

**2013-2021
HOUSING ELEMENT
TECHNICAL REPORT**

CITY OF SAN JACINTO

SEPTEMBER 2013

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I. Introduction

A successful strategy for improving housing conditions and expanding housing opportunities must be preceded by an assessment of the housing needs of the community and region. This Housing Element Technical Report for the City of San Jacinto discusses the major components of assessing housing needs, including trends in population, households, and types of housing available in San Jacinto.

The technical report examines the following topics for San Jacinto:

- Population, employment, household, and housing characteristics;
- Constraints on housing production; and
- Available housing resources.

The Housing Element Technical Report for San Jacinto will serve as the basis for identifying appropriate policies and programs for the 2013-2021 planning period.

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II. Housing Needs Assessment

This section of the Housing Element Technical Report examines general population and household characteristics and trends, such as age, race and ethnicity, employment, household composition and size, household income, and special needs. Characteristics of the existing housing stock (e.g., number of units and type, tenure, age and condition, costs) are also addressed. Finally, the City's projected housing growth needs based on the 2014-2021 Regional Housing Needs Assessment (RHNA) are examined. This analysis provides the basis for developing a successful housing strategy that meets the needs of the community.

The Housing Needs Assessment utilizes the most recent data from the U.S. Census, the California Department of Finance (DOF), the California Employment Development Department (EDD), the Southern California Association of Governments (SCAG) and other relevant sources. Supplemental data were obtained through field surveys and from private vendors. In addition, Riverside County's Consolidated Plan provides useful information for this update of the Housing Element.

Community Profile

San Jacinto is located in western Riverside County, approximately 40 miles west of Palm Springs and 35 miles southeast of Riverside. The City is approximately 26.8 square miles in area. Except for the City of Hemet located just over three miles to the south, San Jacinto is relatively isolated. However, it is situated in an area that has experienced high rates of growth during the last 20 years in large part due to pressure from surrounding counties. Located within commuting distance from Orange, Los Angeles, and San Diego Counties, Riverside County provides less expensive housing options for many of those working in the neighboring counties who are unable to afford the higher housing costs associated with those counties. The population's median household income in 2012 was \$47,645 which is approximately 18% lower than that of Riverside County (\$58,365).

To avoid serving simply as "bedroom" communities for adjacent counties, Riverside County jurisdictions, including San Jacinto, are working to attract new businesses to provide employment opportunities for local residents. This also helps promote a more balanced jobs/housing ratio, reduces the need for long commutes, and improves the local air quality and quality of life in general.

Population Characteristics

Population Growth Trends

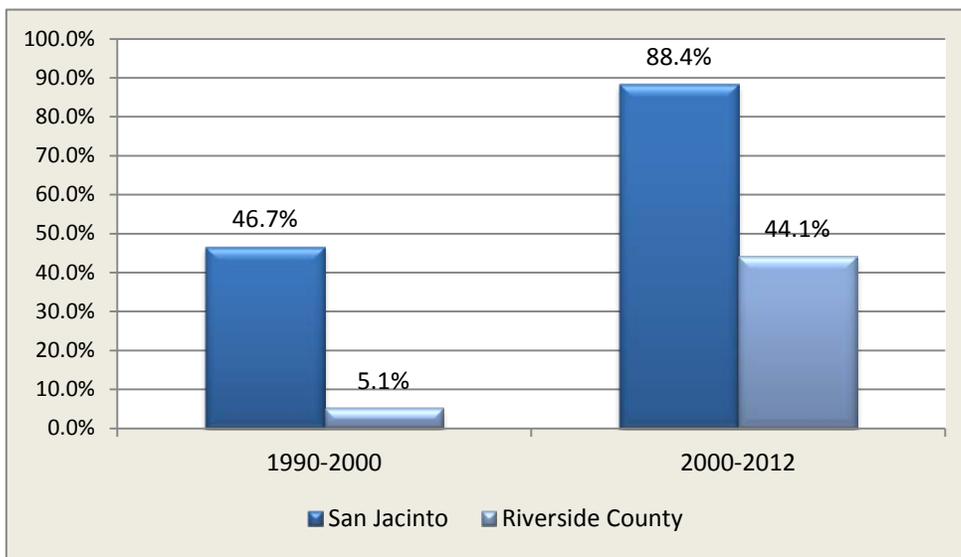
According to the Census, San Jacinto's population was 16,210 in 1990 (see Table 1 and Figure 1). During the period from 1990 to 2000, the City's population increased by 47%, to 23,779. The city grew rapidly by over 88% from 2000 to 2012. The city's 2012 population of 44,803 represented approximately 2% of the county's total population of 2,227,577.

Table 1
Population Trends, 1990-2012 –
San Jacinto vs. Riverside County

	1990	2000	2012	1990-2000	2000-2012
San Jacinto	16,210	23,779	44,803	46.7%	88.4%
Riverside County	1,470,413	1,545,387	2,227,577	5.1%	44.1%

Source: U.S. Census, California Department of Finance Table E-5 (2012)

Figure 1
Population Growth 1990-2012 –
San Jacinto vs. Riverside County



The severe recession that began in 2008 has significantly reduced population growth due to job losses. It is expected that during the 2013-2021 planning period, the economy will continue to recover and population growth will strengthen in the Western Riverside area. The Land Use Element of the San Jacinto General Plan estimates that by buildout of the Plan, the population of San Jacinto, including the sphere of influence, will have increased to more than 100,000 persons, more than doubling the current population of approximately 45,000.

Age Characteristics

Housing needs are influenced by the age characteristics of the population. Different age groups require different accommodations based on lifestyle, family type, income level, and housing preference. Traditionally, both the young adult population (20-34) and the elderly population (65+) tend to require low to moderate cost, smaller units. Persons between 35 to 54 years old usually reside in more expensive, larger units because they typically have higher incomes and larger households.

Table 2 provides a comparison of the city’s and county’s population by age group in 2010. This table shows that the age distribution of the city’s population is practically the same as Riverside County as a whole. The median age of the city’s population is 2.4 years lower than the county median.

Table 2
Age Distribution –
San Jacinto vs. Riverside County

Age Group	San Jacinto		Riverside County	
	Persons	%	Persons	%
Under 5 years	3,902	9%	162,438	7%
5 to 9 years	3,970	9%	167,065	8%
10 to 14 years	4,079	9%	177,644	8%
15 to 19 years	4,056	9%	187,125	9%
20 to 24 years	2,884	7%	154,572	7%
25 to 29 years	3,028	7%	143,992	7%
30 to 34 years	3,111	7%	138,437	6%
35 to 39 years	2,869	6%	143,926	7%
40 to 44 years	2,877	7%	149,379	7%
45 to 49 years	2,777	6%	152,722	7%
50 to 54 years	2,371	5%	140,016	6%
55 to 59 years	1,930	4%	114,765	5%
60 to 64 years	1,677	4%	98,974	5%
65 to 69 years	1,319	3%	78,495	4%
70 to 74 years	1,151	3%	62,103	3%
75 to 79 years	887	2%	49,003	2%
80 to 84 years	722	2%	36,793	2%
85 years and over	589	1%	32,192	1%
Total	44,199	100%	2,189,641	100%
Median age	30.3		32.7	

Source: 2010 Census, Table DP-1

Race/Ethnicity Characteristics

The racial and ethnic composition of the city differs from the county in that a higher percentage of city residents are Hispanic/Latino, and a lower percentage of city residents are non-Hispanic white (Table 3). Approximately 52% of city residents are Hispanic/Latino contrasted with 45% for the county as a whole. Non-Hispanic white residents comprise 35% of the city's population compared with 40% of the county's residents. Approximately 6% of county residents are Asian, contrasted with 3% for the city.

Table 3
Race/Ethnicity –
San Jacinto vs. Riverside County

Racial/Ethnic Group	San Jacinto		Riverside County	
	Persons	%	Persons	%
Not Hispanic or Latino	21,090	48%	1,194,384	55%
-White	15,508	35%	869,068	40%
-Black or African American	2,702	6%	130,823	6%
-American Indian/Alaska Native	405	1%	10,931	0%
-Asian	1,254	3%	125,921	6%
-Native Hawaiian/Pacific Islander	102	0%	5,849	0%
-Other races or 2+ races	1,119	3%	51,792	2%
Hispanic or Latino (any race)	23,109	52%	995,257	45%
Total	44,199	100%	2,189,641	100%

Source: 2010 Census, Table DP-1

Employment Characteristics

Occupation and Labor Participation

According to the latest Census data, 17,034 San Jacinto residents were in the civilian labor force, representing a labor participation rate of approximately 58% (Table 4). (The labor force includes employed and unemployed persons aged 16 years and above.)

Table 4
Labor Force –
San Jacinto vs. Riverside County

Labor Force Status	San Jacinto		Riverside County	
	Persons	%	Persons	%
Population 16 years and over	29,743	100%	1,571,629	100%
In labor force	17,200	58%	978,372	62%
Civilian labor force	17,034	57%	974,178	62%
Employed	14,156	48%	865,088	55%
Unemployed	2,878	10%	109,090	7%
Armed Forces	166	1%	4,194	0%
Not in labor force	12,543	42%	593,257	38%

Source: Census 2006-2010 ACS, Table DP3

As shown in Table 5, residents were employed in three major occupation categories: managerial/professional, sales/office, and service positions. The first two categories tend to provide higher pay jobs but service occupations tend to be lower pay.

Table 5
Employment by Occupation –
San Jacinto

Occupation	San Jacinto	
	Persons	%
Civilian employed population 16 years and over	14,156	100%
Management, business, science, and arts occupations	3,251	23%
Service occupations	3,438	24%
Sales and office occupations	3,429	24%
Natural resources, construction, and maintenance occupations	2,159	15%
Production, transportation, and material moving occupations	1,879	13%

Source: U.S. Census 2006-2010 ACS, Table DP3

Job Location

According to recent Census data, approximately 80% of employed San Jacinto workers worked in Riverside County, and approximately 22% of all workers were employed within the city limits (Table 6).

**Table 6
Job Location –
City of San Jacinto**

Workplace Location	%
Worked in state of residence	99.3%
Worked in county of residence	80.2%
Worked in place of residence	22.4%
Worked outside county of residence	19.2%
Worked outside state of residence	0.7%

Source: Census 2006-2010 ACS, Table S0801

Employment Growth

San Jacinto has a diverse business and job base that includes manufacturing, as well as non-manufacturing businesses including agriculture, retail, and support services. Principal manufacturing products include electronic components, mobile homes, casting, and parts assembly.

The City of San Jacinto is active in attracting and retaining businesses within the community to provide local employment opportunities for city residents. The updated General Plan land use map includes additional industrial lands to the north of the Colorado River Aqueduct and commercial land along major roadways. The Land Use Element estimates that at buildout of the General Plan, there will be approximately 32,626 persons employed in San Jacinto, an increase of over 200% from 2000. This ultimate growth will most likely not occur before the year 2050.

While the recession has taken a severe toll on the Inland Empire, the Economic Development Department continues to focus on economic development and redevelopment within the community, facilitating the relocation of new businesses into the community and providing assistance to those existing businesses that are already located within San Jacinto.

In addition to the City’s economic development activities, there are other regional organizations involved with economic development within the San Jacinto area. For example, the Valley Economic Development Corporation supports business retention and attraction by providing assisting to businesses with site location, governmental permitting, and other necessary information.

Household Characteristics

Household Composition and Size

Household characteristics are important indicators of the types of housing needed in a community. The Census defines a household as all persons who occupy a housing unit, which may include families related through marriage or blood, unrelated individuals living together, or individuals living alone. People living in retirement or convalescent homes, dormitories, or other group living situations are not considered households.

Among the 13,152 households in San Jacinto, 76% were considered families (“family” is defined as two or more related persons living together). Among the 3,165 non-family households, 19% were single persons living alone, 26% included households with individuals 65 years of age and older, and 49% had at least one individual under 18 years of age (Table 7).

Table 7
Housing by Type –
San Jacinto vs. Riverside County

Household Type	San Jacinto		Riverside County	
	Households	%	Households	%
Family households:	9,987	76%	510,241	74%
Husband-wife family	6,954	53%	376,381	55%
With own children under 18 years	3,865	29%	185,194	27%
Male householder, no wife present	912	7%	42,845	6%
With own children under 18 years	506	4%	22,059	3%
Female householder, no husband present	2,121	16%	91,015	13%
With own children under 18 years	1,227	9%	49,824	7%
Nonfamily households:	3,165	24%	176,019	26%
Householder living alone	2,459	19%	132,494	19%
Households with individuals under 18 years	6,460	49%	294,200	43%
Households with individuals 65 years and over	3,464	26%	187,484	27%
Total households	13,152	100%	686,260	100%
Average household size	3.34		3.14	

Source: 2010 Census, Table DP-1

Household Income and Overpayment

Household income is a primary factor affecting housing needs in a community – the ability of residents to afford housing is directly related to household income. According to recent Census data, the median household income in San Jacinto was \$47,645, which was 18% lower than the Riverside County median income of \$58,365 (Table 8).

Table 8
Median Household Income –
San Jacinto vs. Riverside County

Jurisdiction	Median Income	% of County Median Income
San Jacinto	\$47,645	82%
Riverside County	\$58,365	100%

Source: U.S. Census, 2007-2011 ACS

The income earned by a household is an important indicator of the household's ability to acquire adequate housing. While upper income households have more discretionary income to spend on housing, lower- and moderate-income households are more limited in the range of housing that they can afford. Typically, as household income decreases, the incidence of overpayment and overcrowding increases.

The following income categories are used in Housing Element analyses:

- **Extremely-low-income households** earn 30% or less of the Area (county) Median Income (AMI), adjusted for household size;
- **Very-low-income households** earn between 31% and 50% of the AMI, adjusted for household size;

- **Low-income households** earn between 51% and 80% of the AMI, adjusted for household size;
- **Moderate-income households** earn between 81% and 120% of the AMI, adjusted for household size; and,
- **Above-moderate-income households** earn over 120% of the AMI, adjusted for household size.

State and federal standards consider a household as overpaying for housing if it spends more than 30% of its gross income on housing. A household spending more than it can afford for housing has less money available for other necessities and emergency expenditures. Very-low-income households overpaying for housing are more likely to be at risk of becoming homeless than other households. Renter households overpay more often than owner households because of their typically lower incomes. Compared to renters, overpayment by owners is less of a concern because homeowners have the option to refinance the mortgage, or to sell the house and move into rentals or buy a less expensive home.

Recent Census data reported that about 64% of lower-income owners and 75% of lower-income renters in San Jacinto overpaid for housing (Table 9). Overpayment was most prevalent among extremely-low-income households.

Table 9
Overpayment by Income and Tenure

Income Category	Owners		Renters	
	Households	Percent	Households	Percent
Extremely low households	365		670	
Households overpaying	345	94.5%	670	100.0%
Very low households	1,265		1,345	
Households overpaying	655	51.8%	1,095	81.4%
Low households	1,820		895	
Households overpaying	1,215	66.8%	405	45.3%
Subtotal: All lower-income households	3,450		2,910	
Subtotal: Households overpaying	2,215	64.2%	2,170	74.6%
Moderate households	1,685		410	
Households overpaying	845	50.1%	195	47.6%
Above moderate households	3,025		765	
Households overpaying	1,180	39.0%	55	7.2%

Source: U.S. Department of Housing and Urban Development, CHAS, based on the 2006-2008 ACS. Table 15.

Based on the above analysis, additional rental subsidies or affordable rental housing would help to reduce the number of households paying over 30% of their monthly income towards housing.

Extremely Low Income Households

Following the passage of AB 2634 in 2006, state law requires quantification and analysis of existing and projected housing needs of extremely low-income (ELI) households. Extremely-low-income is defined as less than 30% of area median income, adjusted for household size. As of 2013 the area median income in Riverside County is \$65,000¹. For extremely-low-income households, this results in an

¹ California Department of Housing and Community Development, State Income Limits for 2013, 2/25/2013

income of \$19,500 or less. Households with extremely low-incomes have a variety of housing problems and needs.

Existing Needs

As noted in Table 9, recent Census data estimated that there are 365 ELI owner households and 670 ELI renter households in San Jacinto. Of these, 95% of owners and 100% of renters were reported as overpaying for housing.

Projected Needs

The projected housing need for extremely-low-income households is assumed to be 50% of the very-low-income regional housing need of 562 units. As a result, the City has a projected need for 281 new extremely-low-income units during the 2014-2021 planning period. The resources and programs to address this need are the same as for other lower-income housing in general, and are discussed elsewhere in the Housing Element and Technical Report. Because the needs of extremely-low-income households overlap extensively with other special needs groups, further analysis and resources for these households can be found in the Housing Needs Assessment/ Special Needs Populations and Housing Constraints/Provision for a Variety of Housing discussions in this Technical Report.

Overcrowding

An overcrowded household is defined as more than one person per room, excluding bathrooms, kitchens, hallways, and porches. A severely overcrowded household is defined as more than 1.5 persons per room. Overcrowding results from a lack of affordable housing and/or a lack of available housing units of adequate size. Table 10 summarizes overcrowding for the City of San Jacinto and Riverside County.

Table 10
Overcrowding –
San Jacinto vs. Riverside County

Occupants per Room	San Jacinto		Riverside County	
	Units	%	Units	%
Owner occupied units	9,077	100%	467,086	100%
1.01 to 1.50	267	2.9%	15,586	3.3%
1.51 to 2.00	142	1.6%	3,952	0.8%
2.01 or more	36	0.4%	-1,021	-0.2%
Renter occupied units	3,877	100%	199,820	100%
1.01 to 1.50	457	11.8%	18,488	9.3%
1.51 to 2.00	72	1.9%	5,685	2.8%
2.01 or more	72	1.9%	1,852	0.9%

Source: Census 2006-2010 ACS, Table B25014

According to recent Census data, overcrowding was more prevalent among renters than owners. Approximately 16% of the City's renter-occupied households were overcrowded compared to 5% of owner-occupied households.

Special Needs Populations

Certain segments of the population may have more difficulty in finding decent, affordable housing due to their special circumstances or needs. These “special needs” populations include elderly persons, agricultural workers, single-parent households, persons with disabilities, large households, and the homeless. Many of these households also fall under the category of extremely-low-income.

A variety of City policies and programs described in the Housing Element address the needs of extremely-low-income households, including those in need of residential care facilities and persons with disabilities. However, it must be recognized that the development of new housing for the lowest income groups typically requires large public subsidies, and the level of need is greater than can be met due to funding limitations, especially during these times of declining public revenues.

Elderly

The special needs of the elderly are often a function of lower fixed incomes and/or disabilities. Housing for the elderly often requires special attention in design to allow greater access and mobility. Housing located within vicinity of community facilities and public transportation also facilitates mobility of the elderly in the community.

According to recent Census estimates, San Jacinto had 3,137 households with residents age 65 or older. About 28% (2,580) of all owner-households and 13% (557) of the renter-households were headed by elderly persons. Many elderly owner-households reside in mobile homes, which are among the lowest cost housing options in the City. Elderly residents are more likely to have a disability, which may require special housing design (Table 11).

**Table 11
Elderly Households by Tenure -
San Jacinto**

Householder Age	Owner		Renter	
	Households	%	Households	%
Under 65 years	6,497	72%	3,320	86%
65 to 74 years	1,213	13%	328	8%
75 to 84 years	1,073	12%	173	4%
85 years and over	294	3%	56	1%
Total Households	9,077	100%	3,877	100%

Source: U.S. Census 2006-2010 ACS, Table B25007

Finally, many elderly live on fixed incomes and occupy older homes. These factors make paying for needed home repairs and maintenance difficult. While there are over 100 assisted units in San Jacinto that target seniors and the mobility impaired, the high incidence of overpayment among elderly households suggests that more affordable senior housing is needed to meet current and future needs. The City’s programs to increase senior affordable housing opportunities help to address this issue.

Agricultural Workers

Agriculture is a major industry in Riverside County and the San Jacinto valley. However, the City is also rapidly converting from a rural community to a suburban community, and agricultural operations

have decreased over the years. Recent Census estimates reported 261 San Jacinto residents employed in farming, forestry, fishing and mining occupations². Agricultural workers face various housing issues due to their typically lower incomes and the seasonal nature of their work.

According to the local San Jacinto office of the Riverside County Agricultural Commissioner, the majority of the local agricultural operations in the San Jacinto area are associated with vegetable crops, and dairy and horse farms. The type of agricultural employment associated with these local operations generally consists of year-round employment and housing is provided through the conventional housing market. When temporary labor is required in San Jacinto, the farmers typically contract with a labor contractor to bring in workers for a set period of time. The contractors are responsible for providing housing for their workers, and according to the Agricultural Commissioner office, this use of temporary workers does not result in an increase in rural homeless. The Development Code allows agricultural employee housing with up to 12 units or 36 beds as an agricultural use, consistent with state law.

Single Parent Families

Single-parent families with children often require special attention due to their needs for affordable childcare, health care, and housing assistance. Female-headed families with children tend to have lower incomes, thus limiting housing availability for this group. According to recent Census data, 1,169 households in San Jacinto were headed by single-parents, 744 (64%) of which were headed by women. San Jacinto's housing programs aimed to increase the supply of affordable housing in the City help to assist single parent households.

Table 12
Household Type by Tenure –
San Jacinto

Household Type	Owner		Renter	
	Households	%	Households	%
Married couple family	5,635	62%	1,548	40%
Male householder, no wife present	425	5%	321	8%
Female householder, no husband present	744	8%	953	25%
Non-family households	2,273	25%	1,055	27%
Total Households	9,077	100%	3,877	100%

Source: U.S. Census 2006-2010 ACS, Table B11012

Persons with Disabilities

In 2000, approximately 28% of the San Jacinto residents age five or over were recorded by the Census as having a disability. The elderly population in San Jacinto has a higher incidence of disabilities, with approximately 49% of the population 65 and older reporting a disability in 2000. Disabled elderly comprise about 32% of the total disabled population in San Jacinto.

Physical and mental disabilities can hinder a person's access to traditionally designed housing units (and other facilities) as well as potentially limit the ability to earn income. Housing that satisfies the design and locational requirements of disabled persons are limited in supply and often costly to provide.

² 2006-2010 ACS, Table DP-3

Housing opportunities for disabled persons can be addressed through the provision of affordable, barrier-free housing. In addition to the development of new units, housing rehabilitation assistance programs can also be provided to disabled residents to make necessary improvements to remove architectural barriers of existing units. As noted in the Constraints section, the City has procedures in place for reviewing and approving requests for reasonable accommodation in housing for persons with disabilities in accordance with state law.

Developmentally Disabled

Section 4512 of the California Welfare and Institutions Code defines a "Developmental disability" as a disability that originates before an individual attains age 18 years, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual which includes mental retardation, cerebral palsy, epilepsy, and autism. This term also includes disabling conditions found to be closely related to mental retardation or to require treatment similar to that required for individuals with mental retardation, but shall not include other handicapping conditions that are solely physical in nature.

Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person's living situation as a child to an appropriate level of independence as an adult. The State Department of Developmental Services (DDS) currently provides community based services to approximately 243,000 persons with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. The Inland Regional Center is one of 21 regional centers in the State of California that provides point of entry to services for people with developmental disabilities. The center is a private, non-profit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families.

Currently, nearly 600 Inland Regional Center staff members provide services to more than 25,000 people with developmental disabilities and their families in San Bernardino and Riverside counties. Once a consumer is found eligible, he/she is paired with a Consumer Services Coordinator (CSC) who becomes their primary contact at the center. They will meet on an ongoing basis to develop an annual Individual Program Plan (IPP) that lists specific, agreed upon goals and objectives that will enhance opportunities to live more closely in line with the core values of the agency. To better meet the needs of consumers, Inland Regional Center designed programs according to age, specialization, and geographic location. Categories include Early Start/Prevention 0-3; School Age 3-15; Transition 16-22; Adult 23-59; and Senior 60+.

Large Households

Large households are defined as those with five or more persons. Recent Census data reported that 2,620 households in San Jacinto have five or more members, representing 20% of all City households. The Census Bureau estimated that 19% of owner-households and 24% of renter-households had five or more persons. Typically, the availability of adequately-sized and affordable housing units is an obstacle facing large households. The City has an adequate supply of large-size housing units. In 2000, San Jacinto had 2,808 three-bedroom housing units and another 912 housing units with four or more

bedrooms. In addition, the majority of new homes on the market have three or more bedrooms. The issue for large households is often related to affordability, particularly among renters.

Table 13
Household Size by Tenure –
San Jacinto

Householder Age	Owner		Renter	
	Households	%	Households	%
1 person	1,813	20%	909	23%
2 persons	3,023	33%	784	20%
3 persons	1,204	13%	687	18%
4 persons	1,354	15%	560	14%
5 persons	989	11%	519	13%
6 persons	346	4%	226	6%
7 persons or more	348	4%	192	5%
Total Households	9,077	100%	3,877	100%

Source: U.S. Census 2006-2010 ACS, Table B25009

Homeless

The homeless population refers to persons lacking consistent and adequate shelter. Homelessness is a continuing problem throughout California and urban areas nationwide. During the past two decades, an increasing number of single persons have remained homeless year after year and have become the most visible of all homeless persons. Other persons (particularly families) have experienced shorter periods of homelessness. However, they are often replaced by other families and individuals in a seemingly endless cycle of homelessness.

The 2011 Riverside County Point-in-Time Homeless Survey estimated that there were a total of 6,203 sheltered or unsheltered homeless persons countywide at the time of the survey. This represented nearly a doubling compared to the 2009 homeless count of 3,366 in 2009. The 2011 count identified 62 homeless persons in San Jacinto.

Inventory of Homeless Facilities

In response to the growing needs of the homeless population in Riverside County, a Continuum of Care (COC) process began in 1994 in order to provide the delivery of facilities and services to the homeless population at each step of the transition from living on the street, to permanent and sustained, independent living. The COC consists of four components:

1. Outreach and Assessment;
2. Emergency Shelters with Supportive Services;
3. Transitional Housing with Supportive Services; and
4. Permanent and Affordable Housing.

There are 19 emergency shelters, 19 transitional housing facilities, and 11 permanent supportive housing facilities in Riverside County. While there are no homeless shelters in San Jacinto, the Valley Restart Shelter is located nearby in Hemet.

Senate Bill (SB) 2 of 2007 strengthened local planning requirements for emergency shelters and transitional housing. In compliance with SB 2, the Development Code allows emergency shelters by-right in the Industrial Light (IL) zone.

Housing Stock Characteristics

Table 14 shows the change in San Jacinto’s housing stock from 2000 to 2012 compared to Riverside County. The housing stock in San Jacinto increased by approximately 58% during this period compared to 38% for the County as a whole. The majority (10,922 units or 73%) of the existing housing stock in San Jacinto consisted of single-family detached and attached homes. With several mobile home parks dispersed throughout the City, mobile homes represented the next largest segment (19%). Multi-family developments of two or more units comprised the remainder (8% or 1,263 units) of the housing units in San Jacinto. Small multi-family complexes are concentrated around the core of the community and along major roadways.

**Table 14
Housing by Type –
San Jacinto vs. Riverside County**

Structure Type	2000		2012		Growth	
	Units	%	Units	%	Units	%
San Jacinto						
Single-family	5,670	60%	10,922	73%	5,252	95%
Multi-family	1,217	13%	1,263	8%	46	1%
Mobile homes	2,589	27.3%	2,816	18.8%	227	4%
Total units	9,476	100%	15,001	100%	5,525	100%
Riverside County						
Single-family	398,752	68%	599,723	74%	200,971	90%
Multi-family	103,034	18%	129,326	16%	26,292	12%
Mobile homes	82,888	14%	78,921	10%	-3,967	-2%
Total units	584,674	100%	807,970	100%	223,296	100%

Source: Cal. Dept. of Finance, Tables E-5 & E-8

San Jacinto has the following 13 recognized neighborhoods:

- Heritage
- California
- De Anza
- Ramona
- Alessandro
- Spice Ranch
- Rose Ranch
- Hill
- College
- River
- Soboba
- Equestrian Downs
- Sunrise Ranch

As new areas are developed, additional neighborhood areas will be identified. The neighborhood planning concept allows the City to ensure that adequate levels of public services and facilities are available throughout the community and not concentrated in only a few areas. For example, the San Jacinto Parks Master Plan analyzes the need for parks by neighborhood versus simply looking at the need for parks at a community level of analysis. This ensures that each neighborhood is provided

adequate parkland, which is especially important for older areas that may not have been developed originally with adequate amounts of parkland.

Tenure and Vacancy Rates

Table 15 illustrates the tenure (owner vs. renter) of occupied housing in San Jacinto and surrounding communities. The table shows that San Jacinto has a homeownership rate of 60% compared to 28% renter-occupied units.

Table 15
Housing Tenure – San Jacinto vs. Riverside County

Housing Type	San Jacinto		Riverside County	
	Units	%	Units	%
Occupied housing units	13,152	88%	686,260	86%
Owner-occupied housing units	8,943	60%	462,212	58%
Average household size of owner-occupied units	3.22		3.10	
Renter-occupied housing units	4,209	28%	224,048	28%
Average household size of renter-occupied units	3.61		3.22	
Vacant housing units	1,825	12%	114,447	14%
For rent	483	3%	23,547	3%
Rented, not occupied	17	0.1%	1,107	0.1%
For sale only	542	4%	18,417	2%
Sold, not occupied	57	0.4%	3,255	0.4%
For seasonal, recreational, or occasional use	235	2%	50,538	6%
All other vacants	491	3%	17,583	2%
Homeowner vacancy rate (%)	5.7		3.8	
Rental vacancy rate (%)	10.3		9.5	
Total housing units	14,977	100%	800,707	100%

Source: 2010 Census, Table DP-1

Vacancy rate is a measure of housing availability in a community. A vacancy rate of 2% for ownership housing and 5% for rental housing generally indicates an adequate supply of vacant housing to allow mobility. According to recent Census data, the homeowner vacancy rate in San Jacinto was 5.7% and the rental vacancy rates was 10.3%. In Riverside County, the homeowner vacancy rate was 3.8% and the rental vacancy rate was 9.5%. A high number of units were listed as “Other Vacant”, which could be attributable to the high foreclosure rate in Riverside County after the housing market crash of 2008.

Housing Stock Age and Condition

The age of housing is commonly used as an indicator of need for major repairs. In general, housing units over 30 years old are likely to exhibit signs of rehabilitation needs, such as new roofing, foundation work, or plumbing.

As depicted in Table 16, about 70% of the housing units in San Jacinto were built after 1979 and most are likely to be in good condition. Approximately 30% of units are over 30 years of age and may be in need of major repairs or even replacement. The City’s age of housing is similar to the county as a whole.

Table 16
Age of Housing Stock –
San Jacinto vs. Riverside County

Year Built	San Jacinto		Riverside County	
	Units	%	Units	%
Built 2005 or later	2412	16%	69,098	9%
Built 2000 to 2004	2,581	17%	130,497	17%
Built 1990 to 1999	2,420	16%	131,438	17%
Built 1980 to 1989	2,883	19%	179,429	23%
Built 1970 to 1979	2,150	14%	123,182	16%
Built 1960 to 1969	1,168	8%	65,589	8%
Built 1950 to 1959	760	5%	51,864	7%
Built 1940 to 1949	261	2%	16,139	2%
Built 1939 or earlier	195	1%	15,880	2%
Total units	14,830	100%	783,116	100%

Source: Census 2006-2010 ACS, Table DP-4

Based on discussions with the City’s code enforcement officer, many of the houses in San Jacinto that are dilapidated or have other property maintenance issues are located in the eastern portion of the City in the older, lower-income neighborhoods. Other code enforcement issues in San Jacinto include weed abatement, which is concentrated on rental properties with absentee landlords, as well as vehicle abandonment, which is an issue throughout the City.

Due to staffing limitations a comprehensive housing conditions survey has not been done recently, and no specific information is available regarding the number of houses in need of rehabilitation or replacement. Due to budget constraints, it is not likely that the City will be able to conduct a comprehensive survey in the near future. To address this issue, the City will pursue grant funding for a housing conditions survey as part of the City’s code enforcement and housing rehabilitation programs (see Program 1 in the Housing Plan).

Housing Costs and Affordability

This section discusses current real estate market trends in San Jacinto, both for-sale and rental. It must be emphasized that real estate markets are cyclical, and in recent years a sharp downturn in sales volumes and property values has occurred in the Inland Empire (Riverside and San Bernardino Counties), in large part due to the “sub-prime” mortgage crisis. While such downturns result in lower prices and more affordable housing opportunities, the corresponding increase in foreclosure rates and softening job market, combined with the rapid escalation in gasoline prices, has hit San Jacinto and other Riverside County communities particularly hard. The following discussion should be viewed in recognition of recent events, and with the understanding that market conditions will change over time.

Housing Affordability

Housing affordability is determined by the ratio of income to housing costs. According to HCD guidelines for 2013, the area median income (AMI) for a family of four in Riverside County is \$65,000. Based on state guidelines, income limits for a four-person family along with rents and estimated sales prices generally considered to be “affordable” are shown in Table 17.

An affordable housing payment is considered to be no more than 30% of a household's gross income. For rental units, this includes rent plus utilities. Assuming that a potential homebuyer within each income group has acceptable credit, a typical down payment (5% to 10%), and other housing expenses (taxes and insurance), the maximum affordable home price can be estimated for each income group, as seen in Table 17. Based on the current home prices described below, both low- and moderate-income households would generally be able to purchase a home with a sufficient number of bedrooms to avoid overcrowding. Very-low-income households may be able to purchase a home, but it would most likely be a smaller, older unit or a condominium or mobile home.

Table 17
Income Categories and Affordable Housing Costs – Riverside County

2013 Areawide Median Income = \$65,000	Income Limits	Affordable Rent	Affordable Price (est.)
Extremely Low (<30% AMI)	\$20,100	\$503	--
Very Low (31-50% AMI)	\$33,500	\$838	\$150,000
Low (51-80% AMI)	\$53,600	\$1,340	\$250,000
Moderate (81-120% AMI)	\$78,000	\$1,950	\$350,000
Above moderate (120%+ AMI)	\$78,000+	\$1,950+	\$350,000+

Assumptions: --Based on a family of 4
 -30% of gross income for rent or PITI
 -5% down payment, 4% interest, 1.25% taxes & insurance
 Source: Cal. HCD; J.H. Douglas & Associates

Ownership Housing

According to DataQuick Information Systems³, 2012 median resale single-family home prices for the two ZIP codes in San Jacinto ranged from \$118,000 to \$148,000, which were significantly lower than the median price of \$195,000 for Riverside County as a whole (Table 18). The median resale price for condos was \$55,000, far below the county median of \$158,000. However, it should be noted that many condos in the resort communities of the Coachella Valley (Palm Springs, etc.) are second homes and are generally higher priced than primary homes in non-resort areas of the county.

Table 18
House and Condo Median Sales Prices, February 2012

ZIP Code	SFD	Condo
San Jacinto		
ZIP 92582	148,000	NA
ZIP 92583	118,000	55,000
Riverside County	195,000	158,000

Source: DataQuick Information Systems, 2013

³ <http://www.dqnews.com/Charts/Monthly-Charts/LA-Times-Charts/ZIPLAT.aspx>

New home developments in recent years have included both moderately-priced senior housing and large move-up homes. The subdivision shown here is Hampton at Coventry Acres by D.R. Horton⁴. These large homes with 3-car garages sold in the low- to mid-\$200,000 range in 2007-08. This tract is considered luxury move-up housing for the San Jacinto market area. Based on the income and affordability criteria for 4-person households, these new homes could have been purchased by lower-income families at affordable prices.



Tract 32276 is a 22-lot subdivision of 2-bedroom single-family homes on the east side of Palm Avenue south of De Anza Drive. These small-lot detached homes, which are restricted for seniors, were built at a density of 12 units per acre and sold at prices ranging from \$80,000 to \$90,000. Based on affordability criteria for 2-person households, these new homes were affordable to very-low-income seniors.



Graciella Court (Tract 33053) is a 9-lot single-family subdivision on 6th Street in the downtown area adjacent to City Hall. These market-rate homes were offered for sale at prices affordable to lower-income families and are currently renting in the \$1,200/month range, which is also within the lower-income affordability range.



A 2013 survey found that home prices are similar to those in 2008-2009. A KB project, Edgewood at the Cove, currently offers new single-family detached homes with 1,394 to 2,616 square feet priced from \$178,990 to \$217,990⁵.

Based on the estimated affordable prices (Table 17) and home prices presented above, housing affordability is currently considered excellent in San Jacinto. Sales prices for new housing, even large move-up homes, are within the affordability range for lower-income households. The current recession, while creating severe hardship for many, has resulted in much improved affordability in the housing market.

⁴ <http://www.drhorton.com/corp/GetCommunity.do?dv=25&pr=41278>
⁵ <http://www.newhomesource.com/communitydetail/builder-1214/community-46633>

Rental Housing

The rental housing market in San Jacinto includes apartments, townhomes, and single-family homes. In order to determine the affordability level of apartment units, current rental rates for recently-built multi-family projects were surveyed (Table 19).

Table 19
Rental Market Data –
San Jacinto

Unit Size	Rent
2 bedroom / 1½ bath	\$999
3 bedroom / 2½ bath	\$1,300

Source: Rent.com, 3/2013 (Willowcreek Meadows)

Willowcreek Meadows at 1555 S. Santa Fe Street, a gated 52-unit market-rate townhome apartment project with 2-car attached garages, is built at a density of 13.7 units/ acre and offers 2-bedroom units for \$999/month and 3-bedroom units for \$1,300/month⁶. Based on the affordability levels shown in Table 17 (page 18), all of these units are affordable to lower-income households. It should be noted that this project is less than 7 years old and represents the “high end” of the rental market in San Jacinto, and most (if not all) other apartment projects in the city are expected to have lower rents.



Based on Riverside County income limits and current rental rates, most very-low-, low-, and moderate-income households can afford market rents in San Jacinto. However, households with extremely-low incomes face an “affordability gap.” Programs to facilitate development of new assisted rental housing and Section 8 vouchers can help to address this gap, and are discussed in the Resources section and the Housing Plan.

Assisted Housing At-Risk of Conversion

State Housing Element law requires cities to prepare an inventory of assisted multi-family rental units that are eligible to convert to market rate due to termination of subsidy contract, mortgage prepayment, or expiring use restrictions. Under Housing Element law, this inventory is required to cover the ten-year period from 2013 to 2023.

Table 20 summarizes the inventory of assisted rental housing projects in San Jacinto. A total of 417 assisted units are provided in seven developments, including units assisted through a variety of programs. These programs include the USDA Rural Development 515-RRH, Rural Housing Construction Program, and Low Income Housing Tax Credit programs. None of these projects is at-risk of conversion during the current planning period.

⁶ <http://www.rent.com/california/san-jacinto-apartments/willowcreek-meadows-4-664903?sp=1&searchrank=3&page=1&rank=3&fl=0>

Table 20
Inventory of Assisted Rental Housing

Development Name	Total Units	Density (du/ac)	Household Type	Funding Source	Expiration of Affordability Covenants
San Jacinto Garden Apartments 324 E. Shaver Street	97	9.7	Family	USDA 515-RRH	2025
San Jacinto Manor 1672 S. Santa Fe Street	65	15.0	Seniors and Mobility Impaired	USDA 515-RRH	Original contract expired, but still maintained as affordable on an annual basis through USDA. Conversion to market-rate unlikely due to non-profit ownership.
Manzanita Gardens 537 N. Ramona Boulevard	36	14.1	Family	USDA 515-RRH	Original contract expired, but still maintained as affordable on an annual basis through USDA. Conversion to market-rate unlikely.
San Jacinto Senior Apartments 633 E. Main Street	45	17.1	Seniors	USDA 515-RRH	2064
San Jacinto Village Apartments 700 Idyllwild Drive	38	16.2	Family	USDA 515-RRH	2040
Terracina Apartments-LINC Housing 1825 S. Santa Fe Street (Rehabilitation, not new construction)	17	20.6	Family	Rural Housing Construction Program	2074
	39		Family	Low Income Housing Tax Credit (LIHTC)	2074
San Jacinto Villas Apartments 1692 S. Santa Fe Ave.	80	17.6	Family	RDA, HOME, LIHTC, Tax- exempt bonds	2062
Total	417				

*Loans may be prepaid at any time subject to the "1965-E process".
Sources: Property owners, City of San Jacinto, 2010.

Additional information regarding these projects is provided below:

- San Jacinto Garden Apartments.** The San Jacinto Garden Apartments consists of 97 subsidized rental units (32 one-bedroom and 65 two-bedroom units) and is for-profit owned. The project was financed through the USDA Rural Development 515-RRH program. In 2007, the affordability contract with the USDA was renewed for an additional 18 years. The project is not at-risk to conversion to market rate housing during this Housing Element cycle since the current contract will not expire until 2025.
- San Jacinto Manor.** San Jacinto Manor consists of 65 deed restricted units (60 one-bedroom and 5 two-bedroom units) for seniors and the mobility impaired. The project was financed through the USDA Rural Development 515-RRH program. The original contract has expired, however the project has continued to participate on a year to year basis. The City does not foresee the early conversion of the apartments to market-rate units since the project is owned by a non-profit.
- Manzanita Gardens.** This for-profit 36-unit family complex is funded by the USDA Rural Development 515-RRH program and contains 16 one-bedroom units, 16 two-bedroom units,

and 4 three-bedroom units. While the original program contract with USDA has expired, the project has continued to participate on a year-to-year basis. If the loan were repaid early, the project could be pulled from the program. However, a loan prepayment is unlikely, and the most cost effective way to maintain the affordable housing is to encourage continued participation in the USDA Rural Development 515-RRH program.

- **San Jacinto Senior Apartments.** San Jacinto Senior Apartments is non-profit owned and consists of 46 one-bedroom subsidized units financed through the USDA Rural Development 515-RRH program. According to USDA records, the units cannot convert to market rate until 2064 and the loan cannot be prepaid.
- **San Jacinto Village Apartments.** The 38 units at the San Jacinto Village Apartments are also financed through the USDA Rural Development 515-RRH program and are owned by a limited non-profit partnership. There are 16 one-bedroom units, 16 two-bedroom units, and 6 three-bedroom units. USDA records indicate that the project cannot convert until 2040 and the loan cannot be prepaid.
- **San Jacinto Villas Apartments.** This 80-unit affordable housing project consists of 9 two-story buildings (40 2-bedroom units, 40 three-bedroom units and 1 three-bedroom manager unit). The project received assistance from various funding sources with a majority from 9% tax credits and other sources including Redevelopment Agency funds, tax-exempt bonds and private equity. 32 units are restricted to at or below 50% AMI, 30 units at or below 80% AMI, and 18 units at or below 120% AMI.
- **Terracina Apartments.** The for-profit Terracina Apartments has 56 assisted rental units (33 two-bedroom units and 23 three-bedroom units) financed through two programs; 39 units through the Low Income Housing Tax Credit (LIHTC) program, and 17 units funded by a State bond through the Rural Housing Construction Program. All 56 units are affordable in perpetuity and are not at risk of converting to market rate.

Growth Needs 2014-2021

Overview of the Regional Housing Needs Assessment

The Regional Housing Needs Assessment (RHNA) is a key tool for local governments to plan for anticipated growth. The RHNA quantifies anticipated need for housing within each jurisdiction for the period from January 2014 through October 2021. Communities then determine how they will address this need through the process of updating the Housing Elements of their General Plans.

The current RHNA was adopted by the Southern California Association of Governments (SCAG) in October 2012. The future need for housing is determined primarily by the forecasted growth in households in a community. Each new household, created by a child moving out of the parent's home, by a family moving to a community for employment, and so forth, creates the need for a housing unit. The housing need for new households is then adjusted to maintain a desirable level of vacancy to promote housing choice and mobility. An adjustment is also made to account for units expected to be lost due to demolition, natural disaster, or conversion to non-housing uses. The sum of these factors – household growth, vacancy need, and replacement need – determines the construction need for a community. Total housing need is then distributed among four income categories on the basis of the county's income distribution, with adjustments to avoid an over-concentration of lower-income households in any community.

2014-2021 San Jacinto Growth Needs

The total housing growth need for the City of San Jacinto during the 2014-2021 period is 2,433 units. This total is distributed by income category as shown in Table 21. While the RHNA did not address the needs of the extremely-low-income category, state law requires jurisdictions to analyze this segment. As allowed by state law, the extremely-low category is assumed to be one-half of the very-low-income need.

**Table 21
Regional Housing Growth Needs 2014-2021**

Extremely Low	Very Low	Low	Moderate	Above Moderate	Total
281 11.5%	281 11.5%	394 16.2%	441 18.1%	1,036 42.6%	2,433 100%

Source: SCAG 2012

How the City’s growth needs will be accommodated is discussed in the Resources section of this report.

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III. Housing Constraints

Market, governmental, and infrastructure factors pose constraints to the provision of adequate and affordable housing. These constraints may result in housing that is not affordable to low- and moderate income households, persons with special needs, or may render residential construction economically infeasible for developers.

Market Constraints

Development and Financing Costs

San Jacinto is fortunate in that the cost of vacant land for residential development is relatively affordable, especially when compared to the adjacent counties of Orange, Los Angeles, and San Diego. Land prices are highly variable and depend on the density of development allowed, whether the site has environmental constraints, and whether an existing use must be removed. Construction costs vary widely according to the type of development, with multi-family housing generally less expensive to construct than single-family homes. However, there is wide variation within each construction type, depending on the size of unit and the number and quality of amenities provided, such as fireplaces, swimming pools, and interior fixtures among others. The City has no influence over materials and labor costs, and the building codes and development standards in San Jacinto are not substantially different than most other cities in Riverside County.

A reduction in amenities and the quality of building materials (above a minimum acceptability for health, safety, and adequate performance) could result in lower sales prices. In addition, prefabricated factory-built housing may provide a lower-priced alternative by reducing construction and labor costs. Another factor related to construction costs is the number of units built at one time. As the number increases, overall costs generally decrease as builders can benefit from economies of scale.

Cost and Availability of Financing. Housing affordability is also largely determined by interest rates. First-time homebuyers are most impacted by financing requirements. Currently (2013) mortgage interest rates for new home purchases are at historically low levels of under 4% for a 30-year fixed-rate mortgage, which increases housing affordability. Although rates are currently low, they can change significantly and impact the affordability of the housing stock. The recent economic crisis has also resulted in a tightening of lending standards, as compared to the “easy credit” practices in recent years. Thus, a critical factor in homeownership involves credit worthiness. Lenders consider a person’s debt-to-income ratio, cash available for down payment, and credit history when determining a loan amount. Many financial institutions are willing to significantly decrease down payment requirements and increase loan amounts to persons with good credit rating. Persons with poor credit ratings may be forced to accept a higher interest rate or a loan amount insufficient to purchase a house.

Governmental Constraints

Governmental regulations, while intentionally controlling the quality of development in the community can also, unintentionally, increase the cost of development and thus the cost of housing. These governmental constraints include land use controls, building codes and their enforcement, site

improvements, fees and other exactions required of developers, and local development processing and permit procedures.

Land use controls may limit the amount or density of development, thus increasing the cost per unit. On-site and off-site improvements such as roads, traffic signals on adjacent streets, or sewer systems may increase an individual project's costs of development. Processing and permit requirements may delay construction, increasing financing and/or overhead costs of a development. The following describes potential governmental constraints, which may affect the supply and cost of housing in San Jacinto.

Land Use Controls

The Land Use Element of the San Jacinto General Plan and corresponding Development Code provide for a range of residential types and densities dispersed throughout the City. The Land Use Element designates nearly 9,000 acres (48%) of the City's total land inventory (including sphere of influence) for residential uses, including: single-family homes, multi-family units, and mobile homes. Residential densities allowed by the General Plan cover a wide spectrum, including the following categories:

- Estate Residential (ER) - maximum of 0.5 units/ acre
- Rural Residential (RR) - maximum of 2 units/ acre
- Low Density Residential (LDR) - 2.1 to 5 units/acre
- Medium Density Residential (MDR) - 5.1 to 10.0 units/acre
- Medium High Density Residential (MHDR) - 10.1 to 14.0 units/acre
- High Density Residential (HDR) – 14.1 to 18.0 units/acre
- Very High Density Residential (VHDR) – 18.1 to 22.0 units/acre

In the previous Housing Element cycle the City redesignated properties in the HDR district (10.1 to 14.0 units/acre) to “Medium High Density Residential” (MHDR) and created a new HDR district with allowable densities of 14.1 to 18.0 units/acre. Owners of property in the MHR land use designation have the opportunity to request redesignation to the new HDR designation subject to the provision of community benefits (such as housing affordability or public improvements) in recognition of the increased property value that is created with higher densities.

The Land Use plan generally designates areas within hillsides or areas subject to flooding for lower-density development to reduce the number of people subject to potential safety hazards. Higher-density residential uses have been concentrated in those areas that have good access to regional transportation corridors and necessary services, such as retail and commercial areas.

Residential Development Standards

The City of San Jacinto regulates the type, location, density, and scale of residential development primarily through the Development Code. The new Development Code was adopted in 2012 and reconciled some prior inconsistencies between previous zoning designations and the 2006 General Plan land use categories. Development regulations are designed to protect and promote the health, safety, and general welfare of residents as well as implement the policies of the City's General Plan. The Development Code also serves to preserve the character and integrity of existing neighborhoods. The Code sets forth the City's residential development standards, which include density, lot area, coverage, height, and setbacks.

The Development Code contains the following residential categories:

- **RE (Residential Estate) Zone.** The RE zone is applied to areas appropriate for detached single-family dwelling units with appropriate accessory structures and uses in semi-rural areas and areas where scenic and natural resources should be protected, together. The RE zone may also allow mobile and modular homes, second dwelling units, agricultural uses, public facilities, and other uses that are compatible with rural estate single-family neighborhoods. Horses and other farm animals are also allowed in this zone in compliance with Section 17.430.050 (Animal Keeping). This zone allows a maximum density of 1.0 dwelling unit per two net acres of land. The RE zone is consistent with the Estate Residential (ER) land use designation of the General Plan.
- **RR (Residential Rural) Zone.** The RR zone is applied to areas appropriate for detached single-family dwelling units with appropriate accessory structures and uses in a semi-rural setting. The RR zone may also allow mobile and modular homes, second dwelling units, public facilities, and other uses that are compatible with rural single-family neighborhoods. Horses and other farm animals are also allowed in this zone in compliance with Section 17.430.050 (Animal Keeping). This zone allows a maximum density of 2.0 dwelling units per acre of land. The RR zone is consistent with the Rural Residential (RR) land use designation of the General Plan.
- **RL (Residential, Low Density) Zone.** The RL zone is applied to areas appropriate for a range of detached single-family residential dwellings on standard suburban parcels, together with appropriate accessory structures and uses. The RL zone may also allow mobile and modular homes, second dwelling units, condominiums, townhomes, public facilities, and other uses that are compatible with low density single-family neighborhoods. This zone allows a density ranging from 2.1 to 5.0 dwelling units per net acre. The RL zone is consistent with the Low Density Residential (LDR) land use designation of the General Plan.
- **RM (Residential, Medium Density) Zone.** The RM zone is applied to areas appropriate for neighborhoods with a variety of housing types located in proximity to parks, schools, and public services. The housing types range from attached and detached single-family residential dwelling units, duplexes, triplexes, fourplexes, condominiums, townhomes, mobile home parks, recreational vehicle parks, as well as accessory structures and uses. The RM zone may also allow limited neighborhood serving commercial uses on small appropriately located individual parcels or in small pedestrian-oriented neighborhood centers, public facilities, and other uses that are compatible with medium density neighborhoods. This zone allows a density ranging from 5.1 to 10.0 dwelling units per net acre. The RM zone is consistent with the Medium Density Residential (MDR) land use designation of the General Plan.
- **RMH (Residential, Medium High Density) Zone.** The RMH zone is applied to areas appropriate for neighborhoods with a variety of multi-family attached housing types (for example, duplexes, triplexes, apartments, garden-style units, condominiums, townhomes, etc.), as well as accessory structures and uses primarily on larger parcels where site design can provide the desired mixture of housing types, aesthetic and functional open space areas, and other features that enhance the development and neighborhood. This zone allows a density ranging from 10.1 to 14.0 dwelling units per net acre. The RMH zone is consistent

with the Medium High Density Residential (MHDR) land use designation of the General Plan.

- **RH (Residential, High Density) Zone.** The RH zone is applied to areas appropriate for a variety of multi-family attached housing types (for example, apartments, garden style units, condominiums, townhomes, etc.), as well as accessory structures and uses primarily on larger parcels where site design can provide the desired mixture of housing types, aesthetic and functional open space areas, and other features that enhance the development and neighborhood. The RH zone may also allow limited neighborhood serving commercial uses on small appropriately located individual parcels or in small pedestrian-oriented neighborhood centers, public facilities, and other accessory structures and uses that are compatible with high density neighborhoods. This zone allows a density ranging from 14.1 to 18.0 dwelling units per net acre. The RH zone is consistent with the High Density Residential (HDR) land use designation of the General Plan.
- **RVH (Residential, Very High Density) Zone.** The RVH zone is applied to areas appropriate for apartments, senior housing, and housing affordable to lower and moderate income families located near commercial areas and public services. The RVH zone may also allow limited neighborhood serving commercial uses on small appropriately located individual parcels or in small pedestrian-oriented neighborhood centers, public facilities, accessory structures and uses, and other uses that are compatible with high density neighborhoods. This zone allows a density ranging from 18.1 to 22.0 dwelling units per net acre. The RVH zone is consistent with the Very High Density Residential (VHDR) land use designation of the General Plan.

Overall, the City's development standards do not create an unreasonable constraint to the construction of affordable housing. Figure 2 identifies the development standards within the residential zoning categories.

**Figure 2
Development Standards for RM, RMH, RH, and RVH Zones**

Development Feature See Article 8 (Definitions)	RE	RR	RL 20,000	RL 15,000	RL 10,000	RL 7,200
Parcel Dimensions	<i>Minimum dimensions required for each newly created parcel. Parcel area shall be measured in terms of net area, as defined in Article 8 (Definitions).</i>					
Parcel Area (Net)	2 acres	20,000 sq ft	20,000 sq ft	15,000 sq ft	10,000 sq ft	7,200 sq ft
Parcel Width	150 ft	100 ft	Corner Parcel = 72 ft		Interior Parcel = 60 ft	
Parcel Depth	300 ft	100 ft	100 ft	100 ft	100 ft	100 ft
Density	One dwelling unit per parcel.		<i>Minimum and maximum number of dwelling units allowed per net acre. See Section 17.215.040 (Residential Zone Amenity Density Incentives). See "Area, Net" in Article 8 (Definitions).</i>			
			Minimum 2.1 dwelling units per net acre			
			Maximum 5.0 dwelling units per net acre			
Floor Area	<i>Minimum required interior floor area. See Chapter 17.425 (Single-Family Development) for compatibility standards that may require or allow a different minimum floor area.</i>					
	1,200 sq ft					1,000 sq ft
Setbacks	<i>Minimum required setbacks. See Section 17.305.120 for setback measurement, allowed projections into setbacks, and exceptions. See Article 4 for setback requirements applicable to specific land uses.</i>					
Front	25 ft	25 ft	20 ft	20 ft	20 ft	20 ft
Interior Side	5 ft	5 ft	5 ft	5 ft	5 ft	5 ft
Street Side	Primary Structure = 10 ft			and Detached Garage = 20 ft		
Rear	20 ft	20 ft	20 ft	20 ft	20 ft	20 ft
Impervious Surface Coverage	<i>Maximum percentage of the total gross parcel area that may be covered by structures and impervious surfaces.</i>					
	50%	50%	50%	50%	50%	55%
Structure Coverage	<i>Maximum percentage of the total gross parcel area that may be covered by structures.</i>					
	35%	35%	35%	35%	35%	40%
Height	<i>Maximum allowable height of structures. See Section 17.305.060 for height measurement requirements and height limit exceptions.</i>					
Agricultural Structure	40 ft	40 ft	N/A	N/A	N/A	N/A
Primary Structure	35 ft	35 ft	35 ft	35 ft	35 ft	35 ft
Accessory Structure	15 ft	15 ft	15 ft	15 ft	15 ft	15 ft
Slope	Rear Setback Area = 3% maximum slope Rear Yard Area = 5% maximum slope with 20 ft min depth					
Separation Distance	10 ft minimum separation distance between primary and accessory structures.					
Accessory Structures	See Chapter 17.405 (Accessory Structures and Uses).					
Fences and Walls	See Chapter 17.315 (Fences, Walls, and Hedges).					
Landscaping	See Chapter 17.325 (Landscaping Standards).					
Parking	See Chapter 17.330 (Off-Street Parking and Loading Standards).					
Paving Within Front Setback Area	See Section 17.305.090 (Paving Within Residential Front Yard Area); Section 17.330.100 (Paving Limitations for Driveways in Residential Zones); and Chapter 17.655 (Zoning Clearances).					
Satellite Antennas	See Section 17.430.290 (Satellite/Dish Antenna and Amateur Radio Facilities).					
Signs	See Chapter 17.335 (Sign Standards).					

Development Feature See Article 8 (Definitions)	RM	RMH	RH	RVH
Parcel Dimensions	<i>Minimum dimensions required for each newly created parcel. Parcel area shall be measured in terms of net area, as defined in Article 8 (Definitions).</i>			
Parcel Area (Net)	50,000 sq ft			
Parcel Width	100 ft			
Parcel Depth	100 ft			
Density	<i>Minimum and maximum number of dwelling units allowed per net acre. See Section 17.215.040 (Residential Zone Amenity Density Incentives).</i>			
Minimum	5.1	10.1	14.1	18.1
Maximum	10.0	14.0	18.0	22.0
Floor Area (Interior)	Studio = 550 sq ft minimum 1 bedroom = 750 sq ft minimum 2 bedroom = 900 sq ft minimum 3 bedroom = 1,000 sq ft minimum 4+ bedroom = 1,200 sq ft minimum			
Setbacks	<i>Minimum setbacks required. See Section 17.305.120 for setback measurement, allowed projections into setbacks, and exceptions. See Article 4 (Standards for Specific Land Uses) for setback requirements applicable to specific land uses.</i>			
Front	First Floor = 20 ft and Second Floor = 25 ft			
Interior Side	One story structure = 10 ft			
	Two story structure = 15 ft; or 20 ft if abutting any RL zone			
	Three story structure = 20 ft; or 25 ft if abutting any RL zone			
Street Side	One story structure = 10 ft			
	Two story structure = 15 ft			
	Three story structure = 20 ft			
Rear	One story structure = 15 ft			
	Two story structure = 20 ft; or 30 ft if abutting any RL zone			
	Three story structure = 50 ft; or 70 ft if abutting any RL zone			
Impervious Surface Coverage	<i>Maximum percentage of the total gross parcel area that may be covered by structures and impervious surfaces.</i>			
	60%			
Building Coverage	<i>Maximum percentage of the total gross parcel area that may be covered by structures.</i>			
	40%	45%	45%	45%
Open Space	<i>Minimum open space to be provided for each dwelling unit.</i>			
Common	250 sq ft	250 sq ft	250 sq ft	250 sq ft
Private	150 sq ft	100 sq ft	100 sq ft	100 sq ft
Height	<i>Maximum allowable height of structures. See Section 17.305.060 for height measurement requirements and height limit exceptions.</i>			
Primary Structure	45 ft			
Accessory Structure	15 ft			
Separation Distance	10 ft minimum separation distance between structures. See also Chapter 17.420 (Multi-Family Development).			

Residential Compatibility Standards

The Development Code contains residential compatibility standards to ensure that proposed dwelling units within existing uncompleted residential subdivisions are generally compatible in size, site location, and appearance with existing development. The following standards are established:

1. Transitions. If the size(s) of proposed dwelling units vary from the size(s) of existing dwelling units within an existing subdivision, the review authority shall require appropriate transitioning in bulk, scale, and mass for the portions of the dwelling units that are visible from public rights-of-way.

2. Setbacks.
 - a. Blocks with existing structures. The setbacks for the proposed primary structure shall be:
 - (1) No greater than and no less than the minimum and maximum setbacks of the existing primary structures on the block on which the proposed development is located; and
 - (2) The same or greater than the front setbacks of the structures on either side of the proposed development.
 - b. Blocks without existing structures. If there are no existing structures on the block proposed for the infill development, the setbacks shall be determined by the review authority to be compatible with the structures on the opposite side of the street.
3. Site coverage. Site coverage shall meet the standards for the applicable residential zones as specified in Table 2-3 (Development Standards for RE, RR, and RL Zones) and Table 2-4 (Development Standards for RM, RMH, RH, and RVH Zones).
4. Landscaping. Proposed development shall be landscaped with plant materials that are consistent as to type and maturity with other landscaped lots within the subdivision. For the purposes of this paragraph, larger specimen trees and plants shall not exceed 48-inch box trees and five-gallon shrubs.

Standards for Multi-Family Housing

The key standards that control project size and intensity include height limit and maximum density. The minimum lot size for newly subdivided lots is 50,000 sq. ft. in the multi-family districts, although development of existing non-conforming lots is permitted. In all multi-family districts the height limit is 45 feet and the maximum density ranges from 10 to 22 units per acre depending on the General Plan Land Use category. Projects conforming to the development standards for multi-family housing are allowed to develop at the minimum density specified in the General Plan designation on the property. Additional density up to the maximum may be gained by exceeding the development standards or otherwise qualifying as follows:

- Development is within one-half mile of a community shopping center and medical facilities (1 additional du/acre)
- Development is within one-half mile of public transportation or a shuttle service is provided (1 additional du/acre)
- Development is part of a larger mixed-use project (1 additional du/acre)
- Development exhibits a strong commitment to compatibility with adjacent land uses (1 additional du/acre)
- Existing natural features such as rock outcroppings and trees are saved on-site and integrated into the development (1 additional du/acre)
- An on-site professional management service is provided full-time (one-half additional du/acre)

- Active and passive solar energy concepts are used to lower energy costs to residents (one-half additional du/acre)
- Units are “smart-wired” and/or a computer lab is provided on-site (one-half additional du/acre)
- The open space requirement is exceeded by 25% or more (one-half additional du/acre)
- Day care services are provided on-site (one-half additional du/acre)

These bonus density standards create incentives for sustainable development patterns and do not pose a constraint to housing affordability or the ability of the City to accommodate its fair-share housing needs since most multi-family sites and projects can meet these standards without difficulty or significant expense. As noted in Chapter II, all recent multi-family projects have been affordable to lower-income households.

Density Bonus

Under current law, applicants are eligible for a range of density bonuses up to 35% based on the percentage of affordable units in a development. Applicants are also eligible for a land donation density bonus. The City is required to offer one to three regulatory incentives based on the percentage of affordable units in a development. Reduced, waived, or partially paid fees are possible incentives associated with applications for density bonuses. The law also limits parking requirements that localities may impose. The City’s density bonus regulations are in conformance with current state law.

Condominium and Condominium Conversion Requirements

The Development Code contains development standards for new condominiums and condominium conversions. The standards include development requirements, such as lighting and landscaping, open space, parking, safety design, and storage space (minimum of 125 cubic feet per each new unit and 90 cubic feet for each converted unit). The open space requirements for new condominiums are:

- **Common Open Space:** 250 square feet per dwelling unit.
- **Private Open Space:** Each unit must have direct access to private open space such as a private patio, deck, balcony, atrium, or solarium, with no dimension less than 8 feet. Minimum private open space is 150 square feet per unit in the RM zone and 100 square feet in the RMH, RH and RVH zones.

To help mitigate the impact of eviction as a result of units being converted to condominiums and to increase the amount of owner-occupied housing affordable to lower economic segments of the community, the Development Code requires the subdivider to provide notice to tenants as required by *Government Code* §66452.18, et seq., and offer tenants the exclusive right to purchase their unit in accordance with State law.

Planned Development Permit Requirements

The Planned Development Permit process allows for more flexibility in the design and development of residential developments of at least two acres. The permit may adjust or modify all applicable development standards (e.g., lot coverage, FAR, height, setbacks, fence and wall heights, landscaping,

parking, open space, street layout, etc.). PDPs are approved by the Planning Commission at a public hearing.

The PUD Overlay district and/or Planned Development Permit process may be established on land that is zoned for residential use, and which is suitable for, and of sufficient size, to be planned and developed in a manner consistent with the purpose of the district.

Off-Street Parking Requirements

Table 22 depicts the off-street parking requirements for residential uses in San Jacinto. The San Jacinto off-street parking requirements are fairly typical for a Southern California community and are not considered to be a constraint to the production of affordable housing. The City will offer reduced parking requirements as an incentive associated with applications for density bonuses in compliance with state law.

**Table 22
Off-Street Parking Requirements**

Residential Unit Type	Required Parking Spaces
Single Family Home (5 or less sleeping rooms)*	2 enclosed spaces
Single Family Home (over 5 sleeping rooms)*	3 enclosed spaces; or 2 enclosed spaces and 100 cubic feet of built-in permanent storage in the garage
Mobilehomes or Trailers in Parks	2 spaces (tandem approved) plus 1 guest space/5 spaces
Mobilehome on a Private Lot	2 garage spaces
Two Family Dwelling on a Single Lot	2 garage spaces/unit
New Condominium	2 covered spaces, one of which must be enclosed and no tandem parking used to comply; and If no on-street parking is allowed on the street the project fronts, 1 visitor space/8 units will be required.
Condominium Conversion	1.5 covered spaces/unit built prior to 1974; Parking as required by the underlying zone for units built between 1974 and February 1981; or 2 covered spaces for each unit constructed after February 1981.
1-Bedroom and Studio Apartment	1.5 spaces/unit, of which 1.25 spaces are covered, plus guest parking (as described below).
2-Bedroom Apartment	1.75 spaces/unit, of which 1.25 are covered, plus guest parking (as described below).
3-Bedroom Apartment	2 spaces/unit, of which 1.5 are enclosed, plus guest parking (as described below).
Apartment Guest Parking	In addition to the parking requirements for apartments described above, the following amount of guest parking will be required: 0-10 units: No spaces 11-30 units: 1/4 spaces/unit 31-60 units: 1/5 spaces/unit 61 units and over: 1/6 spaces/unit
Senior Rental Housing (in S-D Zone)	0.75 covered spaces/unit, plus 1 guest space/10 units.

Source: San Jacinto Zoning Ordinance, 2002.

* For new residential development with a sphere of compatibility, three-car garages will need to be provided at approximately 50% of the ratio as existing homes within the sphere of compatibility.

Provisions for a Variety of Housing

Housing Element law specifies that jurisdictions must identify adequate sites to be made available through appropriate zoning and development standards to encourage the development of a variety of

types of housing for all income levels and for persons with special needs, including mobile homes, congregate care facilities, senior housing, emergency shelters, and transitional housing. Table 23 summarizes the various housing types that are permitted within San Jacinto’s primary residential zone districts.

**Table 23
Permitted Housing Uses**

Housing Types Permitted	RE	RR	RL	RM	RMH	RH	RVH
Residential Uses							
Single Family Dwelling	P	P	P	--	--	--	--
Two Family Dwellings	P	P	P	P	P	P	--
Multi-Family Dwelling	--	--	--	P	P	P	P
Mobilehome Park/Subdivision	C	C	C	C	C	C	C
Agricultural Employee Housing	P	--	--	--	--	--	--
Organizational House	--	--	--	C	C	C	C
Second Dwelling	P	P	P	--	--	--	--
Single Room Occupancy facilities	--	--	--	C	C	C	C
Supportive Housing	P	P	P	P	P	P	P
Transitional Housing	P	P	P	P	P	P	P
Care Facilities							
Community Care Facilities (6 or less residents)	P	P	P	P	P	P	P
Community Care Facilities (7 or more residents)	--	--	--	C	C	C	C
Congregate Care Facilities (6 or less residents)	P	P	P	P	P	P	P
Congregate Care Facilities (7 or more residents)	--	--	--	C	C	C	C
Convalescent Home (6 or less residents)	P	P	P	P	P	P	P
Convalescent Home (7 or more residents)	--	--	--	C	C	C	C
Residential Care Facility (6 or less residents)	P	P	P	P	P	P	P
Residential Care Facility (7 or more residents)	--	--	--	C	C	C	C
Residential Care Facility for the Elderly (6 or less residents)	P	P	P	P	P	P	P
Residential Care Facility for the Elderly (7 or more residents)	--	--	--	C	C	C	C

Source: City of San Jacinto Zoning Ordinance, 10/2008. P= Permitted, C=Conditionally Permitted, --= Not Permitted

The following paragraphs describe how the City provides for a variety of housing types.

Housing Affordable to Lower-Income Persons: As noted previously in the Needs Assessment, housing in San Jacinto is much more affordable than many metropolitan areas of Southern California. While the current recession has caused increased unemployment and financial strain for some families, it has also brought about a significant decline in home prices and rents. As a result many new single-family homes, and all attached housing (both for-sale and rental), are affordable to lower-income households. The City’s General Plan also facilitates affordable housing by providing a balance of land use designations with densities up to 22 units/acre (excluding density bonus) in the Very High Density Residential district.

All recently built multi-family projects, including market-rate units, have been affordable to lower-income households. Discussions with affordable housing developers have indicated that the densities and development standards currently allowed by the City’s existing zoning regulations are appropriate for this market area and facilitate construction of lower-income housing.

Second Units: As shown in Table 23, second units are permitted uses in all single-family zones in accordance with the following conditions:

- A single-family residence exists on the lot;
- The existing unit meets all of the requirements of the underlying zone classification;
- Either the existing residence or the second unit will be owner occupied;
- The second unit is not intended for sale and may be rented;
- The second unit may be attached to the existing dwelling or be detached;
- The floor area of the second unit does not exceed 30% of the living area of the principal dwelling unit and does not exceed a maximum size of 1,200 square feet;
- A detached second unit shall be located a minimum of 10 feet from any other structure on the lot, and shall conform to all other height, setback, and lot coverage requirements of the zone.
- A one-car carport or garage shall be provided for the second unit, and shall conform to the development standards and setback requirements required for such structures in the zone.
- The second unit shall conform substantially to the architectural style and design of the main structure, including materials and colors.
- The second unit shall conform to the utility requirements of the main structure.

Two second units were approved during 2007-2012, indicating that these requirements do not pose an unreasonable constraint.

Mobilehomes: Mobilehome subdivisions and parks provide an important affordable housing source for residents of San Jacinto, with mobile homes comprising 19% of the housing stock. The Development Code allows mobilehome parks and subdivisions in all zones, subject to approval of a conditional use permit. The City currently has 13 mobilehome parks.

Housing for Persons with Disabilities and Care Facilities: The Development Code Allows Community Care Facilities, Congregate Care Facilities, Convalescent Homes, Residential Care Facilities, and Residential Care Facilities for the Elderly for six persons or less in all residential zones by right. All of these types of facilities are permitted subject to a conditional use permit in the RM, RMH, RH and RVH zones when seven or more persons occupy the facility, excluding staff.

Definition of “Family”

Development Code §17.800.200 defines “family” as a “single housekeeping unit”, as follows: “The functional equivalent of a traditional family, whose members are an interactive group of persons jointly occupying a single-unit dwelling, including the joint use of common areas and sharing household activities and responsibilities (i.e., chores, expenses, and meals).” This definition is consistent with state law.

Separation Requirements

There is no City requirement for minimum separation distance between group homes or care facilities other than as may be provided in state law.

Parking Standards

One parking space is required for every three residents.

Supportive Services

There are no limitations on supportive services in group homes or care facilities.

Emergency Shelters: State law (Senate Bill 2 of 2007) requires that emergency shelters be allowed by-right (i.e., without discretionary review such as a conditional use permit) in at least one zoning district. Emergency shelters are currently permitted by-right in the Industrial Light (IL) zone. This zone is in a mixed-use area of residential, commercial, and industrial uses along both sides of State Street between Cottonwood Avenue and the southerly City boundary. State Street is a Major Highway with bus service and commercial services. There are approximately 200 acres in the IL Zone, with lot sizes ranging from approximately 7,000 sq. ft. to approximately 365 acres. This area has undeveloped and underutilized parcels that could accommodate emergency shelters.

Transitional and Supportive Housing: “Transitional and supportive housing” means a residential facility that provides temporary accommodations, typically for six months to two years, to low- and moderate-income persons and families or persons with special needs, and which also may provide meals, counseling, and other services, as well as common areas for residents of the facility. SB 2 of 2007 requires that transitional and supportive housing be considered a residential use that is permitted under the same procedures and requirements as for other residential uses of the same type in the same zone. The Development Code allows transitional and supportive housing in conformance with SB 2.

Farmworker Housing: State law⁷ provides that employee housing for 6 or fewer workers shall be considered a single-family use and no conditional use permit, zoning variance, or other zoning clearance shall be required of employee housing that serves six or fewer employees that is not required of a family dwelling of the same type in the same zone. State law further provides that any employee housing consisting of no more than 36 beds in a group quarters or 12 units or spaces designed for use by a single family or household shall be deemed an agricultural land use designation, and no conditional use permit, zoning variance, or other zoning clearance shall be required of this employee housing that is not required of any other agricultural activity in the same zone. The Development Code is consistent with these provisions of state law.

Single Room Occupancy: Single room occupancy (SRO) facilities are small studio-type apartment units, typically intended for very-low- or extremely-low-income persons. The Development Code allows SROs in the RM, RMH, RH and RVH zones subject to a conditional use permit.

Development and Planning Fees

After the passage of Proposition 13 and its limitation on local governments’ property tax revenues, cities and counties have faced increasing difficulty in providing public services and facilities to serve their residents. One of the main consequences of Proposition 13 has been the shift in funding of new infrastructure from general tax revenues to development impact fees and improvement requirements on land developers. In order to ensure public health and safety, the City requires developers to provide on-site and off-site improvements necessary to serve their projects. Such improvements may include water, sewer and other utility extensions, street construction and traffic control device installation that are reasonably related to the project. Dedication of land or in-lieu fees may also be required of a project for rights-of-way, transit facilities, recreational facilities, and school sites, consistent with the Subdivision Map Act.

⁷ *Health and Safety Code* §17021.5 and §17021.6.

State law limits fees charged for development permit processing to the reasonable cost of providing the service for which the fee is charged. Various fees and assessments are charged by the City and other public agencies to cover the costs of processing permit applications and providing services and facilities such as schools, parks, and infrastructure. These fees are typically assessed through a pro rata share system, based on the magnitude of the project's impact or on the extent of the benefit that will be derived.

While the cost of planning and development impact fees may be viewed as a constraint to housing supply and affordability, local governments and service providers have little discretion in this matter due to the state's legal and budgetary framework established under Proposition 13 and other related laws. In order to reduce development costs and encourage new construction, traffic impact fees were temporarily reduced in 2010 in an attempt to encourage construction.

San Jacinto charges various fees and assessments to cover the cost of processing permits and providing certain services and utilities. Under state law, these fees are limited to the actual cost of providing these services. Table 24 depicts the City's development impact fees for residential development, while Table 25 summarizes the City's planning fee requirements for residential development. The City derives its building permit fees based on building valuation and fee data established by International Congress of Building Officials (ICBO).

Table 24
Development Fee Schedule

Type of Development Fee	Single-Family	Multi-Family
Government Services	\$408/unit	\$345/unit
Flood Control Improvements - Area 1	\$5,990/acre	\$5,990/acre
Flood Control Improvements - Area 2	\$4,975/acre	\$4,975/acre
Traffic Signalization - Road Construction	\$1,468/unit	\$1,239/unit
Traffic Signalization - Bikeways	\$49/unit	\$41/unit
Traffic Signalization - Traffic Signals	\$256/unit	\$216/unit
Transportation Uniform Mitigation Fee (TUMF)	\$8,873/unit	\$6,231 per unit (must be 8.1 du/acre or more to qualify for MF rate)
Eastern Municipal Water District	\$14,250/unit	\$14,250/unit
City Sewer Fee	\$200/unit	\$200/unit
Public Safety Facilities - Police	\$198/unit	\$198/unit
Public Safety Facilities - Fire	\$212/unit	\$179/unit
Park and Open Space Facilities (Park Facility Improvements)	\$589/unit	\$497/unit
Park and Open Space Facilities (Park Land Acquisition)	\$1,131/unit	\$955/unit
Park and Open Space Facilities (Park Land Improvements)	\$1,290/unit	\$1,090/unit
Street Signs	\$175/each	--
Multi-Species Habitat Conservation Program (MSHCP)	\$1,938/unit	\$1,241/unit (8.1-14 du/acre) \$1,008/unit (>14.1 du/acre)
Community Amenities	\$630/unit	\$532/unit
Administration	\$20/unit	\$17/unit
San Jacinto Unified School District Development Fee	\$3.95/sq.ft.	\$3.95/sq.ft.

Source: City of San Jacinto Development Fee Schedule

**Table 25
Planning Fee Schedule**

Project Type	Fee
Planning and Zoning	
Advanced Planning Fee	\$150/residential unit
Amended Specific Plan	\$1,250
Amended Development Plan	\$500
Building Fee (\$1-500 valuation)	\$23.50
Building Fee	Ranges from \$23.50 (for building valued at up to \$500) to \$5,608.75 plus \$3.65 per fractional increase of value (for buildings valued at \$1,000,001 or more).
Building Permit Surcharge	1% of Total Permit Fee (\$1 min and \$50 max)
Change of Zone	\$3,500
Comprehensive Specific Plan	\$4,000
Conceptual Specific Plan	\$6,000
Conditional Use Permit	\$3,000
Current Planning Fee	\$50/residential unit
Development Agreement	\$5,000
General Plan Amendment	\$4,000
Site Plans <1,000 sf or Change in Use	\$200
Site Plans 1,000-5,000 sf	\$400
Site Plans >5,000 sf	\$750
Temporary Use Permit	\$35
Variance	\$750
Subdivisions	
Amended Tract Map	\$1,000
Final Parcel Map	\$1,200
Final Tract Map	\$2,500
Lot Line Adjustment	\$200
Phasing Plans	\$250
Planned Development Permit	\$2,000
Revised Map	\$250
Subdivision Agreement	\$500
Tentative Parcel Map	\$3,000
Tentative Tract Map	\$4,000
Vesting Tentative Tract Map	\$5,000
Miscellaneous Fees	
Appeal	\$750
Environmental Impact Report	Cost of preparation plus greater of \$7,500 or 25%
Environmental Assessment	\$500

Additional professional consulting fees may be charged equaling the consulting costs plus 15%.

Source: City of San Jacinto

**Table 26
Development Fee Summary – Single-Family and Multi-Family**

Project Type	Fee ³
Single-Family ¹	
Planning & Building Fees	\$5,596
Impact Fees	\$39,644
Total Fees	\$45,240
Est. total cost	\$220,000
% of total cost	21%
Multi-Family ²	
Planning & Building Fees	\$2,590
Impact Fees	\$24,728 (\$21,064 for affordable project)
Total Fees	\$27,318 (\$23,654 for affordable project)
Est. total cost	\$100,000
% of total cost	27% (24% for affordable project)

Source: City of San Jacinto

Notes:

1. Per unit fees based on a 2,233- sq.ft. single-family house on a subdivided lot
2. Per unit fees based on an 80-unit apartment project (affordable projects are exempt from TUMF and CFD fees)

Building Codes and Enforcement

San Jacinto has adopted the 2010 version of the California Building Codes with minor amendments. The California Building Code is considered to be the minimum necessary to protect the public health, safety, and welfare, and is used by most jurisdictions in the state. The City is responsible for enforcement of the code. Ordinance 08-01, adopted January 2008, included amendments to require building permits for fences over 18 inches in height rather than for only those fences over 6 feet in height due to a local climatic condition, as the City has experienced serious property damage due to extremely high Santa Ana winds, including sustained winds over 100 miles per hour, thus necessitating review and approval of fence plans.

Code violations are investigated on both a complaint basis and on a proactive basis as code enforcement officers patrol the city. Code enforcement officers work cooperatively with property owners to expedite remedial actions and advise them about any assistance programs that may be available to help bring properties into compliance.

Local Processing and Permitting

The City of San Jacinto can encourage the ongoing construction, maintenance, and improvement of housing by decreasing, to the extent possible, the time and uncertainty involved in gaining approvals for various development permits. This section outlines the current general development permit procedures in San Jacinto.

One-Stop Processing

State law requires that all communities work toward improving the efficiency of their building permit and review processes by providing “one-stop” processing, thereby eliminating the unnecessary duplication of effort. Moreover, Assembly Bill 884 (passed in 1978) helped reduce governmental delays by 1) limiting processing time in most cases to one year, and 2) by requiring agencies to specify the

information needed to complete an acceptable application. The following summarizes the existing approximate time frame and review procedures for single-family and multi-family projects.

Single-Family and Multi-Family Projects of Eight Units or Less

Single-family or multi-family residential units on legally established lots are all permitted by-right in their respective zoning classifications. As such, there is no protracted entitlement application process or public hearing required prior to the building permit application for such units. However, a Site Plan and Design Review (SPDR) is required to assure compliance with the development standards and design guidelines the zoning ordinance. The SPDR is an administrative (staff) review process with no public hearing and is typically completed within 30 days. In most cases, grading plans and complete construction drawings are required to be submitted with the building permit application. Presently, the building permit application and plan check process takes approximately four to six weeks.

Multi-Family Projects of 9 to 50 Units

Multi-family projects of 9 to 50 units are subject to the SPDR process. The SPDR process entails review by the Development Review Committee that includes representatives from Planning, Fire, Engineering and Police, and is typically completed within 30 days from receipt of a complete application. The SPDR process requires findings of consistency with existing City standards and ordinances. No public hearing is required. The time limitations imposed upon this process by the Development Code and the simplicity of the findings required do not cause this process to be a constraint on housing development.

Multi-Family Projects of 51 or more units

All residential projects of 51 or more units are subject to the SPDR process, and a public hearing by the Planning Commission for approval on the first available Planning Commission agenda. An optional Planned Development Permit (PDP) process allows for flexibility in development standards and mixed uses and potentially a variety of densities in one project. A PDP requires a hearing before the Planning Commission and requires a finding of consistency with the General Plan as well as review pursuant to the Environmental Quality Act (CEQA). The PDP process is highly controlled by the acceptability of the application and responsiveness of the applicant. At a minimum, this process takes six months. For projects of this size and complexity, this is not considered an unreasonable constraint to development.

Residential Projects Larger than 100 Acres

Residential projects of 100 acres or more require a Specific Plan. Specific Plans allow for the comprehensive planning of land uses, circulation and infrastructure and also allow variation from specific zoning regulations and standards. Pursuant to State law, a Specific Plan must be consistent with the General Plan. Specific Plans require hearings before the Planning Commission and City Council. CEQA review is also required. At a minimum, this process takes six months. For projects of this size and complexity, this is not considered an unreasonable constraint to development. Once the Specific Plan has been approved, residential development projects are reviewed and approved at the staff level through the Development Plan process with no public hearing.

Subdivisions

For residential developments where individual lots have not been created, a subdivision map must first be approved. All tentative subdivision maps require a public hearing before the Planning Commission. It

takes approximately 90 days to process a tentative subdivision map after a complete application is filed. After the tentative subdivision map has been approved, but prior to the City Council approval of the final subdivision map, a residential development plan must be processed and approved by the Planning Commission for five lots or more. The residential development plan involves a public hearing before the Planning Commission and includes a detailed site plan for each lot, building floor plans and elevations for each proposed model to be built, typical front yard landscaping plans, fence and wall plans, and parkway landscaping plans. Four lots or less can be approved by the Planning Director with no public hearing. It takes approximately 45 days to process a residential development plan. Upon the approval of the residential development plan, improvement plan and grading plan, and annexation into any required assessment district, the final subdivision map can be scheduled for City Council approval. It typically takes approximately 60 days to process a final subdivision map. Upon the approval of the final subdivision map by the City Council, building permits can be obtained as outlined for units on legally established lots above.

The City considers expedited permit processing as a possible incentive associated with applications for density bonuses.

Reasonable Accommodations for Housing for Persons with Disabilities

Reasonable accommodation refers to the City's procedures for reviewing and approving requests from disabled and special needs residents to alter their homes to allow for mobility and use. Development Code Chapter 17.625 describes City procedures for processing requests for reasonable accommodation for persons with disabilities and special housing needs in conformance with state law.

Environmental Protection

State regulations require environmental review of proposed discretionary projects (e.g., subdivision maps, use permits). Costs resulting from fees charged by local government and private consultants needed to complete the environmental analysis, and from delays caused by the mandated public review periods, are also added to the cost of housing and passed on to the consumer. However, environmental review is required by state (and in some cases federal) law and these regulations help to preserve the environment and ensure environmental safety to San Jacinto's residents.

Infrastructure Constraints

A significant factor adding to the cost of new construction is providing adequate infrastructure (major and local streets; curbs, gutters, and sidewalks; water and sewer lines; and street lighting) which is required to be built or installed in new development. In most cases, these improvements are dedicated to the City, which is then responsible for their maintenance. The cost of these facilities is borne by developers, and contributes to the cost of new housing.

The City of San Jacinto provides water service to the urbanized portions of the community, while Lake Hemet Municipal Water District provides water to a small portion of the city at its southeastern boundary. Eastern Municipal Water District (EMWD) provides water service to the vast majority of the residential vacant sites and sewer service throughout San Jacinto.

According to projections provided by EMWD, more than 29,000 new residences are expected to be built in the "East Valley" area which includes the cities of San Jacinto, Hemet and surrounding areas. Between 2009 and 2014 approximately 2,600 of those new residences are projected to be built. EMWD is dependent on Metropolitan Water District to meet the majority of existing and new demand through

imported water supplies. Facilities to convey additional water supplies will be constructed through planned facility expansions. Sewage treatment facilities and conveyance capacity are also planned to meet the needs of additional growth. New water supply conveyance facilities and sewage treatment and conveyance facilities are to be provided by the projects imposing the demand for additional facilities to be owned and operated by EMWD.⁸ Water and sewer trunk lines are or will be in place to serve higher-density vacant parcels identified in the Vacant Sites Inventory (Appendix B) as each identified site is located within ½ mile of parcels currently under construction and within ¼ mile of parcels for which the City has approved tentative maps.

Improvement Standards

This section contains a summary of the City's improvement standards for residential projects relevant to the cost and availability of housing. While land improvements add to the cost of housing, these improvements are necessary for the health, safety, and convenience of future residents.

Street Improvements. The City requires a minimum public right-of-way width of 60 feet (including sidewalks and landscaped areas), except for streets and cul-de-sacs of 250 feet or less. These streets may have 50-foot rights-of-way. Depending on the type of street (cul-de-sac, local street, collector street, etc.), the minimum curb-to-curb pavement width would generally be 36 feet. Lesser street widths could be approved through the City's planned unit development or specific plan processes.

Street grades should generally fall between 0.35% and 15%, with the most desirable range between 0.5% and 6%. Lesser or greater grades may be permitted upon a showing that compliance with the City's street grade standards would be infeasible. Pedestrian ways or bridges are required if the City deems them necessary for access to schools, recreation areas, other public areas, or for the safety or convenience of pedestrians. The subdivider is required to install local streets or street segments serving the development, including curbs, gutters, sidewalks, pavement, traffic signs, street trees, mailbox inserts, and street lights.

The City's requirements for street improvements are consistent with many other suburban communities in the region and are not a significant constraint to the cost or availability of housing in San Jacinto.

Drainage Facilities. The project developer is required to construct or maintain, according to City standards, existing drainage facilities that will capture storm water run-off from the project site. Such facilities are to be constructed within public rights-of-way. In addition, developers must contribute to a drainage fund that pays for citywide storm drainage system improvements. Appropriate grading is required to ensure compliance with storm frequency event standards (see below).

The City requires the following design criteria based on storm event frequency: 1) local drainage – 25 years, 2) sump areas – 50 years, and 3) major drainage courses and channels – 100 years. Drainage systems may be designed to allow drainage within streets to the top of the curb for a 10-year or lesser storm event. The City also requires culverts that can accommodate a 100-year storm event where any street crosses a natural drainage course. The city also requires drainage outlets to reduce or avoid flood damage.

Water Facilities. The City requires developers to install water storage and distribution facilities adequate to serve project users. In addition, developers must pay a water service connection fee to access the City's water storage, treatment, and distribution system. These requirements are necessary to

⁸ Electronic communication from Elizabeth Lovsted, Facilities Planner/Engineer, EMWD, 9/21/09.

ensure that residents have access to potable water meeting state and federal water quality standards and that adequate water storage and distribution is available during emergency conditions.

Wastewater Facilities. Connection to a sanitary sewer system is required for each lot of less than one acre. Connection to the City’s public system is generally required. The City also collects a fee from the developer that contributes to the cost of operating and maintaining a citywide wastewater collection and treatment system. The City’s requirements are consistent with practices in nearby communities and are necessary to comply with state and federal water quality standards. These wastewater improvement standards do not represent an unreasonable constraint.

Public Safety Facilities. Depending on the size of a project and its access to public safety facilities and services, a developer may be required to construct public safety facilities (such as fire and emergency service facilities) or pay a fee to the City that will fund such facilities in the area of the proposed project. This requirement is designed to ensure adequate minimum response times and is not an unreasonable constraint to housing.

Undergrounding of Utilities. The City requires that public and private utility lines be placed underground, preferably within the public right-of-way prior to street paving. The undergrounding of utilities is a common practice that enhances community aesthetics and is not an unreasonable constraint to housing.

Environmental Constraints

San Jacinto is impacted by various environmental hazards that include active seismic fault zones, liquefaction, steep slopes, and flooding. These natural hazards pose environmental constraints to residential development by threatening the public safety. To protect the health, safety, and welfare of residents in San Jacinto, the City has adopted regulations that limit development within areas of high risk, and/or require design standards that can withstand natural hazards. For example, the City has adopted a Hillside Development Ordinance and a Flood Plain Management Ordinance, as described below. While these constraints restrict development in some areas, adequate sites commensurate with the City’s fair share of regional housing needs are available in areas not impacted by environmental issues.

Hillside Development Ordinance: The purpose of the Hillside Development Ordinance is to encourage the orderly grading and residential development of hillside areas by relating the number and distribution of dwelling units and other buildings to the topography of the hillside. The goal of the ordinance is to minimize the visual impact of grading in hillside areas as well as minimize the potential danger to life and property due to the hazards of fire, flood, soil erosion, seepage, and destruction of natural topography and plant material.

To achieve the goal of the ordinance, specific development standards for residential development are included. For example, the minimum lot size is affected by the slope of the property, as follows:

Minimum Lot Size	Grade of Slope
7,200 sf net	0-15%
10,000 sf net	15-30%
20,000 sf gross	31-40%
40,000 sf gross	Greater than 40%

Although development capacity of some single family residential sites identified in the Vacant Sites Inventory (Appendix B) may be limited by the Hillside Development Ordinance, these sites are

adequate for above moderate income units and adequate sites for this income group are identified. The Hillside Development Ordinance does not affect any sites identified for lower- or moderate-income households (Appendix B).

Floodplain Management Ordinance: The purpose of the Floodplain Management Ordinance is to promote the public health, safety and general welfare and to minimize public and private losses due to flood conditions in areas subject to flooding, mudflows, or flood-related erosion. The Ordinance contains development regulations for residential and non-residential development within these high-risk areas, as determined by the Federal Emergency Management Agency (FEMA), to allow minimize the potential impact of flooding to new development projects. The Floodplain Management Ordinance does not affect any sites identified for lower- or moderate-income households (Appendix B).

IV. Housing Resources

Land Resources

In accordance with *Government Code* §65584, projected housing needs for each city and county in the Southern California region are prepared by the Southern California Association of Governments (SCAG) under a process known as the Regional Housing Needs Assessment (RHNA). SCAG's Regional Council adopted the final Regional Housing Need Allocation in 2012. The RHNA allocation for San Jacinto was discussed previously in the Housing Needs Assessment section of this Technical Report.

An important component of the San Jacinto Housing Element is the identification of sites for future housing development, and evaluation of the adequacy of this site inventory in accommodating the City's share of regional housing growth need. A parcel-specific vacant residential site analysis was completed based on the City's geographic information system (GIS). Table 27 summarizes potential housing units by income category that could be accommodated on the City's vacant residential land. For a detailed list of parcels along with the assumptions underlying the analysis please refer to Appendix B of this Housing Element Technical Report.

Table 27
Residential Land Inventory Summary vs. RHNA

Land Use Designation	Income Category		
	Lower	Mod	Above Mod
Rural Residential	--	--	856
Low Density Residential	--	--	13,760
Medium Density Residential	--	10,491	--
Medium High Density Residential	--	1,301	--
High Density Residential	--	--	--
Very High Density Residential	2,202	--	--
Subtotal – vacant parcels	2,202	11,792	14,616
Potential second units	6	--	--
Total land inventory	2,208	11,792	14,616
RHNA 2014-2021	956	441	1,036
Adequate Capacity?	Yes	Yes	Yes

Source: City of San Jacinto, 2013

As shown in Table 27 and Appendix B, there are adequate sites in all income categories to accommodate the City's share of regional housing need during this planning period. However, some parcels are large and require subdivision prior to development. In order to facilitate development of large sites, Program 9 of the Housing Plan includes actions such as expedited processing and incentives for projects including affordable multi-family housing.

Financial Resources

State and Federal Resources

Section 8 - The Housing Choice (Section 8) voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to rent decent, safe, and sanitary

housing in the private market. Since the rental assistance is provided on behalf of the family or individual, participants are able to find and lease privately owned housing, including single-family homes, townhouses and apartments from landlords who accept vouchers. Eligible households pay 30% of their income toward rent with the balance paid by HUD. The Housing Authority of Riverside County (HARIVCO) coordinates and administers Section 8 rental assistance on behalf of the City of San Jacinto.

Community Development Block Grant (CDBG) Program – Federal funding for housing programs is available through the Department of Housing and Urban Development (HUD). The CDBG program is very flexible in that the funds can be used for a wide range of activities. The eligible activities include, but are not limited to, acquisition and/or disposition of real estate property, public facilities and improvements, relocation, rehabilitation, and construction (under certain limitations) of housing, homeownership assistance, and clearance activities. San Jacinto receives its CDBG funding through the County of Riverside. Based on its population, the City is eligible to receive approximately \$165,000 annually from the County. The City has, in the past, used the majority of the CDBG funds for water and sidewalk improvement projects.

HOME Investment Partnership Program – The HOME Program is designed to improve and/or expand a jurisdiction's affordable housing stock. Unlike the CDBG program, HOME funds can only be used for affordable housing activities. Specifically, HOME funds can be used for the following activities which promote affordable rental housing and lower-income homeownership: building acquisition, new construction, reconstruction, moderate or substantial rehabilitation, homebuyer assistance, and tenant-based assistance.

There are fairly strict requirements governing the use of the funds. Two major requirements are that the HOME funds must be: 1) used for activities that target certain income groups (lower-income families in particular) and 2) matched 25% by non-federal sources (such as City redevelopment funds).

The City of San Jacinto is eligible to receive HOME funds as a participating city in the Riverside County program as applicants apply for HOME-qualified projects.

Low-Income Housing Tax Credit Program - The Low-Income Housing Tax Credit Program was created by the Tax Reform Act of 1986 to provide an alternate method of funding low-and moderate-income housing. Each state receives a tax credit, based upon population, toward funding housing that meets program guidelines. The tax credits are then used to leverage private capital into new construction or acquisition and rehabilitation of affordable housing. Limitations on projects funded under the Tax Credit programs include minimum requirements that a certain percentage of units remain rent-restricted, based upon median income, for a term of 15 years.

Local Resources

Redevelopment Housing Set-Aside Fund – In 2012 the state abolished all redevelopment agencies in California, therefore this tool for community revitalization and affordable housing assistance is no longer available.

Non-Profit Housing Providers - The following are housing providers that have been involved with development of affordable housing in the San Jacinto region and may be interested in developing and/or preserving affordable housing in San Jacinto:

- Coachella Valley Housing Coalition
45-701 Monroe Street, Suite G
Indio, CA 92201
(760) 347-3157
- Habitat for Humanity Hemet/San Jacinto
328 N. State Street, Unit D
Hemet, CA 92543
(951) 658-0235
- Jamboree Housing Corporation
2081 Business Center Drive, Suite 216
Irvine, CA 92612
(949) 263-8676
- Affirmed Housing
200 East Washington Avenue, Suite 208
Escondido, CA 92025
(619) 738-8401
- The Olson Company
30200 Old Ranch Pkwy, #250
Seal Beach, CA 90740
(562) 596-4770
- Southern California Housing Development Corporation
8265 Aspen Street, Suite 100
Rancho Cucamonga, CA 91730
(909) 481-0172
- RC Hobbs Company
1110 E. Chapman Ave., Suite 206
Orange, CA 92866
(888) 633-4622
- LINC Housing Corporation
110 Pine Avenue, Suite 500
Long Beach, CA 90802
(562) 684-1100
- Palm Desert Development Company
P.O. Box 3958
Palm Desert, CA 92261
(760) 568-1048
- Riverside Housing Development Corporation
4250 Brockton Avenue
Riverside, CA 92501

Energy Conservation Opportunities

As residential energy costs rise, the subsequent increasing utility costs reduce the affordability of housing. As new development and infill development and rehabilitation activities occur, the City will have an opportunity to directly affect energy use within its jurisdiction.

State of California Energy Efficiency Standards for Residential and Nonresidential Buildings were established in 1978 in response to a legislative mandate to reduce California's energy consumption. The standards are codified in Title 24 of the *California Code of Regulations* and are updated periodically to allow consideration and possible incorporation of new energy efficiency technologies and methods. California's building efficiency standards (along with those for energy efficient appliances) have saved more than \$56 billion in electricity and natural gas costs since 1978. It is estimated the standards will save an additional \$23 billion by 2013⁹.

Title 24 sets forth mandatory energy standards and requires the adoption of an “energy budget” for all new residential buildings and additions to residential buildings. Separate requirements are adopted for “low-rise” residential construction (i.e., no more than 3 stories) and non-residential buildings, which includes hotels, motels, and multi-family residential buildings with four or more habitable stories. The standards specify energy saving design for lighting, walls, ceilings and floor installations, as well as heating and cooling equipment and systems, gas cooling devices, conservation standards and the use of nondepleting energy sources, such as solar energy or wind power. The home building industry must comply with these standards while localities are responsible for enforcing the energy conservation regulations through the plan check and building inspection processes.

Examples of techniques for reducing residential energy use include the following:

- **Glazing** – Glazing on south facing exterior walls allows for winter sunrays to warm the structure. Reducing glazing and regulating sunlight penetration on the west side of the unit prevents afternoon sunrays from overheating the unit.
- **Landscaping** – Strategically placed vegetation reduces the amount of direct sunlight on the windows. The incorporation of deciduous trees in the landscaping plans along the southern exposure of units reduces summer sunrays, while allowing penetration of winter sunrays to warm the units.
- **Building Design** – The implementation of roof overhangs above southerly facing windows shield the structure from solar rays during the summer months.
- **Cooling/Heating Systems** – The use of attic ventilation systems reduces attic temperatures during the summer months. Solar heating systems for swimming pool facilities saves on energy costs. Natural gas is conserved with the use of flow restrictors on all hot water faucets and showerheads.
- **Weatherizing Techniques** – Weatherization techniques such as insulation, caulking, and weather stripping can reduce energy use for air-conditioning up to 55% and for heating as much as 40%. Weatherization measures seal a dwelling unit to guard against heat gain in the summer and prevent heat loss in the winter.

⁹ California Energy Commission (<http://www.energy.ca.gov/title24>).

- **Efficient Use of Appliances** – Appliances can be used in ways that increase their energy efficiency. Unnecessary appliances can be eliminated. Proper maintenance and use of stove, oven, clothes dryer, washer, dishwasher, and refrigerator can also reduce energy consumption. New appliance purchases can be made on the basis of efficiency ratings.

The Development Code also provides for a density bonus of one-half unit/acre for multi-family projects that incorporate active & passive solar energy concepts.

The Western Riverside Council of Governments (WRCOG) also sponsors a program called “HERO” intended to help reduce residential energy consumption. The HERO Program is offered through a partnership between WRCOG and Renovate America, Inc. The Program’s purpose is to provide relatively low interest rate financing to spark the local economy by creating jobs and reducing utility costs, and to reduce greenhouse gas emissions. The Program provides HERO Financing for permanently affixed energy efficiency, water efficiency, and renewable energy products (Eligible Products). HERO Financing is repaid through an assessment on the owner’s property tax bill over 5 to 20 years, based on the useful life of the products, and upon sale of the property, the balance generally stays with the property.