilities

As discussed in the Needs Assessment section of the Housing Element Background Report, approximately 17% ~~percent~~ of Indian Wells' population in 2018 had at least one disability, and 91% ~~percent~~ of those individuals were seniors, who are more likely to have an ambulatory disability (this is consistent with the overall fact that Indian Wells' residents are older in general, and therefore it would be expected that the majority of persons with disabilities would also be senior residents). Since 2014, the percent of the population with a disability has increased slightly across the City, but still reflects the SCAG region and the rate of disability is generally even across the City at 10-20% (Figure 6–5). The rate of disability in Indian Wells is similar to all incorporated jurisdictions in Riverside County and most suburban communities in the SCAG region, as illustrated in Figure 6-6. Disability rates are higher further inland in the region, indicating that the City of Indian Wells does not have a disproportionate concentration of persons with disabilities when compared to the region or a smaller percentage of persons with disabilities that would indicate barriers to this population. The City permits small residential care facilities by right in all residential zones and works proactively with service providers to address the needs of the City's persons with disabilities.

Familial Status

Family makeup, including married couples (with or without children), persons over the age of 18 living alone and female headed households can provide insight into potential segregation issues in the community. As shown in Figure 6-7, there is not a significant concentration of population in married couples in the City. There is a slightly lower concentration of married couple in the eastern and western census tracts of the City

and a slightly higher concretion in the census tracts located in the northern and southern portions of the City. Overall, as shown in Figure 6-8, the pattern of distribution of married couples continues in the surrounding communities. As seen in Figures 6-9, there is a slightly lower concentration of married couples with children located in census tracts to the west that include portions of the City of Palm Desert and census tracts in the northern portion of the City. This pattern is mirrored in the surrounding communities, as illustrated in Figure 6-10.

Indian Wells is also home to a number of female-headed households located throughout the community, with slightly higher concentrations of this familial type in the census tract at the north end of the City in the Toscana Country Club (~~Figure 6–6~~Figure 6–11). There are no known historic patterns of segregation by familial status, including by household gender, which the City finds as contributing factors to continued segregation in Indian Wells. ~~Figure 6–6~~ Figure 6–11 indicates that female-headed households are located in a variety of census tracts with different incomes, access to opportunities, and resource levels. Moreover, the pattern present in Indian Wells mirrors neighboring jurisdictions, which also have smaller areas where the concentration of female-headed households is slightly higher than the rest of the jurisdiction.

Seniors

As described further in the Needs Assessment, Indian Wells has a large senior population (58.9% of residents and 69.2% of households). The community's older residents, persons 65 years of age or older, are spread throughout the City and not concentrated in any particular area (~~Figure 6–7~~Figure 6–13). Unlike other communities where seniors might be choosing to age in place or choose to locate closer to goods, services, and transit in order to have easier access to these opportunities, Indian Wells is a resort community with many residents choosing to retire there, and hence the even distribution of seniors who, based on median incomes, have the means to do so. The Demographic, Economic and Real Estate Profile for the City of Indian Well's General Plan Update determined that the City's median age, which in 2018 was almost 68 years old was over 50% higher than the median age of Eastern Riverside County at 42. As shown in Figure 6-14, the City of Indian Wells and surrounding cities, including Palm Desert and La Quinta, which are also resort communities, have a much higher concentration of senior residents when compared to the cities of Indio and Coachella, which have more affordable housing.

Median Income

Figure 6-15 show the median income in the City by census block groups and how the median income in those groups compare to the median State income of $87,100. Lower levels of median household income are generally evident in the same areas with higher concentrations of residents classified as very low and low income (Figure 6–15). Two block groups exhibit the community's lowest median household income ($30,000 – $55,000 per year), one of which is described in more detail below and is also an area where very low and low-income residents are most concentrated. The other block group consists entirely of the Toscana Country Club and its corresponding residential development. The luxury homes that are built in this census block group seem to conflict with the lower median household incomes. It is likely the case that older residents on fixed incomes live in these homes; while independently wealthy, smaller fixed incomes result in lower median household income data, which is not a true representation of the occupant's wealth/economic status.

As shown in Figure 6-16, the pattern in income in Indian Wells, is similar to the surrounding communities. However, Indian Wells and the surrounding communities have higher median income than the rest of Riverside County. As discussed in the Needs Assessment section of this Background Report, the median household income in Indian Wells is $104,522 compared to the County median income of $69,948.

According to the City's Demographic, Economic and Real Estate Profile, the City's median household income is markedly higher than that of Eastern Riverside County. Indian Well's status as the wealthiest municipality in the region is in line with its status as one of the most highly educated, given the general correlation between educational attainment and income. Additionally, the high proportion of the population over the age

of 50 suggests that those who are still working have had the opportunity to advance in their careers, or have achieved financial independence.

As described throughout this Housing Element, the City is committed to supporting the development of housing affordable to lower income households in locations throughout the City and has identified sites for future growth and development which are designed to promote a more balanced and integrated pattern of household incomes.

~~INCOME AND RACE~~RACIALLY OR ETHNICALLY CONCENTRATED AREAS OF POVERTY (R/ECAP)

R/ECAP

A racially or ethnically concentrated area of poverty (R/ECAP) is an area in which 50 percent or more of the population identifies as non-White and 40 percent or more of residents are living in poverty. In the SCAG region, there are several R/ECAPs located in major cities and unincorporated areas. However, there are no R/ECAPs located in the City of Indian Wells. The closest R/ECAPs are in the cities of La Quinta and Indio, directly to Indian Wells' east. While there are no R/ECAPs in Indian Wells, there is one census block group where more than half of residents are of very low or low income. However, residential development in this block group is sparse with the block group largely dominated by the Indian Wells Tennis Garden, Southwest Church, and Gerald R. Ford Elementary School. The majority of Indian Wells, including its newer areas (and areas that are largely undeveloped) have fewer residents of very low and low income, consistent with the patterns seen by the immediately surrounding cities. Figure 6–~~3~~17 shows the pattern of very low and low-income populations. As discussed above, the City of Indian Wells has fewer residents of very low and low income, compared to Eastern Riverside County. As shown in Figure 6-18, there are concentrations of very low- and low-income households throughout Eastern Riverside County, with higher contractions in the communities surrounding the Salton Sea to the south. According to the County AI, Hispanic residents make up 72.28% of residents within R/ECAPS within the County.

Figure 6-19 provides an ethnicity analysis identifying the majority racial concentrations in the City. As shown, the vast majority of the City contains a predominant White majority (gap > 50%), with two census tracts with a smaller White resident majority. The racial/ethnic concentrations in the City follow a similar pattern to the surrounding communities. Overall, however, it appears that the City does not exhibit significant patterns or trends of greater racial/ethnic concentrations correlating to increased poverty, unless viewed in the context of the larger region, as illustrated in Figure 6–20. According to Figure 6-20, and the County AI, there is a high concentration of White residents in the County in the northwest region, particularly along the SR-91 corridor, as well as along the I-15 corridor, through the communities of Lake Elsinore, Wildomar, Murrieta, and Temecula. Concentration of Hispanic residents in the County are found in the extreme northwest of Riverside County in the communities of Mira Loma, Glen Avon, and Rubidoux. Another concentration of Hispanic residents is found more to the east, radiating out from the Perris area, which also have concentration of Black residents.

Racially Concentrated Areas of Affluence (RCAA)~~*Lower levels of median household income are generally evident in the same areas with higher concentrations of residents classified as very low and low income (Figure 6–4). Two block groups exhibit the community's lowest median household income ($30,000 – $55,000 per year), one of which is described above and is also an area where very low and low income residents are most concentrated. The other block group consists entirely of the Toscana Country Club and its corresponding residential development. The luxury homes that are built in this census block group seem to conflict with the lower median household incomes. It is likely the case that older residents on fixed incomes live in these homes; while independently wealthy, smaller fixed incomes result in lower median household income data, which is not a true representation of the occupant's wealth/economic status.*~~

In contrast to a R/ECAP, a racially concentrated area of affluence (RCAA) is defined as a census tract in which 80 percent or more of the population is White and has a median income greater than $125,000

annually. Table 6–4~~Table 6–4~~ looks at the median household incomes of White, non-Hispanic residents in Indian Wells, as well as the Riverside County as a whole. As shown in Table 6-4, there is significantly less difference in median income between White households and all households in the City when compared to the County. However, since over 90% of households in Indian Wells are White, compared to only 35.9% in the County, this is to be expected. There are no areas of Indian Wells that qualify as a RCAA. Most RCAAs in the SCAG region are located in coastal communities while inland suburban communities do not reflect this pattern. While technically there are no RCAAs in Indian Wells, Indian Wells is a very affluent community. However, due to the fixed income of many older residents, technically the household incomes are lower than would be "expected" for an affluent community which has resulted in the misconception that there are not concentrated areas of affluence in Indian Wells, which there are. The Housing Plan includes programs to encourage increased diversity and housing opportunities in the City and to provide education related to fair housing rights. This includes Program 3, Production of New Housing Units in which the City will continue to provide incentives and flexibility in development standards to encourage affordable housing development. Additionally, The City will collaborate with housing developers to seek state, federal, and other appropriate funds and incentives targeted for the development of housing affordable to extremely low-income households through this strategy and the strategy developed in Program 6 of the Housing Plan.

TABLE 6–4: MEDIAN HOUSEHOLD INCOME

Median Household Income	Indian Wells	Riverside County
White households	$104,375	$71,482
All households	$104,522	$63,948
% of white households	90.5%	35.9%

Source: US Census, ACS 2014-2018

ACCESS TO OPPORTUNITY

The Department of Housing and Community Development together with the California Tax Credit Allocation Committee (TCAC) established the California Fair Housing Task Force to provide research, evidence-based policy recommendations, and other strategic recommendations to HCD and other related state agencies/departments to further the fair housing goals (as defined by HCD). The Task Force developed the 2021 TCAC/HCD Opportunity Area Maps to understand how public and private resources are spatially distributed. The Task Force defines opportunities as pathways to better lives, including health, education, and employment. Overall, opportunity maps are intended to display which areas, according to research, offer low-income children and adults the best chance at economic advancement, high educational attainment, and good physical and mental health.

The opportunity maps are made from composite scores of three different domains made up of a set of indicators. Based on these domain scores, census tracts are categorized as Highest Resource, High Resource, Moderate Resource, Moderate Resource (Rapidly Changing), Low Resource, or areas of High Segregation and Poverty. Table 6–5~~Table 6–5~~ shows the full list of indicators.

TABLE 6-5: DOMAINS AND LIST OF INDICATORS BY FACTORS

Domain	Indicator
Economic	• Poverty • Adult education • Employment • Job proximity • Median home value
Education	• Math proficiency • Reading proficiency • High school graduation rates • Student poverty rates
Environmental	• CalEnviroScreen 3.0 pollution indicators and values

Source: California Fair Housing Task Force, Methodology for TCAC/HCD Opportunity Maps, December 2020

Table 6-6~~Table 6-6~~ identifies the resources levels by census tract and the corresponding scores for economic, educational and environmental indicators. As shown in Table 6-6, one of the census tracts is a high resource area and the remaining census tracts within the City are located in the highest resource areas.

TABLE 6-6: OPPORTUNITY RESOURCE LEVELS BY CENSUS TRACT

Census Tract	Resource Level	Economic Score	Environmental Score	Educational Score
449.11	Highest	0.58	0.89	0.91
449.28	Highest	0.64	0.94	0.77
451.08	High	0.38	0.90	0.84
451.17	Highest	0.61	0.94	0.84
451.22	Highest	0.86	0.73	0.82
451.23	Highest	0.88	0.94	0.84
451.25	Highest	0.90	0.90	0.62

Source: California Housing and Community Development, AFFH Mapping Tool, https://affh-data-resources-cahcd.hub.arcgis.com, accessed January 27, 2022.

Economic Opportunity

As described above, the Fair Housing Task Force calculates economic scores based on poverty, adult education, employment, job proximity, and median home values. As shown in Table 6-6~~Table 6-6~~, the overall economic scores in Indian Wells range from 0.38 to 0.90. According to the 2021 Task Force map (~~Figure 6-8~~Figure 6-21), the City is primarily a community of more positive economic outcomes (>0.75). However, there are two census tracts with moderate economic scores (0.50-0.75), both on the north side of the Whitewater River wash, and each corresponding with the lower median household income scores identified in ~~Figure 6-4~~Figure 6-15. A third census tract, along the western edge of the City and mostly outside of the City's boundaries, has a low economic score (0.25-0.50), which may be more attributable to the conditions in Palm Desert since the portion of the census tract in Indian Wells encapsulates a gated community. This pattern is similar to the City of La Quinta.

As shown in Figure 6-22, the job proximity index is high in most of Indian Wells (>80), except for the census tract in the south that is primarily undeveloped and the census tract to the east, which still has a job proximity index score between 60-80. In the Coachella Valley, job proximity scores are generally higher in the north and are lower to the south. According to the Southern California Association of Governments' (SCAG) local profile for the City, approximately 18.2% of Indian Wells residents commuted to the City of Palm Desert for

work in 2016. Only 7.9% of residents commuted within the City of Indian Wells. The SCAG local profile of Indian Wells lists 5,282 total jobs in the City in 2017, an increase of 33.6% from 2007. [5]

The Demographic, Economic and Real Estate Profile for the City of Indian Well's General Plan Update determined that Indian Wells has a high proportion of jobs to households at 1.23. This ratio is much greater than those of Eastern Riverside County, which has a jobs to household ration of 0.75. Typical of many tourist destination communities, Indian Wells provides housing for some of the wealthier residents of the Coachella Valley, while also serving as an employment hub for workers in hospitality and recreation industries.

Educational Opportunity

The Fair Housing Task Force determines education scores based on math and reading proficiency, high school graduation rates, and student poverty rates. All around, the City performs well in regard to education scores (~~Figure 6–9~~Figure 6–23), with census tracts receiving either moderate (0.50-0.75) or higher (>0.75). As shown in Table 6–6~~Table 6–6~~, the overall education opportunity scores in Indian Wells range from 0.62 to 0.91. This pattern is also evident in Palm Desert. The SCAG local profile of Indian Wells shows that the kindergarten through 12th grade public school enrollment in the City decreased by 4.2% or 33 students between 2000 and 2018. With approximately 759 students enrolled in 2018, Indian Well's student population comprised of 0.2% of the County's total, which is the same percentage that the population of Indian Wells represents of the County's total population.

The City of Indian Wells is served by the Desert Sands Unified School District (DSUSD) for kindergarten through 12th grade. DSUSD primarily serves the communities of Bermuda Dunes, Indian Wells, Indio, La Quinta, and Palm Desert and consists of 18 elementary schools, one charter elementary school, six middle schools, one charter middle school, four comprehensive high schools, two continuation high schools, one alternative education school, and preschool.[6] Gerald Ford Elementary School is the only school in the District located in Indian Wells. According to the California Department of Education's California School Dashboard, in 2019 DSUSD had an enrollment of 26,356 students. The ethnic/racial make-up was: 76.5% Hispanic, 15.9% White, 1.6% African American, 0.3% American Indian, 1.7% Asian, 0.8% Filipino, 0.1% Pacific Islander, and 1.5% two or more races. A total of 70% of the District's students come from socioeconomically disadvantaged backgrounds, 23.5% are English learners and 11.1% are students with disabilities. The District has a graduation rate of 92.1%.[7]

Environmental Opportunity

Environmental health scores are determined by the Fair Housing Task Force based on CalEnviroScreen 3.0 pollution indicators and values. The California Office of Environmental Health Hazard Assessment (OEHHA) compiles these scores to help identify California communities disproportionately burdened by multiple sources of pollution. In addition to environmental factors (pollutant exposure, groundwater threats, toxic sites, and hazardous materials exposure) and sensitive receptors (seniors, children, persons with asthma, and low birth weight infants), CalEnviroScreen also takes into consideration socioeconomic factors. These factors include educational attainment, linguistic isolation, poverty, and unemployment. As shown in Table 6–6~~Table 6–6~~, the overall environmental scores in Indian Wells range from 0.73 to 0.94. As with the neighboring Coachella Valley communities on the southwest side of the 10 Freeway, Indian Wells largely has areas with the most positive environmental outcomes (~~Figure 6–10~~Figure 6–24) although one census tract has a moderate environmental health score (0.50-0.75). This census tract is one of the more densely populated tracts in Indian Wells and is positioned between Highway 111 and the Santa Rosa Mountains. In Riverside County, generally the more remote and rural portions of the County have higher environmental health scores when compared to the denser more urban portions of the County. Particularly, the transportation corridors have the lowest environmental health scores.

[5] Southern California Association of Governments, Profile of the City of Indian Wells, May 2019.
[6] Desert Sands Unified School District, *Schools*, https://www.dsusd.us/schools, accessed January 27, 2022.
[7] California Department of Education, California School Dashboard, https://www.caschooldashboard.org/, accessed January 27, 2022.

Transportation

Availability of efficient, affordable transportation can be used to measure fair housing and access to opportunities. According to All Transit, the City of Indian Wells has a score of 4.9 out of 10 (low combination of trips per week and number of jobs accessible enabling few people to take transit to work), with a score of 10 being high connectivity, access to jobs and frequency of service.[8] Bus service is provided by SunLine Transit Agency, which runs bus service throughout Coachella Valley and provides commuter link to transit centers and Metrolink train stations. There are currently three bus routes that provide transit in Indian Wells and connect the City with the neighboring communities in the Coachella Valley.

The SCAG local profile states that in 2018, 72.2% residents drove alone to work and the mean travel time to work was 21.9 minutes. Between 2000 and 2018, the average travel time to work increased by approximately 3 minutes. In comparison, the mean travel time to work in Riverside County was 33.1 minutes and 77.2% of County residents drove alone to work. According to the SCAG Indian Wells Profile, between 2000 and 2018 the percentage of individuals who traveled to work by driving decreased by 15.9%.

Overall Opportunity

Overall opportunity map scores for Indian Wells census tracts are presented in ~~Figure 6–11~~ Figure 6–25 along with the City's sites inventory. The majority of Indian Wells is classified as Highest Resource with only a small area identified as High Resource (which corresponds to the census tract with the low economic score described above). Compared to the neighboring jurisdictions, Indian Wells has better composite scores for its census tracts than any other city, with Palm Desert being closest to Indian Wells. These scores reflect excellent access to economic and educational opportunities for Indian Wells residents, and very positive health outcomes for the large majority of the community.

DISPROPORTIONATE HOUSING NEED AND DISPLACEMENT RISK

Overcrowding and Overpayment

Typically, a housing unit is considered overcrowded if there is more than one person per room and severely overcrowded if there are more than 1.5 persons per room. As discussed in the Needs Assessment of the Housing Element, overcrowding is not an issue in the City of Indian Wells as only seven housing units (0.3% of the total occupied units) were overcrowded in 2018 (i.e. more than one person per room). As ~~Figure 6–12~~ Figure 6–26 indicates, all areas in the City are below the statewide average for overcrowding (<8.2% of households). A similar pattern is largely evident throughout the surrounding area, as illustrated in Figure 6-27. The City's housing stock is primarily comprised of larger single-family homes and there are relatively few multifamily units, which likely plays into the near absence of overcrowding conditions in Indian Wells.

Unlike overcrowding, overpayment is an issue in Indian Wells (similar to the rest of ~~S~~southern California). The issue is more prominent among renter households than owner households, although both groups demonstrate patterns of overpayment (~~Figure 6–13~~ Figure 6–28 and ~~Figure 6–14~~Figure 6–29Figure 6-14). This reflects patterns of overpayment across the SCAG region, where overpayment has remained an issue among renters in recent years while decreasing among homeowners (Figure 6–30 and Figure 6–31). It is also consistent with the immediate area, reflecting trends present in the Coachella Valley. For renters, the areas most impacted by overpayment include the census tract covering the Toscana Country Club in the City's north end and the census tract on the east side of the City between the Whitewater River wash and the Santa Rosa Mountains, both of which have concentrations of overpayment in the 60-80% range. For the census tract covering the Toscana Country Club this is consistent with the lower median household incomes reported there. For owners, overpayment is more widespread across census tracts although the percentages of households overpaying within the tracts is in the moderate range (40-60%). Some of these areas also have the highest median household incomes in the City, which highlights how expensive housing has become not just in Indian Wells, but in southern California. Overpayment increases the risk of displacing residents who are no longer able to afford their housing costs.

[8] AllTransit, https://alltransit.cnt.org/, accessed January 28, 2022.

To address displacement risks due to overpayment, the City will provide incentives to encourage affordable development (Program 3) and will develop a targeted program to connect lower income residents with affordable homeownership and rental opportunities within the City. The City's incentives to develop affordable housing and senior housing are defined in Section 21.12.040 of the Development Code. Additionally, the City partners with the County of Riverside in the Urban County for Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), and the Emergency Solutions Grant (ESG). The City's participation continues through Fiscal Year 2023. This partnership with the County of Riverside provides access to rental assistance for eligible Indian Wells residents, especially those at the Indian Wells and Mountain View Villas. The funding from the County uses a blend of CARES Act, CDBG and ESG funding.

Housing Condition

In addition to extensive overpayment, approximately two-thirds of the housing stock in Indian Wells is older than 30 years, which in a typical suburban community, could indicate that they would be in need of repairs. Typically, housing over 30 years of age is more likely to have rehabilitation needs that may include plumbing, roof repairs, electrical repairs, foundation rehabilitation, or other significant improvements. ~~However, the City has not observed any home in need of substantial rehabilitation~~As discussed in the Needs Assessment, a citywide housing conditions survey was last performed in 2020 and indicated at the time that approximately 17% of housing units were in need of maintenance and rehabilitation while approximately less than 1% of housing units were in need of replacement. The City's Building Division has estimated that 4% of housing units are currently in need of substantial rehabilitation or replacement.

The City finds pride of ownership extremely high in Indian Wells, and the vast majority of homeowners proactively maintain and update their property. It is possible that some homes are in need of minor repairs (cracked stucco, new paint), but there are no indications that home conditions in Indian Wells impact the health or safety of the community. In some cases, the cost of major repairs, if necessary, can be prohibitive, resulting in the owner or renter living in substandard housing conditions or being displaced if the house is designated as uninhabitable or during rehabilitation. According to Comprehensive Housing Affordability Strategy (CHAS) data compiled by the U.S. Census Bureau, approximately 40 percent of Indian Wells households have at least one housing problem, which may include overcrowding, lack of a complete kitchen, lack of complete plumbing, or cost burden. As identified above, many homeowners and renters in Indian Wells are cost burdened, and may represent a large percentage of the 40 percent of households with a housing problem identified in CHAS. There is no evidence that there are patterns of overcrowding or homes without complete kitchens or plumbing. The Housing Plan includes Program 1, Rehabilitation which refers property owners to applicable agencies/organizations for rehabilitation assistance.

Persons Experiencing Homelessness

As discussed in Section 3 of the Background Report, the 2020 Point-In-Time Report identified one person in the City of Indian Wells experiencing homelessness, representing less than one percent of Riverside County's total homeless count (2,884 individuals). From the 2016 to the 2020 Homeless Count, there was an increase of homeless individuals counted in Riverside County from 2,165 to 2,884, which is a 33.2% increase. According to the 2020 Point in Time Report for Riverside County, from 2019 to 2020, the count of homeless individuals in Riverside County increase only 3% (2,811). Compared to 2019, the sheltered count decreased 5% (766 to 729), while the unsheltered count increased 5% (2,045 to 2,155).[9] The person identified in Indian Wells was unsheltered.

The Housing Plan includes Program 17, Support for Persons Experiencing Homelessness. The City will coordinate with the County of Riverside, the Coachella Valley Association of Governments, adjacent jurisdictions and local non-profits and service providers to address the needs of persons experiencing homelessness in the Coachella Valley.

[9] Riverside County Department of Public Social Services, 2020 Homeless Point-in-Time Count and Survey, June 2020.

Displacement Risk

The annual rate of increase in average home value or rental prices compared with annual changes in the average income in the City also indicates an increased risk of displacement due to housing costs outpacing wage increase, a trend that is felt throughout the region, state, and nation. According to Zillow, the average home value in Indian Wells has increased steadily since 2009, increasing from $500,000 to $888,198 in April 2021. Based on a review of rental ads on *Zillow.com, Rentcafe.com, Zumper.com,* and *Apartments.com*, the median rent in Indian Wells in May 2021 was $4,500 per month. While this estimate is significantly different than the data provided by the U.S. Census, the higher rental rate more closely mirrors the real-world experience in Indian Wells. There were 35 rentals available in May, 2021. Rents varied significantly based on the size of home, ranging from $1,400 for 1 bed/1 bath homes to $15,000 for a 2 bed/4 bath home. As shown in Figure 6-32, only one census tract in the City is designated as a "Sensitive Community" where residents may be particularly vulnerable to displacement in the event of increased redevelopment and shifts in housing costs. Communities were designated sensitive if they currently have populations vulnerable to displacement in the event of increased redevelopment and drastic shifts in housing cost. Vulnerability is defined as share of very low-income residents is above 20% in 2017 and the tract meets one other criteria related to renters, diversity, and housing burden.

In order to address affordability challenges, the City will encourage and incentivize development of affordable housing units and will develop a program to connect lower income residents with affordable housing opportunities. The City owns and maintains two affordable housing projects (Indian Wells Villas and Mountain View Villas). The City has identified Indian Wells Villas, which provides 90 affordable units, to be at ~~high~~ risk of converting to market rate units in the next 10 years. The City has included Program 2 to proactively ~~preserve~~ monitor and preserve the ~~affordability~~ units at the Indian Wells Villages project to prevent displacement of these residents.

Displacement risk increases when a household is paying more for housing than their income can support, their housing condition is unstable or unsafe, and when the household is overcrowded. Each of these presents barriers to stable housing for the occupants. In Indian Wells, overpayment is only loosely linked to median income. Nonetheless, taken together, the risk of displacement is highest for lower income households, including those that are currently overpaying for housing. With programs to incentivize new affordable development, and programs to support existing residents, the City will proactively work to address and prevent risks associated with displacement.

Research has shown that low-income renter populations are disproportionately exposed to environmental hazards and that housing tenure is a telling determinant of social vulnerability to disasters. Renters bear the brunt of the existing affordable housing shortage, and their adaptive capacity to cope and recover from the impacts of environmental hazards may be reduced due to systemic inequities and limited resources. As discussed in the Constraints section under Environmental Constraints, environmental hazards affecting residential development in the City include geologic and seismic conditions, which provide the greatest threat to the built environment, and flood hazards. Structures particularly susceptible to earthquake damage include tilt-up structures, unreinforced masonry buildings, older buildings, and mobile homes. After the 1971 San Fernando earthquake, building codes and design criteria were updated to address seismic occurrences. Residential development within 100-year and 500-year flood zones are subject to specific standards outlined in the City's Floodplain Management Ordinance to minimize flood hazard damage and risk.

SITE INVENTORY ANALYSIS

AB 686 requires that jurisdictions identify sites throughout the community in a manner that is consistent with its duty to affirmatively further fair housing. The site identification includes not only an analysis of site capacity to accommodate the RHNA (provided in the Housing Resources section), but also considers whether the identified sites serve the purpose of replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity. This section analyzes the role of all sites, regardless of income level, in assisting to affirmatively further fair housing. However, special attention is paid to those sites identified to accommodate a portion of the City's lower-income RHNA to ensure that the City is thinking carefully about how the development of new affordable housing options can promote patterns of equality and inclusiveness.

As previously stated, the City finds that there are no known historic patterns of segregation by race and ethnicity, persons with disabilities, familial status, age, or income. Nonetheless, as described throughout this Housing Element, the City is committed to supporting the development of housing to promote a balanced and integrated community. This is highlighted in Table 5–4 in the Housing Resources chapter, as the City has identified a surplus of sites and excess development capacity for housing for all income levels. The location of new development to meet the City's lower income RHNA is not expected to contribute to patterns of isolation or segregation for lower income households.

Figure 6-2 shows the sites identified to meet Indian Wells RHNA allocation in relation to racial/ethnic diversity. As shown, proposed lower income RHNA sites are located throughout the community and are not concentrated in areas of low diversity. The majority of sites are located in areas of moderate diversity, and no sites are located in areas of lower diversity.

Figure 6-5 shows the sites designated to meet Indian Wells RHNA allocation in relation to the concentration of persons with disabilities. As shown, proposed lower income RHNA sites are located throughout the community and are not concentrated in areas with high proportions of persons with disabilities. The locations of sites designated to meet the City's lower income RHNA allocation are not expected to contribute to patterns of isolation or segregation for persons with disabilities.

Figure 6-11 shows the sites designated to meet Indian Wells RHNA allocation in relation to female-headed households. As shown, proposed lower income RHNA sites are located throughout the community and are not concentrated in areas with high levels of female-headed households. The locations of sites designated to meet the City's lower income RHNA allocation are not expected to contribute to patterns of isolation or segregation for female-headed households.

Figure 6-13 shows the sites designated to meet Indian Wells RHNA allocation in relation to concentration of senior residents. As shown, proposed lower income RHNA sites are located throughout the community and are not concentrated in areas with high proportions of senior residents. The locations of sites designated to meet the City's lower income RHNA allocation are not expected to contribute to patterns of isolation or segregation for senior households.

Figure 6-15 shows the sites designated to meet Indian Wells RHNA allocation in relation to median household income. As shown, proposed lower income RHNA sites are located throughout the community and are not concentrated in areas with low median household income. Some candidate sites are located in the City's lowest median household income census tracts, but the overall distribution is spread amongst census tracts with varying levels of median household income. As discussed above, for one of the census tracts with lower median incomes, older residents on fixed incomes live in these homes; while independently wealthy, smaller fixed incomes result in lower median household income data, which is not a true representation of the occupant's wealth/economic status. The location of new development to meet the City's lower income RHNA is not expected to contribute to patterns of isolation or segregation for lower income households.

The City does not have any racially or ethnically concentrated areas of poverty and the identification of sites to accommodate the City's RHNA is not expected to alter this finding.

The City examined the Opportunity Areas Map prepared by HCD and TCAC (~~Figure 6–11~~Figure 6–25). The Opportunity Areas Map identifies areas in every region of the state whose characteristics have been shown by research to support positive economic, educational, and environmental health outcomes for low-income families – particularly long-term outcomes for children. Using the statewide Opportunity Areas Map and indicators of segregation, displacement risk, and access to opportunity as overlays to the City's sites inventory, the City was able to identify if the sites included in the inventory to accommodate the lower income Regional Housing Need Allocation (RHNA) affirmatively further fair housing and combat any existing identified patterns.

The City of Indian Wells' 6th Cycle RHNA is 382 units, including 117 units affordable to very ~~low income~~low-income households, 81 affordable to ~~low income~~low-income households, 91 affordable to moderate income households, and 93 affordable to above-moderate income households. The City has identified 17 units that are under construction or have been constructed since July 1, 2021. In addition, the City has three projects that are approved/entitled, but not yet under constructed (but will be constructed during the planning period). These three projects (Province, Toscana, and Indian Wells Crossing Specific Plan) will result in the production of 235 units. With these credits, the City has already met its above moderate income RHNA and has a remaining RHNA of 231 units (115 very low income units, 80 low income units, and 36 moderate income units).

To accommodate the City's remaining RHNA, Indian Wells has identified ~~three~~ two sites: ~~two~~ one vacant City-owned site and another site designated for rezoning via a new Housing Opportunity Site Overlay; both sites are located on the eastern side of the City, in an area of Highest Opportunity~~, and Indian Wells Villages, a City-owned at-risk affordable senior project, which will be preserved as affordable units during the planning period, which is located in an area of High Opportunity.~~ One of the vacant sites is proposed to be developed by Abode Communities as a 100-unit affordable project; the other vacant site is ~~also owned by the City and is intended to be used for the development of a future affordable housing project~~undeveloped and the most appropriate location to be rezoned to accommodate the City's remaining RHNA. The City has a high degree of confidence that these sites will provide deed-restricted affordable units to current and future Indian Wells residents and will help to serve the housing needs of the local community. To address displacement risks due to overpayment, the City will provide incentives to encourage affordable development (Program 3) and will develop a targeted program to connect lower income residents with affordable homeownership and rental opportunities within the City.

The City recognizes that ADUs are an excellent opportunity to supplement the City's existing housing stock and provide more affordable housing choices in existing neighborhoods, especially high-resource neighborhoods with limited or no vacant land remaining. The City has included Program 8 in the Housing Plan to monitor the affordability of ADUs developed in Indian Wells to more accurately account for their role in helping achieve the City's housing goals by income level.

Based on a review of the site inventory proposed to accommodate the City's RHNA, the City finds that the location of these sites affirmatively furthers fair housing by promoting the development of new affordable residential projects at vacant sites where new housing is needed to address existing patterns of overpayment. As discussed previously, Indian Wells is primarily comprised of senior residents, many of who lived on fixed incomes. While they may have household wealth, many Indian Wells residents (renters and homeowners) overpay for housing. By providing more affordable housing opportunities at city-controlled sites, the City seeks to address one of the primary economic impacts experienced by Indian Wells residents. By focusing on new development opportunities on the eastern side of the City, where there is vacant land, while also looking to preserve the City's existing affordable units, on the western side of the City which is essentially fully developed, the City seeks to serve the needs of different geographic areas of the City.

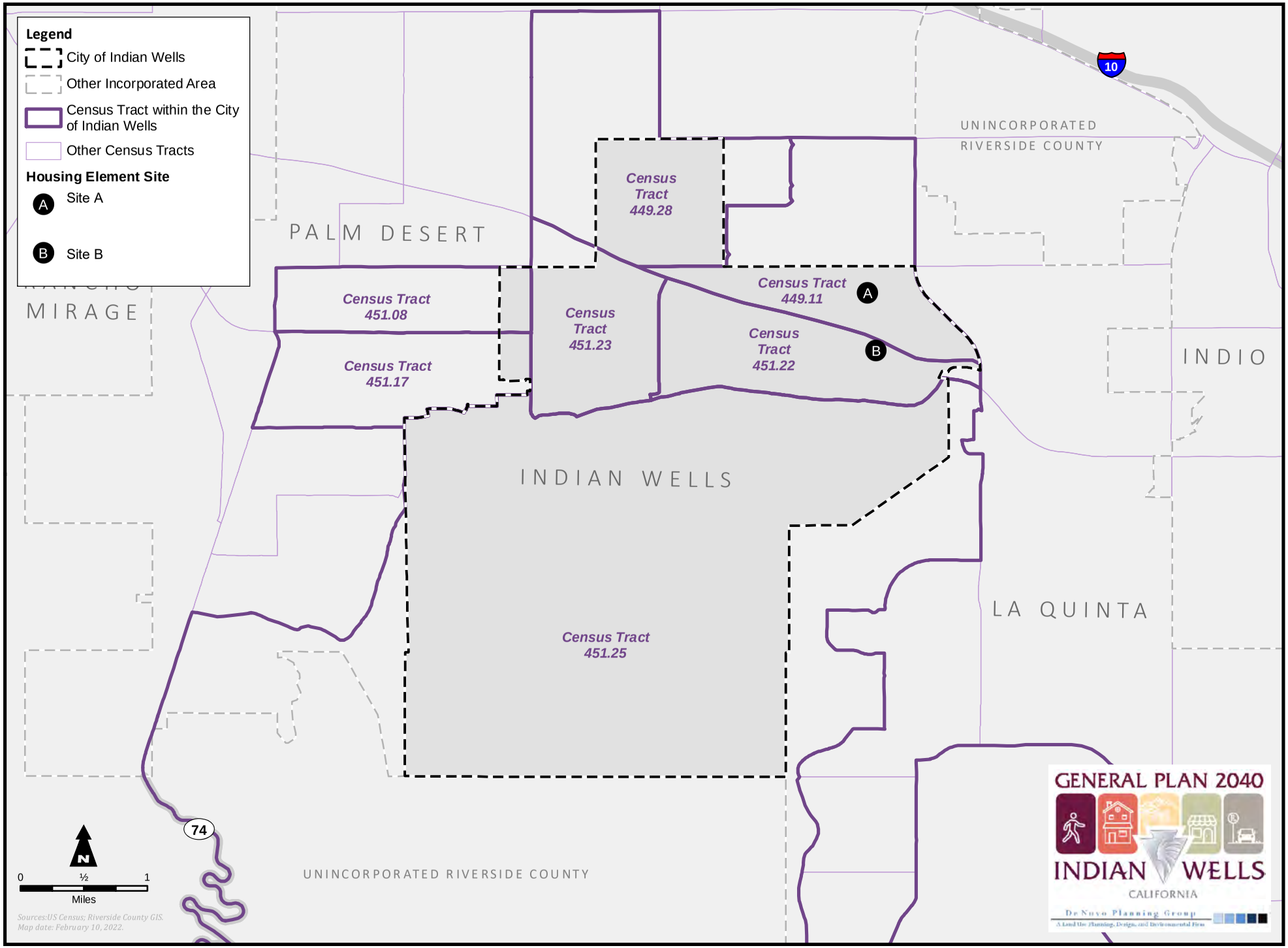
6C. Analysis of Contributing Factors

As shown in Table 6-7~~Table 6-7~~, the City has identified the risk of displacement as the primary contributing factor to fair housing in Indian Wells, a pattern evident by the current levels of overpayment for housing expenses. This is a particularly unique situation in Indian Wells were the majority of residents are seniors living on fixed incomes, which results in lower median household incomes. Although many residents overpay for housing based on costs as a proportion of median household income, residents are independently wealthy despite having lower median incomes due to their age/retirement status. The City has included actions to address the identified factors, as well as the other issues identified in this assessment, throughout the Housing Element programs and policies. In particular the City has identified one of its two affordable senior projects at high-risk of conversion to market rate units during the next 10 years. The City has included Program 2 to preserve these units as affordable units. Program ~~18~~ 19 has been included to affirmatively further fair housing, per AB 686, and take meaningful actions that address significant disparities in housing needs and access to opportunities for all groups protect by state and federal law. Regional coordination efforts outlined in several programs will ensure that the City furthers patterns of integration and development of affordable housing in such a way that it will have a positive impact on residents of the City and region.

TABLE 6-7: FAIR HOUSING CONTRIBUTING FACTORS

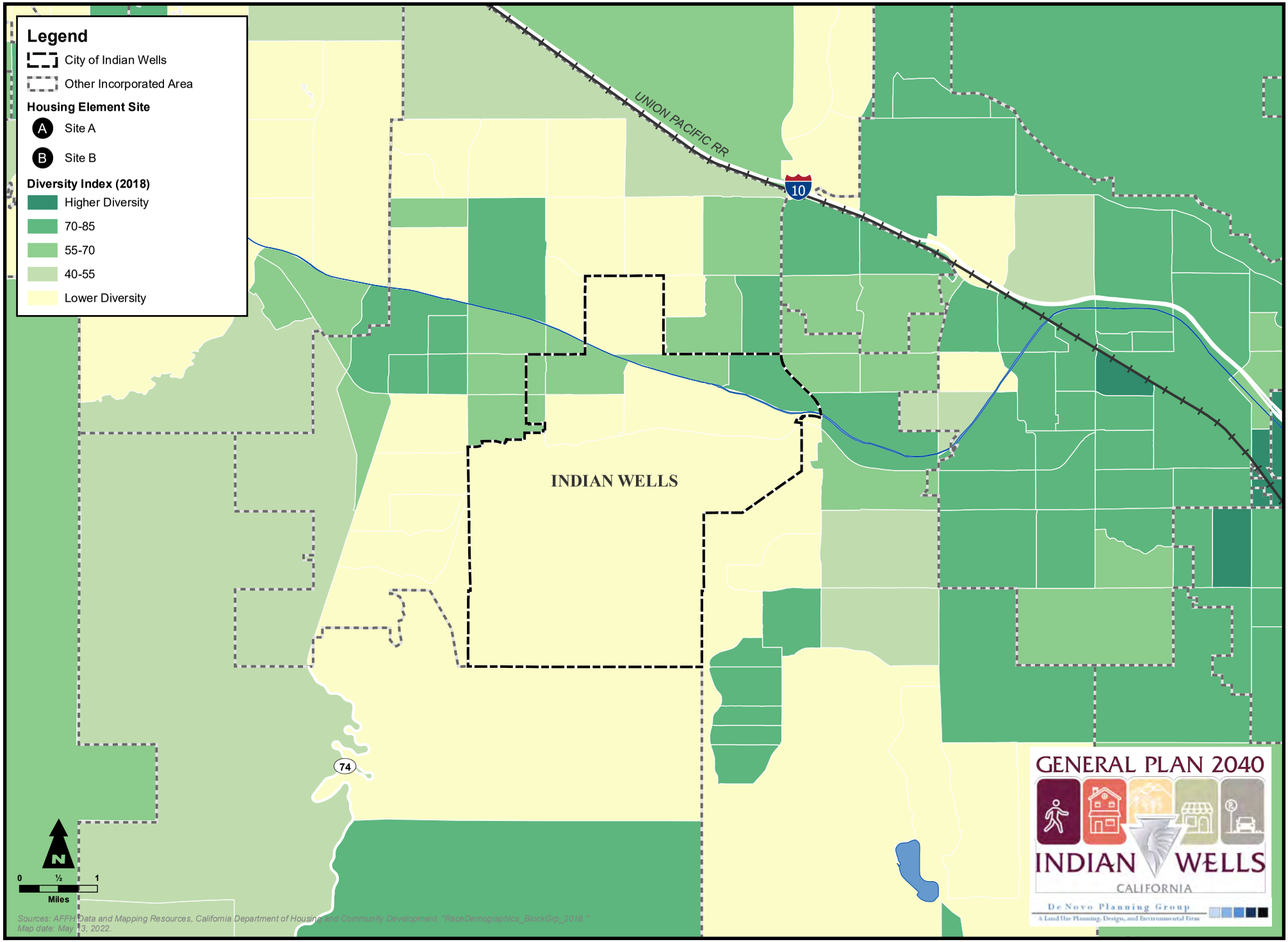
AFH Identified Fair Housing Issues	Contributing Factors	Priority	Meaningful Actions
Protecting Existing Residents from Displacement	• Unaffordable rents and home prices • Availability of affordable units in general	High	Program 2: Preservation of At-Risk Units Program 3: Production of New Housing Units Program 8: Accessory Dwelling Units Program 9: Public Property Conversion to Housing Program
Fair Housing Services Outreach and Enforcement	• Lack of resources for fair housing agencies and organizations	Medium	Program 14: Fair Housing Policy Procedures Program 19: Affirmatively Furthering Fair Housing Outreach and Coordination Program

FIGURE 6-1. CENSUS TRACT BOUNDARIES



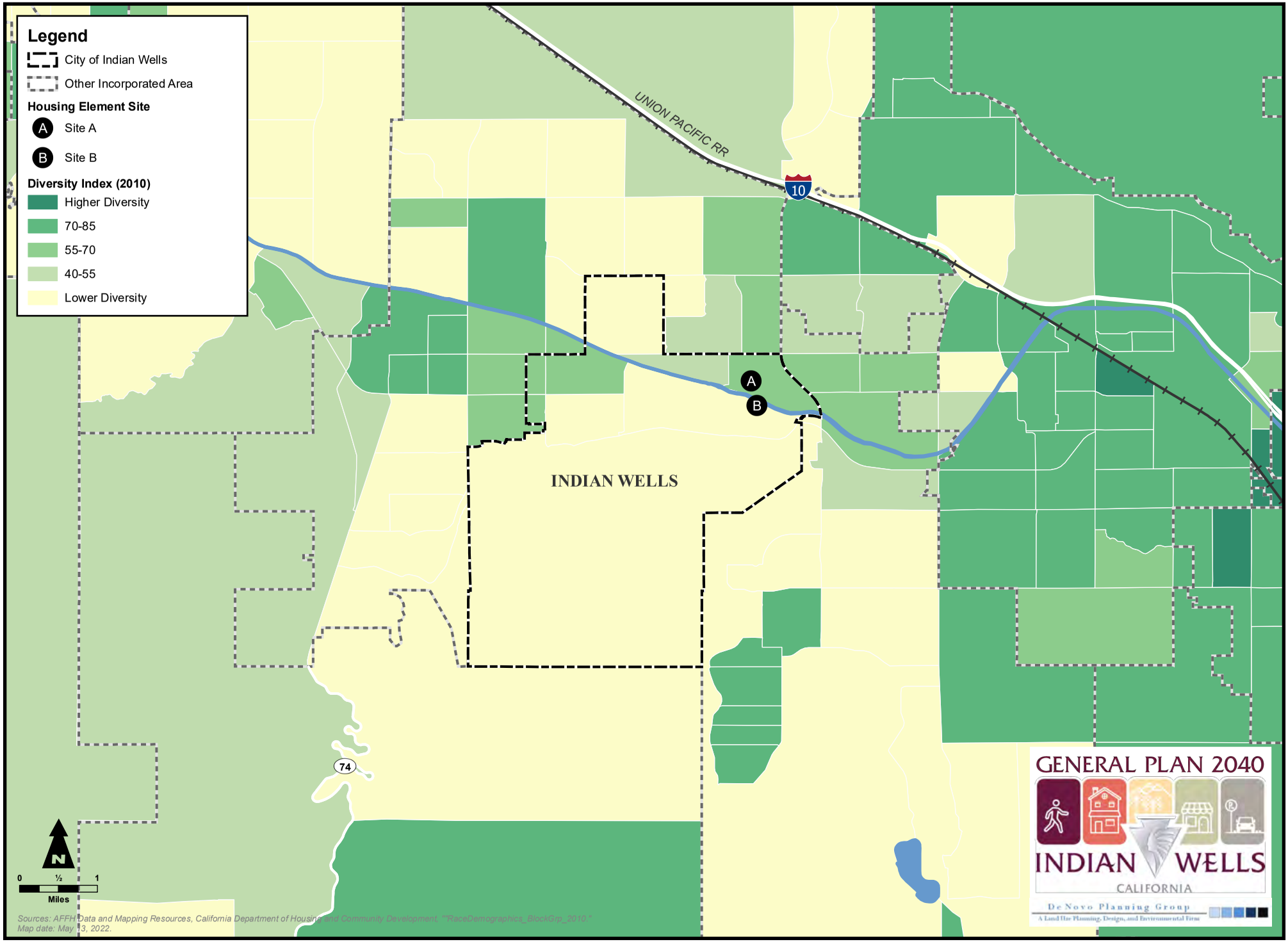
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FIGURE 6-2: DIVERSITY INDEX BY CENSUS BLOCK GROUP 2018



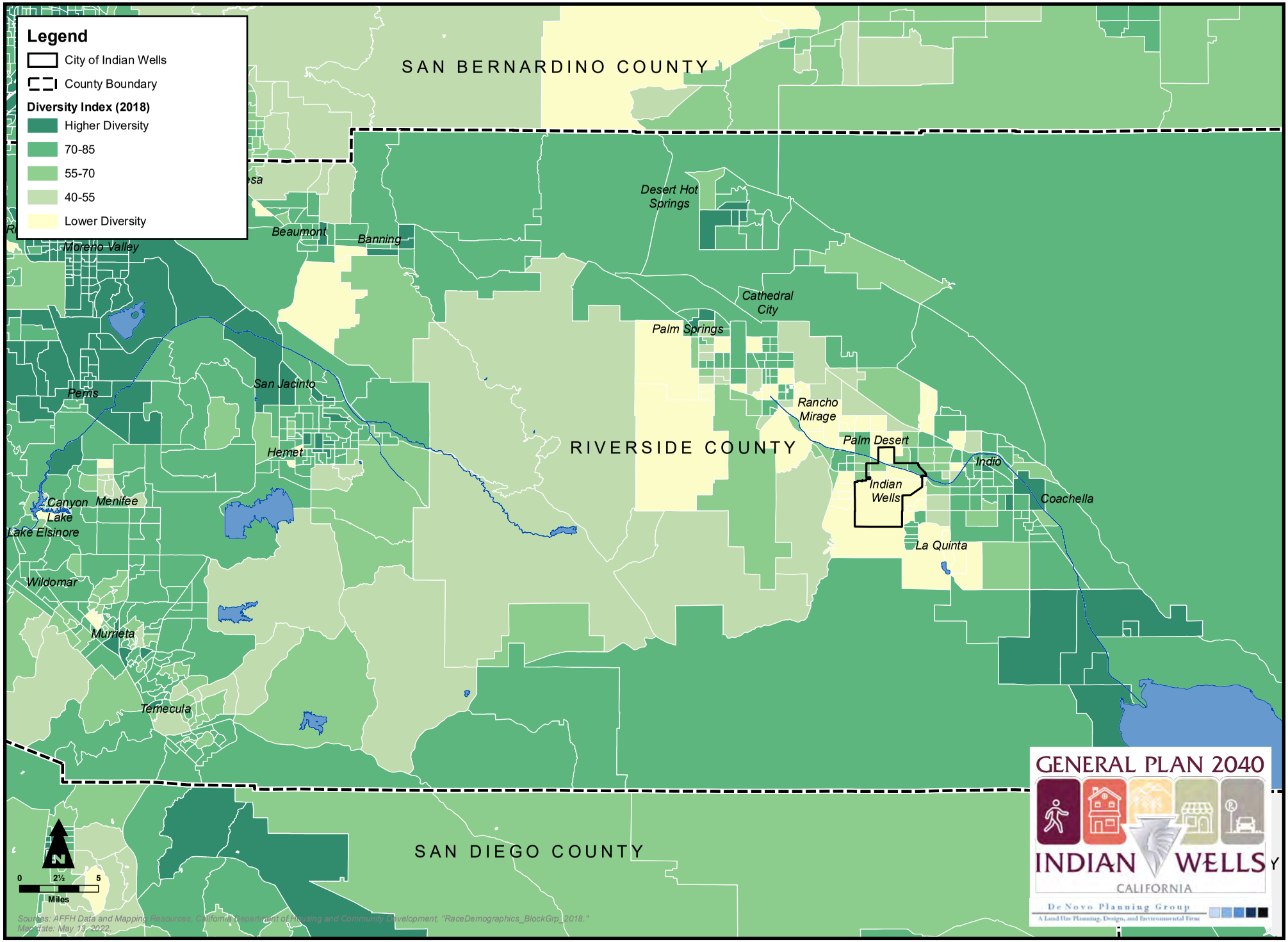
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FIGURE 6-3: DIVERSITY INDEX BY CENSUS BLOCK GROUP 2010



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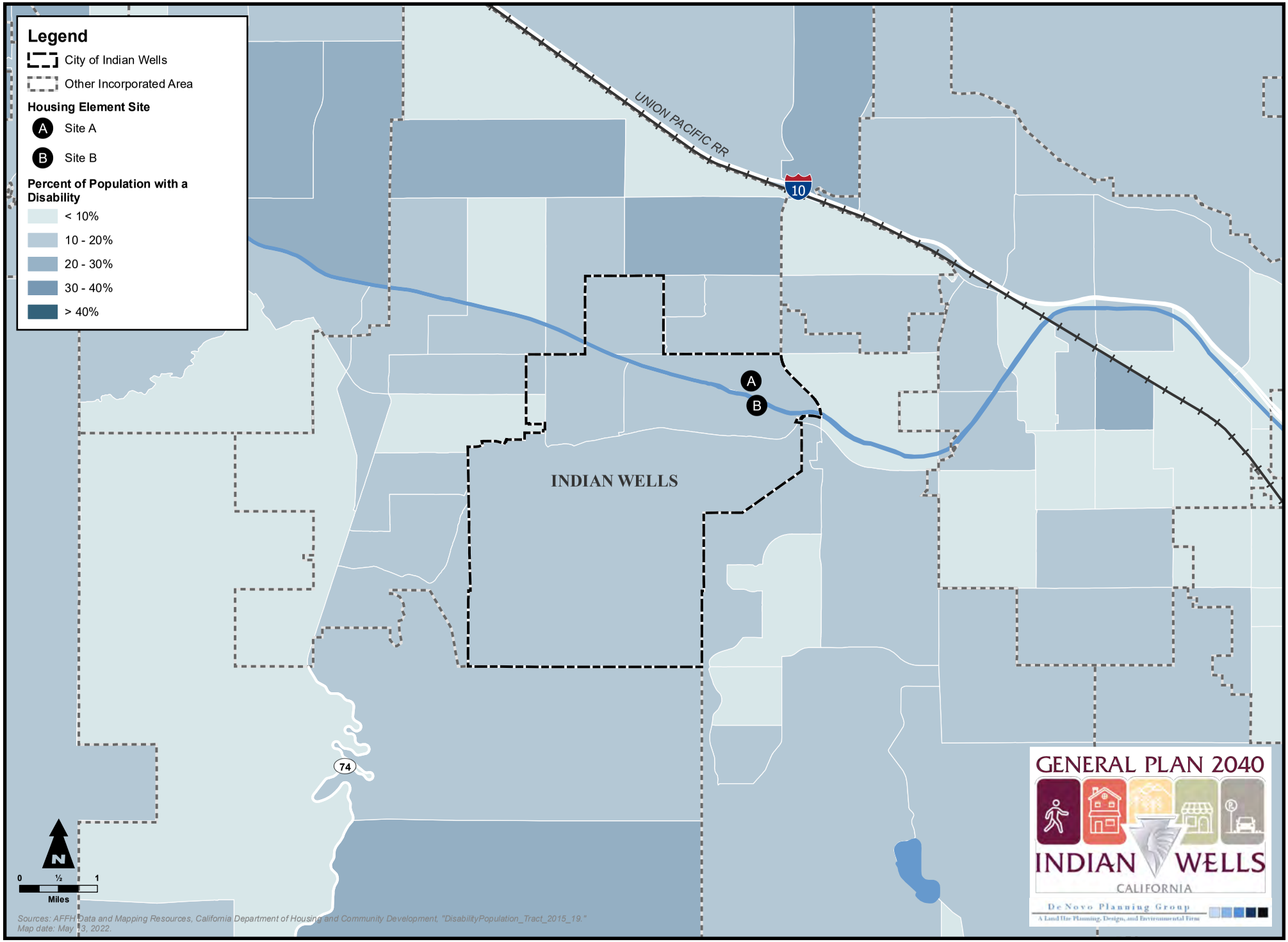
FIGURE 6-4: DIVERSITY INDEX BY CENSUS BLOCK GROUP - COUNTYWIDE



Sources: AFFH Data and Mapping Resources, California Department of Housing and Community Development, "RaceDemographics_BlockGrp_2018."
Map date: May 13, 2022

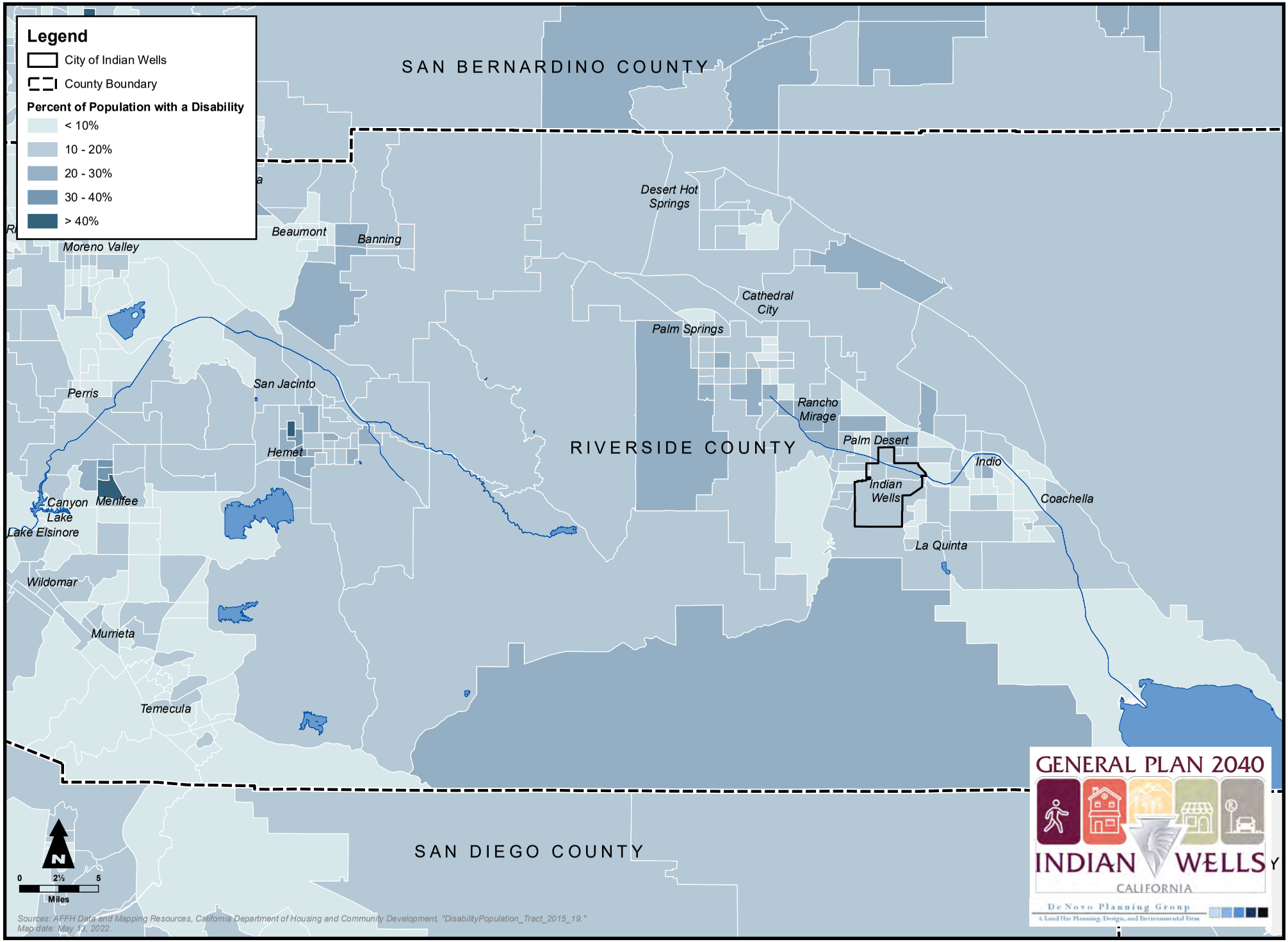
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FIGURE 6-5: PROPORTION OF POPULATION WITH DISABILITIES BY CENSUS TRACT



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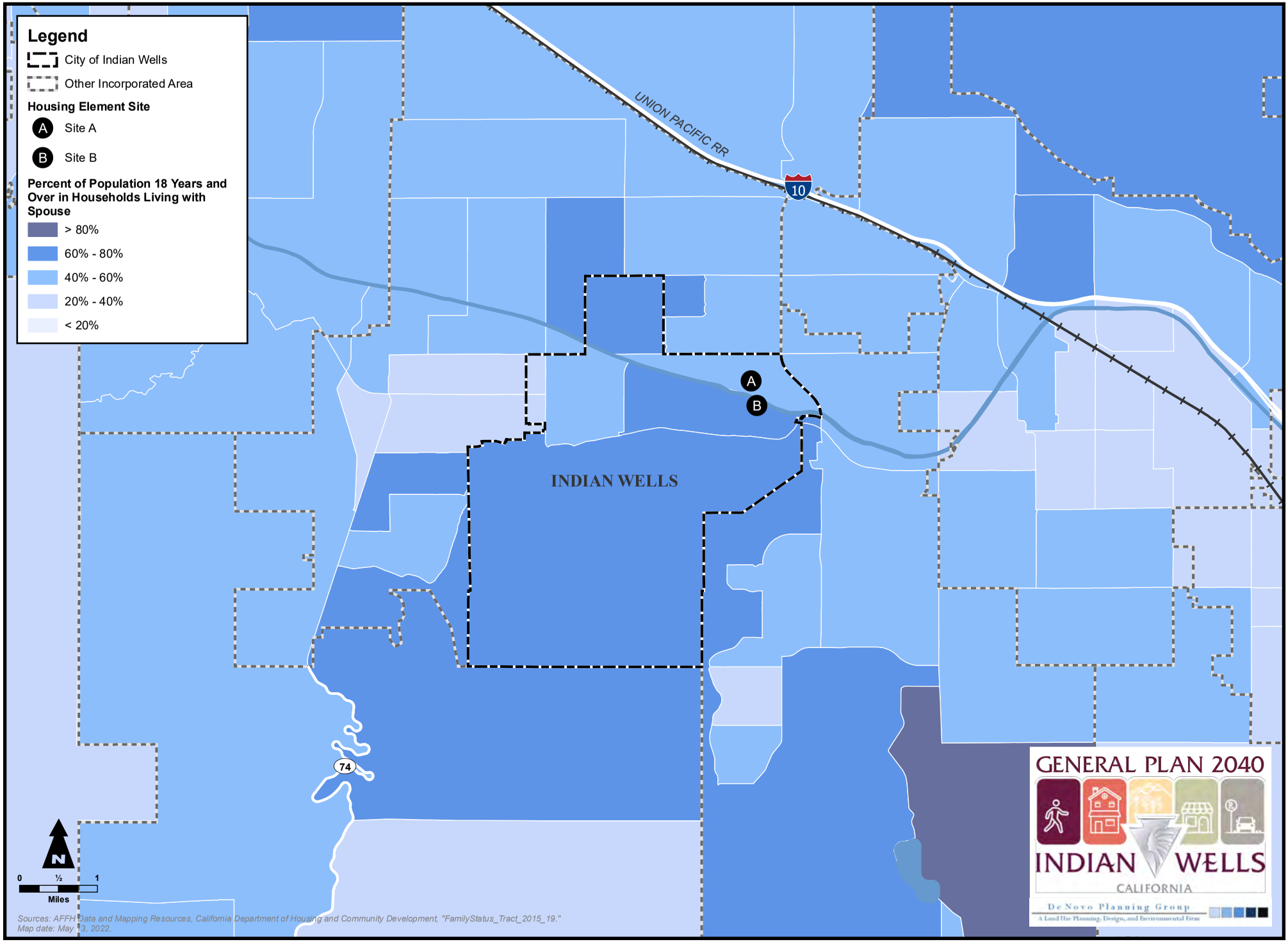
FIGURE 6-6: PROPORTION OF POPULATION WITH DISABILITIES BY CENSUS TRACT - COUNTYWIDE



Sources: AFFH Data and Mapping Resources, California Department of Housing and Community Development, "DisabilityPopulation_Tract_2015_19."
Map date: May 13, 2022.

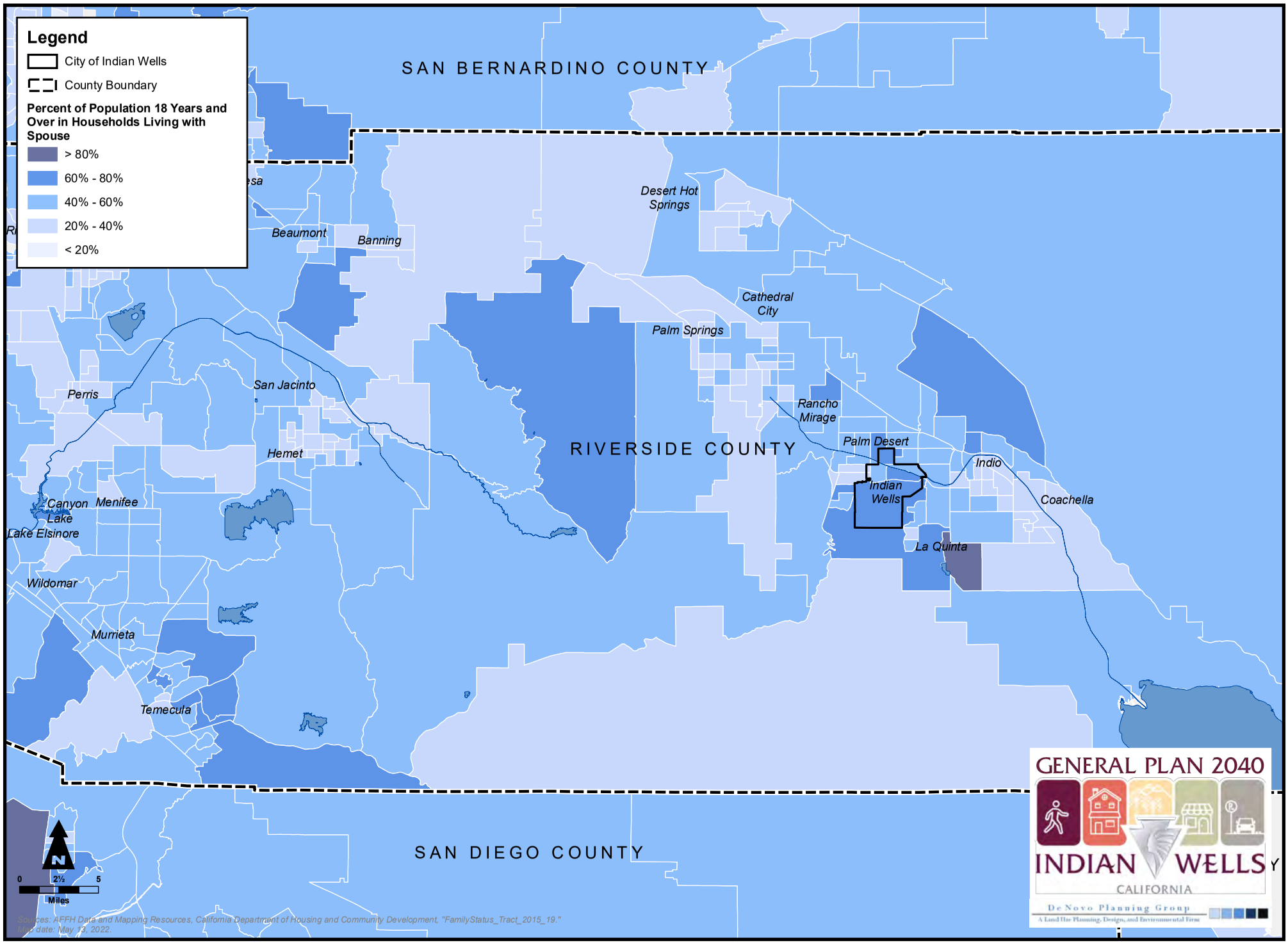
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FIGURE 6-7: PERCENT OF POPULATION 18 YEARS AND OVER IN HOUSEHOLDS LIVING WITH SPOUSE



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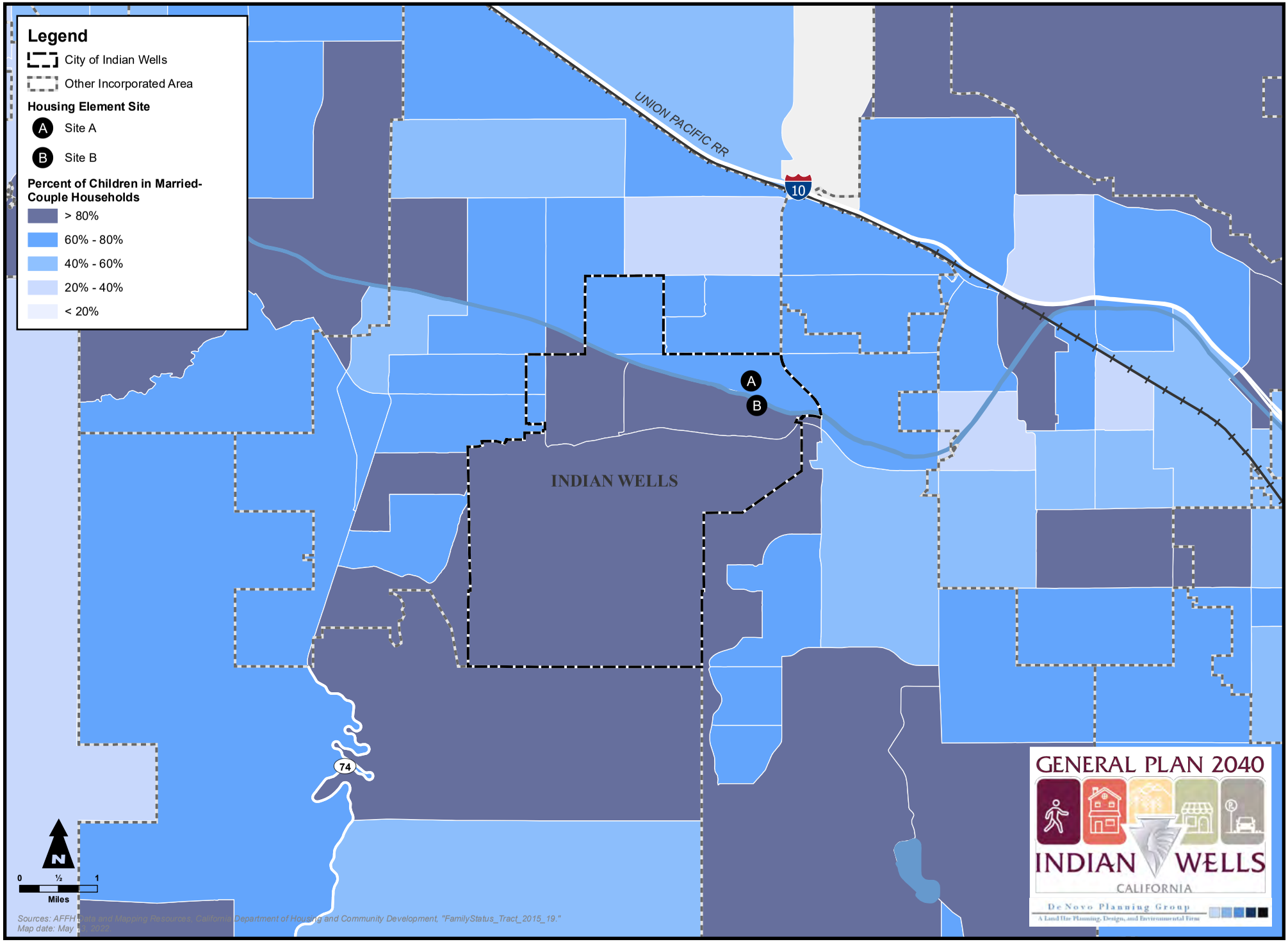
FIGURE 6-8: PERCENT OF POPULATION 18 YEARS AND OVER IN HOUSEHOLDS LIVING WITH SPOUSE - COUNTYWIDE



Sources: AFFH Data and Mapping Resources, California Department of Housing and Community Development, "FamilyStatus_Tract_2015_19."
Map date: May 13, 2022.

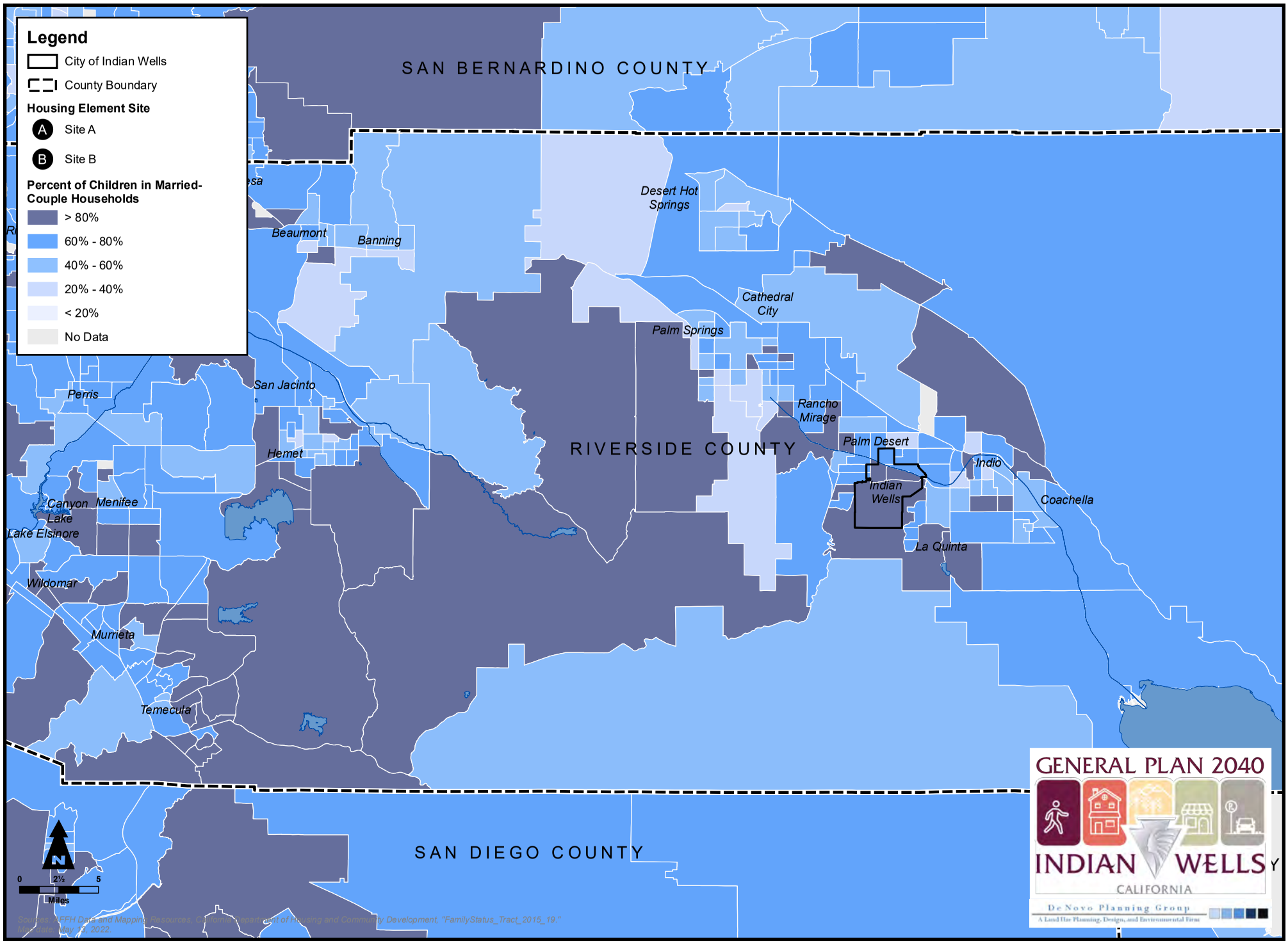
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FIGURE 6-9: PERCENT OF CHILDREN IN MARRIED COUPLE HOUSEHOLDS



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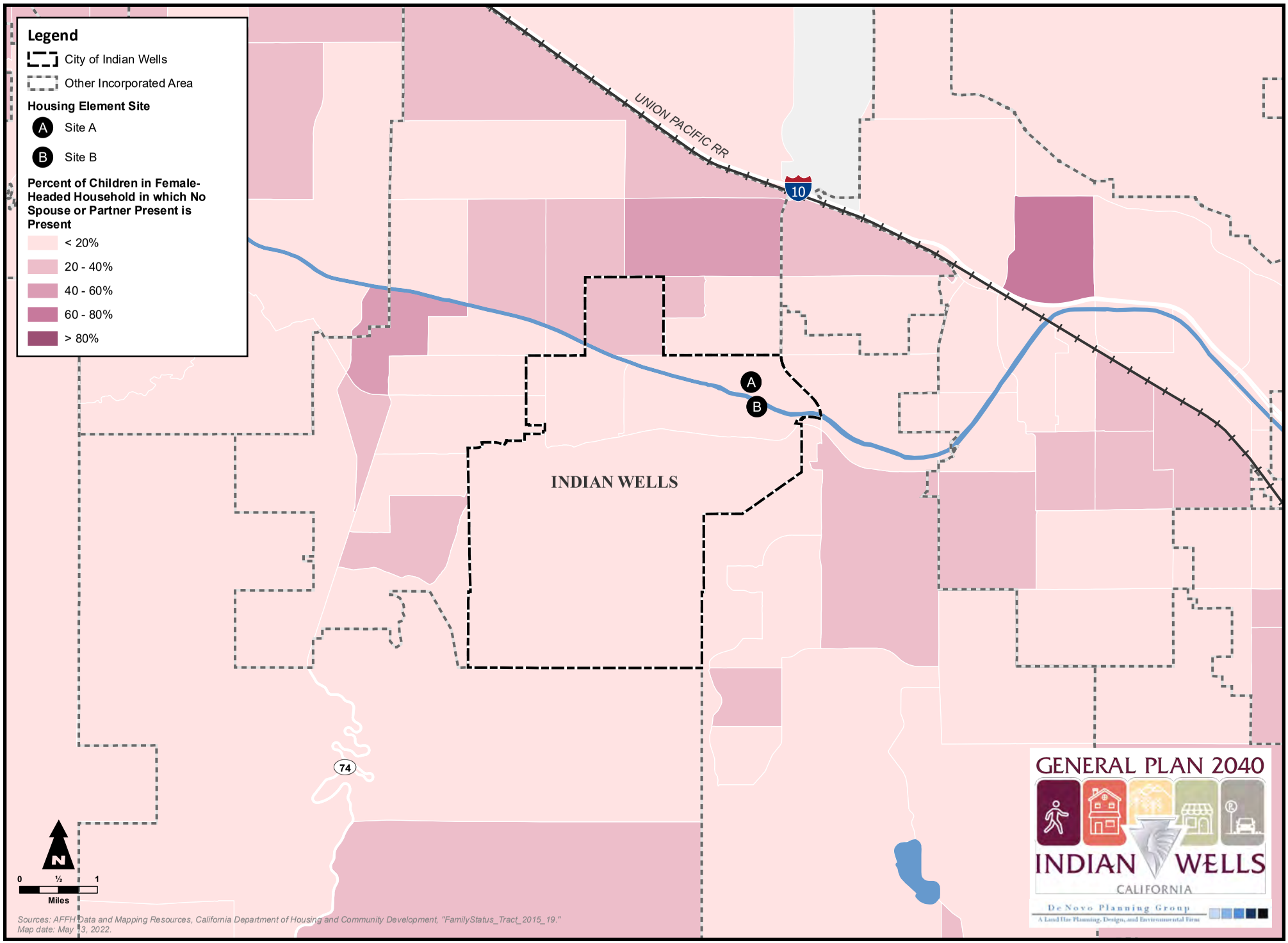
FIGURE 6-10: PERCENT OF CHILDREN IN MARRIED COUPLE HOUSEHOLDS - COUNTYWIDE



Sources: AFFH Data and Mapping Resources, California Department of Housing and Community Development, "FamilyStatus_Tract_2015_19."
Map date: May 19, 2022.

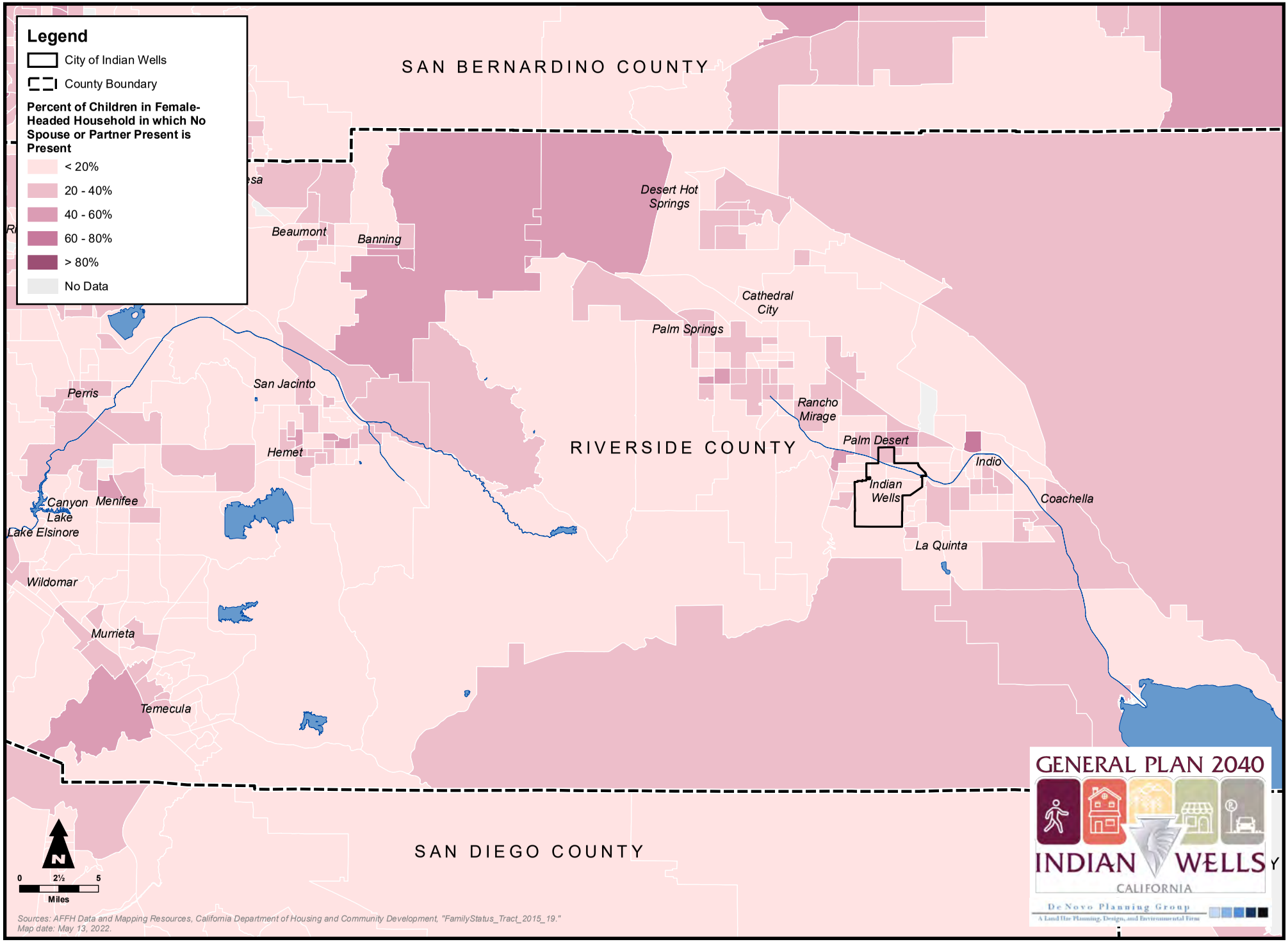
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FIGURE 6-11: FEMALE-HEADED HOUSEHOLDS BY PROPORTION OF CHILDREN PRESENT



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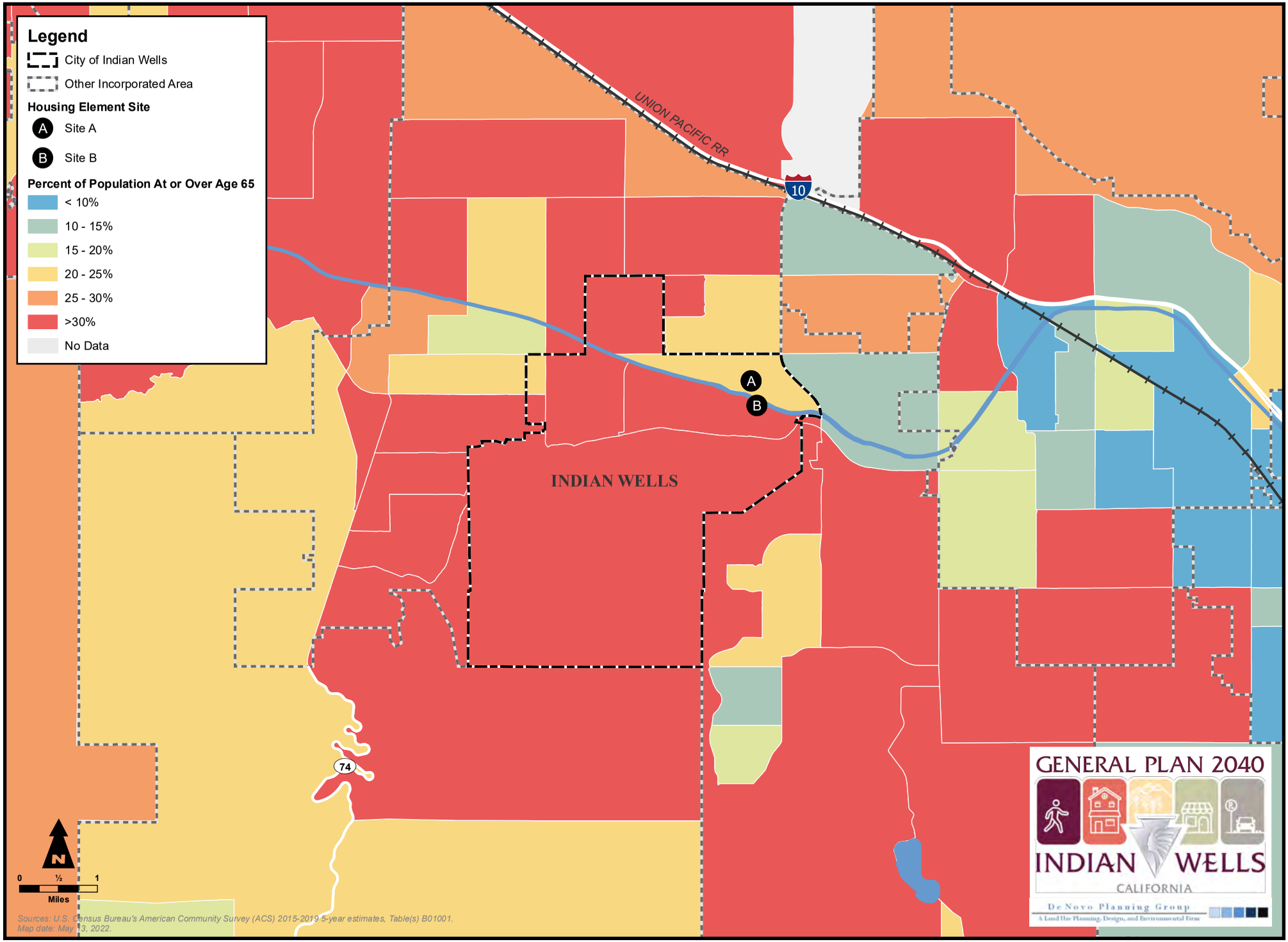
FIGURE 6-12: FEMALE-HEADED HOUSEHOLDS BY PROPORTION OF CHILDREN PRESENT - COUNTYWIDE



Sources: AFFH Data and Mapping Resources, California Department of Housing and Community Development, "FamilyStatus_Tract_2015_19."
Map date: May 13, 2022.

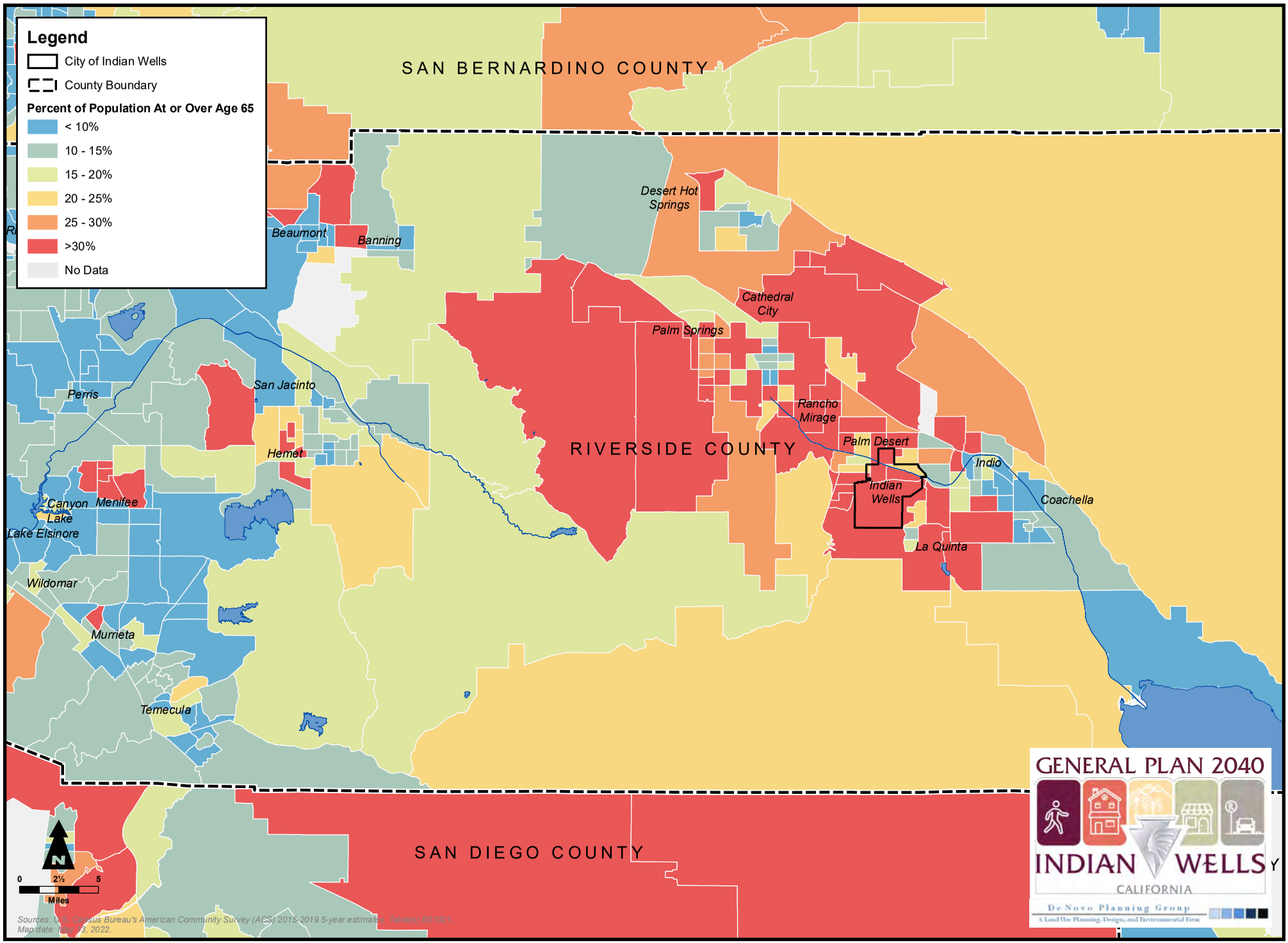
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FIGURE 6-13: PROPORTION OF SENIOR RESIDENTS BY CENSUS TRACT



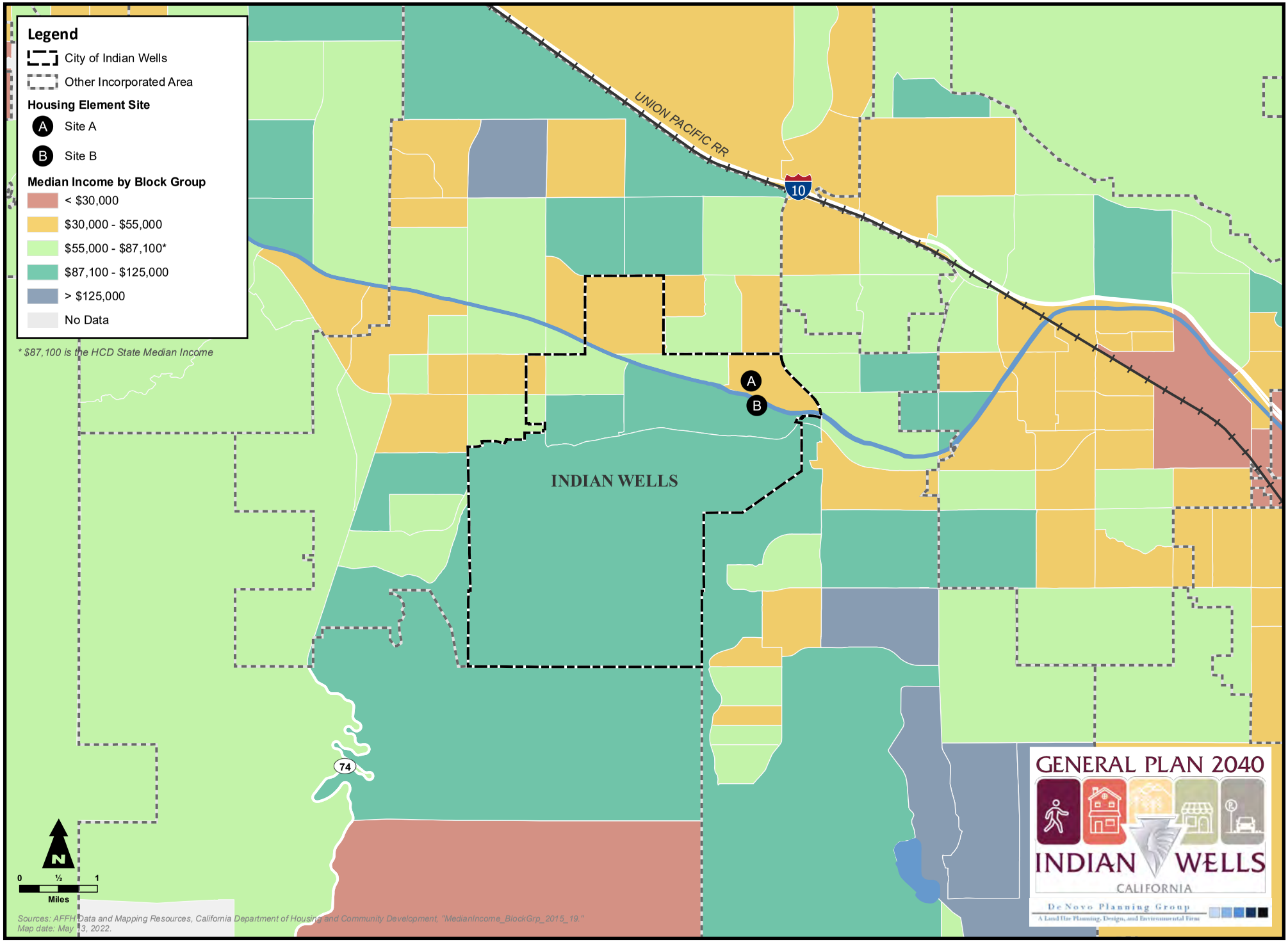
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FIGURE 6-14: PROPORTION OF SENIOR RESIDENTS BY CENSUS TRACT - COUNTYWIDE



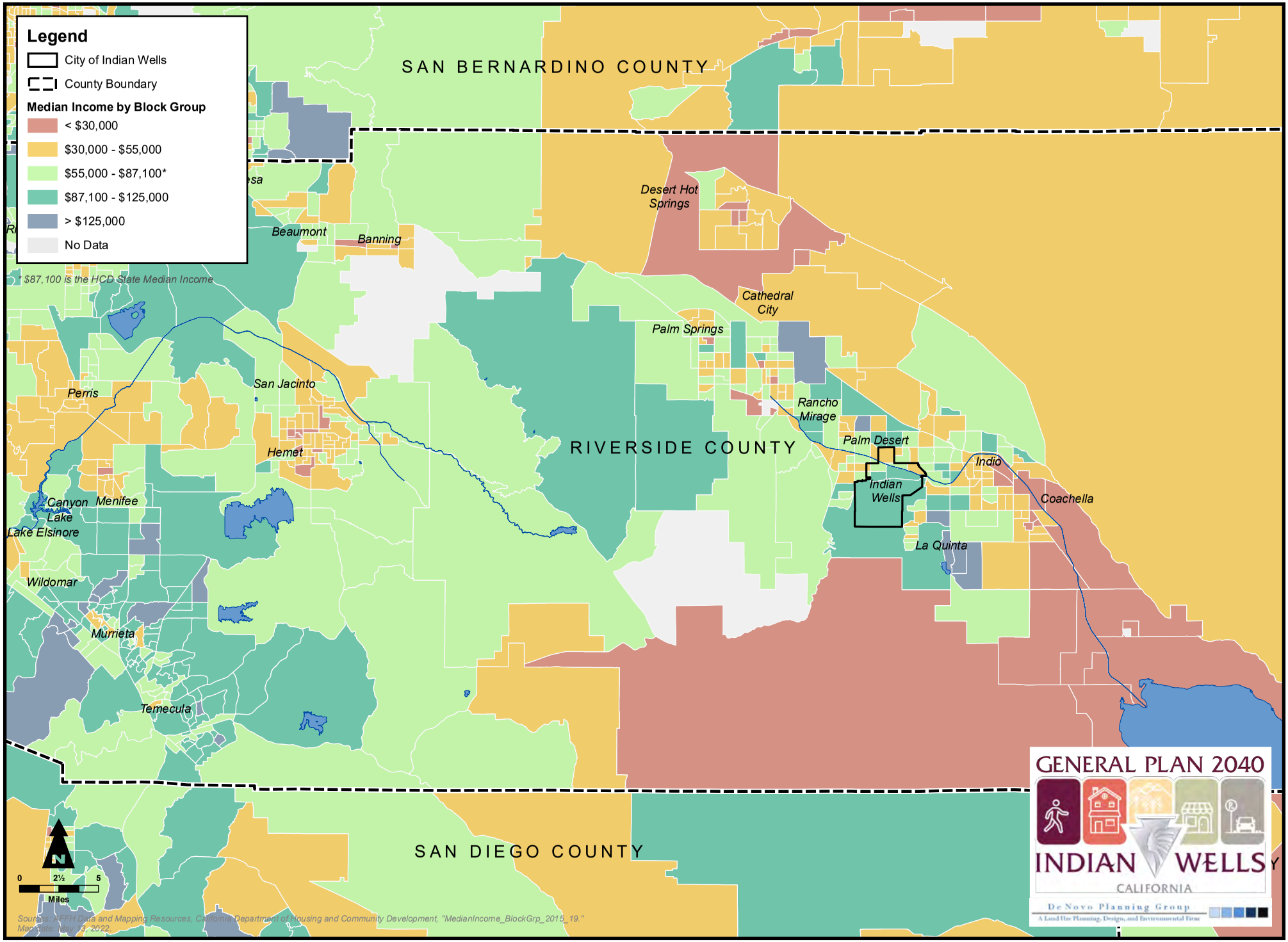
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FIGURE 6-15: MEDIAN HOUSEHOLD INCOME BY BLOCK GROUP



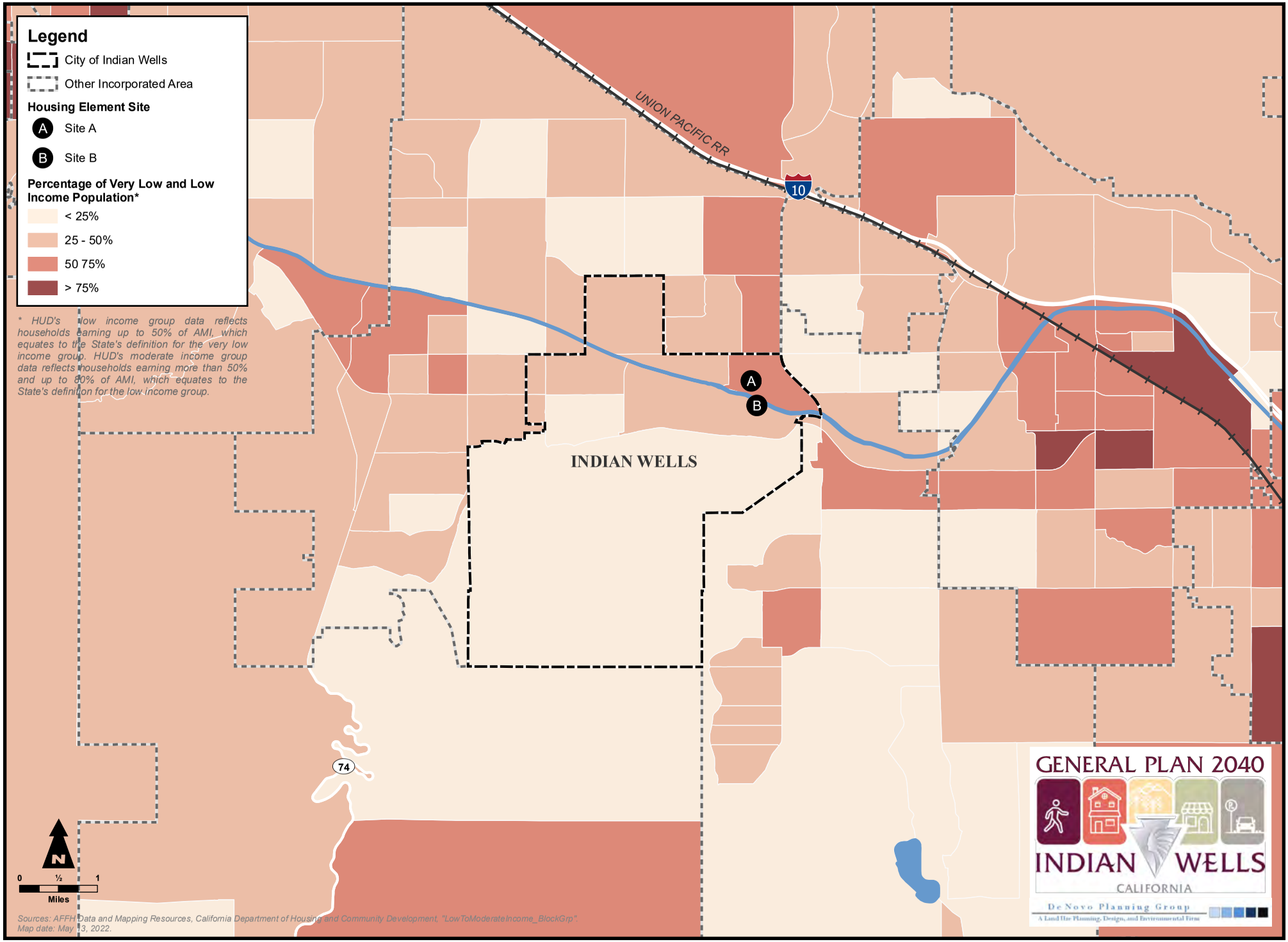
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FIGURE 6-16: MEDIAN HOUSEHOLD INCOME BY BLOCK GROUP - COUNTYWIDE



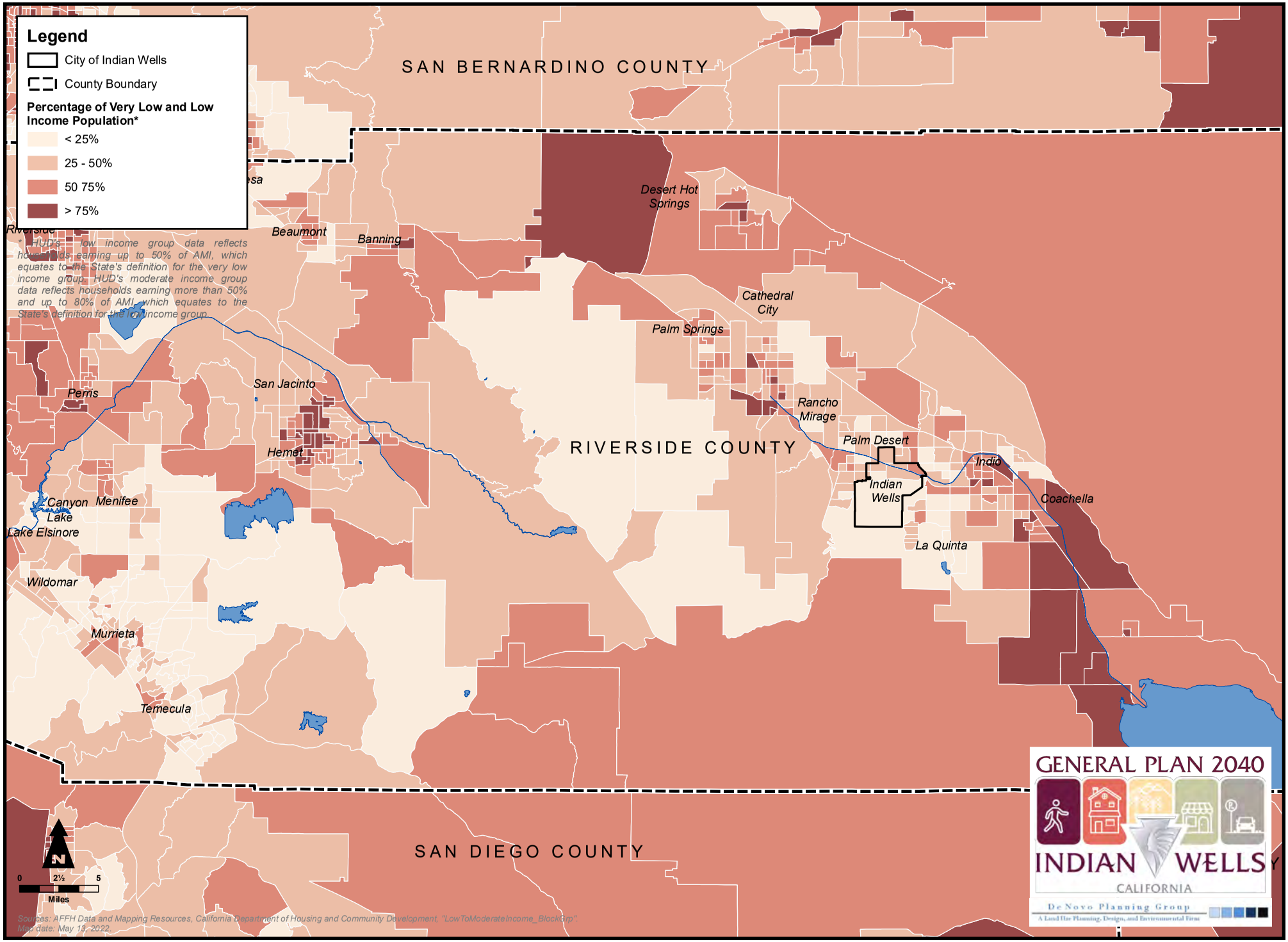
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FIGURE 6-17: VERY LOW AND LOW INCOME POPULATION



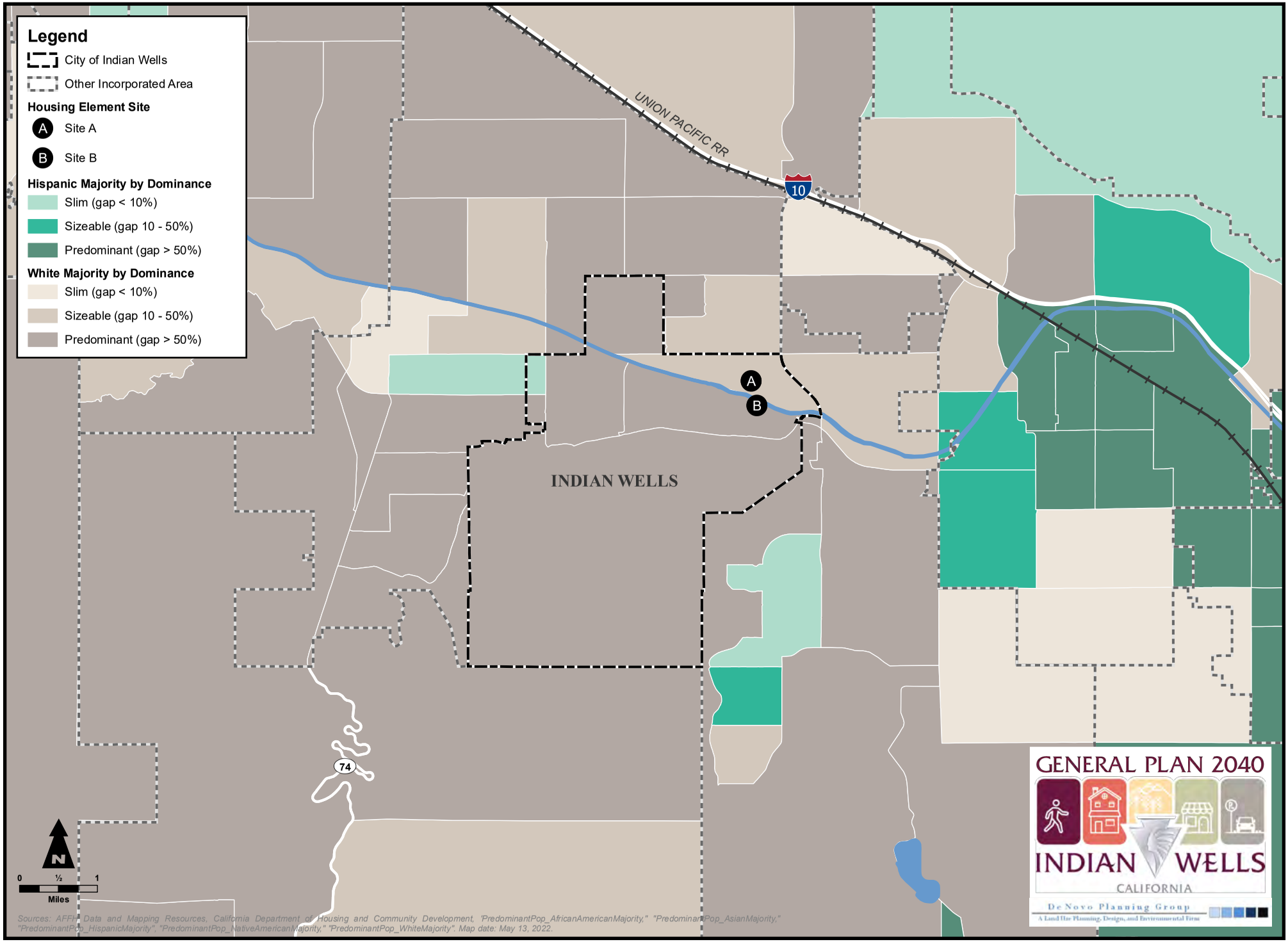
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FIGURE 6-18: VERY LOW AND LOW INCOME POPULATION - COUNTYWIDE



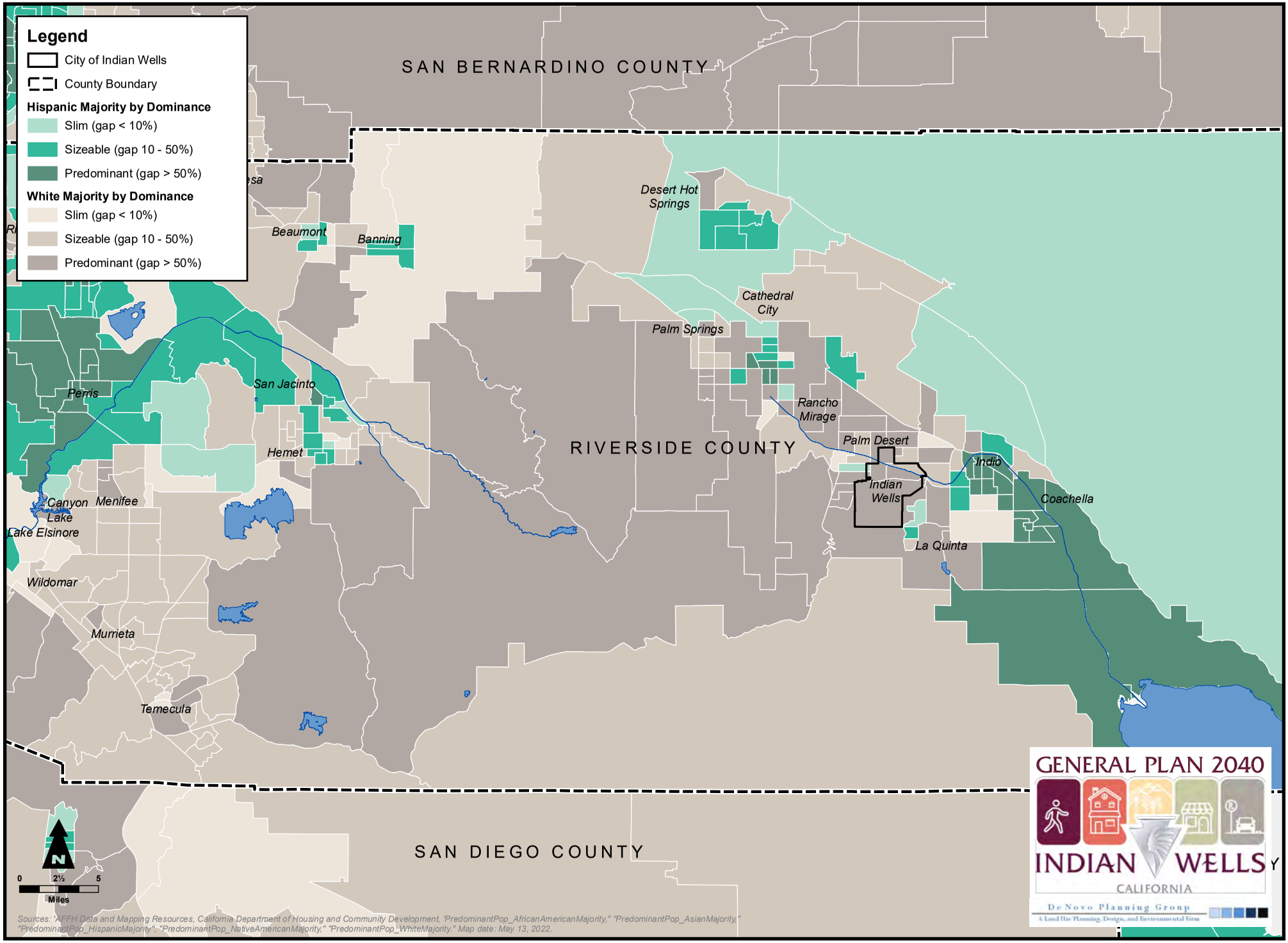
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FIGURE 6-19: ETHNICITY ANALYSIS - RACIAL CONCENTRATIONS



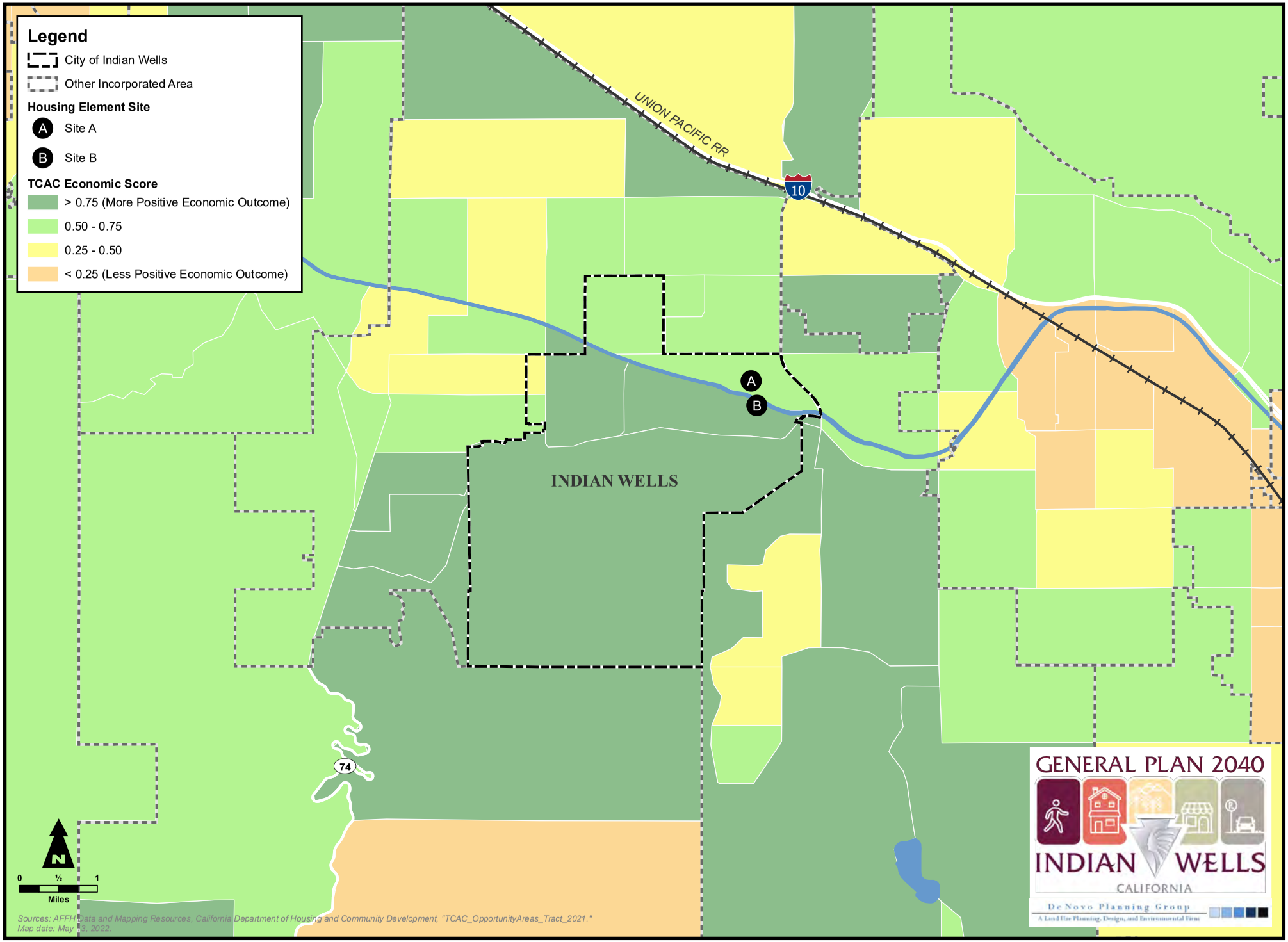
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FIGURE 6-20: ETHNICITY ANALYSIS - RACIAL CONCENTRATIONS - COUNTYWIDE



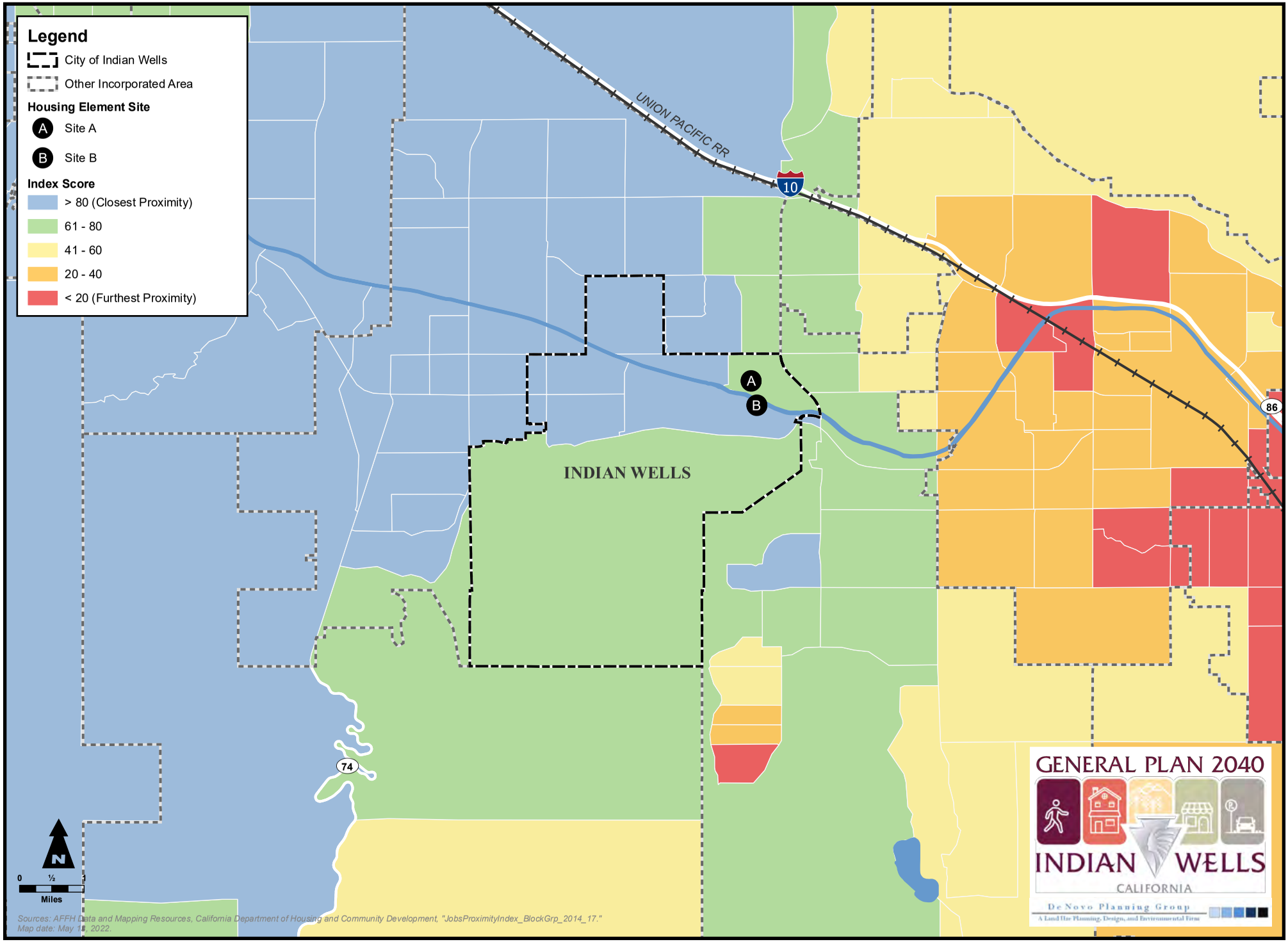
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FIGURE 6-21: TCAC ECONOMIC SCORE BY CENSUS TRACT



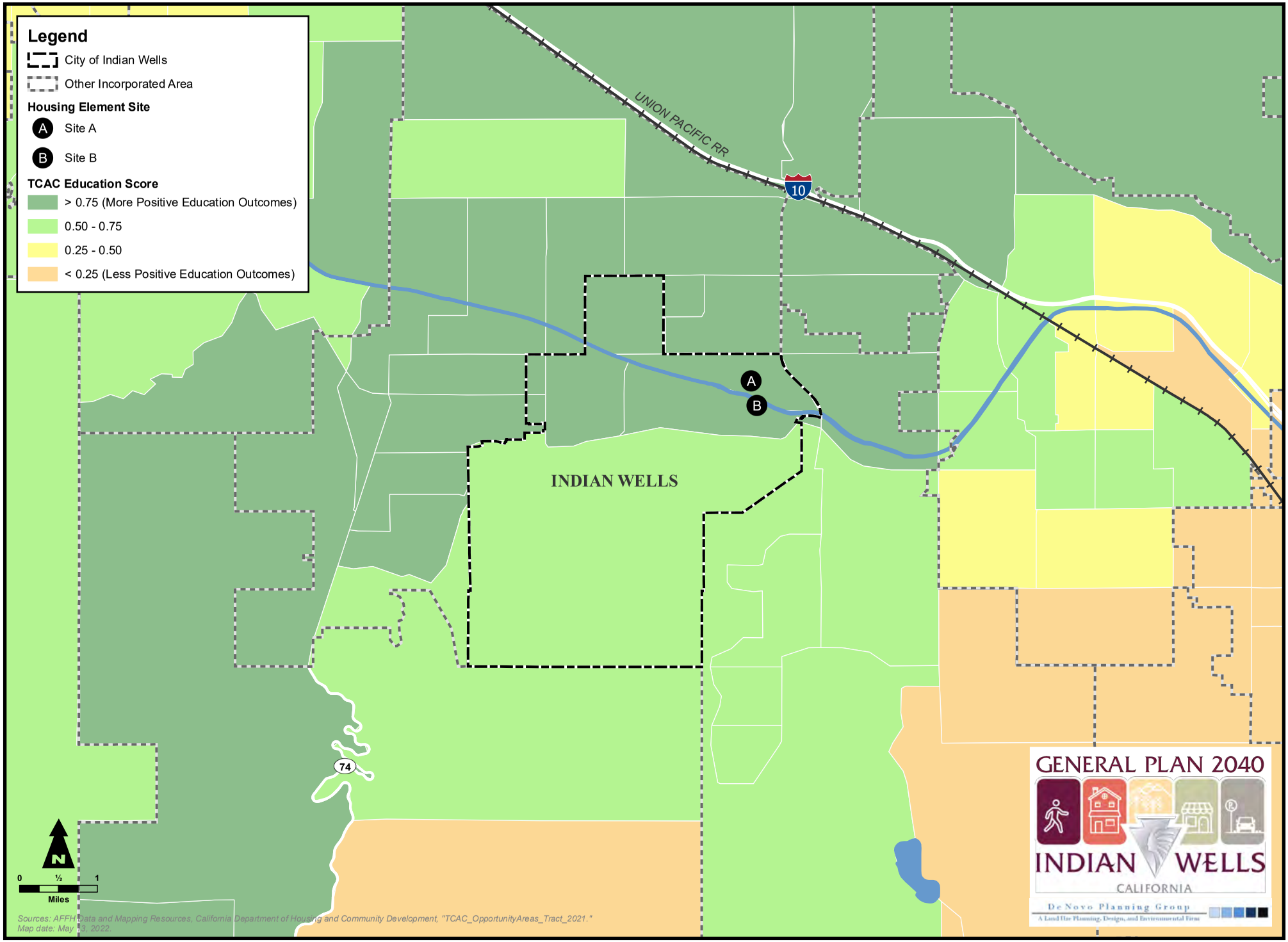
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FIGURE 6-22: JOB PROXIMITY INDEX BY BLOCK GROUP



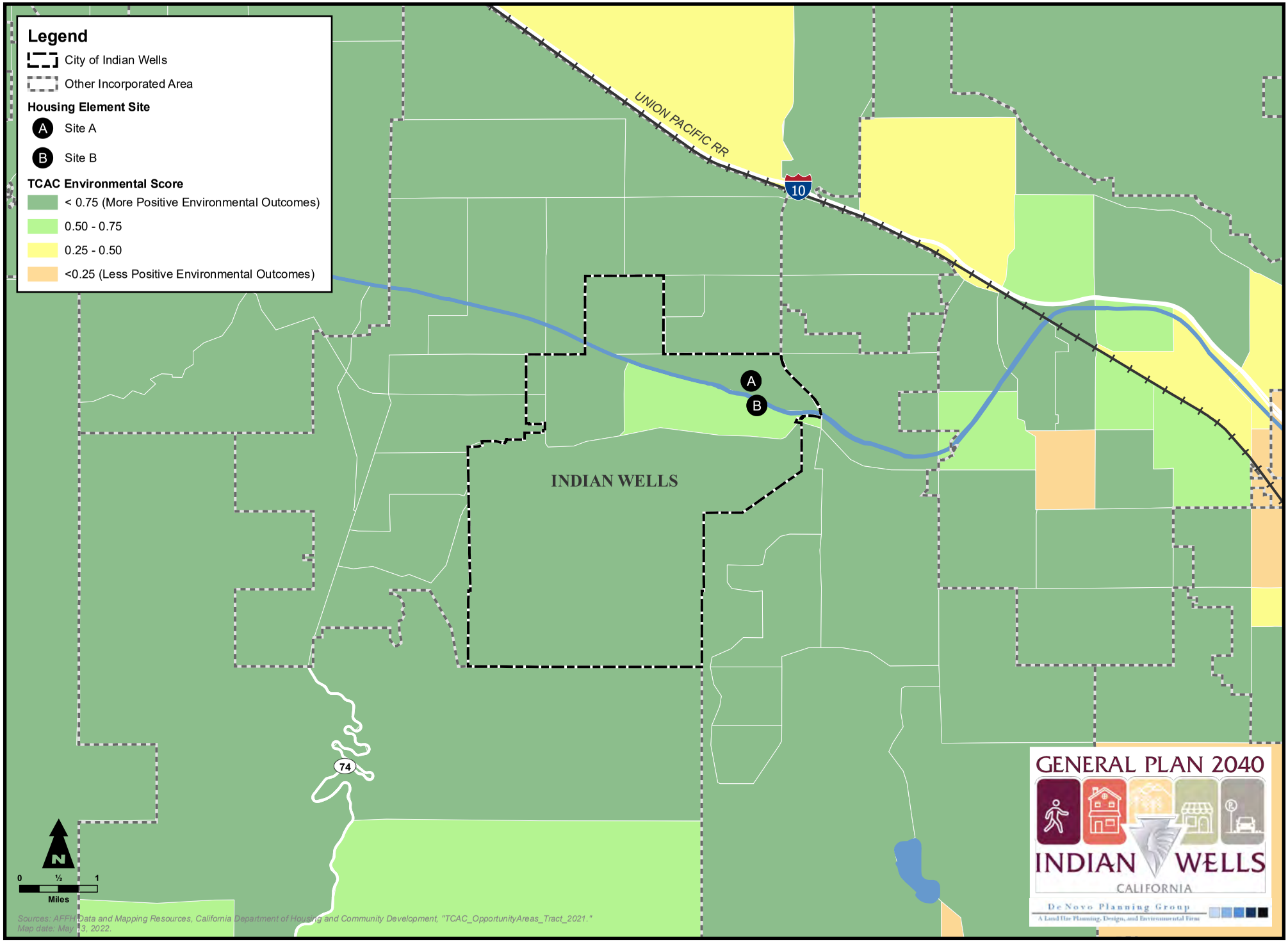
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FIGURE 6-23: TCAC EDUCATION SCORE BY CENSUS TRACT



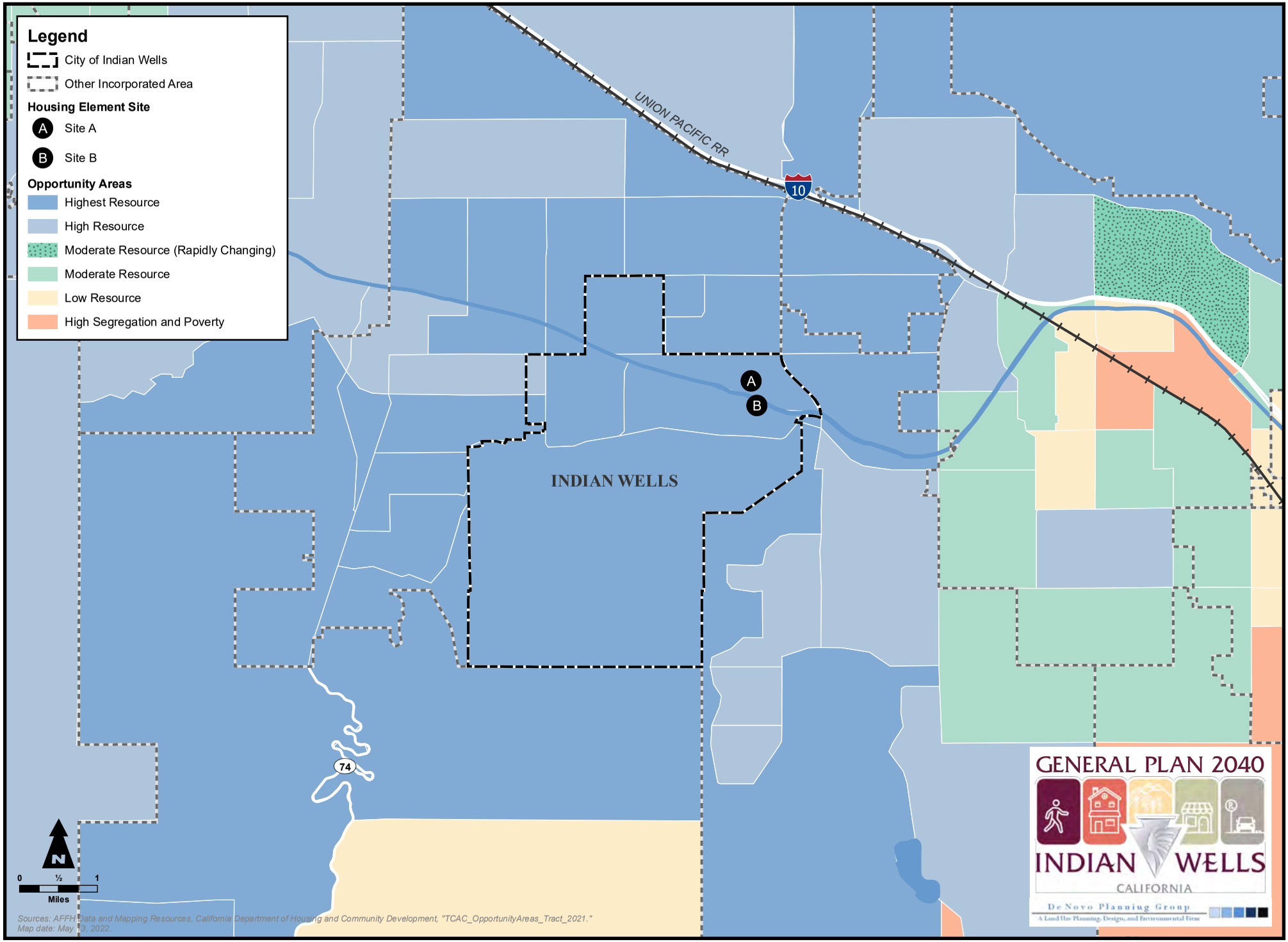
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FIGURE 6-24: TCAC ENVIRONMENTAL SCORE BY CENSUS TRACT



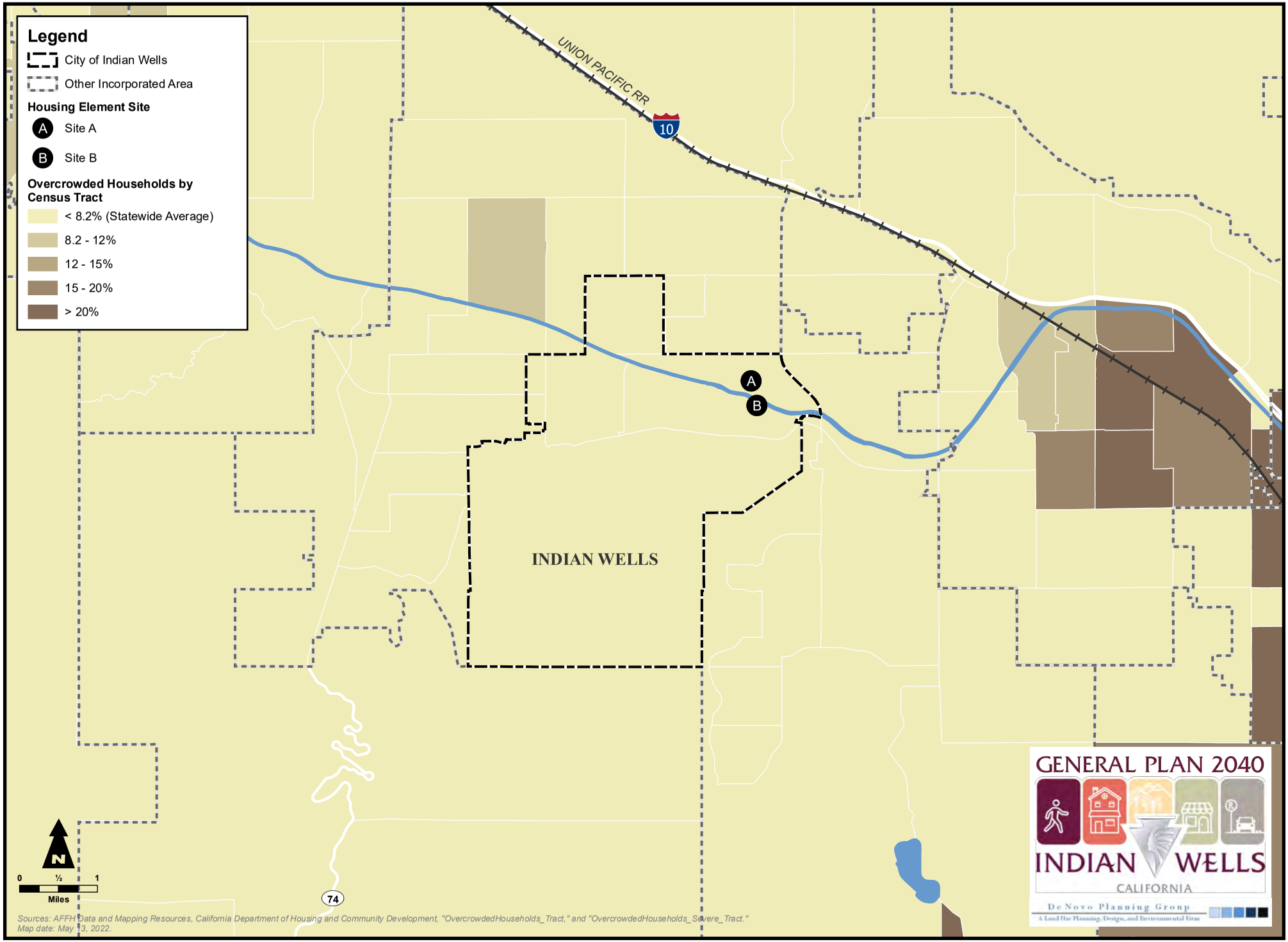
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FIGURE 6-25: TCAC OPPORTUNITY AREAS BY CENSUS TRACT



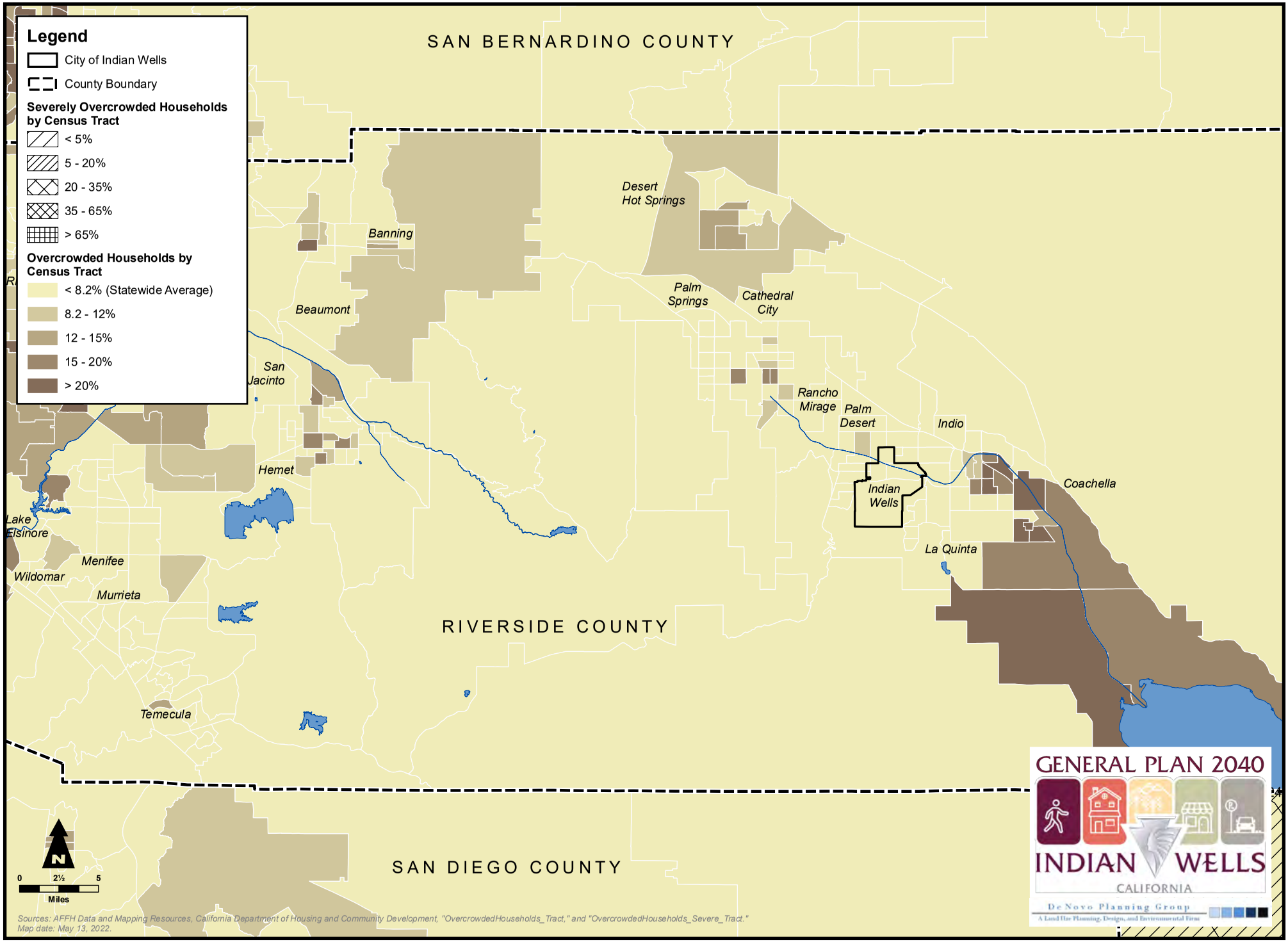
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FIGURE 6-26: OVERCROWDED HOUSEHOLDS



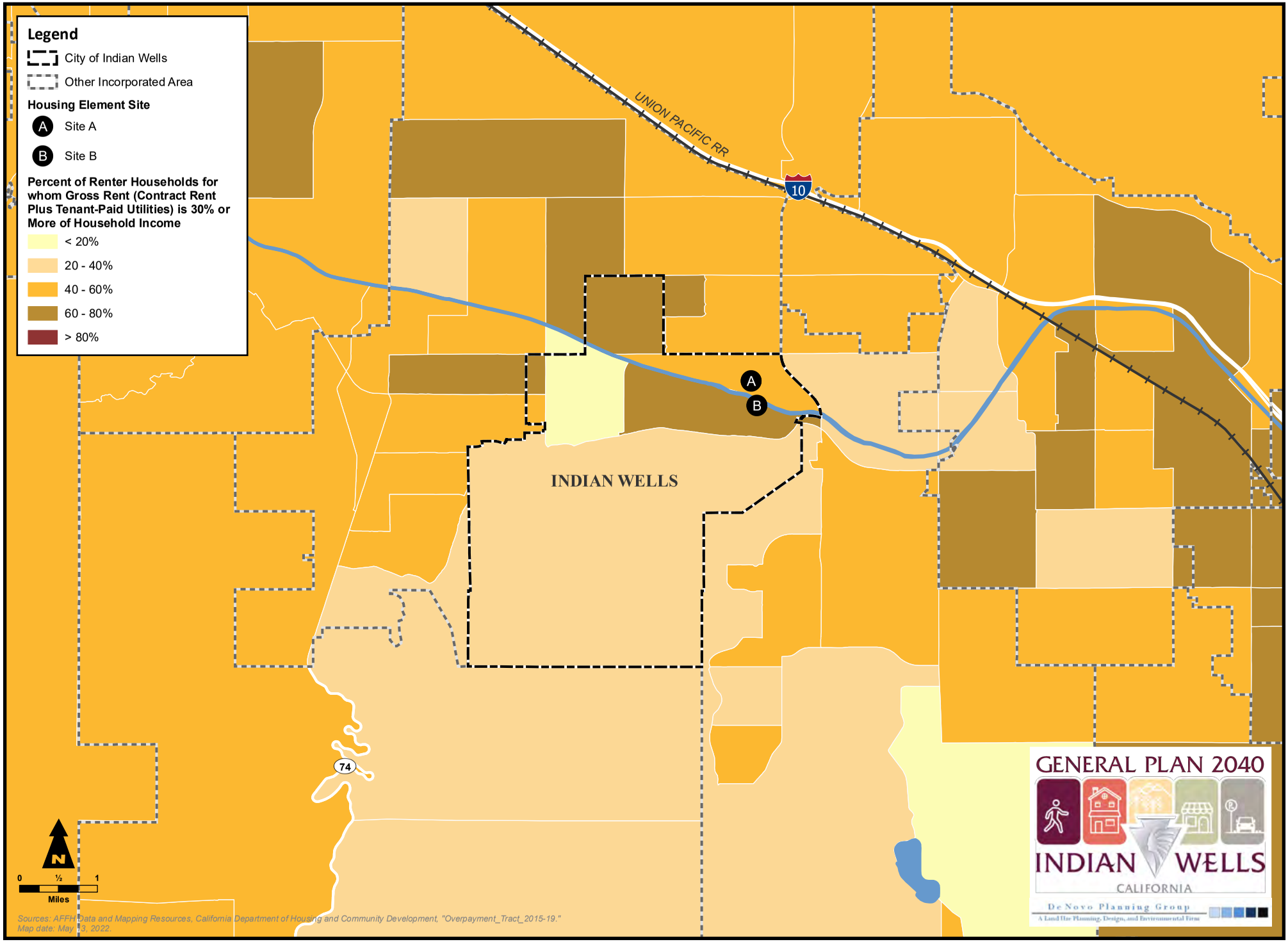
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FIGURE 6-27: OVERCROWDED HOUSEHOLDS - COUNTYWIDE



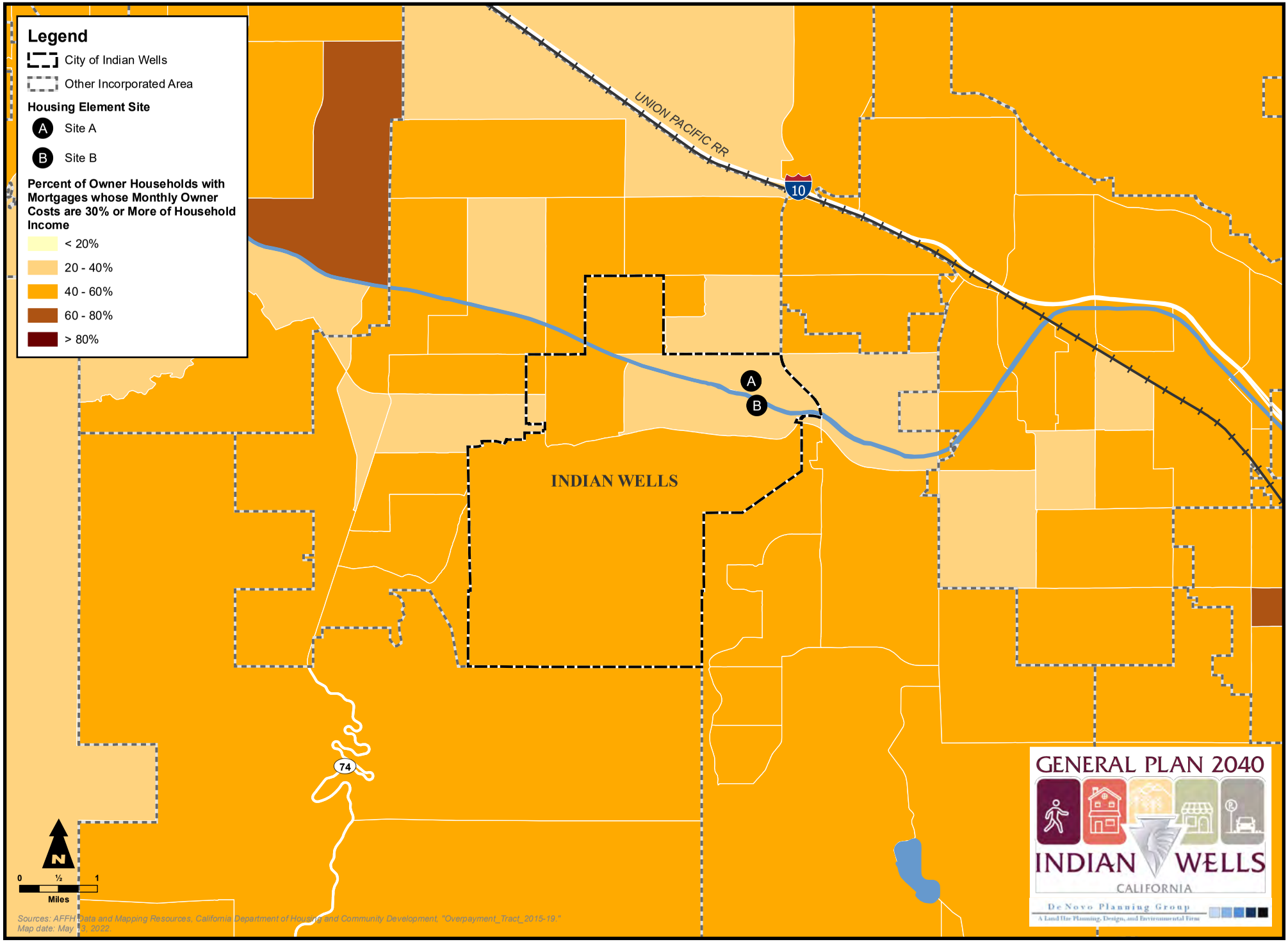
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FIGURE 6-28: COST-BURDENED RENTER HOUSEHOLDS BY CENSUS TRACT



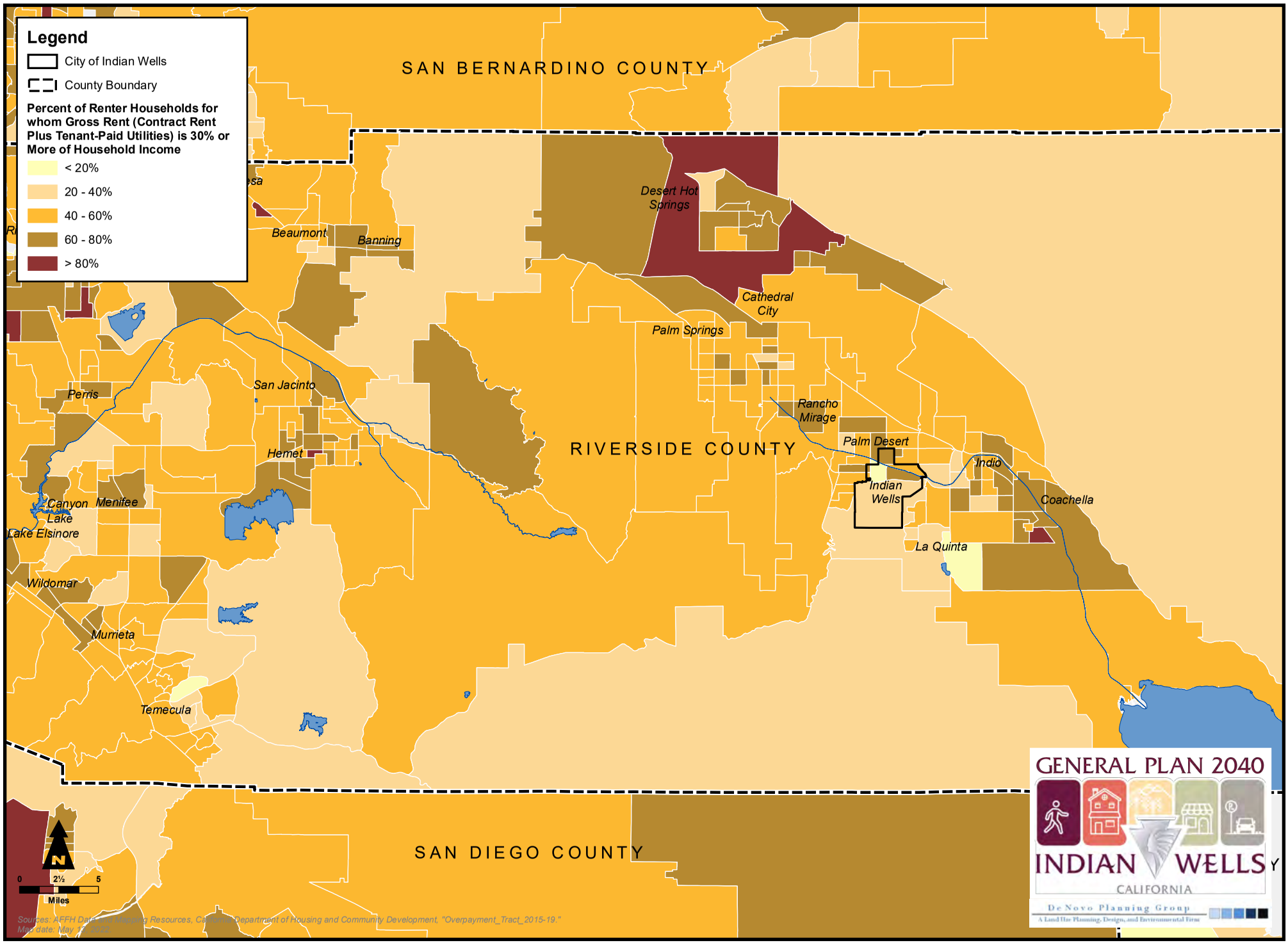
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FIGURE 6-29: COST-BURDENED OWNER HOUSEHOLDS BY CENSUS TRACT



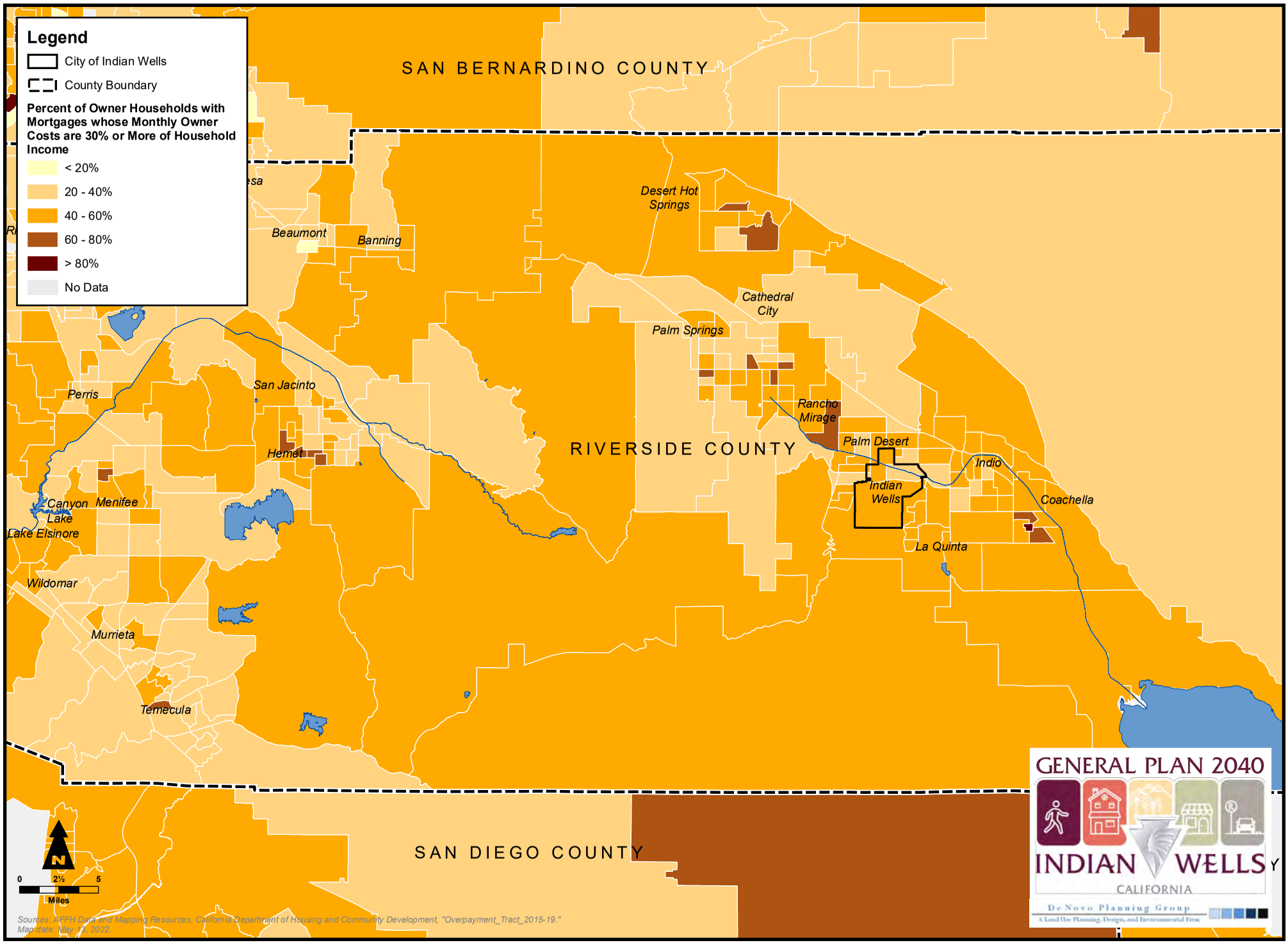
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FIGURE 6-30: COST-BURDENED RENTER HOUSEHOLDS BY CENSUS TRACT - COUNTYWIDE



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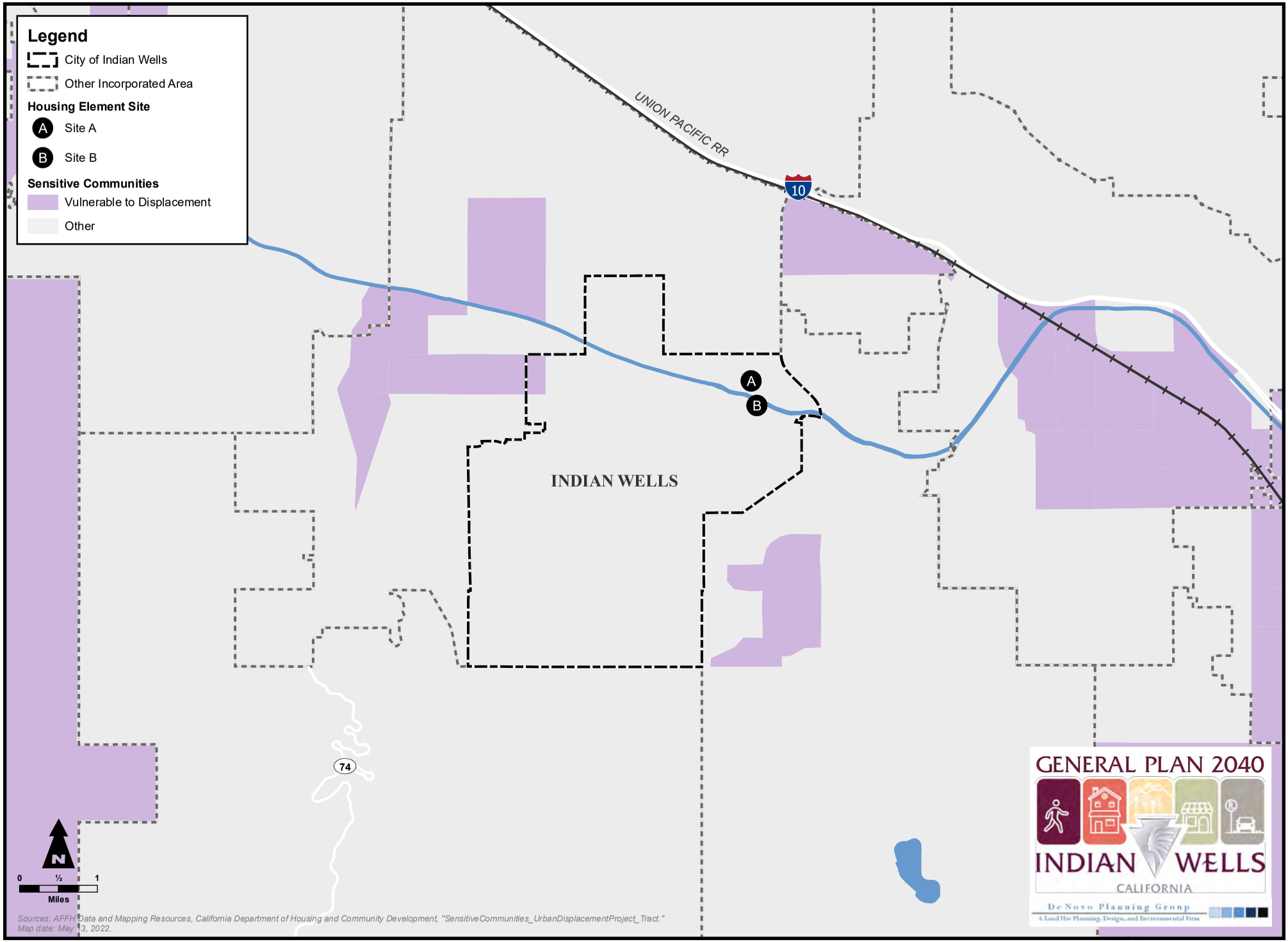
FIGURE 6-31: COST-BURDENED OWNER HOUSEHOLDS BY CENSUS TRACT - COUNTYWIDE



Sources: AFFH Data and Mapping Resources, California Department of Housing and Community Development, "Overpayment_Tract_2015-19."
Map date: May 19, 2022.

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FIGURE 6-32. SENSITIVE COMMUNITIES



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APPENDIX A
SITE INVENTORY

ADOPTED

GENERAL PLAN 2040

INDIAN WELLS

CALIFORNIA

ADOPTED

Please Start Here, Instructions in Cell A2, Table in A3:B15	Form Fields
Site Inventory Forms must be submitted to HCD for a housing element or amendment adopted on or after January 1, 2021. The following form is to be used for satisfying this requirement. To submit the form, complete the Excel spreadsheet and submit to HCD at sitesinventory@hcd.ca.gov. Please send the Excel workbook, not a scanned or PDF copy of the tables.	
General Information	
Jurisidiction Name	INDIAN WELLS
Housing Element Cycle	6th
Contact Information	
First Name	Jon
Last Name	Berg
Title	unity Development D
Email	jberg@indianwells.com
Phone	(760) 346-2489
Mailing Address	
Street Address	Drive
City	Indian Wells
Zip Code	92210

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

Jurisdiction Name	Site Address/Intersection	5 Digit ZIP Code	Assessor Parcel Number	Consolidated Sites	General Plan Designation (Current)	Zoning Designation	Minimum Density Allowed (units/acre)	Max Density Allowed (units/acre)	Parcel Size (Acres)	Existing Use/Vacancy	Infrastructure	Publicly-Owned	Site Status	Identified in Last/Last Two Planning Cycle(s)	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Total Capacity	Optional Information1	Optional Information2	Optional Information3
INDIAN WELLS	78000 BETTY BARKER WAY	92210	633410039		Medium Density Resident	Medium Density Resi	4.6	7	6	Vacant	YES - Planned	YES - City-Owned	Pending Project	Not Used in Prior Housing Element	86	13	1	100	Proposed Adobe Communities Affordable Project		
INDIAN WELLS																					
INDIAN WELLS																					

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

Jurisdiction Name	Site Address/Intersection	5 Digit ZIP Code	Assessor Parcel Number	Very Low-Income	Low-Income	Moderate-Income	Above Moderate-Income	Type of Shortfall	Parcel Size (Acres)	Current General Plan Designation	Current Zoning	Proposed General Plan (GP) Designation	Proposed Zoning	Minimum Density Allowed	Maximum Density Allowed	Total Capacity	Vacant/ Nonvacant	Description of Existing Uses	Optional Information1	Optional Information2	Optional Information3
INDIAN WELLS	Miles Avenue and Warner Trail	92210	633360002	64	46	17	1	Shortfall of Sites	8	Medium Density Residential	Medium Density Res	Medium Densit	Housing Opportu	20	24	128	Vacant	Vacant			
INDIAN WELLS																					

Table C: Land Use, Table Starts in A2

Zoning Designation (From Table A, Column G)	General Land Uses Allowed
Medium Density Residential	Single-family detached homes, cluster developments, and attached units 21.12.020 Land use categories

APPENDIX B
PUBLIC ENGAGEMENT SUMMARY

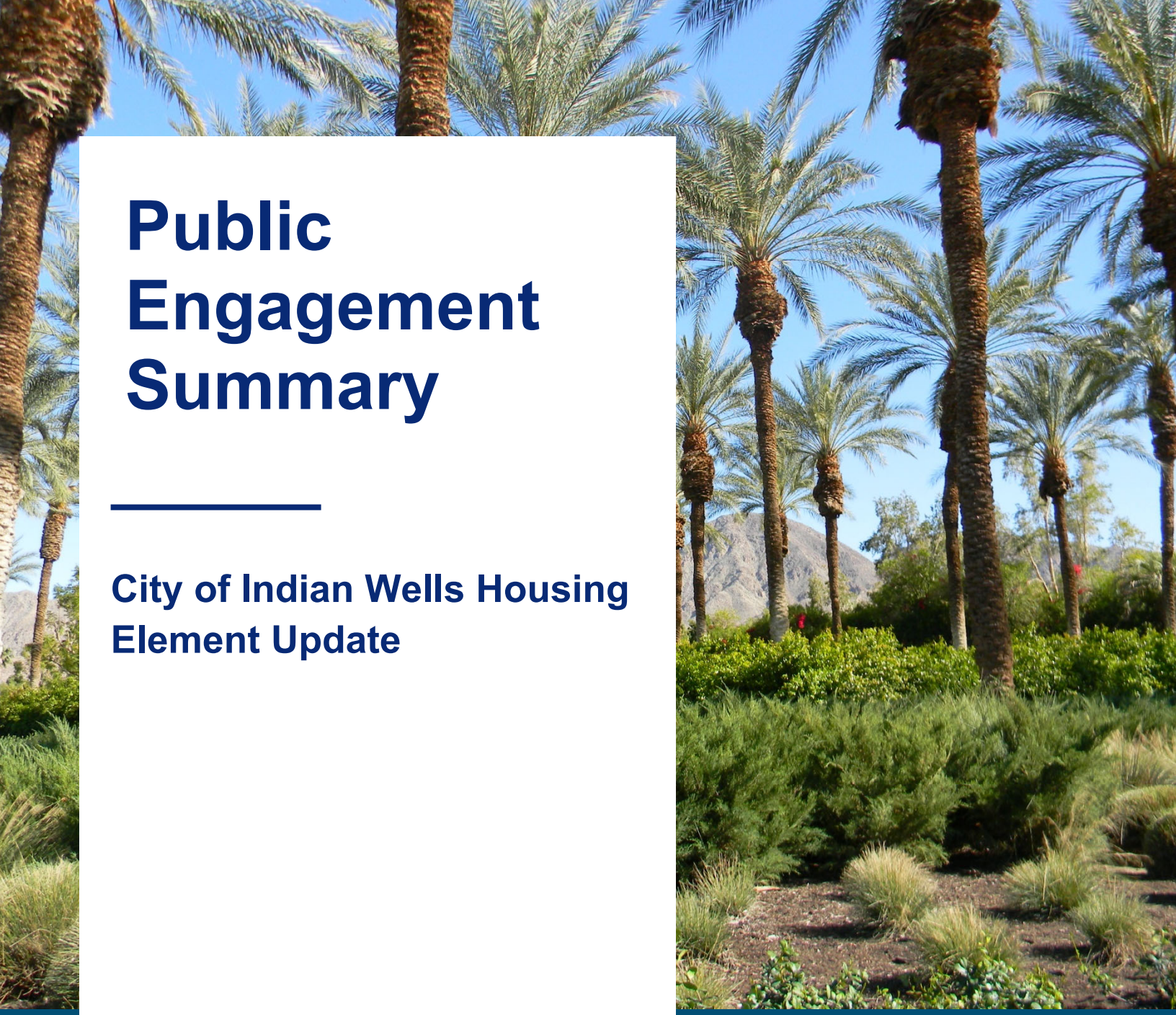
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GENERAL PLAN 2040

INDIAN WELLS

CALIFORNIA

ADOPTED



Public Engagement Summary

City of Indian Wells Housing Element Update

~~November~~ ~~February~~May 202~~1~~2~~1~~

In partnership with De Novo Planning Group

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Introduction

The City of Indian Wells is updating its Housing Element as part of the 2021-2029 Housing Element Cycle (Cycle 6). Indian Wells is dedicated to meeting the future housing needs of its residents. The Housing Element Update process is a unique opportunity to connect with residents of Indian Wells and learn more about residents' values, priorities, concerns, and ideas.

The City's public engagement program for the Housing Element is directly connected to the City's ongoing effort to comprehensively update its General Plan, including the Housing Element. As part of this work effort, the community has had the opportunity to weigh-in on key issues related to land use planning and housing, including the evaluation of areas for focused future residential and nonresidential growth. The Housing Element is a part of the City's comprehensive General Plan Update and coordinated with the ongoing work on all General Plan topic areas. For more information related to the General Plan public engagement program, please see the project website at indianwells.generalplan.org.

Throughout the process, the City supported meaningful public engagement by sending direct advertisements, posting to social media, facilitating workshops, and sharing summaries of feedback to validate what we heard. Looking forward to the public review period of the Draft Housing Element, the City will continue to engage the community to seek feedback on the goals, policies, and programs included in the Housing Plan as well as input regarding key issues and challenges identified in the Background Report, including the City's plan to accommodate its fair share of future regional housing growth.

The following activities have been conducted in support of the Housing Element Update and are summarized in this document; copies of key advertisements and presentations are included at the end of this document and are also available on the project website at https://indianwells.generalplan.org/.

- General Education and Advertisements
- Project Website
- Virtual Community Workshops
- Stakeholder Meetings/Consultation
- Public Review of Draft 2021-2029 Housing Element

General Education and Advertisements

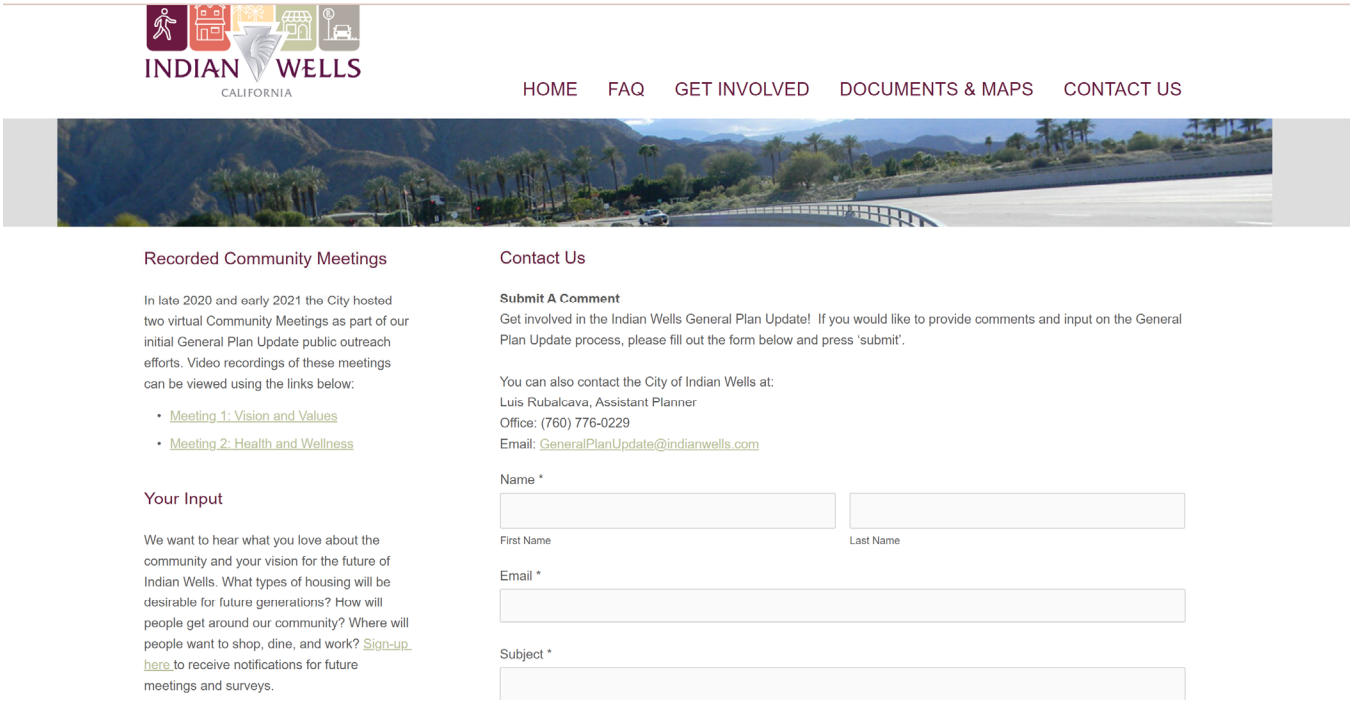
The City engaged in a multifaceted campaign to advertise the focused update to the City's Housing Element. Using the City's social media accounts, email listserv generated through the General Plan Update, the City's dedicated General Plan Update website and the City's own website, and direct mailers to interested stakeholders, the City worked hard to educate the community on this project.

Social Media

The City of Indian Wells maintains various social media accounts including Facebook, Nextdoor, and Instagram. Starting in late 2020 and continuing throughout the project, the City posted updates to its social media platforms advertising opportunities to provide input and alerting the public to upcoming meetings and workshops.

Emails

The project team complied a database of community members and stakeholders who registered to be notified via email of future public engagement opportunities and key deliverables. Direct emails were sent to these individuals to advertise the General Plan Virtual Workshops and the Public Review Draft 2021-2029 Housing Element.



Project Website

A dedicated project website (https://indianwells.generalplan.org/) serves as the main conduit of information for individuals who can access material online. The project website is a part of the General Plan Update website (launched in 2020) and is regularly updated to reflect ongoing community input opportunities, advertise draft work products, and answer commonly asked questions.

The project website includes the following pages:

- Home Page: Introduction about the project
- FAQ: A presentation of common questions and answers including an overview of why public feedback is important and how it will be used to shape the work products
- Get Involved: Information regarding upcoming and past meetings and events, including public workshops, open houses, and hearings
- Documents & Maps: Library of relevant documents and maps prepared for the project as well as links to the City's Community Development Department webpage which hosts additional City documents
- Contact Us: Project team contact information and a fillable form to submit comments on an ongoing basis and register to receive future project updates

Since September 2020, the project website received over 1,200 views from 959 unique visitors resulting in a total of 700 pageviews. The peak of activity happened around the first virtual workshop, facilitated in November 2020.

Virtual Community Workshops

In preparation for the update of the Housing Element, the City prepared a community engagement plan to describe how stakeholders would be engaged in preparing the Housing Element Update. The success of the update process relies on community members, landowners, and other stakeholders shaping the vision and goals. The City is committed to conducting a transparent, inclusive, and meaningful planning process. This document provided the roadmap for community engagement, highlighting stakeholder identification, notification methods, and workshop overview.

The purpose of the community workshops was to share information and solicit broad input. As a result of public health requirements, workshops occurred virtually using a meeting platform familiar to the City. These virtual workshops provided community members and stakeholders an opportunity to interact and participate at a level similar to an in-person workshop. The City conducted virtual workshops on November 18, 2020, and February 22, 2021. These workshops focused on various topics related to the project, including introducing the project, highlighting community priorities, and identifying housing opportunity areas.

Workshop 1 - Vision & Values

Workshop 1 included interactive activities to identify community values and develop ideas for a land-use vision for Indian Wells. A visioning process was also included to identify and prioritize key development areas/opportunity sites. During this workshop, the City also had the opportunity to provide an overview of the overall update process and various tasks related to general plan updates.

Workshop 1 Themes

Major themes common to all of the input received from participants included:

- Consideration of smart growth reflective of the current development patterns;
- Use of vacant properties in the City, including retail spaces and vacant lots;
- Need for open space and recreation spaces; and,
- Development of residential sites with the same quality as existing housing.

Workshop 2 - Community Health & Wellness

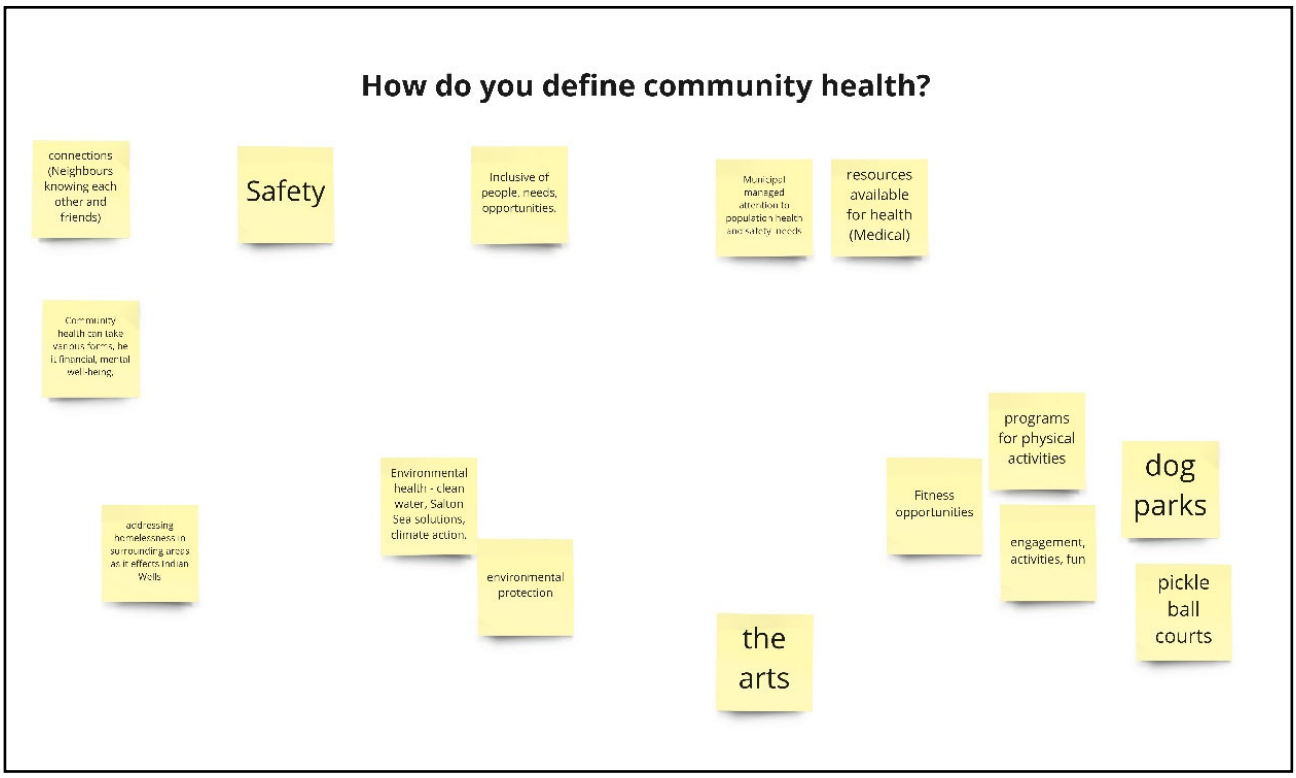
Workshop 2 focused on identifying ways to incorporate community health and wellness into the Housing Element with activities specific to the retirement, senior, and part-time population in Indian Wells. In addition, the workshop included visioning exercises on community definitions of community health & wellness and their application to the Housing Element update.

Workshop 2 Themes

Major themes common to all of the input received from participants included:

- Interest in prioritizing the expansion of recreation programs and activities including exercise classes, community events, and community workshops;
- Expansion and retention of walkable streets and park trails to encourage healthy lifestyles; and
- Need to expand open space opportunities through the City that are programmable green spaces for both active and passive activities.

Workshop 2 – Miro Activity



Are there changes that could be made in Indian Wells to further encourage residents to live a healthy & balanced life?




What would "healthy communities" look like in Indian Wells?
Community activities like IW has had in the past encouraging a way to meet others in the area (Social Gatherings)
Municipal park spaces with ability to sit and interact
safe, clean & happy place to live, interact within the community
Municipal free tennis/pickle ball/playground
Welcoming and sense of belonging for both full time and part time residents / visitors.
Multi-generational opportunities
future land use put towards spaces for parks, maybe municipal lap pool, dog park, soccer parks, basketball, tennis/pickleball
A healthy community is prepared
The city needs a supermarket and more varied retail.
Library, Art Centre
Tennis and Pickle Ball courts would be a huge plus for health and social!
Public information
City as part of regional solutions.
IW does a great job in reaching out to residence and offers the Residence Card.
Ideally a independent to dependent senior living facility
Ideally a independent to dependent senior living facility
An understanding of the city's history within the valley.
Walkability
I don't think that we do provide amenities for non-seniors. enhanced biking trails would be great
is the plan based on demographics? how does that change over time?
all ages of folks play pickle ball and have dogs. I think those two amenities would enhance general health.
A lot of people have grandchildren too!
Enable the CV Link Project!
could we work with the Hyatt to make their new slide park available to residents (for a fee). Like our access to Hyatt gym??
Facilities and opportunities for visiting grandchildren.
Right be prepared for climate change and air quality

Stakeholder Meetings/Consultation

Throughout preparation of the Public Draft General Plan, the City has engaged directly with community stakeholders working in and around Indian Wells. The City sent a hard copy letter and email to stakeholders, including affordable housing developers and advocates, faith-based organizations, and community groups to invite them to consult on the Housing Element Update process. This was a specific and intentional effort to involve all economic segments of the community in the development of the housing element, specifically lower-income households and special needs groups. The City facilitated a direct conversation with Lift to Rise as part of the planning process and appreciates the organization's ongoing involvement in addressing the Coachella Valley's housing needs.

Public Review of Draft Housing Element

The Public Review Draft 2021-2029 Housing Element was made available to the public on December 3, 2021. The material was posted to the project website and the City's website and a press release was posted to the City's website and advertised at public hearings and to individuals registered for project notifications. The City ~~is~~ also advertised~~ing~~ the Public Review Draft and provided~~ing~~ direction on how individuals can provide public comment via its social media challenges and direct letters to stakeholder engaged in housing services in and around Indian Wells. Invitations to review and comment on the draft Housing Element were sent directly to parties who had previously signed-up for notifications and the City advertised availability at meetings with the Planning Commission and City Council.

Interested parties were~~are~~ invited to submit public comments using a fillable comment card available on the project website, provide written comments via mail to City Hall, or email comments to the City's Housing Element Project Manager.

The City received no public comments on the Public Draft 2021-2029 Housing Element during (or after) the 30-day public review period.

In April 2022, the City hosted an in-person community workshop to review the draft Housing Element and collaborate with the community on how best to accommodate the City's remaining RHNA. At this workshop, the City ask facilitated small group discussions regarding fair housing issues, and confirmed the fair housing analysis contained in the draft Housing Element Background Report. The information provided by the community directly influenced the City's approach to accommodating its RHNA through a Housing Opportunity Site Overlay and the fair housing issues and contributing factors cited throughout this Housing Element.