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August 13, 2021

State Department of Housing and Community Development
C/O Land Use and Planning Unit
2020 W. El Camino Ave, Suite 500
Sacramento, CA 95833

Subject: City of Indio Draft 6th Cycle Housing Element

I am pleased to submit the Draft 6th Cycle Housing Element on behalf of the City of Indio. The Planning and Urban Design team at Dudek is honored to have been selected to support the City of Indio with this update to the 5th Cycle Housing Element to assist the City in meeting their comprehensive housing needs. This draft plan has been developed to meet the requirements of Housing Element law, recent relevant housing-related legislation, and the guidance provided by the State Department of Housing and Community Development (HCD).

The City of Indio and the Dudek team have worked closely with the community and interested stakeholders to develop this vision for the City, and the outreach component of the update will be continued throughout the process. Our team looks forward to HCD's review of the submitted draft and will ensure that all feedback and comments from HCD and the public are addressed prior to Housing Element adoption.

Attached you will find the City of Indio's Draft Housing Element, including goals, policies, and programs; and all supporting documentation.

Should you have any questions, please feel free to contact me directly at (619)695-7721 or by email at evansickel@dudek.com, or Kevin Snyder, Director of Community Development for the City of Indio at (760)541-4255 or by email at ksnyder@indio.org.

Sincerely,

Erika Van Sickel

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Urban Planner

City of Indio

6ᵗʰ Cycle Housing Element Update

DRAFT

(2021-2029)

August 2021

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Housing Element

1 Introduction

Housing in California has become some of the most expensive in the nation, ranking 49th out of 50 states in homeownership rates as well as the supply of housing per capita[1]. Only half of California's households are able to afford the cost of housing in their local regions. In order to adequately address the housing needs and demands of Californians every county and city across the state is required by law to adopt plans and regulatory systems that provide opportunities for housing development to meet their fair share of needed housing. This required planning is achieved through the planning for and adoption of Housing Elements to General Plans.

The Housing Element of the City of Indio (City) General Plan 2040 addresses the comprehensive housing needs in Indio for the 8-year planning period (2021–2029). It provides an analysis of the local housing needs for all income levels, details barriers to providing needed housing, and identifies a set of strategies for meeting the housing need within the planning period. Housing Elements are one of eight required components of a General Plan and are guided by State Law, which requires all jurisdictions to update their Housing Elements every 8 years. This Housing Element is the City's sixth update to its Housing Element (6th Cycle). Recent amendments by the State Legislature to housing and planning laws aim to address California's housing shortage. These amendments have resulted in a substantial number of new requirements for the 6th Cycle Housing Element, including an analysis of fair housing, efforts to further facilitate the production of Accessory Dwelling Units, new development permit streamlining, and requirements to maintain adequate capacity to meet the housing need throughout the entirety of the 6th Cycle.

> *The Housing Element is a strategic vision and policy guide designed to help address the comprehensive housing needs of the City over an eight-year period (2021 – 2029 planning period). It defines the City's housing needs, identifies the barriers or constraints to providing needed housing, and provides policies and programs to address these housing needs and constraints.*

In order to create a Housing Element that adequately plans for the local housing need, the City must first know how much housing to plan for and at what income levels. This is determined by a process called the regional housing needs assessment (RHNA). The RHNA is the California State-required process that seeks to ensure cities and counties are planning for enough housing to accommodate all economic segments of the community. The State assigns each region in California a regionwide housing target that is distributed to cities and counties through a methodology prepared by the regional council of Governments.

The City must adequately plan for its existing and projected housing needs, including its share of the RHNA, as identified by the state with input from Southern California Association of

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[1] Section 65589.5(a)(2(E) of Chapter 3 of Division 1 of Title 7 of, the Government Code

Governments (SCAG) and local cities and counties. While the City does not build housing that is privately owned or owned by other government agencies, the State requires each jurisdiction to demonstrate where housing can reasonably be expected to be added within this cycle and how the City will facilitate and incentivize its production. As identified by the 6th Cycle RHNA, the City must plan for 7,812 housing units, which are further broken down by income level based on Area Median Income (AMI) for households.

The City's 6th cycle RHNA targets are broken down by income level as follows:

- *Very-Low Income = 1,793*
- *Low Income = 1,170*
- *Moderate Income = 1,315*
- *Above Moderate Income = 3,534*

Annual Income Limits for Riverside County for Four Person Households (2020)		
Income Category	**Percent of AMI**	**Annual Household Income**
Extremely Low	0 – 30%	$26,200
Very Low Income	31 – 50%	$37,650
Low Income	51 – 80%	$60,250
Moderate Income	81 – 120%	$90,350
Area Median Income	**100%**	**$75,300**
Source: U.S. Department of Housing and Urban Development, State Income Limits 2020.		

1.1 Indio is a Pro-Housing City

The City and Indio's stakeholders recognize the urgency to address the statewide housing supply shortage and affordability crisis and understand the importance of the update to the Housing Element as a part of a greater coordinated strategy to address housing needs at the local, regional, and state level. Although Indio planned for more than 1,000 new housing units for lower-income households during the previous Housing Element (2014–2021), the majority of units produced were market-rate units. Cities and counties across the State experienced similar trends in housing production, with very few cities or counties achieving their housing targets for lower-income households. The City has identified a need for aggressive policies and programs that commit to providing a pathway for the development of housing for lower-income households. This Housing Element contains a series of policies and programs that demonstrate the City's dedication to local pro-housing policies and the production of housing for all income levels, especially lower income households.

1.2   Housing Element Organization

The Housing Element identifies goals, policies, and programs to comprehensively address the housing needs of all current and anticipated residents at all income levels over the housing planning period of 2021 through 2029. The Housing Element is divided into chapters and supporting documentation is included as appendices of the Housing Element. The following describes the Element's organizational structure:

- ***Introduction*** *provides an overview of the Housing Element, the relationship to State law, the City's RHNA, and this section on the organization of the plan.*

- ***General Plan Consistency*** *details those policies identified throughout the elements of the General Plan that guided the policies set forth in the Housing Element to ensure that consistency is maintained throughout the General Plan.*

- ***Goals and Policies*** *specifies the City's plans for meeting the existing and projected comprehensive housing needs of Indio.*

- ***Program Implementation*** *identifies the specific actions that will be implemented to ensure that Indio's housing needs are met within the planning period.*

Appendices

- ***Appendix A: 5th Cycle Review*** *evaluates the efficacy of the 5th cycle housing element; the progress in plan implementation; and the appropriateness of the goals, policies, and programs.*

- ***Appendix B: Community Profile*** *provides detailed information on Indio's demographic characteristics and trends that influence supply and demand of various housing types.*

- ***Appendix C: Constraints and Zoning Analysis*** *details governmental and non-governmental constraints to the maintenance, improvement, or development of housing for all income levels.*

- ***Appendix D: Affirmatively Furthering Fair Housing Analysis*** *identifies disproportionate housing needs, including segregated living patterns, concentrated areas of poverty, disparities in access to opportunity, and displacement risk.*

- ***Appendix E: Sites Analysis and Inventory*** *describes the methodology by which the City can accommodate their RHNA targets, how any unmet need will be met, and provides an inventory of the sites identified to meet the housing need.*

- ***Appendix F: Community Engagement Summary*** *provides the detailed results and materials of the outreach conducted for the update to the Housing Element.*

2 Public Engagement

The City conducted a robust public outreach program that engaged a broad spectrum of the community and stakeholders. Stay-at-home orders of 2020 and 2021 provided the City with opportunities to explore new avenues for public engagement and increased access for those that are traditionally not involved in the planning process. Outreach and formal engagement activities were held virtually across a variety of platforms, including a community survey, virtual community workshop, public review period, and study sessions and public hearings.

The outreach conducted for the update to the Housing Element, engaged a broad range of community members and stakeholders alike. The City cast a wide net to gain participation from all segments of the City's interested parties. The extensive outreach process conducted for this Housing Element update has contributed to a set of meaningful goals, policies, and programs that reflect the City's housing needs and the priorities and needs of all of those in the City, including those with special needs and lower-income populations. **Appendix F, Community Engagement Summary**, provides a comprehensive summary detailing the outreach conducted as part of the update to the Housing Element and corresponding materials.

3 General Plan Consistency

The Elements that comprise the City's General Plan are required by State law to be internally consistent. Together these Elements provide the framework for the development of facilities, services, and land uses necessary to address the long-term needs of the City's current and future residents, property owners, and businesses. To ensure that these needs are clearly addressed throughout the General Plan, the Elements must be interrelated and interdependent.

The City's current General Plan was adopted on September 18, 2019 and establishes the community's vision for Indio through 2040. The 2040 General Plan was developed in response to changing trends and to align goals and policies with the aspirations and values of residents, property owners, businesses, and organizations within the community. The updated General Plan sets a visionary framework for an aspirational Housing Element that provides meaningful pro-housing policies and programs to comprehensively address the housing needs of Indio.

This Housing Element is most directly related to the Land Use Element as it is the Land Use Element that designates the location and extent of residential development throughout the City. This Housing Element is internally consistent with the goals and policies of the other elements of the General Plan. Specifically, the General Plan and the Housing Element are both guided by the following relevant principles:

- Citywide urban structures: an urban structure that enhances the quality of life of residents, meets the community's vision for the future, and weaves new growth areas together with established Indio neighborhoods.
- Balanced land uses: maintain a balanced land use pattern to support a broad range of housing choices, retail businesses, employment opportunities, educational and cultural institutions, entertainment spaces, and other supportive uses and within long-established Indio neighborhoods and new growth areas.

- Maintenance: support the on-going maintenance and improvement of existing residential properties; in particular, encourage property owners to maintain and improve their front yards and building facades.
- Balanced neighborhoods: within the allowed densities and housing types, promote and allow for a range of housing and price levels within each neighborhood in order to accommodate diverse ages and incomes. For development projects larger than five acres, require that a diversity of housing types be provided and that these housing types be mixed rather than segregated by unit type.
- Housing affordability: ensure affordable housing is distributed throughout the City to avoid concentrations of poverty and to be accessible to jobs.

4 Goals and Policies

Goal 1: **An adequate supply and diverse range of housing types that aligns with the needs of all households.**

Policy 1.1: Incentivize and facilitate the production of multi-family development in areas where it is needed most through planning processes, procedures, and regulations that are responsive to market conditions and development needs.

Policy 1.2: Provide programs that incentivize housing production through streamlined processes, regulatory relief, and increased development flexibility.

Policy 1.3: Invest in infrastructure in areas planned for higher density and affordable housing production.

Policy 1.4: Facilitate the development of housing for vulnerable and special needs populations through programs that incentivize housing to meet these needs.

Policy 1.5: Facilitate the planning, approval, and construction of housing that meets a wide range of needs for a variety household types, creating balanced communities.

Policy 1.6: Identify and evaluate options to increase housing opportunities in areas planned and zoned for single-family residential densities.

Policy 1.7: Identify areas appropriate for increased residential densities and pair City-led rezoning efforts with environmental streamlining opportunities, such as program environmental impact reports to allow for individual projects consistent with the zone by-right.

Policy 1.8: Promote and encourage innovation and creativity in housing development through regulations that increase transparency, flexibility, and certainty in the development permitting process; as well as opportunities to partner with institutions for non-traditional housing solutions.

Policy 1.9: Monitor development activity and rezone sites as necessary to ensure no net loss of housing capacity throughout the planning cycle, especially for sites identified to accommodate the lower-income RHNA.

Policy 1.10: Engage in planning processes that identify opportunities for increased housing capacity, especially in areas near resources and amenities such as transit, schools, retail uses, public utilities and areas of employment.

Goal 2: **An affordable housing supply that meets the needs of extremely low-, very low-, low-, and moderate-income households.**

Policy 2.1: Offset the cost of affordable housing development through development permit process improvements to maximize permitting efficiencies, regulatory relief, development flexibility, and opportunities for environmental streamlining.

Policy 2.2: Attract affordable and mixed-income housing developers through processes and regulations that streamline and simplify the facilitation of housing production.

Policy 2.3: Encourage affordable and mixed-income developments that increase opportunities for extremely low- and lower-income households to access resources in high-opportunity areas.

Policy 2.4: Promote affordable alternative forms of housing, especially for the creation of more lower-cost owner-occupied housing types.

Policy 2.5: Ensure there is an adequate supply of short-term and long-term housing to meet the needs of vulnerable and special needs populations.

Policy 2.6: Invest in infrastructure and provide subsidies that offset the cost of affordable housing development and preservation.

Policy 2.7: Ensure that affordable housing is not lost through redevelopment that provides only market-rate housing by enforcing affordable housing replacement and preservation requirements, where possible.

Goal 3: **A well-maintained and preserved housing stock.**

Policy 3.1: Encourage the maintenance and repair of existing owner and renter-occupied housing to prevent deterioration of the housing stock through educational resources, code enforcement, and funding resources.

Policy 3.2: Preserve and rehabilitate housing for lower income households, especially in affordable housing that is at-risk of converting to market-rate housing.

Policy 3.3: Assist older adults and those with special needs with home retrofits to increase accessibility.

Goal 4: **Quality rental and ownership housing opportunities for all income levels.**

Policy 4.1: Support and bolster tenant-based rental assistance to increase housing access for lower-income households.

Policy 4.2: Increase opportunities for homeownership for lower- and moderate-income households.

Policy 4.3: Support creative financing and development models that increase opportunities for property and home ownership.

Policy 4.4: Increase housing opportunities for lower-income households especially within high-resource areas and areas with access to opportunities.

Goal 5: **Enhanced quality of life, free from displacement.**

Policy 5.1: Equitably invest in communities by strengthening resources and opportunities in disadvantaged or under-resourced areas.

Policy 5.2: Reduce energy use and the cost of utilities through energy-efficient development and retrofits.

Policy 5.3: Support and encourage development that incorporates passive or active green space, such as green roofs, walls, and courtyards that can provide carbon capture and cooling in urban environments.

Policy 5.4: Support new financing tools and methods that provide the infrastructure needed to support multifamily and mixed-use development.

Policy 5.5: Attenuate displacement risks through an increase in the supply of rent-restricted housing units especially in areas with planned or existing resources, such as public transportation, parks, schools, employment, and infrastructure.

Goal 6: **A city that promotes equality and inclusivity.**

Policy 6.1: Promote equitable and fair housing opportunities for all persons regardless of race, color, religion, sex or gender identity, national origin or ancestry, marital status, age, ability or disability, household composition or size, or any other protected characteristics.

Policy 6.2: Oppose prejudices, practices, and market behavior that results in housing discrimination and segregation.

Policy 6.3: Collaborate with other public agencies involved in the enforcement of laws aimed at promoting equitable access to housing (fair housing laws) and non-discrimination.

Policy 6.4: Identify existing and new funding streams to target investments in lower-income communities and areas with affordable housing.

Policy 6.5: Foster neighborhoods that include affordable, senior, and accessible housing options and analyze equity and inclusion through all planning efforts.

5   Program Implementation

Program 1: *Accessibility*

To increase opportunities for persons with temporary, developing, or permanent disabilities including older adults with changing levels of ability, the City will promote increased accessibility by connecting developers and residents to resources on design features that are accessible and safe to all people regardless of age, size, ability, or disability. This could include making a universal design checklist available or posting accessibility guides on the City's website. Additionally, the City will consider developing a program that further incentivizes accessibility in housing development and design above and beyond what is required under State law.

Objective(s)	1a: For residential development that is exempt from or goes above and beyond the accessibility requirements of California Building Code Chapter 11A, the City will develop a procedure for providing incentives in exchange for increased accessibility.

	1b: Post accessible design guides and resources on the City's website.
Timeframe	Year 2: 1a-b
Responsible Agency	Community Development Department
Funding Sources	Regulatory incentives
Relevant Policies	1.4, 3.3, 6.1, 6.4, 6.5

Program 2: *Accessory Dwelling Unit Assistance and Incentives*

The City will identify and develop additional mechanisms for incentivizing the production of accessory dwelling units (ADUs). The City will consider developing handouts, frequently asked questions (FAQs), brochures, checklists, and permit-ready ADU building plans to assist property owners with ADU development. Further, the City will adopt a program that incentivizes and promotes the creation of ADUs that can be offered at an affordable rent for very low, low, or moderate-income households. **(AB 671, 2019)**

Objective(s)	2a: Develop ADU resources for property owners. 2b: Post resources on the website. 2c: Develop and adopt an affordable ADU incentive program
Timeframe	2a-c: Year 1
Responsible Agency	Community Development Department
Funding Sources	City General Fund
Relevant Policies	1.2, 1.5, 2.1

Program 3: *ADU Permitting*

The City permits ADUs and JADUs in all zones that permit residential uses. Consistent with State law, the City has submitted the adopted ADU ordinance to the California Department of Housing and Community Development (HCD) for review, and will review and consider any necessary changes.

Objective(s)	3a: Review findings from HCD's review.
Timeframe	3a: Submit revised ordinance within one year of the Housing Element's adoption.
Responsible Agency	Community Development Department
Funding Sources	Regulatory only – City General Fund
Relevant Policies	1.2, 1.5, 2.1

Program 4: *Affordable Homeownership Opportunities*

Increase opportunities for homeownership for moderate and lower-income households through collaboration with affordable housing developers, as well as housing advocates that support efforts to create community land trusts and limited equity cooperatives. To support affordable housing development and creative ownership models, identify opportunities to dedicate staff to assist with navigating the permitting process, identify surplus lands available for housing, expand permit streamlining opportunities, and provide informational resources on the City's website.

Objective(s)	4a: Continue to provide staff assistance with navigating development regulations. 4b: Inform community members of opportunities to engage in creative ownership models as opportunities arise.
Timeframe	4a-b: On-going
Responsible Agency	Community Development Department
Funding Sources	Regulatory only - City General Fund
Relevant Policies	2.4, 4.2, 4.3

Program 5: *Analysis of Impediments to Fair Housing Choice*

The City will continue to assess fair housing conditions within Indio through preparation, implementation and monitoring of the Analysis of Impediments to Fair Housing Choice. The Analysis of Impediments to Fair Housing Choice provides an overview of laws, regulations, conditions, and other possible obstacles that could affect an individual's or household's access to housing in Indio. The City will affirmatively further fair housing by taking meaningful steps to provide fair housing education through proactive outreach to individuals and organizations that represent lower-income households, people in protected classes, and households with special needs.

Objective(s)	5a: Maintain an Adopted Analysis of Impediments to Fair Housing Choice as may be required. 5b: Create fair housing outreach materials and informational resources to post online.
Timeframe	5a: Ongoing; Update to the City's Analysis of Impediments every 3 to 5 years. 5b: Within 3 to 5 years.
Responsible Agency	Community Development Department
Funding Sources	Regulatory only – Community Development Block Grant Program
Relevant Policies	6.1, 6.2, 6.3

Program 6: *Annual Progress Reports*

The City will continue to report annually on the City's progress toward its eight-year RHNA housing production targets and toward the implementation of the programs identified in the Housing Element to the legislative body, the Office of Planning and Research, and the Department of Housing and Community Development. **(AB 879, 2017)**

Objective(s)	6a: Submit report annually by April 1st.
Timeframe	6a: Ongoing; Annually.
Responsible Agency	Community Development Department
Funding Sources	Regulatory only – City General Fund
Relevant Policies	1.9

Program 7: *By-Right Development*

The City will allow development by-right pursuant to Government Code section 65583.2(i) when 20 percent or more of the units are affordable to lower income households on vacant sites identified in the Sites Inventory as previously identified for both the 5th and 4th cycle housing elements.

Further, the City will identify a location, process, and procedure by which residential and mixed-use development can be permitted by-right, especially in areas near amenities and resources such as transit, parks, childcare facilities, within established commercial and near key areas of employment. This will include evaluation of opportunities to establish a Housing Sustainability District, a Workforce Opportunity Zone, or an affordable housing overlay where eligible projects would qualify for streamlined CEQA review, ministerial permit processing, and additional incentives beyond those allowed under the State density bonus.

Objective(s)	7a: Permit development by-right on those vacant sites identified in both the 5th and 4th cycle Housing Elements to accommodate the lower-income RHNA.
	7b: Identify key opportunity areas for infill development and residential growth.
	7c: Conduct focused plan amendments, where appropriate.
Timeframe	7a: By October 15, 2024
	7b-c: Year 4
Responsible Agency	Community Development Department
Funding Sources	Regulatory only– City General Fund or State Grant
Relevant Policies	1.1, 1.2, 1.4, 1.5, 2.1, 2.2, 2.3, 5.5

Program 8: *Code Compliance*

Continue to implement a code compliance program to assist property owners in addressing both building and zoning code violations. This program is implemented by responding to complaints and through field observations and assists property owners with bringing their property into compliance. To further expand upon this program, the City will utilize data collected on current housing conditions in Indio to better connect households with assistance resources as they become available.

Objective(s)	8a: Develop housing rehabilitation and code compliance informational resources.
	8b: Where housing rehabilitation funds are available, use available data to connect eligible residents with code compliance issues to funding.
Timeframe	8a-b: On-going
Responsible Agency	Code Enforcement; Housing & Neighborhood Services Division of Community Development Department
Funding Sources	City General Fund; Federal Community Development Block Grant (CDBG) Funds
Relevant Policies	3.1, 3.2

Program 9: *Density Bonus*

The City will review and amend its local Density Bonus Program Ordinance to ensure consistency with State requirements, including the provision of a bonus for 100% affordable developments and student affordable housing.

Objective(s)	9a: Amend the Code consistent with State regulations.
Timeframe	9a: Within one year of the Housing Element's adoption.
Responsible Agency	Community Development Department
Funding Sources	City General Fund
Relevant Policies	1.1, 1.2, 1.4, 1.5, 5.5

Program 10: *Development Fees*

The City will review and update their development impact and processing fees in order to ensure that the fees charged do not exceed the estimated costs required to produce the services and that all fees are in compliance with the California Government Code. The City will further evaluate development fees to identify opportunity to reduce fees in exchange for affordable housing development.

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Objective(s)	10a: Analyze and update the fee schedule.
Timeframe	10a: Currently underway with adoption anticipated in year 1
Responsible Agency	City Finance Department; City Public Works Department; City Community Development Department
Funding Sources	City General Fund
Relevant Policies	1.2, 1.8, 2.1, 6.4

Program 11: *Development Incentives and Programs*

Implement a range of financial and regulatory incentive approaches to facilitate the development of housing for lower-income households. This will include evaluation of a local inclusionary ordinance to set aside a portion of new residential units for lower-income households, floor area ratio-based bonuses such as the one detailed in detailed in Government Code section 65917.2, opportunities for increased flexibility in development standards and permit processes in zones that permit residential uses, incentives in exchange for lot consolidation, and programs that allow densities that exceed ranges defined in the zone for projects providing affordable housing.

Objective(s)	11a: Evaluate the feasibility of a local inclusionary housing ordinance. 11b: Amend zoning code to increase flexibility in development standards. 11c. Identify programs and incentives to facilitate affordable housing production.
Timeframe	11a-c: Year 3
Responsible Agency	Community Development Department
Funding Sources	City General Fund or Grant Funding
Relevant Policies	1.1, 1.2, 2.1, 2.2, 2.3, 2.4, 4.2, 4.4, 5.4, 5.5, 6.5

Program 12: *Development Permit Streamlining*

The City provides an affordable housing streamlined approval process in accordance with State requirements for qualifying development proposals and reports on affordable housing streamlining applications in the Housing Element Annual Progress Report **(SB 35, 2017)**. The City will identify opportunities to expand this streamlining to other developments, including developments that voluntarily participate in green building practices, to further assist with the reduction in permit processing times.

Objective(s)	12a: Include SB 35 streamlining in staff permitting processes procedures.

	12b: Amend the zoning code to expand development permit streamlining.
Timeframe	12a-b: Year 1
Responsible Agency	Community Development Department
Funding Sources	City General Fund
Relevant Policies	1.2, 2.1, 4.4, 5.3

Program 13: *Employee Housing*

The City will amend the zoning code to ensure that employee housing for 6 or fewer people is permitted in accordance with the same regulations as a single-family residence in the same zone. Additionally, the zoning code will be amended to ensure that employee housing consisting of no more than 12 units or 36 beds is permitted as an agricultural use, in the same manner as other agricultural uses in the same zone in accordance with Section 17000 of the Health and Safety Code.

Objective(s)	13a: Define employee housing within the Zoning code and develop a process by which employee housing can be developed in accordance with State law.
Timeframe	13a: Within one year of the Housing Element's adoption.
Responsible Agency	Community Development Department
Funding Sources	City General Fund
Relevant Policies	1.4, 1.5, 1.6

Program 14: *Energy Conservation*

Promote energy conservation through coordination with the Imperial Irrigation District to obtain information on loans, grants, or other incentives that might be available for voluntary energy reduction; and to obtain other relevant information on energy efficiency. The City shall provide energy conservation awareness resources on their website and update this information as needed to ensure current information is maintained.

Objective(s)	14a: Coordinate with the Imperial Irrigation District.
	14b: Update City website with available resources and information.
Timeframe	14a-b: On-going
Responsible Agency	Community Development Department
Funding Sources	City General Fund
Relevant Policies	3.1, 3.2, 5.2, 5.3

Program 15: *External Funding Opportunities*

The City recognizes the opportunity to apply for available external funds for the construction, preservation and improvement of housing affordable to lower-income households, as well as planning and infrastructure funding available to support housing development. External funding sources from State and Federal programs provide increased opportunities to develop and maintain housing affordable to Indio residents. To maximize the City's ability to secure outside funding, the City shall continue to monitor and apply for available funding/financing sources that may be used for housing, and support and adopt policies and programs that position Indio as a competitive applicant for such funding opportunities, such as competitive State funding grant programs in the areas of housing, transportation, infrastructure, and land use.

Objective(s)	15a: Seek, monitor, and apply for funding opportunities.
	15b: Support and adopt policies and programs that position Indio as a competitive applicant for funding opportunities.
Timeframe	15a-b: On-going
Responsible Agency	Community Development Department
Funding Sources	Multiple Funding Sources (such as City General Fund, or State or Federal Grant Funding
Relevant Policies	1.5, 1.7, 2.6, 3.3, 4.1, 5.1, 6.4

Program 16: *Fair Housing Referral and Mediation*

The City contracts with the Inland Fair Housing and Mediation Board (IFHMB's) to provide fair housing services for its residents. The City will maintain this partnership and will provide information regarding available fair housing services on the City's website. The fair housing services provided by the IFHMB include providing information, investigation, education, conciliation, and/or referral of housing discrimination complaints free of charge to individuals. It also involves fair housing workshops that are offered year-round to educate housing providers, tenants, homeowners, and financial and lending institutions on the key aspects of fair housing law. Further, IFHMB's mediation department provides information to landlords, tenants, mobile home park owners, and mobile home residents regarding their rights and responsibilities under the California Landlord and Tenant Laws and facilitates negotiations between parties in housing-related disputes.

Objective(s)	16a: Update and maintain the City's website with Fair Housing resources and information.
	16b: Provide referral and mediation
Timeframe	16a-b: On-going
Responsible Agency	IFHMB, Community Development Department

Funding Sources	Federal Community Development Block Grant (CDBG) Funds
Relevant Policies	6.1, 6.2, 6.3, 6.5

Program 17: *Housing Assistance Resources*

To maximize participation in housing assistance programs for lower-income and special needs populations, the City shall develop and disseminate informational materials and resources to inform residents of housing assistance program availability, eligibility, and requirements. The City will dedicate and maintain a webpage to provide resources and information related to housing assistance.

Objective(s)	17a: Update the City's website to provide information and resources related to housing assistance programs.
Timeframe	17a: On-going
Responsible Agency	Community Development Department
Funding Sources	City General Fund; Federal Community Development Block Grant (CDBG) Funds
Relevant Policies	4.1, 4.2, 4.3

Program 18: *Preservation of Existing Affordable Housing Units*

The City will continue to work with the Riverside County Housing Authority to monitor affordable housing units identified as being at-risk of conversion to market-rate housing. This will include collaboration on the identification of financial resources and establishing partnerships with affordable housing developers and/or property owners willing to maintain units as affordable to low/lower-income households. Preventing the conversion of at-risk units to market-rate housing will ensure tenants are not displaced and that affordable units are not lost. The extension of existing project-based rental assistance covenants, or utilization of other funding sources, will help preserve affordability. The City will continue to find ways to identify solutions to housing preservation through collaboration with the Housing Authority.

Objective(s)	18a: Increase collaboration with the Housing Authority through improved communications.
	18b: Assist in monitoring deed-restricted units by tracking existing and new affordability covenants in Indio.
Timeframe	18a-b: On-going
Responsible Agency	Community Development Department
Funding Sources	City General Fund
Relevant Policies	2.5, 3.1, 3.2

Program 19: *Housing Rehabilitation*

The City provides housing rehabilitation support to eligible residents through the current Minor Home Repair Program. Eligible homeowners are those who live in Community Development Block Grant (CDBG) eligible areas within the City, own their homes, meet income requirements, and whose home are in need of urgent habitability repairs. Assistance includes grant funding to complete repairs to plumbing, electrical, HVAC units, water heaters, roofs, and complete other repairs that are urgently needed to keep homeowners/occupants in their homes. The City will also pursue a citywide Residential Façade Improvement Program to help preserve and maintain housing for households that may not be eligible for housing rehabilitation support outside of CDBG eligible census tracts.

Objective(s)	19a: Identify opportunities to increase funding for housing rehabilitation.
	19b: Assist in home repairs for eligible households.
	19c: Identify funding to support a Residential Façade Improvement program.
Timeframe	19a-c: On-going
Responsible Agency	Community Development Department
Funding Sources	Various Potential Funding Sources, including the Federal Community Development Block Grant Program (CDBG)
Relevant Policies	2.5, 3.1, 3.2

Program 20: *Increased Transparency*

The City will maintain information on the City's website that is applicable for housing development project proposal requirements, including a current schedule of fees, exactions, applicable affordability requirements, all zoning ordinances, development standards, and annual fee reports or other relevant financial reports. Further, the City will identify opportunities to develop publicly available online map resources that identify vacant parcels, site zoning, and other site information to assist interested developers. **(AB 1483, 2019)**

Objective(s)	20a: Update and maintain the City's website.
Timeframe	20a: On-going
Responsible Agency	Community Development Department
Funding Sources	City General Fund
Relevant Policies	1.8

Program 21: *Local Housing Trust Fund*

The City will explore the establishment of a Local Housing Trust Fund dedicated to the creation, rehabilitation, or preservation of affordable housing, transitional housing, and emergency shelters. Alternatively, the City will explore funding sources, such as commercial linkage fees, an inclusionary housing ordinance, or other fees or taxes, and identify a dedicated revenue source that assures the availability of resources on a regular basis for affordable housing.

Objective(s)	21a: Explore opportunities for dedicated funding sources for affordable housing.
	21b: Explore the establishment of a Local Housing Trust Fund.
Timeframe	21a-b: Year 2
Responsible Agency	Community Development Department and Finance Department
Funding Sources	To Be Determined
Relevant Policies	1.4, 2.5, 3.1, 3.2, 3.3

Program 22: *Low-Barrier Navigation Centers*

Low-Barrier Navigation Centers are housing first, low-barrier, service-enriched shelters 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. The City will amend the zoning code to permit the development of Low-Barrier Navigation Centers as a use by-right in mixed-use and non-residential zones that permit residential uses. **(AB 101, 2019)**

Objective(s)	22a: Amend the zoning code.
Timeframe	22a: Within one year of the Housing Element's adoption.
Responsible Agency	Community Development Department
Funding Sources	Regulatory only - City General Fund
Relevant Policies	1.4, 1.5

Program 23: *Minimum Unit Sizes*

To increase flexibility in development standards, the City will amend the zoning code to remove minimum unit size requirements. Minimum unit sizes will instead be mandated in accordance with Building Code requirements.

Objective(s)	23a: Amend the zoning code.
Timeframe	23a: Within one year of the Housing Element's adoption.

Responsible Agency	Community Development Department
Funding Sources	Regulatory only – City General Fund
Relevant Policies	1.2, 1.4, 1.5, 2.1, 2.2, 2.4

Program 24: *No Net Loss*

The City will monitor development activity, proposed rezones, and identified capacity to ensure adequate remaining capacity is available to meet any remaining unmet share of the RHNA for all income levels throughout the entirety of the planning cycle, consistent with no-net-loss requirements. If at any time during the planning period, a development project results in fewer units by income category than identified in the sites inventory (Appendix E) for that parcel and the City cannot find that the remaining sites in the housing element are adequate to accommodate the remaining RHNA by income level, the City will within 180 days identify and make available additional adequate sites to accommodate the remaining RHNA. **(SB 166, 2017)**

Objective(s)	24a: Amend staff procedures to ensure all development proposals and rezone proposals are reviewed against the capacity identified for sites in the Sites Inventory (Appendix E).
	24b: Develop a methodology for tracking remaining capacity.
Timeframe	Ongoing
Responsible Agency	Community Development Department
Funding Sources	Regulatory only – City General Fund
Relevant Policies	1.1, 1.9, 1.10

Program 25: *Objective Development Standards*

Increase transparency and certainty in the development process through the creation of objective design standards. Any new design standards developed and imposed by the City shall be objective without involvement of personal or subjective judgement by a public official and shall be uniformly verifiable by reference to the City's regulations in accordance with the requirements of the Housing Crisis Act of 2019. Further, the City will identify opportunities to develop new objective development standards where subjective review currently applies.

Objective(s)	25a: Monitor zoning code amendments to ensure any new design standards are objective.
	25b: Explore opportunities to develop new objective development standards through zoning code and focused plan amendments.
Timeframe	25a-b: On-going

Responsible Agency	Community Development Department
Funding Sources	Regulatory only – City General Fund
Relevant Policies	1.1, 1.2, 1.5, 1.7, 2.2

Program 26: *Ongoing Code Updates*

The City is currently in the process of comprehensively amending its zoning regulations to ensure consistency with the adopted 2040 General Plan. The City will continue to update its regulations, as necessary, in response to legislative changes. Further, the City will monitor opportunities and amend their zoning code to streamline, update, and simplify regulations related to housing, where possible.

Objective(s)	26a: Amend and adopt updates to zoning regulations consistent with 2040 General Plan. 26b: Monitor State legislative changes and amend regulations accordingly. 26c: Explore opportunities to amend the zoning code to increase flexibility and certainty in the development process.
Timeframe	26a: Year 1 26b-c: On-going
Responsible Agency	Community Development Department
Funding Sources	Regulatory only – City General Fund
Relevant Policies	1.1, 1.2, 1.5, 1.7, 2.2

Program 27: *Place-Based Strategies*

Place-based planning strategies can be used to improve neighborhoods through localized solutions that increase opportunities for lower-income households. Using place-based strategies, the City will identify areas that are ideal for focused planning efforts such as prioritizing infrastructure needs to serve existing or planned affordable housing. This will include the evaluation of opportunities for Enhanced Infrastructure Financing Districts, gap funding for infrastructure through grant pursuits, and increased collaboration with other agencies to coordinate opportunities to capitalize on existing and planned projects. Additionally, the City will work with the local school districts to facilitate the coordination of existing and planned affordable housing with support services available to students and their parents such as after-school programs. Through the allocation of funding and resources the City will prioritize, invest in, and build-up underinvested communities to better meet the needs of lower-income households.

Objective(s)	27a: Identify resources and opportunity areas for place-based strategies.

	27b: Develop a methodology by which opportunity areas can be prioritized.
	27c: Increase coordination and collaboration with relevant departments, agencies, and school districts.
Timeframe	27a-c: On-going
Responsible Agency	Community Development Department, Public Works Department and Finance Department
Funding Sources	To Be Determined
Relevant Policies	1.6, 1.7, 1.10, 2.6, 4.4, 5.1, 5.4, 5.5

Program 28: *Reasonable Accommodation Procedures*

Reasonable accommodations (including waiver of regulations, policies, or procedures) are accommodations to afford persons with disabilities an equal opportunity to use and enjoy a dwelling. To ensure compliance with the federal Fair Housing Act, the City will develop a process by which reasonable accommodation requests can be made. Visitors to the public counter at City Hall will be informed via posted signs and/or notices of their right to request relief from Code regulations and permitting procedures that have a discriminatory effect on housing for individuals with disabilities. The City will develop a form that can be filled out and submitted by applicants. Requests will specify the regulation, policy, or procedure from which the applicant is seeking relief and the reason. Requests will be approved, approved with modifications, or declined once staff has made determinations as to the following:

- The development will be used by a person(s) with a disability;
- The deviation requested is necessary to make specific housing available to a person with a disability and complies with all applicable development regulations to the maximum extent feasible; and
- The deviation request will not impose an undue financial or administrative burden on the City.

Objective(s)	28a: Develop reasonable accommodation procedures.
	28b: Develop a reasonable accommodation application and informational resources.
Timeframe	28a-b: Year 1
Responsible Agency	Community Development Department
Funding Sources	Regulatory only – Community Development Department
Relevant Policies	1.4, 3.3, 6.5

Program 29: *Reduced Parking Requirements*

The City will identify opportunities to reduce parking requirements for sites that are zoned to allow residential development through a data-informed approach that will reduce the overall cost of housing development. This will include, but not limited to, increased flexibility in parking requirements for affordable and mixed income developments as well as reductions in exchange for public amenities. Further, the City will ensure that appropriate parking reductions apply to any development proposals that would eliminate religious-use parking spaces in exchanged for housing developments, in accordance with State law. **(AB 1851, 2020)**

Objective(s)	29a: Amend the zoning code to identify a process by which parking requirements can be reduced for religious institutions in exchange for housing development.
	29b: Identify opportunities to reduce parking requirements for multifamily housing.
Timeframe	29a: Within one year of the Housing Element's adoption
	29b: On-going
Responsible Agency	Community Development Department
Funding Sources	City General Fund
Relevant Policies	1.2, 1.8, 2.1, 2.2

Program 30: *Replacement Requirements*

The City will mandate replacement requirements consistent with the Housing Crisis Act of 2019 for proposed housing developments on sites that currently have residential uses, or within the past 5 years have had residential uses that have been vacated or demolished, that are or were subject to a recorded covenant, ordinance, or law that restricts rents to levels affordable to persons and families of low or very low income, subject to any other form of rent or price control, or occupied by low- or very low-income households. Further, the City will work with tenants of units that could be redeveloped and provide them with education regarding tenant rights and replacement procedures.

Objective(s)	30a: Amend staff procedures related to the review and issuance of demolition and development permits.
	30b: Enforce replacement requirements in accordance with Government Code Section 66300.
	30c: Consider a reevaluation of processes if the legislation sunsets.
Timeframe	30a-b: Year 1
Responsible Agency	Community Development Department
Funding Sources	City General Fund

Relevant Policies	1.9, 2.3, 2.7, 3.2, 5.5, 6.2, 6.5

Program 31: *Rezoning Opportunities*

To maintain adequate capacity and to increase opportunities for development the City will continue to identify areas appropriate for increased residential densities, specifically in areas with access to resources, amenities, and public transit.

Objective(s)	31a: Continue to work with developers and the broader community and explore opportunities to rezone areas ideal for increased housing capacity.
Timeframe	31a: Ongoing.
Responsible Agency	Community Development Department
Funding Sources	Regulatory only – City General Fund
Relevant Policies	1.4, 1.6, 1.7, 1.9, 1.10, 4.2

Program 32: *Section 8: Housing Choice Voucher*

The City will continue participation with the Riverside County Housing Authority to connect eligible Indio residents to Section 8 Housing Choice Vouchers. The City will provide information on the City's website on the availability of Section 8 programs and other relevant resources.

Objective(s)	32a: Update the City's website with relevant information and resources. 32b: Increase coordination with the Housing Authority.
Timeframe	32a: Year 1 32b: On-going
Responsible Agency	Community Development Department
Funding Sources	Regulatory only – City General Fund
Relevant Policies	4.1, 5.1, 6.5

Program 33: *Supportive Housing*

The City will amend the Zoning Code to allow supportive housing by right in residential zones that permit multifamily uses and mixed uses zones that allow residential uses. **(AB 2162, 2018)**

Objective(s)	33a: Amend the zoning code.
Timeframe	33a: Within one year of the Housing Element's adoption.
Responsible Agency	Community Development Department

Funding Sources	Regulatory only – City General Fund
Relevant Policies	1.4, 1.5, 2.5

Program 34: *Surplus Lands*

The City will identify and prioritize State and local surplus lands available for housing development affordable to lower-income households and report on these lands annually through the Housing Element Annual Progress Reports. **(AB 1486, 2019)**

Objective(s)	34a: Identify and track surplus City-owned sites.
	34b: Coordinate with other agencies to track sites with opportunity for housing development.
Timeframe	34a-b: Ongoing; Annually.
Responsible Agency	Community Development Department, Economic Development Department and City Manager's Office
Funding Sources	Regulatory only – City General Fund
Relevant Policies	1.5, 1.9, 1.10

City of Indio

6th Cycle Housing Element Update Draft

Appendices

Appendix A: 5th Cycle Review

Appendix B: Community Profile

Appendix C: Constraints and Zoning Analysis

Appendix D: Affirmatively Furthering Fair Housing Analysis

Appendix E: Sites Analysis and Inventory

Appendix F: Community Engagement Summary

Appendix A: 5th Cycle Review

For the 5th Cycle Housing Element (2014-2021), the City committed to specific programs to address the comprehensive housing needs of the City and to help achieve the goals identified in the 5th Cycle Housing Element. This section evaluates progress made toward the goals and actions of the 5th Cycle Housing Element and is used as a foundation to inform the programs of the 6th Cycle Housing Element (2021-2029) tailored to meet this cycle's housing needs. California Government Code Section 65588(a) requires each jurisdiction to regularly review its Housing Element and evaluate the following:

- The progress in implementation of the Housing Element;
- The effectiveness of the Housing Element programs in progress toward achieving the housing goals and objectives; and
- The appropriateness of the housing goals, objectives, policies, an in contributing to the attainment of the State housing goal.

This evaluation provides information on the extent to which programs have achieved stated objectives and whether these programs continue to be relevant to addressing current and future housing needs in the City of Indio (City). The success of a program toward achieving the 5th Cycle goals is the basis for the goals, policies, and programs and the establishment of objectives provided in the 6th Cycle. **Table 1** lists each program from the 2014-2021 Housing Element and identifies the program progress, effectiveness, and appropriateness. The goals, policies, and programs of the 6th Cycle Housing Element are reflective of the program effectiveness as determined by this evaluation

Table 1: Evaluations of 2014-2021 Housing Element Implementation

Goal/Policy Action	Action Objective	Progress in Implementation
Goal 1 - To increase the availability of permanent housing for all community residents.		
Policy Action 1.1: Adopt Reasonable Accommodation Procedures In order to ensure compliance with the federal Fair Housing Act, the City will continue to adhere to the following policy regarding requests for reasonable accommodation. All visitors to the public counter at City Hall will be informed via posted signs and/or notices of their right to request relief from Code regulations and permitting procedures that have a discriminatory effect on housing for individuals with disabilities. Requests must specify the regulation, policy, or procedure from which the applicant is seeking relief and the reason. Requests will be approved, approved with modifications, or declined once staff has made determinations as to: • the qualifying status of the individual; • the necessity of the accommodation; and • the financial or administrative burden on the City.	Adopt reasonable accommodation procedures.	**Progress:** The City has not adopted a Reasonable Accommodation Procedure. **Effectiveness:** While the City is required to make reasonable accommodation for persons with disabilities with respect to planning and building regulations and permitting procedures, it has not yet adopted a formal policy for processing requests for accommodation and determining their reasonableness. **Appropriateness:** Revise and Continue. Under the federal Fair Housing Act, the City is required to establish a procedure for persons with disabilities seeking fair access to housing to make requests for reasonable accommodations. This should be revised to ensure that the policy is completed and this procedure is available and accessible so that those that may need to make a request, understand what steps to take.
Policy Action 1.2: Farmworker Housing The City recognizes the need for housing suitable for farmworkers in Indio. Section B.9.f of the Housing Element describes the farmworker housing needs in the City. To help ensure adequate farmworker housing is available, the City shall annually assess the need for farm worker housing and, as deemed necessary, produce a report or memorandum assessing the housing needs of the farmworker population and identifying further opportunities to partner with developers to provide additional units. The City may also develop partnerships with outside organizations conducting similar assessments of farmworker housing needs. Based on the City's findings, an action plan to address any identified need for farmworker housing will be developed. This action plan will include outreach to nonprofit housing developers and agricultural stakeholders, identifying suitable and available sites for housing for farmworkers, in- kind technical assistance for housing developers pursuing funding resources and entitlements and priority processing for farmworker housing projects. Recently, the Coachella Valley Housing coalition started construction of 85 new farmworker units at the Fred Young Farmworker Apartment Complex.	Encourage and facilitate development of 115 farmworker housing units.	**Progress:** The City conducts outreach to non-profit housing developers and agricultural stakeholders on an ongoing basis to encourage and facilitate development of farmworker housing units. In 2014, the Coachella Valley Housing Coalition (CVHC) completed the construction of 85 new units, including 84 farmworker affordable units as part of the Villa Hermosa Apartments. In 2019, Phase II of the Villa Hermosa Apartments were completed and includes 67 affordable farmworker units. **Effectiveness:** The City was effective in developing 67 new apartment units completed during the 2014-2021 Housing Element Cycle to serve the farmworker population. Additionally, building permits have been issued for 100 units, including 99 very-low income deed restricted farmworker units, and are expected to be completed during the 2021-2029 planning period in Phase III of the Villa Hermosa Apartments. **Appropriateness:** Revise and Continue. Policy 1.2 remains appropriate for the Housing Element update. With the existing farmworker units that are currently serving the community, it is recommended that the City continue facilitating the development of the 100 units as part of Phase III of Villa Hermosa during the 6th Cycle Housing Period, and plan to identify additional development

Table 1: Evaluations of 2014-2021 Housing Element Implementation

Goal/Policy Action	Action Objective	Progress in Implementation
		opportunities for approximately 100 additional farmworker housing units based on the current Needs Assessment. It is also recommended that the City monitor the existing farmworker housing units to ensure their preservation at rates affordable to farmworkers.
Policy Action 1.3: Mixed Income Housing The City shall encourage a balanced residential community through integration of low- and moderate-income housing throughout the City, and the adequate dispersal of such housing to avoid over concentration in any particular neighborhood.	Encourage mixed income housing.	**Progress:** The City has ongoing discussions with developers regarding development opportunities; however, developers cite nongovernmental constraints such as current market conditions and lack of available public funding as detrimental to development. New funding programs are being considered as they become available. **Effectiveness:** Indio's 19 existing affordable housing complexes are fairly well spread-out, stretching over an area of approximately four to five miles. Most complexes are at least one-half mile from all other complexes, with the exception of two pair complexes that are separated by less than a quarter mile. No affordable complexes currently exist north of Interstate 10. The 67 lower-income units constructed as part of the Villa Hermosa II Apartments are part of the Fred Young Specific Plan. Additionally, two low-income single-family residential dwellings were constructed in 2018 within an existing single-family residential neighborhood. **Appropriateness:** Revise and Continue. Policy Action 1.3 remains appropriate for the Housing Element update; however, the unavailability of low- and moderate-income housing funds means that alternative funding sources will need to be identified to support affordable development in specific locations. It is recommended that the City pursue pro-housing policies that employ policy tools that generate revenue to support the creation of affordable housing by charging a fee on new development. Funding may come from a variety of sources, including linkage fees or in lieu payments from an inclusionary housing ordinance, as well as affordable housing impact fee funds. Additionally, the dispersal of low- and moderate-income housing should aim to ensure that households of all economic segments have equal access to resources. An inclusionary requirement in high-resource areas could help achieve this.
Policy Action 1.4: Partnerships with Housing Developers The City supports cooperation in the development of affordable housing through financial and/or technical assistance. The City will cooperate with developers to provide housing opportunities for extremely-low, very-low, low and moderate income households.	Partnerships with non-profit housing developers.	**Progress:** The City is in ongoing discussions with developers regarding development opportunities. 151 very-low-income units were constructed during the planning period. **Effectiveness:** The City successfully partnered with the CVHC to complete Phase II of the Villa Hermosa Apartments with 67 very-low income deed restricted units and expects 99 additional very-low

Table 1: Evaluations of 2014-2021 Housing Element Implementation

Goal/Policy Action	Action Objective	Progress in Implementation
The City shall also evaluate the effectiveness of its partnerships with non-profit housing developers on an annual basis. Based on its findings, the City will seek ways to expand and foster its partnerships as appropriate. The City will assist and encourage housing development for extremely-low, very-low, low and moderate income households through a variety of activities such as providing in-kind technical assistance, funding support, land write-downs, expedited processing, fee deferrals, and incentives and concessions that meet or exceed State density bonus law as appropriate.		income deed restricted units to be completed as part of Phase III. In addition, the City has had multiple discussions with Pacific West Communities, Inc., the developer of a proposed 184-unit affordable housing rental project known as Arroyo Crossing located at 47555 Jefferson Street, Indio CA 92201. The project will include 182 proposed rent restricted units. 80% of the units will be designated for very low and low income and 20% will be designated moderate income as part of Phase I, and an additional 218 affordable units as part of Phase II. **Appropriateness:** Continue. Policy Action 1.4 remains appropriate for the Housing Element update. The City of Indio Planning Commission conducted a public hearing for Arroyo Crossing on March 25, 2020. Once construction begins, the units will be reported in a subsequent Annual Progress Report during the 6th Cycle period.
Policy Action 1.5: Infill Opportunity Partnerships The City has an adjusted RHNA need of 1,201 units for very-low and low income households. The City has a number of opportunities for infill residential development to meet this need. The City shall work with housing developers to acquire and develop new housing units in these areas. City assistance may include in-kind technical assistance, land acquisition and consolidation and providing infrastructure improvements.	Support and facilitate the development of 1,201 infill housing units for very low and low-income households.	**Progress:** The City has ongoing discussions with developers regarding opportunities for infill development that meets the needs of lower-income households. Since 2014, a total of 0 units have been constructed as infill development during the planning period. However, there are plans to expand and redevelop the former Indio Fashion Mall into the Indio Marketplace. When completed, the project will include a mixed-use community with approximately 400 residential units. In total, 151 very-low-income units were constructed during the planning period, as well as an additional two low-income Habitat for Humanity units which were built and received COO's in 2018. Additionally, in 2020, the City issued building permits for 100 units, including 99 very-low income deed restricted units for Villa Hermosa Phase III and two very-low income deed restricted units in partnership with Habitat for Humanity. **Effectiveness:** The City has fallen short of the 1,201 infill housing construction objective. This can be attributed partially to real estate market conditions and partially to the unavailability of low- and moderate-income Funds to underwrite affordable housing development. However, there are opportunities for the City to incentivize infill development in the 6th Cycle, particularly in the Downtown, Midtown and Mixed-Use Designations. **Appropriateness:** Discontinue. While opportunities for infill development remain important in the 6th Cycle, Policy Action 1.5

Table 1: Evaluations of 2014-2021 Housing Element Implementation

Goal/Policy Action	Action Objective	Progress in Implementation
		does not remain appropriate for the Housing Element update for the number of infill units the City should aim to develop. The City has been allocated 1,793 very low- income and 1,170 low-income units for the 6th Cycle Housing Element. While the City shall continue to pursue opportunities for infill development to accommodate very low- and low-income households, particularly in the Downtown, Midtown and Mixed Use Designations, it is not feasible to assume that the entirety of the RHNA target for very low- and low-income units will come from infill development. The City expects planning efforts such as the Downtown Specific Plan and Highway 111 Specific Plans, lot consolidation program, and redevelopment of Indio Fashion Mall to facilitate infill development opportunities.
Goal 2: To remove constraints that hinder the construction of affordable housing.		
Policy Action 2.1: Expeditious Development Processing Lengthy development application processing times can hinder the feasibility of developing affordable housing. In September 2013, the Planning Commission adopted Resolution No. 1655 modifying various section of the Municipal Code to streamline and reduce development and business related impediments. This zone text amendment adds an administrative design review process to reduce processing time for certain land use entitlements. However, to ensure development review and approval timelines are not a constraint to housing development, the City shall continue to monitor average processing times for discretionary development permits on an annual basis. Should the City find that processing times are a constraint to affordable housing development; the City shall revise discretionary processing and approval procedures, as needed. The City shall also investigate discretionary processes that may be appropriately handled through administrative processing.	Continue to monitor processing times.	**Progress:** The monitoring is ongoing; however, with the recent State legislation that passed (Senate Bill 35/Senate Bill 765/Assembly Bill 831), the City now implements procedures that improve processing times as a way to encourage and support housing development. The City did not process any permits using SB 35 during the 5th Cycle planning period. Between 2019 and 2020, 18 ADUs were processed by-right. **Effectiveness:** The City should continue to monitor development processing times as a potential constraint to development. **Appropriateness:** Continue. Policy Action 2.1 remains appropriate for the Housing Element update. It is recommended to increase opportunities for by-right processing for the development of housing, especially housing affordable to lower-income households. It is also recommended that the City revise discretionary processing and approval procedures, and increase opportunities for ministerial processes that may be appropriately handled through administrative staff review through the update to the Zoning Code.
Policy Action 2.2: Standard Application Package To assist applicants in understanding the requirements and procedures for development approvals prior to application submittal, the City will offer the Standard Application package. The package contains an explanation of the planning application permit process and the application form where all requested actions for the project in regards to the Development Services Department can	Continue to provide Standard Application package.	**Progress:** The City continues to offer the Standard Application Packets on an ongoing basis. **Effectiveness:** The program has been effective in establishing consistent expectations for the information applicants are required to provide and eliminating unnecessary delays in the review and approval process.

Table 1: Evaluations of 2014-2021 Housing Element Implementation

Goal/Policy Action	Action Objective	Progress in Implementation
be checked along with contact numbers and a copy of the fee schedule. The City shall update the Standard Application package as needed to provide current information.		**Appropriateness:** Continue. The City shall continue providing the Standard Application package during the 6th Cycle.
Policy Action 2.3: Encourage Housing for Extremely low-Income Households The City shall encourage the development of housing units for households earning 30 percent or less of the Median Family Income for Riverside County. Specific emphasis shall be placed on the provision of family housing and non-traditional housing types such as single-resident occupancies, transitional facilities and housing units serving temporary needs. The City will encourage development of housing for extremely-low income households through a variety of activities such as outreach to nonprofit and for-profit housing developers, providing in-kind technical assistance for housing developers, financing and funding assistance and expedited processing as appropriate. The City's objective shall be to encourage and facilitate construction of 357 extremely low-income housing units during the 2014-2021 Planning Period.	Encourage and facilitate construction of 357 extremely low-income housing units.	**Progress:** The City has ongoing discussions with developers to encourage development. This has included discussions with Habitat for Humanity and other special needs housing developers that are researching the possibility of creating housing to target this income group. **Effectiveness:** The City completed 151 lower-income units for Phase I and II of the Villa Hermosa Apartments during the 2014-2021 planning period. **Appropriateness:** Continue. Since the City is required to encourage and facilitate the construction of extremely-low income housing units per their RHNA allocation, it is recommended the action's from Policy Action 2.3 be modified to set metrics for action items listed herein (outreach to nonprofit and for- profit housing developers, providing in-kind technical assistance for housing developers, financing and funding assistance and expedited processing as appropriate). The need for extremely low-income households can be estimated based on 50% of the very low-income RHNA target (897 units).
Policy Action 2.4: Inventory of Units Built Based on Income Level To track the income levels of residential units built and provide a more effective way to track performance during the Planning Period, the City will develop procedures to obtain information on the estimated sales/rental value of each unit constructed. The information will be obtained during the entitlement process and the value will be included as part of the building permit record to reflect the assumed market value of the home constructed.	Create income-based inventory of units built.	**Progress:** On an annual basis, the City completed and submitted the Housing Element Annual Progress Reports (APR) to HCD. According to the most recent 2020 APR, between 2014 to 2020 there were a total of 2,264 housing units permitted and 509 housing units constructed in the City. Of this total, 151 units were deed-restricted for lower-income households and 2 units were non-deed-restricted for low-income households. **Effectiveness:** The City has not established an inventory in the 2014-2021 Planning Period. **Appropriateness:** Remove. Policy Action 2.4 is no longer appropriate for the housing element update. This could instead be incorporated into a program focused on utilizing data collected on current housing conditions in Indio in conjunction with the City's Code Enforcement team.
Policy Action 2.5: Consistency with the General Plan State law requires that all Elements of the General Plan be internally consistent. The City will annually review the Housing	General Plan Progress Report.	**Progress:** The Housing Element and other elements of the General Plan are reviewed annually. **Effectiveness:** The Housing Element remains consistent with other General Plan elements. Since the adoption of the 2040 General

Table 1: Evaluations of 2014-2021 Housing Element Implementation

Goal/Policy Action	Action Objective	Progress in Implementation
Element for consistency with the General Plan as part of the General Plan progress report.		Plan on September 18, 2019, the City has filed one General Plan progress report in May 2020.**Appropriateness:** The City is required to ensure internal consistency with the General Plan by law for all Housing Element. It recommended Policy Action 2.5 be removed.
Policy Action 2.6: Minimum Unit Size Requirements To ensure appropriately sized housing units are constructed in the City, the Indio Municipal Code requires a minimum floor area for residential dwellings. This minimum floor area is governed by the zoning district in which the dwelling is located and the number of bedrooms in the dwelling. The City understands that the minimum floor area requirement may be a constraint to the development of affordable multifamily units and has approved smaller unit sizes through discretionary development review. To evaluate appropriate actions to reduce or eliminate this potential constraint, the City is in the process of examining the existing unit size requirements to determine if the City's existing standards potentially constrain the provision of affordable housing units. Based on the findings of this examination, the City will amend the unit size requirements, if appropriate, to ensure maximum unit size thresholds do not constrain the provision of affordable housing.		**Progress:** No changes to the minimum unit size were made during the 2014-2021 Planning Period. **Effectiveness:** The review of the minimum unit size is pending. **Appropriateness:** Revise and Continue. Policy Action 2.6 remains appropriate for the Housing Element update. It is recommended that the City remove minimum unit size requirements as part of the update to the Zoning Code and instead let this be governed by the Building Code.
Policy Action 2.7: Compliance with Employee Housing Act The City shall, in processing and reviewing applications for development, comply with the State Employee Housing Act, specifically Health and Safety Code Sections 17021.5 and 17021.6. Staff shall treat employee housing serving six or fewer persons as a single family structure and will review proposed development projects of this nature in the same manner as other single family structures of the same type in the same zone (Section 17021.5). In addition, staff shall treat employee housing consisting of no more than 12 units or 36 beds as an agricultural use, to be permitted in the same manner as other agricultural uses in the same zone (Section 17021.6).	Comply with the State Employee Housing Act	**Progress:** Although the City of Indio Municipal Code does not restrict the development of farmworker housing in any zone that permits residential developments of this type (i.e., multifamily or single family), the Municipal Code does not provide explicit zoning for employee housing or farmworker housing.. **Effectiveness:** There are currently two developments in Indio which provide housing opportunities for farmworkers which include Desert Garden Apartments and the Fred Young Farmworker Apartment Complex. Additionally, the Horizon at Indio development provides additional units for retired farmworkers. **Appropriateness:** Continue. Policy Action 2.7 remains appropriate for the Housing Element update. It is recommended the City adopt explicit zoning for employee housing or farmworker housing to comply with State law.

Table 1: Evaluations of 2014-2021 Housing Element Implementation

Goal/Policy Action	Action Objective	Progress in Implementation
Goal 3: To provide adequate, suitable sites for residential use, development and maintenance of a range of housing that varies sufficiently in terms of cost, design, site, location and tenure to meet the housing needs of all economic segments of the community at a level which can be supported by the infrastructure.		
Policy Action 3.1: Vacant Land Inventory The City shall monitor and update its inventory of vacant land and update the inventory on an annual basis. The inventory will be integrated into the City's GIS system and will assist staff in providing information to for-profit and non-profit housing developers.	Update vacant land inventory annually.	**Progress:** The vacant land inventory is updated as part of Housing Element Update. The inventory was not updated annually and is pending integration into the City's GIS System. **Effectiveness:** The inventory is presented as part of the Housing Element Appendices. **Appropriateness:** Revise and Continue. Policy Action 3.1 remains appropriate for the Housing Element update. This can be revised to include Surplus Lands in accordance with AB 1255. The City shall make the inventory readily accessible on the City's website following adoption of the 6th Cycle Housing Element. The City shall also update and monitor the inventory to ensure compliance with SB 166 No-Net Loss.
Policy Action 3.2: Residential-Supporting Services and Amenities Conveniently located and accessible services and amenities including child care, shopping, transit and jobs support residential development and enhance livability. The City shall encourage development of supportive services and amenities adjacent to and in conjunction with new residential development.	Supportive services and amenities.	**Progress:** The City continues to encourage the setting aside of land for neighborhood-serving retail, open space, community meeting facilities, and other supporting uses. A Community Benefits Height Bonus was included in the Downtown Indio Specific Plan adopted in 2020. **Effectiveness** Developers of new residential units continue to provide space for parks, houses of worship, community centers, and other facilities that serve residents. **Appropriateness:** Revise and Continue. Policy Action 3.2 remains appropriate for the Housing Element update. It is recommended that resources be encouraged in areas where there is existing or planned housing affordable to lower-income households. It is especially important that lower-income households have access to these resources.
Policy Action 3.3: Encourage Mixed Use and High Density Residential Development in the Downtown area In 2013, the City initiated the preparation of the new Old Town Specific Plan. The City shall continue to encourage mixed use and high density residential development in the downtown area and consider incentives for developers that construct higher density residential/commercial projects in the downtown area.	Higher density downtown mixed-use and residential development. Adoption of Old Town Indio Specific Plan.	**Progress:** The Downtown Indio Specific Plan was adopted in April 2020. The Specific Plan introduces goals and policies to create an active, attractive, mixed use place. Specifically, the Specific Plan includes development standards to encourage mixed use and high-density residential development. **Effectiveness:** The Downtown Specific Plan addresses mixed-use and high-density residential development within the Downtown area.

Table 1: Evaluations of 2014-2021 Housing Element Implementation

Goal/Policy Action	Action Objective	Progress in Implementation
		Appropriateness: Delete. The Downtown Indio Specific Plan has been adopted and therefore the Policy Action 3.3 is no longer necessary.
Policy Action 3.4: Jobs/Housing Balance Evaluation The City shall continue to evaluate the potential for creating a jobs/housing balance in the community. Biannually the City shall analyze the status of jobs and housing within the community and provide information to large employers of new commercial and industrial projects on housing developments within the community.	Evaluate jobs/housing balance	**Progress:** This is an on-going process and evaluated on an annual basis. **Effectiveness:** The City continues to monitor Indio's jobs-housing balance. **Appropriateness:** Continue. Policy Action 3.4 remains appropriate for the Housing Element update.
Goal 4: To initiate all reasonable efforts to preserve the availability of existing housing opportunities and to conserve as well as enhance the quality of existing dwelling units and residential neighborhoods.		
Policy Action 4.1: Preserve Existing Residential Neighborhoods To protect existing stabilized residential neighborhoods from the encroachment of incompatible or potentially disruptive land uses and/or activities, the City will continue to require that new developments comply with City design standards. The City will also review and appropriately modify City ordinances and policies if necessary to establish and/or maintain appropriate separations and buffers between residential and non-residential land uses.	Protect existing residential neighborhoods from incompatible land uses.	**Progress:** This is ongoing through careful review of proposed projects/uses. A Zoning Code update is currently underway. **Effectiveness:** The City continues to maintain appropriate buffers around residential uses. **Appropriateness:** Policy Action 4.1 remains appropriate for the Housing Element update. It is recommended to revise policy action language and set action objective to discuss mixed use as appropriate and the Zoning Code update. This should also avoid discouraging residential and non-residential uses that are compatible.
Policy Action 4.2: Proactive Code Enforcement The City's currently performs code enforcement on a complaint-basis. The Code Enforcement officers also perform proactive code enforcement by self-initiating calls for service as they see potential code violations. The Code Enforcement officers investigated more than 2,500 code enforcement cases in calendar year 2012. The City will continue to conduct proactive code enforcement activities in identified target areas to address code violations, deferred maintenance, substandard housing conditions and encourage continued maintenance of existing neighborhoods. The City shall utilize the existing neighborhood/property condition surveys to aid in targeting additional areas. The Code Enforcement officers will work with Development Services Development Staff to coordinate efforts in rehabilitating existing housing. The Code	Increase response to calls for service by 10 percent annually.	**Progress:** This is-ongoing. Progress on action objective is pending. The Code Enforcement officers investigated a total of 25,200 cases between 2014-2020. The case counts are as follows: • 2014 – 3,671 • 2015 – 4,920 • 2016 – 3,220 • 2017 – 4,586 • 2018 – 2,676 • 2019 – 2,467 • 2020 – 3,660 **Effectiveness:** The City averaged approximately 3,600 cases per year. On average, cases were resolved within two weeks. **Appropriateness:** Revise and Continue. The City should continue proactive code enforcement. It is recommended that this be

Table 1: Evaluations of 2014-2021 Housing Element Implementation

Goal/Policy Action	Action Objective	Progress in Implementation
Enforcement Unit's goal is to increase response to calls for service (both self-initiated and community/resident initiated) by 10 percent each year.		coordinated with rehabilitation assistance programs and Code Enforcement's inventory of the housing stock.
Policy Action 4.3: Promote Energy Conservation. The City will work with the Imperial Irrigation District to obtain information on loans, grants, or other incentives that might be available for voluntary energy reduction; and to obtain other relevant information on energy efficiency. The City shall supply energy conservation awareness brochures in all public meeting places including City Hall and the City Library.	Promote energy conservation by providing information from the Irrigation District and other organizations at public meeting places.	**Progress:** The City encourages energy conservation in all public projects. Additionally, the City's website provides links to rebate opportunities for City residents. The City will continue to consider Zoning Code revisions as they relate to promoting energy conservation. **Effectiveness:** The City continues to encourage energy conservation and is effective in providing materials on the website. **Appropriateness:** Continue. Policy Action 4.3 remains appropriate for the Housing Element update.
Policy Action 4.4: Encourage Green Building Practices The City understands the importance of sustainable use of limited resources and encourages the use of "green building" practices in new and existing housing. The City will develop a program to further facilitate and encourage the use of green building technologies. The City will continuously analyze best practices and current technologies and develop a program that would provide density incentives for developments that incorporate green building technologies.	Develop a green building program and a menu of development incentives offered to projects that meet minimum performance criteria	**Progress:** The City encourages green building practices in all public projects. The City adopted the 2019 California Building Standards Code; However, there has not been an established green building program with a menu of incentives as outlined in this program's objective. **Effectiveness:** The City continues to encourage energy conservation, however the action objective has not been met **Appropriateness:** Continue. Policy Action 4.4 remains appropriate for the Housing Element update.
Policy Action 4.5: Housing Rehabilitation Program Although the Housing Rehabilitation Program has been canceled due to the elimination of RDA and depletion of available Low/Mod Housing Funds, the City will continue to seek alternative funding to support a housing rehabilitation program. The program will provide technical and financial assistance to eligible low and moderate-income homeowners to rehabilitate existing single family, owner-occupied dwelling units through grants or low interest loans.	Restart the Housing Rehabilitation Program.	**Progress:** On June 3, 2020, Indio's City Council approved Community Development Block Grant (CDBG) funds for the Minor Home Repair Program. The Minor Home Repair Program provides residents who live in a CDBG eligible area within the City, own their home, and fall below the income limit with funding for repairs that includes plumbing, electrical, HVAC unit, water heaters, minor roofing repairs, and more. As of March 2021, the City has received and processed 30 applications. **Effectiveness:** Homeowners are currently able to benefit from this program. **Appropriateness:** Modify. Since low- and moderate-income homeowners continue to need assistance with repairs to address health and safety issues, Policy Action 4.5 remains appropriate with modifications for the Housing Element update, subject to funding availability.
Policy Action 4.6: Rental Housing Rehabilitation	Study the potential for a Rental Housing	**Progress:** The study for the potential Rental Housing Rehabilitation Program is pending review. The City has been unable to secure funding.

Table 1: Evaluations of 2014-2021 Housing Element Implementation

Goal/Policy Action	Action Objective	Progress in Implementation
To address deferred maintenance and substandard housing conditions in rental housing units, the City will study the possibility of developing a housing rehabilitation loan program to assist renter-occupied housing units.	Rehabilitation Program.	**Effectiveness:** The City has not identified a housing rehabilitation loan program to assist renter-occupied housing units. **Appropriateness:** Remove. Policy Action 4.6 is no longer appropriate for the Housing Element update.
Policy Action 4.7: Neighborhood Clean Up Program Although the dissolution of RDA and its funding, the City has successfully implemented the Neighborhood Clean Up Program utilizing City funds and volunteer efforts. The City will identify targeted neighborhoods on an annual basis and organize the events.	Two (2) Neighborhood Clean Ups (approx. 250 units per neighborhoods).	**Progress:** The program is on-going and averages 2 cleanups per year. The City is now looking at expanding cleanup efforts by funding a cleanup assistance pilot program. This program was developed and funded to provide tools, supplies and an industrial-sized dumpster to neighborhood groups to conduct localized neighborhood cleanups. However, due to COVID-19, this program remains on hold. **Effectiveness:** The City has met its action objective and continues to be effective in benefitting neighborhoods. **Appropriateness:** Continue. Policy Action 4.7 remains appropriate for the Housing Element update.
Policy Action 4.8: Multi-Family Acquisition and Rehabilitation Program The City will partner with non-profit and for-profit housing developers to acquire and rehabilitate multi-family complexes and maintain these units as affordable.	Rehabilitate 50 units during the planning period.	**Progress:** The ongoing consideration with developers was diminished due to the elimination of the RDA. **Effectiveness:** The City has been unable to rehabilitate any multi-family complexes or units through this program. **Appropriateness:** Remove. Policy Action 4.8 no longer remains appropriate for the Housing Element update. However, the City will continue Policy Action 1.4, which continues partnerships with affordable housing developers.
Policy Action 4.9: Senior Emergency Assistance Grant Program The City's Senior Emergency Assistance Grant Program is currently on hold following the loss of most of its funding due to RDA dissolution; nonetheless, senior emergency assistance remains a pressing need. The City shall identify alternative funding sources to support grants to senior citizens to improve accessibility and correct health and safety violations.	Two (2) grants annually.	**Progress:** The program is on hold due to the RDA dissolution. Staff continues to consider alternative funding sources. **Effectiveness:** The City has not provided senior citizens with assistance to address health and safety issues. The County does offer a senior rehabilitation program **Appropriateness:** Revise and Continue. Since the City is unable to secure funding, Policy Action 4.9 no longer remains appropriate. It is recommended the City revise a program to promote the County's senior rehabilitation program. Further the City can coordinate with older adult to coordinate reasonable accommodations and retrofitting guidance.
Policy Action 4.10: Monitor and Preserve At-Risk Units The City will continue to track and monitor all owner and renter occupied units with affordability covenants in Indio, and identify any units at-risk of converting to market rate housing.	Monitor and preserve at-risk units.	**Progress:** The City continues to hold discussions and meetings with property owners/managers as needed. **Effectiveness:** The City is required to monitor at-risk units as part of the Housing Element update. The City identified at-risk units for the

Table 1: Evaluations of 2014-2021 Housing Element Implementation

Goal/Policy Action	Action Objective	Progress in Implementation
The City has identified 588 units at-risk of converting to market-rate housing during the Planning Period: 320 units considered to be at "very high" risk, and 268 considered to be at "low" risk. The City will continue to encourage potential purchasers, including non-profit organizations and developers, to preserve the at-risk properties. To increase the likelihood that these units are preserved, the City shall develop a preservation strategy. The strategy will include contacting potential purchasers, pursuing available funds, ensuring compliance with noticing requirements and conducting tenant education.		5th cycle and will identify at-risk units for the 6th cycle. Policy Action 4.10 should work to preserve those at-risk units. **Appropriateness:** Continue. Policy Action 4.10 is appropriate for the 6th Cycle, and while there are no units at risk of conversion during the 6th Cycle, any future at-risk units should be monitored and efforts should be made to preserve their affordability.
Goal 5: To ensure that all existing and future housing opportunities are open and available to all members of the community without discrimination on the basis of race, color, religion, sex, national origin or ancestry, marital status, age, household composition or size, or any other arbitrary factors.		
Policy Action 5.1: Fair Housing Commitment The City shall require that all recipients of locally administered housing assistance funds acknowledge their understanding of fair housing law and affirm their commitment to the law.	Fair Housing Commitment by fund recipients.	**Progress:** The City continues to require acknowledgment of fair housing law from all recipients of local assistance. **Effectiveness:** Housing providers remain committed to complying with all applicable fair housing laws. **Appropriateness:** Continue. Policy Action 5.1 remains appropriate for the Housing Element update.
Policy Action 5.2: Fair Housing Information The City of Indio will acquire and maintain fair housing materials, including pertinent resource, posters and information available through the Department of Fair Employment and Housing (DFEH) and Housing and Urban Development (HUD) to educate on a variety of fair housing issues. The City shall provide appropriate information flyers and brochures that highlight (1) disability provisions of both federal and state fair housing laws and (2) familial status discrimination. Where possible, the City shall obtain existing materials produced by other organizations and distribute them to the community. Fair housing materials, brochures and flyers will be distributed at outreach events including school fairs, health fairs, and City sponsored events.	Assemble and distribute Fair Housing information material.	**Progress:** This effort is ongoing. The Inland Fair Housing and Mediation Board distributes literature via radio, print and television media, and at the public counters. The City's website provide links to the Inland Fair Housing and Mediation Board's website. **Effectiveness:** While the City does provide fair housing information, the City does not, however, provide information about impediments to fair housing. **Appropriateness:** Revise and Continue. Because there are new requirements to identify impediments to fair housing and strategies to Affirmatively Further Fair Housing (AB 686), it is recommended the objective be revised to address this. Policy actions will be required to provide metrics and milestones to affirmatively further fair housing.
Policy Action 5.3: Fair Housing Referrals The City will refer all housing discrimination inquiries to appropriate State and County regulatory agencies, including the County of	Fair Housing Referrals	**Progress:** The City continues to work with complainants to ensure their housing discrimination complaints are reported to the State Fair Employment and Housing Commission. Complaints are referred to the City's Housing Resource Center, which is staffed by a HUD-

Table 1: Evaluations of 2014-2021 Housing Element Implementation

Goal/Policy Action	Action Objective	Progress in Implementation
Riverside Fair Housing Council and the State Fair Employment and Housing Commission.		approved Housing Agency (Inland Fair Housing and Mediation Board). In the 2019/2020 Fiscal year, there were 303 landlord/tenant mediation. **Effectiveness:** The City continues to refer housing discrimination inquires to appropriate agencies. **Appropriateness:** Revise and Continue. Policy Action 5.3 remains appropriate for the Housing Element update; however, it is recommended that the objective be revised to include information under Housing Programs on the City's website with a contact to report housing discrimination.
Policy Action 5.4: Outreach for Persons with Developmental Disabilities Work with the Inland Regional Center to develop and implement an outreach program that informs families within the City of housing and services available for persons with developmental disabilities. The program could include the development of a brochure, information on the City's website, and workshops incorporating training for both individuals and families.	Develop an outreach program providing information on housing options for persons with developmental disabilities through a variety of traditional and electronic media, as well as through face-to-face interaction.	**Progress:** The program development is pending; however, the City utilizes an Affordable Housing Brochure as a handout to residents who are interested in renting affordable housing units that are designed for persons with disabilities. **Effectiveness:** The City currently has not developed an outreach program for persons with developmental disabilities. **Appropriateness:** Continue. Policy Action 5.4 remains appropriate for the Housing Element update.
Goal 6: To coordinate local housing efforts with appropriate federal, state, regional, and local governments and/or agencies and to cooperate in the implementation of intergovernmental housing programs to ensure maximum effectiveness in solving local and regional housing problems.		
Policy Action 6.1: Section 8 Housing Choice Vouchers The City will continue participation with the Riverside County Housing Authority to qualify Indio residents for Section 8 Housing Choice Vouchers. The City will provide information on the availability of Section 8 programs to qualified residents.	Referrals to Section 8 Program.	**Progress:** Referrals to the County Housing Authority Section 8 Program are ongoing. Information is also available on the City's Website under Housing Programs. **Effectiveness:** The City continues its participation in the County Section 8 program. Indio residents remain qualified for Section 8 Housing Choice vouchers. See additional details in **Appendix D - Affirmatively Further Fair Housing Analysis**. **Appropriateness:** Revise and continue. The Policy Action should be modified to specify outreach for referrals. Policy Action 6.1 remains appropriate for the Housing Element update.
Policy Action 6.2: Participation in SCAG RHNA Process The City will provide strong and active representation to SCAG by both staff and elected officials to ensure the SCAG's determination	SCAG participation.	**Progress:** City Staff meets regularly with Coachella Valley Association of Governments and other Coachella Valley Cities to discuss housing production requirements and fair share issues. The City is also

Table 1: Evaluations of 2014-2021 Housing Element Implementation

Goal/Policy Action	Action Objective	Progress in Implementation
of a jurisdiction's housing production requirements constitutes a locality's fair share portion for fulfilling its regional housing needs.		represented on the SCAG Regional Council. There is ongoing City participation in SCAG. **Effectiveness:** The City continues to provide strong and active representation by both City staff and elected officials to SCAG in the RHNA process. **Appropriateness:** Continue. Policy Action 6.2 remains appropriate for the Housing Element update.
Policy Action 6.3: Maximize External Funding Resources The City of Indio recognizes the opportunity to apply for available external funds for housing construction, preservation and improvement. External funding sources from State and Federal programs provide increased opportunities to develop and maintain housing affordable to Indio residents. To maximize the City's ability to secure outside funding, the City shall regularly monitor available funding/financing sources that may be used for housing.	Secure State and Federal housing funds.	**Progress:** The ongoing search for new funding has resulted in over $12 million in Federal Neighborhood Stabilization Programs Funds coming to the City to address foreclosures and associated blight. The City has also received multiple grants, such as the Housing Related Parks Grant Program, which has now provided over $2,700,000 to rehab/expand/create parks. Now that the State has approved recent legislation and funding support of affordable housing, staff will pursue funding of prime importance in the support of a home buyer assistance program. A proposed program takes into account recent input received through community meetings and a recent community needs survey **Effectiveness:** The City received 3 rounds of Neighborhood Stabilization Program funding and rehabilitated a total of 108 homes. The availability of eligible vacant and foreclosed homes available for purchase by the city has declined, and as a result, the City is currently only rehabilitated one home, which they plan to sell to a low-income qualified household in 2021. It is anticipated that funding will be exhausted following the purchase rehabilitation and resell of this final unit. **Appropriateness:** Delete. Staff will pursue closeout and conclude the NSP2 Program during Fiscal Year 20/21.
Policy Action 6.4: Housing Programs Information To maximize participation in housing programs, the City shall develop and disseminate informational materials to inform residents of program availability and requirements. Informational materials may be disseminated via the City's website, through print media at publicly accessible locations and/or through public workshops and meetings.	Housing programs informational materials	**Progress:** The City continues to develop and update information on housing programs for dissemination to interested parties. **Effectiveness:** Information is available under the Housing Programs section of the City's website. **Appropriateness:** Revise and Continue. Policy Action 6.4 remains appropriate for the Housing Element update. It is recommended that the language clarify that this is to connect residents with housing access and affordability or give examples of types of programs. This could be expanded upon to include development program information for developers and incorporate pro-housing initiatives that the City will complete.

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APPENDIX B: Community Profile

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Tables

1 Housing Needs Analysis

1.1   Overview

When preparing the Housing Element, jurisdictions must evaluate both existing and future housing needs for all income groups. This section analyzes demographic and housing characteristics that influence the demand for, and availability of, housing. The analysis forms a foundation for establishing programs and policies that seek to address identified housing needs. Housing needs are identified according to income, tenure, and special needs groups.

1.2   Data Sources

Various sources of information have been consulted in preparing this Housing Element. The 2015-2019 American Community Survey (ACS) five-year estimates from the Census provides the basis for population and household characteristics. Where applicable, the following sources of information have been used to supplement and update information contained in the ACS Census data:

- California Department of Developmental Services Quarterly Consumer Report, 2020
- California Department of Finance (DOF) 2010 and 2020 Composition of Housing Stock, 2020
- DOF 2010-2020 E-5 Population and Housing Estimates for Cities, Counties, and the State, 2020
- California Department of Industrial Relations Minimum Wage, 2020
- Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS), 2013-2017
- HUD FY 2000-2020 Fair Market Rents, 2020
- HUD FY 2020 Income Limits Summary, 2020
- Southern California Association of Governments (SCAG) Pre-Certified Local Housing Data for the City of Indio, 2020
- SCAG's Adopted Growth Forecast, 2020
- U.S. Census Bureau (Census) ACS, 2019 5-year estimates (2014-2019)

1.3   Population Trends and Characteristics

Housing needs in Indio are primarily influenced by population and employment trends. This section provides a summary of the changes to the population size and age and racial/ethnic composition of the City of Indio (City).

1.3.1   Population Growth Trends

The City is one of 24 incorporated cities within Riverside County, with a population of approximately 2.44 million residents as of January 2020, ranking as the fourth largest county in the State. Overall, the

County has experienced rapid population growth over the last two decades. From 2000 to 2010, the population increased by approximately 41.7 percent, and by 10.3 percent from 2010 to 2020. **Table 1** provides a summary of population trends for counties in Southern California and their respective populations over the last two decades.

Table 1. Regional Population Trends (2000, 2010, 2020)			
County	2000	2010	2020
Imperial County	142,361	174,528	188,777
Los Angeles County	9,519,338	9,818,605	10,172,951
Orange County	2,846,289	3,010,232	3,194,332
Riverside County	1,545,387	2,189,641	2,442,304
San Bernardino County	1,709,434	2,035,210	2,180,537
San Diego County	2,813,833	3,095,313	3,343,355
Ventura County	753,197	823,318	842,886
Source: U.S. Census 1990 STF 1, 2000 SF 1, 2010 SF 1, CA DOF 2020			

Table 2 shows population growth rates for the City of Indio and the County from 2000 to 2020. Indio experienced a 54.8 percent increase in population between 2000 and 2010, and a 19.4 percent increase between 2010 and 2020. According to SCAG's 2016-2045 Jurisdiction-Level Growth Forecast adopted in 2020, the population of Indio is forecast to increase to 129,300 residents by 2045, an increase of approximately 43 percent from 2020. During the same forecast period, Riverside County is anticipated to increase to 3.25 million residents in 2045, an increase of approximately 33 percent from 2020.

Table 2. Population Growth (2000–2020)							
Jurisdiction	2000	2010	2020	2000-2010 Growth		2010-2020 Growth	
				Number	%	Number	%
Indio	49,116	76,036	90,751	26,920	54.8%	14,715	19.4%
Riverside County	1,545,387	2,189,641	2,442,304	644,254	41.7%	252,663	10.3%
Source: U.S. Census 1990 STF3 P001, U.S. Census 2000 SF3 P1, U.S. Census 2010 SF1 P1, CA DOF 2010-2020							

1.3.2   Population Age Characteristics

One of the more significant indicators of future potential population growth trends is a population's age characteristics. **Table 3** and **Figure 1**, Age Characteristics of Population (2019), summarize the age characteristics for key age groups of the City's population in 2019, based off ACS Census data. The largest portion of residents in Indio are young adults between 25-44 years of age (26 percent) and adults between 44 and 64 years of age, followed by the population under 18 years of age (22.3 percent) and the population over 65 years of age (19.2 percent). It is important to note that the number of seniors (65 years and over) doubled over from 8,650 people in 2010. The higher percentage of seniors is an important consideration for housing needs as discussed in more detail in Section 1.8, Special Needs Populations.

Table 3. Age Characteristics of Population (2019)		
Age	No. Persons	% Persons
Under 18 years	19,965	22.3%
18-24 years (College age)	7,351	8.2%
25-44 years	23,302	26.0%
44-64 years	21,673	24.2%
65+ years	17,178	19.2%
Total	89,469	100%
Source: 2019 ACS 5-Year Estimates DP05.		
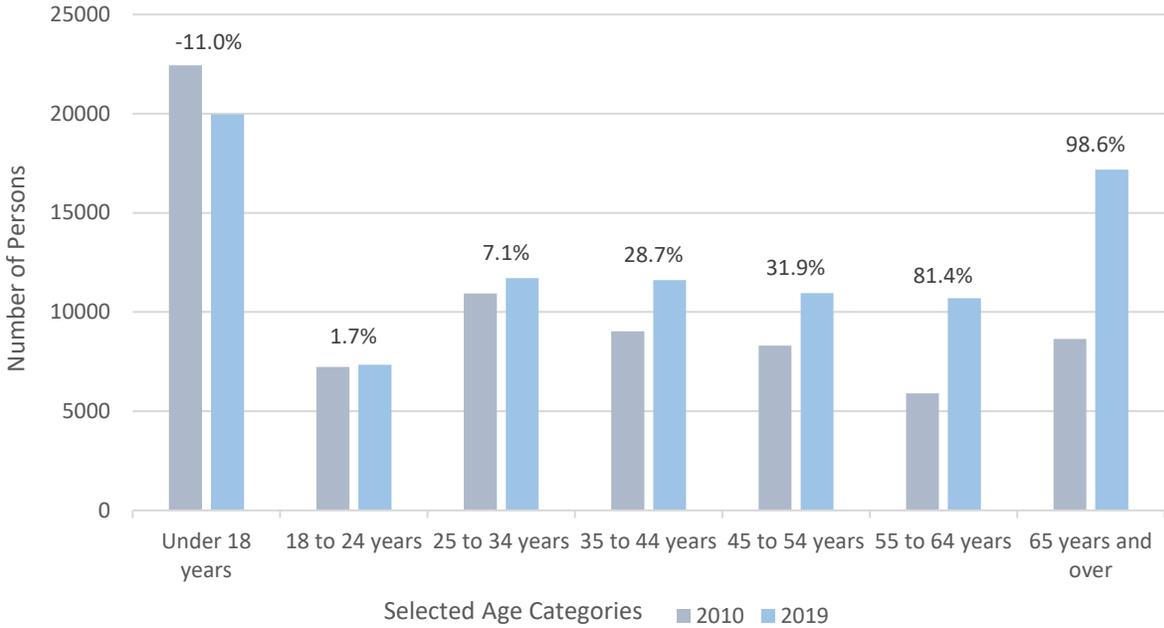
Note: Percent shown on graph represents precent change for selected age category between 2010 and 2019

Figure 1. Age Characteristics of Population (2019)

1.3.3   Race and Ethnicity Characteristics

According to ACS Census estimates, the majority of Indio residents identified as White or Hispanic (of any race).[1] Indio's Hispanic population increased by 11.4 percent between 2010 and 2019 and made up the largest segment of the 2019 population (64.2 percent). Indio's White population increased by 28.5 percent during the same period and represented 29.5 percent of the population in 2019. Although

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[1]   The Census Bureau defines "Hispanic or Latino" as a person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin regardless of race. People who identify as Hispanic, Latino, or Spanish may be any race.

City of Indio Community Profile

relatively small in number, the Non-Hispanic Black population grew the most (by 80.6 percent) between 2010 and 2019. **Table 4** indicates the ethnic and racial characteristics of the City's population.

Table 4. Race and Ethnicity (2010 and 2019)					
Race/Ethnicity	2010		2019		2010-2019 Percent Change
	Number	% of Total	Number	% of Total	
White, non-Hispanic	20,512	27.0%	26,357	29.5%	28.5%
Black or African American, non-Hispanic	1,521	2.0%	2,747	3.1%	80.6%
American Indian and Alaska Native	209	0.3%	156	0.2%	-25.4%
Asian or Pacific Islander	1,507	2.0%	1,915	2.1%	27.1%
Hispanic (Any Race)	51,540	67.8%	57,439	64.2%	11.4%
Other	91	0.1%	103	0.1%	13.2%
Two or more races	656	0.9%	752	0.8%	14.6%
Total	76,036	100%	89,469	100%	85.0%
Source: U.S. Census 2000 SF1, P8, 2010 SF1, P9, 2019 ACS 5-year Estimates					

1.4   Employment Characteristics

Housing needs are also influenced by employment characteristics. Significant employment opportunities within the City can increase demand for housing in proximity to jobs. **Table 5** shows that Indio has 38,212 workers living within its borders who work across 13 major industrial sectors. In 2019, the largest industry to employ the residents of Indio was the Education, Health, and Social Services industry, accounting for 20.2 percent of the labor force. This was followed closely by the Arts, Entertainment, Recreation, Accommodation, and Food Services industry at 18.3 percent, and Retail Trade at 12.7 percent of the labor force.

Indio's employment trends are similar to Riverside County. At the County level, Education, Health and Social Services also represented the largest category, with over one-fifth (21 percent) of the workforce employed in this industry. This was followed by the Retail Trade industry at 12.7 percent and the Arts, Entertainment, Recreation, Accommodation, and Food Services industry at 11.4 percent.

Table 5. Employment by Industry (2019)				
Industry	Indio		Riverside County	
	Employees	%	Employees	%
Agriculture, forestry, fishing and hunting, and mining	915	2.4%	14,694	1.4%
Construction	3,137	8.2%	92,614	9.0%
Manufacturing	1,402	3.7%	87,663	8.5%
Wholesale trade	683	1.8%	28,905	2.8%
Retail trade	4,842	12.7%	131,334	12.7%
Transportation and warehousing, and utilities	1,637	4.3%	68,110	6.6%
Information	502	1.3%	14,545	1.4%
Finance, insurance, real estate, and rental and leasing	2,079	5.4%	51,994	5.0%
Professional, scientific, management, administrative, and waste management services	3,853	10.1%	105,430	10.2%
Educational, health and social services	7,732	20.2%	216,876	21.0%
Arts, entertainment, recreation, accommodation, and food services	6,978	18.3%	117,439	11.4%
Other services (except public administration)	2,710	7.1%	53,205	5.2%
Public Administration	1,742	4.6%	49,925	4.8%
Total	38,212	100%	1,032,734	100%
Source: ACS 2019 5-Year Estimate S2403				

In addition to understanding the prevalence of industries in Indio, the types of jobs residents hold can also be used to determine the need for various housing types and prices. In 2019, the most prevalent occupational category was Services with approximately 29 percent of total employees. The second-most prevalent type of work was Management with approximately 25 percent of total employees, followed closely by Sales with 24 percent of total employees. **Table 6** summarizes employment in Indio by occupation type in 2019.

Table 6. Employment by Occupation in Indio (2019)		
Job Type	No. of jobs	% of jobs
Production	3,186	8.3%
Sales	9,326	24.4%
Services	11,014	28.8%
Management	9,646	25.2%
Natural Resources	5,040	13.2%
Total	38,212	100%
Source: ACS 2019 5-Year Estimate S2401		

As shown in **Table 7**, the Desert Sands Unified School District is the top single employer in Indio with 2,445 workers. Other large employers in Indio include the County of Riverside with 1,135 employees, Fantasy Springs Resort Casino with 1,083 employees, and John F. Kennedy Memorial Hospital with 690 employees.

Table 7. Principal Employers (2020)	
Company	Number of Employees
Desert Sands Unified School District	2,455
County of Riverside	1,135
Fantasy Springs Resort Casino	1,083
John F. Kennedy Memorial Hospital	690
Walmart Supercenter	356
City of Indio	248
Ralphs	169
Riverside Superior Court	166
Indio Nursing and Rehabilitation Center	161
Fiesta Ford Lincoln	146
Cardenas Market	151
Source: City of Indio Comprehensive Annual Financial Report (CAPER) for the 2019-2020 Fiscal Year	

As shown in **Table 8**, Indio's labor force increased by 16 percent, from 35,400 to 41,100 between 2010 and 2019. According to the California Employment Development Department (EDD), the annual average unemployment rate in Indio was 5.3 percent in 2019, which had been dropping since 2010 and was below the average annual rate in the years prior to the recession starting in 2008, which hovered between 5.5 and 7.1 percent. This reflects a positive trend in employment in Indio. However, as with most cities, Indio experienced a setback following the COVID-19 impacts, where the unemployment rate increased in the City from 5 percent in January 2020 to 9.9 percent as of December 2020.

Table 8. Labor Force Trends (2010–2020)				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2010	35,400	30,100	5,300	14.9%
2015	38,100	35,400	2,800	7.2%
2019	41,100	39,000	2,200	5.3%
2020	41,600	36,700	4,900	11.9%
Source: California EDD, 2010-2019				

1.5   Household Characteristics and Challenges

This section describes Indio's household characteristics and household challenges. Challenges faced by households can include overcrowding and overpayment, both of which disproportionately burden lower-income households.

1.5.1   Household Formation and Composition

In 2020, the State Department of Finance reported a total of 32,539 households in Indio, a 42.4 percent increase from 2010. In comparison, total households in Riverside County and in California increased by 27.2 and 13.9 percent, respectively, between 2010 and 2020. Estimates show that the number of households in Indio continue to grow at a faster pace than the County and the State but have slowed from the previous decade (2000-2010). **Table 9** summarizes household growth trends in Indio, Riverside County, and the State of California from 2000 through 2020.

Table 9. Total Households (2000, 2010, 2020)					
Area	2000	2010	2020	% Increase 2000-2010	% Increase 2010-2020
Indio	13,871	22,851	32,539	64.7%	42.4%
Riverside Co.	506,278	672,896	856,124	32.9%	27.2%
California	11,502,870	12,577,498	14,329,863	9.3%	13.9%
Source: U.S. Census 2000 SF1, P15, Census 2010 SF2 DP-1, E-5 CA DOF 2020					

As shown in **Table 10**, the average persons per household in Indio is similar to that of the County, with the City averaging 3.3 persons per household in 2020, and the County averaging 3.2 persons per household. Both the City and County have increased slightly from 2010. The most commonly occurring household size in Indio is of two people (approximately 34 percent of total households) followed by one person households (approximately 32 percent), four-or-more-person households (approximately 23 percent) and three-person households (approximately 11 percent).

Table 10. Average Persons per Household (2010 and 2020)		
Jurisdiction	2010	2020
Indio	3.2	3.3
Riverside County	3.1	3.2
Source: U.S. Census 2010 SF2, DP-1; CA DOF E-5 2020		

1.5.2   Household Size and Type

Understanding the size and types of households and how they have changed over the years can be indicative of household trends and can inform policies to address the changing needs of Indio's population.

According to Census ACS data, the average household size in Indio was 2.7 persons per household and the average family size was 3.5 persons per family in 2019. Of the occupied housing units between 2010 and 2019, one-person households increased significantly, and four-person households declined. **Table 11** summarizes the number of people per household.

Table 11. Persons per Household (2010 and 2019)			
Household Size	2010	2019	Percent Change
1-Person Household	4,231	10,333	144%
2-Person Household	7,267	10,994	51%
3-Person Household	3,427	3,713	8%
4-or-more-Person Household	8,072	7,430	(7%)
Total Occupied Housing Units	22,997	32,470	41%
Source: 2019 ACS 5-Year Estimates S2501			

Between 2010 and 2019, non-family households[2] increased while family households decreased. Of the total 32,470 households in 2019, 63.9 percent were family households and 36.1 percent were non-family households. Residents who are 65 and older make up the largest proportion of those non-family households living alone. In 2010, they accounted for 9.2 percent of occupied units, while in 2019 they made up 10.6 percent of occupied units. Additionally, while the proportion of female-headed households decreased between 2010 and 2019, they continue to outweigh male-headed households. **Table 12** provides a summary of household types in 2010 and 2019. Further information regarding vulnerable populations such as older adults and female headed households is detailed in Section 1.8.

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[2] Per the Census definition, a nonfamily household consists of a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom he/she is not related.

Table 12. Household Types (2010 and 2019)		
Household Type	2010 Percent	2019 Percent
Family Households	**75.1%**	**63.9%**
Married	52.4%	46.9%
Male Householder, No Spouse Present	9.1%	6.0%
Female Householder, No Spouse Present	13.6%	11.0%
Nonfamily Households	**24.9%**	**36.1%**
Householder Living Alone	18.4%	31.8%
Householder Not Living Alone	6.5%	4.3%

1.5.3   Household Income and Extremely Low-Income Households

The California State Department of Housing and Community Development (HCD) has identified the following income categories based on the Area Median Income (AMI) of Riverside County. The AMI for Riverside County in 2020 was $75,300 for a hypothetical family of four.

- Extremely Low-income: households earning up to 30 percent of the AMI

- Very Low-income: households earning between 31 and 50 percent of the AMI

- Low-income: households earning between 51 percent and 80 percent of the AMI

- Moderate Income: households earning between 81 percent and 120 percent of the AMI

- Above Moderate Income: households earning over 120 percent of the AMI

Table 13 shows the income ranges for each income category for Riverside County in 2010 and 2020. AMI increased by 15 percent within this period.

Table 13. Annual Income Limits for Riverside County for Four Person Households (2010 and 2020)		
Income Category	2010	2020
Extremely Low	$19,500	$26,200
Very Low Income	$32,500	$37,650
Low Income	$52,000	$60,250
Moderate Income	$78,600	$90,350
Area Median Income	**$65,500**	**$75,300**
Source: U.S. Department of Housing and Urban Development, State Income Limits 2020.		

According to the Comprehensive Housing Affordability Strategy (CHAS) estimates, approximately 53 percent of Indio households earned moderate or above moderate incomes, while approximately 32 percent of households had incomes in the low-income level and 27 percent of households had incomes in the extremely low- and very low-income levels.

Per HCD requirements, local governments must identify those households that are considered to be extremely low-income (ELI). ELI households are those households whose incomes do not exceed 30 percent of the county median family income (MFI) according to HUD's income limits. Households included in this category typically represent the lowest wage earners in a community. As shown in **Table 14**, a higher share of the extremely low-income households are renters. ELI households are considered to be the most vulnerable

to changes in rent prices and overall housing costs and make up more than 22 percent of renter occupied households and approximately 10 percent of owner-occupied households.

Table 14. Households Income Category by Tenure in Indio (2017)						
Income Category	Owner-Occupied		Renter-Occupied		Total Households	
	Owner	Percent	Renter	Percent	Number	Percent
Extremely Low (30% MFI or less)	1,985	10.2%	2,165	22.5%	4,150	14.2%
Very low (>30 to 50% MFI)	1,920	9.8%	1,800	18.7%	3,720	12.7%
Low (>50 to 80% MFI)	3,635	18.6%	2,175	22.6%	5,810	19.9%
Moderate or Above (over 80% MFI)	12,015	61.4%	3,485	36.2%	15,500	53.1%
Total	19,555	100%	9,630	100%	29,185	100%
Source: Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS), 2013-2017						

Table 15 provides the median household income for renter-occupied and owner-occupied households in Indio in 2019. As shown in the table, renter-occupied households earn significantly less than owner-occupied households ($37,176 median income versus $61,043, respectively).

Table 15. Median Household Income by Tenure (2019)	
Jurisdiction	2019 Median Income
City of Indio	$53,669
Owner-Occupied Households	$61,043
Renter-Occupied Households	$37,176
Riverside County	$67,005
Source: 2019 ACS 5-Year Estimates S2503	

1.5.4   Overpayment

As a result of high housing costs compared to household income, many households are burdened with overpayment for housing costs. Overpayment can leave limited resources for other household needs such as transportation, education, medical, and childcare. As defined by HUD, households spending more than 30 percent of their income, including rent or mortgage payments and utilities, are generally considered to be overpaying or "cost burdened." When lower-income earners struggle to find affordable housing options these households could spend a disproportionate percentage of their income on housing. This may result in repayment problems, deferred maintenance, or overcrowding. Severe overpayment is defined as paying 50 percent or more of the household's gross income on housing costs. The data in **Table 16** shows the proportion of household income spent on housing costs by Area Median Income (AMI) in 2017. Households in the extremely low-income category (earning 30 percent or less of AMI) are the most burdened by housing costs with 65 percent of these households falling into the severe overpayment category.

City of Indio Community Profile

Table 16. Households by Proportion of Income Spent on Housing Costs in Indio (2017)			
Household Income	< 30% of income spent on housing	30-50% of income spent on housing (overpayment)	> 50% of income spent on housing (severe overpayment)
< 30% AMI	1,130	310	2,710
30-50% AMI	725	1,345	1,650
50-80% AMI	2,440	1,835	1,535
80-100% AMI	1,770	925	170
> 100% AMI	10,740	1,655	240
Total	16,805	6,070	6,305
Source: Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS), 2013-2017			

Table 17 shows the 2020 distribution of renter households by the percent of income they spend on rent. About 57 percent (5,464) of renter households spend more than 30 percent of gross income on housing costs and 30 percent (2,912) spend more than half of their income on housing costs.

Table 17. Percent Income Spent on Rent in Indio (2020)		
Percent of Income Spent	Number of Households	Percent of total Renter Households
< 20%	1,547	16.1%
20-30%	1,844	19.2%
30-40%	1,607	16.7%
40-50%	945	9.8%
> 50%	2,912	30.3%
Not Computed	562	5.9%
Source: SCAG, 2020		

Based off the average rent for a studio in 2019, one person, very low-income households would be able to afford the costs by spending just slightly more than 30 percent of their income on rent. One- and two-person households in extremely low-income categories would be burdened by the median cost of a studio apartment. One-bedroom apartments would be unaffordable to less than four-person, very-low income households, pointing towards overcrowded conditions or overpayment; however, a one- or two-bedroom apartment would be affordable for one- and two-person low-income households. In conclusion, three-or-more bedroom units are likely to only be affordable to moderate- and above-moderate income households. Rental prices are further discussed in Section 1.7, Housing Costs and Rents.

The HUD-formulated Fair Market Rent (FMR) schedule serves as a guide for the maximum rents allowable for those units receiving Section 8 assistance. HUD uses the Consumer Price Index (CPI) and the Census Bureau housing survey data to calculate the FMRs for each area. **Table 18** indicates the Fair Market Rents for one-, two-, three-, and four-bedroom units in Riverside County between 2000 and 2020. As shown, rents nearly doubled between 2000 and 2010 but only increased by about 18 percent between 2010 and 2020.

City of Indio Community Profile

Table 18. HUD Fair Market Rents Riverside-San Bernardino-Ontario MSA (2000–2020)				
Year	1 Bedroom (in dollars)	2 Bedroom (in dollars)	3 Bedroom (in dollars)	4 Bedroom (in dollars)
2000	$499	$609	$845	$999
2010	$940	$1,108	$1,559	$1,818
2015	$908	$1,153	$1,629	$1,987
2020	$1,030	$1,289	$1,789	$2,216
Source: U.S. Department of Housing and Urban Development, 2000-2020				

For the 14,581 mortgage holding households in Indio in 2018, just under half (48 percent or 7,056 households) are burdened by housing costs, spending 30 percent or more of their household income on housing. **Table 19** illustrates the breakdown by percent of income spent on mortgage costs in 2018.

Table 19. Percent Income Spent on Mortgage in Indio (2018)		
Percent of Income Spent	Number of Households	Percent of total Renter Households
< 20%	3,453	23.7%
20-30%	3,598	24.7%
30-40%	2,121	14.5%
40-50%	1,335	9.2%
> 50%	3,600	24.7%
Not Computed	474	3.3%
Source: SCAG, 2020; 2018 ACS 5-Year Estimates B25091		

1.5.5   Overcrowding

High housing costs can lead to overcrowding, especially for lower-income earners. Overcrowding is defined by the U.S. Census Bureau as a housing unit occupied by more than one person per room. A severely overcrowded household is defined as having more than 1.5 persons per room. In this definition "rooms" include living rooms, dining rooms, and bedrooms, but does not include kitchen or bathrooms. While some families with low incomes may willingly opt for overcrowded living arrangements to reduce spending, many lower-income residents often have no choice but to live in overcrowded housing. Overcrowded housing units can place a strain on physical facilities and is often a less than desirable living environment.

Lower rates of overcrowding may lead to more positive health outcomes. Additionally, overcrowding can be an indicator of the condition of a housing unit. When a housing unit is overcrowded, housing unit deterioration may be accelerated.

According to Census ACS Data, there were 32,470 total occupied housing units in Indio in 2019. Of the 32,470 total occupied housing units, 6.4 percent were considered overcrowded including approximately 3 percent which were severely overcrowded. While the number of renter-occupied units that are considered overcrowded and severely overcrowded are similar to those of owner-occupied units, renter-occupied units make up a smaller proportion of Indio's total occupied housing units (30.5 percent). As a proportion of total occupied housing units, renter-occupied households are

disproportionately impacted by overcrowding and severely overcrowding. **Table 20** provides a breakdown of the number of overcrowded units in Indio in 2019 by owner- and renter-occupied units.

Table 20. Overcrowded Units in Indio (2019)				
Persons/Room	Owner-Occupied		Renter-Occupied	
	Number	% of Total Occupied Units	Number	% of Total Occupied Units
1.00 or less	21,883	67.4%	8,723	26.9%
1.01 to 1.50 (overcrowded)	536	1.7%	598	1.8%
1.51 or more (severely overcrowded)	512	2.2%	218	0.7%
Total Occupied Units	22,931	70.6%	9,539	29.4%
Source: 2019 ACS 5-Year Estimates B25014.				
Note: This figure refers to the percentage of units in this category compared to the total occupied housing units in the City.				

1.6   Housing Characteristics

This section describes the housing stock and market conditions in the City. By analyzing past and current housing trends, future housing needs can be projected.

1.6.1   Existing Housing Types

According to the California Department of Finance's Population and Housing estimates, there were 32,539 housing units in Indio in 2020, an increase of approximately 12.3 percent from 2010. The majority of the increase in units over the decade (88 percent) was from single-family development. Of the total housing stock in 2020, the majority, or 68.3 percent, were single-family detached units. Larger multifamily developments, consisting of five or more units in a structure, make up the next largest share of total housing units, with 11 percent of the total units in the City. The remaining housing types, including single-family attached units (town homes and condominiums), smaller multifamily units containing between two to four units in a single structure, and mobile homes, make up less than 10 percent each of the City's total housing stock. **Table 21** summarizes the City's housing stock in 2010 and 2020. Only single-family detached increased in its share of the total housing stock from 2010 to 2020. All other housing types saw a decrease in their share of the housing stock.

Table 21. Housing Inventory by Unit Type in Indio (2010 and 2020)				
Housing Type	2010		2020	
	Units	% of Total	Units	% of Total
Single family, detached	18,026	64.9%	22,216	68.3%
Single family, attached	1,282	4.6%	1,344	4.1%
Multifamily, 2-4 Units	2,103	7.6%	2,192	6.7%
Multifamily, 5+ Units	3,445	12.4%	3,591	11.0%
Mobile Homes	2,940	10.6%	3,196	9.8%
Total Housing	27,796	100%	32,539	100%
Source: 2010 ACS 5-Year Estimates B25024; CA DOF E-5 Population and Housing Unit Estimates, 2020				

1.6.2   Housing Tenure

According to the Census, a total of 22,931 occupied units (70.6 percent) in the City were owner-occupied in 2019, while 9,839 units (29.4 percent) were renter-occupied. The percent of owner-occupied units in the City increased by 5.7 percent between 2010 to 2020, while the percent of owner-occupied units in the County decreased by 3.7 percent. The housing tenure trends from 2010 to 2019 for the City are summarized in **Table 22**.

	Owner-Occupied		Renter-Occupied		Total
Table 22. Occupied Units by Tenure in Indio (2010 and 2019)					
	Number of Units	Percent of Total Units	Number of Units	Percent of Total Units	Number of Total Units
2010					
Indio	14,915	64.9%	8,082	35.1%	22,997
Riverside County	467,086	70.0%	199,820	30.0%	666,906
2019					
Indio	22,931	70.6%	9,539	29.4%	32,470
Riverside County	480,944	66.3%	243,949	33.7%	724,893
Source: 2010 and 2019 ACS 5-Year Estimates DP04					

1.6.3   Vacancy Rates

Vacancy rates are an indicator of housing supply and demand. Low vacancy rates indicate greater upward price pressures and a higher rate indicates downward price pressure. In general, an optimal vacancy rate is two percent for owner-occupied housing and four to six percent for rental units in a mature community, which indicates a stable housing market. This level of vacancy is assumed to ensure sufficient residential mobility and housing choice while providing adequate financial incentive for landlords or owners to maintain and repair their homes. In 2010, the vacancy rate in Indio was about 19 percent. In 2020, the estimated vacancy rate reduced to about 17 percent according to the DOF. Although these vacancy rates are higher than what is considered "healthy", the City does experience fluctuations in vacancy rates due to seasonal conditions. Several developments within the City cater to residents that live in the City for only a portion of the year. Depending on the time of year, the vacancy rates may be lower or higher than reported by the Census Bureau**. Table 23** shows the occupancy status of all housing units in the City in 2010 and 2020.

Occupancy Status	2010	% of Total Units	2020	% of Total Units
Table 23. Occupancy Status in Indio (2010–2020)				
Occupied Housing Units	23,378	80.7%	27,136	83.4%
Vacant Housing Units	5,593	19.3%	5,403	16.6%
Total Housing Units	28,971	100%	32,539	100%
Source: DOF E-5 City/County Population and Housing Estimates 2010-2020				

1.6.4   Housing Condition

The age of a housing unit is often an indicator of housing conditions. In general, housing that is 30 years or older may exhibit need for repairs based on the useful life of materials. For example, housing that is over 30 years old is typically in need of some major rehabilitation, such as a new roof, foundation, plumbing, etc. Many Federal and State programs also use the age of housing as one factor in determining housing rehabilitation needs. Housing over 50 years old is considered aged and is more likely to exhibit a need for major repairs. **Table 24** categorizes the City's housing units by the units' year of construction. According to Census ACS data, 15,813 of Indio's housing units, or about 41 percent, were constructed prior to 1990, making them at least 30 years old. Of those housing units, 5,310 were constructed prior to 1970 (at least 50 years old), which accounts for approximately 13 percent of the housing stock.

Table 24. Housing Stock by Year Built in Indio		
Year Built	Units	% of Total Housing Units
2014 and later	1360	3.%5
2010 - 2013	1446	3.7%
2000 - 2009	15664	40.2%
1990 - 1999	4713	12.1%
1980 - 1989	6585	16.9%
1970 - 1979	3918	10.0%
1960 - 1969	2603	6.7%
1950 - 1959	2103	5.4%
1940 - 1949	376	1.0%
1939 or earlier	228	0.6%
Total Housing Units	**38,996**	**100%**
Source: 2019 ACS 5-Year Estimates DP04		

There are several other Census indicators that are useful in identifying potential dilapidated units. These indicators include units without heating, units lacking conventional plumbing, or units lacking complete kitchen facilities. The latter variable may also be an indicator of units constructed illegally or legal second units (the City has an adopted second unit ordinance). According to ACS Census data, 42 of the total housing units (0.1 percent) lacked complete plumbing facilities and 83 units (0.3 percent) lacked complete kitchen facilities.

1.7   Housing Costs and Rents

High housing costs compared to household income can create housing challenges for households whose incomes fall below the Area Median Income (AMI). When the housing stock does not meet the varying income needs of households at all income levels, housing affordability can become a burden on many households, especially those with limited earnings. This section evaluates housing cost trends in Indio.

1.7.1   Housing Price Trends

Table 25 presents 2019 estimates of owner-occupied housing values. In 2019, just under 25 percent were valued below $200,000. The largest proportion of homes fell within the $300,000 to $499,999 value range.

Table 25. Value of Owner-Occupied Housing Units in Indio (2019)	
Value (dollars)	No. of Units
Under $50,000	1,135
$50,000 to $99,999	774
$100,000 to $149,999	1,251
$150,000 to $199,999	2,334
$200,000 to $299,999	7,575
$300,000 to $499,999	8,039
$500,000 to $999,999	1,661
$1,000,000 and above	162
Total	22,931
Median value: $281,400	
Source: 2019 ACS 5-Year Estimates DP04	

As shown in **Table 26**, the median sale price for homes in Indio was $325,000 in 2018. This represents an increase in the median sales price in 2010 by approximately 81 percent. The median sales price in Indio was lower than the median sales price Countywide in 2018; However, it should be noted that according to Census ACS data, Indio's median income was $53,669 in 2018, while the County's median income was $67,005. It is estimated that in addition to a $65,000 (20 percent) down payment for the purchase of a $325,000 house, a buyer would need to earn approximately $57,000 a year assuming a 3 percent interest rate on a 30-year mortgage. This indicates that if buyers can find the means for a down payment, the median house price is within reach for above moderate- and some moderate-income households and may even be within reach for select low-income households. However, a 20 percent down payment can be a challenge for many potential buyers and while some lenders will often accept lower down payments, this is usually in exchange for higher interest rates.

Table 26. Median Sale Price in Indio (2018)			
Jurisdiction	Year 2010	Year 2018	% Change
Indio	$180,000	$325,000	80.6%
Riverside County	$200,000	$380,000	90%
Source: SCAG 2020			

Figure 2 demonstrates the median home sale price for homes in Indio from 2000 through 2018. Between 2000 and 2018, median home sales prices in Indio increased 160 percent. The highest experienced median home price since 2000 was $380,000 in 2006. Comparatively, within the same period, AMI increased less than 1 percent, indicating that housing costs are outpacing incomes.
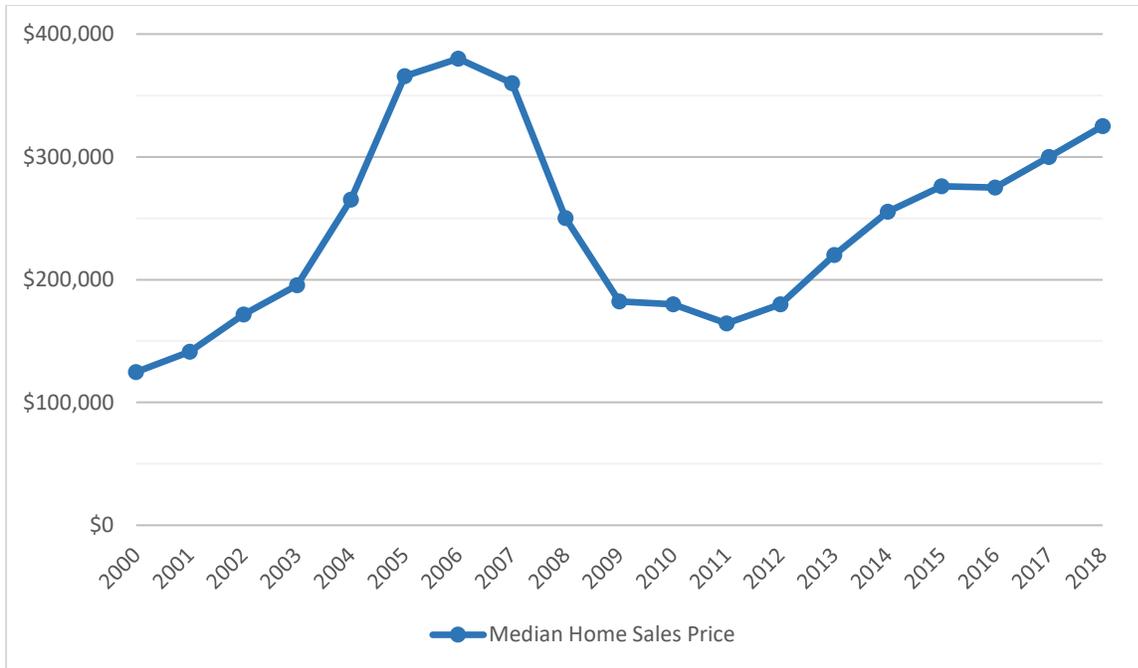
Source: SCAG Local Profiles, SCAG median home sales price calculated as household-weighted average of county medians.

Figure 2. Median Home Sales Price for Existing Homes in Indio (2000-2018)

1.7.2   Rental Prices

Table 27 provides median monthly rent estimates by number of bedrooms in the housing unit. According to the 2019 estimates, the median monthly rent for a studio apartment in Indio was $693 per month, or $8,316 per year. The minimum annual income needed to afford a studio apartment without being burdened by the costs is $27,720 a year. For comparison, a three-bedroom apartment costs nearly twice as much as a studio and the minimum household income needed to not be burdened by the housing cost is $54,120. While families with children often need more bedrooms, they also often have additional costs related to childcare and education, leaving appropriately sized housing units further out of reach, especially for lower-income households.

Table 27. Median Monthly Rent by Unit Size in Indio (2019)	
Unit Size	Median Gross Rent
Studio	$693
1 bedroom	$878
2 bedrooms	$1,043
3 bedrooms	$1,353
4 bedrooms	$1,972
5 or more bedrooms	$2,322
Source: 2019 ACS 5-Year Estimates B25031	

1.7.3 COVID-19 Impact on Home Prices

Due to the seriousness of the public-health crisis resulting from COVID-19, there is a lot of economic uncertainty. Southern California, challenged by a pandemic, bought the fewest homes in June 2020 than in any June on record, while record-low mortgage rates helped push the median selling price to an all-time high.

Based on the CoreLogic Home Price Insights report, annual home price growth accelerated to its fastest rate in nearly two years in July 2020 in response to strong purchase demand and sudden wave of relocations made possible by remote work, and historically low mortgage rates falling below 3 percent. However, the number of sellers remained low in the summer of 2020, while the pool of prospective buyers expanded from the time lost during lockdown as well as attractive, historically low mortgage rates. Without homes for sale, the uneven buyer-seller dynamic led to an extremely competitive and challenging market for homebuyers.

On a nationwide level, the national Housing Price Index Forecast shows annual home price growth slowing through the middle of 2021, reflecting the anticipated elevated unemployment rates. This could lead to an increase of distressed-sale inventory as continued financial pressures leave some homeowners unable to make mortgage payments, especially as forbearance periods end.

In response to the COVID-19 pandemic, the City has implemented resources to protect residents and the vulnerable rental population in the City. The City Council approved an additional $755,754 in Community Development Block Grant-Coronavirus Funding (CDBG-CV) for new programs that directly help residents because of circumstances brought on by COVID-19. These funds will pay for a rental assistance program for Indio residents in partnership with Lift to Rise, and a water utility delinquency program in partnership with United Way of the Desert and the Indio Water Authority (IWA). Of the funds allocated by the City Council at their January 2021 meeting, $110,000 in CDBG-CV funding is earmarked to help eligible IWA customers who have past-due water bills because of issues related to COVID-19, while $573,106.67 is set aside to pay for and administer a rental payment assistance grant program. Similar to programs already in place through Riverside County, Lift to Rise will help disburse funds to renters in Indio who are in need of immediate help in paying past-due rent. Approximately 285 households in Indio could see relief through this program.

1.8 Special Needs Populations

Local housing elements must include an analysis of special housing needs as certain segments of the population have more difficulty in finding decent affordable housing due to special needs. This section identifies the special needs populations in Indio, including elderly persons, large households, female-headed households, persons with disabilities, persons experiencing homelessness and farmworkers.

1.8.1 Elderly Persons

According to SCAG's Local Housing Data, Federal housing data defines a household as "elderly family" if it consists of two persons with either or both age 62 and over. Typically, elderly persons are retired and have fixed incomes and often have special needs related to housing location and construction. Even senior citizen homeowners, who are at an advantage because their housing payments are fixed, are still

subject to increasing utility rates and other living expenses. Moreover, many elderly residents may elect to remain in their own homes that are not designed to accommodate their special needs.

Due to limited mobility, elderly persons typically need access to services (i.e. medical and shopping) and public transit. In terms of housing construction, elderly persons may need ramps, handrails, elevators, lower cabinets and counters, and special security devices to allow for greater access, convenience and self-protection. The City recognizes that many elderly persons will encounter temporary and permanent changes in their ability to conduct the tasks necessary for daily living throughout their lives. Universal Design features create housing suited for people of all abilities and can allow residents to stay in their homes over their lifetime.

According to HUD's CHAS estimates, there were a total of 7,865 elderly households in Indio in 2016. Of those total households, approximately 17 percent earned less than 30 percent of the area median family income (AMI) (compared to approximately 24 percent in the SCAG region), and approximately 31 percent earned less than 50 percent of the AMI (similar to the SCAG region). **Table 28** provides a summary of the "elderly family" households in Indio by income category, relative to the surrounding area.

Table 28. Elderly Households by Income and Tenure in Indio (2020)				
Income Category	Owner	Renter	Total	Percent of Total Elderly Households
< 30% HAMFI	830	515	1,345	17.1%
30-50% HAMFI	770	305	1,075	13.7%
50-80% HAMFI	1,075	280	1,355	17.2%
80-100% HAMFI	585	75	660	8.4%
> 100% HAMFI	3,100	330	3,430	43.6%
Total Households	6,360	1,505	7,865	100%
Source: SCAG 2020				
NOTE: HAMFI refers to Housing Urban Development Area Median Family Income.				

During the previous 2014-2021 Housing Element planning period, the following senior housing development was built in the City:

- Parkwood at Polo Grounds Apartments: 55+ apartment community built in 2015 with amenities and 124 units.

1.8.2   Persons with Disabilities Including Developmental Disabilities

Physical and developmental disabilities can hinder access to traditionally designed housing units as well as potentially limit the ability to earn adequate income. Therefore, persons with disabilities often have special housing needs. Special exterior and interior design features are often needed to accommodate a disabled tenant or homeowner. For example, door frames must be wider to accommodate wheelchairs, ramps instead of stairs are needed, handrails in bathrooms need to be installed, cabinet doors must be accessible, and light switches and other devices also need to be within easy reach. The cost for retrofitting an existing structure may cost thousands of dollars and be well beyond the reach of those households with lower incomes. The lack of housing to accommodate a person's physical or developmental disabilities, is even more pronounced when it comes to market-rate rental units. Unless such provisions are made for disabled persons during original construction, such facilities will not likely be provided in a typical rental unit.

Disability types include individuals with hearing, vision, cognitive, ambulatory, self-care, or independent living difficulties. The Census ACS provides clarifying questions to determine persons with disabilities and differentiate disabilities within the population. The ACS defines a disability as a report of one of the six disabilities identified by the following questions:

- Hearing Disability: Is this person deaf or does he/she have serious difficulty hearing?
- Visual Disability: Is this person blind or do they have serious difficulty seeing even when wearing glasses?
- Cognitive Difficulty: Because of a physical, mental, or emotional condition, does this person have serious difficulty concentrating, remembering, or making decisions?
- Ambulatory Difficulty: Does this person have serious difficulty walking or climbing stairs?
- Self-Care Disability: Does this person have difficulty dressing or bathing?
- Independent Living Difficulty: Because of a physical, mental, or emotional condition, does this person have difficulty doing errands alone such as visiting a doctor's office or shopping?

Households with members who have a physical or developmental disability are also often occupied by elderly persons. In Indio, approximately 34 percent of residents 65 years of age and older had a disability according to 2019 Census estimates. Of those seniors with disabilities, the most commonly occurring disability was an ambulatory disability, experienced by approximately 24 percent of Indio's seniors. The second most common disability was an independent living difficulty, experienced by approximately 18 percent of Indio's seniors.

Table 29 indicates the number of disabled persons in the City arranged according to key age groupings in 2019. Of the population of working aged adults (18 to 64 years of age) identified in the 2019 ACS Census estimates, approximately 7 percent were identified as having a disability. The most prevalent disability type for those under 18 years of age is cognitive difficulty, while ambulatory is the most common among the other age groups.

Table 29. Disability Status of Indio Residents (2019)				
Disability Type	% of Population with Disabilities			
	Under 18 years of age	18 to 64 years of age	65+ years of age	Total
Hearing Difficulty	0.4%	1.3%	13.0%	3.4%
Vision Difficulty	0.8%	1.1%	5.6%	1.9%
Cognitive Difficulty	1.3%	2.8%	6.2%	3.2%
Ambulatory Difficulty	0.7%	3.4%	22.7%	6.8%
Self-Care Difficulty	0.6%	1.1%	5.9%	2.0%
Independent Living Difficulty	--	2.8%	11.4%	4.9%
Source: 2019 ACS 5-Year Estimates Data S1810				

State law requires that the Housing Element discuss the housing needs of persons with developmental disabilities. The disabilities may include an intellectual disability, cerebral palsy, epilepsy, autism and other developmental disabilities (Welfare and Institutions Code Section 4512). Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The

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

As defined by Federal law, "developmental disability" means a severe, chronic disability of an individual that:

- Is attributable to a mental or physical impairment or combination of mental and physical impairments;

- Is manifested before the individual attains age 22;

- Is likely to continue indefinitely;

- Results in substantial functional limitations in three or more of the following areas of major life activity: a) self-care; b) receptive and expressive language; c) learning; d) mobility; e) self-direction; f) capacity for independent living; or g) economic self- sufficiency; and

- Reflects the individual's need for a combination and sequence of special, interdisciplinary, or generic services, individualized supports, or other forms of assistance that are of lifelong or extended duration and are individually planned and coordinated.

The State Department of Developmental Services (DDS) currently provides community-based services to persons with developmental disabilities and their families through a statewide system of 21 community-based, non-profit agencies known as regional centers. The Inland Regional Center (IRC) is one of the 21 regional centers that serve the City that provide a point of entry to services for people with developmental disabilities. As of December 2020, there were approximately 648 persons in Indio who have been diagnosed with a developmental disability and are receiving case management services at the IRC, including 325 residents between 0 to 17 years old and 323 residents 18 years and older. According to the U.S. Administration on Developmental Disabilities, an accepted estimate of the population that can be defined as developmentally disabled is 1.5 percent; therefore, based on the number of people who are diagnosed and receiving treatment, Indio is below this threshold at .007 percent.

1.8.3   Large Families and Households

The term "large family" refers to a family of five or more persons. According to the 2019 ACS Census estimates, there were 24,239 families in Indio with an average family size of 3.3 people. Of those families, 2,593 families had 5 or more people. It is important to note that over a quarter of the large families in Indio were below the poverty level (219 families) in 2019 according to ACS Census data.

As defined by HCD, large households are defined as having five or more persons living within the same household. Large households are considered a special needs group because they require larger bedroom counts. Due to the limited supply of adequately sized units to accommodate large family households, large families face an above-average level of difficulty in locating adequately sized affordable housing. Even when large units are available, the cost is generally higher than that of smaller units. The lack of supply, compounded with the low-income of larger families, results in many large families living in overcrowded conditions. According to ACS Census estimates, the total number of overcrowded households has decreased in the last decade. As presented in **Table 30**, there were 3,907 households in

Indio in 2019 with at least five persons, representing 12 percent of the total households in the City. By comparison, in 2011, there were 5,265 households in Indio with at least five persons, representing 22.9 percent of the total households in the City at that time.

Table 30. Large Households by Tenure (2019)			
Number of Persons in Unit	Owner Occupied	Renter Occupied	Total
Five	1,311	917	2,228
Six	601	208	809
Seven or more	595	275	870
Total	2,507	1,400	3,907
Source: U.S. Census, 2014-2019 ACS B25009			

1.8.4   Female- Headed Household and Single Parent Households

According to ACS Census estimates, there were 32,470 households and 20,747 family households in Indio in 2019. Of those total households, 3,579 were female-headed, approximately 11 percent of total households or 17 percent of family households. Of those female-headed households, 2,183 households (approximately 11 percent of the total family households) had related dependent children less than 18 years of age. This data is important when considering social service needs, such as childcare, recreation programs, and health care, which are of special concern to these households.

Female-headed households also tend to have comparatively low rates of homeownership, lower incomes, and high poverty rates, which often makes the search for affordable, decent and safe housing more difficult. According to ACS Census data, approximately 32 percent of female-headed households with related children under 18 years (702 households) were experiencing poverty in 2019, compared to 11 percent of total family households in Indio who were experiencing poverty. In terms of housing tenure, female-headed household tenure was split nearly evenly between owner occupied and renter occupied, 51 percent and 49 percent, respectively. However, it is important to note that approximately 39 percent of renter-occupied female-headed households were experiencing poverty in 2019, compared to seven percent of owner-occupied female-headed households, and renter-occupied householders were much more likely to have children in the household than were owner-occupied householders. **Table 31** summarizes the number of female-headed households below the poverty level by household's tenure.

In addition to the 3,579 female-headed households with dependent children under 18 years of age, there were 1,109 male-headed households, no spouse present, with dependent children under 18 years of age in Indio in 2019. In total, the male- and female-headed households with no spouse present with dependent children under 18 (5,520 households), accounted for approximately 17 percent of the total households in the City. **Table 32** summarizes the number of single-parent households below the poverty level for households with and without related children of the householder under 18 years of age.

Table 31. Female-Headed Households in Poverty by Tenure Status in Indio (2019)					
Household Type	Owner		Renter		Total
	Number of Households	Percent Below Poverty Level	Number of Households	Percent Below Poverty Level	
Family Households	15,245 (73.5%)	5.7%	5,502 (26.5%)	25.4%	20,747
Female-Headed, no spouse present	1,827 (51%)	6.8%	1,752 (49%)	38.5%	3,579
Source: 2019 ACS 5-Year Estimates Data B17010, S1702					

Table 32. Single-Parent Households in Poverty in Indio (2019)				
Household Type	Total Households	Households Below Poverty Level	Households with related children of the householder under 18 years:	Households Below Poverty Level with related children of the householder under 18 years:
Family Households	20,747	2,265 (10.9%)	8,555	1,721 (20.1%)
Female-Headed, no spouse present	3,579	799 (22.3%)	2,183	703 (32.2%)
Male-Headed, no spouse present	1,941	372 (19.2%)	1,109	361 (32.6%)
Source: 2019 ACS 5-Year Estimates Data B11004				

1.8.5   Homeless Population and Transitional Housing

The Continuum of Care (CoC) Program, under the County of Riverside Department of Public Social Services (DPSS), provides homeless assistance for the County of Riverside. The CoC is a network of private and public sector homeless service providers that help organize and deliver supportive social services, including housing options, which meet the specific needs of homeless individuals and families. The CoC is also tasked to track and manage the homeless community in their area. One of most important activities entrusted to CoCs is the biannual count of the homeless population and an annual enumeration of emergency systems, transitional housing units, and beds that make up the homeless assistance systems. These counts provide an overview of the state of homelessness in a CoC, and offer the information necessary to redirect services, funding, and resources as necessary.

To further their efforts, the County of Riverside CoC oversees the Point-in-Time Count of unsheltered adults on a single day to determine the extent of homelessness in Riverside County. The Federally mandated annual census of homeless persons known as the Point-in-Time Count (PITC) is meant to be a one-day snapshot of persons living either on the streets or in short-term shelters. Various circumstances that may lead to homelessness include the following:

- The chronically homeless, single adults, including non-institutionalized, mentally disabled individuals, alcohol and drug abusers, elderly individuals with insufficient incomes, and others who voluntarily, or are forced, due to financial circumstances, to live on the streets; and,

- Minors who have run away from home; and,

- Low-income families that are temporarily homeless due to financial circumstances or are in the process of searching for a home (single-parent families, mostly female-headed, are especially prevalent in this group); and,

- Individuals and families who are fleeing, or are attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions.

According to the 2020 Point in Time Count and Survey Data performed by the County of Riverside's Department of Public Social Services, there were an estimated 2,884 people, 729 sheltered and 2,155 unsheltered, experiencing homelessness in Riverside County. As of the 2020 survey, there were an estimated 83 unsheltered people experiencing homelessness in Indio, with 31 percent of those homeless individuals reporting being chronically homeless.

Homeless shelters are defined in the City of Indio Municipal Code as a "food and/or shelter service agency" and not a "residential use of property." As a result, they are permitted in all zone districts, subject to a Conditional Use Permit (CUP). **Table 33** lists homeless and transitional services and facilities located in the Indio area.

Table 33. Indio Area Homeless and Transitional Services and Facilities	
Facility	Services
ABC Recovery Center 44-374 Palm Street Indio, CA 92201 760.342.6616 Residential treatment and Transitional Living Facilities	• 6 detox beds where people stay 5 to 7days. • 40 beds - Transitional Living Residential Village with 10 four-bedroom bungalows. Residents stay up to a year. • Average 4-5 are available/empty each night
Coachella Valley Rescue Mission 47-518 Van Buren Street Indio, CA 92201 760.347.3612 The Mission is the only drop-in shelter in the Valley.	• EMERGENCY SHELTER average count of 90 to 95 beds for people experiencing homelessness or struggling to make ends meet. • RESIDENTIAL SHELTER 150 beds for people recovering from homelessness, poverty and other struggles in our long-term programs. • 7-8 family rooms that accommodate mothers with young children (for 60+ women and children) • 2-6 beds available/empty on average every other month
Martha's Village and Kitchen 83-791 Date Avenue Indio, CA 92201 760.347.4741 Emergency Residential Facility providing housing for homeless adults and children.	• Emergency Residential Facility for Families 120 beds: including 95 beds for homeless families with children, 25 beds for singles in 32 rooms, 23 for families, 5 for single men, 4 single women. • Programs and Services for non-residents includes a wide range of emergency assistance including food, clothing vouchers, infant supplies, and more.
Shelter from the Storm Administrative Offices 73-555 Alessandro Dr., Suite D Palm Desert, CA 92260 760.674.0400 Services for women escaping a violent environment. Located in Palm Desert but serving the Coachella Valley.	• 20 bed, 60-day emergency crisis shelter for victims of intimate partner domestic violence and their children fleeing imminent domestic violence in their homes.

1.8.6 Farmworkers

Farmworkers are defined as persons whose primary incomes are earned through seasonal agricultural work. The demographics on farm laborers in all California markets are collected and reported on a regional or countywide basis. The data collected includes income, household status, and length of time the laborers work in each area. There are generally three classifications: 1) migrant workers move from place to place, planting and harvesting; 2) annual workers generally work in the same agricultural area year after year for nine or ten months and spend the rest of the year in their home country; and 3) permanent workers who are employed most of the year in one location and then collect unemployment for a month or two.

Farmworkers have special housing needs because of their relatively low incomes and the unstable nature of their jobs. According to the 2019 ACS, an estimated 803 residents (approximately three percent of the civilian employed population) of Indio were employed in agriculture, classified as farming, fishing, and forestry occupations. However, the ACS numbers do not reflect the migrant or annual workers who "live" in the area from three to nine months each year.

The Horizons at Indio, a 2008 development project from Urban Housing Communities (UHC), is an 80-unit affordable senior housing complex, with 40 units to be occupied by former or current senior farmworkers. In addition, the Coachella Valley Housing Coalition (CVHC), through its Multi-Family Department, has developed and owns 39 rental housing developments, totaling 2,853 units in the Coachella Valley. The rental projects are developed to house low-income families and individuals looking for a steppingstone to homeownership, and those individuals with special needs unable to find housing in the private market, including farmworkers.

Recognizing the need of farm labor in the community, the Coalition currently operates the following developments catering to the farmworker population shown in **Table 34**. Additionally, 100 units, including 99 very-low-income deed restricted farmworker units, are expected to be completed during the 2021-2029 planning period for Villa Hermosa Apartments Phase III.

Table 34. CVHC Farm Worker Housing in Indio	
Desert Garden Apartments 83-880 Avenue 48 Indio, CA 92201	88 units – Multifamily, Farmworker
Fred Young Labor Apartments 47155 Van Buren St, Indio, CA 92201	100 units -- Family, Farmworker
Villa Hermosa Apartments 83-805 Dr. Carreon Blvd., Indio, CA 92201	Phase I: 85 units - Family, Farmworker Phase II: 68 units - Family, Farmworker (Phase III will provide an additional 100 units to replace Fred Young Labor Apartments)

1.9 Affordable Housing

1.9.1 Assisted Housing Developments at Risk

Section 65583 of the California Government Code was amended in 1991, requiring an analysis of subsidized units and a description of programs to preserve assisted housing developments. One of the foremost housing problems in the State involves the loss of affordability restrictions on a substantial portion of the government- assisted rental housing stock. Much of this housing is "at-risk" of conversion from affordable housing stock reserved predominantly for lower-income households, to market-rate housing. Several government programs, with different regulatory standards, were used to finance these properties, and thus, the nature of the risk of conversion differs. HUD maintains a list of notices (6 and 12 month) received by the Department pursuant to California's notice requirements (Government Code Sections 65863.10 and 65863.11). Private owners of assisted multifamily rental housing units who are considering no longer providing rental restrictions and converting restricted units to market-rate units must provide notice to HUD.

According to information provided by HUD, no conversion notices have been filed on behalf of any affordable housing providers in the City. According to information complied by the California Housing Partnership Corporation (CHPC), there are 1,786 affordable housing units in the City. However, there are no affordable housing providers in the City that are at-risk of converting to market rate in the next 10 years or more and/or are owned by a large/stable non-profit, mission-driven developer. Should future at-risk units be identified in the City, there are a number of housing providers that have been identified by HCD as candidate entities that could assume responsibility for the replacement of at-risk housing unit, including CVHC. Further, Program 36 of the Housing Element will ensure that replacement requirements consistent with State law are mandated in the City for proposed housing developments on sites that currently have residential uses, or within the past 5 years have had residential uses that have been vacated or demolished, that are or were subject to a recorded covenant, ordinance, or law that restricts rents to levels affordable to persons and families of low or very low income, subject to any other form of rent or price control, or occupied by low- or very low-income households.

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Appendix C: Constraints and Zoning Analysis

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Tables/Exhibits

1 Governmental Resources and Constraints

Governmental constraints are policies, standards, requirements, and actions imposed by various levels of government upon land and housing ownership and development. These constraints may include building codes, land use controls, growth management measures, development fees, processing and permit procedures and site improvement costs. Resources available to development exist in the form of development incentives, bonus programs, and infrastructure.

1.1 Land Use Controls (General Plan and Zoning)

Land use controls include General Plan policies, zoning designations, and the resulting use restrictions, development standards and permit processing requirements.

1.1.1 General Plan

Every city in California must have a General Plan, which establishes policy guidelines for all development within the city. The General Plan is the foundation of all land use controls in a jurisdiction. The Land Use Element of the General Plan identifies the location, distribution and density of the land uses within the city. General Plan residential densities are expressed in dwelling units per acre. The Indio General Plan 2040 was adopted in September 2019 and has brought forth a new creative strategy for meeting the future needs of Indio through land use designations that permit a broad mix of uses. The Land Use Element of the General Plan identifies land use designations called "place types" that are classified by major classes that include Neighborhoods, Centers, and Districts. Each Neighborhood, Center, and District contains a mix of uses and provides guidance related to scale and intensity as well as development form and placement. Both Centers and Neighborhoods permit residential uses. **Table 1** shows a breakdown of each residential land use by class type.

City of Indio Constraints and Zoning Analysis

Table 1. Residential Place Types by Major Class			
Major Classes	**Place Type and Intent**	**Maximum Density**	**Zoning Correlation***
Neighborhoods	Desert Estates (DE). Conserves natural features while providing the lowest intensity residential neighborhood development.	1 du/ac	EE, CEIR, CET, CE
	Suburban Neighborhoods (SN). Provides low-intensity neighborhood development for single-family, detached homes.	8 du/ac	EE, CEIR, CET, CE, RL, RM
	Connected Neighborhood (CN). Provides a broad range of housing choices within a walkable neighborhood setting within a short distance of goods and services. Housing types include single-family detached and attached dwellings of various sizes, courtyard apartments and condos, and medium-sized multifamily buildings designed for neighborhood compatibility	20 du/ac	RLCI, RM, CE, RM, RH
	Mixed Use Neighborhood (MUN). Provides moderate- to higher-intensity neighborhood development that features a variety of multifamily housing choices and commercial uses along major streets.	40 du/ac	RH, NC, CC, P
Centers	Downtown (DT). Supports lively, thriving Downtown area by accommodating multistory, mixed-use buildings at higher intensities. Provides for vertical and horizontal mixed-use development	60 du/ac	DC, P, RH
	Midtown (MT). Provides for an active, mixed-use center in Midtown by allowing multistory, mixed-use buildings at higher intensities, community gathering spaces, and land uses to support residents and visitors. Provides for vertical and horizontal mixed-use development.	40 du/ac	NC, CC, RH, P
	Neighborhood Center (NC). Provides for areas with a variety of neighborhood-serving retail and commercial uses, housing of various types, other neighborhood-serving amenities, and community-gathering spaces for residents.	10 to 20 du/ac	NC, CC, RH, P

Source: Table 3-2: General Plan Place Types, City of Indio 2040 General Plan Land Use Element.

* The zoning designations included in this table are current as of August 2021 and analyzed as part of this zoning and constraints analysis; however, they are based on the Indio General Plan 2020 which was replaced by the adoption of the Indio General Plan 2040, and the City is currently in the process of updating its zoning ordinance (see additional information under section 1.1.2 Zoning Code).

1.1.2   Zoning Code

The Zoning Code is the primary tool for implementing the General Plan. It is designed to protect and promote public health, safety and welfare. Chapter 159 of the City of Indio (City) Municipal Code includes residential zoning districts, which control both the use and development standards of specific sites and influence the development of housing within the City. Most residential development proposals in the City are required to go through a design review process to ensure that development design meets the desired character of the surrounding community. Objective design standards that allow flexibility can be utilized to ensure that new development aligns with the community's vision while decreasing lengthy development timelines and ensuring a level of certainty that cannot be guaranteed through a discretionary process. **Table 2** provides a summary of housing types permitted by zone.

The following current zoning designations that permit residential uses are:

- EE – Equestrian Estates
- CE – Country Estate and Visitor Serving Zone
- CET – Country Estates Transition
- C-E PD – Country Estate and Visitor Planned Development Zone
- CEIR - Country Estates Indio Ranchos

- RLCI – Residential Low Central Indio
- RL – Residential Low
- RM – Residential Medium
- RH – Residential High
- CC – Community Commercial
- RC – Regional Commercial
- OS – Open Space

The following current Combining Overlay Districts that permit residential uses are:

- ESO – Emergency Shelter Overlay
- RPD – Residential Planned Development
- MH – Mobile/ Manufactured Homes
- RV – Recreational Vehicle and Travel Trailer Parks

- SP – Specific Plan
- PD – Planned Development
- DA - Development Agreement
- MU – Mixed Use
- VC – Village Core

However, it should be noted that while the zoning designations and combining overlay districts listed above are current as of August 2021 and analyzed as part of this zoning and constraints analysis, they are based on the Indio General Plan 2020 which was replaced by the adoption of the Indio General Plan 2040. Therefore, the City is currently in the process of updating its zoning ordinance. Through the zoning code update, the City's zoning regulations will be brought into conformity with the Indio General Plan 2040; this updated ordinance will be adopted prior to adoption of the 6th Cycle Housing Element. The updated zoning regulations, which will be adopted in January of 2022, will implement the 2040 General Plan, including the allowed densities and uses.

1.1.2.1 Single Family Dwelling Units

The City has the following current residential zoning districts, where single-family detached dwelling units are permitted in accordance with the Municipal Code:

- EE – Equestrian Estates,
- CE – Country Estate and Visitor Serving Zone
- CET – Country Estates Transition,

- C-E – Country Estate and Visitor
- C-E PD – Country Estate and Visitor Planned Development Zone
- CEIR - Country Estates Indio Ranchos

City of Indio Constraints and Zoning Analysis

- RLCI – Residential Low Central Indio
- RL – Residential Low
- RM – Residential Medium
- RH – Residential High

Although many zones permit single family units, most zones require proposals to go through a discretionary design review and site plan process that requires a decision by the Planning Commission. Only the EE and CEIR zones permit single family units by-right.

1.1.2.2   Multi-family Dwelling Units

The following residential districts permit multifamily dwelling units in accordance with the Municipal Code:

- C-E-PD – Country Estate and Visitor (Note: Multifamily developments will be encouraged to develop within this zone as Planned Developments and adhere to the standards and requirements of the Residential Medium district for Condominium projects, and Residential High district for Multi- Family projects.)
- RM – Residential Medium
- RH – Residential High

The C-E-PD and RM zones both permit apartment and condominium developments. Within the C-E-PD zone uses are subject to Planned Development approval and Site Plan approval. Additionally, within the RM zone permitted uses are subject to discretionary design review and site plan approval that requires a decision by the Planning Commission.

Multi-family housing is conditionally permitted with a Conditional Use Permit (CUP) within the CC and RC zones, which also requires approval by the Planning Commission.

1.1.2.3   Mobile/Manufactured Homes

In addition to single-family and multifamily dwelling units, the City also regulates the development and use of mobile/manufactured homes through the RM-MHD – Residential Medium Mobile Home Park Developed District and the RV – Recreational Vehicle and Travel Trailer Parks and MH – Mobile/ Manufactured Homes regulations and standards. Mobile Homes are permitted exclusively in these districts and are subject to design review and site plan review.

1.1.2.4   Accessory Dwelling Units

The City's code refers to accessory dwelling units (ADU) and junior accessory dwelling units (JADU) collectively as second dwelling units (SDU). SDUs provide additional opportunities to provide housing for people of all ages and economic levels, within established single-family neighborhoods. Section 159.1000 of the Indio Municipal Code details two processes by which SDUs may be permitted. The first process permits SDUs by-right in all zones that permit residential uses by reference to State law, California Government Code Section 65852.2. SDUs that meet the State requirements for ADUs and JADUs are permitted through a ministerial process that only requires a Building Permit. In the previous two years (2019-2020), the City permitted a total of 18 ADU's.

For SDUs that do not comply with the requirements set forth in State law, the City requires an ADU permit to be obtained in addition to a Building Permit. The code establishes supplemental procedures for permitting SDUs that are not consistent with California Government Code Section 65852.2 on lots zoned for residential uses within the City.

The City's regulations detail a second process by which SDUs can be permitted for those proposals that are not consistent with the requirements for ADUs and JADUs in California Government Code Section 65852.22. The City's supplemental requirements for SDUs that do not meet the requirements for ADUs and JADUs as set forth in State law (Government Code Section 65852.2) are as follows:

- A second dwelling unit may be located on the same lot as a detached single-family residence or multifamily residential building.

- The ADU may be rented only for terms longer than 30 consecutive days.

- The ADU shall not be sold or conveyed separately from the primary residence.

- All new ADUs are exempt from compliance with the minimum lot size requirements.

- All new ADUs shall conform to the lot coverage requirements for the zone in which the ADU is located, except where the application of the lot coverage requirements would not permit construction of an 800 square foot ADU that is 16 feet in height and located at least four feet from the rear property line and four feet from the side property line.

- The maximum total floor area of any new ADU shall not exceed the following:

  - New detached ADU: 850 square feet, except for an ADU with more than one bedroom, which shall not exceed 1,000 square feet.

  - New attached ADU: 850 square feet or 1,000 square feet based on the number of bedrooms, or 50 percent of the primary residence's living area, whichever is less.

  - A covered balcony, porch or patio provided with an ADU shall count towards the total ADU square-footage allowance.

- An ADU shall have a maximum building height of 18 feet or one story, unless the underlying zoning district permits two- story structures and the ADU is constructed above a garage, in which case the maximum height, including the garage, is 25 feet or two stories.

- An ADU shall comply with all front yard setback requirements applicable to the lot's primary residence. Unless otherwise provided in this section, any new attached or detached ADUs shall have a minimum setback of four feet from the rear property line and four feet from the side property line.

- No setback shall be required for an ADU that is within an existing structure or constructed in the same location and within the same dimensions as an existing legally permitted structure.

Additional design features for ADUs that utilize the supplemental requirements include conformity with general development standards of the base zone; the use of landscaping, materials, and colors consistent

with the primary residence; a separate entrance from the primary residence; and parking requirements for those that do not meet the exemptions from required parking as provided in State law. Parking may be provided in the form of a tandem parking space. Program 2 of the Housing Element will ensure that the City's process for incentivizing affordable ADUs and providing resources for developing ADUs are consistent with the City's goals of promoting the production of ADUs. Likewise, the City has submitted the ADU ordinance to the Department of Housing and Community Development's (HCD) for review, Program 3 of the Housing Element commits the City to considering HCD's findings once they are received

Each zone that permits residential uses regulates the residential use permitted, lot size, density, and parking requirements. While regulations such as setbacks, lot size, and lot coverage can contribute to the number of dwelling units that can be developed on a lot, residential densities are primarily limited by established maximum densities. **Table 3** describes all zones where residential uses are permitted in the City and their respective development standards. Based on the standards listed in **Table 3**, the minimum floor area requirements should be further evaluated to determine the role they play in constraining the development of smaller and more efficient living spaces.

Table 2. Residential Types Permitted by Zone

Housing Type	CET*	EE	CEIR	RL*	RLCI*	RM*	RM MHD*	RH*	CE*	CE PD**	CC***	RC***	OS***	ESO
Single family detached	P	P	P	P	P	P		P	P	P			C	
Home Occupations	P	P		P	P	P		P	P					
Guest house which may not be rented or sold	C	P	C	C		C		C	C					
Foster Homes				P		P		P						
Senior housing unit (granny flat)	C			C	C	C		C	C					
Boarding houses/ rooming houses				C		C		C			C	C		
Community Care Facilities				C		C		C			C	C	C	
Single Family Attached		P		P	P	P		P						
Duplexes						P		P				C		
Townhomes						P		P				C		
Apartments								P		P	C	C		
Condominiums								P		P	C	C		
Senior housing								P			C	C		
Recreational vehicles and Travel Trailer Parks						PD								
Mobile/ manu-factured home				P		PD	P							
Caretaker and employee housing for on site									C					
Emergency Shelters														P

* Subject to Section 159.720 Design Review and Site Plan Review – Any use in this zone is subject to Design Review and Site Plan Review, which requires discretionary action by the Planning Commission.

**All development is required to be governed by an approved Planned Development and is subject to Site Plan Review, which requires discretionary action by the Planning Commission.

*** Subject to Section 159.720 Design Review and Site Plan Review as well as Section 159.950 Specific Plan Implementation, which requires discretionary action by the Planning Commission.

Zoning District	Zone	Min*. Density	Max. Density	Min. Lot Area	Max. Lot Coverage	Min. Floor Area (Sq. Ft.)	Max. Building Height	Min. Front Yard (Ft.)	Min. Side Yard (Ft.)	Min. Rear Yard (Ft.)
						Table 3. Summary of Residential Zoning Requirements and Development Standards				
Country Estates Transition	CET	3.0 du/ac	3.0 du/ac	13,000 sf	50%	2,000	25 ft./2 stories	20	12 feet combined (minimum 5 feet each)	15
Equestrian Estates	EE	0-2.0 du/ac	2.0 du/ac	20,000 sf	None	1,600	25 ft./2 stories	30	15	60
Country Estates Indio Ranchos	CEIR-1	N/A	1.0 du/ac	1 ac	None	2,500	25 ft./2 Stories (35 ft. w/ CUP)	50	20	30
Country Estates Indio Ranchos	CEIR-2	N/A	0.5 du/ac	2 ac	None	2,500	25 ft./ 2 Stories (35 ft. w/ CUP)	50	20	30
Country Estates Indio Ranchos	CEIR-1/2	N/A	2.0 du/ac	21,780 sf	None	2,500	25 ft./ 2 Stories (35 ft. w/ CUP)	35	20	30
Residential Low	RL	3.5 du/ac	4.0 du/ac	7,200 sf to 8,000 sf	50%	1,200**	18 ft. / 1 Story; 25 ft./ 2 Stories	15	12 ft combined (minimum 5 ft each)	15
Residential Low Central Indio	RLCI	3.5 du/ac	3.5 du/ac	6,600 sf	50%	1,200**	18 ft.	20	12 ft combined (minimum 5 ft ea.)	15
Residential Medium	RM	6.0 du/ac	8.0 du/ac	Detached: 4,500 sf / Attached: 7,500 sf	40%	1,100 detached/ 1,000 attached	25 ft./ 2 Stories	10 ft (or 1/2 height of adjacent structures, whichever is greater)	Detached: 5 ft Attached: 10 ft (or 1/2 height of adjacent structures, whichever is greater)	10 ft (or 1/2 height of adjacent structures, whichever is greater)
Residential Medium Mobile Home Park Developed	RM-MHD	N/A	10.0 du/ac	4,356 sf	70%	None	None	5	5	5

City of Indio Constraints and Zoning Analysis

Table 3. Summary of Residential Zoning Requirements and Development Standards										
Zoning District	Zone	Min*. Density	Max. Density	Min. Lot Area	Max. Lot Coverage	Min. Floor Area (Sq. Ft.)	Max. Building Height	Min. Front Yard (Ft.)	Min. Side Yard (Ft.)	Min. Rear Yard (Ft.)
Residential High	RH	12.0 du/ac	15.0 du/ac	Detached: 4,500 sf/ Attached: 7,500 sf	50%	Studio/one bedroom – 800; two bedrooms - 900, three bedrooms - 1,200, four or more bedrooms - 1,400	35 ft./ 3 stories	10 ft (or 1/2 height of adjacent structures, whichever is greater)	Detached: 5 ft Attached: 10 ft (or 1/2 height of adjacent structures, whichever is greater)	10 ft (or 1/2 height of adjacent structures, whichever is greater)
Country Estate and Visitor Serving	C-E-PD	N/A	3.0 du/ac	20 ac (contiguous)	N/A	1,200 single-family/ 800 multifamily/ 800 condominium	35 ft./ 2 stories	25	25	50
Country Estate and Visitor Serving	C-E-1	N/A	1.0 du/ac	1 ac	40%	2,500	35 ft./ 2 stories	25	20	40
Country Estate and Visitor Serving	C-E-2	N/A	0.5 du/ac	2 ac	40%	2,500	35 ft./ 2 stories	25	20	40
Country Estate and Visitor Serving	C-E-5	N/A	0.2 du/ac	5 ac	40%	2,500	35 ft./ 2 stories	25	20	40
Country Estate and Visitor Serving	C-E-10	N/A	0.1 du/ac	10 ac	40%	2,500	35 ft./ 2 stories	25	20	40
Community Commercial and Regional Commercial	CC RC	Multifamily residential permitted subject to a conditional use permit. Projects shall follow the zoning requirements and development standards of the RH zone.								
Emergency Shelter Overlay	Development standards of the underlying zoning									

* Also referred to as Threshold Density in the City of Indio Municipal Code.

** Minimum dwelling unit size shall increase as lot size increases as follows: 10,000 sq. ft. lot - 1,600 sq. ft. dwelling size, 12,000 sq. ft. lot - 1,800 sq. ft. dwelling size, 15,000 sq. ft. lot - 2,000 sq. ft. dwelling size, 20,000 sq. ft. lot - 2,200 sq. ft. dwelling size, all excluding garages and miscellaneous structures.

City of Indio Constraints and Zoning Analysis

1.1.3   Downtown Specific Plan

The City of Indio Downtown Specific Plan was adopted in April of 2020. This new regulatory plan provides the vision and zoning for the parcels in the 140-acre Downtown planning area. A comprehensive update to the City's zoning code is currently underway and the provisions of the Downtown Specific Plan are intended as "Interim Standards", with the expectation that the City will amend the City of Indio Municipal Code to include comprehensively updated Zoning Standards, including a new Downtown Zone that will supersede and replace the Interim Standards as the governing land use and development standards for the planning area. As established in the Specific Plan, in addition to all other relevant requirements established in the City's code, all projects involving new construction will be subject to the City's design review process requiring discretionary approval by the Planning Commission.

1.1.3.1   Zoning

The Downtown area is divided into two mixed-use zones: Downtown Core (DT-C) and Downtown Neighborhood (DT-N). In addition to these zones, the Retail Ready Overlay (RR-O) is applied to parcels along key corridors within the DT-N zone to facilitate active commercial frontages, while still permitting residential uses. Dwelling units, defined by the plan as independent living facilities for one or more persons, are permitted in both the DT-C and the DT-N zones.

While residential uses are permitted in the DT-C zone, the ground floor is required to be dedicated as a commercial use. Within the DT-N zone residential uses may be permitted as a sole use. Within the RR-O, ground floor residential uses may be permitted, but they are required to be built in a manner that allows flexibility for the conversion to commercial uses as the market changes and increased flexibility is needed. The majority of parcels in the Downtown Specific Plan Area are zoned as DT-N, with the RR-O applied along a handful of key corridors in the DT-N zone. Although ground floor requirements can be a barrier to facilitating the development of housing, the DT-C zone is focused in the densest core of downtown where the ground floor commercial uses are most appropriate.

1.1.3.2   Development Standards

The development standards for the zones within the Downtown Specific Plan, shown in **Table 4**, area maximize the development intensity of each site while providing flexibility that ensures project feasibility. Rather than restricting development through maximum densities and maximum building square footage, the development standards provide a more flexible approach that regulates the manner in which each development will interact with its surroundings. Residential densities that fit within the restrictions of the maximum building height and meet minimum unit size requirements of the building code will be processed ministerially without the restrictions of maximum permitted densities.

Table 4. Development Standards Downtown Specific Plan		
Standard	DT-C	DT-N
Maximum Building Height	4 to 6 stories[1]	4 to 6 stories[1]
Parking Requirements	1 but not greater than 2 spaces per unit	
Build-to Requirements		
Front street build-to line	2 feet	10 feet[2]
Front street frontage buildout	100%	100%
Side street build-to line (corner lot)	2 feet	2 or 10 feet
Side frontage buildout	Shall meet build-to line for the first 40 feet behind front façade.	
Minimum Setbacks		
Side yard	None	10 feet or 10% of lot width[3]
Rear with alley access	15 feet from alley centerline	
Rear without alley access	5 feet	5 feet
Source: Downtown Indio Specific Plan, 2021 [1.] Buildings may exceed 4 stories, up to 6 stories, in exchange for community benefits. [2.] The build-to line is 10' from property line wherever a residential unit occupies the ground floor adjacent to a street or public open space; this does not apply to upper floors. [3.] Whichever is less.		

1.1.4 Housing for those with Special Needs

1.1.4.1 Senior Housing

A senior citizen housing development is defined by section 51.3 of the Civil Code as a residential development (with 35 dwelling units or more) developed, substantially rehabilitated, or substantially renovated for, senior citizens. The units are restricted for use by qualifying residents. The Indio Municipal Code permits Senior Housing in the RH District and permits Senior Housing as a conditional use in the CC and RC Districts. Any use in the RH zone is subject to Design Review and Site Plan Review, which requires discretionary action by the Planning Commission. Further, any use in the CC and RC Districts is subject to Design Review and Site Plan Review as well as Specific Plan Implementation.

1.1.4.2 Community Care Facilities

Community care facilities are defined by section 1502 of the Health and Safety Code as any facility, place, or building that is maintained and operated to provide nonmedical residential care, day treatment, adult daycare, or foster family agency services for children, adults, or children and adults, including, but not limited to, the physically handicapped, mentally impaired, incompetent persons, and abused or neglected children, and includes residential facilities, adult day programs, therapeutic day services facilities, foster family agencies, foster family homes, small family homes, social rehabilitation facilities, and community treatment facilities. The Indio Municipal Code allows community care facilities as a conditional use in RL, RM, RH, CC, RC and OS Districts. This use category captures a broad range of housing types for those with special needs, including older adults, those with developmental disabilities and special needs. This allows the City to accommodate many special housing types to meet the needs of residents.

1.1.4.3   Definition of Family

Fair housing law prohibits defining a family (and by extension living quarters) in terms of the relationship of members (e.g., marital status), number of occupants, (e.g., family size), or other characteristics. Other definitions should also be consistent with fair housing law. The City defines *family* as "an individual or group of two or more persons occupying a dwelling and living together as a single housekeeping unit. Family also includes any group of individuals living together as the functional equivalent of a family where the residents share living expenses and chores meals together and are a close group with social, economical and psychological commitments to each other. Family does not include larger institutional group living situations such as dormitories, fraternities, sororities, monasteries, convents, nor does it include such commercial group living arrangements such as boardinghouses, lodging houses, and the like." Family dwelling units include but are not limited to single family, duplexes, townhomes, apartments, condominiums and does not reference "family" as defined in the Code. The definition of family therefore does not constrain or limit development of residential care facilities or other specialized housing for unrelated individuals and those with disabilities or special needs.

1.1.4.4   Emergency Shelters, Transitional Housing, and Supportive Housing

In July 2013, the City Council adopted Ordinance No. 1634 to create an Emergency Shelter Overlay Zone District where emergency shelters are permitted subject to section 159.950 which requires a discretionary process for Specific Plan Implementation. The Zoning Map was amended to designate an Emergency Shelter Overlay Zone District for emergency shelters at specific sites. In addition, Municipal Code definitions related to housing, including emergency shelters, transitional housing and supportive housing were amended such that transitional and supportive housing are considered residential uses subject to the same regulations and procedures that apply to other residential uses of the same type in the same zone. The Housing Element Needs Assessment identifies the number of those experiencing homelessness in the City and the facilities that serve this population.

The City permits transitional and supportive housing subject to the same development regulations that apply to other residential developments with the same zone; however, due to discretionary approvals required by design review and site plan review for multifamily housing, these uses are not permitted by-right. The City treats these uses as a residential use subject to the same regulations and procedures that apply to other residential uses of the same type in the same zone.

Programmatic enhancements to the City's existing emergency shelters, transitional housing, and supportive housing as well as systematic improvements to encourage development of new supportive facilities are included in the Housing Element, including:

- Program 21, creating a Local Housing Trust Fund for the preservation, rehabilitation, or creation of affordable housing, transitional housing, and emergency shelters.

- Program 22, amending the City's zoning code to permit the development of Low-Barrier Navigation Centers by-right in mixed-use and non-residential zones that permit residential uses. Low-Barrier Navigation Centers are housing first, service-enriched shelters that provide temporary living facilities for persons experiencing homelessness, and are focused on moving people into permanent housing.

- Program 33, amending the City's zoning code to permit supportive housing by right in residential zones that permit multifamily uses and mixed-use zones that allow residential uses.

1.1.4.5   Single Room Occupancy (SRO)

The City's Municipal Code includes a definition of SROs, which reads as follows. A residential facility where individual secure rooms are intended or designed to be used, or which are used, rented or hire out, to be occupied by a one or two person household for sleeping purposes. Rooms generally include a sink, closet and toilet, with shower and kitchen facilities typically shared. SRO units are rented on a weekly or monthly basis.

1.1.4.6   Housing for Farmworkers

Consistent with the Employee Housing Act, any employee housing providing accommodations for six or fewer employees shall be deemed a single-family structure with a residential land use. Although the City of Indio Municipal Code does not restrict the development of farm worker housing in any zone that permits residential developments of this type (i.e., multifamily or single family), the Municipal Code does not provide explicit zoning for employee housing or farmworker housing.

There are currently three developments from Coachella Valley Housing Coalition (CVHC) in Indio which provide housing opportunities for farmworkers which include Desert Garden Apartments (88 units), the Fred Young Labor Apartments (100 units), and Villa Hermosa (Phases I and II: 153 units). Additionally, 100 very-low income deed restricted farmworker units are expected to be completed during the 2021-2029 planning period for Villa Hermosa Apartments Phase III to replace the Fred Young Labor Apartments. In addition, the Horizons at Indio, a 2008 development project from Urban Housing Communities (UHC), is an 80-unit affordable senior housing complex, with 40 units to be occupied by former or current senior farmworkers.

To provide explicit zoning that comply with State Health and Safety Code Sections 17021.5 and 17021.6, the City has included a policy action in Section D: Housing Policy Program.

Program 13 of the Housing Element amends the City's zoning code to develop a process by which farmworker housing is permitted and encouraged by ensuring that employee housing is permitted with the same regulations as a single-family residence in that zone.

1.2   Building Standards and Enforcement

Building and Safety codes are adopted to preserve public health and safety, and to ensure the construction of safe and decent housing. These codes and standards have the potential to increase the cost of housing construction or maintenance. Further, required permits and process levels associated with development can extend project timelines and associated costs.

In an effort to increase transparency of the development permitting process, the California legislature adopted AB 1483 in 2019 to require jurisdictions to post detailed information regarding development proposal requirements. A jurisdiction shall make all of the following available on its website, as applicable and update any changes to the information within 30 days of the change:

- A current schedule of fees, exactions, and affordability requirements imposed by the city, applicable to a proposed housing development project, which shall be presented in a manner that clearly identifies the fees, exactions, and affordability requirements that apply to each parcel.

- All zoning ordinances and development standards, which shall specify the zoning, design, and development standards that apply to each parcel.

- The list required to be compiled of information that will be required from any applicant for a development project.

- The current and five previous annual fee reports or the current and five previous annual financial reports.

- An archive of impact fee nexus studies, cost of service studies, or equivalent, conducted by the city on or after January 1, 2018.

1.2.1   Building Codes

The City of Indio has adopted the 2019 California Building Code (CBC), which supersedes the previous regulations identified within Chapter 151 of the Indio Municipal Code. The CBC establishes construction standards for all residential buildings. Amendments to the Code are conducted as needed to further define requirements based on the unique local conditions. The Code is designed to protect the public health, safety and welfare of Indio's residents. Code enforcement in the City is performed proactively and on a complaint basis by the Code Enforcement Division of the Indio Police Department. The City also adopted local amendments to the California Building Code and the California Residential Code due to needed clarifications and changes to address local conditions.

Relevant amendments allow the City to maintain the same level of seismic and wind resistance for high rise, tilt up and poured-in-place concrete buildings as with the previously adopted codes. The relevant amendments include the following: construction document approval for all wood frame dwellings, rather than those greater than two stories; the prohibition of wood foundations in specified seismic design categories; the prohibition of wood foundation walls for structures located in specified seismic areas; and the prohibition of the use of staples in braced wall panels, roofs, floors, or subfloors in specified seismic areas. Other modifications are of an administrative or procedural nature. While Building Code requirements can increase the cost of construction and act as a constraint to the development of housing, the adopted amendments are found by the City to be reasonably necessary to safeguard life and property within Indio.

1.2.2   Fair Housing and Americans with Disabilities Act

The Federal Fair Housing Act of 1998 (FHA) and the Americans with Disabilities Act (ADA) are Federal laws intended to assist in providing safe and accessible housing. ADA provisions include requirements for a minimum percentage of units in new developments to be fully accessible for persons with physical disabilities. Compliance with these regulations may increase the cost of housing construction as well as the cost of rehabilitating older units, which may be required to comply with current codes. However, the

enforcement of ADA requirements is the best way to ensure that there is housing available and accessible to meet the needs of all residents, especially those with special needs.

The City has included a number of programmatic measures to comply with FHA and ADA in the Housing Element, including:

- Program 1, increasing opportunities for accessibility to go above and beyond what is required under existing laws. This program would provide resources related to universal design, home retrofits, and other accessibility guides as well as a new incentive in exchange for increased accessibility.

- Program 5, ensuring that assessments of fair housing conditions within the City are completed continually, and that impediments to individual or household access to housing in the City are identified. This program leads the City toward affirmatively furthering fair housing through inclusion of fair housing education and proactive outreach.

- Program 16, providing fair housing services in conjunction with the Inland Fair Housing and Mediation Board (IFHMB), including information, investigation, education, conciliation, and referral for housing discrimination complaints free of charge.

- Program 28, providing reasonable accommodations including a waiver of regulations, policies, or procedures to afford persons with disabilities an equal opportunity to use and enjoy a dwelling.

1.2.2.1 Reasonable Accommodation Procedures

Special interior improvements are often needed to accommodate a disabled tenant or homeowner. For example, door frames must be wider to accommodate wheelchairs, ramps instead of stairs are needed, hand rails in bathrooms need to be installed, cabinet doors must be accessible, and light switches and other devices also need to be within easy reach. Unless these provisions are included during original construction, such amenities will not likely be provided in a typical rental unit.

The City is required by the Federal Fair Housing Act and the California Fair Employment Housing Act to provide a process for consideration of reasonable accommodation requests. The process shall include a deviation procedure which is available to applicants for circumstances where the existing zoning regulations would preclude residential development for persons with disabilities. The City is committed to providing reasonable accommodations to policies and programs to ensure that persons with disabilities have an equal opportunity to enjoy all of its programs, services, and activities, as Program 1 and Program 30 of the Housing Element focuses on encouraging equal access to housing and services to meet the needs of persons with disabilities and ensure compliance with the Federal Fair Housing Act.

1.2.3 Development Processing Fees

Various development processing and permit fees, provided in **Table 5**, are charged by the City and other agencies to cover administrative processing costs associated with development. These fees ensure quality development and the provision of adequate services. Often times, development fees are passed through to renters and homeowners in the price/rent of housing, thus affecting the affordability of housing. With

limited revenues and a need to offset the public costs of new development, cities impose development fees to fund needed infrastructure.

The City of Indio charges most of their Building and Safety fees based on the total property valuation. Building plan check, processing, and building permit fees all increase based on the valuation range that a property falls into. Their environmental, planning, and engineering fees are calculated in a manner intended to recover the City's costs. Each fee has an identified cost recovery percentage. This approach is based on tracking staff time to accurately capture the actual cost associated with processing each development project within the City.

For a recently entitled and constructed 70-unit multifamily residential development, the City charged a total of $493,840.81 in fees (approximately $7,055 per unit). This is representative of a typical multifamily project in the City. Due to economies of scale, fees per unit for smaller multifamily developments may be higher. For typical, new single-family residential development, the City charges an average of $13,923 per unit, not including Transportation Uniform Mitigation Fees (TUMF) from the Western Riverside Council of Governments or Western Riverside County Multiple Species Habitat Conservation Plan (MSHCP) fees from the Western Riverside County Regional Conservation Authority (RCA). The City has found these fees to be comparable to other fees charged by other jurisdictions in the region and has not found them to negatively impact housing development. A complete list of fees can be found in **Exhibit A, City of Indio Service Fees**.

1.2.3.1   *Indio Art in Public Places Program*

In addition to standard development fees, the City has adopted Chapter 159.840 of the Municipal Code (passed on February 1, 2006 by Ordinance 1455), which establishes the City's Art in Public Places Program. This program provides a process by which developments subject to the program shall allocate a percentage of the costs of the development towards the placement of artwork within the development or elsewhere I the city, provided that a developer may pay a fee in lieu. Requirements for residential projects under this program include:

- All individual residential construction, rehabilitation or expansion with a building permit valuation of $100,000 or more will be assessed an amount equal to 0.25 percent for that portion of the permit valuation in excess of $100,000.

- All other residential development, including two or more single-family dwellings being built concurrently in the same tract by the same owner or contractor will be assessed an amount equal to 0.25 percent of the total building valuation, excluding land acquisition and off-street improvement costs.

This program does not prohibit a project applicant from placing an approved artwork with acquisition and installation costs in an amount less than the program allocation, provided that the applicant shall also pay to the Art Fund an amount equal to the difference between the program allocation and the costs of acquisition and installation of such artwork.

1.2.4 Local Processing and Permit Procedures

Local processing and permit procedures can constrain the development of housing through unnecessary discretionary permit requirements, lengthy permit processing timelines, and subjective requirements that leave uncertainties in the overall development design and density. Discretionary actions can be required for development design reviews, required use permits, zone or plan amendments, and subdivisions. Whereas ministerial, or by-right, permits involve application of objective standards and criteria.

Further, in accordance with section 65913.4 of the California Government Code, also known as SB 35, a permit applicant may submit an application for a development that is subject to the streamlined, ministerial approval process and is not subject to a conditional use permit, if they meet the objective planning standards as outlined in the government code and as summarized as follows:

- Multi-family housing developments on infill sites zoned for residential or residential mixed-use.
- A minimum of 10 percent of the units are dedicated as affordable to households earning 80 percent or less of the area median income.
- For developments with 10 or more units, a prevailing wage requirement is included in all contracts for the performance of work.

Jurisdictions do not need to adopt a local ordinance to implement the ministerial processing provided by SB 35. The City reports annually on any applications received pursuant to SB 35. In compliance with SB35, Program 12 of the Housing Element furthers streamlining of the permit approval process for qualifying development proposals as detailed above. The City will also identify opportunities to utilize this streamlining process for expedited approval in other areas of development, including development incorporating green building practices.

1.2.4.1 Design Review and Site Plan Review

Chapter 159.720 of the Indio Municipal Code identifies the regulations associated with Design and Site Plan Review processing within the City. Through this process, the Planning Commission is empowered to grant or to deny applications for conditional use permits and to impose reasonable conditions upon the granting of conditional use permits subject to the right of appeal to the City Council.

Conditions that may be imposed by the Planning Commission may include, but shall not be limited to, payment of drainage fees; requiring special yards, open spaces, buffers, fences, and walls; requiring installation and maintenance of landscaping; requiring street dedications and improvements; regulations of points of vehicular ingress and egress; regulation of traffic circulation; regulations of signs; regulation of hours of operation and methods of operation, control of potential nuisances; prescribing standards for maintenance of buildings and grounds; prescription of development schedules and development standards; and such other conditions as the commission deems necessary to ensure compatibility of the use with surrounding developments and uses and to preserve the public health, safety and welfare.

For design and site plan review, the Planning Commission shall make the following findings before granting approval:

- That the proposed location of the use is in accord with the objectives of this title and the purpose of the district in which the site is located;

- That the proposed location of the use and the conditions under which it would be operated or maintained will not be detrimental to the public health, safety, or welfare, or be materially injurious to properties or improvements in the vicinity;

- That the proposed use will comply with each of the applicable provisions of this title, except for approved conditional use permits, variances or adjustments;

- That the proposed use complies with the goals, objectives, and policies of the City's General Plan.

The findings requirements ensure compliance with the development standards and regulations found in the City's Zoning Code and preserve the public health, safety, and welfare. A conditional use permit may grant variances or adjustments to the regulations.

New residential units to be located within areas developed as part of a Master Plan or a Specific Plan will be subject to design guidelines that are prepared for each of these areas. These guidelines promote certainty for developers in the review and approval process.

1.2.4.2 Conditional Use Permit

Chapter 159.750 of the Indio Municipal Code identifies the regulations associated with conditional use permits within the City. Conditional uses require special consideration so that they may be located properly with respect to the objectives of the zoning regulations and with respect to their effects on surrounding properties. In order to achieve these purposes, under Chapter 159.750, the Planning Commission is empowered to grant or deny applications for conditional use permits for such conditional uses as are prescribed in the district regulations and to impose reasonable conditions upon the granting of conditional use permits subject to the right of appeal to the City Council.

Upon submittal of an application with the Community Development Department, the City will review the application for a conditional use permit, prepare a report to the Planning Commission and schedule the application for a hearing with the Planning Commission, where action will be taken. Typical processing time for this type of action is approximately 60 days.

The Planning Commission must make the following findings before granting a conditional use permit:

- That the proposed location of the conditional use is in accord with the objectives of this title and the purpose of the district in which the site is located;

- That the proposed location of the conditional use and the conditions under which it would be operated or maintained will not be detrimental to the public health, safety, or welfare, or be materially injurious to properties or improvements in the vicinity;

- That the proposed conditional use will comply with each of the applicable provisions of this title, except for approved variances or adjustments;

- That the proposed conditional use complies with the goals, objectives, and policies of the City's General Plan.

City of Indio Constraints and Zoning Analysis

1.2.4.3 Combining Overlay District Plan Implementation

Development proposals located within a Combining Overlay District are subject to Section 159.950 of the City's code, which requires the approval and adoption of a site development plan. Site development plans at a minimum provide the location, site, height, type, and utilization of all structures; the details regarding proposed parking, landscaping, architectural features and materials; all improvements to be dedicated as public utilities; a phasing plan; and a preliminary report regarding storm drainage, sewage disposal, grading and public utilities.

Any such site development plan may be denied, approved, modified and approved, or approved subject to conditions.

1.2.4.4 Variances and Adjustments

In addition to the flexibility to the zoning regulations that are provided by a conditional use permit, variances and adjustments may be granted in special circumstances applicable to the property. Variances and adjustments include size, shape, topography, location or surroundings, which deprives such property of privileges enjoyed by other property in the vicinity and under identical zoning classification.

Applications may be heard by the Community Development Director as they relate to the lot area, lot width, yards, and off-street parking regulations. All other variance applications are heard by the Planning Commission.

1.2.4.5 Density Bonus Requirements

Chapter 154 of the City's Code adopts the California Density Bonus regulations by reference to Government Code 65915-65918. The City's density bonus regulations apply to housing developments that consist of five or more units. The bonus provides an increase in allowed density of at least 25 percent above the maximum density allowed per the City's Zoning Code.

While the City's ordinance is not inconsistent with the allowances provided in State Density Bonus Law, the City's ordinance does not specify how compliance with Density Bonus law is implemented, but rather references State law. Jurisdictions are required to adopt an ordinance that specifies how they implement the density bonus program. Program 9 of the Housing Element addresses compliance with State regulations, including the provision of a density bonus for 100 percent affordable developments and student affordable housing.

1.2.4.6 Typical Permit Procedures

Upon submittal of an application with the Community Development Department, the City staff will review the application materials. If design review is not required, the project is administratively reviewed by the City's planning staff and then, upon approval, the project can be submitted for building permits. If design review or a conditional use permit is required, the City schedules a public hearing before the Planning Commission.

For development projects, potential delays in processing development applications and plans can increase time and costs considerably. Additionally, discretionary processes create uncertainty in the development

process and increase project timelines. **Table 6** provides approximate timelines for typical development approvals within the City.

Table 6. Approximate Development Timelines		
Action/ Request	**Processing Time**	**Comments**
Environmental Impact Report	12-15 Months	Processing and review time limits controlled through CEQA. Adopted by the Planning Commission
Negative Declaration	6-9 Months	Processing time can be extended if the project has a longer review and approval period. Adopted by the Planning Commission
General Plan Amendment	12-15 Months	Gov. Code Section 65358 limits the number of times any element of the General Plan can be amended each calendar year and amendments can often trigger other required updates that require funding and dedicated staff time. This process requires a public hearing for the City Council and Planning Commission
Zone Change	9-12 months	Requires a public hearing for the City Council and Planning Commission
Tentative Parcel Map	4-6 Months	Requires Planning Commission approval, unless there is an easement, which also then requires a hearing before City Council.
Tract Map	6-8 months	Requires a public hearing for the City Council and Planning Commission
Variance	6-8 months	Approved by Planning Commission
Conditional Use Permits	6-8 months	Requires a public hearing and approval by the Planning Commission.
Design Review	5-7 months	Requires Planning Commission approval.
Plan Review	4 to 6 weeks	City staff reviews plans and routes these plans to various departments, as needed, to help streamline the process.
Source: City of Indio Community Development Department, 2020.		

1.2.5   On- and Off-Site Improvements

The City requires both on- and off-site improvements for new residential construction. These improvements are required as a condition of a subdivision map, or if there is no required map, as part of the grading permit. The improvements include streets, sidewalks, street trees, street lights, landscaping, curb/gutter and drainage facilities, and water and sewer service.

Required improvements vary depending on the infrastructure needs of a site, which can fluctuate greatly between infill development and development on vacant sites in areas that have little existing development. In the event that infrastructure is provided that benefits adjacent private landowners, the City has established a procedure for the Reimbursement of Public Improvement Funds in section 97.075. The City requires that adjacent property owners pay their proportionate share of the cost of street improvements in the form of development fees. The City reimburses the original private developer once funds have been collected in exchange for having installed the improvements.

Landscaping standards are required for both single family and multifamily residential developments. In multifamily and mixed-use residential districts, a minimum of 40 percent of the setback or yard is required to be landscaped. The remainder may be rock, gravel, bark or other natural non-living material. Required driveways and walkways within the setback must be paved but are not considered in the calculation of landscaped area. In single family residential districts, a minimum of 20 percent of the front setback or yard area must be landscaped. The remainder may be rock, gravel, bark or other natural non-living

material. Required driveways and walkways within the setback must be paved but are not considered in the calculation of landscaped area.

For multi-family surface parking lots, a minimum of 15 percent of the total off-street open parking area is required to be landscaped with a mixture of trees, shrubs, ground cover, other plant material and hardscape material. All landscaping must be well maintained in perpetuity. Additionally, a minimum of one 24-inch box tree is required for every four parking spaces.

1.2.6   Airport

The Bermuda Dunes Airport is a privately owned and operated general aviation facility lying adjacent to the City's western boundary in unincorporated Riverside County. Although not located within the City limits, several of the designated operating zones overlay land within the City and will affect land uses within these areas. Airports limit residential densities in areas by both the number of people permitted per acre and building height to minimize public exposure to excessive noise and safety hazards.

2 Non-Governmental Constraints

2.1 Land Costs

Land costs are a major contributor to overall housing production prices. Land prices are determined by a number of factors, most important of which are land availability and permitted development density. As land becomes less available, and the demand for housing increases, land prices increase. Land costs make up 10 to 30 percent of housing costs. Land in some areas costs more than others based on the availability of services, neighborhood quality, distance to business and commercial centers as well as other factors. Approximately 52 percent of the City's total land is vacant and undeveloped. Because large vacant lots often lack needed infrastructure for development, they often cost much less than vacant infill lots. A current analysis of vacant land costs of properties online that recently sold in Indio range anywhere from $7 to $57 per square foot for vacant lots in areas where residential and mixed-use development is permitted.

2.2 Construction Costs

Construction costs include both "hard" and "soft." Hard costs, such as labor and materials, typically account for 50 to 70 percent of construction costs, while soft costs, such as architectural and engineering services, development fees, construction financing, insurance, and permitting, typically average around 20 to 30 percent of total costs, although they can be higher for subsidized affordable housing or complex projects. A significant cost factor associated with residential building involves the cost for building materials. These costs can account for more than half of the total construction cost. According to the latest Building Valuation Data release in 2019, the national average for development costs per square foot for multifamily and single-family homes in 2019 are as follows:

- Type I or II, Multifamily: $148.82 to $168.94 per sq. ft.

- Type V Wood Frame, Multifamily: $113.88 to $118.57 per sq. ft.

- Type V Wood Frame, One- and Two-Family Dwelling: $123.68 to $131.34 per sq. ft.

Because Type I and II construction types are comprised of mostly steel and cement, the cost of materials is greater. Although lumbar is generally a more affordable material for development, heavy timber construction is generally limited to a height of about 85 feet before stronger materials are needed to support the structure. Although building materials are expensive, providing flexibility in zoning that permits larger developments allows developers to spread these fixed costs across more units. In general, construction costs can be lowered by increasing the number of units in a development, reflecting economies of scale in multifamily construction, until the scale of the project requires a different construction type that commands a higher per square foot cost. The number of units permitted in a development can also become more affordable when minimum unit size requirements are less stringent than the building code allows, permitting more units within a building envelope. This is because construction costs change substantially depending on the building type. For example, high-rise concrete

apartments might cost $75 or more per square foot than a six-story wood-frame structure on a concrete podium. Multifamily development four stories or less, can typically achieve an economy of scale, provided that the building has typical amenities and no structured parking. However, for smaller scale and affordable or middle-income housing, onerous regulations can impose a significant burden. Because of the jump in construction costs, developers may not build to the maximum height or floor-to-area ratio. Mobile homes are significantly less expensive, as are precision or factory-built housing products.

Labor costs also greatly contribute to construction costs. They are generally two to three times the cost of construction materials. A 2019 study for Smart Cities Prevail found that California lost about 200,000 construction workers since 2006. Many lost their job during the recession and found work in other industries. Pre-pandemic, the industry already faced this historic shortage of skilled labor and the labor gaps could become larger, especially in states like California. California's shortage of needed construction workers combined with rising prices in construction materials, as well as the high costs of prevailing wage for a skilled labor force also contributes to driving up construction costs.

Prior to 2020, the cost of materials for housing development were already on the rise. Building material costs can vary widely depending on size of units and the quality of amenities offered (such as grade of carpeting and tiles, appliances and light fixtures, quality of cabinetry and woodwork, fireplaces, etc.). It is estimated that material costs have increased faster than inflation in recent years. Between 2017 and 2020, the cost of raw materials (i.e., concrete, lumber, and steel) increased by approximately 20%. Further, tariffs and trade issues can also increase material costs. Further development projects that began construction between 2016 and 2018 were, on average, $68 per square foot higher than projects that started construction between 2009 and 2011.

The COVID-19 pandemic resulted in delays and shortages for some construction materials, and extended timelines and costs for many developments under construction. Specifically, lumber availability dropped by approximately 30% and the cost of lumber increased dramatically during 2020, adding tens of thousands of dollars to the price of new housing. Construction delays only further constrain California's housing shortage exacerbating the current supply-and-demand imbalance across much of the state as the housing market continues to see home prices accelerate and a record low supply of homes for sale.

3 Environmental Constraints

3.1   Geologic and Seismic Hazards

There are three major known faults located in Riverside County: the San Andreas, San Jacinto, and Elsinore faults. The San Andreas and San Jacinto are two of California's most active faults. These faults pose geologic and seismic hazards in the form of earthquakes, fault rupture, liquefaction, and landslides.

Several properties within Indio and its sphere of influence are directly impacted by the southernmost section of the San Andreas fault and/or secondary faults and fractures. The most recent earthquake along this stretch of the fault occurred more than 300 years ago leading scientists to suggest that it has accumulated a substantial amount of tectonic stress and is likely to produce a large (7 to 8 magnitude) earthquake in the near future. An earthquake involves the rapid shaking of the ground, which alters the position of the earth's tectonic plates. Earthquakes can also result in fault rupture, which occurs when movement on a fault deep within the earth breaks through to the surface creating an offset in the ground as the two sides of the fault slip past each other. Surface rupture of a fault generally occurs within 50 feet of an active fault line, although surface rupture can occur at substantial distances from a fault depending on soil conditions and the strength of ground shaking. The areas with the highest risk of seismic hazard include those areas north and east of I-10. While there are some planned residential land uses in these areas, much of the area has been identified for low density single family residential uses, and parks and open space. The City is generally located in areas identified with moderate and high ground shaking risks.

Liquefaction, most often caused by earthquakes, describes a phenomenon where a soil's strength and stiffness are substantially reduced. Liquefaction causes the soil's composition to liquefy, which destabilizes buildings that are supported by the ground. Indio could experience seismic shaking levels that have the potential for liquefaction in areas where groundwater is generally shallower than 30 feet. The majority of the City has a moderate level of liquefaction susceptibility, and the areas of high liquefaction potential are mainly concentrated in the southeastern end of the City.

Landslides occur when masses of rock, earth, or other material move rapidly down a slope. Landslides and surficial slope failure are most likely to occur in areas with a slope greater than 25 percent (hillside areas) and along steep bluffs. Since Indio is relatively flat with undeveloped hillsides along the northern boundary, the City is at low risk for landslides.

All future development within the City is required to comply with applicable state laws and local regulations pertaining to seismic hazards, including the California Building Code, Earthquake Fault Zoning Act, and Chapter 162 of the City's Municipal Code (which outlines the grading requirements for development activities in the City). The City's Land Use and Urban Design Element and Safety Element also includes policies to reduce or minimize seismic hazards. Additionally, projects in areas with known geologic hazards (surface fault rupture, liquefaction, etc.) would be required to prepare a site-specific geotechnical investigation report as well as adhere to other recommendations to minimize impacts associated with geologic hazards.

3.2　Flooding

The City's Local Hazards and Mitigation Plan (2018) identifies flooding as having above average severity and above average probability. Portions of the City are located within the 100-year floodplain, including the northwest portion of the City, north of the I-10 Freeway, and within the Whitewater River. Some isolated areas within the northwestern and southwestern portion of the City fall within the 500-year floodplain.

The Coachella Valley Water District (CVWD) recently approved the North Indio Regional Flood Control Channel, which is a regional flood project that will provide protection for northeast Indio and the surrounding area. Phase I of the North Indio Channel is under construction and near completion. Phase II of the Channel is expected to be completed in 3-5 years. This North Indio Regional Flood Control System (NIFCS) will collect flood flows from the outlets of the Sun City Palm Desert Whitewater River/stormwater channels and convey them to the Sun City Shadow Hills channels, which will ultimately connect to the Coachella Valley Storm Channel. The second phase of this project includes obtaining levee accreditation from FEMA for the existing East Side Dike. This will reduce the likelihood of the hazard. Additionally, the City is currently replacing an existing at grade low-water crossing where Avenue 44 crosses the Coachella Valley Storm Channel with a permanent, elevated all-weather bridge. The bridge will reduce the possibility of overtopping of the roadway during flood events, enhance emergency response, and improve overall road safety.

3.3　Utilities and Service Systems

3.3.1　Storm Drain Facilities

Future development projects would be required to comply with applicable laws and regulations that concern stormwater runoff and the protection of drainage patterns, including the Municipal Code. Chapter 153 of the City's Municipal Code controls the alteration of drainage features such as floodplains, stream channels, and natural protective barriers. Additionally, Chapter 155 of the City's Municipal Code provides regulations regarding stormwater runoff, including project design features that reduce and direct stormwater runoff. The City's Conservation, Infrastructure and Public Facilities, and Safety Element policies of the General Plan require that future development is consistent with existing topography and drainage patterns, and ensure that new systems are properly designed to address stormwater drainage in conjunction with new development.

As noted in the Downtown Specific Plan Final Environmental Impact Report (EIR), the Downtown Specific Plan area is currently lacking an adequate storm drain system. However, the City's Master Drainage Plan addresses these issues with significant proposed improvements to the Civic Center storm drain system which covers the Specific Plan area. The Specific Plan also states that storm drainage improvements for individual developments that complement the storm drains recommended in the City Storm Drain Master Plan will be part of the review of any proposed development in the Specific Plan area. Any impacts caused by individual developments will be addressed in that project's development plan and reviewed and approved by the City of Indio Engineering Department.

3.3.2   Water Supply/Service

The Indio Water Authority (IWA) and the Coachella Valley Water District (CVWD) are responsible for providing water service to Indio. The IWA provides potable water to the majority of the City's jurisdiction, and the remainder northwestern portion is provided by CVWD.

Indio's largest water supply source is groundwater from the Whitewater River Basin. This basin has an estimated storage capacity of approximately 30 million-acre feet. IWA and CVWD pump groundwater from multiple wells as needed to meet the demands within their service areas. Since the 1930s, groundwater levels have been declining because of overdraft, a condition where more water is extracted from the basin than is naturally recharged to it every year. However, in eastern Coachella Valley, groundwater levels have stabilized in recent years. Natural recharge to the groundwater basin is estimated to be approximately 50,000-acre feet per year (AFY), which is only a fraction of annual pumping.

In addition to groundwater, IWA and CVWD have access to or are working to obtain other water supply sources to meet projected water needs and help eliminate groundwater overdraft. Recent IWA efforts to enhance water supply include development of a residential and commercial landscape rebate and irrigation program, a water reuse program and a Memorandum of Understanding between the IWA and the Valley Sanitation District (VSD) to collaborate in the construction of capital improvement projects that support water reuse and groundwater recharge efforts. IWA is also planning a new surface water plant that would treat Colorado River water from the Coachella Canal for potable use and groundwater recharge. CVWD relies on a combination of Colorado River water, State Water Project water, surface water, and recycled water. CVWD is also working on a demonstration desalination facility to treat drain water and groundwater for potable and non-potable uses. Additionally, stormwater capture has been identified as a potential method for increasing local water available for use.

New construction under the Housing Element update may necessitate construction of new water facilities and would require new water supplies over the planning period. The majority of new construction would be served by IWA and the northwestern portions of the City would be served by CVWD. Water suppliers are required to prepare an Urban Water Management Plan (UWMP) that ensures adequate water supplies are available to meet existing and future water demands. These plans must be updated every five years to support long-term resource planning. They include water demand projections and identify how those demands will be met. IWA's and CVWD's 2015 UWMPs indicates there is adequate water supplies to meet demands during normal, single-dry, and multiple-dry years from 2020-2040 planning period. IWA's existing distribution system is sufficient to meet Indio's current and future demands. Additional pumping, booster systems, and pressure zones will continue to be implemented through Capital Improvement Programs (CIPs) as needed to satisfy the system's performance criteria.

While IWA and CVWD are responsible for managing water supplies, the City of Indio has developed goals, policies, and programs that aim to facilitate the sustainable use of water resources. To ensure adequate system capacity to meet the growing needs of the City, the IWA and CVWD have partnered with the CVRWMG, which includes the region's other main water purveyors (Coachella Water Authority, Desert Water Agency, VSD, and Mission Springs Water District) to develop an Integrated Regional Water Management Plan (IRWMP). The IRWMP addresses the Coachella Valley's current and future water needs

by paying specific attention to overdraft issues, water supply management, environmental and economic impacts, compliance with State and Federal guidelines, and long-term sustainability.

Additionally, the City of Indio Municipal Code Section 156.035 identifies standards for design and improvements applicable to subdivisions and requires improvement plans to identify water system improvements adequate to serve the proposed subdivision. Indio Municipal Code Section 54.062 addresses water conservation in landscaping and prohibits water waste from inefficient landscape irrigation. The General Plan Land Use and Urban Design, Conservation, and Infrastructure and Public Facilities Elements include goals and policies that would further support efforts to ensure a sustainable water supply and promote water conservation efforts to ensure water use is minimized. Required adherence to applicable policies would identify and secure water supplies to meet planned growth identified under the Housing Element update.

In the Downtown Specific Plan area, additional water system infrastructure would be required to accommodate the demand of the Specific Plan that exceed the existing systems capacity. All future development projects would require review and approval by IWA and the Riverside County Fire Department. Future development projects would have to be evaluated individually for their impacts to the existing infrastructure, and the proposed developments whose water demands exceed the system's capacity would require additional water system infrastructure to be extended to the development. However, per the Indio General Plan Update EIR, IWA's existing distribution system is forecast to meet Indio's current and future demands, including for the Specific Plan area.

3.3.3 Sewer

The Valley Sanitary District (VSD) oversees wastewater conveyance and treatment in the City of Indio. Two wastewater treatment plants (WWTP) provide, receive, and treat wastewater within the VSD service area. One WWTP is owned by VSD and the other is owned by the CVWD. VSD treats approximately 98 percent of the City's wastewater and CVWD treats the remainder. VSD's WWTP is located at the northeast quadrant of Van Buren Street and Enterprise Way, just southwest of I-10. This plant treats approximately 6.5 million gallons per day (MGD) of wastewater and has maximum capacity of 12 MGD. CVWD also owns and maintains a wastewater treatment facility located at Avenue 38 and Madison Street. This is a tertiary treatment facility and the effluent produced is recycled for non-potable uses for CVWD customers. There are no wastewater services within Indio's sphere of influence; therefore, sanitary facilities are provided by on-lot septic systems.

The existing VSD wastewater collection system consists of approximately 246 miles of sanitary sewer line, five active pump stations, eight siphons, and a wastewater treatment plant. The collection system pipes range in size from four to 54 inches in diameter. Roughly 75 percent of the gravity sewer system is made up of eight inch or smaller diameter pipes. The oldest known sewer pipes that are still in operation were connected to the system in 1935. Roughly half of the pipes have been constructed within the last 20 years.

Approximately every five years, the VSD updates its Collection System Master Plan to account for changes in the growth pattern that could impact sewer flows and associated infrastructure requirements. The Master Plan recommends a number of improvements to address existing deficiencies and identifies

upgrades that will be needed in the future based on anticipated growth and development. These recommendations are then prioritized, and budget is allocated to the projects through VSD's Capital Improvement Program (CIP) to facilitate implementation. Additionally, VSD utilizes its CIP to maintain and upgrade its facilities and infrastructure. The district has been implementing several upgrades to the system, including sewer main rehabilitation, collection system replacement design, manhole rehabilitation, and Phase 3 Plant Expansion Design.

To reduce potable demands, IWA is working with the VSD on a recycled water plant to provide tertiary treatment, which would be built in two phases. VSD has completed part one of a two-part expansion to the Water Reclamation Facility Plant as a part of the Treatment Plant Upgrade Project. The first portion of the expansion included two new primary rectangular clarifiers; (CEPTS) chemically enhanced primary treatment system, anaerobic digester, modifications to the existing aerated grit chamber and influent line, main air line replacement, biofilter and foul air collector system for the belt press building and rehab of the existing drainage pump station. These improvements will increase the treatment capacity of the activated sludge plant to 10 million gallons per day.

Additionally, a new Administration Center, Operations Center and Laboratory were constructed. A new Supervisory Control and Data Acquisition (SCADA) System was installed.

The second part of the plant expansion will include an additional two new primary rectangular clarifiers, new anaerobic digester, cogeneration system, new grit removal system, gravity belt thickener, one new secondary circular clarifier. These improvements will increase the activated sludge treatment process to 18 million gallons per day, nearly tripling total capacity. It will also include an Energy Conservation System to move the District towards near Net Zero in energy consumption at the facility.

Future development flows would be required to be reviewed with the system's conveyance capacity by VSD. All connections of future project's sewer lines to the existing sewer lines would be required to be consistent with the design standards of the Valley Sanitary District Development Design Manual. Development impact fees may be required if the projected flows exceed the flows projected by the City's General Plan density. Additionally, future wastewater infrastructure projects and development projects that necessitate the construction of new or improved wastewater facilities would be required to undergo environmental review pursuant to CEQA that would evaluate potential environmental impacts associated with the construction of such facilities.

Per the City of Indio 2040 General Plan Update EIR, the growth forecast under the GPU may require new wastewater facilities to be constructed during the plan's horizon. However, the City's General Plan includes goals and policies supporting effective wastewater treatment facilities, and these policies support development of adequate wastewater capacity to serve future demand associated with growth forecast under the General Plan.

3.3.4 Electric Power and Natural Gas

In the Coachella Valley and in the City of Indio, Southern California Edison (SCE) provide electric power services and utilize a combination of coal, natural gas, wind, hydroelectric, and geothermal power sources,

most of which is generated outside of the Valley. High voltage transmission lines up to 500 kilovolts cross the Valley

in a general east-west direction north of I-10.

SoCalGas is the natural gas service provider to the City of Indio. SoCalGas has regional and local distribution lines through the City and its Sphere of Influence and provides natural gas for space heating, domestic and commercial hot water, cooking, and air conditioning applications. Together, CPUC and FERC regulate SoCalGas' natural gas distribution and conveyance activities. The availability of natural gas services is dependent upon current conditions of gas supply and regulatory policies. The Imperial Irrigation District (IID) provides electric service to the City of Indio. Electrical power is generated by a combined system of gas and coal production, oil, hydroelectricity, nuclear production, solar and wind technology, and energy purchase.

As noted in the Downtown Specific Plan Final EIR, the Specific Plan area is served primarily by the Dr. Carreon IID Substation. The Dr. Carreon IID Substation has limited available power to serve future development proposed in the Specific Plan area and per a comment letter from the IID dated February 10, 2020, IID anticipates that the additional power load requirements in the Specific Plan area would require the construction of an additional distribution substation bank at the IID Carreon Substation. In addition, IID states that several distribution feeders may be required from the Carreon Substation to individual projects in the Specific Plan area. If construction of an additional substation becomes necessary, future developers would be responsible for construction costs and property purchase. All costs, including land and construction, are a Developer responsibility. Any further need for infrastructure upgrades would be accomplished through the required design review and approval of electricity plans for the Specific Plan through the City and IID.

4 Analysis of Local Efforts to Remove Constraints

The City has made strides to reduce constraints to development that are within the City's purview since the Housing Element was last updated in 2013. Reductions to constraints during the 5th Cycle Housing Element include:

- Adoption of the Downtown Specific Plan in 2020 to encourage mixed-use and high-density residential development.
- Update to the General Plan in 2019 to meet the vision for Indio over the next 20-years.
- Reduced minimum unit size requirements.
- Secured funding for neighborhood stabilization programs as well as funding through the Housing Related Parks Program grant.

Non-governmental constraints are generally market driven and outside the control of local government; nonetheless, the City can take action to help alleviate some of these constraints in the form of regulatory relief and increased certainty in the development process. The policies and programs set forth in the 6th Cycle Housing Element demonstrate the City's commitment to the reduction of barriers to development while protecting other interests, such as quality of life, parks and open space, and local resources.

City of Indio Constraints and Zoning Analysis

City of Indio Service Fees Adopted 12/20/12

CITY OF INDIO
BUILDING AND SAFETY DEPARTMENT
SERVICE FEES

Building and Safety Fees

Fee Description	Current Fee	Fee Effective January 1, 2013	Fee Effective July 1, 2013	Fee Effective January 1, 2014	Ultimate Cost Recovery Percentage
BUILDING PLAN CHECK AND PROCESSING FEES					
Total Valuation:					
$1.00 to $500.00	$ 15	$ 15	$ 40	$ 65	92%
$501.00 to $2,000.00					
for first $500.00	$ 15	$ 15	$ 40	$ 65	92%
for each additional $100.00 (or fraction thereof, to and including $2,000.00)	$ 2	$ 2	$ 5	$ 9	91%
$2,001.00 to $25,000.00					
for first $2,000.00	$ 45	$ 45	$ 123	$ 200	90%
for each additional $1,000.00 (or fraction thereof, to and including $25,000.00)	$ 9	$ 9	$ 7	$ 4	92%
$25,001.00 to $50,000.00					
for first $25,000.00	$ 254	$ 254	$ 267	$ 280	90%
for each additional $1,000.00 (or fraction thereof, to and including $50,000.00)	$ 7	$ 7	$ 13	$ 20	93%
$50,001.00 to $100,000.00					
for first $50,000.00	$ 418	$ 418	$ 597	$ 775	92%
for each additional $1,000.00 (or fraction thereof, to and including $100,000.00)	$ 5	$ 5	$ 8	$ 11	92%
$100,001.00 to $500,000.00					
for first $100,000.00	$ 646	$ 646	$ 973	$ 1,300	94%
for each additional $1,000.00 (or fraction thereof, to and including $500,000.00)	$ 4	$ 4	$ 3	$ 1	100%
$500,001.00 to $1,000,000.00					
for first $500,000.00	$ 2,102	$ 2,102	$ 2,051	$ 2,000	94%
for each additional $1,000.00 (or fraction thereof, to and including $1,000,000.00)	$ 3	$ 3	$ 3	$ 3	92%
$1,000,001.00 and up					
for first $1,000,000.00	$ 3,646	$ 3,646	$ 3,473	$ 3,300	93%
for each additional $1,000.00 (or fraction thereof)	$ 2	$ 2	$ 3	$ 4	92%
Other Plan Check Fees					
Plan Check City Administrative Fee (for coordination of outside consultants) - Consultant charges to be passed through at actual cost)	$ 159	$ 159	$ 115	$ 70	99%
Simple OTC Plan Check or Additional Plan Review Due to Changes and Additions (per 1/2 hour increment)	$ 24	$ 24	$ 44	$ 65	92%
Special Event Plan Review	$ 24	$ 24	$ 82	$ 140	99%
Repeat Plan Review - Tract Homes [1]	$ 170	$ 170	$ 155	$ 140	99%
Repeat Plan Review - Apartment / Multifamily Building	$ 170	$ 170	$ 185	$ 200	94%

CITY OF INDIO
BUILDING AND SAFETY DEPARTMENT
SERVICE FEES

Building and Safety Fees

Fee Description	Current Fee	Fee Effective January 1, 2013	Fee Effective July 1, 2013	Fee Effective January 1, 2014	Ultimate Cost Recovery Percentage
BUILDING PERMIT FEES					
Total Valuation:					
$1.00 to $500.00	$ 24	$ 24	$ 82	$ 140	99%
$501.00 to $2,000.00					
for first $500.00	$ 24	$ 24	$ 82	$ 140	99%
for each additional $100.00 (or fraction thereof, to and including $2,000.00)	$ 3	$ 3	$ 3	$ 3	100%
$2,001.00 to $25,000.00					
for first $2,000.00	$ 69	$ 69	$ 105	$ 140	99%
for each additional $1,000.00 (or fraction thereof, to and including $25,000.00)	$ 14	$ 14	$ 13	$ 12	95%
$25,001.00 to $50,000.00					
for first $25,000.00	$ 391	$ 391	$ 406	$ 420	98%
for each additional $1,000.00 (or fraction thereof, to and including $50,000.00)	$ 10	$ 10	$ 10	$ 10	97%
$50,001.00 to $100,000.00					
for first $50,000.00	$ 644	$ 644	$ 652	$ 660	96%
for each additional $1,000.00 (or fraction thereof, to and including $100,000.00)	$ 7	$ 7	$ 7	$ 7	96%
$100,001.00 to $500,000.00					
for first $100,000.00	$ 994	$ 994	$ 997	$ 1,000	97%
for each additional $1,000.00 (or fraction thereof, to and including $500,000.00)	$ 6	$ 6	$ 4	$ 3	88%
$500,001.00 to $1,000,000.00					
for first $500,000.00	$ 3,234	$ 3,234	$ 2,617	$ 2,000	96%
for each additional $1,000.00 (or fraction thereof, to and including $1,000,000.00)	$ 5	$ 5	$ 4	$ 3	97%
$1,000,001.00 and up					
for first $1,000,000.00	$ 5,609	$ 5,609	$ 4,429	$ 3,250	99%
for each additional $1,000.00 (or fraction thereof)	$ 3	$ 3	$ 3	$ 3	100%
Other Inspections and Fees					
Inspections outside of normal business hours, per hour (minimum charge - two hours)	$ 47	$ 47	$ 166	$ 284	100%
Reinspection fees assessed under provisions of Section 305.8, per hour	$ 47	$ 47	$ 95	$ 142	100%
Inspections for which no fee is specifically indicated, per hour (per half hour increment)	$ 47	$ 47	$ 59	$ 71	100%
Inspections (Outside Consultant) - (for MFS - to be passed through at actual cost to City)	Actual Costs	Actual Costs	Actual Costs	Actual Costs	Actual Costs
Additional inspection for enclosure wall for pools	$ 47	$ 47	$ 59	$ 71	100%

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CITY OF INDIO
BUILDING AND SAFETY DEPARTMENT
SERVICE FEES

Building and Safety Fees

Fee Description	Current Fee	Fee Effective January 1, 2013	Fee Effective July 1, 2013	Fee Effective January 1, 2014	Ultimate Cost Recovery Percentage
MECHANICAL, PLUMBING AND ELECTRICAL PERMITS					
Mechanical, Plumbing and Electrical Plan Check (per half hour increment)	$ 24	$ 24	$ 42	$ 60	85%
Permit Issuance Fee	$ 20	$ 20	$ 40	$ 60	85%
Supplemental Permit Issuance- Plumbing	$ 10	$ 10	$ 15	$ 20	88%
Supplemental Permit Issuance- Mechanical	$ 7	$ 7	$ 14	$ 20	88%
Supplemental Permit Issuance - Electrical	$ 7	$ 7	$ 14	$ 20	88%
ELECTRICAL INSPECTIONS					
For all new construction, remodels, and additions (projects associated with a building permit):					
0 - 1500 s.f.	$ 6	$ 6	$ 58	$ 110	77%
Each 100 s.f. over 1501 s.f.	$ 6	$ 6	$ 4	$ 1	100%
For services under 600 AMPS	$ 8	$ 8	$ 67	$ 125	59%
For services over 600 AMPS	$ 3	$ 3	$ 112	$ 220	77%
Subfeeders per 100 AMPS or fraction thereof	$ 4	$ 4	$ 10	$ 15	66%
Each individual branch circuit not included in original construction	$ 2	$ 2	$ 3	$ 4	100%
For each fixture not included in original construction	$ 2	$ 2	$ 3	$ 4	100%
For each outlet & switch not included in original construction	$ 2	$ 2	$ 3	$ 4	100%
Miscellaneous wiring	$ 25	$ 25	$ 33	$ 40	56%
Motors less than 1 H.P.	$ 5	$ 5	$ 18	$ 30	64%
Motors 1 H.P. but less than 3 H.P.	$ 8	$ 8	$ 19	$ 30	52%
Motors 3 H.P. but less than 8 H.P.	$ 11	$ 11	$ 26	$ 40	56%
Motors 8 H.P. but less than 15 H.P.	$ 16	$ 16	$ 31	$ 45	55%
Motors 15 H.P. but less than 20 H.P.	$ 21	$ 21	$ 36	$ 50	53%
Motors 20 H.P. and over	$ 24	$ 24	$ 40	$ 55	52%
For parking lot lighting standards, each	$ 10	$ 10	$ 13	$ 15	66%
For private swimming pool	$ 30	$ 30	$ 53	$ 75	53%
For public swimming pools (including pools located at apartment houses, condominiums, mobile parks, recreational vehicle parks, and Mobile home subdivisions)	$ 60	$ 60	$ 230	$ 400	70%
Festoon lighting for outdoor areas	$ 25	$ 25	$ 53	$ 80	56%
PLUMBING PERMIT FEES (in addition to permit fees above)					
For each plumbing fixture on one trap or a set of fixtures on one trap (including water, drainage piping and backflow protection therefore)	$ 7	$ 7	$ 9	$ 10	88%
For each building sewer and each trailer park sewer	$ 15	$ 15	$ 23	$ 30	92%

CITY OF INDIO
BUILDING AND SAFETY DEPARTMENT
SERVICE FEES

Building and Safety Fees

Fee Description	Current Fee	Fee Effective January 1, 2013	Fee Effective July 1, 2013	Fee Effective January 1, 2014	Ultimate Cost Recovery Percentage
Rainwater systems - per drain (inside building)	$ 7	$ 7	$ 19	$ 30	85%
For each cesspool (where permitted)	$ 25	$ 25	$ 63	$ 100	70%
For each private sewage disposal system	$ 40	$ 40	$ 108	$ 175	62%
For each water heater and/or vent	$ 7	$ 7	$ 26	$ 45	57%
For each gas-piping system of one to five outlets	$ 5	$ 5	$ 10	$ 15	56%
For each additional gas-piping system outlet, per outlet	$ 1	$ 1	$ 8	$ 15	66%
For each industrial waste pretreatment interceptor including its trap and vent, except kitchen-type grease interceptors functioning as fixture traps	$ 7	$ 7	$ 79	$ 150	70%
For each installation, alteration or repair of water piping and/or water treating equipment, each	$ 7	$ 7	$ 14	$ 20	56%
For each repair or alteration of drainage or vent pipe, each fixture	$ 7	$ 7	$ 24	$ 40	56%
For each lawn sprinkler system on any one meter including backflow protection devices therefore	$ 7	$ 7	$ 16	$ 25	53%
For atmospheric-type vacuum breakers not included in item 12 above:					
1 to 5	$ 5	$ 5	$ 8	$ 10	88%
over 5, each	$ 1	$ 1	$ 4	$ 7	62%
For each backflow protective device other than atmospheric type vacuum breakers:					
2 inch (51 mm) diameter and smaller	$ 7	$ 7	$ 16	$ 25	53%
over 2 inches (51 mm) diameter	$ 15	$ 15	$ 20	$ 25	53%
For each graywater system	$ 40	$ 40	$ 58	$ 75	53%
For each medical gas piping system serving one to five inlet(s)/outlet(s) for a specific gas, per hour	$ 50	$ 50	$ 50	$ 50	70%
For each additional medical gas inlet(s)/outlet(s)	$ 5	$ 5	$ 13	$ 20	56%
Plumbing for Residential Pool	$ 40	$ 40	$ 58	$ 75	53%
Plumbing for Commercial Pool	$ 60	$ 60	$ 60	$ 60	85%
MECHANICAL FEES PERMITS					
Unit Fee Schedule (Note: the following do not include permit-issuing fee)					
1. Furnaces					
For the installation or relocation or each forced-air or gravity-type furnace or burner, including ducts and vents attached to such appliance, up to and including 100,000 Btu/h (29.3 kW)	$ 15	$ 15	$ 27	$ 40	56%
For the installation or relocation or each forced-air or gravity-type furnace or burner, including ducts and vents attached to such appliance, over 100,000 Btu/h (29.3 kW)	$ 18	$ 18	$ 47	$ 75	53%
For the installation or relocation or each floor furnace, including vent	$ 15	$ 15	$ 57	$ 100	47%

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CITY OF INDIO
BUILDING AND SAFETY DEPARTMENT
SERVICE FEES

Building and Safety Fees

Fee Description	Current Fee	Fee Effective January 1, 2013	Fee Effective July 1, 2013	Fee Effective January 1, 2014	Ultimate Cost Recovery Percentage
For the installation or relocation or each suspended heater, recessed wall heater or floor-mounted unit heater	$ 15	$ 15	$ 57	$ 100	47%
2. Appliance Vents					
For the installation or relocation or replacement of each appliance vent installed and not included in an appliance permit	$ 7	$ 7	$ 16	$ 25	53%
3. Repairs or Additions					
For the repair of, alteration of, or addition to each heating appliance, refrigeration unit, cooling unit, absorption unit, or each heating, cooling, absorption or evaporative cooling system, including installation or controls regulated by Mechanical Code	$ 14	$ 14	$ 57	$ 100	47%
4. Boilers, Compressors and Absorption Systems					
For the installation or relocation of each boiler or compressor to and including 3 horsepower (10.6 kW), or each absorption system to and including 100,000 Btu/hr (29.3 kW)	$ 15	$ 15	$ 57	$ 100	47%
For the installation or relocation of each boiler or compressor over 3 horsepower (10.6 kW) to and including 15 horsepower (52.7 kW), or each absorption system over 100,000 Btu/hr (29.3 kW) to and including 500,000 Btu/h (146.6 kW)	$ 27	$ 27	$ 76	$ 125	44%
For the installation or relocation of each boiler or compressor over 15 horsepower (52.7 kW) to and including 30 horsepower (105.5 kW), or each absorption system over 500,000 Btu/hr (146.6 kW) to and including 1,000,000 Btu/h (293.1 kW)	$ 37	$ 37	$ 94	$ 150	42%
For the installation or relocation of each boiler or compressor over 30 horsepower (105.5 kW) to and including 50 horsepower (176 kW), or each absorption system over 1,000,000 Btu/hr (293.1 kW) to and including 1,750,000 Btu/h (512.9 kW)	$ 55	$ 55	$ 115	$ 175	41%
For the installation or relocation of each boiler or compressor over 50 horsepower (176 kW), or each absorption system over 1,750,000 Btu/hr (512.9 kW)	$ 93	$ 93	$ 146	$ 200	40%
5. Air Handlers					
For each air-handling unit to and including 10,000 cubic feet per minute (cfm) (4919 L/s), including ducts attached thereto Note: this fee does not apply to an air-handling unit which is a portion of a factory-assembled appliance, cooling unit, evaporative cooler or absorption unit for which a permit is required elsewhere in the Mechanical Code.	$ 11	$ 11	$ 30	$ 50	47%
For each air-handling unit over 10,000 cfm (4719 L/s)	$ 18	$ 18	$ 72	$ 125	44%

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CITY OF INDIO
BUILDING AND SAFETY DEPARTMENT
SERVICE FEES

Building and Safety Fees

Fee Description	Current Fee	Fee Effective January 1, 2013	Fee Effective July 1, 2013	Fee Effective January 1, 2014	Ultimate Cost Recovery Percentage
6. Evaporative Coolers					
For each evaporative cooler other than portable type	$ 11	$ 11	$ 60	$ 110	52%
7. Ventilation and Exhaust					
For each ventilation fan connected to a single duct	$ 7	$ 7	$ 14	$ 20	56%
For each ventilation system which is not a portion of any heating or air-conditioning system authorized by a permit	$ 11	$ 11	$ 18	$ 25	53%
For the installation of each hood which is served by mechanical exhaust, including the ducts for such hood	$ 11	$ 11	$ 43	$ 75	53%
8. Incinerators					
For the installation or relocation of each domestic-type incinerator	$ 18	$ 18	$ 84	$ 150	70%
For the installation or relocation of each commercial or industrial-type incinerator	$ 15	$ 15	$ 107	$ 200	70%
9. Miscellaneous					
For each appliance or piece of equipment regulated by the Mechanical Code but not classed in other appliance categories, or for which no other fee is listed in the table	$ 11	$ 11	$ 43	$ 75	53%
Mechanical Fee for Swimming Pools	$ 24	$ 24	$ 49	$ 75	53%
MOBILE HOME PLAN CHECK AND PERMIT ISSUANCE FEES					
Mobile Home Permit Issuance Fee	$ -	$ -	$ 20	$ 40	56%
Mobile Home Awning	$ 50	$ 50	$ 80	$ 110	52%
Mobile Home Electrical	$ 7	$ 7	$ 41	$ 75	53%
Mobile Home Foundation	$ 59	$ 59	$ 139	$ 220	52%
Mobile Home Plumbing	$ 7	$ 7	$ 41	$ 75	53%
Mobile Home Setdown	$ 196	$ 196	$ 188	$ 180	51%
MISCELLANEOUS FEES					
Business License Inspection - Commercial	$ 130	$ 95	$ 90	$ 85	89%
Business License Inspection - Residential	$ 130	$ 35	$ 35	$ 35	99%
Demolition Fees	$ 141	$ 141	$ 158	$ 175	82%
Note: Permit Renewal Fee (for MFS - fee is 50% of the permit fee, as per policy) [2]					

[1] Model home reviews are not issued an initial permit. This one hour is an average per development that includes plan checking of the model/master plans and each repeat unit.

[2] Permit Renewal Fee is a policy-based fee, set to 50% of the original permit fee.

CITY OF INDIO
ENGINEERING DEPARTMENT
SERVICE FEES

Engineering Fees

Fee Description	Current Fee	Fee Effective January 1, 2013	Fee Effective July 1, 2013	Fee Effective January 1, 2014	Ultimate Cost Recovery Percentage
Plan Check Fees					
1 Final Map - Filing Fee	$ 300	$ 300	$ 550	$ 800	64%
2 Final Tract Map (per sheet)	$ 750	$ 750	$ 1,125	$ 1,500	60%
3 Final Parcel Map (per sheet)	$ 750	$ 750	$ 1,025	$ 1,300	61%
4 Final Tract Map Amendment (per sheet)	$ -	$ -	$ 400	$ 800	75%
5 Final Parcel Map Amendment (per sheet)	$ -	$ -	$ 400	$ 800	75%
6 Legal Description and Plot Plan	$ -	$ 1,071	$ 1,071	$ 1,071	100%
7 Mass Grading Plans (per sheet)	$ 750	$ 750	$ 1,175	$ 1,600	56%
8 Rough Grading Plans (per sheet)	$ 750	$ 750	$ 1,325	$ 1,900	53%
9 Precise Grading Plans (per sheet)	$ 750	$ 750	$ 1,525	$ 2,300	54%
10 Signing and Striping Plans (per sheet)	$ 750	$ 750	$ 1,175	$ 1,600	56%
11 Traffic Signal Plans (per sheet)	$ 750	$ 750	$ 1,475	$ 2,200	51%
12 Storm Drain Plans (per sheet)	$ 750	$ 750	$ 1,225	$ 1,700	60%
13 Street Light Plans (per sheet)	$ 750	$ 750	$ 1,175	$ 1,600	56%
14 Street Improvement Plans (per sheet)	$ 750	$ 750	$ 1,325	$ 1,900	53%
15 SWPPP/NPDES Plans	$ -	$ -	$ 1,250	$ 2,500	88%
16 PM10 Plans	$ 500	$ 500	$ 1,250	$ 2,000	93%
17 WQMP Preliminary	$ 500	$ 500	$ 1,000	$ 1,500	70%
18 WQMP Final	$ 500	$ 500	$ 1,500	$ 2,500	88%
19 Hydrology Report	$ 500	$ 500	$ 1,250	$ 2,000	70%
20 Additional Plan Check (per add'l plan check submittal after 3 submittals)	$ 1,000	$ 1,000	$ 1,000	$ 1,000	56%
21 Plan Check Revision (per sheet)	$ 250	$ 250	$ 482	$ 714	67%
Inspection Fees					
1 On-Site and Off-Site Improvements (project value >$10,001)					
a) Permit Processing	$ 50	$ 357	$ 357	$ 357	100%
b) Inspection ($10,001 - $50,000)	$ 805	$ 1,428	$ 1,428	$ 1,428	100%
c) Inspection ($50,001 - $100,000)	$ 2,137	$ 3,570	$ 3,570	$ 3,570	100%
d) Inspection ($100,001 - $500,000)	$ 6,461	$ 14,992	$ 14,992	$ 14,992	100%
e) Inspection ($500,001 - $1,000,000)	$ -	$ 35,696	$ 35,696	$ 35,696	100%
f) Inspection ($1,000,001 - $2,500,000)	$ 47,784	$ 96,378	$ 96,378	$ 96,378	100%
g) Inspection (> $2,500,001)	$ -	$ 114,226	$ 114,226	$ 114,226	100%
2 SWPPP/NPDES Inspection	$ -	$ -	$ 357	$ 714	100%
3 Single Family Residential Final Grading (per lot)	$ -	$ -	$ 179	$ 357	50%
4 Survey Monument (per lot)	$ -	$ -	$ 90	$ 179	50%
Condition Review					
1 Subdivisions (per project)	$ 500	$ 500	$ 786	$ 1,071	100%

CITY OF INDIO
ENGINEERING DEPARTMENT
SERVICE FEES

Engineering Fees

	Fee Description	Current Fee	Fee Effective January 1, 2013	Fee Effective July 1, 2013	Fee Effective January 1, 2014	Ultimate Cost Recovery Percentage
2	CFD Formation (fee is for City administrative time/cost only, outsourced formation consultant costs charged separately as a pass-through)	$ 1,000	$ 1,000	$ 7,282	$ 13,564	100%
3	LLMD Formation (fee is for City administrative time/cost only, outsourced formation consultant costs charged separately as a pass-through)	$ 5,000	$ 5,000	$ 4,285	$ 3,570	100%
4	Special Assessment District Formation (fee is for City administrative time/cost only, outsourced formation consultant costs charged separately as a pass-through)	$ 5,000	$ 5,000	$ 9,639	$ 14,278	100%
	Soils/Geotechnical Report					
1	Soils/Geotechnical Report	$ 500	$ 500	$ 1,000	$ 1,500	70%
	Traffic Study Review					
1	Traffic Study Review	$ 750	$ 750	$ 3,625	$ 6,500	52%
	Right-of-Way Vacation					
1	Right-of-Way Vacation	$ 1,000	$ 3,570	$ 3,570	$ 3,570	100%
	Encroachment Permit					
1	Permit Processing	$ 50	$ 357	$ 357	$ 357	100%
2	Minor Encroachment Permit Inspections (project value <10K)	$ 153	$ 357	$ 357	$ 357	100%
3	Utility - Annual Blanket Permit	$ -	$ 1,428	$ 1,428	$ 1,428	100%
4	Traffic Control - Plan Review	$ -	$ 357	$ 357	$ 357	100%
5	Renew Expired Permit	$ -	$ 357	$ 357	$ 357	100%
	Transportation Permit					
1	Single Trip	$ 16	$ 16	$ 16	$ 16	4%
2	Annual	$ 90	$ 90	$ 90	$ 90	25%
	Other					
1	Map Reproduction (per sheet)	$ 10	$ 90	$ 90	$ 90	51%
2	Records and Info Research (per 15 minutes after first 5 minutes)	$ 26	$ 89	$ 89	$ 89	100%
3	Weed Abatement Charge (per hour)	$ -	$ 357	$ 357	$ 357	100%

Notes:

For services required in excess of standard approaches, the City Manager or the City Manager's designee may estimate the appropriate fee based on the adopted fully burdened hourly rate for each department, or require a deposit against which hours will be charged at the adopted fully burdened hourly rate.

CITY OF INDIO
PLANNING DEPARTMENT
SERVICE FEES

Planning Fees

Fee Description	Current Fee	Fee Effective January 1, 2013	Fee Effective July 1, 2013	Fee Effective January 1, 2014	Ultimate Cost Recovery Percentage
ZONING					
Change of Zone	$ 3,500	$ 3,500	$ 4,250	$ 5,000	53%
Variance - Minor	$ 1,000	$ 1,000	$ 1,750	$ 2,500	43%
Variance - Major	$ 2,500	$ 2,500	$ 3,750	$ 5,000	71%
Zoning Text Amendment	$ 3,500	$ 3,500	$ 4,500	$ 5,500	39%
Zoning Letter	$ 175	$ 175	$ 213	$ 250	85%
General Plan Map Amendment	$ 5,500	$ 5,500	$ 6,500	$ 7,500	48%
Development Agreement	$ 5,000	$ 5,000	$ 7,500	$ 10,000	88%
Development Agreement Extension	$ 5,000	$ 5,000	$ 5,000	$ 5,000	90%
Development Review Committee Meetings	$ 1,000	$ 1,000	$ 1,050	$ 1,100	94%
Conceptual/Specific Plan, Specific Plan Amendment, Project Master Plan	$ 10,000	$ 10,000	$ 10,000	$ 10,000	49%
CONDITIONAL USE PERMITS					
Conditional Use Permit - Administrative	$ 2,500	$ 2,500	$ 2,500	$ 2,500	82%
Conditional Use Permit - Planning Commission	$ 2,500	$ 2,500	$ 3,500	$ 4,500	63%
Conditional Use Permit - Wireless/Antenna	$ 2,500	$ 2,500	$ 3,000	$ 3,500	93%
SUBDIVISION					
Tentative Tract Map (> 5 lots)	$ 5,000	$ 5,000	$ 6,500	$ 8,000	68%
Tentative Parcel Map (< 5 lots)	$ 2,500	$ 2,500	$ 3,250	$ 4,000	57%
Modification of Tentative Map	$ 2,500	$ 2,500	$ 2,750	$ 3,000	64%
Map Extension	$ 2,500	$ 2,500	$ 2,000	$ 1,500	64%
Reversion to Acreage	$ 2,500	$ 2,500	$ 2,750	$ 3,000	51%
Lot Line Adjustment	$ 500	$ 500	$ 800	$ 1,100	59%
Certificate of Compliance	$ 500	$ 500	$ 550	$ 600	85%
ENVIRONMENTAL					
Statutory/Categorical Exemption [*1]	$ -	$ -	$ 275	$ 550	78%
Initial Study	$ 5,000	$ 5,000	$ 3,750	$ 2,500	53%
Negative Declaration (Deposit)	$ 5,000	$ 5,000	$ 3,750	$ 2,500	53%
EIR (Deposit)	$ 5,000	$ 5,000	$ 7,500	$ 10,000	85%
DESIGN REVIEW					
Design Review - Administrative	$ 2,500	$ 2,500	$ 2,500	$ 2,500	60%
Design Review - Planning Commission	$ 2,500	$ 2,500	$ 3,250	$ 4,000	67%

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CITY OF INDIO
PLANNING DEPARTMENT
SERVICE FEES

Planning Fees

Fee Description	Current Fee	Fee Effective January 1, 2013	Fee Effective July 1, 2013	Fee Effective January 1, 2014	Ultimate Cost Recovery Percentage
OTHER					
Annexation Review - Property Owner Initiated	$ 10,000	$ 10,000	$ 12,500	$ 15,000	71%
Codes, Covenants & Restrictions (CC&R's) Review	$ 3,500	$ 3,500	$ 2,100	$ 700	99%
Public Convenience & Necessity	$ 500	$ 500	$ 750	$ 1,000	47%
APPEAL FEES					
Appeal of Staff Decision to Planning Commission	$ 450	$ 450	$ 725	$ 1,000	53%
Appeal of Planning Commission Decision to City Council	$ 450	$ 450	$ 975	$ 1,500	43%
Single Family Resident (in City)	$ 450	$ 450	$ 475	$ 500	27%
WILLIAMSON ACT [*2]					
Cancellation Review	$ 5,500	$ 5,500	$ 5,250	$ 5,000	N/A
Establishment	$ 5,500	$ 5,500	$ 5,250	$ 5,000	N/A
Enlargement	$ 5,500	$ 5,500	$ 5,250	$ 5,000	N/A
Disestablishment	$ 5,500	$ 5,500	$ 5,250	$ 5,000	N/A
Process Fee for Non-Renewal	$ 5,500	$ 5,500	$ 5,250	$ 5,000	N/A
SIGN PERMITS					
Temporary Banner Permit	$ 75	$ 75	$ 98	$ 120	51%
Temporary Real Estate Sign	$ -	$ -	$ 60	$ 120	51%
Permanent Sign	$ 100	$ 100	$ 200	$ 300	51%
MISCELLANEOUS FEES					
Business License Review - Commercial	$ -	$ 38	$ 38	$ 75	97%
Business License Review - Residential	$ -	$ 15	$ 15	$ 30	97%
Miscellaneous Site Inspection	$ -	$ -	$ 100	$ 200	85%
Zoning Letter / Research	$ 175	$ 175	$ 213	$ 250	71%
Assessment District Review [*2]	$ 5,000	$ 5,000	$ 5,000	$ 5,000	N/A
Special / Temporary Use Permit - Administrative	$ 175	$ 175	$ 338	$ 500	28%
Special / Temporary Use Permit - Requiring Public Hearing	$ 500	$ 500	$ 625	$ 750	16%
BUILDING PLAN REVIEW / LANDSCAPE PLAN REVIEW					
Repeat Tract Home / Other Residential Additions or Improvements / Commercial Tenant Improvement	$ -	$ -	$ 50	$ 100	85%
New Commercial/Multifamily/Mixed Use	$ 500	$ 500	$ 625	$ 750	91%
BUILDING / LANDSCAPE INSPECTION					
Building / Landscape Inspections (fee is per building permit)	$ 150	$ 150	$ 175	$ 200	85%

Note: Plan check fees are based on average times required to compete the process. Actual charges may vary if staff time significantly deviates from the average staffing effort.

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Appendix D: Affirmatively Furthering Fair Housing Analysis

Table of Contents

Figures

1 Introduction

Fair housing occurs when individuals of similar income levels have the same range of housing choice available to them in the same housing market regardless of their characteristics as protected under local, State, and Federal laws. It is important to the City that its citizens have fair housing choice, free from discrimination on the basis of race/ethnicity, religion, sex, marital status, ancestry, national origin, color, familial status, or disability, and other characteristics protected by the California Fair Employment and Housing Act, California Government Code Section 65008, and other State and Federal fair housing and planning laws. In 2018, Assembly Bill 686 – Affirmatively Further Fair Housing, amended Sections 65583 and 65582.2 of the California Government Code to require a public agency to administer its programs and activities relating to housing and community development in a manner to affirmatively further fair housing.

From freeway expansion to discriminatory housing practices, historically underserved communities across the nation have experienced decades of housing disinvestment and infrastructure underinvestment, leaving many communities with higher rates of air pollution, poverty, unemployment, educational attainment, and health risks. State and Federal laws, such as the Fair Housing Act, have established pathways for local jurisdictions to create more diverse and equitable communities, but reversing decades of discriminatory policies at all levels of the public and private sector is complex, and many challenges to equitable development remain. The Housing Element seeks to affirmatively further fair housing by first identifying segregated living patterns and barriers to fair housing, then designating sites for affordable housing in areas of opportunity and implementing programs that aim to replace segregated living patterns and transform racially and ethnically concentrated areas of poverty. Ensuring that sites for housing, particularly units available for lower-income households, are located in high resource areas, rather than concentrated in areas of high segregation and poverty, requires jurisdictions to plan for housing with regards to the accessibility of various opportunities including jobs, transportation, educational opportunities, and health services.

This section serves as an assessment of fair housing practices pursuant to California Government Code Section 65583(c)(9) in the City of Indio (City). Housing Elements are required to include the following:

- A summary of fair housing issues in the jurisdiction and an assessment of the jurisdiction's fair housing enforcement and outreach capacity;
- An analysis of available federal, state, and local data and knowledge to identify integration and segregation patterns and trends, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs within the jurisdiction, including displacement risk;
- An assessment of the factors that contribute to the fair housing issues identified in the analysis;
- An identification of the jurisdiction's fair housing priorities and goals, giving highest priority to the greatest contributing factors that limit or deny fair housing choice or access to opportunity, or negatively impact fair housing or civil rights compliance; and
- Measurable strategies and actions to implement the fair housing priorities and goals in the form of programs to affirmatively further fair housing.

City of Indio AFFH Analysis

2 Indio Analysis of Impediments

The City intends to affirmatively further fair housing choice and promote equal housing opportunity, in accordance with requirements in State Fair Housing and Housing Element law and Federal law. This AFFH Assessment was built on the foundation of the City's Analysis of Impediments to Fair Housing Choice (AI), which was adopted in June of 2019.

The Analysis of Impediments (AI) presents an overview of laws, regulations, conditions, and other possible obstacles that could affect an individual's or household's access to housing in Indio. The AI includes:

- A comprehensive review of Indio's laws, regulations and administrative policies, procedures and practices, as well as an assessment of how they affect the location, availability and accessibility of housing, and

- An assessment of conditions, both public and private, affecting fair housing choice.

The following is a list of key conclusions and potential impediments that may exist in the City of Indio as identified in the AI:

Race and Ethnicity Trends

Indio residents have been predominantly comprised of two racial/ethnic groups: White and Hispanic. From 1990 to 2000, Hispanic people remained the majority Ethnic/ Racial groups in Indio with nearly 75 percent of the population. In 2010, Hispanic people population slightly dropped to 68 percent, primarily due to gains in White and Asian populations. Black residents remained consistent, averaging 2 percent of the population.

For the Region, Hispanic residents represent 47 percent versus 37 percent for White residents. It's important to note that White people (non-Hispanic) was the only racial /ethnic group to lose population in in the Region as a whole. Starting in 2010, White people (non-Hispanic) became the minority population in the Region, which remains constant today.

Income by Housing Tenure

The 2014 American Community Survey provides updated information on the household income distribution. The table below provides the estimated household income by tenure in 2014. Estimates indicate that approximately 45 percent (7455 households) of Indio's owner-occupied households and 78 percent (6905) of renter-occupied households had an income less than the Area Medium Income. For renter households, 25 percent fall in the extremely low-income category (<= 30% HAMFI). Many of these households are farmworkers who earn $10,000 to $14,000 per year. A 2015 Desert Sun investigation found about 16,000 rent-restricted housing units and at least 48,000 households who would qualify for them — meaning the valley has only about a third of the affordable housing units it needs.

Housing Affordability

Tenure

In 2014, 56 percent of all renters had a housing cost burden. Of those renters, 27 percent had an extreme cost burden, paying 50 percent or more of their income on housing. The highest percentage of cost burden households are low-income (>30% to <=50% HAMFI) with 85 percent of the households paying more than 30 percent of their income on housing. The City works with the County Housing Authority to assist those residents with a cost burden by providing public assistance or Housing Choice Vouchers

Fair Housing Services

From 2015–2017, IFHMB provided fair housing services to 82 Indio residents. Of these individuals, 97 percent were low income. The largest race/ethic group provided fair housing services were Hispanic. Below summarize the most prominent fair housing issues from 2015-2017 based on percentage:

- 2015: 17 provided with Fair Housing Services. Of those provided, 35 percent alleged discrimination based on disability; 24 percent based on sex; 18 percent based on race; 12 percent national origin; and 12 percent based on source of income.
- 2016: 32 provided with Fair Housing Services. Of those provided, 68 percent alleged discrimination based on familial status; 28 percent based on disability; 4 percent based on race.
- 2017: 33 provided with Fair Housing Services. Of those provided, 64 percent alleged discrimination based on disability; 18 percent based on sex; 18 percent based on national origin.

3   Housing Element Outreach

While outreach and community engagement have always been important, in recent years significant strides have been made in technology and level of effort regarding engagement. Past engagement may not always have had multiple forms of media, meaning that in-person public meetings were the primary form of engagement, with surveys and stakeholder interviews and other types of engagement taking a back seat. In-person public meetings are not always the most accessible for multiple reasons. If a meeting is at only one specific time, or if it is only offered in English, it can create participation barriers for those that may be unable to attend at the specified time, or people without proficiency in English.

Engagement related to the Housing Element has attempted to be comprehensive while in the context of the COVID-19 pandemic. An English/Spanish online survey was used to engage residents on local housing needs and concerns. All outreach and outreach material were available in English and Spanish to foster participation across demographics, as 50.2 percent of the population in Indio is Spanish speaking. Stakeholders were interviewed to better understand housing policy, needs, priorities, opportunities, and constraints. Virtual English/Spanish public workshops were also held to allow for interested residents to learn and provide feedback, while observing stay at home orders. While this outreach was conducted virtually, participants had the option of joining through their computers, tablets, or using a call-in number if they did not have access to internet. All workshops were also streamed live onto Facebook, which also allowed for post-meeting comments to be submitted. In addition, the outreach was held in the evenings, outside of regular working hours. Stakeholder interviews were offered to all interested parties and were conducted virtually in a one-on-one setting.

Please refer to **Appendix F, Community Engagement Results**, for a full summary of outreach material and outreach conducted as part of the Housing Element update.

4   Assessment of Fair Housing

4.1   Fair Housing Enforcement and Outreach Capacity

This section discusses the fair housing services available to residents in the City of Indio and the corresponding organizations that provide fair housing services available to both providers and consumers of housing, as well as the nature and extent of fair housing complaints received by the fair housing provider. In general, fair housing services include investigating and resolving housing discrimination complaints; discrimination auditing and testing; and education and outreach, such as disseminating fair housing information through written materials, workshops and seminars.

The City of Indio contracts with the Inland Fair Housing and Mediation Board (IFHMB's) to provide fair housing services for its residents. Fair housing is providing information, investigation, education, conciliation, and/or referral of housing discrimination complaints free of charge to individuals. It also involves fair housing workshops that are offered year-round to educate housing providers, tenants, homeowners, and financial and lending institutions on the key aspects of fair housing laws. From 2015–2017, IFHMB provided fair housing services to 82 Indio residents. Of these individuals, 97 percent were lower income earners. The largest race/ethic group which were provided fair housing services were Hispanic people.

According to the California Department of Employment and Fair Housing (CDEFH), between the calendar years of 2009-2013, there were a total of 33 fair housing cases in the City of Indio. Within this period, the highest number of fair housing cases filed were on the basis of race/color, resulting in a total of 12 cases, follow by familial status with seven cases. Sexual orientation and having a national origin from Mexico had zero housing cases filed within the same period. Further, data from the HCD AFFH data viewer tool shows that between 2013 – 2021 there were fewer than 0.5 Fair Housing Equal Opportunity inquiries per one-thousand people in Indio, as reported by the U.S. Department of Housing and Urban Development.

Additional organizations that offer fair housing services and are available to the residents of Indio include:

- U.S. Department of Housing and Urban Development (HUD)
- California Department of Fair Employment and Housing (DFEH)
- Fair Housing Council of Riverside Council
- Housing Authority of the County of Riverside
- Inland Counties Legal Services, Inc. (ICLS)

4.2   Segregation and Integration

Patterns of segregation have been commonly linked to poorer life outcomes in income, housing equity, educational attainment, and life expectancy, according to research from the University of California, Berkeley (UC Berkeley)[1]. Affirmatively furthering fair housing involves overcoming patterns of segregation that foster inclusive communities.

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[1] S. Menedian, S. Gambhir. "Racial Segregation in the San Francisco Bay Area," *Othering & Belonging Institute, UC BERKLEY, 2018,* https://belonging.berkeley.edu/study-finds-strong-correlations-between-segregation-and-life-outcomes-sf-bay-area.

4.2.1 Race and Ethnicity

The population within the City of Indio is primarily White or Hispanic. Those that identify as Hispanic can be of any race. Indio's Hispanic population increased by 11.4 percent between 2010 and 2019 and made up the largest segment of the 2019 population (64.2 percent). Indio's White population increased by 28.5 percent during the same period and represented 29.5 percent of the population in 2019.

Generally, the average racial composition and number of people of different races or ethnicities in neighborhoods differs depending on location, which can act as a measure of segregation by neighborhood. To further examine this, this assessment relies on a calculation of the average racial composition of neighborhoods experienced by members of each racial group. These are sometimes referred to as "exposure indices". This is because the exposure indices demonstrates the exposure a given race group experiences with members of their own and each other race (as a percentage of 100) in an average neighborhood of the city (or metropolitan area) being examined.

In the City of Indio, Hispanic residents are exposed to 79.1% Hispanic residents, and 16.1% White residents. On the other hand, White residents are exposed to 62.2% Hispanic residents and 32% White residents.[2] The exposure for White residents to other ethnic/racial groups is somewhat consistent with the ethnic/racial composition of the City; however, Hispanic residents have a lower percentage of exposure to White residents and higher percentage of exposure to Hispanic residents than the ethnic/racial composition of the City.

Another measure of segregation between two groups is the dissimilarity index (DI). The DI measures the degree to which two specific groups are distributed across a geographic area. The DI varies between 0 and 100 and measures the percentage of one group that would have to move across neighborhoods to be distributed the same way as the second group. A dissimilarity index of 0 indicates conditions of total integration under which both groups are distributed in the same proportions across all neighborhoods. A dissimilarity index of 100 indicates conditions of total segregation such that the members of one group are located in completely different neighborhoods than the second group.

Generally, the City of Indio is considered to be moderately segregated. Indio received an index rating of 41.1 when comparing White and Hispanic populations, indicating that roughly 41.1% of Hispanic households would need to move across neighborhoods to be distributed the same way as White households in the City. Since the other ethnic/racial groups within the City have a small population percentage, the DI may be high even if the group is evenly distributed throughout the area.

Indio residents have been predominantly comprised of two racial/ethnic groups: White residents and Hispanic residents, for which there can be overlap. From 1990 to 2000, the Hispanic population remained the majority ethnic group in Indio, with nearly 75 percent of the population. In 2010, the Hispanic population slightly dropped to 68 percent, primarily due to increasing White and Asian populations. The African American/Black population remained consistent, at an average of 2 percent of the population. As shown in **Figure 1, Racial Demographics Map**, the City's Non-White population spans the largest portion of the City. The White population in Indio is concentrated on the City's southern and western boundaries.

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[2] Frey, W. H., &; Myers, D. (n.d.). Segregation: Neighborhood Exposure by Race. CensusScope. https://www.censusscope.org/us/s6/p36448/chart_exposure.html.
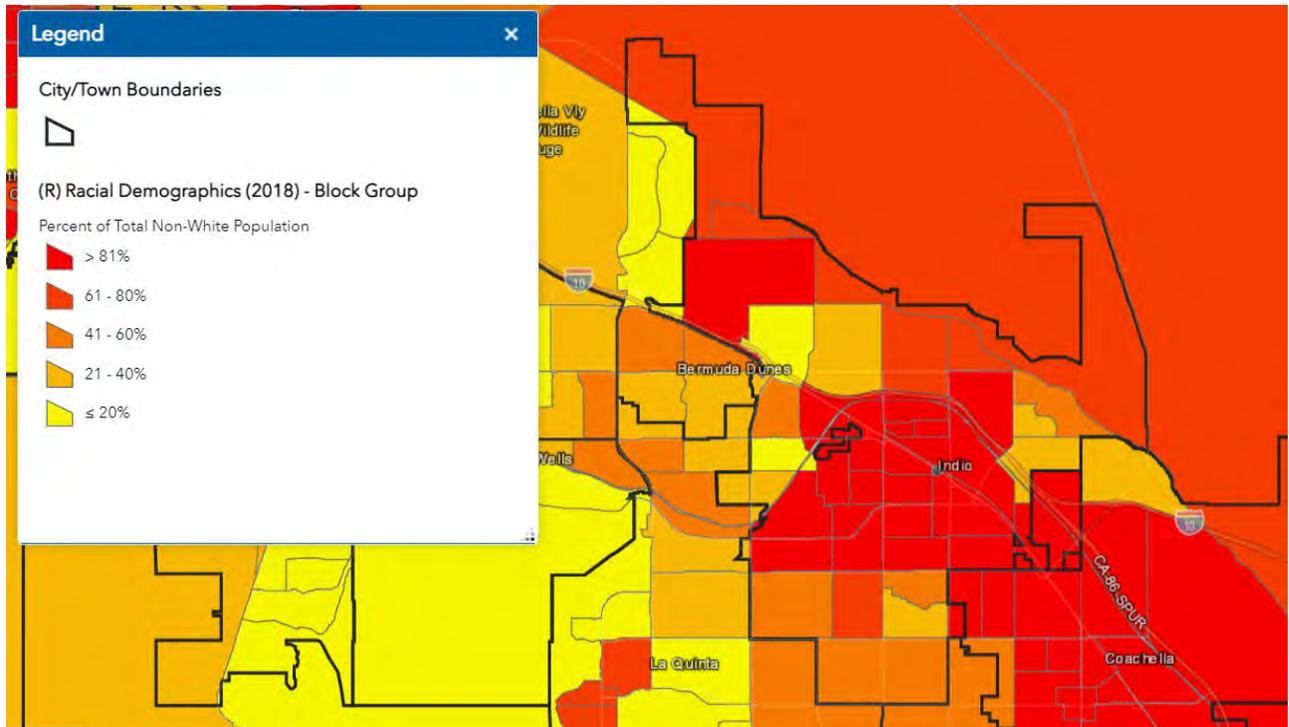
Figure 1. Racial Demographics Map[3]

4.2.2   Household Income

Household income is the most important factor determining a household's ability to balance housing costs with other basic life necessities, although economic factors that affect a household's housing choice are not a fair housing issue per se. Fair housing issues occur when relationships among household income, household type, race/ethnicity and other factors create misconceptions, biases, and differential treatments. Discriminatory housing practices of the past such as redlining, restrictive zoning, urban renewal, and steering, while illegal today, have led to a disproportionate gap in household wealth based on race and ethnicity. Within the SCAG region, African American households make up the largest proportion of extremely low-income households. Because home ownership paired with appreciation of home values has long been a pathway to wealth accumulation, and homeownership for many years was primarily afforded to White households, gaps in household income persist. Household income in the City of Indio is shown on **Figures 2-4,** below. **Figure 2** shows that the lowest median income in Indio is found in one concentration, between Indio Boulevard and the I-10 freeway. That same area has over 40% of residents in poverty. Areas to the south of this concentration of poverty have the next lowest incomes and percentages of people in poverty as shown on **Figures 3 and 4.**
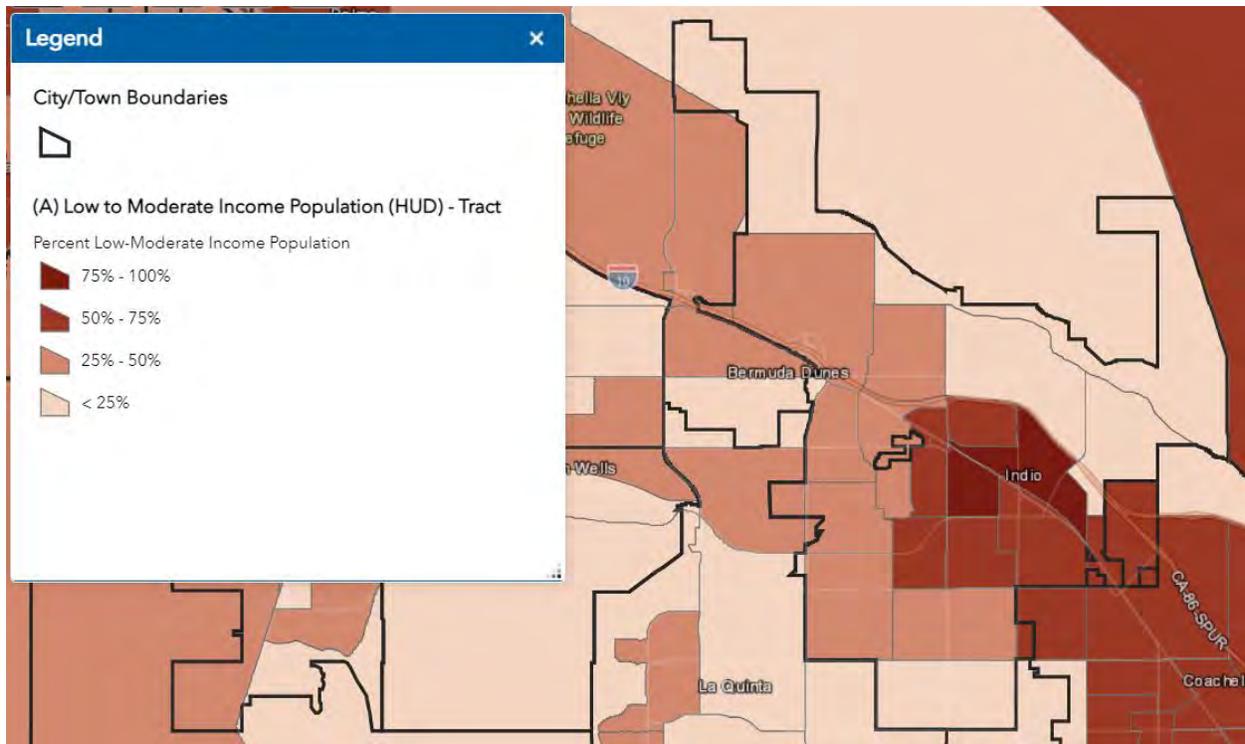
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[3] HUD. (n.d.). Affirmatively Furthering Fair Housing. HUD AFFH. https://egis.hud.gov/affht/.
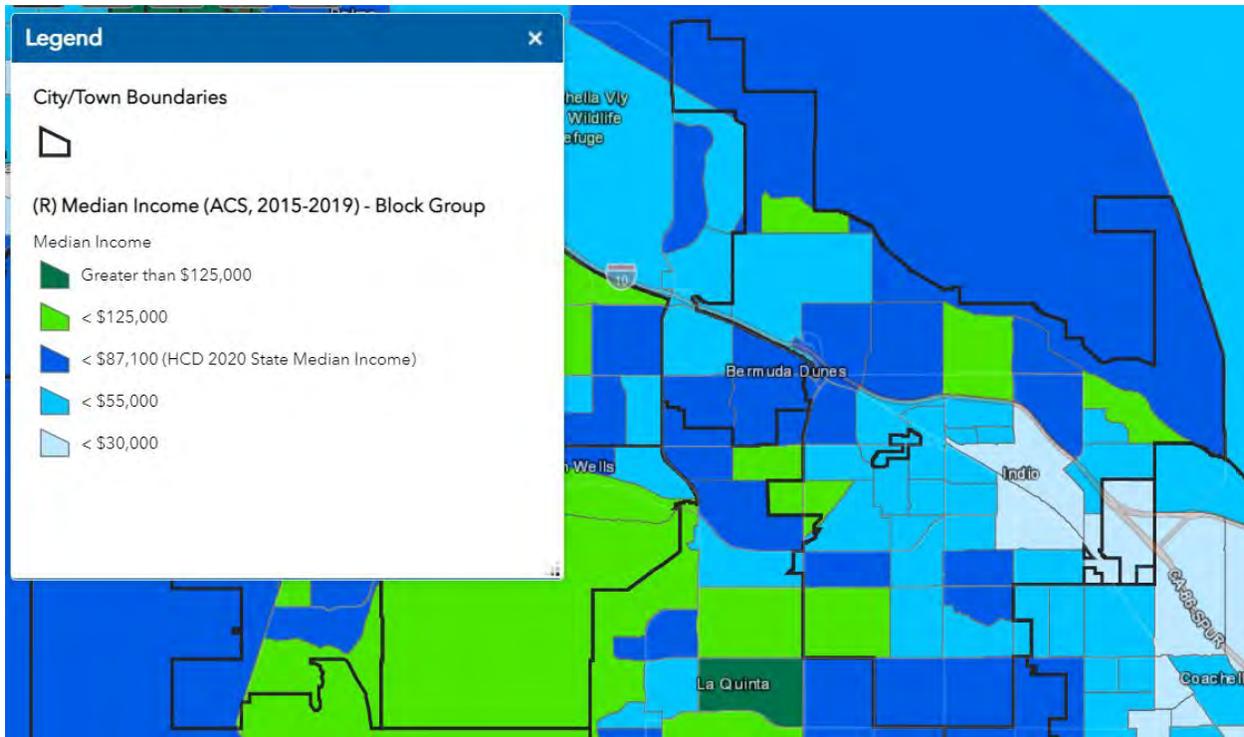
Figure 2. Median Income

**Figure 3. Poverty Status**
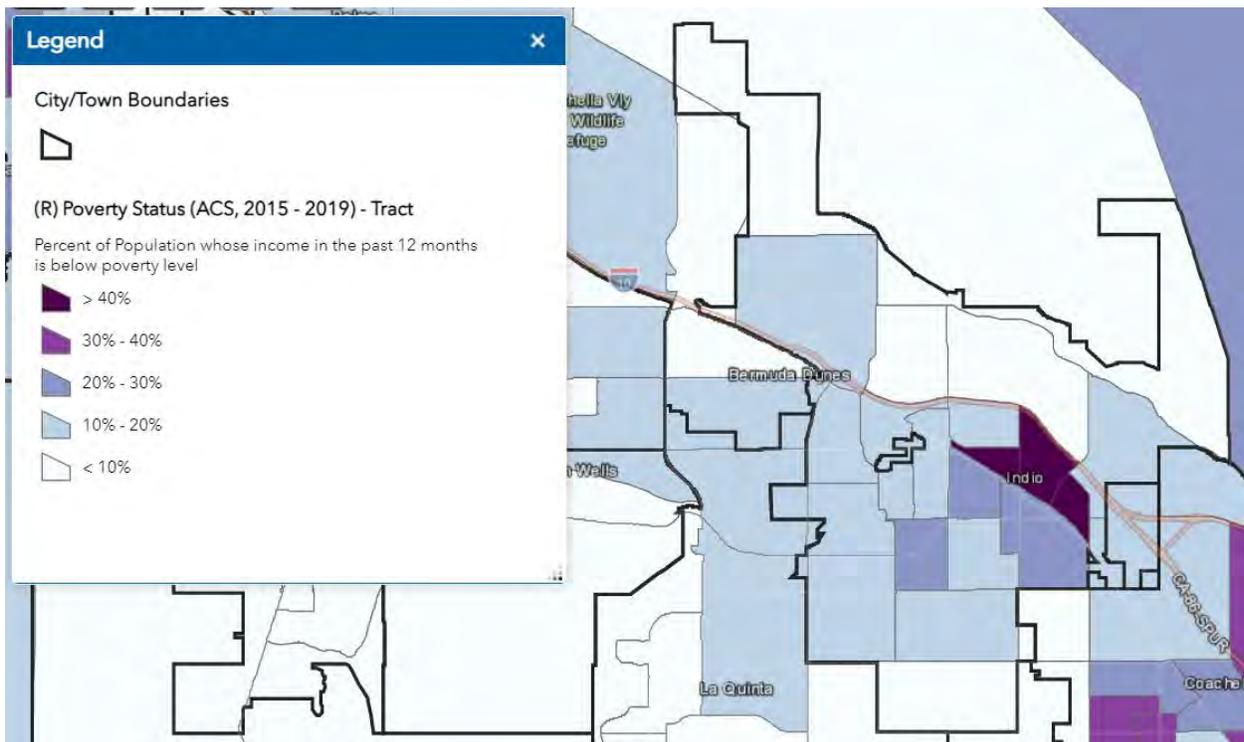
City of Indio AFFH Analysis

Figure 4. Low to Moderate Income

4.2.3 Familial Status

Family structure is something that impacts the care of children, type of housing needed, financial needs, and more. Single-parent households require more time to take care of children than married or cohabitating couples, which can impact the jobs available to parents, income levels, and the amount of support afforded to children. Family structure is something that has evolved over time in the United States, with fewer couples marrying, and cohabitation occurring more often. Families with children, especially those who are renters, may face discrimination or differential treatment in the housing market. For example, some landlords may charge larger households a higher rent or security deposit.

Figure 5 shows that there is a high proportion of children in single mother led households in northwestern Indio. **Figure 6** shows that there are not many adults in Indio that live alone, with slightly higher rates of adults living alone in southern Indio. **Figure 7** displays the lowest rates of adults living with a spouse was in central Indio. The highest rates of adults living with a spouse are in northern Indio. This area of higher rates of adults living with spouses includes the same census tract that has the highest percent of children in single mother households. **Figure 8** shows that this census tract has a very low rate of children in married couple families, meaning that households with children here are likely in cohabitating situations. **Figure 8**, demonstrates the proportion of children in married couple households. The figures below collectively demonstrate the strong presence of families with children in Indio emphasizing the need for access to educational and recreational opportunities.
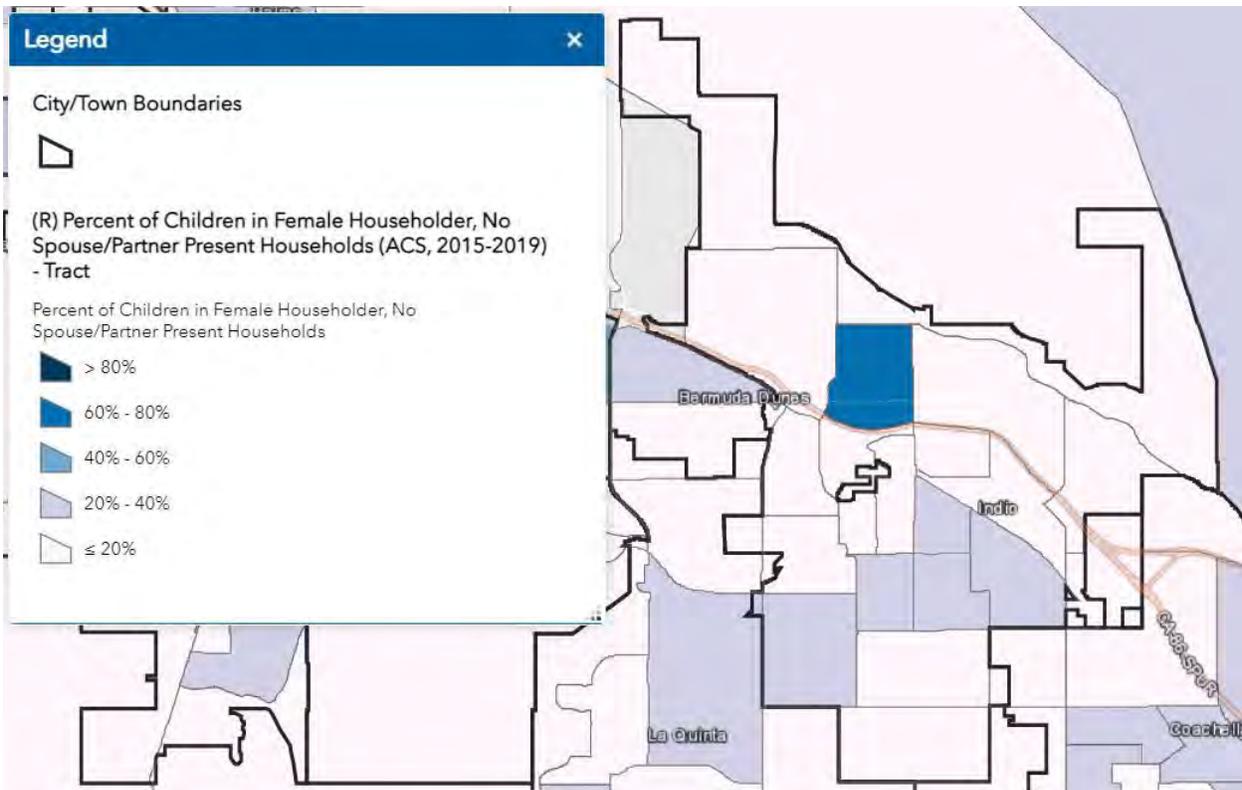
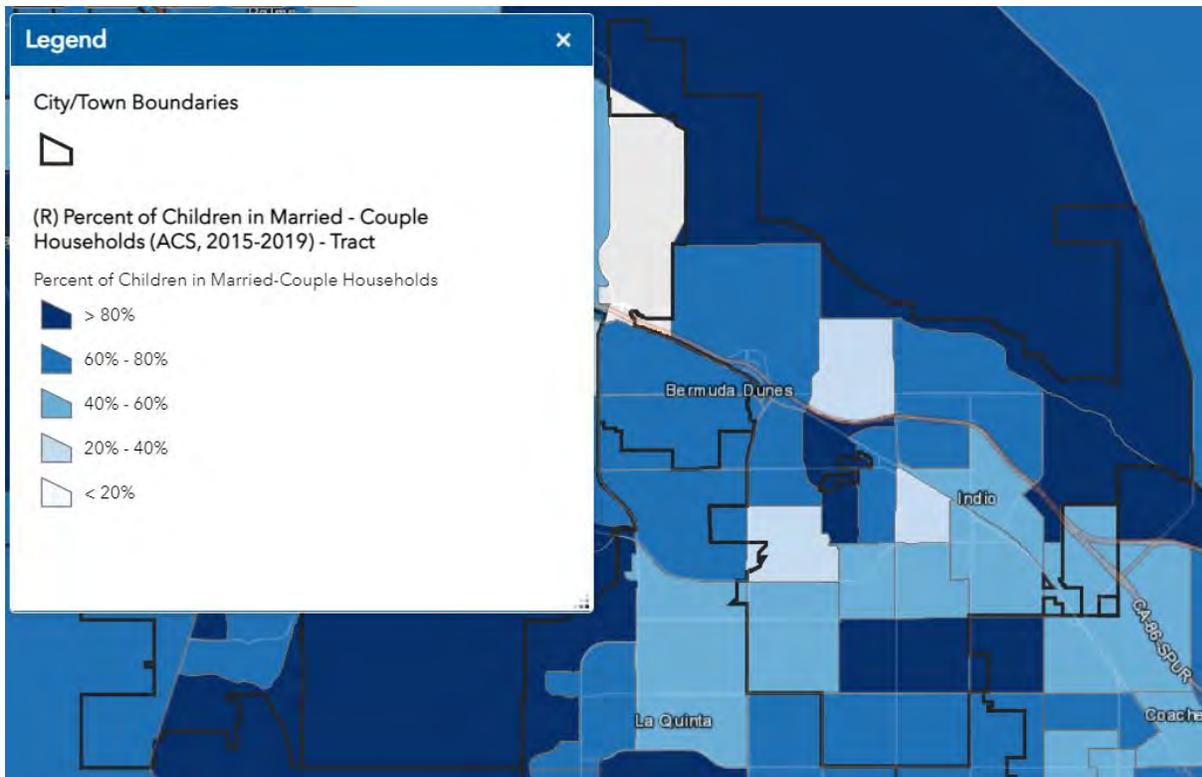**Figure 5. Children in Single-Mother Headed Households**
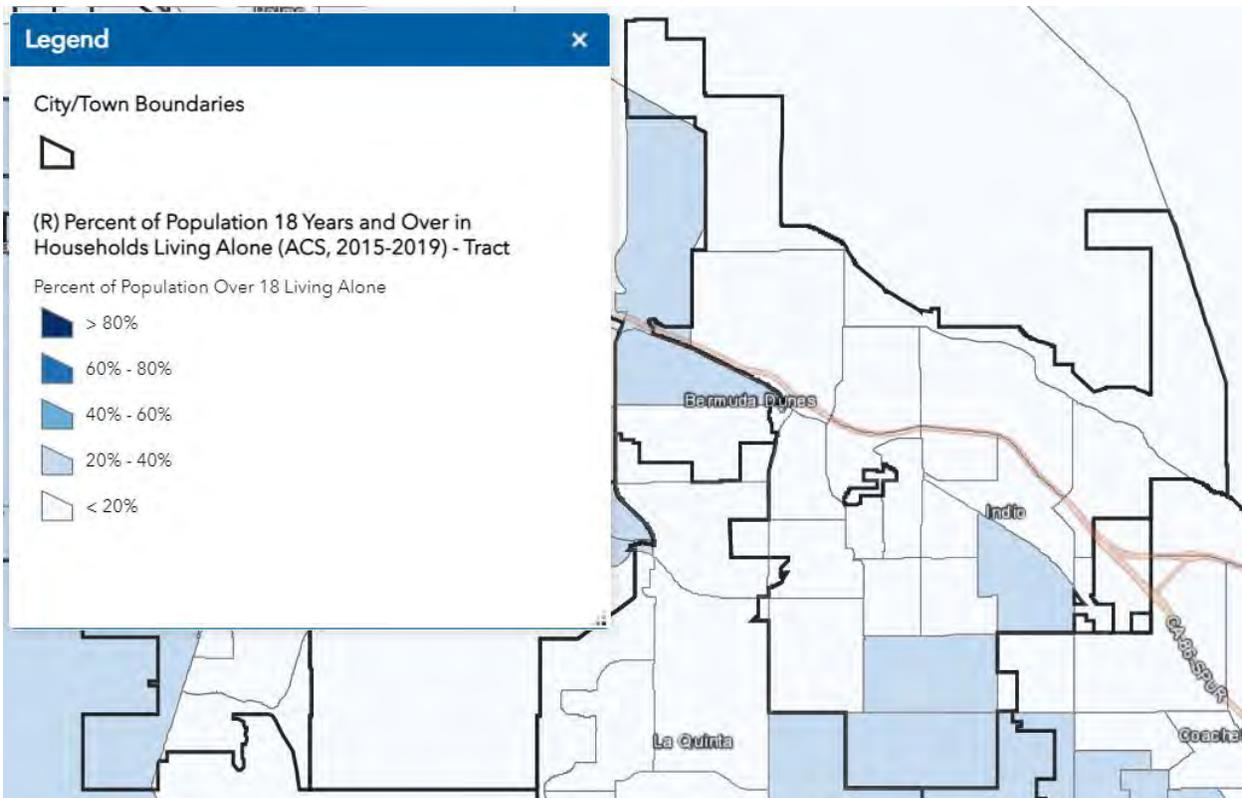

Figure 6. Adults Living Alone

City of Indio AFFH Analysis
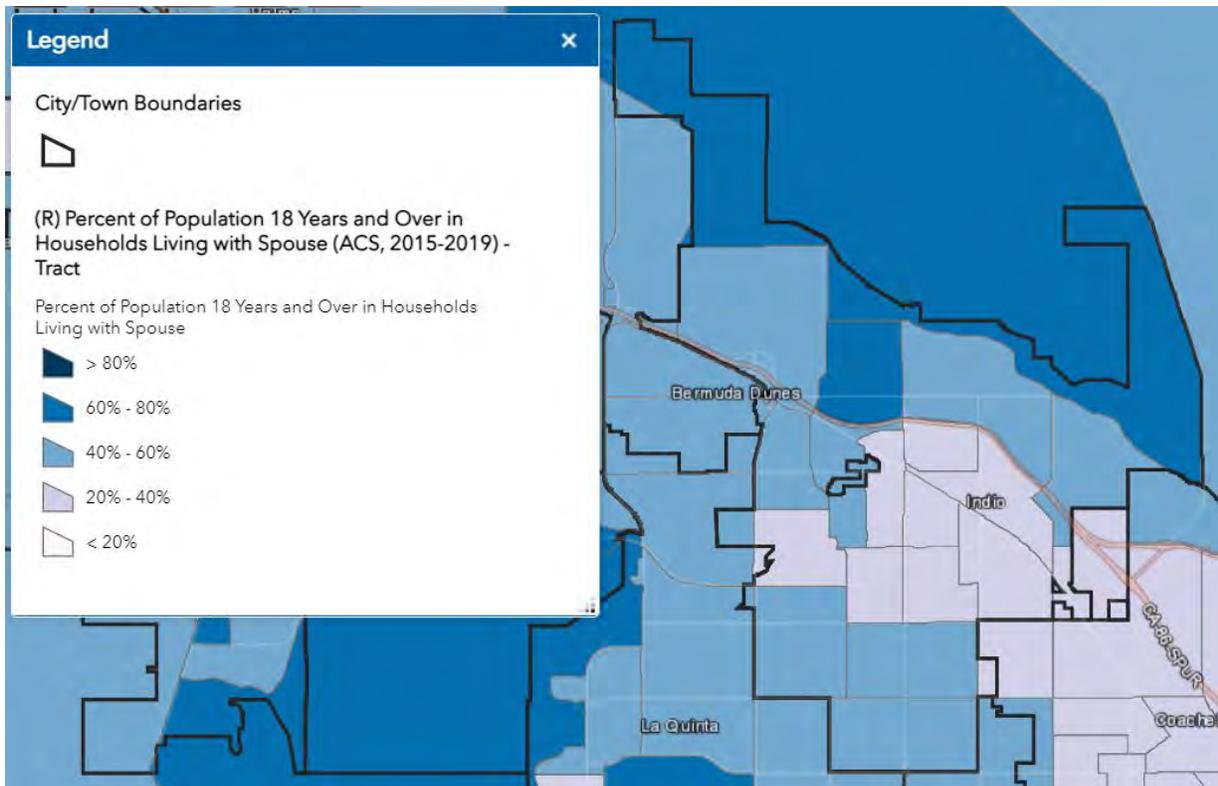
Figure 7. Adults Living with a Spouse

Figure 8. Children in Married Couple Households

City of Indio AFFH Analysis

4.2.4   Persons with Disabilities

Persons with disabilities can often experience discrimination in the housing process, or difficulties navigating certain dwelling units or areas. Fair housing choice for persons with disabilities can be compromised based on the nature of a person's disability. Persons with physical disabilities may face discrimination in the housing market because of the need for wheelchairs, home modifications needed to improve accessibility, or other forms of physical assistance. A major barrier to housing for people with mental disabilities is opposition based on the stigma of mental disabilities. Landlords may refuse to rent to tenants with a history of mental illness. Further, neighbors may object when a house becomes a group home for persons with mental disabilities.

According to population disability data available through ACS, 2015-2019, the percent of the population in Indio with disabilities are relatively evenly spread throughout Indio, with the highest concentration of residents with disabilities found in central Indio as seen on **Figure 9**.
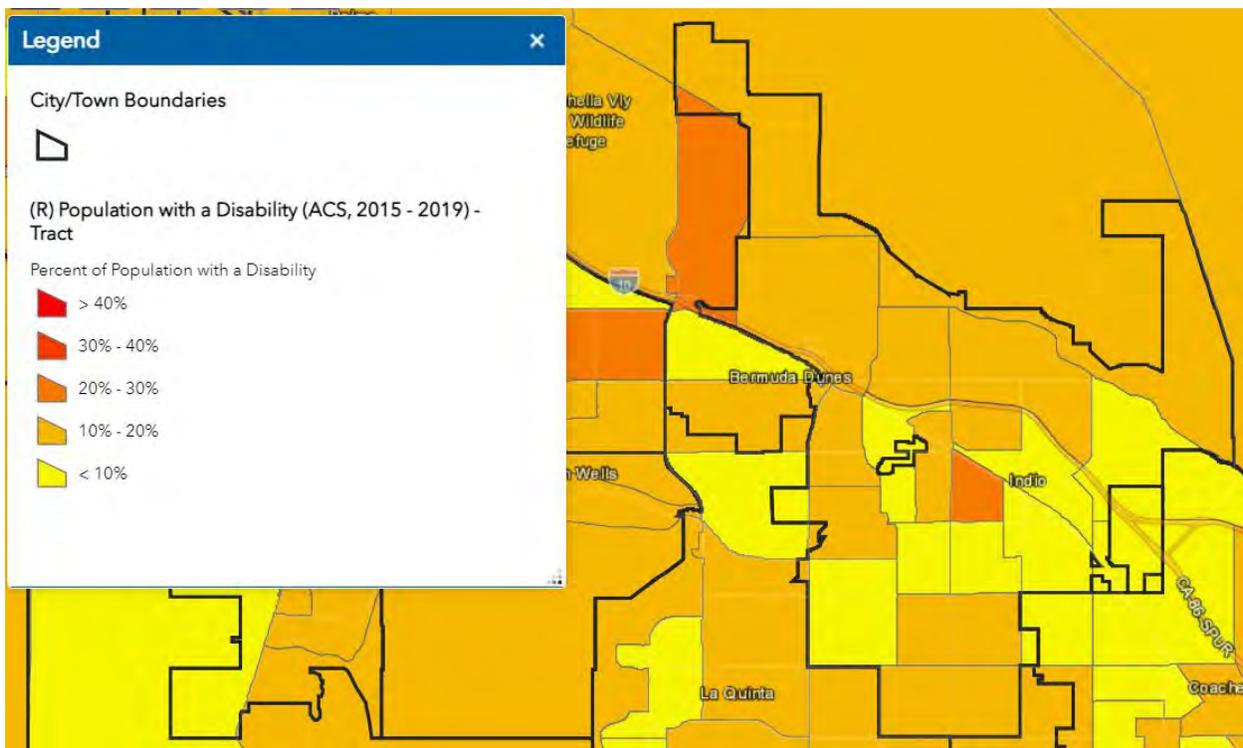
Figure 9. Disabilities

4.2.5   Housing Tenure

Housing tenure can be considered when analyzing because renters often have little control over needed modifications to their housing as compared to owners. Within Indio there is a higher concentration of owner-occupied homes in the northern and western areas of the City. In comparison, there is a lower percentage of owner-occupied housing units in core and southeast portions of the City. **Figure 10, Household Tenure by Owner,** illustrates the percentage of owner occupied housing units within the City by census tracts.
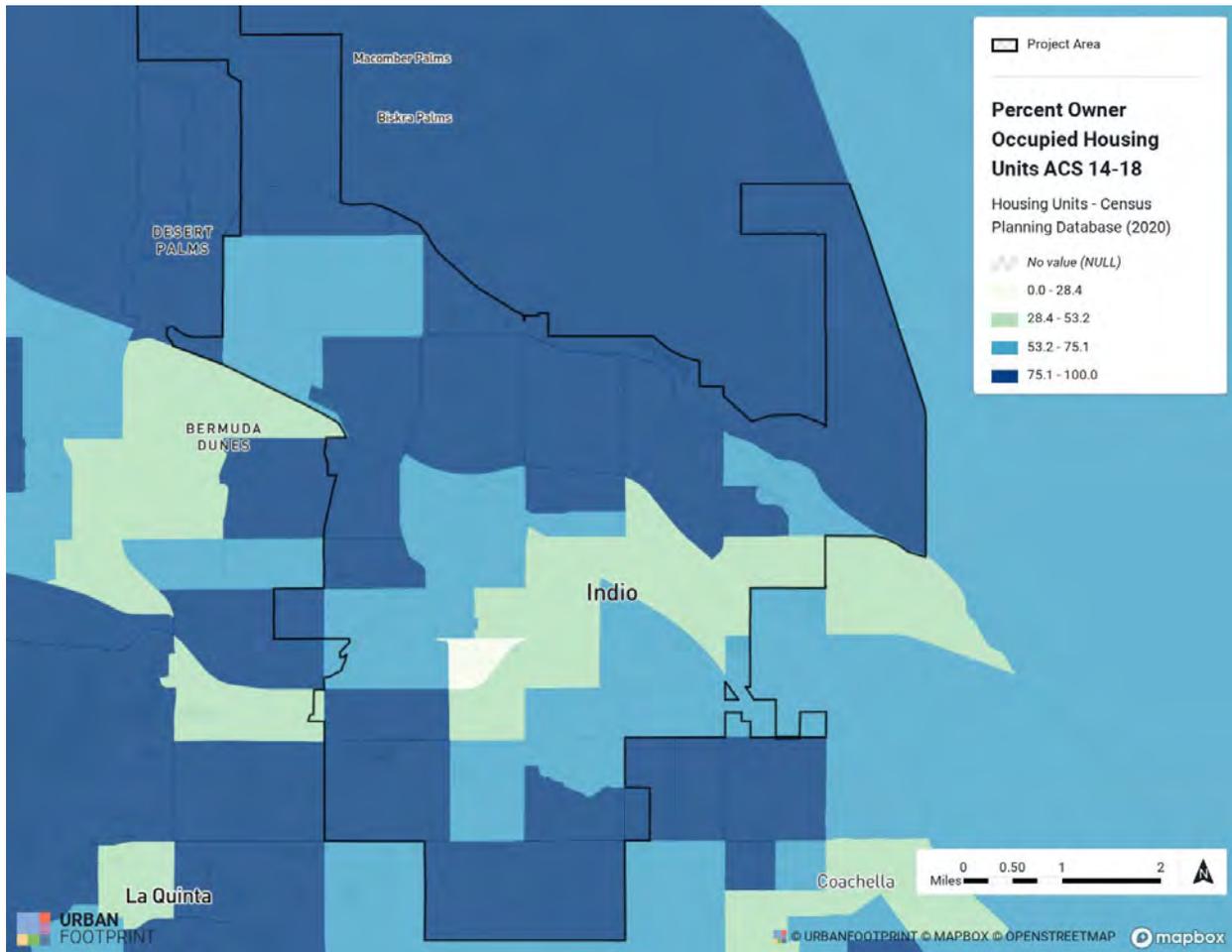
Figure 10. Household Tenure by Owner

Figure 11, Household Tenure by Renter, illustrates the home rental rates in census tracts located within the City. The location of renter occupied housing is primarily located within the core of the City, with the highest percentage of renters (>73%) located in census tract 45502.
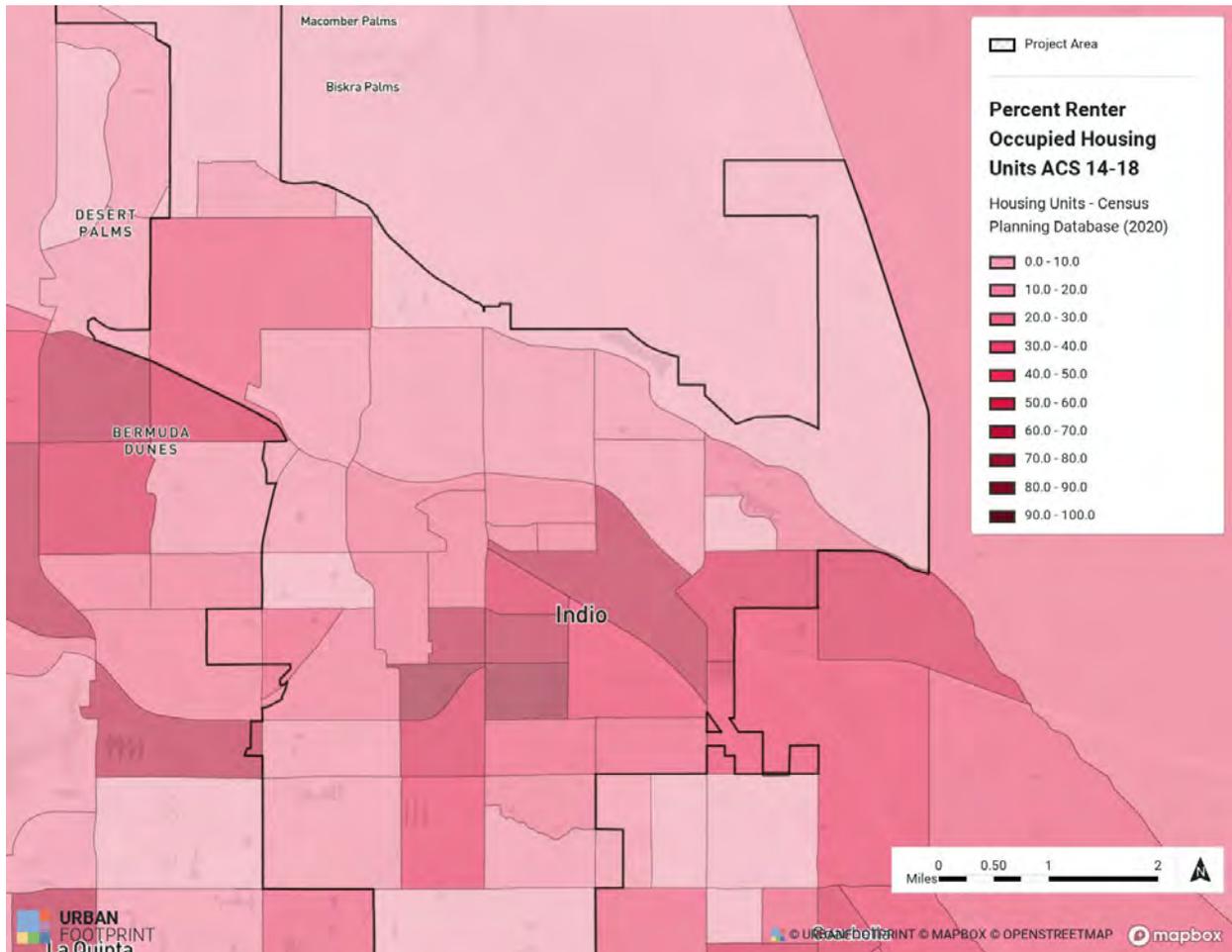

Figure 11. Household Tenure by Renter

4.3 Racially and Ethnically Concentrated Areas of Poverty

Racially or Ethnically Concentrated Areas of Poverty (R/ECAP) are neighborhoods with concentrations of both poverty and singular races or ethnicities. These are generally census tracts with a majority of non-white residents and a poverty rate of 40%-plus or three times the average tract poverty rate for the county. In addition to highlighting historic discrimination, R/ECAPs also have lower economic opportunity in the present day. **Figure 12** shows that there are two R/ECAPs in eastern Indio, and these are also near areas of high segregation and poverty identified by the California Tax Credit Allocation Committee. These R/ECAPs contain 9.6% of Indio's population, which amounts to 8,575 people. The two R/ECAP census tracts are both over 85% Hispanic. Of the two RECAP census tracts, tract 453.03 to the northeast had higher rates of poverty with 42.3% of residents below the poverty level in 2019, whereas tract 455.01 had lower rates of poverty with 13% of residents below the poverty level. In these R/ECAP census tracts, 53.8% of households are renters. According to 2019 ACS census data, renters in Indio

make up 29.4% of households (US Census Bureau, 2019). Approximately 40% of low-income renters in the R/ECAPs are considered to be severely cost burdened by their housing, meaning they spend more than 50% of their income on housing (Public Health Alliance of Southern California 2021).
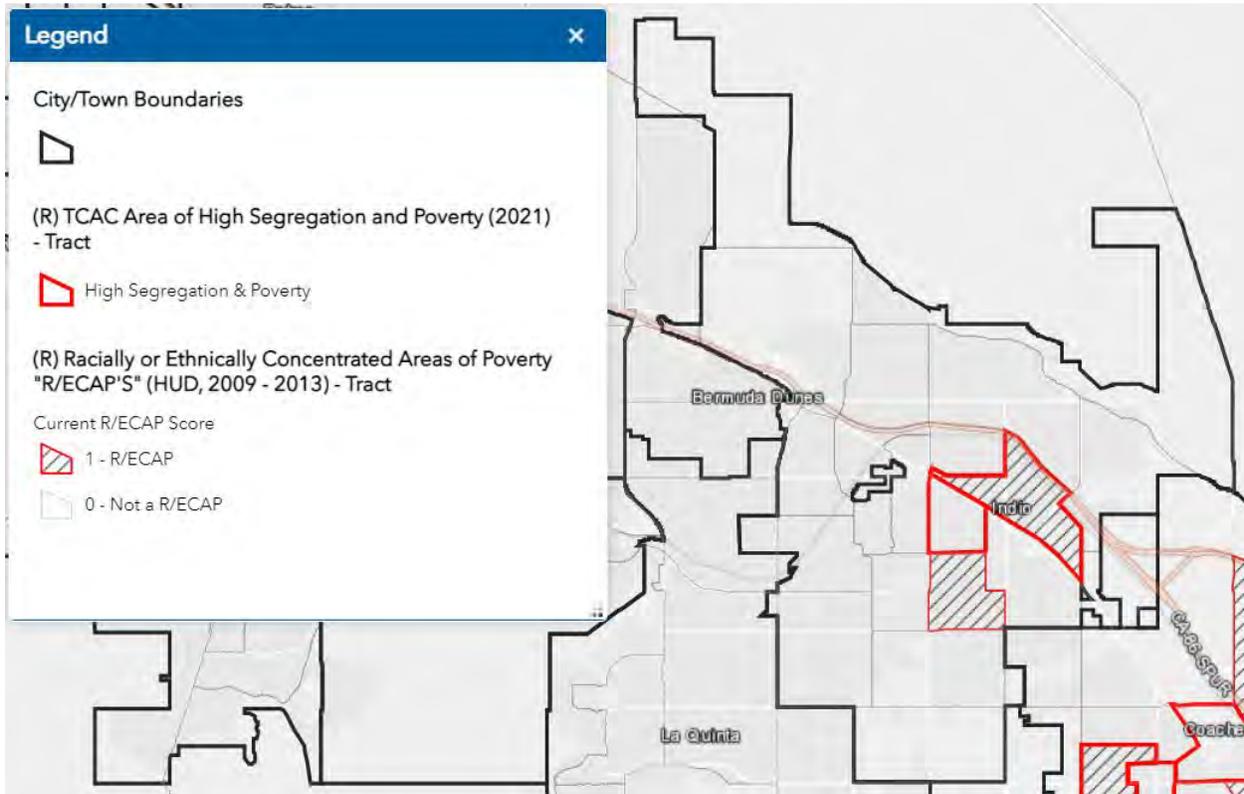
Figure 12. R/ECAP and Segregation and Poverty

4.3.1   Racial Concentrations in Areas of Affluence

In contrast to R/ECAPs, areas of affluence are those areas with higher incomes and concentrations of white residents. These are areas where 80% or more of the population is white, and the median household income is $125,000 or more. As shown above in Figure 2, there are no census tracts in Indio with median incomes higher than $125,000. Areas that are majority white and non-Hispanic residents are found in western and southern Indio.

4.4 Patterns Over Time

Historically in the United States, housing discrimination (both explicit and covert) has occurred through land use policy and zoning, mortgage lending practices, landlord decisions on rental applications, and patterns of public and private investment and disinvestment. These trends have resulted in residential segregation based on race, ethnicity, income, disability, and other characteristics, and has limited housing choices and access to opportunities for many Americans – especially for communities of color.

4.4.1   Mortgage Loan Access

A key aspect of fair housing choice is equal access to credit for the purchase or improvement of a home. Lending policies and requirements related to credit history, current credit rating, employment history and the general character of applicants permit lenders to use a great deal of discretion. This

discretionary process allows lenders (underwriters) to deny loans even though the prospective borrower would have been considered an acceptable risk, and the loan approved.

Discriminatory practices in home mortgage lending have evolved in the past five to six decades. In the 1940s and 1950s, racial discrimination in mortgage lending was easy to spot. From government-sponsored racial covenants to the redlining practices of private mortgage lenders and financial institutions, ethnic minorities were denied access to home mortgages in ways that severely limited their ability to purchase a home. During the recent rise of the subprime loan market,[4] discriminatory lending practices became more subtle. By employing high pressure sales practices and deceptive tactics, some mortgage brokers pushed minority borrowers into high-cost subprime mortgages that were not well suited to their needs, and many led to displacement through foreclosure.

4.4.1.1   Conventional and Government-Backed Financing
According to the Federal Financial Institutions Examination Council (FFIEC) data for 2016, approximately 48,209 households (for a total of $13,388,132) applied for conventional loans in the Metropolitan Statistical Area of (MSA) of RIVERSIDE-SAN BERNARDINO-ONTARIO, CA. Among all applications received that year, 25,573 loans were originated, and 3469 where denied. White people participated at the highest level, submitting 27,278 conventional loan applications. Hispanic people, the second highest participants, provided the market with 12,921 loan applications. Even though Hispanic people make up 50 percent of the populations within the MSA, they only accounted for 27 percent of all loan applications submitted. African Americans submitted just 296 applications in 2016, which was the lowest participation rate amongst the four largest populations. There was no significant variance in rate of denial amongst racial/ ethnic groups.

According to the FFIEC data, approximately 35,874 households (for a total of $9,823,136,000) applied for government-backed loans in the Metropolitan Statistical Area of (MSA) of RIVERSIDE-SAN BERNARDINO-ONTARIO, CA. Among all applications received in 2016, the number of loans originated was 25,573, and the number of percentage of applications denied was approximately 10 percent. When broken down by race and ethnicity, participation in the market varied. White people once again had the highest participation levels, similar to conventional loans, submitting 27,278 government-backed loan applications, amounting to $7,251,363,000. African American/Black people were the lowest participants in government-backed loans with only 296 applications submitted in 2016, for a total amounting to $80,132,000. With all racial/ ethnic groups denial rates being within 4 percent of each other as well as the MSA area as a whole, there was no significant variance in rate of denial.

4.4.1.2   Subprime Lending
According to the Federal Reserve, *prime* mortgages are offered to persons with excellent credit and employment history and income adequate to support the loan amount. *Subprime* loans are loans to borrowers who have less-than-perfect credit history, poor employment history or other factors such as limited income. Subprime lenders generally have interest rates that are higher than those in the prime market and often lack the regulatory oversight required for prime lenders because they are not owned by regulated financial institutions. Although subprime lending cannot in and of itself be equated with predatory lending, studies have shown a high incidence of predatory lending in the subprime market. The FFIEC data does not provide information on which loans were subprime loans. As such, analysis on

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[4]TD Bank Corp. (2007, April 30). *A Primer on the U.S. Sub-Prime Market.* The subprime mortgage market ballooned in 2005 and 2006 to 20 percent–25 percent of all new mortgages, capturing more than twice the market share seen over the prior 10 years.

this topic is difficult. However, the high approval rate of any lending institution in Indio could indicate a concern related to an overly aggressive lending practice.

4.4.2   Public Participation

The City has seen public participation increase over the last 8 years resulting in a higher level of involvement from all segments of the community. During this timeframe, the City updated its General Plan and created a new Specific Plan for its Downtown. Both of these efforts occurred over an approximately 5-year period and involved significant public outreach efforts.

In addition, the City received a grant in late 2018 to prepare a Transformative Climate Communities Plan (TCC) that was adopted by the City Council in early 2021 which focused on three census tracts that were deemed moderately to highly disadvantaged per a Cal EnviroScreen analysis. Through the TCC planning process, approximately 685 participants engaged in a virtual meeting that was held in English and approximately 383 participants engaged in a virtual meeting that was held in Spanish. These significant planning efforts generated interest and participation among Indio residents. Further, 683 participants engaged in a public meeting via Facebook Live with 9 people providing comments.

4.4.3   Policies, Practices, and Investments

Over the recent years, the City has made substantive efforts to increase access to housing and neighborhood opportunities for low and moderate-income residents through neighborhood investment, which include development of housing and neighborhood revitalization programs, and completion of infrastructure enhancements.

4.4.3.1   *New First Time Homebuyers Program Available to Lower-Income Indio Homebuyers*

In August of 2021 the Riverside County Department of Housing, Homelessness Prevention and Workforce Solutions began accepting First Time Home Buyer (FTHB) Program applications from qualified Indio homebuyers. 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 Indio, 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, of which the City of Indio and 19 other cities within the County jointly applied for and participate in. The City Council approved this partnership with Riverside County on June 17, 2020. To participate, interested homebuyers need to contact and work directly with a PLHA FTHB qualified lender as approved by the County. FTHB Program information and lender contact info can be found at: https://rivcoeda.org/First-Time-Home-Buyer-Program/First-Time-Home-Buyer-Program/How-to-Apply

4.4.3.2   *Minor Home Repair Program Available to Low/Moderate-Income Homeowners*

During Fiscal Year 2020/2021, the City implemented a home repair program that provided grants of up to $10,000 to eligible low/moderate-income homeowners of owner-occupied homes to complete urgently needed home habitability and safety/accessibility repairs that would keep households/families/individuals in their homes. The eligible repairs and improvements were those that posed a hazard in the home and which, if left unrepaired, would continue to pose a health/safety hazards and/or would prevent the occupants form remaining in their homes.   Improvements could include water heater and air conditioners replacement, roof and flooring repair, installation of shower

grab bars and access wheelchair ramps. During the 2020/2021 fiscal year, the City awarded five (5) grants for a total distribution of $50,000. The program was funded with the City's allocation of Federal Community Development Block Grant (CDBG) Program Funds. Due to the success of the program and the continued community need, the City Council approved continuation of the program for Fiscal Year 2021/2022 by allocating $200,000 in CDBG Funds.

4.4.3.3   Curb Ramp Upgrades in Low/Moderate-Income Neighborhoods

During Fiscal Year 2021/2022, the City allocated $360,395 to conduct Americans with Disabilities Act (ADA) curb ramp upgrades to bring existing curb ramps into compliance within low/moderate-income neighborhoods that are part of the City's Pavement Management Zones (PMZ) program. Because of funding limitations, the needed curb ramp improvements had not been completed by the City as part of the regular work associated with the PMZ Program. The Public Works Department will now be able to complete the needed enhancements that will benefit the residents, especially people with disabilities in lower-income neighborhoods.

4.4.3.4   Street Light Improvement and LED Conversions Projects in Low/Moderate-Income Neighborhoods

As a way to enhance public infrastructure in low/moderate-income neighborhoods, the City approved the funding of two (2) phases of streetlight pole and light head LED conversion projects within the CDBG-eligible area of the City using CDBG funds. As of August 2021, the City was completing the preliminary work needed to complete the bidding process and ultimately award a construction contract to compete the work during Fiscal Year 2021/2022. The project scope includes replacing dilapidated light poles that have reached the end of their useful life and upgrading all halogen light heads with LED light heads. This will serve to address the concerns expressed by the residents in the area, which principally included concerns over safety due to the low ambient light emitted by the old halogen style lamps. Other safety concerns included poles being unsafe. The first phase included improvements in the area known as the Kenner Street Area/Neighborhood (located north of Avenue 44, between Monroe Street and Jackson Street). The second phase included the remaining CDBG Eligible Neighborhood Areas. The light replacement project complements the City's current LED conversion strategy taking place as part of the City's Pavement Management Zone Road Work that is taking place throughout the City and funded with City non-CDBG Funds.

4.4.3.5   Neighborhood Cleanup Assistance Program as a Resident Resource in Low/Moderate Income Neighborhoods

Over the last few years, the City has funded a Neighborhood Cleanup Program which primarily served as a resource to local neighborhood/resident groups that want to organize and conduct specialized focused neighborhood cleanups but lack the resources and experience to do so. Staff from the Housing and Neighborhood Services Division within the Community Development Department were available to guide and support the cleanup efforts; however, a key to this program includes empowering neighborhood groups and residents to take on active participatory roles in the coordination and leading of such events. Tools, supplies (such as trash bags and gloves) were provided through this program. The program also covered the dumpster delivery/removal costs. Staff coordinate the delivery and removal of dumpsters with the locally contracted trash hauler. Due to the COVID-19 pandemic, the program was underutilized in 2020. The City will monitor the appropriateness of continuing this community program.

Through three (3) rounds of funding received through HUD's NSP Program, the City received over $12,000,000 to implement a first-time home-buyers program to address the foreclosure and housing crisis that was being faced a decade ago. The NSP Program effort has lasted through the years; however, the Program is reaching the close-out phase. To date, the City has purchased, rehabilitated, and resold over 97 homes through this homebuyer program, which involved purchasing vacant foreclosed homes, rehabilitating them to move-in condition, and reselling them to qualifying lower- and moderate-income homebuyers. The City also implemented a home construction component in partnership with Habitat for Humanity of the Coachella Valley to build five (5) new single-family homes for very low-income families. The final 2 homes were recently completed and resold to qualified homebuyers in 2021. The City contributed a combined $550,000 in NSP and former Redevelopment Agency Housing Funds to the Habitat for Humanity effort.

4.4.4 Demographic Trends

The Needs Assessment, provided in **Appendix B – Community Profile**, provides additional data and analysis of the demographic patterns within the City. The effects of the previously discussed historical patterns over time can be seen reflected in the current demographic makeup of the City.

4.5 Disparities in Access to Opportunity

Lower income-households and racially segregated communities are disproportionately impacted by a combination of locational factors such as proximity to landfills, freeways, industrial areas, and other toxins and pollutants. Recent studies have shown that the development of affordable housing has been disproportionately distributed and concentrated in minority neighborhoods with poor environmental conditions and high poverty rates. This, thereby, concentrates poverty and creates racial segregation in low-opportunity and low-resource areas and unduly affects/impacts low-income residents.

The City of Indio General Plan 2040 Health and Equity Element identifies a set of policies on how Indio can plan and prioritize growth for future residents in a manner that prioritizes the well-being of residents through a physical, social, and economic lens. The City supports equitable development practices that are responsive to disadvantaged communities and that protect all members of a community from environmental harm and risk. The City's goal of community-centered planning aims to elevate the values and priorities of historically underserved populations, including lower-income residents and people of color, in guiding community development.

Development of affordable housing in high-opportunity/high-resource areas provides lower-income residents access to resources such as quality schools, employment, transportation, low poverty exposure, and environmentally healthy neighborhoods. Research indicates that amongst various economic and social factors, being in proximity to certain amenities can encourage positive critical life outcomes.[5] There has been an increased focus in deconcentrating poverty and promoting affordable housing in high opportunity areas. This trend is evident in the states' allocation of Low-Income Housing Credit (LIHTC) dollars – the primary subsidy that is available for developing and preserving affordable housing. To allocate these credits, the California Housing Finance Agency (CalHFA) develops a competitive scoring system. In recent years, the scoring system has been adjusted to promote

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[5] Freddie Mac and the National Housing Trust. Spotlight on Underserved Markets: *Opportunity Incentives in LIHTC Qualified Allocation Plans.* Freddie Mac and the National Housing Trust, 2020.
https://www.sahfnet.org/sites/default/files/uploads/resources/opportunity_incentives_in_lihtc_qualified_allocation_plans.pdf

investment in affordable housing in areas with access to opportunity in the context of other affordable needs. Several agencies, including the United States Department of Housing and Urban Development (HUD) and the California Department of Housing and Community Development (HCD) in coordination with the California Tax Credit Allocation Committee (TCAC), have developed methodologies to assess and measure geographic access to opportunity (including education, poverty, transportation, and employment) in areas throughout California. The Opportunity Map created by TCAC and HCD (using data from 2020) is used to identify areas in the region whose characteristics are shown by research to support positive economic, educational, and health outcomes for low-income families—particularly long-term outcomes for children. As such, this section reviews access to opportunity in relation to education, economic development, environment, transportation, and access to opportunities for persons with disabilities.

High Resource areas are those areas, according to research, that offer lower-income households increased opportunities of economic advancement, higher educational attainment, and improved physical and mental health. The primary function of TCAC is to oversee the LIHTC Program, which provides funding to developers of affordable rental housing. The Opportunity Map plays a critical role in shaping the future distribution of affordable housing in areas with the highest opportunity. The 2020 TCAC/HCD Opportunity Map identifies two High Resource areas within the City based on a composite score which is created from scoring access to opportunity in relation to education, economic development, and the environment — one in the southern portion bounded by Avenue 48 to the north, Jackson Street to the east, Avenue 50 the south, and Hjorth Street to the west; another is in the northwest portion of the City (**Figure 13, Opportunity Map**).
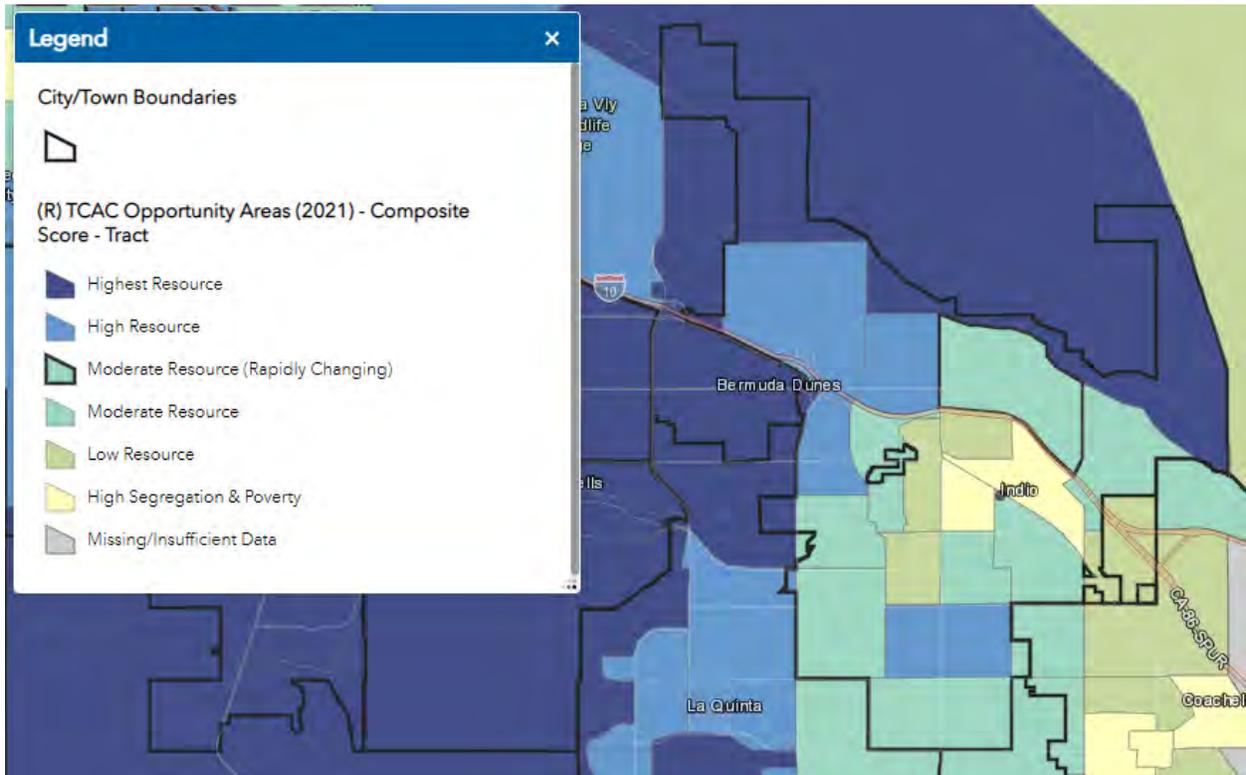
Figure 13. Opportunity Map

4.5.1 Access to Education

The TCAC Opportunity Area Access to Education analysis considers math and reading proficiency standards, high school graduation rates, and student poverty rates. **Figure 14** shows the access to opportunity for education, which displays high levels of opportunity in northern Indio, and less positive outcomes to the southern and southeastern portions of Indio, as seen in the yellow below. Nearly all of Indio, except for the southern tip of the City, is located within the Desert Sands Unified School District's service area boundary. Southern Indio is located within the Coachella Valley Unified School District's service area boundary.
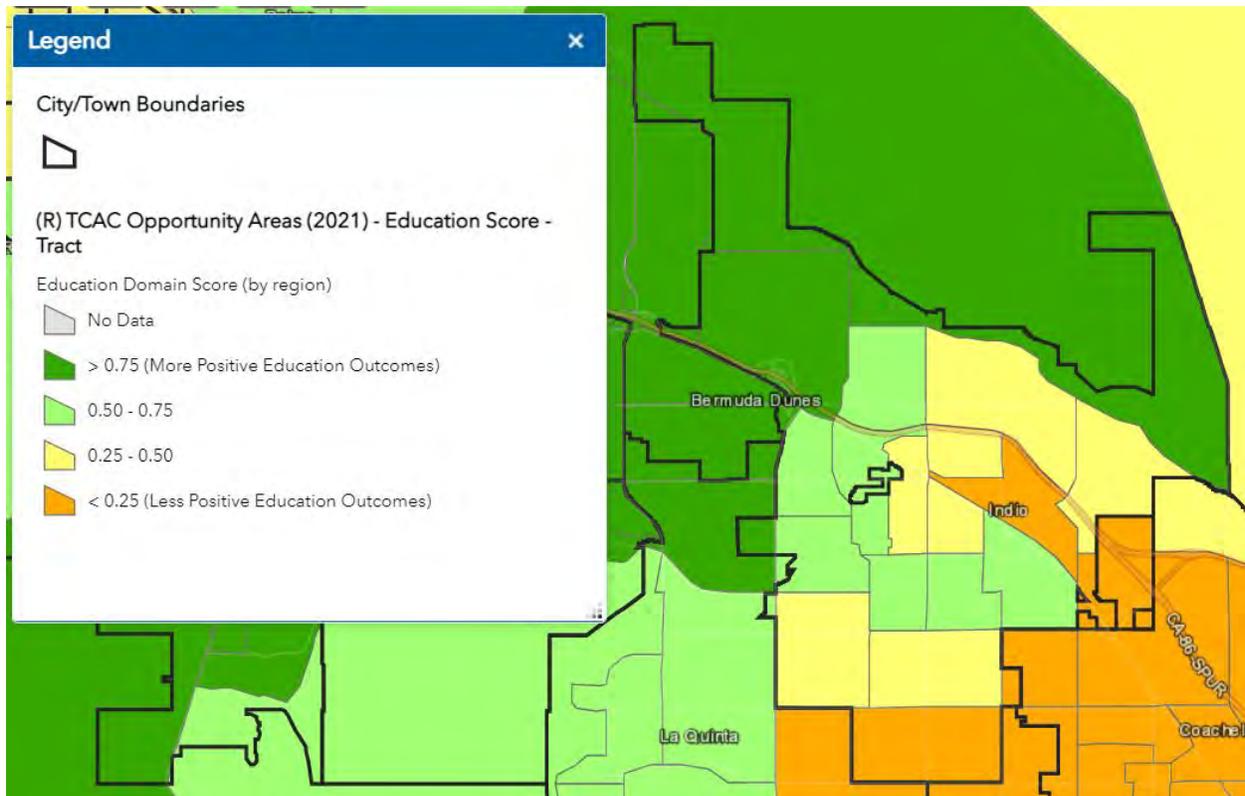
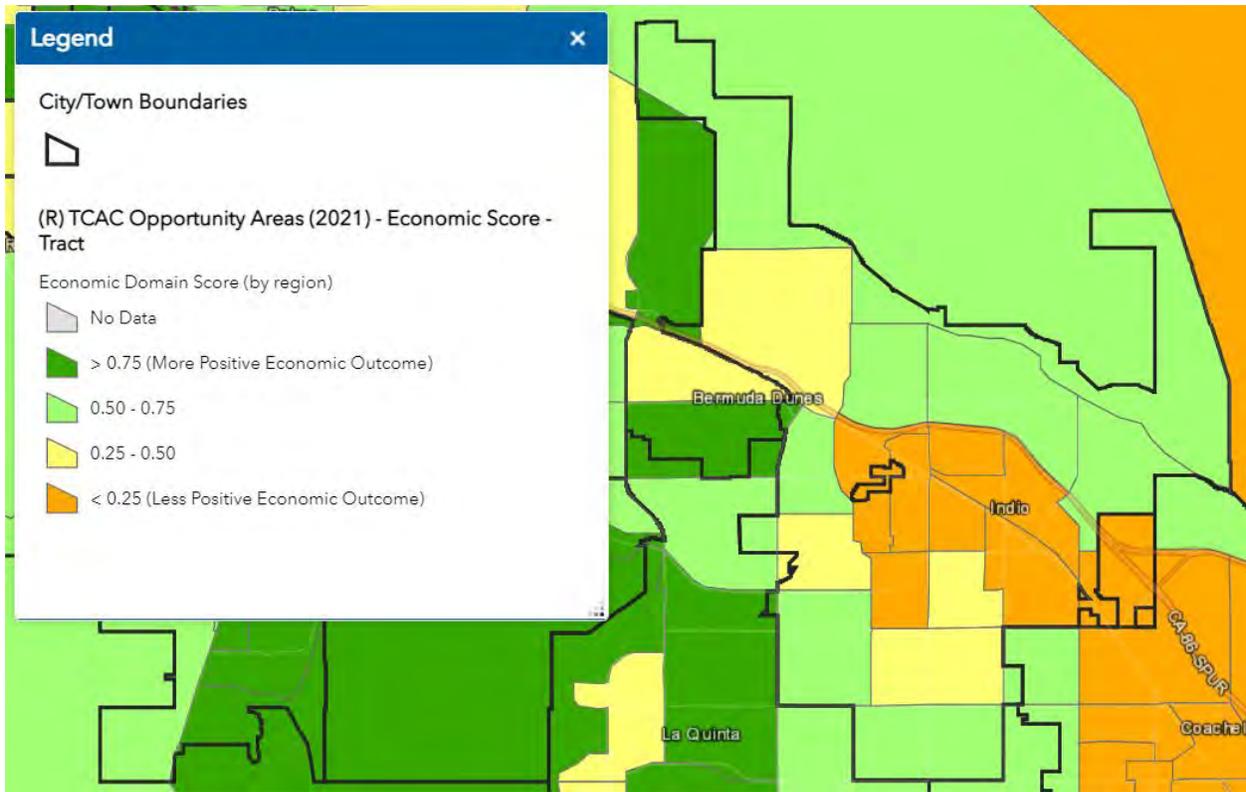**Figure 14. Opportunity for Education**

4.5.2   Access to Economic Opportunity

Figure 15 shows access to opportunity for economic development. Less positive economic outcomes are in the core of Indio. As can be seen on **Figure 16**, jobs are farthest in the majority Hispanic core of Indio, and closest in the majority white northern portion, although no portions of Indio show jobs to be exceedingly close. According to US Census Bureau "On the Map" data, Indio is more residential than a job center, with nearly 15,000 people working inside the city limits of Indio, but about 25,000 employed individuals living in Indio (US Census Bureau, 2018). Regarding employed residents of Indio, 67.3% are Hispanic, the employment sectors that make up over 10% of those employed being accommodation and food services, health care and social assistance, and retail trade. For employed people working in Indio, only 63.1% are Hispanic and the employment sectors that make up over 10% of those employed are Accommodation and Food Services, Waste Management and Remediation, Retail Trade, Construction, and Health care and Social Assistance (US Census Bureau, 2018). This shows a slightly lower rate of employed Hispanic people within the City of Indio, meaning Hispanic residents are more likely to have to travel out of the City in order to go to work than other residents. By being farther from quality jobs, Indio's Hispanic population is disadvantaged because they will need to spend more time and money on commuting, which can take away from their ability to spend time and income on other things like family and leisure.

The City's 2040 General Plan includes an Economic Development Element, which provides a set of goals, policies, and actions that are geared towards promoting sustainable, fair, and equitable economic growth in the City, diversifying the local economy, and improving overall quality of life. The economic strategies are intended to increase prosperity for the City's residents and businesses and stimulate economic investment in the community. The City's Economic Development Element includes goals and policies that support a dynamic economic foundation for Indio that is capable of adapting to the everchanging needs of the modern economy and conditions in the Coachella Valley.

The Economic Development Element aims to help improve access to economic opportunity through the following goals:

1. Bolster Indio's tourism and hospitality sector
2. Strengthen Indio's existing retail base and recruit new retail development
3. Create livable communities and facilitate neighborhood revitalization
4. Promote Indio's image, identity, and opportunities
5. Be development ready
6. Seek alternative sources of sustainable revenue
7. Create new job opportunities

Figure 15. Opportunity for Economic Development
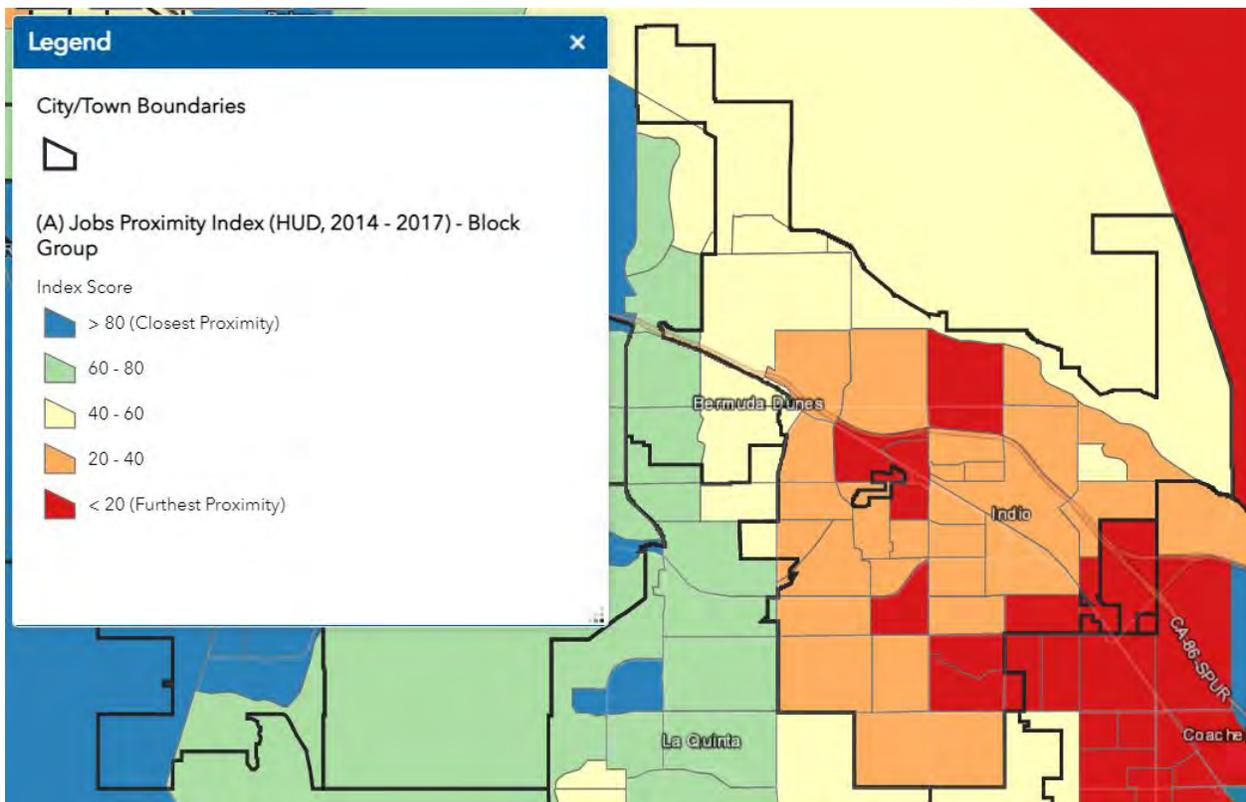
Figure 16. Jobs Proximity Index

4.5.3   Access to Transportation

Access to transportation opportunities is important, especially for people with lower levels of income who may not be able to afford a car. In more rural, suburban, or isolated areas access to a car may be higher due to necessity and lack of transit opportunities. The City of Indio General Plan 2040 Mobility Element aims to create a transportation network that balances model priorities to address the safe and efficient operation, maintenance, and management of the circulation network. The General Plan envisions a complete streets circulation network that provides safe accommodation for all, responding to the context of the needs in a given area.

The rates of automobile ownership can be seen on **Figure 17**. They are higher outside of the core of Indio, but very low within Indio's core. **Figure 18** shows that Indio's core is serviced by bus stops, while other areas with higher average household incomes and more suburban settings are not within walking or biking distance of bus routes.

Again, additional transportation costs for commuting are more likely for Hispanic residents living in the core of Indio. This, in combination with the high rates of severe renter cost burden that was found in the northeastern R/ECAP census tract, make for disproportionate cost burdens on residents who are already likely to be low income.
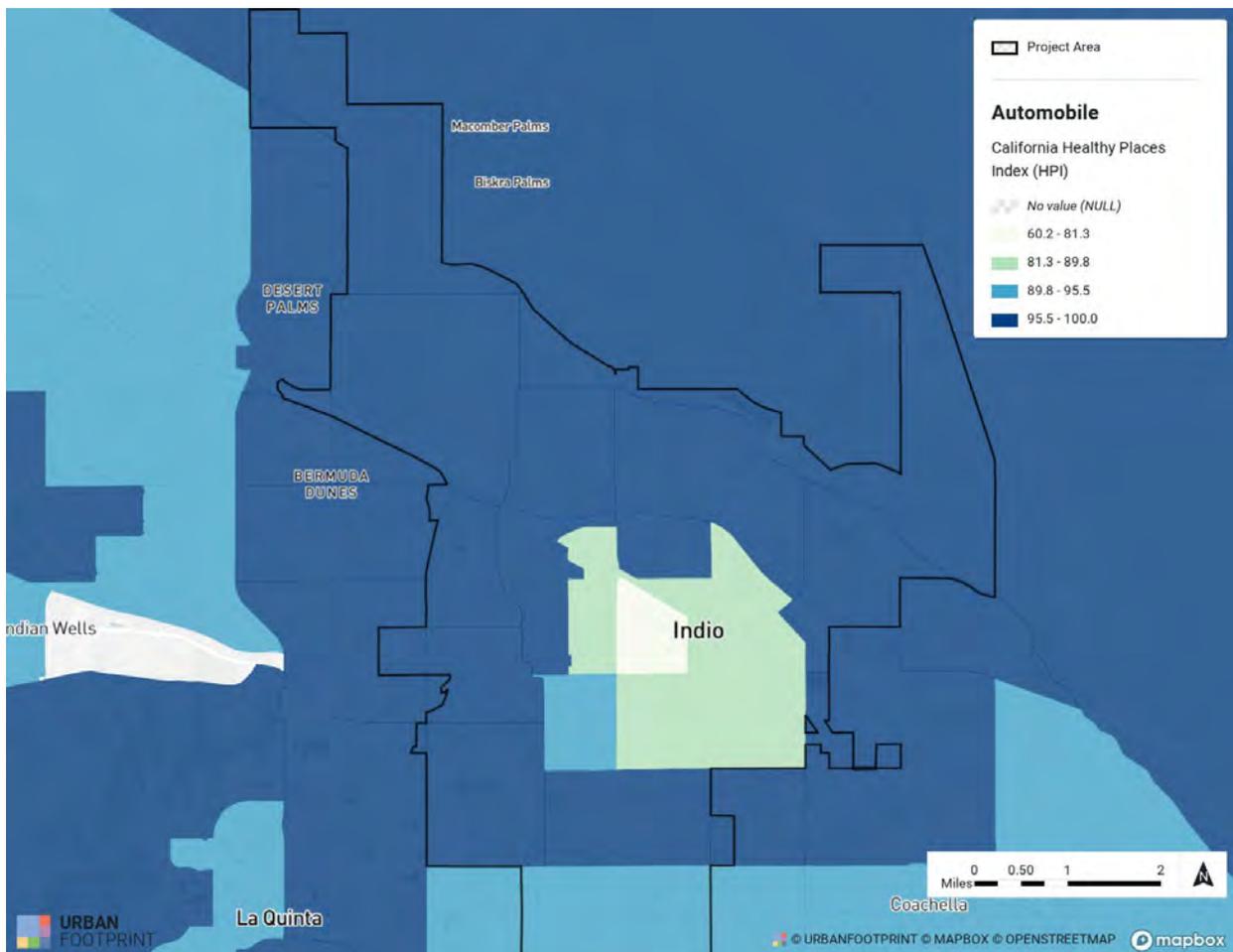
Figure 17. Automobile Ownership Rates
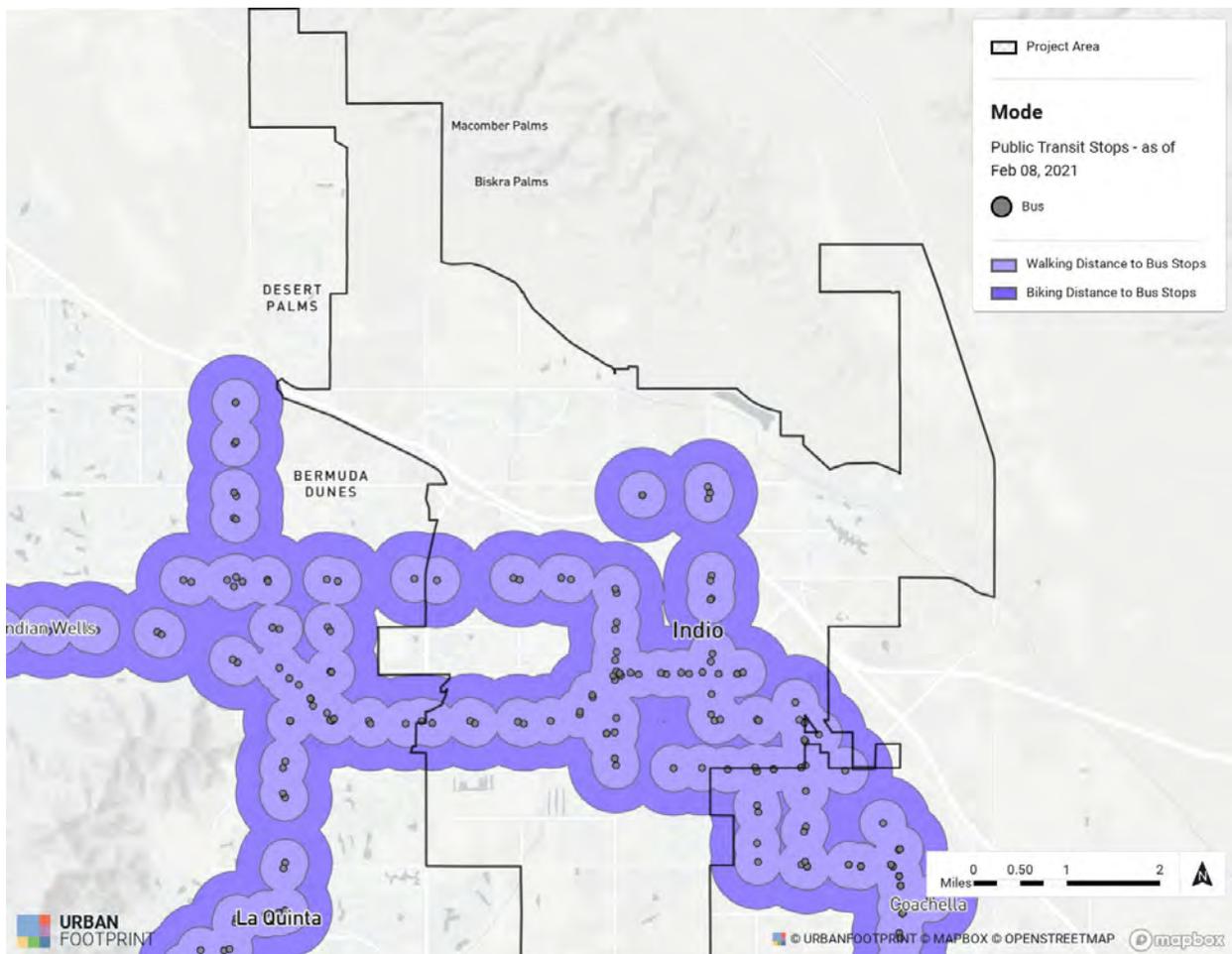
Figure 18. Access to Transit

4.5.4   Access to a Healthy Environment

Access to a clean and healthy environment is an important part of quality of life for residents. Levels of air pollution, water quality, access to open spaces, vegetation and more contribute to environmental factors that go into different indexes which attempt to show levels of environmental quality. **Figure 19** shows the access to opportunity for the environment. This figure shows that much of Indio shows high environmental resources, with the downtown area having the lowest scores. The same type of low environmental scores in the downtown core can be seen on CalEnviroScreen, displayed on **Figure 20**. Some specific factors that are especially poor in this downtown core include ozone levels, groundwater threats, and solid waste pollution. **Figure 21** shows the healthy places index (HPI) scores for Indio. This index uses data that impacts personal health and compiles it to show where the healthiest and least healthy places are to live. In Indio, the least healthy environment is again found in the southeastern, downtown core. Low-birth weight is one health factor that is especially high in the downtown core.

On February 7, 2018, the Indio City Council adopted a Healthy Eating Active Living (HEAL) Cities Campaign. The HEAL Cities campaign focuses on improving health across three policy areas: employee wellness, access to healthy food, and land use. The City of Indio is committed to reducing and preventing obesity and promote healthier lifestyles for all residents. A community's overall health

depends on many factors. Eating well, staying active, and seeing a doctor all influence health. Health, however, is also influenced by access to social and economic opportunities, the quality of education, neighborhood conditions, workplace safety, and the cleanliness of water and air, among others. These conditions influence why some people are healthier than others, and why where people live and work matter to community health. Because healthy communities are influenced by a wide variety of factors, strategies to improve health are woven throughout the General Plan. Examples include:

- Promoting development of non-polluting industries that are not major sources of air and water pollution (Land Use and Community Design Element, Goal 10).
- Encouraging the use of bicycles and walking as the preferred transportation mode for trips to and from schools by implementing a "Safe Routes to School" Program (Mobility Element, Goal 2).
- Collaborating with the College of the Desert and other appropriate entities to identify and strengthen educational and training courses in new and emerging technologies (Economic Development Element, Goal 3).
- Focusing City efforts to create a variety of new parks types, including mini, neighborhood, and community gardens within Indio's existing neighborhoods, particularly the most disadvantaged neighborhoods (Parks, Recreation, and Open Space Element, Goal 2).

The presence and quality of parks and open spaces are one factor that are considered when determining if an environment is healthy or not. **Figure 22, Parks**, displays parks in the City. Parks are least prevalent in the eastern core as well as the northwestern portion of the City, however the northwestern portion of the City is in close proximity to open spaces outside of the City, and has larger lot sizes that allow for a level of open space and vegetation within the neighborhood. This downtown core with lower environmental quality includes the same majority Hispanic, R/ECAP communities in Indio. Improving the environmental health of neighborhoods requires multiple levels of efforts, including land use planning, transportation considerations, urban forest management, healthy food options, park investments and more.

The City of Indio General Plan 2040 Parks, Recreation, and Open Space Element recognizes that parks, recreational facilities, and open space provide numerous benefits to the community while contributing to the character and charm of Indio. As the City of Indio continues to expand and develop, future demand for open space and parks will increase. The Parks, Recreation, and Open Space Element establishes long-term goals and policies for producing, managing, and maintaining public parks, citywide trails network, open space, and recreational facilities in Indio. Policy 2.1 of this element focuses City efforts toward the creation of a variety of new parks within Indio's existing neighborhoods, particularly the most disadvantaged neighborhoods to ensure parks are safe, easy to access, and well maintained.
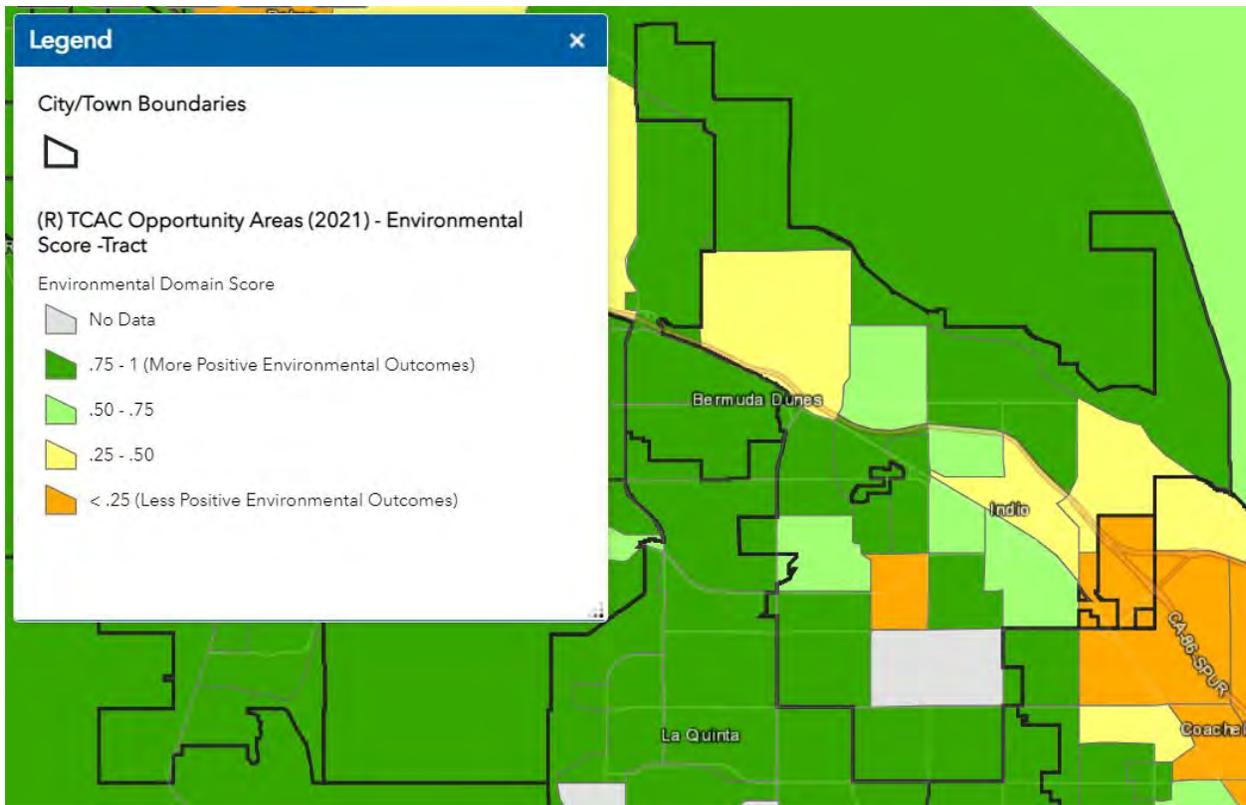
Figure 19. Opportunity for Environment
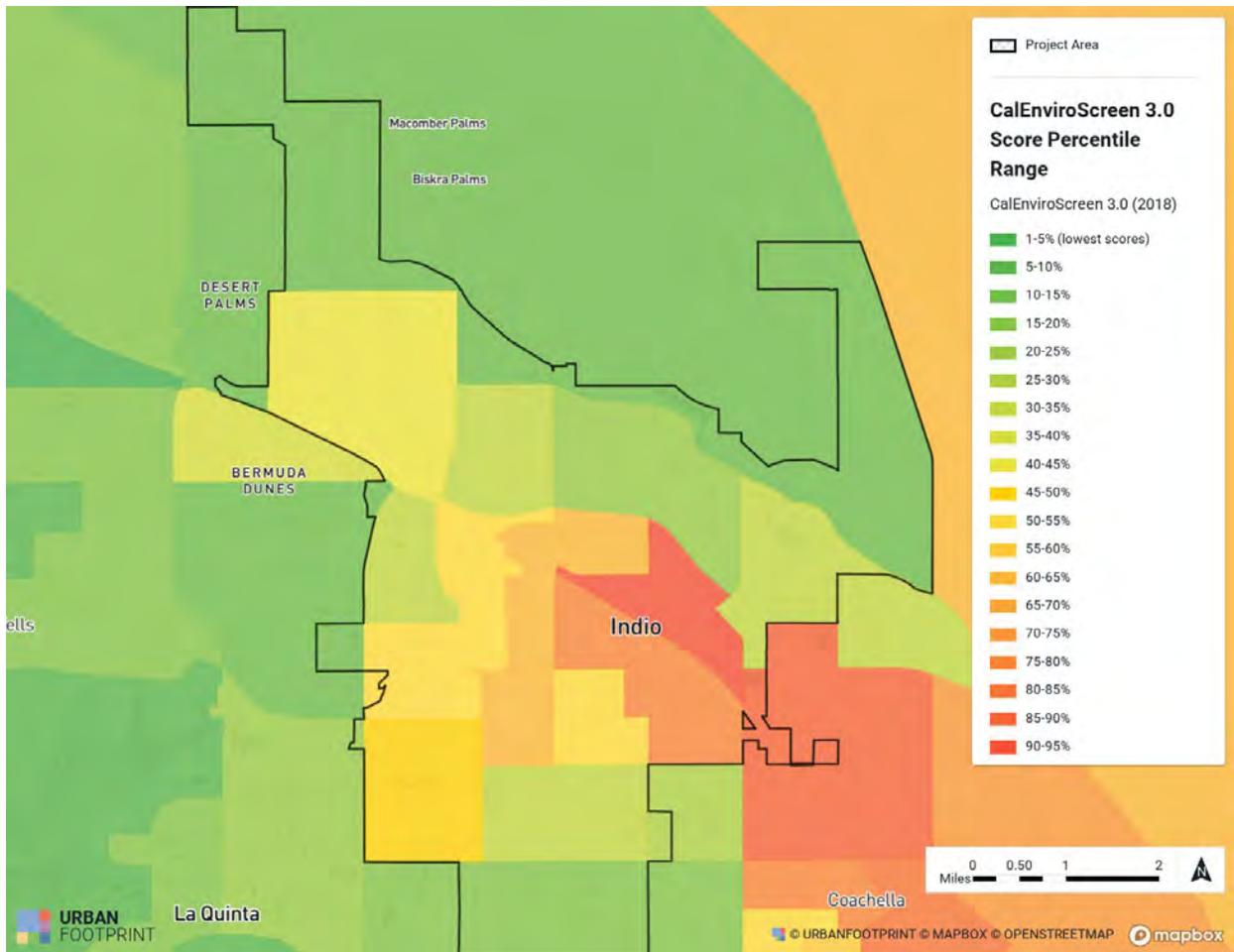
Figure 20. CalEnviroScreen 3.0
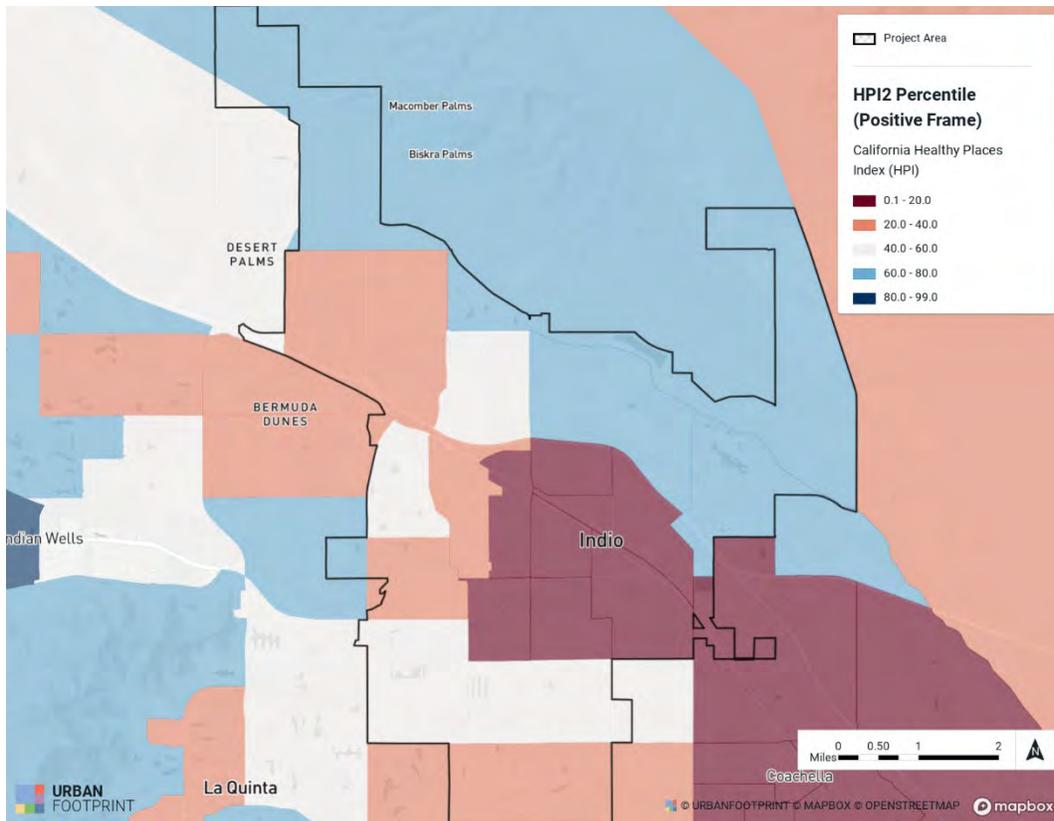
Figure 21. Healthy Places Index
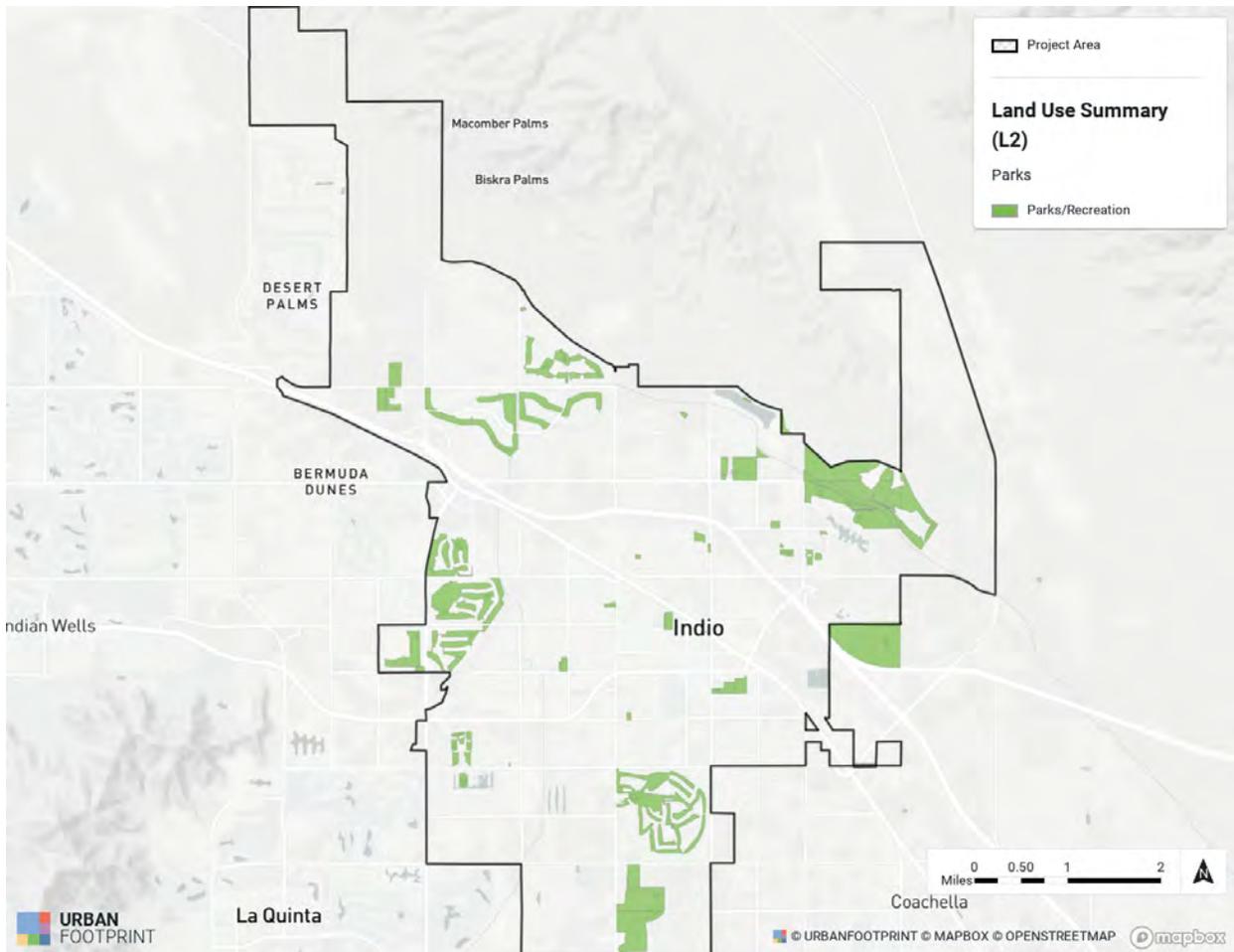
Figure 22. Parks

4.5.5   Access to Opportunity for Person with Disabilities

As shown above in Figure 9, the proportion of those with a disability in Indio ranges anywhere from 30 percent to less than 10 percent in the tracts across the city. The only tract in Indio with a population of more than 20 percent with a disability is centrally located within the City's boundaries, overlapping with areas identified as having high concentrations of segregation and poverty. This specific tract has an education score of 0.25 to 0.5, an economic score of less than 0.25, and a jobs proximity score of 20-40 where less than 20 is the furthest proximity. Further, this area has the lowest rates of car ownership but has high access to public transit.

All other tracts within Indio have a range from less than 10 percent up to 20 percent of the population with a disability. Additionally, adults age 65 and older represent the largest subgroup of those with a disability where nearly 24% of older adults have a disability, most commonly an ambulatory disability.

Further trends related to persons with disabilities, including local and state analysis of prevalence of disabilities by type and age group are included in Appendix B: Community Profile. The Housing Element's Appendix C: Constraints and Zoning Analysis also discusses some common zoning barriers for persons with disabilities, which include:

- Reasonable Accommodation Procedure:

- o Common issues with reasonable accommodation procedures include excessive findings of approval, burden on applicants to prove the need for exception, application costs, and discretionary approvals. Program 34 of the Housing Element addresses the development and adoption of a reasonable accommodation procedure. Program 28 of the Housing Element will implement a Reasonable Accommodation Procedure and accompanying informational resources.

- Family Definition[6]:
  - o Family definitions in zoning or other land use related documents can directly impact housing choices for persons with disabilities, particularly regarding group home situations which are commonly utilized by persons with disabilities. Regulating the number of people or requiring occupants to be related can be common elements in family definitions that create barriers.
  - o The City's Zoning Code defines *family* as "an individual or group of two or more persons occupying a dwelling and living together as a single housekeeping unit. Family also includes any group of individuals living together as the functional equivalent of a family where the residents share living expenses and chores meals together and are a close group with social, economical and psychological commitments to each other. Family does not include larger institutional group living situations such as dormitories, fraternities, sororities, monasteries, convents, nor does it include such commercial group living arrangements such as boardinghouses, lodging houses, and the like." Family dwelling units include but are not limited to single family, duplexes, townhomes, apartments, condominiums and does not reference "family" as defined in the Code. The definition of family therefore does not constrain or limit development of residential care facilities or other specialized housing for unrelated individuals and those with disabilities or special needs.
- Excluding Community Care Facilities:
  - o Excluding community care facilities in single family zones acts as a barrier to housing choice for persons with disabilities.
  - o Community care facilities are defined by section 1502 of the Health and Safety Code as "any facility, place, or building that is maintained and operated to provide nonmedical residential care, day treatment, adult daycare, or foster family agency services for children, adults, or children and adults, including, but not limited to, the physically handicapped, mentally impaired, incompetent persons, and abused or neglected children, and includes residential facilities, adult day programs, therapeutic day services facilities, foster family agencies, foster family homes, small family homes, social rehabilitation facilities, and community treatment facilities." The Indio Municipal Code allows community care facilities as a conditional use in RL, RM, RH, CC, RC and OS Districts. This use category captures a broad range of housing types for those with special needs, including older adults, those with developmental disabilities and special needs. This allows the City to accommodate many special housing types to meet the needs of residents.

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[6] Definitions provided from Appendix C: Constraints and Zoning Analysis are from the City's current Zoning Code as of August 2021. The City is in the process of updating their code and these definitions will be updated to reflect most recent legislative requirements and defintions.

- Spacing Requirements:
  - Excessive distancing requirements between group homes or community or residential care facilities can directly impact the supply and accessibility of housing choices for persons with disabilities. The City does not mandate distance requirements for community or residential care facilities.
- Unit Types and Sizes:
  - The lack of multifamily housing units, or zoned capacity for the development of multifamily housing units, and a variety of unit sizes (ranging from "efficiency units" to units containing four or more bedrooms can constrain the ability of persons with disabilities to live in a more integrated community setting. Goal 1 of the Housing Element envisions an adequate supply and diverse range of housing types that aligns with the needs of all households. Many programs of the Housing Element will increase opportunities for the development of a more diverse range of housing types and increased densities in areas with community resources such as recreation, transit, retail, and employment. Further, the Housing Element aims to increase housing accessibility for those with disabilities through guides and incentives. Program 29 of the Housing Element will reduce the minimum required unit size, creating more options for more diversity in the housing stock and Program 37 encourages rezones that would allow for increased densities.
- Lack of By Right Zoning for Supportive Housing:
  - By right zoning for supportive housing can result in more objective processes that are less likely to discriminate or have the effect of discriminating against persons with disabilities.[7] Program 39 of the Housing Element will require a Zoning Code amendment to allow supportive housing by right in residential zones that permit multifamily uses and mixed use zones that allow residential uses. Program 7 of the Housing Element will increase opportunities for housing to be permitted by right, especially in areas with the highest access to opportunity.

4.6 Disproportionate Housing Needs and Displacement Risk

Homeownership is the largest asset of most households in the U.S. and, for many low-income households, provides an opportunity for future generations to attain homeownership by increasing the family's wealth. One of the most prevalent consequences of residential segregation is the intergenerational inaccessibility of homeownership. According to the Census, a total of 22,931 occupied units (70.6 percent) in the city were owner-occupied in 2019, while 9,839 units (29.4 percent) were renter-occupied. The percent of owner-occupied units in the City increased by 5.7 percent between 2010 to 2020, while the percent of owner-occupied units in the County decreased by 3.7 percent. Opportunities for homeownership are rarely provided to lower-income households, as affordable housing typically takes shape through apartment rental options. Homeownership is most accessible to higher-earning households. This is due to many factors including the high cost of housing, expensive down payments, and the accessibility of home loans which can be largely dependent on one's credit score. Despite the high ownership rates within the City, approximately 45 percent (7455 households) of Indio's owner-occupied households and 78 percent (6905) of renter-occupied households had an income less than the Area Medium Income. For renter households, 25 percent fall in the extremely low-income category. As rents

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[7] HCD. (2021, April). Affirmatively Furthering Fair Housing Guidance for All Public Entities and for Housing Elements. https://www.hcd.ca.gov/community-development/affh/docs/affh_document_final_4-27-2021.pdf

continue to rise, outpacing median income, more rental households will continue to be burdened by housing costs, leaving homeownership further out of reach for many.

Table 1, **Households with Any of 4 Housing Problems**, shows data for households in the City experiencing any one of the four housing problems (lack of complete kitchen facilities, lack of complete plumbing facilities, more than one person per room, and monthly housing costs exceeding 30 percent of monthly income) by race or ethnicity. Figure 23, Any Four Housing Severe Problems, displays this data on a map of the City.

Table 1. **Households with Any Four Severe Housing Problems**

Households experiencing any of 4 housing problems	# with problems	# households	% with problems
White, Non-Hispanic	3,720	10,295	36.13%
Black, Non-Hispanic	255	474	53.80%
Hispanic	8,600	15,625	55.04%
Asian or Pacific Islander, Non-Hispanic	338	658	51.37%
Native American, Non-Hispanic	85	110	77.27%
Other, Non-Hispanic	44	132	33.33%
Total	**13,035**	**27,290**	**47.76%**
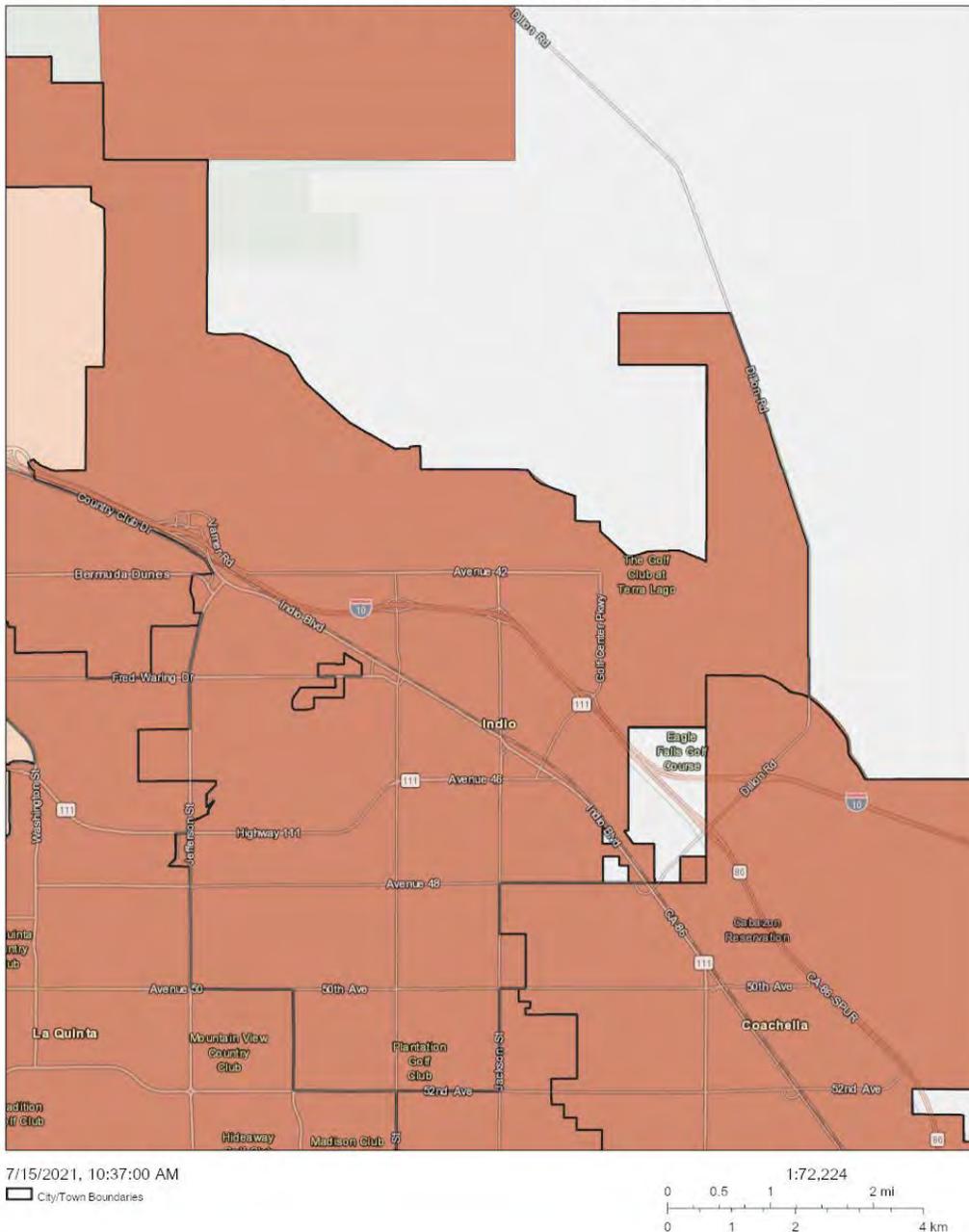
Figure 23. Any Four Severe Housing Problems

Generally, minority households are also more likely to experience higher rent burdens, poor housing conditions, and an increased risk of displacement and/or homelessness. White, Non-Hispanic households across the region and in each jurisdiction, are the least likely to experience housing problems while Black and Hispanic households experience housing problems at the highest rates (e.g., cost burden, overcrowding). As shown above in **Table 1**, the Native American, Non-Hispanic population experiences the highest percentage of housing problems, followed by the Hispanic population and the African American/Black, non-Hispanic population.

4.6.1   Housing Affordability

According to the federal government, rental housing is considered "affordable" if the people living there pay no more than 30 percent of their income for rent. In 2014, 56 percent of all renters had a housing cost burden. Of those renters, 27 percent had an extreme cost burden, paying 50 percent or more of their income on housing. This renter cost burden can be seen on **Figure 24**, with high levels in multiple census tracts across Indio, including the downtown core. The City refers individuals to the County Housing Authority, who then assists those residents with a housing cost burden by providing public assistance or Housing Choice Vouchers. In 2014, 41 percent of all homeowners had a housing cost burden. Of those homeowners, 19 percent had an extreme cost burden, paying 50 percent or more of their income on housing. **Figure 25,** below, displays the homeowner cost burden, which is spread fairly evenly across Indio.
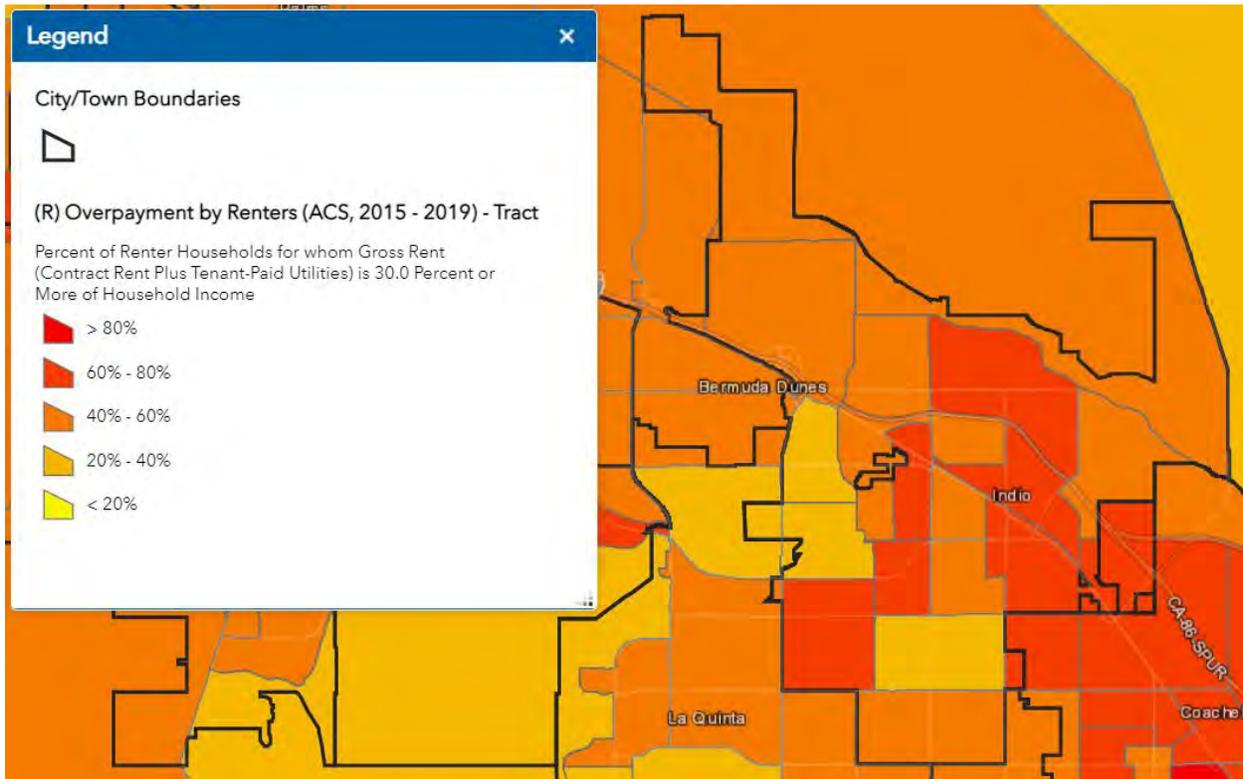
Figure 24. Renter Cost Burden
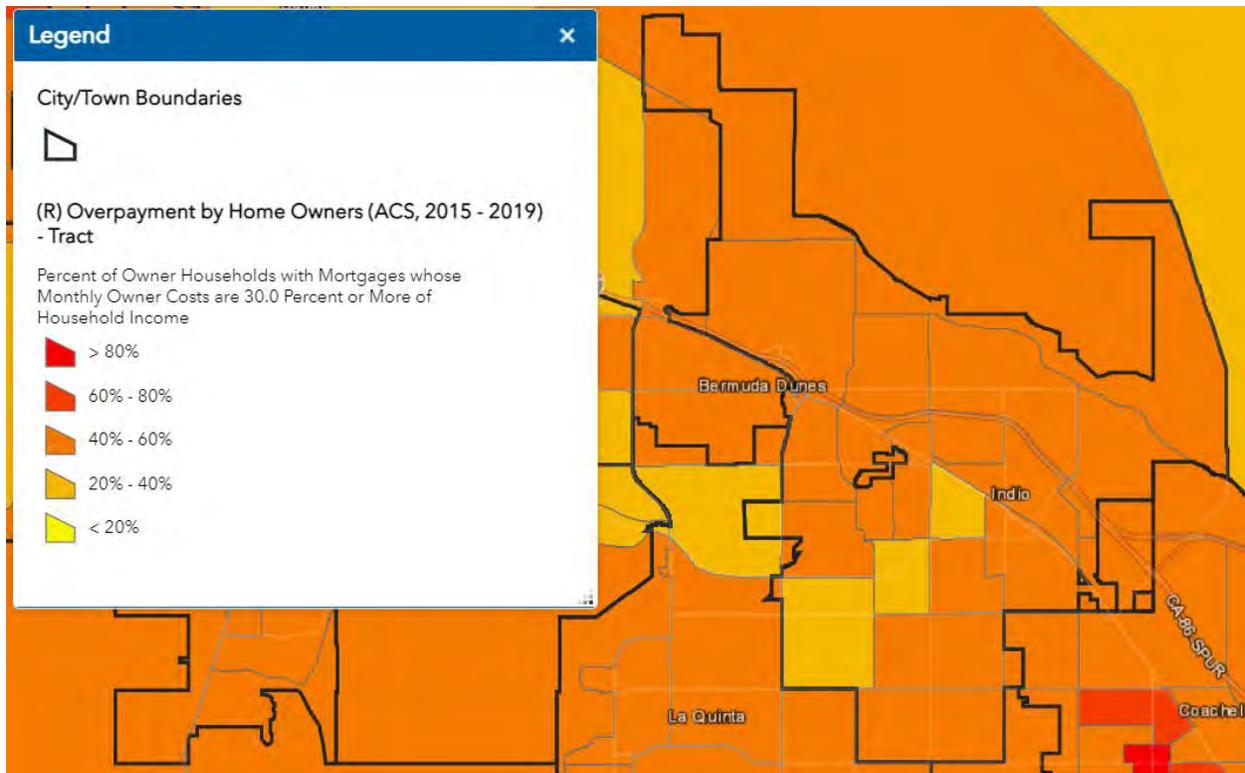
Figure 25. Homeowner Cost Burden

4.6.2   Overcrowding

The condition of a city's housing stock is not in itself an impediment to fair housing. However, for many low-income families, substandard housing is the only housing available at an affordable price. According to the 2016 ACS, 74 occupied units in Indio lacked complete plumbing facilities. Twenty of the units were owner-occupied and 54 of the units were renter occupied. In addition, 132 occupied units in Indio lacked complete kitchen facilities. Of those lacking complete kitchen facilities, 91 were owner occupied units. There may be some overlap in the number of substandard housing units, as some units may lack both complete plumbing and kitchen facilities. Approximately 5.5 percent of Indio's total households are overcrowded. Instances of overcrowding vary by tenure. Approximately 7 percent of owner households and 9 percent of renter households are overcrowded. Rates of overcrowding can be seen on **Figure 26**, below, with the highest rates being seen in the downtown core.
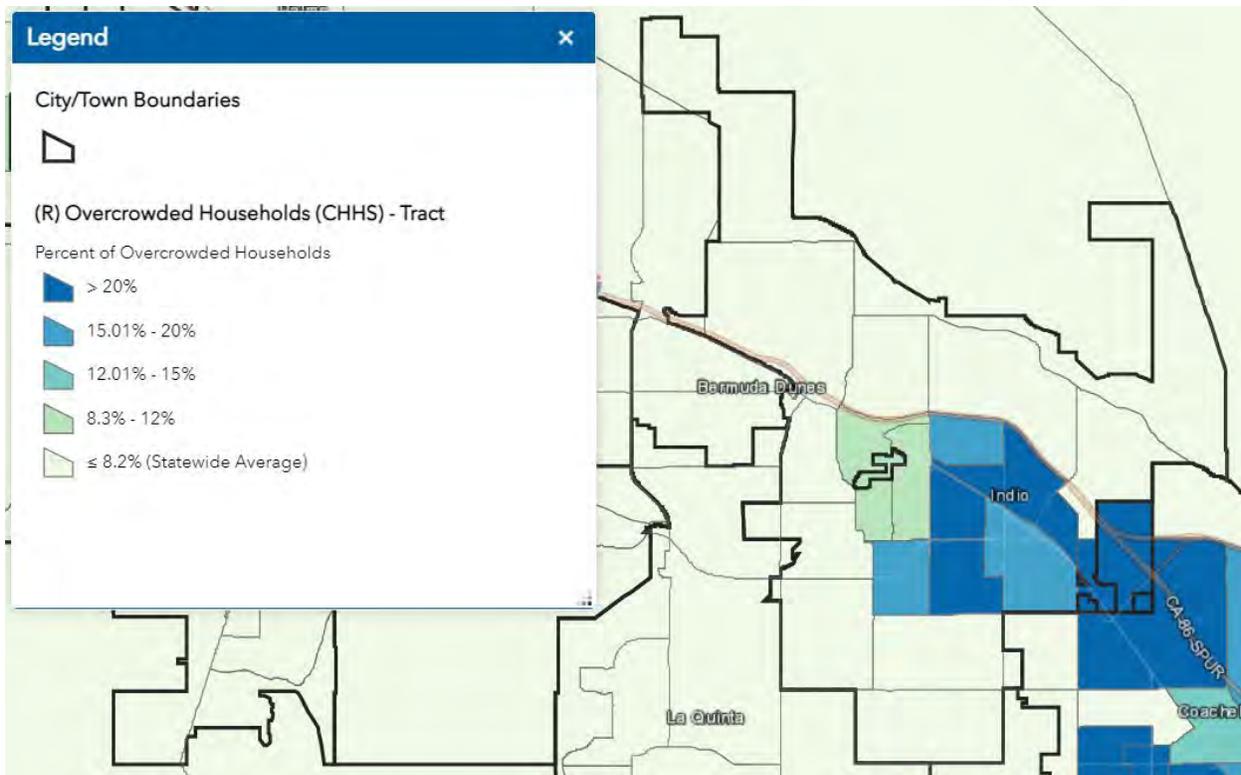
Figure 26. Overcrowding

4.6.3   Displacement

Displacement is an event that occurs for various reasons, including investment, disinvestment, or even disasters. Gentrification, or the influx of capital and higher-income residents into working-class neighborhoods, is often associated with displacement, which occurs when an increase in demand increases rents for both residential and commercial properties and lower-income households and businesses are priced out of the community or excluded from entering the community.

There are different stages of displacement, including at risk of displacement, early gentrification, and advanced gentrification. It is important to understand these stages in context of an area because certain policies to counteract displacement may be more or less effective depending on the stage of displacement. **Figure 27**, below, shows the southern and eastern cores of Indio to be vulnerable to displacement. These areas overlap with the previously shown R/ECAP areas, indicating that those same communities that have high levels and concentrations of poverty are also more vulnerable to increases in rent.
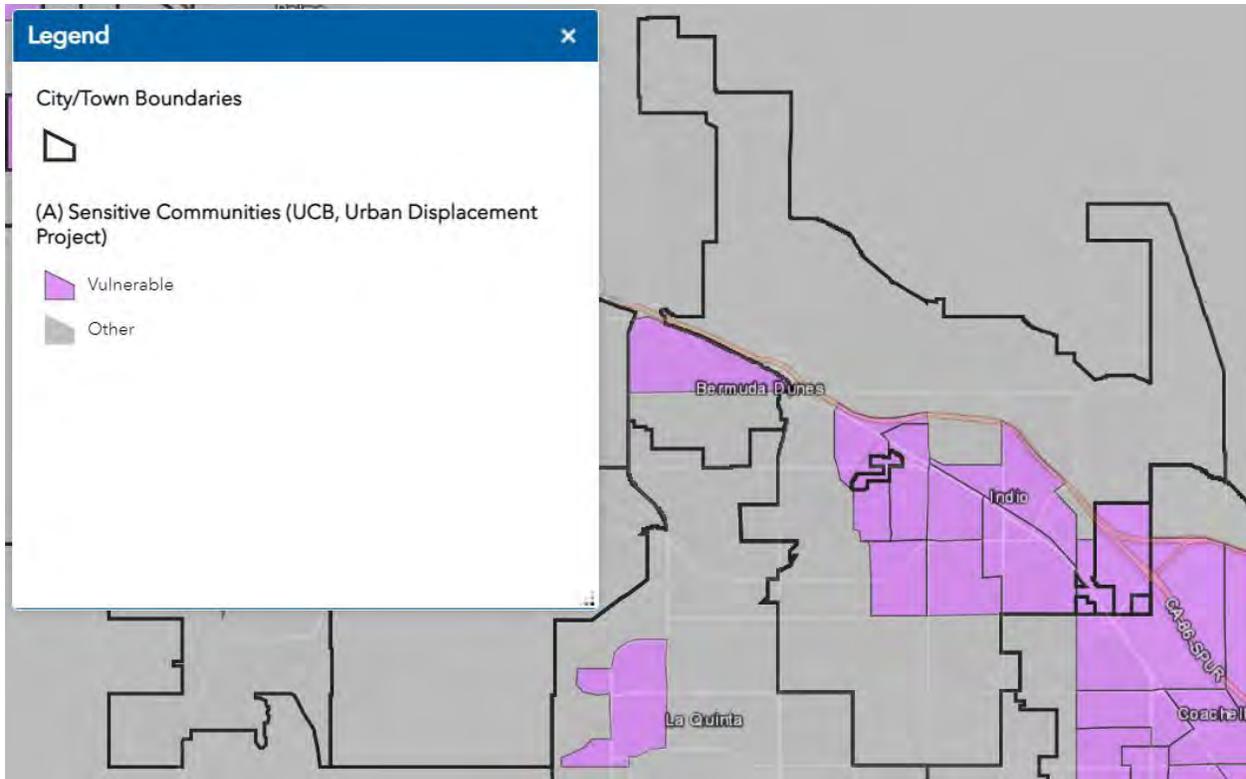
Figure 27. Communities Sensitive to Displacement

In regard to natural disasters, some areas that may be more vulnerable to disaster-driven displacement are in northern Indio, as these are areas more vulnerable to seismic activity and flooding which can be seen on **Figure 28, Hazard Map,** below. These neighborhoods are more affluent, which makes disaster driven displacement in these areas less likely to persist.
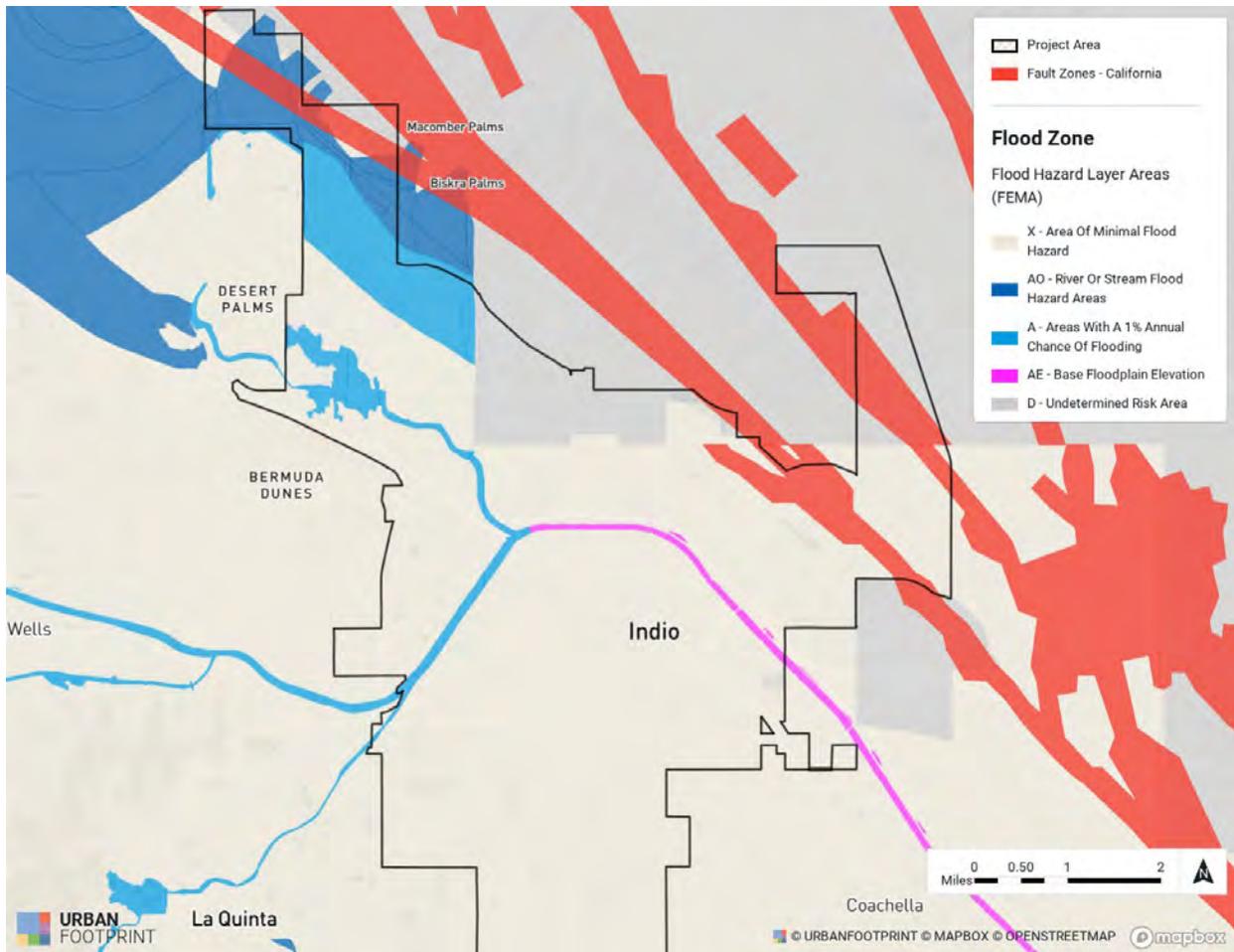
Figure 28. Hazard Map

4.7 Other Relevant Components

4.7.1   Demographic Trends

In addition to the demographic trends discussed in this Fair Housing Assessment, further demographic trends regarding race, rates of homelessness, age, and population growth can be found in the Needs Assessment in **Appendix B, Community Profile**. Trends regarding construction, rent prices, and sale prices can be found in **Appendix C, Constraints and Zoning Analysis.**

4.7.2   Public Assistance

Public housing and housing choice vouchers are two ways that municipalities or Housing Authorities assist lower-income renters with obtaining financial assistance to attain affordable rents. As can be seen on **Figure 29**, the areas identified in the darker colors are the areaswith housing choice voucher data The darkest red in the center of Indio has between 15% and 30% of renter occupied housing units receiving housing choice vouchers.
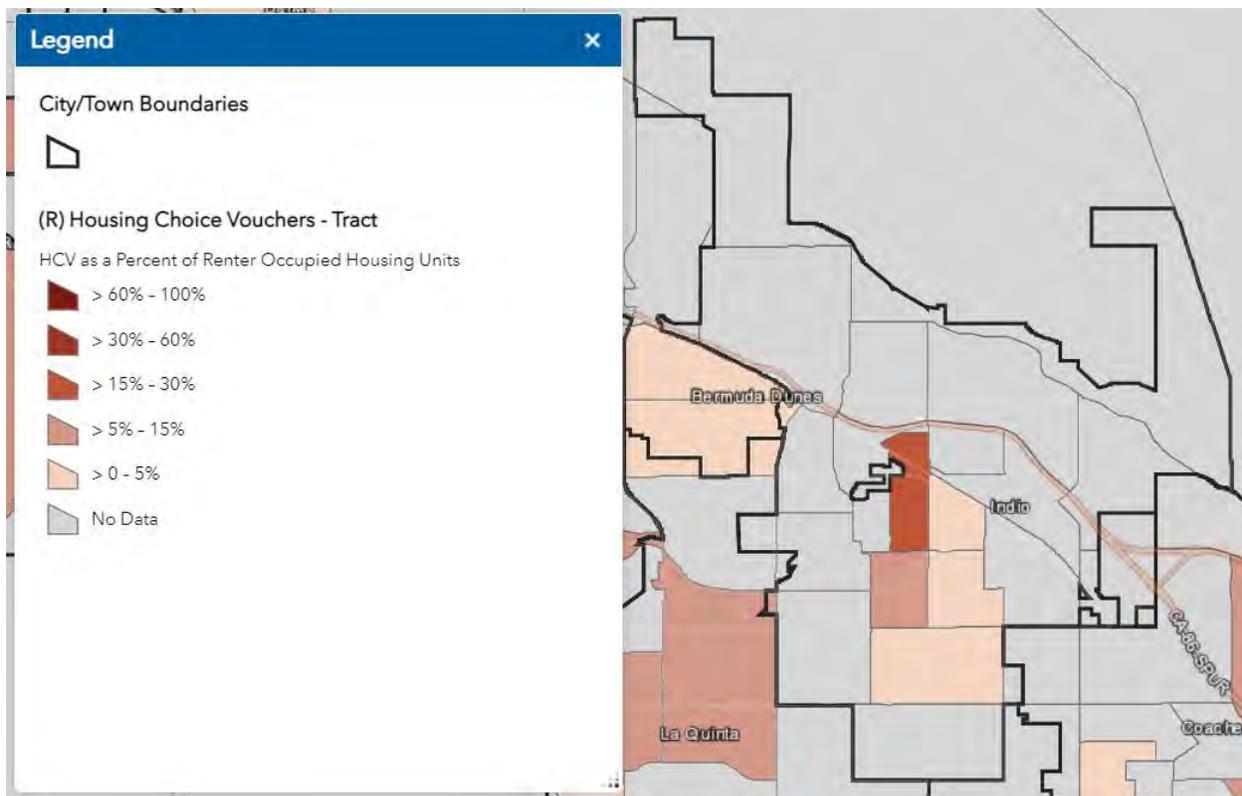
Figure 29. Housing Choice Vouchers

5 Sites Inventory Analysis Consistency

State law, Government Code Section 65583(c)(9), requires that the sites inventory be analyzed with respect to AFFH to ensure that affordable **housing is dispersed equitably throughout the City rather than concentrated in areas of high segregation and poverty or low resource areas that have historically been underserved. The City seeks to AFFH through designation of sites for affordable housing in areas of opportunity, replace segregated living patterns, and transform R/ECAP. Through the various goals, policies, and programs present within the Housing Element, adequate sites should accommodate the RHNA in a manner that affirmatively furthers fair housing.**

5.1 Segregation and Integration

5.1.1 Racial Demographics

While past discriminatory policies and redlining practices have segregated the racial composition at a regional level, at a local level, there are no clear patterns of racial segregation within the City. The City's predominant population identifies as non-white and Hispanic ethnicity. As such, the Housing Element Sites Inventory places all very low-, low-, moderate-, and above moderate-income units in areas with higher levels of diversity.

5.1.2 Household Income

The sites identified for the 6th cycle Housing Element sites analysis and inventory are located throughout the City in the north, south, midtown, and downtown areas. All lower-, moderate, and above moderate-income groups fall within the three income categories present in the City, with the

majority of sites falling with the less than $60,000 median income bracket. Lower-income sites fall within the less than $60,000 and less than $40,000 median income brackets due to land availability that meet HCD's lower-income sites criteria, further detailed in Appendix E – Sites Analysis and Inventory. These areas also identify moderate- and above moderate-income sites, therefore, the sites analysis and inventory further fair housing by creating an environment conducive to mixed-income neighborhoods.

5.1.3   Disability

Generally, there is an even distribution of the percentage of the population with a disability throughout the City. The sites identified, of all income categories, are located in areas where 30 to 40 percent, 20 to 30 percent, 10 to 20 percent, and less than 10 percent of the population has a disability.

5.1.4   Familial Status

There are higher percentages of the population 18 years and over in households living with a spouse and percent of children in married-couple households throughout the City. The sites identified, of all income categories, are located in areas of varying population of married, single-headed, and children in married couple households. Therefore, the sites analysis furthers fair housing by providing opportunities for all types of familial structures throughout these areas shown in Figures 5 through 8.

5.2 R/ECAPs

There are two R/ECAPs in eastern Indio which are also near areas of high segregation and poverty as identified by the California Tax Credit Allocation Committee. There are lower-income sites that are located in these areas; however, the majority of lower-income sites, approximately 70 percent, are located in areas of moderate- and high-resource areas, with a small portion falling within low-resource areas. The sites analysis and inventory also identify moderate-income sites within areas of high segregation and poverty. The sites inventory and analysis further fair housing by creating opportunities for reversing concentrations of poverty by identifying moderate-income sites and increasing opportunities for lower-income sites in higher resource areas.

5.3 Disparities in Access to Opportunity

The City has a distribution of low-, moderate-, high-, and highest-resource opportunity areas. Some lower-income sites fall within low resource and high segregation areas which is due primarily to the location of adequate lower-income sites per HCD criteria as is further detailed in Appendix E. However, all income group sites, including the majority of lower-income sites, identified in the 6th cycle housing element are located in areas of moderate and high resource scores.

5.4 Disproportionate Housing Needs, including Displacement Risk

As previously described, both homeowners and renters are experiencing overpayment in the City with no clear location patterns. However, there is a clear area of overcrowded households and vulnerable population in the Downtown core of the City. The sites identified in the 6th cycle Housing Element are located throughout both areas of homeowner and renter overpayment as they are generally equally distributed throughout the City. There is a mix of both lower- and moderate-income sites located in the Downtown core which also experiences about 8.3 percent to greater than 20 percent overcrowding. The sites analysis furthers fair housing by creating an environment conducive to mixed income neighborhoods, particularly increasing accessibility to affordable housing which will serve to create a more stable community in the Downtown core.

5.5   Summary of Fair Housing Issues

Contributing factors to fair housing issues may include historic and current zoning and land use patterns, the high cost of housing, and historic as well as current discriminatory lending practices. Recent fair housing complaint data reveals discrimination in housing in Indio has been based on disability, sex, race, national origin, source of income, and familial status. As discussed in section 2 "Indio Analysis of Impediments" the potential impediments to fair housing that may exist in the City of Indio include: race and ethnicity trends; income by housing tenure; housing costs; The following is a list of key conclusions from this AFFH analysis.

- **Demographics** Indio residents have been predominantly comprised of two racial/ethnic groups: Non-Hispanic White people and Hispanic people. The 2014 American Community Survey estimates approximately 45 percent (7455 households) of Indio's owner-occupied households and 78 percent (6905) of renter-occupied households had an income less than the Area Medium Income. For renter households, 25 percent fall into the extremely low-income category (<= 30% HAMFI). Many of these households include farmworkers who earn $10,000 to $14,000 per year.
- **Housing Affordability**: In 2014, 56 percent of all renters had a housing cost burden. Of those renters, 27 percent had an extreme cost burden, paying 50 percent or more of their income on housing. The highest percentage of cost burden households are low-income (>30% to <=50% HAMFI) with 85 percent of the households paying more than 30 percent of their income on housing. The City refers individuals to the County Housing Authority to assist those residents with a cost burden by providing public assistance or Housing Choice Vouchers.
- **Access to Opportunity:** Indio residents located in R/ECAP within the City have far less access to opportunity as it relates to positive environmental, economic, and educational outcomes. CalEnviroScreen and Healthy Places Index are two indexes which combine environmental and health factors to determine environmental outcomes. Each of these show indicate low scores overlapping the same areas that are identified as R/ECAPs. Measures for educational and economic opportunity areas are less positive in this same overlapping area. The differences in positive outcomes related to access to opportunity may be attributed to y unequitable investments in housing and infrastructure.
- **Fair Housing Services**: From 2015–2017, IFHMB provided fair housing services to 82 Indio residents, including housing discrimination investigation and counseling services. Of these individuals, 97 percent were considered to be low income earners. The largest race/ethic group which were provided fair housing services were Hispanic people.

Further analysis of fair housing issues will be laid out within the Identification and Prioritization of Contributing Factors section.

6   Contributing Factors to Fair Housing Issues and Strategies for Affirmatively Furthering Fair Housing

This section will further analyze the contributing factors to outreach, segregation, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs and the strategies employed by the Housing Element for Affirmatively Furthering Fair Housing based on the identified and prioritized contributing factors.

6.1 Fair Housing Enforcement and Outreach Capacity

Without a good understanding of the laws and responsibilities of landlords and tenants, renters are at a disadvantage. The City recognizes the importance of educating their residents and developers to reduce housing discrimination in the City. In order to realize these efforts related to furthering fair housing outreach and enforcement, the City contracts with the Inland Fair Housing and Mediation Board (IFHMB) and will continue to in addition to providing information regarding available fair housing services on the City's website as stated in Program 19 of the Housing Element. The IFHMB provides information and services such as, investigation, education, conciliation, and referral of housing discrimination complaints free of charge to individuals. Additionally, they provide fair housing workshops and have a mediation department that provides information on rights and responsibilities under the California Landlord and Tenant Laws.

From 2015–2017, IFHMB provided fair housing services to 82 Indio residents. The most prominent fair housing issues were for alleged discrimination based on disability, accounting for 44 percent of all fair housing issues, and for alleged discrimination based on familial status, accounting for 27 percent of all fair housing issues. ,A survey conducted as part of the City's AI, identified 50 percent of participants have experienced discrimination; the most common type of discrimination reported was regardingt landlords "refusing, discouraging, or charging more to rent an apartment or buy a home" in order to discourage or create a barrier for them.

In addition to the City's efforts previously discussed in this assessment (see subsection Access to Opportunity for Person with Disabilities), the Housing Element further addresses these existing fair housing issues area within Program 6, in which the City will take meaningful steps in fair housing education through proactive outreach to individuals and organizations that represent lower-income households, people in protected classes, and households with special needs. Through Program 1,the City will also work to increase opportunities for persons with temporary, developing, or permanent disabilities including older adults with changing levels of ability by promoting increased accessibility by connecting developers and residents to resources on design features that are accessible and safe to all people regardless of age, size, ability, or disability. Additionally, the City will consider developing a program that further incentivizes accessibility in housing development and design in accordance with and exceeding what is required under State law. In addition, Program 34, specifically targets the most predominant fair housing issue in the City by affording persons with disabilities an equal opportunity to use and enjoy a dwelling. Through implementation of the program, the City will develop a process by which reasonable accommodation requests can be made (including waiver of regulations, policies, or procedures), and the right to request reasonable accommodations and to request relief from Code regulations and permitting procedures that have a discriminatory effect on housing for individuals with disabilities will be made publicly and easily accessible.

6.2 Racially or Ethnically Concentrated Areas of Poverty

As has been discussed, there are R/ECAPs within Indio. The main one in the eastern core is majority Hispanic with high levels of poverty. Additionally, there are areas of racially concentrated affluence in northern Indio with predominantly single-family neighborhoods, larger lot sizes, and majority white residents. Housing types being relatively consistent in these two areas are a contributing factor to their existence.

Program 5, Affordable Homeownership Opportunities, will work to address the disparity in homeownership by race, ethnicity, and income. Homeownership is a major way to acquire wealth, so by improving rates of homeownership, concentrations of poverty would likely decline over time to some extent. Programs 2, 3, and 4 are ADU Programs, which will also work to break up racially concentrated areas of affluence that have occurred in the single-family neighborhoods with larger lot sizes in northern Indio. Multiple programs in the Housing Element are related to improving housing affordability and/or to promoting housing production with special attention to low income housing. Program 38, which shows continued participation in Section 8 Housing Choice Voucher programs. And Programs 17, 22, 27, 28 and 33 promote housing preservation, which helps to retain the existing housing stock, which assists with housing costs.

6.3 Disparities in Access to Opportunity

As was seen above, access to opportunity for many different topics related to quality of life differed drastically across the City of Indio. Many of these topics, like access to education, a healthy environment, and opportunity for economic development compounded in the R/ECAP community in the eastern core of Indio. This shows lack of public and private investment in these areas. Additionally, higher resource areas, such as northern Indio, have been restrictive in the past with what is allowed to be built.

Many of the pro-housing programs within the Housing Element address access to the different aspects of opportunity. Program 33 works to equitably allocate resources in underserved areas with affordable housing. Similarly, Programs 17, 26, and 33 attempt to implement infrastructure solutions through different financing options such as Enhanced Infrastructure Financing Districts, grant pursuits, and partnerships. Program 37 touches on rezoning opportunities, but specifically states that the identification of areas for rezoning will be areas with access to resources, amenities, and public transit. The creation of by-right development for locations "near amenities and resources such as transit, parks, childcare facilities, and near key areas of employment" is the basis for Program 8. Along with this, Program 24 identifies a Housing Sustainability District which will be located near transit and will provide development and permitting streamlining within the district. Program 35, Reduced Parking Requirements, is also relevant as it states that these parking reductions can be in exchange for public amenities.

6.4 Disparities in Access to Opportunity for Persons with Disabilities

Due to certain zoning code restrictions, supportive housing for persons with disabilities has not always been readily available. Restrictions have been present that limit where supportive or residential care housing can be built. Additionally, existing multifamily housing is present that does not meet the needs of recent fair housing acts. Lending discrimination or private discrimination may also occur toward persons with disabilities. The City is working to improve access to opportunity for persons with disabilities, which can be seen in multiple programs within the Housing Element. Program 1 ensures that the City will make all new, multifamily construction meet the needs of the federal and state accessibility requirements, while also promoting accessibility that goes above and beyond such requirements by providing educational resources to developers and property owners. Programs 14 and 39, for example, amend the zoning code to allow emergency shelters and supportive housing to be developed in more locations. Program 34 is related to reasonable accommodations procedures and will set up a process by which reasonable accommodation requests can be made.

City of Indio AFFH Analysis

6.5 Disproportionate Housing Needs and Displacement Risk

As was detailed in previous sections, multiple types of housing needs are present for protected groups in Indio. Renter and homeowner cost burden are both prevalent across the City. Overcrowding is especially an issue in the neighborhood identified as R/ECAP. Additionally, this R/ECAP and the adjacent central core are vulnerable to displacement. Homelessness is another concern for the City, with an estimated 2,884 people unhoused in Riverside County, 2,155 of the total unhoused individuals being unsheltered, and 31% of the unhoused individuals estimated as chronically homeless.

Various programs within the Housing Element attempt to address these multiple housing needs and risks. There are multiple programs that promote the creation of affordable housing, which will help to reduce the rates of overcrowded housing. Programs 14, 15, and 18 strategize to utilize existing regional or state partners and programs to benefit housing conditions in regard to energy conservation and home improvement or preservation. Multiple programs also address the needs of those experiencing homelessness. Program 22 addresses the provision of Low Barrier Navigation Centers offering assistance to those experiencing homelessness. Other programs offer housing assistance which can help to assist people with finding housing. Program 8 is a code compliance program that assists property owners in addressing building and zoning violations by connecting them to available resources.

Further programs of the Housing Element focused on addressing fair housing include the following:

- Program 1 increases opportunities for increased accessibility in housing units for those with a disability.
- Program 4 lays out objectives for increasing homeownership opportunities for lower-income households.
- Program 5 commits the City to continued analysis of fair housing and increasing informational resources for those seeking fair housing assistance
- Program 7 would facilitate the production of housing in areas with access to opportunity to positive health, economic, and educational outcomes.
- Program 10 aims to reduce the cost associated with the development of affordable housing.
- Program 11 will further incentivize housing production while evaluating the feasibility of an inclusionary housing fee to increase funding for affordable housing.
- Program 12 provides a permit streamlining program for qualifying developments that provide affordable housing.
- Program 13 clarifies language within the City's Zoning Code to increase opportunities for employee housing.
- Program 16 increases information for those in need of fair housing mediation
- And other programs of the Housing Element work to focus resources and planning efforts in areas of opportunity (Programs 33, 35 and 37).

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Appendix E: Sites Analysis and Inventory

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Figures

Tables

1   Introduction

As provided under California State law (Government Code Section 65583 [a][3]), a Housing Element must include an inventory of land suitable for residential development, including vacant sites that can be developed for housing within the planning period and non-vacant sites that have realistic and demonstrated potential for redevelopment during the planning period to meet the local housing need at all income levels. As further detailed in the Regional Housing Needs Allocation (RHNA) discussion in Section 2, every local jurisdiction is assigned a number of housing units representing its share of the State's housing needs for an 8-year period. The housing need of the City of Indio (City) for the 6th Cycle 8-year planning period [October 15, 2021– October 15, 2029] (6th Cycle) consists of 7,812 total units, including housing at all income levels.

This appendix (sites analysis and inventory) of the Housing Element contains an analysis and inventory of sites within the City limits that are suitable for residential development during the 6th Cycle. As presented in this analysis, the City has an adequate supply of land to fully accommodate the City's housing allocation of 2,963 lower-income units (including very-low and low-income), 1,315 moderate-income units, and 3,534 above moderate-income units.

This sites analysis describes the City's housing target for the 6th Cycle RHNA projection period [June 30, 2021, to October 31, 2029] (planning period), known as the RHNA; the methodology by which realistic development capacity was determined; and the approach used for the identification of sites. An overview of the existing capacity in the City is also provided, including an analysis of vacant and underutilized sites where housing is currently an allowed use, followed by residential projects in the pipeline with approved or pending residential units that are anticipated in the planning period or projects with remaining entitlements, including anticipated affordability for the units in each project, and the projection of accessory dwelling units anticipated for the planning period.

2   Regional Housing Needs Allocation

Pursuant to State law, each jurisdiction in the State has a responsibility to accommodate a share of the projected housing needs in its region. The California Department of Housing and Community Development (HCD) assesses each region's housing needs and allocates a unit count (the RHNA) to each region in the state. The RHNA is mandated by State housing law as part of the periodic process of updating local Housing Elements of General Plans. The RHNA quantifies the need for housing within each jurisdiction during specified planning periods.

As part of the assessment and allocation process, each Councils of Governments develops a methodology to determine each jurisdiction's RHNA as a share of the regional housing need provided by HCD. Each jurisdiction's RHNA is broken down by income category, ensuring that all economic groups are accommodated. The methodology generally distributes more housing, particularly lower-income housing, near jobs, transit, and resources linked to long-term improvements of life outcomes, and must further State objectives, including affirmatively furthering fair housing.

The City's share of regional housing need was determined by a methodology prepared by the Southern California Association of Governments (SCAG) as part of its Final Regional Housing Needs Assessment Allocation Plan adopted in March 2021 and updated June 2021. In accordance with the Final RHNA

Allocation Plan, the City must plan to accommodate 7,812 total housing units for the projection period beginning June 30, 2021 and ending October 15, 2029. This is equal to a yearly average of approximately 942 housing units. The 7,812 total units are split into four RHNA income categories (very low, low, moderate, and above moderate). **Table 1** provides the City's RHNA by income category. Of the 7,812 total units, the City must plan to accommodate 1,793 units for very-low-income households, 1,170 units for low-income households, 1,315 units for moderate-income households, and 3,534 units for above moderate-income households between 2021 and 2029.

Table 1. City of Indio RHNA 2021–2029		
Income Category	**Units**	**Percent of Total**
Very Low Income	1,793	23.0%
Low Income	1,170	15.0%
Moderate Income	1,315	16.8%
Above Moderate Income	3,534	45.2%
Total	**7,812**	**100%**

To ensure that adequate capacity is maintained in the City throughout the 6th Cycle, additional capacity above and beyond the RHNA assigned to the City has been identified. In accordance with State requirements, the City will monitor the housing capacity identified in this sites analysis throughout the planning period to maintain sufficient capacity for the remaining RHNA at all income levels.

3 Vacant and Underutilized Sites Methodology and Assumptions

State law requires each jurisdiction to include a land inventory to identify specific sites that are suitable for residential development and to demonstrate that sufficient land is available to provide adequate housing capacity to meet the RHNA for each income level. This section of the sites analysis describes the methodology used to calculate the housing capacity on all vacant and non-vacant developable land within the City limits that will be zoned to allow for housing and available to develop within the Housing Element planning period.

3.1 Process Overview

As part of the sites analysis, the City and consulting team had to identify specific sites that are suitable for residential development to determine whether there are sufficient sites to accommodate the City's regional housing need in total and by income category. This analysis helped the City determine the programs that the City will adopt to make sites available with appropriate zoning, development standards, and infrastructure capacity to accommodate the new construction needed during the 6th Cycle (see complete infrastructure capacity discussion in the Housing Element's **Appendix C, Constraints and Zoning Analysis**).

The sites analysis was completed using geographic information system (GIS) mapping software using multiple data sets to identify potentially available housing sites, largely depending on SCAG's annual land use parcel-level dataset (ALU v.2019.2) available from SCAG's open GIS data portal (last updated in June 2021). SCAG's land use dataset provides extensive parcel-level data, including existing land uses principally based on 2019 tax assessor records.[1] In addition, online mapping tools, including Google Earth and Google Maps, as well as City knowledge of the current projects in the pipeline and development interest in certain areas of the City, were used to verify vacant and underutilized status and existing uses.

With the large quantities of vacant land that exist in the City, the sites analysis largely depends on those vacant sites within City limits that permit for residential development under their existing General Plan land use designation (land use designation). However, a small number of sites identified in the sites inventory are on non-vacant, underutilized parcels. Determining which non-vacant sites are underutilized and have the strongest potential for redevelopment can help identify ideal areas for accommodating new housing through redevelopment. Although existing uses on non-vacant sites are considered an impediment to development, underutilized sites are identified through thorough and selective criteria to determine which existing uses are most likely to redevelop when paired with the right land use designation, regulations, and policies. As part of this identification process, an analysis of underutilized sites was conducted to determine where to prioritize Housing Element programs that aim to increase opportunities for housing development.

In addition to analyzing the existing uses and proximity to resources and existing infrastructure on each parcel, the methodology for identifying and prioritizing underutilized sites was largely based on the following factors:

- **Building Age** – Buildings built prior to 1980 (most sites identified are more than 50 years old)
- **Under Valued** – An assessed improvement-to-land-value ratio less than 1
- **Site Size** – Parcel greater than 0.5 acres or less than 10 acres, or smaller parcels with the potential for lot consolidation resulting in a site greater than 0.5 acres

Only two parcels identified as underutilized in the sites inventory have existing residential uses, and none of the underutilized sites are known to have been occupied in the past 5 years by lower-income housing. In addition, the existing units on the sites were subtracted from the realistic capacity to calculate the net-new units, and only net-new units were ultimately accounted for toward accommodating the City's RHNA.

All parcels included in the sites inventory were reviewed for any known environmental constraints; the sites included in the inventory have all been designated for residential development and are not constrained by known site-specific constraints that would limit development. Parcels that were identified as having absolute constraints[2] were removed from the inventory.

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[1] Sources of 2019 existing land use: SCAG_REF – SCAG's regional geospatial datasets; ASSESSOR – Assessor's 2019 tax roll records; CPAD-California Protected Areas Database (version 2020a; accessed September 2020); CSCD – California School Campus Database (version 2018; accessed September 2020); FMMP – Farmland Mapping and Monitoring Program's Important Farmland GIS data (accessed September 2020); MIRTA – U.S. Department of Defense's Military Installations, Ranges, and Training Areas GIS data (accessed September 2020).

[2] Per Connect SoCal's Sustainable Communities Strategy Technical Report's (adopted 3, 2020) areas identified to avoid placement of future growth, including absolute constraints such as preserved land where growth has been reduced and redirected, as well as variable constraints where growth could be avoided if possible.

City of Indio Sites Analysis and Inventory

Land suitable for residential development must be appropriate and available for residential use in the planning period. As such, the sites were also reviewed according to their development standards and regulations, and to recently approved or built residential projects in the same designations where housing is an allowed use.

3.2 Density and Affordability Assumptions

Every city in California must have a General Plan, which establishes policy guidelines for all development within the city. The General Plan is the foundation of all land use controls in a jurisdiction. The Land Use Element of the City's General Plan identifies the location, distribution, and density of the land uses within the City. General Plan residential densities are expressed in dwelling units per acre. The Indio General Plan 2040 was adopted in September 2019 and has brought forth a new creative strategy for meeting the future needs of the City through land use designations that permit a broad mix of uses. The Land Use Element of the General Plan identifies land use designations called "place types" that are classified by major classes, including Neighborhoods, Centers, and Districts. Each Neighborhood, Center, and District contains a mix of uses and provides guidance related to scale and intensity, density, and form and placement of development. Both Centers and Neighborhoods permit residential uses. As of August 2021, the City is currently in the process of updating its zoning ordinance to be consistent with the Indio General Plan 2040; this updated ordinance will be adopted prior to adoption of the 6th Cycle Housing Element. The updated zoning regulations, which will be adopted in January 2022, will implement the 2040 General Plan, including the allowed densities and uses. As such, the sites analysis relied on the existing 2040 General Plan land use designations, which will be consistent with the updated zoning code.

Government Code Section 65583.2(c) requires, as part of the analysis of available sites, a local government to demonstrate that the projected residential development capacity of the sites identified in the Housing Element can realistically be achieved. This realistic capacity may use established minimum densities to calculate the housing unit capacity. The sites analysis estimated realistic capacity as shown in **Table 2.** As a conservative estimate of capacity calculations, the minimum permitted density of 20 dwelling units per acre was used for all sites identified to accommodate the City's lower-income RHNA. Sites identified to accommodate the City's moderate-income RHNA have been calculated based off the minimum permitted densities in the corresponding land use designation. This does not limit the ability of a project to be built at the higher densities allowed under either the zoning or the General Plan, and several existing or recently approved development projects have been developed at densities above the minimum permitted density in the corresponding zone. Furthermore, it is expected that property owners will strive for densities far above the minimums, assuming developers can earn greater profits for construction on the same parcel of land. Sites identified to accommodate the City's above moderate-income RHNA have been calculated based on their presumed or approved densities, as detailed in the overview of residential development in the pipeline in Section 4.2, Planned, Approved, and Prospective Projects.

Table 2. Density Assumptions by General Plan Land Use			
Land Use Category	Maximum Density (units per acre)	Realistic Density (units per acre)	Income Level
Suburban Neighborhoods (SN)	Up to 8 units per acre	4	Moderate
Neighborhood Center (NC)	10 to 20 units per acre	10	Moderate
Connected Neighborhood (CN)	Up to 20 units per acre	12	Moderate
Mixed Use Neighborhood (MUN)	Up to 40 units per acre	20	Lower
Midtown (MT)	Up to 40 units per acre	20	Lower
Downtown (DT)	Up to 60 units per acre	20	Lower
Source: City of Indio, General Plan 2040 Land Use and Urban Design Element, 2021			

3.2.1   Lower-Income Sites

In accordance with Housing Element law (Government Code Section 65583.2[c][3]), the City's default density for lower-income sites must permit a minimum of 30 dwelling units per acre. Further, it is detailed under State guidance that sites that are too small or too large may not facilitate developments of this income level, so sites, including smaller parcels anticipated to be consolidated into a site, have been limited to those between 0.5 and 10 acres. The City has three land use designations that permit densities of 30 dwelling units per acre or greater: the Mixed Use Neighborhood (MUN), Midtown (MT), and Downtown (DT) designations. Sites identified in these three designations, excluding those in the pipeline, were included in the inventory as lower-income sites.

3.2.2   Moderate-Income Sites

Large amounts of vacant land in the Suburban Neighborhoods (SN), Neighborhood Center (NC), and Connected Neighborhood (CN) designations exist in the City. As such, vacant sites identified in these three designations, including smaller parcels anticipated to be consolidated into a site, have been limited to those between 0.5 and 10 acres. All three designations provide opportunities for a range of housing choices at medium densities. As such, all sites identified within the designations were inventoried at the moderate-income level.

3.2.3   Above Moderate-Income Sites

Indio has a significant pipeline of development projects that are seeking entitlements or are actively pursuing construction. Sites with remaining entitlements for above moderate-income units in the pipeline were identified as having the capacity to accommodate the above moderate-income allocation based on the affordability and unit count of the development.

3.3   Sites Identified in Previous Housing Elements

Per the statute (Government Code Section 65583.2[c]), a non-vacant parcel identified in a previous planning period and a vacant parcel that has been included in two or more previous consecutive planning periods cannot be used to accommodate the lower-income RHNA unless the parcel is subject to a program in the Housing Element to allow residential use by right for housing developments in which at least 20% of the units are affordable to lower-income households.

6 of the underutilized parcels identified in the 2021 Housing Element for lower-income housing were included in a previous Housing Element. 33 of the vacant parcels included in the inventory for lower-income housing have been included in the two previous housing element planning periods (see **Table 16** for individual site and parcel details). Housing Element Program 7 commits the City to allowing residential use by right on these sites as identified in the Housing Element Sites Inventory Form for housing developments in which at least 20% of the units are affordable to lower-income households. The City has 3 years from the beginning of the planning period to implement this policy.

4   Existing Capacity

The following is a description of the residential capacity on vacant and underutilized sites within each land use designation permitting residential uses. **Figure 1** provides an overview of the existing capacity identified in the sites inventory and the City's 2040 General Plan land use designation. The vacant and underutilized sites identified in **Figure 1** are the vacant and nonvacant sites which have been included in the sites inventory. It is not a comprehensive inventory of all vacant and underutilized sites in the City.

INDIO 6TH CYCLE SITES INVENTORY
SELECTED VACANT AND UNDERUTILIZED SITES

LEGEND

Selected Vacant Sites
- SN
- NC
- CN
- MUN
- MT
- DT

Selected Underutilized Sites
- Overlay

Land Use Designations
- SN
- NC
- CN
- MUN
- MT
- DT
- DE
- Festival District
- Parks and Open Space
- Public and Institutional
- Regional Commercial
- Resource Recovery
- Workplace Employment District
- Unclassified
- City Boundary

WASHINGTON STREET

ADAMS STREET

AVENUE 40

JEFFERSON STREET

MADISON STREET

AVENUE 41

AVENUE 42

JACKSON STREET

GOLF CENTER PARKWAY

AVENUE 43

BURR STREET

INDIO BOULEVARD

AVENUE 44

FRED WARING DRIVE

AVENUE 45

DUNE PALMS ROAD

MILES AVENUE

AVENUE 46

HIGHWAY 111

HIGHWAY 111

AVENUE 48

JEFFERSON STREET

AVENUE 49

MONROE STREET

AVENUE 50

AVENUE 52

**Figure 1. Sites Inventory and
Land Use Capacity by Land Use Designation**

0   0.375 0.75   1.5   2.25   3
Miles

N

4.1.1 Capacity by Land Use Designation

National trends in the shifting retail market are reflected in a shift toward residential and mixed use on commercially zoned sites. It is reasonable for the City to expect to see these trends continue on a local level. The City currently allows standalone, multi-unit residential development as a use permitted by-right in most mixed-use designations throughout the City, including in the Neighborhood Center (NC), Connected Neighborhood (CN), Midtown (MT), and Downtown (DT) designations. Therefore, the City assumes that many of the identified sites may be developed as purely residential projects at densities far above the minimum densities and the assumptions used to calculate the realistic capacity. Furthermore, the vast majority of sites identified are located on vacant sites and therefore do not have existing uses constituting an impediment to additional residential development during the 6th Cycle.

In addition, as of July 2021, the City is working on the Highway 111 Corridor Specific Plan (Highway 111 SP), a strategic action plan for the future revitalization of 3.9 miles of Highway 111 between Indio Boulevard and Jefferson Street. The Highway 111 SP, which is expected to be adopted in 2022, will replace two existing Specific Plans that apply to certain properties in the Corridor. The two existing Specific Plans are the Central Highway 111 Specific Plan and the Mixed-Use Specific Plan 300. One of the Highway 111 SP's key planning goals is to create strategies for the production of a minimum of 500 new housing units within the corridor, including market-rate and affordable and workforce housing. The corridor is largely located along the Mixed Use Neighborhood (MUN) and Midtown (MT) land use designations. As such, implementation of the Highway 111 SP is anticipated to promote and facilitate development of housing in both designations.

4.1.2 Mixed Use Neighborhood (MUN)

The Mixed Use Neighborhood (MUN) land use designation provides for moderate- to higher-intensity neighborhood development that features a variety of multifamily housing choices and limited neighborhood-serving commercial uses in a walkable environment at densities up to 40 dwelling units per acre. Approximately 898 acres of the City are in the MUN designation. However, only vacant parcels greater than 0.5 acres or less than 10 acres have been included in the sites inventory. Based on the permitted density and range of permitted multifamily residential uses and neighborhood-serving amenities, the sites have been identified as appropriate to accommodate lower-income housing.

Based on a realistic residential development potential of 20 dwelling units per acre in the MUN zone, a total of 38 sites with 2,334 units on approximately 117 total acres have been included in the sites inventory. **Table 3** provides a summary of all vacant sites in the MUN designation identified in the sites inventory. See **Figure 2, Mixed Use Neighborhood Sites**, for an overview of sites identified in the MUN land use designation. The vacant sites identified in **Figure 2** are vacant sites which have been included in the sites inventory. It is not a comprehensive inventory of all vacant sites in the MUN designation.

Refer to **Section 4.2** for additional lower- and moderate-income units in the pipeline located in the MUN designation that will be credited towards the City's 6th Cycle RHNA allocation.

See sites 29-69 in **Table 16** for individual site and parcel details.

Table 3. Mixed Use Neighborhood Designation Summary					
Vacant Parcels	Underutilized Parcels	Total Acreage	Maximum Units Permitted	Realistic Capacity (Total Units)	Income Level
38	—	117	4,680	2,334	Lower-Income

MIXED USE NEIGHBORHOOD SITES

LEGEND

Sites Identified

Vacant

City Boundary

AVENUE 42

MONROE STREET

JACKSON STREET

GOLF CENTER PARKWAY

FRED WARING DRIVE

INDIO BOULEVARD

AVENUE 44

MILES AVENUE

CLINTON STREET

DUNE PALMS ROAD

REQUA AVENUE

AVENUE 46

HIGHWAY 111

HIGHWAY 111

DR CARREON BOULEVARD

MADISON STREET

AVENUE 48

JEFFERSON STREET

Figure 2. Mixed Use Neighborhood Sites

0   0.25   0.5   1   1.5   2

Miles

N

4.1.3   Midtown (MT)

The Midtown (MT) land use designation provides for an active, mixed-use center by allowing multistory, mixed-use buildings at higher intensities, including multifamily standalone residential uses, community gathering spaces, and land uses to support residents and visitors at densities up to 40 dwelling units per acre. Approximately 174 acres of the City are in the MT designation. However, only parcels or consolidated sites (sites can be made up of single parcels, or two or more parcels which are anticipated to be consolidated and developed into a single site) greater than 0.5 acres or less than 10 acres have been included in the sites inventory. Based on the permitted density and range of permitted multifamily residential uses and neighborhood-serving amenities, the sites have been identified as appropriate to accommodate lower-income housing.

Based on a realistic residential development potential of 20 dwelling units per acre in the MT zone, a total of 13 sites (including 2 consolidated sites) with 853 units on approximately 43 total acres have been included in the sites inventory. **Table 4** provides a summary of all vacant and underutilized sites in the MT designation identified in the sites inventory, including 13 vacant parcels and 2 underutilized parcels making up total 13 sites. One of the underutilized parcels (Assessor's Parcel No. 611110043) is only occupied by an old surface parking lot, which was previously used for a demolished building on the parcel. The second underutilized site (Assessor's Parcel No. 616062004) was previously the site of an older surface parking lot and bar, which has now been permanently closed. See **Figure 3, Midtown Sites**, for an overview of sites identified in the MT land use designation. The vacant and underutilized sites identified in **Figure 3** are vacant and nonvacant sites which have been included in the sites inventory. It is not a comprehensive inventory of all vacant and nonvacant sites in the MT designation.

Refer to Section 4.2 for additional above moderate-income units in the pipeline located in the MT designation that will be credited towards the City's 6th Cycle RHNA allocation.

See sites 15-28 in **Table 16** for individual site and parcel details.

Table 4. Midtown Designation Summary					
Vacant Parcels	Underutilized Parcels	Total Acreage	Maximum Units Permitted	Realistic Capacity (Total Units)	Income Level
13	2	42.5	1,702	853	Lower-Income

MIDTOWN SITES

LEGEND

Sites Identified

Vacant

Underutilized

REQUA AVENUE

AVENUE DEL MAR

AVENUE 46

HIGHWAY 111

HIGHWAY 111

MONROE STREET

RUBIDOUX STREET

PLAZA AVENUE

ARABIA STREET

LAS PALMAS ROAD

JOHN NOBLES AVENUE

Figure 3. Midtown Sites

0   0.05   0.1   0.2   0.3   0.4

Miles

N
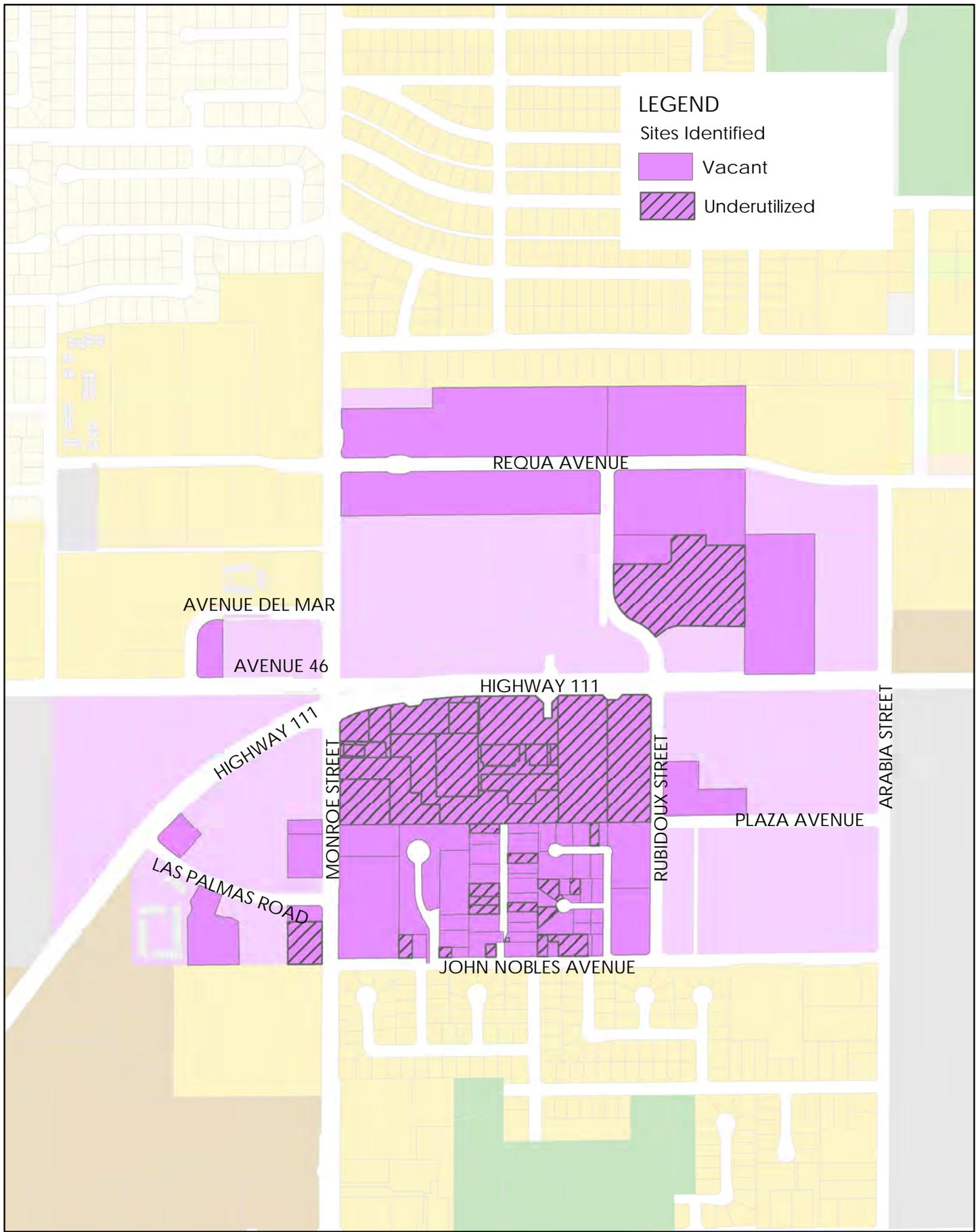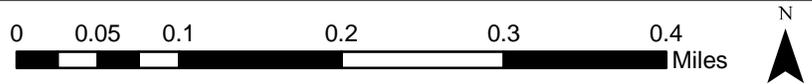
4.1.4 Downtown (DT)

Over the years, the Downtown core was eroded, due to development policies that prioritized automobile transportation and suburban housing. This sequence of events has been often repeated throughout the United States, but fortunately Indio retains many of its key Downtown assets. Its street grid framework largely remains intact, and the City has planned for the current transit center to be a future multi-modal transit hub and one day deliver regional visitors directly to the Downtown core. Downtown is once again poised for economic growth. As a central area of civic activity at local and regional scales, an emerging center for education, and a popular location for special events, with significant land available for new development, the downtown area is primed for redevelopment and revitalization.

The Downtown Indio Specific Plan (DTSP), adopted in April 2020, further incentives these redevelopment and revelational efforts. The DTSP is a regulatory plan providing the vision and zoning for the parcels in the 140-acre Downtown planning area. A comprehensive update to the City's zoning code is currently underway and the provisions of the DTSP are intended as interim standards, with the expectation that the City will amend the City of Indio Municipal Code to include comprehensively updated Zoning Standards, including a new Downtown Zone that will supersede and replace the interim standards as the governing land use and development standards for the planning area. One of the DTSP's goals is to diversify the City's housing stock to include new housing types that serve a broad and diverse community of new and existing residents, providing housing opportunities for households of all ages, types, incomes, and lifestyles in an amenity-rich urban environment. As such, implementation of the DTSP is anticipated to promote the production and facilitate development of housing in Downtown.

The Downtown (DT) land use designation supports a lively, thriving Downtown area by accommodating multistory, mixed-use buildings at higher intensities, including multifamily standalone residential and live/work uses at densities up to 60 dwelling units per acre. Approximately 77 acres of the City are in the DT designation. However, only sites greater than 0.5 acres or less than 10 acres have been included in the sites inventory. Based on the permitted density and range of permitted multifamily residential uses, the sites have been identified as appropriate to accommodate lower-income housing.
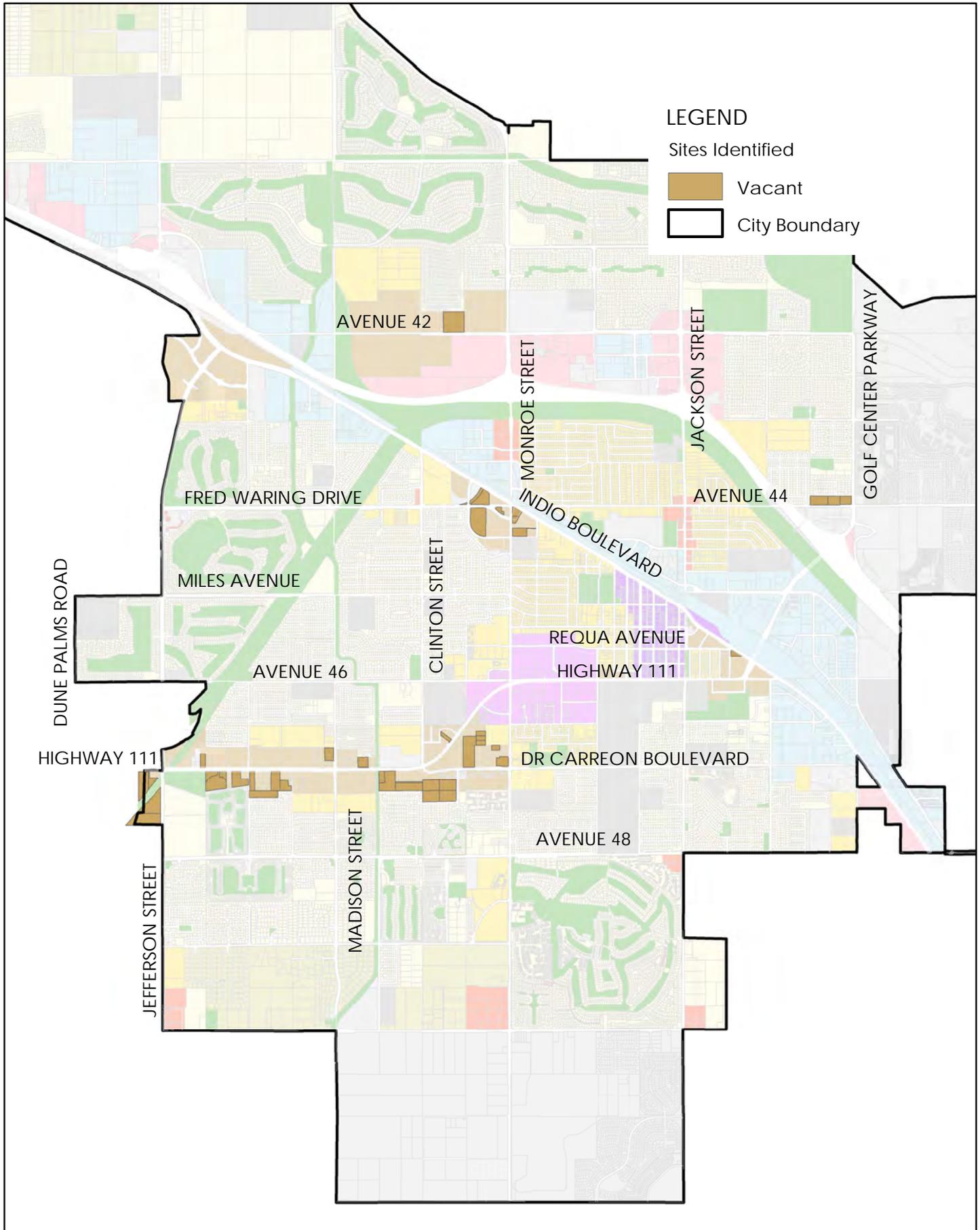
Based on a realistic residential development potential of 20 dwelling units per acre in the DT zone, a total of 14 sites with 253 units on approximately 13 total acres have been included in the sites inventory. **Table 5** provides a summary of all vacant and underutilized sites in the DT designation identified in the sites inventory. 40 of the parcels in the sites inventory identified in the DT designation are completely vacant. The other 20 parcels identified are underutilized. However, the majority of the non-vacant underutilized sites include parcels with large, underutilized surface parking lots, grass or dirt lots, or vacated businesses. Three existing units on two underutilized sites were subtracted from the realistic capacity to calculate the total of 250 net-new units included in **Table 5**.

Over the past 20 years, the City—and its former redevelopment agency—strategically acquired a significant mass of key land within the DT area. Most of this property is between Requa Avenue and Indio Boulevard. The City can leverage this asset by entering into development agreements with developers who share the City's ambitious vision of a new, active, mixed-use urban center and are willing and able to work with the City to make such outcomes financially feasible. Of the parcels included in the sites inventory in the DT designation, 32 are owned by the City, or the Housing Authority.

As the locally owned parcels included in the sites inventory are sold, leased, or otherwise disposed of, the City will track and include the information in the Housing Element Annual Progress Reports.

Approximately 90% of parcels in the DT designation are less than 0.5 acres. Therefore, most of the sites identified in **Table 5** include two or more parcels anticipated to be consolidated to create sites that allow sufficient capacity for a typical affordable housing project. Interest from developers and recent trends of lot consolidation, as well as common ownership by the City of approximately 30% of parcels in the DT designation, render the parcels suitable and ready for consolidation.

See **Figure 4, Downtown Sites**, for an overview of sites identified in the DT land use designation. The vacant and underutilized sites identified in **Figure 4** are vacant and nonvacant sites which have been included in the sites inventory. It is not a comprehensive inventory of all vacant and nonvacant sites in the DT designation.

See sites 1-14 in **Table 16** for individual site and parcel details.

Table 5. Downtown Designation Summary						
Vacant Parcels	Underutilized Parcels	Total Acreage	Maximum Units Permitted	Realistic Capacity	Total Net-New Units	Income Level
40	20	13	777	253	250	Lower-Income

City of Indio Sites Analysis and Inventory

DOWNTOWN SITES

LEGEND

Sites Identified

Vacant

Underutilized

DEGLET NOOR STREET

INDIO BOULEVARD

MILES AVENUE

OASIS STREET

TOWNE STREET

KING STREET

BLISS AVENUE

CIVIC CENTER DRIVE

SMURR STREET

FARGO STREET

REQUA AVENUE

WILSON AVENUE

HIGHWAY 111

Figure 4. Downtown Sites

0   0.025 0.05   0.1   0.15   0.2
Miles

N
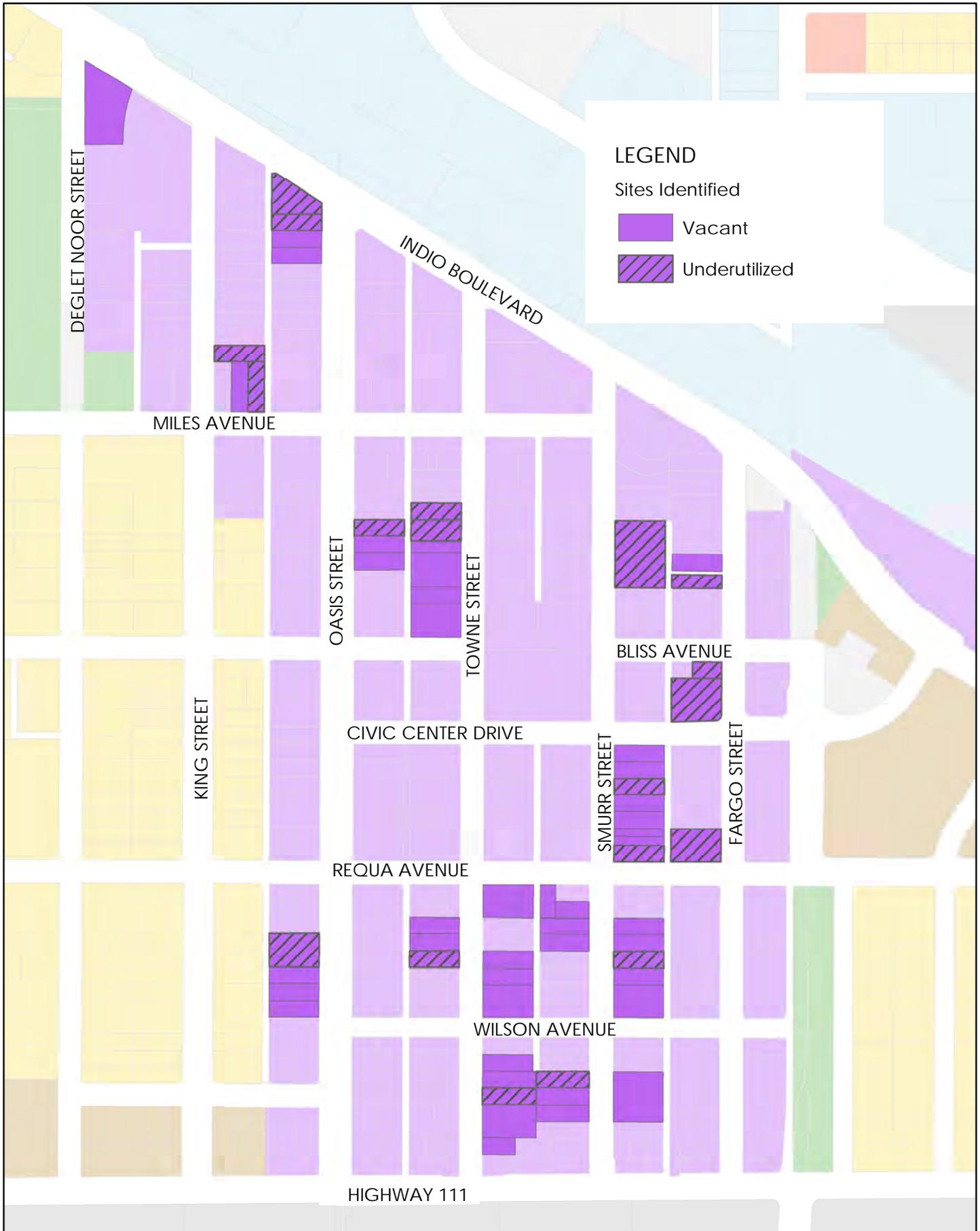
4.1.5 Summary of Lower-Income Sites

In total, the land inventory includes capacity to accommodate 3,443 lower-income units, enough to accommodate the City's 6th Cycle RHNA allocation for lower-income units and a buffer to ensure capacity throughout the Housing Element Period. **Table 6** provides a summary of total residential capacity within the MUN, MT, and DT designations, which are anticipated to accommodate lower-income units.

Table 6. Summary of Lower-Income Capacity				
Total Acreage	Maximum Units Permitted	Realistic Capacity (Total Units)	Total Net-New Units	Income Level
172.5	7,159	3,446	3,443	Lower-Income

4.1.6 Suburban Neighborhood (SN)

The Suburban Neighborhood (SN) land use designation provides low-intensity neighborhood development for single-family and small, low intensity multifamily dwelling groupings organized along walkable streetscapes with commercial/retail activity nearby. A large portion, approximately 8,264 acres, of the City is in the SN designation. Approximately 2,161 of those acres are vacant, including several large parcels on the northern perimeters of the City that account for almost 1,000 acres of vacant land in the SN designation. However, only vacant parcels greater than 0.5 acres or less than 10 acres have been included in the sites inventory. Based on the permitted densities, range of single-family and multifamily housing, and opportunities for medium-intensity residential development permitted in the SN designation, the sites have been identified as appropriate to accommodate moderate-income housing. A total of 252 units on approximately 63 acres of vacant sites in the SN zone have been included in the sites inventory. **Table 7** provides a summary of all vacant sites in the SN designation identified in the sites inventory. See **Figure 5, Suburban Neighborhood Sites**, for an overview of sites identified in the SN land use designation. The vacant sites identified in **Figure 5** are vacant sites which have been included in the sites inventory. It is not a comprehensive inventory of all vacant sites in the SN designation.

See sites 70-107 in **Table 16** for individual site and parcel details.

Table 7. Suburban Neighborhood Designation Summary					
Vacant Parcels	Underutilized Parcels	Total Acreage	Maximum Units Permitted	Realistic Capacity (Total Units)	Income Level
38	—	63.3	504	252	Moderate-Income

SUBURBAN NEIGHBORHOOD SITES

LEGEND

Sites Identified

Vacant

City Boundary

AVENUE 38

ADAMS STREET

AVENUE 39

AVENUE 40

JEFFERSON STREET

AVENUE 42

INDIO BOULEVARD

FRED WARING DRIVE

AVENUE 44

GOLF CENTER PARKWAY

DUNE PALMS ROAD

MILES AVENUE

MADISON STREET

CLINTON STREET

AVENUE 46

HIGHWAY 111

JACKSON STREET

MONROE STREET

HIGHWAY 111

AVENUE 48

JEFFERSON STREET

HJORTH STREET

AVENUE 49

AVENUE 50

Figure 5. Suburban Neighborhood Sites

0   0.25   0.5   1   1.5   2
Miles

N
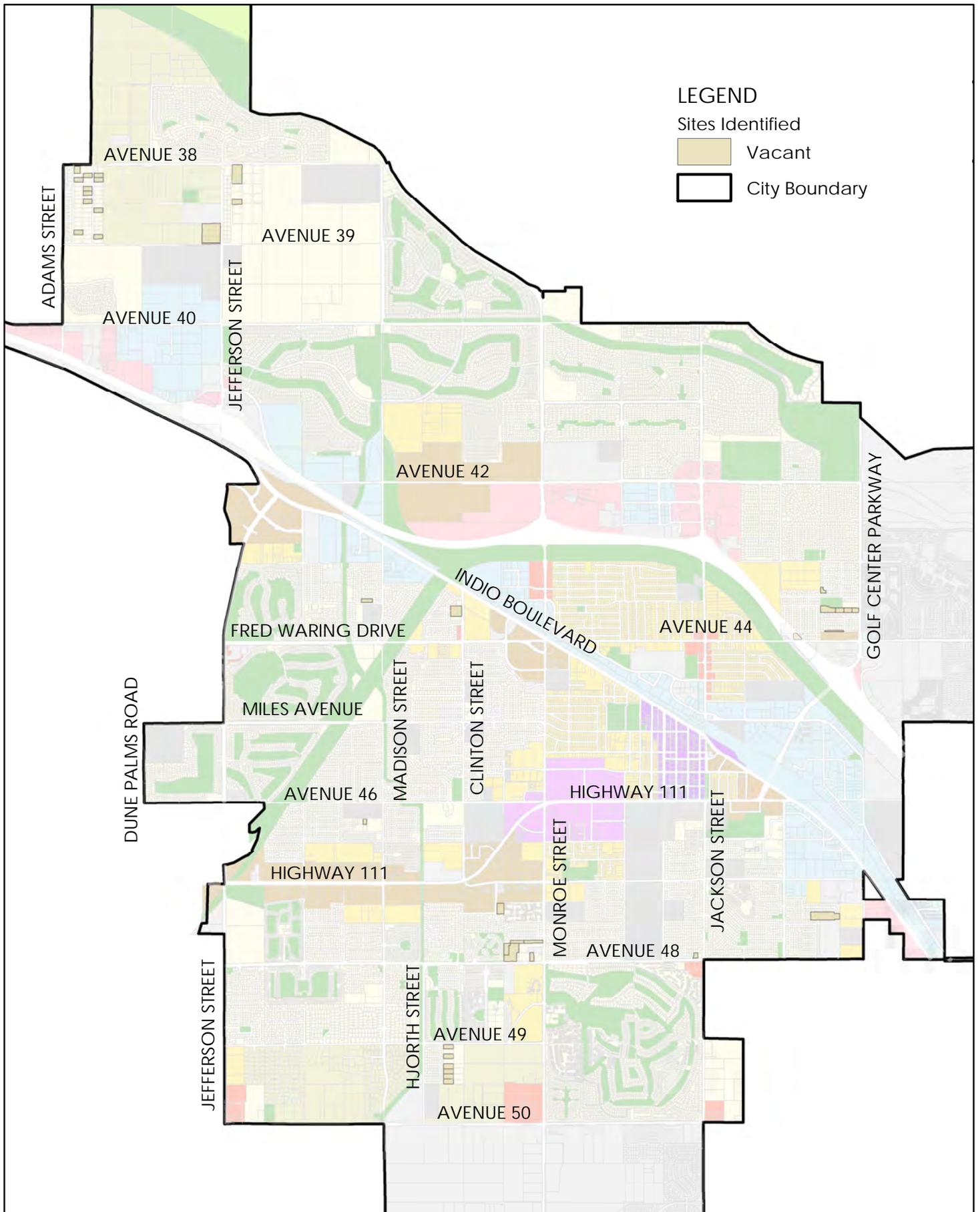
4.1.7 Neighborhood Center (NC)

The Neighborhood Center (NC) land use designation provides for areas with a variety of neighborhood-serving retail and commercial uses, housing of various types, other neighborhood-serving amenities, and community gathering spaces for residents at a density ranging between 10 and 20 dwelling units per acre. Approximately 138 acres of the City are in the NC designation. However, only vacant parcels greater than 0.5 acres or less than 10 acres have been included in the sites inventory. Based on the permitted densities and range of single-family and multifamily housing, neighborhood-serving amenities, and commercial uses permitted in the NC designation, the sites have been identified as appropriate to accommodate moderate-income housing. A total of 251 units on approximately 25 acres of vacant sites in the NC zone have been included in the sites inventory. **Table 8** provides a summary of all vacant sites in the NC designation identified in the sites inventory. See **Figure 6, Neighborhood Center Sites**, for an overview of sites identified in the NC land use designation. The vacant sites identified in **Figure 6** are vacant sites which have been included in the sites inventory. It is not a comprehensive inventory of all vacant sites in the NC designation.

See sites 108-119 in **Table 16** for individual site and parcel details.

Table 8. Neighborhood Center Designation Summary					
Vacant Parcels	Underutilized Parcels	Total Acreage	Maximum Units Permitted	Realistic Capacity (Total Units)	Income Level
12	—	25.2	502	251	Moderate-Income

NEIGHBORHOOD CENTER SITES

LEGEND

Sites Identified

Vacant

City Boundary

MONROE STREET

OLEANDER AVENUE

INDIO BOULEVARD

CLINTON STREET

AVENUE 44

AVENUE 46

HIGHWAY 111

DUNE PALMS ROAD

JACKSON STREET

HIGHWAY 111

AVENUE 48

MONROE STREET

JEFFERSON STREET

AVENUE 49

AVENUE 50
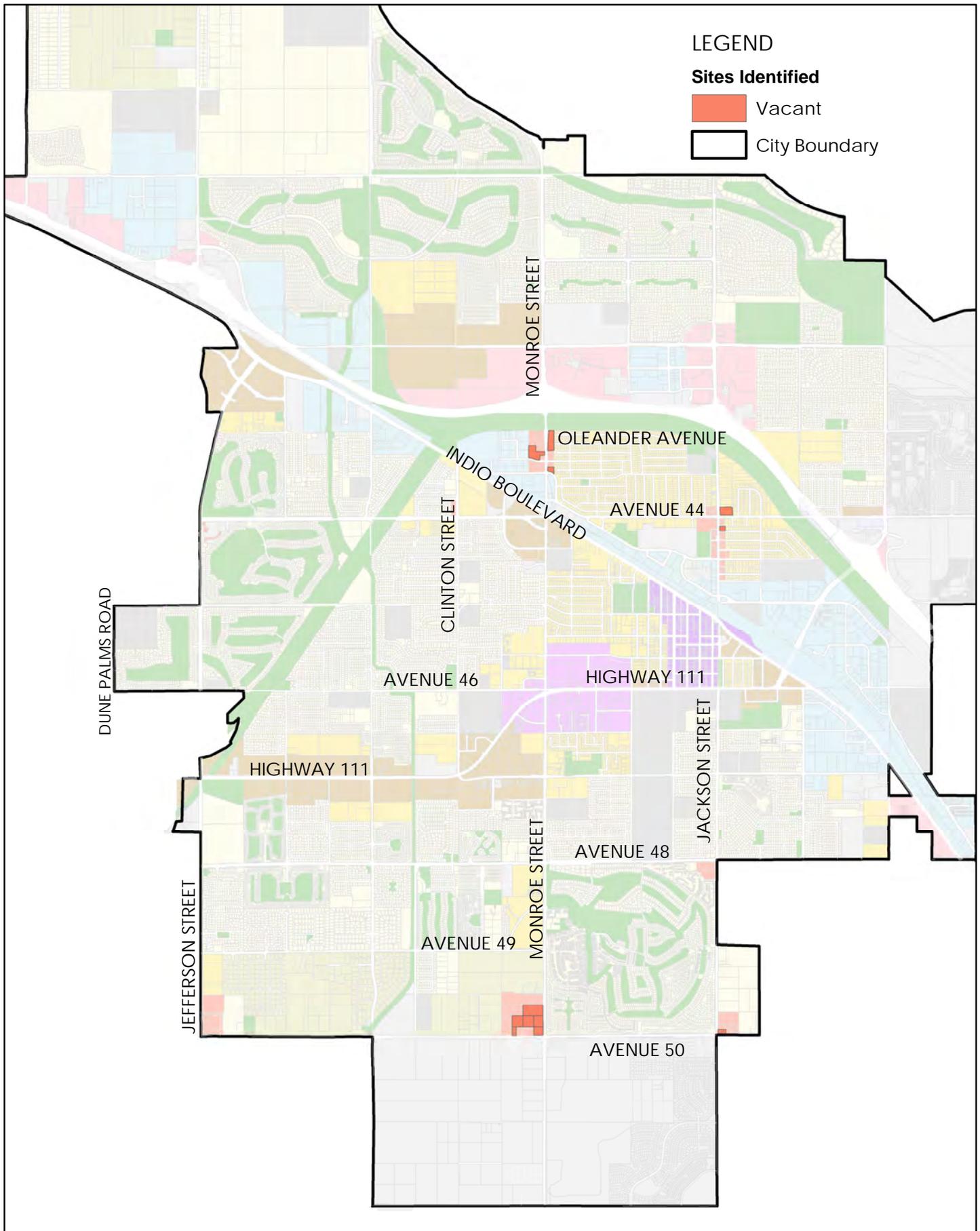
Figure 6. Neighborhood Center Sites

0   0.25   0.5   1   1.5   2
Miles

N

4.1.8 Connected Neighborhood (CN)

The Connected Neighborhood (CN) land use designation provides a broad range of housing choices within a walkable neighborhood setting within a short distance of goods and services. Housing types include single-family detached and attached dwellings of various sizes, courtyard apartments and condos, and medium-sized multifamily buildings designed for neighborhood compatibility at a density of up to 20 dwelling units per acre. Approximately 1,270 acres of the City are in the CN designation. However, only vacant sites greater than 0.5 acres or less than 10 acres have been included in the sites inventory. Based on the maximum allowed density and range of single-family and multifamily housing permitted in the CN designation, the sites have been identified as appropriate to accommodate moderate-income housing. A total of 912 units on approximately 77 acres of vacant sites in the CN zone have been included in the sites inventory. **Table 9** provides a summary of all vacant sites in the CN designation identified in the sites inventory. See **Figure 7, Connected Neighborhood Sites**, for an overview of sites identified in the CN land use designation. The vacant sites identified in **Figure 7** are vacant sites which have been included in the sites inventory. It is not a comprehensive inventory of all vacant sites in the CN designation.

See sites 120-158 in **Table 16** for individual site and parcel details.

Table 9. Connected Neighborhood Designation Summary					
Vacant Parcels	Underutilized Parcels	Total Acreage	Maximum Units Permitted	Realistic Capacity (Total Units)	Income Level
41	—	76.8	1,533	912	Moderate-Income

CONNECTED NEIGHBORHOOD SITES

LEGEND
Sites Identified
Vacant
City Boundary

AVENUE 42

JEFFERSON STREET

BURR STREET

INDIO BOULEVARD

FRED WARING DRIVE

AVENUE 44

CLINTON STREET

MILES AVENUE

AVENUE 46

HIGHWAY 111

JACKSON STREET

HIGHWAY 111

MADISON STREET

AVENUE 48

JEFFERSON STREET

AVENUE 49

MONROE STREET

AVENUE 50

Figure 7. Connected Neighborhood Sites

0   0.25   0.5   1   1.5   2
Miles

N
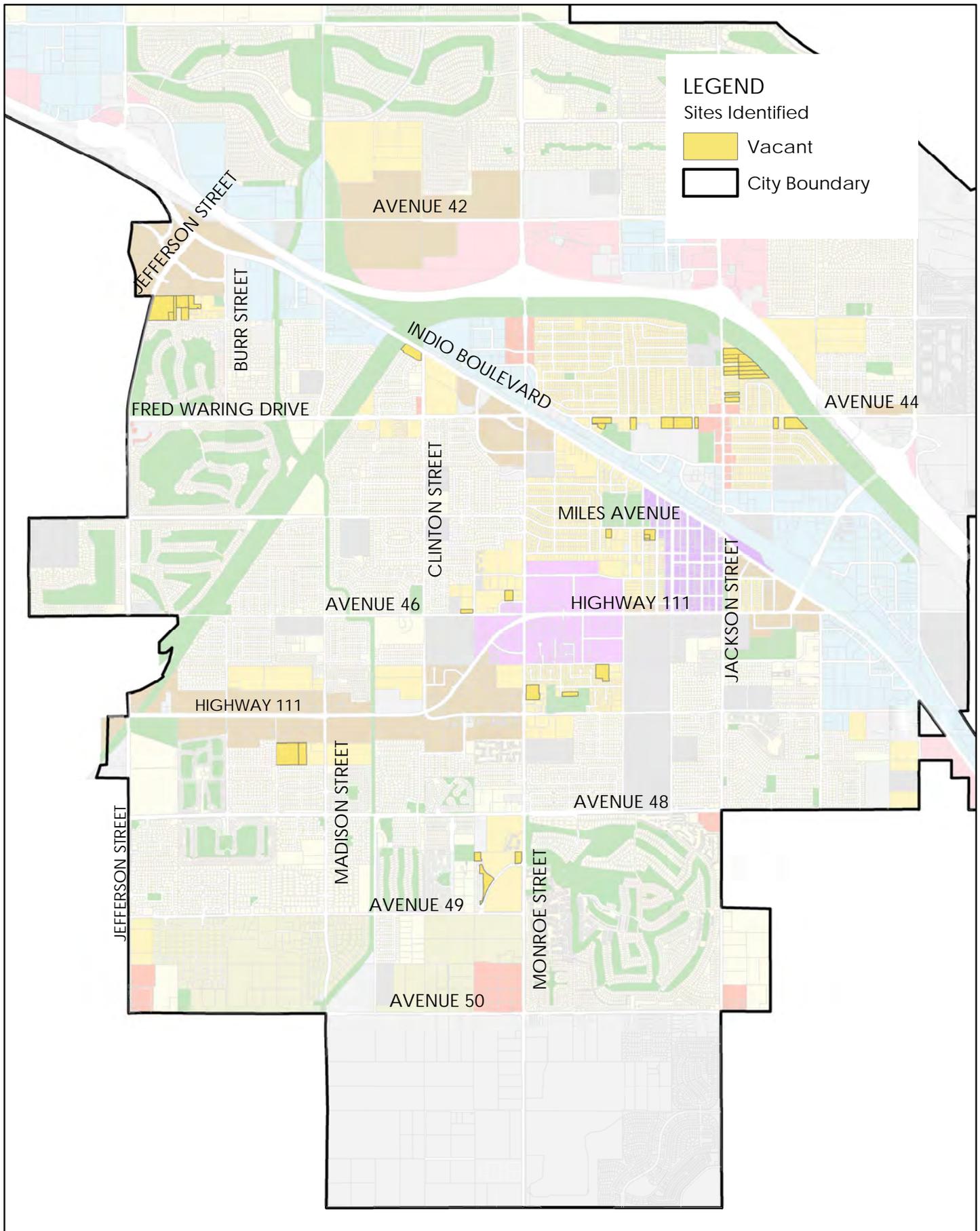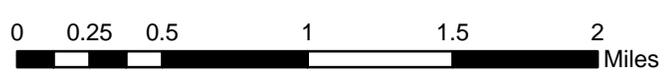
4.1.9 Summary of Moderate-Income Sites

In total, the land inventory includes capacity to accommodate 1,415 moderate-income units, enough to accommodate the City's 6th Cycle RHNA allocation for moderate-income units and a buffer to ensure capacity throughout the Housing Element Period. **Table 10** provides a summary of total residential capacity within the SN, NC, and CN designations, which are anticipated to accommodate moderate-income units.

Table 10. Summary of Moderate-Income Capacity			
Total Acreage	Maximum Units Permitted	Realistic Capacity (Total Units)	Income Level
165.3	2,539	1,415	Moderate-Income

4.2 Planned, Approved, and Prospective Projects

The City has a significant pipeline of development projects that are seeking entitlements or are actively pursuing construction. **Table 11** summarizes the current inventory of residential projects included in the land inventory with active entitlements, under review, or with prospective development and expected to be built within the planning period.

Table 11. Summary of Pipeline Residential Development				
Project	Lower-Income Units	Moderate-Income Units	Above Moderate-Income Units	Total Units
Projects with Remaining Entitlements	—	—	9,448	9,448
Indio Marketplace	—	—	400	400
Arroyo Crossing	320	80	—	400
Total Pipeline Residential Development Credited Toward RHNA	**320**	**80**	**9,848**	**10,248**

RHNA = Regional Housing Needs Allocation

As of July 2021, there were an estimated 10,248 housing units in the pipeline that are counted toward meeting the RHNA. Of those units, 9,448 are projects with remaining entitlements that are counted toward meeting and exceeding the capacity needed to accommodate the above moderate-income RHNA of 3,534 units, as shown in **Table 12**. In addition, major redevelopment plans for the former Indio Fashion Mall located in the Midtown designation will expand the property to include the adjacent 20-acre parcel currently owned by the City of Indio and redevelop the site into the Indio Marketplace, a mixed-use project with an expected 400 above moderate-income residential units. The Indio Marketplace's Design Review Application for redevelopment was approved by the City's Planning

Commission on July 14, 2021, and the project is expected to be completed by the developer/property manager, Haagen Company, during the planning period.

The Arroyo Crossing is a mixed-use project that will be located in the Mixed Use Neighborhood designation located on two currently vacant parcels on the west side of Jefferson Street between Highway 111 and Avenue 48. The project is expected to be completed by the developer, Pacific West Communities Inc., during the planning period and will provide a total of 400 mixed-income units in two phases, including 80 moderate-income units and 320 lower-income units. Phase I will provide 184 units on 6.7 acres at approximately 27 dwelling units per acre. Phase II will provide 216 units on 7.3 acres at approximately 30 dwelling units per acre. The project will include two- and three-story residential apartment buildings with units ranging from one to three bedrooms. In addition, the project will include amenities such as a club and fitness room, pool, tot lot, dog park, and open space and recreational areas.

There are a number of other projects in the City with residential units, such as single-unit developments, that have not been included in this analysis but are expected to be completed during the planning period.

Development	Developer	Tract #	Approved	Units Built	Remaining Entitlements	Location	Income Level
						Table 12. Projects in Indio with Remaining Entitlements	
Shadowlake Estates	Shadowlake Estates LLC	29559	48	17	31	East side of Jackson Street	Above Moderate
Smith Residences	Private	31029	8	6	2	SE of Ave 49 and Shields	Above Moderate
Talavera	DR Horton	31649	755	700	55	North of Avenue 38	Above Moderate
Lido @ Terra Lago	Ashbrook	31601	133	20	113	Northeast of Golf Center Pkwy and Ave 44	Above Moderate
Vista Montana	Watson & Watson	30606	11	6	5	Ave 50 between Monroe St and Jackson St	Above Moderate
Espana	Regency Homes	31689	480	54	426	Northeast of Ave 40 and Adams St	Above Moderate
Madrid	Beazer Homes	31974	101	0	101	Northwest of Golf Center Pkway and Ave 43	Above Moderate
Shadow Ranch	Family Development	32149	263	144	119	South of Ave 42, West of Calhoun	Above Moderate
Alfresco	Rilington Communities	32401	282	0	282	North of I 10, between Monroe St and Jackson St	Above Moderate
Stonefield	Stonefield LLC	32340	18	0	18	NW Ave 50 and Hjorth	Above Moderate
Cameo Homes (Town Homes)	Indio 130 LLC	33089	100	0	100	Southeast corner Fred Waring Hoover	Above Moderate
Fiesta De Vida	Lakemont Communities	33276	1,200	0	1,200	Northeast of Ave 38 and Washington	Above Moderate
Avante	Rilington Homes	33239	149	0	149	Northwest of Varner and Burr Street	Above Moderate
Brighton Properties	Brighton Properties LLC	34191	126	0	126	Southwest of Ave 44 and Harrison St	Above Moderate
Citrus Ranch		35057/ 34485	3,075		3,075	Northeast corner of City, off Dillon Road	Above Moderate
Barcelona	Beazer Homes	32411	138	50	88	1/2 m e Monroe St and Ave 50	Above Moderate

Table 12. Projects in Indio with Remaining Entitlements

Development	Developer	Tract #	Approved	Units Built	Remaining Entitlements	Location	Income Level
Montano De Oro	Madison St. LLC	33435	60	4	56	West side of Madison, South of Dorothy Lane	Above Moderate
Polo Estates	Hoffman Land Dev	33004	1,250	500	750	NW corner of Ave 52 and Jackson St	Above Moderate
Victoria Palms Villas	Victoria Palms LLC	31170-1	460	0	460	NW corner of Ave 49 and Monroe	Above Moderate
Savannah	William Tribble	32629	28	0	28	Ave 43, east of Kenya	Above Moderate
Las Plumas	Las Plumas Inc.	33875	171	0	171	East of Jackson, south of future Ave 49	Above Moderate
San Indio Palms Condo's	Desert Equipment	14690	32	5	27	Garland St in Indian Palms Country Club	Above Moderate
Trieste @ Talavera	Sheffield	31649-1	65	25	40	North of Avenue 38	Above Moderate
The Falls	Cabazon band of Mission Indians	33557	93	0	93	North of I-10 and east of Dillon Rd, northeast of Eagle Falls Golf Course	Above Moderate
Moon Palace	Vincent Clark	TM 33201	8	0	8	Northwest Ave 38 and Madison	Above Moderate
Shadow lake Estates	Shadow lake Estates LLC	29559	48	17	31	East side of Jackson Street	Above Moderate
Smith Residences	Private	31029	8	6	2	SE of Ave 49 and Shields	Above Moderate
Estrella	Sam Yuan	35257	43	0	43	North of Ave 50, east of Jackson	Above Moderate
Trieste	Sheffield		100	0	100	Northeast corner of Avenue 38 and Dunes Palms	Above Moderate
Las Montanas Marketplace			1,782	0	1,782	East of Jefferson St and North of Varner Rd/Ave 42	Above Moderate
Total Remaining Entitlements					9,448		

Source: City of Indio, Planning Division, 2021

City of Indio Sites Analysis and Inventory

4.3 Accessory Dwelling Unit Projection

The Housing Element may satisfy its RHNA requirement through methods alternative to the identification of sites. One such methodology is through an analysis of the expected number of accessory dwelling units (ADUs) and junior accessory dwelling units (JADUs) to be developed within the planning period. The number of ADUs and JADUs that can be credited toward potential development must be based on the following factors:

- ADU and JADU development trends since January 2018
- Community need and demand for ADUs and JADUs
- Resources and incentives available to encourage their development
- The availability of ADUs and JADUs for occupancy
- The anticipated affordability of ADUs and JADUs

Recent changes to legislation governing the development and provision of ADUs and JADUs have sparked growth in these units in cities across California, including Indio. ADU and JADU production is an ideal strategy for producing needed housing while capitalizing on existing infrastructure, such as water and sewer. Additionally, this is often a strategy that is more easily accepted by stakeholders who may be resistant to change because these units provide a form of "unseen" density that is palatable to many.

Between 2018 and 2020, 28 ADUs were permitted in the City. **Table 13** details recent ADU and JADU development in the City.

Table 13. Accessory Dwelling Unit and Junior Accessory Dwelling Unit Development Trends	
Year	Permitted Units
2018	10
2019	3
2020	15
Source: City of Indio. 2020. Permit Listing Activity Report, 2018-2020.	

Because ADU and JADU legislation has been revised several times since 2017, providing increased opportunities for the development of housing, it is expected that development trends will continue upward. To account for this increased potential, this sites analysis used the trends in ADU construction since January 2018 to estimate new production, which averages 9 ADUs per year. However, this only accounts for the effect of new laws without local incentives, such as the ADU program identified as part of the Housing Element. As of July 2021, the City had permitted 12 ADUs in 2021. Based on the local incentives and ADU and JADU trends since January 2018, a conservative estimate of the number of units to be produced under this approach is 10 units each year during the planning period (June 30, 2021, to October 31, 2029), for a total of 84 units.

In addition to calculating the expected number of ADUs and JADUs to be developed within the planning period, the sites analysis must calculate the anticipated affordability of ADUs and JADUs to determine which RHNA income categories they should be counted toward. To facilitate the ADU affordability assumptions for jurisdictions, SCAG conducted the SCAG Regional Accessory Dwelling Unit Affordability Analysis.[3] As part of the analysis, SCAG conducted a survey of rents of 150 existing ADUs from April

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[3] SCAG (Southern California Association of Governments). 2020. "SCAG Regional Accessory Dwelling Unit Affordability Analysis." https://scag.ca.gov/sites/main/files/file-attachments/adu_affordability_analysis_120120v2.pdf?1606868527.

through June 2020. Efforts were made to reflect the geographic distribution, size, and other characteristics of ADUs across counties and subregions.

SCAG concluded that 22.7% of ADUs were affordable to very-low-income households. Based on these assumptions, of the total 84 ADUs that are projected to be built during the planning period, 19 are estimated to be affordable to very-low-income households, 29 to low-income households, 29 to moderate-income households, and 7 to above moderate-income households. **Table 14** shows the assumptions for ADU affordability based on the SCAG survey for San Bernardino/Riverside Counties.

Table 14. Estimated Affordability of Projected ADUs 2021–2029		
Income Level	Percent of ADUs	Projected Number of ADUs
Very Low Income	22.7%	19
Low Income	34.8%	29
Moderate Income	34.8%	29
Above Moderate Income	7.7%	7
Total	100%	84
Source: SCAG (Southern California Association of Governments). 2020. "SCAG Regional Accessory Dwelling Unit Affordability Analysis." https://scag.ca.gov/sites/main/files/file-attachments/adu_affordability_analysis_120120v2.pdf?1606868527.		

ADU = accessory dwelling unit

In coordination with the updated policies and programs in the Housing Element and the City's ongoing efforts to promote the development of ADUs and JADUs, it is likely that these units will be produced at a much higher rate. The programs of the Housing Element promote and incentivize the production of ADUs and JADUs.

5 Summary of Capacity to Accommodate the RHNA

The City of Indio is a growing community in the Coachella Valley of Riverside County. Although the City continues to grow, large amounts of vacant land remain with the possibility of providing new housing opportunities. There are also opportunities for ADUs and for the redevelopment of underutilized sites that meet density requirements, have an aging structure, and have an assessed improvement-to-land-value ratio of less than 1. The identification of these sites paired with the programs of the Housing Element will ensure that the City can realistically meet the RHNA targets at all income levels for the 6th Cycle and provide additional sites for a buffer ensuring that capacity remains throughout the 6th Cycle.

Table 15 provides a summary of total residential capacity included in the final sites inventory compared to the City's 6th Cycle RHNA. As shown in **Table 15**, the City has a total capacity for 3,811 lower-income units, 1,524 moderate-income units, and 9,855 above moderate-income units within the residential pipeline of projects, vacant and underutilized sites, and through the expected number of ADUs and JADUs, which is sufficient capacity to accommodate the RHNA of 7,812 units.

A site-by-site overview for all sites identified in Section 4.1 is included in **Table 16**. The overview includes each parcel's Assessor's Parcel No., acres, potential number of units under the realistic capacity assumptions, income level, and, if applicable, improvement-to-land-value ratio, age of building, and existing use.

Table 15. Summary of Residential Capacity Compared to 6th Cycle RHNA by Income, City of Indio, June 30, 2021 through October 31, 2029				
Category	Lower-Income Units	Moderate-Income Units	Above Moderate-Income Units	Total Units (Net-New Units)
RHNA	2,963	1,315	3,534	7,812
Pipeline Residential Development Credited Toward RHNA	320	80	9,848	10,248
Potential Accessory Dwelling Units	48	29	7	84
Vacant Site Capacity	3,232	1,415	—	4,647
Underutilized Site Capacity	208	—	—	205
Total Capacity	3,808	1,524	9,855	15,184
Total Capacity Surplus (+)/ Deficit (−)	+845	+209	+6,321	+7,372

RHNA = Regional Housing Needs Assessment

City of Indio Sites Analysis and Inventory

									Table 16. Sites Inventory Table				

Included in 4th and 5th Cycle Inventory	Site ID	APN19	ACRES	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
				Downtown Land Use Designation					
YES	1	611141020	0.60	Downtown	12	0	0	12	Vacant
YES	2	611233014	0.51	Downtown	10	0	0	10	Vacant
NO	3A	611151003	0.29	Downtown	6	0	0	6	Underutilized, old beer mart
NO	3A	611151016	0.17	Downtown	3	0	0	3	Underutilized, small house built in 1976, Residential 1 unit
YES	3A	611151017	0.17	Downtown	3	0	0	3	Vacant
YES	3A	611151018	0.17	Downtown	3	0	0	3	Vacant
NO	4B	611151012	0.17	Downtown	3	0	0	3	Underutilized, empty dirt Lot
NO	4B	611151014	0.17	Downtown	3	0	0	3	Vacant
NO	4B	611151015	0.17	Downtown	3	0	0	3	Underutilized, parking Lot
YES	5C	611172017	0.35	Downtown	7	0	0	7	Vacant
NO	5C	611172018	0.17	Downtown	3	0	0	3	Vacant
YES	5C	611172019	0.35	Downtown	7	0	0	7	Vacant
YES	5C	611172020	0.12	Downtown	2	0	0	2	Vacant
YES	5C	611172022	0.18	Downtown	4	0	0	4	Underutilized, old parking lot
YES	5C	611172023	0.22	Downtown	4	0	0	4	Underutilized, old parking lot
YES	5C	611172025	0.17	Downtown	3	0	0	3	Underutilized, old/empty concrete lot
YES	5C	611172026	0.17	Downtown	3	0	0	3	Vacant

City of Indio Sites Analysis and Inventory

Table 16. Sites Inventory Table									
Included in 4th and 5th Cycle Inventory	Site ID	APN19	ACRES	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
YES	5C	611172027	0.17	Downtown	3	0	0	3	Vacant
YES	6D	611174018	0.17	Downtown	3	0	0	3	Vacant
YES	6D	611174031	0.69	Downtown	14	0	0	14	Underutilized, parking lot
YES	6D	611174032	0.14	Downtown	3	0	0	3	Underutilized, parking lot
NO	7E	611213028	0.10	Downtown	2	0	0	2	Underutilized, vacated/closed, small fast-food restaurant
NO	7E	611213039	0.44	Downtown	9	0	0	9	Underutilized, empty grass and dirt parcel
YES	8F	611213004	0.17	Downtown	3	0	0	3	Vacant
YES	8F	611213005	0.17	Downtown	3	0	0	3	Vacant
NO	8F	611213006	0.17	Downtown	3	0	0	3	Underutilized, empty grass parcel, no structures
YES	8F	611213007	0.18	Downtown	4	0	0	4	Vacant
YES	8F	611213008	0.17	Downtown	3	0	0	3	Vacant
NO	8F	611213024	0.17	Downtown	3	0	0	3	Underutilized, old, vacated religious structure
NO	8F	611213038	0.34	Downtown	7	0	0	7	Underutilized parking lot
NO	8F	611213040	0.09	Downtown	2	0	0	2	Vacant
NO	8F	611213041	0.09	Downtown	2	0	0	2	Vacant
YES	9G	611193016	0.17	Downtown	3	0	0	3	Vacant
YES	9G	611193017	0.17	Downtown	3	0	0	3	Vacant
YES	9G	611193018	0.18	Downtown	4	0	0	4	Vacant

City of Indio Sites Analysis and Inventory

Included in 4th and 5th Cycle Inventory	Site ID	APN19	ACRES	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
				Table 16. Sites Inventory Table					
NO	9G	611193024	0.34	Downtown	7	0	0	7	Underutilized, old Duplex built in 1948, Residential 2 units
YES	10H	611221005	0.17	Downtown	3	0	0	3	Vacant
NO	10H	611221006	0.18	Downtown	4	0	0	4	Vacant
NO	10H	611221007	0.17	Downtown	3	0	0	3	Underutilized, vacated, closed down fast-food restaurant
YES	11I	611222001	0.34	Downtown	7	0	0	7	Vacant
NO	11I	611222007	0.11	Downtown	2	0	0	2	Vacant
YES	11I	611222009	0.12	Downtown	2	0	0	2	Underutilized, dirt parcel vacant
YES	11I	611222010	0.16	Downtown	3	0	0	3	Vacant
YES	11I	611222011	0.18	Downtown	4	0	0	4	Vacant
YES	12J	611222005	0.17	Downtown	3	0	0	3	Vacant
YES	12J	611222006	0.34	Downtown	7	0	0	7	Vacant
YES	12J	611222017	0.17	Downtown	3	0	0	3	Vacant
YES	13K	611223002	0.17	Downtown	3	0	0	3	Vacant
YES	13K	611223003	0.18	Downtown	4	0	0	4	Vacant
NO	13K	611223004	0.17	Downtown	3	0	0	3	Underutilized, commercial, small crematorium
YES	13K	611223005	0.17	Downtown	3	0	0	3	Vacant
YES	13K	611223020	0.34	Downtown	7	0	0	7	Vacant
YES	14L	611232002	0.17	Downtown	3	0	0	3	Vacant

					Table 16. Sites Inventory Table				
Included in 4th and 5th Cycle Inventory	Site ID	APN19	ACRES	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
NO	14L	611232006	0.11	Downtown	2	0	0	2	Vacant
NO	14L	611232026	0.19	Downtown	4	0	0	4	Vacant
NO	14L	611232027	0.18	Downtown	4	0	0	4	Large underutilized parking lot
NO	14L	611232028	0.37	Downtown	7	0	0	7	Vacant
NO	14L	611232029	0.18	Downtown	4	0	0	4	Large underutilized parking lot
NO	14L	611232030	0.18	Downtown	4	0	0	4	Vacant
NO	14L	611232031	0.18	Downtown	4	0	0	4	Vacant
				Mid-Town Designation					
NO	15	608230006	0.73	Mid-Town	15	0	0	15	Vacant
NO	16	611110006	5.16	Mid-Town	103	0	0	103	Vacant
NO	17	611110039	5.07	Mid-Town	101	0	0	101	Vacant
NO	18	611110046	0.89	Mid-Town	18	0	0	18	Vacant
NO	19	611110047	4.79	Mid-Town	96	0	0	96	Vacant
NO	20	611420001	8.73	Mid-Town	175	0	0	175	Vacant
NO	21	611420002	6.05	Mid-Town	121	0	0	121	Vacant
NO	22	614031017	1.68	Mid-Town	34	0	0	34	Vacant
NO	23	616061008	0.54	Mid-Town	11	0	0	11	Vacant
YES	24	616062005	1.68	Mid-Town	34	0	0	34	Vacant

City of Indio Sites Analysis and Inventory

Table 16. Sites Inventory Table									
Included in 4th and 5th Cycle Inventory	Site ID	APN19	ACRES	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
NO	25	611110043	5.10	Mid-Town	102	0	0	102	Underutilized, old parking lot for demolished building
NO	26M	616061010	0.27	Mid-Town	5	0	0	5	Vacant
NO	26M	616061011	0.79	Mid-Town	16	0	0	16	Vacant
NO	27M	616062003	0.29	Mid-Town	6	0	0	6	Vacant
NO	27M	616062004	0.78	Mid-Town	16	0	0	16	Underutilized, permanently closed, bar
NO	28O	614020004	0.13	Mid-Town	0	0	400	400	Indio Marketplace Redevelopment Project
NO	28O	614020005	0.48	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614020008	0.08	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614020009	0.23	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614020011	0.42	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614020012	1.39	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614020014	1.68	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614020015	0.88	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614020016	2.90	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614020021	0.54	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project

City of Indio Sites Analysis and Inventory

						Table 16. Sites Inventory Table				
Included in 4th and 5th Cycle Inventory	Site ID	APN19	ACRES	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
NO	28O	614020023	0.44	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614020024	3.32	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614020025	0.41	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614020026	1.20	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614020027	1.91	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614020028	1.11	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614020029	0.26	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614030002	2.90	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614090001	1.41	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614090002	1.37	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614100001	1.00	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614100002	3.26	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614100003	0.17	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614100004	0.17	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614100005	2.23	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project

City of Indio Sites Analysis and Inventory

Table 16. Sites Inventory Table									
Included in 4th and 5th Cycle Inventory	Site ID	APN19	ACRES	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
NO	28O	614100006	1.00	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614100007	0.25	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614100008	0.26	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614100009	0.07	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614100010	0.09	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614100011	0.16	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614100012	0.16	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614100013	0.32	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614100018	0.28	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614100019	0.33	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614100020	0.07	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614100021	0.31	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614100022	0.20	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614100023	0.15	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614100024	0.15	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project

City of Indio Sites Analysis and Inventory

					Table 16. Sites Inventory Table					
Included in 4th and 5th Cycle Inventory	Site ID	APN19	ACRES	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description	
NO	28O	614101001	0.17	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project	
NO	28O	614101002	0.31	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project	
NO	28O	614101003	0.16	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project	
NO	28O	614101004	0.15	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project	
NO	28O	614101005	0.08	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project	
NO	28O	614101006	0.23	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project	
NO	28O	614101007	0.15	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project	
NO	28O	614101008	0.16	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project	
NO	28O	614101009	0.16	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project	
NO	28O	614101010	0.16	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project	
NO	28O	614101011	0.01	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project	
NO	28O	614101012	0.16	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project	
NO	28O	614101013	0.26	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project	
NO	28O	614101014	0.24	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project	
NO	28O	614101015	0.20	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project	

City of Indio Sites Analysis and Inventory

Table 16. Sites Inventory Table

Included in 4th and 5th Cycle Inventory	Site ID	APN19	ACRES	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
NO	28O	614101016	0.22	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614101017	0.11	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614101018	0.10	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614101019	0.45	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614101020	0.23	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614101021	0.17	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614101022	0.15	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614101023	0.15	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614101024	0.09	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614101025	0.09	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614101026	0.19	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614101027	0.06	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614101028	0.12	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614101029	0.14	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614101030	0.34	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project

City of Indio Sites Analysis and Inventory

Table 16. Sites Inventory Table									
Included in 4th and 5th Cycle Inventory	Site ID	APN19	ACRES	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
NO	28O	614101031	0.13	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614101032	0.09	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614101033	0.08	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614101034	0.11	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614101035	0.11	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614101036	0.08	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614101037	0.39	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614101038	0.04	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO	28O	614101039	0.13	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
Mixed Use Neighborhood Designation									
NO	29	600020021	5.17	Mixed Use Neighborhood	103	0	0	103	Vacant
NO	30	600020022	1.41	Mixed Use Neighborhood	28	0	0	28	Vacant
NO	31	600130006	1.49	Mixed Use Neighborhood	30	0	0	30	Vacant
NO	32	600200012	2.47	Mixed Use Neighborhood	49	0	0	49	Vacant
NO	33	600220005	4.19	Mixed Use Neighborhood	84	0	0	84	Vacant

City of Indio Sites Analysis and Inventory

Table 16. Sites Inventory Table									
Included in 4th and 5th Cycle Inventory	Site ID	APN19	ACRES	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
NO	34	600220021	1.54	Mixed Use Neighborhood	31	0	0	31	Vacant
NO	35	600220022	5.77	Mixed Use Neighborhood	115	0	0	115	Vacant
NO	36	600220023	0.92	Mixed Use Neighborhood	18	0	0	18	Vacant
NO	37	600230001	2.07	Mixed Use Neighborhood	41	0	0	41	Vacant
NO	38	600230005	3.87	Mixed Use Neighborhood	77	0	0	77	Vacant
NO	39	600230007	2.17	Mixed Use Neighborhood	43	0	0	43	Vacant
YES	40	600230010	3.97	Mixed Use Neighborhood	79	0	0	79	Vacant
NO	41	608080030	0.70	Mixed Use Neighborhood	14	0	0	14	Vacant
NO	42	608080032	8.53	Mixed Use Neighborhood	171	0	0	171	Vacant
NO	43	610280002	3.66	Mixed Use Neighborhood	73	0	0	73	Vacant
NO	44	610280003	1.36	Mixed Use Neighborhood	27	0	0	27	Vacant
NO	45	611021025	0.72	Mixed Use Neighborhood	14	0	0	14	Vacant
NO	46	611021026	1.37	Mixed Use Neighborhood	27	0	0	27	Vacant
NO	47	611026061	2.76	Mixed Use Neighborhood	55	0	0	55	Vacant
NO	48	611373041	0.87	Mixed Use Neighborhood	17	0	0	17	Vacant

City of Indio Sites Analysis and Inventory

Table 16. Sites Inventory Table

Included in 4th and 5th Cycle Inventory	Site ID	APN19	ACRES	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
NO	49	616080038	2.15	Mixed Use Neighborhood	43	0	0	43	Vacant
NO	50	616102003	0.89	Mixed Use Neighborhood	18	0	0	18	Vacant
NO	51	616120036	0.97	Mixed Use Neighborhood	19	0	0	19	Vacant
NO	52	616120041	0.93	Mixed Use Neighborhood	19	0	0	19	Vacant
NO	53	616120042	0.93	Mixed Use Neighborhood	19	0	0	19	Vacant
NO	54	616120044	0.89	Mixed Use Neighborhood	18	0	0	18	Vacant
NO	55	616120054	7.80	Mixed Use Neighborhood	156	0	0	156	Vacant
NO	56	616120058	2.36	Mixed Use Neighborhood	47	0	0	47	Vacant
NO	57	616130003	1.55	Mixed Use Neighborhood	31	0	0	31	Vacant
NO	58	616130005	0.62	Mixed Use Neighborhood	12	0	0	12	Vacant
NO	59	616130006	4.60	Mixed Use Neighborhood	92	0	0	92	Vacant
NO	60	616130008	5.59	Mixed Use Neighborhood	112	0	0	112	Vacant
NO	61	616160036	3.91	Mixed Use Neighborhood	78	0	0	78	Vacant
NO	62	616160037	3.80	Mixed Use Neighborhood	76	0	0	76	Vacant
NO	63	616160038	3.82	Mixed Use Neighborhood	76	0	0	76	Vacant

City of Indio Sites Analysis and Inventory

Table 16. Sites Inventory Table									
Included in 4th and 5th Cycle Inventory	Site ID	APN19	ACRES	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
NO	64	616160039	3.81	Mixed Use Neighborhood	76	0	0	76	Vacant
NO	65	691510020	9.20	Mixed Use Neighborhood	184	0	0	184	Vacant
YES	66	692060019	3.57	Mixed Use Neighborhood	71	0	0	71	Vacant
YES	67	692060020	2.45	Mixed Use Neighborhood	49	0	0	49	Vacant
NO	68	692060024	2.12	Mixed Use Neighborhood	42	0	0	42	Vacant
NO	69P	600020058	6.76	Mixed Use Neighborhood	147	37	0	184	Vacant, Arroyo Crossing Project
NO	69P	600020059	7.33	Mixed Use Neighborhood	173	43	0	216	Vacant, Arroyo Crossing Project
Suburban Neighborhood Designation									
YES	70	600180013	0.50	Suburban Neighborhood	0	2	0	2	Vacant
YES	71	606150030	1.02	Suburban Neighborhood	0	4	0	4	Vacant
YES	72	610261023	2.99	Suburban Neighborhood	0	12	0	12	Vacant
YES	73	612170007	5.55	Suburban Neighborhood	0	22	0	22	Vacant
YES	74	614600028	0.56	Suburban Neighborhood	0	2	0	2	Vacant
NO	75	616160035	1.88	Suburban Neighborhood	0	8	0	8	Vacant
NO	76	616200026	1.34	Suburban Neighborhood	0	5	0	5	Vacant

Table 16. Sites Inventory Table									
Included in 4th and 5th Cycle Inventory	Site ID	APN19	ACRES	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
NO	77	616200033	0.90	Suburban Neighborhood	0	4	0	4	Vacant
NO	78	616200039	0.94	Suburban Neighborhood	0	4	0	4	Vacant
NO	79	616200040	1.57	Suburban Neighborhood	0	6	0	6	Vacant
NO	80	616200041	4.93	Suburban Neighborhood	0	20	0	20	Vacant
YES	81	616341015	1.14	Suburban Neighborhood	0	5	0	5	Vacant
YES	82	616341017	1.23	Suburban Neighborhood	0	5	0	5	Vacant
YES	83	616351029	1.31	Suburban Neighborhood	0	5	0	5	Vacant
YES	84	616351030	1.29	Suburban Neighborhood	0	5	0	5	Vacant
YES	85	616351031	1.29	Suburban Neighborhood	0	5	0	5	Vacant
YES	86	616351032	1.29	Suburban Neighborhood	0	5	0	5	Vacant
NO	87	691030003	1.02	Suburban Neighborhood	0	4	0	4	Vacant
NO	88	691030004	1.01	Suburban Neighborhood	0	4	0	4	Vacant
NO	89	691030011	1.01	Suburban Neighborhood	0	4	0	4	Vacant
NO	90	691030017	0.99	Suburban Neighborhood	0	4	0	4	Vacant
NO	91	691030019	1.08	Suburban Neighborhood	0	4	0	4	Vacant

City of Indio Sites Analysis and Inventory

				Table 16. Sites Inventory Table						
Included in 4th and 5th Cycle Inventory	Site ID	APN19	ACRES	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
NO	92	691030022	1.00	Suburban Neighborhood	0	4	0	4	Vacant
NO	93	691030025	1.01	Suburban Neighborhood	0	4	0	4	Vacant
NO	94	691030026	0.99	Suburban Neighborhood	0	4	0	4	Vacant
NO	95	691030028	1.00	Suburban Neighborhood	0	4	0	4	Vacant
NO	96	691030039	1.03	Suburban Neighborhood	0	4	0	4	Vacant
NO	97	691030051	1.00	Suburban Neighborhood	0	4	0	4	Vacant
NO	98	691060009	9.14	Suburban Neighborhood	0	37	0	37	Vacant
NO	99	691100001	4.76	Suburban Neighborhood	0	19	0	19	Vacant
NO	100	691100028	1.27	Suburban Neighborhood	0	5	0	5	Vacant
YES	101	692060013	2.27	Suburban Neighborhood	0	9	0	9	Vacant
YES	102	692060014	1.01	Suburban Neighborhood	0	4	0	4	Vacant
YES	103	692060015	0.98	Suburban Neighborhood	0	4	0	4	Vacant
NO	104	692060025	0.82	Suburban Neighborhood	0	3	0	3	Vacant
YES	105	692491018	0.59	Suburban Neighborhood	0	2	0	2	Vacant
NO	106	692545001	1.03	Suburban Neighborhood	0	4	0	4	Vacant

City of Indio Sites Analysis and Inventory

Table 16. Sites Inventory Table									
Included in 4th and 5th Cycle Inventory	Site ID	APN19	ACRES	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
YES	107	692551017	0.55	Suburban Neighborhood	0	2	0	2	Vacant
Neighborhood Center Designation									
NO	108	610070050	3.23	Neighborhood Center	0	32	0	32	Vacant
NO	109	610093037	2.53	Neighborhood Center	0	25	0	25	Vacant
NO	110	610102023	0.64	Neighborhood Center	0	6	0	6	Vacant
NO	111	611244020	0.70	Neighborhood Center	0	7	0	7	Vacant
NO	112	612280008	1.03	Neighborhood Center	0	10	0	10	Vacant
NO	113	616300021	2.53	Neighborhood Center	0	25	0	25	Vacant
NO	114	616300022	2.53	Neighborhood Center	0	25	0	25	Vacant
NO	115	616300027	0.89	Neighborhood Center	0	9	0	9	Vacant
NO	116	616300039	4.78	Neighborhood Center	0	48	0	48	Vacant
NO	117	616300040	2.20	Neighborhood Center	0	22	0	22	Vacant
NO	118	616300041	1.92	Neighborhood Center	0	19	0	19	Vacant
NO	119	692520007	2.25	Neighborhood Center	0	23	0	23	Vacant

City of Indio Sites Analysis and Inventory

Table 16. Sites Inventory Table									
Included in 4th and 5th Cycle Inventory	Site ID	APN19	ACRES	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
Connected Neighborhood Designation									
NO	120	600240013	8.11	Connected Neighborhood	0	97	0	97	Vacant
NO	121	600240017	3.02	Connected Neighborhood	0	36	0	36	Vacant
YES	122	611102016	0.85	Connected Neighborhood	0	10	0	10	Vacant
NO	123	606050011	0.66	Connected Neighborhood	0	8	0	8	Vacant
NO	124	606050012	0.99	Connected Neighborhood	0	12	0	12	Vacant
YES	125	606050028	8.42	Connected Neighborhood	0	101	0	101	Vacant
NO	126	606070001	2.52	Connected Neighborhood	0	30	0	30	Vacant
NO	127	606070004	1.76	Connected Neighborhood	0	21	0	21	Vacant
NO	128	606070020	1.49	Connected Neighborhood	0	18	0	18	Vacant
YES	129	608230027	0.77	Connected Neighborhood	0	9	0	9	Vacant
NO	130	608231036	1.34	Connected Neighborhood	0	16	0	16	Vacant
YES	131	610030018	2.96	Connected Neighborhood	0	36	0	36	Vacant
NO	132	611025011	1.75	Connected Neighborhood	0	21	0	21	Vacant
NO	133	611025030	0.74	Connected Neighborhood	0	9	0	9	Vacant

City of Indio Sites Analysis and Inventory

Table 16. Sites Inventory Table

Included in 4th and 5th Cycle Inventory	Site ID	APN19	ACRES	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
NO	134	611125002	1.26	Connected Neighborhood	0	15	0	15	Vacant
NO	135	611125006	2.20	Connected Neighborhood	0	26	0	26	Vacant
NO	136	611125007	3.33	Connected Neighborhood	0	40	0	40	Vacant
NO	137	611125008	0.65	Connected Neighborhood	0	8	0	8	Vacant
YES	138	611261003	3.12	Connected Neighborhood	0	37	0	37	Vacant
NO	139	611261041	0.90	Connected Neighborhood	0	11	0	11	Vacant
YES	140	614120008	3.30	Connected Neighborhood	0	40	0	40	Vacant
NO	141	614130015	1.05	Connected Neighborhood	0	13	0	13	Vacant
NO	142	614130036	3.16	Connected Neighborhood	0	38	0	38	Vacant
YES	143	616210027	1.31	Connected Neighborhood	0	16	0	16	Vacant
YES	144	616210030	3.07	Connected Neighborhood	0	37	0	37	Vacant
YES	145	616210032	1.06	Connected Neighborhood	0	13	0	13	Vacant
NO	146	692060002	1.93	Connected Neighborhood	0	23	0	23	Vacant
NO	147	692500001	0.97	Connected Neighborhood	0	12	0	12	Vacant
NO	148	692500002	0.96	Connected Neighborhood	0	12	0	12	Vacant

City of Indio Sites Analysis and Inventory

					Table 16. Sites Inventory Table					
Included in 4th and 5th Cycle Inventory	Site ID	APN19	ACRES	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
NO	149	692500004	0.97	Connected Neighborhood	0	12	0	12	Vacant
NO	150	692500005	0.97	Connected Neighborhood	0	12	0	12	Vacant
NO	151	692500010	1.47	Connected Neighborhood	0	18	0	18	Vacant
NO	152	692500011	1.16	Connected Neighborhood	0	14	0	14	Vacant
NO	153	692500012	1.41	Connected Neighborhood	0	17	0	17	Vacant
NO	154	692500013	1.64	Connected Neighborhood	0	20	0	20	Vacant
NO	155	692500014	1.89	Connected Neighborhood	0	23	0	23	Vacant
NO	156	692520003	0.54	Connected Neighborhood	0	6	0	6	Vacant
NO	157	692520005	1.08	Connected Neighborhood	0	13	0	13	Vacant
NO	158Q	611163001	1.53	Connected Neighborhood	0	6	0	6	Vacant
NO	158Q	611163005	0.34	Connected Neighborhood	0	4	0	4	Vacant
NO	158Q	611163008	0.17	Connected Neighborhood	0	2	0	2	Vacant
Total Units					3,760	1,495	400	5,655	

City of Indio Sites Analysis and Inventory

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APPENDIX F: Community Engagement Summary

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1   Stakeholder Engagement

The City of Indio (City) conducted a robust public outreach program that engaged a broad spectrum of the community and stakeholders. Stay-at-home orders of 2020 and 2021 resulting from the Coronavirus (COVID-19) pandemic provided the City with opportunities to explore new avenues for public engagement, increasing access for those that are traditionally not involved in the planning process and providing new opportunities for community members to take an active role in their City's Housing Element Update process. Early outreach and formal engagement activities were held virtually, while the City took additional, informal opportunities to engage the public. The following outreach activities were conducted to engage stakeholders, informed the development of the Housing Element.

2   Online Survey

The online survey engaged a total of 176 English and/or Spanish speaking participants to better inform local housing needs and concerns. The survey, which was available in English and Spanish, was posted on the City's website, emailed to the City's interested parties list and to a comprehensive stakeholder's group, and advertised during virtual public meetings. Survey participants identified affordability and access to financial resources as a major obstacle for those who wish to own a home in the City but are not able to at this time. Similarly, for those who wish to rent a home, but currently do not, affordability and financial resources were the biggest limiting factors. In line with the City's current zoning and land use patterns identified in **Appendix C: Constraints and Zoning Analysis** and further analyzed in **Appendix D: Affirmatively Furthering Fair Housing Analysis**, the vast majority of survey participants, 79 percent, responded that they currently live in a single-family home, as opposed to only 14 percent whom live in a multi-family home. Of the remaining survey participants, 3 percent responded that they currently live in a duplex or attached home, 2 percent in an accessory dwelling unit, and 2 percent in some other housing type. While participants identified single-family residences as the most needed housing type in the City, housing affordability and availability were selected as the most urgent housing concerns in the City. Identifying strategies for lower-income households to more easily access home ownership opportunities to a variety of housing types is the desired pathway to meet both of these priorities.

3   Stakeholder Group Meeting

A stakeholder group meeting was held virtually on March 4, 2021 and was comprised of a variety of community stakeholders including representatives from regional community non-profits, local homeless service providers, market rate developers, the Greater Coachella Valley Chamber of Commerce, non-profit affordable housing developers, and a local builders' associations. The stakeholders offered individual and collective perspectives and shared their housing related experiences pertaining to constraints, barriers, or opportunities. Stakeholders highlighted the need in the City for more single-family and multi-family affordable housing, as well as first time home buyer programs, and increased community education. They also noted the lack of variability in housing types for the City's affordable housing inventory and identified strategies for addressing the local housing need that included increasing government funding for affordable housing and funding for infrastructure through grants, such as funding through reduced fees/land contributions or gap funding for infrastructure improvements necessary for specific residential or mixed-use infill development projects or areas.

4 Stakeholder Interviews

The public and all interested stakeholders were invited to participate in one-on-one stakeholder interviews pertaining to housing and development within the City. Stakeholders who participated included elected officials, housing developers, affordable housing developers, local residents, school district officials, and local business advocates. Their comments as they relate to the state and development of housing in the City are provided below:

- Stakeholders highlighted a sense of community, affordability in relation to the rest of the Coachella valley, and concentrated employment opportunity as the City's most prominent offerings to future residents.

- Stakeholders stated that the siting of housing projects is extremely important to its long-term vitality and granting sustainable equity to residents. This includes proximity to major infrastructural resources such as public transportation network connections, water, sewer, and power, as well as health-related amenities including medical centers and urgent cares. The City's recent growth in population and employment rate was attributed to an abundance of land for development as well as its proximity to Interstate 10. Further, stakeholders cited the economy and the COVID-19 pandemic for reducing the need for office space and allowing people to work from home.

- Stakeholders expressed that Senate Bill 35 (SB35), a 2017 statute which streamlines housing construction in California counties that are unable to meet state mandated housing construction requirements, is an excellent model for crafting policy that lends itself to constructing and maintaining affordable housing within the City. Stakeholders believe that further streamlining the approval process for affordable developments would prove beneficial. Further, they stated that incentives like 100% affordable density bonus requirements, CEQA exemptions, and exemptions from capital improvements, such as traffic lights and bus stops, greatly contribute to ensuring the completion of affordable housing projects.

- Regarding California Tax Credit Allocation Committee tax credit programs, stakeholders cited density and height as two important elements of a successful housing project. High resource areas were identified as the most likely for housing projects to receive financing.

- Stakeholders also found that the Affordable Housing and Sustainable Communities Program (AHSC) is a potential source of significant funding for a major transportation and housing hub within the City, albeit a competitive process that can stall projects if they do not qualify for the first round of funding. Less restrictive development standards, such as less restriction upon height, density, setbacks, concessions, and reduced parking requirements, can help get affordable housing projects built most efficiently and create more housing stock for the City.

- The key housing problems identified by stakeholders were often related to cost, overcrowding, lack of variety in housing types, lack of disability access, lack of effective public transportation, and lack of housing near schools, jobs, and retail. Homes being rented out as full-time AirBnB units and party houses was also an issue raised by stakeholders as a practice that diminishes the available housing stock. These issues have led to challenges that are amplified for lower-income households,

such as poor mobility and a resulting inability to get to work or school safely, as well as hindering equity and access to essential goods and services.

- Another issue acknowledged by stakeholders was the construction of gated communities on the outskirts of the City and investing in bringing infrastructure to the periphery instead of focusing on redeveloping and creating greater density in the urban core. Further, stakeholders found that the City is missing middle-income housing, such as condominiums, townhomes, and duplexes. Middle-income housing, often referred to as "Missing Middle Housing" is a range of house-scale buildings with multiple units—compatible in scale and form with detached single-family homes—located in a walkable neighborhood. The introduction of diverse housing types such as condominiums, townhomes, apartments, duplexes, and quadplexes help serve the public interest.

5 Planning Commission and City Council Joint Session Public Meetings

The first Joint Planning Commission and City Council Session occurred on January 20, 2021. Council and Commission members were provided an overview of the Housing Element requirements, and the needs assessments findings. The presentation highlighted the gap between the current zoning and land use patterns in the City, local housing needs, and the City's fair share of needed housing during the 6th Cycle Housing Period. During the discussion portion of the meeting, several Council and Commission members expressed their support for diversifying their community's housing stock through an equitable lens, and expressed their support for exploring the elimination of single-family zoning, an inclusionary zoning ordinance, and upzoning.

The second joint session occurred on June 16, 2021. City and Commission members were provided a brief overview of the housing element process, information regarding the proposed Prohousing Designation program, presented with draft programs for the 6th Cycle Housing Element, and a summary of development costs provided by London Moeder Advisors for five (5) place type protypes in their suburban, connected, mixed-use, midtown, and downtown designations. During the discussion portion of the meeting, several Council and Commission members expressed interest in planning for a variety of housing types including, studios, lofts, live-work units for all-income levels, and senior housing in addition to condos, multi- and single-family housing. The Council and Commission members would like to explore partnerships and/or policies that would support current residents, who are renting, to purchase a home in the City. Although at the previous joint session inclusionary zoning was supported by several Council and Commission members, one member expressed their concern for inclusionary zoning and stated they were not in support; however, they are supportive of density bonuses and other incentives to housing development such as parking reductions and a more streamlined process. City and Commission members want to support the diversity of protected groups and low-income household throughout the City.

6 Virtual Public Workshops

Virtual public workshops were held on February 18, April 22, and July 8, 2021 and allowed interested parties to be engaged in a more formal setting where they learned about the planning process, the components of the Housing Element, and the importance of their role in the development of the plan. Bilingual (English/Spanish) services were provided during the virtual public workshops to engage a broad spectrum of community members. The workshops were held during weekday evenings, outside of traditional working hours, to facilitate participation. The workshops were streamed live via Zoom and onto Facebook and all comments and questions from the workshop and Facebook were read aloud and responded to live as they were available. The following is a summary of the three virtual workshops:

- The first virtual workshop held on February 18, 2021 provided participants a one hour overview of: i) the current California Housing Crisis; ii) the Housing Element process; iii) a description of the Housing Element's components; iv) an explanation of the Regional Housing Needs Allocation methodology and Draft Allocation Plan,; v) an overview of regulatory constraints (such as zoning code, building standards, or processes); vi) a summary of the City's housing needs assessment findings and the implications for future housing needs; and vii) an in-depth exploration into the possible solutions that can be implemented through the Housing Element's Goals, Policies, and Programs. The second hour of the workshop was an open forum discussion for attendees to ask questions and get answers and express thoughts and opinions. Workshop participants identified single-family residences as the most needed housing type in the City and multi-family housing as the second most needed housing type. Participants also identified housing affordability, housing availability, homelessness, and gentrification as the main housing related concerns in the City. They expressed their opinion that requiring affordable housing in all new residential projects and increasing density in the City were the best strategies for accommodating the City's current and future housing needs.

- The second virtual workshop was held on April 22, 2021 and focused on potential policy recommendations and strategies. In total, the workshop had a total of 452 views on the City's Facebook page. During the workshop, participants once again highlighted the lack of affordability in the City's housing stock and placed an emphasis on the need for policies that prioritized equitable housing opportunities and for policies that provide an opportunity for a diverse range of housing types that align with local needs.

- The third virtual workshop was held on July 8, 2021 and participants were provided an overview of the Housing Element's draft Goals, Policies, and Programs based off the needs assessment and input from the community we have received to date and were also provided with an opportunity to provide their comments on the draft goals, policies, and programs. Participants said that the goals and policies align with the needs of the City and they also address some of the City's aspirations goals such as increasing housing access to resources such as parks, transportation, and other community resources. Participants said they would like to see, more outreach from the City regarding first-time homebuyer programs and potential collaboration opportunities between developers and property owners in which the City would serve as a facilitator. Lastly, one participant expressed theywould like to see the City explore a rent-control policy.

The outreach conducted for the update to the Housing Element, engaged a broad range of community members and stakeholders alike. The City casted a wide net to gain participation from all segments of the City's interested parties. The outreach conducted contributed to a set of meaningful goals, policies, and programs that reflect the City's housing needs and priorities.

7 Presentation Materials

The following sections provide an overview and copy of the presentation materials used during the stakeholder group meeting, Planning Commission and City Council Joint Session Public Meeting, Virtual Public Workshops, and results from the online survey.

7.1 Online Survey Results

A summary and individual responses from the online survey are provided below [**Exhibit A**].

Housing Element Update Community Survey

Q1 What is your interest in housing in Indio? Select all that apply.

Answered: 172   Skipped: 0
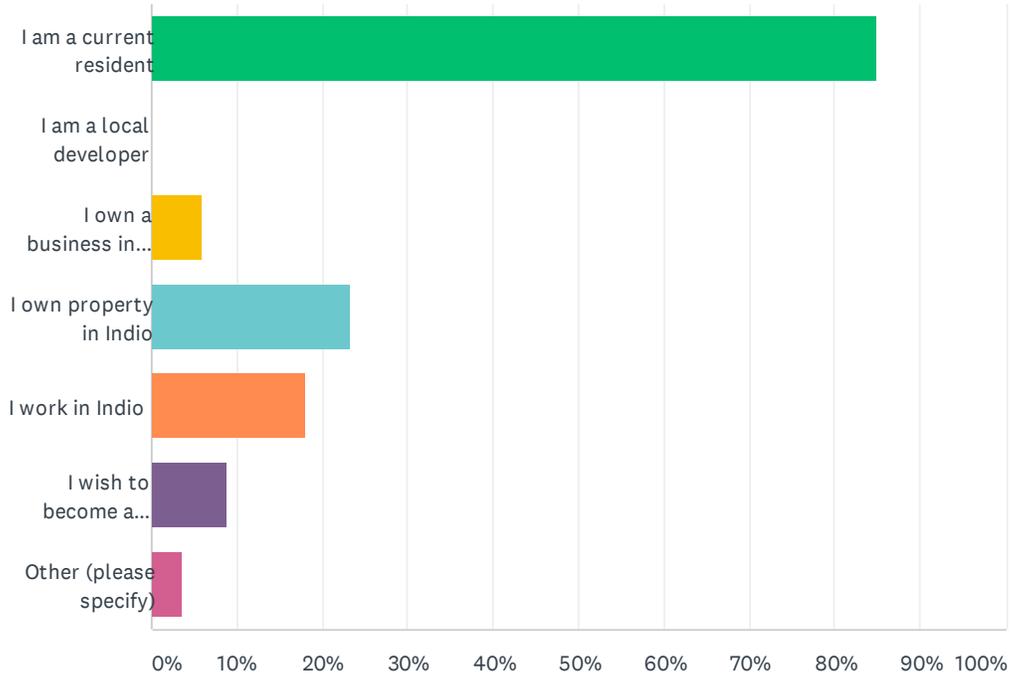
ANSWER CHOICES	RESPONSES	
I am a current resident	84.88%	146
I am a local developer	0.00%	0
I own a business in Indio	5.81%	10
I own property in Indio	23.26%	40
I work in Indio	18.02%	31
I wish to become a resident in Indio	8.72%	15
Other (please specify)	3.49%	6
Total Respondents: 172		

Q2 How long have you lived in Indio?

Answered: 172   Skipped: 0
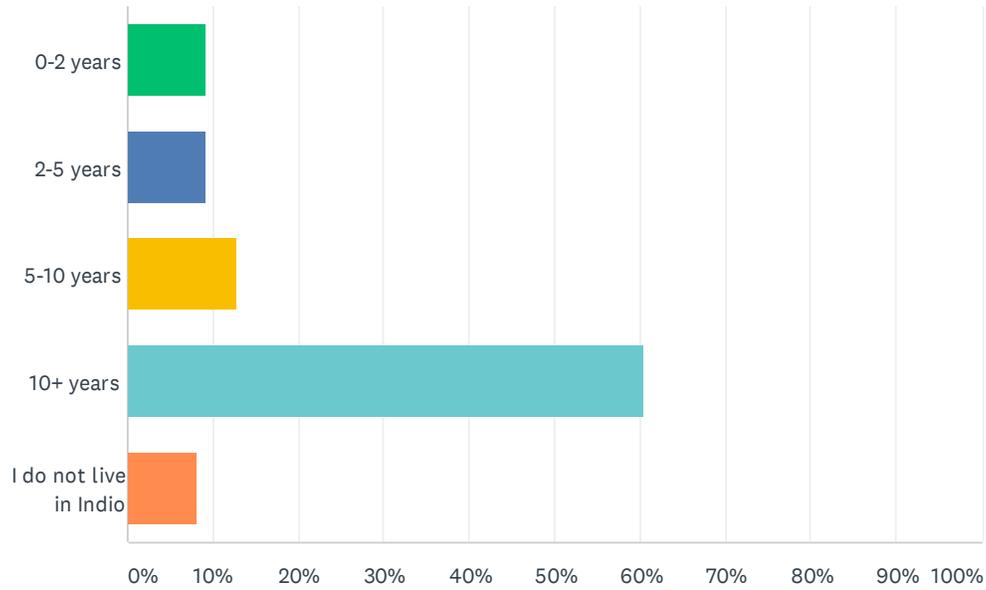
ANSWER CHOICES	RESPONSES	
0-2 years	9.30%	16
2-5 years	9.30%	16
5-10 years	12.79%	22
10+ years	60.47%	104
I do not live in Indio	8.14%	14
TOTAL		172

Q3 What is your age range?

Answered: 172   Skipped: 0
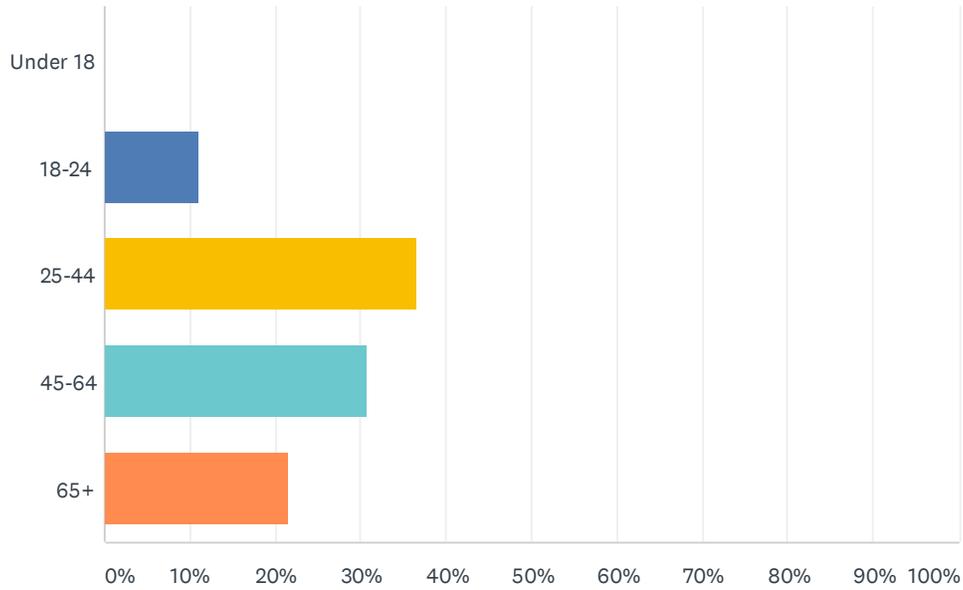
ANSWER CHOICES	RESPONSES	
Under 18	0.00%	0
18-24	11.05%	19
25-44	36.63%	63
45-64	30.81%	53
65+	21.51%	37
TOTAL		172

Q4 How would you rate the physical condition of the home you live in?

Answered: 168   Skipped: 4
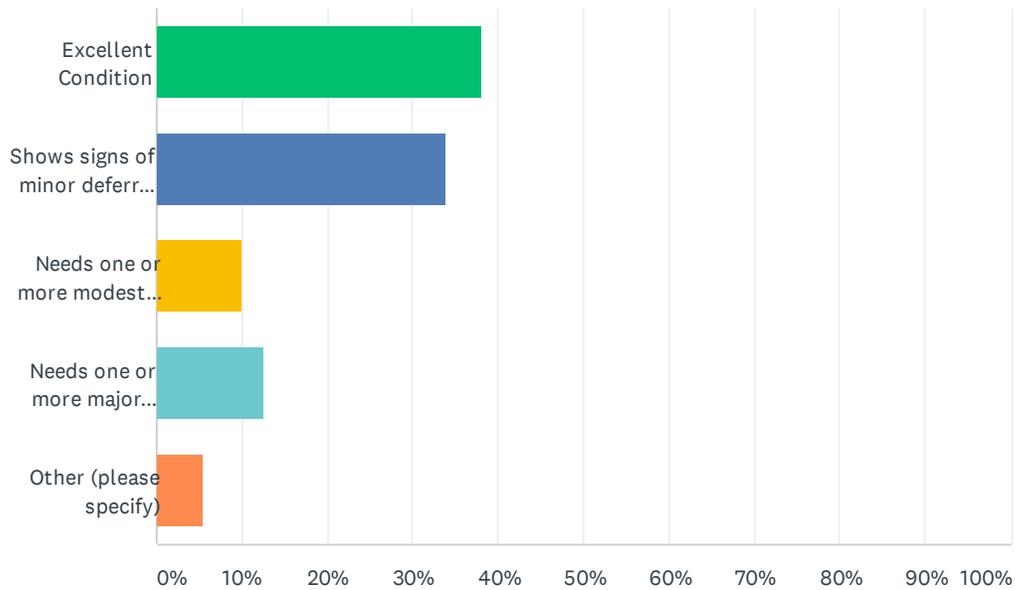
ANSWER CHOICES	RESPONSES	
Excellent Condition	38.10%	64
Shows signs of minor deferred maintenance (e.g. peeling paint, chipped stucco, etc.)	33.93%	57
Needs one or more modest rehabilitation improvements (e.g. new roof, new siding, etc.)	10.12%	17
Needs one or more major upgrade (e.g. new foundation, new plumbing, new electrical, etc.)	12.50%	21
Other (please specify)	5.36%	9
TOTAL		168

Q5 Why have you chosen to live in Indio? Select all that apply.

Answered: 171   Skipped: 1
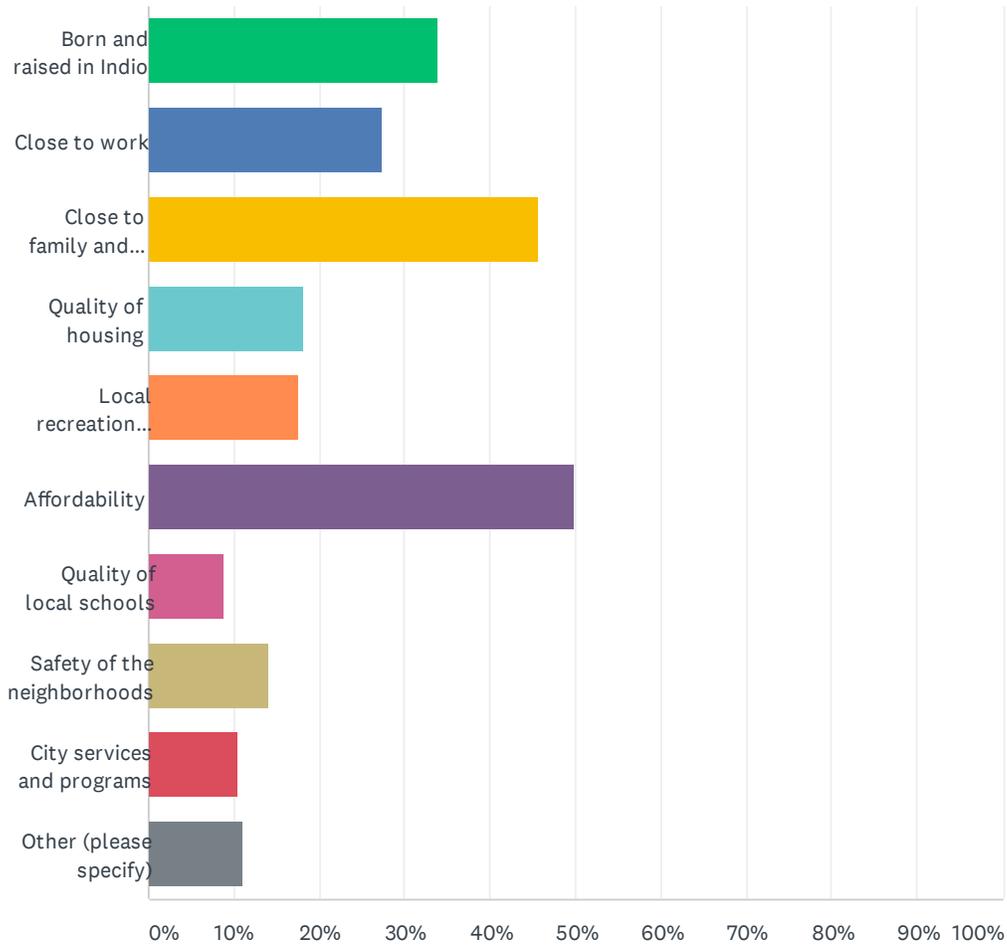
ANSWER CHOICES	RESPONSES	
Born and raised in Indio	33.92%	58
Close to work	27.49%	47
Close to family and friends	45.61%	78
Quality of housing	18.13%	31
Local recreation amenities and scenery	17.54%	30
Affordability	49.71%	85
Quality of local schools	8.77%	15
Safety of the neighborhoods	14.04%	24
City services and programs	10.53%	18
Other (please specify)	11.11%	19
Total Respondents: 171		

Q6 Do you own or rent your home?

Answered: 172   Skipped: 0
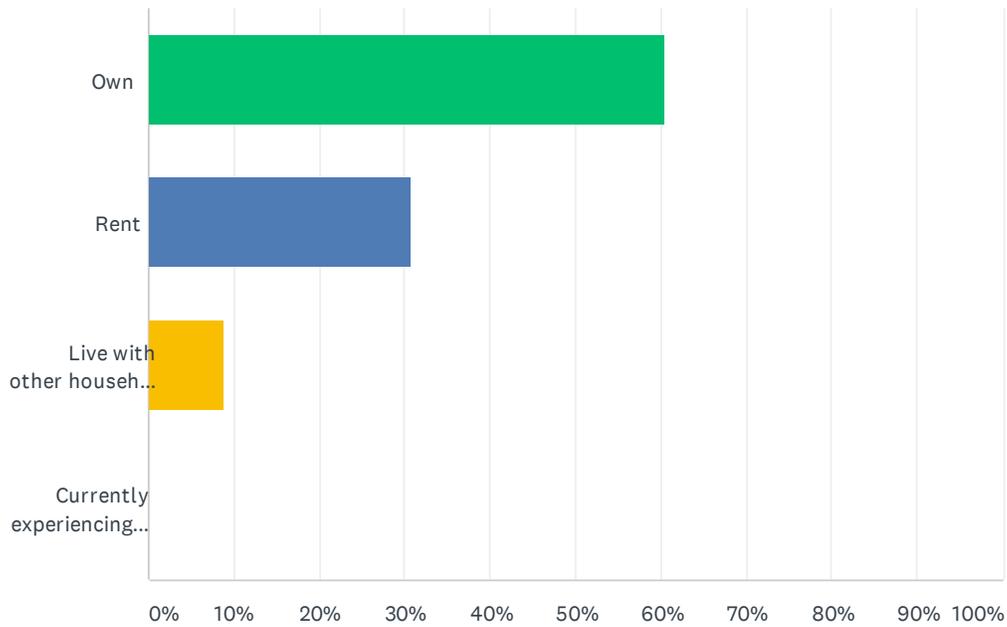
ANSWER CHOICES	RESPONSES	
Own	60.47%	104
Rent	30.81%	53
Live with other household (neither own nor rent)	8.72%	15
Currently experiencing homelessness	0.00%	0
TOTAL		172

Q7 If you wish to own a home in Indio, but do not, what issues are preventing you at this time? Select all that apply.

Answered: 81   Skipped: 91
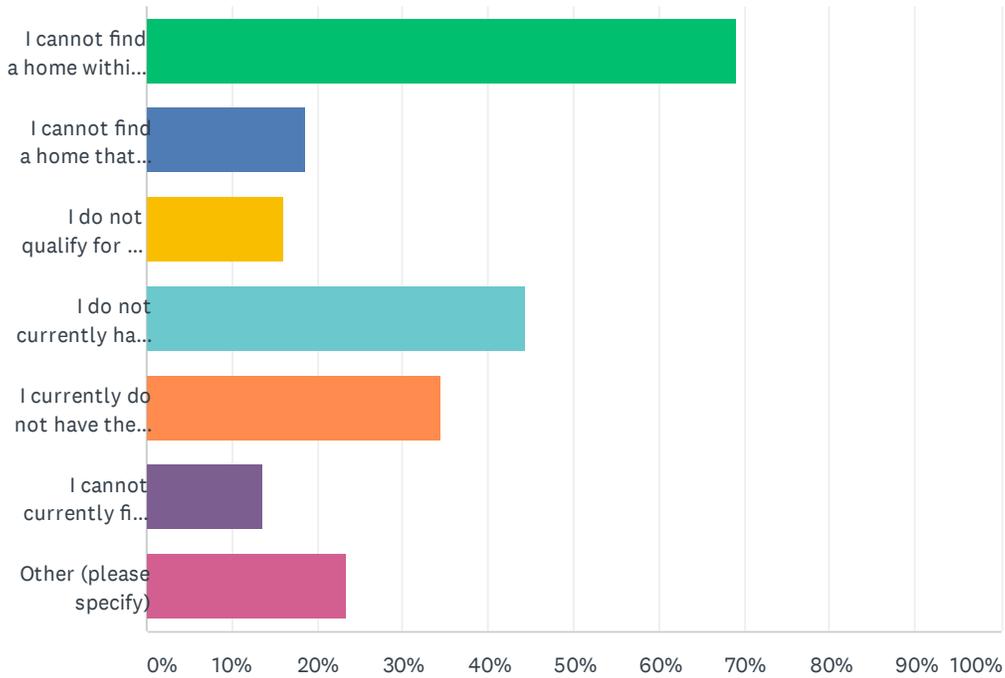
ANSWER CHOICES	RESPONSES	
I cannot find a home within my target price range	69.14%	56
I cannot find a home that suits my needs (e.g. size, disability accommodations, etc.)	18.52%	15
I do not qualify for a loan	16.05%	13
I do not currently have the financial resources for an appropriate down payment	44.44%	36
I currently do not have the financial resources for an adequate monthly mortgage payment	34.57%	28
I cannot currently find a home that suits my quality standards	13.58%	11
Other (please specify)	23.46%	19
Total Respondents: 81		

Q8 If you wish to rent a home in Indio, but do not, what issues are preventing you at this time? Select all that apply.

Answered: 62   Skipped: 110
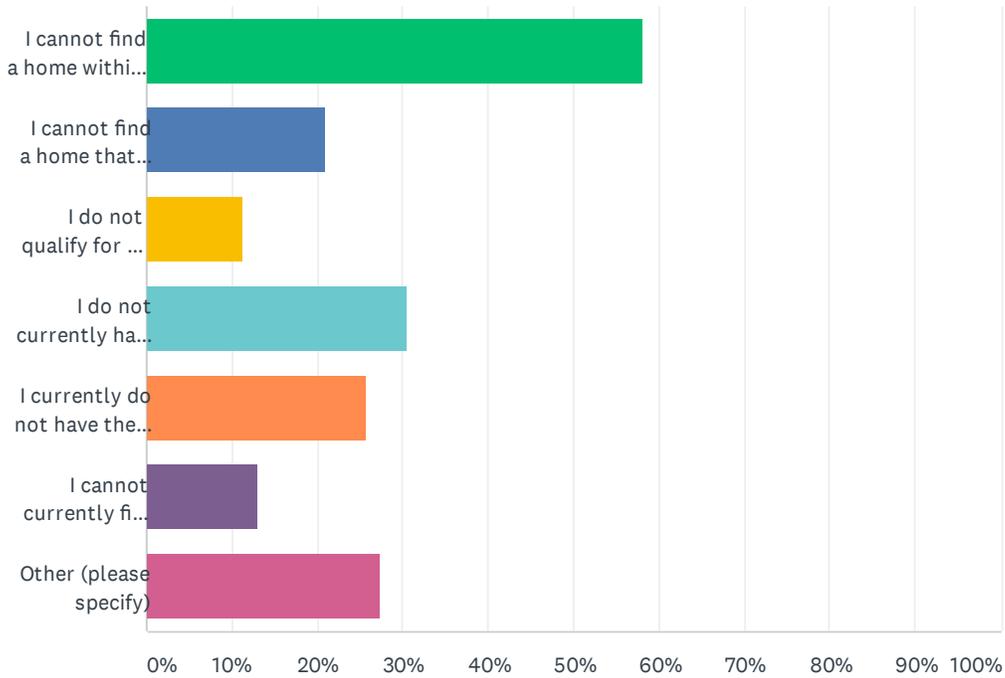
ANSWER CHOICES	RESPONSES	
I cannot find a home within my target price range	58.06%	36
I cannot find a home that suits my needs (e.g. size, disability accommodations, etc.)	20.97%	13
I do not qualify for a lease	11.29%	7
I do not currently have the financial resources for an appropriate deposit	30.65%	19
I currently do not have the financial resources for an adequate monthly rent	25.81%	16
I cannot currently find a home that suits my quality standards	12.90%	8
Other (please specify)	27.42%	17
Total Respondents: 62		

Q9 Select the type of housing that best describes your current living situation.

Answered: 170   Skipped: 2
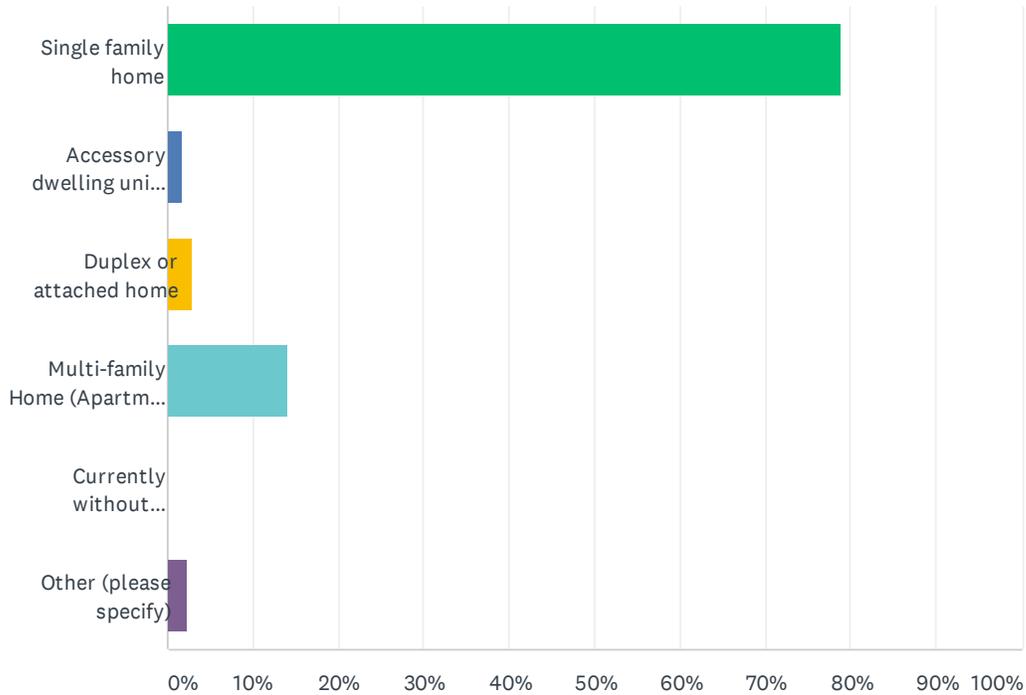
ANSWER CHOICES	RESPONSES	
Single family home	78.82%	134
Accessory dwelling unit (granny flat or guest house)	1.76%	3
Duplex or attached home	2.94%	5
Multi-family Home (Apartment or Condo)	14.12%	24
Currently without permanent shelter	0.00%	0
Other (please specify)	2.35%	4
TOTAL		170

Q10 Which best describes your household type?

Answered: 170   Skipped: 2
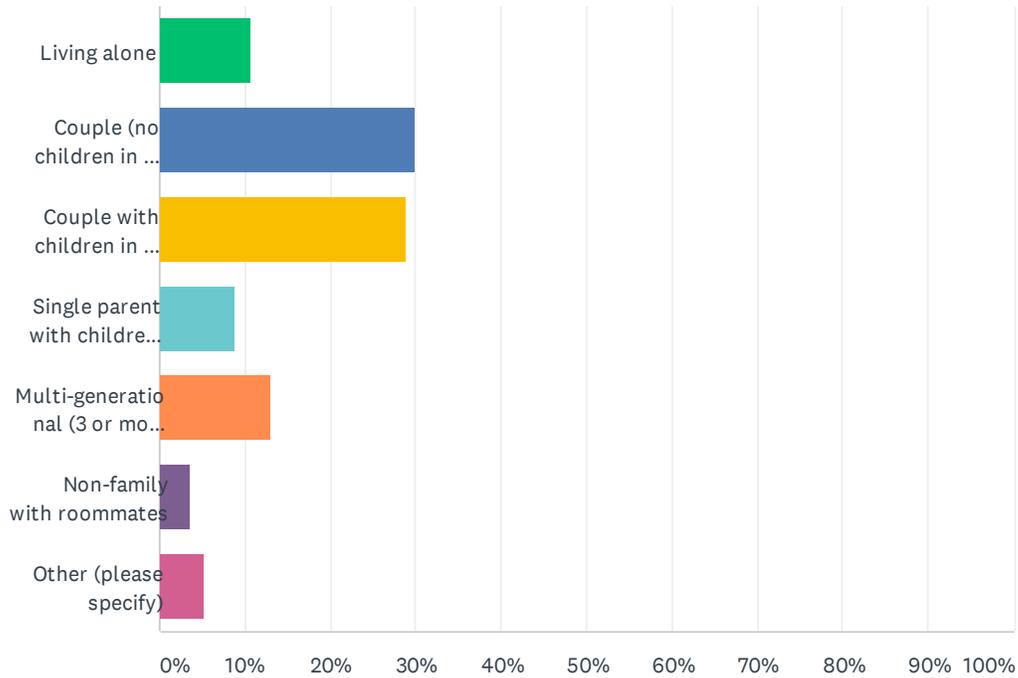
ANSWER CHOICES	RESPONSES	
Living alone	10.59%	18
Couple (no children in the home)	30.00%	51
Couple with children in the home	28.82%	49
Single parent with children in home	8.82%	15
Multi-generational (3 or more generations in the same home)	12.94%	22
Non-family with roommates	3.53%	6
Other (please specify)	5.29%	9
TOTAL		170

Q11 What type of housing is most needed in Indio?

Answered: 168   Skipped: 4
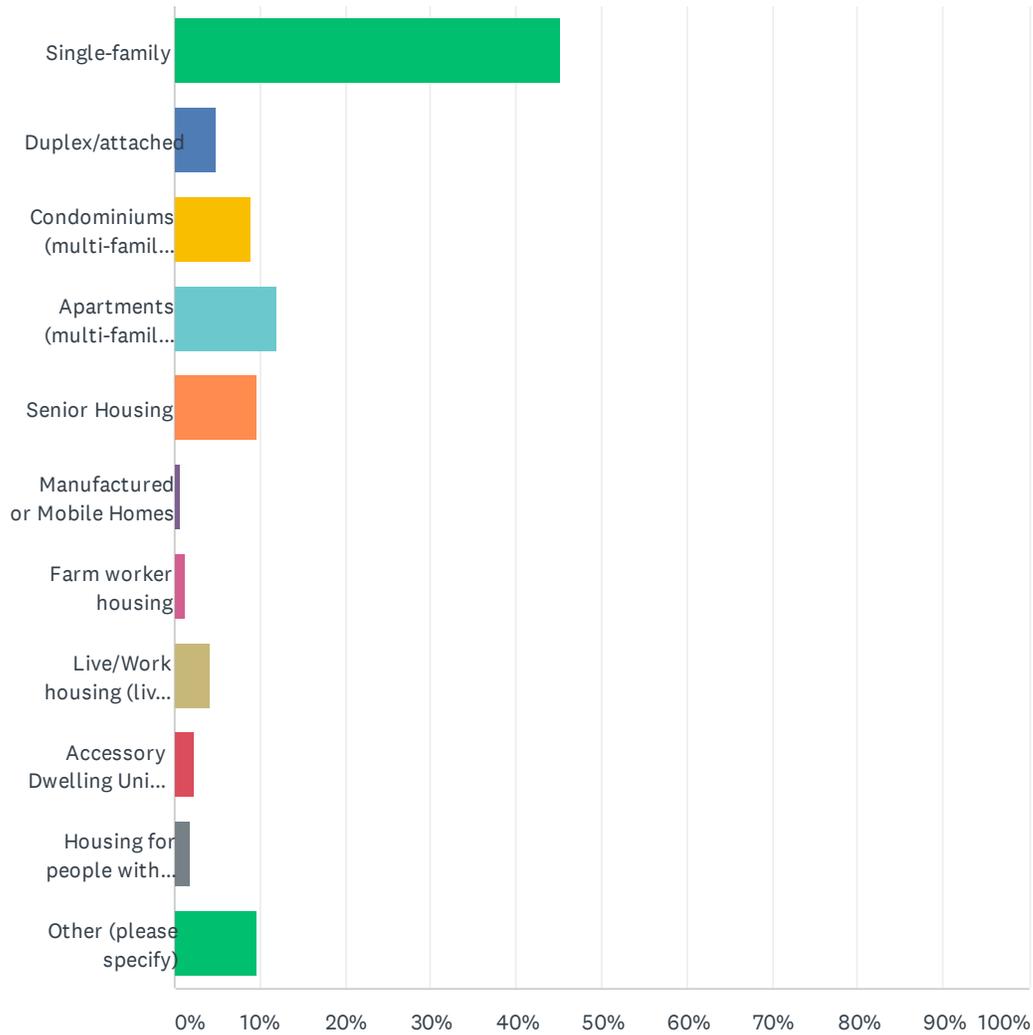
Housing Element Update Community Survey

ANSWER CHOICES	RESPONSES	
Single-family	45.24%	76
Duplex/attached	4.76%	8
Condominiums (multi-family ownership)	8.93%	15
Apartments (multi-family rentals)	11.90%	20
Senior Housing	9.52%	16
Manufactured or Mobile Homes	0.60%	1
Farm worker housing	1.19%	2
Live/Work housing (living above where you work or living on the same property where you work)	4.17%	7
Accessory Dwelling Units (granny flat or guest house)	2.38%	4
Housing for people with disabilities	1.79%	3
Other (please specify)	9.52%	16
TOTAL		168

Q12 How many bedrooms do you have in your place of residence?

Answered: 172   Skipped: 0
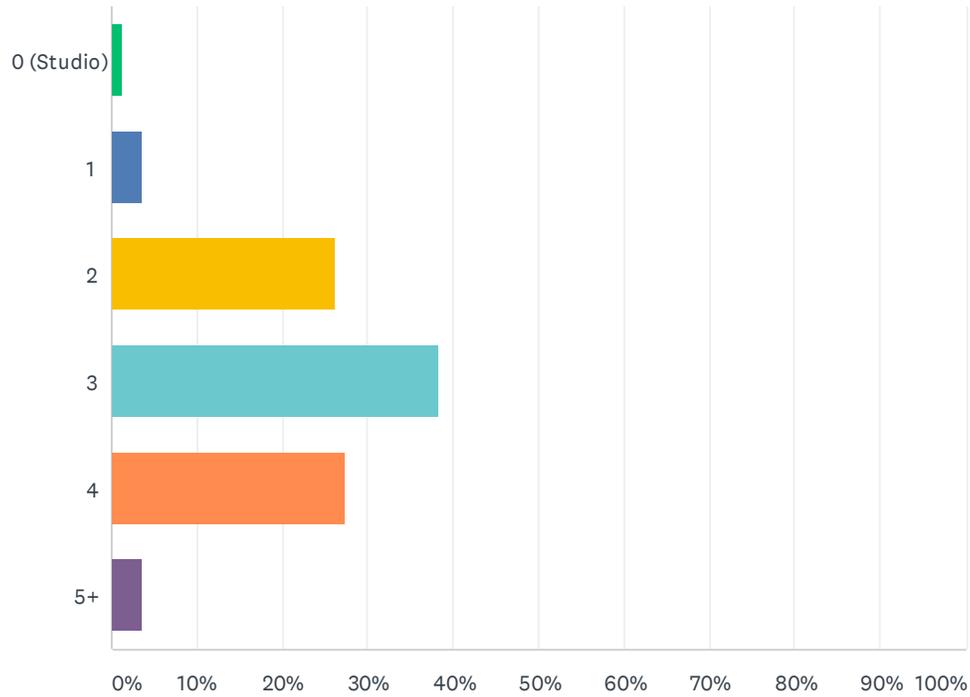
ANSWER CHOICES	RESPONSES	
0 (Studio)	1.16%	2
1	3.49%	6
2	26.16%	45
3	38.37%	66
4	27.33%	47
5+	3.49%	6
TOTAL		172

Q13 How many people live in your household?

Answered: 172   Skipped: 0
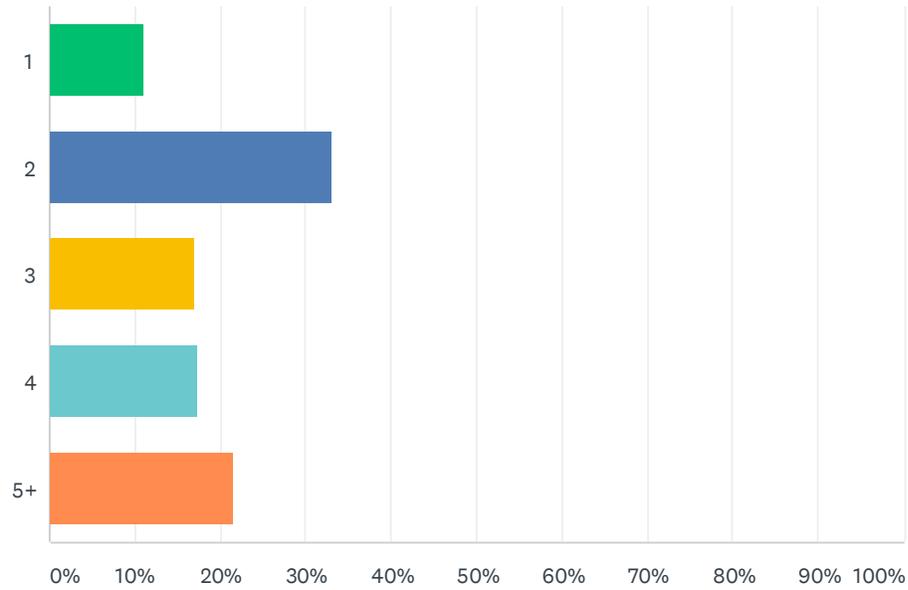
ANSWER CHOICES	RESPONSES	
1	11.05%	19
2	33.14%	57
3	16.86%	29
4	17.44%	30
5+	21.51%	37
TOTAL		172

Q14 Do you consider your living situation to be too crowded?

Answered: 172   Skipped: 0
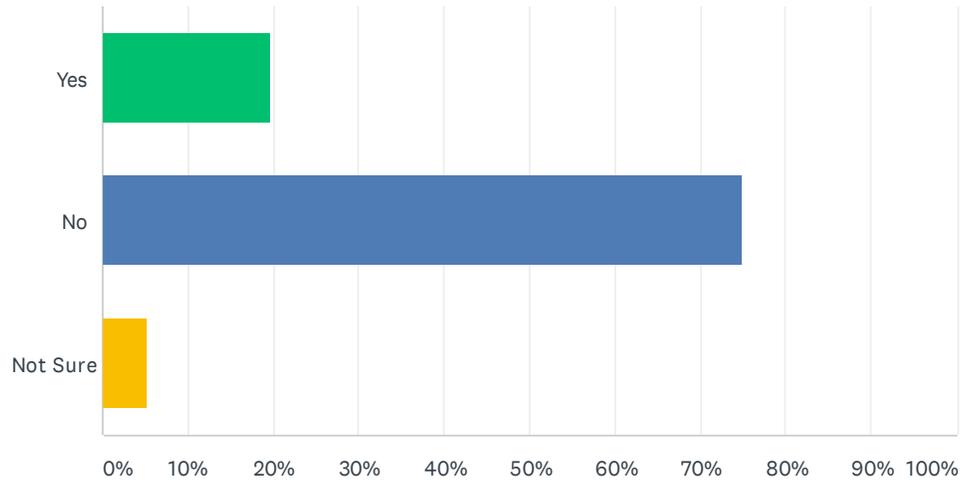
ANSWER CHOICES	RESPONSES	
Yes	19.77%	34
No	75.00%	129
Not Sure	5.23%	9
TOTAL		172

Q15 What do you believe are the most urgent housing concerns in Indio? (rank top 3)

Answered: 171   Skipped: 1
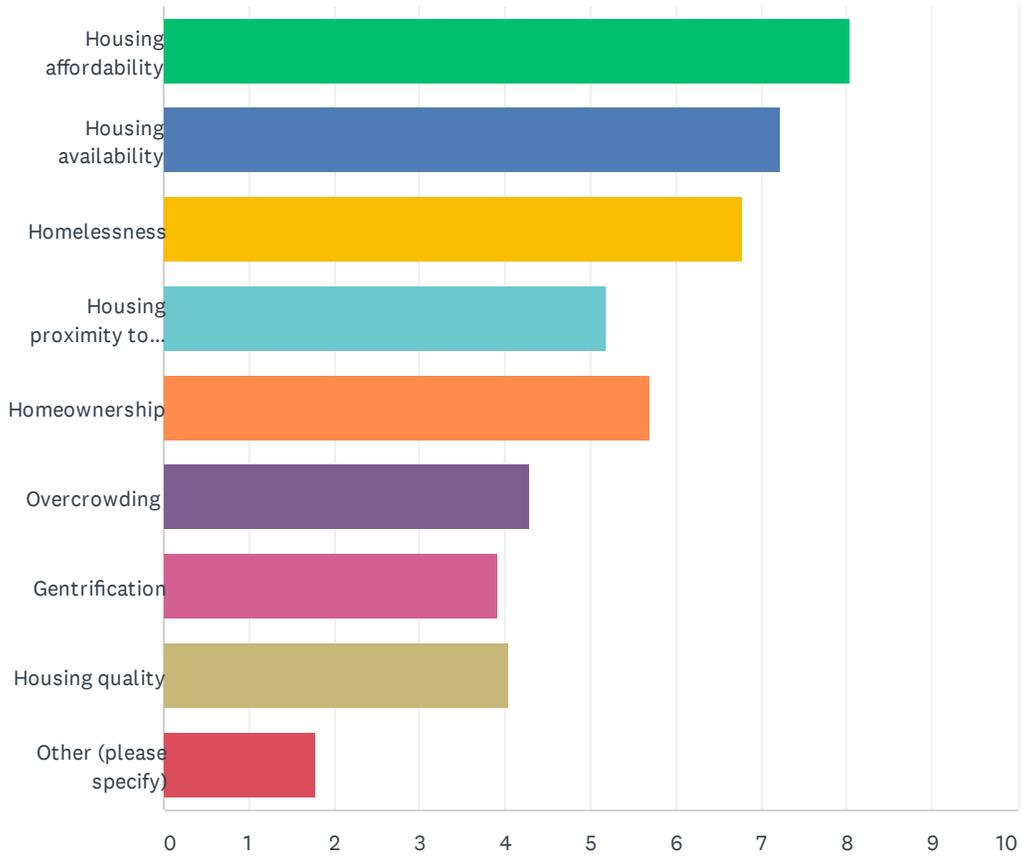
Housing Element Update Community Survey

	1	2	3	4	5	6	7	8	9	TOTAL	SCORE
Housing affordability	52.83% 84	22.64% 36	13.84% 22	5.66% 9	1.26% 2	1.26% 2	0.00% 0	1.26% 2	1.26% 2	159	8.03
Housing availability	16.89% 25	43.24% 64	16.22% 24	9.46% 14	4.73% 7	4.05% 6	2.70% 4	2.03% 3	0.68% 1	148	7.21
Homelessness	25.34% 37	16.44% 24	20.55% 30	15.75% 23	6.16% 9	7.53% 11	2.74% 4	4.79% 7	0.68% 1	146	6.77
Housing proximity to services, resources or high paying jobs	5.93% 8	8.15% 11	13.33% 18	21.48% 29	17.78% 24	10.37% 14	6.67% 9	11.85% 16	4.44% 6	135	5.19
Homeownership	5.04% 7	10.79% 15	20.14% 28	16.55% 23	19.42% 27	17.99% 25	6.47% 9	3.60% 5	0.00% 0	139	5.68
Overcrowding	2.34% 3	6.25% 8	6.25% 8	3.13% 4	16.41% 21	27.34% 35	28.91% 37	7.81% 10	1.56% 2	128	4.29
Gentrification	0.76% 1	4.55% 6	12.12% 16	6.82% 9	7.58% 10	10.61% 14	33.33% 44	18.18% 24	6.06% 8	132	3.92
Housing quality	2.22% 3	4.44% 6	14.07% 19	5.19% 7	15.56% 21	9.63% 13	11.85% 16	28.89% 39	8.15% 11	135	4.03
Other (please specify)	1.61% 2	0.00% 0	4.03% 5	3.23% 4	0.81% 1	2.42% 3	0.00% 0	12.90% 16	75.00% 93	124	1.77

Q16 What do you believe is the biggest challenge for addressing the living and housing needs of lower income Seniors (age 65+)?

Answered: 167   Skipped: 5
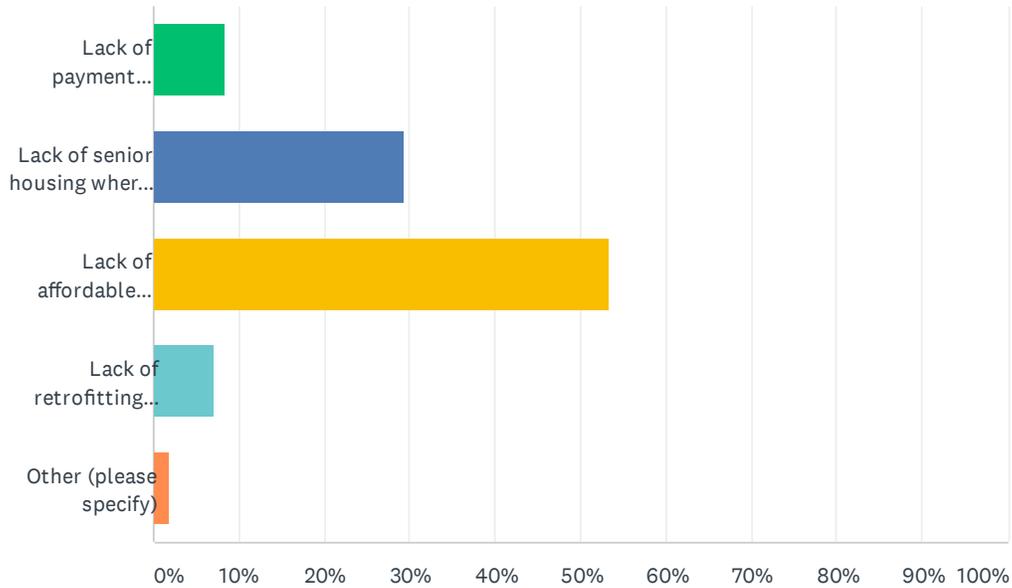
ANSWER CHOICES	RESPONSES	
Lack of payment assistance	8.38%	14
Lack of senior housing where services are within walking distance	29.34%	49
Lack of affordable senior housing	53.29%	89
Lack of retrofitting assistance to make homes more livable	7.19%	12
Other (please specify)	1.80%	3
TOTAL		167

Q17 Sometimes changes in living conditions or a neighborhood may threaten to displace people from their home. Which do you believe are the most pressing displacement concerns (select up to 3)?

Answered: 168   Skipped: 4
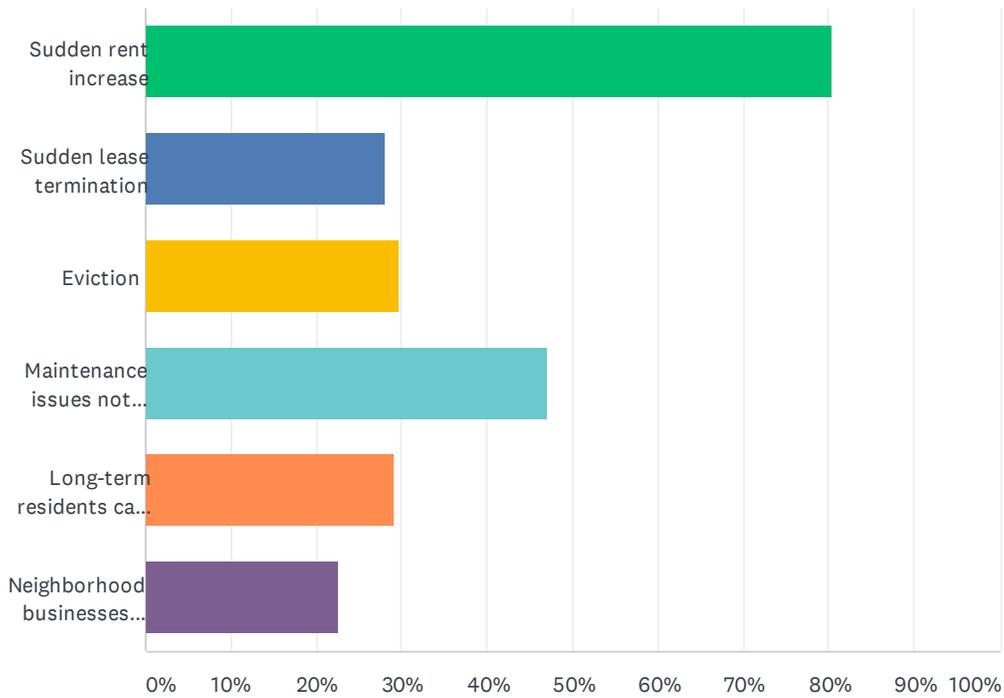
ANSWER CHOICES	RESPONSES	
Sudden rent increase	80.36%	135
Sudden lease termination	27.98%	47
Eviction	29.76%	50
Maintenance issues not fixed	47.02%	79
Long-term residents can't stay in community	29.17%	49
Neighborhood businesses closing	22.62%	38
Total Respondents: 168		

Q18 The City of Indio is required to plan for 7,793 additional housing units. What do you think are the best strategies for accommodating these homes? Select all that apply.

Answered: 167   Skipped: 5
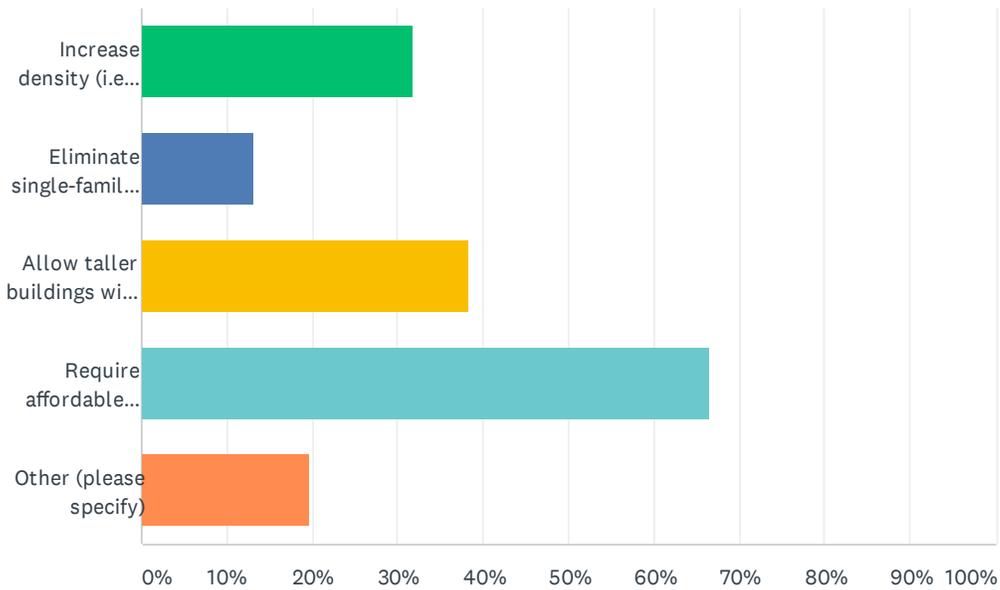
ANSWER CHOICES	RESPONSES	
Increase density (i.e., smaller units, smaller lots)	31.74%	53
Eliminate single-family only neighborhoods	13.17%	22
Allow taller buildings with more housing units	38.32%	64
Require affordable housing in all new residential projects	66.47%	111
Other (please specify)	19.76%	33
Total Respondents: 167		

Q19 Please provide any additional comments below:

Answered: 57   Skipped: 115

Q1 ¿Cuál es su interés en la vivienda en Indio? Seleccione todas las que correspondan.

Answered: 4   Skipped: 0
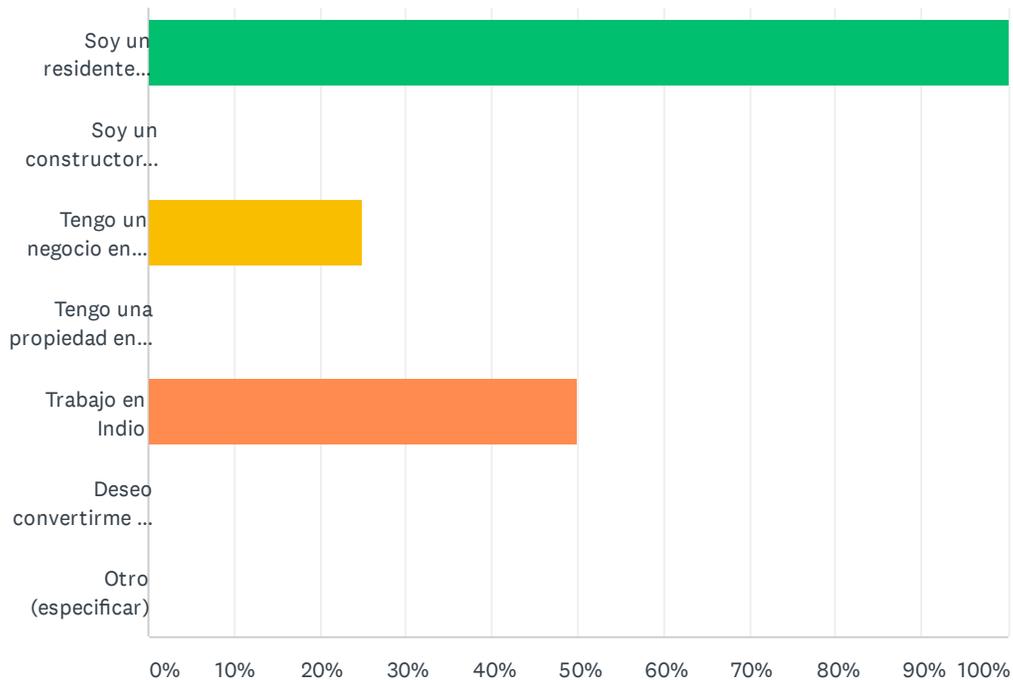
ANSWER CHOICES	RESPONSES	
Soy un residente actual	100.00%	4
Soy un constructor local	0.00%	0
Tengo un negocio en Indio	25.00%	1
Tengo una propiedad en Indio	0.00%	0
Trabajo en Indio	50.00%	2
Deseo convertirme en residente de Indio	0.00%	0
Otro (especificar)	0.00%	0
Total Respondents: 4		

Q2 ¿Cuánto tiempo ha vivido usted en Indio?

Answered: 4   Skipped: 0
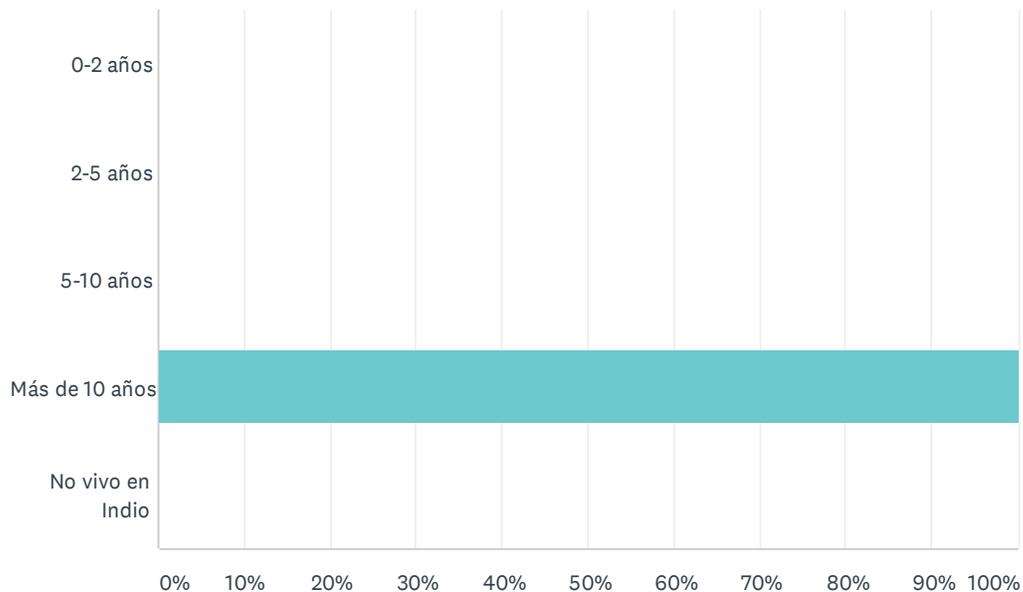
ANSWER CHOICES	RESPONSES	
0-2 años	0.00%	0
2-5 años	0.00%	0
5-10 años	0.00%	0
Más de 10 años	100.00%	4
No vivo en Indio	0.00%	0
TOTAL		4

Q3 ¿Cuál es su rango de edad?

Answered: 4   Skipped: 0
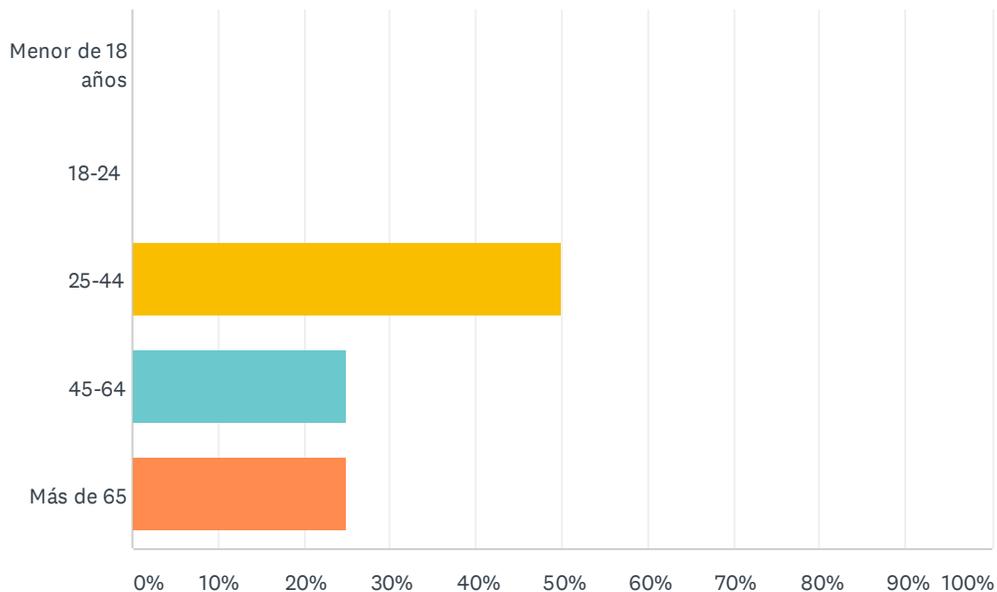
ANSWER CHOICES	RESPONSES	
Menor de 18 años	0.00%	0
18-24	0.00%	0
25-44	50.00%	2
45-64	25.00%	1
Más de 65	25.00%	1
TOTAL		4

Q4 ¿Cómo calificaría la condición física de la casa en la que vive?

Answered: 4   Skipped: 0
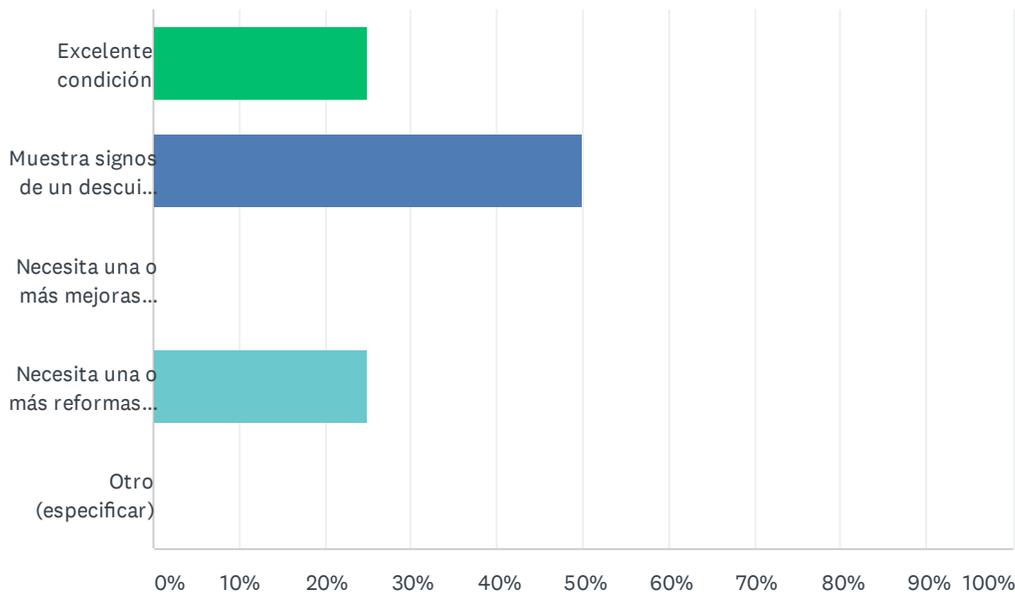
ANSWER CHOICES	RESPONSES	
Excelente condición	25.00%	1
Muestra signos de un descuido menor en el mantenimiento (por ejemplo, pintura pelada, estuco astillado, etc.)	50.00%	2
Necesita una o más mejoras modestas de rehabilitación (por ejemplo, techo nuevo, revestimiento nuevo, etc.)	0.00%	0
Necesita una o más reformas importantes (por ejemplo, nueva cimentación, nueva plomería, instalación eléctrica nueva, etc.)	25.00%	1
Otro (especificar)	0.00%	0
TOTAL		4

Q5 ¿Por qué ha elegido usted vivir en Indio? Seleccione todas las que correspondan.
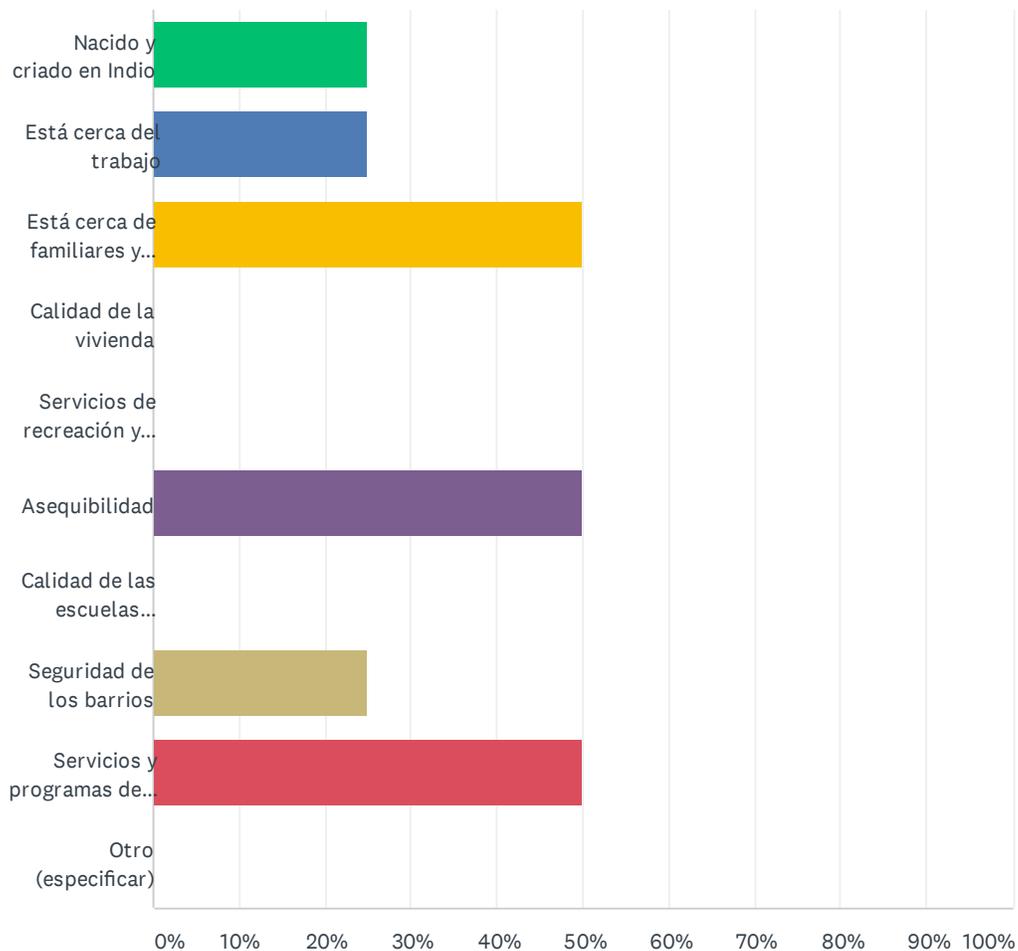
Answered: 4   Skipped: 0

Encuesta comunitaria sobre la actualización de elementos de vivienda

ANSWER CHOICES	RESPONSES	
Nacido y criado en Indio	25.00%	1
Está cerca del trabajo	25.00%	1
Está cerca de familiares y amigos	50.00%	2
Calidad de la vivienda	0.00%	0
Servicios de recreación y el paisaje local	0.00%	0
Asequibilidad	50.00%	2
Calidad de las escuelas locales	0.00%	0
Seguridad de los barrios	25.00%	1
Servicios y programas de la ciudad	50.00%	2
Otro (especificar)	0.00%	0
Total Respondents: 4		

Q6 ¿Es propietario o alquila su casa?

Answered: 4   Skipped: 0
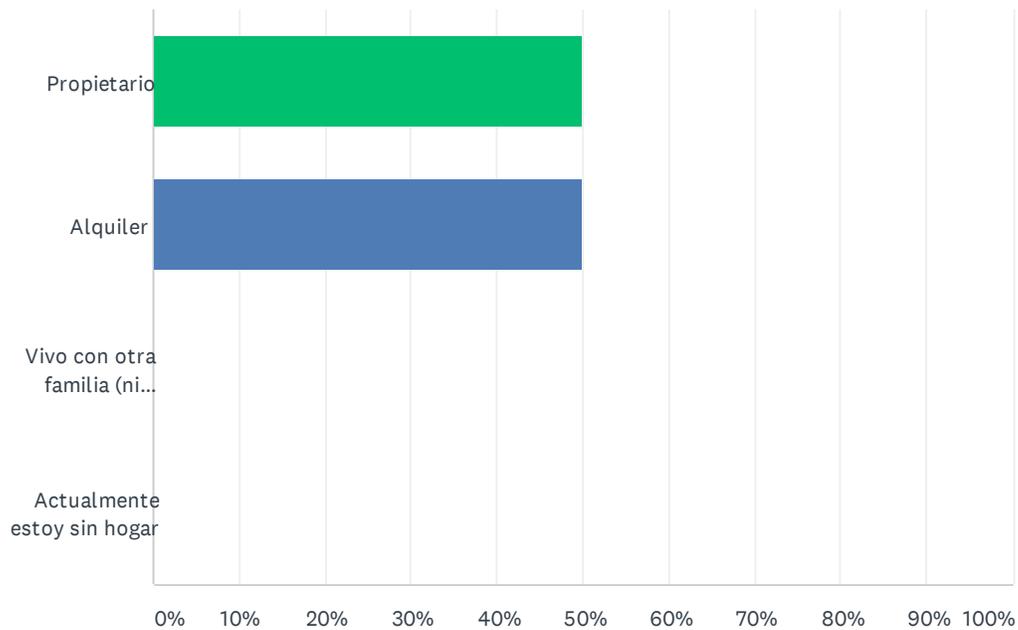
ANSWER CHOICES	RESPONSES	
Propietario	50.00%	2
Alquiler	50.00%	2
Vivo con otra familia (ni propio ni de alquiler)	0.00%	0
Actualmente estoy sin hogar	0.00%	0
TOTAL		4

Q7 Si desea tener una casa en Indio, pero no la tiene, ¿qué problemas le impiden tenerla en este momento? Seleccione todas las que correspondan.
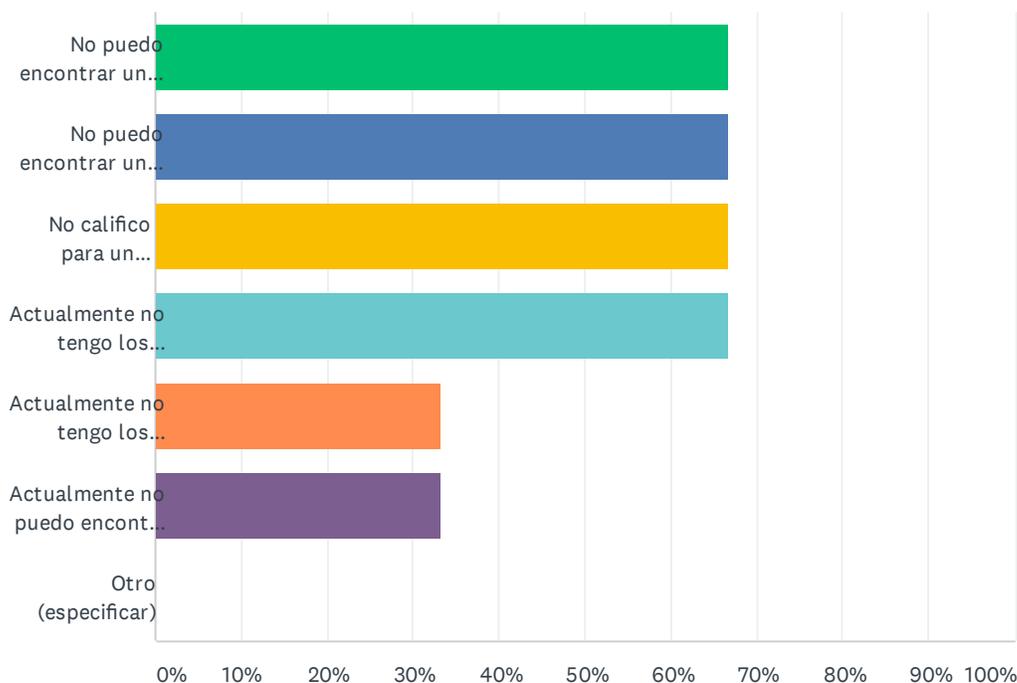
Answered: 3   Skipped: 1

ANSWER CHOICES	RESPONSES	
No puedo encontrar una casa dentro de mi rango de precios objetivo	66.67%	2
No puedo encontrar una casa que se adapte a mis necesidades (por ejemplo, tamaño, adaptaciones para discapacitados, etc.)	66.67%	2
No califico para un préstamo	66.67%	2
Actualmente no tengo los recursos financieros para un pago inicial apropiado	66.67%	2
Actualmente no tengo los recursos financieros para un pago mensual adecuado de la hipoteca	33.33%	1
Actualmente no puedo encontrar una casa que se adapte a mis estándares de calidad	33.33%	1
Otro (especificar)	0.00%	0
Total Respondents: 3		

Encuesta comunitaria sobre la actualización de elementos de vivienda

Q8 Si desea alquilar una casa en Indio, pero no lo hace, ¿qué problemas le impiden hacerlo en este momento? Seleccione todas las que correspondan.
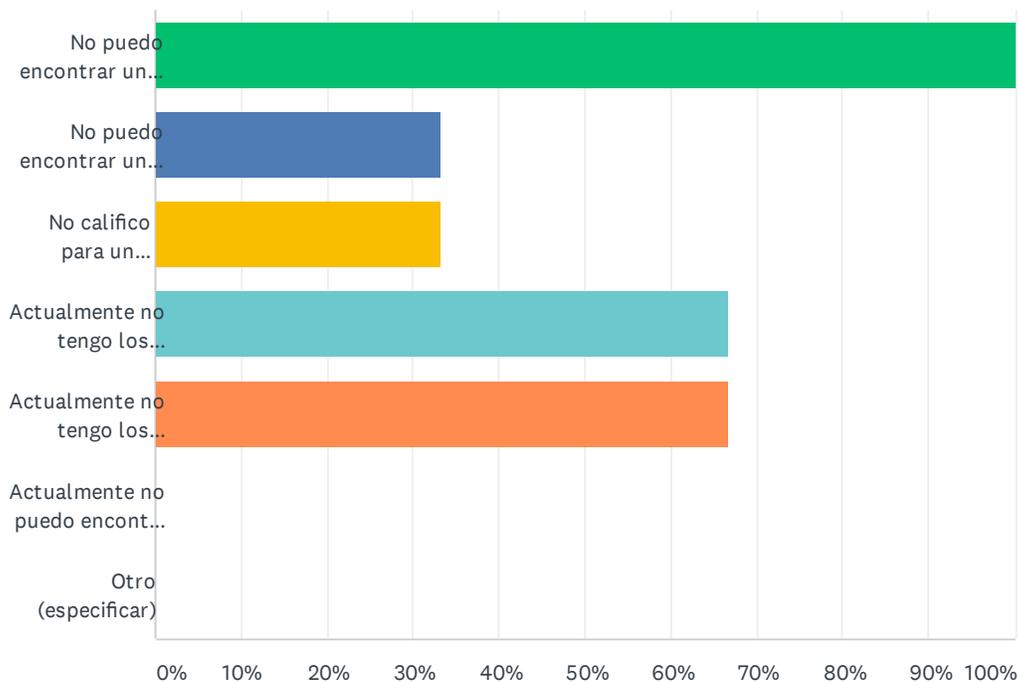
Answered: 3   Skipped: 1

ANSWER CHOICES	RESPONSES	
No puedo encontrar una casa dentro de mi rango de precios objetivo	100.00%	3
No puedo encontrar una casa que se adapte a mis necesidades (por ejemplo, tamaño, adaptaciones para discapacitados, etc.)	33.33%	1
No califico para un contrato de arrendamiento	33.33%	1
Actualmente no tengo los recursos financieros para un depósito apropiado	66.67%	2
Actualmente no tengo los recursos financieros para una renta mensual adecuada	66.67%	2
Actualmente no puedo encontrar una casa que se adapte a mis estándares de calidad	0.00%	0
Otro (especificar)	0.00%	0
Total Respondents: 3		

Q9 Seleccione el tipo de vivienda que mejor describa su situación de vivienda actual.

Answered: 4   Skipped: 0
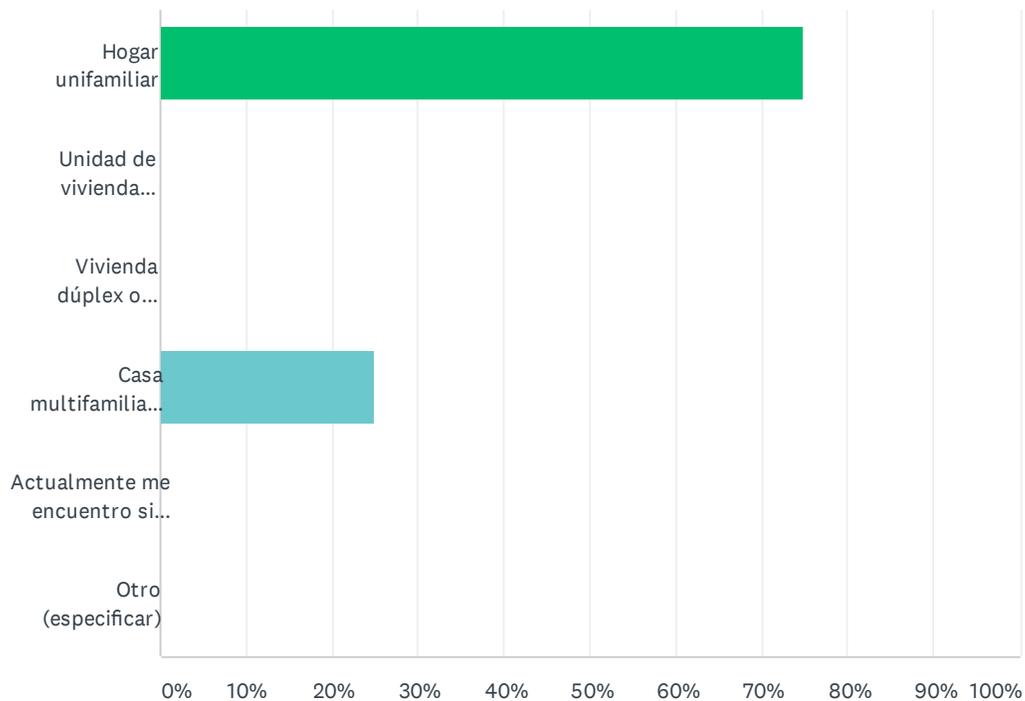
ANSWER CHOICES	RESPONSES	
Hogar unifamiliar	75.00%	3
Unidad de vivienda accesoria (casa de la abuela o casa de huéspedes)	0.00%	0
Vivienda dúplex o adosada	0.00%	0
Casa multifamiliar (apartamento o condominio)	25.00%	1
Actualmente me encuentro sin refugio permanente	0.00%	0
Otro (especificar)	0.00%	0
TOTAL		4

Q10 ¿Cuál describe mejor su tipo de hogar?

Answered: 4   Skipped: 0
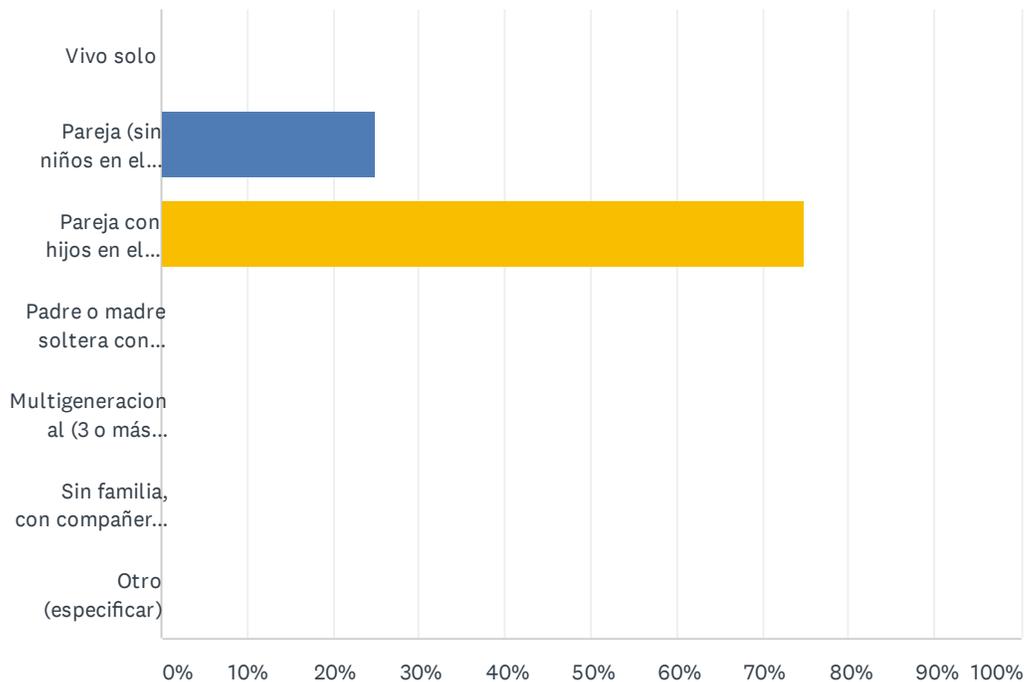
ANSWER CHOICES	RESPONSES	
Vivo solo	0.00%	0
Pareja (sin niños en el hogar)	25.00%	1
Pareja con hijos en el hogar	75.00%	3
Padre o madre soltera con hijos en el hogar	0.00%	0
Multigeneracional (3 o más generaciones en el mismo hogar)	0.00%	0
Sin familia, con compañeros de apartamento	0.00%	0
Otro (especificar)	0.00%	0
TOTAL		4

Q11 ¿Qué tipo de vivienda se necesita más en Indio?

Answered: 4   Skipped: 0
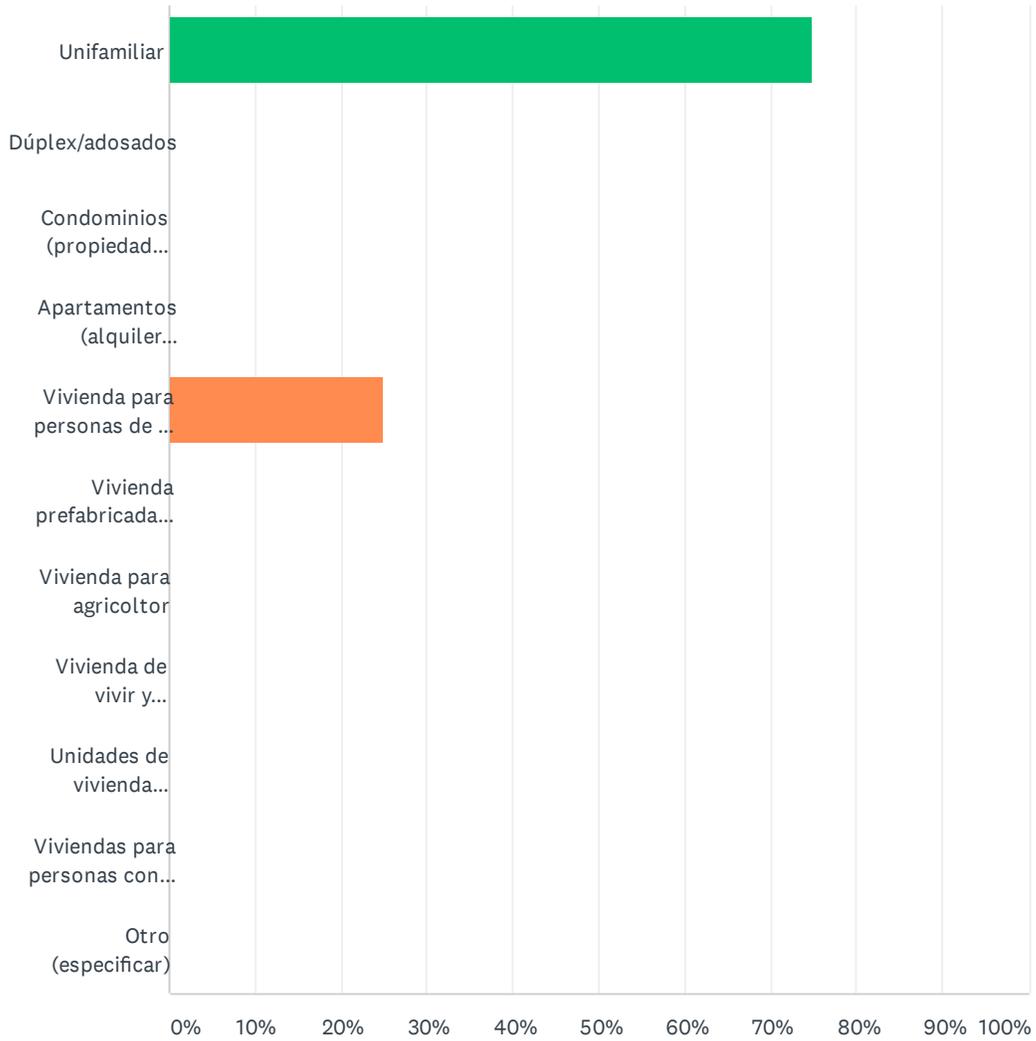
Encuesta comunitaria sobre la actualización de elementos de vivienda

ANSWER CHOICES	RESPONSES	
Unifamiliar	75.00%	3
Dúplex/adosados	0.00%	0
Condominios (propiedad multifamiliar)	0.00%	0
Apartamentos (alquiler multifamiliar)	0.00%	0
Vivienda para personas de la tercera edad	25.00%	1
Vivienda prefabricada o casas moviles	0.00%	0
Vivienda para agricoltor	0.00%	0
Vivienda de vivir y trabajar (viviendo en un hogar de dos pisos; trabajando en el primer piso y viviendo en el segun piso)	0.00%	0
Unidades de vivienda accesorias (casa de la abuela o casa de huéspedes)	0.00%	0
Viviendas para personas con discapacidad	0.00%	0
Otro (especificar)	0.00%	0
TOTAL		4

ANSWER CHOICES	RESPONSES

Q12 ¿Cuántos dormitorios tiene en su lugar de residencia?

Answered: 3   Skipped: 1
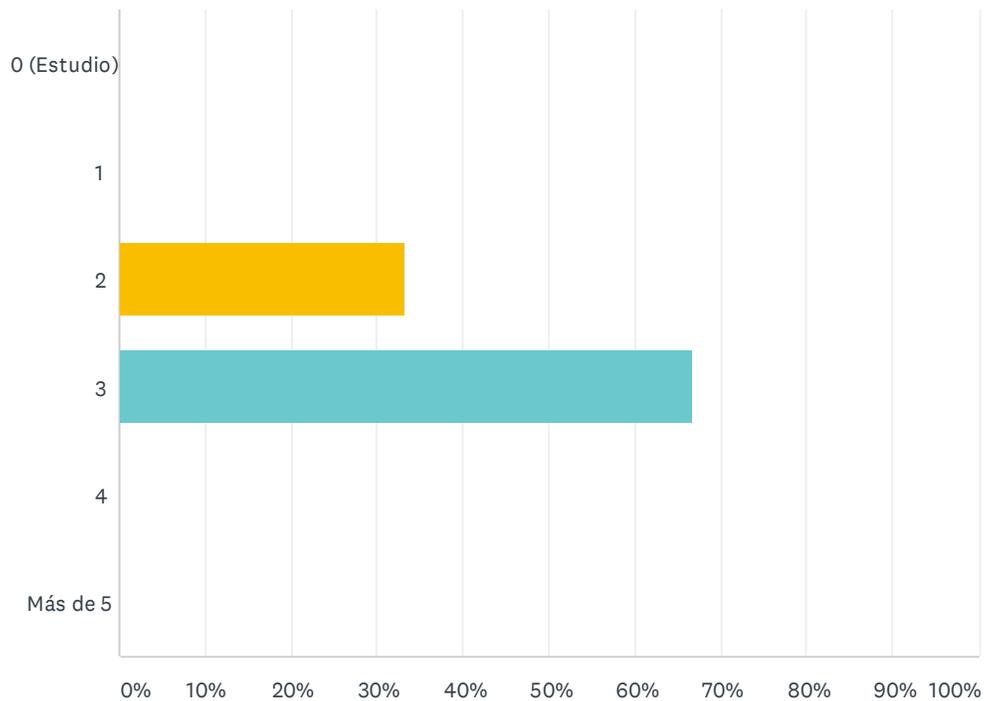
ANSWER CHOICES	RESPONSES	
0 (Estudio)	0.00%	0
1	0.00%	0
2	33.33%	1
3	66.67%	2
4	0.00%	0
Más de 5	0.00%	0
TOTAL		3

Q13 . ¿Cuántas personas viven en su hogar?

Answered: 4   Skipped: 0
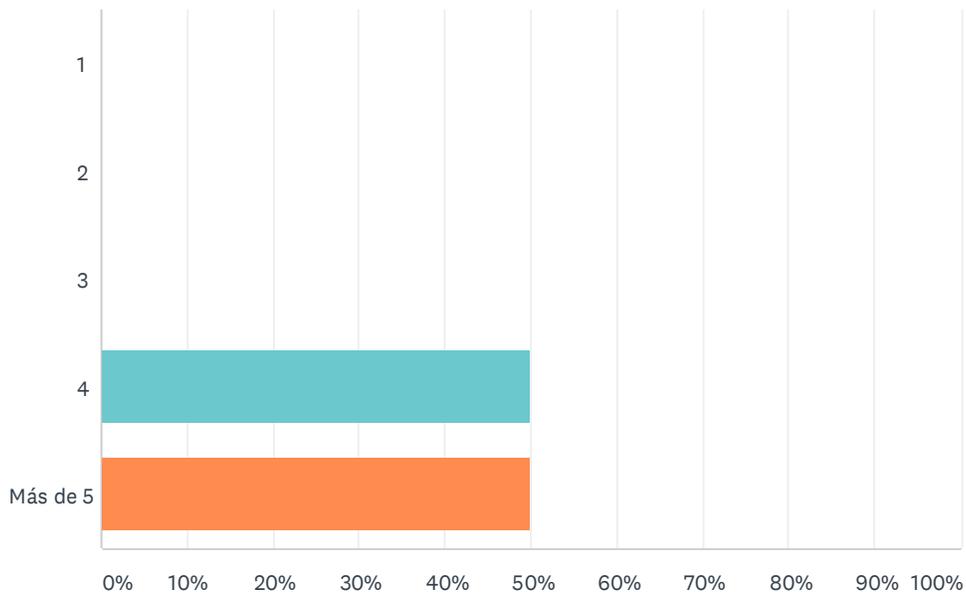
ANSWER CHOICES	RESPONSES	
1	0.00%	0
2	0.00%	0
3	0.00%	0
4	50.00%	2
Más de 5	50.00%	2
TOTAL		4

Q14 ¿Considera que en su situación de vivienda están demasiado hacinados?

Answered: 4   Skipped: 0
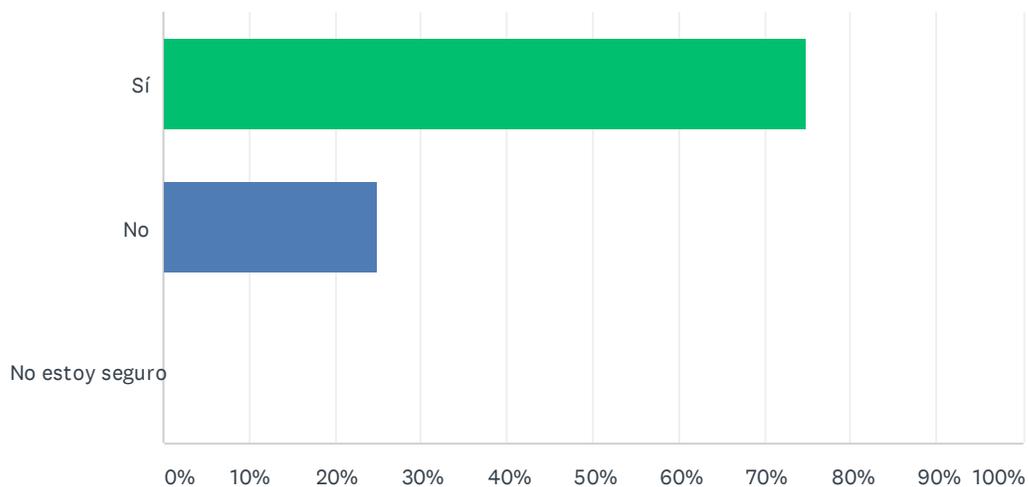
ANSWER CHOICES	RESPONSES	
Sí	75.00%	3
No	25.00%	1
No estoy seguro	0.00%	0
TOTAL		4

Q15 ¿Cuáles cree usted que son las preocupaciones de vivienda más urgentes en Indio? (ordene las 3 primeras)

Answered: 4   Skipped: 0
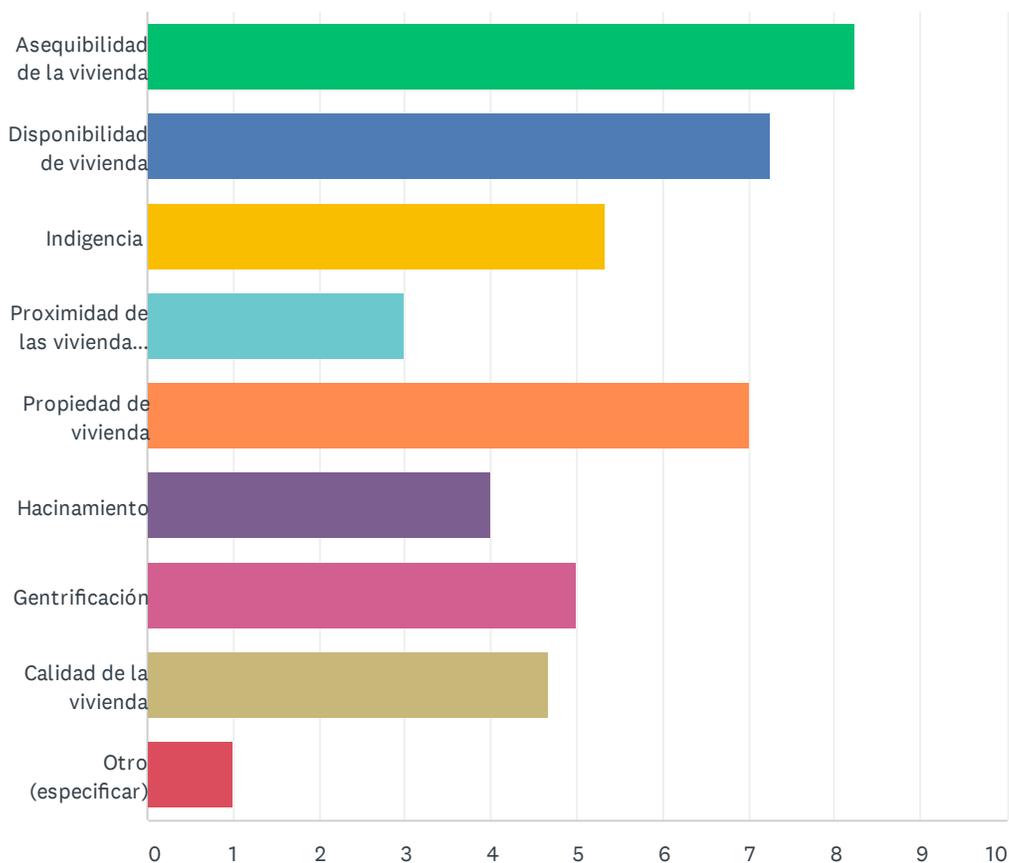
Encuesta comunitaria sobre la actualización de elementos de vivienda

	1	2	3	4	5	6	7	8	9	TOTAL	SCORE
Asequibilidad de la vivienda	75.00% 3	0.00% 0	0.00% 0	25.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	4	8.25
Disponibilidad de vivienda	0.00% 0	50.00% 2	25.00% 1	25.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	4	7.25
Indigencia	33.33% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	33.33% 1	33.33% 1	0.00% 0	0.00% 0	3	5.33
Proximidad de las viviendas a los servicios, recursos o empleos bien remunerados	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	33.33% 1	33.33% 1	33.33% 1	0.00% 0	3	3.00
Propiedad de vivienda	0.00% 0	25.00% 1	50.00% 2	25.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	4	7.00
Hacinamiento	0.00% 0	0.00% 0	0.00% 0	0.00% 0	66.67% 2	0.00% 0	0.00% 0	33.33% 1	0.00% 0	3	4.00
Gentrificación	0.00% 0	33.33% 1	0.00% 0	0.00% 0	0.00% 0	33.33% 1	33.33% 1	0.00% 0	0.00% 0	3	5.00
Calidad de la vivienda	0.00% 0	0.00% 0	33.33% 1	0.00% 0	33.33% 1	0.00% 0	0.00% 0	33.33% 1	0.00% 0	3	4.67
Otro (especificar)	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	100.00% 3	3	1.00

Q16 ¿Cuál cree usted que es el mayor desafío para abordar las necesidades de vivienda de las personas de la tercera edad de menores ingresos (mayores de 65 años)?

Answered: 4   Skipped: 0
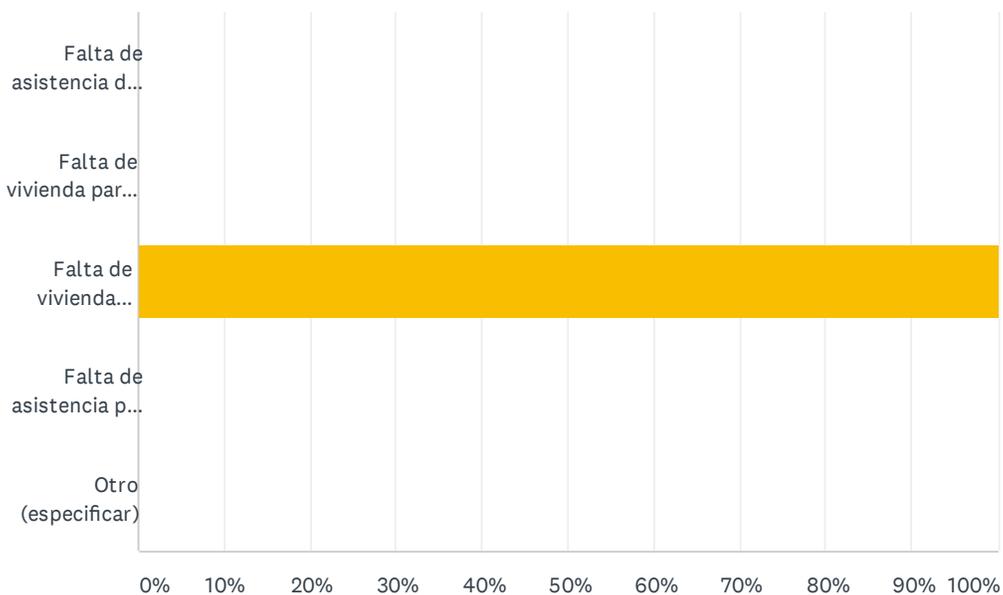
ANSWER CHOICES	RESPONSES	
Falta de asistencia de pago	0.00%	0
Falta de vivienda para personas de la tercera edad donde los servicios están a poca distancia	0.00%	0
Falta de vivienda asequible para personas de la tercera edad	100.00%	4
Falta de asistencia para el reacondicionamiento para hacer que las viviendas sean más habitables	0.00%	0
Otro (especificar)	0.00%	0
TOTAL		4

Q17 A veces los cambios en las condiciones de vida o en un vecindario pueden amenazar con desplazar a las personas de su hogar. ¿Cuáles cree que son las preocupaciones de desplazamiento más apremiantes (seleccione hasta 3)?

Answered: 3   Skipped: 1
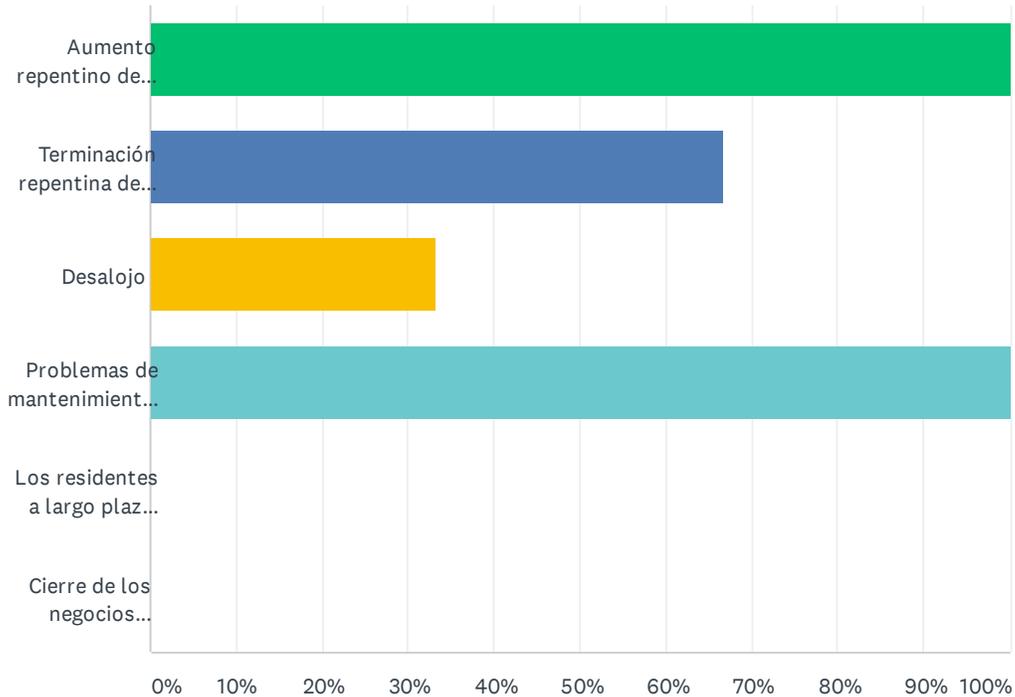
ANSWER CHOICES	RESPONSES	
Aumento repentino de la renta	100.00%	3
Terminación repentina del contrato de arrendamiento	66.67%	2
Desalojo	33.33%	1
Problemas de mantenimiento no resueltos	100.00%	3
Los residentes a largo plazo no pueden permanecer en la comunidad	0.00%	0
Cierre de los negocios locales	0.00%	0
Total Respondents: 3		

Q18 La ciudad de Indio está obligada a planificar 7,793 unidades de vivienda adicionales. ¿Cuáles cree que son las mejores estrategias para acomodar estas viviendas? Seleccione todas las que correspondan.

Answered: 3   Skipped: 1
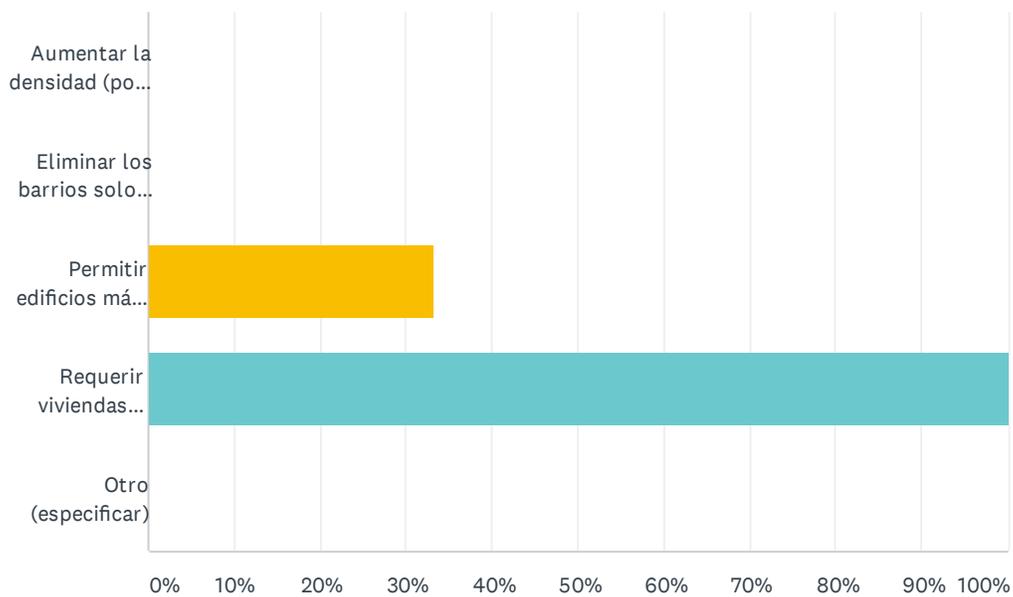
ANSWER CHOICES	RESPONSES	
Aumentar la densidad (por ejemplo, unidades más pequeñas, parcelas más pequeñas)	0.00%	0
Eliminar los barrios solo para viviendas individuales	0.00%	0
Permitir edificios más altos con más unidades de vivienda	33.33%	1
Requerir viviendas asequibles en todos los nuevos proyectos residenciales	100.00%	3
Otro (especificar)	0.00%	0
Total Respondents: 3		

Q19 Proporcione cualquier comentario adicional a continuación:

Answered: 1   Skipped: 3

7.2 Stakeholder Group Meeting

A stakeholder group meeting was held virtually on March 4, 2021 and was comprised of a variety of community stakeholders in which participants were provided with an overview about the housing element process and were given an opportunity to provide feedback regarding housing needs in the City. A copy of the presentation materials is provided below [**Exhibit B**].

Exhibit B

1

2

01 Project Overview

Two-Part Project

- Housing Element Update:
  - Address 6th Cycle Regional Housing Needs Assessment (2021-2029)
  - Must be completed and submitted to Housing & Community Development (HCD) by October 2021

- Pro-Housing Policies & Strategies:
  - To be conducted following completion of Housing Element Update
  - Will focus on financial issues (challenges + opportunities)

Housing Element

| Required Element of the General Plan since 1969 | Every Jurisdiction must accommodate their "fair share" of housing | Must be updated every 8 years, next cycle is 2021-2029 |

Housing Element

1 - Regional Housing Needs Assessment (RHNA)

2 - Adequate Sites Inventory

3 - Constraints and Barriers

4 - Goals, Policies, Quantified Objectives and Programs

Housing Element

Complete Housing Element

HCD Submittal and Review

Annual Reporting on progress to meet RHNA

Enforcement

Housing Needs Assessment

02

Population Trend, 2000-2020

	2000	2005	2010	2015	2020
Indio	49,116	62,024	76,036	85,212	90,751
SCAG	16,516,703	17,541,873	18,051,534	18,731,901	19,021,787
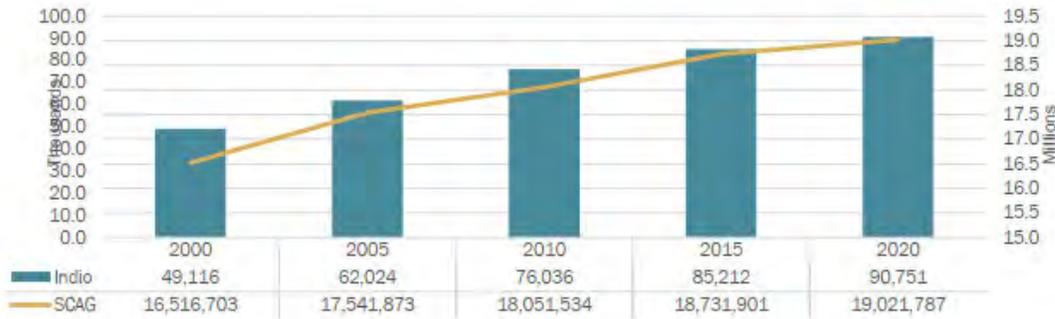
Quick Facts

- **3.1%** annual growth rate
- **7.7%** households in poverty
- **18.3%** senior population
- **23.6%** under 18 years old

Source: SCAG Pre-Certified Local Housing Data

9

Housing Profile

Quick Facts

Housing Type

	Single-Family Detached	Single-Family Attached	Multifamily, 2-4 Units	Multifamily, 5+ Units	Mobile Homes
Indio (%)	68.3%	4.1%	6.7%	11.0%	9.8%
SCAG (%)	54.4%	7.2%	7.5%	27.3%	3.5%
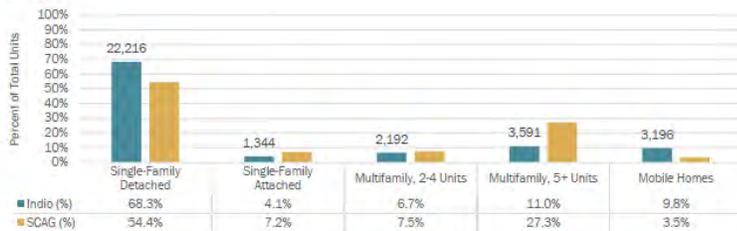
- **32,539** housing units
- **72%** single-family
- **70%** owner-occupied
- **10%** overcrowded
- **17%** vacant (including 14.2% rentals)
- **44%** of total households and **57%** of renters are cost burdened

Source: SCAG Pre-Certified Local Housing Data

10

Housing Type Trend

Housing Type Trend

Chart legend: ■2000 ■2005 ■2010 ■2015 ■2020

Single-Family Residential (SFR): 8,540 / 14,003 / 20,124 / 22,192 / 23,560
Multifamily Residential (MFR): 5,199 / 5,417 / 5,783 / 5,783 / 5,783
Mobile Homes: 3,170 / 3,096 / 3,064 / 3,188 / 3,196

Housing Units by Year Structure Built

	2014 & Later	2010-2013	2000-2009	1990-1999	1980-1989	1970-1979	1960-1969	1950-1959	1940-1949	1939 & Earlier
Indio (%)	2.5%	3.1%	41.7%	11.4%	17.1%	10.8%	6.4%	5.1%	1.2%	0.8%
SCAG (%)	1.0%	1.5%	10.1%	9.5%	15.0%	16.3%	14.5%	15.9%	6.9%	9.3%

Legend: ■Indio (%) ■SCAG (%)

Quick Facts

- From 2000-2020:
  - SFR increased by 15,020 units
  - MFR increased by 584 units
  - Mobile units increased by 26 units
- Housing production has significantly declined

Source: SCAG Pre-Certified Local Housing Data

11

Median Home Sales Price

Median Home Sales Price for Existing Homes

Legend: Indio — SCAG — – – Indio Percentage of SCAG Price
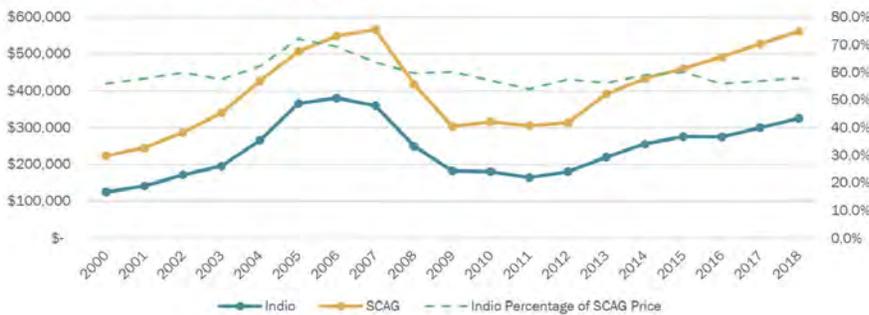
Quick Facts

- Between 2000-2018, home sales price increased 160%
- Median home price: $350,000 per Zillow

Source: SCAG Pre-Certified Local Housing Data

12

Housing Affordability

$400,000 —

MI family earning $64,402 can afford **$375,500 home**

Median Home Price = $350,000

$300,000 —

$103,500 Gap
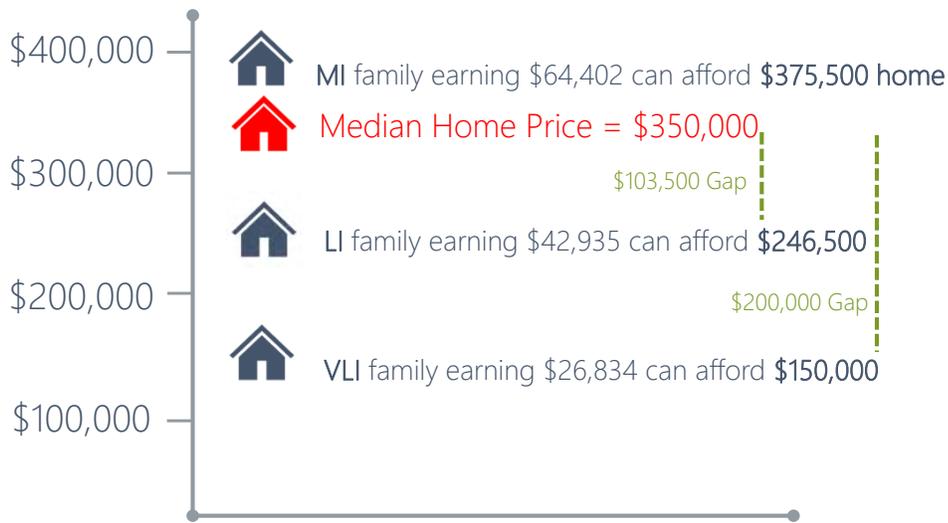
- There is a gap of over $100,000 in the price that a LI family can afford.
- There is a $200,000 gap in what a VLI family can afford.

LI family earning $42,935 can afford **$246,500**

$200,000 —

$200,000 Gap

VLI family earning $26,834 can afford **$150,000**

$100,000 —

Source: Zillow, financial calculator

13

13

03

Regional Housing Needs Allocation

14

6th Cycle Draft RHNA

Housing Spectrum

FOCUS HERE

			Market Rate	Homeownership
Supportive Housing	Income-Based Rental Housing	Rent Restricted Rental Housing	Market Rate Rental Housing	Homeownership
30% AMI	50% AMI	60% AMI	80% AMI	100% AMI	125% + AMI

1,787 ELI/VLI	1,167 LI	1,312 MI	3,527 AM
<50% AMI	50-80% AMI	80-120% AMI	>120% AMI
$0-$26,834	$26,835-$42,935	$42,936-$64,402	$64,402+

Quick Facts

- AMI = $53,669
- 7,793 Units Total
- 150% increase from 5th Cycle (3,025 units)
- Only 45% met for 5th Cycle
  - 94% are above-moderate

Source: SCAG, for SB 35 Tracking

15
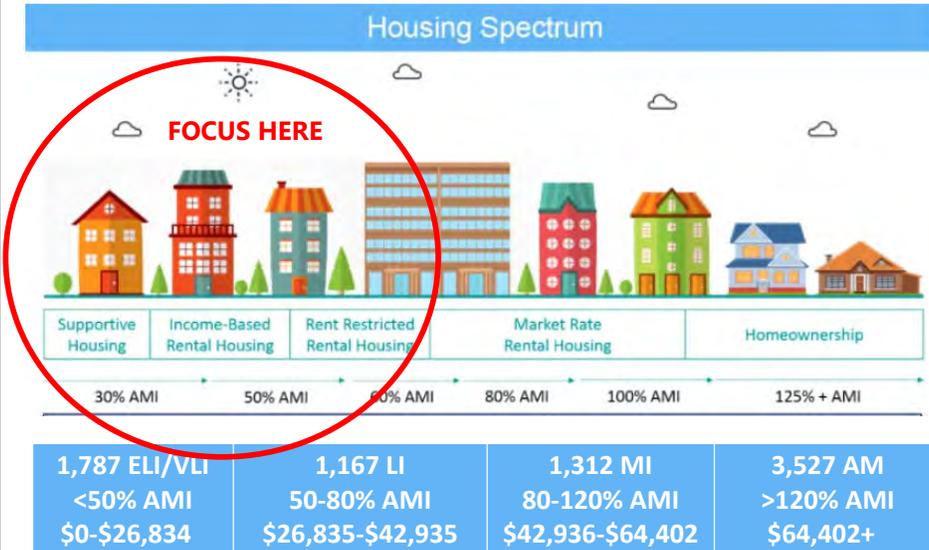
Site Inventory

Quick Facts

- City Needs Approx. **3,700** lower income units (factoring in a required 25% buffer)
- City currently can accommodate **3,080** units on vacant sites zoned residential
- City would have **5,900** if new zoning matched General Plan Update

Legend:
- Downtown
- Mid-Town
- Mixed Use Neighborhood
- Ydfdqw#Vlhv#lw#Fxuhqw# Xqghu lqj #Uhvlghqwldd rqh

Source: Urban Footprint

16

16
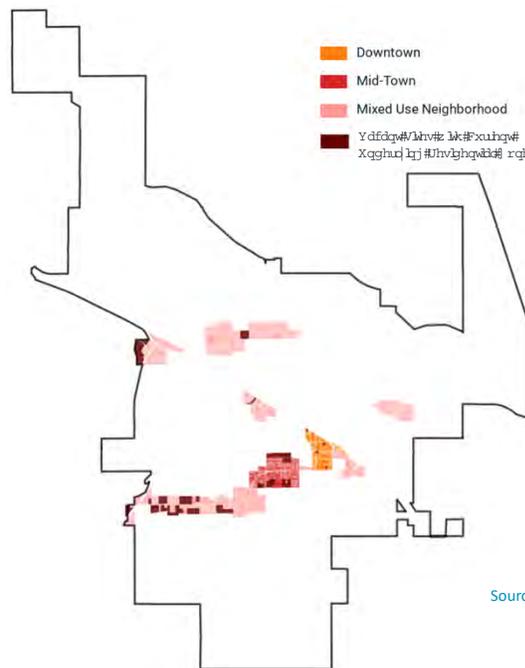
What are the key issues?

Lack of **housing diversity** reflected in the majority that is zoned for single-family

Current **housing trends** are not providing for current housing needs.

Current **housing stock** is not meeting the needs of below-moderate Income residents

Current **housing production** volumes are SUBSTANTIALLY below what is needed for 6th Cycle RNHA (e.g. 409 new SF permits +100 MF units in 2020 vs. 1,000+ SF/MF needed annual units for RHNA period (2021-2029)

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04 Community Outreach

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Community Outreach Strategies

- Community Workshops (1 of 3 held)
- Survey (online, in English and Spanish)
- Planning Commission/City Council Study Sessions (1 of 4 held)
- Advertising
  - Flyer (English and Spanish on website)
  - Postcard to all residents (English and Spanish)
  - Social Media
  - I-10 Automall
  - News coverage (i.e., Desert Sun, Knews Radio, Palm Desert Patch, Uken Report, NBC Palm Springs)
  - Stakeholder outreach

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Preliminary Survey Results

#1 reason preventing people from owning/renting in Indio: **cannot find home in target price range**

Most pressing **displacement concerns**: sudden rent increase, lease termination, long term residents can't stay in community

Need for more: single-family, condos (ownership), apartments (rentals), ADUs and duplex/attached

Best strategies for meeting RHNA (in order):
- Require affordable housing in all new projects
- Increase allowable density
- Allow taller buildings w/ more units
- Eliminate single family neighborhoods

Top 3 most **urgent housing concerns**: affordability, availability and gentrification

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05 Next Steps

Task	Due Date
Prepare Housing Needs Assessment	11/23/20 - 3/19/21
Stakeholder Interviews	3/4/21 + other dates in March
Public Meeting #2 (Policy Review)	4/21/21
Prepare Draft Housing Element	3/1/21 - 5/28-21
Council/Commission #2 (Plan Review)	6/16/21
Public Meeting #3 (Plan Review)	7/8/21
Public Hearings	PC: 9/22 and 10/13 CC: 11/17 and 12/1
Pro-Housing Policy Development	June 2021-April 2023

06 Discussion

Discussion Questions

1. What are unmet housing needs in Indio from your perspective?
2. What are the barriers to building more diverse, affordable housing in Indio?
3. What can the City and community leaders do to address those needs and barriers?

Leave no stone unturned

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Any other questions or comments?

Thank You

7.3 Planning Commission and City Council Joint Session Public Meetings

Two Planning Commission and City Council Joint Session Public Meetings were held. The first meeting held on January 20, 2021 which provided Council and Commission members with an overview of the Housing Element requirements and the needs assessments findings. A copy of the presentation materials is provided below [**Exhibit C**].

The second joint session occurred on June 16, 2021. City and Commission members were provided a brief overview of the housing element process, information regarding the proposed Prohousing Designation program, presented with draft programs for the 6th Cycle Housing Element. A copy of the presentation materials in provided below [**Exhibit D**].
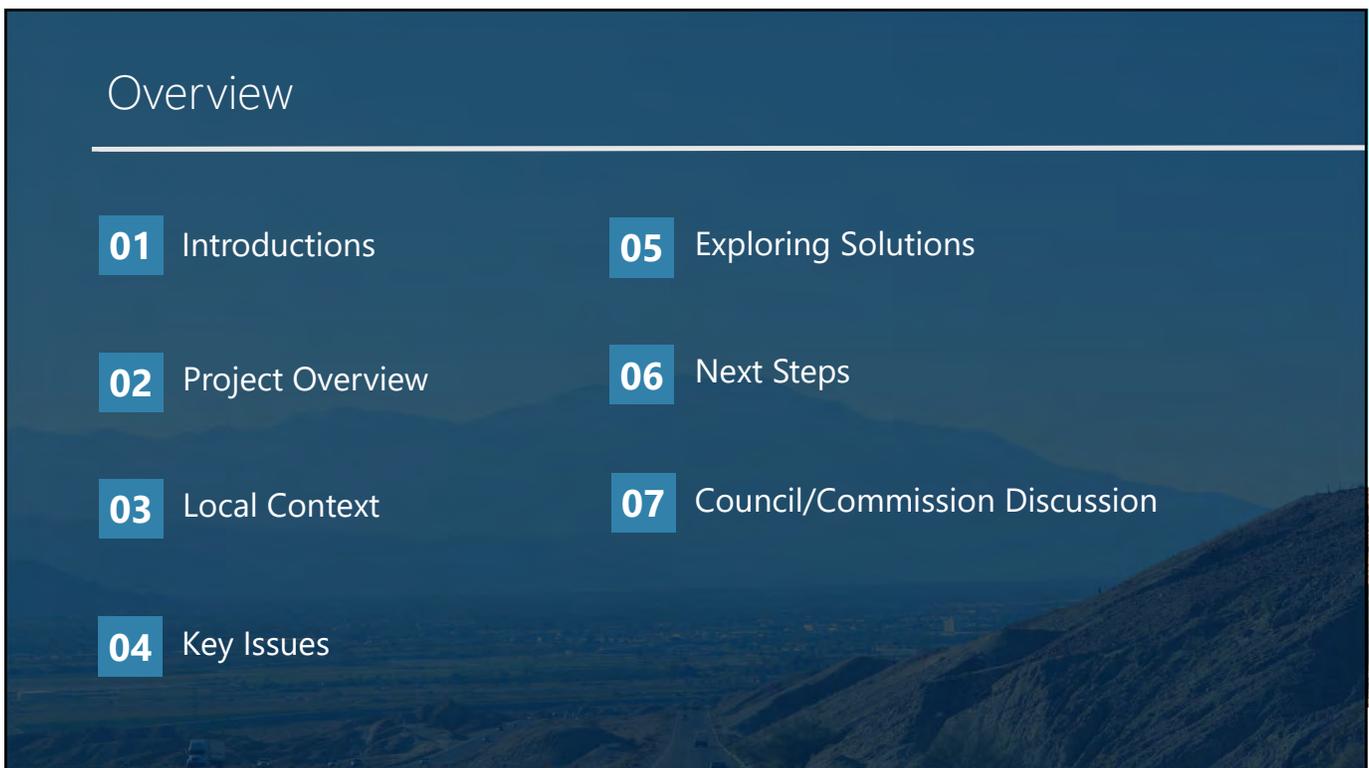
Exhibit C

1

2

01 Introductions

Meet the Team

CITY OF INDIO

KEVIN SNYDER
Community Development Director/City Project Manager

LEILA NAMVAR
Senior Planner

JESUS GOMEZ
Housing Programs Manager

DUDEK

SHANNON WAGES
Project Manager

ERIKA VAN SICKEL
Housing Planner/ Deputy Project Manager

VERONICA TAM
Senior Housing Advisor

NATHAN MOEDER
Economics and Finance

Pro-Housing Policy

4

02 Project Overview

Two-Part Project

- Housing Element Update:
    - Address 6th Cycle RHNA (2021-2029)
    - Must be completed and submitted to Housing & Community Development (HCD) by October 2021

- Pro-Housing Policies & Strategies:
    - To be conducted following completion of Housing Element Update
    - Will focus on financial issues (challenges + opportunities)
    - Future discussion opportunities with Council/Commission **(not focus of 01/20/21 Study Session)**

Project funded by $300,000 Local Early Action Planning (LEAP) Grant from HCD

Housing Element

Required Element of the General Plan since 1969	Every Jurisdiction must accommodate their "fair share" of housing	Must be updated every 8 years, next cycle is 2021-2029

Housing Element

1 - Regional Housing Needs Allocation (RHNA)

2 - Adequate Sites Inventory

3 - Constraints and Barriers

4 - Goals, Policies and Implementation Programs

Housing Element

Complete Housing Element

HCD Submittal and Review

Annual Reporting on progress to meet RHNA

Enforcement

Legislative Updates – for Homeowners (ADUs)

- **AB 671** – required to provide an incentive for the development of ADUs
- **SB 13** – allows for fee waivers, timeline for ADU applications, and no parking replacement required for garage conversion
- **AB 68** – Permits one ADU and one JADU, expands provisions to multifamily developments, increases size allowances
- **AB 587** – Permits the ADU to be sold separately from the property given a number of criteria including that it must be a deed-restricted affordable unit that was developed by a non-profit

Cont. Legislative Updates – for Homeowners (ADUs)

- **AB 670** – Makes void any Common Interest document that restricts or places additional constraints on ADUs
- **AB 881** – Increases flexibility related to square footage, parking, height and setbacks
- **AB 3182** –
  - Completed ADU application deemed approved if not acted upon within 60 days;
  - Allows 1 ADU and 1 JADU on a single-family lot
  - May not impose owner-occupant requirements on an ADU between 1/1/2020 through 1/1/2025

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Legislative Updates – for Developers

- **SB 35/AB 831** – Provides streamlined ministerial processing for specified affordable developments w/ preliminary application and tribal consultation
- **AB 2372** – Authorizes cities to grant FAR bonuses, in lieu of density bonuses, for eligible housing projects
- **AB 2345 –** Increases maximum density bonuses and mandatory benefits
- **SB 330**
  - Housing projects that comply with GP and Zoning are limited to 5 hearings;
  - Downzoning is only permitted with a concurrent upzone;
  - Replacement requirements apply to the demolition of housing

Legislative Updates – for Affordable Developers

- **AB 1763**
  - Provides increased density bonus for 100% affordable projects: 20% can be for moderate income
  - Within ½ mile of major transit stop:
    - o Height increase of 3 additional stories or 33 feet
    - o Density bonus of 80%; exempt from maximum density
- **AB 101**
  - Allows low barrier navigation shelters for the unsheltered by-right in areas zoned for mixed-use and in nonresidential zones permitting multifamily uses, if the center meets specified requirements

- **SB 35** (See previous slide)
- **AB 2372** (See previous slide)
- **SB 330** (See previous slide)

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Legislative Updates – for Cities

- **AB 725* (Effective only if HE is adopted after 1/1/22)**
  - The City must allocate at least 25% of its share of the RHNA for moderate and above-moderate income to sites that are zoned to allow at least 4 units of housing
  - Sites that could accommodate 4 units through ADUs do not qualify as meeting this requirement.

- **AB 168 and AB 831**
  - Revises the SB 35 streamlining process to protect tribal resources
  - Allows developments approved under SB 35 to request modifications before final building permit under certain conditions
- **AB 1561:** Extends deadline for Tribes to request consultation for discretionary housing applications to 60 days through 12/31/21
- **AB 2345:** amends the annual general plan housing element reporting requirements to include details about approved projects (and project proposals) that seek to utilize density bonuses and state law incentives

What Happens If a Jurisdiction Does Not Comply with State Law?

- Pro-Housing Default Rule goes into effect
- General Plan deemed inadequate and invalid
- Limited access to state funding
- Private party lawsuits
- Court mandated compliance
- Suspension of local control of planning & building decisions
- Court approval of housing developments

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Questions for Council/Commission

Do you have any questions on legislative updates?
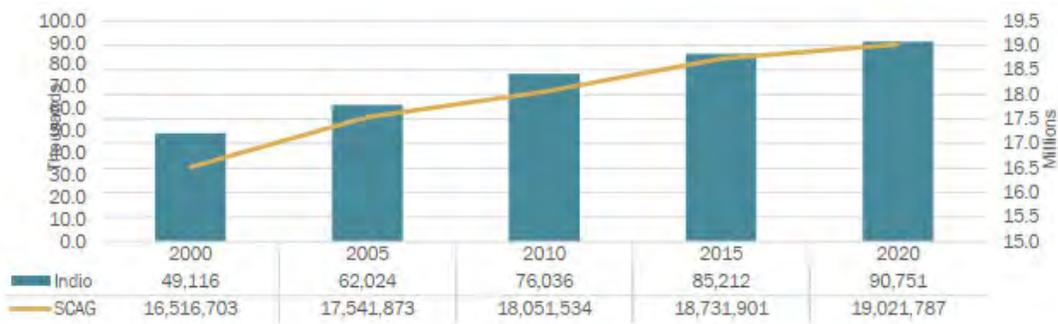
03 Local Context

Population Trend, 2000-2020

	2000	2005	2010	2015	2020
Indio	49,116	62,024	76,036	85,212	90,751
SCAG	16,516,703	17,541,873	18,051,534	18,731,901	19,021,787

Quick Facts

- **3.1%** annual growth rate
- **7.7%** households in poverty
- **18.3%** senior population
- **23.6%** under 18 years old
- **5.5%** female headed with children

Source: SCAG Pre-Certified Local Housing Data

Housing Profile

Housing Type

	Single-Family Detached	Single-Family Attached	Multifamily, 2-4 Units	Multifamily, 5+ Units	Mobile Homes
Indio (%)	68.3%	4.1%	6.7%	11.0%	9.8%
SCAG (%)	54.4%	7.2%	7.5%	27.3%	3.5%

Costs for Mortgage Holders by Income

	Less than $20,000	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 or more
Over 30%	1321	1786	1568	1605	776
20-29%	0	44	197	1181	2176
Under 20%	0	0	40	215	3198

Quick Facts

- **32,539** housing units
- **72.4%** single-family
- **70%** owner-occupied
- **160%** increase in home prices between 2000-2018
- **10%** are overcrowded
- **16.6%** vacant
- **44%** of total households and **56.9%** of renters are cost burdened
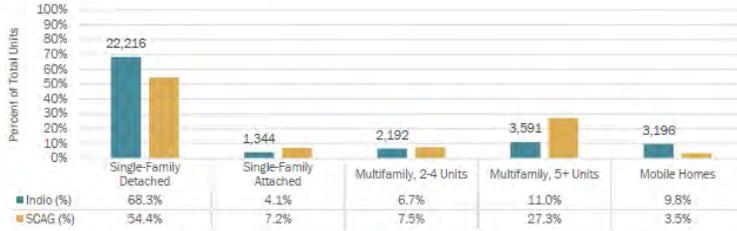
Source: SCAG Pre-Certified Local Housing Data

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Jobs & Workforce

Employment by Occupation

Indio   SCAG

	Management	Services	Sales	Natural Resources	Production
Indio	24.1%	30.0%	23.8%	13.3%	8.8%
SCAG	34.2%	19.6%	22.8%	8.8%	14.6%

Employment by Industry

Industry	Value
Agriculture	862
Construction	3,237
Manufacturing	1,350
Wholesale Rrade	691
Retail Trade	5,059
Transportation	1,415
Information	457
Finance	1,744
Professional Services	3,840
Education & Social Services	7,325
Arts, Entertainment, Recreation	7,114
Other	2,513
Public Administration	1,544

Quick Facts

- Prevalent **Occupations**: Service and Management
- Prevalent **Industries**: Education and Social Services, followed by Art, Entertainment and Recreation

Source: SCAG Pre-Certified Local Housing Data

20

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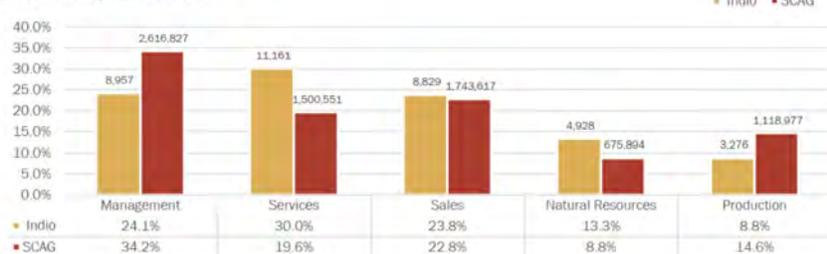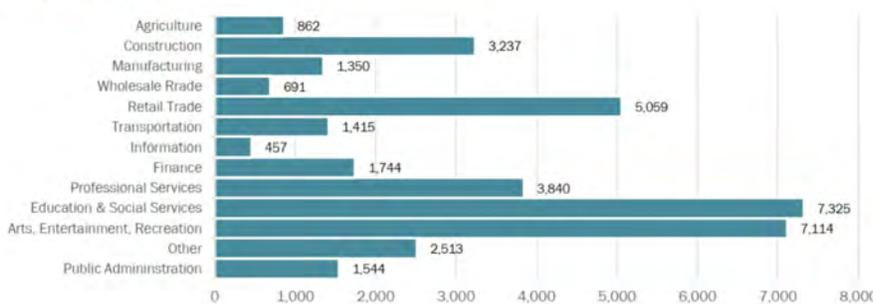
Qualifying for Home Loan

1 If you know the home sales price of the home...

2 And you provide loan parameters...

3 Then you can identify the required income for the loan under these conditions

	Assumptions	Assumptions
Interest Rate*	2.875% (2.97% APR)	2.875% (2.97% APR)
# of Payments	360	360
Down Payment	20%	5%
Annual Property Taxes	$4,375	$4,375
Annual Insurance (Est.)	$900	$900
Total Mo. Payment	$1,602	$2,086 (with PMI)
Total Income Required to Not be Cost Burdened	$64,063	$83,421

* Presence or lack of high student loan, and/or credit card debt or bad credit will have a major impact on interest rates and affordability.

Median Price of Home in Indio: $350,000

Minimum Annual Income Required: $64,063

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Many Types of Households Struggle with Housing Costs

0-30% AMI: VLI
Annual Household Salary:
$0-$16,100

Affordable Monthly Housing Cost: $0 - $402

31-49% AMI: VLI
Annual Household Salary:
$16,101-$26,834

Fast Food Cooks: $19,293

Affordable Monthly Housing Cost: $403 - $670

50-80% AMI: LI
Annual Household Salary:
$26,835-$42,935

EMT: $32,567
Fabric Patternmakers: $37,466

Affordable Monthly Housing Cost: $671 - $1,073

AFFORDABLE

- Area Median Income: $53,669
- Minimum Annual Income Required: $64,063
- Monthly Housing Payment for New Home: $1,602-2,086

81-120% AMI: MI
Annual Household Salary:
$42,936-$64,402

Social Workers: $54,746
Artists and Animators: $60,373

Affordable Monthly Housing Cost: $1,074 – 1,610

Above 120%: AM
Annual Household Salary:
$64,402+

Art Professor: $96,399
Marketing Manager: $109,470

Affordable Monthly Housing Cost: $1,610+

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Local Context

6th Cycle Draft RHNA

Quick Facts

- 7,793 Units Total
- 150% increase from 5th Cycle (3,025)
- Only 45% met for 5th Cycle
  - 94% are above-moderate

1,787 ELI/VLI <50% AMI	1,167 LI 50-80% AMI	1,312 MI 80-120% AMI	3,527 AM >120% AMI

Source: SCAG, for SB 35 Tracking

23

Addressing the RHNA Allocation

Site Inventory Requirements

- **Size Constraints** - 0.5 acres – 10 acres
- **Site Capacity Calculations** –
  - land use controls and site improvements;
  - realistic capacity of site;
  - typical densities; and
  - environmental and infrastructure constraints.
- **Gov Code** §§65863 – "No Net Loss"
  - City is required to provide a buffer in the inventory to ensure adequate sites capacity exists throughout the planning period

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Local Context

Site Inventory

Quick Facts

- City Needs **2,951** LI and VLI Units per RHNA
- You get approx. **3,080** units on vacant sites zoned residential
- You should have approx. **3,700** units to create a 25% buffer
- You would have **5,900** if zoning matched GP and allowed residential on MU, DT and MT sites

EVS6

Downtown
Mid-Town
Mixed Use Neighborhood
Ydfdqw#Vlhv#zlwk#Fxuhqw# Xqghu|lqj#Jhvlghqwldd|rqh

Source: Urban Footprint

25

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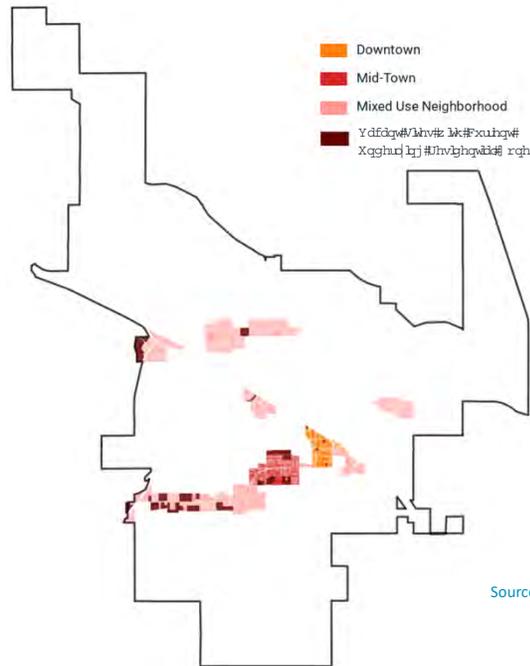
Questions for Council/Commission

- Are there any questions related to the data and preliminary Sites Inventory?

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EVS6 Shannon - Here are the breakdowns per zone. I think it might be too busy if we include:
Total Acres Vacant in MUN, MT, DT (between .5 and 10 acres) - 295.1814
Total Acres Vacant in MUN, MT, DT currently zoned for residential -154.5631

Total Acres Vacant in MUN   - 237.7248
Total Acres Vacant in MUN currently zoned for residential -115.2741

Total Acres Vacant in MT - 55.039
Total Acres Vacant in MT currently zoned for residential - 35.5089

Total Acres Vacant in DT - 2.4175
Total Acres Vacant in DT currently zoned for residential - 2.4175
Erika Van Sickel, 1/8/2021

04

Key Issues and Considerations

Key Issues

Shortage of sites to meet RHNA based on current zoning

Lack of **housing diversity** reflected in the majority that is zoned for single-family

Current **housing stock** is not meeting the needs of below-moderate Income residents

Current **housing trends** are not providing for the below-moderate income population

Current annual average **housing production** volumes SUBSTANTIALLY below what is needed for 6th Cycle RNHA (e.g. 409 new SF permits +100 MF units in 2020 vs. 1,000+ SF/MF needed annual units for RHNA period (2021-2029)

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Key Considerations and Strategies

Infill First. Focus on target subareas: Downtown, Midtown, 42nd Street, Highway 111, and surrounding neighborhoods.

Change Areas. Maximize capacity of change areas first (see figure).

Diversify. Integrate a range of housing types within compact, walkable neighborhoods.

LEGEND

TRANSFORM / MAJOR CHANGE — · — · · CITY BOUNDARY

ENHANCE / MODERATE CHANGE · · · · SPHERE OF INFLUENCE

PRESERVE / MINOR CHANGE
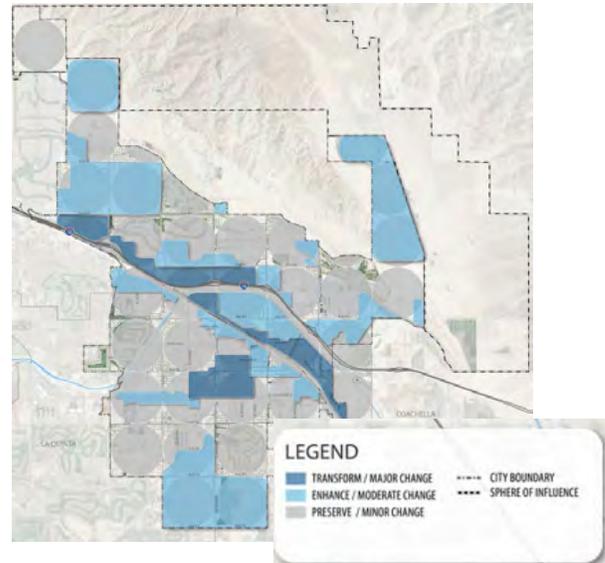
Key Considerations and Strategies

Focus on LI and VLI. Policy LU-7.3 says "Ensure affordable housing is distributed throughout the City to avoid concentrations of poverty and to be accessible to jobs."

However, 50% of the City's land is designated single family, and current housing stock is only affordable to above-moderate residents.

Desert Estate Neighborhood

Suburban Neighborhood
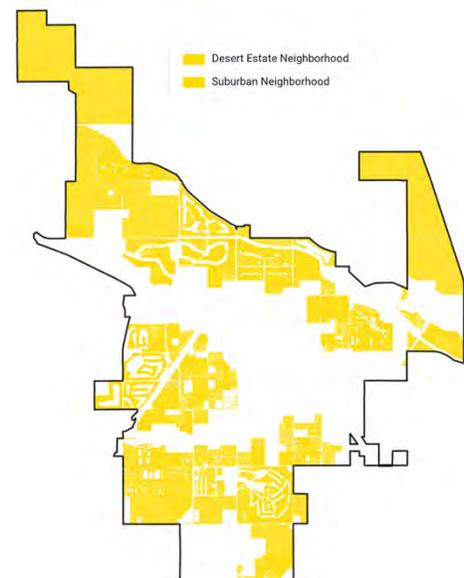
05 Exploring Solutions

A look at what other cities are doing

Supportive Housing

Tiny Shelters for Easing the Homeless Crisis (AB 101)

TINY PALLET HOMES

- 8' by 8' aluminum cabins, store flat, quickly assemble, sanitize and relocate;
- include beds, shelves, heat, air conditioning and electrical panels.
- <$5,000

MICRO SHELTERS

- Lockable doors
- Site managers
- Wrap-around services

SAFE OUTDOOR CAMPS

- Bathrooms w/ showers
- Laundry
- 3-meals a day
- Outreach workers, case workers, mental health workers
- Referral-based model

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Supportive Housing

Tiny Shelters For Easing the Homeless Crisis (AB 101)

MODULAR SHELTERS

- 320 SF buildings with 4 units, built in a day;
- Can include bathroom, kitchen, laundry inside or standalone
- Can function on or off-grid.

Income-Based Rental Housing

Tiny Homes

TINY HOME VILLAGE

- 150-350 SF units
- $230-$440/month
- Wrap-around services
- Marketplace
- Farm
- Workshops to learn a trade
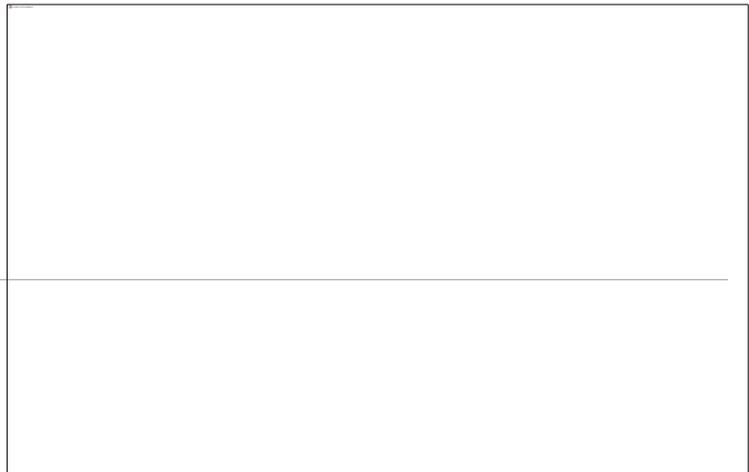
Low-Income Housing

Manufactured Homes

- Preserve Mobile Home Parks
- Pre-Fab housing is affordable and a good investment for site owners.
- Recession-resistant

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Rent Restricted and Market Rate Rental Housing

Commercial/Office Conversions to Affordable Housing

- State lawmakers have proposed 2 new bills to allow residential on commercially-zoned land
- Office park conversion to housing in Canoga Park, CA

36
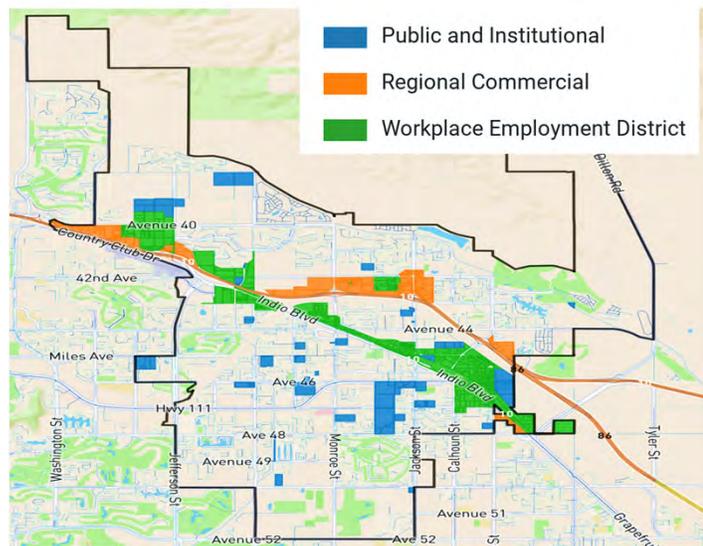
Mix of Affordable and Market Rate Housing

Farm Focused Housing for Ag-Adjacent Opportunities

- Agriculture conversion to affordable housing, Encinitas, CA
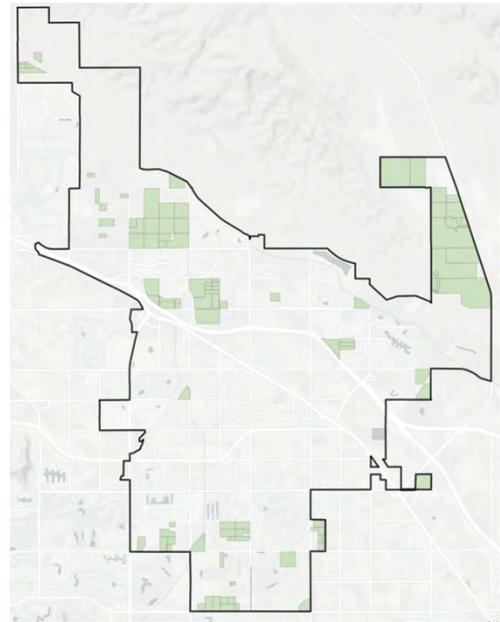
Regulatory Incentives

- By-right low-barrier navigation centers in Non-Residential zones (AB 101)

- Micro-Unit Density Bonus (plus regulatory waivers)

- Affordable ADU Density Bonus (additional ADUs allowed if affordable)

- Density Bonus in SF Zones (up to 4 units per lot if half are affordable, with parking waivers near transit)

- Remove requirement for additional parking for infill affordable and middle housing

- Small Lot Development Incentive (regulatory waivers if developing 90% of allowed density on a lot of .5 acres or less)

Financial Incentives

$

- Housing Catalyst Fund
- Multifamily Housing Revenue Bonds
- Development Impact Fee (DIF) Deferrals
- DIF Loans
- CA Bond Program: Workforce Housing Program
- Lean building codes for rehab and affordable units

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Flexible Zoning

AB 1763

- Allow residential on all MU, DT and MT LU designations
- Allow Live/Work Housing in Industrial areas
- Consider Farm Friendly Housing adjacent to Ag land
- Relax regulations for deeply affordable projects in all zones

06 Next Steps

Next Steps – 120 Days

Task	Start Date
Public Workshop #1 (Intro and Visioning)	2/18/21
Conduct Stakeholder Interviews	3/4/21
Prepare Needs Assessment	11/23/20 - 3/19/21
Public Workshop #2 (Policy Review)	4/21/21
Prepare Draft Housing Element	3/1/21 - 5/28-21

Community and PC/CC Engagement

Task	Due Date
Stakeholder Interviews	3/4/21 + other dates in March
Public Meeting #1 (Introduction and Visioning)	2/18/21
Public Meeting #2 (Policy Review)	4/21/21
Council/Commission #2 (Plan Review)	6/16/21
Public Meeting #3 (Plan Review)	7/8/21
Public Hearings	PC: 9/22 and 10/13 CC: 11/17 and 12/1

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07 Council/Commission Discussion

Questions for Council/Commission

What have you heard from the community are the biggest housing needs and priorities?
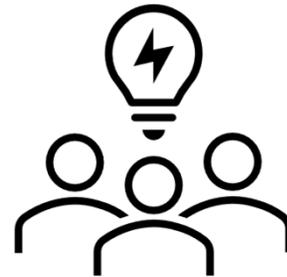
45

Questions for Council/Commission

What specific barriers, challenges, or factors do you think adversely affect housing production in Indio?

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Questions for Council/Commission

General Plan 2040 Policy 7.3: "Ensure affordable housing is distributed throughout the City to avoid concentrations of poverty and to be accessible to job."

What are your thoughts on how to distribute affordable housing throughout the City? **Financial incentives? Inclusive zoning requirements? Reduce/eliminate single-family only areas of the City?**

Questions for Council/Commission

What are your thoughts or concerns regarding the potential partial or full conversion of existing commercial properties to housing (e.g. denser multi-family housing)?
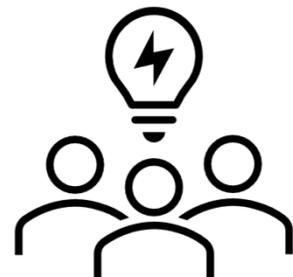
Questions for Council/Commission

Currently, the highest density allowed in the City is 60 Dwelling Units (DU)/Acre in Downtown.

What are your thoughts or concerns regarding much higher density housing being permitted in the City? **80 DU/Acre? 100 DU/Acre? More?**

Questions for Council/Commission

How should the City substantially increase annual housing production volumes to meet 6th Cycle RHNA target?

- Priority expedited reviews for all housing projects (automatic prioritization over other projects / 90-120 day review periods)
- Distributing density more evenly across the City (e.g., up to 4 units per lot in single-family zones if half are affordable)
- Allow higher density (80 du/acre, 100 du/acre) multi-family housing projects by right
- Reduce city regulatory reviews (no CUPs or Design Review) for single-family housing projects
- Offer financial incentives (reduced or waived City fees)
- Reduce or eliminate parking requirements for affordable housing projects
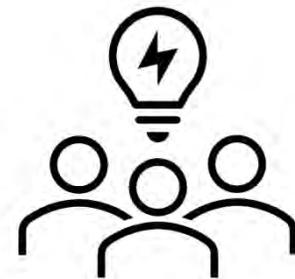
Any other questions or comments?

DUDEK

Thank You

Exhibit D

1
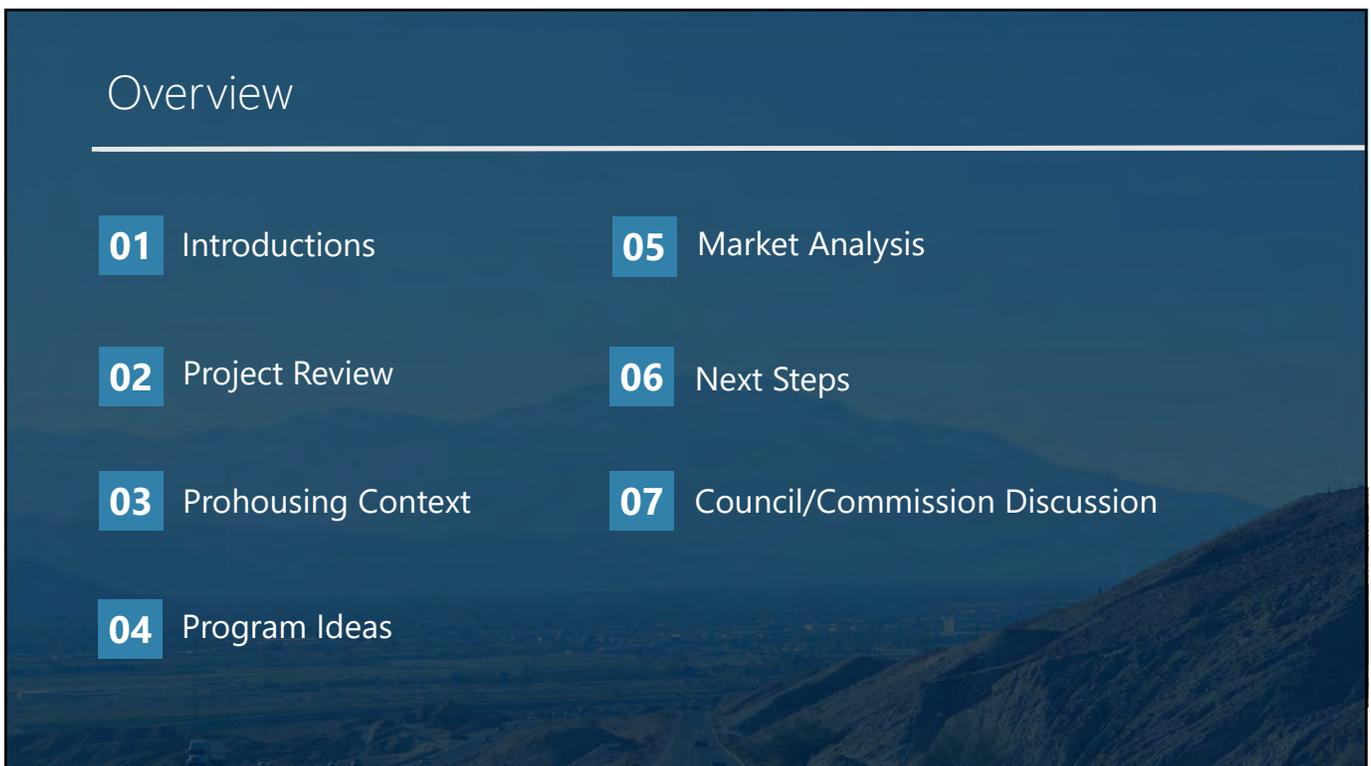
2

01 Introductions

Meet the Team

CITY OF INDIO

KEVIN SNYDER
Community Development Director/City Project Manager

LEILA NAMVAR
Senior Planner

JESUS GOMEZ
Housing Programs Manager

DUDEK

ERIKA VAN SICKEL
Housing Planner/
Project Manager

ELIZABETH DICKSON
Housing Planner

NATHAN MOEDER
Economics and Finance
Pro-Housing Policy

02 Project Review

Housing Element

A comprehensive strategy to achieving the City's housing needs

Housing Element

Stakeholder and Community Engagement

Review 5th Cycle and Background Documents

Sites Analysis

Goals, Policies, and Programs

7

Goals
- Values and direction

Policies
- Statements that guide decision-making to implement the goals and overarching vision

Objectives
- Specified conditions that are measurable steps toward achieving goals

Programs
- Procedures, programs, or techniques that carry out the policies
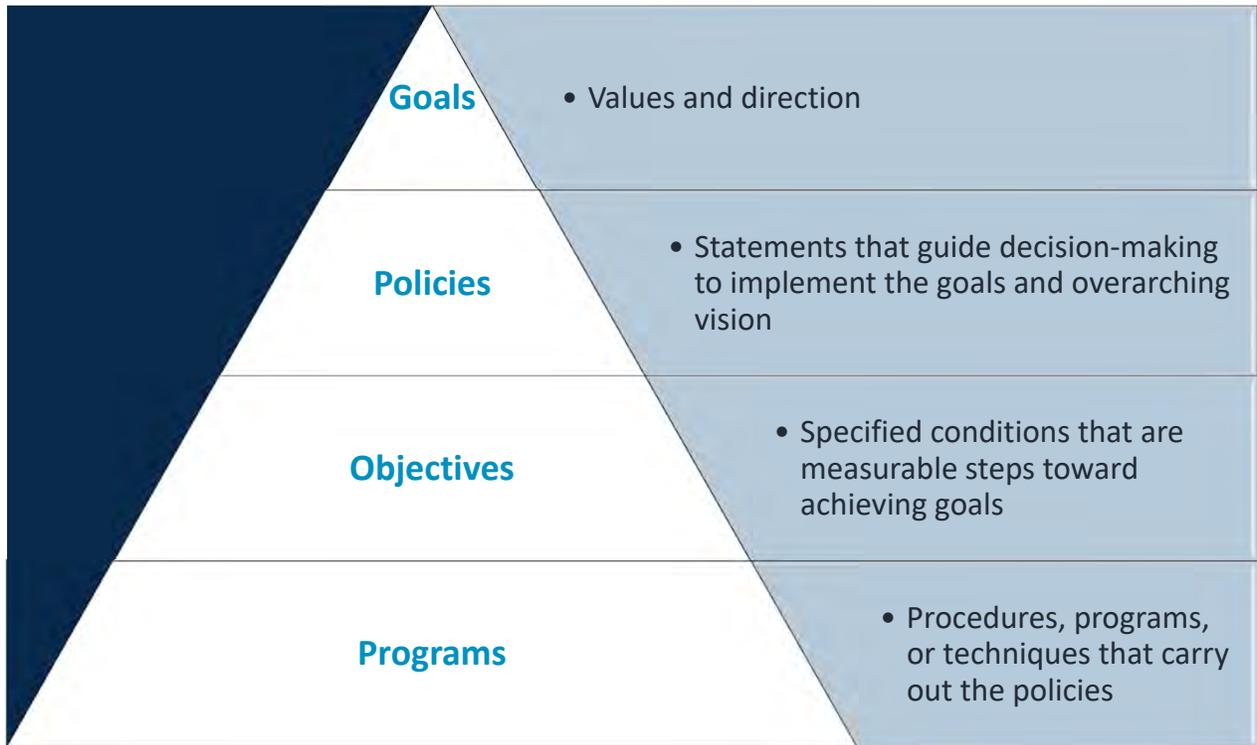
03 Prohousing Context

Becoming Prohousing

1. Housing Element Compliance
2. Local policies that facilitate the planning, approval, and construction of housing

Preferential Scoring For Grants

- Designated by HCD

- Housing, Development, and Infrastructure Grants

  - Affordable Housing and Sustainable Communities

  - Transformative Climate Communiti*es*

  - Infill Incentive Grant Program

  - Other State programs

Becoming Prohousing -
(Proposed Regulations for Prohousing Designation Program)
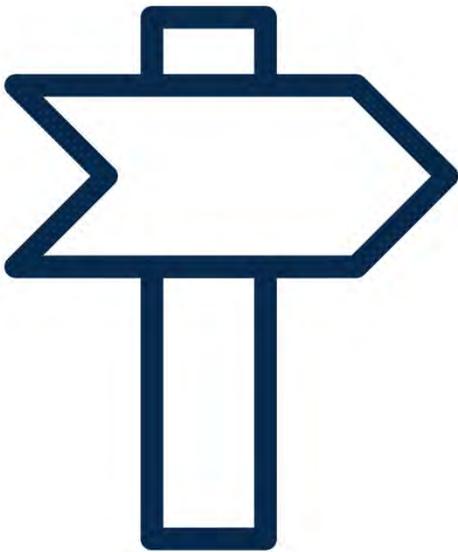
1. Favorable Zoning and Land Use

2. Acceleration of Housing Production Timeframes

3. Reduction of Construction and Development Costs

4. Providing Financial Subsidies

04 Program Ideas

Planning Strategies

- Planning work to implement during the 2021-2029 (6th Cycle) Housing Element
- Focus on policies that facilitate the planning, approval, and construction of housing

  - Increased Housing Capacity
  - Focused Plan Amendments
  - By-Right Processing
  - Objective Development Standards
  - Project Streamlining

  - Incentives and Bonuses
  - Place Based Strategies
  - Code Monitoring

14

Feasibility, Funding, and Infrastructure Strategies

- Studies
    - Inclusionary Housing
    - Commercial Linkage
    - Parking Reductions
    - Impact Fees

- Identification of Funding
    - Seek Grants
    - Local Housing Trust Fund
    - Infrastructure
    - Housing Rehabilitation

15

Communication Strategies

- Informational Resources
    - Housing Assistance
    - Fair Housing Communications
    - Development Regulations and Processes
    - Cross-Agency Coordination
    - Age Friendly Retrofitting and Accessibility
    - Creative Ownership Models

16

05 Market Analysis

17

Prototype Development Summary

Development Prototype Scenarios
Indio, CA – City Plan Update
Development Potential

Place Type Prototype	Suburban	Connected	Mixed-Use	Midtown	Downtown
Building Type	Detached SFH	Attached SFH	Medium density multifamily	Medium to high density multifamily	High density multifamily
Gross Land SF	20,000	20,000	20,000	20,000	20,000
Gross Land Acreage	0.46	0.46	0.46	0.46	0.46
Land Parcel Efficiency	75%	75%	90%	90%	90%
Net Developable Land SF	15,000	15,000	18,000	18,000	18,000
Dwelling Units per Acre	8 du/acre	20 du/acre	30 du/acre	40 du/acre	60 du/acre
Base Allowable Units	3.0	9.0	13.0	18.0	27.0
Total Building GSF	**5,880**	**11,880**	**18,065**	**24,374**	**40,827**
FAR	0.29	0.59	0.90	1.22	2.04

18

18

Development Costs Summary

Place Type Prototype	Suburban	Connected	Mixed-Use	Midtown	Downtown
Parcel Size (SF)	20,000	20,000	20,000	20,000	20,000
Units/Homes	3	9	13	18	27
DU/Acre	6.5	19.6	28.3	39.2	58.8
Total Construction Costs	$1,039,662	$2,077,444	$4,253,855	$5,633,527	$12,956,785
per unit/home	$346,554	$230,827	$327,220	$312,974	$479,881
per GSF	$173	$176	$238	$229	$320

06 Next Steps

Housing Element

Complete Draft Housing Element

HCD Submittal and Public Review

Finalize Housing Element

Housing Element Adoption

HCD Certification

07 Council/Commission Discussion

Are there any specific programs that you are not willing to explore over the next 8-years?

Are there other types of programs that you would like to explore over the next 8-years?

DUDEK

Thank You

7.4 Virtual Public Workshop

Three virtual public workshops were held. A copy of the presentation materials for the first virtual workshop held on February 18, 2021 is provided below [**Exhibit E**]; the second virtual workshop was held on April 22, 2021, a copy of the presentation materials is provided below [**Exhibit F**], and the third virtual workshop was held on July 8, 2021, a copy of the presentation materials is provided below [**Exhibit G**].

Exhibit E

1
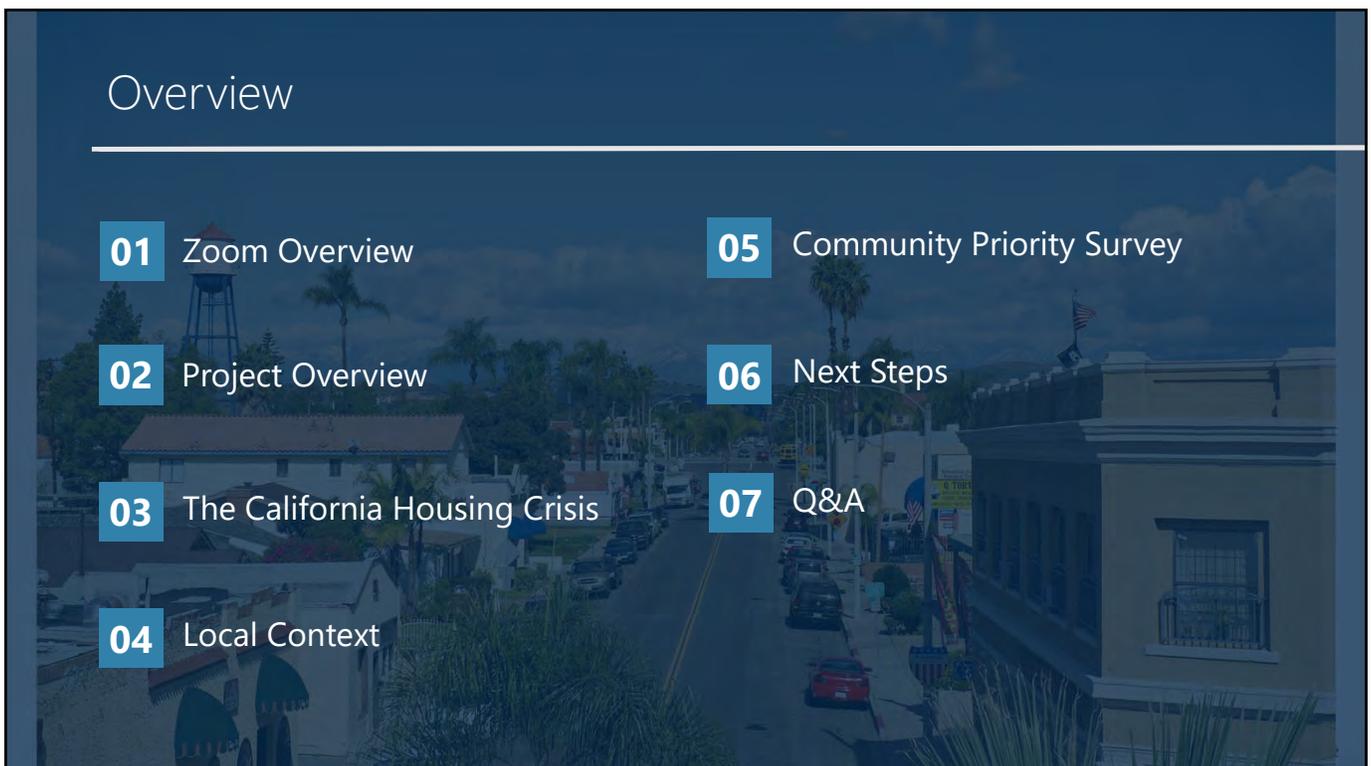
2

01 Zoom Overview

3

While we are waiting to start...

Is Your Name Showing Correctly?

Modify under the **Participants** icon, using the **More > Rename** button
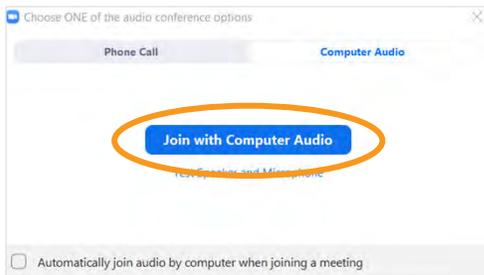
STEP 1

STEP 2

STEP 3
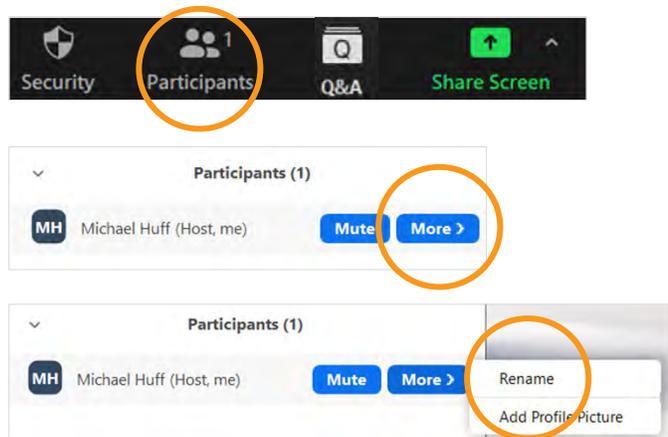
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4

While we are waiting to start...

Use your Computer Audio
(preferred)

-OR-

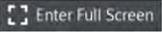### Use Audio From Your Phone
(call the number provided in Zoom)
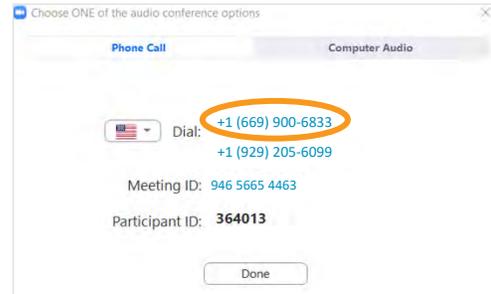
While we are waiting to start...

Full screen view is recommended for optimal viewing.

To make the meeting full screen, double-click the meeting window or click the [ ] Enter Full Screen button in the upper-right corner of the Zoom window.

This meeting is being recorded and will be available on the plan website:

If you have issues using Zoom software please use the **Q&A** tool for technical help.

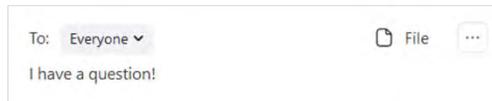www.indio.org/your_government/development_services/housing_element_update.htm

While we are waiting to start...

- Please note that everyone joining the meeting is **muted** by default.

- You may use the **Raise Hand** feature to talk.

- Use the **Q&A** tool to submit any questions you have. After clicking the **Q&A** icon, type your message in the new box in the bottom right.

STEP 1

| Security | Participants | Q&A | Share Screen | Reactions |

STEP 2

To: Everyone ∨   File ···

I have a question!

7

7

01 Project Overview

8

Two-Part Project

- Housing Element Update:
  - Address 6th Cycle Regional Housing Needs Assessment (2021-2029)
  - Must be completed and submitted to Housing & Community Development (HCD) by October 2021

- Pro-Housing Policies & Strategies:
  - To be conducted following completion of Housing Element Update
  - Will focus on financial issues (challenges + opportunities)

Housing Element

| Required Element of the General Plan since 1969 | Every Jurisdiction must accommodate their "fair share" of housing | Must be updated every 8 years, next cycle is 2021-2029 |

Housing Element

1 - Regional Housing Needs Allocation (RHNA)	**2 - Adequate Sites Inventory**
3 - Constraints and Barriers	**4 - Goals, Policies and Implementation Programs**

Housing Element

Complete Housing Element

HCD Submittal and Review

Annual Reporting on progress to meet RHNA

Enforcement

02 The California Housing Crisis

## Statewide Housing Shortage

Quick Facts

- Statewide housing shortage of nearly **3.5 million** homes
- Highest poverty rate in nation
- At least **30%** of people in every metropolitan statistical area (MSA) in CA cannot afford local rents; that share is **60%** is some areas.

Households in MSA unable to afford rent
Thousand

14

Annual Production of Housing Units (1998-2017)

- New home closings are around 42,000, far below 20-year average of 62,000 units per year.
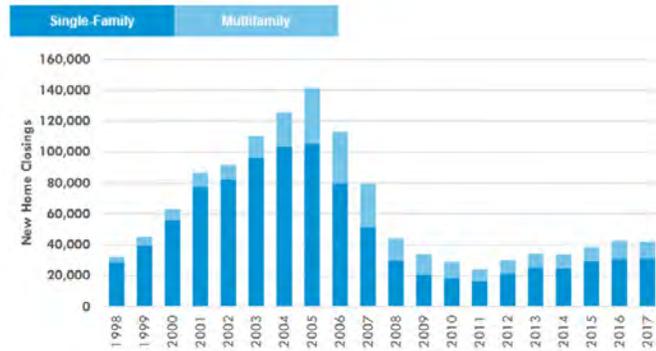
Source: Public Record Data; Zonda by Meyers Research

What is driving cost of housing and undersupply?

DIRECT COSTS - Labor, materials, and subcontractor expenses that can be traced directly to the construction project.
≈ $182,400 ($76/SF) or **25-30**%
Source: Various Builders

SOFT COSTS - Includes architecture, engineering, inspection, accounting fees, permits, taxes, and legal fees.
$65,000 or 10%
Source: Various Builders

INDIRECT COSTS - Expenses that benefit more than one product or project. These are also called overhead costs (i.e. salaries, sales and marketing, offices, taxes, etc.).
$65,000 or 10%
Source: Various Builders

TIME - Present value of money and delays due to processes associated with government regulations.
≈$65,000 or **10-20**%
Source: Fermanian Business & Economic Institute, Various Homebuilders

IMPACT FEES - Permits, entitlement processing, administrative costs, etc.
≈ $65,000 or **10-20**%
Source: Various Cities, Individual Building Industry Association (BIA) Chapter

LAND COSTS - These are broken down into two parts with the addition of impact fees above.

RAW LAND - The cost to purchase the raw, undeveloped land, prior to any improvements.
$102,500 or **15.8**%
Source: Various Builders and Land Brokers

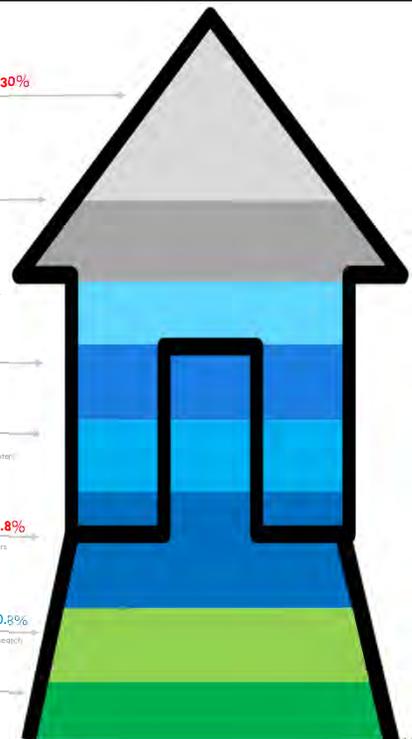**LAND IMPROVEMENT COSTS** - Costs associated with grading and other physical improvements.
$70,000 or 10.8%
Source: Developers Research

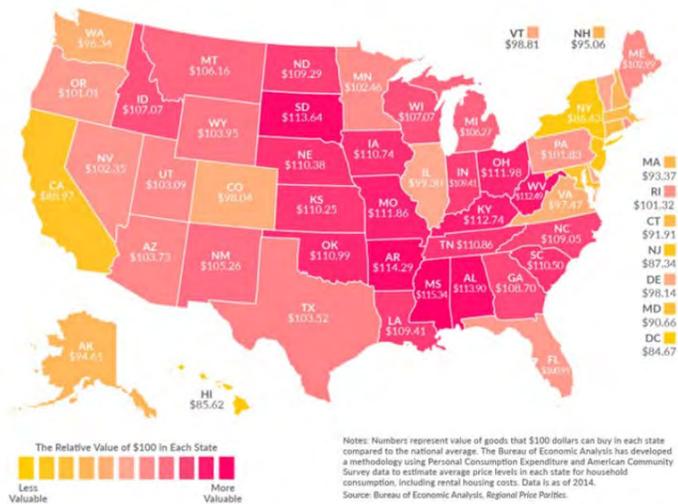**BUILDER PROFIT** - Before tax builder profit. Profit equals revenue minus costs.
$38,350 or 5.9%
Source: NAHB – Cost of Doing Business Study 2016

What are the implications?

- Jobs are leaving the State
- Overcrowding
- Homeownership below national average
- Only 35% of households can afford a new home

The Relative Value of $100 in Each State

Less Valuable — More Valuable

Notes: Numbers represent value of goods that $100 dollars can buy in each state compared to the national average. The Bureau of Economic Analysis has developed a methodology using Personal Consumption Expenditure and American Community Survey data to estimate average price levels in each state for household consumption, including rental housing costs. Data is as of 2014.
Source: Bureau of Economic Analysis, Regional Price Parities.

Source: Various Builders and Meyers Research

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Key Legislative Updates

- **SB 35/AB 831** – Provides streamlined application processing
- **AB 2345/1763** – Increases density bonuses and mandatory benefits
- **SB 13** – allows for ADU fee waivers, quicker approvals, and no parking replacement required for garage conversion
- **AB 68/670/881** – Permits one ADU and one JADU and relaxes development regulations
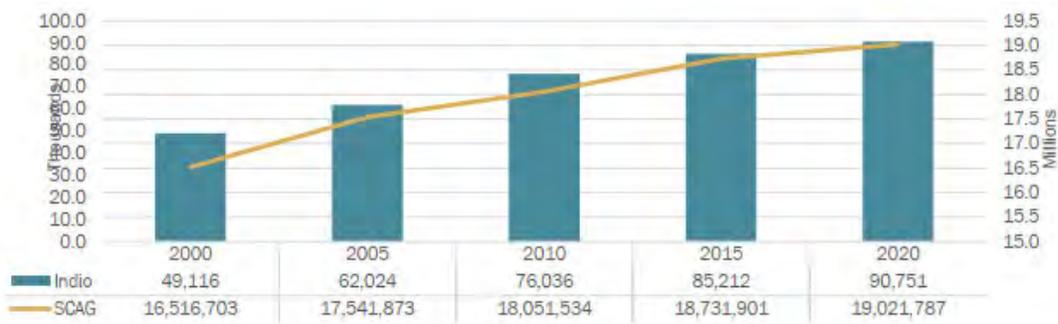

18

03 Local Context

Population Trend, 2000-2020

	2000	2005	2010	2015	2020
Indio	49,116	62,024	76,036	85,212	90,751
SCAG	16,516,703	17,541,873	18,051,534	18,731,901	19,021,787

Quick Facts

- **3.1%** annual growth rate
- **7.7%** households in poverty
- **18.3%** senior population
- **23.6%** under 18 years old
- **5.5%** female headed with children

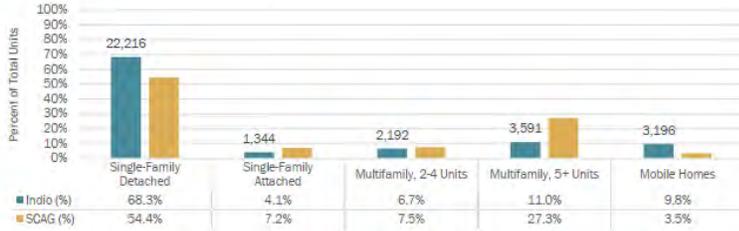Source: SCAG Pre-Certified Local Housing Data

20

Housing Profile

Housing Type

Percent of Total Units

	Single-Family Detached	Single-Family Attached	Multifamily, 2-4 Units	Multifamily, 5+ Units	Mobile Homes
	22,216	1,344	2,192	3,591	3,196
Indio (%)	68.3%	4.1%	6.7%	11.0%	9.8%
SCAG (%)	54.4%	7.2%	7.5%	27.3%	3.5%

Costs for Mortgage Holders by Income

Mortgage-holding households

	Less than $20,000	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 or more
Over 30%	1321	1786	1568	1605	776
20-29%	0	44	197	1181	2176
Under 20%	0	0	40	215	3198

Quick Facts

- **32,539** housing units
- **72%** single-family
- **70%** owner-occupied
- **160%** increase in home prices between 2000-2018
- **10%** are overcrowded
- **17%** vacant
- **44%** of total households and **57%** of renters are cost burdened

Source: SCAG Pre-Certified Local Housing Data

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Jobs & Workforce

Employment by Occupation

· Indio ■ SCAG

	Management	Services	Sales	Natural Resources	Production
	Indio 8,957 / SCAG 2,616,827	11,161 / 1,500,551	8,829 / 1,743,617	4,928 / 675,894	3,276 / 1,118,977
· Indio	24.1%	30.0%	23.8%	13.3%	8.8%
· SCAG	34.2%	19.6%	22.8%	8.8%	14.6%

Employment by Industry

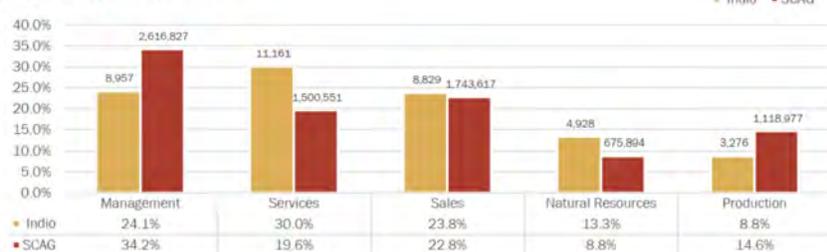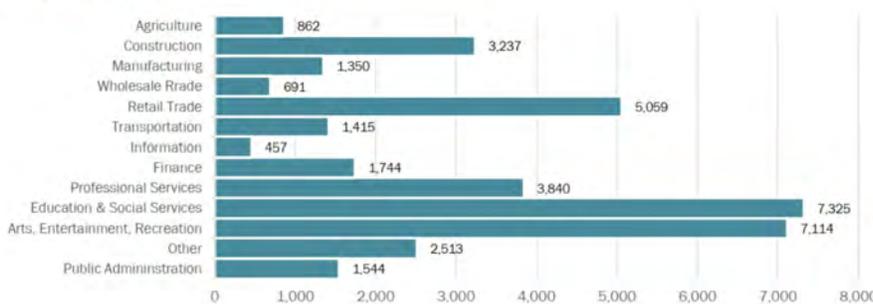| Industry	Value
Agriculture	862
Construction	3,237
Manufacturing	1,350
Wholesale Trade	691
Retail Trade	5,059
Transportation	1,415
Information	457
Finance	1,744
Professional Services	3,840
Education & Social Services	7,325
Arts, Entertainment, Recreation	7,114
Other	2,513
Public Administration	1,544

Quick Facts

- Prevalent **Occupations**: Service and Management
- Prevalent **Industries**: Education and Social Services, followed by Art, Entertainment and Recreation

Source: SCAG Pre-Certified Local Housing Data

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Who can afford housing in Indio?

1 If you know the home sales price of the home...

2 And you provide loan parameters...

3 Then you can identify the required income for the loan under these conditions

	Assumptions	Assumptions
Interest Rate*	2.875% (2.97% APR)	2.875% (2.97% APR)
# of Payments	360	360
Down Payment	20%	5%
Annual Property Taxes	$4,375	$4,375
Annual Insurance (Est.)	$900	$900
Total Mo. Payment	$1,602	$2,086 (with PMI)
Total Income Required to <u>Not</u> be Cost Burdened	**$64,080**	**$83,440**

* Presence or lack of high student loan, and/or credit card debt or bad credit will have a major impact on interest rates and affordability.

Median Price of Home in Indio: $350,000

Minimum Annual Income Required: $64,080

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Many Types of Households Struggle with Housing Costs

0-30% AMI: VLI
Annual Household Salary: $0-$16,100

Affordable Monthly Housing Cost: $0 - $402

31-49% AMI: VLI
Annual Household Salary: $16,101-$26,834

Fast Food Cooks: $19,293

Affordable Monthly Housing Cost: $403 - $670

50-80% AMI: LI
Annual Household Salary: $26,835-$42,935

EMT: $32,567
Fabric Patternmakers: $37,466

Affordable Monthly Housing Cost: $671 - $1,073

AFFORDABLE

- **Area Median Income**: $53,669
- **Minimum Annual Income Required**: $64,080
- **Monthly Housing Payment for New Home**: $1,602-2,086

81-120% AMI: MI
Annual Household Salary: $42,936-$64,402

Social Workers: $54,746
Artists and Animators: $60,373

Affordable Monthly Housing Cost: $1,074 – 1,610

Above 120%: AM
Annual Household Salary: $64,402+

Art Professor: $96,399
Marketing Manager: $109,470

Affordable Monthly Housing Cost: $1,610+

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24

Local Context

6th Cycle Draft RHNA

Housing Spectrum

FOCUS HERE

Supportive Housing	Income-Based Rental Housing	Rent Restricted Rental Housing	Market Rate Rental Housing	Homeownership

30% AMI	50% AMI	60% AMI	80% AMI	100% AMI	125% + AMI

1,787 ELI/VLI <50% AMI	1,167 LI 50-80% AMI	1,312 MI 80-120% AMI	3,527 AM >120% AMI

Quick Facts

- 7,793 Units Total

- 150% increase from 5th Cycle (3,025)

- Only 45% met for 5th Cycle
  - 94% are above-moderate

Source: SCAG, for SB 35 Tracking

25

Local Context

Site Inventory

Quick Facts

- City Needs Approx. **3,700** LI and VLI Units (factoring in a required 25% buffer)

- City currently can accommodate **3,080** units on vacant sites zoned residential

- City would have **5,900** if zoning matched General Plan and allowed residential on Mixed Use, Downtown and Midtown sites

Legend:
- Downtown
- Mid-Town
- Mixed Use Neighborhood
- Vacant Sites with Current Zoning Designation [?]

Source: Urban Footprint

26
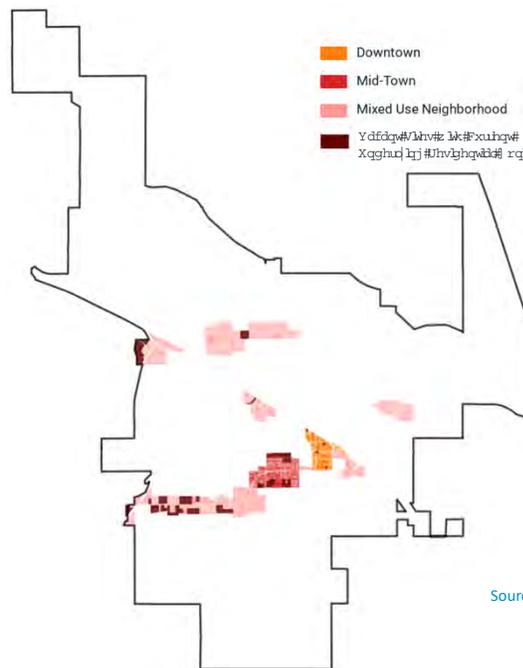
What are the key issues?

Shortage of sites to meet RHNA based on current zoning

Current **housing trends** are not providing for the below-moderate income population

Lack of **housing diversity** reflected in the majority that is zoned for single-family

Current **housing production** volumes are **SUBSTANTIALLY** below what is needed for 6th Cycle RNHA (e.g. 409 new SF permits +100 MF units in 2020 vs. 1,000+ SF/MF needed annual units for RHNA period (2021-2029)

Current **housing stock** is not meeting the needs of below-moderate Income residents

---

04 Community Priorities

What are your needs and priorities?

Community Survey

06 Next Steps

Next Steps

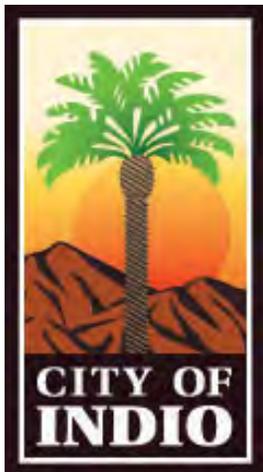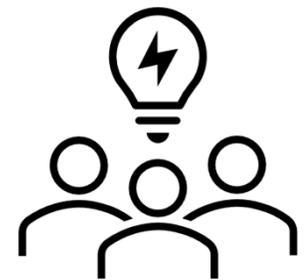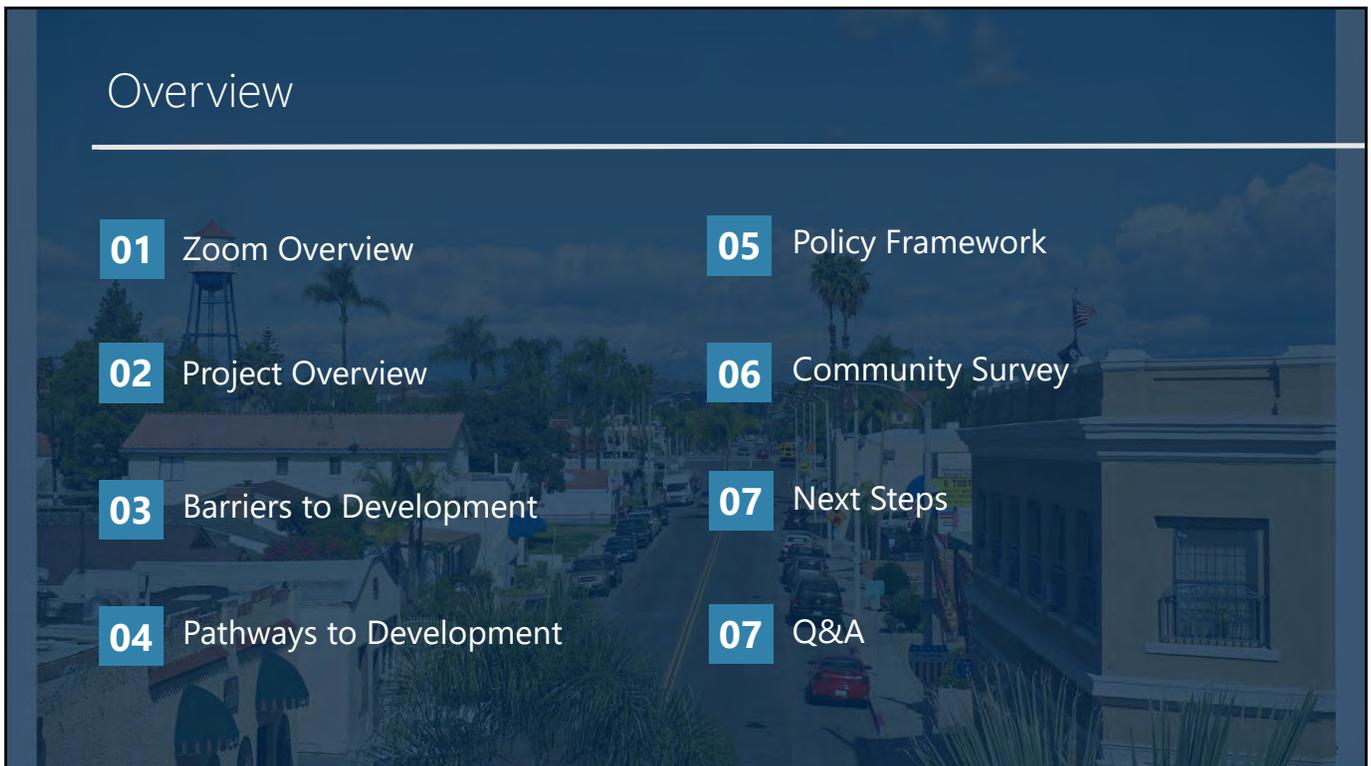| Task	Due Date
Prepare Housing Needs Assessment	11/23/20 - 3/19/21
Stakeholder Interviews	3/4/21 + other dates in March
Public Meeting #2 (Policy Review)	4/21/21
Prepare Draft Housing Element	3/1/21 - 5/28/21
Council/Commission #2 (Plan Review)	6/16/21
Public Meeting #3 (Plan Review)	7/8/21
Public Hearings	PC: 9/22 and 10/13 CC: 11/17 and 12/1

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07 Open Discussion

Any other questions or comments?

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Thank You

CITY OF INDIO

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Exhibit F

Indio Housing Element Update

COMMUNITY WORKSHOP #2 6:30PM – 8:00PM   APRIL 22, 2021

1

Overview

01	Zoom Overview	05	Policy Framework
02	Project Overview	06	Community Survey
03	Barriers to Development	07	Next Steps
04	Pathways to Development	07	Q&A

2

01 Zoom Overview

Before we get started

You are viewing Elizabeth Dickson's screen   View Options ˅

Zoom Ratio   Fit to Window ›
Request Remote Control
Annotate
Exit Full Screen
✓ Side-by-side Mode

4

Before we get started
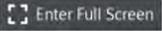
5

Before we get started

What is your favorite thing to do in Indio?

6

Before we get started

Full screen view is recommended for optimal viewing.

To make the meeting full screen, double-click the meeting window or click the `[ ] Enter Full Screen` button in the upper-right corner of the Zoom window.

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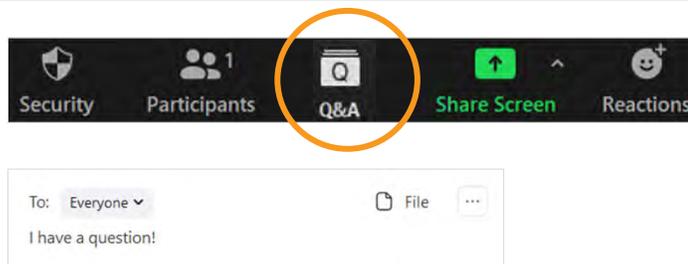www.indio.org/your_government/development_services/housing_element_update.htm

7

7

Before we get started

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- Use the **Q&A** tool to submit any questions you have. After clicking the **Q&A** icon, type your message in the new box in the bottom right.

STEP 1

Security Participants 1 Q&A Share Screen Reactions

STEP 2

To: Everyone ✓   📄 File   ...
I have a question!
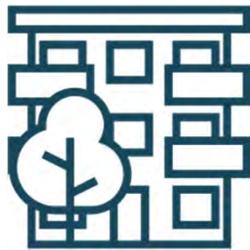
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8

02 Project Overview

What is a Housing Element?

A set of goals, policies, and actions that address the housing needs of all current and anticipated residents at all income levels over eight-years (2021-2029)

10

What is the purpose of the Housing Element?

- Identify barriers to housing production
- Identify housing needs
- Identify programs and actions to meet the needs
- Identify sites available for housing
- Facilitate housing production on sites identified

Available Land and Financial Resources

Housing Needs

Development Barriers

Housing Action Plan

11

11

What does the data show?

Overcrowding
- Within Households

Changing Population
- Changing Needs
- Older adults
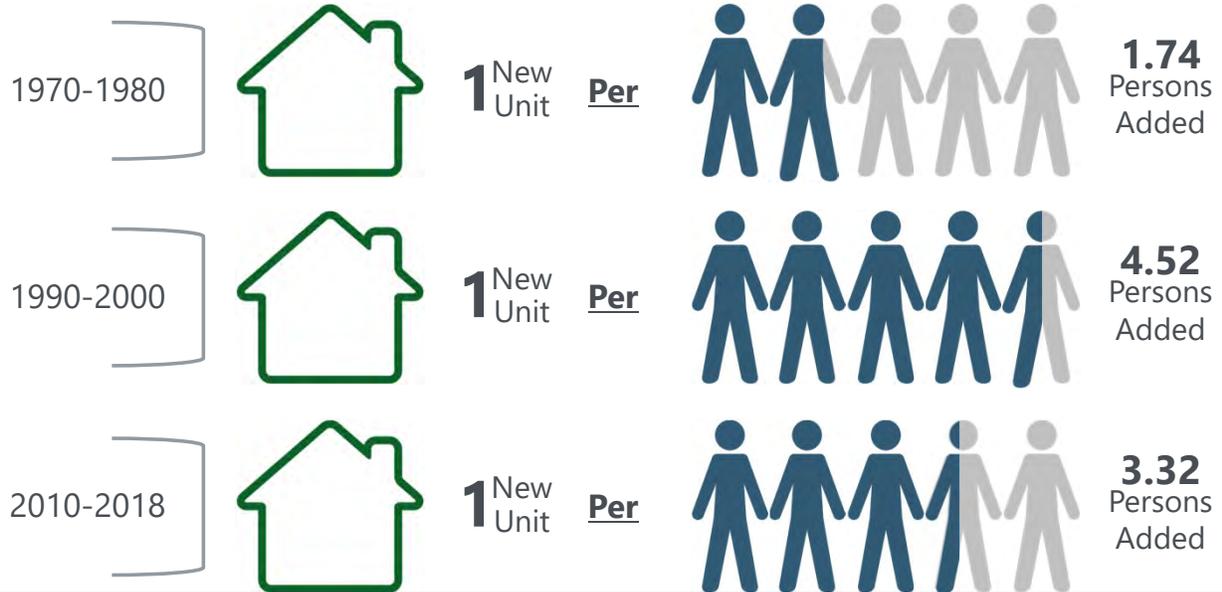
Affordability
- Housing Overpayment

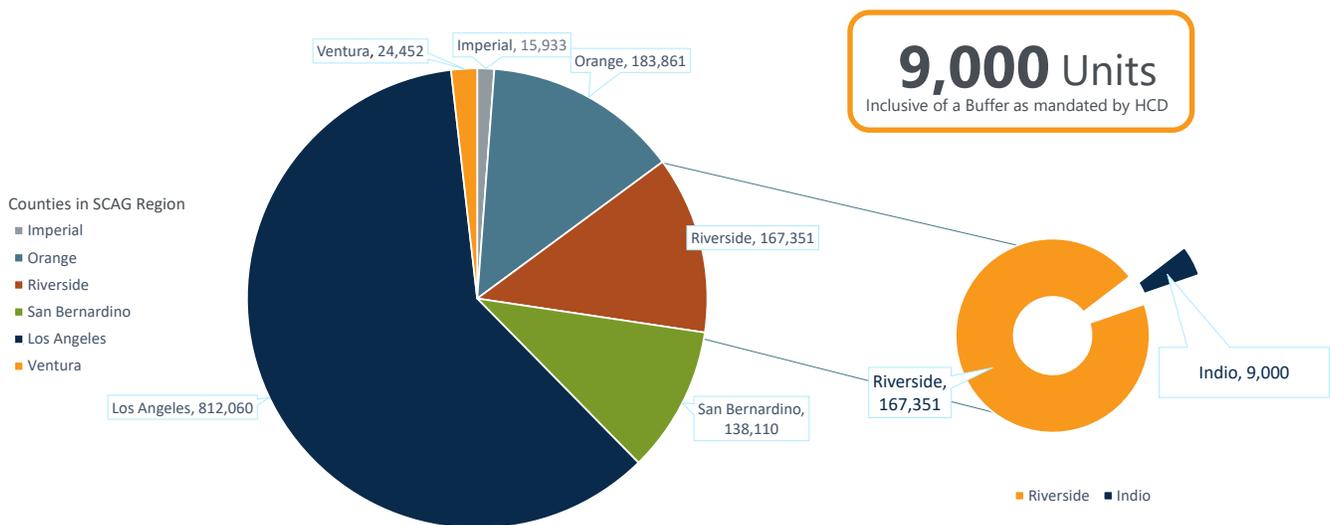**Housing Options**
- Housing Supply

12

12

What does the data show?

Period			People	Persons Added
1970-1980	1 New Unit	Per		1.74 Persons Added
1990-2000	1 New Unit	Per		4.52 Persons Added
2010-2018	1 New Unit	Per		3.32 Persons Added

How many housing units does Indio have to plan for?

9,000 Units
Inclusive of a Buffer as mandated by HCD

Counties in SCAG Region
- Imperial
- Orange
- Riverside
- San Bernardino
- Los Angeles
- Ventura

Ventura, 24,452
Imperial, 15,933
Orange, 183,861
Riverside, 167,351
San Bernardino, 138,110
Los Angeles, 812,060

Riverside, 167,351
Indio, 9,000

Riverside   Indio

03 Barriers to Development

What are the barriers to development?

Governmental	Market	Environmental & Infrastructure
- Land Use Controls	- Land Costs	- Geological Hazards
- Development Standards	- Availability of Vacant Land	- Flood & Fire Hazards
- Permitting Procedures	- Labor & Construction Costs	- Water Supply and Service
- Site Improvements	- Availability of Financing	- Sewer Service

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04 Pathways to Development

Reduce Barriers
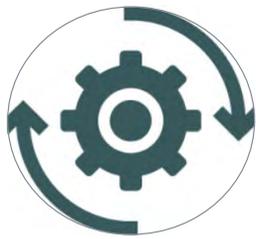
Process Improvements

Removing Uncertainty

Tools in the Toolbox

Regulations | Incentives

Bonuses
Design Standards
Streamlining
Parking
Regulatory Relief
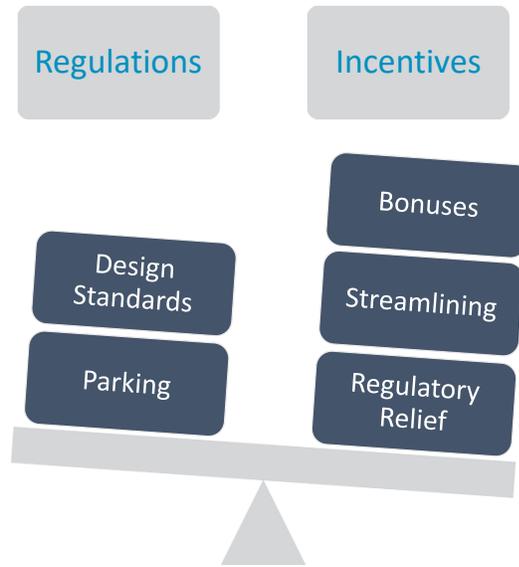
19

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Flexibility and Compromise

Project Flexibility

Permit Timelines
Deferred Fees

On-Site Affordable
In Lieu Fee
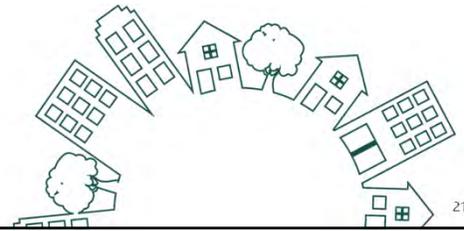Nexus Study

Inclusionary Housing

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Community Survey

Have you ever applied for a development permit with the City of Indio?

YES	NO

Community Survey

What are your priorities for housing? (i.e., accessibility, ownership options, affordability, preventing displacement, senior housing, etc.)

05 Policy Framework

Framing Our Policies

Housing Policy Considerations

Produce a Diverse Range of Housing Types to Align with the Local Need	Improve and Preserve Housing for All Income Levels	Increase Access to Quality Housing	Prevent Displacement and Enhance Quality of Life

Produce a Diverse Range of Housing Types to Align with the Local Need

- Incentivize multifamily development where it is needed most
- Reduce the cost of development through process improvements
- Support housing development for vulnerable and special needs populations
- Improve infrastructure systems to support housing development

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Improve and Preserve Housing for All Income Levels
(i.e., very low-, low- middle-and above-moderate income households)

- Preserve existing housing, especially in resource-rich areas
- Reduce development barriers for affordable housing
- Provide home repair loan/grant opportunities
- Support affordable housing through subsidies

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Increase Access to Quality Housing

- Support tenant-based rental assistance
- Increase opportunities for homeownership at all income levels
- Reduce energy use and costs
- Combat housing discrimination
- Improve quality of both new and existing housing

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Prevent Displacement and Enhance Quality of Life

- Enhance renters' housing stability
- Increase homeownership options
- Ensure support for unsubsidized affordable rental properties
- Equitably invest in communities

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06 Community Survey

What are your values?

Community Values

Which Policy Considerations Best Align With Your Values?

1. Produce a Diverse Range of Housing Types to Align with the Local Need

2. Improve and Preserve Housing for All Income Levels
   (i.e., very low-, low- middle-and above-moderate income households)

3. Increase Access to Quality Housing

4. Prevent Displacement and Enhance Quality of Life

07 Next Steps

Next Steps

Task	Due Date
Public Meeting #2 (Policy Review)	Today
Prepare Draft Housing Element	In Progress
Council/Commission #2 (Plan Review)	6/16/21
Public Meeting #3 (Plan Review)	7/8/21
Public Hearings	PC: 9/22 and 10/13 CC: 11/17 and 12/1

08 Q&A

Q&A

1. Are you aware of any other development barriers that we didn't discuss?

2. What are your ideas for reducing development barriers?

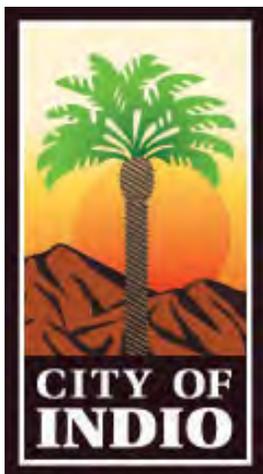3. Do you have other priorities or ideas that weren't identified or discussed?

Any other questions or comments?

Contact:

Kevin Snyder

Ksnyder@indio.org

Thank You

CITY OF INDIO

Exhibit G

Indio Housing Element Update

COMMUNITY WORKSHOP #3   JULY 8, 2021

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Overview

01 Zoom Overview

02 Introductions

03 Project Overview

04 Community Priorities
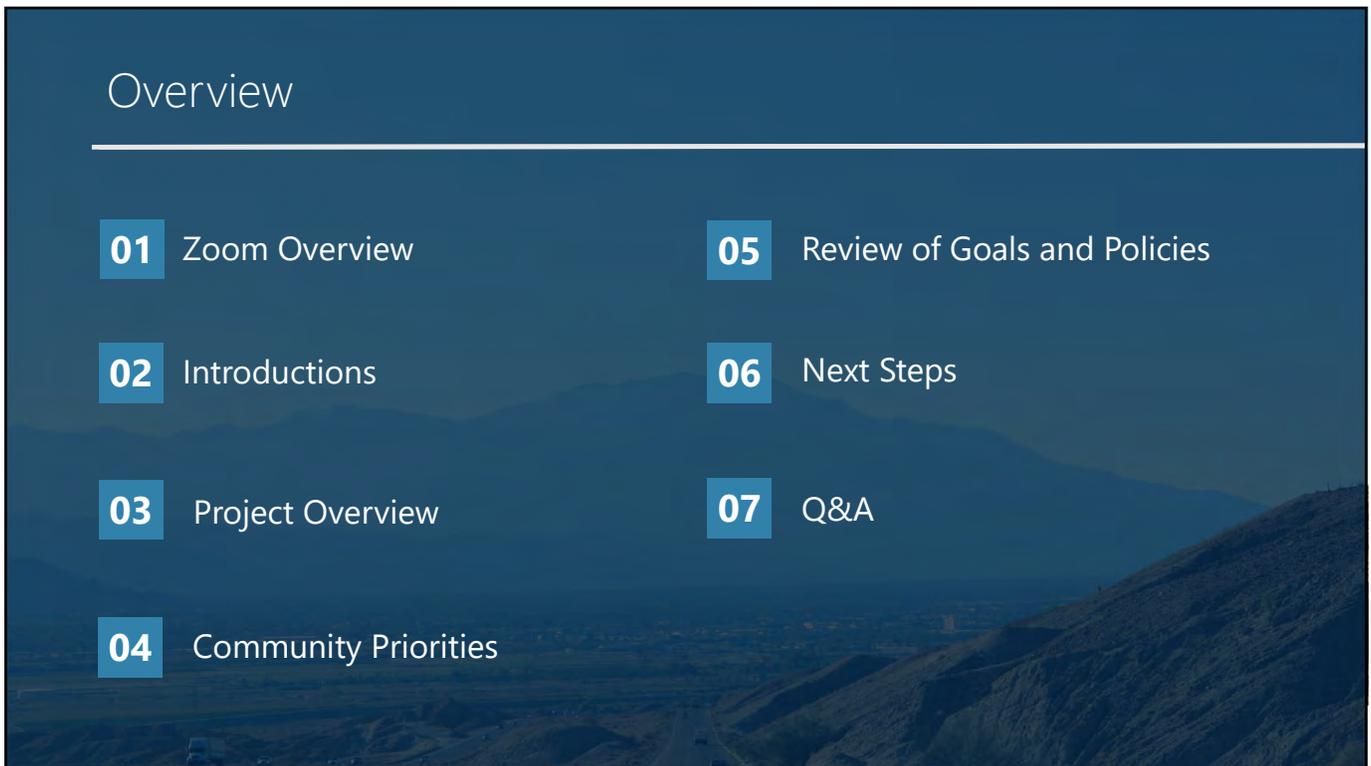
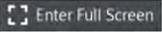**05** Review of Goals and Policies

06 Next Steps

07 Q&A

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01 Zoom Overview

Before we get started

Full screen view is recommended for optimal viewing.

To make the meeting full screen, double-click the meeting window or click the [Enter Full Screen] button in the upper-right corner of the Zoom window.

This meeting is being recorded and will be available on the plan website:

If you have issues using Zoom software please use the **Q&A** tool for technical help.

www.indio.org/your_government/development_services/housing_element_update.htm

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Before we get started

- Please note that everyone joining the meeting is **muted** by default.
- You may use the **Raise Hand** feature to talk.
- Use the **Q&A** tool to submit any questions you have. After clicking the **Q&A** icon, type your message in the new box in the bottom right.

STEP 1

Security Participants Q&A Share Screen Reactions

STEP 2

To: Everyone

I have a question!

File

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02 Introductions

Meet the Team

KEVIN SNYDER

Community
Development
Director/City Project
Manager

LEILA NAMVAR

Senior Planner
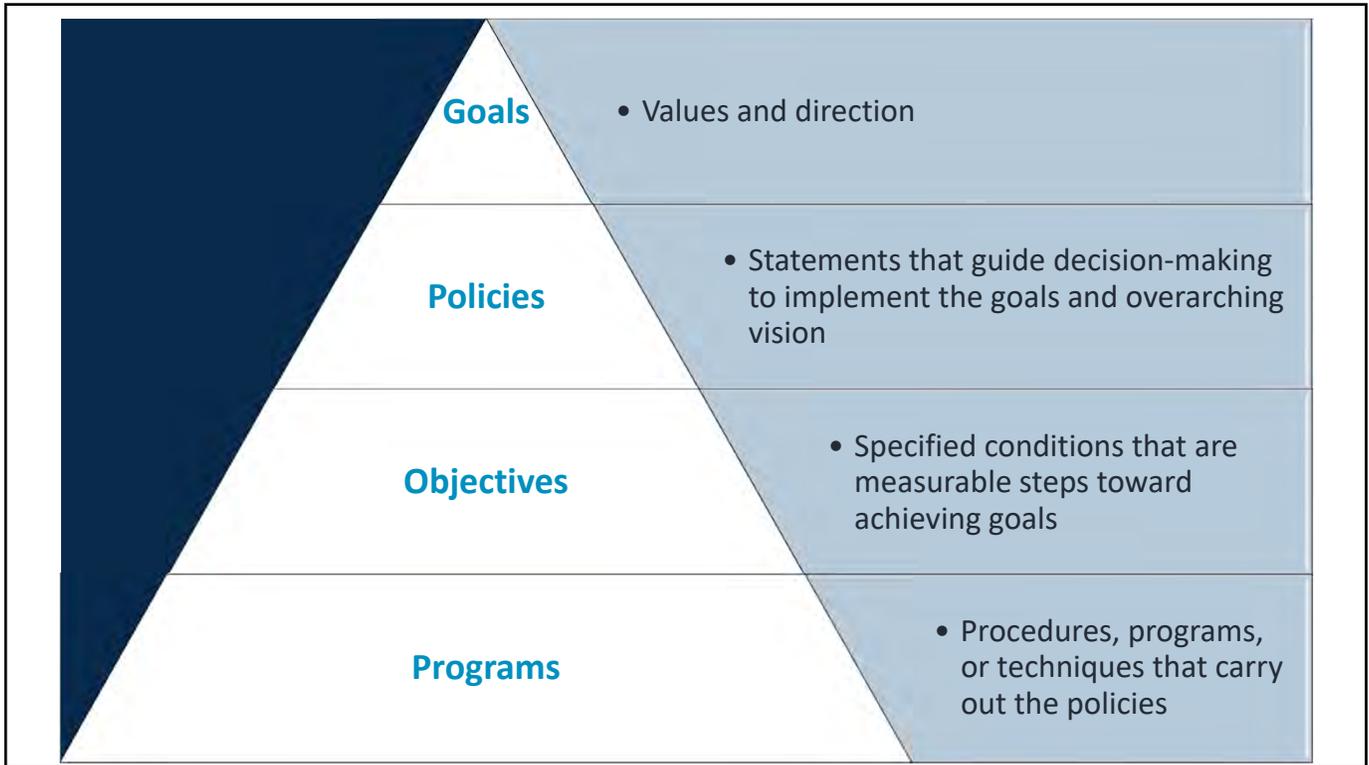
JESUS GOMEZ

Housing Programs Manager

DUDEK

ELIZABETH DICKSON

Housing Planner

JANET RODRIGUEZ

Housing Planner

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03 Project Review

Housing Element

A comprehensive strategy to achieving the City's housing needs

Housing Element

Stakeholder and Community Engagement

Review 5th Cycle and Background Documents

Sites Analysis

Goals, Policies, and Programs

Goals
- Values and direction

Policies
- Statements that guide decision-making to implement the goals and overarching vision

Objectives
- Specified conditions that are measurable steps toward achieving goals

Programs
- Procedures, programs, or techniques that carry out the policies

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04 Community Priorities

Feedback To-Date

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Community Priorities

Housing for Working Families

Supportive Housing

Affordable Housing

Affordable Ownership

Housing for Seniors, Students, Veterans

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05 Review of Goals and Policies

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Goals & Policy Examples

Goal 1: *An adequate supply and diverse range of housing types that aligns with the needs of all households.*

Policy: Facilitate the planning, approval, and construction of housing that meets a wide range of needs for a variety household types, creating balanced communities.

Policy: Identify and evaluate options to increase housing opportunities in areas planned and zoned for single-family residential densities.

Policy: Facilitate the development of housing for vulnerable and special needs populations through programs that incentivize housing to meet these needs.

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Goals & Policy Examples

Goal 2: *An affordable housing supply that meets the needs of extremely low-, very low-, low-, and moderate-income households.*

Policy: Attract affordable and mixed-income housing developers through processes and regulations that streamline and simplify the facilitation of housing production.

Policy: Encourage affordable and mixed-income developments that increase opportunities for extremely low- and lower-income households to access resources in high-opportunity areas.

Policy: Ensure that affordable housing is not lost through redevelopment.

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Goals & Policy Examples

Goal 3: *A well-maintained and preserved housing stock.*

Policy: Encourage the maintenance and repair of existing owner and renter-occupied housing to prevent deterioration of the housing stock through educational resources, code compliance, and funding resources.

Policy: Preserve and rehabilitate housing for lower income households, especially in affordable housing that is at-risk of converting to market-rate housing.

Policy: Assist older adults and those with special needs with home retrofits to increase accessibility.

Goals & Policy Examples

Goal 4: *Quality rental and ownership housing opportunities for all.*

Policy: Support and bolster tenant-based rental assistance to increase housing access for lower-income households.

Policy: Support creative financing and development models that increase opportunities for property and home ownership.

Goals & Policy Examples

Goal 5: *Enhanced quality of life, free from displacement.*

Policy: Equitably invest in communities by strengthening resources and opportunities in disadvantaged or under-resourced areas.

Policy: Support new financing tools and methods that provide the infrastructure needed to support multifamily and mixed-use development.

Policy: Reduce displacement risk by increasing opportunities for homeownership and the supply of affordable housing.

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Goals & Policy Examples

Goal 6: *An equitable and inclusive city.*

Policy: Promote equitable and fair housing opportunities for all persons regardless of race, color, religion, sex or gender identity, national origin or ancestry, marital status, age, ability or disability, household composition or size, or any other protected characteristics.

Policy: Oppose prejudices, practices, and market behavior that results in housing discrimination and segregation.

Policy: Foster neighborhoods that include affordable, senior, and accessible housing options and analyze equity and inclusion through all planning efforts.

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06 Next Steps

Housing Element

Complete Draft Housing Element

HCD Submittal and Public Review

Finalize Housing Element

Housing Element Adoption

HCD Certification

07 Q&A

Recap of Goals

1. Increasing Housing Variety and Supply

Aumentar la Variedad y Suministro de Viviendas

2. An Adequate Affordable Housing Supply

Un Suministro de Vivienda Asequible Adecuada

3. Housing Maintenance and Preservation

Mantenimiento y Conservación de Viviendas

4. Rental and Ownership Opportunities

Oportunidades de alquiler y propiedad

5. Investing in Communities while Preventing Displacement

Invertir en las comunidades y prevenir el desplazamiento

6. Equity and Inclusion

Equidad e Inclusión

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Prompting Questions

1. What is your key housing concern that has brought you here to night?
   a) Has this concern been discussed or mentioned tonight?

2. Of the goals and policies discussed, what speaks to you the most?

3. What do you see as the biggest housing challenges ahead?

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Any other questions or comments?

Contact:

Kevin Snyder

Ksnyder@indio.org

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