



November 2, 2022

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

Dear Ms. Kirkeby,

Enclosed is the 2023–2031 Town of Windsor Housing Element update for review. This Housing Element describes the Town’s plan for addressing the housing needs of its residents through 2031.

The Town is committed to working with the California Department of Housing and Community Development (HCD) to ensure that this Housing Element obtains certification to maintain eligibility for grant funding programs, ensure the legal adequacy of the General Plan, and to preserve local control of land use decisions.

Consistent with AB 215 requirements for initial draft submittals, the enclosed draft was released to the public for 30 days from August 24, 2022 to September 22, 2022 and an additional 10 business days were allowed to consider and incorporate public comments. The draft Housing Element is available on the Town’s website for additional review and comment. The Town will be accepting public comments throughout the public review period and will make edits as appropriate.

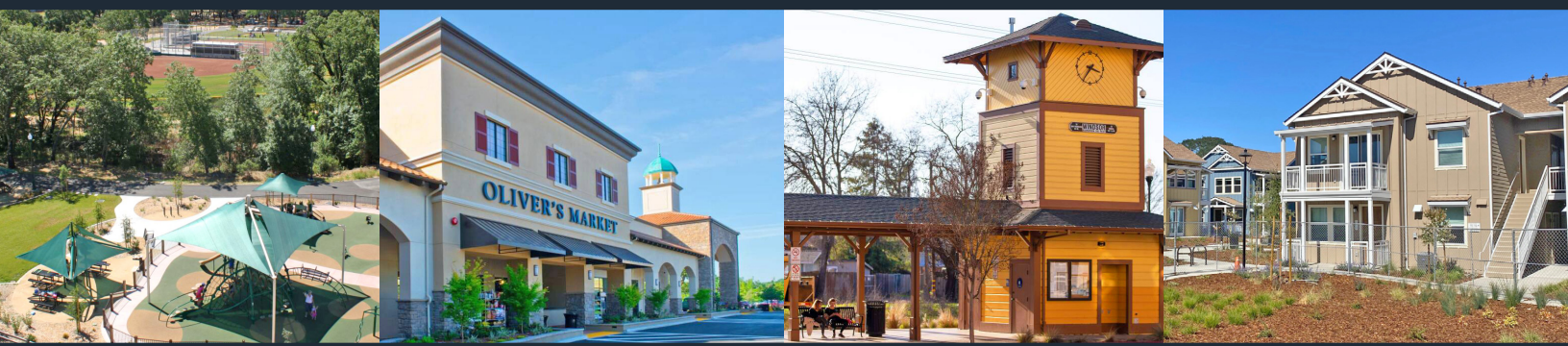
We look forward to hearing from your office. If you have any questions, please do not hesitate to contact me at (916) 607.7281 or [cwalsh@placeworks.com](mailto:cwalsh@placeworks.com).

Sincerely,

**PLACEWORKS**

*Cynthia Walsh*  
Cynthia Walsh, Senior Associate

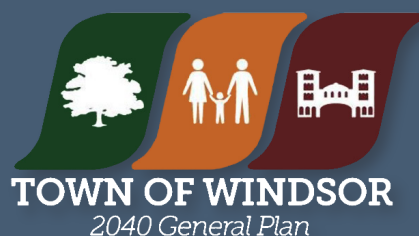
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Kim Vogue, Planner III

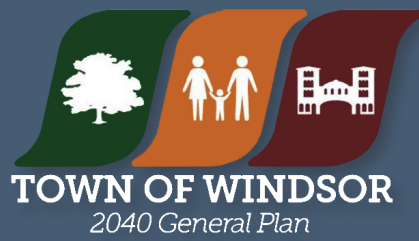


*Housing* | Town of Windsor Housing Element Update

# 2023-2031 Housing Element

HCD Submittal Draft | *Novemeber 2022*





*Housing* | Town of Windsor Housing Element Update

# 2023-2031 Housing Element

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HCD Submittal Draft | *November 2022*



**Prepared By: PlaceWorks**

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# 1. Introduction

## Purpose of Housing Element

The Housing Element is one of seven General Plan elements required by the State of California. Per State Housing Element law, the document must:

- Outline a community's housing production objectives;
- List policies and implementation programs to achieve local housing goals;
- Examine the need for housing resources in a community, focusing in particular on special-needs populations;
- Identify adequate sites for the production of new housing serving various income levels;
- Analyze potential constraints to production; and
- Evaluate the Housing Element for consistency with other components of the General Plan.

Updated every eight years, this document serves as the guide for residential development and addresses housing needs in the Town of Windsor.

## Content and Organization

The Housing Element is organized into the following sections and has been structured to comply with State Housing Element guidelines. The content of the sections is listed below. Figure 1.1 shows the location of Windsor relative to the surrounding communities and counties.

This Housing Element is organized into the following sections:

[Section 1 – Introduction:](#) This section provides information on the State of California's requirements, the purpose of the Housing Element, the organization of the document, and General Plan consistency.

[Section 2 – Community Outreach:](#) This section describes opportunities the Town provided for public participation during the preparation of the updated Housing Element.

[Section 3 – Goals, Policies, and Programs:](#) This section sets forth the Town's goals, policies, and programs to address housing needs in Windsor, based on findings in the previous sections

[Section 4 – Housing Needs Assessment:](#) This section focuses on demographic information, including population trends, ethnicity, age, household composition, income, employment, housing characteristics, housing needs by income, and housing needs for special segments of the population.

[Section 5 – Fair Housing Assessment:](#) This section includes an Assessment of Fair Housing that aims to combat discrimination, overcome patterns of segregation, and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics

[Section 6 – Housing Sites Inventory and Analysis:](#) This section analysis the Town’s available site capacity and describes the Town’s approach to meeting the Regional Housing Needs Allocation (RHNA).

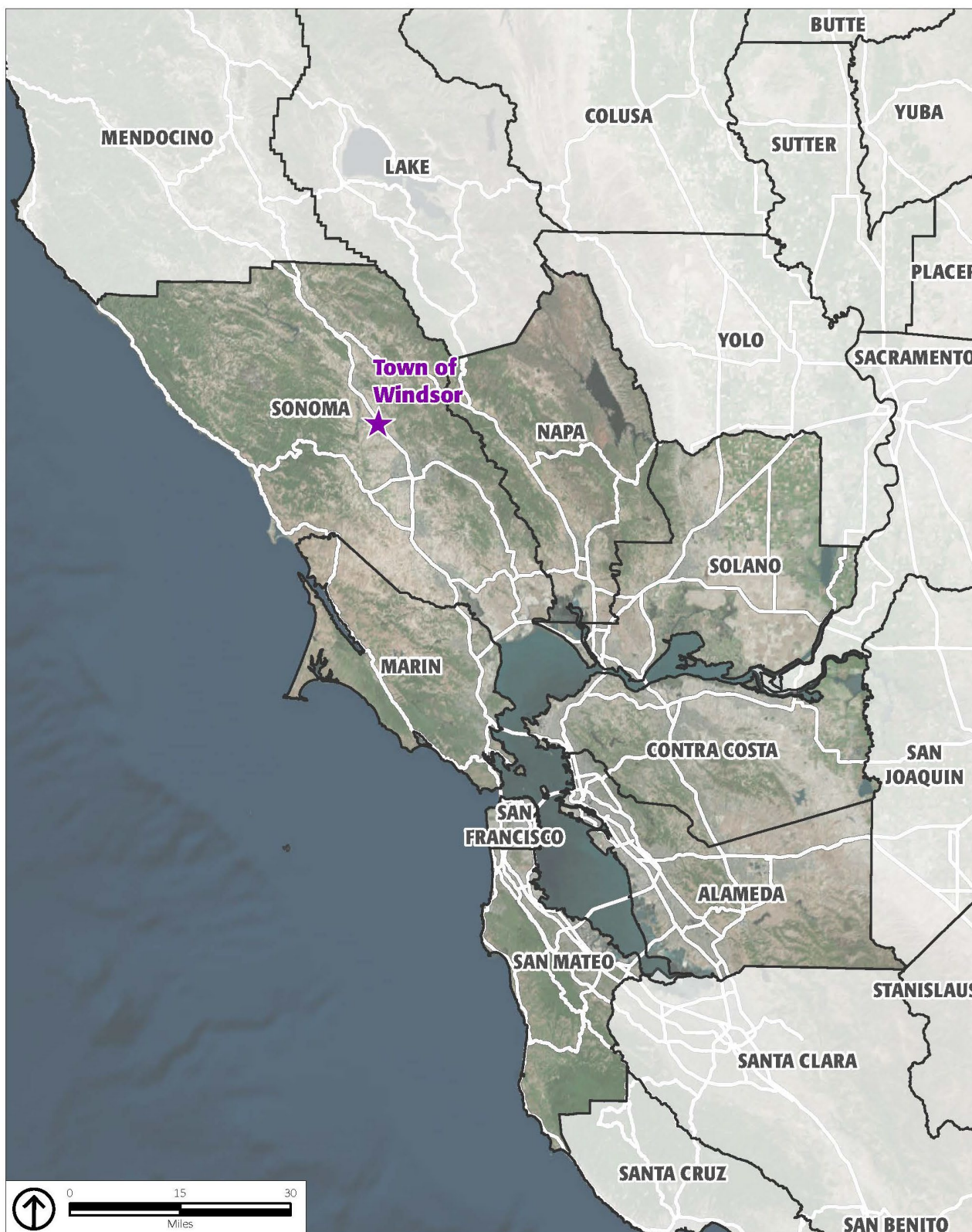
[Section 7 – Housing Constraints and Incentives:](#) This section analyzes potential governmental and non-governmental constraints to housing development in Windsor. Governmental constraints may include the Town’s planning, zoning, and building standards that directly affect residential development patterns and indirectly influence housing availability and affordability. Potential non-governmental constraints include the availability and cost of financing, land, and building material, as well as environmental conditions that affect the cost of preparing and developing land for housing, and the business decisions of individuals and organizations (some examples are home building, finance, real estate, and rental housing that impact housing cost and availability).

[Section 8 – Opportunities for Energy Conversation:](#) This section also discusses opportunities for energy conservation, which can reduce costs to homeowners and infrastructure costs to the Town.

[Section 9 – Review of Existing Housing Element:](#) This section contains an evaluation of the prior Housing Element and its accomplishments and analyzes differences between what was projected and what was achieved.



FIGURE 1.1 REGIONAL LOCATION





## General Plan Consistency

The California Government Code requires internal consistency among the various elements of the General Plan. Section 65300.5 of the Government Code states that the various elements of the General Plan shall provide an integrated and internally consistent and compatible statement of policy. The Town adopted the previous Housing Element in January 2015, and as part of a comprehensive update to the General Plan in 2018, made minor revisions to the Housing Element for the purpose of maintaining internal consistency with the other elements of the General Plan. These revisions were limited to updates to the sites inventory and several housing programs to reflect the updated status of the programs. The Town will continue to maintain this consistency as future General Plan amendments are processed by evaluating proposed amendments for consistency with all elements of the General Plan, including the Housing Element. The Town is currently (2022) working to update the General Plan Safety Element to address changes to State law, including additional requirements and General Plan guidelines from the State of California Governor's Office of Planning and Research (OPR).

## 2. Community Outreach

State law requires cities and counties to make a “diligent effort” to achieve participation by all segments of the community in preparing a Housing Element (California Government Code Section 65583(c)(6)). State law requires cities and counties to take active steps to inform, involve, and solicit input from the public, particularly groups and organizations representing the interests of lower-income and minority households that might otherwise not participate in the process.

To meet the requirements of state law, Windsor has completed public outreach and encouraged community involvement from all segments of the community, including special-needs groups and low-income households, as described herein.

### Stakeholder Consultations

To ensure that the Town solicited feedback from all segments of the community, consultations were conducted with service providers and other stakeholders who represent and serve different socioeconomic groups. Between November 2021 and February 2022, the Town of Windsor reached out to eight stakeholder organizations to offer the opportunity for each to provide on-on-one input on housing needs and programs. Of these 12 organizations, ten responded and provided input to the Town.

Representatives from the following stakeholders were interviewed:

- Generation Housing, November 2021
- Catholic Charities, November 2021
- Housing Land Trust of Sonoma County, February 2022
- Sonoma County Housing Authority, February 2022
- Petaluma People Services, November 2021
- Fair Housing Advocates of Northern California (FHANC), November 2021
- Legal Aid, Generation Housing and NAACP Santa Rosa-Sonoma (Joint consultation) (October 2022)
- La Luz (October 2022)

Requests for consultation were extended, but no response was received from the following stakeholder groups:

- Burbank Housing Development Corporation
- United Farmworkers

The stakeholders were asked the following questions:

1. **Opportunities and concerns:** What three top opportunities do you see for the future of housing in the Town? What are your three top concerns for the future of housing in Windsor?
2. **Housing preferences:** What types of housing do your clients prefer? Is there adequate rental housing in the Town? Are there opportunities for home ownership? Are there accessible rental units for seniors and persons with disabilities?
3. **Housing barriers/needs:** What are the biggest barriers to finding affordable, decent housing? Are there specific unmet housing needs in the community?
4. **Housing conditions:** How would you characterize the physical condition of housing in Windsor? What opportunities do you see to improve housing in the future?
5. **Equity and Fair Housing:** What factors limit or deny civil rights, fair housing choice, or equitable access to opportunity? What actions can be taken to transform racially and ethnically concentrated areas of poverty into areas of opportunity (without displacement)? What actions can be taken to make living patterns more integrated and balanced?
6. How has COVID-19 affected the housing situation?

Stakeholders expressed several challenges and barriers to housing in the Town of Windsor. In conversations with Catholic Charities and Petaluma People Services, the Town was described as a “housing and services desert” with limited housing and infrastructure and non-infrastructure resources available. It was expressed that the Town has limited access to healthcare services and transportation alternatives. In addition, stakeholders cited that there was overall community opposition to new housing to preserve small-town character as a developing barrier to housing development. Despite these housing barriers, Generation Housing described the Town “as a community with some momentum” since the community is not actively resisting housing development. Catholic Charities described that current housing development is centered in key home sites, and that the Town does not have a “bad” unhoused population issue.

Based on conversations with the Sonoma County Housing Authority and Fair Housing Advocates of Northern California, housing providers are less likely to accept new tenants with a low credit score and eviction history. As a result, there is a need for housing navigation staff or housing case managers to support unhoused individuals, populations with low credit scores, and/or populations with an eviction history to overcome application barriers and search for housing units. There is not enough funding within the stakeholder organizations to fund these new staff, so there is a need for additional funding, as well as rental assistance or down payment assistance programs. These programs have been successful in the past, especially during the COVID-19 pandemic, as an opportunity to keep individuals housed.

Based on a conversation with the Fair Housing Advocates for Northern California, some housing providers have dodged Assembly Bill (AB) 1482 Tenant Protection laws, specifically no-fault, just-cause evictions. Fair housing providers under AB 1482 have legally evicted residents using some of the following “no fault” just causes: (1) Intent by the owner or owner-relative to occupy the unit. This includes the owner’s spouse, domestic partner, children, grandchildren, parents, or grandparents only; and (2) Withdrawal of the rental property from the rental market. Even though these just-cause evictions have legal standing, there are no current housing accountability mechanisms in place to ensure that housing providers follow through on their no-fault eviction declaration. With no mechanism in place to keep housing providers accountable, landlords can seemingly bypass AB 1482 and “evict” residents without any formal oversight and therefore there is a need to hold housing providers accountable for their “no fault” just-cause evictions.

A joint consultation with representatives from Legal Aid, Generation Housing and NAACP Santa Rosa-Sonoma was conducted to discuss barriers to fair and affordable housing and factors that may be limiting access to housing for current and prospective residents. During the conversation, stakeholders shared several observations and identified conditions related to housing issues that are facing residents of Windsor and Sonoma County, with several common themes emerging. First was the need for renter protections and the shortage of rental units available in the Town of Windsor. The need for additional multifamily rental housing was identified by all stakeholders noting that more than half of the Town is zoned for single family use, presenting a barrier to housing options for many lower- and moderate-income households. Further, stakeholders noted the need to build more diversity in housing typologies, such as larger units for young families who require more bedrooms to support their growing families. Stakeholders also emphasized a need for strategies related to preservation and maintenance of the existing housing stock to conserve affordable housing opportunities and improve housing condition. Stakeholders shared that, regionally, tenants experience price gouging by landlords and identified code enforcement every 2 years as a mechanism to ensure quality of housing for the lowest income groups such as farmworkers and seniors. Stakeholders suggested taking steps to address housing conditions beyond reviewing HUD data, such as that conducting housing conditions surveys of both tenants and landlords.

On a broader scale, stakeholders expressed the need for a closer analysis on the racialized steering in Sonoma County and the Town of Windsor. Specifically, addressing the effects of redlining and discriminatory zoning practices that have led to the lack of homeownership opportunities for historically marginalized groups in the Town of Windsor, and ongoing biases. Based on conversations with the NAACP Santa Rosa, Black and African American residents in Sonoma County represent a large portion of renter population in the County than in the Town, due to barriers to housing such as limited housing types and prices. Additionally, stakeholders identified anti-blackness sentiment in Sonoma County has been a barrier to funding initiatives to support these communities. Stakeholders suggest that the Town should build a diverse network of builders and developers beyond the region to integrate affordable units in market-rate projects and have a mix of for-sale and rental units to promote integration.

Written consultation was also provided from La Luz-Sonoma to learn more about barriers to affordable housing. Several themes emerged such as high rental and purchase prices and substandard housing in

the region. The stakeholder shared that there are very few opportunities for lower income households to rent or purchase a home due to the inflation of housing prices in the Town and surrounding areas. The stakeholder also shared that current available low-income housing is not affordable for households on fixed incomes. Additional concerns included the lack of natural resources and available land to accommodate all housing needs and a need for more accessible units. The stakeholder also emphasized the physical condition of homes throughout the region are substandard. In some instances, repairs were refused by landlords by tenants who are sometimes undocumented. It was recommended that the Town include a policy to prioritize enforcement of substandard government and nonprofit run housing units.

To address the concerns and feedback received, the Town has included the following programs:

- H-4 Encouraging Housing in Mixed-Use Projects and on Mixed-Use Zoned Sites (*Promotes more diverse housing stock*)
- H-7 Promote Accessory Dwelling Units (*Promotes more diverse housing stock*)
- H-8 Innovative Housing Options (*Promotes more diverse housing stock*)
- H-9 Assistance to Affordable Housing and Special Needs Housing Developers (*Promotes more diverse housing stock*)
- H-10 Pursue Funding for Homebuyer Assistance (*Promote homeownership opportunities*)
- H-15 Pro-housing Designation (*Provide additional affordable housing options*)
- H-22 Preservation of Assisted At-Risk (*Rental unit preservation*)
- H-23 Short Term Rental Ordinance (*Rental unit preservation*)
- H-39 Affirmatively Furthering Fair Housing (*Build a diverse network of builders and developers*)

## **Planning Commission and Town Council Study Session**

On November 9, 2021, the Planning Commission and Town Council held a joint study session on the 2023-2031 Housing Element update and 2022 Safety Element update. Staff presented an overview of the Housing Element update process, the required contents of each element, and new state laws. The discussion included accessory dwelling units (ADUs), current projects counted towards the Regional Housing Needs Assessment (RHNA) allocation, available funding to further incentivize the development of ADUs, assisted living facilities as units eligible for RHNA, dissemination of information regarding ADU incentives to the public, and the expansion of locations of low-income housing projects. The Commission and Council expressed interest in further incentivizing the development ADUs and looking into available funding to assist community members interested in building an ADU.

## **Community Workshop**

On October 14, 2021, a community workshop was held to introduce the 2023-2031 Housing Element. The community workshop was a virtual event, during which staff presented an overview of the Housing Element update process and the required contents of the Housing Element. Staff also discussed potential housing programs, reviewed new State housing laws, and solicited feedback from community members on these strategies and housing needs in Windsor. At the end of the presentation, a live poll was conducted to gather participant feedback on the types of housing they would like to see developed, barriers to developing housing, needs for housing rehabilitation, and housing objectives. More than half of the participants lived in Windsor, in single-family homes, and found their home was not in need of rehabilitation. About half of the participants wanted to see ADU, townhouse, mixed-density projects, and mixed-use housing built in Windsor. The cost of construction was the primary barrier to providing housing according to participants, followed by a lack of adequate infrastructure and community opposition. Overall, the participants would like to see more opportunities for homeownership for all income levels.

## **Noticing of the Draft Housing Element**

During the preparation of this Housing Element update, public input was actively encouraged in a variety of ways. The element was posted to the Town's website, and a hard copy was available for review at the Community Development Department counter.

Per Government Code Section 65585, the Draft Housing Element was made available for public comment for 30 days, from August 24, 2022 through September 22, 2022. Public comment was received, and an additional 10 business days was allowed to consider and incorporate public comments into the draft revision before submitting to the California Department of Housing and Community Development (HCD) on November 2, 2022. The draft was made available on the Town's website and was noticed to residents through the same methods as the Planning Commission and Town Council meetings. Additional direct noticing was sent to local housing advocate groups, and individuals and organizations that have previously requested notices related to the Housing Element.



### 3. Housing Goals, Policies, and Programs

The Town of Windsor places a high value on ensuring that all residents have access to adequate housing. A multi-pronged strategy to address housing availability and affordability is more important now than ever due to the ongoing housing crisis in California. This element addresses housing demand, identifies sites for residential development, and evaluates methods to provide housing for all income levels and a diverse population through targeted policies and programs. The complete Housing Element is a stand-alone document and contains a detailed background report.

#### Goals and Policies

##### Goal H-1: New Housing Development

**Provide adequate housing sites and encourage the availability of housing types for all economic segments of the community.**

##### Policies

- H-1.1 Maintain Sufficient Land for Housing Needs.** The Town shall ensure that sufficient land is available to accommodate Windsor's share of regional housing needs, including land needed to accommodate extremely low-, very low-, low-, and moderate-income housing.
- H-1.2 Encourage a Range of Housing Types.** The Town shall encourage development of a range of housing types affordable to various income groups, including single-family and multifamily dwellings, "move-up" housing, senior housing, secondary and other smaller units, and special-needs housing.
- H-1.3 Facilitate Affordable Housing Construction.** The Town shall facilitate the construction of units affordable to extremely low-, very low-, low- and moderate-income households, including potential development of the Bluebird Center on Old Redwood Highway for affordable housing per Town Council direction.
- H-1.4 Support Workforce Housing.** The Town shall strive to ensure new housing is provided to meet the needs of the local workforce that work and serve the community (e.g., teachers, police officers, fire fighters, nurses and hospital workers, retail, and service workers).
- H-1.5 No Net Loss of Housing Capacity.** Consistent with "no-net-loss" density provisions contained in Government Code Section 65863, the Town shall consider the potential impact on the Town's ability to meet its share of the regional housing need when reviewing proposals to downzone residential properties, reclassify residentially designated property to other uses, or develop a residential site with fewer units than what is assumed for the site in the Housing Element sites inventory.
- H-1.6 Inclusionary Housing Requirements.** The Town shall continue to require the provision of very low-, low-, and moderate-income housing within residential development projects that



are subject to the Inclusionary Housing Ordinance and continue to provide flexibility to allow developers to satisfy inclusionary housing requirements through methods that may include payment of an in-lieu fee, land donation, or off-site construction.

- H-1.7 Inclusionary Housing Standards.** The Town shall continue to require inclusionary housing units to be dispersed throughout the development, constructed simultaneous with market-rate housing, and designed to be similar to market-rate units to achieve a balance of housing in neighborhoods and minimize opposition to affordable housing.
- H-1.8 Density Bonus.** The Town shall continue to implement its Housing Density Bonus Ordinance consistent with State law.
- H-1.9 Accessory Dwelling Units (ADUs).** The Town shall continue to permit accessory dwelling units on residential lots and encourage the development of accessory dwelling units.
- H-1.10 Manufactured Housing.** The Town shall continue to permit manufactured housing in residentially zoned districts.
- H-1.11 Funding for Affordable Housing.** The Town shall explore new and innovative approaches to funding affordable housing.
- H-1.12 Partnerships for Affordable Housing.** The Town shall continue to allocate staff resources to pursuing partnerships that result in the development of affordable housing.
- H-1.13 Community Land Trust Model.** The Town shall support the Community Land Trust model of providing affordable homeownership for the local workforce.

## Goal H-2: Assistance to Households

**Increase rental and homeownership opportunities for lower- and moderate-income households through direct housing assistance.**

### Policies

- H-2.1 Rental and Down-Payment Assistance.** The Town shall pursue partnerships and programs to assist extremely low-, very low-, low-, and moderate-income households in renting or purchasing a home in Windsor.

## Goal H-3: Maintenance and Improvement of Housing Stock

**Maintain and improve the existing housing stock.**

### Policies

- H-3.1 Financial Assistance for Rehabilitation.** The Town shall encourage property owners to maintain and rehabilitate housing units by marketing and offering grants, loans, and other funds for this purpose.

## **Goal H-4: Addressing Governmental Constraints**

**Minimize governmental constraints on residential development.**

### **Policies**

- H-4.1 Housing Development Standards.** The Town shall maintain municipal land use controls and development standards that allow for financially feasible residential development.
- H-4.2 Entitlement Process.** The Town shall maintain entitlement procedures that provide the Town sufficient oversight of the development and design process while offering residential developers a fair, timely, consistent, and predictable process.
- H-4.3 Infrastructure.** The Town shall ensure adequate infrastructure and public services are provided to serve existing and planned residential development.
- H-4.4 Growth Control Ordinance.** The Town shall ensure that the Town's Growth Control Ordinance does not negatively impact the production of housing affordable to lower-income households.
- H-4.5 Fee Deferrals.** The Town shall continue the policy of deferring payment of fees until housing units are sold, ready for occupancy, or long-term financing is in place, as a means of assisting affordable housing projects.
- H-4.6 Small Units.** The Town shall continue to allow pairs of studios and 1-bedroom apartments of 500 square feet or less to be counted as one unit for purposes of calculating densities and fees.

## **Goal H-5: Provision of Special Housing Needs**

**Provide a range of housing opportunities for Windsor residents with special needs, including senior, people with disabilities, single-parent households, large households, farmworkers, extremely low-income residents, and persons experiencing homelessness.**

### **Policies**

- H-5.1 Housing for Special Needs.** The Town shall facilitate and encourage the construction of a variety of housing types to provide alternatives to single-family detached housing and to address special housing needs.
- H-5.2 Senior Housing.** The Town shall encourage the development, rehabilitation, and preservation of senior housing, particularly in areas that are accessible to public transit, commercial services, and health and community facilities.
- H-5.3 Locations for Emergency Shelters, Supportive and Transitional Housing.** The Town shall ensure that locations are available to accommodate any future need for emergency shelters, supportive housing, or transitional housing.
- H-5.4 Zoning for Emergency Shelters.** The Town shall continue to allow for emergency shelters as a permitted use in the CC (Community Commercial) District.

- H-5.5 Accessible Housing Near SMART Station.** The Town shall require projects that contain 20 or more dwelling units and are located within a half-mile of the Windsor SMART Station to design and build 10 percent of the units to be habitable by persons with disabilities.
- H-5.6 Farmworker Housing.** The Town shall continue to ensure that local zoning, development standards, and permitting processes comply with Health and Safety Code Sections 17021.5 and 17021.6.
- H-5.7 Density Bonus and Incentives for Child Care Centers.** To help address the needs of single-parent households, the Town shall continue to provide an additional density bonus or other incentive for residential projects that include a child day care center.
- H-5.8 Reasonable Accommodation.** The Town shall continue to provide individuals with disabilities reasonable accommodation through flexibility in the application of land use and zoning regulations when necessary to eliminate barriers to housing opportunities.
- H-5.9 Diversity of Unit Sizes.** The Town, in its discussions with developers producing affordable housing units under the Inclusionary Housing Program or development agreements, shall encourage the provision of a diversity of unit sizes.

**Goal H-6: Equal Housing Opportunities**

**Ensure equal housing opportunities for all Windsor residents regardless of race, color, religion, sex, sexual orientation, marital status, national origin, ancestry, familial status, disability, or source of income.**

**Policies**

- H-6.1 Discourage Housing Discrimination.** The Town shall discourage discriminatory housing practices.
- H-6.2 Fair Housing Information.** The Town shall provide guidance to the public about fair housing practices.

**Goal H-7: Opportunities for Water and Energy Conservation**

**Promote water and energy conservation in residential development and reduce greenhouse gas emissions.**

**Policies**

- H-7.1 Energy Efficiency.** The Town shall ensure that all new residential development meets or exceeds the standards in Title 24, Part 6 of the California Code of Regulations (Energy Efficiency Standards for Residential and Nonresidential Buildings) and the Town's Green Building Ordinance and encourage the retrofitting of existing development to improve energy and conservation.
- H-7.2 VMT Reduction.** The Town shall establish a development pattern that helps reduce vehicle miles traveled (VMT) and promotes transit ridership, and pedestrian and bicycle access.

**H-7.3 Retrofits for Energy- and Water-Efficiency.** The Town shall encourage homeowners and property owners of existing residential buildings to incorporate energy and water-efficient features and renewable energy facilities in structures.

**H-7.4 Infill Properties.** Wherever appropriate, the Town shall grant flexibility during the Design Review process to allow development on infill parcels where adopted development standards would preclude development feasibility.

**H-7.5 Encourage Housing Near SMART Station.** The Town shall encourage residential development in proximity to the SMART Station, consistent with the Windsor Station/Downtown Specific Plan, to reduce vehicle miles traveled and promote transit ridership.

## Programs

### GOAL 1: NEW HOUSING DEVELOPMENT

#### H-1: Adequate Sites

The Town will monitor the Sites Inventory annually, and as projects are processed through the Community Development Department, to ensure sufficient capacity is maintained to accommodate the Town's remaining RHNA numbers. Should the Town fall into a no-net-loss situation, within 180 days, the Town will identify a replacement site to ensure the remaining RHNA is being met.

Responsible Department: Community Development Department

Funding: General Fund

Schedule: Annually monitor and as projects are processed

#### H-2: Use of Sites from Previous Cycles

Pursuant to Government Code Section 65583.2(c), any non-vacant sites identified in the prior fifth Cycle or vacant sites identified two or more consecutive planning periods, shall be provided by-right development when at least 20 percent of the units in the proposed development are affordable to lower-income households. This requirement applies to site 7 in Table 6.5 and sites 12-16, and 19-23 in Table 6.5.

Responsible Department: Community Development Department

Funding: General Fund

Schedule: Upon adoption of the Housing Element.

**H-3: Lot Consolidation and Small Site Development.**

The Town shall help facilitate consolidation of small lots to allow development to utilize the land more efficiently, achieve economies of scale, and offer opportunity for improved site design and amenities. The Town encourages the consolidation of small lots to facilitate the development of mixed-use and multifamily developments, particularly for affordable housing by:

- Maintaining an inventory of sites on the Town's website.
- Assisting developers in identification of parcels with lot consolidation potential.
- Continuing to utilize a ministerial process for lot consolidation unless other discretionary reviews are required as part of the project.

Responsible Department: Community Development Department

Funding: General Fund

Schedule: By the end of 2024, consider appropriate lot consolidation incentives to facilitate mixed use development. Promote the program through dissemination of brochures at public counters and providing information on the Town's website.

**H-4: Encouraging Housing in Mixed-Use Projects and on Mixed-Use Zoned Sites.**

The Town shall incentivize development of affordable residential units in mixed-use projects. The program shall create incentives for residential and mixed-use infill development, including but not limited to:

- Priority project processing
- Deferral of development impact or permit fees for projects that include units affordable to lower income households, on a case-by-case basis
- Flexibility in development standards such as parking, setbacks, and landscaping requirements, where feasible
- Density and intensity bonuses
- Support for infrastructure upgrades

The Town will also either remove the non-residential requirements for projects that include affordable units in mixed use zones or expand the non-residential definition for projects that include units affordable to lower income households to include uses such as: community rooms, leasing office, childcare, and similar to meet the non-residential part of the mixed-use requirement. The Town will also remove the second-floor residential requirement and will allow residential on the first floor if a project includes affordable units.

Additionally, the Town will monitor the development on mixed use sites and modify incentives as needed to ensure housing targets are met.

Responsible Department: Planning Division

Funding Source: General Fund

Schedule: Reach out to developers to obtain feedback by January 2024; Develop incentives by October 2024; Review annually and amend as needed. Expand the non-residential definition to meet the mixed-use requirement as affordable projects are proposed; remove the second story residential requirement by January 2024; monitor development on mixed use properties annually, and expand and modify incentives as needed

Quantified Objective: 150 very low-income units and 150 low-income units to improve access to high-resource areas for lower-income households and increase housing mobility opportunities.

## **H-5: Inclusionary Housing Ordinance**

The Town shall continue to implement the Inclusionary Housing Ordinance and require new residential developments of 10 or more units to set aside either:

- a. 10 percent of units for moderate-income households;
- b. 7.5 percent of units for low-income households; or
- c. 5 percent of units for very low-income households.

The Town shall continue to allow developers to satisfy their inclusionary housing requirement through various options, which may include, land donation, off-site construction, payment of an in-lieu fee. The Town shall investigate the feasibility of conducting a nexus study to determine an appropriate in-lieu fee, and based on the findings of the study, the Town may adopt an updated in-lieu fee or eliminate the in-lieu fee option. The Town shall establish a dedicated fund for the inclusionary housing in-lieu fee and a program for distributing the funds for the development of affordable housing.

The Town shall facilitate partnerships between developers of market-rate units and affordable housing developers to assist developers in meeting inclusionary requirements, including partnerships with nonprofit and for-profit developers of affordable rental housing and organizations employing the Community Land Trust model (e.g., Housing Land Trust of Sonoma County).

Responsible Department: Community Development Department

Funding: General Fund

Schedule: Ongoing as projects are submitted to the Town.

Quantified Objective: 100 lower-income units; encourage 10 units in areas of concentrated overpayment.

**H-6: Annual Growth Control Report / No Net Loss Capacity**

The Town shall monitor the supply of residential land through its Annual Growth Control Report to ensure sufficient developable land is planned and zoned for single-family and multifamily residential development to accommodate projected housing needs for the RHNA planning period through January 31, 2031. If, at any time, the supply of sites zoned for multifamily housing falls below the quantity of land required to accommodate the Town's remaining need for higher density multifamily housing, the Town shall identify and rezone a replacement site within 180 days to ensure the remaining RHNA is being met.

Additionally, as part of the Annual Growth Control Report, the Town shall evaluate the capacity of the Town's infrastructure and service systems (i.e., streets, drainage, water, recycled water, parks, public safety, schools) and outline strategies to expand these systems to serve new development.

Responsible Department: Planning Division

Funding: General Fund

Schedule: Review and revise the Growth Control Ordinance as needed, present to Council for review by June 2023; Annually prepare the Annual Growth Control Report; Monitor if zoning changes are proposed and/or as development is proposed on multifamily housing sites on an ongoing basis.

Quantified Objective: Accommodate development of 607 lower-income units, 108 moderate-income units, and 279 above moderate-income units.

**H-7: Promote Accessory Dwelling Units**

The Town will encourage the construction of ADUs through the following actions, which are aimed at providing an increased supply of affordable units throughout the Town, thereby increasing access to high resource, established neighborhoods to help reduce displacement risk for low-income households:

- Participate in the Napa Sonoma ADU to offer residents pre-reviewed plans and consider pre-reviewing additional ADU plans for use in Windsor.
- Review development applications and provide design options on the ability to include ADUs and to design units to be able to accommodate ADUs and JADUs.
- Encourage developers to design floor plans for all new market rate residential units to accommodate future conversions to ADUs/JADUs.
- For residential projects in the lower 50 percent of the allowable density range, require developers to demonstrate that at least 50 percent of the units can accommodate ADUs or JADUs.
- Implement a public information and proactive outreach campaign via the Town's website and *The Insider* newsletter to inform property owners of the standards for ADU development, permitting procedures, construction resources, and the importance of ADUs to Windsor, including ADUs affordable to lower-income households.

- Provide information to encourage residents to apply for ADUs, particularly where their homes already include space that is configured for a conforming ADU (e.g., carriage houses, au pair quarters, second kitchens on floors with separate entrances).
- Produce a flyer regarding ADUs and make it available at the Community Development Department counter and to project applicants for all discretionary land use applications; at least annually, publish informational materials through a combination of media, including the Town's website and direct mailings.
- Distribute materials on the benefits of ADUs in areas of high opportunity and limited rental opportunities to increase mobility for low-income households.
- Identify incentives for construction of ADUs with new development, which may include deferring collection of impact fees for the square footage associated with the ADU until issuance of the certificate of occupancy.
- Explore an affordable ADU incentive program to encourage property owners to deed restrict ADUs as affordable rental housing for lower- or moderate-income households; establish long-term affordability requirements by providing funding assistance for deed restricted units and a monitoring program to ensure long-term affordability is maintained.
- Develop and implement a monitoring program that will track ADU approvals and affordability. The Town will use this monitoring program to track progress in ADU development and adjust or expand the focus of its education and outreach efforts through the 2023-2031 planning period.

Responsible Department: Planning Division, Town Manager, Town Council

Funding: General Fund

Schedule: Make ADU materials available by June 2023; Implement proactive outreach campaign by December 2024; evaluate effectiveness of ADU approvals and affordability by December 2025; Identify additional site capacity, if needed, by 2026.

Quantified Objective: 25 ADUs to improve housing mobility and improve proximity to services and employment opportunities for lower- and moderate-income households (15 ADUs are assumed to address the displacement risk).

## **H-8: Innovative Housing Options.**

Explore innovative and alternative housing options that provide greater flexibility and affordability in the housing stock. This may include consideration for further reduction in regulatory barriers for tiny houses, microhomes, dwelling groups, cottage homes, small lot subdivisions, and other alternative housing types, as well as exploration of a variety of densities and housing types in all zoning districts. The Town will also consider cooperative housing development where childcare and other needs could be shared.

The Town will use the findings of this program to target development of a variety of housing types in areas of concentrated overpayment to reduce displacement risk, promote inclusion and support



integration of housing types based on income, and facilitate mobility opportunities in high resource areas and areas of high median income.

Responsible Department: Planning Division

Funding Source: General Fund

Schedule: Explore innovative and alternative housing options to help further housing production by December 2025; Amend the zoning ordinance as needed.

Quantified Objective: 200 lower-income units to improve housing mobility and reduce displacement risk.

## **GOAL 2: ASSISTANCE TO HOUSEHOLDS**

### **H-9: Assistance to Affordable Housing and Special Needs Housing Developers**

The Town will work with housing developers—creating partnerships, providing incentives, and pursuing funding opportunities—to expand opportunities for affordable lower-income housing for special-needs groups, including persons with physical and developmental disabilities, female-headed households, large families, extremely low-income households, and persons experiencing homelessness.

- Support affordable housing development for special-needs groups throughout the Town to reduce the displacement risk for these residents from their existing homes and communities, including in areas that are predominantly single-family residential. The target populations include seniors; persons with disabilities, including developmental disabilities; female-headed households; and homeless persons.
- Promote the use of the density bonus ordinance, application process streamlining, and fee deferrals to encourage affordable housing, with an emphasis on encouraging affordable housing in high-resource areas and areas with currently limited rental opportunities.
- Facilitate the approval process for land divisions, lot line adjustments, lot consolidation, and/or specific plans or master plans resulting in parcel sizes that enable affordable housing development; process fee deferrals related to the subdivision for projects affordable to lower-income households.
- Give priority to permit processing for projects providing affordable housing for special-needs groups.
- Support the development of larger housing units to meet the needs of large households (5 or more persons).
- Work with public or private sponsors to identify candidate sites for new construction of housing for special needs and take all actions necessary to expedite processing of such projects.
- Encourage residential development near parks, open space, transit routes, civic uses, social services, and other health resources.

- Partner with nonprofit and for-profit affordable housing developers to support their financing applications for state and federal grant programs, tax-exempt bonds, and other programs that become available.
- Pursue Federal, State, and private funding for low- and moderate-income housing by applying for state and federal monies for direct support of lower-income housing construction and rehabilitation, specifically for development of housing affordable to extremely low-income households.
- Pursue partnerships with the North Bay Regional Center to identify funding opportunities and promote housing for persons with disabilities.

Financial support may come in the form of inclusionary housing in-lieu fees; Community Development Block Grant (CDBG) funds; Mental Health Services Act (MHSA) funding; and other regional, State, and federal sources that the Town shall continue to pursue in partnership with local developers.

Responsible Department: Town Manager, Planning Division

Funding: General Fund; Inclusionary Housing In-Lieu Fees; Regional, State, and Local Funds, including Low Income Housing Tax Credits, CHFA multifamily housing assistance programs, HCD Multifamily Housing Loans, CDBG funds, HOME funds, and other available financing.

Schedule: Ongoing, as projects are processed by the Town; Annually apply for funding and annually engage with the North Bay Regional Center.

Quantified Objective: 50 lower-income units to reduce displacement risk.

## **H-10: Pursue Funding for Homebuyer Assistance**

The Town shall pursue funding from State agencies for homebuyer assistance, particularly in partnership with the sponsors of affordable housing projects. In order to reduce displacement risk of prospective first-time homebuyers being priced out of the community, the Town will promote the availability of this program in areas with concentrations of renters, particularly low-income renters, and in racially concentrated areas, specifically in areas with concentrated Black and African American residents.

Responsible Department: Planning Division

Funding: General Fund

Schedule: Develop informational materials to distribute and post on the Town's website by December 2023; Annually apply for funding and as NOFAs are released.

Quantified Objective: 50 lower-income units to reduce displacement risk and assist in housing mobility for eligible households.

## **H-11: Mortgage Credit Certification Program**

The Town shall continue to participate in the Mortgage Credit Certificate (MCC) Program, administered by the County of Sonoma and as part of a Joint Powers Agreement, to provide assistance to first-time

lower- and moderate-income homebuyers. The Town shall continue to publicize the program through the distribution of brochures and information on the Town website.

Responsible Department: Planning Division, Sonoma County Community Development Commission

Funding: General Fund, MCC Program (Sonoma County)

Schedule: Develop informational materials to distribute and post on the Town's website by December 2023; Annually apply for funding and as NOFAs are released.

Quantified Objective: Connect 10 eligible residents with assistance through the MCC Program to reduce displacement and assist in housing mobility for eligible households.

### **H-12: Housing Choice (Section 8) Rental Housing Subsidies**

The Town shall continue agreements with the Sonoma County Housing Authority to make Section 8 rental housing subsidies available to qualified Windsor residents whenever available. To reduce the concentration of voucher holders, promote mixed-income neighborhoods, and improve mobility between neighborhoods the Town shall encourage property managers in high resource areas with a low percentage of vouchers to encourage them to market their units to voucher holders.

Responsible Department: Town Manager, Sonoma County Housing Authority

Funding: General Fund

Schedule: Ongoing, develop materials on the benefits of having Housing Choice Voucher tenants by December 2023 and distribute to property managers and landlords annually.

Quantified Objective: Maintain 120 Housing Choice Voucher recipients and increase the number of units available to Housing Choice Voucher holders by at least 10 to facilitate housing mobility opportunities.

### **H-13: Housing Local Community Land Trust Program**

The Town shall investigate development of a Community Land Trust program for Windsor to determine its feasibility and affordable housing production possibilities. Continue to support the Housing Land Trust of Sonoma County (HLTSC) in its efforts to work with developers and non-profit organizations to further homeownership opportunities

Responsible Department: Community Development Department

Funding: General Fund

Schedule: Consider the development of a Local Community Land Trust program by July 2025; Participate in the HLTSC on an ongoing basis.

Quantified Objective: 100 lower-income units; encourage 10 units in areas of concentrated overpayment.

## **H-14: Housing Webpage**

The Town shall create and maintain a housing webpage to publicize available programs, meetings, sites available for development, and other housing-related resources.

Responsible Department: Planning Division

Funding: General Fund

Schedule: Develop a housing website by December 2024

## **H-15: Pro-housing Designation**

The Town shall strive to receive and maintain through the sunset date of January 1, 2025, the State's Pro-housing Designation by demonstrating a sufficient number of policies that significantly contribute to accelerating housing production. Jurisdictions that receive a Pro-housing Designation will receive incentives in the form of additional points or other preferences in the scoring of competitive State funding grant programs in the areas of housing, transportation, infrastructure, and land use.

Responsible Department: Town Manager, Planning Division, Sonoma County Housing Authority

Funding: General Fund

Schedule: Initiate application in 2023 and maintain designation through sunset date of January 1, 2025.

## **QUANTIFIED OBJECTIVE: 40 LOWER-INCOME UNITS TO REDUCE DISPLACEMENT RISK AND ASSIST IN HOUSING MOBILITY FOR ELIGIBLE HOUSEHOLDS**

### **GOAL 3: MAINTENANCE AND IMPROVEMENT OF HOUSING STOCK**

## **H-16: CDBG Housing and Mobile Home Rehabilitation Program**

The Town shall continue to encourage residents to participate in the Sonoma County Community Development Commission Housing Rehabilitation Program funded by Community Development Block Grant (CDBG) funding. The Town shall publicize the availability of funding for rehabilitation via the Town website and encourage residents to consider applying for funds through code enforcement cases.

Responsible Department: Town Manager, Planning Division, Sonoma County Housing Authority

Funding: General Fund

Schedule: Ongoing; Annually update the Town's website.

Quantified Objective: 40 lower-income units to reduce displacement risk and assist in housing mobility for eligible households.

**H-17: Additional State, Federal, and Other Funds for Rehabilitation**

The Town shall continue to apply, on an annual basis, for CDBG funds from the Sonoma County Community Development Commission in partnership with sponsors of affordable housing projects in Windsor and shall continue to seek funds from State and federal sources to augment local funds for housing rehabilitation. This effort may include partnerships with affordable housing developers to access funds. In addition, the Town shall secure mortgage revenue bonds through the California Housing Finance Agency at the request of developers.

Responsible Department: Town Manager, Planning Division

Funding: CDBG, Mortgage Revenue Bonds, and other State and Federal funds

Schedule: Annually apply; Annually reach out to developers to promote available funding.

Quantified Objective: 40 lower-income units to reduce displacement risk and assist in housing mobility for eligible households.

**H-18: Code Enforcement.**

The Town's Code Enforcement staff is responsible for ensuring compliance with building and property maintenance codes. Code Enforcement handles complaints on a reactive basis and deals with a variety of issues, including property maintenance, abandoned vehicles, housing conditions, and health and safety concerns. The Building Inspector, in the Building Division, is responsible for proactively identifying and requiring the correction of code compliance and safety issues as development is occurring. The Town will continue to use Code Enforcement and Building staff to ensure compliance with building and property maintenance codes. The Town will prioritize enforcement of substandard state and federally funded affordable housing units.

Responsible Department: Building Division

Funding: General Fund

Schedule: Conduct code enforcement on an ongoing basis to reduce displacement risk.

Quantified Objective: Conservation of 10 housing units to prevent displacement.

**H-19: Replacement Housing.**

To facilitate place-based revitalization for households at risk of displacement due to new development, the Town will require replacement housing units subject to the requirements of Government Code, section 65915, subdivision (c)(3), on sites identified in the site inventory when any new development (residential, mixed-use, or nonresidential) occurs on a site that has been occupied by or restricted for the use of lower-income households at any time during the previous five years. This requirement applies to nonvacant sites and vacant sites with previous residential uses that have been vacated or demolished.

Responsible Department: Community Development Department

Funding: General Fund

Schedule: The replacement requirement will be implemented immediately and applied as applications on identified sites are received and processed.

Quantified Objective: Replace any of the units identified in the sites inventory if a) they are planned to be demolished for purposes of building new housing, and b) they are determined to be occupied by low-income households; Provide assistance to prevent displacement of lower-income households due to loss of affordable units.

## **H-20: Mobile Home Park Rent Stabilization**

The Town shall continue to provide for the administration and enforcement of the Town's Mobile Home Park Rent Stabilization Ordinance.

Responsible Department: Town Manager

Funding: General Fund

Schedule: Ongoing

Quantified Objective: 20 lower income units to reduce displacement risk.

## **H-21: Monitoring of Rental Unit Conversion and Affordable Unit Supply**

The Town shall monitor local trends in rental unit conversion and examine the feasibility of a condominium conversion ordinance to preserve the supply of rental units. This monitoring shall occur as part of the subdivision mapping process, which would alert the Town to a proposed condominium conversion. As part of this program, the Town shall also continue to monitor its supply of affordable units, associated affordability expiration dates, and local sales prices for homes. Monitoring shall occur in tandem with the Town's Annual Housing Report, which examines the physical condition and affordability terms of local affordable housing projects.

Responsible Department: Community Development Department

Funding: General Fund

Schedule: Ongoing

Quantified Objective: 25 lower-income units to reduce displacement risk.

## **H-22: Preservation of Assisted Housing Stock**

As of April 2022, the Town does not have any publicly assisted affordable projects at risk of converting to market rate in the next 10 years. The Town shall maintain and update the affordable housing database as a mechanism to monitor and identify units at risk of losing their affordability subsidies or requirements. For complexes at risk of converting to market rate, the Town shall:

- Contact property owners of units at risk of converting to market-rate housing within one year of affordability expiration to discuss the Town's desire to preserve complexes as affordable housing.

- Coordinate with owners of expiring subsidies to ensure the required notices to tenants are sent out at 3 years, 12 months, and 6 months.
- Reach out to agencies interested in purchasing and/or managing at-risk units.
- Work with tenants to provide education regarding tenant rights and conversion procedures pursuant to California law.

Responsible Department: Community Development Department

Funding: General Fund

Schedule: Annually monitor units at risk of converting; Coordinate noticing as required by California law.

Quantified Objective: Preserve 60 lower-income units as funding expires to reduce displacement risk.

### **H-23: Short-Term Rental Ordinance**

The Town will adopt a short-term rental ordinance and monitor the impacts of short-term rentals (STR) on long-term housing options. The short-term rental ordinance should consider prioritizing STRs owned by local residents as a primary or secondary residence, with lower priority given to STRs owned by entities outside of Windsor. Because a housing unit operating solely as an STR represents a loss to the Town's permanent housing inventory, the STR ordinance should include a cap to the number of days-per-year in which an existing unit may be rented out (for terms of less than 30 days) and/or a cap on the number of units in a new housing development that can be granted business licenses/to operate as STRs.

Responsible Department: Planning Division

Funding: General Fund

Schedule: Create the STR ordinance by December 2022; annually review and revise as needed

Quantified Objective: Preserve 25 lower income rental units to reduce displacement risk.

## **GOAL 5: ADDRESSING GOVERNMENTAL CONSTRAINTS**

### **H-24: Shiloh Road Village Vision Plan Update.**

The Town shall sunset the Shiloh Road Village Vision Plan and amend the General Plan to augment the Shiloh Road East Community Place policies to encourage parcel consolidation, ensure adequate neighborhood circulation, and provide guidelines for high quality design.

Responsible Department: Community Development Department

Funding: General Fund

Schedule: Sunset the Shiloh Road Village Vision Plan and amend the General Plan Shiloh Road East Community Place policies with adoption of this Housing Element.

## **H-25: Parking Requirements**

The Town shall review and revise its parking requirements, particularly for multifamily, affordable, homeless, and farmworker housing, to examine the feasibility of requiring fewer parking spaces per unit, thereby lowering development costs and supporting financial feasibility. This review will result in a series of recommendations for adjusting the Town's parking standards, as appropriate.

Responsible Department: Community Development Department

Funding: General Fund

Schedule: Review and revise parking requirements by December 2022; review annually thereafter.

## **H-26: Employee/Farmworker Housing**

Amend the Zoning Ordinance to treat employee/farmworker housing that serves six or fewer persons as a single-family structure and permit it in the same manner as other single-family structures of the same type in the same zone and across all zones that allow single-family residential uses. The amendment will also treat employee/farmworker housing consisting of no more than 12 units or 36 beds as an agricultural use and permit it in the same manner as other agricultural uses in the same zone, in compliance with the California Employee Housing Act (Health and Safety Code Sections 17021.5 and 17021.6).

Responsible Department: Planning Division

Funding: General Fund

Schedule: Amend the Zoning Ordinance by December 2022.

## **H-27: Low-Barrier Navigation Centers**

Review the Zoning Ordinance and revise as necessary to allow low-barrier navigation centers for the homeless by right in mixed-use zones and nonresidential zones permitting multifamily uses, per Government Code Section 65662.

Responsible Department: Community Development Department

Funding: General Fund

Schedule: Amend the Zoning Ordinance by December 2022.



**H-28: Transitional and Supportive Housing**

Amend the Zoning Ordinance to ensure that transitional and supportive housing types are defined and permitted as residential uses and are only subject to restrictions that apply to other residential dwellings of the same type in the same zone, per Government Code Section 65583(a)(5). Allow for the approval of 100 percent affordable developments, consistent with Government Code Section 65583(c)(3).

The Town will coordinate with service providers annually to identify opportunities for the Town to support funding applications that will enable the development of additional accessible housing that is affordable to lower-income households and reduce the risk of displacement.

Responsible Department: Community Development Department

Funding: General Fund

Schedule: Amend the Zoning Ordinance by Spring 2023; Coordinate annually with service providers.

**H-29: Residential Care Facilities**

Amend provisions in the Zoning Ordinance to permit residential care facilities for seven or more persons only subject to the restrictions that apply to residential uses in the same zone. The Town will encourage developers to site residential care facilities near high-resource areas, to improve access to services for this population, and in a range of neighborhoods in the town, to reduce displacement risk for these residents from their current community by increasing the supply of suitable housing options in the town. Additionally, add the definition of "family" in the Zoning Ordinance to not limit family by size or relation such that it does not impede the ability of persons with disabilities to locate housing.

Responsible Department: Community Development Department

Funding: General Fund

Schedule: Amend the Zoning Ordinance by December 2022.

Quantified Objective: 6 residential care facility units in close proximity to services and other resources in high opportunity areas.

**H-30: Reasonable Accommodations**

Continue to implement state requirements (Sections 4450 to 4460 of the California Government Code and Title 24 of the California Code of Regulations) to include accessibility in housing and public facilities for persons with disabilities:

- Encourage housing developers to include mobility-impaired accessibility in their project designs to increase housing mobility opportunities for seniors and persons with disabilities.
- Review regulations and procedures for Town-funded or -operated housing programs to ensure that they do not exclude participation by persons with disabilities.

- Include accessibility considerations in the preparation of the Town's capital improvement plan and the allocation of funding for capital improvements in support of housing and residential neighborhoods for persons with disabilities and persons with developmental disabilities.
- Continue to provide exceptions in zoning and land use for housing for persons with disabilities and persons with development disabilities. This procedure is a ministerial process, with minimal or no processing fee, subject to approval by the Community Development Director.
- The Town will also review and revise findings for approving reasonable accommodation requests—specifically, potential impacts on surrounding uses, physical attributes of the property and structures, and other reasonable accommodations that may provide an equivalent level of benefit—to ensure they do not pose any barriers to housing for persons with disabilities.

Responsible Department: Community Development Department

Funding: General Fund

Schedule: Ongoing, as applications are processed by the town; Review and revise regulation approval findings as needed by December 2022.

Quantified Objective: Assist 5 residents with reasonable accommodation requests to reduce displacement risk; Encourage 5 accessible units to improve housing mobility.

### **H-31: Objective Design Standard.**

Implement the Town's objective design standards, which provide for streamlined and ministerial review that will improve certainty for residential development.

Responsible Department: Planning Division

Funding Source: General Fund

Schedule: Ongoing, revise as needed.

Quantified Objective: 100 units over the planning period; of these, 75 units in high opportunity areas to promote access to resources and mobility for target households.

### **H-32: Multifamily Provisions in Mixed Use Zones**

The Town will clarify the intent of footnote four in the Zoning Ordinance for Boulevard Commercial (BC) and Town Center Commercial (TC) Zoning Districts to ensure that the current language is reflective of how the Zoning Ordinance is implemented. The amendment will allow for residential units on all floors with a provision for ADA compliance and adaptable units allowed on the ground floor.

Responsible Department: Planning Division

Funding Source: General Fund

Schedule: Amend the Zoning Ordinance by May 2023.

**GOAL 6: PROVISION OF SPECIAL HOUSING NEEDS****H-33: Transitional Housing, Supportive Housing, and Residential Care Homes**

The Town shall support developers of transitional and supportive housing facilities through applications for State and federal funding, and direct financial assistance, as necessary and appropriate. Through these efforts, the Town shall strive to create permanent supportive housing for its share of Sonoma County's homeless and disabled population, per the County's 10-Year Homeless Action Plan, as well as for residents with developmental disabilities.

Responsible Department: Planning Division

Funding: General Fund

Schedule: Annually apply for funding and as NOFAs are released; Annually reach out to developers to inform them of available funding.

Objective: Provide transitional and/or supportive housing units for 25 households in high-resource areas to reduce displacement risk.

**H-34: Farmworker Housing**

The Town shall cooperate with housing developers to secure additional funding for farmworker projects from sources administered by the California Department of Housing and Community Development, including the Farmworker Housing Grant Program, the State Office of Migrant Services, and the Federal Farmers Home Administration.

Responsible Department: Planning Division

Funding: General Fund

Schedule: Annually apply for funding and as NOFAs are released; Annually reach out to developers to inform them of available funding.

Objective: 10 units to reduce displacement risk.

**H-35: Homeless Services**

The Town shall provide financial support for area homeless services and, if appropriate, support a regional effort to develop homeless facilities. The Town shall partner with and support local organizations and churches that provide assistance to homeless residents.

Responsible Department: Planning Division

Funding: General Fund

Schedule: Meet with neighboring cities, the County, and local organizations and churches annually to discuss homeless issues and identify actions to address homelessness.

Objective: 30 households to reduce displacement risk.

### **H-36: Assistance for Persons with Developmental Disabilities.**

The Town will coordinate with the North Bay Regional Center to inform Windsor households of the resources available to them and to explore incentives so that a larger number of future housing units that offer accessible homes, community activities, outdoor walking paths and are located in close proximity to shops, restaurants and other amenities that help meet the needs of persons with developmental disabilities and other special needs and to increase housing mobility opportunities and pursue funding sources designated for persons with special needs and disabilities.

The Town will continue to support the development of small group homes that serve developmentally disabled adults and will work with the nonprofit community to encourage the inclusion of units for persons with developmental disabilities in future affordable housing developments.

Responsible Department: Planning Division

Funding: General Fund

Schedule: Ongoing; Meet with disability providers by December 2023; Annually coordinate with regional offices and developers to pursue housing opportunities.

Quantified Objectives: 10 housing units for persons with disabilities to reduce displacement risk.

### **H-37: Support the Development of Rental Housing and Housing Affordable to Extremely Low-Income Households**

The Town shall encourage additional housing resources for extremely low-income Windsor residents, particularly seniors and persons with physical or developmental disabilities, through a variety of actions, including:

- Prioritize funding identified for development of housing affordable to extremely low-income households.
- Facilitate and encourage the construction of housing affordable to extremely low-income households by assisting nonprofit and for-profit developers with financial and/or technical assistance in a manner that is consistent with the Town's identified housing needs, such as committing a portion of the in-lieu fees to partner with nonprofit housing development organizations to build high-density residential and mixed-use housing that includes units affordable to extremely low-income households.
- Provide financial support annually, as available, to organizations that provide counseling, information, education, support, housing services/referrals, and/or legal advice to extremely low-income households, persons with disabilities, and persons experiencing homelessness.
- Expand incentives, such as parking or design waivers, zoning exceptions, tax abatements, fee waivers (when possible), and expedited permitting, or the development of units affordable to extremely low-income households and housing for special-needs groups—including persons with disabilities (including developmental disabilities) and individuals and families in need of

emergency/transitional housing—including encouraging developers to use the density bonus incentives to develop single-room occupancy rental units.

Responsible Department: Community Development Department

Funding: General Fund, Inclusionary Housing In-Lieu Fees

Schedule: Research and seek funding opportunities biannually.

Quantified Objective: Assist 20 extremely low-income households to reduce displacement risk.

## **GOAL 7: EQUAL HOUSING OPPORTUNITIES**

### **H-38: Promote Equal Housing Opportunities**

The Town shall continue to make referrals to Fair Housing of Sonoma County (FHOSC) to assist with housing discrimination complaints and for landlord/tenant mediation services. The Town shall also make available written materials on fair housing education to tenants and landlords at community and senior centers, recreation centers, and on Town's website

Responsible Department: Community Development Department and Parks and Recreation Department

Funding: General Fund

Schedule: Ongoing; Continue to make referrals as complaints are received, annually update the Town's website and written materials with fair housing information.

### **H-39: Affirmatively Furthering Fair Housing (AFFH).**

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

Specific actions include:

- Pamphlets on fair housing laws and procedures will be made available at Town Hall and the library, and information on fair housing requirements will be incorporated in the Town's newsletter and on the Town's website. Promote the availability of multilingual resources by ensuring that Town-provided services and materials are available in languages other than English or that they make clear the availability of interpretation or translation services. This information should also be available via the Town's website. The Town's Community Development Director will be identified as the point of contact in the event a fair housing complaint is received, with referrals provided to the Sonoma County Housing Authority or the California Department of Fair Employment and Housing, as necessary.

- Work with fair housing providers that serve Windsor residents on an annual basis to track fair housing complaints and identify areas where fair housing law needs increased enforcement. Provide information about fair housing choices to residents by distributing fair housing materials upon request and contracting with a fair housing rights nonprofit to provide fair housing services on an ongoing basis, including fair housing complaint intake, investigation, and resolution; general housing (landlord/tenant) counseling; and mediations, assistance, referrals, and resolution.
- Annually host outreach events throughout the community at local gathering places, such as parks, farmers' markets, Town Green events, grocery stores, libraries, and more, to recruit underrepresented groups to participate in the public outreach process and apply to committees, by coordinating with service providers and posting information in grocery stores and public buildings.
- Meet with disability service providers, including the North Bay Regional Center, to identify whether there is unmet demand anywhere in the Town by June 2024. If an unmet demand is realized, work with providers to secure funding to expand services by March 2025.
- Meet with developers within one year of Housing Element adoption to identify mechanisms to encourage construction of housing units suitable for persons with disabilities (no age restriction). Strategies may include incentives such as fee waivers (when possible), parking reductions, or density bonuses.
- In partnership with the NAACP Santa Rosa, create a list and establish relationships with a diverse network of builders and developers to integrate affordable units in market-rate projects and have a mix of for-sale and rental units to promote integration.
- Support affordable housing development for special-needs groups throughout the Town to increase access to high-resource areas, particularly in areas that are predominantly single-family residential. The target populations for this include seniors; persons with disabilities, including developmental disabilities; female-headed households; and homeless persons, to reduce the displacement risk for these residents from their existing homes and communities.
- Annually meet with neighboring cities, the County, the Association of Bay Area Governments, and other agencies in the development of programs aimed at providing unmet services to persons with disabilities, unhoused populations, and extremely low-income households, including development of homeless shelters and related services. Initiate collaboration by December 2024.

Responsible Department: Planning Division

Funding: General Fund

Schedule: Ongoing; Post information annually in the Town's newsletter; Update and redistribute informational materials as needed; Translate and make materials available by December 2024, create a list of diverse builders and developers by 2025 and reach out as projects are submitted to the Planning Division.

**GOAL 8: ENERGY CONSERVATION****H-40: Energy Efficiency in Residential Development.**

Maximize energy efficiency in residential areas. Use the following techniques:

- Continue to implement the Windsor Efficiency PAYS® program to allow residents to finance efficiency updates and benefit from utility bill savings through a voluntary assessment.
- Promote home improvement strategies for energy efficiency.
- Consider a program that would require energy-efficiency improvements when a residential structure undergoes transfer of title or major renovation.
- Promote the Sonoma County Energy Independence Program (SCEIP), which funds energy and water conservation improvements.
- Consider a program that requires energy audits and cost-effective energy upgrades for existing residential structures.

Responsible Department: Planning and Building Divisions

Funding: General Fund

Schedule: Promote available programs on the Town's website and consider efficiency strategies by December 2024; Implement by June 2025.

Quantified Objective: Assist 20 households to reduce displacement risk.

**H-41: Water Smart Home Program.**

The Town shall continue to implement the Water Smart Home program to provide residents with free water use assessments

Responsible Department: Administrative Services and Public Works

Funding: General Fund

Schedule: Ongoing, Promote available programs on the Town's website.

Quantified Objective: Assist 10 households to reduce displacement risk.

## Quantified Objectives

Table 3.1 outlines the Town's proposed housing production, rehabilitation, and conservation objectives for the 2023-2031 Housing Element planning period.

<b>TABLE 3.1</b> <b>QUANTIFIED OBJECTIVES</b> <b>January 2023 - January 2031</b>					
	<b>Extremely Low</b>	<b>Very Low</b>	<b>Low</b>	<b>Moderate</b>	<b>Above Moderate</b>
<b>RHNA</b>	192	193	222	108	279
<b>New Construction</b>					
Program H-4: Mixed Use		30	30		
Program H-5: Inclusionary	10	30	60		
Program H-6: Annual Growth Control	192	193	222	108	279
Program H-7: ADUs		2	3	5	15
Program H-8: Innovative Housing	20	30	50	100	
Program H-9: Affordable Housing/Special Needs	10	15	25		
Program H-13: Land Trust		50	50		
Program H-31: Objective Design Standards		25	25	50	
Program H-33: Farmworker Housing		10			
Program H-34: Homeless Services	30				
Program H-35: Persons with Developmental Disabilities			10		
Program H-36: Rental Housing	20				
<b>Rehabilitation</b>					
Program H-16: CDBG Housing /Mobilehome Rehab	5	15	20		
Program H-17: Rehab Funding	5	15	20		
Program H-18: Code Enforcement			10		
Program H-39: Energy Efficiency		10	10		
Program H-40: Water Smart		5	5		
<b>Conservation</b>					
Program H-10: Homebuyer Assistance			50		
Program H-11: MCC			10		



## Town of Windsor Housing Element Update

**TABLE 3.1**  
**QUANTIFIED OBJECTIVES**  
 January 2023 - January 2031

	Extremely Low	Very Low	Low	Moderate	Above Moderate
Program H-12: Housing Choice Vouchers		65	65		
Program H-19: Replacement Housing					
Program H-20: Rent Stabilization	5	5	10		
Program H-21: Monitor Unit Conversion			25		
Program H-22: Housing Preservation		30	30		
Program H-23: STR Ordinance			25		
Program H-29: Residential Care Facilities			6		
Program H-30: Reasonable Accommodations			5		
Program H-32: Transitional/Supportive Housing	5	10	10		

Source: Town of Windsor, July 2022

Note: In some cases, quantified objectives overlap and therefore identify multiple strategies to achieve the RHNA.

<sup>1</sup> As replacement units are identified.

## 4. Housing Needs Assessment

This section describes demographic and housing conditions in Windsor to assess the Town's future housing needs. Pursuant to California Government Code requirements, data is presented on population, household characteristics, income and employment, special-needs groups, housing stock characteristics, building condition, and housing value.

### Data Sources

In preparing the Housing Element, various sources of information were used. The primary data sources on Windsor, Sonoma County, and the Bay Area as a whole, were compiled by the Association of Bay Area Governments (ABAG). ABAG relied on the US Census, American Community Survey (ACS), the US Department of Housing and Urban Development (HUD), California Department of Finance, California Employment Development Department, and available local sources.

The US Census, which is completed every 10 years, is an important source of information for the Housing Needs Assessment. It provides the most reliable and in-depth data for demographic characteristics of a locality. The ACS is conducted by the US Census Bureau and provides estimates of numerous housing-related indicators based on samples averaged over a five-year period. The Housing Needs Assessment reflects the 2015–2019 ACS data.

The California Department of Finance (DOF) is another source of valuable data; it is more current than the US Census but does not provide the same depth of information as the US Census Bureau reports. The California Employment Development Department (EDD) provides employee and industry data, and its projections are often more specific than what is available through the US Census. Whenever possible, DOF or EDD data and other local sources were used in the Housing Needs Assessment to provide the most current information.

Due to the different data sources used, some figures (e.g., population or the number of households) may vary slightly in different sections. Additionally, the sum of figures may not equal the total shown due to rounding.

### Demographic Trends

The Town of Windsor is a moderately-sized community in suburban Sonoma County. Based on ACS data, as of January 2021, the Town of Windsor had a population of 27,855. This represented 5.75 percent of Sonoma County's total population. Though Windsor experienced rapid growth following its incorporation in 1992, its anticipated growth slowed compared to Sonoma County and the Bay Area as a whole. Population increased by less than 1 percent between 2014 and 2021, compared to 17.84 percent between 2000 and 2010 (see Table 4.1).

**TABLE 4.1**  
**POPULATION GROWTH TRENDS,**  
**TOWN OF WINDSOR**  
**2018**

Year	Population	Numerical Change	Percentage Change
1993	16,073	---	---
2000	22,744	6,671	41.50%
2010	26,801	4,057	17.84%
2014	27,595	794	2.96%
2021	27,855	260	0.94%

Source: California Department of Finance, E-5 series (ABAG Housing Element Data Package, 2021).

## Population and Household Projections

Table 4.2 shows population projections for Windsor, Sonoma County, and the Bay Area. ABAG projects that Windsor's population will increase from 26,800 to 32,805 between 2010 and 2040, an approximately 22 percent increase over 30 years. This is a slower growth rate than the Bay Area and Sonoma County, both of which are estimated to grow by more than one-third over the same 30 years. The most growth is estimated to take place in Sonoma County, which outpaces the Bay Area as a whole by 1.18 percentage points.

**TABLE 4.2**  
**POPULATION PROJECTIONS**  
**Town of Windsor, Sonoma County, and the Bay Area**  
**2018**

	Population Forecast				Percent Change			
	2010	2020	2030	2040	2010–2020	2020–2030	2030–2040	2010–2040
Windsor	26,800	26,170	28,345	32,805	-2.35%	8.31%	15.73%	22.41%
Sonoma County	438,800	502,015	561,360	597,505	14.41%	11.82%	6.44%	36.17%
Bay Area	7,150,740	7,920,230	8,689,440	9,652,950	10.76%	9.71%	11.09%	34.99%

Source: ABAG Plan Bay Area 2040 Projections, 2018 (Public estimates from California Department of Finance E-5 Population and Housing Estimates)

## Age Composition

As shown in Table 4.3, the composition of ages in Windsor has stayed consistent from 2010 to 2019. During those years, Windsor's population grew by 2.4 percent, and children aged 5 to 14 made up the largest proportion of the population (15.08 percent), followed closely by the age group 45 to 54 years of age. From 2010 to 2019, the largest changes were a decline of 32.79 percent in the age group 0 to 4 years old, followed by a decline of 8.17 percent in the age group 35 to 44 years old.

**TABLE 4.3  
POPULATION BY AGE  
Town of Windsor  
2000–2019**

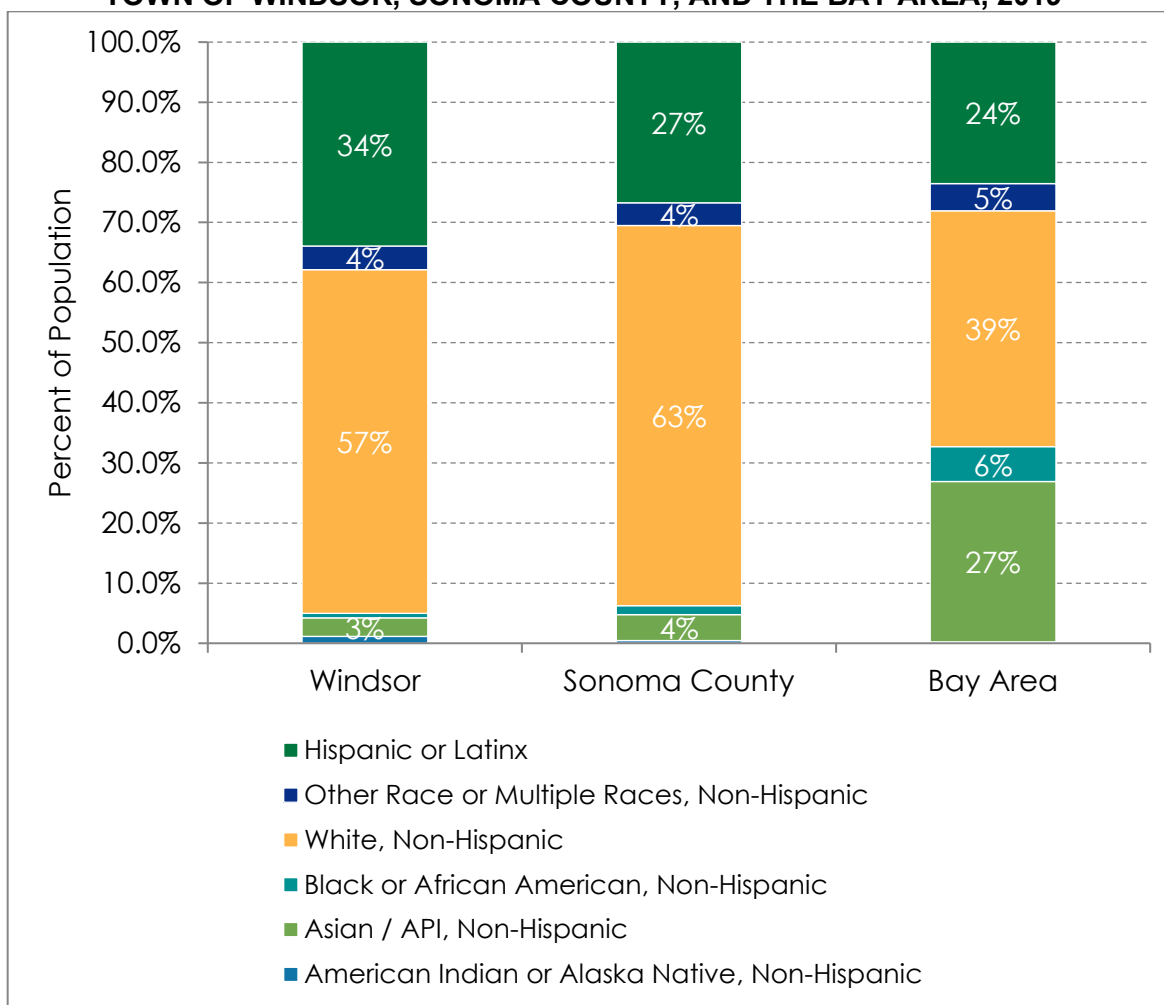
Age Group	2010		2019		2010–2019	
	Number	Percent	Number	Percent	Number	Percent Change
Age 0-4	1824	6.81%	1226	4.47%	-598	-32.79%
Age 5-14	4277	15.96%	4139	15.08%	-138	-3.23%
Age 15-24	3634	13.56%	3615	13.17%	-19	-0.52%
Age 25-34	2990	11.16%	3137	11.43%	147	4.92%
Age 35-44	3843	14.34%	3529	12.86%	-314	-8.17%
Age 45-54	4334	16.17%	4017	14.64%	-317	-7.31%
Age 55-64	2967	11.07%	3602	13.12%	635	21.40%
Age 65-74	1468	5.48%	2324	8.47%	856	58.31%
Age 75-84	1009	3.76%	1304	4.75%	295	29.24%
Age 85+	455	1.70%	554	2.02%	99	21.76%
Total	26801	100.00%	27447	100.00%	646	2.41%

Source: ABAG Pre-Approved Data Package 2021, 2010 Census and ACS 5-year Estimates (2015-2019)

## Racial and Ethnic Composition

Figure 4.1 compares the population by race and ethnicity in Windsor to Sonoma County and the Bay Area in 2019. Similar to Sonoma County as a whole, the majority of Windsor's population consists of White, (non-Hispanic) residents (57 percent), and both county and town have higher percentages than the Bay Area (39 percent). Windsor's percentage of Hispanic/Latino residents (34 percent) exceeds both the Bay Area's and county's (24 percent and 27 percent, respectively). However, Windsor and Sonoma County have very low proportions of other races compared to the Bay Area as a whole. In Windsor and Sonoma County, Black residents and Other Race/Multiple Race residents make up 4 percent or less each of the population as a whole.

**FIGURE 4.2**  
**COMPARISON OF POPULATION BY RACE AND ETHNICITY**  
**TOWN OF WINDSOR, SONOMA COUNTY, AND THE BAY AREA, 2019**



Source: ABAG Pre-Approved Data Package 2021, ACS 5-year Estimates (2015-2019)

## Employment Trends

Table 4.4 details the types of occupations held by residents of Sonoma County in 2020, based on the 2020 Occupational Employment and Wage Statistics reported by EDD. Office and administrative support occupations make up the largest proportion of Sonoma County's workforce, approximately 12 percent. Office and administrative support occupations earn an average income of \$49,787, which is less than EDD's mean annual wage for Sonoma County (\$63,289). Management occupations and legal occupations earned the highest mean annual wage, with average annual salaries of \$129,199 and \$124,843, respectively. Together, management occupations and legal occupations represent less than 8 percent of Sonoma County's workforce. Food service and serving related occupations and farming, fishing, and forestry occupations each earned the lowest average annual salary (\$35,666 and \$37,637, respectively). Though farming, fishing, and forestry occupations make up a relatively small proportion

of the workforce population (1.86 percent), food service and serving related occupations represent the third largest proportion of Sonoma County's employed residents (approximately 9 percent). Because a significant proportion of Sonoma County's workforce earns an average annual salary that is less than the mean annual wage, this may indicate the need for moderate- and lower-income housing in Windsor.

**TABLE 4.4**  
**OCCUPATIONS BY TYPE FOR SONOMA COUNTY**  
Sonoma County  
2020

Occupations	2020		Average Annual Salary
	Number	Percent	
Management Occupations	12,160	6.64%	\$129,199
Business and Financial Operations Occupations	10,070	5.50%	\$81,514
Computer and Mathematical Occupations	3,230	1.76%	\$95,489
Architecture and Engineering Occupations	3,020	1.65%	\$103,335
Life, Physical, and Social Science Occupations	1,830	1.00%	\$92,459
Community and Social Service Occupations	4,090	2.23%	\$61,615
Educational Instruction and Library Occupations	11,450	6.25%	\$73,604
Legal Occupations	1,040	0.57%	\$124,843
Arts, Design, Entertainment, Sports, and Media Occupations	2,040	1.11%	\$74,563
Healthcare Practitioners and Technical Occupations	10,730	5.86%	\$112,007
Healthcare Support Occupations	12,000	6.55%	\$41,011
Protective Service Occupations	3,300	1.80%	\$68,534
Food Preparation and Serving Related Occupations	17,190	9.39%	\$35,666
Building and Grounds Cleaning and Maintenance Occupations	6,970	3.81%	\$40,918
Personal Care and Service Occupations	4,390	2.40%	\$40,182
Sales and Related Occupations	20,070	10.96%	\$51,906
Office and Administrative Support Occupations	22,350	12.21%	\$49,787
Farming, Fishing, and Forestry Occupations	3,410	1.86%	\$37,637
Construction and Extraction Occupations	13,290	7.26%	\$69,374
Installation, Maintenance, and Repair Occupations	6,410	3.50%	\$61,402
Transportation and Material Moving Occupations	14,030	7.66%	\$42,880
<b>Total All Occupations</b>	<b>183,070</b>	<b>100.00%</b>	

Source: EDD 2020, Sonoma County (Santa Rosa Metropolitan Statistical Area)

## Employment Projections

Table 4.5 shows employment projections in Windsor, Sonoma County, and the Bay Area. Jobs are projected to increase in Windsor from 2010 to 2040 by almost 9.5 percent. This is much slower than Sonoma County or the Bay Area. Growth is predicted to be modest over the next 10 years, only adding an estimated 225 jobs (1.78 percent growth). The most employment growth is predicted between 2030 and 2040, with an estimated addition of 1,155 jobs (8.98 percent growth).

<b>TABLE 4.5</b> <b>EMPLOYMENT PROJECTIONS</b> <b>Town of Windsor, Sonoma County, and the Bay Area</b> <b>2018</b>								
	Jobs Forecast				Percent Change			
	2010	2020	2030	2040	2010–2020	2020–2030	2030–2040	2010–2040
Windsor	12,805	12,635	12,860	14,015	-1.33%	1.78%	8.98%	9.45%
Sonoma County	233,200	269,375	284,620	286,490	15.51%	5.66%	0.66%	22.85%
Bay Area	3,506,680	4,147,000	4,397,865	4,663,900	18.26%	6.05%	6.05%	33.00%

Source: ABAG Plan Bay Area 2040 Projections, 2018 (2010 estimates ACS 5-year estimates (2008-2012), ABAG Model estimates for all other data)

## Largest Employers

Table 4.6 shows the top employers in Sonoma County in 2021 and the top employers in Windsor in 2022. One was in the Town of Windsor. The top employers in Windsor were Walmart and Home Depot, with 305 and 150 employees respectively. Sonoma County's top employers were Aabalat Fine & Rare Wines, Medtronic, Santa Rosa Memorial Hospital, Sonoma Development Center, and US Coast Guard with 1000- 4,999 employees.

**TABLE 4.6**  
**LARGEST EMPLOYERS**  
**Town of Windsor and Sonoma County**  
**2021- 2022**

Name	Location	Number of Employees
<b>Sonoma County</b>		
Aabalat Fine & Rare Wines	Petaluma	1,000–4,999
Medtronic	Santa Rosa	1,000–4,999
Santa Rosa Memorial Hospital	Santa Rosa	1,000–4,999
Sonoma Developmental Center	Eldridge	1,000–4,999
US Coast Guard	Petaluma	1,000–4,999
Amy's Kitchen Inc.	Santa Rosa	500–999
Fairmont Sonoma Mission Inn & Spa	Sonoma	500–999
Mendocino Forest Products Co.	Santa Rosa	500–999
Sonoma County Fire Department	Santa Rosa	500–999
Sonoma County Office of Education	Santa Rosa	500–999
Sonoma County Sheriff	Santa Rosa	500–999
Sutter Santa Rosa Regional Hospital	Santa Rosa	500–999
Protransport-1	Cotati	500–999
First Security Service	Rohnert Park	250–499
Flamingo Resort Hotel-Conference	Santa Rosa	250–499
Ghilotti Construction Co.	Santa Rosa	250–499
H2 Hotel	Healdsburg	250–499
Kaiser Permanente Santa Rosa	Santa Rosa	250–499
Keysight Technologies Inc.	Santa Rosa	250–499
La Tortilla Factory	Santa Rosa	250–499
Army National Guard Recruiter	Santa Rosa	250–499
Petaluma Valley Hospital	Petaluma	250–499
Santa Rosa Police Department	Santa Rosa	250–499
Solairus Aviation	Petaluma	250–499
<b>Town of Windsor</b>		
Walmart	Windsor	305
Home Depot	Windsor	150
Safeway	Windsor	113
Cali Calmecac Language Academy	Windsor	100
Shook and Waller Construction Inc.	Windsor	100
Windsor High School	Windsor	90
Encore Events Rentals	Windsor	75
Environment Control North Bay	Windsor	75
Raley's	Windsor	75
Worldmark Windsor	Windsor	74
Windsor Middle School	Windsor	70

Source: Employment Development Department, 2021, Town of Windsor 2022



## Labor Force: Unemployment

According to the Employment Development Department, there were 249,100 persons in the labor force in 2022 in Sonoma County (see Table 4.7). Generally, the unemployment rate has decreased since 2015 in Sonoma County. However, in 2020, the unemployment rate more than doubled. This increase can most likely be attributed to the COVID-19 pandemic. In the first three months of 2022, the unemployment rate decreased by half to 3 percent.

TABLE 4.7 LABOR FORCE TRENDS Sonoma County				
Year	Labor Force	Employment	Unemployed	Unemployment Rate
2015	256,600	244,100	12,600	4.9%
2016	259,300	248,000	11,300	4.4%
2017	260,100	250,600	9,500	3.6%
2018	259,500	251,700	7,700	3.0%
2019	257,500	249,600	7,900	3.1%
2020	254,600	244,000	10,600	6.8%
2021	240,700	224,700	16,000	6.7%
2022	249,100 <sup>1</sup>	241,700	7,400	3.0%

<sup>1</sup> March Preliminary

Source: Employment Development Department, December 2010-2021.

## Household Characteristics

### Household Type and Size

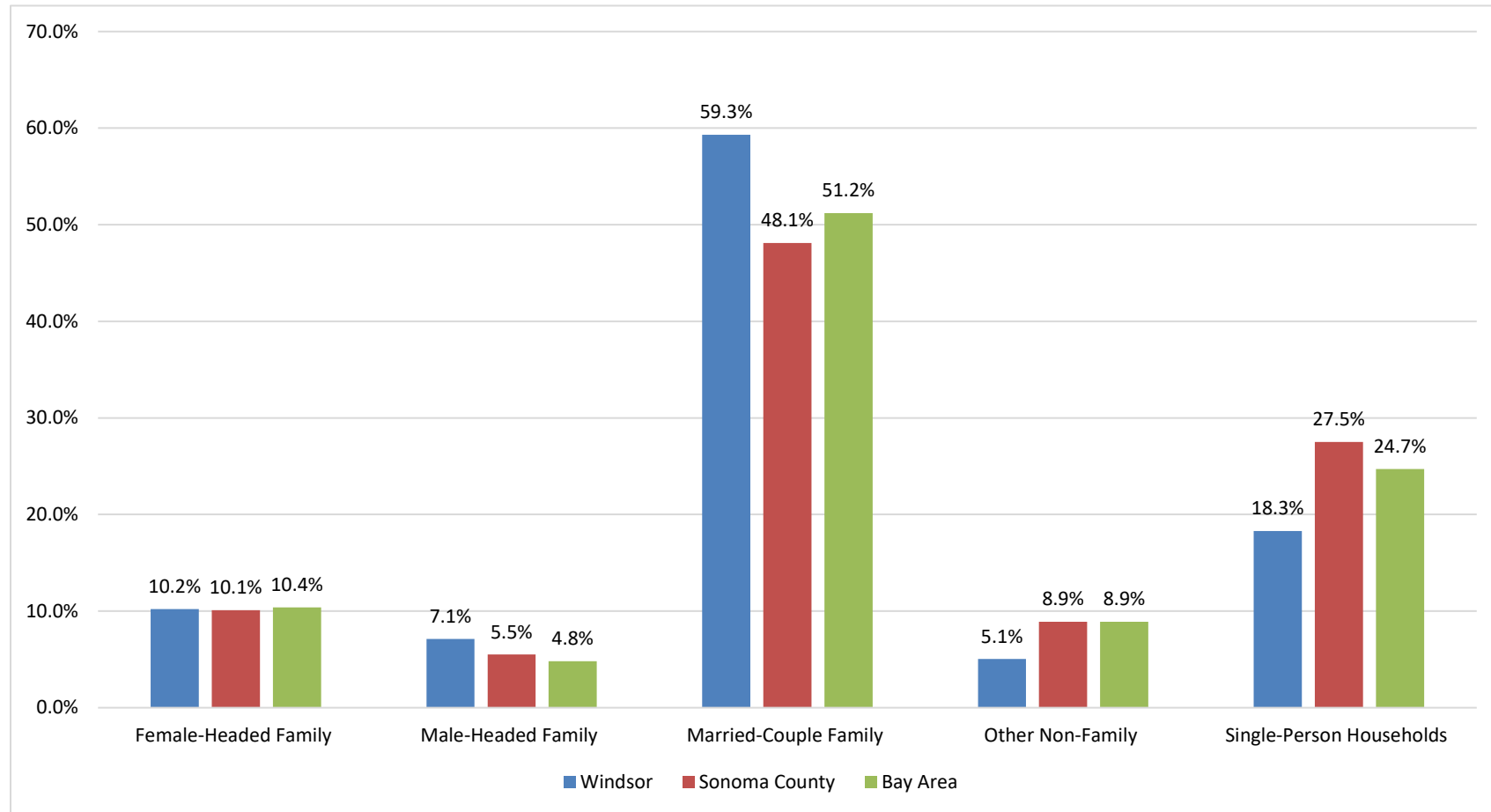
A household refers to the people occupying a home, such as a family, a single person, or unrelated persons living together. Family households often prefer single-family homes or condominiums to accommodate children, and nonfamily households generally occupy smaller apartments or condominiums.

According to the California Department of Finance (DOF), as of 2021, there were 3.0 persons per household in the Town of Windsor (on average).

According to the 2015-2019 ACS, Town of Windsor had a total of 7,019 family households residing in occupied housing units. Of these, 936 were female-headed family households, about 10.2 percent, and 652 were male-headed family households, about 7.1 percent. Single-person households represent approximately 18.3 percent of all family households in Windsor (see Figure 4.3). In Sonoma County, approximately 15.5 percent of households were headed by a single female or male. For the Bay Area, 15.2 percent of households were single-headed households. Figure 4.2 shows household types for Windsor, Sonoma County, and the Bay Area.

Single-parent households, particularly those headed by women, are likely to have greater demand for childcare and other social services than two-parent households. Because single-parent households often have limited incomes, these households may have trouble finding adequate, affordable housing.

**FIGURE 4.3**  
**COMPARISON OF TYPES OF HOUSEHOLDS**  
**TOWN OF WINDSOR, SONOMA COUNTY, AND THE BAY AREA, 2019**



Source: ABAG Pre-Approved Data Package 2021, U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019).

## Overcrowding

Limited affordable housing options can result in households living in overcrowded conditions. The U.S. Census defines an “overcrowded” household as 1.01 or more persons per room, excluding bathrooms, porches, balconies, foyers, halls, and half-rooms. “Severe overcrowding” occurs in households with more than 1.5 persons per room.

Table 4.8 indicates overcrowding rates among renter-occupied housing units and owner-occupied housing units in Windsor. In 2019, approximately 4.27 percent (391 households) of all occupied housing units in Windsor were considered overcrowded. While Windsor exhibits low rates of overcrowding, renter-occupied housing units experience overcrowding at a higher rate than owners—3.15 percent of renter occupied households were overcrowded and 8.43 percent were severely overcrowded. By comparison, only 1.66 percent of owner-occupied households were overcrowded, and 0.36 percent were severely overcrowded. With the exception of severely overcrowded renter households, the rate of overcrowding was lower in Windsor than in Sonoma County as a whole. Overcrowding can accelerate the deterioration on the housing stock and increased displacement for households living in overcrowded situations.

<b>TABLE 4.8</b> <b>OVERCROWDED HOUSEHOLDS</b> <b>Town of Windsor and Sonoma County</b> <b>2019</b>			
		<b>Windsor</b>	<b>Sonoma County</b>
Total Occupied Units		9,156	189,374
Total Owner Units		6,997	116,393
Total Renter Units		2,159	72,981
Owner Occupied Units	Overcrowded	116	2,029
	Percent Overcrowded	1.66%	1.74%
	Severely Overcrowded	25	986
	Percent Severely Overcrowded	0.36%	0.85%
Renter Occupied Units	Overcrowded	68	5,700
	Percent Overcrowded	3.15%	7.81%
	Severely Overcrowded	182	1,913
	Percent Severely Overcrowded	8.43%	2.62%
Total	Total Overcrowded All Households	391	10,628
	Percent of Total Households Overcrowded	4.27%	5.61%

Source: ABAG Pre-Approved Data Package 2021, ACS 5-Year Estimate (2015-2019).

## Household Income

Housing choices such as tenure (owning versus renting), housing type, and location are dependent on household income. On the other hand, household size and type often affect the proportion of income that can be spent on housing.

The Department of Housing and Community Development (HCD) publishes annual tables of official federal and State income limits for determining these maximums for a variety of programs, including most of those on the web site.

State statutory limits are based on federal limits set and periodically revised by the U.S. Department of Housing and Urban Development (HUD) for the Section 8 Housing Choice Voucher Program. HUD's limits are based on surveys of local area median income (AMI).

The area median income (AMI) for a family of four in Sonoma County in 2021 was \$103,300. The commonly used income categories are approximately as follows for a household of four:

- Extremely Low Income: Up to 30 percent of AMI (\$0 to \$15,500)
- Very Low Income: 31 to 50 percent of AMI (\$15,501 to \$34,900)
- Low Income: 51 to 80 percent of AMI (\$34,901 to \$93,050)
- Moderate Income: 81 to 120 percent of AMI (\$93,051 to \$123,950)
- Above Moderate Income: Above 120 percent of AMI (\$123,951 or more)

Table 4.9 shows the maximum annual income level for each income group adjusted for household size for Sonoma County. The maximum annual income data are used to calculate the maximum affordable housing payments for households with different income levels and their eligibility for federal housing assistance.

<b>TABLE 4.9</b> <b>MAXIMUM HOUSEHOLD INCOME BY HOUSEHOLD SIZE</b> <b>Sonoma County</b> <b>2021</b>								
Income Category	Household Size							
	1	2	3	4	5	6	7	8
Acutely Low	\$10,850	\$12,400	\$13,950	\$15,500	\$16,750	\$18,000	\$19,200	\$20,450
Extremely Low	\$24,450	\$27,950	\$31,450	\$34,900	\$37,700	\$40,500	\$43,300	\$46,100
Very Low	\$40,750	\$46,550	\$52,350	\$58,150	\$62,850	\$67,500	\$72,150	\$76,800
Low	\$65,150	\$74,450	\$83,750	\$93,050	\$100,500	\$107,950	\$115,400	\$122,850
Median	\$72,300	\$82,650	\$92,950	\$103,300	\$111,550	\$119,850	\$128,100	\$136,350
Moderate	\$86,750	\$99,150	\$111,550	\$123,950	\$133,850	\$143,800	\$153,700	\$163,600

Source: California Department of Housing and Community Development 2021

Table 4.10 shows the household income distribution from the 2013-2017 HUD Comprehensive Housing Authority Strategy (CHAS) data release. Based on 2013-2017 CHAS data, the estimated median income for Sonoma County is \$86,604. In line with the town's high homeownership rate, Windsor households have higher incomes than households countywide and in the Bay Area as a whole. For Windsor and Sonoma County, this indicates that over half of households earn more than \$86,604. In Windsor, 63.61% of the population earn above the AMI. At the other end of the spectrum, 36.39 percent of Windsor households make under \$86,604 annually, with many households earning between 51 to 80 percent of AMI (a ceiling of approximately \$69,283 in Windsor and Sonoma County) and considered low-income households. In Sonoma County, low-income households comprise the largest proportion of households earning less than 100 percent of AMI; in the Bay Area, households that earn up to 30 percent AMI, or extremely low-income households, comprise the largest proportion of households earning less than 100 percent of AMI.

<b>TABLE 4.10</b> <b>HOUSEHOLD INCOME DISTRIBUTION</b> <b>Town of Windsor, Sonoma County, the Bay Area</b> <b>2017</b>						
Income Category <sup>1</sup>	Windsor		Sonoma County		Bay Area	
	Number	Percent	Number	Percent	Number	Percent
Total Households	9,164	100%	190,057	100%	2,701,033	100%
Extremely Low Income 0%–30% of AMI	570	6.22%	20,305	10.68%	396,952	14.70%
Very Low Income 31%–50% of AMI	750	8.18%	18,744	9.86%	294,189	10.89%
Low Income 51%–80% of AMI	1,200	13.09%	30,194	15.89%	350,599	12.98%
Moderate Income 81%–100% of AMI	815	8.89%	18,904	9.95%	245,810	9.10%
Above Moderate Income More than 100% of AMI	5,829	63.61%	101,910	53.62%	1,413,483	52.33%

<sup>1</sup> AMI based on HUD calculations for the Santa Rosa Metro Area (Sonoma County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. The data that is reported for the Bay Area is not based on a regional AMI but instead refers to the regional total of households in an income group relative to the AMI for the county where that household is located.

Source: ABAG Pre-Approved Data Package 2021, ACS 5-year Estimates (2015-2019).

Table 4.11 shows per capita income for Windsor, Sonoma County, and the Bay Area from the 2015-2019 ACS. Although the high median household income may suggest that Windsor is more affluent than households countywide, the Town has a lower per capita income than the county as a whole. As of 2019, Windsor has a per capita income of \$40,960, compared to \$42,178 countywide. Given Windsor's relatively large household sizes, a smaller per capita income suggests that less discretionary income is available for many Windsor families.

**TABLE 4.11**  
**PER CAPITA INCOME**  
**Town of Windsor, Sonoma County, and the Bay Area**  
**2019**

Household Income	Windsor	Sonoma County
Median household income	\$106,899	\$81,018
Mean household income	\$119,667	\$108,169
Per capita income	\$40,960	\$42,178

Source: ACS 5-year Estimates (2015-2019).

## Overpayment

The Census Bureau defines “cost-burdened households” (i.e., overpaying for housing) as households spending more than 30 percent of gross monthly income on housing-related costs. A “severe housing cost burden” occurs when a household pays more than 50 percent of its income on housing costs. For renters, housing-related costs include contract rent plus utilities; for homeowners, housing-related costs includes mortgage payment, utilities, association fees, insurance, and real estate taxes. Table 4.12 shows overpayment by tenure.

In 2019, approximately one-third (34.2 percent) of the households in Windsor were spending at least 30 percent of their monthly income toward housing costs and approximately 12 percent of households were spending at least 50 percent of their monthly income on housing costs. The proportion of Windsor residents experiencing cost burden is lower than Sonoma County as a whole; approximately 39 percent of Sonoma County households paid at least 30 percent of their monthly income on housing costs, and 17 percent of households paid at least 50 percent of their income on housing costs. The percentage of Sonoma County housing units resulting in cost burden slightly exceeds the number of Bay Area households resulting in cost burden (approximately 36 percent) and households resulting in severe cost burden (approximately 16 percent).

In Windsor, renter-occupied household experienced cost burden at a higher rate than owner-occupied households, with over 50 percent of renter-occupied households experiencing cost burden compared to nearly 30 percent of owner-occupied households.

**TABLE 4.12**  
**OVERPAYMENT BY TENURE**  
**Town of Windsor, Sonoma County, and the Bay Area**  
**2019**

<b>Total Occupied Units</b>	<b>Total</b>	<b>Paying 30%–50%</b>	<b>Paying 50%+</b>	<b>Total Cost Burdened</b>	<b>Percentage Cost Burdened</b>
Windsor	9,156	2,045	1,101	3,146	34.36%
Sonoma County	189,374	40,669	32,920	73,589	38.86%
Bay Area	2,731,434	539,135	447,802	986,937	36.13%
<b>Total Owner Units</b>	<b>Total</b>	<b>Paying 30–50%</b>	<b>Paying 50%+</b>	<b>Total Cost Burdened</b>	<b>Percentage Cost Burdened</b>
Windsor	6,795	1,655	995	2,650	39.0%
Sonoma County	116,393	18,042	11,794	29,836	25.63%
Bay Area	1570272	234,074	154,593	388,667	24.75%
<b>Total Renter Units</b>	<b>Total</b>	<b>Paying 30–50%</b>	<b>Paying 50%+</b>	<b>Total Cost Burdened</b>	<b>Percentage Cost Burdened</b>
Windsor	2,175	655	560	1,215	55.9%
Sonoma County	72,981	19,768	18,145	37,913	51.95%
Bay Area	1,228,277	275,630	272,173	547,803	44.60%

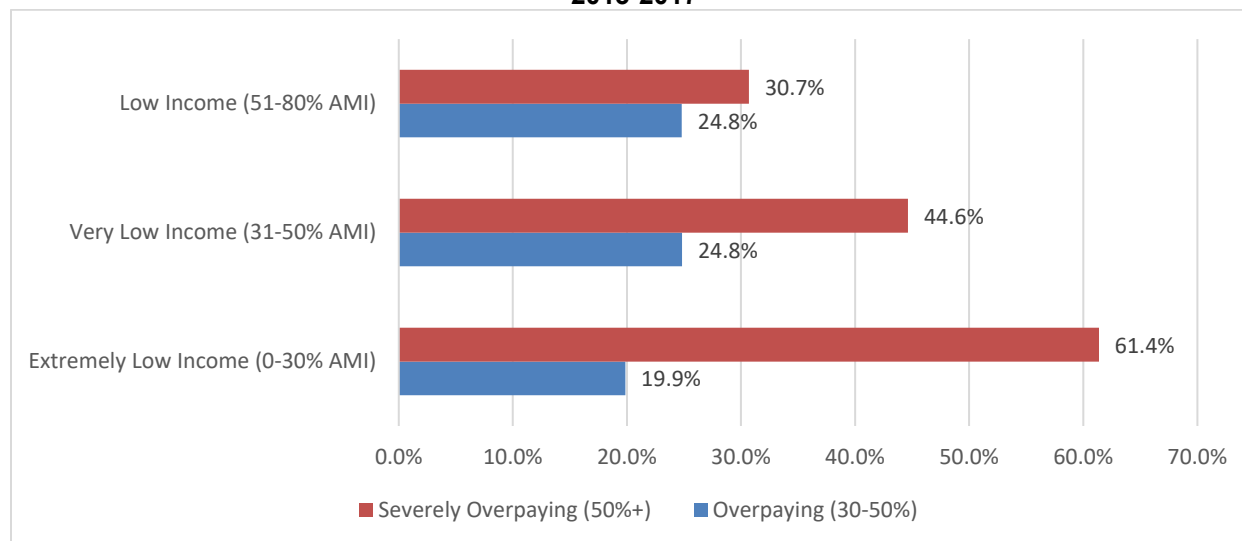
Source: ABAG Pre-Approved Data Package 2021, ACS 5-Year Data (2015-2019).

### ***Lower Income Households Overpaying***

Cost burden tends to disproportionately affect lower-income households. Figure 4.3 shows the relationship between low-income households and the varying degrees of cost burden. Overall, the majority of Windsor’s low-income households overpay monthly income for housing costs, which include utilities and rent for renting households and mortgage payments, insurance, real estate taxes, and utilities for home-owning households. As shown in Figure 4.3, the percentage of cost-burdened household increases as annual income decreases. Windsor’s extremely low-income households (earning up to 30 percent AMI, or \$25,160 annually) experience the highest rates of cost burden, with over 80 percent of households paying over 30 percent of monthly income toward housing costs.



**FIGURE 4.4**  
**LOW-INCOME HOUSEHOLDS AND COST BURDEN**  
Town of Windsor  
2013-2017



Source: ABAG Pre-Approved Data Package, 2013-2017 CHAS.

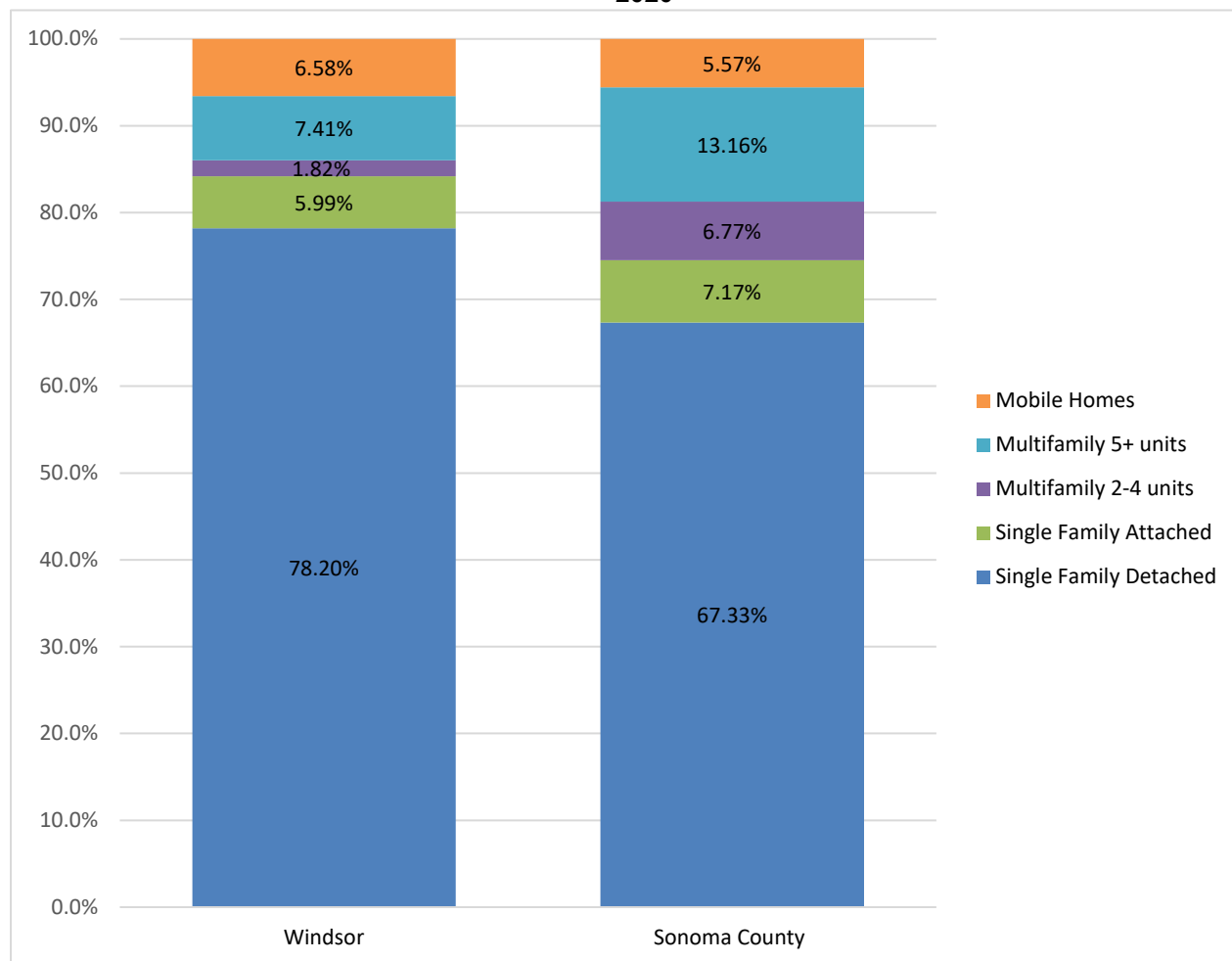
## Housing Stock Characteristics

This section describes the housing stock characteristics and conditions that affect housing needs in Windsor. Important housing stock characteristics include housing type, tenure, vacancy rates, age, condition, cost, and affordability.

### Housing Type

Windsor experienced minimal housing development between 2010 and 2020. As shown in Figure 4.4, the number of housing units increased by 173 units, or approximately 1.8 percent. While low, Windsor's growth rate exceeded Sonoma County's growth rate significantly: housing units in the county increased by 1,525 units between 2010 and 2020, a growth rate of less than 1 percent. Overall, the proportion of housing types in Windsor remained relatively unchanged between 2010 and 2020. Single-family detached homes continue to be the predominant housing type available in Windsor, representing over 78 percent of the town's housing stock. Multifamily with at least 5 units occupies the second largest proportion of housing units; however, the proportion is less than 10 percent. Similar to Windsor, detached single-family homes are the most common housing type (67 percent) in Sonoma County as a whole, followed by multifamily with at least 5 units (13 percent).

**FIGURE 4.5  
HOUSING STOCK  
Town of Windsor and Sonoma County  
2020**



Source: ABAG Pre-Approved Data Package 2021, California DOF E-5 Series 2020.

## Housing Tenure

Housing tenure (owner versus renter) is affected by many factors, such as housing cost (interest rates, economics, land supply, and development constraints), housing type, housing availability, job availability, and consumer preference.

Table 4.13 details housing tenure in Windsor and Sonoma County according to the 2015-2019 ACS. Windsor had a higher percentage of owner-occupied households (76.42 percent) than Sonoma County (61.46 percent) and a lower percentage of renter occupied households, 23.58 percent, and 38.54 percent, respectively.

**TABLE 4.13  
HOUSING TENURE**

Housing Tenure	Town of Windsor		Sonoma County	
	Number	Percentage	Number	Percentage
Owner-Occupied Households	6,997	76.42%	116,393	61.46%
Renter-Occupied Households	2,159	23.58%	72,981	38.54%

Source: ABAG Pre-Approved Data Package 2021, 2014-2018 American Community Survey

## Vacancy Rate

Table 4.14 presents housing vacancy conditions in Windsor. A low vacancy rate indicates that the demand for housing exceeds the available supply, typically resulting in higher housing prices. As of 2019, Windsor had a vacant rate of 3.5 percent, lower than both the rate countywide (8.83 percent) and the overall vacancy rate in the Bay Area region (5.95 percent).

HUD standards indicate a 5 percent rental vacancy rate as sufficient to provide adequate choice and mobility for tenants. Though Sonoma County and the Bay Area exceed the 5 percent vacancy rate, Windsor falls beneath 5 percent, indicating that demand for housing could exceed available supply, leading to inflated housing prices. When looking at tenure, both rental and homeowner vacancy rates in Windsor were low, 1.3 percent and 1.8 percent, respectively, pointing to a possibility of constrained local housing market. It should be noted that the Town has several short-term rentals. Additional discussion on this can be found in the Housing Constraints section.

**TABLE 4.14  
VACANCY RATE  
Town of Windsor, Sonoma County, and the Bay Area  
2019**

	Windsor	Sonoma County	Bay Area
Homeowner Vacancy Rate	1.82%	0.11%	3.77%
Rental Vacancy Rate	1.30%	3.70%	4.21%
<b>Total Housing Units</b>	<b>9,488</b>	<b>207,713</b>	<b>2,904,094</b>
Total Vacant	332	18,339	172,660
Total Vacancy Rate	3.50%	8.83%	5.95%
For rent	28	2,160	41,117
For sale only	42	958	10,057
Rented or sold, not occupied	0	838	22,463
For seasonal, recreational, or occasional use <sup>1</sup>	85	8,770	37,301
For migrant workers	0	0	233
Other vacant	177	5,613	61,256

Source: ABAG Pre-Approved Data Package 2021, ACS 5-year Estimates (2015-2019).

Note: <sup>1</sup>Periodic non-permanent use for seasonal vacations and recreational purposes and not as the principal residence of the owners or occupiers of the lot.

## Housing Age and Condition

Housing conditions are an important indicator of quality of life in Windsor. Like any asset, housing ages and deteriorates. If not regularly maintained, structures deteriorate, which discourages reinvestment, depresses neighborhood property values, and even becomes a health hazard. Thus, maintaining and improving housing quality is an important goal for communities.

An indication of the quality of the housing stock is its general age. Typically, housing over 30 years old is likely to have rehabilitation needs that may include plumbing, roof repairs, foundation work, and other repairs. As shown in Table 4.15, close to 80 percent of the housing stock is more than 30 years old, meaning there may be a need for more regular maintenance and repair work during the housing element planning period. The southeastern corner and the northernmost section of Windsor, east of Highway 101, feature high concentrations of housing built before 1960. Housing development in Windsor has decreased in recent years, with less than 2 percent of housing units built since 2010.

<b>TABLE 4.15</b> <b>HOUSING UNITS BY YEAR BUILT</b> <b>Town of Windsor</b> <b>2019</b>		
	<b>Units</b>	<b>Percent of Total</b>
Built 2010 or later	188	1.98%
Built 2000 To 2009	1,799	18.96%
Built 1980 To 1999	5,719	60.28%
Built 1960 To 1979	1,256	13.24%
Built 1940 To 1959	344	3.63%
Built 1939 or earlier	182	1.92%
<b>Total</b>	<b>9,488</b>	<b>100.00%</b>

Source: ABAG Pre-Approved Data Package 2021, ACS 5-year Estimates (2015-2019).

Table 4.16 shows the prevalence of housing problems experienced by Windsor households. HUD defines housing problems to include: 1) Incomplete kitchen facilities; 2) Incomplete plumbing facilities 3) overcrowding (exceeding one person per room); and 4) cost burden greater than 30 percent of monthly household income. Renting households experience housing problems at a greater rate of incidence than home-owning households, with nearly 50 percent of renting households experiencing at least one of the housing problems compared to 30 percent of home-owning households. Overall, nearly a third of Windsor's households experience at least one housing problem. However, as shown in Table 4.17, the incidence of substandard housing in Windsor housing units is very low, suggesting that substandard housing is a minimal contributor to housing problems in Windsor.

Of Windsor's 9,488 housing units, approximately 190 units (2 percent) lack complete facilities. The majority of housing units lacking complete facilities (161 units) lack kitchens. Though the total number of substandard units is low, they disproportionately impact rental housing units. *Note that Tables 4.16 and 4.17 rely on different data sources: Table 4.16 relies on 2014-2018 CHAS data reported by HUD and*

observes households (persons living within a house together); Table 4.17 relies on ACS 5-year estimates (2015-2019) and observes housing units (physical house).

Windsor's Community Development Department reports that very few houses or apartment buildings need major maintenance or repair. Of the 96 code enforcement cases the Town addressed between September 2019 and 2021, 14 cases were related to residential building code violations. The violations concerned construction without permits and did not include violations related to substandard housing issues.

When considering all data from Tables 4.15, 4.16, and 4.17, assuming that current property owners are completing ongoing maintenance and repairs to maintain the values of their homes, and considering local input from the Building Division, it is estimated that no more than 50 units require major rehabilitation, which is less than 0.5 percent of the Town's overall housing stock.

<b>TABLE 4.16</b> <b>PRESENCE OF HOUSING PROBLEMS<sup>1</sup></b> Town of Windsor 2018		
	Number	Percent
Owners	7,045	100%
Has at least 1 of 4 Housing Problems	2,035	28.89%
Renters	2,250	100%
Has at least 1 of 4 Housing Problems	1,120	49.78%
<b>Total Households</b>	<b>9,295</b>	<b>100%</b>
Has at least 1 of 4 Housing Problems	3,155	33.94%

Source: 2014-2018 CHAS

<sup>1</sup> Housing Problems are defined by HUD as incomplete kitchen facilities; incomplete plumbing facilities; more than 1 person per room; and cost burden greater than 30%.

<b>TABLE 4.17</b> <b>SUBSTANDARD HOUSING ISSUES</b> Town of Windsor 2019		
Percentage of Units Lacking Amenity	Owner	Renter
Kitchen	0.1%	1.7%
Plumbing	0.3%	0.0%

Source: ABAG Pre-Approved Data Package 2021, ACS 5-year Estimates (2015-2019).

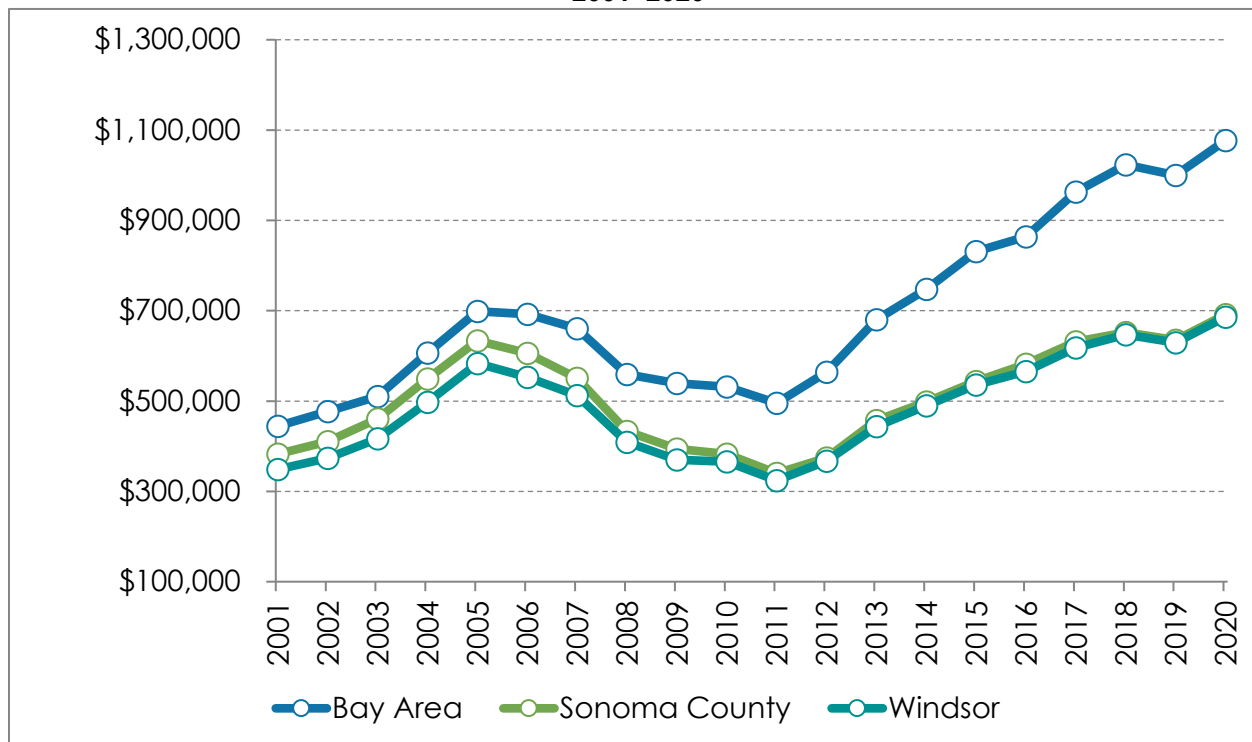
## Housing Cost and Affordability

### Sales Price Overview

Home values in Windsor have increased significantly over the past two decades (Figure 4.5). According to the Zillow Home Value Index, the median sale price for single-family homes in Windsor was \$348,606 in 2001 and increased to \$686,317 in 2020, a nearly 100 percent increase. When comparing to the County and the Bay Area, Windsor and Sonoma County experienced moderate increases in home values compared to the Bay Area. Sonoma County's median home sale prices increased by approximately 80 percent between 2001 and 2020, and the Bay Area home sale prices increased by approximately 142 percent during the same period.

As of October 2021, the median list price for a home in Windsor (inclusive of single-family homes, condominium units, and mobile homes) was \$724,198, indicating an appreciation of 5.5 percent since 2020. There were 27 residential listings available in Windsor according to online listing data accessed on Zillow.com and redfin.com. The majority of available listings in Windsor were three-bedroom homes (14 units), with a median listing price of \$804,246.

**FIGURE 4.6**  
**MEDIAN HOME SALE PRICES**  
**Town of Windsor, Sonoma County, Bay Area**  
**2001–2020**



Source: ABAG Preapproved Data Package 2021; Zillow.com Home Index Value.

## Rental Market Overview

According to a survey of available rental listings of available condominiums and single-family homes (Zillow, Redfin, and Apartment Listings), seven units were available to rent in Windsor in October 2021 (Table 4.18). Prices depended on location, size, and amenities, averaging \$2,450 for a two-bedroom unit, \$2,925 for a three-bedroom unit, and \$3,250 for a four-bedroom unit. Two-bedroom units had the most expensive median price at \$2.66 per square foot.

<b>TABLE 4.18</b> <b>PRICES BY BEDROOM</b> <b>Town of Windsor</b> <b>2021</b>			
<b>Bedrooms</b>	<b>Number</b>	<b>Median Listed Rent</b>	<b>Median Price per Square Foot</b>
2 bedrooms	2	\$2,450	\$2.66
3 bedrooms	4	\$2,925	\$1.79
4 bedrooms	1	\$3,250	\$1.47
<b>Total</b>	<b>7</b>	<b>\$2,836</b>	<b>\$2.11</b>

Sources: Redfin.com, Zillow.com, Apartmentlistings.com, October 2021.

## Housing Affordability

Table 4.19 provides the affordable rents and maximum purchase price, based on the HCD income limits for Sonoma County. The affordable sales prices were calculated using household income limits published by HCD, conventional financing terms, and assuming that households spend 30 percent of gross income on housing costs (Table 4.19 does not include an assumption for utilities cost).

A household can typically qualify to purchase a home that is 2.5 to 3.0 times the annual income of that household, depending on the down payment, other long-term obligations (such as a car loan), and interest rates. In practice, the interaction of these factors allows some households to qualify for homes priced at more than three times their annual income, while other households may be limited to purchasing homes no more than two times their annual incomes. These factors—interest rates, insurance, and taxes—are held constant in the table to determine maximum affordable rent and purchase price for households of each income category. It is important to note that this table is used for illustrative purposes only. The information in Table 4.22 realistically reflects the difficulty of affording rent and purchase prices in the town of Windsor.

Based on the analysis for rental rates, very few affordable options may be available for lower income renting households, who can afford up to \$2,326 per month without exceeding 30 percent of their monthly income, based on HCD's 2021 State Income Limits for Sonoma County.

Based on the availability of units shown in Table 4.18, lower income households could only afford a two-bedroom unit. This suggests that lower-income families with three or more persons may be limited to smaller units, resulting in overcrowded living conditions. The rental market is generally affordable to

moderate-income households, who can afford up to \$3,098. Only the four-bedroom unit in Table 4.18 is unaffordable to moderate income households. Figure 4.7 shows how the median contract rent has increased between 2009 and 2019. Windsor saw an 18 percent increase in median rent between 2009 and 2019, starting at \$1,377 and reaching \$1,627. Windsor's median rent experienced modest growth compared to Sonoma County and the Bay Area, but exhibited the highest median rent in 2009, exceeding Sonoma County (\$1,074) and the Bay Area (\$1,196). Though Sonoma County experienced a greater rate of increase than Windsor (38 percent), by 2019 the median rent (\$1,478) still did not exceed the median rent in Windsor. The Bay Area overall had a greater increase in median rents, starting at \$1,196 in 2009 and reaching 1,849 in 2019—a 55 percent increase.

When looking at real estate listings available in October 2021, the median sale price in Windsor is \$724,198. This price is not affordable to any of the households shown in Table 4.19. Listed condominiums (median sales price of \$464,650) would be affordable to low-income households with two or more persons but falls out of reach of very low- and extremely low-income households. Additionally, at the time of the survey of real estate listings, only two condominiums were available for sale out of 27 total listings in the Town Windsor. Mobile or manufactured homes provide the best opportunity for lower income households to achieve homeownership. The median sales price of mobile home listings (\$140,661) would be affordable to households at all income levels, including extremely low-income households. However, all but one of the mobile homes available for sale at the time of the survey were in age-restricted mobile home parks. This analysis indicates that lower income households will likely encounter difficulty securing affordable homes in Windsor due to a lack of available affordable homeownership opportunities, particularly very low- and extremely low-income households that do not qualify to live in age-restricted communities. Households have to direct a larger share of income to principal, interest, taxes, and insurance, or assemble a larger down payment to reduce mortgage costs.

**TABLE 4.19**  
**ABILITY TO PAY**  
**Sonoma County**  
**2021**

<b>Extremely Low-Income Households at 30% of 2021 AMI</b>						
Number of Persons	1	2	3	4	5	6
Income Level	\$24,450	\$27,950	\$31,450	\$34,900	\$37,700	\$40,500
Max. Monthly Gross Rent <sup>1</sup>	\$611	\$699	\$786	\$873	\$943	\$1,013
Max. Purchase Price <sup>2</sup>	\$155,081	\$177,281	\$199,481	\$221,364	\$239,123	\$256,883
<b>Very Low-Income Households at 50% of 2021 AMI</b>						
Number of Persons	1	2	3	4	5	6
Income Level	\$40,750	\$46,550	\$52,350	\$58,150	\$62,850	\$67,500
Max. Monthly Gross Rent <sup>1</sup>	\$1,019	\$1,164	\$1,309	\$1,454	\$1,571	\$1,688
Max. Purchase Price <sup>2</sup>	\$258,469	\$295,257	\$332,045	\$368,834	\$398,645	\$428,139



**TABLE 4.19**  
**ABILITY TO PAY**  
**Sonoma County**  
**2021**

<b>Low-Income Households at 80% of 2021 AMI</b>						
Number of Persons	1	2	3	4	5	6
Income Level	\$65,150	\$74,450	\$83,750	\$93,050	\$100,500	\$107,950
Max. Monthly Gross Rent <sup>1</sup>	\$1,629	\$1,861	\$2,094	\$2,326	\$2,513	\$2,699
Max. Purchase Price <sup>2</sup>	\$413,233	\$472,221	\$531,209	\$590,197	\$637,451	\$684,705
<b>Median-Income Households at 100% of 2021 AMI</b>						
Number of Persons	1	2	3	4	5	6
Income Level	\$72,300	\$82,650	\$92,950	\$103,300	\$111,500	\$119,850
Max. Monthly Gross Rent <sup>1</sup>	\$1,808	\$2,066	\$2,324	\$2,583	\$2,788	\$2,996
Max. Purchase Price <sup>2</sup>	\$458,584	\$524,232	\$589,563	\$655,211	\$707,222	\$760,184
<b>Moderate-Income Households at 120% of 2021 AMI</b>						
Number of Persons	1	2	3	4	5	6
Income Level	\$86,750	\$99,150	\$111,550	\$123,950	\$133,850	\$143,800
Max. Monthly Gross Rent/ Payments <sup>1</sup>	\$2,169	\$2,479	\$2,789	\$3,099	\$3,346	\$3,595
Max. Purchase Price <sup>2</sup>	\$550,238	\$628,888	\$707,539	\$786,190	\$848,983	\$912,094

Source: California Department of Housing and Community Development, 2021.

<sup>1</sup> Assumes that 30 percent of income is available for monthly rent or mortgage payment, taxes, mortgage insurance, and homeowners' insurance.

<sup>2</sup> Assumes 5 percent down payment, an annual 2.88 percent interest rate, 30-year mortgage, and monthly payment equal to 30 percent of income.

## Who Can Afford to Live in Windsor?

For rental housing, the analysis suggests that low-income households would encounter difficulty finding an affordable home in Windsor. These households can afford a monthly rent of \$2,326 for a four-person household, which is not enough for the average unit available in October 2021 (with a median monthly rent of \$2,836). The only income groups that could afford the median monthly rent in Windsor would be six-person median-income households and four-, five, or six-person moderate income households. However, only one appropriately sized (four-bedroom) rental listing for these income groups was available in October 2021, with a monthly rent of \$3,250. Therefore, even moderate-income households would have difficulty securing affordable housing in Windsor, which may result in cost burdened and/or overcrowded renting households.

Table 4.20 provides a snapshot of occupations in Windsor and is not inclusive of all occupations. Many essential jobs in Windsor have salaries falling within lower income categories. As shown previously in Table 4.4, occupations in food service and serving related occupations (such as food preparation workers) represent the third largest proportion of Sonoma County's employed population, approximately 9 percent. In Windsor, employed persons in food service and serving related occupations represent the second largest proportion of the employed population (21.6 percent). This group would have difficulty finding housing because affordable rent (\$264) would cover less than 10 percent of

Windsor's median monthly rent (\$2,836). Lawyers, civil engineers/architects, and law enforcement officers (all falling in the above moderate-income category) were identified as being able to afford the median monthly rent in Windsor. Civil engineers/architects and law enforcement officers were identified as occupations that could afford Windsor's median home sales price.

**TABLE 4.20**  
**EXAMPLES OF AVERAGE ANNUAL SALARIES BY OCCUPATION**  
**Windsor**  
**2021**

Occupation	Annual Income	Affordable Rent <sup>1</sup>	Affordable Purchase Price <sup>2</sup>
<b>Extremely Low-Income (Limit \$24,450)<sup>3</sup></b>			
Food preparation worker	\$10,570	\$264	\$67,043
Hairdresser/Cosmetologist	\$12,957	\$324	\$82,184
Conveyor, industrial truck, or tractor operators	\$24,095	\$602	\$152,830
<b>Very Low Income (Limit \$40,750)</b>			
Home Health Aide/Dental Assistant/Nursing Aides	\$30,036	\$751	\$190,512
Agricultural Workers/Logging Workers	\$31,321	\$783	\$198,663
Retail Salesperson/Sales Clerk	\$36,302	\$908	\$230,256
<b>Low Income (Limit \$72,300)</b>			
Truck Driver	\$47,386	\$1,185	\$300,560
Teacher/Librarian	\$54,632	\$1,366	\$346,520
Construction Laborer	\$61,005	\$1,525	\$386,942
<b>Moderate Income (Limit \$86,750)</b>			
Computer Scientist	\$81,384	\$2,035	\$516,202
Financial Manager/Human Resources Manager	\$83,827	\$2,096	\$531,698
<b>Above Moderate Income (Above \$86,750)</b>			
Registered Nurse	\$103,125	\$2,578	\$654,101
Lawyer	\$113,125	\$2,828	\$717,529
Civil Engineer/Architect	\$117,500	\$2,938	\$745,279
Law Enforcement workers, including supervisors	\$127,696	\$3,192	\$809,950

Source: California Department of Housing and Community Development, 2021, ACS 5-year Estimate (2015-2019).

<sup>1</sup>Assumes that 30 percent of income is available for monthly rent or mortgage payment, taxes, mortgage insurance, and homeowners insurance.

<sup>2</sup>Assumes 5 percent down payment, an annual 2.88 percent interest rate, 30-year mortgage, and monthly payment equal to 30 percent of income.

<sup>3</sup>2021 Based on HCD 2021 Income Limits

## Special Needs Populations

Certain groups have greater difficulty in finding acceptable, affordable housing due to special circumstances relating to employment and income, household characteristics, disabilities, and other factors. These “special needs” groups include seniors, persons with disabilities, large households (five or more persons), female-headed households with children, homeless persons, and farmworkers.

### Seniors

Senior households face a unique set of circumstances that affect their needs for housing, primarily due to physical disabilities/limitations, fixed incomes, and health care costs. Unit size, accessibility, affordability, and proximity to health care, transportation, and other services represent key housing concerns for seniors. Social Security income, even when supplemented by a pension and savings, often does not cover the cost of living, requiring seniors to either continue to work or apply for the State Supplementary Payment. For the following analysis, seniors are defined as individuals aged 65 and over unless otherwise identified.

Table 4.21 shows the senior population in Windsor compared to Sonoma County as a whole. Windsor’s senior population is proportionally smaller than the senior population countywide. As of 2019, seniors comprised approximately 15 percent of Windsor’s population. In Sonoma County, seniors represented 26.37 percent of the population.

<b>TABLE 4.21</b> <b>SENIOR POPULATION</b> <b>Town of Windsor and Sonoma County</b> <b>2019</b>			
	<b>Total Population</b>	<b>Total Population 65+</b>	<b>Percent 65+</b>
Windsor	27,447	4,182	15.24%
Sonoma County	494,336	102,328	26.37%

Source: ABAG Preapproved Data Package 2021, ACS 5-year Estimate (2015-2019).

Table 4.22 shows senior households by tenure. In Windsor, there are a total of 2,842 senior households, representing approximately 30 percent of the total number of households (9,156). Senior households have higher rates of homeownership than Windsor households as a whole. Of Windsor senior householders, 80.9 percent were owners and 19.1 percent were renters, compared to 75.7 percent owner and 24.3 percent renter for all Windsor households. Countywide, 75.7 percent of senior householders were owners and 24.3 percent were renters, compared to 62.2 percent owner and 37.9 percent renter for all county households.

**TABLE 4.22**  
**SENIOR HOUSEHOLDS**  
Town of Windsor and Sonoma County  
2017–2019

	Total Households		Total Senior Households	
	Percent Owner	Percent Renter	Percent Owner	Percent Renter
Windsor	76.42%	23.58%	80.86%	19.14%
Sonoma	62.15%	37.85%	75.74%	24.26%

Source: ABAG Preapproved Data Package 2021; CHAS 2013-2017 (Seniors); ACS 5-year Estimate (2015-2019) (Total Households).

Table 4.23 shows the incomes of senior households based on HCD 2021 State Income Limits for a one-person household in Sonoma County. In 2019, nearly 47 percent of Windsor senior households earned an annual income greater than \$72,300. Senior households earning at least \$72,300 exceed the median income for a single-person household in Sonoma County; however, affordable rent for these senior households (\$1,808) falls below Windsor’s median rent of \$2,836, as does the affordable housing price (\$458,584). A majority of senior households (approximately 53 percent) earn less than the median income for a single-person household. Securing housing in Windsor may be difficult for most of Windsor’s senior residents.

**TABLE 4.23**  
**SENIOR HOUSEHOLDS BY INCOME**  
Town of Windsor  
2019

Income Category <sup>1</sup>	Number	Percent
Extremely Low Income Income under \$24,450	295	10.38%
Very Low Income \$24,451–\$40,750	354	12.46%
Low Income \$40,751–\$65,150	519	18.26%
Moderate Income \$65,151–\$72,300	350	12.32%
Above Moderate Income Income greater than \$72,300	1,324	46.59%
<b>Total</b>	<b>2,842</b>	<b>100.00%</b>

Source: ABAG Preapproved Data Package 2021; CHAS 2013-2017; HCD 2021 State Income Limits

<sup>1</sup> 2021 HCD State Area Median Income for Sonoma County \$72,300 for a one-person household.

Seniors typically rely on a fixed income and are susceptible to overpaying for housing costs. In Windsor, approximately 30 percent of senior households are cost burdened, with 14 percent paying between 30 and 50 percent of monthly income for housing costs and 16 percent paying over 50 percent (see Table 4.24). Among lower income categories (low, very low, and extremely low income), senior households

## Town of Windsor Housing Element Update

are more likely to be severely cost burdened than cost burdened. Of extremely low-income senior households, over 50 percent are severely cost burdened. Among low- and very low-income senior households, over one-third of households are severely cost burdened. This pattern suggests that eligible income limits for subsidy programs like Section 8 may be too low for a portion of senior renters. In addition, applications for Section 8 vouchers can include a wait list up to 18 months long, making it difficult for senior renters to receive subsidized housing.

**TABLE 4.24**  
**HOUSING COST BURDEN BY HOUSEHOLD INCOME FOR SENIORS**  
Town of Windsor  
2019

	<b>Extremely Low<sup>1</sup> (Income &lt;30% AMI)</b>	<b>Very Low (Income 30%–50% AMI)</b>	<b>Low (Income 50%–80% AMI)</b>	<b>Moderate (Income 80%–100% AMI)</b>	<b>Above Moderate (Income &gt;100% AMI)</b>	<b>All Senior Households</b>
Total Senior Households	295	354	519	350	1,324	2,842
Senior Renting Households	135	130	74	70	135	544
Senior Owner Households	160	224	445	280	1189	2298
Total Overpaying Senior Households	205	194	235	80	149	863
Overpaying	50	84	65	80	125	404
Percent Overpaying	16.95%	23.73%	12.52%	22.86%	9.44%	14.22%
Severely Overpaying	155	110	170	0	24	459
Percent Severely Overpaying	52.54%	31.07%	32.76%	0.00%	1.81%	16.15%

Source: ABAG Preapproved Data Package; 2013-2017 CHAS.

<sup>1</sup> Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI based on the metropolitan area. Windsor falls within the Santa Rosa Metro Area (Sonoma County). The HUD AMI for Sonoma County is \$112,800.

The need for senior housing is addressed through a variety of sources in Windsor and Sonoma County. Windsor has five facilities for seniors. Brooks Creek offers market-rate independent living units (single-family detached homes) for seniors aged 55 and above. The sales price for homes in Brooks Creek is between \$500,000 and \$600,000. Brookdale Windsor is an independent and assisted living facility with market-rate rental units and a variety of amenities. Terene Manor is a residential care facility with units estimated to cost between \$5,000 per month for a shared suite and \$6,000 per month for a private suite. Table 4.25 summarizes senior resources in Windsor and in Sonoma County. The Vinecrest senior apartments are a 60-unit garden community for senior citizens with public transportation that stops directly in front of the community. Bell Manor is a 95-unit garden complex for seniors and persons with disabilities. Both complexes are managed by Burbank Housing, an affordable housing developer in Sonoma County.

**TABLE 4.25  
SENIOR RESOURCES  
Town of Windsor and Sonoma County  
2019**

Organization	Resources
Sonoma County Agency on Aging	Provides information and assistance, case management programs (connections to local, non-profit and government programs) and Multipurpose Senior Services Program), fall prevention programs, and the elder abuse prevention project.
Senior Advocacy Services	Provides information and assistance to seniors to help select appropriate housing and insurance options for their needs and protect the rights and well-being of people living in long-term care facilities.
Windsor Senior Center	Provides housing referrals, classes, and variety of programs and services.
Council on Aging Services for Seniors	Legal Assistance Program provides seniors vital information and education on issues related to eviction, Social Security, Medi-Cal and Medicare payments, durable power of attorney, and restraining orders for their protection.
Catholic Charities	Manages an Alzheimer's Day Care Resource Center that offers day care for persons with Alzheimer's disease (and other related dementia) who are often unable to be served by other programs. The centers provide respite as well as training and support for families and professional caregivers.
Petaluma People's Services Center	Senior services center providing seniors with case management services, an Alzheimer's respite program and adult day care, senior counseling services, fall prevention program, caregiver support, resource sharing, and meal delivery through Meals on Wheels.

Sources: Sonoma County Area Agency on Aging Senior Resource Guide, October 2021

### ***Strategies and Programmatic Responses to Meet Projected Needs***

As noted in the Housing Plan section, the Town can address the local need for senior housing, particularly for extremely low- to moderate-income households, by supporting affordable housing developers through applications for state and federal funding, design review workshops, site location assistance, and direct financial assistance. Implementation programs that address design review, parking standards, and impact fees also facilitate the production of senior housing by allowing for more financially feasible development. Senior households have special housing needs primarily due to location, accessibility, and affordability. Due to physical disabilities many seniors require homes with railings and elevators. The size of the units is usually kept to a smaller size (1- 2 bedrooms), specifically if the individual requires 24-hour care. Senior households also rely heavily on public transit to get around, therefore developing units in transit rich areas can ensure seniors can get to their destination safely and economically. Due to limited mobility grocery stores, doctors' offices and other services should also be accessible to seniors' therefore location is an essential of senior households.

## Persons with Disabilities

A disability is a physical or mental impairment that substantially limits one or more major life activities. This segment of the population often needs affordable housing that is located near shopping, services, and public transit. In some cases, persons with disabilities require units equipped with wheelchair accessibility or other special features that accommodate physical or sensory limitations.

Depending on the severity of the disability, people may live independently with some assisted care in their own homes or may require assisted living and supportive services in special care facilities.

Persons with disabilities tend to have a small, fixed income, relying on Social Security Disability Insurance; Social Security Insurance; State Supplementary Payment; or Social Security Old Age, Survivors, and Disability Insurance; which may not adequately cover the cost of housing. In addition, persons with disabilities have the highest rate of unemployment compared to other groups and often experience discrimination in hiring and training.

Table 4.26 shows the disabled population. In Windsor, 2,847 persons, or approximately 10 percent of the Town's noninstitutionalized population, had one or more types of disability in 2019. The proportionate population of persons with a disability is similar among Windsor, Sonoma County (nearly 12 percent), and the Bay Area (nearly 10 percent).

<b>TABLE 4.26</b> <b>POPULATION WITH DISABILITIES</b> <b>Town of Windsor and Sonoma County</b> <b>2019</b>			
<b>Total Civilian Noninstitutionalized Population Aged 5 and Over</b>	<b>Total Population</b>	<b>With a Disability</b>	
	<b>Number</b>	<b>Number</b>	<b>Percentage</b>
Windsor	27,447	2,847	10.37%
Sonoma County	495,516	58,940	11.89%
Bay Area	7,655,295	735,533	9.61%

Source: ABAG Preapproved Data Package 2021, ACS 5-year Estimate (2015-2019).

According to 2015-2019 ACS data, there are an estimated 2,847 persons living with a disability in Windsor, divided into six types of disability, as shown in Table 4.27. Ambulatory difficulties represent the largest share, with approximately 5.4 percent of Windsor residents living with an ambulatory disability, followed by difficulty with independent living. The least common disability in Windsor is vision difficulty, at approximately 2 percent of Windsor residents.

**TABLE 4.27**  
**PERSONS WITH DISABILITIES BY DISABILITY TYPE**  
Town of Windsor  
2019

Disability	Percentage
With an ambulatory difficulty	5.4%
With an independent living difficulty	4.6%
With a cognitive difficulty	4.3%
With a hearing difficulty	2.9%
With a self-care difficulty	2.7%
With a vision difficulty	2.0%

Note: These disabilities are counted separately and are not mutually exclusive; an individual may report more than one disability.

Source: ABAG Preapproved Data Package 2021; ACS 5-year Estimate (2015-2019).

## Developmental Disabilities

Government Code Section 65583(a)(7)), which took effect January 2011, amended State housing element law to require an evaluation of the special housing needs of persons with developmental disabilities. A “developmental disability” is defined as a disability that originates before an individual becomes 18 years old, continues or can be expected to continue indefinitely, and constitutes a substantial disability for that individual. This definition includes intellectual disabilities, cerebral palsy, epilepsy, and autism.

The California Department of Developmental Services currently provides community-based services to approximately 329,600 persons with developmental disabilities and their families through a statewide system of 21 regional centers and 2 developmental centers. The North Bay Regional Center provides family support, crisis intervention, referral, and other services to clients with developmental disabilities, including people with intellectual disabilities, cerebral palsy, autism, and epilepsy in Sonoma County and surrounding area. According to the North Bay Regional Center, in 2020, a total of 235 clients with developmental disabilities in Windsor were served by the North Bay Regional Center. Table 4.28 shows the breakdown of developmental disability type for consumers across North Bay Regional Center’s service area, which includes Solano, Napa, and Sonoma Counties, based on the North Bay Regional Center’s annual reporting data to the California Department of Developmental Services.

The Town continues to work with the North Bay Regional Center to implement an outreach program that focuses on informing residents of the housing services available for person with developmental disabilities. The Town makes this information available on the Town website (Program H-36).



<b>TABLE 4.28</b> <b>POPULATION WITH DEVELOPMENTAL DISABILITIES BY TYPE</b> <b>North Bay Regional Center Service Area (Napa, Sonoma, and Solano Counties)</b> <b>2020</b>		
<b>Disability</b>	<b>Number</b>	<b>Percent</b>
Autism	3,116	32%
Cerebral Palsy	1,701	11%
Epilepsy	1,168	12%
Fifth Category (1)	1,655	17%
Intellectual Disability	5,543	56%
North Bay Regional Center Catchment (Number of Persons Served)	9,739	

Source: Department of Developmental Services, October 2021; North Bay Regional Center, April 2022.

Note: Number of persons served by the North Bay Regional Center was provided by the North Bay Regional Center. The number of persons per disability type may not total to 9,739 and percentages may not total 100, as some consumers have more than one disability.

(1) "Fifth Category" is defined as clients who have disabling conditions closely related to intellectual disability or requiring similar treatment as required by a person with intellectual disability.

The Department of Developmental Services reports that in Windsor, the majority of persons with developmental disabilities live with a parent, family, or guardian (180 persons or 77 percent). However, the North Bay Regional Center shared that there is a significant demand for accessible housing for persons with disabilities, especially at the lower income levels.

According to the California Department of Social Services Community Care Licensing Division, there are six adult residential facilities that are available to serve Windsor residents, with a total capacity for 34 adults, that provide 24-hour nonmedical care for adults ages 18 through 59 who are unable to provide for their own daily needs. These facilities, listed in Table 4.29, cater to adults that are physically handicapped, developmentally disabled, and/or mentally disabled.

<b>TABLE 4.29</b> <b>ADULT RESIDENTIAL FACILITIES</b> <b>Town of Windsor, Sonoma County</b> <b>2021</b>	
<b>Facility</b>	<b>Capacity</b>
A Better Living Experience – 9591 Kristine Way	4
Country Gardens Care Home – 2680 Woolsey Road	10
Laughlin County Home – 2565 Laughlin Road	6
My Father's Garden Adult Residential Care – 475 Windsor River Road	6
Thrushwing Home – 128 Thrushwing Avenue	4
Windsor House – 1386 Sanders Road	4
<b>Total Capacity</b>	<b>34</b>

Sources: California Department of Social Services Community Care Licensing Division, 2021.

## Strategies and Programmatic Responses to Meet Projected Needs for Disabled and Senior

Many of the strategies and programmatic responses that address senior housing also apply to disabled persons' housing needs. The Town can support housing developers through applications for State and federal funding, design review workshops, site location assistance, and direct financial assistance. Implementation programs in the Housing Objectives, Policies, and Programs section of this Housing Element address Design Review, parking standards, and impact fees to allow for more financially feasible development.

The types of housing needed for persons with disabilities according to the North Bay Regional Center (NBRC) are single bedrooms or 2-bedrooms especially for individuals who require 24-hour service and require live-in care. Additionally, location is a major concern for many individuals with disabilities who have limited mobility and choose to live in areas that are in proximity to services.

### Large Households

The U.S. Census Bureau defines large households as having five or more persons. Large households often encounter difficulty in finding adequately sized, affordable housing due to the limited supply of large units in many jurisdictions. In addition, large units generally cost more to rent and buy than smaller units. For lower income large households, this can result in overcrowded conditions and/or overpayment for housing.

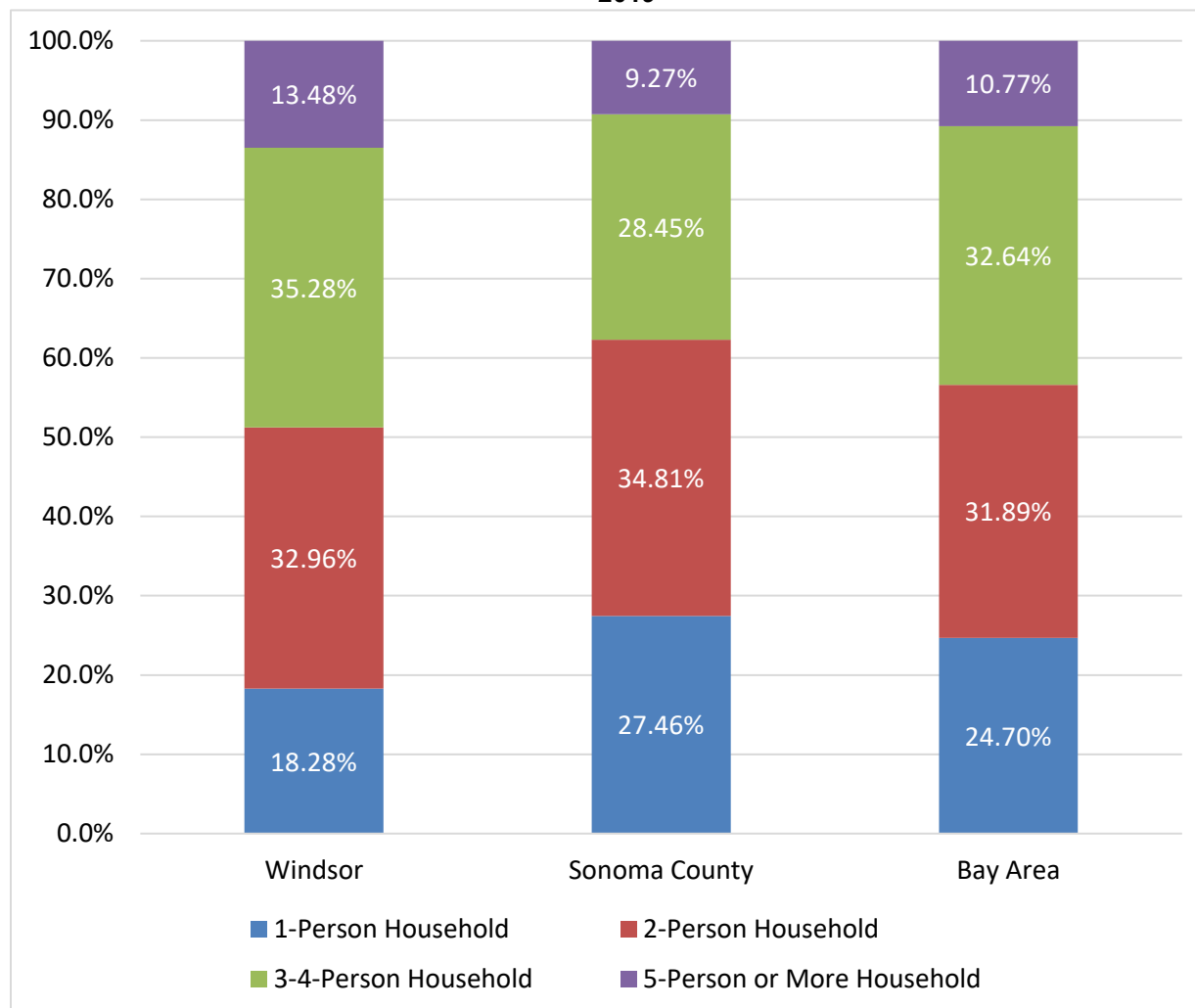
In 2019, large households accounted for 14 percent (1,234 households) of all households in Windsor. Of those 13.29 percent were owner occupied households, and 14.08 percent were renter occupied households. Figure 4.3 provides a comparison of large households for Windsor, Sonoma County, and the Bay Area. Windsor had a slightly higher percentage of large households (13.48 percent) when compared to the County (9.27 percent) and the Bay Area (10.77 percent).

**TABLE 4.30**  
**HOUSEHOLD SIZE BY TENURE**  
**Town of Windsor**  
**2019**

Household Size	Owner Occupied Households		Renter Occupied Households	
	Number	Percentage	Number	Percentage
1-person household	1,081	15.45%	593	27.47%
2-person household	2,457	35.12%	561	25.98%
3-person household	1,234	17.64%	431	19.96%
4-person household	1,295	18.51%	270	12.51%
5-person+ household	930	13.29%	304	14.08%
Total	6,997	100%	2,159	100%

Source: ABAG Pre-Approved Data Package 2021, ACS 5-year Estimate (2015-2019).

**FIGURE 4.7**  
**HOUSEHOLD SIZE**  
**Town of Windsor**  
**2019**



Source: ABAG Pre-Approved Data Package 2021, ACS 5-year Estimate (2015-2019).

In Windsor, the majority of large households earn more than the HUD-identified AMI for Sonoma County, with nearly 60 percent or 610 households exceeding the AMI (see Table 4.31). Further, large households represent a relatively small proportion of the Town's lower income households within each income level. Large households earning between 31 and 50 percent of AMI occupy the most significant proportion of very low-income households, representing slightly less than 15 percent. The relatively low proportion of lower-income large households in Windsor could be reflective of limited appropriately sized affordable housing to accommodate large families. While the nearly 60 percent of large households earn more than the AMI, the household income must cover living expenses for more people, and consequently less income is available to be spent on housing. In addition, large houses generally cost more and may have very limited availability. As shown in Table 4.21, in October 2021 there was only one rental available with four bedrooms in the Town of Windsor.

**TABLE 4.31**  
**LARGEHOUSEHOLDS BY INCOME**  
Town of Windsor  
2017

Income Category	Large Households (5+ Persons)	All other Households	Totals
Extremely Low	25	529	554
Very Low	110	627	737
Low	160	1,029	1,189
Moderate	115	709	824
Above Moderate	610	5,229	5,839

Source: ABAG Preapproved Data Package; 2013-2017 ACS.

As of 2019, less than one percent of Windsor's rental housing stock housing had five bedrooms or more, compared with nine percent of total households being large households. However, as shown in Table 4.32, owner-occupied units that could accommodate a large household, 3–4-bedroom units, make up almost 90 percent of the town's housing stock, and renter occupied units make up over 50 percent of the town's housing stock large, showing that there are sufficient units to accommodate the large household need.

**TABLE 4.32**  
**HOUSING UNITS BY NUMBER OF BEDROOMS**  
Town of Windsor  
2019

	Owner Occupied		Renter Occupied	
	Number	Percentage	Number	Percentage
No bedroom	0	0.00%	95	4.40%
1 bedroom	37	0.53%	304	14.08%
2 bedrooms	890	12.72%	603	27.93%
3-4 bedrooms	5,779	82.59%	1,141	52.85%
5+ bedrooms	291	4.16%	16	0.74%
<b>Total</b>	<b>6,997</b>	<b>100.00%</b>	<b>2,159</b>	<b>100.00%</b>

Source: ABAG Pre-Approved Data Package 2021; ACS 5-year Estimates (2015-2019).

Table 4.33 shows large households experiencing cost burden. In Windsor, over 34 percent of large households were paying between 30 to 50 percent of their monthly income on housing costs (overpaying) and 11 percent were paying more than 50 percent of the monthly income on housing costs (severely overpaying). Cost burden is a significant issue for large households, with a total of 45 percent of large households in Windsor experiencing overpayment.

**TABLE 4.33**  
**LARGE HOUSEHOLDS OVERPAYING FOR HOUSING**  
 Town of Windsor  
 2017

	Total Households	Overpaying (30-50%)		Severely Overpaying (50%+)		Total Overpaying (30%+)	
		Number	Percentage	Number	Percentage	Number	Percentage
Large Households (5+ persons)	1,020	350	34.31%	110	10.78%	460	45.10%
All Other Households	8,123	1,482	18.24%	1,058	13.02%	2,540	31.27%
Total	9,143	1,832	--	1,168	--	3,000	32.81%

Source: ABAG Preapproved Data Package 2021; CHAS 2013-2017.

### ***Strategies and Programmatic Responses to Meet Projected Needs***

The Town's efforts to facilitate the development of second units can assist large multigenerational households. The Town continues to implement the Affordable Secondary Dwelling Unit (ADU) Incentive Program. The Town established long-term affordability requirements and a monitoring program to ensure long-term affordability is maintained. Consistent with State law, all development impact fees, apart from the fees for traffic, have been eliminated or reduced for ADUs. In 2020, the Town Council adopted new drainage fees and eliminated drainage impact fees for ADUs. This led to the decrease in impacts fees for an 840-square-foot ADU to approximately \$4,500. In addition to these impact fees, the only other fee charged by the Town is the building permit fee. Between 2016 and early 2022, the Town finalized 28 ADU permit applications. As stated in the amended Section 27.34.180(B) of the Windsor Zoning Ordinance, Windsor permits ADUs and JADUs consistent with state law requirements (Ordinance number 2020-343).

Additionally, the Town has included program H-7 to promote the construction of ADUs through the specific actions, which are aimed at providing an increased supply of affordable units throughout the Town, thereby increasing access to high resource, established neighborhoods to help reduce displacement risk for low-income households.

As another strategy, the Town can also encourage the provision of larger units in its discussions with developers producing affordable housing units under the Inclusionary Housing Program or development agreements. Additionally, the Bell Village/VOOTG project includes 5 moderate income, 3-bedroom units for a term of 30 years. Phase 1 is currently under construction and includes 2 of the 5 moderate income units.

### **Female-Headed Households**

In Windsor, married-couple households make up the largest proportion of Windsor household types (59 percent), followed by householders living alone (18 percent). Families with single parents make up

17 percent of households in Windsor. As shown in Table 4.34, single-parent households in Windsor are primarily female-headed family households and make up 10 percent of all Windsor households; only 7 percent of all households are male-headed family households. Single-parent households have only one wage earner, may have a low income, and may have difficulty finding housing. Single mothers have a greater risk of falling into poverty than single fathers due to factors such as the wage gap between men and women, insufficient training and education for higher-wage jobs, and inadequate child support. Though the majority of female-headed households in Windsor live above the poverty line (a household of three with a household income of \$21,330 or more), as shown in Table 4.35, female-headed households with children are more likely to fall below the poverty line (14 percent) than female-headed households without children (8 percent). Households with single mothers also typically have special needs related to access to day care/childcare, health care, and othersupportive services.

**TABLE 4.34**  
**HOUSING TENURE BY HOUSEHOLD TYPE**  
Town of Windsor  
2019

	Owner Occupied	Renter Occupied
Married-Couple Family Households	4,569	862
Householders Living Alone	1,081	593
Female-Headed Family Households	641	295
Male-Headed Family Households	359	293
Other Nonfamily Households	347	116
<b>Total</b>	<b>6,997</b>	<b>2,159</b>

Source: ABAG Preapproved Data Package 2021; ACS 5-year Estimate (2015-2019).

**TABLE 4.35**  
**FEMALE HEADED HOUSEHOLDS BY POVERTY STATUS**  
Town of Windsor  
2019

	Above Poverty Level (\$23,330* or more)	Below Poverty Level (Less than \$23,330*)
With Children	477	81
Without Children	347	31

Source: ABAG Preapproved Data Package 2021; ACS 5-year Estimate (2015-2019).

\*income assumptions are based on a household of three with one income.

The Town provides preschool classes with three different program approaches to early education. The Town keeps rates for their preschool program affordable by only charging families for days of operation. The California Department of Social Services reports there are 12 licensed childcare homes, four licensed pre-schools, four licensed school-age children care facilities, and one licensed infant care center to are within Windsor or are within close proximity.

**Strategies and Programmatic Responses to Meet Projected Needs**

Access to affordable and convenient day care services can prove a significant challenge to single working mothers. Female-headed households with limited incomes can have trouble finding adequate affordable housing and require special consideration and assistance because of their greater need for affordable housing and accessible day care, health care, and other supportive services.

The Town facilitates the development of child day care by allowing projects that include an on-site child day care center to receive (a) a density bonus of residential space that is equal to or greater than the amount of space in the day care center; or (b) an additional incentive that contributes significantly to the economic feasibility of the day care center construction.

Town support for affordable cooperative housing developments, where childcare and chores are shared among several families, could also help respond to the needs of single mothers.

**Farmworkers**

Farmworkers form a critical part of Sonoma County's wine industry, with many living in the county for short periods during the peak harvest. Farmworkers encounter special housing needs because of their limited income, the often-unstable nature of their employment (i.e., having to move throughout the year from one harvest to the next), concerns around immigration issues, and the difficulty in building farmworker housing due to lack of resources and community support. Many farmworkers live in unsafe, substandard, and/or crowded conditions, including garages, sheds, barns, and temporary structures. Housing needs for farmworkers include both permanent and seasonal housing for single men and women as well as permanent family housing.

The U.S. Department of Agriculture (USDA) categorizes farmworkers into three groups: 1) permanent, 2) seasonal, and 3) migrant. Farmworkers are considered seasonal if they work on a farm less than 150 days of the year and considered permanent workers for a farm if they work more than 150 days a year. Migrant farmworkers form a subset of seasonal farmworkers and include those who must travel to their workplace and cannot return to their permanent residence within the same day.

The USDA Census of Farmworkers has reported a decrease in the total number of farmworkers in Sonoma County from 2002 to 2017, with 15,467 total farmworkers reported in 2002 and 14,379 reported in 2017. Though the representative percentage of permanent farmworkers has grown since 2002, seasonal farmworkers exceed the number of permanent farmworkers in Sonoma County. In 2017, there were 6,715 permanent farmworkers (46 percent) compared to 7,664 seasonal farmworkers (54 percent). This represents a more even distribution of permanent and seasonal farmworkers, particularly when compared to the 2002 Census of 15,467 total farmworkers, with 9,870 (64 percent) seasonal workers and 5,597 (36 percent) permanent workers.

As shown in Table 4.4, there are an estimated 3,410 Sonoma County residents employed in farming, fishing, and forestry occupations, but it is not known how many of these are farmworkers.

Cumulative enrollment data reported by the California Department of Education, California Longitudinal Pupil Achievement Data System, identifies the number of primary and short-term enrollments within the academic year, capturing the migrant worker student population. Public schools in Windsor reported a total of 99 migrant worker students in the 2019-2020 academic year, which was less than the reported 107 students in 2018-2019 academic year but more than the 91 reported students in the 2017-2018 academic year. However, the number of migrant worker students in Windsor shows less fluctuation between each academic year than observed in Sonoma County as a whole, which fluctuated from 789 students in 2017-2018, 738 students in 2018-2019, and 854 in the 2019-2020 academic year. The Bay Area saw the most fluctuation in migrant worker students, starting with 4,607 students in 2017-2018, 4,075 students in 2018-2019, and 3,976 students in the 2019-2020 academic year.

La Luz Center is a Sonoma County-based research center that acts as a first step for immigrants seeking social services, including food, rental assistance, public utilities assistance, Medi-Cal, food stamps, or employment, or facing discrimination or abuse in the workplace. They also offer ESL classes and computer literacy courses in Spanish. In 2019-2020, La Luz Center made a concentrated effort to help immigrants, including farmworkers, participate in the 2020 census count.

California Human Development offers a number of services for farmworkers in Sonoma County, including temporary housing assistance for eligible farmworkers, emergency support services, and the Day Labor Center, which assists farmworkers with finding jobs and housing.

Burbank Housing of Sonoma County operates two developments in Sonoma County for farmworkers; however, these are only available to permanent and legally documented families. The projects include Harvest Grove in Healdsburg with 44 units, and Sonoma Valley just outside of City of Sonoma in Agua Caliente with 16 units. Both developments are close to public transportation and commercial centers. As of November 2021, the wait lists for both developments were open.

### ***Strategies and Programmatic Responses to Meet Projected Needs***

In Windsor, “agricultural worker housing” is defined in the Town’s zoning ordinance as

*...residential housing whose occupancy is restricted to persons who are employed in, raising or harvesting any agricultural commodities. Prior to construction of such housing, the developer shall enter into an agreement with the Town that ensures occupancy by qualified residents only.*

Agricultural worker housing is allowed by right in the Community Commercial, Light Industrial, and Heavy Industrial zoning districts. The Town commits to updating its Zoning Ordinance to permit employee housing (including agricultural worker housing) in full compliance with the requirements of the Employment Housing Act, including Sections 17021.5 and 17021.6 (Program H-26).

The Town works with housing developers to expand the supply of affordable housing for both migrant and resident agricultural workers. Where available, the Town cooperates with housing developers to secure additional funding for farmworker projects from sources administered by HCD, the State Office of Migrant Services, and the Federal Farmers Home Administration (Program H-34).



## Housing Needs for Extremely Low-Income Households

HUD defines an extremely low-income household as earning less than 30 percent of the AMI. These households face a unique set of housing challenges. They often include any combination of special needs populations and/or represent families and individuals receiving public assistance, such as social security or disability insurance.

Table 4.39 shows the HCD household income limits based on the 2021 AMI in Sonoma County for different income categories. The 2021 AMI in Sonoma County was \$103,300. The maximum income for a household classified as “extremely low-income” was \$34,900 for a four-person household (Table 4.36).

<b>TABLE 4.36</b> <b>HOUSEHOLD INCOME LIMITS</b> <b>Sonoma County</b> <b>2021</b>		
<b>Income Category</b>	<b>As Percentage % of AMI</b>	<b>Income Limit</b>
Extremely Low	0%–30%	\$34,900
Very Low	31%–50%	\$58,150
Low	51%–80%	\$93,050
Median	81%–100%	\$103,300
Moderate	101%–120%	\$123,950

Notes: Based on HCD 2021 Household Income Limits for a household of four in Sonoma County.

Source: California Department of Housing and Community Development, 2021.

To estimate housing need for extremely low-income households, 39 percent of Windsor’s 385 very low-income RHNA units are assumed to be needed to serve extremely low- and very low-income households. Based on this methodology, the Town has a projected need of 192 units for extremely low-income households.

As shown in Table 4.37, in 2021 there were 540 extremely low-income households in Windsor, or 5.8 percent of the town’s total households. Approximately 11.1 percent of the town’s renter households and 4.1 percent of owner households were extremely low income.

Extremely low-income renters also had higher rates of overpayment: 7.8 percent were overpaying, and 4.4 percent were severely overpaying, compared to extremely low-income homeowners’ 3.0 percent of which were overpaying, and 2.8 percent were severely overpaying.

**TABLE 4.37**  
**HOUSING NEEDS FOR EXTREMELY LOW-INCOME HOUSEHOLDS**  
Town of Windsor  
2018

	Renters		Owners		Total	
	Number	Percent	Number	Percent	Number	Percent
Overpaying (30% to 50%)	175	7.8%	210	3.0%	385	4.1%
Severely Overpaying (50% or more of income)	100	4.4%	200	2.8%	300	3.2%
Total Number of ELI Households	250	11.1%	290	4.1%	540	5.8%
Total Number of Households	2,250	100.0%	7,045	100.0%	9,295	100.0%

Source: 2014-2018 CHAS, accessed March 2022.

Extremely low-income households often rely on supportive housing as a means of transitioning into stable, more productive lives. Supportive housing typically offers services such as childcare, after-school tutoring, and career counseling. The Town will update the Zoning Ordinance to establish supportive housing as land use and allow supportive housing as a permitted use without discretionary review in zones where multifamily and mixed-use developments are permitted, including nonresidential zones permitting multifamily uses (Government Code Section 65583(c)(3)) (Program H-28).

To further address the housing needs of extremely low-income households, the Town defines “single-room occupancy” (SRO) units and permits them in residential zones Medium Density Residential, High Density Residential, and Compact Residential, and with a use permit in Surrounding Residential and Village Residential zones.

To promote studio apartments and SRO units as a form of affordable housing in Windsor, the Town will continue to implement the policy (included as Policy H-5.6) that encourages studio apartment or SRO units. This policy allows pairs of studio apartments of 500 square feet or less to be counted as one unit for the purposes of calculating density bonuses.

## People Experiencing Homelessness

The homeless population has a wide variety of needs that impact access to housing, including physical and mental disabilities, HIV, and substance abuse.

Depending on an individual’s circumstances, these needs may be addressed via emergency shelters, transitional housing, or supportive housing. Emergency shelters are defined as housing offering minimal supportive services, with occupancy limited to up to six months. Transitional housing is configured as rental housing and operates under program requirements that call for the termination of assistance and recirculation of the assisted unit to another eligible tenant after six months. Supportive housing puts no limit on the length of stay and offers on- or off-site services that assist residents with retaining their housing, improving health, and maximizing their ability to live and work in the community.

The Sonoma County Community Development Commission, with the support of over 100 individuals with lived experience of homelessness, over 200 community volunteers, staff from various city and county departments, and law enforcement conducted a point-in-time count of homeless in Sonoma County in 2020. The 2020 Sonoma County Homeless Census and Survey included both unsheltered homeless (those living on the streets and in open spaces in the county) and sheltered homeless (those receiving temporary shelter or services). Key findings of the homeless count include:

- There were 1,702 individuals identified as unsheltered homeless, a 13 percent decrease from the 2019 count.
- There were 1,043 persons staying in shelters, transitional housing, or receiving services, a 5 percent increase from the 2019 count.
- In 2020, 508 survey respondents reported experiencing homelessness, 21 percent of the total population experiencing homelessness. The number of chronically homeless persons decreased by 25 percent from 2019 to 2020; 90 percent of chronically homeless persons reported having substance abuse issues, compared to 51 percent of the nonchronically homeless persons.
- There were 80 homeless families with children under 18 (a total of 235 individuals), representing 9 percent of the total persons experiencing homelessness, and 304 unaccompanied homeless children under 18 and transition youth under the age of 25, representing 11 percent of total persons experiencing homelessness.
- When asked about their health conditions, 40 percent of respondents said they experience psychiatric or emotional conditions, and 36 percent said they experience drug or alcohol abuse issues. Post-traumatic stress disorder (PTSD) is also a common condition among persons experiencing homelessness in Sonoma County (29 percent).
- Veterans are susceptible to experiencing PTSD and substance abuse, putting veterans at greater risk for homelessness. In Sonoma County, 139 persons experiencing homelessness reported being a veteran, a 34 percent decrease from 2019. Of the veterans experiencing homelessness, 65 percent were sheltered and 35 percent are unsheltered.
- Across the total population of persons experiencing homelessness, 39 percent of persons reported histories of domestic violence and partner abuse. About 5 percent of persons reported domestic violence and partner abuse as the primary cause of homelessness.
- Survey respondents most frequently cited loss of job or unemployment (22 percent) as the primary event or condition that led to their current episode of homelessness. Other common causes of homelessness were alcohol or drug use (16 percent), an argument with family or friends who asked them to leave (15 percent), and fire (10 percent).
- Whites/Caucasians comprised 64 percent of survey respondents. In comparison with the overall population of Sonoma County, there were a disproportionate number of American Indian or Native Alaskan persons experiencing homelessness: American Indian persons make up less than 1 percent of Sonoma County's population but represent 15 percent of persons experiencing homelessness. No Asian or Pacific Islander or other races were identified. The mean age was 39 years old.

The Town of Windsor reported approximately 10 persons experiencing homelessness within the Town limits, all of which were unsheltered. As of 2021, the Town does not have any homeless facilities (emergency shelters, transitional housing, or permanent supportive housing). The closest available housing or shelter for persons experiencing homelessness in Windsor is Healdsburg, which can be reached by a 12-minute bus ride. However, if a person experiencing homelessness cannot afford to take the bus, the walk to Healdsburg is over five hours long. Walking to Santa Rosa from Windsor takes approximately 4.5 hours.

Table 4.38 summarizes the total bed available by facility type in Sonoma County. A full list of facilities in Sonoma County providing dedicated housing to persons experiencing homelessness as reported to HUD in 2018 is located in the appendix. There are a total of 2,741 beds available in Sonoma County across the four facility types: emergency shelters (permanent), emergency shelters (seasonal), transitional housing, and permanent supportive housing. Transitional housing provides the bulk of the county's available beds, providing a total of 1,973 beds.

Other homeless facilities in the vicinity include the Sam Jones Hall Emergency Shelter in Santa Rosa, operated by Catholic Charities and offering 110 beds year-round. Sam Jones Hall is available to single adults and allows pets (service animals). Catholic Charities also operates the Family Support Center shelter in Santa Rosa, which is open to families and pets. The Family Support Center offers 132 beds year-round and another 12 beds seasonally. In 2004 the Committee on the Shelterless (COTS) completed construction of the Mary Isaak Center in Petaluma, which offers 100 emergency shelter beds and 30 transitional housing beds for adults. COTS also runs the Kids First Family Shelter (35 beds for families) and the Center for Homeless Children and their Families (35 beds for children and adults). The Redwood Gospel Mission in Santa Rosa houses between 70 and 80 men each night; it also operates "The Rose," a women's shelter that houses about 12 women each night. The Manna Home, also run by Redwood Gospel Mission, provides emergency shelter for women and children. The Women's Emergency Shelter (operated by the YWCA) provides emergency shelter for women and children who are victims of domestic violence.

The estimated number of people experiencing homelessness in Sonoma County reported in the 2020 Point in Time (PIT) count (2,745) exceeds the number of beds by 4 persons when seasonal shelters are available and 146 persons when seasonal shelters are closed. However, the PIT counts may underestimate the number of persons experiencing homeless, because it is difficult to capture the number of people that move in and out of homelessness over time.

**TABLE 4.38**  
**HOMELESS FACILITY BY TYPE**  
 Sonoma County  
 2018

Totals by Facility Type	Number of Facilities	Number of Beds
Emergency Shelters - Permanent	4	299
Emergency Shelters – Seasonal	3	142
Transitional Housing	82	1,973
Permanent Supportive Housing	13	327
<b>Total Beds</b>	<b>103</b>	<b>2,741</b>

Source: Sonoma County Homeless Management Information System, 2018.

Beyond emergency shelters, interviews with area homeless advocates, including staff from Catholic Charities, indicate that the county suffers from a lack of supportive housing. There are a limited number of local organizations with the capacity to develop and operate supportive housing. These service-enriched units, though often effective at addressing chronic homelessness, are costly to operate and would benefit from additional funding. Service providers report that homeless people generally locate in communities where assistance is readily available. Due to the lack of services and homeless shelters in Windsor, the Town has a small homeless population. Catholic Charities is a service provider that has grown to three primary areas of focus in the Santa Rosa and Windsor community: documentation/immigration services, disaster preparedness and recovery, and housing. Catholic Charities owns three homeless centers: Sam Jones Hall (213 beds), Family Support Center (138 beds), and Nightingale Shelter (13 beds). In addition, Catholic Charities provides a service center in downtown Santa Rosa. Though not in Windsor, these homeless centers are available to homeless residents of Windsor.

During the consultation process, Catholic Charities discussed how, when those living with disabilities do not live in housing designed for such a population (i.e., supportive housing), their relationships with their existing housing provider and the surrounding community can deteriorate. This can give housing providers and community members a negative perspective on this population and deter the development of supportive housing, even though supportive housing is one of the only housing types that can support the success of this population.

### **Strategies and Programmatic Responses to Meet Projected Needs**

The Town can address local homeless housing needs by providing assistance to developers of transitional and supportive housing through applications for State and federal funding, design review workshops, site location assistance, and direct financial assistance.

To facilitate the provision of homeless housing in Windsor, in 2014 the Town amended the zoning ordinance to revise the definition of supportive housing to:

*... housing with no limit on length of stay, that is occupied by the target population and linked to onsite or offsite services that assist the supportive housing resident in retaining the housing, improving his/her health status, and maximizing his/her ability to live and, when possible, work in the community. Supportive housing units are residential uses subject only to those requirements and restrictions that apply to other residential uses of the same type in the same zone.*

The definition of transitional housing was similarly revised to:

*... housing operated under program requirements that call for the termination of assistance and recirculation of the assisted unit to another eligible program recipient at some predetermined future point in time, which shall be no less than six (6) months and in no case more than two (2) years. Transitional housing units are residential uses subject only to those requirements and restrictions that apply to other residential uses of the same type in the same zone.*

Transitional housing and supportive housing are no longer considered land uses in themselves but as residential uses subject to the same restrictions and permitting processes as other housing types in the same zones.

Also in 2014, the Town amended the zoning ordinance to allow emergency shelters as a permitted use in the CC (Community Commercial) District, where a use permit was previously required. The CC zoning district is the only zone that permits emergency shelters. Program H-26 commits the Town to reviewing its standards for emergency shelters and revising as needed to comply with California Government Code Section 65583(a)(4).

## **Units At Risk of Conversion**

As required by Government Code Section 65583, the Housing Element must analyze the extent to which below-market-rate units are at risk of converting to market-rate housing. If there are at-risk units, the element should include programs to encourage preservation of these units or to replace any that are converted to market rate.

Table 4.39 summarizes the assisted, multifamily rental units in Windsor. Included are all of the multifamily rental units in Windsor that are assisted under federal, State, and/or local programs, including HUD programs; State and local bond programs; redevelopment programs; and local in-lieu fee, tax credit, HOME funds, density bonus, public housing, or direct assistance programs. HCD defines "at-risk units" as multifamily, rental housing complexes that receive government assistance under any of the federal, State, and/or local programs or any combination of rental assistance, mortgage insurance, interest reductions, and/or direct loan programs and are eligible to convert to market-rate units due to termination (opt-out) of a rent subsidy contract, mortgage prepayment, or other expiring

use restrictions within 10 years of the beginning of the housing-element planning period (i.e., through 2033).

According to the California Housing Partnership Cooperation, the Vinecrest Senior Apartments subsidy is set to expire in 2028; however, this project is considered at low risk of conversion to market rate because it is owned by a local nonprofit affordable housing developer, Burbank Housing. Nevertheless, the Town maintains an active list of resources by which to preserve property (Program H-22) and will conduct the necessary outreach to the property owner to express interest in preserving the project's affordability.

**TABLE 4.39**  
**INVENTORY OF AT-RISK UNITS**  
Town of Windsor  
2021

Project Name & Address	APN	Total Affordable Units	1 BR	2 BR	3 BR	4 BR	Type	Funding Program	Date Restrictions Expire
Bell Manor 8780 Bell Road	164-020-004	81					Senior	LIHTC; USDA; HCD	2067
Forest Winds Apartments Rehab 6697 Old Redwood Hwy.	163-011-056	48	0	23	25	0	Family	LIHTC; HCD	2068
Vinecrest Senior Apartments 8400 Old Redwood Hwy.	164-050-037	60	60	0	0	0	Senior	HUD	2028
Windsor Park Apartments 350 Duncan Drive	066-510-054	80	0	28	32	20	Family	LIHTC	2054
Windsor Redwoods 6065 Old Redwood Highway	163-171-041	64	12	31	21	0	Family	LIHTC; CalHFA	2065
Winter Creek Village (Windsor Road Apartment) 9177 Windsor Rd.	066-100-029	41	7	12	18	4	Family	LIHTC; CalHFA; HCD	2059
Windsor Veterans Village 9500 Oak Park St.	066-060-004	59					Veteran s	LIHTC; HCD	2072
Redwood Views 8500 Old Redwood Hwy.	164-050-044	51	10	24	18	0	Family	LIHTC	2074
Shiloh Terrace 6011 Shiloh Road	163-173-037, -031, and -032	134	0	6	128	0	Family		2077

Source: California Housing Partnership Cooperation, 2021.



## Qualified Entities

California Government Code Section 65863.10 requires that owners of federally assisted properties provide notices of intent to convert their properties to market-rate 12 months prior to and again at 6 months prior to the expiration of their contract, opt-outs, or prepayment. Owners must provide notices of intent to public agencies, including HCD and the local public housing authority, and to all impacted tenant households. The six-month notice must include specific information on the owner's plans, timetables, and reasons for termination. Under Government Code Section 65863.11, owners of federally assisted projects must provide a Notice of Opportunity to Submit an Offer to Purchase to Qualified Entities, that is, to nonprofit or for-profit organizations that agree to preserve the long-term affordability if they acquire a project, at least one year before the sale or expiration of use restrictions. Qualified entities have first right of refusal for acquiring at-risk units. HCD keeps a current list of all of the qualified entities across the state. The qualified entities that HCD lists for Sonoma County are shown in Table 4.40.

<b>TABLE 4.40</b> <b>QUALIFIED ENTITIES</b> <b>Sonoma County</b> <b>2021</b>		
Organization	City	Phone Number
<b>Sonoma County</b>		
SWJ Housing	Sebastopol	(707)634-1422
Volunteers of America National Services	Sacramento	(916)917-6848

Source: California Department of Housing and Community Development, October 2021.

The types of resources needed for preserving at-risk units fall into three categories: (1) financial resources available to purchase existing units or develop replacement units; (2) entities with the intent and ability to purchase and/or manage at-risk units; and (3) programs to provide replacement funding for potentially lost Housing Choice Voucher Program rent subsidies, otherwise known as the Section 8 program.

A variety of federal and state programs are available for potential acquisition, subsidy, or replacement of at-risk units. Due to the high costs of developing and preserving housing and the limitations on the amounts and uses of funds, a variety of funding sources would be required. Several sources of funding are available to Windsor for preservation of assisted, multifamily rental housing units to assist with purchasing units or providing rental subsidy, including CDBG or HOME funds. For older buildings with expiring affordability, funding for substantial rehabilitation may also give the Town an opportunity to reinstate affordability requirements. HUD may provide Section 8 Tenant Protection Vouchers to subsidize rents for tenants in properties at risk of loss because of expiration due to loss of affordability associated with mortgage prepayment.

When affordable housing units have the potential to convert to market-rate, due typically to the expiration of an affordable housing agreement or expiration of funding, there is a risk that tenants in those affordable units will be displaced. As discussed, certain companies and organizations can be

certified as eligible to purchase buildings where a federally assisted mortgage is due to be prepaid (Table 4.43).

The Section 8 Housing Choice Voucher Program is another affordability option that individuals may apply for through the Sonoma County Housing Authority. Section 8 increases affordable housing choices for very low-income households by allowing families to choose privately owned rental housing. Section 8–supported housing may be either project-based for an entire apartment building, or subsidies may be provided in the form of vouchers for individual, independent units.

## **Strategies for Preserving Affordable Housing**

### ***Acquisition***

For units at risk of conversion, qualified nonprofit entities must be offered the opportunity to purchase buildings to maintain affordability.

The factors that must be used to determine the cost of preserving low-income housing include property acquisition, rehabilitation, and financing. Actual acquisition costs depend on several variables, such as condition, size, location, existing financing, and availability of financing (governmental and market). Looking at multifamily buildings throughout Sonoma County, prices ranged from \$133,000 per unit for a triplex in Monte Rio to \$590,000 per unit for a five-unit complex in Healdsburg. Though none of the units listed for sale in November 2021 were in Windsor, residential units elsewhere in Sonoma County likely would have a comparable price range depending on their location in the county. Additionally, if the property needs significant rehabilitation or financing is difficult to obtain, it is important to consider these factors in the cost analysis.

### ***Preservation***

Housing affordability can also be preserved by seeking alternative means of subsidizing rents, such as the Section 8 Housing Choice Voucher program described above. Under Section 8, HUD pays the difference between what tenants can pay (defined as 30 percent of household income) and what HUD estimates as the fair-market rent on the unit. As the Vinecrest Apartments offers one-bedroom apartments for senior households, based on HUD’s 2021 fair market rents for a one-bedroom unit (\$1,519), the total cost to subsidize rental costs for 20 years would be \$54,240 for a very low-income two-person household and \$92,880 for a one-person household.

### ***Replacement with New Construction***

Another alternative to preserve the at-risk affordable housing units is to construct new units to replace affordable housing stock that has been converted to market-rate housing. Multifamily replacement property would be constructed with the same number of units, with the same number of bedrooms and amenities as the one removed from the affordable housing stock (Vinecrest Senior Apartments -- a 60-unit development).

The cost of new affordable housing can vary greatly depending on factors such as location, density, unit sizes, construction materials, type of construction (fair/good), and on- and off-site improvements. Based on a survey of available land for sale in Windsor and Santa Rosa in November 2021 for a sample project with 60 assisted units and one manager's unit on 10 acres, the cost for land acquisition is approximately \$92,208 per unit, or \$5,624,727 total. In March 2020, the Terner Center for Housing Innovation at UC Berkeley reported that multifamily construction costs average approximately \$222 per square foot; therefore, the cost per unit for construction, for 800 square foot units, is \$177,600 per unit, for a total construction cost of \$10,833,600. Based on the total cost of building this development, it can be estimated that the cost to replace low-income housing would be approximately \$269,809 per unit.

### ***Cost of Preservation versus Replacement***

The affordability of 60 one-bedroom units at the Vinecrest Senior Apartments is set to expire within the time frame of this Housing Element cycle, in 2028. The cost to the Town of preserving the affordability of the Vinecrest Senior Apartments is estimated to be less than the cost to replace the units through new construction. Actual costs involved in each option will depend on the rental and real estate market situations at the time the affordability restrictions on these projects expire.

Extending low-income use restrictions to preserve the units as affordable may require financial incentives to the project owners. Other scenarios for preservation could involve purchase of the affordable units by a nonprofit or public agency, or local subsidies to offset the difference between affordable and market rents. Scenarios for preservation depend on the type of project at risk.

The Town has included Program H-22 to maintain and update the affordable housing database as a mechanism to monitor and identify units at risk of losing their affordability subsidies or requirements. Additionally, as projects near their affordability expiration, the Town will contact property owners of units at risk of converting to market-rate housing to discuss the Town's desire to preserve complexes as affordable housing, coordinate with owners of expiring subsidies to ensure the required notices to tenants are sent out, reach out to agencies interested in purchasing and/or managing at-risk units and work with tenants to provide education regarding tenant rights and conversion procedures pursuant to California law.

### ***Funding Sources for Preservation***

The types of resources needed for preserving at-risk units fall into three categories: financial resources available to purchase existing units or develop replacement units; entities with the intent and ability to purchase and/or manage at-risk units; and programs to provide replacement funding for potential reductions in funding for Housing Choice Voucher Program rent subsidies (previously known as the Section 8 Program).

A variety of federal, state, and local programs are available for potential acquisition, subsidy, or replacement of at-risk units. Due to both the high costs of developing and preserving housing and limitations on the amounts and uses of funds, multiple funding sources would be required. The following summarizes federal and state financial resources available to the Town for the preservation of assisted, multifamily rental housing units.

## Federal Programs

**HOME Investment Partnerships**—HOME funding is a flexible grant program that is awarded to the Town on a formula basis for housing activities that consider local market conditions, inadequate housing, poverty, and housing production costs. The formula for determining funding amount and eligibility is based on factors including the percent of units in a jurisdiction that are substandard or unaffordable, the age of a jurisdiction's housing, and the number of families living below the poverty line. HOME funding is provided to jurisdictions to either assist rental housing or home ownership through acquisition, construction, reconstruction, and/or rehabilitation of affordable housing as well as possible property acquisition, site improvements, and other expenses related to the provision of affordable housing and projects that serve a group identified as having special needs related to housing.

**Housing Choice Voucher (Section 8) Program**—This program provides rental assistance payments to owners of private market-rate units on behalf of very low-income tenants. The Sonoma County Housing Authority provided rental assistance to 120 Households in Windsor in 2021 (14 of those were new voucher recipients in 2021.)

**Section 811/202 Program**—Nonprofit organizations and consumer cooperatives are eligible to receive zero-interest capital advances from HUD for the construction of very low-income rental housing for senior citizens and persons with disabilities. Project-based assistance, or capital advances, is also provided in conjunction with this program. Section 811 can be used to develop group homes, independent living facilities, and intermediate care facilities. Eligible activities include land (?) acquisition, rehabilitation, new construction, and rental assistance.

**HUD Low Income Housing Preservation and Resident Homeownership Act (LIHPHA)**—LIHPHA was enacted in response to concern over the prepayment of HUD-assisted housing. When an assisted housing project pays off its LIHPHA loan, the units are then eligible to convert to market-rate, resulting in a loss of affordable housing. The prepayment of units assisted under Government Code (?) Sections 221(d)(3) and 236 (Section 236 replaced the Section 221(d)(3) program in 1968). Generally, the law facilitates the preservation of these low-income units by providing incentives to property owners to either retain their units as low income or to sell the project to priority purchasers (tenants, nonprofits, or governmental agencies). Pursuant to LIHPHA, HUD must offer a package of incentives to property owners to extend the low-income use restrictions. These incentives would ensure an 8 percent return for property owners on the recalculated equity of their property so long as the rents necessary to yield this return fall within a specified federal cost limit. The cost limits are either 120 percent of the fair market rate or the prevailing rent in the local market. If HUD can provide the owner with this return, the owner cannot prepay the mortgage. The owner must either stay in the program or offer to sell the project (a "voluntary" sale) to a priority purchaser for a 12-month option period or other purchasers for an additional 3 months. The owner is required to document this choice in a plan of action.

If HUD cannot provide the owner with the 8 percent return—i.e., the rents required would exceed federal cost limits—the owner may prepay only after offering the sale to priority purchasers for 12 months or other qualified buyers for an additional 3 months (a "mandatory" sale), and filing a plan of action which demonstrates that conversion will not adversely impact affordable housing or displace tenants. According to the California Housing Partnership Corporation, most projects in California will

fall within federal cost limits, except those with exceptionally high rental value or condominium conversion potential.

Projects that are preserved under either of these methods are required to maintain affordability restrictions for the remaining useful life of the project, which is defined minimally as 50 years. Despite these requirements, property owners may still be able to prepay the loan. First, the owner may prepay the property loan if no bona fide offer to purchase the property is made. Second, HUD may not provide some of the discretionary monies to priority purchasers in preservation sales. Finally, the overall success of the preservation effort is contingent on congressional appropriation of sufficient funding to HUD.

### **State Programs**

**California Housing Finance Agency (CHFA) Multiple Rental Housing Programs**—This program provides below-market-rate financing to builders and developers of multiple-family and senior rental housing. Tax-exempt bonds provide below-market-rate mortgage money. Eligible activities include new construction, rehabilitation, and acquisition of properties with 20 to 150 units.

**Low Income Housing Tax Credit (LIHTC)**—This program provides tax credits to individuals and corporations that invest in low-income rental housing. Tax credits are sold to corporations and people with high tax liability, and proceeds are used to create housing. Eligible activities include new construction, rehabilitation, and acquisition.

**California Community Reinvestment Corporation (CCRC)**—This private, nonprofit mortgage banking consortium provides long-term debt financing for affordable multifamily rental housing. Eligible activities include new construction, rehabilitation, and acquisition.

### ***Strategies and Programmatic Responses to Meet Projected Needs***

(Program H-22) has been developed to address the preservation of assisted very low-income units eligible to convert to market rate. Funding for implementation could be provided through the funding sources cited above.

The Town will maintain contact with owners of at-risk units as the use restriction expiration dates approach. The Town will communicate to the owners the importance of the units to the supply of affordable housing in the town as well as its desire to preserve the units as affordable.

If HUD funding is discontinued at some point within the next planning period to subsidize affordable units and other methods to preserve the at-risk units fail, the Town will determine if other financial resources are available to provide rental assistance to very low-income tenants to cover the difference between their current rents and market rents as well as continue to promote the development of affordable housing. If a project is at risk of converting their units to market rate, the Town will work with the owner to evaluate the feasibility of options to preserve bond-financed units at risk of conversion: (1) offer rental subsidies using HOME or other available funding; (2) work with the property owner to refinance the mortgage at lower interest rates; (3) work with nonprofit entities to evaluate the potential

for acquisition of the complex (if only a portion of the units are at risk, this may not be feasible); and (4) consider acquisition and rehabilitation of the project.



## 5. Fair Housing Assessment

### Assessment of Fair Housing

State Government Code Section 65583 (10)(A)(ii) requires the Town of Windsor to analyze areas of segregation, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs including displacement risk. Several data sources were consulted in order to prepare this evaluation, including data prepared by the Tax Credit Allocation Committee (TCAC) with HCD, data at the Census Tract level, displacement risk data prepared by the University of California Berkeley, the ACS, and fair housing complaint data from HUD.

To comply with Government Code Section 65583 (10)(A)(ii), the Town has completed the following outreach and analysis. Some of the information is based on the other elements of the Windsor 2040 General Plan; Sonoma County Analysis of Impediments to Healthy and Thriving Communities (Countywide AI), adopted January 2021; the Sonoma County Regional Analysis of Impediments to Fair Housing (Regional AI), adopted March 2012; and the Sonoma County Consolidated Plan 2020, prepared in 2019.

#### Outreach

As discussed in the Introduction, multiple workshops, stakeholder consultations, and hearings were conducted in conjunction with the preparation of the Housing Element. The Town sought feedback on prevalent housing issues faced by residents and special needs groups, potential housing programs, and site identification through the following:

- Virtual Community Workshop: October 14, 2021

The workshop was held virtually in the evening and was open to the public. The workshop was attended by Windsor residents, advocate groups, and local service providers. Spanish translation was available for the meeting but was not requested. The Town posted a recording of the meeting and English and Spanish versions of the workshop presentation on the Town's website.

- Joint Study Session: November 9, 2021

The joint study session with the Town Council and Planning Commission was held in a hybrid meeting format. Council members and Commissioners participated in person at the Town council chambers. Members of the public had the opportunity to join the meeting virtually or attend in person.



- Stakeholder Consultations: October 2021 to February 2022

The Town conducted one-on-one consultations over the phone and via email with local stakeholders that serve Windsor residents. Stakeholders included Generation Housing (affordable housing advocate and two fair housing service providers, Petaluma People Services and Fair Housing Northern California).

Service providers and residents both identified that community opposition to new housing is a growing barrier to providing housing in Windsor. The reasons for opposition typically include a desire to preserve Windsor's small town character, concerns about traffic and parking, and discomfort with higher density development. Residents additionally identified the rapidly rising costs of development—including costs of land, construction, and providing adequate infrastructure/services to sites—as another limiting factor to providing housing in Windsor. Due to this, stakeholders shared that Windsor is a “housing and services desert,” with limited housing and services available locally. As discussed in the Housing Affordability section, Windsor's low housing stock decreases affordability, particularly for lower income households. To increase the housing supply, including affordable housing supply, Windsor has 1,864 residential units either approved or under review in pipeline projects as of 2022, with 284 units affordable to lower income units. The increase in housing development in Windsor may signal a change in resident views on new housing, possibly in response to the significant affordability issues but it also could be due to changes in the market, local fire rebuilds, in addition to new State funding sources, and new State legislation per Density Bonus Law. Windsor commits to Program H-9 to reduce costs of development and to continue to support housing production at all affordability levels.

Stakeholders identified limited access in Windsor to services and resources (such as health care services and public transit), which supports the findings of the Special Needs Groups analysis that many of the available resources for special needs groups are countywide services that are provided in nearby Santa Rosa. Windsor residents who participated in stakeholder interviews identified seniors, service and retail workers (low- to moderate-wage workers), and educators as having the highest needs for housing and resources. The fair housing service providers identified lower-income renting households and farmworkers as having limited access to resources compounded by vulnerability to displacement. To protect vulnerable populations from displacement, stakeholders suggested that Windsor commit to policies that increase housing supply by streamlining development and/or reducing cost of development and that protect residents from displacement by enacting and/or enforcing tenant protections, supporting fair housing service providers in conducting fair housing testing, and supporting landlord and tenant fair housing education. In consideration of these suggestions, the Town has committed to the following programs to increase housing supply (Programs H-3, H-4, H-5, H-7, and H-8), protect residents from displacement (Programs H-7, H-8, H-9, H-10, H-11, H-16-23, and H-28-31, and-33-36), and increase access to resources (Programs H-4, H-29, and H-31, H-39).

Windsor residents identified the “three most important housing objectives for Windsor” (Community Workshop Survey, October 2021) for the 6th cycle Housing Element to address housing issues in Windsor:

- Providing more opportunities for homeownership at all income levels.

- Enforcing restrictions on short-term rentals.
- Encouraging development of smaller housing types, such as micro-units and SROs.

These objectives work as policies that affirmatively further fair housing by addressing displacement risk and increasing housing supply. Providing opportunities for homeownership for lower income households can improve housing stability for residents. Enforcing restrictions on short-term rentals protects Windsor's long-term rental housing supply from converting to short-term rentals, maintaining a supply of rental housing in Windsor and protecting existing tenants from displacement. Encouraging smaller housing types such as micro-units and SROs provides an important source of housing units for extremely low-income households. The Town has included these objectives by augmenting Program H-31.

## Relevant Factors

### *History of Growth in Windsor and Sonoma County*

The Town of Windsor sits on land that, prior to settlement by Europeans, was home to Southern Pomo Native Americans. Europeans arrived in the mid-19th century, displacing the Native American population either through direct violence or indirectly through the introduction of diseases like smallpox. Massacres of Native American people were not uncommon in the 1850s in Sonoma County, and perpetrators were rarely if ever held accountable.<sup>1</sup> Europeans established permanent settlements in the Santa Rosa area shortly after arrival in the region, and a post office was established in Windsor by 1855. Windsor was connected to the Northern Pacific railroad in 1872, which enabled local agricultural production to reach regional markets. Windsor remained primarily an agricultural town for most of the 20th century, with wine grapes, hops, and prunes as the primary crops. In the 1980s, an increase in housing development brought additional families and businesses to the area. Windsor was incorporated on July 1, 1992.<sup>2</sup>

Overt and discriminatory real estate practices have existed in Sonoma County from the time of its establishment. Black residents were barred from registering to vote in the 1870s by the Sonoma County Clerk,<sup>3</sup> which is related to housing in that the inability to vote meant that Black residents were not represented in housing-related policy decisions. Consistent with many other American cities, Santa Rosa saw practices during the 20th century which sought to limit and/or outright restrict the sale and rental of housing to non-White residents. The Great Migration of the 1940s brought many more Black residents to Sonoma County and Santa Rosa, but these residents were faced with an exclusionary

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<sup>1</sup> Montojo, Nicole, Eli Moore, and Nicole Mauri, "Roots, Race, & Place: A History of Racially Exclusionary Housing in the San Francisco Bay Area," Othering & Belonging Institute, University of California, Berkeley, 2019, <https://belonging.berkeley.edu/rootsraceplace>.

<sup>2</sup> Engdal, Jane M., "Windsor History," Town of Windsor, <https://www.townofwindsor.com/439/History>.

<sup>3</sup> Menendian, Stephen, Samir Gambhir, Karina French, and Arthur Gales, "Single-Family Zoning in the San Francisco Bay Area," Othering & Belonging Institute, University of California, Berkeley, October 2020. <https://belonging.berkeley.edu/single-family-zoning-san-francisco-bay-area>.

environment with myriad barriers to access, including housing and employment discrimination, residential segregation, and police violence. The pattern of “White flight” and the corresponding growth of residential suburban areas in the Bay Area, including Sonoma County jurisdictions, between the 1950s and 1990s resulted in regional concentrations of both wealth and poverty in addition to racial/ethnic segregation and concentrations.

As shown in Table 5.1, Windsor’s nearly exclusively White demographic composition did not begin to shift substantially until the end of the twentieth century. Windsor’s initial population growth after 1970 was predominantly White, likely as a result of White Flight taking place across the Bay Area. As discussed in the Housing Needs Assessment, Windsor has a higher percentage of Hispanic/Latino residents (34 percent), exceeding both the Bay Area and Sonoma County (24 percent and 27 percent respectively). However, Windsor and Sonoma County feature very low proportions of other races as compared to the Bay Area as a whole. Longtime Hispanic residents of Sonoma County share that the Hispanic community was historically isolated from White communities and were further separated by lack of access to high-income jobs and political representation, and identify that economic mobility continues to be a barrier for Hispanics in Sonoma County. Overall, diverse communities in Sonoma County, though growing in size, continue to experience disparities in access to housing, economic opportunity, and environmental health.<sup>4</sup>

<b>TABLE 5.1</b> <b>COMPOSITION OF WHITE OF WINDSOR POPULATION, 1970 – 2019</b> <b>Town of Windsor</b>					
	1970	1990	2000	2010	2019
Total Population	2,359	13,371	22,744	26,801	27,447
White <sup>2</sup>	2,239	11,280	15,989	16,254	15,665
Percentage White	95.7%	84%	70.3%	60.6%	57.0%

Source: US Census Bureau 1970, 1990, 2000, 2010; ACS 5-year Estimates (2015-2019).

<sup>1</sup> US Census Bureau data for 1980 is not available.

<sup>2</sup>White population does not include persons identifying as Hispanic, except for racial data for 1990, which does include persons identifying as ethnically Hispanic. In 1990, there were 2,544 persons who identified as Hispanic across all races.

Windsor sits in the Santa Rosa Plain, just to the south/southwest of several mountainous areas, which include notable features like Bennett Peak, Mount Hood, Sonoma, and Taylor Mountains. Large tracts of land both west and east of the town are used for agricultural production, while the mountainous areas to the northeast are largely preserved as state parks, for residential uses or recreation, and as wineries. Highway 101, Old Redwood Highway, and railroad tracks all run north/south through the center of Windsor, dividing the town into distinct east and west sides. Industrial and commercial uses tend to cluster between Highway 101 and the railroad tracks. While the topography of the area and

<sup>4</sup> Chavez, Nashelly, 2019, “Sonoma County Latinos, a growing population, reflect on identity, heritage,” *The Press Democrat*. <https://www.pressdemocrat.com/article/news/sonoma-county-latinos-a-growing-population-reflect-on-identity-heritage/>

existing agriculture limits development to the east, urbanization continues toward the south, and especially along Old Redwood Highway (south toward Santa Rosa).

Windsor and Sonoma County have maintained relative affordability as compared to the Bay Area as a whole, as discussed in the Housing Needs Assessment (Figure 4.2). Within Sonoma County, Windsor's relative affordability attracted families during the 1990s and 2000s, creating a suburb of job centers in Santa Rosa, Petaluma, Marin County, and other areas of the Bay Area. The Town's older housing units are rural residences that comprise less than 6 percent of the Town's total housing stock (Table 4.9 of the Housing Needs Assessment). The majority of the Town's housing and land area is composed of tract subdivisions both east and west of Highway 101. Residential areas closer to the mountains are characterized by higher incomes and are predominantly White, while areas closer to the industrial, commercial uses, and highways are more diverse.

### **Land Use**

The Othering & Belonging Institute, a UC Berkeley research center, published a report in 2020 analyzing the characteristics of communities in the Bay Area in relation to the degree of single-family zoning.<sup>5</sup> The research identified that in Sonoma County and across the Bay Area regionally, cities with high levels of single-family zoning enjoy greater access to resources (this comparison is significant even when considering that the Bay Area region is generally wealthy and expensive). A predominance of single-family zoning is aligned with higher median incomes and home values, proficient schools, and other factors that are similarly associated with the highest-resource designation in the TCAC/HCD opportunity map. Single-family zoning predominates residential areas across the Bay Area; the average proportion of residential land zoned only for single-family in Bay Area jurisdictions was found to be 85 percent. Only in two jurisdictions (Benicia and Suisun City) of the 101 surveyed did single-family zoning make up less than 40 percent of the jurisdiction's land area.

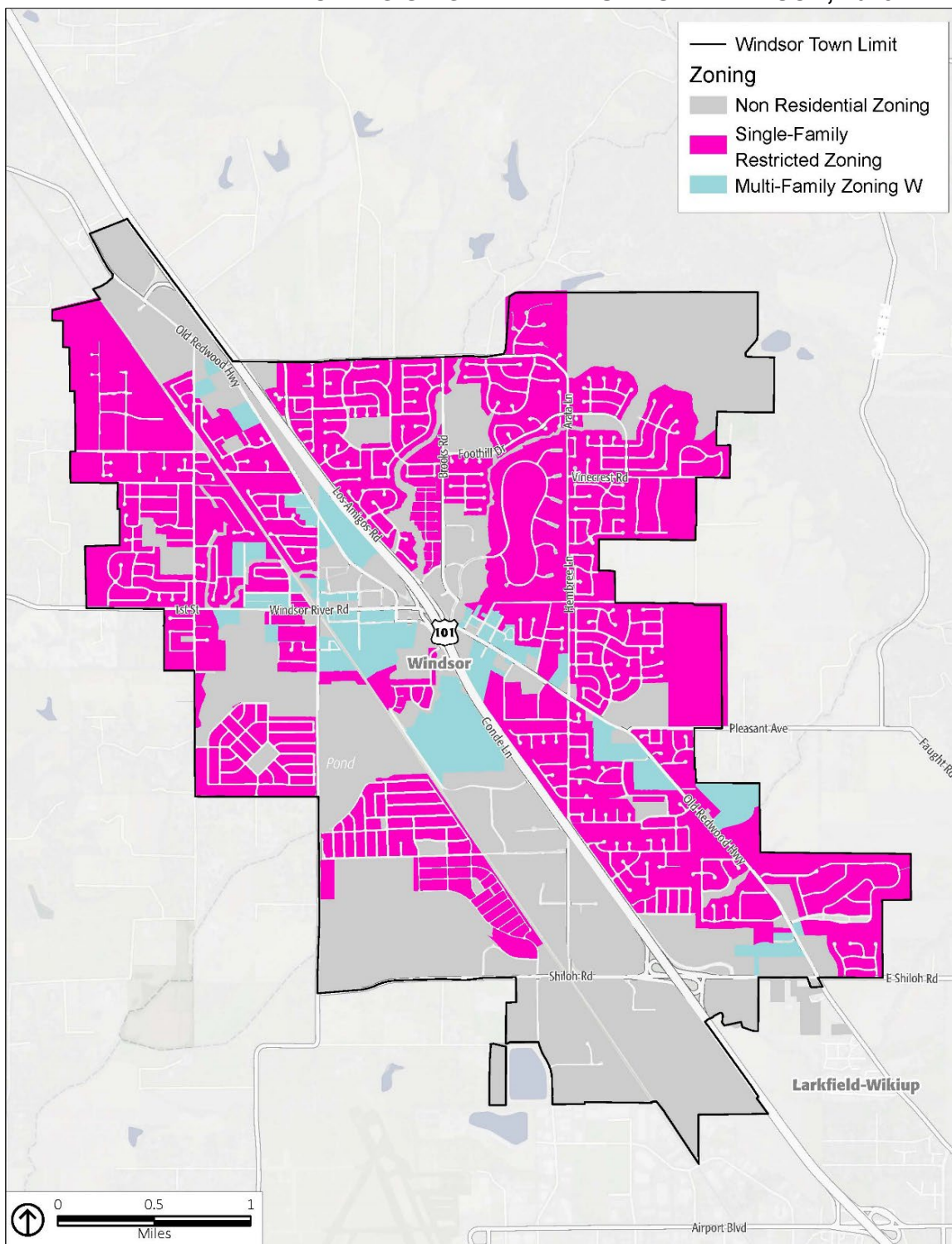
However, access to higher quality resources was greatest in jurisdictions with at least 90 percent of the land area designated to single-family zoning. Analysis identified Windsor as having between 80 and 90 percent of land area designated to single-family zoning, categorizing it as a "medium" level of single-family zoning relative to Bay Area jurisdictions. As of 2019, single unit detached housing units made up approximately 79 percent of the Town's 9,156 housing units (85 percent including attached single-family homes), and 76 percent of households live in owner-occupied housing. Conversely, multifamily units (five or more units) made up approximately 10 percent of Windsor's housing units, with the majority (92 percent) of these households renting. While single-family zoning can create highly desirable places to live, higher entry costs associated with this housing type can pose a barrier to access for low- and moderate-income households, restricting access to economic, educational, and other opportunities that are available in higher-resource communities.

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<sup>5</sup> Menendian, Stephen, Samir Gambhir, Karina French, and Arthur Gailles, "Single-Family Zoning in the San Francisco Bay Area," Othering & Belonging Institute, University of California, Berkeley, October 2020. <https://belonging.berkeley.edu/single-family-zoning-san-francisco-bay-area>.

As shown in Figure 5.1, areas zoned for multifamily housing in Windsor are primarily found along the Highway 101 corridor and Old Redwood Highway, largely in a low-resource area between Highway 101 and the SMART tracks, which also sees the Town's lowest median household income and highest CalEnviroScreen score. This data suggests that multifamily housing, which tends to be more affordable, is limited to low resource areas of the Town. In order to support and expand access to affordable housing in high opportunity areas, the Town has included Programs H-7, H-29, and H-31.

**FIGURE 5.1**  
**LAND AREA ALLOWING SINGLE FAMILY UNITS IN WINDSOR, 2018**



Source: Othering and Belonging Institute, University of California, Berkeley; 2018

Please note, the Town limits have changed since this map was created. More current data is not available from this source.



## Assessment of Fair Housing

The California Government Code Section 65583 (10)(A)(ii) requires the Town of Windsor to analyze areas of racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs, including displacement risk. According to the California Department of Housing and Community Development (HCD) and the California Tax Credit Committee (TCAC) 2021 Opportunity Map (Figure 5.2, *HCD/TCAC Opportunity Areas*), Windsor contains a mix of highest-resource, high-resource, moderate-resource, and low-resource areas. The HCD/TCAC Opportunity Map identifies areas in every region of the state whose characteristics have been shown by research to support positive economic, educational, and health outcomes for low-income families—particularly long-term outcomes for children. Specifically, the HCD/TCAC Opportunity Map uses a composite score based on education, economic, and environmental indicators to categorize areas as “high resource,” “medium resource,” and “low resource.”

The distribution of resource categorization in Windsor (largely designated as moderate resource) reflects the public outreach feedback from residents that Windsor is relatively affordable in comparison to other areas of Sonoma County. The Town is predominantly composed of single-family neighborhoods developed between the late 1970s to the early 2000s. Windsor experienced rapid growth during the 1980s to meet the growing demand for single-family suburban development in Sonoma County, which catalyzed the Town’s incorporation in 1992. While there is some high-density housing in Windsor, it is limited in comparison to the predominance of single-family housing. In Windsor, residential lot size, condition and size of housing, proximity to intensive commercial and/or light industrial, and access to open space influence housing affordability.

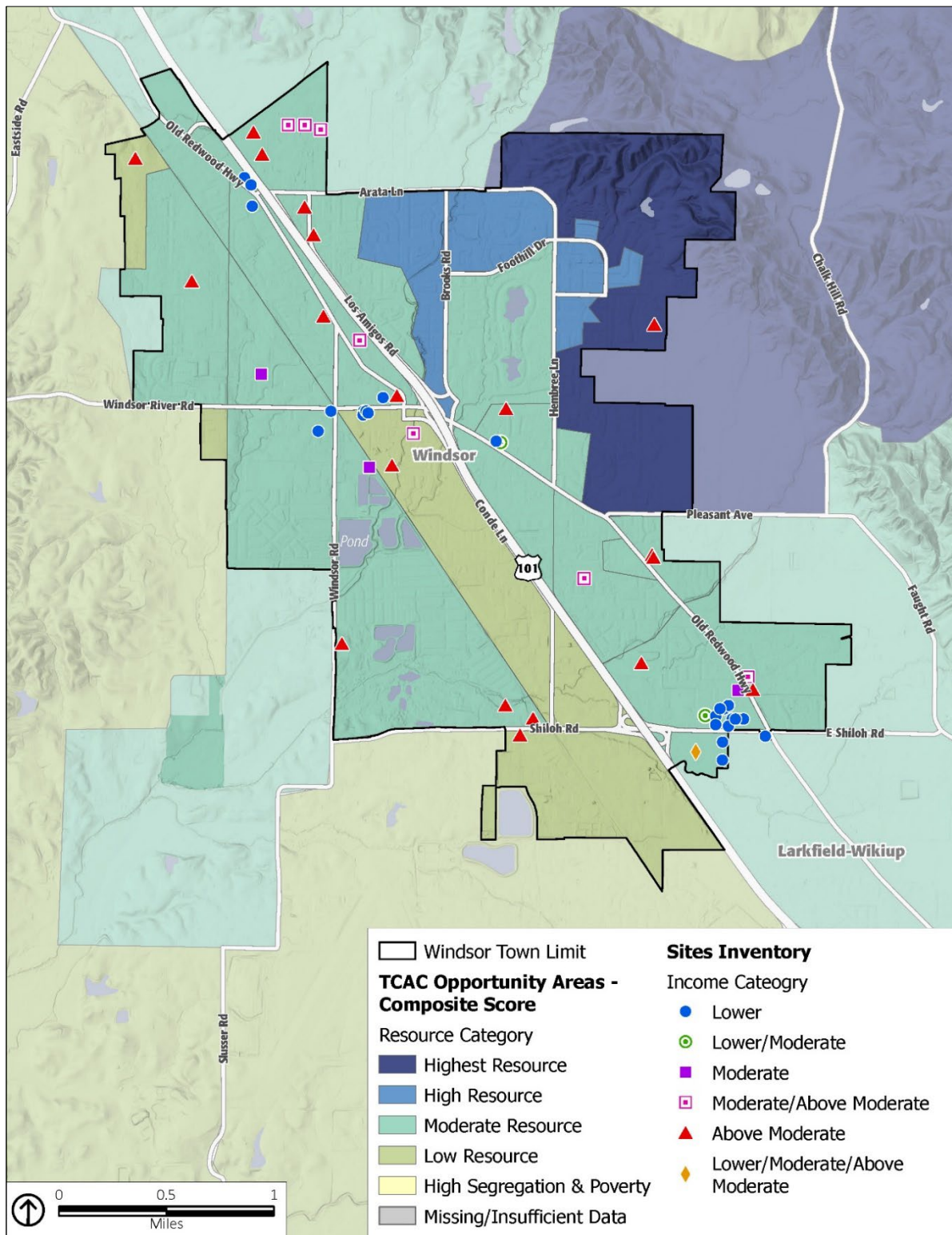
The higher-resource areas are concentrated in northeast Windsor, primarily inclusive of neighborhoods north of Foothill Drive and neighborhoods east of Hembree Lane. Neighborhoods along Jensen Lane and adjacent to Foothill Regional Park fall within a census tract designated highest resource, indicating these neighborhoods have access to the best outcomes in terms of educational attainment, economic attainment, and maintaining good health. However, this census tract extends well beyond the Town’s eastern boundaries and nearly reaches the Sonoma County–Napa County border, encompassing Foothill Regional Park and estate wineries and vineyards that likely influenced its designation as highest resource. The residential neighborhoods within Windsor designated as highest resource may have more commonality with neighborhoods surrounding Hiram Lewis Park and Michael Hall Park, categorized as high-resource, which also indicates that residents enjoy increased access to opportunity. Within Windsor and in Sonoma County as a whole, proximity to estate wineries and vineyards correlates with a higher resource designation on the TCAC/HCD Map.

The Town is primarily designated as moderate-resource, differing from other jurisdictions along the Highway 101 corridor that contain a more balanced mix of resource categories (Healdsburg) or have a larger proportion of low-resource-designated census tracts (Santa Rosa, Rohnert Park, and Cotati). Moderate-resource areas have access to many of the same resources as the high-resource areas, but residents may have longer commutes, lower median home values, fewer educational opportunities, or other factors that lower their indexes for economic, environmental, and educational indicators.

For jurisdictions that are meaningfully bisected by Highway 101, the freeway largely creates an east-west divide within many of the jurisdictions, including Windsor. While the Town has census tracts designated as moderate resource on either side of Highway 101, the Town's one census tract designated as low resource is west of Highway 101, and the census tracts that received higher resource designations are east of Highway 101. Santa Rosa, as a larger city, has a distinct east-west division following Highway 101, as does Rohnert Park and Petaluma. Stakeholders that serve Sonoma County described Highway 101 as a "dividing" boundary, with neighborhoods east of Highway 101 having a generally higher income and low diversity as compared to neighborhoods both along and west of Highway 101. Windsor differs from Santa Rosa and Rohnert Park and has neighborhoods in census tracts designated as moderate resource east and west of Highway 101. Windsor's low resource area is in the center of town, bounded by Highway 101 to the east, railroad tracks to the west, and Windsor River Road to the north. This area is primarily composed of commercial and industrial uses with limited residential. Residential development in this area is largely single unit housing, but does include a mobile home park and Bell Manor, an affordable senior housing multi-unit development.



**FIGURE 5.2**  
**TCAC/HCD OPPORTUNITY MAP**



Source: 2021 California Tax Credit Allocation Committee (CTCAC) Opportunity Areas - Tract Level

**Patterns of Integration and Segregation*****Income***

Windsor contains a range of census tracts of low-, moderate-, high-, and highest-resource access according to the HCD/TCAC Opportunity Area scale (Figure 5.2). The HCD/TCAC map measures access to positive economic outcome based on incidence of poverty, adult education attainment, adult employment, proximity to jobs, and median home value. This data suggests that economic outcome for Windsor households is variable depending on the part of the Town where a given household is located. As described previously, low-resource areas are found along the west side of Highway 101 as well as south of Shiloh Road. High- and highest-resource neighborhoods are found in northeast Windsor, and the remaining areas of the Town are identified as moderate resource.

The median household income in Windsor was \$106,899, although this statistic is also variable in different parts of the Town (Figure 5.3). Low-resource areas and one moderate-resource tract (south of Pleasant Ave and east of the Old Redwood Highway) see median incomes at or below the statewide median of \$87,100. Moderate- and high-resource areas see median incomes at or above \$125,000 (ACS 2015-2019). This data suggests that there are distinct higher and lower income areas of the Town, that better opportunities are available to households residing in the Town's higher-income areas, and that lower-income neighborhoods have relatively less access to opportunities. There are no areas within Town limits with rates of poverty exceeding 10 percent, placing Windsor among the County's lowest-poverty jurisdictions. This may indicate that high costs of housing are a barrier to access for lower-income households seeking housing in the Town, forcing these households to seek housing in more affordable areas in the County or region. The Town has committed to Program H-8 in order to improve opportunity access in lower-income neighborhoods and to promote the development of affordable housing in high-resource areas where housing cost is a barrier to access.

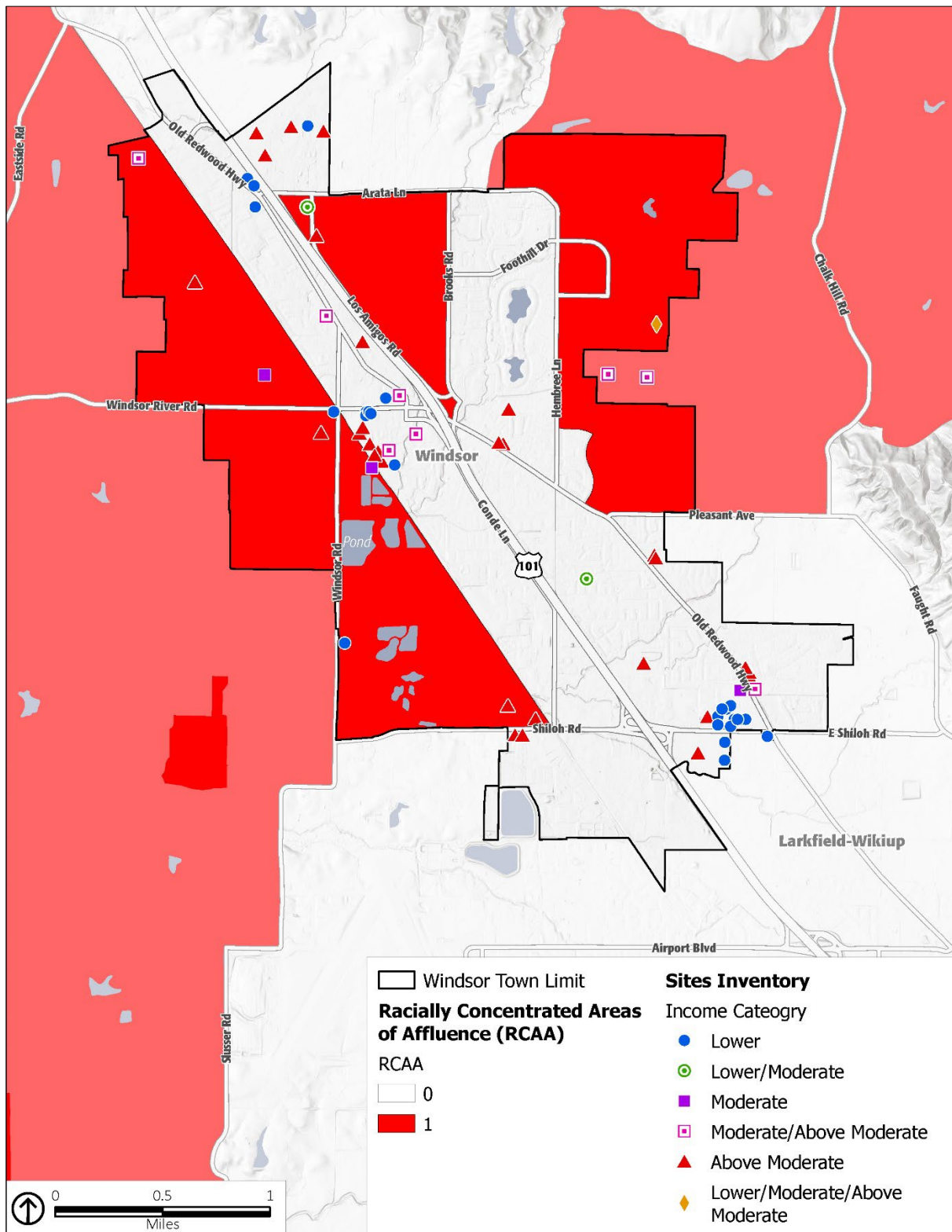
A racially and ethnically concentrated area of poverty (R/ECAP) is defined by HUD as an area in which 50 percent or more of the population identifies as non-White and 40 percent or more of households earn an income below the federal poverty line. Racially concentrated areas of affluence (RCAA), though not formally defined, signify the opposite of R/ECAPs—that is, areas largely exclusive to non-Hispanic White households who earn the highest incomes. As will be discussed, Windsor does have block groups along the Highway 101 corridor where the non-White population exceeds 50 percent; however, the percentage of the population experiencing poverty does not exceed 10 percent in any area of Windsor. Windsor does not contain any R/ECAPs as defined by HUD, but does contain several RCAAs in northeast Windsor; in neighborhoods west of the SMART tracks; and in the neighborhood around Michael Hill Park, bounded by Arata Lane to the north, Los Amigos Road to the west, and Brooks Road to the east (Figure 5-4). These neighborhoods coincide with the Town's higher income, higher opportunity, and less diverse areas. To improve access to areas of high opportunity for lower income households and households of color, the Town will continue to support construction of high-density housing in areas with higher median income and greater access to opportunity to facilitate economic mobility for lower-income residents.

Regionally, there are also no R/ECAPs in Sonoma County. The absence of R/ECAPs in Sonoma County and Santa Rosa do not necessarily indicate equitable integration of housing and resources or an absence of segregation. Although poverty rates are lower than the threshold, this may reflect a lack of sufficient affordable units to house households experiencing poverty, excluding them from the County entirely, and skewing R/ECAP criteria. Regional patterns of income distribution in Sonoma County are similar to those in Windsor—larger-lot residential areas in defined sections of some jurisdictions as well as in suburban areas outside of jurisdictions see the highest incomes. Lower incomes are also found in distinct sections of cities, while rural and semi-rural areas further from the Highway 101 corridor in the northwest part of the County reflect incomes around the median.





**FIGURE 5.4  
REGIONALLY CONCENTRATED AREAS OF AFFLUENCE**



Source: PlaceWorks, 2022

***Race and Ethnicity***

Windsor's largest demographic group is White, non-Hispanic, comprising 57.2 percent of the Town's population. Hispanic residents (including White Hispanic) comprise 33.9 percent of the Town's population, with multiracial (3.4 percent) and Asian (2.6 percent) comprising the next largest demographic groups. Other demographic groups, including Black/African-American, American Indian/Alaskan Native, Native Hawaiian, and other, comprise 1 percent or less each of the Town's population. Diverse block groups in Windsor's context primarily indicate the presence of Hispanic residents. The Town's two most diverse block groups, with non-White populations of 63 and 65 percent, are found in moderate-resource areas near the Highway 101 corridor, and moderate-resource areas are consistently more diverse than both high- and low-resource tracts. High- and highest-resource tracts on the northeast side are relatively less diverse, with non-White populations between 23 and 31 percent. The Town's low-resource areas are 32 and 42 percent non-White, although the latter tract, which includes the section of the Town south of Shiloh Road, primarily extends outside of the Town and may not be representative. This data indicates that, while non-White residents are not concentrated in low-resource areas of the town, White residents are concentrated in high-resource areas, which are home to fewer non-White households.

The spatial distribution of residents according to racial and ethnic demographics found in Windsor is consistent with patterns found elsewhere in Sonoma County (Figure 5.5). Neighborhoods with higher proportions of non-White residents are found along the Highway 101 corridor and in incorporated, urban areas. Low- to moderate income and low- to moderate-resource areas in both Windsor and in Sonoma County tend to be more diverse than high-resource, high income areas. A central cluster of low-resource, higher-diversity tracts forms a continuous corridor along Highway 101 between Healdsburg and Petaluma, with Santa Rosa at its center. Other clusters of low-resource tracts are found in and around the City of Sonoma, Healdsburg, Windsor, Petaluma, Rohnert Park, and El Verano. The majority of Sonoma County's highest-resource and high-income census tracts are outside of major cities in larger-lot residential areas.

Within Sonoma County, communities with diverse populations, primarily indicating the presence of Hispanic residents, are found along the Highway 101 corridor; non-White communities outside of the Highway 101 corridor are found near El Verano/Boyes Hot Springs, where several tracts along the west side of Sonoma Highway see rates of non-White residents as high as 50 to 70 percent, surrounded by tracts with rates of 12 to 20 percent. Within these highly diverse areas, Hispanic residents form the majority of residents. For example, Hispanic residents make up 94 percent of non-White residents in the most diverse tract in El Verano (70 percent non-White residents). Outside of Sonoma County in neighboring jurisdictions, diverse communities are found in Calistoga, around Napa, Richmond, San Rafael, and in Vallejo and Fairfield (Figure 5.5).

As seen in Figure 5.5, several Sonoma County census tracts are home to majority non-White populations and adjacent or close to census tracts where a majority of residents identify as White, indicating a pattern of residential segregation in the County. This pattern is found in Windsor, where rates of non-White population are much higher in particular census tracts and distinctly low in others,

particularly in northeast Windsor. Other cities demonstrating this pattern include Healdsburg, Windsor, Petaluma, and El Verano. This demographic data indicates that some urban areas in Sonoma County are effectively segregated by race, with some neighborhoods consisting of almost entirely White residents, and others consisting of almost entirely non-White residents.

## ***Familial Status***

As described in the Housing Needs Analysis, Windsor has been and remains a family-oriented community. Nearly 60 percent of households in Windsor consist of married couples, and 35 percent of households in Windsor are 3 to 4 persons, higher than 28 percent in Sonoma County. Large households (5+ persons) comprise 13.3 percent of owner households and 14.1 percent of renting households, and 60 percent of large households earn incomes that exceed AMI, although household income for large households must cover the living expenses for more people, making less income available for housing costs. The relatively small number of lower-income large households in Windsor could be reflective of a lack of larger rental units and/or affordable housing to accommodate large families—as an example, in 2019 there was only one rental available with four bedrooms.<sup>6</sup>

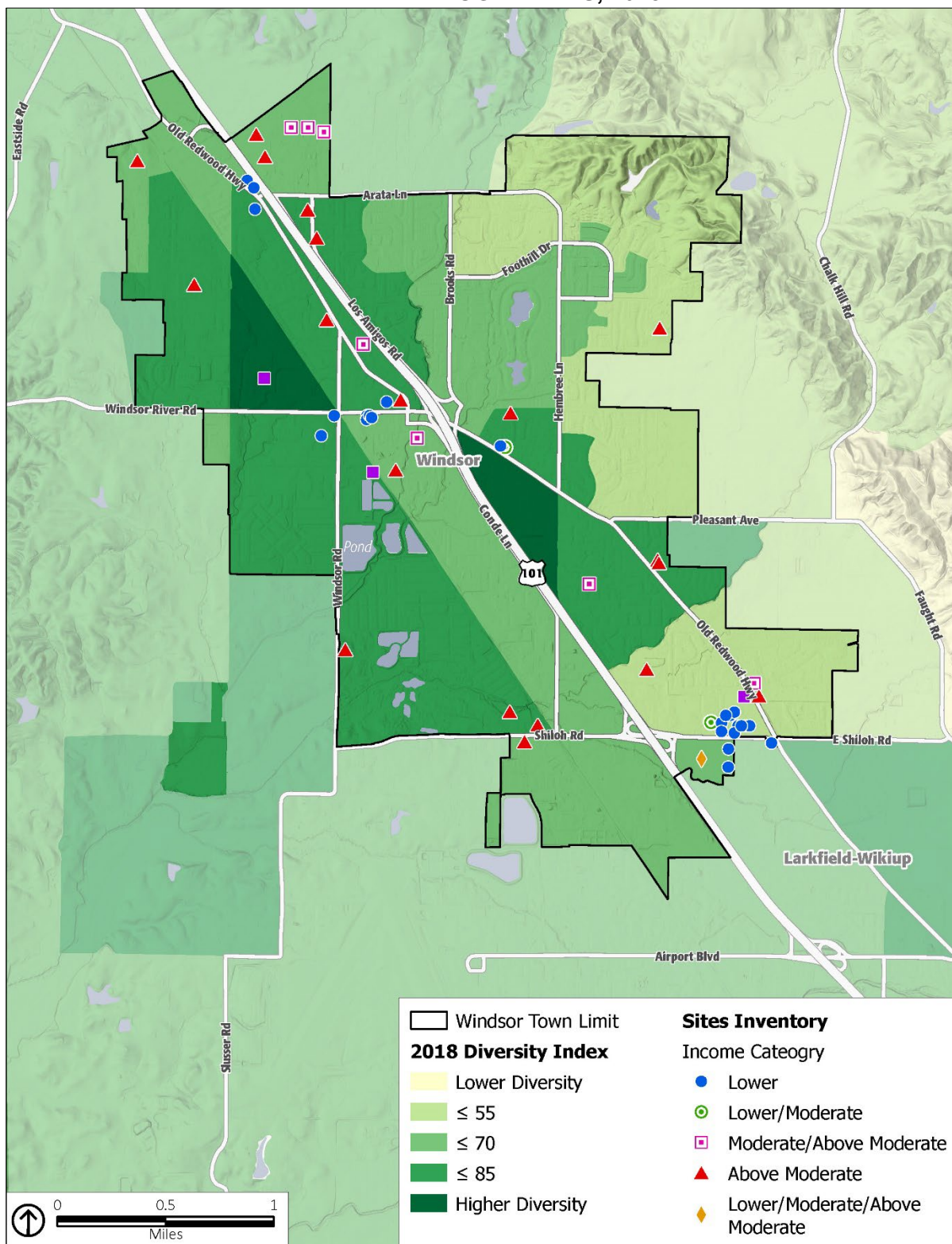
Single-parent households are at particular risk of fair housing access issues and displacement due to income and childcare challenges. Single mothers have a greater risk of falling into poverty than single fathers due to factors such as the gender wage gap and difficulty in securing higher-wage jobs. As described in the Housing Needs Assessment, the majority of single-parent households in Windsor are female-headed family households, which make up 10 percent of all Windsor households, while male-headed family households compose 7 percent of all households. Female-headed single-parent households also typically have special needs related to access to day care/childcare, health care, and other supportive services. Female-headed single-parent households in Windsor are primarily above the poverty line; approximately 14 percent of households with children and 8 percent without children are below the poverty line. As shown in Figure 5.6, Female-headed single-parent households are found at marginally higher rates (approximately 5 percent greater) east of Hembree Lane, but these rates are in census tracts that include large areas outside of Windsor and may not be representative of households within Town boundaries.

Regionally, rates of single-householder female-headed households are low in Sonoma County, with most tracts seeing rates below 20 percent. Tracts with rates between 20 and 50 percent are found in low-, moderate-, and high-resource areas in a distribution that does not suggest a distinct pattern in relation to resource categorization. These tracts are primarily found south of Healdsburg and in cities along the Highway 101 corridor, which is home to the County's most urbanized areas, suggesting that this type of household is more often found in cities than it is in rural or semi-rural areas.

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<sup>6</sup> HNA Table 4.21 (sources: redfin.com, Zillow.com, apartmentlistings.com, October 2021)

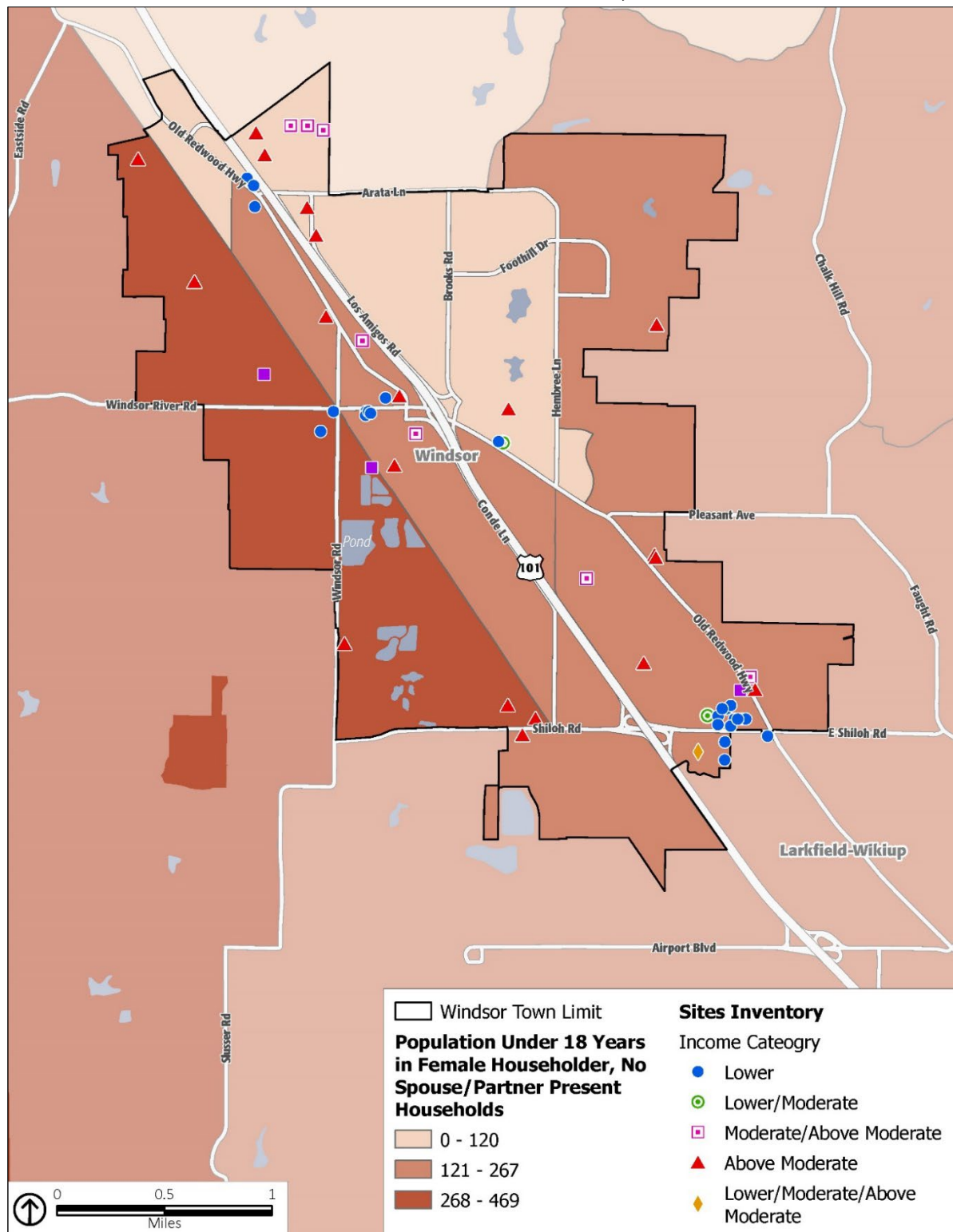
**FIGURE 5.5  
RACIAL DEMOGRAPHICS, 2018**



Source: ESRI 2018 Demographic Estimates



**FIGURE 5.6  
FEMALE HOUSEHOLDERS, 2019**



Source: 2015-2019, American Community Survey

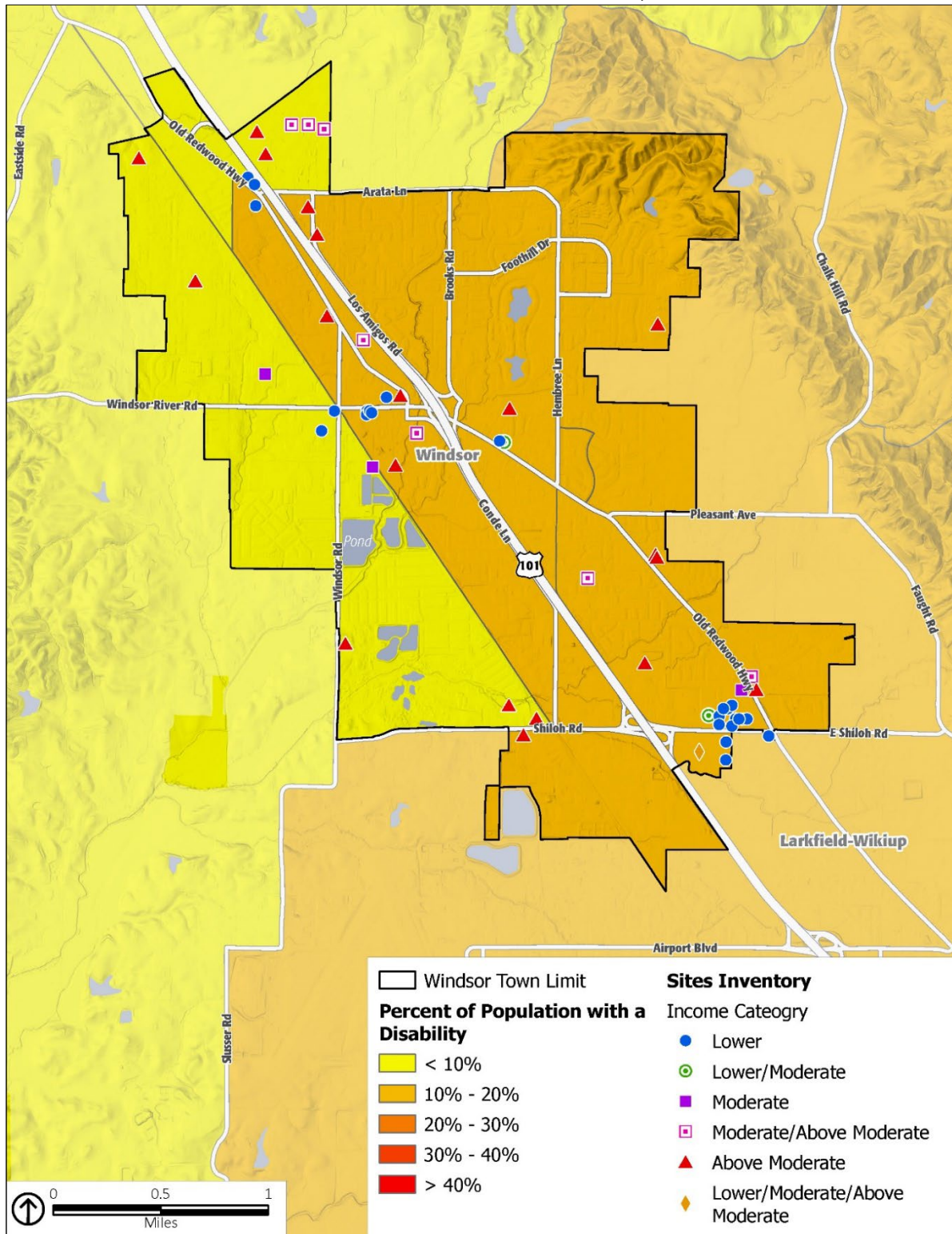
**Disability**

Residents living with disabilities may have difficulty securing employment and lower, fixed, and/or inconsistent incomes as well as higher costs of living associated with health care, all of which can contribute to housing instability and displacement. As described in the Housing Needs Assessment, approximately 10.4 percent of Windsor's population lives with one or more types of disabilities, close to the Sonoma County average of 11.9 percent and the Bay Area average of 9.6 percent. Seniors aged 65 and older comprise approximately 45 percent of Windsor residents living with disabilities. Windsor residents living with disabilities are not concentrated in any part of the Town, with rates ranging between 8.1 and 15.5 percent by census tract (Figure 5-7). Residents living with disabilities are found at marginally higher rates to the east of the railroad (in neighborhoods including low-, moderate-, high-, and highest-resource areas), where tracts range 10 to 15.5 percent, as compared to the west side of the railroad (moderate and low resource areas), where tracts range between 8.1 and 9.4 percent. However, the census tract with the highest proportion of residents living with disabilities (15.5 percent) does coincide with an area of the Town that receives a low resource TCAC/HCD Opportunity Area designation. While there does not appear to be a consistent pattern of residents with disabilities housed primarily in low-resource areas, the data indicates that low-resource areas of the Town have slightly higher rates of disability.

Regionally, concentrations of persons living with disabilities in Sonoma County include census tracts near Monte Rio, Villa Grande, Cazadero, and the southern section of the City of Sonoma. In several of these cities, areas with elevated rates of disability directly coincide with areas of low access to resources, a pattern not apparent in Windsor. On the south side of the City of Napa, just outside Sonoma County, a low-resource area with a median income of \$9,191 has a rate of disability of 74 percent. In the City of Sonoma, one low-resource area has a disability rate of 24 percent, substantially higher than adjacent neighborhoods. Just south of Guerneville, near the coast in Sonoma County, a low resource tract with a disability rate of 20 percent has household incomes well below the state median. While this pattern is not evident in Windsor, Windsor residents living with disabilities are still at an elevated risk of displacement and fair housing issues.

As described in the Housing Needs Assessment, regional service providers have indicated that residents living with disabilities prefer to live independently, but limited housing options may limit them to care facilities. Additionally, senior residents make up a substantial share of residents living with disabilities. To improve access to housing for senior residents and other residents with disabilities, this Housing Element includes Program H-30, which direct the Town to evaluate and address issues of "visitability" in residential building design. As stated in Program H-9, the Town will support and fund (when funds are available) services and developments targeted for developmentally disabled persons and households.

**FIGURE 5.7  
POPULATION WITH DISABILITIES, 2019**



Source: 2015-2019, American Community Survey

**Access to Opportunity*****Mobility***

The Town of Windsor is served by Sonoma County Transit (SCT), which operates the Windsor Shuttle, SCT's Route 60 intercity travel, and SCT's Paratransit service. The Windsor Shuttle operates as the Town's local transit service on weekdays between the hours of 7:15 am and 5:08 pm and on Saturdays between the hours of 9:35 am and 3:27 pm. The route serves the Shiloh Center (Walmart), Raley's Shopping center, and points north and south in Windsor. The Windsor Shuttle is subsidized by the Town of Windsor and free for all riders under SCT's "Fare-Free" program. SCT also provides intercity transit from Windsor to other cities (i.e., Healdsburg, Cloverdale, and Santa Rosa) via Route 60. The Santa Rosa drop-off location in Downtown Santa Rosa is a transfer station to other SCT routes and other local Santa Rosa City uses and services, along with regional services provided by Golden Gate Transit. Route 60 begins at 6:45 am and ends by 9:30 pm depending on the origin and destination location. Fares are zoned-based and vary between \$1.50 and \$3.00 for adults, \$1.25 to \$2.75 youth, and \$0.75 to \$1.50 for seniors. Moreover, SCT provides paratransit options for passengers with disabilities who may not be able to use fixed-route service. Paratransit services are provided within 0.75 miles of the fixed-route transit service. The Paratransit service provides local and intercity travel. Local paratransit services are provided in Rohnert Park, Cotati, Sebastopol, Windsor, Healdsburg, Cloverdale, Sonoma, Sonoma Valley, and Guerneville/Monte Rio. Intercity transit allows eligible residents to travel north-south between Cloverdale and Petaluma and east-west between Sonoma and Monte Rio. Paratransit service is available to persons who are registered and certified as an American with Disabilities Act (ADA)-eligible user. Users can call SCT and request an application; received applications will be processed within 21 days. Hours of operation for Monday through Friday start at 5:20 am and end at 10:37 pm; Saturday and Sunday service begins at 7:00 am and ends at 10:12 pm. To use the Paratransit service, eligible users must make a reservation at Sonoma County Paratransit/Volunteer Vehicles. SCT's Paratransit tickets are zone dependent, cost a base fee for single zone transfer, and cost additional for zones traveled—\$3.00 for a one-zone change, \$3.00 + \$1.20 for a two-zone change, and \$3.00 + \$1.80 for each zone at and above three. For perspective on the regular transit, adults pay \$1.50 for a local zone, \$2.10 to travel between two zones, \$3.00 to travel across three zones, and \$3.90 to travel across four zones. Seniors/disabled individuals pay \$0.75 to travel locally, \$1.05 to travel between two zones, \$1.50 across three zones, and \$1.95 across five zones.

According to 2019 census data, most Windsor residents drove to work alone. Approximately 10,998 persons, or 78 percent of the population, drove to work alone in a car, truck, or van. Single occupancy vehicle use for work dwarfed other transportation options in comparison: 1,890 people carpooled (in a car, truck, or van); 218 people took public transportation; 251 people walked; 254 people used a taxicab, motorcycle, or other means; and 620 people worked from home. Excluding carpool, 1,343 or approximately 9.4 percent of Windsor residents use other or no forms of transportation (work from home) to travel to work. While Windsor has public transit available, this reflects a preference to drive to work, likely due to Windsor's local composition as primarily a rural suburb to employment centers in Santa Rosa, as will be described in the discussion on economic mobility.



In addition, the difference between renter/homeowner household vehicle availability depends on the number of cars available for a household. The proportion of renting and ownership households that do not have a car are similar at approximately 2 percent of the total Windsor household population. However, as households own more cars, the gap between renters and homeowners becomes more apparent. For a single vehicle, 7 percent of the total households with available vehicles are renters as opposed to 13 percent of homeowners having a single vehicle. The widest gap between renting and homeowner households is for two and three vehicles, where only 10 and 2 percent of renting households had two and three vehicles available, respectively; 32 percent of homeowners had two vehicles available; and 19 percent of homeowners had three vehicles available. The gap between renter and homeowner for vehicle availability is greatest for two available vehicles, with a 22 percent difference. Therefore, renting households may rely more heavily on public transit than homeownership households, particularly lower income renting families with children. To ensure renting households to continue to have access to reliable public transit, the Town commits to promote rental housing opportunities in close proximity to transit and commercial centers. The Town will also meet with Sonoma County Transit on an annual basis to assess any unmet transit needs in Windsor, prioritizing transit needs for lower income and renting households (Program H-9).

### ***Employment Opportunities***

The HUD jobs proximity index quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a Core-Based Statistical Area, with larger employment centers weighted more heavily. Jobs proximity index scores in Windsor are higher in the southern part of the Town, with generally high scores found south of Windsor River Road / Old Redwood Highway, and the Town's highest scores found south of Shiloh Road (Figure 5.8). The City of Santa Rosa is the seat of government in Sonoma County and employs more workers than any other city in the North Bay area—for that reason, areas of Windsor closest to Santa Rosa score higher, especially where those areas provide access to highway or transit connections between Windsor and Downtown Santa Rosa. In Windsor, higher jobs proximity scores are found in lower resource areas along and west of Highway 101, and lower jobs proximity scores are found in higher resource areas. Varying degrees of this pattern are seen elsewhere in Sonoma County, including in Santa Rosa, the City of Sonoma, Rohnert Park, and Sebastopol. High-resource areas of the Town with lower relative proximity to jobs are primarily residential and in close proximity to Foothill Regional Park and several farms, vineyards, and other undeveloped areas. Median income trends higher in northeast Windsor than the rest of the town, resulting in greater access to housing choice; northeast Windsor residents likely chose to prioritize larger-lot housing and access to green spaces over proximity to job centers, making job proximity a lower priority factor in housing location. Additionally, the costs of car ownership and related commuting expenses are less prohibitive for moderate- and higher-income households, who also may rely less on public transportation options to access employment locations. Conversely, lower-income households may rely more heavily on transit services and/or find automobile ownership and fuel costs to represent a greater household financial burden, making jobs proximity a more significant factor in housing location.

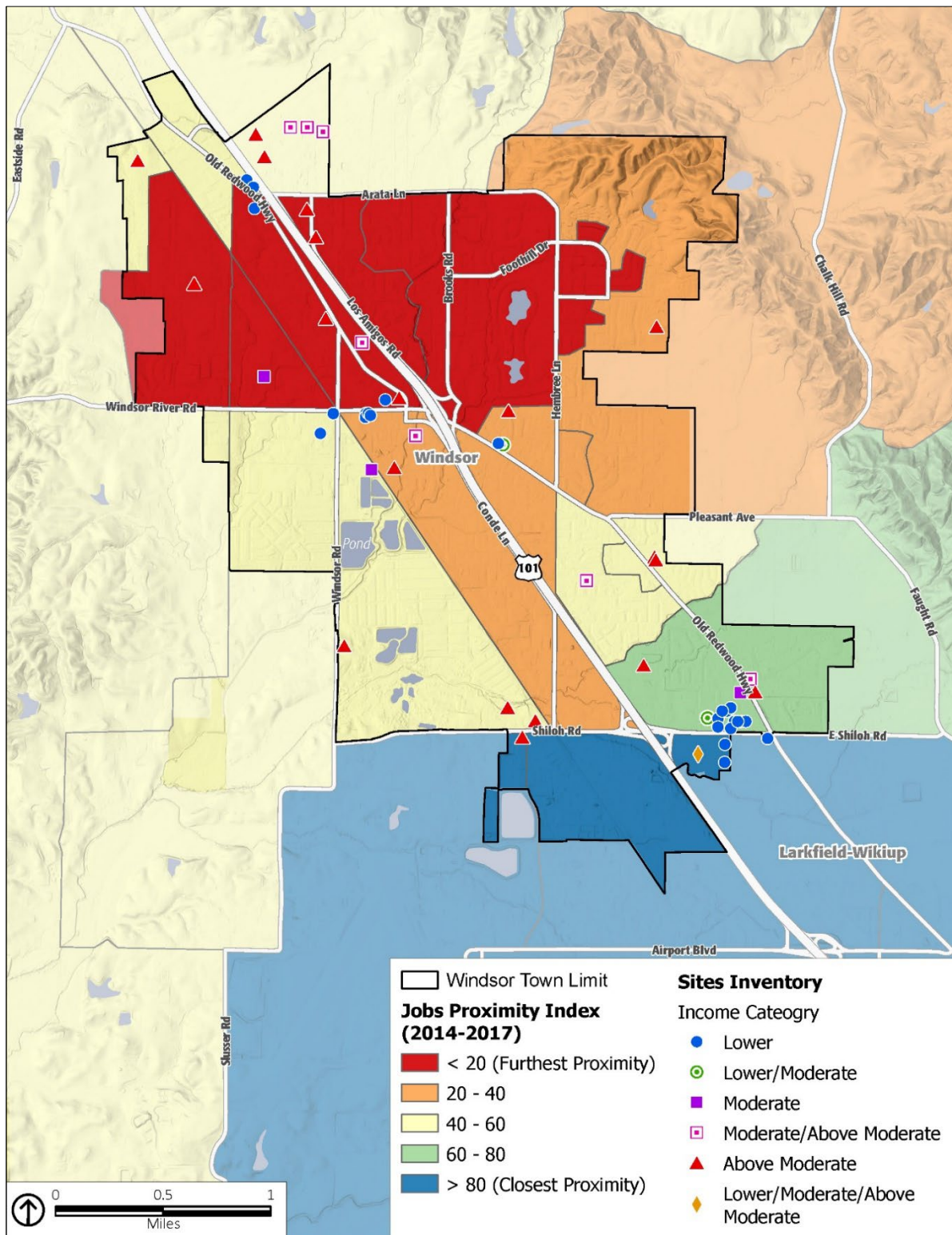
As described in the Housing Needs Assessment, employment trends indicate a need for a range of housing types to support Windsor residents who are employed in a wide range of industries and have a range of household incomes. A particular need for moderate- and lower-income housing units exists to support workers in retail and manufacturing trades since these jobs often do not provide the income needed to acquire safe and adequate housing. Approximately 26 percent of employed Windsor residents worked in Santa Rosa in 2019, and more than twice the number of Windsor residents work in Santa Rosa as work in Windsor.<sup>7</sup> Projections indicate that Santa Rosa will add 5,855 jobs between 2020 and 2040, increasing regional demand for housing with particular relevance for Windsor, which is among the County's closest jurisdictions to Santa Rosa. This suggests that prioritizing development of moderate- and lower-income housing units in areas of Windsor with access to Highway 101 would continue to support access to regional job centers.

Regional job proximity index scores in Sonoma County are highest along the Highway 101 corridor, particularly in communities with close access to jobs available in Santa Rosa, including Windsor, Fulton, Santa Rosa, Rohnert Park, and Cotati. Jobs proximity scores are also strong along a stretch of coastline between Stewart's Point and the Fort Ross State Historic Park, the location of several employment-generating recreational and hospitality uses. (Figure 5.6-5.8) As described previously, there is an evident pattern in Sonoma County of an inverse relationship between jobs proximity and opportunity score, as seen in Windsor, Santa Rosa, the City of Sonoma, Rohnert Park, and Sebastopol. Areas of high job proximity tend to be in lower or moderate resource areas. Like Windsor residents, higher-income residents in the County likely prioritize other housing characteristics or resource availability above proximity to job centers. As of 2018, Windsor has a jobs-to-household ratio of 0.91 (lower than the County average of 1.09), indicating that there are more households than jobs in the town. This suggests that improvements in public transportation and transit-oriented affordable housing could help reduce VMT for resident workers commuting into neighboring jurisdictions, primarily Santa Rosa, from Windsor.

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<sup>7</sup> U.S. Census Bureau. 2022. LEHD Origin-Destination Employment Statistics Data (2002-2019). Washington, DC: U.S. Census Bureau, Longitudinal-Employer Household Dynamics Program, accessed on 03/29/22 at <https://lehd.ces.census.gov/data/#lodes>. LODES 7.5

**FIGURE 5.8  
JOBS PROXIMITY INDEX**

























Source: HUD 2020

***Educational Opportunities***

Windsor residents are served by the Windsor Unified School District's eight schools, which are reported on by the California Department of Education (DOE) annually. Within the Town of Windsor, there are two elementary schools, one middle school, one high school, three alternative schools, and a dual immersion school. The schools are in varying parts of the Town and in varying resourced areas. Mattie Washburn Elementary, Michael A. Brooks Elementary, and Windsor Middle School are in the highest-resource portion of the Town in northeast Windsor near Michael Hall Park and Hiram Lewis Park. The other schools are in moderate-resource areas of the Town. A few of the schools share campuses with each other, such as Windsor High School and North Bay Met Academy. The Town received moderate scores for educational outcomes for students throughout the Town; therefore, residents are expected to have moderate positive outcomes for educational attainment. The TCAC/HCD Opportunity Maps base access to educational attainment on fourth grade reading and math proficiency from the 2018-2019 school year, high school graduation rate, and prevalence of student poverty. School-aged children in Santa Rosa are more than three times as likely to live in poverty as school-aged children in Windsor and Healdsburg: approximately 13 percent of Santa Rosa school-aged children are in poverty while 4.0 percent of Windsor and 4.7 percent of Healdsburg school-aged children are in poverty. Instability arising from poverty, including housing instability and food security, among others, can in turn affect school performance.

Each year, the California DOE publishes performance metrics for each school in the state, including student assessment results for English Language Arts and Mathematics as they compare to the state on meeting grade-level standards. As mentioned earlier, the DOE reports on some of the schools in the Windsor Unified School District. The Windsor Unified School District has a cluster school system, where there is only one school for each grade level. As shown in Table 5.2, the kindergarten through sixth grade elementary school (Mattie Washburn Elementary School) was the only school in the town that scored moderately high in mathematics. Most schools' scores tend to be in the middle or average, leaning toward lower performing schools. However, three of the eight schools did not have Department of Education data available on their performance because the schools offer alternative education. The shortage of high-performing schools is further supported by TCAC/HCD's educational score, an attribute of the opportunity area maps, which identifies that all of the Town is primarily in the 50th to 75th percentile for anticipated education outcomes—most census tracts range from the 50th to 60th percentile in the Town. For comparison, census tracts north of Windsor along Highway 101 near and within Healdsburg primarily received scores above the 75th percentile, indicating very positive educational attainment for students in that area. Going south of Windsor, along Highway 101, the City of Santa Rosa received less positive educational outcome scores. Within Sonoma County and other local regions, higher educational outcomes are often expected in areas with higher median incomes, though not exclusively.



TABLE 5.2 SCHOOL PERFORMANCE SCORES, 2019		
School	English Language Arts Score	Mathematics Score
Bridges Community Based School, North County Consortium		
Brooks Elementary School		
Mattie Washburn Elementary School		
North Bay Met Academy		
Cali Calmecac Language Academy		
Windsor High School		
Windsor Middle School		
Windsor Oaks Academy		
     		
<i>Unavailable Data</i> <i>Highest Performing</i> <i>Lowest Performing</i>		

Source: Town of Windsor, 2019

## Environmental Health

In February 2021, the California Office for Environmental Health Hazard Assessment (COEHHA) released the fourth version of CalEnviroScreen, a tool that uses environmental, health, and socioeconomic indicators to map and compare communities' environmental scores. The cumulative score for each census tract includes an exposure score, with a low score being a positive outcome, for each of the following:

- Ozone concentrations
- PM2.5 concentrations
- Diesel particulate matter emissions
- Drinking water contaminants
- Children's lead risk from housing for children
- Use of certain high-hazard, high-volatility pesticides
- Toxic releases from facilities
- Traffic impacts<sup>8</sup>

Disadvantaged communities or environmental justice communities ("EJ Communities") are identified by the California Environmental Protection Agency (CalEPA) as areas that are disproportionately affected by environmental pollution and other hazards that can lead to negative health effects, exposure, or environmental degradation, and may or may not have a concentration of low-income households, high unemployment rates, low homeownership rates, overpayment for housing, or other indicators of

<sup>8</sup> California Environmental Protection Agency, California Office of Environmental Health Hazard Assessments. Update to the California Communities Environmental Health Screening Tool: CalEnviroScreen 4.0 Public Review Draft, February 2021.  
<https://oehha.ca.gov/media/downloads/calenviroscreen/document/calenviroscreen40reportd12021.pdf>

disproportionate housing need.<sup>9</sup> A community with a CalEnviroScreen 4.0 cumulative score in the 75th percentile or above is one with higher levels of pollution and other negative environmental indicators and is considered a disadvantaged community under SB 535.<sup>10</sup> Disadvantaged communities are targeted for investment through the State's cap-and-trade program. The condition of these communities poses fair housing concerns due to their disproportionate exposure to unhealthy living conditions.

In the Town of Windsor, no tracts exceed the 44th percentile, indicating that there are no areas that meet the criteria of a disadvantaged community (Figure 5.9). The northeast side of Windsor, which includes Windsor's less diverse, higher resource, and higher income areas, scores the lowest (3rd percentile in highest- and some high-resource areas, and 9th to 23rd percentile in moderate and some high-resource tracts. Scores are higher west of the Highway 101 corridor (including the triangular area between Highway 101, Hembree Lane, and the Old Redwood Highway). The tract with the Town's highest score (44th percentile) coincides with the majority of the Town's designated low-resource TCAC/HCD areas, the Town's most diverse block group (64 percent non-White population), and the town's lowest income block group (\$42,819 median household income). This data suggests that lower income residents, residents with low access to resources, and residents living in the Town's most diverse neighborhood are all affected by environmental pollution to a greater degree than residents in other parts of the Town.

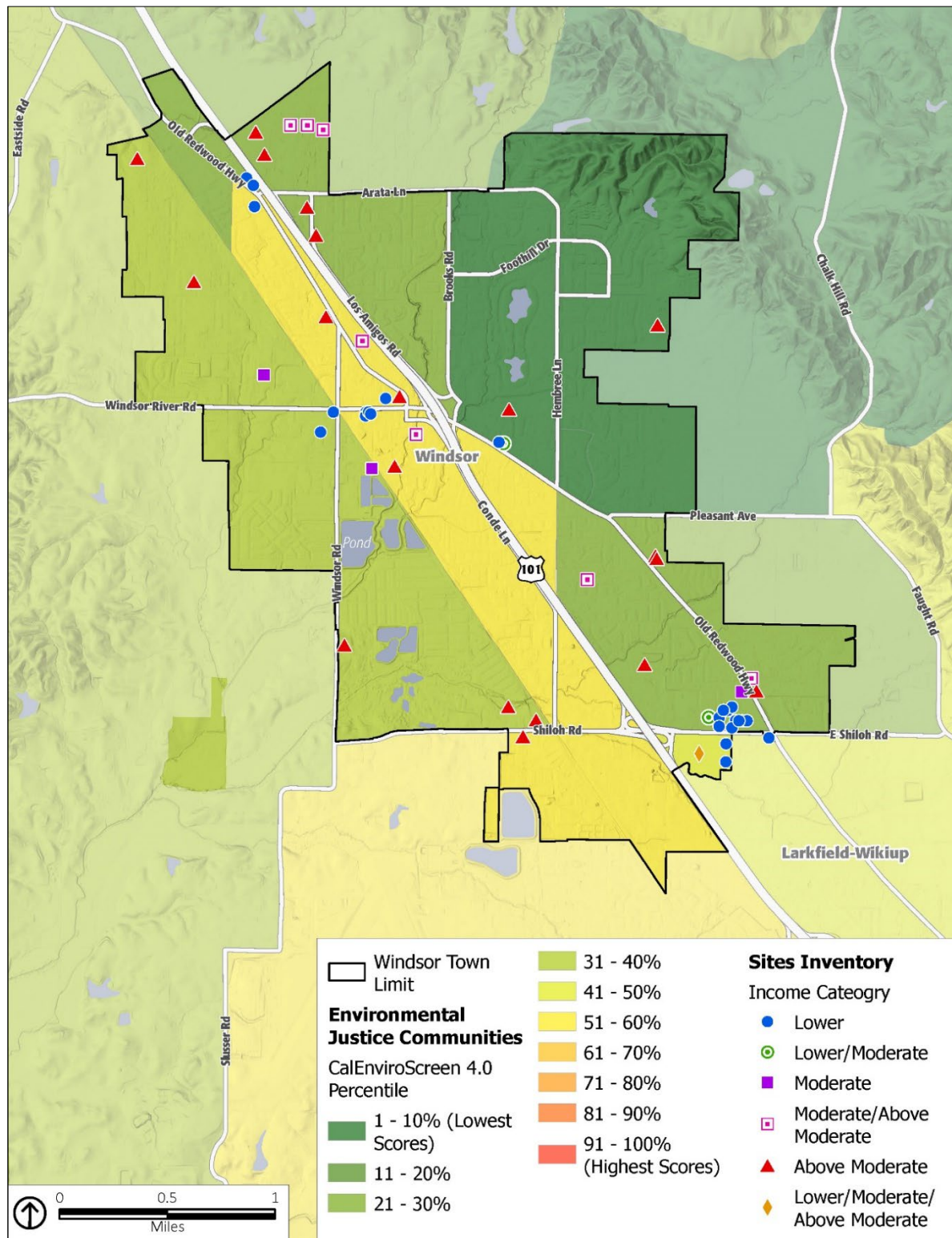
In general, residents of Windsor have access to relatively healthy conditions that benefit long-term health and quality of life. Regionally, Santa Rosa contains the highest-scoring census tracts in Sonoma County, with some overlap into Sebastopol and Rohnert Park. Jurisdictions with scores comparable to Windsor include Healdsburg, San Rafael, and Cloverdale. Jurisdictions and areas with scores exceeding the 40th percentile include the Charles M Schulz Sonoma County Airport, Healdsburg, Cloverdale, and Petaluma. Most areas of Sonoma County enjoy environmental conditions that typically result in positive impacts on health, including reduced pollution and access to open space and parks. The closest census tracts with comparable scores to Santa Rosa are found in the City of Napa and in Vallejo, which, while smaller, similarly feature residential areas adjacent to major highways. Scores in the highly urbanized San Francisco and San Pablo Bay Areas are substantially higher than in the North Bay Area, reflecting their greater density and closer proximity to a higher number of major highways.

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<sup>9</sup> California Health and Safety Code Section 39711

<sup>10</sup> California Office of Environmental Health Hazard Assessment. SB 535 (De León, Chapter 830, Statutes of 2012) Disadvantaged Communities, June 2017. <https://oehha.ca.gov/calenviroscreen/sb535>

**FIGURE 5.9**  
**CAL ENVIROSCREEN 4.0**



Source: 2021 CalEnviroScreen 4.0, Office of Environmental Health Hazard Assessment (OEHA)

**Disability Services**

As described in greater detail in the Housing Needs Assessment, there are six licensed Adult Residential Facilities and one licensed ARFPSHN (Adult Residential Facilities for Persons with Special Health Care Needs) in the Town of Windsor. Together these facilities have total capacity for 34 residents.<sup>11</sup> In Santa Rosa, the closest large city, there are 38 licensed Adult Residential Facilities and 5 licensed ARFPSHNs. Windsor residents have convenient transit access to Santa Rosa provided by Sonoma County Transit. Sonoma County Transit's fixed-route network provides intercity transit service traveling north-south between Cloverdale and Petaluma and east-west between Sonoma and Monte Rio. Additionally, the Windsor Shuttle (Route 66) provides local connecting service between stops in and around Windsor and the intercity Cloverdale-Santa Rosa-Petaluma route (Route 60). ADA paratransit services are provided by Sonoma County Transit within  $\frac{3}{4}$  of their fixed-route transit service. Sonoma County Paratransit services are provided the same hours and days as fixed-route service. Sonoma County Transit offers next-day ADA Paratransit transportation service seven days a week to those who are unable (temporarily or permanently) to independently use fixed-route services due to a disability or health-related condition.

As discussed in the Housing Needs Analysis, nearby Santa Rosa serves as a social services resource hub for Sonoma County, including services for persons with disabilities. Windsor residents with disabilities benefit from convenient transit connections to a range of services and resources offered in Santa Rosa. The ADA Paratransit Service is also available for Windsor residents which is reserved for persons living with a disability who are unable to use lift-equipped fixed-route buses. The North Bay Regional Center, which provides employment and housing-placement services for persons with developmental disabilities, among other services, has a field office in Santa Rosa that is responsible for all of Sonoma County. The field office is near public transit stops, the Sonoma County Library, St. Joseph's Memorial Hospital, and essential commercial services such as pharmacies and grocery stores.

The Town requires new developments to comply with Title 24 of the 2019 California Building Code to ensure that all new construction meets accessible design standards, thus ensuring that all new housing is accessible for all residents regardless of disability.

**Disproportionate Housing Need and Displacement Risk****Overcrowding**

The US Census Bureau considers a household overcrowded when the rate of persons per room is greater than 1.00, and severely overcrowded when the rate of persons per room is greater than 1.50. Overall, Windsor residents experience overcrowding at a rate of 4.3 percent, lower than the statewide average of 8.2 percent. Windsor has a low rate of overcrowding among homeowners, with 2.1 percent of owner-occupied units considered overcrowded, and a subset of 0.4 percent considered severely overcrowded. However, rates of overcrowding are much higher among renters—12.5 percent of renter-occupied units are overcrowded, with a subset of 8.4 percent considered severely overcrowded. This

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<sup>11</sup> California Department of Social Services Community Care Licensing Division, 2021

indicates that renters experience overcrowding at a higher rate than owners in Windsor, and that a larger proportion of renters who do experience overcrowding live under severely overcrowded conditions.<sup>12</sup>

Overcrowded conditions are unevenly distributed in Windsor by race. White, non-Hispanic residents experience overcrowding at a rate of 1.5 percent, Asian/API households experience overcrowding at a rate of 4.7 percent, and Hispanic/Latinx households experience overcrowding at a rate of 14.0 percent. Additionally, households identifying as “Other race or multiple races” experience overcrowding at a rate of 24.7 percent. This data indicates that non-White households experience overcrowding at significantly higher rates than White non-Hispanic households in Windsor.<sup>13</sup>

Overcrowded conditions are also unevenly distributed in Windsor by income. Households earning at or above the Area Median Income (AMI) experience overcrowding at a lower rate, 1.8 percent, which is evenly divided between overcrowded and severely overcrowded households. However, households earning below AMI see higher rates of overcrowding, with overcrowded households comprising 11.7 percent of households earning 81 to 100 percent AMI, 3.8 percent of households earning 51 to 80 percent AMI, 12.7 percent of households earning 31 to 50 percent AMI, and 4.3 percent of households earning 0 to 30 percent AMI. Additionally, all overcrowded households in the lowest income bracket (0 to 30 percent AMI) are severely overcrowded, while other income brackets see a more even distribution of overcrowding and severe overcrowding among overcrowded households, with marginally fewer households experiencing severe overcrowding within these income groups. These data indicate that overcrowding disproportionately impacts lower- to moderate-income households in Windsor, indicating a need for larger units affordable to households at these income levels.

Overcrowded households in Windsor are found at higher rates within the census tract along Highway 101 and in the census tract bounded by Arata Lane to the north, Hembree Lane to the east, Old Redwood Highway to the south, and Brooks Road to the west (Figure 5.10). The former tract is home to the Town’s relatively lower-income and more diverse block groups as well as the majority of the Town’s nonresidential land uses. The latter tract is an amenity-rich neighborhood of larger-lot single family homes that, as described in the Overpayment/Cost Burden subsection, also sees a higher relatively rate of cost burden compared with other neighborhoods in the Town.<sup>14</sup> This indicates that, consistent with patterns found elsewhere in Sonoma County, overcrowding disproportionately impacts lower- and moderate-income households, households in communities of color, and households living closer to the Highway 101 corridor. Additionally, in a pattern unlike those found elsewhere in Sonoma County, overcrowding occurs at a slightly higher rate in a higher-resource area where proximity to

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<sup>12</sup> ABAG/MTC Housing Element Data Package, Tables OVER 01-02, April 2021

<sup>13</sup> ABAG/MTC Housing Element Data Package, Table OVER-03 April 2021

<sup>14</sup> CA Dept. of Public Health, “Healthy Communities Data and Indicators Project (HCI) Housing Crowding,”

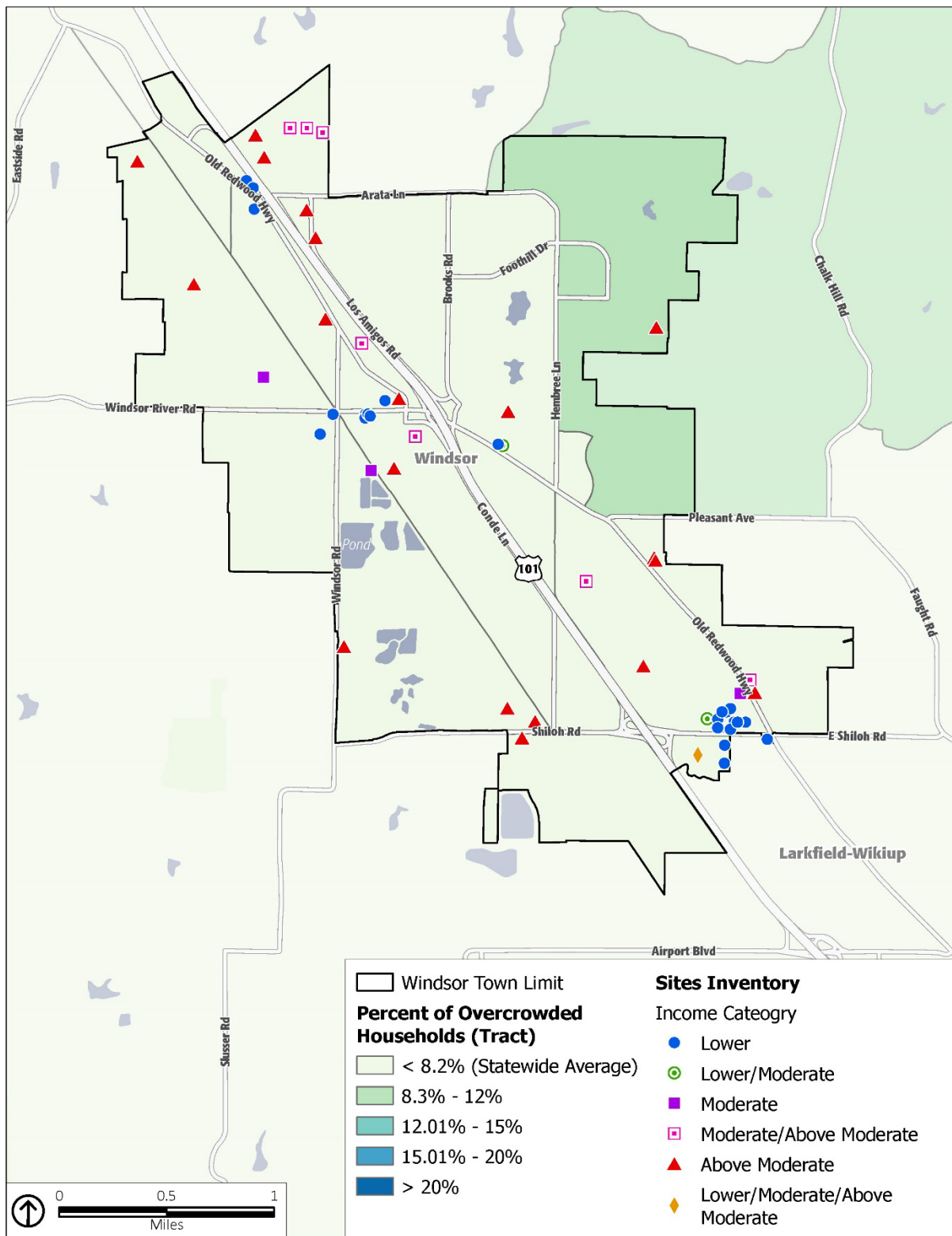
<https://cdphdata.maps.arcgis.com/apps/MapSeries/index.html?appid=f3f5c38477d24b2fbbc616d54907df97>.

green space, proficient schools, and other amenities may outweigh considerations like unit size for households with the means to live in these areas.

Regionally, residents of Windsor experience overcrowding at a lower rate (4.27 percent) than in Sonoma County (5.61 percent). However, 53 percent of Windsor's overcrowded households are also severely overcrowded, while 28 percent of all overcrowded households across Sonoma County are also severely overcrowded (refer to Table 4.8). This suggests that, while Windsor households experience overcrowding at a lower overall rate than in Sonoma County, that those Windsor households which do experience overcrowding tend to be severely overcrowded at a higher rate than in Sonoma County. In a pattern consistent with other areas of Sonoma County, overcrowding is experienced at higher rates in neighborhoods in Windsor with more diverse populations and neighborhoods with lower median household incomes. In order to actively protect residents from displacement risk due to overcrowding, and improve access to amenities for all residents, with particular attention to renter households in communities of color and lower-income renter households, the Town has included Program H-10.



**FIGURE 5.10  
OVERCROWDING**



Source: Comprehensive Housing Affordability Strategy (CHAS) 2020

**Overpayment/Cost Burden**

Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low-income households. The latest available CHAS data related to overpayment for the Town of Windsor covers the 2014-2018 ACS 5-year estimate period. A household is considered to be overpaying/cost burdened when 30 percent or more of household income is spent on housing costs (rent, mortgage payments, etc.) Households spending more than 50 percent of their income on housing costs are considered severely cost burdened. Cost burdened/overpaying households are at an elevated risk of displacement.

Overpayment is an issue in Windsor for both homeowners and renters—76 percent of households in Windsor own their homes, and 24 percent rent (Figure 5.11). Of all households in Windsor, 32 percent are cost burdened—this rate differs between homeowners and renters, with 28 percent of owners and 44 percent of renters overpaying (Figure 5.12). Regionally, 38 percent of households in Sonoma County overpay—30 percent of owners and 50 percent of renters. This indicates that households overpay at a lower rate in Windsor than the average for Sonoma County, but that the rate of overpayment among renters in Windsor is substantially higher than it is among owners, consistent with the regional pattern in Sonoma County. Also, 10 percent of owners and 17 percent of renters in Windsor are severely cost burdened (paying over 50 percent of household income on housing costs), while 12 percent of owners and 26 percent of renters in Sonoma County are severely cost burdened.

Cost burden is distributed unevenly by income in Windsor. While 32 percent of overall households in Windsor are cost burdened, when broken out by income groups, 60 percent of low income (<80 percent AMI) households are cost burdened, with a similar pattern demonstrated at the County level, where 65 percent of low-income households are cost burdened. Households not considered low income (>80 percent AMI) have relatively lower rates of cost burden both in Windsor (23 percent) and Sonoma County (21 percent), indicating that cost burden is an issue disproportionately impacting low-income residents both in Windsor and Sonoma County.

Cost burden among renters is evenly distributed spatially across Windsor, with all tracts ranging between 39 and 53 percent. The highest rate, 53 percent, is in the residential neighborhood bounded by Arata Lane to the north, Hembree Lane to the east, Old Redwood Highway to the south, and Brooks Road to the west. This neighborhood includes the Lakewood Village shopping center, the Lakewood Hills gated community, other neighborhoods composed of single-unit residences, Windsor Middle School, and several public and private parks. Overpayment among homeowners in Windsor follows a similar pattern as overpayment among renters, with a higher rate in this neighborhood (43 percent) compared with the rest of the Town's tracts (31 to 38 percent). Homes in this area are large-lot single-unit residences with more green space compared with other parts of the Town. This part of the Town is also less diverse than other areas, with a non-White population percentage of 34 percent south of Foothill Drive and 26 percent north of Foothill Drive, placing these tracts among the less diverse in the Town, compared with more diverse tracts (63 to 65 percent) in other parts of the Town with denser

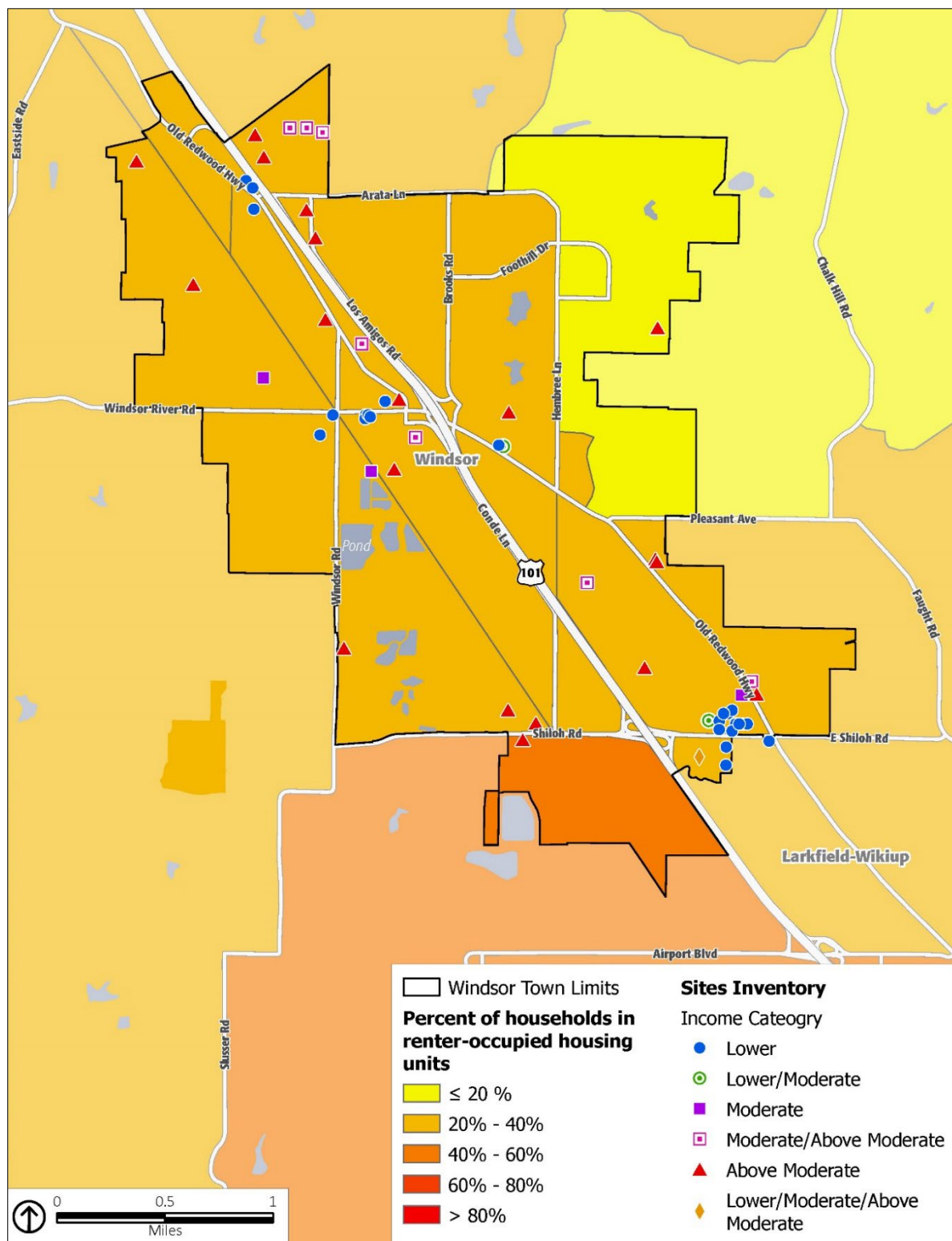


housing, closer to Highway 101 and the Town's nonresidential uses. This pattern indicates that households may be stretching their budgets to live in this neighborhood with a high number of amenities, and that low- and moderate-income households and non-White households are less likely to live in this part of the Town.

Housing Choice Voucher (HCV) utilization is primarily found along Highway 101 and west of Bell Road, including the Town's commercial center, smaller-lot residential areas in proximity to the highway and nonresidential uses, and the majority of its diverse block groups. There are no households utilizing HCVs northeast of the Redwood Highway, including the previously described residential area in and around the Lakewood Hills neighborhood and several higher-income residential neighborhoods in northeast Windsor.

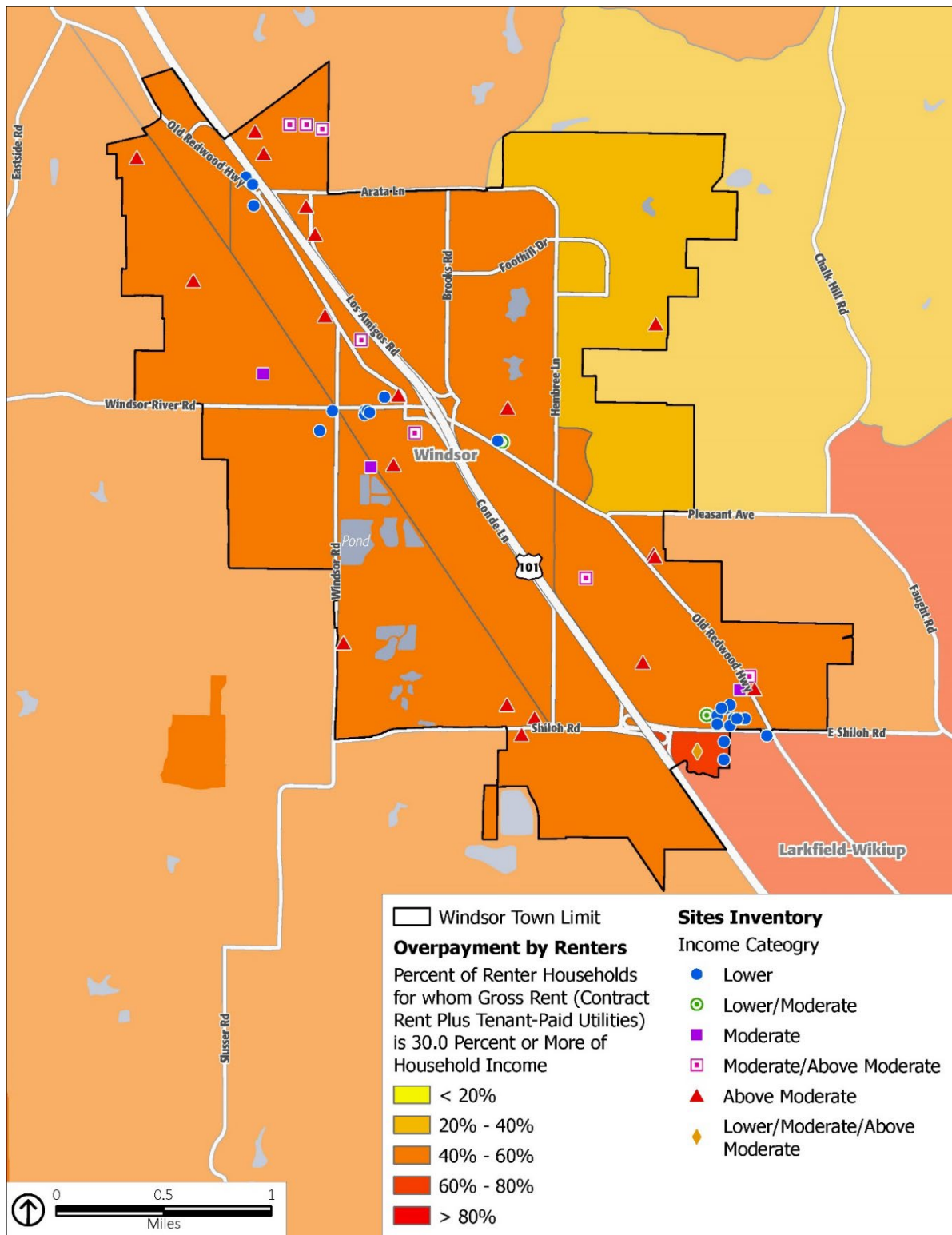
Patterns of cost burden in Windsor is marginally lower but still comparable to the average for Sonoma County. Cost burden is more serious for renters, and neighborhoods where cost burden is higher coincided with neighborhoods that are more diverse and where Housing Choice Vouchers are more likely to be used. Overpayment among owners is on par with regional trends and lower than the rate among renters, though it is distinctly higher in one more-exclusive section of the Town with access to many amenities. In order to actively protect residents from displacement, reduce cost burden on renters and owners, and improve access to amenities for all residents, with particular attention to non-white in the vicinity of Highway 101, the Town has included Program H-10.

**FIGURE 5.11  
RENTER OCCUPIED HOUSING**



Source: 2012-2016 American Community Survey

**FIGURE 5.12  
OVERPAYMENT BY RENTERS**



Source: 2015-2019, American Community Survey

**Substandard Housing**

Residents living in substandard housing face significant safety concerns and are at elevated risk of displacement. As described previously, Windsor's Community Development Department reports that very few houses or apartment buildings are in need of major maintenance or repair. Between September 2019 and 2021, 96 code enforcement cases were addressed, and approximately 15 percent were related to residential building code violations, with none of these violations related to substandard housing issues. Data indicate that instances of substandard housing are low, with approximately 2 percent of units townwide lacking complete facilities, the majority of which (85 percent) lack kitchens.<sup>15</sup> In a community outreach session held on October 14, 2021, participants primarily identified that their home is not in need of repair (top answer), with two participants indicating a need for major maintenance. Data indicate that substandard conditions disproportionately impact renting households.<sup>16</sup> As shown in Figure 5.11, a greater proportion of renting households are closer to Highway 101 and on the Town's west side, with relatively fewer renting households in northeast Windsor. These areas of Windsor with the highest rates of renting households (37 percent west of the railroad, and 31 percent running along the west side of Highway 101) also coincide with the Town's most diverse block groups (63 percent non-White population in a block group between Start Road, Windsor River Road, and the railroad, and 65 percent non-White population found between the Old Redwood Highway, Highway 101, and Hembree Lane). These data indicate that more diverse communities are more likely to be found in areas with higher rates of renting households, and that these areas are more likely to be the location of substandard housing.

As described previously, housing development has decreased in Windsor in recent years, and due to the age of existing housing units, the Town should be prepared for a growing need for maintenance and repair during the planning period. To support lower-income households that are living in substandard units and/or units in need of maintenance and repair, the Town will continue to implement the Housing and Mobile Home Rehabilitation Program (Program H-16) and continue to apply for funding to assist with overall housing rehabilitation (Program H-17) to facilitate the improvement of existing rental units. As a part of this program, the Town will identify areas of need, such as the Highway 101 corridor, to assist in repairs and potential mitigation of costs, displacement, and relocation impacts on residents.

Throughout Sonoma County and in surrounding jurisdictions, the age of much of the housing stock exceeds 30 years and may be in need of rehabilitation. For example, approximately 71 percent of the housing stock in Sonoma County is 30 years or older. Also, 41 percent of households in Sonoma County have at least one of four housing problems (incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, or cost burden greater than 30 percent), although this figure is higher for renters (56 percent) than owners (32 percent). According to the 2012 Sonoma County Analysis of Impediments, low-income residents reported that housing affordable to their households is often in poor condition, that residents who primarily speak languages other than English are particularly

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<sup>15</sup> ABAG/MTC, 2021, "Housing element data package."

<sup>16</sup> ABAG/MTC, 2021, "Substandard Housing Issues," Housing Element Data Package.

vulnerable, and that tenants may withhold concerns over substandard conditions in fear of retaliation from landlords.<sup>17</sup>

To provide support in instances where residents are at risk of displacement due to safety concerns and/or displacement related to substandard housing conditions, the Town has included Programs H-16 and H-17 to advertise the availability of home maintenance and repair loans provided by the Town and Sonoma County and considers pursuing additional funding for home repairs and improvements.

## ***Homelessness***

The Continuum of Care (CoC) is Sonoma County's regional collaboration to address homelessness. The CoC is governed by a 15-stakeholder board that consists of: local officials, nonprofit representatives, homelessness experts, and individuals with lived experience. The CoC conducts an annual Point-in-Time (PIT) count of the unhoused population in the County. In 2020, the PIT count found 2,745 unhoused people across Sonoma County, a change of approximately 7 percent from the 2019 PIT count of 2,951. Approximately 62 percent or 1,702 people of the 2020 PIT were counted in unsheltered places, and 38 percent or 1,043 people were identified in sheltered places. Of the homeless population in the County, approximately 84 percent identified as Straight, 6 percent identified as Bisexual, 6 percent identified as Gay or Lesbian, 3 percent identified as Other, and 1 percent identified as LGBTQ (lesbian, gay, bisexual, transgender, queer, and others). Additionally, of the 2,745 unhoused people, 61 percent, or 1,679 people, identified as a part of the following subpopulation:

- Chronically homeless
- Families
- Older adults (Ages 44-60)
- Transition-age youth (Ages 16-25)
- Unaccompanied children
- Veterans

Of these, the top three categories are older adults, chronically homeless, and transition-aged youth. Approximately 39 percent, or 648 individuals, in these categories identified as older adults; approximately 30 percent, or 508 people, identified as chronically homeless; and approximately 15 percent, or 245 people, identified as transition-age youth. Within the families subcategory, there were 80 families consisting of 235 members. All but 3 percent of this population were sheltered. There were 59 unaccompanied children, and 82 percent of this subpopulation was unsheltered.

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<sup>17</sup> Sonoma County, 2012, "Sonoma County Regional Analysis of Impediments to Fair Housing Choice," <https://www.srcity.org/DocumentCenter/View/4163/2011-Sonoma-County-Regional-Analysis-of-Impediments-to-Fair-Housing-Choice-PDF?bidId=>

According to the 2020 PIT count, approximately 64 percent of the counted individuals identified as White, and 19 percent identified as Multiracial. Approximately 6 percent identified as Black, 9 percent identified as American Indian or Alaska Native, and 25 percent identified as Latinx/Hispanic. According to Figure 4.1, the White population in Sonoma County was at 63 percent, and 27 percent of the population identified as Hispanic or Latinx. In Windsor and Sonoma County, Black residents and Other Race/Multiple Race residents made up 4 percent or less each of the population as a whole. Therefore, there is a disparity between the unhoused population and the racial and/or ethnic makeup of the County. Black, American Indian or Alaska Native, or Multiracial residents make up a disproportionate number of the unhoused population in the County. As discussed in the Housing Needs Assessment, Windsor staff estimated there about 10 persons experiencing homelessness within the Town limits, all of which are unsheltered. As of 2021, the Town does not have any homeless facilities (emergency shelters, transitional housing, or permanent supportive housing) within town boundaries. The closest available housing or shelter for persons experiencing homelessness in Windsor is Healdsburg, which can be reached by a 12-minute bus ride. However, if a person experiencing homelessness cannot afford to take the bus, the walk to Healdsburg is over five hours long. Walking to Santa Rosa from Windsor takes about 4.5 hours.

The Town can address local homeless housing needs by providing assistance to developers of transitional and supportive housing through applications for State and Federal funding, design review workshops, site location assistance, and direct financial assistance. The Town has identified Program H-35 to explore entering into participation agreements with neighboring cities and/or councils of governments that operate emergency shelter programs to expand services to assist the unhoused population in Windsor. Additionally, the Town will ensure materials related to homelessness assistance programs are translated into Spanish and other languages as needed and will partner with local service providers for persons with disabilities to identify strategies to provide adequate services for this homeless population. Additionally, under Programs H-9 and H-37, the Town will incentivize housing providers to ensure that housing needs are met for extremely low-income persons, persons with mental and physical disabilities, and other special needs groups.

### ***Displacement***

The annual rate of increase in average home value or rental prices compared with annual changes in the average income in Windsor also indicates an increased risk of displacement due to housing costs outpacing wage increase, a trend that is felt throughout the region, state, and nation. Zumper, an online residential rental search tool, periodically publishes a National Rent Report summarizing rental price trends and statistics.<sup>18</sup> Zumper reports the median rent for a two-bedroom apartment in Windsor to be \$2,400 as of December 2021, a 34 percent year-over-year increase. The oldest available data are from March 2016, when the average rent for a two-bedroom in Windsor was \$1,600, indicating an increase of 50 percent over a roughly five-year period. Zillow, an online real estate search tool, collects, analyzes,

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<sup>18</sup> Andrews, Jeff. 2022. "Zumper National Rent Report," Zumper, <https://www.zumper.com/blog/rental-price-data/>



and publishes a Zillow Home Value Index representing a typical home value in a given area.<sup>19</sup> The Home Value Index is seasonally adjusted and only includes the middle price-tier of homes. As of February 2022, the Home Value Index for Windsor is \$767,465, a 10.4 percent year-over-year increase, and an increase of 48 percent over a five-year period.

Median household income in Windsor was \$117,533 in 2020, \$106,899 in 2019, and \$86,192 in 2016, a 9.9 percent year-over-year increase and a 36 percent increase over a four-year period (ACS 2020, 2019, 2016). Increases in rental prices and home values have outpaced increases in income in Windsor, suggesting that residents may be at risk of displacement. These data also indicate that rental prices have increased at a faster pace than home prices. In combination with the limited rental stock available in Windsor, this suggests that some Windsor renters may be at risk of displacement.

### ***Enforcement and Outreach Capacity***

The Town enforces fair housing and complies with fair housing laws and regulations through a twofold process: review of Town policies and codes for compliance with state law, and referring fair housing complaints to appropriate agencies. Any updates or revisions to the Town's Zoning Ordinance that are needed to comply with fair housing laws have been identified in the Housing Element programs. The Town will continue to regularly review land use policies, permitting practices, and building codes for compliance with state and federal fair-housing laws (Program H-39).

In addition to assessing fair housing issues related to development standards, fair housing issues can include disproportionate loan rates by race; housing design that is a barrier to individuals with a disability; discrimination against race, national origin, familial status, disability, religion, or sex when renting or selling a housing unit, and more. The Town ensures dissemination of fair housing information and available services through the Town's website. The Town will continue to make fair housing information available, updating annually or as needed, on the Town's website and through annual distribution of printed materials at Town buildings, and making materials available at community meetings.

The Town is in the process of updating its Zoning Ordinance, projected for adoption in the fall of 2022 following review of the draft ordinance and revisions. The Town will continue to regularly examine zoning and land use policies, permitting practices, and building codes to comply with fair-housing laws. Periodic reviews of the zoning regulations and policies confirm that, as the Town grows and changes, it continues to ensure and enforce that all persons have access to sound and affordable housing to the extent that such housing is available. The Housing Element will ensure compliance with fair housing law through the following:

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<sup>19</sup> Zillow. 2022. "Zillow Home Value Index," Zillow, <https://www.zillow.com/windsor-ca/home-values/>

- **Density Bonus Law (Government Code Section 65915 et. seq.).** The Town implements state Density Bonus Law in Chapter 27.22 of the Zoning Ordinance, most recently updated in 2018. The Town will amend its density bonus program in accordance with ABs 2753, 2372, 1763, 1227, and 2345 that were passed between 2019 and 2022.
- **No-Net-Loss (Government Code Section 65863).** The Town, through its General Plan update, will designate sufficient land to maintain an adequate number of sites at all times during the planning period commensurate with its assigned RHNA and will periodically review its land inventory to ensure site availability.
- **Housing Accountability Act (Government Code Section 65589.5).** The Town will not disapprove, or condition approval in a manner than renders infeasible, a housing development project for very low-, low-, or moderate-income households or an emergency shelter unless specified written findings are made.
- **Objective Development and Design Standards (Government Code Section 65913.4).** In 2021 the Town adopted by ordinance Multifamily Residential Design and Development Standards. Adoption of an updated Zoning Ordinance, including Objective Development and Design Standards, is projected for the end 2022, following revisions and public input.
- **Homeless Accommodations.** The Town's Zoning Ordinance allows for emergency shelters, transitional housing, and supportive housing in all residential zones and will amend its codes to allow for low-barrier navigation centers as a by-right land use in accordance with Government Code Sections 65582, 65583, and 65660 et. seq.
- **Farmworker and Employee Housing.** The Town will revise its Zoning Ordinance to allow for farmworker housing, agricultural housing, and employee housing as a by-right residential use in accordance with Sections 17021.5 and 17021.6 of the Health and Safety Code.
- **Application Processing (Government Code Section 65589.5).** The Town will rely on regulations set forth in state law for processing preliminary application for housing development projects, conducting no more than five hearings for housing projects that comply with objective General Plan and development standards, and making a decision on a project within 90 days after certification of an EIR or 60 days after adoption of an MND or an EIR for affordable housing projects.

Fair Housing Advocates of Northern California is the local fair housing agency serving Sonoma County (with the exception of the City of Petaluma.) FHANC offers fair housing counseling services, complaint investigation, and assistance in filing housing discrimination complaints to homeowners and renters, with resources available at no charge in English, Spanish, and Vietnamese. Between July 1, 2020, and June 30, 2021, FHANC provided counseling or education to 2,930 tenants, homeowners, homebuyers, housing providers, children, social service providers, and advocates across Marin, Sonoma, and Solano counties. Of the fair housing clients assisted by FHANC last year, 94 percent of clients were extremely low, very low, or low income. In addition, 27 percent were Latinx, 13 percent of whom spoke no English, and 20 percent were Black/African American.



There were no Fair Housing cases filed in Windsor between 2013 and 2021. Regionally, Santa Rosa is the County's largest city and has seen the largest number of Fair Housing cases (52) filed between 2013 and 2021. Other cities in Sonoma County with significant numbers of Fair Housing cases filed include nearby Sebastopol (2), Rohnert Park (14), and Cotati (3) as well as the City of Sonoma (8). These urban areas of the county are also home to low-resource census tracts and higher rates of residents in protected classes, indicating a pattern of fair housing case filings occurring with greater frequency in cities with higher rates of protected classes.

## **Sites Inventory Analysis**

Government Code Section 65583(c)(10)(A) added a new requirement for housing elements to analyze the location of lower-income sites in relation to areas of opportunity. The location of housing in relation to resources is integral to fostering inclusive communities and addressing disparities in access to opportunity. To assess whether sites improve or exacerbate fair housing conditions and whether sites are isolated by income group, the Town examined the 2021 Opportunity Areas map prepared by Tax Credit Allocation Committee (TCAC) and HCD (Figure 5.2), which identifies areas where characteristics have been shown by research to support positive economic, educational, and health outcomes for low-income households and positive long-term outcomes for children in particular. As seen in Figure 5.2, Windsor includes census tracts with TCAC/HCD designations including low, moderate, high, and highest resource. Sites identified to accommodate the RHNA are found in low, moderate, and highest resource areas. Figures 5.2 through 5.12 and accompanying charts included in this sites inventory analysis present the number of projected units by targeted income category and assess how the sites' locations will affirmatively further fair housing in terms of the sites' impacts on patterns of segregation and integration and access to opportunity for Windsor residents. The Town has introduced sites in an effort improve fair housing conditions to the greatest extent possible in the context created by the Town's existing development. As will be described in this section, in instances where identified sites do not demonstrate clear potential to improve existing fair housing issues, the Town will nevertheless promote greater access to opportunity and quality of life improvements in these areas through place-based anti-displacement and community revitalization strategies, as reflected in Section 3, Housing Goals, Policies, and Programs.

Table 5.3 presents the RHNA capacity based on census tract in the Town, and the existing conditions of each tract as they relate to indicators of fair housing. While all tracts have sites or projects located, the majority of the land area in tracts 1527.01, 1527.02, 1538.01, 1538.07, and 1539.01 is located outside of Town limits, and outside of the sphere of influence, and therefore the demographic characteristics may not represent the small portion of each tract within Town limits. Therefore, Charts 5.1 through 5.9 compare the total RHNA capacity, by income category, to identify distribution of the sites as they relate to each other.

As shown in Table 5.3, census tract 1538.09 includes 354 lower-income units and 111 above moderate-income units in this relatively income-integrated neighborhood, with median incomes spanning the income categories, to provide new housing opportunities for a range of incomes within their existing community. Additionally, this tract, which is located in the southeastern corner of the Town, has one of

the lowest number of existing households currently found in Windsor. The neighborhoods in this area have the capacity to absorb approximately 20 percent of the RHNA capacity at a range of incomes to further income-integrated community in an area with relatively low poverty rates, moderate access to jobs, positive environmental conditions, and low overcrowding rates. While this tract has relatively high rates of overpayment, particularly among renters, the addition of 354 lower-income units will help to provide opportunities to reduce displacement risk due to housing costs in this area.

Census tracts 1538.04 and 1538.07 have the highest median incomes and lowest rates of poverty in the town. In order to combat the concentration of affluence in tract 1538.04, approximately 74 percent of the unit capacity is projected to meet the lower-income RHNA. While tract 1538.07 includes only above moderate-income units, the Town intends to address this concentration of affluence through alternate housing types, such as ADUs, that can be easily integrated within the neighborhood. With the exception of tracts 1527.02 and 1538.07, all tracts with identified capacity to meet the RHNA include a combination of lower-, moderate-, and/or above moderate-income units. This will facilitate mixed-income development, combat patterns of income segregation, and provide housing opportunities for a range of households.

All of the units in tract 1538.07, which is designated as high and highest resource areas, are for above moderate because this geographic area is not suitable for high density development. However, tracts 1538.04 and 1538.06 are designated as moderate and high resource, and include approximately 10 percent of the lower-income capacity. In order to improve access to resources, particularly for lower- and moderate-income households, the Town has identified several programs to integrate a range of housing types in areas of concentrated affluence, as well as improve the availability of services and resources in areas currently designated as low resource (see Table 5.4).

As presented, there are not significant differences in poverty rates, racial and ethnic characteristics, disability rates, etc. that would influence fair housing patterns with the identified distribution of site capacities and affordability.

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TABLE 5.3 DISTRIBUTION OF RHNA BY CENSUS TRACT															
Census Tract	Existing Households	RHNA Capacity			AFFH Indicators										
					Segregation/Integration					Access to Opportunity			Displacement Risk		
		Lower	Moderate	Above Moderate	Median Income	Poverty Rate	LMI <sup>1</sup> Population	Non-White Population	Disability Rate	Resource Designation	Jobs Proximity Index	CalEnviroScreen Score	Overcrowding Rate	Renter Overpayment Rate	Homeowner Overpayment Rate
1527.01 <sup>2</sup>	1,988	126	5	141	No Data	8.8	28.6	33.9%	15.5	Moderate	97	47.2	0.0	62.4	32.8
1527.02 <sup>2</sup>	2,000	0	0	29	\$83,409	7.7	53.9	41.9%	13.9	Low	97	54.9	7.2	47.3	31.2
1538.01 <sup>2</sup>	3,144	24	20	90	\$99,643 - \$125,833	6.9	33.8	39.3% - 63.2%	8.1	Low/Moderate	12 - 47	34.2	4.8	52.8	38.0
1538.04	1,033	23	0	8	\$104,444 - \$125,906	1.8	19.1	30.2% - 44.5%	12.3	Moderate/High	11 - 12	24.5	3.5	50.5	31.7
1538.06	1,190	42	1	2	\$89,038 - \$94,688	5.9	37.4	25.8% - 49.4%	10.5	Moderate/High	14 - 23	8.6	3.4	53.4	43.0
1538.07 <sup>2</sup>	1,339	0	0	30	\$123,191 - \$128,942	1.4	11.9	23.3% - 31.0%	10.7	High/Highest	17 - 29	4.4	11.4	39.0	31.1
1538.08	1,516	87	44	668	\$42,819 - \$123,028	6.6	44.3	32.2% - 56.7%	15.5	Low/Moderate	13 - 27	52.2	6.8	56.1	36.1
1538.09	1,429	354	15	111	\$58,917 - \$110,000	3.3	33.8	26.7% - 49.9%	11.4	Moderate	51 - 67	26.1	2.1	49.4	37.8
1539.01 <sup>2</sup>	2,329	23	24	219	\$53,357	7.1	48.8	33.1%	9.4	Moderate	48	23.9	4.2	50.4	42.9

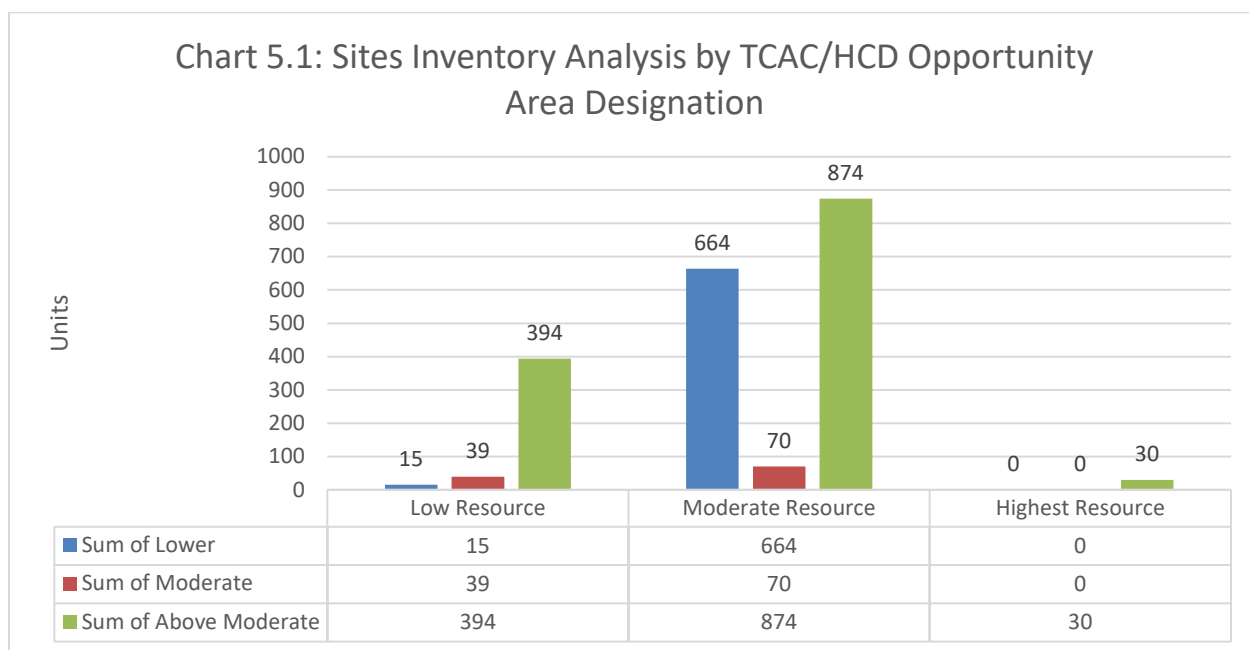
Sources: 2015-2019 ACS; Esri, 2018; TCAC/HCD 2021; HUD, 2020; OEHHA, 2021; CHHS, 2022

Note:

1. LMI = Low- to Moderate-Income
2. While these tracts include land within Town limits, each is largely located in the unincorporated areas of Sonoma County. Therefore, patterns may not be fully representative of the demographic characteristics of the Town of Windsor.

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Windsor's 6th Cycle RHNA allocation totals 994 units, separated by income level and number of units as follows: very low, 385; low, 222; moderate, 108; above moderate, 279. As described in Section 4 - Sites Inventory, the Town has identified sufficient sites to accommodate 2,159 units, exceeding the RHNA allocation by 1,165 units for this planning period. As described in the Sites Inventory, the Town will meet its identified housing need for the 6th cycle through approved and proposed projects, vacant and underutilized land, and new second units. The majority of units are identified through approved or pending projects. Figure 5.2 and Chart 5.1 show the distribution of total unit capacity organized by targeted income group and TCAC/HCD Opportunity Area designation. As shown in Chart 5.1, the majority of identified units, including most lower- and all moderate-income targeted units, fall within Low and Moderate Resource areas. Only 15 low-income units and 39 moderate-income units are in low-resource tracts, though sites accommodating 394 above-moderate income units are identified in low-resource tracts. Most units, ranging from lower- to above moderate-income, have been identified in moderate resource areas to promote mixed-income development. Through the distribution of sites and units in relation to opportunity area designations and targeted income groups, the Town will not create or exacerbate any concentrations of housing or household types. Through the identification and selection of housing opportunity sites, the Town will promote access to fair housing and alleviate any conditions described in this Assessment of Fair Housing that have the potential to present impediments to fair housing access.

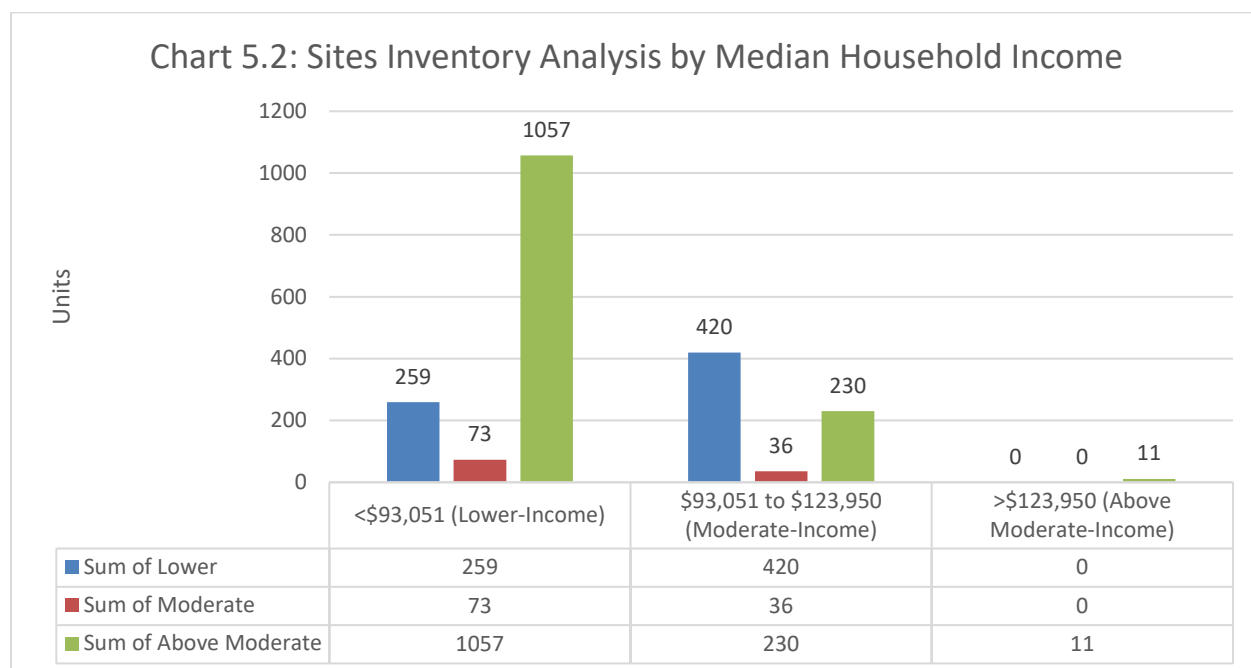


Source: HCD Regional Housing Needs Allocation, TCAC/HCD Opportunity Area Composite Score Map, 2021.

## Potential Effect on Patterns of Integration and Segregation

### Median Income

As described previously, Windsor census tracts have a range of household incomes, with highest-income households in the northeastern and southwestern parts of the Town and the lower-income households concentrated in more diverse areas, generally between Highway 101 and the railroad right-of-way. (Figure 5.3). For a more detailed description of household income distribution in Windsor, see “Patterns of Integration and Segregation.” The Town will propose most lower-income units in moderate-resource census tracts where residents have access to many of the same resources as the high-resource areas but may experience other factors that lower their indexes for economic, environmental, and/or educational indicators. Approximately 38 percent of the potential units targeted for low-income households are in census tracts with median household incomes in the lower-income range (less than \$93,051 annually) (Chart 5.2). In contrast, capacity for 62 percent of lower-income units has been identified in moderate-income areas, including some areas of the Town that qualify as RCAAs. To promote income integration throughout the Town, 81 percent of above moderate-income units have been identified in lower-income areas with the remainder in moderate-income areas. The Town has made an effort to promote a greater mix of household incomes in higher-income neighborhoods and to help promote integration through the selection of sites.

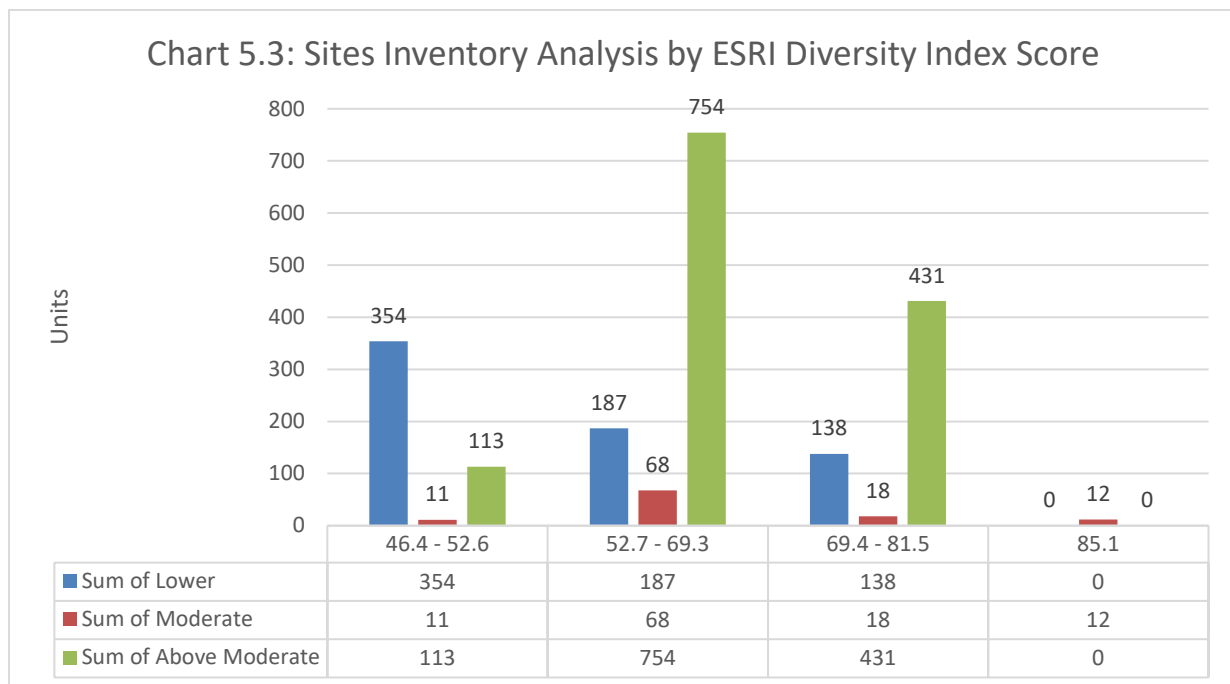


Source: 2015-2019 ACS



### Diversity Composition

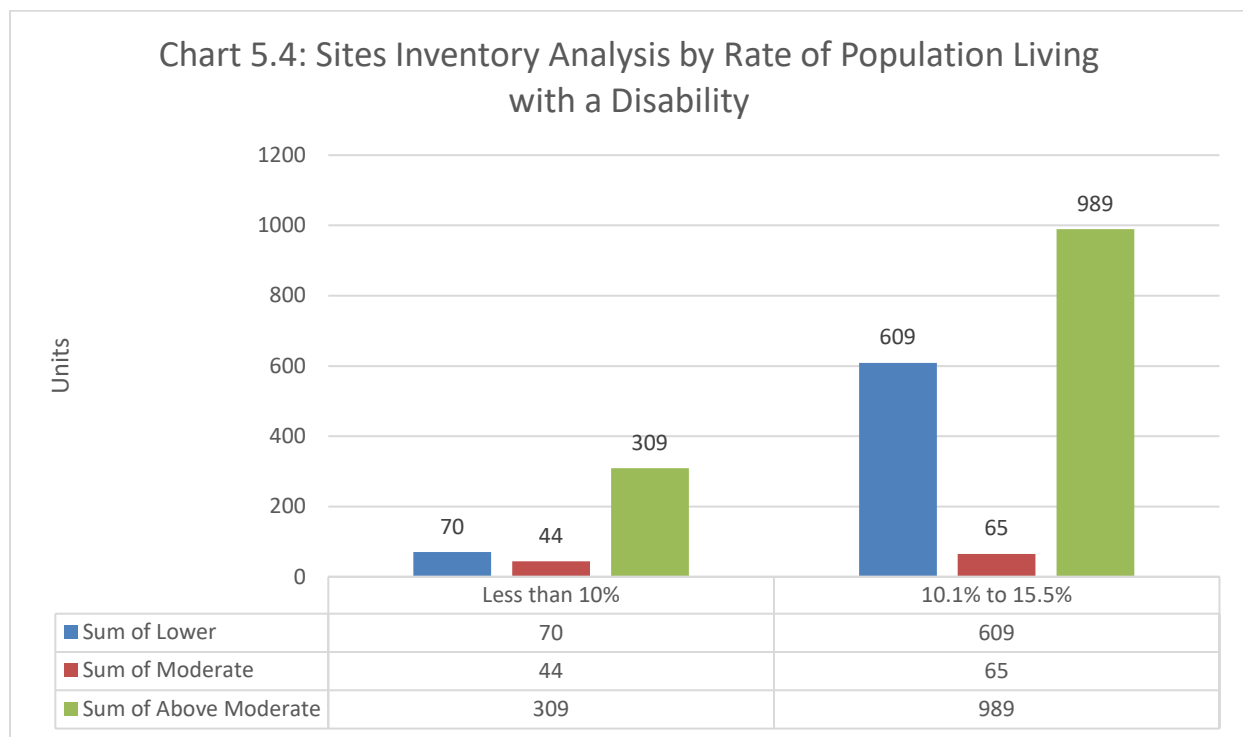
Windsor residents identifying as White comprise approximately 57 percent of the Town's population, and residents identifying as Hispanic comprise approximately 34 of the population. As described previously, the Town's two most diverse census tracts are a tract on the west side of the Town bounded by the railroad right-of-way, Windsor River Road, and Star Road, and a tract on the east side of the Town bounded by Highway 101, Old Redwood Highway, and Hembree Lane. For a more detailed description of demographic distribution in Windsor, see "Patterns of Integration and Segregation." As shown in Figure 5.5, fewer low- and moderate-income units are in the highest-diversity tracts compared with the number of low- and moderate-income units in moderately diverse tracts. As shown in Chart 5.3, the majority of housing opportunity units are identified in areas where the ESRI Diversity Index has assigned a score between 46.4 and 69.3 percent, indicating the likelihood that residents within these tracts identify by differing racial/ethnic demographic groups. Within these areas, the Town has identified sites, including a variety of units affordable to different household incomes. Sections of east Windsor, where the Diversity Index has assigned the lowest scores compared to the rest of the Town, still qualify as moderately diverse. In these areas, the Town will introduce a mix of units targeted for above moderate and low-income households, with a smaller number of units targeted for moderate-income households. Additionally, in higher-income, less diverse areas with concentrations of single-family homes in northeast Windsor, the Town will pursue a strategy of ADU promotion pursuant to Program H-7. The Town has identified sites in such a way as to propose a range of units at different levels of affordability in different parts of the Town. By taking this approach it is helping to integrate households and improve fair housing conditions by creating more housing supply and affordability on sites that are well distributed throughout the Town.



Source: Esri, 2018

## Persons with Disabilities

As described previously, Windsor does not contain any concentrations of persons living with disabilities, with rates ranging between 8.1 and 15.5 percent by census tract (Figure 5.7). For a more detailed description of the distribution of residents living with disabilities in Windsor, see “Patterns of Integration and Segregation.” As shown in Chart 5.4, units affordable to low-, moderate-, and above-moderate income households are distributed across the Town so as not to create a concentration of low-income units, or any type of units, in areas of the Town with higher levels of residents living with disabilities. Residents living with disabilities may have unique accessibility needs; the Town will implement Program H-9 to increase the availability of accessible housing for residents living with disabilities and to make funding available for accessibility modifications.

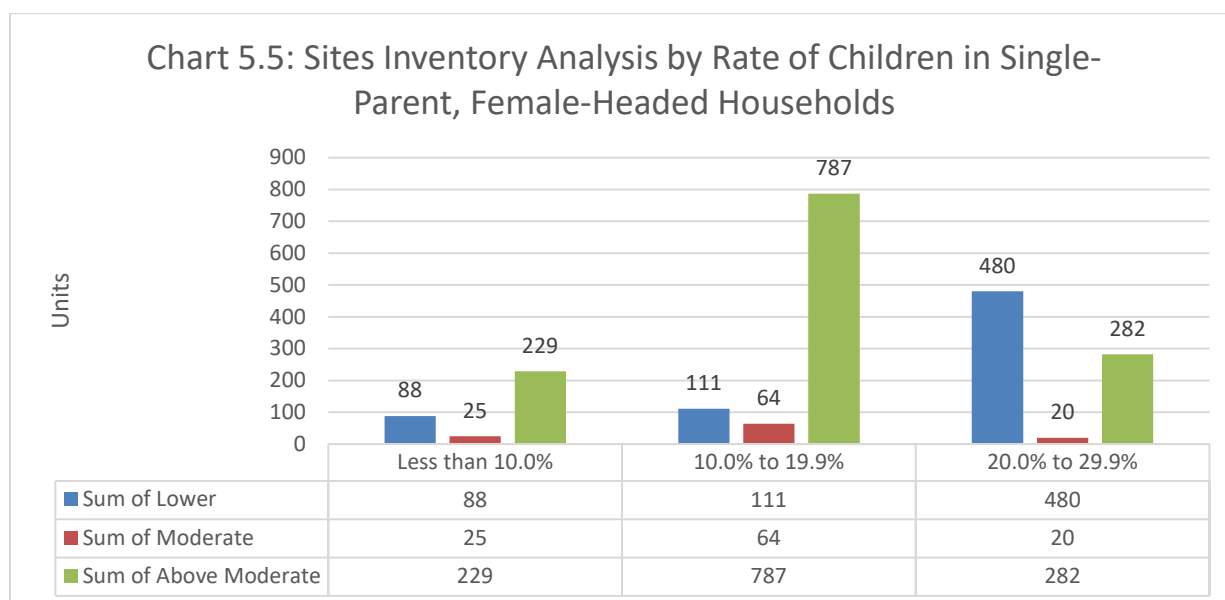


Source: 2015-2019 ACS

## Familial Status

Nearly 60 percent of households in Windsor include married couples. Single-parent female-headed family households make up 10 percent of all Windsor households, and single-parent male-headed family households comprise 7 percent of all households. For a more detailed description of the distribution of household types by familial status in Windsor, see “Patterns of Integration and Segregation.” Most female-headed single-parent households in Windsor have household incomes above the poverty line; approximately 14 percent of single-parent female-headed households with children, and 8 percent without children, have incomes below the federal poverty line. As shown in Figure 5.6, female-headed single-parent households are found at marginally higher rates (approximately 5 percent greater) east of Hembree Lane, but these rates are found in census tracts that

include large areas outside of Windsor and may not be representative of households within Town boundaries. Sites in this area will introduce units targeted for affordability for a variety of low-, moderate-, and above moderate-income households. The Town has identified housing opportunity sites and introduced units so that they do not create a concentration of low-income households in areas with elevated rates of children living in single-parent female-headed households. As shown in Chart 5.5, approximately 71 percent of all identified lower-income units (480 units) are found in areas with higher rates of this household type, and 13 percent of lower-income units (88 units) are in areas where the rate of single-parent female-headed households is the lowest among census tracts in the Town. The intent of this distribution is to provide affordable housing where there is a concentrated need so as to not displace residents from their community, while still providing alternate housing options elsewhere in the town for mobility opportunities. To combat a concentration of lower-income households in areas with high rates of single-parent, female-headed households, the Town has also identified 22 percent of above moderate-income units in these areas to facilitate income-integration.



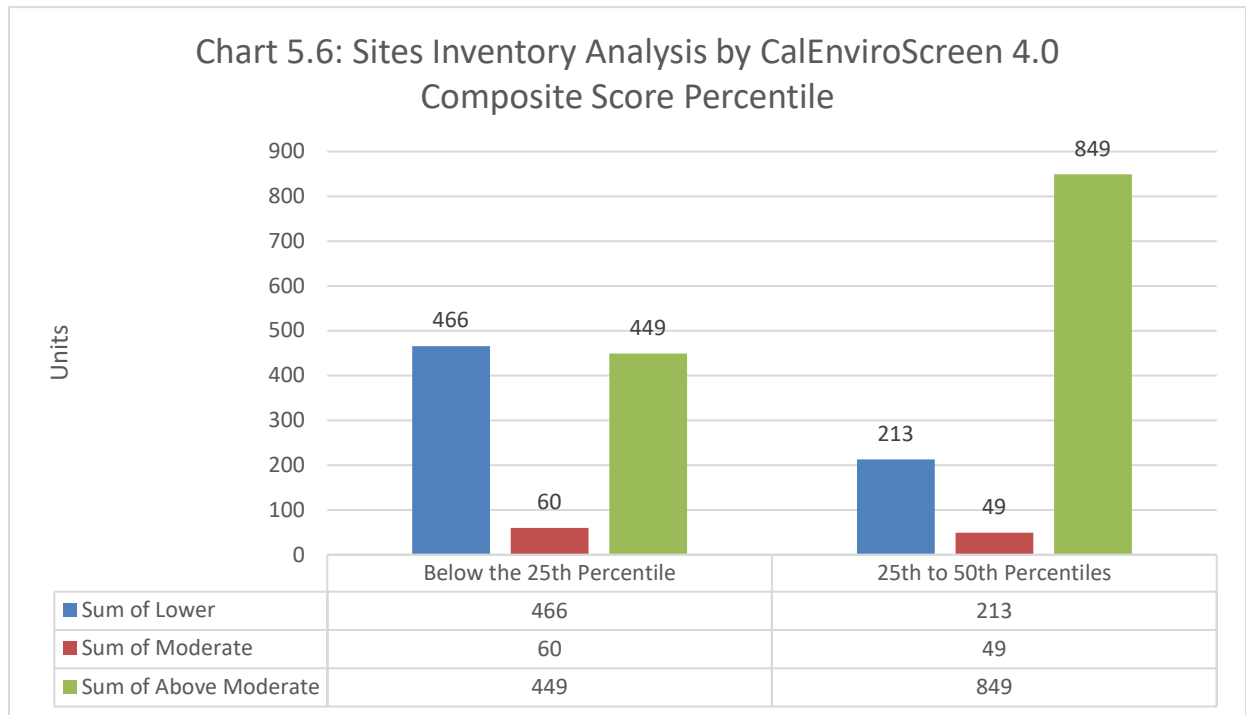
Source: 2015-2019 ACS

## Potential Effect on Access to Opportunity

### Environmental Health

Windsor residents enjoy generally healthy environmental conditions. No tracts in Windsor qualify as SB 535 disadvantaged communities, and all tracts receive CalEnviroScreen 4.0 scores in the 43rd percentile or lower. For a more detailed description of the spatial distribution of environmental conditions in Windsor, see "Patterns of Integration and Segregation." Areas of the Town between Highway 101 and the railroad right-of-way see the most adverse conditions; in these areas, the Town has identified sites that will introduce 849 units targeted for above-moderate income households, 49 units targeted for moderate-income households, and 213 units targeted for lower-income households (Chart 5.6). Conversely, approximately 71 percent of lower-income units (466 units) are in sections of the Town with scores below approximately the 25th percentile, indicating that these units

will be introduced in areas that will not create a disproportionate number of lower-income units in the areas between Highway 101 and the railroad right-of-way. The Town has identified sites in a way that will support a balanced mix of unit types among parts of the jurisdiction differing in their environmental conditions, helping to integrate households and improve fair housing access by creating more housing supply and affordability on sites that are well distributed throughout the Town (Figure 5.9). In areas where environmental conditions are adverse, the Town will implement Program H-20 as a method of place-based revitalization.

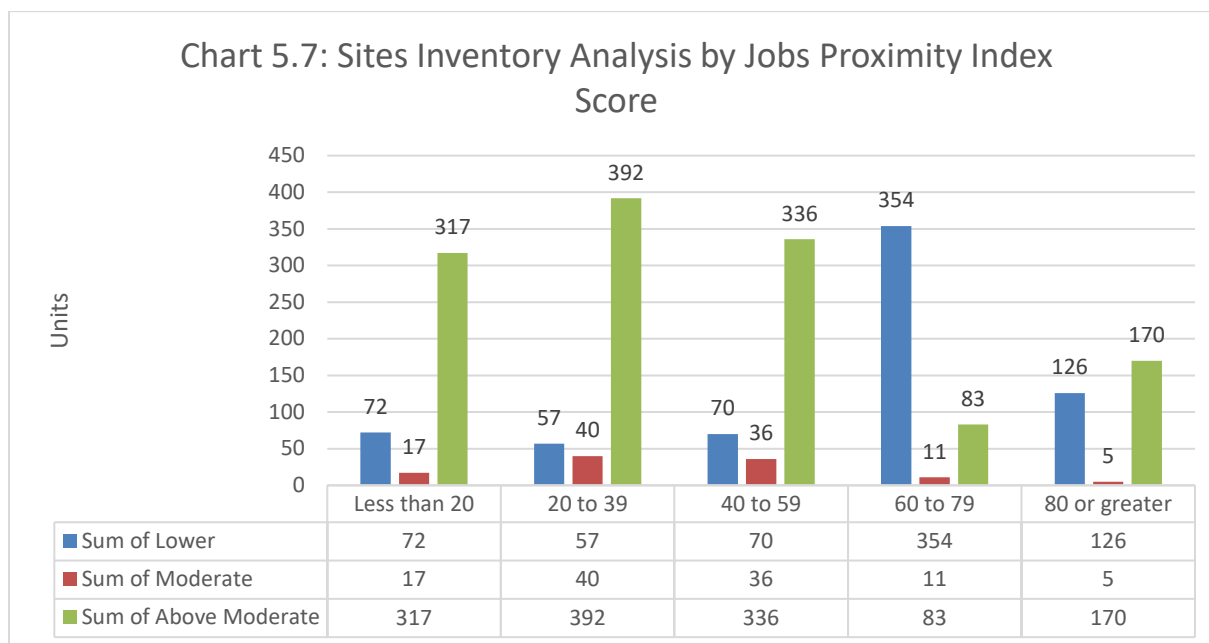


Source: California Office of Environmental Health Hazard Assessment, CalEnviroScreen 4.0, 2021

## Employment Opportunities

As described previously, Windsor residents mostly have good access to local job markets, in large part due to the Town's proximity to Santa Rosa, which serves as a regional job center. Employment trends indicate a regional demand for housing units affordable to lower-, moderate-, and above-moderate income households to accommodate projected job growth in Santa Rosa and Sonoma County. For a more detailed description of access to employment opportunity in Windsor, see "Access to Opportunity." For lower-income households in particular, the costs of commuting represent a significant financial burden, and affordable housing in proximity to job centers may help alleviate housing instability for this type of household. Identified housing opportunity sites in south and southeast Windsor, which are closest to Santa Rosa, see the highest Jobs Proximity Index scores, and all sites in Windsor benefit from access to Highway 101, which bisects the town and provides direct access to Downtown Santa Rosa (Figure 5.8). In addition, several bus and train options provided by Sonoma County Transit and the SMART rail line provide direct access to jobs in Santa Rosa. Approximately 73 percent of units on housing opportunity sites with units targeted for affordability for lower-income

households are in areas of the town with Jobs Proximity Index scores greater than 60, indicating positive access to jobs for low-wage workers (Chart 5.7). Conversely, approximately 55 percent of units targeted for above-moderate income households are in areas with further proximity to jobs, scoring 39 or lower on the Jobs Proximity Index. However, higher-income households may elect to seek housing in areas further from their jobs in consideration of other factors, with commuting costs representing a smaller proportion of household income and receiving less weight in housing considerations. The Town has identified housing opportunity sites in a way that will support a balanced mix of unit types among parts of the jurisdiction differing in their access to employment opportunities, helping to avoid concentrations of low-income households in areas that are farther from jobs.



Source: HUD, 2017

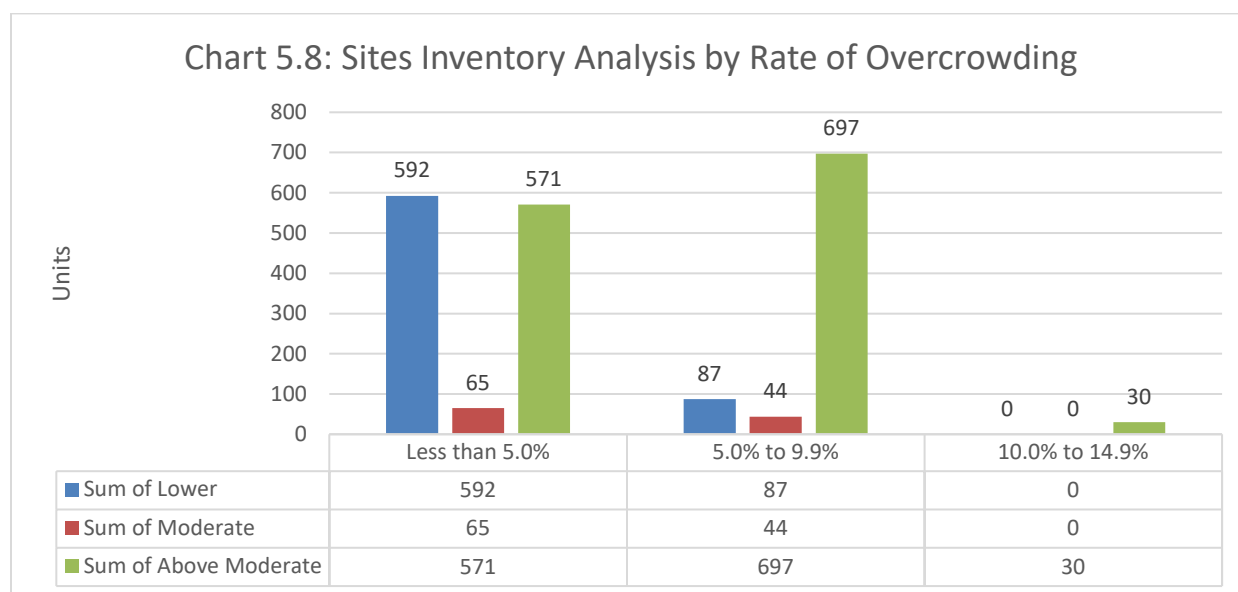
## Educational Opportunities

As described previously, Windsor residents are served by the Windsor Unified School District, which includes two elementary schools, one middle school, one high school, three alternative schools, and a dual immersion school. The schools are in various parts of the town and in various resource areas. For a detailed description of educational access and outcomes in Windsor, see "Access to Opportunity." Data collected from the California Department of Education indicate that schools in Windsor are proficient to a moderate degree and suggest that Windsor residents may face a shortage of access to high-performing schools. All identified housing sites share similar access to educational opportunities in the Windsor Unified School District.

## Potential Effect on Disproportionate Housing Need and Displacement Risk

### Overcrowding

As described previously, overcrowded conditions in Windsor are unevenly distributed by income and racial/ethnic demographic group. In general, households in census tracts with higher proportions of White residents and/or higher-income residents experience overcrowding at lower rates than in tracts with more diverse, lower-income residents (see Figure 5.10). For a detailed description of overcrowding in Windsor, see “Disproportionate Housing Need and Displacement Risk.” The Town will create more housing supply at a range of levels of affordability by meeting and exceeding the RHNA, thereby reducing pressure on the local housing market and providing more housing options for households who may be experiencing overcrowding. Through the process of identifying housing opportunity sites, the Town has made an effort to avoid creating a concentration of units targeted for lower-income households in areas where overcrowding is already a common issue. As shown in Chart 5.8, approximately 87 percent (592 units) of the Town’s total number of units targeted for lower-income households are in tracts where the rates of overcrowding are below 5.0 percent, representing the areas of the town with the lowest rates of overcrowding. Conversely, approximately 2 percent of units (30 units) targeted for above-moderate income households, and no lower- or moderate-income units, are in tracts where rates of overcrowding are 10.0 percent or higher, and 54 percent (697 units) are in tracts where rates of overcrowding are between 5.0 and 9.9 percent. The Town will help create more housing opportunities for low-income households who may be experiencing overcrowding by introducing low-income sites in areas where overcrowding rates are among the lowest across the jurisdiction.

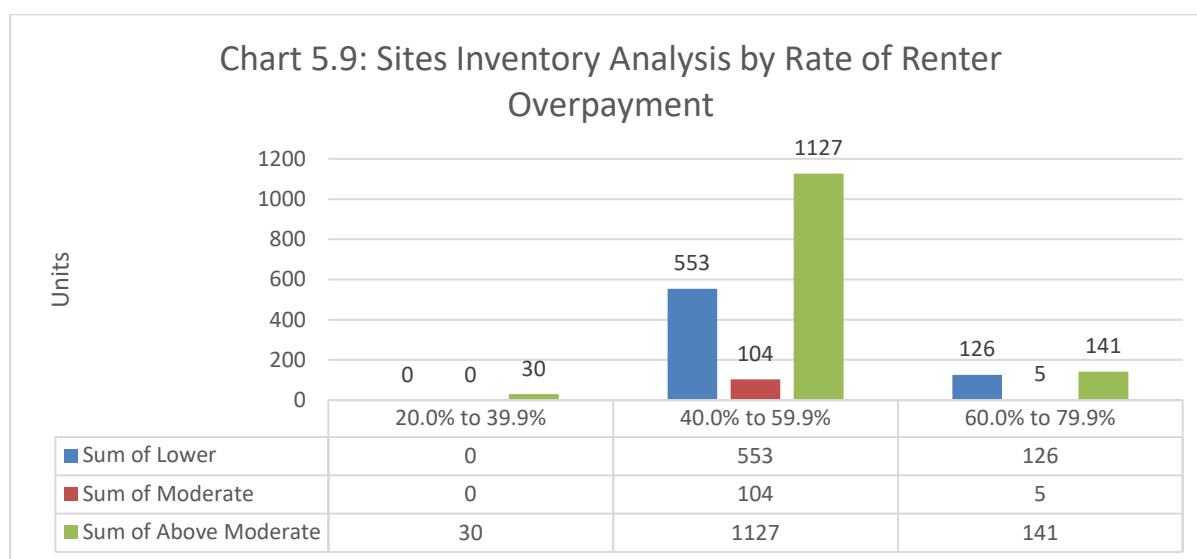


Source: CHAS, 2017

### Overpayment/Cost Burden

Rates of overpayment in Windsor are higher among renters than owners, and generally high in the greater Bay Area region. Cost burden in Windsor is also unevenly distributed by income and

racial/ethnic demographic group. For a more detailed description of overpayment in Windsor, see "Assessment of Fair Housing." In general, households in census tracts with higher proportions of White residents and/or higher-income residents experience overpayment at lower rates than residents in more diverse, lower-income tracts (see "Assessment of Fair Housing"). By meeting and exceeding the RHNA, the Town will introduce more housing supply locally, helping to relieve pressure on the local housing market and create more affordable options for Windsor residents, with the greatest impacts for renting households who disproportionately experience overpayment. In the process of identifying housing opportunity sites, the Town has made an effort to avoid concentrating units targeted for low-income households in areas where preexisting rates of overpayment are high. As shown in Chart 5.9 and Figure 5.11, 19 percent (126 units) of units targeted for low-income households are in areas of the town where overpayment is most prevalent among renters, with 81 percent of low-income units on sites in tracts where rates of overpayment range from 40.0 percent to 59.9 percent. The intent of this distribution is to provide housing opportunities where there is need, to reduce displacement risk due to housing costs without having to relocate to a new neighborhood, while also providing housing mobility opportunities in other areas as well. Consistent with trends found elsewhere in Sonoma County, rates of overpayment are lowest in the less diverse, higher-incomes areas in northeast Windsor. In these areas, housing opportunity sites have been identified that will introduce 141 units targeted for affordability for above-moderate income households. The Town will avoid creating or exacerbating concentrations of low-income households in areas where overpayment is currently higher through this well-distributed selection of housing opportunity sites. Additionally, the Town will implement Programs H-3, H-4, H-5, H-7 and H-8 to help further stimulate housing development and improve housing choice and affordability for overpaying households.



Source: 2015-2019 ACS



## Contributing Factors

Through discussions with stakeholders, fair housing advocates, and this assessment of fair housing issues, the Town identified factors that contribute to fair housing issues in Windsor, as shown in Table 5-3.

The Town has identified the factors that contribute to these issues as priorities in ensuring access to fair housing and facilitating the development of more housing choices in high resource areas.

- Predominance of multifamily zoning along Old Redwood Highway
- Limited variety of housing types with predominance of single-unit residences
- Low housing stock, particularly for rental units
- High costs of development
- Predominance of affluence and resources in one part of the Town
- Lack of public support for higher-density and/or affordable housing
- Limited access to local services and resources
- No emergency shelters, transitional housing, or supportive housing in the city limits
- Limited affordable housing specifically for persons with disabilities

TABLE 5.4 HOUSING ISSUES IN WINDSOR		
Identified Housing Issues	Contributing Factors	Meaningful Actions
Disproportionate rate of overcrowding and overpayment in low-income households and households in diverse neighborhoods	Low housing stock, particularly for rental units Local opposition to new housing	Enforcing restrictions on short-term rentals (Program H-23). Providing more opportunities for homeownership at all income levels. (Program H-10, H-13). Encouraging development of smaller housing types, such as micro-units and SROs (Program H-8).
Risk of displacement due to housing costs	Low housing stock, particularly for rental units Predominance of multifamily zoning in one area of the Town Limited variety of housing types with predominance of single-unit residences Lack of public support for higher-density and/or affordable housing	Encourage the construction of ADUs in existing low-density neighborhoods (Program H-7). Increase the supply of housing for lower-income households and special needs groups (Program H-9) Continue to implement the Town's inclusionary housing program (Program H-5).

**TABLE 5.4**  
**HOUSING ISSUES IN WINDSOR**

Identified Housing Issues	Contributing Factors	Meaningful Actions
Lower resource access in lower-income and more diverse neighborhoods	Limited access to local services and resources Low housing stock, particularly for rental units Concentration of multifamily housing in one area of the Town	Encourage the construction of ADUs in existing high resource neighborhoods (Program H-7). Encourage mixed-use projects (Program H-4). Work with developers to expand opportunities for affordable lower-income housing for special-needs groups (Program H-9).
Legacy of exclusionary practices toward lower-income residents and non-white population resulting in concentration of White, above moderate-income households	Predominance of multifamily zoning in one area of the Town Limited variety of housing types with predominance of single-unit residences Predominance of affluence and resources in one part of the Town Lack of public support for higher-density and/or affordable housing	Providing more opportunities for homeownership at all income levels. (Program H-10, H-11). Encourage property managers in high resource areas with a low percentage of vouchers to encourage them to market their units to voucher holders (program H-12).
Limited housing mobility opportunities for lower-income households	Limited variety of housing types with predominance of single-unit residences High costs of development Lack of public support for higher-density and/or affordable housing	Incentivize construction of affordable units (Program H-9) Promote a range of housing types throughout Windsor (Program H-4, H-7, and H-8).
Shortage of services for unhoused population, persons with disabilities, and lower income residents.	Limited variety of housing types with predominance of single-unit residences High costs of development Lack of public support for higher-density and/or affordable housing Limited access to local services and resources No emergency shelters, transitional housing, or supportive housing in the Town limits	Encourage developers to construct accessible units to meet the needs of persons with disabilities (Programs H-29 and H-30) Continue to coordinate with service providers annually to identify opportunities for the Town to support funding applications that will enable the development of transitional and supportive housing types (H-33). Support developers of transitional and supportive housing facilities through a variety of ways to assist

**TABLE 5.4  
HOUSING ISSUES IN WINDSOR**

Identified Housing Issues	Contributing Factors	Meaningful Actions
	Limited affordable housing specifically for persons with disabilities	with the needs of this population (Program H-33)  Provide financial support for area homeless services and partner with and support local organizations and churches that provide assistance to homeless residents (Program H-35).

## 6. Sites Inventory and Analysis

### Regional Housing Need Allocation

California law (Government Code Section 65583 (a)(3)) requires that the housing element contain an inventory of land suitable for residential development, including vacant sites that can be developed for housing within the planning period and nonvacant (i.e., underutilized) sites having potential for redevelopment. State law also requires an analysis of the relationship of zoning and public facilities and services to these sites.

The California Department of Housing and Community Development (HCD) is responsible for determining the regional housing needs allocation (RHNA) for each region's planning body. The Association of Bay Area Governments (ABAG) is responsible for adopting a methodology for the RHNA in the Bay Area. The RHNA for the ABAG region covers an 8.5-year projection period (June 30, 2022, to December 15, 2030, also known as the sixth cycle) and is divided into four income categories—very low, low, moderate, and above moderate. HCD determined that the projected housing need for the Bay Area region is 441,176 new housing units for this housing element planning period. The Town of Windsor's share of the regional housing need is shown in Table 6.1. Of the 994 total units, the Town must plan to accommodate 385 units for very low-income households, 222 units for low-income households, 108 units for moderate-income households, and 279 units for above moderate-income households.

<b>TABLE 6.1 REGIONAL HOUSING NEEDS ALLOCATION Town of Windsor 2023 - 2031</b>	
<b>Income Category</b>	<b>Units</b>
Very Low (0-50%)	385
Low (51% to 80%)	222
Moderate (81% to 120%)	108
Above Moderate (120% +)	279
<b>Total</b>	<b>994</b>

Source: ABAG, Regional Housing Needs Plan, San Francisco Bay Area, 2022-2030.

The Town must demonstrate it has or will make available adequate sites with appropriate zoning and development standards and with services and facilities to accommodate the RHNA. This section demonstrates Windsor's ability to meet its identified housing need for this planning period. Windsor will meet this need through approved and proposed projects, vacant and underutilized land, and projected Accessory Dwelling Units (ADU). This section also identifies environmental and infrastructure constraints applicable to identified sites and discusses Windsor's ability to accommodate a variety of housing types for all income levels.

## Sites Identified in Previous Housing Element

Pursuant to California Government Code Section 65583.2(c), a nonvacant site identified in the previous planning period and a vacant site that has been included in two or more previous consecutive planning periods cannot be used to accommodate the lower-income RHNA unless the site is subject to an action in the housing element requiring rezoning within three years of the beginning of the planning period to allow residential use by right for housing developments in which at least 20 percent of the units are affordable to lower-income households.

Site 10 (059-310-061) was included in the 5th cycle site inventory and is subject to Section 65583.2(c). Site 10 is in the Shiloh Vision Plan area and allows by-right residential development up to 32 units per acre. The Town has included Policy 6.10, which commits it to allowing residential use by right on sites consistent with Section 65583.2(c) for housing developments in which at least 20 percent of the units are affordable to lower-income households.

## Sites Appropriate for Lower Income Housing

Housing element law requires jurisdictions to provide a requisite analysis showing that zones identified for lower-income households are sufficient to encourage such development. The law provides two options for preparing the analysis: (1) describe market demand and trends, financial feasibility, and recent development experience; or (2) use default density standards deemed adequate to meet the appropriate zoning test. According to state law (California Government Code Section 65583.2(c)(3)(B)), default densities are established using population-based criteria:

- Incorporated cities within nonmetropolitan/rural counties and nonmetropolitan counties with micropolitan areas (15 units or more per acre)
- Unincorporated areas in all nonmetropolitan counties (10 units or more per acre)
- Suburban jurisdiction (20 units or more per acre)
- Metropolitan jurisdictions (30 units or more per acre)

The Town of Windsor falls into the “suburban jurisdiction” category with a default density standard of 20 dwelling units per acre (du/acre). The Town has included several sites (see Tables 5-2, 5-3, and 5-4) that are proposed to require a minimum of 20 units per acre and are assumed to accommodate the Town’s lower-income RHNA.

## Realistic Capacity and Mixed-Use Project Examples

In the Town of Windsor, demand for residential development is much greater than the demand for retail. In the Boulevard Commercial Zone, which is the primary zoned used to meet the Town’s lower income RHNA, from 2017 to 2021, there were eight projects approved for development. Of those projects, seven of the eight were residential projects ranging from 75 percent residential to 100 percent residential. Projects that are developed within a mixed-use zoning district are required to provide some

commercial space, but the town is flexible with developers in meeting this requirement. Several affordable housing projects have been approved with concessions that eliminate the commercial element entirely (e.g., Shiloh Terrace), pursuant to State Density Bonus Law. All mixed-use projects in Windsor are predominately residential with a small commercial component, as demonstrated by the following projects.

- The **Redwood Glen Apartments** project was approved in April 2022 and has not yet started construction. The project includes 43 affordable units on an approximately 1.53-acre site zoned Boulevard Commercial (allowing up to 32 units per acre). The project includes a lot merger of two parcels sized 0.94 acres and 0.59 acres. The site supports a single-family home on each parcel, which will be demolished as a part of the project. The applicant (Redwood Glen Apartments L.P.) did not request an increase in density; however, affordable housing development incentives pursuant to State Density Bonus Law were granted to allow an all-residential project in a mixed-use zoning district and reductions in setback and parking requirements. The applicant proposed to develop at a density of 28 units per acre, with a realistic capacity of 88 percent. The project does not include density bonus units.
- The **Shiloh Terrace Housing** project, approved in October 2021 and under construction as of February 2022, supports 134 units affordable to low- and very low-income households with one manager household. The project proposed a lot merger of three parcels, including one 0.33-acre parcel, to create a total project site of approximately four acres. The site had nine existing structures at the time of the project approval, including two occupied mobile homes. The tenants received assistance through a relocation program. Approximately 78 percent of the project site (3.14 acres) is zoned Boulevard Commercial, which allows for densities up to 32 units per acre, and the remaining 22 percent of the project site (0.87 acres) is zoned Medium Density Residential, which allows for densities up to 16 units per acre. The project received a density bonus, allowing a 50 percent increase in density on the 0.87-acre part of the site and 12 percent increase in density on the 3.14-acre part of the site, allowing an additional 20 units to the project. Overall, the site was developed at a density of 33.4 units an acre, with a realistic capacity of 118 percent. Excluding the density bonus from the calculation, the realistic capacity was 100 percent.
- The **Redwood Views Apartments Mixed-Use** project was approved in April 2021 and under construction as of November 2021. The project was approved to allow 52 affordable units on an approximately 2.06-acre site zoned Boulevard Commercial (allows up to 32 units per acre). The project includes 44,716 square feet of residential living area and 3,825 square feet of commercial space, resulting in a project that is 89% residential. The project proposed a lot merger of two parcels sized 1.38 acres and 0.68 acres. Each site had an existing single-family home, which were demolished as a part of the project. The site was developed at a density of 26 units per acre, with a realistic capacity of 81 percent. The project does not include density bonus units.
- The **Kashia Windsor Affordable Housing** project was approved in September 2021, and construction is anticipated in summer 2023. The project includes 54 multi-family units, 7,925 square feet of office space, and a public gallery for education, outreach, and displays. The General Plan land use designation is Boulevard Mixed Use, and the Zoning is Boulevard Commercial (maximum 32 du/ac).

The total site area is approximately 2.5 acres. The project does not include density bonus units. This project is 75% residential and has a realistic capacity of 68 percent.

- The **Shiloh Crossing** project was approved in October 2022, with construction beginning in late 2022/early 2023. This project includes 173 affordable apartments with a total of 5.92 acres (140,768 square feet of residential living area and 8,000 of commercial space), for a project that is 95% residential and a realistic capacity of 92 percent. The General Plan land use designations are Boulevard Mixed Use/Compact Residential, and the Zoning is Boulevard Commercial/Compact Residential (maximum 32 du/ac). The project does not include density bonus units.
- The **Shiloh Apartments** project was approved in June 2021, permits for grading and underground utilities were issued in September; however, the building is still under review. This is a market rate mixed-use project that includes 62 apartments with a total of 74,007 square feet of residential living area and 3,575 square feet of commercial space, resulting in a project that is 95% residential with a realistic capacity of 102 percent. The General Plan land use designation is Neighborhood Center Mixed Use and the Zoning is Neighborhood Commercial (maximum 16 du/ac). The total site area is approximately 3.83 acres. The project does not include density bonus units.
- The **Shiloh Mixed Use** project was approved in June 2020. The building is under review and construction has not begun. This is a market rate mixed-use project with approved entitlements and currently in the plan check process. The project includes 29 apartments with a total of 24,347 square feet of residential space and a 2,833-square foot neighborhood market, resulting in a project that is 90% residential with a realistic capacity of 104 percent. The project The General Plan land use designation is Retail Commercial, and the Zoning is Community Commercial (maximum 16 du/ac). The total site area is approximately 1.75 acres. The project does not include density bonus units.

As described in each project description and summarized in Table 6.2, residential makes up approximately 92 percent of mixed-use projects and the average realistic capacity is 91 percent.

After considering the current multifamily development standards and on-site improvement requirements (e.g., setbacks, building height, parking, density requirements, land use controls, water and wastewater access, and open space requirements) as well as project examples the town assumed a 90 percent realistic capacity for residentially zoned sites and 80 percent realistic capacity on mixed-use zoned sites, to account for minimal nonresidential uses.



**TABLE 6.2**  
**PROJECT EXAMPLE SUMMARY TABLE**  
**Town of Windsor**

Project Name	Zoning	Percent Residential	Realistic Capacity
Redwood Glen Apartments	Boulevard Commercial	100%	88%
Shiloh Terrace Housing	Boulevard Commercial	100%	100%
Redwood Views Apartments Mixed-Use	Boulevard Commercial	89%	81%
Kashia Windsor Affordable Housing	Boulevard Commercial	75%	68%
Shiloh Crossing	Boulevard Commercial/ Compact Residential	95%	92%
Shiloh Apartments	Neighborhood Commercial	95%	102%
Shiloh Mixed Use	Community Commercial	90%	104%
<b>Average</b>		<b>92%</b>	<b>91%</b>

Source: Town of Windsor, August 2022

## Small Lot Development

The Town has included sites in the inventory that consist of parcels that are smaller than 0.5 acres. The Town has a successful track record of small sites developing with affordable housing. As described previously, the Shiloh Terrace Housing Project consisted of three sites, one of which was 0.33 acres, that were consolidated through a ministerial lot merger to create one lot for development. The project is 100 percent affordable multifamily development project consisting of 134 units, including a 20-unit density bonus. Excluding the added units with the density bonus, the project's realistic capacity was 100 percent.

While the other two projects—Redwood Views and Redwood Glen—did not include parcels smaller than 0.5 acres, both are examples of lot consolidation with relatively small parcels (the smallest parcel in the Redwood Views Apartments project was 0.68 acres and the smallest parcel in the Redwood Glen Apartments is 0.59 acres).

## Inventory of Approved and Planned Projects

The "projection period" is the time period for which the RHNA is calculated (Government Code Section 65588(f)(2)). Projects that have been approved, permitted, or received a certificate of occupancy since the beginning of the RHNA projected period may be credited toward meeting the RHNA allocation based on the affordability and unit count of the development. ABAG's sixth RHNA projection period is June 30, 2022, through December 15, 2030.

In recent years, multiple projects have been approved in Windsor that will provide hundreds of housing units. The projects vary in size and complexity—some of the more complex and large-scale projects take additional time to develop and remain in the development process, but many of the smaller-scale projects have moved into construction phases. Approved and planned residential development projects

credited toward the RHNA include a variety of affordable and market rate projects. There is significant development interest in Windsor for new housing opportunities, especially in walkable and transit-rich areas. Combined, the approved and planned projects can accommodate a total of 1,885 units (956 units in approved projects and 929 in pending/proposed projects) (Table 6.3 and 6.4).

**TABLE 6.3**  
**APPROVED PROJECTS TO MEET THE RHNA**  
 Town of Windsor  
 2022

Site ID	Project Identifier	APN	Acreage	Unit Affordability Breakdown			Total Units	Year Approved	Vacant or Underutilized
				Lower	Mod.	Above Mod.			
Approved Projects									
P-1	Kashia Windsor Affordable Housing <sup>1</sup>	161-040-008	2.48	54			54	2021	Vacant
P-2	Duncan Village (LDR) <sup>1</sup>	066-081-092	1.38	16			16	2018	Vacant
P-3	Vintage Oaks on the Town Green <sup>2</sup>	161-600-005	25		5	262	267	2016	Underutilized
P-4	Gumview Road at Keith Court- (VLDR)	066-420-008	1.91			1	1	2021	Vacant
P-5	Shiloh Apartments	164-350-001	3.8			62	62	2021	Vacant
P-6	Overlook Subdvision	164-560-001 to -089	5.21			11	11	2009	Underutilized
P-7	Windsor Gardens	163-172-017	1.17			12	12	2011	Vacant
P-8	Richardson Street Mixed Use	066-100-068	0.87			30	30	2017	Vacant
P-9	Draper Estates (ER)	086-220-022	23			5	5	2018	Vacant
P-10	Mill Creek Property (formerly Windsor Mil)	164-020-041 (portion)	1.13			360	360	2019	Vacant
P-11	Mill Creek Property (formerly Windsor Mil)	164-020-005	1.18				0	2019	Vacant
P-12	Mill Creek Property (formerly Windsor Mil)	164-020-007	0.29				0	2019	Vacant
P-13	Mill Creek Property (formerly Windsor Mil)	164-020-008	2.07				0	2019	Vacant
P-14	Mill Creek Property (formerly Windsor Mil)	164-020-006	0.98				0	2019	Vacant
P-15	Mill Creek Property (formerly Windsor Mil)	066-170-013	2.1				0	2019	Vacant
P-16	Mill Creek Property (formerly Windsor Mil)	066-170-033	2.4				0	2019	Vacant
P-17	Mill Creek Property (formerly Windsor Mil)	164-010-020	0.65				0	2019	Vacant
P-18	19th Hole Drive Subdivision	164-350-008	4.95			11	11	2019	Vacant
P-19	Shiloh Mixed Use	164-150-064	0.75			29	29	2020	Underutilized
P-20	Shiloh Mixed Use	164-150-012	1.00				0	2020	Underutilized
P-21	6500 and 6516 Old Redwood Highway	163-012-016	0.94			4	4	2017	Underutilized
P-22	6501 and 6516 Old Redwood Highway	163-012-017	0.94			4	4	2017	Underutilized

**TABLE 6.3**  
**APPROVED PROJECTS TO MEET THE RHNA**  
Town of Windsor  
2022

Site ID	Project Identifier	APN	Acreage	Unit Affordability Breakdown			Total Units	Year Approved	Vacant or Underutilized
				Lower	Mod.	Above Mod.			
P-23	Portello/Victoria Oaks Subdivision	163-320-001 to -089	9.0			47	47	2015	Underutilized
P-24	Redwood Glen Apartments <sup>1</sup>	164-080-003	0.34	9			9	2022	Underutilized
P-25	Redwood Glen Apartments <sup>1</sup>	164-080-002	1.19	33	1		34	2022	Underutilized
P-26	Shiloh Crossing <sup>2</sup>	163-171-039	5.92	171	2		173	2022	Vacant
<b>Total Capacity</b>				<b>283</b>	<b>8</b>	<b>838</b>	<b>1,129</b>		

Source: Town of Windsor, August 2022

<sup>1</sup>Affordability based on funding from California Debt Limit Allocation Committee (CDLAC) and Low-Income Housing Tax Credits (LIHTC)

<sup>2</sup>Affordability based on Inclusionary Requirements

**TABLE 6.4**  
**PLANNED/PENDING PROJECTS TO MEET THE RHNA**  
Town of Windsor  
2022

Site ID	Project Identifier	APN	Acreage	Unit Affordability Breakdown			Total Units	Estimated Year Approved	Vacant or Underutilized
				Lower	Mod.	Above Mod.			
P-27	Clearwater at Windsor <sup>1</sup>	059-271-059	25	5	5	141	151	2022	Underutilized
P-28	325 and 259 Arata Lane (North of Arata) <sup>1</sup>	161-020-053	21.41		8	79	87	Unknown	Underutilized
P-29	325 and 259 Arata Lane (North of Arata) <sup>1</sup>	161-020-058	12.34		8	42	50	Unknown	Underutilized
P-30	325 and 259 Arata Lane (North of Arata) <sup>1</sup>	161-020-060	25.17		8	93	101	Unknown	Underutilized
P-31	Hembree Lane Oaks Subdivision <sup>1</sup>	163-080-047	5		4	20	24	2022	Vacant
P-32	Estates at Ross Ranch	162-020-04	17			30	30	2022	Underutilized

**TABLE 6.4**  
**PLANNED/PENDING PROJECTS TO MEET THE RHNA**  
 Town of Windsor  
 2022

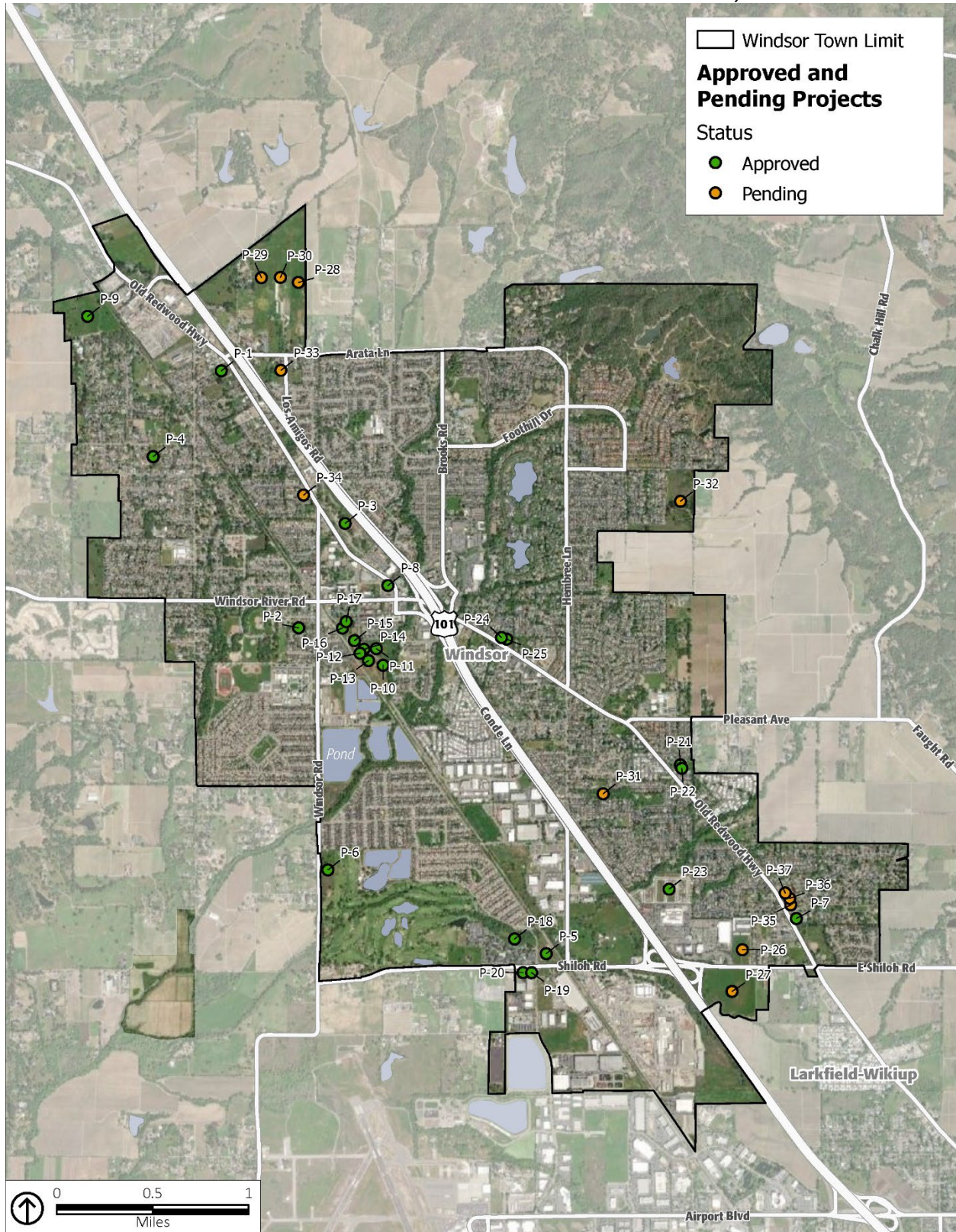
Site ID	Project Identifier	APN	Acreage	Unit Affordability Breakdown			Total Units	Estimated Year Approved	Vacant or Underutilized
				Lower	Mod.	Above Mod.			
P-33	Sherlock Homes (260 Arata Lane)	161-050-060	2.1			7	7	Unknown	Underutilized
P-34	Windsor Center	161-060-034, -035	0.61	3		13	16		Underutilized
P-35	Old Redwood Hwy Villages - entitlement <sup>1</sup>	163-172-019	1.0		3	25	28	2019	Vacant
P-36	Old Redwood Hwy Villages - entitlement <sup>1</sup>	163-172-020	0.58						Vacant
P-37	Old Redwood Hwy Villages - entitlement <sup>1</sup>	163-172-021	1.36						Vacant
<b>Total Capacity</b>				<b>8</b>	<b>36</b>	<b>450</b>	<b>494</b>		

Source: Town of Windsor, August 2022

<sup>1</sup>Affordability based on Inclusionary Requirements



**FIGURE 6.1**  
**APPROVED AND PLANNED/PENDING PROJECTS, 2022**



## Vacant and Underutilized Land

In addition to the approved projects described previously, the Housing Element Sites Inventory consists of vacant and underutilized sites throughout Windsor.

The Town prepared an inventory of vacant and underutilized sites currently available and planned to be available before the start of the 2023-2031 planning period to accommodate the Town's RHNA. The sites have been categorized into two groups, vacant sites (Table 6.5) and underutilized sites (Table 6.6). Tables 6.5 and 6.6 provide the characteristics of each site, including zoning, general plan designation, acreage, realistic capacity, site constraints and lists whether the sites were included in the previous Housing Element.

The sites inventory uses the following assumptions:

- **Type of sites.** All of the sites in the inventory are vacant or underutilized sites zoned for residential or mixed use and meet the classification in Government Code Section 65583.2(a) as "land suitable for residential development."
- **Relation of density to income categories.** The following assumptions were used to determine the Town's ability to meet the RHNA.
  - **Lower-Income Sites.** Sites that allow at least 20 units per acre were assumed as feasible to meet the lower income (extremely low-, very low- and low-income) residential development in accordance with the "default density standard" in Government Code Section 65583.2(c)(3). This includes sites with the following general plan/zoning designations:
    - Boulevard Mixed Use/Boulevard Commercial (16 to 32 units per acre).
    - Town Center/Mixed Use/Town Center Commercial (16 to 32 units per acre).
    - High Density Residential/Compact Residential (24 to 32 dwelling units per acre).
  - **Moderate-Income Sites.** The Town's Zoning Ordinance states that both the High-Density Residential district and the Medium Density Residential district are intended for areas appropriate for multifamily housing. Typical dwelling units include townhouses, apartments, row houses, and small apartment complexes. These areas were inventoried as feasible for moderate-income residential development. The Town is relying on zoned Low Density/Village Residential (5 to 8 units per gross acre) and Medium Density Residential/Medium Density Residential (8 to 12 units per gross acre to meet the moderate income RHNA.
  - **Above Moderate-Income Sites.** Above moderate income RHNA is assumed to be met with market rate housing. The Town relied on Very Low Density/Surrounding Residential to accommodate the above moderate income RHNA.



Table 6.5 identifies vacant sites and Table 6.6 identifies underutilized sites that are available for residential development in Windsor. The locations of these sites are shown in Figure 6-2. The sites identified in Table 6.5 can accommodate an estimated 112 units, of which 90 are appropriate to meet the lower income RHNA. Sites identified in Table 6.6 can accommodate a total of 346 units, of which 300 units are assumed to meet the lower income RHNA.

The underutilized sites included in Table 6.6 are all ripe for redevelopment. Some of the sites currently have uses on them such as a single-family home and other vacant commercial buildings. The Town has been in contact with some of the property owners who have expressed interest in housing over the next eight years. Additionally, several of the sites have newly approved and/or development housing projects surrounding the properties. Specifically for sites 12 through 16 and 19 through 24 are surrounded by Shiloh Terrace to the east, Shiloh Crossing to the west, and Clearwater to the South. These sites also have access to shopping, transit, and Highway 101, which typically increases interest and increases the property value which attracts more multifamily housing development. After considering these factors, along with the Town's past affordable housing development history of development on underutilized sites, all of these sites are appropriate to accommodate a portion of the Town's RHNA. The Town has also included programs H-3 to assist developers with lot consolidation and small site development H-4 to incentivize development of residential units in mixed-use projects.

## **Examples of Development of Nonvacant Sites**

The Town has a track record of developing affordable housing on nonvacant sites, including former single-family homes and other parcels that were underdeveloped and/or underutilized. During the 5th Housing Element cycle, four affordable housing projects were approved on underutilized sites, two of which are currently under construction. The Redwood Glen, Redwood Views, and Shiloh Terrace projects are described below and in the Realistic Capacity and Mixed-Use Project Examples section of the draft Housing Element Update. In addition, the Heritage Park affordable housing project was approved on a site with an abandoned single-family dwelling and barn. All four projects are located on sites that had previously been developed with residential units. Parcel consolidation was required for the Shiloh Terrace, Redwood Glen, and Redwood Views projects.

### ***Shiloh Terrace***

The Shiloh Terrace Apartments project, approved in 2021 and under construction as of 2022, supports 134 units affordable to low- and very low-income households with one manager household. The project proposed a lot merger of three parcels, including one 0.33-acre parcel, to create a total project site acreage of approximately four acres. The site had nine existing structures that were occupied at the time of the project approval, including two occupied mobile homes. The tenants received a relocation program. Approximately 78 percent of the project site (3.14 acres) is zoned Boulevard Commercial, which allows for densities up to 32 units per acre, and the remaining portion of the 22 percent of the project site (0.87 acres) is zoned Medium Density Residential, which allows for densities up to 16 units per acre. The project received a density bonus, allowing a 50 percent increase in density on the 0.87-acre portion of the site and 12 percent increase in density on the 3.14-acre portion of the site, allowing an additional 20 units to the project. Overall, the site was developed at a density of 33.4 units an acre

with a realistic capacity of 118 percent. Excluding the density bonus from the calculation, the realistic capacity was 100 percent.

***Redwood Glen Apartments***

The Redwood Glen Apartments project was approved in April 2022 and has not yet started construction. The project includes 43 affordable units on an approximately 1.53-acre site zoned Boulevard Commercial (allowing up to 32 units per acre). The project includes a lot merger of two parcels sized 0.94 acres and 0.59 acres. The site includes a single-family home on each parcel, which will be demolished as a part of the project. The applicant (Redwood Glen Apartments L.P.) did not request an increase in density; however, affordable housing development incentives pursuant to State Density Bonus Law were granted to allow an all-residential project in a mixed-use zoning district and reductions in setback and parking requirements. The applicant proposed to develop at a density of 28 units per acre, with a realistic capacity of 88 percent. The project does not include density bonus units.

***Redwood Views Apartments***

The Redwood Views Apartments Mixed-Use project was approved in 2021 and under construction as of 2022. The project was approved to allow 52 affordable units on an approximately 2.06-acre site zoned Boulevard Commercial (allows up to 32 units per acre), along with 3,825 square feet of commercial space. The project proposed a lot merger of two parcels sized 1.38 acres and 0.68 acres. Each site had an existing single-family home that was demolished as a part of the project. The site was developed at a density of 25 units per acre, with a realistic capacity of 79 percent.

**TABLE 6.5**  
**VACANT SITES TO MEET THE RHNA**  
**Town of Windsor**  
**2022**

Site ID	Location/ Neighborhood	APN	Acreage	GP Designation	Zoning	Max. Allowable Density	Realistic Capacity	Site Constraints	Included in 4 <sup>th</sup> and 5 <sup>th</sup> Cycle
Sites to Meet the Lower Income RHNA									
1	Johnson Street at Bell Road	164-010-013	0.13	Town Center Mixed-Use	Town Center Commercial	32	3	None	No
2	Johnson Street at Bell Road	164-010-009	0.18	Town Center Mixed-Use	Town Center Commercial	32	4	None	No
3	Johnson Street at Bell Road	164-010-010	0.06	Town Center Mixed-Use	Town Center Commercial	32	1	None	No
4	Johnson Street at Bell Road	164-010-051	0.30	Town Center Mixed-Use	Town Center Commercial	32	7	None	No
5	Windsor River Road at Windsor Road	066-081-077	0.33	Town Center Mixed-Use	Town Center Commercial	32	8	None	No
6	Windsor River Road at Market Street	066-100-067	0.74	Town Center Mixed-Use	Town Center Commercial	32	18	None	No
7	Shiloh Road	059-310-061	0.76	Boulevard Mixed-Use	Boulevard Commercial	32	19	Preliminary Biological Studies underway	Yes
8	Shiloh Road	059-310-051	1.2	Boulevard Mixed-Use	Boulevard Commercial	32	30	None	No
<i>Total Lower (Mixed Use)</i>			<i>3.7</i>				<i>90</i>		
Sites to Meet the Moderate Income RHNA									
9	Windsor River Road North of Plant Road	164-030-032	1.2	Low Density Residential	Village Residential	8	8	None	--
10	UHC Communities	006-060-071	1.78	Low Density Residential	Village Residential	8	12	None	--

**TABLE 6.5**  
**VACANT SITES TO MEET THE RHNA**  
**Town of Windsor**  
**2022**

Site ID	Location/ Neighborhood	APN	Acreage	GP Designation	Zoning	Max. Allowable Density	Realistic Capacity	Site Constraints	Included in 4 <sup>th</sup> and 5 <sup>th</sup> Cycle
<i>Total Moderate Capacity (Residential)</i>			<i>2.98</i>				<i>20</i>		
Sites to Meet the Above Moderate Income RHNA									
11	Jensen Lane	164-040-063	0.41	Very Low Density Residential	Surrounding Residential	6	2	None	--
12	0 Los Amigos Road	161-020-064	0.85	Very Low Density Residential	Surrounding Residential	6	2	Vacant	--
13	10500 Los Amigos Road	161-020-065	9.62	Very Low Density Residential	Surrounding Residential	6	51	Vacant	--
<i>Total Above Moderate Capacity (Residential)</i>			<i>0.41</i>				<i>55</i>		

Source: Town of Windsor, August 2022.

**TABLE 6.6  
UNDERUTILIZED SITES TO MEET THE RHNA  
TOWN OF WINDSOR  
2022**

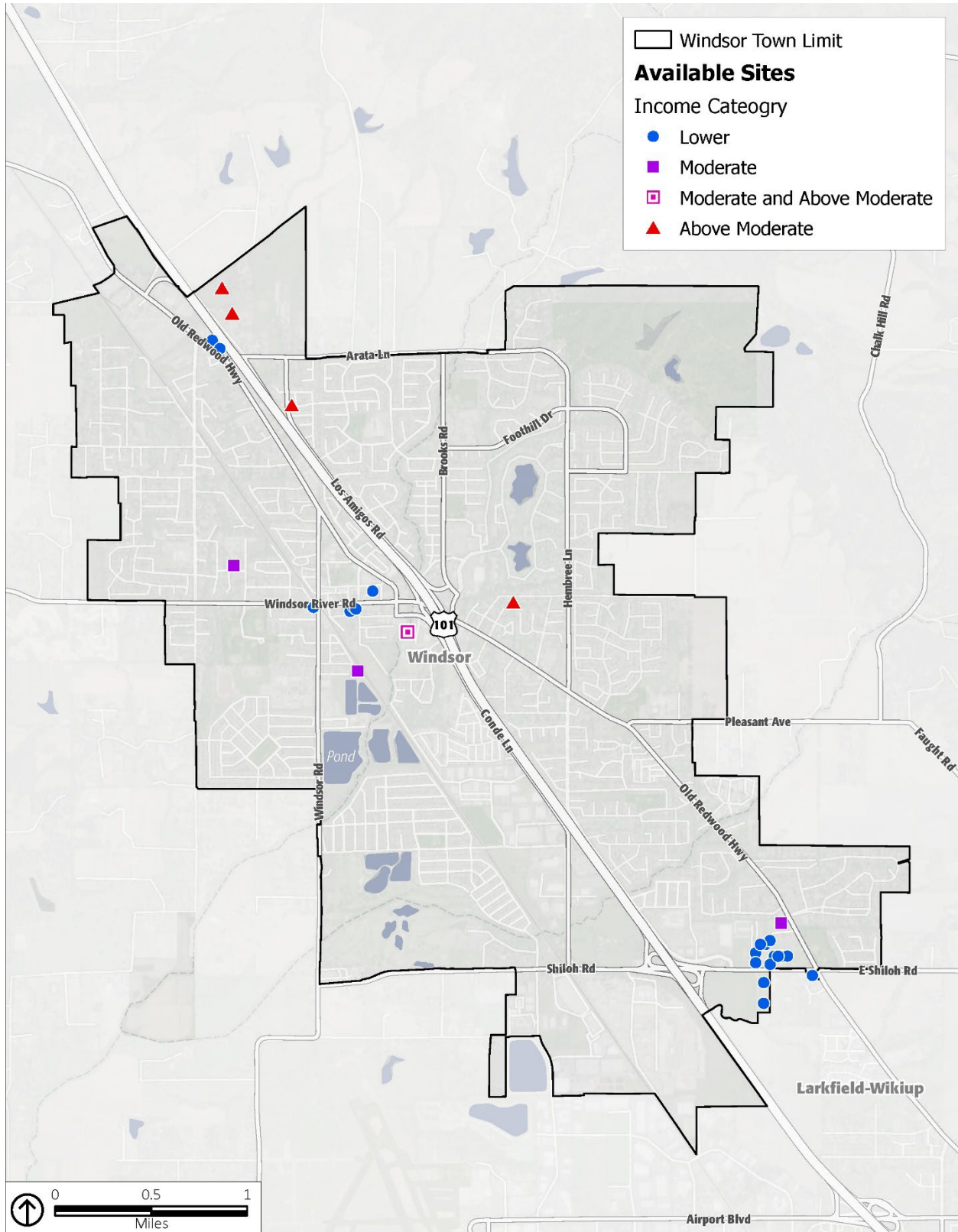
Site ID	Location/ Neighborhood	APN	Acreage	GP Designation	Zoning	Max. Allowable Density	Realistic Capacity	Site Description	Included in 5 <sup>th</sup> Cycle HE
Sites to Meet the Lower Income RHNA									
14	Shiloh Road	163-171-023	0.5	Boulevard Mixed-Use	Boulevard Commercial	32	12	SFD, built 1962	Yes
15	Shiloh Road	163-171-025	0.7	Boulevard Mixed-Use	Boulevard Commercial	32	17	SFD, built 1960	Yes
16	Shiloh Road	163-171-026	0.71	Boulevard Mixed-Use	Boulevard Commercial	32	18	SFD, built 1951	Yes
17	Shiloh Road	163-171-027	0.73	Boulevard Mixed-Use	Boulevard Commercial	32	18	SFD, built 1951	Yes
18	Shiloh Road	163-171-036	1.35	Boulevard Mixed-Use	Boulevard Commercial	32	34	Church. Acreage assumes development would occur around the Church.	Yes
19	Old Redwood Highway at Arata Lane	161-020-008	0.9	Boulevard Mixed-Use	Boulevard Commercial	32	23	Vacant Dog Kennel – owner interest in redevelopment	No
20	Old Redwood Highway at Arata Lane	161-020-009	0.9	Boulevard Mixed-Use	Boulevard Commercial	32	23	Vacant commercial building	No
21	211 Shiloh Road	163-171-022	0.97	Boulevard Mixed-Use	Boulevard Commercial	32	24	SFD, built 1955	Yes
22	241 Shiloh Road	163-171-021	0.97	Boulevard Mixed-Use	Boulevard Commercial	32	24	SFD, built 1956	Yes
23	287 Shiloh Road	163-171-017	0.57	Boulevard Mixed-Use	Boulevard Commercial	32	14	SFD, built 1956	Yes

**TABLE 6.6  
UNDERUTILIZED SITES TO MEET THE RHNA  
TOWN OF WINDSOR  
2022**

Site ID	Location/ Neighborhood	APN	Acreage	GP Designation	Zoning	Max. Allowable Density	Realistic Capacity	Site Description	Included in 5 <sup>th</sup> Cycle HE
24	283 Shiloh Road	163-171-018	0.44	Boulevard Mixed-Use	Boulevard Commercial	32	11	SFD, built 1950	Yes
25	189 Shiloh Road	163-171-024	0.41	Boulevard Mixed-Use	Boulevard Commercial	32	10	SFD, built 1955	Yes
26	210 Shiloh Road	059-310-052	2.84	Boulevard Mixed-Use	Boulevard Commercial	32	72	Feeding Shed	No
<i>Total Lower Capacity (Mixed Use)</i>			<i>1.8</i>				<i>300</i>		
<b>Sites to Meet the Moderate Income RHNA</b>									
27	Old Redwood Hwy	163-171-035	0.89	Low Density Residential	Village Residential	8	6	SFD, built 1952	--
28	8975 Conde Ln	164-020-023	3.69	Medium Density Residential	Medium Density Residential	16	36	Owner interest - site acreage adjusted by 25 percent to account for creek.	--
<i>Total Moderate Capacity (Residential)</i>			<i>4.58</i>				<i>45</i>		
<b>Sites to Meet the Above Moderate Income RHNA</b>									
29	Wallace Way	161-050-072	0.2	Very Low Density Residential	Surrounding Residential	6	1	Vacant structure	--
<i>Total Above Moderate (Residential)</i>			<i>0.2</i>				<i>63</i>		

Source: Town of Windsor, August 2022

**FIGURE 6.2**  
**Vacant and Underutilized Sites**





## Accessory Dwelling Units

California Government Code Section 65583.1(a) states that a town, city, or county may identify sites for accessory dwelling units (ADU) based on the number of ADUs developed in the prior housing element planning period, whether the units are permitted by right, the need for ADUs in the community, the resources or incentives available for their development, and any other relevant factors. Based on recent changes in state law reducing the time to review and approve ADU applications, requiring ADUs that meet requirements to be allowed by right, eliminating discretionary review for most ADUs, and removing other restrictions on ADUs, it is anticipated that the production of ADUs will increase in the 6th cycle housing element planning period.

The Town issued building permits for nine ADUs in 2018, nine in 2019, three in 2020, and five in 2021. This analysis assumes that the number of ADU applications and permits will average 6.5 ADUs per year, for a total of 52 ADUs during the planning period. To promote ADUs, the Town has included Program H-7 to comply with State law and make construction of ADUs feasible for more property owners.

To determine assumptions on ADU affordability in the ABAG region, ABAG conducted a regional analysis of existing ADU rents and prepared a draft report in September 2021. The analysis resulted in affordability assumptions that allocate 30 percent of ADUs to very low income, 30 percent to low-income households, 30 percent to moderate-income households, and 10 percent to above-moderate-income households. The town considered this breakdown along with local knowledge. While relying on past ADU trends could yield up to 56 ADUs over the next eight years, the Town took a realistic approach and is only assuming 25 ADUs over the next eight years. Of the 25 ADUs projected to be built, it is estimated that 2 will be for very low-income households, 3 will be for low-income households, 5 for moderate-income households, and 15 for above-moderate-income households.

## Meeting the RHNA

Table 6.7 summarizes Windsor's current capacity when accounting for current available land (total capacity for 511 units) and approved and planned projects (total capacity of 1,165 units). The capacity shown below also assumes the Town will develop 25 ADUs over the eight-year planning period. The total capacity included in Table 6.7 below shows that the Town has a surplus of 76 units in the lower income RHNA category, six units in the moderate-income category, and 1,083 in the above moderate-income category.

<b>TABLE 6.7</b> <b>2023-2031 RHNA COMPARED TO THE AVAILABLE SITE CAPACITY</b> <b>Town of Windsor, 2022</b>						
2023–2031 RHNA		Current Site Capacity <sup>1</sup>	Approved/Planned Projects <sup>2</sup>	Projected ADUs	Total Capacity	Identified Shortfall
Very Low	385	390	291	5	686	79
Low	222					
Moderate	108	65	44	5	114	6
Above Moderate	279	56	1,288	15	1,359	1,080
<b>Total</b>	<b>994</b>	<b>511</b>	<b>1,623</b>	<b>25</b>	<b>2159</b>	<b>1,165</b>

Source: ABAG 2021, Town of Windsor, 2022.<sup>1</sup> See Tables 6.5 and 6.6, <sup>2</sup> See Table 6.3 and 6.4

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## 7. Housing Constraints and Incentives

This section addresses potential governmental and non-governmental constraints to new housing production in Windsor. Specific policies and programs to address these constraints are outlined in the Housing Goals, Policies, and Programs section of this Housing Element update. In addition, this section summarizes opportunities for energy conservation, as they relate to new residential development in Windsor.

### Governmental Constraints

This section outlines local governmental policies and regulations that can affect the cost of housing production in Windsor.

#### General Plan Land Use Designations

Each city and county in California must prepare a comprehensive, long-term General Plan to guide its future. The Land Use Element of the General Plan establishes the basic land uses and density of development within each jurisdiction. Under State law, the General Plan elements must be internally consistent, and each jurisdiction's zoning must be consistent with its General Plan. Thus, the Land Use Element must provide suitable locations and densities to implement the policies of the Housing Element.

Table 7.1 shows the residential General Plan land use designations for the Town of Windsor. The land use designations support a variety of housing types, ranging from very low-density development, which generally includes single-family homes on large lots, to high-density development, which includes multifamily development.

TABLE 7.1 GENERAL PLAN LAND USE DESIGNATIONS			
Land Use Designation		Allowed Density (units/acre)	General Uses
RR	Rural Residential	0 – 0.2	Rural residential living environment, single-family detached residential uses, limited agricultural operations, and recreation activities
ER	Estate Residential	0.2 – 3	Large-lot single-family neighborhood environment single-family detached residential uses
VLDR	Very Low-Density Residential	3 – 6	Mix of housing types on traditional single-family lots, single-family homes, duplexes, and triplexes
LDR	Low-Density Residential	5 – 8	Mix of housing types on smaller lots or as attached units, single-family homes, duplexes, triplexes, and townhomes

**TABLE 7.1**  
**GENERAL PLAN LAND USE DESIGNATIONS**

Land Use Designation		Allowed Density (units/acre)	General Uses
MDR	Medium-Density Residential	8 – 16	Medium-density residential living environment marked by attached units Small-lot single-family units, row houses, townhomes, small apartment complexes, and mobile home parks
HDR	High-Density Residential	16 – 32	Compact, high-density multifamily housing in areas served by major transportation routes and facilities, and near major shopping areas
MHR	Mobile Home Park	8 – 12	Existing land devoted to mobile home parks and intended to preserve its use as a mobile home park
TCMU	Town Center Mixed-Use	16 – 32	Accommodates an intensive mix of retail, residential, office, hotel, and entertainment use. Residential uses are allowed on the second floor or higher in a vertically mixed configuration
BMU	Boulevard Mixed-Use	16 – 32	Provides for mixed-use development that can include retail, residential, office, hotel, or entertainment uses with extensive pedestrian-oriented frontage on a boulevard street
NCMU	Neighborhood Center Mixed Use	8 – 16	Small-scale neighborhood centers Allows for diverse uses, including residential, commerce, professional office, employment, entertainment, and services
RC	Retail Commercial	0 – 16 Or 0.0-0.8 floor area ratio (FAR) (1.5 for residential mixed use)	Uses that provide convenience goods and services for surrounding community. Allows for residential uses on the second floor as part of a mixed-use development

Source: Town of Windsor, General Plan 2018

## Zoning Districts

The Town of Windsor enforces minimum site development standards for new residential uses through the Zoning Ordinance. These include maximum number of dwelling units per acre, minimum lot size, lot width, setbacks, and lot coverage; maximum building height; and minimum parking requirements. Table 7.2 summarizes development standards by zone. All zoning and development standards are also available on the Town's website per Government Code Section 65940.1 subdivision (a)(1)(B). Table 7.2 describes the zoning districts in which residential uses are allowed and the type of permit required for various housing types in those districts. The Zoning Ordinance is available on the Town's website to meet website publication and transparency requirements. The Town's residential zoning districts and their respective permitted densities are summarized in Table 7.2.

TABLE 7.2 COMMERCIAL AND MIXED-USE ZONING DISTRICTS			
Zoning District		Allowed Density (units/acre)	Description
NC	Neighborhood Center Mixed Use (NCMU)	8 –16 du/ac	This district is appropriate for commercial thoroughfares and is often adjacent to medium-density residential (MDR) zoning districts. Retail, childcare, and public uses may be incorporated into either the site or building. The NC zoning district is consistent with the Neighborhood Center/Mixed-Use land use classification of the General Plan.
TC	Town Center Mixed Use (TCMU)	16 – 32 du/ac	This district is intended to provide attractive areas within the Old Town where the community can socialize, shop, recreate, and live. This zoning district includes diverse, compatible land uses that can be developed on the same site, and where desirable, in the same building. High-density residential complexes may be incorporated with retail, public uses, hotels, and office buildings. The TC zoning district is consistent with the Town Center/Mixed-Use land use classification of the General Plan.
BC	Boulevard Mixed Use	16.0 – 32.0 du/ac	The BC district incorporates mixed-use development with extensive pedestrian-oriented frontage on a built-up boulevard street. This destination-center is often near transit stops and is intended to serve local residents and businesses. Compatible land uses include public facilities or plazas, residential, retail, office, and childcare. The BC zoning district is consistent with the Boulevard Mixed-Use land use classification of the General Plan.

## Residential Development Standards

The Town of Windsor regulates the type, location, density, and scale of residential development primarily through its Zoning Ordinance. Zoning regulations are designed to protect and promote the health, safety, and general welfare of residents, as well as preserve the character and integrity of neighborhoods. The Windsor Zoning Ordinance sets forth the specific residential development standards summarized in Table 7.3. The Town's development standards can be accessed on the Town's website, in compliance with website publication and transparency requirements pursuant to Government Code Section 65940.1 subdivision (a)(1)(B).

**TABLE 7.3**  
**ZONING DISTRICTS ALLOWING RESIDENTIAL LAND USE**  
Town of Windsor  
2022

Zone District <sup>1</sup>	Max Bldg. Height (ft.)	Lot Width (ft.) <sup>2</sup>	Minimum Setback (ft.) <sup>1</sup>				Min Lot Area (sf)	Max Density (DU per acre)	Max Site Coverage
			Front	Side	Rear	Garage			
ER	35 (principal); 15 (accessory); 15 (detached accessory dwelling units) <sup>3</sup>	80	20	5, 10 on street side <sup>5</sup>	20	35	10,000	0.2-3	35%
SR	35 (principal); 15 (accessory); 15 (detached accessory dwelling units) <sup>3</sup>	60	15			25	6,000	3-6	40%
VR	35	60	13			18	5,000	5-8	50%
MDR	35	50	13	5, 10 on street side <sup>4,5</sup>	15	5	5,000	8-12	50%
HDR	35	50	13		15	5	5,000	12-16	50%
CR-24	2 stories	20	5	5	10	5	3,500	12-24	80%
CR-32	4 stories	20	5	5	5	5	3,500	16-32	100%
NC	35	--	0	10 if adjacent to residential zone, none otherwise		--	6,000	16/32 <sup>6</sup>	60%
CC	45	--	0-10	5 if adjacent to residential zone, none otherwise		--	2,000	16/32 <sup>6</sup>	60%
TC	20-57	--	None	10 if adjacent to residential zone, none otherwise		--	2,000	16/32 <sup>6</sup>	No Max
BC	2 story 4 story	--	None	None	None	--	5,000	16/32 <sup>6</sup>	100%

**TABLE 7.3**  
**ZONING DISTRICTS ALLOWING RESIDENTIAL LAND USE**  
 Town of Windsor  
 2022

Zone District <sup>1</sup>	Max Bldg. Height (ft.)	Lot Width (ft.) <sup>2</sup>	Minimum Setback (ft.) <sup>1</sup>				Min Lot Area (sf)	Max Density (DU per acre)	Max Site Coverage
			Front	Side	Rear	Garage			
RC	2 story 4 story	--	None	None	None	--	5,000	16/32 <sup>6</sup>	100%
BPI	50	100	10	10	10	--	10,000	16/32 <sup>6</sup>	50%

Source: Town of Windsor Zoning Ordinance, 2018

<sup>1</sup> Properties within the boundaries of the adopted Windsor Station Area/Downtown Specific Plan are subject to additional design and development standards. Refer to the Windsor Station Area/Downtown Specific Plan for specific information. (Revised 02/06/13, ORD 2013-277)

<sup>2</sup> Lot widths, lot sizes, and setbacks below the minimum may be authorized by Use Permit approval or through rezoning to apply the -PD overlay district where thereview authority finds that a lesser lot width, lot size, or setback will be adequate after first reviewing the design and layout of the proposed housing units.

<sup>3</sup> Except as allowed by Section 27.34.180.

<sup>4</sup> In the MDR zoning district, the required side setback shall be increased by 1 foot for each 4 feet of building height in excess of 15 feet.

<sup>5</sup> None required on one side for a zero lot line project authorized by Use Permit approval.

<sup>6</sup> When residential dwelling units are combined with office or retail commercial uses in a single building or on the same parcel, the maximum density shall be 16 dwelling units per acre, and up to 32 units per acre in the Shiloh Road Village Vision Plan area, plus any density bonus units approved in compliance with Chapter 27.22 (Affordable Housing Requirements and Incentives).

## Parking

Excessive parking requirements may serve as a constraint on housing development by increasing development costs and reducing the amount of land available for additional units or project amenities such as childcare, open space, and attractive design components. As shown in Table 7.4, residential parking requirements vary by housing type.

According to some multifamily housing developers, Windsor's parking standards are relatively high in comparison with other cities in Sonoma County. The Town evaluates projects on a case-by-case basis to determine if shared parking and/or reduced parking is feasible. State density bonus law allows projects with at least 5 percent very low-income units or 10 percent low- or moderate-income units to qualify for parking requirement reductions.



**TABLE 7.4**  
**PARKING REQUIREMENTS BY LAND USE**  
Town of Windsor  
2022

<b>Residential Land Use</b>	<b>Vehicle Spaces Required</b>
Emergency Shelter	2 spaces per facility staff, plus 1 space per 6 occupants.
Employee Housing	1 space for each 4 persons housed. Parking areas are not required to be covered or paved.
Group quarters; Rooming and boarding houses Fraternities, sororities, dormitories	1 covered space for each bedroom. 1 uncovered space for each bedroom.
Live-work	2 covered spaces per unit minimum, plus 1 additional space per each bedroom over 3, plus guest parking at a ratio of 1 uncovered space per unit.
Mobile homes	1 covered space for each unit.
Mobile home park	1 covered space for each unit plus 0.5 uncovered guest parking spaces and 0.25 parking spaces for each unit for vehicle storage.
Multifamily dwellings	2 covered spaces per unit minimum, plus 1 additional space per each bedroom over 3, plus guest parking at a ratio of 1 uncovered space per unit.
Residential care homes (Six or fewer clients)	2 covered spaces.
Residential care homes (Seven or more clients)	1 space for each 2 residential units, plus 1 space for each 4 units for guests and employees.
Accessory dwelling units	One off-street all-weather surface parking space in addition to that parking required for the main dwelling <sup>1</sup>
Junior dwelling units	No parking required.
Senior housing projects	1 space for each 2 units, with half the spaces covered, plus 1 guest parking space for each 10 units.
Single-family dwellings	2 covered spaces per unit.
Single-Room Occupancy	0.5 parking spaces for each single-room occupancy unit, one space for an on-site manager (where required), and one parking space for each additional employee.

Source: Town of Windsor, 2022

Note: <sup>1</sup> See Ordinance No-2020-343 for additional provisions on parking

### ***Shiloh Road Village Vision Plan***

The Town Council adopted the Shiloh Road Village Vision Plan ("Vision Plan") on August 7, 2002. At the time, the California Department of Housing and Urban Development (HCD) made approval of the Town's Housing Element contingent upon adoption of the Vision Plan. Because of the Vision Plan's variety of housing densities, HCD determined that it could play an important role in assisting Windsor in providing its share of housing allocations. Large areas within the Vision Plan have since been

developed or are in the process of development. However, it has been 20 years since the adoption of the Vision Plan, and there are increasing inconsistencies with the Town's other policy documents. For this reason, the 2040 General Plan (adopted in April 2018), includes the following implementation program to revisit the Vision Plan:

***General Plan Implementation LU-7. Shiloh Road Village Vision Plan Update.** The Town shall review and update the Shiloh Road Village Vision Plan for consistency with the General Plan. A goal of the update will be to confirm the existing vision or define a new vision for the area, and to develop a strategy for overcoming challenges related to parcel ownership patterns and parcel configuration and to develop a feasible development Plan. Target Date: 2017-2019.*

The 2040 General Plan includes seven designated community places with unique characteristics that require specific policies to address. The Shiloh Road East Community Place encompasses the Vision Plan area and incorporated policies from Vision Plan. The Zoning Ordinance includes some development standards from the Vision Plan. However, inconsistencies among these documents occur with respect to the allowed density ranges and the Vision Plan's blueprint for development to occur around a large central plaza.

To remove a layer of review and reduce governmental constraints, the Town has included Program H-24 to sunset the Shiloh Road Village Vision Plan.

Town staff in Community Development, Public Works, and Parks and Recreation have reviewed the Vision Plan and found that it likely is no longer a helpful planning document. The Town will consider amending the General Plan's Shiloh Road East Community Place to add policies to help strengthen housing development potential in the Plan area.

### **Density Bonus**

In compliance with California Government Code Section 65915, the Town provides density bonuses for residential development projects that agree to provide affordable housing units. Density bonuses can reach up to 80 percent and are based on both the type and number of benefits provided.

To ensure the Town's development requirements are consistent with State law, the Town will continue to review and revise the Zoning Ordinance for compliance.

### **Typical Densities for Development**

The typical built densities for approved residential projects in Windsor have ranged from 0.5 to nearly 34 dwelling units per acre. Recent development projects have included both single-family residential projects and multifamily projects.

The typical density for recent multifamily development in the town is 16 to 32 units an acre, with an average of approximately 30 dwelling units per acre. The Town's recent Shiloh Terrace multifamily development housing project supports a total of 134 units affordable to lower-income households. The project had an approved density bonus was developed at a density of 33.4 units per acre. The typical

density for recent single-family development in the town is 3 to 6 dwelling units per acre, with an average of approximately 4 dwelling units per acre. The 19th Hole Drive Subdivision and the subdivision planned on 6500, 6516 Old Redwood Highway are indicative of single-family residential development in Windsor. The 19th Hole Drive Subdivision was approved in 2019 and has an approved density of 2.2 dwelling units per acre and the subdivision planned on Old Redwood Highway has an approved density of 4.3 dwelling units per acre.

The Town did not receive any requests to approve a project listed on the sites inventory table at lower than the required density during the 5th cycle planning period. For example, Duncan Village received a 50 percent density bonus. If a request were made for approval of a project that was lower than the required density, it is important to note that the Community Development Department would require an appropriate zoning district and land use designation to match the proposed density.

### **Zoning for a Variety of Housing Types**

State law requires the Housing Element to identify adequate sites for a variety of housing types, including housing for farmworkers, mobile homes, and factory-built housing, single-room occupancy units, and supportive housing.

Table 7.5 describes residential uses that are permitted in residential zones, and commercial zones.

**TABLE 7.5**  
**RESIDENTIAL USES PERMITTED BY ZONING TYPE**  
Town of Windsor  
2022

Residential Use	Residential Zones						Commercial Zones (a)			
	ER	SR	VR	MDR	CR	HDR	NC	TC	BC	RC
Single-Family Dwellings	P	P	P	P	--	--	--	--	--	--
Multifamily Dwellings	--	UP	UP	P	P	P	UP(a)	P(a)	P(a)	P(a)
Residential Care > 6P	MUP	MUP	MUP	MUP	MUP	MUP	MUP(a)	MUP(a)	MUP(a)	MUP(a)
Residential Care < 6P	P	P	P	P	P	P	MUP(a)	MUP(a)	MUP(a)	MUP(a)
Mobile Homes	P	P	P	P	--	--	--	--	--	--
Mobile Home Parks	--	UP	UP	UP	--	UP	--	--	--	--
Farmworker/Employee Housing	--	--	--	--	--	--	--	--	--	--
Accessory Dwelling Unit	P	P	P	P	P	P	--	--	--	--
Junior Dwelling Units	P	P	P	P						
Emergency Shelter	--	--	--	--	--	--	--	--	--	--
Supportive Housing	P	P	P	P	P	P	UP(a)	P(a)	UP(a)	UP(a)
Transitional Housing										
Single-Room Occupancy	—	UP	UP	P	P	P	--	--	--	--

P = Permitted, MUP = Minor Use Permit Required, UP = Use Permit Required, -- = Not Allowed

(a) Residential uses may be permitted only on second or higher floors above non-residential uses. Accessible units that meet ADA requirements may be located on the ground floor. (Program H-32)

Source: Town of Windsor Zoning Ordinance, 2022

## ***Multifamily Rental Housing***

Multifamily housing is permitted by right in Medium-Density Residential (MDR), Compact Residential (CR), High-Density Residential (HDR), Community Commercial (CC), Town Center Commercial (TC), Boulevard Commercial (BC), and Regional Commercial (RC) and with a Use Permit in the Surrounding Residential (SR), Village Residential (VR), and Neighborhood Center Commercial (NC) In the commercial districts and Light Industrial District (LI), multifamily housing is allowed only on upper levels above non-residential ground floor uses.

To preserve existing multifamily rental housing in Windsor, Program H-21 calls for the Town to monitor local trends in rental unit conversion and consider adoption of an ordinance that would regulate the conversion of existing rental units to owner-occupancy.

## ***Manufactured Housing and Mobile Homes***

The Windsor Zoning Ordinance permits single-family dwellings to include factory-built, modular housing units, constructed in compliance with the Uniform Building Code (UBC), and mobile homes/manufactured housing on permanent foundations.

The Housing Element includes policies and programs to protect and promote mobile homes as an important form of affordable housing in Windsor. Policy 4.1 in the Housing Element calls for the preservation of Windsor's supply of mobile home units as sources of nonsubsidized affordable housing, and for the Town to work with developers to replace these units with very low- and low-income homes should any redevelopment of the mobile home parks occur and to provide priority placement to displaced residents. Program H-20 requires the Town to continue to provide for the administration and enforcement of its Mobile Home Park Rent Stabilization Ordinance. From 2016-2020 Town Council adopted Resolution 3190-15, an agreement with the Sonoma County Community Development Commission (CDC) for the administration of the Town's Mobile Home Rent Stabilization Program.

## ***Accessory Dwelling Units***

Accessory Dwelling Units (ADUs), previously referred to as second units, are defined in the Zoning Ordinance 27.60.020 as an ancillary dwelling unit providing complete independent-living facilities for one household on a parcel with the primary single-unit dwelling that houses a separate household. The Zoning Ordinance complies with Government Code Section 65852.150 requirements to allow ADUs by right where single-family or multifamily uses are allowed. Junior accessory dwelling units (JADUs) are smaller units entirely within an existing single-family primary unit, are also allowed consistent with Government Code Section 65852.22. Windsor permits ADUs by right in the following residential zoning districts and most commercial districts.

ADUs are permitted through an approved ministerial ADU permit and allowed 850 square feet for a studio or one bedroom and 1,000 sf for two or more bedrooms.

## Emergency Shelters

The California Health and Safety Code (Section 50801) defines an emergency shelter as “housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or households may be denied emergency shelter because of an inability to pay.”

California Government Code Section 65583(a)(4)(A) requires jurisdictions to allow emergency shelters in at least one zone with adequate vacant land without a conditional-use permit. The Windsor Zoning Ordinance allows emergency shelters by-right in the Community Commercial (CC) zone and in the Light Industrial (LI) zone with a use permit. The CC zoning district is close to local- and community-serving retail and commercial uses, including restaurants, shops, and personal and business services. As such, areas zoned CC provide the goods and services (such as food, transit, and jobs) that are required to regain self-sufficiency. The CC zone applies to a number of areas along the Town’s main corridor on Old Redwood Highway. The Town has inventoried vacant sites zoned CC with a total of 3.45 acres, which represent sufficient capacity to accommodate at least one year-round shelter in Windsor, as required by State law (Table 7.6).

<b>TABLE 7.6</b> <b>VACANT COMMERCIAL LAND</b> <b>Town of Windsor</b> <b>2022</b>				
APN	Description	Zoning	General Plan	Acreage
164-020-038	VACANT COMMERCIAL LND W/UTIL	CC	RC	0.73
161-020-049	VACANT COMMERCIAL LND W/UTIL	CC	RC	2.72
Total				3.45

Source: Town of Windsor, 2022

## Emergency Shelter Managerial Standards

Within the identified zone, only objective development and management standards may be applied, given they are designed to encourage and facilitate the development of or conversion to an emergency shelter. Development standards for emergency shelters in Windsor include:

- Compliance with federal, state, and local standards and requirements.
- On-site security when the facility is open.
- Exterior lighting on pedestrian pathways and parking lot areas on the property.
- The area used for an emergency shelter facility may not exceed 50 percent of the total floor area if the facility is also used as a religious facility.
- An emergency shelter should not be within 300 feet of any other emergency shelter.

- An emergency shelter should not exceed 40 beds per facility if located in the commercial or industrial zoning district.
- Any single resident's stay should not exceed six consecutive months.
- On-site parking should be provided at a rate of two spaces per facility staff plus one space per six occupants.
- A management plan is required for all emergency shelters to address management experience, good neighbor issues, transportation, client supervision, client services, and good services, evidence of the required permits and licensing for all services and programs associated with the emergency shelter.

### ***Transitional and Supportive Housing***

Transitional housing is defined in Section 50675.2 of the Health and Safety Code as rental housing for stays of at least six months but where the units are recirculated to another program recipient after a set period. It may be designated for a homeless individual or family transitioning to permanent housing. This housing can take many structural forms such as group housing and multifamily units and may include supportive services to allow individuals to gain necessary life skills in support of independent living.

Supportive housing is defined by Section 50675.14 of the Health and Safety Code as housing with linked on- or off-site services with no limit on the length of stay and which is occupied by a target population, as defined in Health and Safety Code Section 53260 (i.e., low-income person with mental disabilities, AIDS, substance abuse, or chronic health conditions, or persons whose disabilities originated before the age of 18). Services linked to supportive housing usually focuses on retaining housing, living and working in the community, and/or health improvement.

Pursuant to Government Code Section 65583, transitional and supportive housing types are required to be treated as residential uses and subject only to those restrictions that apply to other residential uses of the same type in the same zone.

The Town categorizes transitional housing as residential care facilities. The Town permits State-licensed residential care facilities with six or fewer residents by right in all residential zones and permits residential care facilities with seven or more residents with a minor use permit in all residential zones and all commercial zones except Service Commercial (SC) and Gateway Commercial (GC). To comply with State Law, the Town has included Program H-28 to amend the Zoning Ordinance to ensure that transitional and supportive housing types are defined and permitted as residential uses and are only subject to restrictions that apply to other residential dwellings of the same type in the same zone, per Government Code Section 65583(a)(5). Allow for the approval of 100 percent affordable developments, consistent with Government Code Section 65583(c)(3).



***Low-Barrier Navigation Centers***

Government Code Section 65662 requires that the development of Low-Barrier Navigation Centers be developed as a use by right in zones where mixed uses are allowed or in non-residential zones that permit multifamily housing. The Town will include Program H-27 to comply with State law. For a navigation center to be considered “low barrier,” its operation should incorporate best practices to reduce barriers to entry, which may include, but are not limited to, the following:

- Permitting the presence of partners if it is not a population-specific site, such as for survivors of domestic violence or sexual assault, women, or youth
- Pets
- Ability to store possessions
- Providing privacy, such as private rooms or partitions around beds in a dormitory setting or in larger rooms with multiple beds

***Farmworker/Employee Housing***

The Employee Housing Act (Health and Safety Code Section 17021.5) requires jurisdictions in California to treat farmworker housing for six or fewer employees as a single-family use and allow them wherever single-family uses are allowed. The Town does not regulate the occupancy of single-family homes and complies with this provision.

State law (Health and Safety Code Section 17021.6) also requires jurisdictions to treat farmworker housing of no more than 12 units (or 36 beds in a group quarters) as an agricultural land use subject to the same permit requirements for other agricultural uses in zones allowing agricultural uses.

Additionally, Section 17021.8 requires a streamlined, ministerial application process for qualifying agricultural employee housing on land designated as agricultural.

The Town’s Zoning Ordinance allows crop production and horticulture as a permitted use in the Estate Residential (ER), Light Industrial (LI), Heavy Industrial (HI), Open Space (OS), and Public/Institutional (PI) zones; however, the Zoning Ordinance currently allows agricultural worker housing in two of these zones. The Town of Windsor permits agricultural worker housing by right in the Community Commercial (CC), Heavy Industrial (HI), and Light Industrial (LI) zoning districts.

The Housing Element includes Program H-26 to update the Zoning Ordinance to fully comply with State law.

***Single-Room Occupancy Units***

Single-room occupancy (SRO) units are a possible form of private affordable housing for extremely low-income individuals, seniors, and persons with disabilities. The Town defines SRO units and permits SRO units by-right in residential zones, including Medium-Density Residential, High-Density Residential,

and Compact Residential, and with a Use Permit in Surrounding Residential and Village Residential zones.

To promote studio apartments and SRO units as a form of affordable housing in Windsor, Policy 5.6 in the Housing Element calls for the Town to continue to allow pairs of studio apartments of 500 square feet or less to be counted as one unit for purposes of calculating densities and fees. The Town considers this fee reduction on a case-by-case basis.

### ***Residential Care Facilities***

Health and Safety Code Sections 1267.8, 1566.3, and 1568.08 require local governments to treat licensed group homes and residential care facilities with six or fewer residents no differently than other by-right single-family housing uses. "Six or fewer persons" does not include the operator, the operator's family, or persons employed as staff. Local agencies must allow these licensed residential care facilities in any area zoned for residential use and may not require licensed residential care facilities for six or fewer persons to obtain conditional use permits or variances that are not required of other family dwellings.

The Zoning Ordinance defines residential care homes as facilities providing residential, social, and personal care for children, the elderly, and people with limited ability for self-care. The Town permits State-licensed residential care facilities with six or fewer residents by right in all residential zones and permits residential care facilities with seven or more residents with a minor use permit in all residential zones and all commercial zones except Service Commercial and Gateway Commercial.

To comply with current State law, the Town has included Program H-29 to amend provisions in the Zoning Ordinance to permit residential care facilities for seven or more persons only subject to the restrictions that apply to residential uses in the same zone

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

The Town of Windsor incorporates the Federal Fair Housing Act and the California Fair Employment and Housing Act of 1964 as a part of its building requirements. These two statutes address the fair housing practices adhered to by the Town, which include practices against housing discrimination toward persons with disabilities. In compliance with Government Code Section 65583, the Town permits supportive housing for disabled residents in any residential zone that permits residential uses of a similar type in the same zone. To ensure there are no constraints to persons with disabilities, Program H-30 has been incorporated into the Housing Element to mitigate any possible constraints.

### **Reasonable Accommodation**

Chapter 27.25 of the Zoning Ordinance provides a procedure for individuals with disabilities to request reasonable accommodation in seeking equal access to housing under the federal Fair Housing Act and the California Fair Employment and Housing Act ("Acts") in the application of zoning laws and land use regulations, policies, and procedures.

**Procedure:**

- A request for reasonable accommodation should be submitted in writing to the Community Development Director and should include the basis for the claim that the individual is considered disabled under the Acts, including verification of such claim, and the reason why the reasonable accommodation is necessary to make the specific property accessible to the applicant.
- If the project requires some other discretionary approval, the applicant should file the information required for concurrent review with the application for discretionary approval.
- If no approval is sought other than the request for reasonable accommodation, the Director should make a written determination within 45 days of the written request and either grant, grant with modifications, or deny a request for reasonable accommodation.
- A request for reasonable accommodation submitted for concurrent review with another discretionary land use application should be reviewed by the Planning Commission. The written determination on whether to grant or deny the request for reasonable accommodation shall be made by the Planning Commission, in compliance with the applicable review procedure for the discretionary review.

**Findings for approval:**

The written decision to grant or deny a request for reasonable accommodation is based on consideration of the following:

- Will the housing in the request be used by a person with a disability under the Acts?
- Is the request for reasonable accommodation necessary to make specific housing available to a person with a disability under the Acts?
- Will the request for reasonable accommodation impose undue financial, administrative, or enforcement burdens on the Town?
- Will the request for reasonable accommodation require a fundamental alteration in the nature of a Town program or law, including, but not limited to, land use and zoning?
- What, if any, are the potential impacts on surrounding uses?
- What are the physical attributes of the property and structures?
- Are there any other reasonable accommodations that may provide an equivalent level of benefit?

**Separation Requirements**

The Town's Zoning Ordinance does not include regulations regarding the siting or separation of special-needs housing, such as group homes.

## **Site Planning Requirements**

Currently, the Town's Zoning Ordinance requires special regulations for residential care facilities for the elderly and limits the maximum number of persons who may reside in the facility by lot size, including employees. The Town has included Program H-27 to amend the language of Chapter 3.28.210 to remove site planning requirements for residential care facilities for the elderly for eight or fewer persons to ensure the standards are no different than for other residential uses in the same zone and to permit residential care facilities with seven or more persons without a use permit in all residential zones.

## **Definition of Family**

The Town does not currently define "family" in the Zoning Ordinance. Program H-25 has been included to define "family" as one or more persons living together in a dwelling unit, with common access to and common use of all living, kitchen, and eating areas within the dwelling unit.

## **Local Processing and Permit Procedures**

Development review procedures exist to ensure that proposals for new residential development comply with local regulations and are compatible with adjacent land uses. Table 7.7 shows the permits required for different housing projects, while Table 7.8 describes the approximate time required and the reviewing body for the Town's various permitting procedures. As described herein, the entitlement process can impact housing production costs, with lengthy processing of development applications adding to financing costs. As such, the Town will consider expediting the review for developments offering lower- and moderate-income housing as an incentive to production. In general, however, developers interviewed in the past indicated that the Town's entitlement timeline is largely in line with other jurisdictions in the area.

## **Building Permit**

Plan check and actual building permit issuance takes approximately three to five weeks after submittal of plans with planning approval. An additional one to two weeks may be required if the plans require revision. Once a building permit is issued, construction may commence immediately. Minor use permits generally require a two- to three-month review period, and conditional use permits require a three- to six-month review period.

Windsor's processing and permit procedures are reasonable and comparable to those in other California communities. The permit process increases in complexity and duration when the circumstances of individual projects warrant extra consideration on the part of Town staff and officials. This is especially true of the environmental review component of the process. However, the Town of Windsor has little flexibility to change this, since the California Environmental Quality Act (CEQA) specifies procedures that local jurisdictions must observe in reviewing the impacts of development projects.

***Subdivision Approval***

The Town of Windsor's subdivision process follows the statutory requirements of the State Subdivision Map Act, which ensures that local jurisdictions adhere to a reasonable time schedule when acting on subdivision applications. According to the Subdivision Map Act, local jurisdictions must approve or deny a subdivision application within one year if an environmental impact report (EIR) is required, and within six months if a negative declaration or automatic approval is possible.

The subdivision approval process could lengthen further due to several factors. If the project would potentially create environmental impacts, the Town may determine that an EIR must be prepared before acting on the application. However, the Town rarely has projects that required an EIR. If an EIR is required, the process could be lengthened up to approximately one year, depending on the scope of the required EIR.

***Zoning Clearance***

A zoning clearance is the procedure used by the Town to verify that a proposed structure or land use complies with the permitted list of activities allowed in the applicable zoning district, and the development standards applicable to the type of use. If the Zoning Ordinance requires a zoning clearance, it is required at the time of Building Division review, and the Director will issue the zoning clearance after determining that the request complies with Town provisions.

***Site Plan and Design Review***

The purposes of Site Plan and Design Review are to focus on safety, circulation and access, site layout and design issues and solutions that will have the greatest effect on community character and aesthetics, and to encourage imaginative solutions and high-quality urban design. A Site Plan and Design Review approval is required for commercial, industrial, and institutional projects, and for residential projects of two or more dwelling units within a Planned Development (PD) or multifamily zoning district. Applications for projects that also require the approval of a discretionary permit are acted upon concurrently with the discretionary permit. All applications approved by the review authority are also scheduled for a public hearing.

An application for Site Plan and Design Review is reviewed and approved or disapproved by either the Director or Planning Commission. The review authority considers the location, design, site plan configuration, and the overall effect of the proposed project upon surrounding properties and the Town in general. Approval of the application is also determined if review authority finds all of the following:

1. The design and layout of the proposed development are consistent with the General Plan, any applicable Specific Plan, the development standards of the applicable zoning district, design standards/guidelines, and architectural criteria for special areas;
2. The design and layout of the proposed development will not interfere with the use and enjoyment of neighboring existing or future developments, and will not create traffic or pedestrian hazards;

3. The architectural design of the proposed development is compatible with the character of the surrounding neighborhood;
4. The design of the proposed development will provide a desirable environment for its occupants, visiting public, and its neighbors through the appropriate use of materials, texture, and color, and will remain aesthetically appealing and be appropriately maintained; and
5. The proposed development will not be detrimental to the public health, safety, or welfare or materially injurious to the properties or improvements in the vicinity.

### ***Use Permits and Minor Use Permits***

Use Permits and Minor Use Permits provide a process for reviewing uses and activities that may be desirable in the applicable zoning district, but whose effect on the site and surroundings cannot be determined before being proposed for a particular location. A Minor Use Permit application is determined exempt from CEQA in compliance with State law and the Town's CEQA Guidelines. Each application is reviewed by the planning and other Town departments to ensure that the application is consistent with local regulations. The Director conducts a public hearing on an application required for a Minor Use Permit, and the Commission conducts a public hearing on an application for a Conditional Use Permit.

The review authority may approve a Use Permit or Minor Use Permit only after first finding all of the following:

1. The proposed use is allowed within the applicable zoning district and complies with all other applicable provisions of this Zoning Ordinance and the Town Code;
2. The proposed use is consistent with the General Plan and any applicable Specific Plan;
3. The design, location, size, and operating characteristics of the proposed activity are compatible with the existing and future land uses in the vicinity;
4. The site is physically suitable for the type, density, and intensity of use being proposed, including access, utilities, and the absence of physical constraints; and
5. Granting the permit would not be detrimental to the public interest, health, safety, convenience, or welfare, or materially injurious to persons, property, or improvements in the vicinity and zoning district in which the property is located.

In approving a Use Permit or Minor Use Permit, the review authority may impose any conditions (e.g., buffers, landscaping and maintenance, off-site improvements, performance guarantees, screening, surfacing, time limits, etc.) deemed reasonable and necessary to ensure that the approval will comply with Town regulations.

### ***Variances***

A Variance may be granted to waive or modify any requirement of the Zoning Ordinance except allowed land uses, residential density, specific prohibitions (for example, prohibited signs), or procedural

requirements. The Director may grant a Minor Variance for a 10-percent maximum adjustment to any provision of the Zoning Ordinance eligible for a Variance. The Commission may grant all other Variances. The review authority may approve a Variance, with or without conditions, only after first making general findings summarized below.

- There are special circumstances applicable to the property (e.g., location, shape, size, surroundings, topography, or other conditions), so that the strict application of the Zoning Ordinance denies the property owner privileges enjoyed by other property owners in the vicinity and under identical zoning districts or creates an unnecessary and non-self-created hardship or unreasonable regulation that makes it obviously impractical to require compliance with the development standards.
- Granting the Variance is necessary for the preservation and enjoyment of substantial property rights possessed by other property owners in the same vicinity and zoning district and denied to the property owner for which the Variance is sought.
- Granting the Variance is consistent with the General Plan and any applicable Specific Plan.

In approving a Variance, the review authority may impose conditions to ensure that the Variance does not grant special privileges inconsistent with the limitations on other properties in the vicinity and zoning district in which the property is located; and may impose conditions (e.g., buffers, landscaping and maintenance, off-site improvements, performance guarantees, screening, surfacing) deemed reasonable and necessary to ensure that the approval would be in compliance with the findings required in the Zoning Ordinance.

### ***Design Review for Multifamily and Mixed-Use Projects***

Chapter 27.42.030 of the Zoning Ordinance requires Site Plan and Design Review approval for residential projects of two or more dwellings within a Planned Development (PD) or multifamily zoning district. In addition, substantial changes or intensifications of land use require a site plan and design review. Mixed-use projects are subject to the same Design Review and permitting requirements as multifamily developments.

Since Site Plan and Design Review for projects of 11 or more dwelling units requires Planning Commission review, this process has the potential to considerably slow down the approval process for multifamily projects designed for lower-income households. In fact, local developers have commented on the Town's design review process as a notable cost during the development process. In response to this constraint, under Program H-31, the Town will implement objective design standards to help streamline the review process.



In 2019, the Town received a Senate Bill (SB) 2 grant in the amount of \$160,000 to develop residential objective design and development standards, which will help facilitate non-discretionary permitting for multifamily housing projects in accordance with SB 35 and other similar housing laws. Multifamily housing would also include “missing middle” housing types such as tiny homes, duplexes, and triplexes. As a result of recent changes in State law, multifamily residential projects that meet certain requirements (including providing affordable housing units) may not be reviewed or acted on by the Planning Commission or Town Council and may not require community input. These projects can proceed straight to building permit. The objective design standards would ensure that these projects are designed to fit in with the character of Windsor. Minor discretionary application can be approved by the Administrative Hearing Office.

<b>TABLE 7.7</b> <b>PROCESSING PROCEDURES BY PROJECT TYPE</b> <b>Town of Windsor</b> <b>2022</b>				
	<b>Single-Family Unit</b>	<b>Subdivision</b>	<b>Multifamily &lt;20 units</b>	<b>Multifamily &gt;20 units</b>
	Building permit only	Subdivision Map Environmental Review	Use Permit Design Review Environmental Review	Use Permit Design Review Environmental Review
Estimated Total Processing Time	3 to 5 weeks	3 to 6 months (depending on whether a project is exempt from CEQA or not)	3 to 6 months (depending on whether a project is exempt from CEQA or not)	3 to 6 months (depending on whether a project is exempt from CEQA or not)

Source: Town of Windsor, 2022

<b>TABLE 7.8</b> <b>TIMELINES FOR PERMIT PROCEDURE</b> <b>Town of Windsor</b> <b>2022</b>		
<b>Type of Approval or Permit</b>	<b>Typical Processing Time</b>	<b>Approval Body</b>
Minor Use Permit / Minor Site Plan and Design Review	2 to 3 months	Administrative Hearing Officer
Ministerial Review	2 to 4 weeks	Community Development Director
Use Permit	3 to 6 months	Planning Commission
Zone Change	6 to 8 months	Planning Commission (recommendation) Town Council (action)
General Plan Amendment	6 to 8 months	Planning Commission (recommendation) Town Council (action)
Site Plan and Design Review	3 to 6 months	Planning Commission
Tentative Subdivision Maps	4 to 8 months	Planning Commission

**TABLE 7.8**  
**TIMELINES FOR PERMIT PROCEDURE**  
 Town of Windsor  
 2022

Type of Approval or Permit	Typical Processing Time	Approval Body
Initial Environmental Study	2 to 6 months	Planning Commission or Town Council (depending on project, runs concurrently with entitlement application process)
Environmental Impact Report	8 to 12 months	Planning Commission or Town Council (depending on project, runs concurrently with entitlement application process)

Source: Town of Windsor, 2022

### **Approval to Building Permit**

After the Town approves a project, such as at a Planning Commission or Town Council hearing, it becomes the applicant's responsibility to initiate the steps to secure building permits and construct the project. These steps include obtaining additional Town clearances and paying fees as outlined in a project's conditions of approval. Other necessary actions include completing construction drawings, recording subdivision (final) maps, retaining contractors, and obtaining utility approvals, required easements, and rights of entry. Some of these steps, such as the construction drawings, require Town review prior to issuance of a building permit.

The length of time between a project's approval and building permit issuance in many cases is determined by the applicant. Plan check and actual building permit issuance takes approximately three to five weeks after submittal of plans to approval. An additional one to two weeks may be required if the plans require revision. Minor use permits generally require a two- to three-month review period, and conditional use permits require a three- to six-month review period. Once a project begins the construction plan review process, the following general timelines can typically be achieved with responsive applicants:

- Civil plan approval (e.g., grading, water, sewer, streets): Three to six months
- Building permit approval: One to three months

### **Town Design Standards**

In 1997, the Town adopted Design Standards establishing a vision for how the Town's physical character shapes the public realm. The Standards serve as a bridge between the goals, policies, and programs set forth in the General Plan and the requirements of the Zoning Ordinance. While the Standards are not prescribed requirements, they serve as a basis for project approval during design review. Projects may propose an alternative means of achieving a given standard if they demonstrate that the basic intent of the standards can be met. Exemptions may apply to encourage infill development or where existing conditions physically preclude conformance.

In 2021, Town of Windsor adopted residential multifamily objective design standards. As a result of recent changes in State law, multifamily residential projects that meet certain requirements (including providing affordable housing units) may not be reviewed or acted on by the Planning Commission or Town Council and may not require community input. These projects can proceed straight to building permit. The objective design standards ensure that these projects are designed to fit in with the character of Windsor.

### ***Senate Bill 330 Procedure***

SB 330, the Housing Crisis Act of 2019, established specific requirements and limitations on development application procedures. The bill allows housing developments for which a preliminary application is submitted that complies with applicable General Plan and zoning standards is subject only to the development standards and fees that were applicable at the time of submittal. This applies to all projects unless the project square footage or unit count changes by more than 20 percent after the preliminary application is submitted. The developer must submit a full application for the development project within 180 days of submitting the preliminary application.

The Town offers an optional pre-application review for all development proposals to advise a prospective applicant of current Town standards and requirements, shorten the length of time required to process a development proposal once it has been accepted for processing, provide a written record of staff's assessment of a development proposal. Pre-application meetings have helped to shorten the review process and allow for better communication between applicants, Town departments, and utility providers. The Town has an SB 330 application and makes the preliminary application available on the Town's website.

### ***Senate Bill 35 Approvals***

SB 35 requires jurisdictions that have failed to meet their Regional Housing Needs Assessment (RHNA) allocation to provide a streamlined, ministerial entitlement process for housing developments that incorporate affordable housing. Ordinance No. 2021-357 amended the text of the Town of Windsor zoning ordinance to include the multifamily residential objective standards. The Town of Windsor is in the process of creating an SB 35 application for developers that will include specific requirements for the streamlining procedure. The application will be available on the Town's website for developers interested in pursuing the streamlined process. This procedure will aid in minimizing the review time required for development processes and, in turn, reduce the costs to developers which may increase the housing production in the Town.

The Town received an SB 2 grant in the amount of \$160,000 to develop objective design and development standards to facilitate non-discretionary permitting for multifamily housing projects in accordance with SB 35. Multifamily housing would also include "missing middle" housing types, such as tiny homes, duplexes, and triplexes. The project began in 2020 and was completed in mid-2021.

***SB9 Implementation***

The Town plans to include development standards for SB9 lot splits and units in the Zoning Ordinance Update. The Town has developed an application for SB9 lot splits and units, as well as Frequently Asked Questions (FAQs), which are available on the Town's webpage. Until the Zoning Ordinance Update is adopted, the Town is following the State's requirements for SB9 lot splits and housing units. The Town has received interest from several property owners regarding SB9 lot splits and has reviewed conceptual lot split plans. Several applications for SB lot splits are anticipated before the end of 2022. The Town has designated staff in Planning and Public Works that respond to and review SB9 inquiries and applications.

**Review of Local Ordinances*****Tree Preservation and Protection Ordinance***

The Town adopted a Tree Preservation and Protection Ordinance in 2007 that regulates protection, preservation, maintenance, and removal of protected trees. This Ordinance aims for "no net loss" of the canopy of protected trees and requires a replacement tree for all protected trees that are approved for removal. If development sites are insufficient in size or use to plant any or all replacement trees, the Town accepts in-lieu fees that are applied to the Tree Mitigation Fund.

For development sites with significant canopy coverage, these mitigation requirements can impose a constraint on development feasibility. According to local developers, on-site replacement is frequently considered a more financially feasible mitigation option, but development sites are often not large enough to accommodate the required number of trees. This compels developers to contribute in-lieu fees to the Oak Tree Fund, which can affect the financial feasibility of a project. X The Tree Preservation and Protection Ordinance a benefit to development related to mitigating impacts.

***Growth Controls***

In January 1998, the Town of Windsor enacted an Urban Growth Boundary (UGB), also known as Measure A. The UGB is designed to accommodate all of the units projected for the time horizon of the General Plan (2040). Land Use Policy LU-7.15 1 Amended the UGB to Accommodate State-Mandated Housing Need. To comply with state law regarding the provision of housing for all economic segments of the community, the Town council may amend the Urban Growth Boundary designated on the Land Use Map in order to accommodate lands to be designated for residential uses, provided that no more than 10 acres of land may be brought within the Urban Growth Boundary for this purpose in any calendar year.

In 1997, due to concerns about rapid growth, the Town Council enacted a Growth Control Ordinance (last amended in 2017). The Growth Control Ordinance limits residential unit growth to 2 to 3 percent per year. In practice, the actual growth rate could be higher based on waived and exempted units and previously approved projects.

Under the Growth Control Ordinance, each year the Town Council establishes the number of growth-control allocations to be reserved. The number of allocations is set based on the findings and determinations in the Annual Growth Control Report. This report reviews the status and capacity of infrastructure; the fiscal conditions of the Town; the status of housing production; recommended development incentives; and recommendations regarding modifications of the Growth Control Ordinance. The annual allocation also accounts for the number of entitled units in the development pipeline. It is not a formulaic allocation, but rather one based on demand (i.e., entitled projects). In effect, this process helps ensure that there is a sufficient allocation to meet demand from builders. Table 7.9 shows trends in approved projects, allocations, and exemptions and waivers over time.

In 2017 changes were made to growth control ordinance including:

- Retention of the requirement that unless exempted;
- All residential dwelling units must obtain a growth control allocation prior to construction.
- Award of growth control allocations can occur as part of the normal entitlement process and no longer requires a Merit Process. The Town Council will have the option to re-institute the Merit Process if and when determined to be necessary.
- Retains the requirement that the Town Council set the number of residential growth control allocations available on an annual basis but changes the allocation methodology from being based on the number of units in projects coming through the Merit Process to a number of units that is based on maintaining a 1.5 percent annual average growth rate.
- Allows the Town Council to set allocations for multiple-year periods in addition to a single-year period.
- Allows for unused, expired or released allocations to be rolled over and/or “banked” for future award.
- Establishes two categories of allocations: Reserve “A” and Reserve “B”. The Reserve A will allow the Town Council to incentivize certain unit types. Staff is proposing that Reserve A allocations be for units that are part of a mixed-use development project or that are part of a higher density housing project with a density of 12 units per acre or greater. The Reserve B category is for any unit that is not eligible for a Reserve A allocation. Reserve B allocations may be awarded to units eligible for a Reserve A allocation if no Reserve A allocations are available. Reserve A growth control allocations may not be awarded to units that are not otherwise eligible.
- Allows for the Town Council to enter into a “Reserve Allocation Agreement” that would allow for award of allocations in excess of the maximum allowable or available for projects that require extensive public improvements or that have unusually high improvement costs.

**TABLE 7.9**  
**APPROVED PROJECTS, ALLOCATIONS, AND WAIVERS/EXEMPTIONS**  
 Town of Windsor  
 2014-2022

	2014	2015	2016	2017	2018	2019	2020	2021	2022
Recorded/Approved Projects	0	0	132	89	111	130	17	17	
Allocations	268	92	22	4	452	19	340	315	
Waivers/Exemptions	292	7	49	59	433	41	636	814	43

Source: Town of Windsor Annual Reports.

The following types of units are not required to obtain reserved growth-control allocations:

- Accessory dwelling units;
- Very low/low/moderate-income units (up to 30 moderate-income units are exempt in any one year);
- Previously approved projects (approved prior to 1997); and
- Single units.

The Growth Control Ordinance does not constrain the development of very low-, low-, or moderate-income units. As such, the Ordinance is not seen as a significant constraint on the production of very low- to moderate-income units. While the Growth Control Ordinance does limit the number of above moderate-income units, the annual allocations to meet the Town's RHNA.

### ***Inclusionary Housing***

In 2004, the Town of Windsor adopted an Inclusionary Housing Requirement (Chapter 27.23) as part of its Zoning Ordinance. Originally, the Inclusionary Housing Ordinance required developers of five or more units to set aside 20 percent of units as moderate income, 15 percent as low income, or 10 percent as very low income. The Town amended the ordinance in 2008 and 2009 to provide more flexibility and reduce the requirements. As currently adopted, developers building 10 or more housing units are required to provide for affordable housing, as follows: 10 percent of units set aside for moderate-income households, 7.5 set aside for low-income households, or 5 percent set aside for very low-income households. The units must remain affordable in perpetuity for rental units, and for the longest feasible time, but not less than 45 years, for owner units. At the resale of an affordable owner unit, the affordability period of not less than 45 years shall be renewed.

Although concerns exist that inclusionary housing may constrain production of market-rate homes, studies have shown evidence to the contrary. The cost of an inclusionary housing requirement must ultimately be borne by either (1) developers through a lower return, (2) landowners through decreased land values, or (3) other homeowners through higher market-rate sale prices. In fact, the cost of inclusionary housing and any other development fee "will always be split between all players in the development process." However, academics have pointed out that, over the long term, it is probable

that landowners will bear most of the costs of inclusionary housing, not other homeowners or the developer.<sup>20</sup>

In addition, a 2004 study on housing starts between 1981 and 2001 in communities throughout California with and without inclusionary housing programs provides evidence that inclusionary housing programs do not lead to a decline in housing production. In fact, the study found that housing production actually increased after passage of local inclusionary housing ordinances in cities as diverse as San Diego, Carlsbad, and Sacramento.

Despite these findings, the Town of Windsor recognizes the need for a financially feasible program that does not constrain production. As described previously, the Town amended its Inclusionary Housing Ordinance in 2008 to reduce the requirements and allow developers to satisfy their inclusionary housing requirement through payment of an in-lieu fee, land donation, or off-site construction. The in-lieu fee is calculated on a per-square-foot basis, based on the square footage of the market-rate units and was updated for Fiscal Year (FY) 2022-2023:

- A minimum per-unit in-lieu fee of \$2,000 shall apply for units up to 1,000 square feet;
- For units of 1,000 square feet, the fee shall be \$4.31 per square foot;
- For larger units, the fee per square foot shall increase by \$0.015 per 50 square feet or fraction thereof.

The fee is adjusted annually to account for inflation. The Town also offers a series of developer incentives, per State Density Bonus Law, that help offset the added cost of the inclusionary units. The Town's Inclusionary Housing Ordinance also allows for developers to seek modification of the requirements because of undue hardship. These policies are in line with recommendations in *On Common Ground: Joint Principles on Inclusionary Housing Policies*, published by the Non-Profit Housing Association of Northern California (NPH) and the Home Builders Association of Northern California (HBA) in 2005. The report points to the need for flexible inclusionary housing requirements, such as those established by Windsor, to allow for financially feasible residential development.

### **Short-Term Rentals**

A short-term rental (STR) is defined as a dwelling unit or part of a dwelling unit rented for a period of less than 30 days. In 2015, the Town established an internal STR policy that established the following requirements for a residential unit to be used as a STR: (1) approval of a business license; (2) safety inspection by the Fire District; and (3) compliance with Fire District requirements. The Town is in the process of developing an ordinance to formally regulate short-term "vacation rentals". The ordinance will address present-day housing, economic, and quality-of-life realities, while incorporating lessons

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<sup>20</sup> Ellickson, R.C. 1985. "Inclusionary zoning: Who pays?" *Planning* 51(8).

Hagman, D. 1982. "Taking care of one's own through inclusionary zoning: Bootstrapping low- and moderate-income housing by local government." *Urban Law and Policy* 5: 169–187.

Mallach, A. 1984. *Inclusionary Housing Programs: Policies and Practices*. Ann Arbor, MI: University of Michigan, Center for Urban Policy Research.



learned in regards to resiliency from such events as the Nuns and Tubbs Fires of 2017 and the Kincade Fire of 2019. At the time of this writing, there are 78 active STR business licenses.

The Town of Windsor released a draft STR Ordinance in early 2022. The STR ordinance would require a permit in the following zoning districts: Neighborhood Commercial (NC), Community Commercial (CC), Town Center (TC), Town Center Active Use Frontage Overlay (TCAUFO), Town Center Entertainment Overlay (TCEO), Estate Residential (ER), Surrounding Residential (SR), Village Residential (VR), Medium-Density Residential (MDR), Compact Residential (CR), and High-Density Residential (HDR).

The STR ordinance is meant to help to balance housing needs of long-term residents with the value of providing accommodations to visitors while minimizing the negative secondary effects on surrounding residential properties. In developing the draft STR ordinance, Town staff has identified the following potential benefits and issues with STRs in the community as they relate to housing:

### ***Benefits***

- Boost to local economy from Transient Occupancy Tax and tourism
- Added value and economic stability for property owners
- Temporary housing that can be made available during emergencies such as floods or fires\
- Nuisance activities and loss of neighborhood character
- Additional calls to service for public safety and code enforcement
- Homes that are converted to STRs represent a loss of permanent housing inventory
- Newly constructed units that become STRs are typically not anticipated or accounted for in the RHNA, General Plan, Hazard Mitigation Plan, or other guiding documents.

### ***Codes and Enforcement***

In November 2019, the Town adopted the 2019 edition of the California Code of Regulations, Title 24, and made the following amendments to achieve Countywide consistency.

- Amended the California Green Buildings Standards Code to require Tier 1 measures.

The Town conducts code enforcement primarily on a case-by-case basis as complaints are received. While Windsor has not developed a formal rehabilitation program, the Town is participating in a countywide Programs H-16 and H-17 to provide assistance with rehabilitation needs.

### ***On-/Off-Site Improvement Standards***

The Town of Windsor requires developers to complete certain minimum site improvements in conjunction with new housing development. Required on-site improvements include grading and installation of water, sewer, storm drainage, gas, electricity, and cable utilities. Required off-site improvements include curbs, gutters, sidewalks, ½ street section, and street lighting. Along subdivision

edges that face collector or arterial streets, the Town requires construction of one-half plus 10 feet of the road section along the length of the frontage.

Based on conversations with local developers, these site improvement standards are typical of many communities, and do not adversely affect housing production in Windsor. Again, developers can include these costs in preliminary proformas, and account for them in their site acquisition costs.

## Development Fees and Exactions

The Town charges residential developer fees for entitlement services performed by Town staff. These fees are listed in Table 7.10. The development fees are available on the Town's website to meet website publication and transparency requirements, pursuant to Government Code Section 65940.1 subdivision (a)(1)(B). The Town does not charge cost recovery, and therefore the fees do not reflect the actual cost of processing the application, which means that the Town subsidizes the cost of processing applications. Because of this, Windsor's fees are lower than most other cities in Sonoma County, since they are not cost recovery.

<b>TABLE 7.10 PLANNING FEES Town of Windsor 2022</b>	
<b>Type of Fee</b>	<b>Fee Amount</b>
<b>Design Review</b>	
Administrative Fee - Design Review	\$ 1,663 per application
Design Review – Residential Level 1	\$ 3,100 per application
Design Review – Residential Level 2	\$ 5,750 per application
<b>Planning and Zoning</b>	
Zoning Permits (w/o posting)	\$ 220 per application
Zoning Permits (w/ posting)	\$ 551 per application
Addressing Amendment	\$ 111 per application
Road Name Change	\$ 881 per application
Signs (Non-Commercial)	\$ 28 per application
Workshop/ Pre-Application Review	\$ 1,426 per application
General Plan Amendment	\$ 5,580 per application
Specific Plan/Area Plan Amendment	\$ 5,580 per application
Development Agreement	\$ 5,781 per application
Variance	\$ 881 per application
Use Permit	\$ 4,963 per application
Minor Use Permit	\$ 1,630 per application
Zone Change	\$ 4,680 per application
<b>Lot Line Adjustment and Subdivision</b>	
Certificate of Modification	\$ 1,401 per certificate

**TABLE 7.10**  
**PLANNING FEES**  
**Town of Windsor**  
**2022**

Type of Fee	Fee Amount
Lot Line Adjustment	\$ 729 per application
Major Subdivisions	Fixed fee: \$ 6,389 per application plus Variable fee, \$28 per lot
Minor Subdivision	\$ 4,340 per application
Fire Plan Check Fee	\$ 210 per hour, 1-hour minimum for small projects. Large projects must get an estimate from the Fire Marshal.
<b>Environmental</b>	
Environmental Impact Report	Actual cost of consultant report, plus 12%
Categorical Exemption	\$ 660 per application
Initial Study	\$ 1,983 per application
Extension of Time	\$ 1,212 per application
Revision to File	\$ 1,212 per application

Source: Town of Windsor, FY 2022-2023.

Within the Town of Windsor, developers of new residential projects also pay various impact fees to finance improvements to infrastructure and public facilities needed to serve new housing. Development impact fees shown in Table 7.11, except for the school impact fee, are assessed on a per-unit basis and are not adjusted for the size of the unit. However, amounts do vary based on building use, meter size, frontage, and average daily trips generated. Development impact fees can total over \$57,423 for a single-family unit, which is approximately 19 percent of total development costs, and over \$37,158 per unit for multifamily development projects, which is approximately 19 percent of total development costs for the sample project described in Table 7.14.

Windsor collects development fees to recover the capital costs of providing community services and the administrative costs associated with processing applications. Payment of impact fees is necessary to maintain an adequate level of services and facilities, and more generally, to protect public health, safety, and welfare.

Based on an online search of fees in neighboring jurisdictions, development fees in Windsor are generally lower than most neighboring cities, but similar to cities of Cotati (\$36,211 and Healdsburg (\$30,517. The cities of Sebastopol, Cloverdale, and Petaluma have development impact fees within the range of \$42,000 to \$45,000 per unit, and the City of Santa Rosa and County of Sonoma have fees higher than \$50,000 per unit.

**TABLE 7.11  
DEVELOPMENT IMPACT FEES  
Town of Windsor  
2022**

<b>Impact</b>	<b>Single Family<sup>1</sup> (Per Unit)</b>	<b>Multifamily<sup>2</sup> (Per Unit)</b>
Public Facilities Impact Fee	\$1,626	\$1,301
Fire Facilities Impact Fee (\$1.76 per square foot for single-family) (\$2.33 per square foot for multifamily)	\$3,520	\$1,864
Park Development Impact Fee	\$12,521	\$10,181
Recreation Impact Fee	\$704	\$563
Water Capacity Fee (1st meter)	\$4,695	\$2,394
Drainage Impact Fee	\$3,758	\$2,218
Water Reclamation Capacity Fee	\$11,387	\$8,883
Traffic Impact Fee	\$12,492	\$7,066
School Fees (\$3.36 per square foot)	\$6,720	\$2,688
<b>Total</b>	<b>\$57,423</b>	<b>\$37,158</b>

Source: Town of Windsor, Windsor School District, 2022

<sup>1</sup> Assumes 2,000 square feet per single-family unit

<sup>2</sup> Assumes 800 square feet per multifamily unit

### **Available Dry Utilities**

Dry utilities, including cable, electricity, and telephone service, are available to all areas within the Town. There is sufficient capacity to meet the current need and any future need. Service providers are as follows:

- **Electricity:** Pacific Gas and Electric Company (PG&E) and Sonoma Clean Power
- **Telephone and Internet:** AT&T U-verse, Comcast, Frontier Communications, HugesNet, Dish Satellite, Sonic, Viasat

## Non-Governmental Constraints

### Land Costs

In most real estate markets, approximately 25 percent of housing costs are attributable to land costs. Windsor's percentage is slightly lower with just 10-10.8 percent making up the cost for both single-family and multi-family units. Most of this cost is land speculation, although land costs are also affected by zoning density, the availability of infrastructure, the existence or absence of environmental constraints, and the relative amount of similar land available for development.

Land costs typically represent one of the largest components of the total cost of new housing. Because the availability of land has dwindled over the past years, land costs have increased, as have housing prices. Land costs vary throughout the community and depend on the underlying zoning for the site (single- or multiple-family), whether infrastructure is needed, the surrounding area, and location. The only available land at the time of online search in Windsor (February 2022) was \$10 per square foot for a price of \$2,250,000. Other land values in Healdsburg and Santa Rosa range from \$0.94 per square foot to \$46 per square foot with an average price per acre at \$64,483.

Countering higher construction costs is a trend towards smaller residential lots. The land cost per developed unit can also be lowered through the development of high-density housing.

### Construction Costs

Construction costs for a single-family home in Windsor are approximately \$155 per square foot. This is based on costs calculated for a 2,000-square-foot, wood-framed, single-story, four-cornered home of good quality construction and including a two-car garage and forced-air heating and cooling. Estimated total construction costs for such a home are \$310,633. These construction costs include labor, materials, and equipment but do not include costs of buying land.<sup>21</sup> Costs for multifamily construction are approximately \$154 per square foot. This is based on costs calculated for a 3-story building in Windsor with 60 units and an average unit size of 800 square feet each. The calculation is for a wood or light steel frame structure, including forced air heating and cooling and constructed of good-quality materials. The estimated total construction costs for each unit \$118,827, and total construction costs for the building are \$7,414,259. These construction costs include labor, materials, and equipment but do not include costs of buying land or off-street parking.<sup>1</sup>

### Financing Costs

The cost and availability of financing can impact a household's ability to purchase a home or to perform necessary maintenance and repairs. As shown in Table 7.12, conventional mortgage loans for homes range between 4.5 and 6 percent for a standard fixed-rate loan with a 30-year term. In recent years, interest rates have decreased, reaching historic lows, but are starting to increase. Increases in interest rates can have a dramatic impact on housing affordability. For example, for a home loan for \$200,000

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<sup>21</sup> 2022, National Building Cost Manual , 95492 zip code modifiers, Craftsman Book Company.

and a 20-percent down payment (\$40,000), the difference in the monthly payment between a 5.5-percent interest rate (\$1,136) and a 6.8-percent interest rate (\$1,304) is nearly \$168. The difference paid over the life of the loan (assuming a 30-year, fixed-rate loan) exceeds \$33,000.

As prices for market-rate housing increase, the subsidies to bridge the amount a household can afford to pay and the market price of the unit have become very high. As a result, substantial financial subsidies, often from multiple funding sources, are required to finance the construction of affordable housing; however, only a few affordable housing developers can assemble multiple funding sources and have experience in complying with the complex regulatory requirements governing the use of various funding programs.

<b>TABLE 7.12 INTEREST RATES</b>		
	<b>Interest</b>	<b>Annual Percentage Rate</b>
30-year fixed	5.500%	5.696%
15-year fixed	4.625%	4.910%
5-year Adjustable-Rate Mortgage	4.875%	5.495%
<b>Federal Housing Administration Rates</b>		
30-year fixed	5.75%	6.871%
<b>Veterans Loans</b>		
30-year fixed	5.125%	5.499%

Source: <http://www.wellsfargo.com>, 2021; <http://www.usbank.com>

## **Total Development Costs**

Table 7.13 shows a rough estimate of the total development cost for a 2,000-square-foot single-family home on a 5,000-square-foot lot in the Town of Windsor. Based on the assumptions described below, a typical 2,000-square-foot home would cost around \$ to build, including land costs, construction costs, site improvements, and impact fees.

<b>TABLE 7.13 ESTIMATED SINGLE FAMILY HOUSING DEVELOPMENT COSTS<sup>1</sup> Town of Windsor 2021</b>	
<b>Type of Cost</b>	<b>Amount (Per Unit)</b>
Land Costs <sup>2</sup>	\$75,000
Site Improvement Costs (includes development impact fees)	\$507,423
Construction Costs <sup>3</sup>	\$308,000
<b>Total Development Costs</b>	<b>\$748,323</b>

<sup>1</sup> Assumes a 2,000 square foot single family home built on a 6,000 square foot lot (i.e., 6 units per acre)

<sup>2</sup> Assumes an average cost of \$450,000 per acre, based on February 2022 listing in Windsor for a 5-acre property at \$2,250,000.

<sup>3</sup> Assumes \$155 per square foot construction costs

Table 7.14 shows a rough estimate of the total development cost for an 800-square-foot multifamily unit in a small multifamily in the Town of Windsor. Based on the assumptions, a multifamily unit would cost around \$285,000 to build, including land and construction costs, site improvements, and impact fees.

<b>TABLE 7.14</b> <b>ESTIMATED MULTIFAMILY HOUSING DEVELOPMENT COSTS<sup>1</sup></b> <b>Town of Windsor</b> <b>2021</b>	
<b>Type of Cost</b>	<b>Amount (Per Unit)</b>
Land Costs <sup>2</sup>	\$21,007
Site Improvement Costs	\$20,000
Construction Costs <sup>3</sup>	\$118,827
Development Impact Fees	\$37,158
<b>Total Development Costs</b>	<b>\$196,992</b>

<sup>1</sup> Assumes a 60-unit multifamily building with average unit size of 800 square feet

<sup>2</sup> Assumes one acre of land at an average cost of \$420,147 based on current prices for land less than 5 acres in Santa Rosa in November 2021 (sample of 10). Prices ranged from \$128,808 per acre to \$936,214 per acre.

<sup>3</sup> Assumes multifamily building is 48,145 total square feet and construction costs are \$154 per square foot

## Environmental Constraints

Potential environmental constraints to housing development in Windsor include the presence of flood hazards and noise impacts from the Sonoma County Airport.

Areas in Windsor subject to flood hazards are primarily near the five creeks within the Town. The Windsor General Plan identifies land within the 100-year floodplain of these creeks as Flood Hazard Areas. The Floodplain Combining District prohibits development in the floodway of a creek but allows development in the floodway fringe with the incorporation of mitigation measures to reduce risk to the public.

The Charles M. Schulz-Sonoma County Airport is to the south of Windsor. Areas within airport safety zones are subject to limited residential densities. None of the sites identified in Table 6.3 are within an airport safety zone.

## Floodplain

A 100-year flood is the level of floodwater expected to be equaled or exceeded every 100 years on average. The 100-year flood, which is the standard used by most federal and state agencies, is used by the National Flood Insurance Program (NFIP) as the standard for floodplain management and to determine the need for flood insurance. The Federal Insurance Administration identified areas of special flood hazard in the Flood Insurance Rate and Flood Boundary and Floodway Maps for Windsor. The Flood Hazard Overlay District identified in the Windsor Zoning Ordinance is based on these maps and is distributed throughout the Town along various open space corridors and existing development in residential, commercial, and industrial districts.

Areas of special flood hazard in Windsor are subject to the Town's Floodplain Management Ordinance, which requires all new construction, improvements, additions, or repairs to existing structures, to obtain a development permit if it is located in any area of special flood hazard. Permit approval is contingent on required flood-proofing standards. Development permits must specify the flood-proofing methods for the proposed structure and describe the extent to which any watercourse will be altered or relocated as a result of proposed development.

With the exception of the southeast corner of the Town, due to the built-out nature of the areas subject to the Town's Flood Hazard Overlay, the Floodplain Management Ordinance will only minimally affect new residential development.

### ***Airport Influence Zone***

The Charles M. Schulz-Sonoma County Airport is the primary air carrier airport in unincorporated Sonoma County immediately south of the Town of Windsor. A mixture of commercial/industrial and open space provides a buffer between the airport and residential areas in Windsor. The primary flight pattern extends northwesterly of the airport, over the western portion of the Town's sphere of influence.

## **Infrastructure Constraints**

### ***Water Supply***

As described below, water supply is a potential constraint for new residential development. The Town anticipates potential vulnerabilities to their water supplies due to climate change. Potential climate impacts include more frequent and intense droughts, which can stress water supplies and amplify the differences between supplies and demands. The Town's supply is projected to exceed demand through 2030, but the Town may experience shortages in single-dry years beginning in 2035 due to curtailments of Russian River supplies and increasing demands. The implementation of additional water-saving practices will help the Town meet potential water shortages during drought conditions.

### ***Water Supply and Future Demands***

The Town of Windsor's water supply comes from four primary sources: the Russian River Well Field (known collectively as the Town's riverbank wells), a local groundwater well, surface water from the Russian River delivered via the Santa Rosa Aqueduct, and recycled water.

Windsor's water system is made up of five large wells adjacent to the Russian River (riverbank wells), one active off-river well, two emergency wells, a direct connection to the Sonoma County Water Agency aqueduct, and 15 reservoirs.

The 2020 Urban Water Management Plan (UWMP), adopted in August 2021, provides detailed information on water supplies, water demands, and management for the Windsor Water District's water utility, and is intended as a planning tool for long-term supply and resource management. The water demand projections for the Town for 2025 are estimated to be 4,910 acre-feet per year (AFY) and projected to increase to 6,208 AFY by 2040 and are made up primarily of demands from single-family



units. Residential customers represent the highest potable water demand, with 69 percent of the total water consumed in 2020 by single- or multifamily residential customers. Potable water demand is projected to increase to 6,564 AFY in 2045. Potable water demand projections are 34 percent higher than 2015 UWMP projections for 2040.

The water demand analysis and projections developed for the UWMP are consistent with the general planning background document, which also considers lower-income housing. Approximately four percent of the Town's population falls below the poverty line, and it is assumed that low-income houses have the same per-capita water use as the average consumption in the Town. Therefore, the water use for low-income communities is estimated to be 146 AFY. For comparison, the total volume of water used by single-family residences in 2020 is 2,247 AFY and by multifamily residences is 157 AFY.

Based on the 2020 Urban Water Management Plan, the Town has an adequate supply of water for the number of housing units required by RHNA for the 2023-3031 Housing Element period.

### ***Stormwater Treatment***

The North Coast Regional Water Quality Control Board (RWQCB) certifies projects for water quality impacts under standards established by the National Pollutant Discharge Elimination System (NPDES). Projects that disturb one or more acres of soil or that disturb less than one acre but are part of a larger common plan of development that in total disturbs one or more acres, are required to obtain a Construction General Permit for discharges of stormwater associated with construction activity.

The Construction General Permit requires the development and implementation of a Stormwater Pollution Prevention Plan (SWPPP). Among other required content, the SWPPP must list best management practices (BMPs) the discharger will use to protect stormwater runoff and the placement of those BMPs. The RWQCB encourages specific low-impact development (LID) techniques, tools, and materials to control the amount of impervious surface, increase infiltration, improve water quality by reducing runoff from developed sites, and reduce costly infrastructure. These practices include bioretention facilities or rain gardens, grass swales and channels, vegetated rooftops, rain barrels, cisterns, vegetated filter strips, and permeable pavements. In areas where the State Trash Amendment is applicable, new developments are required to address trash removal along creek corridors and storm drains to stop trash from flowing downstream.

### ***Wastewater Treatment Plant Capacity***

The Windsor Water District (WWD) owns, operates, and maintains the wastewater collection system that includes approximately 94 miles of public sewer lines, 1,728 manholes, 525 cleanouts, and approximately 7,600 private sewer laterals throughout the Town (Windsor 2020). Existing pipelines range in diameter from 4-inches to 42-inches and include two siphons located at Los Amigos Road and Rio Russo Drive. The Town collects its wastewater and treats it to disinfected tertiary levels at its water reclamation plant, the Windsor Wastewater Treatment Reclamation and Disposal Facility (WWTRDF). The WWTRDF is designed with a capacity of 2.25 million gallons per day (MGD) average dry weather flow, and 7.2 MGD, peak weekly wet weather flow. The current Average Dry Weather Flow (ADWF) seen at the water reclamation facility is 1.4 MGD (Windsor 2020). The Water Reclamation Division is

responsible for the treatment, storage, and disposal of the Town's Wastewater. The 2040 General Plan includes policies that would ensure sufficient wastewater treatment capacity. Therefore, wastewater capacity is sufficient to accommodate the 2023-2031 RHNA.

### ***Priority for Affordable Housing***

Per State requirements (Chapter 727, Statutes of 2005, SB 1087), the Town will immediately furnish local water and sewer service providers with a copy of the adopted Housing Element and inform them of requirements for priority service to proposed developments serving lower-income households.

## 8. Opportunities for Energy Conservation

Planning to maximize energy efficiency and the incorporation of energy conservation and green building features can contribute to reduced housing costs for homeowners and renters. In addition, these efforts promote sustainable community design, reduced dependence on vehicles, and significantly contribute to reducing greenhouse gases.

All new buildings in California must meet the standards contained in Title 24, Part 6 of the California Code of Regulations (Energy Efficiency Standards for Residential and Nonresidential Buildings). These regulations were established in 1978 and most recently updated in 2019 with more stringent green building requirements. Energy-efficiency requirements are enforced by local governments through the building permit process. All new construction must comply with the standards in effect on the date a building permit application is submitted(?).

This section describes programs related to energy conservation and residential development.

### Available Programs

#### Municipal Building and Housing Code

The Town of Windsor adopted the 2019 California Green Building Standards Code (CALGreen), Tier 1. CALGreen creates uniform regulations for new residential and non-residential California buildings that are intended to reduce construction waste, make buildings more efficient in the use of materials and energy, harden buildings to prevent the spread of wildfire, and reduce environmental impacts during and after construction.

#### Energy Upgrade California

Energy Upgrade California is a state initiative to help Californians take action to save energy, conserve natural resources, help reduce demand on the electricity grid, and make informed energy management choices at home and at work. It is supported by an alliance of the California Public Utilities Commission, the California Energy Commission, utilities, regional energy networks, local governments, businesses, and nonprofits to help communities meet state and local energy and climate action goals. Funding comes from investor-owned utility customers under the auspices of the California Public Utilities Commission. The program offers up to \$4,500 to homeowners for selecting energy-saving home improvements.

#### Sonoma County Energy Independence Program

The Sonoma County Energy Independence Program (SCEIP) is a County of Sonoma Energy and Sustainability Division program that serves county residents and businesses as a central clearinghouse of information about energy efficiency, water conservation, and renewable energy generation. SCEIP provides resources, rebates, incentives, contractors, and financing options to residential and commercial property owners to conserve energy and save money. In 2020, through resolution No. 36180-29, the

Town expanded its participation under SCEIP to include financing wildfire safety improvements and seismic strengthening.

SCEIP partners with the Windsor Efficiency PAYS Program. Windsor Efficiency PAYS provides water- and energy-saving upgrades for Windsor residential properties that provide immediate utility bill savings, new water- and energy-saving appliances, and drought-resistant landscaping. Windsor homeowners and renters can “pay as you save” by installing:

- Low-flow showerheads and faucet aerators
- High-efficiency measures - toilets, CFLs, clothes washers/dryers, refrigerators, and hot water recirculation pumps
- Drought-resistant landscaping to conserve water

### **Property Assessed Clean Energy (PACE)**

The Property Assessed Clean Energy (PACE) program is a financing mechanism that enables low-cost, long-term funding for energy-efficiency, renewable energy, and water conservation projects. PACE financing is repaid as an assessment on the property's regular tax bill. PACE can be used for residential, commercial, and some non-profit developments. PACE programs allow a property owner to finance the up-front cost of energy or other eligible improvements on a property and then pay the costs back over time through a voluntary assessment, that is attached to the property rather than an individual.

### **Sonoma Clean Power**

Sonoma Clean Power (SCP) is a new, not-for-profit, locally controlled electricity provider in Sonoma County that is independently run by the Sonoma County cities that have joined the program, including Windsor, Sonoma, Cotati, Sebastopol, Santa Rosa, and Cloverdale, as well as all of the unincorporated areas in the county. SCP provides everyone in participating cities with the option of using environmentally friendly power, generated by renewable sources, such as solar, wind, and geothermal. SCP both partners with and competes against the Pacific Gas and Electric Company (PG&E). The partnership arises from SCP's use of PG&E's infrastructure to deliver and meter SCP electricity and the competition arises from the ability of customers in SCP's covered areas to elect electric generation service from either PG&E or SCP.

### **Pacific Gas and Electric Company Programs**

PG&E, which provides gas and electricity services in Windsor, offers public information and technical assistance to homeowners regarding energy conservation. PG&E provides numerous incentives for energy-efficient new construction and home remodeling.

Remodeling rebates include cool roofs, insulation, and water heaters. Residents are granted between \$100 and \$200 per 1,000 square feet for installed cool roofs and up to \$400 for attic and wall insulation. Installing air sealing qualifies residents for between \$300 and \$500 and switching to PG&E Electric Pump and Water Heater heat qualifies residents for a rebate between \$1,750 and \$3,850.

Due to overwhelming response in PG&E's service area, program incentives for tax credits are no longer available.

PG&E provides a variety of energy conservation services for residents as well as offers a wealth of financial and energy-related assistance programs for low-income customers.

- **Budget Billing.** Designed to eliminate big swings in a customer's monthly payments by averaging energy costs over the year. On enrollment, PG&E averages the amount of energy used by the household in the past year to derive the monthly energy costs. PG&E checks the household's account every four months to make sure that its estimated average is on target. If the household's energy use has increased or decreased dramatically, PG&E will adjust the amount based on actual usage so that the household does not overpay or underpay too much over the course of a year.
- **CARE (California Alternate Rates for Energy).** PG&E offers this rate reduction program for low- to middle-income households. PG&E determines qualified households by a sliding income scale based on the number of household members. The CARE program provides a 20-percent discount on monthly energy bills.
- **Energy Efficiency for Multifamily Properties.** The Energy Efficiency for Multifamily Properties program is available to owners and managers of existing multifamily residential dwellings containing two or more units. The program encourages energy efficiency by providing rebates for the installation of certain energy-saving products, such as high-efficiency appliances, compact fluorescent light bulbs, attic and wall insulation, and efficient heating and cooling systems.
- **Energy Savings Assistance Program.** PG&E's Energy Savings Assistance Program offers free weatherization measures and energy-efficient appliances to qualified low- to moderate-income households. PG&E determines qualified households through the same sliding income scale used for CARE. The program includes measures such as attic insulation, weather stripping, caulking, and minor home repairs. Some customers qualify for replacement of appliances including refrigerators, air conditioners, and evaporative coolers.
- **Energy Works Program/Energy Partners Program.** The Energy Works Program provides qualified low-income tenants free weatherization measures and energy-efficient appliances to reduce gas and electricity usage. To qualify for the program, a household's total annual gross income cannot exceed the income as set in the income guidelines (<https://www.pge.com/myhome/customerservice/financialassistance/energypartners/standardqualification/index.shtml>); households must receive gas and/or electricity from PG&E; and the residence cannot have participated in the Energy Partners Program in the past 10 years.
- **Family Electric Rate Assistance (FERA) Program** - PG&E's rate reduction program for large households of three or more people with low- to middle-income. It offers a monthly discount on electric bills for households of three or more people with a slightly higher income than required for CARE.

- **Low-Income Home Energy Assistance Program (LIHEAP) Block Grant.** Funded by the California Department of Community Services and Development (CSD), it provides two basic types of services. Eligible low-income persons, via local governmental and nonprofit organizations, can receive financial assistance to offset the costs of heating and/or cooling dwellings and/or to have their dwellings weatherized to make them more energy efficient.
- **Medical Baseline Allowance Program.** The Medical Baseline Allowance Program is available to households where a California-licensed physician has certified that a full-time resident is either dependent on life-support equipment while at home; a paraplegic, hemiplegic, quadriplegic, or multiple sclerosis patient with special heating and/or cooling needs; a scleroderma patient with special heating needs; or suffering from a life-threatening illness or compromised immune system with special heating and/or cooling requirements to sustain the patient's life or prevent deterioration of the patient's medical condition. The program allows customers to get additional quantities of energy at the lowest or baseline price for residential customers.
- **PG&E's SmartAC™ program.** This program offers a simple and convenient way to help prevent power interruptions. When customers sign up, PG&E installs a free SmartAC device that slightly reduces the energy the air conditioner uses automatically in case of a state or local energy supply emergency. PG&E customers receive \$50 for signing up for the SmartAC™ program.
- **REACH (Relief for Energy Assistance through Community Help).** The REACH program is sponsored by PG&E and administered through the Salvation Army. PG&E customers can enroll to give monthly donations to the REACH program. Through the REACH program, qualified low-income customers who have experienced uncontrollable or unforeseen hardships that prohibit them from paying their utility bills may receive an energy credit up to \$300. REACH assistance is available once per 18-month period, with exceptions for seniors and mentally and physically disabled persons. The Salvation Army determines eligibility by a sliding income scale based on the number of household members. To qualify for the program, the applicant's income cannot exceed 200 percent of the federal poverty guidelines.

## 9. Review of Existing Housing Element

Per California Government Code Section 65588,

Each local government shall review its housing element as frequently as appropriate to evaluate all of the following: (1) The appropriateness of the housing goals, objectives, and policies in contributing to the attainment of the state housing goal. (2) The effectiveness of the housing element in attainment of the community's housing goals and objectives. (3) The progress of the city, county, or city and county in implementation of the housing element. (4) The effectiveness of the housing element goals, policies, and related actions to meet the community's needs, pursuant to paragraph (7) of subdivision (a) of Section 65583.

### Progress Toward Meeting Quantifiable Objectives

The 2015–2023 Regional Housing Needs Allocation (RHNA) prepared by the Association of Bay Area Governments (ABAG) determined that zoning to accommodate 994 additional housing units needed to be in place in Windsor during the prior planning period to meet regional housing needs. ABAG disaggregated this allocation into four income categories: very low, low, moderate, and above moderate.

Table 9.1 compares the 5th Cycle RHNA to the building permits issued during 2015 to 2020. The Town issued permits for a total of 169 units from 2015 to 2020. Among these, approximately 35 percent (59 units) were for building permits affordable to very low and low-income households, one permit was affordable to moderate income, and the remaining (109 units) were market-rate units.

TABLE 9.1 REGIONAL HOUSING NEEDS ALLOCATION COMPARED TO PERMITS ISSUED, 2015–2021		
Income Category	2015–2023 RHNA	2015–2020* Building Permits Issued
Very Low	385	30
Low	222	29
Moderate	108	1
Above Moderate	279	109
Total	994	169

Source: ABAG Regional Housing Needs Allocation (RHNA) Plan, December 2021, Town of Windsor, April 2022.

\*2021 data was not available

Table 9.2 shows building permit trends for single and multifamily units during the 5th cycle Housing Element planning period from 2015 to 2020. Windsor experienced the most growth in multifamily unit production in 2015 and 2019, with a total of 114 multifamily units constructed. A total of 27 single-family units were constructed between 2015 and 2020.

TABLE 9.2 BUILDING PERMITS BY BUILDING TYPE, 2015 - 2020							
Unit Type	2015	2016	2017	2018	2019	2020	Total
Single Family	1	1	0	9	14	2	27
Multifamily	54	0	0	0	60	0	114

Source: Town of Windsor, April 2022

## Efforts to Address Special Housing Needs

California Government Code Section 65588 requires that local governments review the effectiveness of the housing element goals, policies, and related actions to meet the community's special housing needs. As shown in the Review of Previous Housing Element matrix, Table 9.1, the Town worked diligently to continuously promote housing for special-needs groups in a variety of ways.

- The Town established a fund for the collection of in-lieu housing fees and awarded over \$1.6 million to three affordable housing projects—Duncan Village, Heritage Park Apartments, and Windsor Veterans Village
- Accessory dwelling units (ADUs) can be an affordable option for many low-income households. In 2016, the Town initiated an update of its development impact fees, and removed fees for ADUs, consistent with State Law, to encourage their development.
- Through the increase in densities, the 60-unit Windsor Veterans Village was developed to house local homeless, disabled, and low-income veterans. The complex, which also provides counseling and supportive services, began accepting residents during summer 2021 and is entirely occupied as of December 2021. The Town provided \$500,000 to the project.
- The Town received an SB2 grant in the amount of \$160,000 to develop residential objective design and development standards, which will help facilitate nondiscretionary permitting for multifamily housing projects in accordance with SB35 and similar housing laws.

## Progress Towards Meeting Housing Element Programs

Table 9.3 summarizes the programs from the 2015-2023 Housing Element. To the degree that such programs are recommended to be continued in the current Housing Element.



**TABLE 9.3**  
**PROGRESS IN IMPLEMENTING THE 5<sup>TH</sup> CYCLE HOUSING ELEMENT PROGRAMS**

Program		Implementation Status	Action
<p><b>H-1 (2016 program)</b></p> <p><b>1-A Inclusionary Housing Ordinance.</b> The Town shall continue to implement the Inclusionary Housing Ordinance and require new residential developments of 10 or more units to set aside either:</p> <p>10 percent of units for moderate-income households.</p> <p>7.5 percent of units for low-income households; or</p> <p>5 percent of units for very low-income households.</p> <p>The Town shall also continue to allow developers to satisfy their inclusionary housing requirement through various options, which may include payment of an in-lieu fee, land donation, or off-site construction. The Town shall investigate the feasibility of conducting a nexus study to determine an appropriate in-lieu fee, and based on the findings of the study, the Town may adopt an updated in-lieu fee or eliminate the in-lieu fee option. The Town shall establish a dedicated fund for the inclusionary housing in-lieu fee and a program for distributing the funds for the development of affordable housing.</p> <p>The Town shall facilitate partnerships between developers of market-rate units and affordable housing developers to assist developers in meeting inclusionary requirements, including partnerships with non-profit and for-profit developers of affordable rental housing and organizations</p>	<p>Responsibility: Community Development Department</p> <p>Funding: N/A</p> <p>Schedule: Ongoing; establish dedicated fund and program; and investigate feasibility of a nexus study by 2016.</p>	<p>The Town continues to implement its Inclusionary Housing Ordinance. In 2016, the Town established a fund for the collection of in-lieu housing fees. Since then, through the Town's Inclusionary Fund, the Council awarded over \$1.6 million to three affordable housing projects, <b>Duncan Village</b>, <b>Heritage Park Apartments</b>, and <b>Windsor Veterans Village</b>.</p> <p><b>Duncan Village</b> will be a 16-unit affordable, single-family, ownership, self-help project. It was initiated by Habitat for Humanity of Sonoma County (HDHSC). The Town awarded \$556,000 to the project. The project was approved in 2018. In November 2019, HFHSC stopped development projects due to financial issues. The Town has had discussions with another affordable housing developer that is interested in completing this project. The developer is looking for a partner to help construct. The entitlements are valid through mid-November 2022.</p> <p><b>Heritage Park Apartments</b> is a 33-unit multifamily rental project on a 1.66-acre site. The apartments will be affordable to low- and very low-income households and will include 13 three-bedroom units at 1,055 square feet each, 16 two-bedroom units at 955 square feet each, and 4 one-bedroom units at 720 square feet each. It was awarded \$565,000 from the Town and was approved by the Planning Commission on July 28, 2020. Construction is anticipated in summer 2022.</p>	<p>Continue.</p> <p>New Program H-5</p>

**TABLE 9.3**  
**PROGRESS IN IMPLEMENTING THE 5<sup>TH</sup> CYCLE HOUSING ELEMENT PROGRAMS**

Program		Implementation Status	Action
employing the Community Land Trust model (e.g., Housing Land Trust of Sonoma County).		<p><b>Windsor Veterans Village</b> provides 60 one- and two-bedroom townhome apartments to local homeless, disabled, and low-income veterans. The complex, which also provides counseling and supportive services, began accepting residents during summer of 2021 and is entirely occupied as of December 2021. The Town provided \$500,000 to the project.</p> <p>Developers have not exercised the option to meet the inclusionary housing requirement with on-site, off-site development, or land donation, and have instead favored the option to pay an in-lieu fee.</p> <p>In 2019 the Town began work on an update of the Inclusionary Housing Ordinance. The Town is considering whether the in-lieu fee option supports its housing goals or if it should be discontinued. Staff anticipate the update will be completed in 2022.</p>	
<p><b>H-2 (2016 program)</b></p> <p><b>1.B Assistance to Affordable Housing and Special Needs Housing Developers.</b> The Town shall work with developers of affordable housing and housing for special needs groups to plan and develop projects that will be an asset to the community. Such work may include, but not be limited to:</p> <ul style="list-style-type: none"> <li>▪ support in applications for regional, State, and Federal funding;</li> <li>▪ design review workshops;</li> <li>▪ site location assistance; and</li> </ul>	<p>Responsibility: Town Manager, Community Development Department</p> <p>Funding: General Fund; Inclusionary Housing In-Lieu Fees; Regional, State, and Local Funds</p> <p>Schedule: Annually</p>	<p>The Town continued to support Affordable Housing and Special Needs Housing Developers.</p> <p>The Council awarded over \$1.6 million from the Town's Inclusionary Fund to three affordable housing projects, <b>Duncan Village, Heritage Park Apartments, and Windsor Veterans Village.</b></p> <p>See H-1.A for descriptions of these projects.</p>	<p>Continue.</p> <p>New Program H-10</p>

**TABLE 9.3**  
**PROGRESS IN IMPLEMENTING THE 5<sup>TH</sup> CYCLE HOUSING ELEMENT PROGRAMS**

Program		Implementation Status	Action
<ul style="list-style-type: none"> <li>direct financial assistance.</li> </ul> <p>Financial support may come in the form of inclusionary housing in-lieu fees, Community Development Block Grant (CDBG) funds, Mental Health Services Act (MHSA) funding, and other regional, State, and Federal sources that the Town shall continue to pursue in partnership with local developers.</p>			
<p>1.C <b>Annual Growth Control Report.</b> The Town shall monitor the supply of residential land through its Annual Growth Control Report to ensure sufficient developable land is planned and zoned for single family and multifamily residential development to accommodate projected housing needs for the RHNA planning period through October 31, 2022. If, at any time, the supply of sites zoned for multifamily housing falls below the quantity of land required to accommodate the Town's remaining need for higher density multifamily housing, the Town shall initiate rezoning to provide additional land.</p>	<p>Responsibility: Planning Department</p> <p>Funding: General Fund</p> <p>Schedule: Annually</p>	<p>To ensure sufficient developable land was planned and zoned for single family and multifamily residential development, the Town completed Annual Growth Control Reports. In April 2018, the Town Council adopted the 2040 General Plan. The General Plan newly designated areas along Old Redwood Highway for mixed-use development, which created additional opportunities for higher density residential development at 16 to 32 units per acre. By early 2022, two projects were proposed and are anticipated to move forward in the newly designated area.</p> <p><b>Redwood Views</b> affordable housing project is a 3-story project under construction that will include 52 affordable housing units above ground-floor commercial space.</p> <p><b>Heritage Park</b> affordable housing project is planned to include 33 total units, including 4 one-bedroom units, 16 two-bedroom units, and 13 three-bedroom units constructed in three stories. The project would include outdoor amenities and parking.</p>	<p>Modify. New Program H-6</p>

**TABLE 9.3  
PROGRESS IN IMPLEMENTING THE 5<sup>TH</sup> CYCLE HOUSING ELEMENT PROGRAMS**

Program		Implementation Status	Action
		Redwood Glen affordable housing project is an approved 3- and 4-story project that will provide 43 affordable housing units.	
<b>H-4 (2016 program)</b> <b>1D. Annual Housing Report.</b> The Town shall review and report annually on the implementation of Housing Element programs and the effectiveness in meeting the program objectives for the prior calendar year. The Town shall present the annual report at a public hearing before submitting the annual report to the California Department of Housing and Community Development and the Office of Planning Research. (Community Development Department/ Planning)	Responsibility: Planning Department Funding: General Fund Schedule: Annually	The Town continues to review and report annually on the implementation of Housing Element programs and the effectiveness in meeting the program objectives for the prior calendar year.	Delete
<b>H-5 (2016 program)</b> <b>1.E Encourage Affordable Housing Development at Shiloh Road Village.</b> The Town shall make an effort to publicize opportunities for development of housing at the Shiloh Road Village site. This effort shall include organizing special marketing events geared toward the development community and posting the site inventory and other updates pertaining to Shiloh Road Village on the Town's website. As an objective, the Town shall aim to support the development of at least 200 affordable units at Shiloh Road over the course of this planning period	Responsibility: Planning Department Funding: General Fund Schedule: Ongoing	The Town continued to promote higher density affordable housing for the Shiloh Road Village Vision Plan area by organizing special marketing events geared toward the development community and posting the site inventory and other updates pertaining to Shiloh Road Village on the Town's website. As of 2022, two projects working toward development in the area are <b>Shiloh Terrace</b> and <b>Shiloh Crossings</b> .  <b>Shiloh Terrace</b> has secured approval to construct a 134-unit, 100 percent affordable housing project, including a three-story building with 21 units and a four-story building with 113 units. The project is on a 4.25-acre site at 6011 Shiloh Road.  <b>Shiloh Crossings</b> is a 173-unit, mixed-use, affordable	Delete.

**TABLE 9.3**  
**PROGRESS IN IMPLEMENTING THE 5<sup>TH</sup> CYCLE HOUSING ELEMENT PROGRAMS**

Program		Implementation Status	Action
		housing project was approved in October 2022. The project would be on a 5.92-acre parcel at 295 Shiloh Road and includes 8,000 square feet of commercial and a 3,000-square-foot community room.	
<p><b>H-6 (2016 program)</b></p> <p><b>1.F Support the Development of Rental Housing and Housing Affordable to Extremely Low-Income Households.</b> The Town shall prioritize funding identified in Program 1.B for development of housing affordable to extremely low-income households. The Town shall encourage developers to use the density bonus incentives to encourage the development of single-room occupancy rental units. Further, the Town shall commit a portion of the in-lieu fees from Program 1.A to partner with non-profit housing development organizations to build high-density residential and mixed-use housing that includes units affordable to extremely low-income-households.</p>	<p>Responsibility: Planning Department</p> <p>Funding: Inclusionary Housing Fund of \$1.1 million</p> <p>Schedule: Biannually</p>	<p>The Town continues to support the development of affordable housing for extremely low-income households. Such efforts include offering density bonuses and other incentives and seeking funding opportunities biannually.</p> <p><b>Shiloh Terrace</b> and <b>Duncan Village</b> are using density bonuses and other incentives. <b>Heritage Park Apartments</b> is using incentives only. And <b>Windsor Kashia</b> is using incentives and a waiver.</p> <p>In 2016 the Town established an Inclusionary Housing fund. The Council awarded over \$1.6 million from the Town's Inclusionary Fund to three affordable housing projects, <b>Duncan Village</b>, <b>Heritage Park Apartments</b> and <b>Windsor Veterans Village</b>.</p> <p><b>Shiloh Terrace</b> is a project under construction that will be a 134-unit, 100 percent affordable housing project, including a three-story building with 21 units and a four-story building with 113 units. The project is on a 4.25-acre site at 6011 Shiloh Road.</p> <p><b>Duncan Village</b> will be a 16-unit affordable, single-family, ownership, self-help project. It was initiated by Habitat for Humanity of Sonoma County (HDHSC). The Town awarded \$556,000 to the project, which was approved in 2018. In November 2019, HFHSC stopped development</p>	<p>Modify. New Program H-37</p>

**TABLE 9.3**  
**PROGRESS IN IMPLEMENTING THE 5<sup>TH</sup> CYCLE HOUSING ELEMENT PROGRAMS**

Program		Implementation Status	Action
		<p>projects due to financial issues. The Town has had discussions with another affordable housing developer that is interested in completing this project.</p> <p><b>Heritage Park Apartments</b> is a 33-unit, multifamily rental project on a 1.66-acre site. The apartments will be affordable to low- and very low-income households and will include 13 three-bedroom units at 1,055 square feet each, 16 two-bedroom units at 955 square feet each, and 4 one-bedroom units at 720 square feet each. It was awarded \$565,000 from the Town and was approved by the Planning Commission on July 28, 2020.</p> <p><b>Windsor Kashia</b> is an approved project providing 54 affordable apartments for Kashia Tribe members and a mixed-use building for Tribal Headquarters offices, with community spaces and a lobby/gallery on the ground floor. The project includes five 3-story buildings on 2.5-acres at 6011 Shiloh Rd, and 6035 and 6050 Old Redwood Highway.</p> <p><b>Windsor Veterans Village</b> provides 60 one- and two-bedroom townhome apartments to local homeless, disabled, and low-income veterans. The complex, which also provides counseling and supportive services, began accepting residents during summer 2021 and is entirely occupied as of December 2021. The Town provided \$500,000 to the project.</p>	
H-7. <b>Accessory Dwelling Unit Ordinance.</b> The Town shall prepare and adopt an updated	Responsibility: Community Development Town	The Town updated its ADU ordinance in 2020 to comply with State law.	Modify. Combine with Program 1.G.

**TABLE 9.3**  
**PROGRESS IN IMPLEMENTING THE 5<sup>TH</sup> CYCLE HOUSING ELEMENT PROGRAMS**

Program		Implementation Status	Action
Accessory Dwelling Unit Ordinance that complies with State law. The Town shall also reduce fees for accessory dwelling units, as described in Program 5C.		Manager, Town Council Funding: General Fund Schedule: 2017	New Program H-7
<b>1.G Affordable Secondary Dwelling Unit Incentive Program.</b> The Town shall develop an affordable second dwelling unit incentive program to encourage property owners to deed restrict second units as affordable rental housing for lower- or moderate-income households. As part of the program, the Town shall establish long-term affordability requirements and a monitoring program to ensure long-term affordability is maintained. The Town may impose a small monitoring fee to cover program costs. Incentives may include but are not limited to: an increase in the maximum allowed size of second units, a reduction in the minimum lot size on which second units are allowed, reduced setbacks and/or other property development standards, and/or permit and development fee waivers.		Responsibility: Planning Department, Town Manager, Town Council Funding: General Fund Schedule: Ongoing  The Town continues to implement the Affordable Secondary Dwelling Unit (ADU) Incentive Program. The Town established long-term affordability requirements and a monitoring program to ensure long-term affordability is maintained.  In 2016, the Town initiated an update of its development impact fees and reduced fees for ADUs to encourage their development. Consistent with State law, all development impact fees, apart from the fees for traffic, have been eliminated or reduced for ADUs. In 2020, the Town Council adopted new drainage fees and eliminated drainage impact fees for ADUs. This led to the decrease in impacts fees for an 840 sf ADU to approximately \$4,500. In addition to these impact fees, the only other fee charged by the Town is the building permit fee. The Town Council eliminated traffic impact fees and drainage fees for ADUs in 2020.  Between 2016 and early 2022, the Town finalized 28 ADU permit applications.	Modify. Combine with Program H-7. New Program H-7
<b>H-8 (2016 program)</b> <b>1.H Station Area/Downtown Inclusionary Housing Ordinance.</b> The Town shall explore the feasibility of amending the Inclusionary Housing		Responsibility: Planning Department Funding: General Fund Schedule: Ongoing  The Town continued to explore the feasibility of amending the Inclusionary Housing Ordinance to include a higher affordability requirement for projects with the Station Area/Downtown Specific Plan planning boundary.	Modify. Combine with Program 1.A. New Program H-5

**TABLE 9.3**  
**PROGRESS IN IMPLEMENTING THE 5<sup>TH</sup> CYCLE HOUSING ELEMENT PROGRAMS**

Program		Implementation Status	Action
Ordinance to include a higher affordability requirement for projects with the Station Area/Downtown Specific Plan planning boundary.		In April 2018, the Town Council adopted the 2040 General Plan. As a part of this process, the Town prepared a technical report for the update of the Town's Inclusionary Housing Ordinance. However, due to the need for housing that was created by the Nuns and Tubbs fires in October 2017, the Town deferred taking action on the options in the report. In 2020, the Town re-initiated the update to the Inclusionary Housing Ordinance, including updating the previously prepared technical report. The Town anticipates updates to policies related to Inclusionary Housing to be completed in 2022.	
<b>H-9. Zoning Ordinance Consistency.</b> The Town shall amend the Zoning Ordinance for consistency with the General Plan. In the interim, when the development is proposed, the Town shall support housing densities consistent with the 2040 General Plan. As part of the Zoning Ordinance Update, the Town shall amend its Density Bonus Ordinance for consistency with State law.	Responsibility: Community Development Department Funding: General Fund Schedule: 2018 (in process)	In 2020, the Town applied for, and received an award of State LEAP grant funding to cover the costs of the needed Zoning Ordinance Update. The Zoning Ordinance Update is currently in process. The project includes updating the Zoning Ordinance to be consistent with current State Housing laws, including State Density Bonus Law, as well as other changes aimed at streamlining housing development.	Delete
<b>H-10 (2016 program)</b> <b>2.A Pursue Funding for Homebuyer Assistance.</b> As opportunities arise, the Town shall pursue funding from State agencies for homebuyer assistance, particularly in partnership with the sponsors of affordable housing projects.	Responsibility: Planning Department Funding: State Schedule: Ongoing	The Town continues to pursue funding for Homebuyer Assistance from State agencies as State funding becomes available. Additionally, when possible, the Town reuses Building Equity and Growth in Neighborhoods Program (BEGIN) funds to assist income-eligible persons with down payment assistance when an affordable housing unit owner wishes to sell.	Continue. New Program H-10
<b>H-11 (2016 program)</b> <b>2.B Mortgage Credit Certificate Program.</b> The Town shall continue to participate in the Mortgage	Responsibility: Planning Department and Sonoma County Development	During the 5th housing element cycle, the Town continued to assist lower income and/or first-time homebuyers in purchasing new homes by participating in	Continue. New Program H-11



**TABLE 9.3**  
**PROGRESS IN IMPLEMENTING THE 5<sup>TH</sup> CYCLE HOUSING ELEMENT PROGRAMS**

Program		Implementation Status	Action
Credit Certificate (MCC) Program, administered by the County of Sonoma and is part of a Joint Powers Agreement to provide assistance to first-time lower- and moderate-income homebuyers. The Town shall continue to publicize the program through the distribution of brochures and information on the Town website.		Commission Funding: General Fund Schedule: Ongoing	the Mortgage Credit Certificate program. The Town annually renews its membership in the MCC program.
<b>H-12 (2016 program)</b> 2.C <b>Section 8 Rental housing Subsidies.</b> The Town shall continue agreements with Sonoma County Housing Authority to make Section 8 rental housing subsidies available to qualified Windsor residents whenever available.		Responsibility: Town Manager and Sonoma County Housing Authority Funding: General Fund Schedule: Ongoing	Since 2017, the Town has kept an ongoing agreement with the Sonoma County Housing Authority to make Section 8 rental housing subsidies available to qualified Windsor residents.
<b>H-13 (2016 program)</b> 3.A <b>CDBG Housing and Mobile Home Rehabilitation Program.</b> The Town shall continue to encourage residents to participate in the Sonoma County Community Development Commission Housing Rehabilitation Program funded by Community Development Block Grant (CDBG) funding. The Town shall publicize the availability of funding for rehabilitation via the Town website and encourage residents to consider applying for fund through code enforcement cases.		Responsibility: Town Manager and Sonoma County Community Development Commission Funding: CDBG Schedule: Ongoing	The Town continues to encourage residents to participate in the Sonoma County Community Development Commission Mobile Home and Housing Rehabilitation Program that is funded by Community Development Block Grant (CDBG). From 2017 to 2020, the Town has been focusing CDBG funds on ADA compliance projects.
<b>H-14 (2016 program)</b> 3.B <b>Additional State, Federal, and Other Funds for Rehabilitation.</b> The Town shall continue to apply for CDBG funds from the County Community		Responsibility: Town Manager and Planning Department Funding: CDBG	The Town continues to apply for state, federal, and other funds on an annual basis to assist in the development of affordable housing and rehabilitation.

**TABLE 9.3**  
**PROGRESS IN IMPLEMENTING THE 5<sup>TH</sup> CYCLE HOUSING ELEMENT PROGRAMS**

Program		Implementation Status	Action
Development Committee on an annual basis, in partnership with sponsors of affordable housing projects in Windsor and shall continue to seek funds from State and Federal sources to augment local funds for housing rehabilitation. This effort may include partnerships with affordable housing developers to access funds. In addition, the Town shall secure mortgage revenue bonds through the California Housing Finance Agency at the request of developers		Schedule: Annually	
<b>H-15. Coordination with Fire Inspection Programs</b> The Town shall continue to support the Windsor Fire Protection District's apartment inspection program to identify and abate unsafe conditions in rental housing. The Town shall cooperate with the Fire District to ensure inspections are conducted for all rental housing on an annual basis.		Responsibility: Building Department Funding: General Fund Schedule: Annual	Delete
<b>H-16 (2016 program)</b> <b>4A Mobile Home Park Conversion Ordinance.</b> The Town shall continue to contract with the Sonoma County Community Development Commission to administer its Mobile Home Park Conversion Ordinance to provide financial assistance to occupants in the relocation process, and to discourage circumstances under which mobile home parks may be converted to other uses.		Responsibility: Planning Department Funding: General Fund Schedule: On-going	Delete
		From 2016 to 2020 the Town Council implemented the adopted Resolution 3190-15—an agreement with the Sonoma County Community Development Commission (CDC) for the administration of the Town's Mobile Home Rent Stabilization Program. The "Vintage Oaks on the Green" (VOTG) project was approved by Town Council, and Phase 1 is currently under construction. The VOTG is located on the former Windsorland Mobile Home Park site. Relocation assistance was provided to occupants of the mobile home park before the site was cleared. The developer paid \$2,000,000 into the Town's housing fund to offset the loss of the units in the mobile home park (in	

**TABLE 9.3**  
**PROGRESS IN IMPLEMENTING THE 5<sup>TH</sup> CYCLE HOUSING ELEMENT PROGRAMS**

Program		Implementation Status	Action
		addition to the standard housing in-lieu funds for the project). The Town will use these housing funds to support the development of affordable housing projects in Windsor.	
<b>H-17 (2016 program)</b> 4.B <b>Mobile Home Park Rent Stabilization.</b> The Town shall continue to provide for the administration and enforcement of the Town's Mobile Home Park Rent Stabilization Ordinance.	Responsibility: Planning Department Funding: General Fund Schedule: Ongoing	The Town continues to provide for the administration and enforcement of the Town's Mobile Home Park Rent Stabilization Ordinance through Resolution 3190-15—an agreement with the Sonoma County Community Development Commission (CDC) for the administration of the Town's Mobile Home Rent Stabilization Program.	Continue. New Program H-21
<b>H-18 (2016 program)</b> 4C. <b>Monitoring Rental Unit Conversion and Affordable Unit Supply.</b> The Town shall monitor local trends in rental unit conversion and examine the feasibility of a condominium conversion ordinance to preserve the supply of rental units. This monitoring shall occur as part of the subdivision mapping process, which would alert the Town to a proposed condominium conversion. As part of this program, the Town shall also continue to monitor its supply of affordable units, associated affordability expiration dates, and local sales prices for homes. Monitoring shall occur in tandem with the Town's Annual Housing Report, which examines the physical condition and affordability terms of local affordable housing projects (See Program 1.D).	Responsibility: Planning Department Funding: General Fund Schedule: Ongoing	The Town continues to monitor local trends in rental unit conversion and examine the feasibility of a condominium conversion ordinance to preserve the supply of rental units. From 2015 to 2020, the Town had no requests to convert rental units to condominiums. As part of this program, the Town monitored its supply of affordable units, associated affordability expiration dates, and local sales prices for homes. The Town monitored units in tandem with preparing the Town's Annual Housing Report.	Continue. New Program H-22
<b>H-19 (2016 program)</b> 4.D <b>Preservation of Assisted Housing Stock.</b> The Town shall work with other governmental and non-	Responsibility: Planning Department	The Town continues the preservation of assisted housing stock. From 2017 to 2020 none of the Town's multifamily affordable housing stock was in jeopardy of converting to	Modify. New Program H-23

**TABLE 9.3**  
**PROGRESS IN IMPLEMENTING THE 5<sup>TH</sup> CYCLE HOUSING ELEMENT PROGRAMS**

Program		Implementation Status	Action
<p>profit organizations to use available resources in the preservation or replacement of existing affordable housing developments in Windsor, particularly publicly-assist units. The Town shall strengthen relationships with other governmental and non-profit organizations to develop a strategy for preservation of the Windsor's affordable housing stock as affordability terms expire and the need arises. The Town shall also work with project owners and sponsors to ensure that once units are noticed to convert to market-rate, tenants receive proper notification. This monitoring process shall occur in tandem with the Town's Annual Housing Report.</p>		<p>Funding: General Fund Schedule: Ongoing</p>	<p>market rate. However, individual units with deed restrictions continue to be in jeopardy. This is due to the loss of Redevelopment funding, where the Town would be unable to repurchase units in jeopardy of converting to market rate. Regardless, the Town continues to strengthen relationships with other governmental and nonprofit organizations to develop a strategy for preservation of Windsor's affordable housing stock as affordability terms expire and the need arises. The Town has also continued to work with project owners and sponsors to ensure that once units are noticed to convert to market rate, tenants receive proper notification.</p>
<p><b>H-20 (2016 program)</b> 5.A <b>Design Review Process.</b> The Town shall evaluate its Design Review process to assure developers a reasonable and fair approach to the application of the Town's Design Standards. This evaluation shall include a detailed analysis of the Town's current design review guidelines to identify better requirements and approval procedures and shall analyze the impacts of the guidelines and process on housing costs and approval certainty. The evaluation will result in a series of recommended actions to streamline this process, as well as an identification of responsible agencies and a timeline for implementation. As part of this process, the Town shall aim to set a maximum of two Planning Commission meetings for Design Review. The Town</p>		<p>Responsibility: Planning Department and Town Attorney Funding: General Fund Schedule: Ongoing</p>	<p>The Town Council adopted the Town's 2040 General Plan in April 2018. The implementation programs include updates to the Town's Zoning Ordinance and Design Guidelines. The Zoning Ordinance Update began in early 2021 and is anticipated to be complete by fall 2022. The Zoning Ordinance Update will include a review of the Town's Site Plan and Design Review process to determine how to streamline this process. The Town received an SB2 grant in the amount of \$160,000 to develop residential objective design and development standards, which will help facilitate nondiscretionary permitting for multifamily housing projects in accordance with SB35 and similar housing laws. Multifamily housing would also include "missing middle" housing types, such as tiny homes, duplexes, and triplexes.</p>
			<p>Modify. New Program H-31</p>

**TABLE 9.3**  
**PROGRESS IN IMPLEMENTING THE 5<sup>TH</sup> CYCLE HOUSING ELEMENT PROGRAMS**

Program		Implementation Status	Action
shall also consider fast-track permit procedures to encourage affordable housing projects including cohousing, self-help, and community housing.			
<p><b>H-21 (2016 program)</b>  <b>5.B Tree Preservation and Protection Ordinance.</b> The Town shall maintain a flexible approach towards implementation of the Tree Preservation and Protection Ordinance. The Town shall work with residential developers to craft reasonable solutions on a case-by-case basis that support financially feasible development while preserving and protecting the Town's trees.</p>	<p>Responsibility: Planning Department  Funding: General Fund  Schedule: Ongoing</p>	<p>The Town continues to maintain a flexible approach to implementation of the Tree Preservation and Protection Ordinance. The Town exercises flexibility in the administration of its Tree Protection Ordinance by working with the developer to site homes to save trees while continuing to support financially feasible solutions and development, often incorporating tree replacement into the project's landscaping materials in lieu of mitigation fees.</p> <p>In early 2021 the Town began an update of its Zoning Ordinance. As part of the update, the Town's tree preservation and protection requirements will be reviewed as they relate to housing and the streamlining of housing development. The Zoning Ordinance Update is anticipated to be complete by fall 2022. The 2040 General Plan includes policies that allow the clustering of development in order to protect sensitive resources, including protected trees. The balance between compliance with the ordinance and a project's feasibility is considered as part of the entitlement process, and on-site tree replacement is often incorporated into project design as mitigation.</p>	Delete

**TABLE 9.3**  
**PROGRESS IN IMPLEMENTING THE 5<sup>TH</sup> CYCLE HOUSING ELEMENT PROGRAMS**

Program		Implementation Status	Action
<b>H-14 (2016 program)</b> <b>5.C Development Impact Fee Review.</b> The Town shall review its current development impact fee program to confirm the appropriate level of impact fees to charge for multifamily residential units and second units based on the demand they create for public facilities and infrastructure. As justified by this review, the Town shall reduce fees for multifamily units, second units, co-housing, and self-help housing units to encourage their construction. As appropriate, the Town shall also reduce fees for lower-income housing on a sliding scale related to the level of affordability during the next impact fee review.	Responsibility: Public Works Department, Administrative Services Department and Planning Department  Funding: General Fund  Schedule: Ongoing	During the 5th planning period, the Town updated its development impact fees, which reduced the average development impact fees for accessory dwellings from \$35,000 per unit to \$6,500 per unit. In 2017, the Town eliminated most development impact fees for ADUs. In 2020, the Town eliminated the drainage and traffic impact fees for ADUs.	Delete
<b>H-23 Infrastructure Capacity.</b> As part of the Town's effort to monitor its supply of residentially designated lands (described in Program 1C), the Town shall consider the capacity of the Town's infrastructure and service systems (i.e., roads, drainage, water, recycled water, parks, public safety, schools, fire protection) and outline strategies to expand these systems if needed to ensure that residentially designated lands can be developed at their intended densities.	Responsibility: Community Development Department  Funding: General Fund  Schedule: Ongoing	In April 2018, the Town Council adopted the 2040 General Plan. The General Plan includes policies and programs to ensure that infrastructure will be able to support the population growth anticipated by the General Plan.	Modify. Combine with Program 5.D. New Program H-6
<b>5.D Annual Growth Control Report.</b> As part of the Annual Growth Control Report (described in Program 1.C) the Town shall evaluate the capacity of the Town's infrastructure and service systems (i.e. road, drainage, water recycled water, parks, public	Responsibility: Planning Department  Funding: General Fund  Schedule: Annually	The Town completed Annual Growth Control Reports. The Town continues to evaluate the capacity of the Town's infrastructure and service systems (i.e. road, drainage, water recycled water, parks, public safety, schools) and outline strategies to expand these systems	Modify. Combine with Program H-24. New Program H-6

**TABLE 9.3**  
**PROGRESS IN IMPLEMENTING THE 5<sup>TH</sup> CYCLE HOUSING ELEMENT PROGRAMS**

Program		Implementation Status	Action
safety, schools) and outline strategies to expand these systems to serve new development.		to serve new development. The latest assessment of infrastructure capacity, conducted to fulfill a requirement of the Growth Control Ordinance, evaluated the Town's infrastructure and service needs for 2022 through 2026, based on the projected 1.5 percent annual growth rate. The report demonstrates that, with the exception of additional resources needed for both Police and Fire over the five-year period, infrastructure and services can be provided for the anticipated new residential growth through 2026.	
<b>H-24 (2016 program)</b> <b>5.E Capital Improvement Program.</b> The Town shall continue to update and implement its five-year Capital Improvement Program to guide development of public facilities required by new residential demand and to improve existing facilities in need of upgrading.	Responsibility: Town Manager and Administrative Services Department  Funding: General Fund Schedule: Annually	To ensure public facilities can meet the demand of future buildout, the Town continues to update and implement its five-year Capital Improvement Program (CIP). From 2016 to 2018 the five-year CIP was updated in conjunction with the Town's two-year budget cycle to guide development of public facilities required by new residential demand and to improve existing facilities in need of upgrading. As part of the preparation and adoption of the July 2019 through June 2021 budget, the Town Council reviewed and adopted an updated CIP. During this time, the Planning Commission reviewed the 2019-2024 five-year CIP for compliance with the 2040 General Plan.	Modify. New Program H-31
<b>H-25 (2016 program)</b> <b>5.F Parking Requirements.</b> The Town shall evaluate its parking requirements, particularly for multifamily, affordable, homeless, and farmworker housing, to examine the feasibility of requiring fewer parking spaces per unit, thereby lowering	Responsibility: Planning Department  Funding: General Fund Schedule: Ongoing	The Town continues to evaluate its parking requirements, particularly for multifamily, affordable, homeless, and farmworker housing, to examine the feasibility of requiring fewer parking spaces per unit, thereby lowering development costs and supporting financial feasibility. On a case-by-case basis the Town evaluates parking	Continue. New Program H-26

**TABLE 9.3**  
**PROGRESS IN IMPLEMENTING THE 5<sup>TH</sup> CYCLE HOUSING ELEMENT PROGRAMS**

Program		Implementation Status	Action
development costs and supporting financial feasibility. This review will result in a series of recommendations for adjusting the Town's parking standards, as appropriate.		reductions for residential housing projects. In early 2021 the Town began an update of its Zoning Ordinance, during which the Town reviewed its parking requirements. Currently the zoning ordinance allows a reduction in the required number of parking spaces with approval of a Minor Use Permit. Residential development projects have used this process to reduce the required number of parking spaces. The Zoning Ordinance Update is anticipated to be completed by fall 2022.	
<b>H-26 (2016 program)</b> <b>6.A Agricultural Worker Housing.</b> The Town shall cooperate with housing developers to secure additional funding for farmworker projects from sources administered by the California Department of Housing and Community Development, including the Farmworker Housing Grant Project, the State Office of Migrant Services, and the Federal Farmers Home Administration.	Responsibility: Planning Department  Funding: California Department of Housing and Community Development, Farmworker Housing Grant Project, State Office of Migrant Services, and the Federal Farmers Home Administration  Schedule: Bi-Annually	The Town continued to be available to cooperate with housing developers to secure additional funding for farmworker projects. No developers approached the Town with a request to develop farmworker housing.	Continue. New Program H-34
<b>H-27 (2016 program)</b> <b>6.B Zoning for Agricultural Worker Housing.</b> Amend the Zoning Ordinance to comply with State law requirements for agricultural worker housing.	Responsibility: Planning Department  Funding: General Fund  Schedule: Ongoing	In early 2021 the Town began an update of its Zoning Ordinance to comply with State law requirements for agricultural worker housing. The update is anticipated to be complete by fall 2022.  The Town does not have an agricultural zoning district. However, crop production and horticultural are permitted use (no use permit required) in the Light Industrial (LI)	Continue. New Program H-27



**TABLE 9.3**  
**PROGRESS IN IMPLEMENTING THE 5<sup>TH</sup> CYCLE HOUSING ELEMENT PROGRAMS**

Program		Implementation Status	Action
		and Heavy Industrial (HI) zoning districts. Farmworker housing is also a permitted use in the LI and HI zoning districts. No farmworker housing projects were proposed. The updated Zoning Ordinance is anticipated to include updates related to agricultural worker housing.	
<b>H-28 (2016 program)</b> <b>6.C Homeless Services.</b> The Town shall continue to provide financial support for area homeless services, and if appropriate support a regional effort to develop homeless facilities. The Town shall partner with and support local organizations and churches that provide assistance to homeless residents.	Responsibility: Planning Department  Funding: Town's Non-Profit Grant Program, CDBG, ESG, and HOME  Schedule: Ongoing	Since 1999, the Town has provided funding through the Town's Non-Profit Grant Program to the nonprofit Interfaith Shelter Network to provide services to homeless people from Windsor. Within the fiscal years of 2015/2016 and 2016/2017, agreements provided \$10,000 in funding for each year. The funding is used to provide transitional and permanent housing to homeless people from Windsor using the "Housing First" approach. The Town, County of Sonoma, and the cities of Cloverdale, Cotati, Healdsburg, Rohnert Park, Sebastopol, and Sonoma continue to participate in a joint powers agreement (JPA) for housing and community development. The JPA allows the communities to qualify as a HUD-designated "Urban County," which entitles the participating communities to receive an annual allocation of federal CDBG, ESG, and HOME funding as an entitlement jurisdiction.	Continue. New Program H-35
<b>H-29 (2016 program)</b> <b>6.D Transitional Housing, Supportive Housing, and Residential Care Homes.</b> The Town shall support developers of transitional and supportive housing facilities through applications for State and Federal funding, design review workshops conducted in conjunction with the Annual Growth Control Report, site location assistance, and direct	Responsibility: Planning Department  Funding: State and Federal  Schedule: Ongoing	The Town continues to support developers interested in transitional and supportive housing facilities through applications for State and Federal funding, design review workshops conducted in conjunction with the Annual Growth Control Report, site location assistance, and direct financial assistance, as necessary and appropriate. To create permanent supportive housing, the Town assisted in the conversion of one single-family residence to a	Continue. New Program H-33

**TABLE 9.3**  
**PROGRESS IN IMPLEMENTING THE 5<sup>TH</sup> CYCLE HOUSING ELEMENT PROGRAMS**

Program		Implementation Status	Action
financial assistance, as necessary and appropriate. Through these efforts, the Town shall strive to create permanent supportive housing for its share of Sonoma County's homeless and disabled population, per the County's 10-Year Homeless Action Plan, as well as residents with developmental disabilities.		small residential care home. Additionally, one building permit was issued for a single-family home and was converted to transitional or supportive housing. In 2018 the joint powers agreement (JPA) allowed the communities to qualify as a HUD-designated "Urban County," which entitles the participating communities to receive an annual allocation of federal CDBG, ESG, and HOME funding as an entitlement jurisdiction. The agreement covered the 2018 calendar year and is administered by the Sonoma County Community Development Commission.	
<b>H-30 (2016 program)</b> 6.E <b>Coordinate with the North Bay Regional Center.</b> The Town shall work with the North Bay Regional Center to implement an outreach program informing residence of the housing and services available for person with developmental disabilities. The Town shall make information available on the Town website.	Responsibility: Planning Department Funding: General Fund Schedule: Ongoing	The Town continues to work with the North Bay Regional Center to implement an outreach program that focuses on informing residents of the housing services available for persons with developmental disabilities. The Town makes this information available on the Town website.	Modify. New Program H-36
<b>H-31 (2016 program)</b> 7.A <b>Promote Equal Housing Opportunities.</b> The Town shall continue to make referrals to Fair Housing of Sonoma County (FHOSC) to assist with housing discrimination complaints and for landlord/tenant mediation services. The Town shall also make available written materials on fair housing education to tenants and landlords at community and senior centers, recreation centers, and at the Town's Community Development Counter	Responsibility: Planning Department and Parks and Recreation Department Funding: General Fund Schedule: Ongoing	The Town continues to make referrals to Fair Housing of Sonoma County (FHOSC) to assist with housing discrimination complaints and for landlord/tenant mediation services. In addition, the Town makes available written materials on fair housing education to tenants and landlords at community and senior centers, recreation centers, and at the Town's Community Development Counter.	Continue. New Program H-39

**TABLE 9.3**  
**PROGRESS IN IMPLEMENTING THE 5<sup>TH</sup> CYCLE HOUSING ELEMENT PROGRAMS**

Program		Implementation Status	Action
<b>H-32 (2016 program)</b> 8.A <b>Windsor Efficiency Pays®</b> . The Town shall continue to implement the Windsor Efficiency Pay as You Save (Pays)® program to allow residents to finance efficiency updates and benefit from utility bill savings through a voluntary assessment. The Town shall perform significant outreach to market the program via its website and printed materials, and will encourage owners whose homes are subject to code enforcement to take advantage of this opportunity		Responsibility: Public Works Funding: General Fund Schedule: Ongoing The Town continued to solicit participation in Windsor Efficiency PAYS®, marketing the program through direct mail postcards, website, and word of mouth from satisfied participants. In October 2015, the Town Council provided direction to continue offering the Windsor Efficiency PAYS® water conservation program as appropriate in the normal course of work by staff to evaluate, budget for, and run cost-effective water conservation programs. From 2016 to 2017 the program underwent maintenance and so no applications for the program were accepted. As of 2020, the PAYS program has not accepted any applications. The program is not currently active for new participants at this time. The Town is actively looking for a fiscal agent partner before it re-engages in the PAYS program.	Continue. New Program H-40
<b>H-33 (2016 program)</b> 8.B <b>Water Smart Home Program</b> . The Town shall continue to implement the Water Smart Home program to provide residents with free water use assessments		Responsibility: Public Works Funding: General Fund Schedule: Ongoing The Town continues to implement the Water Smart Home program to provide residents with free water use assessments. Town staff offers free in-home residential water use assessments as requested, or as required for participation in water conservation rebate incentive programs. The assessment includes performance checks of water using fixtures, a whole-house leak check, and an irrigation system inspection with scheduling recommendations.	Continue. New Program H-41
<b>H-34 (2016 program)</b> 8.C <b>Infill Design Standard</b> . The Town shall continue to implement its Residential Infill Policy, established in 2002, which allows high densities and encourages compact development patterns that in		Responsibility: Planning Department Funding: General Fund Schedule: Ongoing In 2011, the Town adopted the Station Area Plan, increasing densities within a ½ mile of the Town's intermodal station and including revised infill and design standards. During the planning period, two affordable housing projects totaling 76 units were approved in the	Delete.

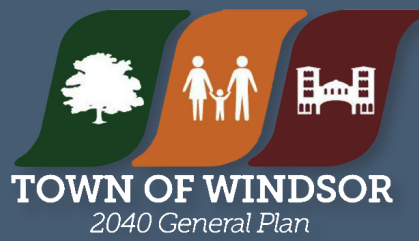
**TABLE 9.3**  
**PROGRESS IN IMPLEMENTING THE 5<sup>TH</sup> CYCLE HOUSING ELEMENT PROGRAMS**

Program		Implementation Status	Action
<p>turn promote housing affordability, maximize existing land resources, reduce pressure to convert agricultural resources, and conserve habitat and environmentally sensitive areas. The Residential Infill Policy will be largely supported through implementation of the Station Area/Downtown Specific Plan, which allows higher densities and encourages compact development in the downtown area</p>		<p>Station Area/Downtown Specific Plan area—<b>Windsor Veterans Village</b> and <b>Duncan Village</b>.</p> <p><b>Windsor Veterans Village</b> provides 60 one- and two-bedroom townhome apartments to local homeless, disabled, and low-income veterans. The complex, which also provides counseling and supportive services, began accepting residents during summer 2021 and is entirely occupied as of December 2021. The Town provided \$500,000 to the project.</p> <p><b>Duncan Village</b> will be a 16-unit affordable, single-family, ownership, self-help project. It was initiated by Habitat for Humanity of Sonoma County (HDHSC). The Town awarded \$556,000 to the project. The project was approved in 2018. In November 2019, HFHSC stopped development projects due to financial issues. The Town had discussions with another affordable housing developer that is interested in completing this project. The developer is looking for a partner to help construct. The entitlements are valid through mid-November 2022.</p> <p>The Town also adopted the 2040 General Plan, which increased infill opportunities by designating areas outside of downtown along Old Redwood Highway for higher density mixed-use development. The Station Area Plan included design standard for projects within the Station Area Plan boundaries. The 2040 General Plan includes an implementation measure to update the Town's Design Standards to provide clear guidance for new residential, mixed-use, commercial, and industrial development. By</p>	

**TABLE 9.3**  
**PROGRESS IN IMPLEMENTING THE 5<sup>TH</sup> CYCLE HOUSING ELEMENT PROGRAMS**

Program		Implementation Status	Action
		<p>early 2022, two projects had been proposed and are anticipated to be developed in the area along Old Redwood Highway—<b>Redwood Views</b> and <b>Heritage Park</b>.</p> <p><b>Redwood Views</b> affordable housing project is a 3-story project under construction that will include 52 affordable housing units above ground-floor commercial space.</p> <p><b>Heritage Park</b> affordable housing project is planned to include 33 total units, including 4 one-bedroom units, 16 two-bedroom units, and 13 three-bedroom units constructed in three stories. The project will include outdoor amenities and parking.</p> <p>Redwood Glen affordable housing is an approved 3- and 4-story project with 43 units, which is anticipated for construction in 2023.</p> <p>The Town received an SB2 grant in the amount of \$160,000 to develop objective design and development standards, which allowed the Town to hire a consultant to produce objective design and development standards in order to facilitate nondiscretionary permitting for multifamily housing projects in accordance with SB35. Multifamily housing would also include “missing middle” housing types, such as tiny homes, duplexes, and triplexes. The project commenced in 2020 and the objective design standards were adopted in December 2021.</p>	







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