



CITY OF INDIO

6TH CYCLE HOUSING ELEMENT (2021-2029)

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1. INTRODUCTION

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

The Housing Element is a strategic vision and policy guide designed to help address the comprehensive housing needs of the City over an 8-year period (2021–2029 planning period). It defines the City's housing needs, identifies the barriers or constraints to providing needed housing, and provides policies and programs to address these housing needs and constraints.

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

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

The City must adequately plan for its existing and projected housing needs, including its share of the RHNA, as identified by the State with input from the Southern California Association of Governments and local cities and counties. Although the City does not build housing that is privately owned or owned by other government agencies, the State requires each jurisdiction to demonstrate

where housing can reasonably be expected to be added within this cycle, and how the City will facilitate and incentivize its production. As identified by the 6th Cycle RHNA, the City must plan for 7,812 housing units, which are further broken down by income level based on area median income for households.

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

Extremely Low-Income = 896

Very Low-Income = 897

Low Income = 1,170

Moderate Income = 1,315

Above Moderate Income = 3,534

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

Annual Income Limits for Riverside County for Four-Person Households (2020)		
Income Category	Percent of Area Median Income	Annual Household Income
Extremely Low	0–30%	\$26,200
Very Low-Income	31–50%	\$37,650
Low Income	51–80%	\$60,250
Moderate Income	81–120%	\$90,350
Area Median Income	100%	\$75,300

Source: U.S. Department of Housing and Urban Development, State Income Limits 2020.

1.1 INDIO IS A PRO-HOUSING CITY

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

1.2 HOUSING ELEMENT ORGANIZATION

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

- **Introduction** provides an overview of the Housing Element, its relationship to State law, the City’s RHNA, and the organization of the Housing Element.
- **General Plan Consistency** details those policies identified throughout the elements of the General Plan that guided the policies set forth in the Housing Element to ensure that consistency is maintained throughout the General Plan.
- **Goals and Policies** specifies the City’s plans for meeting the existing and projected comprehensive housing needs of Indio.
- **Program Implementation** identifies the specific actions that will be implemented to ensure that Indio’s housing needs are met within the planning period.

Appendices

- **Appendix A: 5th Cycle Review** evaluates the efficacy of the 5th Cycle Housing Element; the progress in implementation; and the appropriateness of the goals, policies, and programs.
- **Appendix B: Community Profile** provides detailed information on the City’s demographic characteristics and trends that influence supply and demand of various housing types.
- **Appendix C: Constraints and Zoning Analysis** details governmental and non-governmental constraints to the maintenance, improvement, and development of housing for all income levels.

- **Appendix D: Affirmatively Furthering Fair Housing Analysis** identifies disproportionate housing needs, including segregated living patterns, concentrated areas of poverty, disparities in access to opportunity, and displacement risk.
- **Appendix E: Sites Analysis and Inventory** describes the methodology by which the City can accommodate its RHNA targets and how any unmet need will be met, and provides an inventory of the sites identified to meet the housing need.
- **Appendix F: Community Engagement Summary** provides the detailed results and materials of the outreach conducted for the update to the Housing Element.

2. PUBLIC ENGAGEMENT

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

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

3. GENERAL PLAN CONSISTENCY

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

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

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

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

- Maintenance: Support the ongoing maintenance and improvement of existing residential properties; in particular, encourage property owners to maintain and improve their front yards and building facades.
- Balanced Neighborhoods: Within the allowed densities and housing types, promote and allow for a range of housing and price levels within each neighborhood to accommodate diverse ages and incomes. For development projects larger than 5 acres, require that a diversity of housing types be provided and that these housing types be mixed rather than segregated by unit type.
- Housing Affordability: Ensure affordable housing is distributed throughout the City to avoid concentrations of poverty and to be accessible to jobs.

4. GOALS AND POLICIES

GOAL 1: An adequate supply and diverse range of housing types that align with the needs of all households.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

GOAL 3: A well-maintained and preserved housing stock.

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

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

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

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

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

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

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

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

GOAL 5: Enhanced quality of life, free from displacement.

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

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

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

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

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

GOAL 6: A City that promotes equality and inclusivity.

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

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

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

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

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

5. PROGRAM IMPLEMENTATION

PROGRAM 1: ACCESSIBILITY

The City will ensure all new, multifamily construction meets the accessibility requirements of the Federal and State Fair Housing Acts through local permitting and approval processes. Further, to increase fair housing opportunities for persons with temporary, developing, or permanent disabilities, including older adults with changing levels of ability, the City will promote increased accessibility by connecting developers and residents to resources on design features that are accessible and safe to all people regardless of age, size, ability, or disability. This could include making a universal design checklist available or posting accessibility guides on the City's website. Additionally, the City will consider developing a program that further incentivizes accessibility in housing development and design above and beyond what is required under State law.

Objective(s)	1a: For residential development that is exempt from or goes above and beyond the accessibility requirements of California Building Code Chapter 11A, the City will develop a procedure for providing incentives in exchange for increased accessibility. This could include a reduction in development standards, increased density or square footage, or other regulatory or financial incentives. 1b: Create a housing resources webpage that connects developers and residents to accessibility resources, such as home retrofit guides and universal design standards that can increase in-unit accessibility, among other housing-related information and resources. 1c: Provide updates on fair housing resources and accessibility at annual housing forums.
Timeframe	1a-1b: Spring 2024 1c: annually throughout the planning period
Responsible Agency	Community Development Department
Funding Sources	Regulatory incentives
Relevant Policies	1.4, 3.3, 6.1, 6.4, 6.5
Fair Housing Issue	Disparities in Access to Opportunities for Persons with Disabilities
Contributing Factor(s)	Lack of affordable, accessible housing in range of unit sizes
Program/Action Type	New Housing Choices and Affordability in Areas of Opportunity • Increase opportunities for in-unit accessibility by connecting developers and residents to accessibility resources. • Increase number of accessible housing units for those with a disability through promotion of resources on design features, regulatory or financial incentives, policies, or other similar measures that promote features that are accessible and safe to all people regardless of age, size, ability, or disability.

PROGRAM 2: ACCESSORY DWELLING UNIT ASSISTANCE AND INCENTIVES

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

Objective(s)	2a: Develop ADU resources for property owners. 2b: Post resources on the website. 2c: Develop and adopt an affordable ADU incentive program.
Timeframe	2a-2c: Spring 2023
Responsible Agency	Community Development Department
Funding Sources	City General Fund
Relevant Policies	1.2, 1.5, 2.1
Fair Housing Issue	Disproportionate Housing Needs; RECAPs, and/ or Integration/Segregation
Contributing Factor(s)	The availability of affordable units in a range of sizes and locations.
Program/Action Type	New Housing Choices and Affordability in Areas of Opportunity • Increase ADU production by an average of 10%¹ compared to the yearly average in the previous planning period. • Incentivize the production of 48 ADUs affordable to lower-income households during the planning period.
¹ See full ADU projection discussion in Appendix E, Section 4.3, Accessory Dwelling Unit Projections.	

PROGRAM 3: ADU PERMITTING

The City permits ADUs and JADUs in all zones that permit residential uses. Consistent with State law, the City has submitted the adopted ADU ordinance to the California Department of Housing and Community Development (HCD) for review. The City will update its ADU ordinance consistent with HCD's review to address needed changes.

Objective(s)	3a: Amend ADU ordinance consistent with HCD's findings.
Timeframe	3a: Spring 2023
Responsible Agency	Community Development Department
Funding Sources	Regulatory only – City General Fund
Relevant Policies	1.2, 1.5, 2.1
Fair Housing Issue	Disproportionate Housing Needs; RECAPs, and/ or Integration/Segregation
Contributing Factor(s)	Location and type of affordable housing.
Program/Action Type	New Housing Choices and Affordability in Areas of Opportunity • Increase yearly ADU production by an average of 10%¹.
¹ See full ADU projection discussion in Appendix E, Section 4.3, Accessory Dwelling Unit Projections.	

PROGRAM 4: AFFORDABLE HOMEOWNERSHIP OPPORTUNITIES

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

Objective(s)	4a: Continue to provide staff assistance with navigating development regulations. 4b: Inform community members of opportunities to engage in creative ownership models as opportunities arise and at annual housing forums, raising community awareness of creative ownership models and opportunities by 20%.
Timeframe	4a–4b: Ongoing, annually
Responsible Agency	Community Development Department
Funding Sources	Regulatory only – City General Fund
Relevant Policies	2.4, 4.2, 4.3
Fair Housing Issue	Disparities in Access to Opportunities; RECAPs, and/ or Integration/Segregation
Contributing Factor(s)	Disparity in Homeownership by Race, Ethnicity and Income, Insufficient Affordable Housing
Program/Action Type	Mobility Strategies [Housing/Employment] - Encourage development of affordable housing and creative ownership models for lower-income households in higher-opportunity areas through technical assistance, surplus land, and permit streamlining opportunities. - Increased community awareness of creative ownership models and opportunities by 20%.

PROGRAM 5: ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

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

Objective(s)	5a: Maintain an Adopted Analysis of Impediments to Fair Housing Choice as may be required. 5b: Create fair housing outreach materials and informational resources to post online to raise community awareness by 20%.
Timeframe	5a: Ongoing; update to the City's Analysis of Impediments every 3 to 5 years. 5b: Spring 2025
Responsible Agency	Community Development Department
Funding Sources	Regulatory only – Community Development Block Grant Program
Relevant Policies	6.1, 6.2, 6.3
Fair Housing Issue	Fair Housing Enforcement and Outreach Capacity
Contributing Factor(s)	Lack of fair housing enforcement and resources.
Program/Action Type	Protecting Existing Residents; Increasing Fair Housing awareness - Create fair housing resources and take meaningful steps in fair housing education through proactive outreach to individuals and organizations that represent lower-income households, people in protected classes, and households with special needs to raise community awareness related to fair housing assistance by 20%. - Maintain an Analysis of Impediments to Fair Housing Choice.

PROGRAM 6: ANNUAL PROGRESS REPORTS

The City will continue to report annually on the City's progress toward its 8-year RHNA housing production targets and toward the implementation of the programs identified in the Housing Element to the legislative body, the Office of Planning and Research, and the Department of Housing and Community Development. The City will use this setting to hold an annual housing forum for the discussion of the City's progress towards the goals of the Housing Element, with additional focus on raising fair housing awareness. The housing forum will provide a platform where decision makers, members of the public, the development community, and other interested parties can work to elevate the discussion surrounding housing needs and solutions. (AB 879, 2017)

Objective(s)	6a: Submit report annually by April 1. 6b: Hold annual housing forum to elevate discourse on fair housing by 50%.
Timeframe	6a-6b: Ongoing; Annually
Responsible Agency	Community Development Department
Funding Sources	Regulatory only – City General Fund
Relevant Policies	1.9
Fair Housing Issue	Fair Housing Enforcement and Outreach Capacity
Contributing Factor(s)	Lack of Fair Housing resources.
Program/Action Type	Mobility Strategies [Housing/Employment] Annually host a public forum to discuss the City's progress towards the goals of the Housing Element, with additional focus on raising fair housing awareness and promoting equal access to a diverse resident base to elevate discourse on fair housing by 50%.

PROGRAM 7: BY-RIGHT DEVELOPMENT

The City will allow development by-right pursuant to Government Code Section 65583.2(i) when 20 percent or more of the units are affordable to lower-income households on vacant and underutilized sites identified in the Sites Inventory to accommodate the lower-income RHNA that were previously identified in past Housing Elements in accordance with the specifications of Government Code Section 65583.2(c) and Housing Element law.

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

Objective(s)	7a: Permit development by-right on qualifying sites identified to accommodate the lower-income RHNA that were identified in previous Housing Elements in accordance with State law. 7b: Identify key opportunity areas for infill development and residential growth, focus 60% of new growth in areas near existing resources and amenities such as recreation, education, and retail. 7c: Conduct focused plan amendments, where appropriate.
Timeframe	7a: By October 15, 2024 7b–7c: Fall 2025
Responsible Agency	Community Development Department
Funding Sources	Regulatory only– City General Fund or State Grant
Relevant Policies	1.1, 1.2, 1.4, 1.5, 2.1, 2.2, 2.3, 5.5
Fair Housing Issue	Disparities in Access to Opportunity; RECAPs, and/ or Integration/Segregation
Contributing Factor(s)	The availability of affordable units in a range of sizes, including near services or amenities.
Program/Action Type	New Housing Choices and Affordability in Areas of Opportunity/ Place-based Strategies - Streamlined review and permit process for 100% of eligible lower-income sites to remove barriers and increase housing choices and affordability. - Increased opportunities for investments and facilitating the production of affordable housing in areas with access to opportunity with 60% of new growth focused in areas near existing resources and amenities such as recreation, education, and retail.

PROGRAM 8: CODE COMPLIANCE

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

Objective(s)	8a: Develop housing rehabilitation and code compliance informational resources. 8b: Where housing rehabilitation funds are available, use available data to connect eligible residents with code compliance issues to funding. 8c: Conduct a housing condition survey.
Timeframe	8a–8b: Spring 2023 and Ongoing 8c: Spring 2024.
Responsible Agency	Code Enforcement; Housing & Neighborhood Services Division of Community Development Department
Funding Sources	City General Fund; Federal Community Development Block Grant Funds
Relevant Policies	3.1, 3.2
Fair Housing Issue	Disproportionate Housing Needs, including Displacement Risk
Contributing Factor(s)	Lack of existing data to connect residents with resources.
Program/Action Type	Place-based Strategies to Encourage Community Conservation and Revitalization - Proactive code enforcement efforts that target areas of concentrated rehabilitation needs by connecting eligible residents with code compliance issues with available resources, per available funding. - Conduct a comprehensive survey of housing conditions to better connect households with assistance resources as they become available.

PROGRAM 9: DENSITY BONUS

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

Objective(s)	9a: Amend the Density Bonus Program Ordinance consistent with State regulations to increase the use of density bonuses by 10%.
Timeframe	9a: Spring 2023
Responsible Agency	Community Development Department
Funding Sources	City General Fund
Relevant Policies	1.1, 1.2, 1.4, 1.5, 5.5
Fair Housing Issue	Disproportionate Housing Needs; RECAPs, and/ or Integration/Segregation;
Contributing Factor(s)	Historical land use and zoning focused on single-family uses and lack of incentives to promote affordable housing.
Program/Action Type	Mobility Strategies [Housing/Employment]; New Housing Choices and Affordability in Areas of Opportunity • Amend Density Bonus Ordinance to increase the use of Density Bonuses by 10%. • Incentivize 100% affordable developments and affordable student housing. • Incentives and other approaches to promote an increase in housing choices and affordability in high opportunity areas through mixed income strategies.

PROGRAM 10: DEVELOPMENT FEES

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

Objective(s)	10a: Analyze and update the fee schedule.
Timeframe	10a: Currently underway with adoption anticipated in Fall 2022.
Responsible Agency	City Finance Department; City Public Works Department; City Community Development Department
Funding Sources	City General Fund
Relevant Policies	1.2, 1.8, 2.1, 6.4

PROGRAM 11: DEVELOPMENT INCENTIVES AND PROGRAMS

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

In addition to the regulatory and financial incentives in exchange for lot consolidation mentioned above, the City will play an active role in facilitating lot consolidation for the development of housing for lower-income households, specifically as it relates to lower-income sites listed in Appendix E of the sites inventory². For example, the City will work with developers of affordable housing and owners of small sites to identify and consolidate parcels to facilitate the development of housing affordable to lower-income households. The City will also develop a publicly available online resource with an interactive map that identifies lot consolidation opportunities identified for lower-income housing, site zoning, and other information to assist interested developers. Incentives offered for lot consolidation could include allowing higher densities for larger parcels once consolidated, flexibility in development standards, expedited processing and/or reduced fees related to consolidation.

Objective(s)	11a: Evaluate the development of a local inclusionary housing ordinance. 11b: Amend Zoning Code to increase flexibility in development standards. 11c. Identify programs and incentives to facilitate affordable housing production. 11d. Create a financial or regulatory incentive that can be offered in exchange for lot consolidation of lower-income sites, such as additional density, flexibility in development standards, expedited processing and/or reduced fees related to consolidation. 11e. Develop online resource with interactive map that identifies lot consolidation opportunities. 11f. Work with developers of affordable housing and owners of small sites to identify lot consolidation opportunities for the development of affordable housing.
Timeframe	11a–11d: Winter 2025
Responsible Agency	Community Development Department
Funding Sources	City General Fund or Grant Funding
Relevant Policies	1.1, 1.2, 2.1, 2.2, 2.3, 2.4, 4.2, 4.4, 5.4, 5.5, 6.5
Fair Housing Issue	RECAPs, and/ or Integration/Segregation; Disproportionate Housing Needs
Contributing Factor(s)	Historical land use and zoning trends and lack of incentives to promote lot consolidation for affordable housing sites.
Program/Action Type	Mobility Strategies [Housing/Employment]; New Housing Choices and Affordability in Areas of Opportunity - Increased flexibility in development standards, and programs and incentives to increase housing choices and affordability in high opportunity areas. - Financial or regulatory incentive in exchange for lot consolidation of lower-income sites. - Evaluating the development of an inclusionary housing fee to increase funding for affordable housing. - Technical assistance and interactive online resources to encourage lot consolidation that increases multifamily, affordable housing choices.

² Consolidated sites identified for the development of housing for lower-income household are identified in Exhibit A of Appendix E, Sites Inventory and Analysis. Refer to “Consolidated Sites” A through L in in Table A for parcel specific details.

PROGRAM 12: DEVELOPMENT PERMIT STREAMLINING

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

Objective(s)	12a: Include SB 35 streamlining in staff permitting processes procedures. 12b: Amend the Zoning Code to expand development permit streamlining.
Timeframe	12a–12b: Fall 2022
Responsible Agency	Community Development Department
Funding Sources	City General Fund
Relevant Policies	1.2, 2.1, 4.4, 5.3

PROGRAM 13: EMPLOYEE HOUSING

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

Objective(s)	13a: Define employee housing within the Zoning Code and develop a process by which employee housing can be developed in accordance with State law. 13b: Amend the Zoning Code to provide explicit zoning that complies with State Health and Safety Code Sections 17021.5 and 17021.6
Timeframe	13a-13b: Spring 2023
Responsible Agency	Community Development Department
Funding Sources	City General Fund
Relevant Policies	1.4, 1.5, 1.6
Fair Housing Issue	Disparities in Access to Opportunities; Disparities in Access to Opportunities for Persons with Disabilities
Contributing Factor(s)	Land use and local zoning laws fail to permit employee housing in accordance with State law.
Program/Action Type	Mobility Strategies [Housing/Employment]; New Housing Choices and Affordability in Areas of Opportunity • Zoning to increase opportunities for the development of employee housing. • Zoning to increase housing choices and affordability in high opportunity areas.

PROGRAM 14: ENERGY CONSERVATION

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

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

PROGRAM 15: EXTERNAL FUNDING OPPORTUNITIES

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

Objective(s)	15a: Seek, monitor, and apply for funding opportunities. 15b: Support and adopt policies and programs that position Indio as a competitive applicant for funding opportunities.
Timeframe	15a–15b: Ongoing, annually
Responsible Agency	Community Development Department
Funding Sources	Multiple Funding Sources (such as City General Fund, or State or Federal Grant Funding)
Relevant Policies	1.5, 1.7, 2.6, 3.3, 4.1, 5.1, 6.4
Fair Housing Issue	RECAPs, and/ or Integration/Segregation; Disparities in Access to Opportunity
Contributing Factor(s)	Lack of access to public funding and public investments in specific neighborhoods.
Program/Action Type	New Housing Choices and Affordability in Areas of Opportunity/ Place-based Strategies to Encourage Community Conservation and Revitalization • Apply for new funding sources and provide funding for the development, maintenance and infrastructure needed to support new or existing affordable housing choices in areas of opportunity. • Prioritize 100% of funding, as available, for affordable housing choices for extremely low-income households.

PROGRAM 16: FAIR HOUSING REFERRAL AND MEDIATION

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

Objective(s)	16a: Update and maintain the City's website with fair housing resources and information. 16b: Continue to contract with IFHMB to provide fair housing services to residents, and provide access to resources and information or refer 100% of residents with Fair Housing, mediation, or discrimination related inquiries to IFHMB.
Timeframe	16a: Spring 2023 16b: Ongoing throughout planning period
Responsible Agency	IFHMB, Community Development Department
Funding Sources	Federal Community Development Block Grant (CDBG) Funds
Relevant Policies	6.1, 6.2, 6.3, 6.5
Fair Housing Issue	Fair Housing Enforcement and Outreach Capacity
Contributing Factor(s)	Lack of dissemination of local resources related to fair housing and tenant resources.
Program/Action Type	Protecting Existing Residents from Displacement; Other Ensuring 100% of residents with inquiries related to Fair Housing services, landlord/tenant and mobile home mediation, housing counseling, and alternative dispute resolution are provided with information or referred to resources through IFHMB.

PROGRAM 17: HOUSING ASSISTANCE RESOURCES

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

Objective(s)	17a: Update the City's website to provide information and resources related to housing assistance programs.
Timeframe	17a: Spring 2023 and Ongoing
Responsible Agency	Community Development Department
Funding Sources	City General Fund; Federal Community Development Block Grant (CDBG) Funds
Relevant Policies	4.1, 4.2, 4.3

PROGRAM 18: PRESERVATION OF EXISTING AFFORDABLE HOUSING UNITS

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

Additionally, the City will work toward maintaining the rent restrictions of at-risk developments by monitoring any changes in ownership, management, and status of deed-restrictions.

The agreement for Desert Gardens rental assistance is set to expire in 2030. This property is owned and operated by the Coachella Valley Housing Coalition. This property has been identified as a low risk of expiration because the likeliness that the contract with the U.S. Department of Agriculture will be renewed is extremely high and this property has been owned and maintained as an affordable housing development by the non-profit Coachella Valley Housing Coalition since 1998. The City will contact the Coachella Valley Housing Coalition to discuss strategies for preserving the affordability for Desert Gardens.

Objective(s)	18a: Increase collaboration with the Riverside County Housing Authority through improved communications. 18b: Assist in monitoring deed-restricted units by tracking existing and new affordability covenants in Indio. 18c: Contact the Coachella Valley Housing Coalition to identify a strategy for ongoing preservation of affordability for the Desert Gardens and preserve the 88 units.
Timeframe	18a–18b: Ongoing 18c: Fall 2026
Responsible Agency	Community Development Department
Funding Sources	City General Fund
Relevant Policies	2.5, 3.1, 3.2
Fair Housing Issue	Disproportionate Housing Needs and Displacement Risk
Contributing Factor(s)	Potential displacement of residents due to economic pressures and needed renter protections.
Program/Action Type	Place-based Strategies to Encourage Community Conservation and Revitalization/ Protecting Existing Residents from Displacement - Tracking changes in ownership, management, and status of deed-restrictions to monitor deed-restricted units. - Increased regional coordination to increase the preservation of existing affordable housing. - Identify a strategy with the Coachella Valley Housing Coalition to preserve 100% of affordable units in the Desert Gardens development.

PROGRAM 19: HOUSING REHABILITATION

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

Objective(s)	19a: Identify opportunities to increase funding for housing rehabilitation. 19b: Assist in home repairs for at least 50 eligible households throughout the planning period. 19c: Identify funding to support a Residential Façade Improvement Program.
Timeframe	19a-19b: Ongoing, Annually 19c: Ongoing
Responsible Agency	Community Development Department
Funding Sources	Various potential funding sources, including the Federal Community Development Block Grant Program (CDBG)
Relevant Policies	2.5, 3.1, 3.2
Fair Housing Issue	Disparities in Access to Opportunity; RECAPs, and/ or Integration/Segregation
Contributing Factor(s)	Lack of access to financial services for rehabilitation efforts.
Program/Action Type	Place-based Strategies to Encourage Community Conservation and Revitalization - Invest in rehabilitation efforts for targeted neighborhoods in CDBG eligible areas. - Assist in home repairs for at least 50 eligible households throughout the planning period.

PROGRAM 20: INCREASED TRANSPARENCY

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

Objective(s)	20a: Update and maintain the City’s website.
Timeframe	20a: Spring 2023 and Ongoing
Responsible Agency	Community Development Department
Funding Sources	City General Fund
Relevant Policies	1.8

PROGRAM 21: LOCAL HOUSING TRUST FUND

The City will explore the establishment of a Local Housing Trust Fund dedicated to the creation, rehabilitation, and preservation of affordable housing, transitional housing, and emergency shelters. The fund will prioritize housing opportunities for households with special needs and extremely/very low-income households. Alternatively, the City will explore funding sources, such as commercial linkage fees, an inclusionary housing ordinance, or other fees or taxes, and identify a dedicated revenue source that ensures the availability of resources on a regular basis for affordable housing for lower-income households, especially extremely low-income households and those with special needs.

Objective(s)	21a: Explore opportunities for dedicated funding sources for affordable housing. 21b: Explore the establishment of a Local Housing Trust Fund.
Timeframe	21a–21b: Fall 2023
Responsible Agency	Community Development Department and Finance Department
Funding Sources	City General Funds for Administrative Costs
Relevant Policies	1.4, 2.5, 3.1, 3.2, 3.3
Fair Housing Issue	RECAPs, and/ or Integration/Segregation; Disproportionate Housing Needs
Contributing Factor(s)	Lack of affordable housing choices, and funding sources
Program/Action Type	New Housing Choices and Affordability in Areas of Opportunity • Prioritize at least 50% of funds for opportunities for households with special needs and extremely or very low-income households to promote adequate housing supply and choice in areas of opportunity. • Explore the establishment of a Local Housing Trust Fund as a mechanism to develop affordable housing.

PROGRAM 22: LOW-BARRIER NAVIGATION CENTERS

Low-Barrier Navigation Centers are housing-first, low-barrier, service-enriched shelters focused on moving people into permanent housing that provides temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing. The City will amend the Zoning Code to permit the development of Low-Barrier Navigation Centers as a use by-right in mixed-use and non-residential zones that permit residential uses. (AB 101, 2019)

Objective(s)	22a: Amend the Zoning Code.
Timeframe	22a: Fall 2023
Responsible Agency	Community Development Department
Funding Sources	Regulatory only – City General Fund
Relevant Policies	1.4, 1.5
Fair Housing Issue	Disparities in Access to Opportunities; Disproportionate Housing Needs, Including Displacement Risk
Contributing Factor(s)	Lack of by right zoning for Low-Barrier Navigation Centers
Program/Action Type	New Housing Choices and Affordability in Areas of Opportunity; Protecting Existing Residents from Displacement • Zoning to increase housing choices and opportunities for the development of Low-Barrier Navigation Centers • Streamlined approval opportunities for Low-Barrier Navigation Centers to increase resident's access to case management, benefits enrollment, access to health care, and housing assistance resources.

PROGRAM 23: MINIMUM UNIT SIZES

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

Objective(s)	23a: Amend the Zoning Code.
Timeframe	23a: Fall 2023
Responsible Agency	Community Development Department
Funding Sources	Regulatory only – City General Fund
Relevant Policies	1.2, 1.4, 1.5, 2.1, 2.2, 2.4
Fair Housing Issue	Disparities in Access to Opportunity; RECAPs, and/ or Integration/Segregation
Contributing Factor(s)	Large minimum unit size requirements as a barrier to the availability of affordable units in a range of sizes.
Program/Action Type	New Housing Choices and Affordability in Areas of Opportunity; Mobility Strategies [Housing/Employment] • Flexibility in development standards to remove barriers to the development of affordable housing. • Reduced minimum dwelling unit sizes in accordance with State Building Code requirements, including a reduction in the minimum dwelling unit size required for studios by more than 50%, to promote housing supply, choices and affordability in higher opportunity areas.

PROGRAM 24: NO NET LOSS

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

Objective(s)	24a: Amend staff procedures to ensure all development proposals and rezone proposals are reviewed against the capacity identified for sites in the Sites Inventory (Appendix E). 24b: Develop a methodology for tracking remaining capacity.
Timeframe	24a-24b: Fall 2022
Responsible Agency	Community Development Department
Funding Sources	Regulatory only – City General Fund
Relevant Policies	1.1, 1.9, 1.10
Fair Housing Issue	Disproportionate Housing Needs, Including Displacement Risk
Contributing Factor(s)	Location and type of affordable housing and opportunities for new development
Program/Action Type	New Housing Choices and Affordability in Areas of Opportunity • Ensuring 100% of remaining capacity to meet any unmet share of RHNA remains available throughout the planning period.

PROGRAM 25: OBJECTIVE DEVELOPMENT STANDARDS

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

Objective(s)	25a: Monitor Zoning Code amendments to ensure any new design standards are objective. 25b: Explore opportunities to develop new objective development standards through Zoning Code and focused plan amendments. 25c: Amend the Zoning Code to clarify the Design and Site Plan review processes.
Timeframe	25a-25b: Ongoing 25c: Fall 2022
Responsible Agency	Community Development Department
Funding Sources	Regulatory only – City General Fund
Relevant Policies	1.1, 1.2, 1.5, 1.7, 2.2

PROGRAM 26: ONGOING CODE UPDATES

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

Objective(s)	26a: Amend and adopt updates to zoning regulations consistent with the 2040 General Plan. 26b: Monitor State legislative changes and amend regulations accordingly. 26c: Explore opportunities to amend the Zoning Code to increase flexibility and certainty in the development process.
Timeframe	26a: Fall 2022 26b–26c: Ongoing
Responsible Agency	Community Development Department
Funding Sources	Regulatory only – City General Fund
Relevant Policies	1.1, 1.2, 1.5, 1.7, 2.2

PROGRAM 27: PLACE-BASED STRATEGIES

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

Objective(s)	27a: Identify resources and opportunity areas for place-based strategies. Ensure 100% of place-based strategies target opportunities to advance fair housing. 27b: Develop a methodology by which opportunity areas can be prioritized through the lens of fair housing. 27c: Increase coordination and collaboration with relevant departments, agencies, and school districts.
Timeframe	27a: Spring 2024 and ongoing 27b: Summer 2025 27c: Annual and Ongoing
Responsible Agency	Community Development Department, Public Works Department and Finance Department
Funding Sources	City General Fund for Administrative Costs and Grant Funds
Relevant Policies	1.6, 1.7, 1.10, 2.6, 4.4, 5.1, 5.4, 5.5
Fair Housing Issue	RECAPs, and/ or Integration/Segregation; Disparities in Access to Opportunities
Contributing Factor(s)	Lack of targeted revitalization strategies
Program/Action Type	Place-based Strategies to Encourage Community Conservation and Revitalization; Mobility Strategies [Housing/Employment] • Focused planning efforts that enhance community access to opportunities, including evaluating opportunities for Enhanced Infrastructure Financing Districts, gap funding for infrastructure through grant pursuits, and increased collaboration with other agencies to coordinate opportunities to capitalize on existing and planned projects. • Ensure 100% of place-based strategies target opportunities to advance fair housing.

PROGRAM 28: REASONABLE ACCOMMODATION PROCEDURES

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

- The housing, which is the subject of the request for reasonable accommodation, will be used by an individual with disabilities protected under fair housing laws. The deviation requested is necessary to make housing available to an individual with disabilities protected under fair housing laws.
- The requested deviation would require a fundamental alteration in the nature of the jurisdiction's land use and zoning or building program.
- The deviation request will not impose an undue financial or administrative burden on the City.

Objective(s)	28a: Develop reasonable accommodation procedures and process 100% of received requests. 28b: Develop a reasonable accommodation application and informational resources.
Timeframe	28a–28b: Winter 2023
Responsible Agency	Community Development Department
Funding Sources	Regulatory only – Community Development Department
Relevant Policies	1.4, 3.3, 6.5
Fair Housing Issue	Disparities in Access to Opportunities for Persons with Disabilities; Fair Housing Enforcement and Outreach
Contributing Factor(s)	Lack of reasonable accommodations procedure and resources for housing accessibility modifications.
Program/Action Type	New Housing Choices and Affordability in Areas of Opportunity; Protecting Existing Residents from Displacement • Process 100% of reasonable accommodation requests received to increase Fair Housing services and accessible housing opportunities. • Inform residents to their right to request relief from Code regulations and permitting procedures that have a discriminatory effect on housing for individuals with disabilities.

PROGRAM 29: REDUCED PARKING REQUIREMENTS

The City will identify opportunities to reduce parking requirements for sites that are zoned to allow residential development through a data-informed approach that will reduce the overall cost of housing development. This will include, but not be limited to, increased flexibility in parking requirements for affordable and mixed-income developments, as well as reductions in exchange for public amenities. Additionally, the City will develop development standards that ensure that emergency shelters are subject to parking standards that accommodate the staff working in the emergency shelter, provided that the standards do not require more parking for emergency shelters than other uses in the same zone (AB 139, 2019). Further, the City will ensure that appropriate parking reductions apply to any development proposals that would eliminate religious-use parking spaces in exchanged for housing developments, in accordance with State law. (AB 1851, 2020)

Objective(s)	29a: Amend the Zoning Code to identify a process by which parking requirements can be reduced for religious institutions in exchange for housing development. 29b: Amend the Zoning Code to calculating Emergency Shelter parking requirements based on the demonstrated need to accommodate staff. 29c: Reduce parking requirements for multifamily housing.
Timeframe	29a-29c: Fall 2023
Responsible Agency	Community Development Department
Funding Sources	City General Fund
Relevant Policies	1.2, 1.8, 2.1, 2.2
Fair Housing Issue	Disparities in Access to Opportunity; RECAPs, and/ or Integration/Segregation
Contributing Factor(s)	Parking requirements as a barrier to the development of affordable units in a range of sizes.
Program/Action Type	New Housing Choices and Affordability in Areas of Opportunity; Mobility Strategies [Housing/Employment] • Increase flexibility in development standards to remove barriers to the development of affordable housing. • Reduced parking requirements for affordable and mixed-income residential developments, and parking reductions in exchange for public amenities to encourage increased neighborhood resources and amenities. • Amendments to parking standards for emergency shelters and reduced parking requirements for religious institutions in exchange for housing.

PROGRAM 30: REPLACEMENT REQUIREMENTS

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

Objective(s)	30a: Amend staff procedures related to the review and issuance of demolition and development permits. 30b: Enforce replacement requirements in accordance with Government Code Section 66300 for 100% of all applicable projects.
Timeframe	30a–30b: Fall 2022
Responsible Agency	Community Development Department
Funding Sources	City General Fund
Relevant Policies	1.9, 2.3, 2.7, 3.2, 5.5, 6.2, 6.5
Fair Housing Issue	Disproportionate Housing Needs, Including Displacement Risks
Contributing Factor(s)	Displacement of residents due to economic pressures
Program/Action Type	Protecting Existing Residents from Displacement • Enforce replacement requirements for 100% of applicable projects to protect tenants from displacement risk and accommodate the housing needs of lower-income households.

PROGRAM 31: REZONING OPPORTUNITIES

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

Objective(s)	31a: Continue to work with developers and the broader community and explore opportunities to rezone areas ideal for increased housing capacity. Prioritize 80% of rezones in areas with access to amenities such as recreation, services, education, and other needs.
Timeframe	31a: Ongoing, Annually
Responsible Agency	Community Development Department
Funding Sources	Regulatory only – City General Fund
Relevant Policies	1.4, 1.6, 1.7, 1.9, 1.10, 4.2
Fair Housing Issue	Disparities in Access to Opportunity; RECAPs, and Integration/Segregation
Contributing Factor(s)	Historical land use and zoning focused on single-family uses that limit housing choices.
Program/Action Type	New Housing Choices and Affordability in Areas of Opportunity; Mobility Strategies [Housing/Employment] • Discuss opportunities for increased residential densities in targeted areas at the annual housing forum to create opportunities for multifamily housing and remove barriers to development. • Prioritizing 80% of rezones in areas with access to amenities such as recreation, services, education, and other needs to promote housing supply, choices and affordability in areas of high opportunity.

PROGRAM 32: SECTION 8: HOUSING CHOICE VOUCHER

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

Objective(s)	32a: Update the City's website with relevant information and resources. 32b: Increase coordination with the Riverside County Housing Authority through annual meetings.
Timeframe	32a: Spring 2023 32b: Annually
Responsible Agency	Community Development Department
Funding Sources	Regulatory only – City General Fund
Relevant Policies	4.1, 5.1, 6.5
Fair Housing Issue	RECAPs, and/ or Integration/Segregation
Contributing Factor(s)	Lack of regional coordination and limited opportunities for housing choice vouchers.
Program/Action Type	Mobility Strategies [Housing/Employment] • Annual meeting to increase coordination with Riverside County Housing Authority. • Connect eligible residents to Housing Choice Vouchers opportunities to increase their chance for housing mobility.

PROGRAM 33: SITES INVENTORY ZONING UPDATE PROGRAM

As fully analyzed in Appendix E, Sites Analysis and Inventory, the City has a remaining lower-income RHNA of 2,286 units for the 6th Cycle planning period. However, the City is in the process of updating its Zoning Ordinance (Zoning Code) as of November 2021. Through the Zoning Code update, the City's zoning regulations will be brought into conformity with the Indio General Plan 2040 adopted in September 2019. The updated zoning regulations, which will be adopted in mid-2022, will implement the 2040 General Plan, including the allowed densities and uses.

The Sites Analysis and Inventory included in Appendix E, relied on the existing 2040 General Plan land use designations and densities, which will be consistent with the updated Zoning Code. As such, the City will adopt the updated Zoning Code to accommodate the remaining lower-income RHNA of 2,286 units.

Pursuant to State law, the program to address the lower-income RHNA shortfall must adhere to the following components:

- Sites must accommodate 100 percent of the shortfall for very low- and low-income units.
- Sites must allow a minimum of 16 units per site.
- Sites must permit a minimum of 20 dwelling units per acre.
- Sites must allow 100 percent residential use and require residential use to occupy at least 50 percent of the floor area in a mixed-use project.
- Sites must permit owner-occupied and rental multifamily uses by right pursuant to Government Code section 65583.2(i) for developments in which 20 percent or more of the units are affordable to lower-income households.

Under the updated Zoning Code, there will be a realistic capacity for 3,160 lower-income units in the Mixed Use Neighborhood (MUN), sites 15-26, and Mid-Town (MT) zones, sites 29-68, as identified in Table 16, Sites Inventory Table (Appendix E). The City will ensure that the components required by State law will encompass a minimum of 114.3 acres of sites in the MUN and MT designations to accommodate the remaining lower-income RHNA of 2,286. The remaining 874 units will provide a generous buffer of approximately 30 percent more capacity than required.

Summary of Lower-Income Capacity and Shortfall	
Category	Lower-Income Units
<i>RHNA</i>	2,963
1. Entitled, Permitted, or Constructed Pipeline Project Projects	396
2. Accessory Dwelling Unit Potential	48
3. Downtown Specific Plan Existing Capacity Identified	233
Total Existing Capacity (#1-3)	677
Existing Deficit (-)/ Lower-Income Shortfall	2,286
4. MUN and MT Capacity Identified After Rezone	3,160
Total Capacity After Rezone (#1-4)	3,837
Surplus (+) After Rezone/Buffer Sites	874

As reflected in Appendix E, each site identified has the capacity to accommodate at least 16 units and will be available for development in the planning period where water, sewer, and dry utilities can be provided.

Objective(s)	3a: Update City Zoning Ordinance and create opportunity for at least 2,286 units of multifamily housing for lower-income households.
Timeframe	3a: Adopt updated Zoning Ordinance within a year of Housing Element adoption.
Responsible Agency	Community Development Department
Funding Sources	Regulatory only – City General Fund
Relevant Policies	1.4, 1.6, 1.7, 1.9, 1.10, 4.2
Fair Housing Issue	RECAPs, and/ or Integration/Segregation; Disparities in Access to Opportunities
Contributing Factor(s)	Historical land use and zoning focused on single-family uses that limit housing choices.
Program/Action Type	New Housing Choices and Affordability in Areas of Opportunity; Mobility Strategies [Housing/Employment] • Rezoning to create the opportunity for developing 3,160 new affordable units. • Increased residential densities to remove barriers to development and create opportunities for new housing supply and affordability near higher opportunity areas. • Streamlined approval for qualifying affordable, multifamily sites through by right approval for developments with 20% or more units affordable to lower-income households.

PROGRAM 34: SUPPORTIVE HOUSING

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

Objective(s)	33a: Amend the Zoning Code.
Timeframe	33a: Currently underway with expected completion in Fall 2022.
Responsible Agency	Community Development Department
Funding Sources	Regulatory only – City General Fund
Relevant Policies	1.4, 1.5, 2.5
Fair Housing Issue	Disparities in Access to Opportunities for Persons with Disabilities
Contributing Factor(s)	Lack of by right zoning for supportive housing
Program/Action Type	New Housing Choices and Affordability in Areas of Opportunity • Zoning to allow supportive housing by right and increase housing choices, and opportunities for the development of supportive housing in high opportunity areas.

PROGRAM 35: SURPLUS LANDS

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

Objective(s)	34a: Identify and track surplus City-owned sites. Prioritize 100% of surplus sites for affordable housing. 34b: Coordinate with other agencies to track sites with opportunity for housing development.
Timeframe	34a–34b: Ongoing; Annually
Responsible Agency	Community Development Department, Economic Development Department and City Manager’s Office
Funding Sources	Regulatory only – City General Fund
Relevant Policies	1.5, 1.9, 1.10
Fair Housing Issue	RECAPs, and Integration/Segregation
Contributing Factor(s)	Location and type of affordable housing; Limited public funds for development of affordable housing
Program/Action Type	Mobility Strategies [Housing/Employment] • Prioritize 100% of surplus sites for the development of affordable housing to connect developers who are interested in building more affordable homes to surplus local public land that is both available and suitable for affordable housing development.

PROGRAM 36: WATER AND SEWER PRIORITY SERVICES

Pursuant to Chapter 727, Statutes of 2005 (SB 1087), the City is required to deliver its adopted Housing Element and any amendments thereto to local water and sewer service providers. This legislation allows for coordination between the City and water and sewer providers when considering approval of new residential projects. The Indio Water Authority and the Coachella Valley Water District are responsible for providing water service to the City, and the Valley Sanitation District oversees wastewater conveyance and treatment. As such, the City will distribute a copy of the adopted 6th Cycle Housing Element to the area water and sewer providers.

The current 2020 Coachella Valley Regional Urban Water Management Plan acknowledges the requirements and includes the projected water use for single-family and multifamily housing needed for lower-income households. The Community Development Department will coordinate with the area water and sewer providers to ensure that proposed developments which include housing affordable to lower-income households, including extremely low- and very-low income, are prioritized. The coordination efforts will further support the prioritization of water and sewer services for future residential development, including units affordable to lower-income households.

Objective(s)	28a: Distribute adopted Housing Element to the area water and sewer providers. 28b: Increased coordination with the area water and sewer providers to ensure that adopted policies prioritize water and sewer allocation for affordable housing development.
Timeframe	27a: Distribute adopted Housing Element to the area water and sewer providers upon local adoption of the 6th Cycle Housing Element. 28b: Ongoing Coordination.
Responsible Agency	Community Development Department
Funding Sources	Regulatory only – City General Fund
Relevant Policies	1.4, 1.6, 1.7, 1.9, 1.10, 4.2

PROGRAM 37: ZONING CODE UPDATES FOR THE REMOVAL OF CONSTRAINTS

The City is in the process of updating its Zoning Ordinance (Zoning Code) as of November 2021. Through the Zoning Code update, the City's zoning regulations will be brought into conformity with the Indio General Plan 2040 adopted in September 2019. The updated zoning regulations, which will be adopted in mid-2022, will implement the 2040 General Plan, including the allowed densities and uses. Through this update the City will remove and minimize constraints to the development of housing, including multifamily housing, housing for lower income households, housing to meet the needs of extremely low-income households, and housing for those with special needs. Specific constraints to development that will be removed or minimized include the following: minimum square footage requirements for residential uses, minimum parking requirements, permit processes and procedures required of developments, and increased provision of uses that can be permitted by-right, including identification of a zone where large community care facilities serving seven or more people can be permitted without discretion.

Additionally, the City's Zoning Code incorrectly states that the Emergency Shelter Overlay District is considered a Combining Overlay District, suggesting that Emergency Shelters are subject to the Combining Overlay District discretionary approval. Through the Zoning Code update, the City will amend this language to clarify that Emergency Shelters are permitted by-right, in accordance with State law. (AB 139)

Objective(s)	37a: Complete comprehensive update to the Zoning Code.
Timeframe	37a: Currently underway with expected completion in Fall 2022.
Responsible Agency	Community Development Department
Funding Sources	Regulatory only – City General Fund
Relevant Policies	1.4, 1.6, 1.7, 1.9, 1.10, 4.2
Fair Housing Issue	Disparities in Access to Opportunities; Disproportionate Housing Needs, Including Displacement Risks
Contributing Factor(s)	Failure to allow emergency shelters by right; Historical land use and zoning law patterns creating regulatory barriers to housing.
Program/Action Type	Protecting Existing Residents from Displacement; New Housing Choices and Affordability in Areas of Opportunity • Zoning to allow Emergency Shelters by right and protect residents from displacement through increased opportunities for the development of Emergency Shelters. • Reducing barriers to development and increasing opportunities for housing in higher opportunity zones by removing or reducing minimum square footage requirements for residential uses, minimum parking requirements, permit processes and procedures required of developments, and increased provision of uses that can be permitted by right.

City of Indio

6th Cycle Housing Element

Appendices



Appendix A: 5th Cycle Review

Appendix B: Community Profile

Appendix C: Constraints and Zoning Analysis

Appendix D: Affirmatively Furthering Fair Housing Analysis

Appendix E: Sites Analysis and Inventory

Appendix F: Community Engagement Summary

Appendix A: 5th Cycle Review

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1 Introduction

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

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

2 Evaluation of Previous Housing Element Implementation

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

Table 1: Evaluations of 2014–2021 Housing Element Implementation

5th Cycle Goal/Policy Action	Action Objective	Progress in Implementation
<i>Goal 1: To increase the availability of permanent housing for all community residents.</i>		
<i>Policy Action 1.1: Adopt Reasonable Accommodation Procedures</i> In order to ensure compliance with the federal Fair Housing Act, the City will continue to adhere to the following policy regarding requests for reasonable accommodation. All visitors to the public counter at City Hall will be informed via posted signs and/or notices of their right to request relief from Code regulations and permitting procedures that have a discriminatory effect on housing for individuals with disabilities. Requests must specify the regulation, policy, or procedure from which the applicant is seeking relief and the reason. Requests will be approved, approved with modifications, or declined once staff has made determinations as to: • the qualifying status of the individual; • the necessity of the accommodation; and • the financial or administrative burden on the City.	Adopt reasonable accommodation procedures.	Progress: The City has not adopted a Reasonable Accommodation Procedure. Effectiveness: Although the City is required to make reasonable accommodation for persons with disabilities with respect to planning and building regulations and permitting procedures, it has not yet adopted a formal policy for processing requests for accommodation and determining their reasonableness. Appropriateness: Revise and continue. Under the Federal Fair Housing Act, the City is required to establish a procedure for persons with disabilities seeking fair access to housing to make requests for reasonable accommodations. This policy should be revised to ensure that it is completed, and this procedure is available and accessible so that those who may need to make a request understand what steps to take.
<i>Policy Action 1.2: Farmworker Housing</i> The City recognizes the need for housing suitable for farmworkers in Indio. Section B.9.f of the Housing Element describes the farmworker housing needs in the City. To help ensure adequate farmworker housing is available, the City shall annually assess the need for farm worker housing and, as deemed necessary, produce a report or memorandum assessing the housing needs of the farmworker population and identifying further opportunities to partner with developers to provide additional units. The City may also develop partnerships with outside organizations conducting similar assessments of farmworker housing needs. Based on the City's findings, an action plan to address any identified need for farmworker housing will be developed. This action plan will include outreach to nonprofit housing developers and agricultural stakeholders, identifying suitable and available sites for housing for farmworkers, in-kind technical assistance for housing developers pursuing funding resources and entitlements and priority processing for farmworker housing projects. Recently, the Coachella Valley Housing coalition started construction of 85 new	Encourage and facilitate development of 115 farmworker housing units.	Progress: The City conducts outreach to non-profit housing developers and agricultural stakeholders on an ongoing basis to encourage and facilitate development of farmworker housing units. In 2014, the Coachella Valley Housing Coalition completed the construction of 85 new units, including 84 farmworker affordable units, as part of the Villa Hermosa Apartments. In 2019, Phase II of the Villa Hermosa Apartments were completed, which includes 67 affordable farmworker units. Effectiveness: The City was effective in developing 67 new apartment units completed during the 2014–2021 Housing Element planning period to serve the farmworker population. Additionally, building permits have been issued for 100 units, including 99 very-low-income deed-restricted farmworker units, and are expected to be completed during the 2021–2029 planning period in Phase III of the Villa Hermosa Apartments. Appropriateness: Revise and continue. Policy 1.2 remains appropriate for the Housing Element update. With the existing farmworker units that are currently serving the community, it is recommended that the City continue facilitating the development of the 100 units as part of Phase III of Villa Hermosa during the 6th

Table 1: Evaluations of 2014–2021 Housing Element Implementation

5th Cycle Goal/Policy Action	Action Objective	Progress in Implementation
farmworker units at the Fred Young Farmworker Apartment Complex.		Cycle planning period, and plan to identify additional development opportunities for approximately 100 additional farmworker housing units based on the current needs assessment. It is also recommended that the City monitor the existing farmworker housing units to ensure their preservation at rates affordable to farmworkers.
<i>Policy Action 1.3: Mixed Income Housing</i> The City shall encourage a balanced residential community through integration of low- and moderate-income housing throughout the City, and the adequate dispersal of such housing to avoid over concentration in any particular neighborhood.	Encourage mixed-income housing.	Progress: The City has ongoing discussions with developers regarding development opportunities; however, developers cite nongovernmental constraints, such as current market conditions and lack of available public funding, as detrimental to development. New funding programs are being considered as they become available. Effectiveness: Indio's 19 existing affordable housing complexes are spread out, stretching over an area of approximately 4 to 5 miles. Most complexes are at least 0.5 miles from all other complexes, with the exception of two complexes that are separated by less than 0.25 miles. No affordable complexes currently exist north of Interstate 10. The 67 lower-income units constructed as part of the Villa Hermosa II Apartments are part of the Fred Young Specific Plan. Additionally, two low-income single-family residential dwellings were constructed in 2018 within an existing single-family residential neighborhood. Appropriateness: Revise and continue. Policy Action 1.3 remains appropriate for the Housing Element update; however, the unavailability of public funding low- and moderate-income housing funds means that alternative funding sources will need to be identified to support affordable development in specific locations. It is recommended that the City pursue pro-housing policies that employ policy tools that generate revenue to support the creation of affordable housing by charging a fee on new development. Funding may come from a variety of sources, including linkage fees or in lieu payments from an inclusionary housing ordinance, as well as affordable housing impact fee funds. Additionally, the dispersal of low- and moderate-income housing should aim to ensure that households of all economic segments have equal access to resources. An inclusionary requirement in high-resource areas could help achieve this.

Table 1: Evaluations of 2014–2021 Housing Element Implementation

5th Cycle Goal/Policy Action	Action Objective	Progress in Implementation
<i>Policy Action 1.4: Partnerships with Housing Developers</i> The City supports cooperation in the development of affordable housing through financial and/or technical assistance. The City will cooperate with developers to provide housing opportunities for extremely-low, very-low-, low- and moderate-income households. The City shall also evaluate the effectiveness of its partnerships with non-profit housing developers on an annual basis. Based on its findings, the City will seek ways to expand and foster its partnerships as appropriate. The City will assist and encourage housing development for extremely-low, very-low, low and moderate income households through a variety of activities such as providing in-kind technical assistance, funding support, land write-downs, expedited processing, fee deferrals, and incentives and concessions that meet or exceed State density bonus law as appropriate.	Partnerships with non-profit housing developers.	Progress: The City is in ongoing discussions with developers regarding development opportunities. A total of 151 very-low-income units were constructed during the planning period. Effectiveness: The City successfully partnered with the Coachella Valley Housing Coalition to complete Phase II of the Villa Hermosa Apartments with 67 very-low-income deed-restricted units, and expects 99 additional very-low-income deed-restricted units to be completed as part of Phase III. In addition, the City has had multiple discussions with Pacific West Communities Inc., the developer of a proposed 184-unit affordable-housing rental project known as Arroyo Crossing located at 47555 Jefferson Street, Indio CA 92201. The project will include 182 proposed rent-restricted units: 80% of the units will be designated for very low- and low-income renters, and 20% will be designated for moderate-income renters as part of Phase I, and an additional 218 affordable units will be part of Phase II. Appropriateness: Continue. Policy Action 1.4 remains appropriate for the Housing Element update. The City of Indio Planning Commission conducted a public hearing for Arroyo Crossing on March 25, 2020. Once construction begins, the units will be reported in a subsequent Annual Progress Report during the 6th Cycle period.
<i>Policy Action 1.5: Infill Opportunity Partnerships</i> The City has an adjusted RHNA need of 1,201 units for very-low and low-income households. The City has a number of opportunities for infill residential development to meet this need. The City shall work with housing developers to acquire and develop new housing units in these areas. City assistance may include in-kind technical assistance, land acquisition and consolidation and providing infrastructure improvements.	Support and facilitate the development of 1,201 infill housing units for very low- and low-income households.	Progress: The City has ongoing discussions with developers regarding opportunities for infill development that meets the needs of lower-income households. Since 2014, a total of 0 units have been constructed as infill development during the planning period. However, there are plans to expand and redevelop the former Indio Fashion Mall into the Indio Marketplace. When completed, the project will include a mixed-use community with approximately 400 residential units. In total, 151 very-low-income units were constructed during the planning period, as well as an additional two low-income Habitat for Humanity units that were built and received certificates of occupancy in 2018. Additionally, in 2020, the City issued building permits for 100 units, including 99 very-low-income deed-restricted units for Villa Hermosa Phase III, and two very-low-income deed-restricted units in partnership with Habitat for Humanity.

Table 1: Evaluations of 2014–2021 Housing Element Implementation

5th Cycle Goal/Policy Action	Action Objective	Progress in Implementation
		Effectiveness: The City has fallen short of the 1,201 infill-housing construction objective. This can be attributed partially to real estate market conditions and partially to the unavailability of low- and moderate-income funds to underwrite affordable housing development. However, there are opportunities for the City to incentivize infill development in the 6th Cycle, particularly in the Downtown, Midtown, and Mixed-Use designations. Appropriateness: Discontinue. Although opportunities for infill development remain important in the 6th Cycle, Policy Action 1.5 does not remain appropriate for the Housing Element update for the number of infill units the City should aim to develop. The City has been allocated 1,793 very low- income and 1,170 low-income units for the 6th Cycle Housing Element. Although the City will continue to pursue opportunities for infill development to accommodate very low- and low-income households, particularly in the Downtown, Midtown, and Mixed Use designations, it is not feasible to assume that the entirety of the RHNA target for very low- and low-income units will come from infill development. The City expects planning efforts such as the Downtown Specific Plan and Highway 111 Specific Plan, lot consolidation program, and redevelopment of Indio Fashion Mall to facilitate infill development opportunities.
Goal 2: To remove constraints that hinder the construction of affordable housing.		
Policy Action 2.1: Expeditious Development Processing Lengthy development application processing times can hinder the feasibility of developing affordable housing. In September 2013, the Planning Commission adopted Resolution No. 1655 modifying various section of the Municipal Code to streamline and reduce development and business related impediments. This zone text amendment adds an administrative design review process to reduce processing time for certain land use entitlements. However, to ensure development review and approval timelines are not a constraint to housing development, the City shall continue to monitor average processing times for discretionary development permits on an annual basis. Should the City find that processing times are a constraint to affordable housing development; the City shall revise discretionary processing and approval procedures, as	Continue to monitor processing times.	Progress: Monitoring is ongoing; however, with the recent State legislation that passed (Senate Bill 35, Senate Bill 765, Assembly Bill 831), the City now implements procedures that improve processing times as a way to encourage and support housing development. The City did not process any permits using Senate Bill 35 during the 5th Cycle planning period. In 2019 and 2020, 18 accessory dwelling units were processed by-right. Effectiveness: The City should continue to monitor development processing times as a potential constraint to development. Appropriateness: Continue. Policy Action 2.1 remains appropriate for the Housing Element update. It is recommended to increase opportunities for by-right processing for the development of housing, especially housing affordable to lower-income households. It is also recommended that the City revise discretionary processing and approval procedures and increase opportunities for ministerial

Table 1: Evaluations of 2014–2021 Housing Element Implementation

5th Cycle Goal/Policy Action	Action Objective	Progress in Implementation
needed. The City shall also investigate discretionary processes that may be appropriately handled through administrative processing.		processes that may be appropriately handled through administrative staff review through the update to the Zoning Code.
<i>Policy Action 2.2: Standard Application Package</i> To assist applicants in understanding the requirements and procedures for development approvals prior to application submittal, the City will offer the Standard Application package. The package contains an explanation of the planning application permit process and the application form where all requested actions for the project in regard to the Development Services Department can be checked along with contact numbers and a copy of the fee schedule. The City shall update the Standard Application package as needed to provide current information.	Continue to provide Standard Application package.	Progress: The City continues to offer the Standard Application Package on an ongoing basis. Effectiveness: The program has been effective in establishing consistent expectations for the information applicants are required to provide and eliminating unnecessary delays in the review and approval process. Appropriateness: Continue. The City will continue providing the Standard Application Package during the 6th Cycle.
<i>Policy Action 2.3: Encourage Housing for Extremely Low-Income Households</i> The City shall encourage the development of housing units for households earning 30 percent or less of the Median Family Income for Riverside County. Specific emphasis shall be placed on the provision of family housing and non-traditional housing types such as single-resident occupancies, transitional facilities and housing units serving temporary needs. The City will encourage development of housing for extremely-low income households through a variety of activities such as outreach to nonprofit and for-profit housing developers, providing in-kind technical assistance for housing developers, financing and funding assistance and expedited processing as appropriate. The City's objective shall be to encourage and facilitate construction of 357 extremely low-income housing units during the 2014-2021 Planning Period.	Encourage and facilitate construction of 357 extremely low-income housing units.	Progress: The City has ongoing discussions with developers to encourage development. This has included discussions with Habitat for Humanity and other special needs housing developers that are researching the possibility of creating housing to target this income group. Effectiveness: The City completed 151 lower-income units for Phase I and II of the Villa Hermosa Apartments during the 2014–2021 planning period. Appropriateness: Continue. Because the City is required to encourage and facilitate the construction of extremely low-income housing units per its RHNA, it is recommended that the actions from Policy Action 2.3 be modified to set metrics for action items listed herein (outreach to nonprofit and for-profit housing developers; providing in-kind technical assistance for housing developers; providing financing and funding assistance and expedited processing, as appropriate). The need for extremely low-income households can be estimated based on 50% of the very low-income RHNA target (897 units).
<i>Policy Action 2.4: Inventory of Units Built Based on Income Level</i> To track the income levels of residential units built and provide a more effective way to track performance during the Planning Period, the City will develop procedures to obtain information on the estimated sales/rental value of each unit constructed. The information will be obtained during the entitlement process and the	Create income-based inventory of units built.	Progress: On an annual basis, the City completed and submitted Housing Element Annual Progress Reports to HCD. According to the most recent 2020 Annual Progress Report, from 2014 through 2020 there were a total of 2,264 housing units permitted and 509 housing units constructed in the City. Of this total, 151 units were deed-restricted for lower-income households and 2 units were non-deed-restricted for low-income households.

Table 1: Evaluations of 2014–2021 Housing Element Implementation

5th Cycle Goal/Policy Action	Action Objective	Progress in Implementation
value will be included as part of the building permit record to reflect the assumed market value of the home constructed.		Effectiveness: The City has not established an inventory in the 2014–2021 planning period. Appropriateness: Remove. Policy Action 2.4 is no longer appropriate for the Housing Element update. This could instead be incorporated into a program focused on using data collected on current housing conditions in Indio in conjunction with the City’s Code Enforcement team.
<i>Policy Action 2.5: Consistency with the General Plan</i> State law requires that all Elements of the General Plan be internally consistent. The City will annually review the Housing Element for consistency with the General Plan as part of the General Plan progress report.	General Plan Progress Report.	Progress: The Housing Element and other elements of the General Plan are reviewed annually. Effectiveness: The Housing Element remains consistent with other General Plan elements. Since the adoption of the 2040 General Plan on September 18, 2019, the City filed one General Plan progress report in May 2020. Appropriateness: The City is required to ensure internal consistency with the General Plan by law for its Housing Element. It recommended Policy Action 2.5 be removed.
<i>Policy Action 2.6: Minimum Unit Size Requirements</i> To ensure appropriately sized housing units are constructed in the City, the Indio Municipal Code requires a minimum floor area for residential dwellings. This minimum floor area is governed by the zoning district in which the dwelling is located and the number of bedrooms in the dwelling. The City understands that the minimum floor area requirement may be a constraint to the development of affordable multifamily units and has approved smaller unit sizes through discretionary development review. To evaluate appropriate actions to reduce or eliminate this potential constraint, the City is in the process of examining the existing unit size requirements to determine if the City’s existing standards potentially constrain the provision of affordable housing units. Based on the findings of this examination, the City will amend the unit size requirements, if appropriate, to ensure maximum unit size thresholds do not constrain the provision of affordable housing.		Progress: No changes to the minimum unit size were made during the 2014–2021 planning period. Effectiveness: The review of the minimum unit size is pending. Appropriateness: Revise and continue. Policy Action 2.6 remains appropriate for the Housing Element update. It is recommended that the City remove minimum unit size requirements as part of the update to the Zoning Code and instead let this be governed by the Building Code.
<i>Policy Action 2.7: Compliance with Employee Housing Act</i> The City shall, in processing and reviewing applications for development, comply with the State Employee Housing Act,	Comply with the State Employee Housing Act	Progress: Although the City of Indio Municipal Code does not restrict the development of farmworker housing in any zone that permits residential developments of this type (i.e., multifamily or single

Table 1: Evaluations of 2014–2021 Housing Element Implementation

5th Cycle Goal/Policy Action	Action Objective	Progress in Implementation
specifically Health and Safety Code Sections 17021.5 and 17021.6. Staff shall treat employee housing serving six or fewer persons as a single family structure and will review proposed development projects of this nature in the same manner as other single family structures of the same type in the same zone (Section 17021.5). In addition, staff shall treat employee housing consisting of no more than 12 units or 36 beds as an agricultural use, to be permitted in the same manner as other agricultural uses in the same zone (Section 17021.6).		family), the Municipal Code does not provide explicit zoning for employee housing or farmworker housing. Effectiveness: There are currently two developments in Indio that provide housing opportunities for farmworkers: Desert Garden Apartments and the Fred Young Farmworker Apartment Complex. Additionally, the Horizon at Indio development provides additional units for retired farmworkers. Appropriateness: Continue. Policy Action 2.7 remains appropriate for the Housing Element update. It is recommended the City adopt explicit zoning for employee housing or farmworker housing to comply with State law.
<i>Goal 3: To provide adequate, suitable sites for residential use, development and maintenance of a range of housing that varies sufficiently in terms of cost, design, site, location and tenure to meet the housing needs of all economic segments of the community at a level which can be supported by the infrastructure.</i>		
<i>Policy Action 3.1: Vacant Land Inventory</i> The City shall monitor and update its inventory of vacant land and update the inventory on an annual basis. The inventory will be integrated into the City’s GIS system and will assist staff in providing information to for-profit and non-profit housing developers.	Update vacant land inventory annually.	Progress: The vacant land inventory is updated as part of the Housing Element update. The inventory was not updated annually and is pending integration into the City’s GIS database. Effectiveness: The inventory is presented as part of the Housing Element appendices. Appropriateness: Revise and continue. Policy Action 3.1 remains appropriate for the Housing Element update. This can be revised to include surplus lands in accordance with Assembly Bill 1255. The City will make the inventory readily accessible on the City’s website following adoption of the 6th Cycle Housing Element. The City will also update and monitor the inventory to ensure compliance with Senate Bill 166, No-Net Loss.
<i>Policy Action 3.2: Residential-Supporting Services and Amenities</i> Conveniently located and accessible services and amenities including child care, shopping, transit and jobs support residential development and enhance livability. The City shall encourage development of supportive services and amenities adjacent to and in conjunction with new residential development.	Supportive services and amenities.	Progress: The City continues to encourage the setting aside of land for neighborhood-serving retail, open space, community meeting facilities, and other supporting uses. A Community Benefits Height Bonus was included in the Downtown Indio Specific Plan, adopted in 2020. Effectiveness Developers of new residential units continue to provide space for parks, houses of worship, community centers, and other facilities that serve residents. Appropriateness: Revise and continue. Policy Action 3.2 remains appropriate for the Housing Element update. It is recommended that

Table 1: Evaluations of 2014–2021 Housing Element Implementation

5th Cycle Goal/Policy Action	Action Objective	Progress in Implementation
		resources be encouraged in areas where there is existing or planned housing affordable to lower-income households. It is especially important that lower-income households have access to these resources.
<i>Policy Action 3.3: Encourage Mixed Use and High Density Residential Development in the Downtown area</i> In 2013, the City initiated the preparation of the new Old Town Specific Plan. The City shall continue to encourage mixed use and high density residential development in the downtown area and consider incentives for developers that construct higher density residential/commercial projects in the downtown area.	Higher density downtown mixed-use and residential development. Adoption of Old Town Indio Specific Plan.	Progress: The Downtown Indio Specific Plan was adopted in April 2020. The Specific Plan introduces goals and policies to create an active, attractive, mixed-use place. Specifically, the Specific Plan includes development standards to encourage mixed-use and high-density residential development. Effectiveness: The Downtown Specific Plan addresses mixed-use and high-density residential development within the Downtown area. Appropriateness: Delete. The Downtown Indio Specific Plan has been adopted, and therefore Policy Action 3.3 is no longer necessary.
<i>Policy Action 3.4: Jobs/Housing Balance Evaluation</i> The City shall continue to evaluate the potential for creating a jobs/housing balance in the community. Biannually the City shall analyze the status of jobs and housing within the community and provide information to large employers of new commercial and industrial projects on housing developments within the community.	Evaluate jobs/housing balance.	Progress: This is an ongoing process and is evaluated on an annual basis. Effectiveness: The City continues to monitor Indio's jobs/housing balance. Appropriateness: Continue. Policy Action 3.4 remains appropriate for the Housing Element update.
<i>Goal 4: To initiate all reasonable efforts to preserve the availability of existing housing opportunities and to conserve as well as enhance the quality of existing dwelling units and residential neighborhoods.</i>		
<i>Policy Action 4.1: Preserve Existing Residential Neighborhoods</i> To protect existing stabilized residential neighborhoods from the encroachment of incompatible or potentially disruptive land uses and/or activities, the City will continue to require that new developments comply with City design standards. The City will also review and appropriately modify City ordinances and policies if necessary, to establish and/or maintain appropriate separations and buffers between residential and non-residential land uses.	Protect existing residential neighborhoods from incompatible land uses.	Progress: This is ongoing through careful review of proposed projects/uses. A Zoning Code update is currently underway. Effectiveness: The City continues to maintain appropriate buffers around residential uses. Appropriateness: Policy Action 4.1 remains appropriate for the Housing Element update. It is recommended to revise policy action language and set action objectives to discuss mixed use as appropriate and the Zoning Code update. This should also avoid discouraging residential and non-residential uses that are compatible.

Table 1: Evaluations of 2014–2021 Housing Element Implementation

5th Cycle Goal/Policy Action	Action Objective	Progress in Implementation
<i>Policy Action 4.2: Proactive Code Enforcement</i> The City's currently performs code enforcement on a complaint-basis. The Code Enforcement officers also perform proactive code enforcement by self-initiating calls for service as they see potential code violations. The Code Enforcement officers investigated more than 2,500 code enforcement cases in calendar year 2012. The City will continue to conduct proactive code enforcement activities in identified target areas to address code violations, deferred maintenance, substandard housing conditions and encourage continued maintenance of existing neighborhoods. The City shall utilize the existing neighborhood/property condition surveys to aid in targeting additional areas. The Code Enforcement officers will work with Development Services Development Staff to coordinate efforts in rehabilitating existing housing. The Code Enforcement Unit's goal is to increase response to calls for service (both self-initiated and community/resident initiated) by 10 percent each year.	Increase response to calls for service by 10 percent annually.	Progress: This is ongoing. Progress on action objective is pending. Code Enforcement officers investigated a total of 25,200 cases from 2014 through 2020. The case counts are as follows: • 2014 – 3,671 • 2015 – 4,920 • 2016 – 3,220 • 2017 – 4,586 • 2018 – 2,676 • 2019 – 2,467 • 2020 – 3,660 Effectiveness: The City averaged approximately 3,600 cases per year. On average, cases were resolved within 2 weeks. Appropriateness: Revise and continue. The City should continue proactive code enforcement. It is recommended that this be coordinated with rehabilitation assistance programs and Code Enforcement's inventory of the housing stock.
<i>Policy Action 4.3: Promote Energy Conservation</i> The City will work with the Imperial Irrigation District to obtain information on loans, grants, or other incentives that might be available for voluntary energy reduction; and to obtain other relevant information on energy efficiency. The City shall supply energy conservation awareness brochures in all public meeting places including City Hall and the City Library.	Promote energy conservation by providing information from the Irrigation District and other organizations at public meeting places.	Progress: The City encourages energy conservation in all public projects. Additionally, the City's website provides links to rebate opportunities for City residents. The City will continue to consider Zoning Code revisions as they relate to promoting energy conservation. Effectiveness: The City continues to encourage energy conservation and is effective in providing materials on the website. Appropriateness: Continue. Policy Action 4.3 remains appropriate for the Housing Element update.
<i>Policy Action 4.4: Encourage Green Building Practices</i> The City understands the importance of sustainable use of limited resources and encourages the use of "green building" practices in new and existing housing. The City will develop a program to further facilitate and encourage the use of green building technologies. The City will continuously analyze best practices and current technologies and develop a program that would provide density incentives for developments that incorporate green building technologies.	Develop a green building program and a menu of development incentives offered to projects that meet minimum performance criteria.	Progress: The City encourages green building practices in all public projects. The City adopted the 2019 California Building Standards Code; however, there has not been an established green building program with a menu of incentives as outlined in this policy's objective. Effectiveness: The City continues to encourage energy conservation, but the action objective has not been met Appropriateness: Continue. Policy Action 4.4 remains appropriate for the Housing Element update.

Table 1: Evaluations of 2014–2021 Housing Element Implementation

5th Cycle Goal/Policy Action	Action Objective	Progress in Implementation
<i>Policy Action 4.5: Housing Rehabilitation Program</i> Although the Housing Rehabilitation Program has been canceled due to the elimination of RDA and depletion of available Low/Mod Housing Funds, the City will continue to seek alternative funding to support a housing rehabilitation program. The program will provide technical and financial assistance to eligible low and moderate-income homeowners to rehabilitate existing single family, owner-occupied dwelling units through grants or low interest loans.	Restart the Housing Rehabilitation Program.	Progress: On June 3, 2020, Indio’s City Council approved Community Development Block Grant (CDBG) funds for the Minor Home Repair Program. The Minor Home Repair Program provides residents who live in a CDBG-eligible area within the City, own their home, and fall below the income limit with funding for repairs that includes plumbing; electrical; heating, ventilation, and air conditioning units; water heaters; minor roofing repairs; and more. As of March 2021, the City has received and processed 30 applications. Effectiveness: Homeowners are currently able to benefit from this program. Appropriateness: Modify. Since low- and moderate-income homeowners continue to need assistance with repairs to address health and safety issues, Policy Action 4.5 remains appropriate, with modifications, for the Housing Element update, subject to funding availability.
<i>Policy Action 4.6: Rental Housing Rehabilitation</i> To address deferred maintenance and substandard housing conditions in rental housing units, the City will study the possibility of developing a housing rehabilitation loan program to assist renter-occupied housing units.	Study the potential for a Rental Housing Rehabilitation Program.	Progress: The study for the potential Rental Housing Rehabilitation Program is pending review. The City has been unable to secure funding. Effectiveness: The City has not identified a housing rehabilitation loan program to assist renter-occupied housing units. Appropriateness: Remove. Policy Action 4.6 is no longer appropriate for the Housing Element update.
<i>Policy Action 4.7: Neighborhood Clean Up Program</i> Although the dissolution of RDA and its funding, the City has successfully implemented the Neighborhood Clean Up Program utilizing City funds and volunteer efforts. The City will identify targeted neighborhoods on an annual basis and organize the events.	Two neighborhood clean ups (approx. 250 units per neighborhoods).	Progress: The program is ongoing and averages two cleanups per year. The City is now looking at expanding cleanup efforts by funding a cleanup assistance pilot program. This program was developed and funded to provide tools, supplies, and an industrial-sized dumpster to neighborhood groups to conduct localized neighborhood cleanups. However, due to COVID-19, this program remains on hold. Effectiveness: The City has met its action objective and continues to be effective in benefitting neighborhoods. Appropriateness: Continue. Policy Action 4.7 remains appropriate for the Housing Element update.
<i>Policy Action 4.8: Multi-Family Acquisition and Rehabilitation Program</i>	Rehabilitate 50 units during the planning period.	Progress: The ongoing consideration with developers was diminished due to the elimination of the Redevelopment Agency (RDA). Effectiveness: The City has been unable to rehabilitate any multi-family complexes or units through this program.

Table 1: Evaluations of 2014–2021 Housing Element Implementation

5th Cycle Goal/Policy Action	Action Objective	Progress in Implementation
The City will partner with non-profit and for-profit housing developers to acquire and rehabilitate multi-family complexes and maintain these units as affordable.		Appropriateness: Remove. Policy Action 4.8 no longer remains appropriate for the Housing Element update. However, the City will continue Policy Action 1.4, which continues partnerships with affordable housing developers.
<i>Policy Action 4.9: Senior Emergency Assistance Grant Program</i> The City's Senior Emergency Assistance Grant Program is currently on hold following the loss of most of its funding due to RDA dissolution; nonetheless, senior emergency assistance remains a pressing need. The City shall identify alternative funding sources to support grants to senior citizens to improve accessibility and correct health and safety violations.	Two grants annually.	Progress: The program is on hold due to the RDA dissolution. Staff continues to consider alternative funding sources. Effectiveness: The City has not provided older adults with assistance to address health and safety issues. The County of Riverside does offer a Senior Rehabilitation Program. Appropriateness: Revise and continue. Because the City is unable to secure funding, Policy Action 4.9 no longer remains appropriate. It is recommended the City revise a program to promote the County of Riverside's Senior Rehabilitation Program. Further the City can coordinate with older adults to coordinate reasonable accommodations and retrofitting guidance.
<i>Policy Action 4.10: Monitor and Preserve At-Risk Units</i> The City will continue to track and monitor all owner and renter occupied units with affordability covenants in Indio and identify any units at-risk of converting to market rate housing. The City has identified 588 units at-risk of converting to market-rate housing during the Planning Period: 320 units considered to be at "very high" risk, and 268 considered to be at "low" risk. The City will continue to encourage potential purchasers, including non-profit organizations and developers, to preserve the at-risk properties. To increase the likelihood that these units are preserved, the City shall develop a preservation strategy. The strategy will include contacting potential purchasers, pursuing available funds, ensuring compliance with noticing requirements and conducting tenant education.	Monitor and preserve at-risk units.	Progress: The City continues to hold discussions and meetings with property owners/managers as needed. Effectiveness: The City is required to monitor at-risk units as part of the Housing Element update. The City identified at-risk units for the 5th Cycle and will identify at-risk units for the 6th Cycle. Policy Action 4.10 should work to preserve those at-risk units. Appropriateness: Continue. Policy Action 4.10 is appropriate for the 6th Cycle, and although there are no units at risk of conversion during the 6th Cycle, any future at-risk units should be monitored, and efforts should be made to preserve their affordability.
<i>Goal 5: To ensure that all existing and future housing opportunities are open and available to all members of the community without discrimination on the basis of race, color, religion, sex, national origin or ancestry, marital status, age, household composition or size, or any other arbitrary factors.</i>		
<i>Policy Action 5.1: Fair Housing Commitment</i> The City shall require that all recipients of locally administered housing assistance funds acknowledge their understanding of fair housing law and affirm their commitment to the law.	Fair Housing Commitment by fund recipients.	Progress: The City continues to require acknowledgment of fair housing law from all recipients of local assistance. Effectiveness: Housing providers remain committed to complying with all applicable fair housing laws.

Table 1: Evaluations of 2014–2021 Housing Element Implementation

5th Cycle Goal/Policy Action	Action Objective	Progress in Implementation
		Appropriateness: Continue. Policy Action 5.1 remains appropriate for the Housing Element update. However, the policy action will be replaced by a program with quantifiable objectives.
<i>Policy Action 5.2: Fair Housing Information</i> The City of Indio will acquire and maintain fair housing materials, including pertinent resource, posters and information available through the Department of Fair Employment and Housing (DFEH) and Housing and Urban Development (HUD) to educate on a variety of fair housing issues. The City shall provide appropriate information flyers and brochures that highlight (1) disability provisions of both federal and state fair housing laws and (2) familial status discrimination. Where possible, the City shall obtain existing materials produced by other organizations and distribute them to the community. Fair housing materials, brochures and flyers will be distributed at outreach events including school fairs, health fairs, and City sponsored events.	Assemble and distribute Fair Housing information material.	Progress: This effort is ongoing. The Inland Fair Housing and Mediation Board distributes literature via radio, print and television media, and at public counters. The City’s website provides links to the Inland Fair Housing and Mediation Board’s website. Effectiveness: Although the City does provide fair housing information, the City does not, however, provide information about impediments to fair housing. Appropriateness: Revise and continue. Because there are new requirements to identify impediments to fair housing and strategies to Affirmatively Further Fair Housing (AB 686), it is recommended that the policy be revised to address this. Policy actions will be required to provide metrics and milestones to affirmatively further fair housing.
<i>Policy Action 5.3: Fair Housing Referrals</i> The City will refer all housing discrimination inquiries to appropriate State and County regulatory agencies, including the County of Riverside Fair Housing Council and the State Fair Employment and Housing Commission.	Fair Housing Referrals	Progress: The City continues to work with complainants to ensure their housing discrimination complaints are reported to the State Fair Employment and Housing Commission. Complaints are referred to the City’s Housing Resource Center, which is staffed by a HUD-approved Housing Agency (Inland Fair Housing and Mediation Board). In the 2019/2020 fiscal year, there were 303 landlord/tenant mediations. Effectiveness: The City continues to refer housing discrimination inquiries to appropriate agencies. Appropriateness: Revise and continue. Policy Action 5.3 remains appropriate for the Housing Element update; however, it is recommended that the objective be revised to include information under “Housing Programs” on the City’s website with a contact to report housing discrimination.
<i>Policy Action 5.4: Outreach for Persons with Developmental Disabilities</i> Work with the Inland Regional Center to develop and implement an outreach program that informs families within the City of housing and services available for persons with developmental disabilities.	Develop an outreach program providing information on housing options for persons with	Progress: Program development is pending; however, the City uses an Affordable Housing Brochure as a handout to residents who are interested in renting affordable housing units that are designed for persons with disabilities.

Table 1: Evaluations of 2014–2021 Housing Element Implementation

5th Cycle Goal/Policy Action	Action Objective	Progress in Implementation
The program could include the development of a brochure, information on the City’s website, and workshops incorporating training for both individuals and families.	developmental disabilities through a variety of traditional and electronic media, as well as through face-to-face interaction.	Effectiveness: The City currently has not developed an outreach program for persons with developmental disabilities. Appropriateness: Continue. Policy Action 5.4 remains appropriate for the Housing Element update.
<i>Goal 6: To coordinate local housing efforts with appropriate federal, state, regional, and local governments and/or agencies and to cooperate in the implementation of intergovernmental housing programs to ensure maximum effectiveness in solving local and regional housing problems.</i>		
Policy Action 6.1: Section 8 Housing Choice Vouchers The City will continue participation with the Riverside County Housing Authority to qualify Indio residents for Section 8 Housing Choice Vouchers. The City will provide information on the availability of Section 8 programs to qualified residents.	Referrals to Section 8 Program.	Progress: Referrals to the Riverside County Housing Authority Section 8 Program are ongoing. Information is also available on the City’s website under “Housing Programs.” Effectiveness: The City continues its participation in the Riverside County Section 8 program. Indio residents remain qualified for Section 8 Housing Choice vouchers. See additional details in Appendix D, Affirmatively Further Fair Housing Analysis. Appropriateness: Revise and continue. The policy action should be modified to specify outreach for referrals. Policy Action 6.1 remains appropriate for the Housing Element update.
Policy Action 6.2: Participation in SCAG RHNA Process The City will provide strong and active representation to SCAG by both staff and elected officials to ensure the SCAG’s determination of a jurisdiction’s housing production requirements constitutes a locality’s fair share portion for fulfilling its regional housing needs.	SCAG participation.	Progress: City staff meets regularly with the Coachella Valley Association of Governments and other Coachella Valley cities to discuss housing production requirements and fair-share issues. The City is also represented on the SCAG Regional Council. There is ongoing City participation in SCAG. Effectiveness: The City continues to provide strong and active representation by both City staff and elected officials to SCAG in the RHNA process. Appropriateness: Continue. Policy Action 6.2 remains appropriate for the Housing Element update.
Policy Action 6.3: Maximize External Funding Resources The City of Indio recognizes the opportunity to apply for available external funds for housing construction, preservation and improvement. External funding sources from State and Federal programs provide increased opportunities to develop and maintain housing affordable to Indio residents.	Secure State and Federal housing funds.	Progress: The ongoing search for new funding has resulted in more than \$12 million in Federal Neighborhood Stabilization Program funds coming to the City to address foreclosures and associated blight. The City has also received multiple grants, such as the Housing Related Parks Grant Program, which has now provided more than \$2,700,000 to rehabilitate, expand, and create parks. Now that the State has approved recent legislation and funding in

Table 1: Evaluations of 2014–2021 Housing Element Implementation

5th Cycle Goal/Policy Action	Action Objective	Progress in Implementation
To maximize the City’s ability to secure outside funding, the City shall regularly monitor available funding/financing sources that may be used for housing.		support of affordable housing, staff will pursue funding of prime importance in the support of a home-buyer assistance program. A proposed program takes into account recent input received through community meetings and a recent community needs survey. Effectiveness: The City received three rounds of Neighborhood Stabilization Program funding and rehabilitated a total of 108 homes. The availability of eligible vacant and foreclosed homes for purchase by the City has declined, and as a result, the City is currently only rehabilitating one home, which it plans to sell to a low-income qualified household in 2021. It is anticipated that funding will be exhausted following the purchase, rehabilitation, and resell of this final unit. Appropriateness: Delete. Staff will pursue closeout and conclude the Neighborhood Stabilization Program during fiscal year 2020/2021.
<i>Policy Action 6.4: Housing Programs Information</i> To maximize participation in housing programs, the City shall develop and disseminate informational materials to inform residents of program availability and requirements. Informational materials may be disseminated via the City’s website, through print media at publicly accessible locations and/or through public workshops and meetings.	Housing programs informational materials.	Progress: The City continues to develop and update information on housing programs for dissemination to interested parties. Effectiveness: Information is available under the “Housing Programs” section of the City’s website. Appropriateness: Revise and continue. Policy Action 6.4 remains appropriate for the Housing Element update. It is recommended that the language clarify that this is to connect residents with housing access and affordability or give examples of types of programs. This could be expanded upon to include development program information for developers and to incorporate pro-housing initiatives that the City will complete.

3 Review of Programs Addressing the Housing Needs for the Population with Special Needs

The City's 5th Cycle Housing Element included several programs to directly address housing for those with special needs and many programs which indirectly support housing for those with special needs. An explanation of the effectiveness of goals, policies, and related actions from the City's 5th Cycle is provided below.

Policy Action 1.1 directly addresses individuals with disabilities in the community by providing reasonable accommodations. The policy action is effective in that it requires that the City informs individuals with disabilities of their right to request relief from discriminatory Code regulations and permitting procedures through signage or notices. Those requesting must specify the type of relief and may be approved, approved with modifications, or declined. While the City did not fully implement the program as intended by Policy Action 1.1, the City has committed to develop and adopt reasonable accommodations procedures and application and informational resources as part of Program 28, Reasonable Accommodation Procedures, of the 6th Cycle Housing Element.

Policy Action 4.9 directly supported seniors by providing emergency assistance to help improve the quality of life for those individuals. Unfortunately, the grant funding has ceased due to RDA dissolution and the program was put on hold. This program was very effective as it provided older adults a means to address health and safety concerns. Therefore, the City will pursue alternative options to connect residents with funding and resources for housing rehabilitation efforts during the 6th Cycle.

The City's 5th Cycle Housing Element stressed the importance of providing housing information to its citizens. Policy Action 6.4 aimed to maximize the participation of residents in housing programs by disseminating information through public workshops and/or meetings. More specifically, Policy Action 5.2 provided information that could potentially secure housing for individuals that may be facing discrimination. This strategy was effective in that important information regarding fair housing was distributed to sensitive populations, including older adults and individuals with disabilities, through outreach events as well as passive methods. The City will revise and continue its efforts in both Policy Actions that will further the objective of providing fair and pro-housing initiatives, such as through **Programs 5**, Analysis of Impediments to Fair Housing Choice, and **16**, Fair Housing Referral and Mediation, Program of the 6th Cycle Housing Element.

Policy Action 5.4 aimed to mitigate barriers against the population with special needs by providing information for housing options best suited for those with developmental abilities. As this program has not yet been developed, it remains ineffective. However, this policy action is suitable for the Housing Element update and therefore work will be continued through **Program 1**, Accessibility, of the 6th Cycle Housing Element, which will increase opportunities for persons with temporary, developing, or permanent disabilities, including older adults with changing levels of ability, by promoting increased accessibility by connecting developers and residents to resources on design features that are accessible and safe to all people regardless of age, size, ability, or disability.

Other policy actions that directly or indirectly addressed populations with special needs include:

- Policy Action 1.3 – Policy Action 1.3 indirectly addressed population with special needs by providing a socio-economically integrated community with fair housing, equal resources, and opportunities for all residents. This policy action remains effective. However, alternative funding will need be considered to address the unavailability of low- and moderate-housing public funding, such as through **Program 11**, Development Incentives and Programs, of the 6th Cycle Housing Element, which will implement a range of financial and regulatory incentive approaches to facilitate the development of housing for lower-income households. This will include evaluation of a local inclusionary ordinance to set aside a portion of new residential units for lower-income households.
- Policy Action 1.4 and 1.5 – Developers are responsible for the design and construction of various housing project for the City. Therefore, it is essential that the City and housing developers maintain a positive and constructive relationship. Policy Action 1.4 recommended that the City assist and encourage housing developers to plan for extremely low to moderate-income households. This is effective as it allows for direct communication between the two agencies and streamlines the financial and technical processes that would further incentivize the construction of fair housing. Additionally, Policy Action 1.5 stated that the City would work with developers to acquire and develop residential infill. While efforts should continue to be made in this area, it is ineffective and left out of the Housing Element update as the capacity for infill developments is not realistically feasible to meet RHNA requirements.
- Policy Action 2.3 and 6.1 – Populations with special needs are more likely to be among the lower-income group. As a result, it is important for the City to continue to encourage housing for extremely low-income households as addressed by Policy Action 2.3, and to participate in the Riverside County Section 8 Program, addressed by Policy Action 6.1, as it will help to secure housing for these individuals. The effectiveness of the program is limited to the extent that those eligible for Section 8 vouchers are put on a waiting list. However, the City continue to participate with the Riverside County Housing Authority to connect eligible City residents to Section 8 Housing Choice Vouchers. The City will provide information on the City’s website on the availability of Section 8 programs and other relevant resources through **Program 35**, Section 8: Housing Choice Voucher, of the 6th Cycle Housing Element.
- Policy Action 3.2 – As addressed by Policy Action 3.2, housing needs also entails access to residential supporting services and amenities. To upkeep with resources and opportunities for residents, the City continues to set aside space for these developments. It is important for populations with special needs to be near such areas, thus it is encouraged that resources be in an area where planned affordable housing is or where it will be developed. In line with these efforts, the City initiated a Multi-Modal Feasibility Study as part of a California Department of Transportation (Caltrans) Sustainable Transportation Planning Grant to explore transit hub options in the City. The City will continue these efforts into the 6th Cycle planning period, through **Program 7**, By-Right Development, of the Housing Element, through which the City will identify a location, process, and procedure by which residential and mixed-use development can be permitted by-right, especially in areas near amenities and resources such as transit, parks, childcare facilities, and within established commercial and near key areas of employment.

- Policy Action 4.5 – Community Development Block Grants (CDBG) funds were approved in 2020 for the Minor Home Repair Program. This program provides funding for repairs such as electrical, plumbing, and roofing for those who reside in CDBG-eligible areas, own their home, and fall below the income limit. This program is effective, and the City has already processed more than 30 applications as of March 2021. However, modifications are necessary as low- and moderate-income homeowners continue to need assistance with repairs to address health and safety issues. This program is beneficial to households with special needs.
- Policy Action 5.1 – Fair Housing Commitment as addressed by Policy Action 5.1 continues to require the acknowledgement of Fair Housing laws from all recipients of local assistance, including those with special needs. However, the policy action will be replaced with stronger, more effective objectives during the 6th Cycle, through implementation of **Programs 5**, Analysis of Impediments to Fair Housing Choice, and **16**, Fair Housing Referral and Mediation, Program of the 6th Cycle Housing Element.

Policies and programs that were identified to be effective and relevant from the 5th Cycle Housing Element will be continued with appropriate modifications, while new policies and programs for the 6th Cycle Housing Element may be created to address specific housing needs and concerns of residents with special need.

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APPENDIX B: Community Profile

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1 Housing Needs Analysis

1.1 Overview

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

1.2 Data Sources

Various sources of information have been consulted in preparing this Housing Element. The 2015–2019 American Community Survey (ACS) 5-year estimates from the U.S. Census Bureau provides the basis for population and household characteristics. Where applicable, the following sources of information have been used to supplement and update information contained in the Census ACS data:

- California Department of Developmental Services Quarterly Consumer Report, 2020
- California Department of Finance (DOF) 2010 and 2020 Composition of Housing Stock, 2020
- DOF 2010–2020 E-5 Population and Housing Estimates for Cities, Counties, and the State, 2020
- California Department of Industrial Relations Minimum Wage, 2020
- Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS), 2013–2017
- HUD Fiscal Year 2000–2020 Fair Market Rents, 2020
- HUD Fiscal Year 2020 Income Limits Summary, 2020
- Southern California Association of Governments (SCAG) Pre-Certified Local Housing Data for the City of Indio, 2020
- SCAG’s Adopted Growth Forecast, 2020 Regional Transportation Plan/ Sustainable Communities Strategy (RTP/SCS) (2020–2045)
- U.S. Census Bureau (Census) ACS, 2019 5-Year Estimates (2014–2019)

1.3 Population Trends and Characteristics

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

1.3.1 Population Growth Trends

The City is one of 24 incorporated cities within Riverside County (County), with a population of approximately 2.44 million residents as of January 2020, ranking as the fourth largest county in the State. Overall, the County has experienced rapid population growth over the last two decades. From 2000 to 2010, the population increased by approximately 41.7 percent, and by 10.3 percent from 2010 to 2020. **Table 1** provides a summary of population trends for counties in Southern California and their respective populations over the last two decades.

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

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

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

Table 3 shows the projected population growth for the County. According to the Department of Finance's 2010-2060 County Population Projection, Riverside County's population will increase to

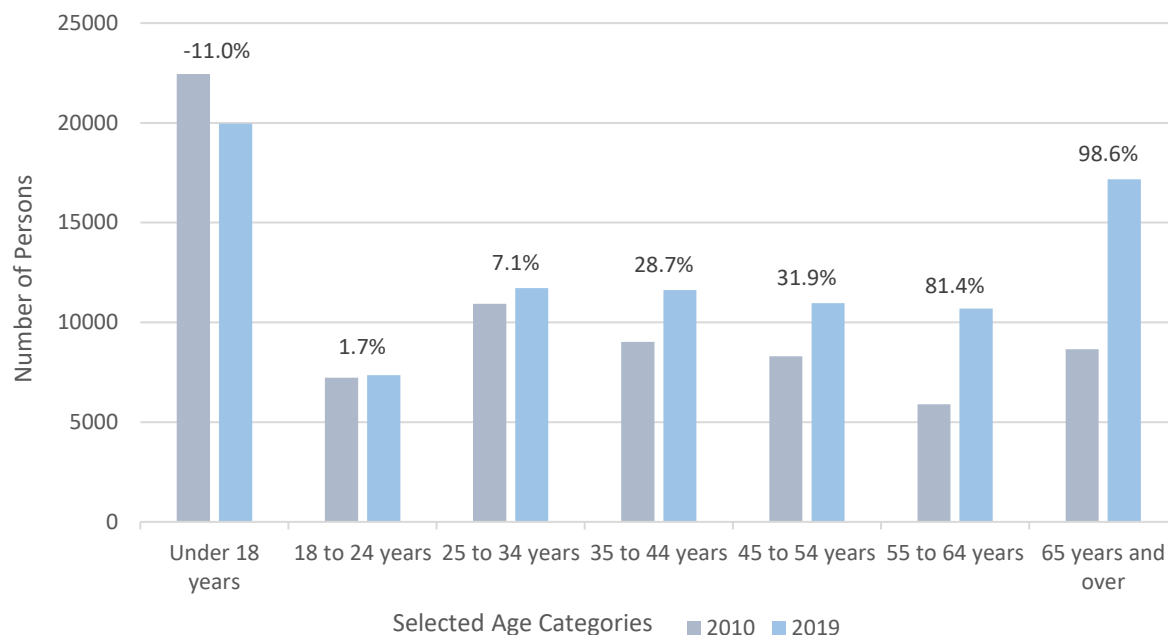
2,728,068 residents by 2030, 2,933,038 residents by 2040, 3,059,095 residents by 2050, and 3,129,833 residents by 2060. Additionally, SCAG's 2020 RTP/SCS growth forecast, projects that the region's population (Imperial, Los Angeles, Orange, Riverside, San Bernardino and Ventura Counties) will grow to 22.5 million people by 2045.

Table 3. Projected Population Growth in Riverside County (2030, 2040, 2050, 2060)	
Year	Number
2030	2,728,068
2040	2,933,038
2050	3,059,095
2060	3,129,833
Source: CA DOF 2021	

1.3.2 Population Age Characteristics

One of the more significant indicators of future potential population growth trends is a population's age characteristics. **Table 4** and **Figure 1**, Age Characteristics of Population (2019), summarize the age characteristics for key age groups of the City's population in 2019, based off Census ACS data. The largest portion of residents in the City are young adults 25–44 years of age (26 percent), and adults 44–64 years of age, followed by the population under 18 years of age (22.3 percent) and the population over 65 years of age (19.2 percent). It is important to note that the number of older adults (65 years and over) doubled from 8,650 people in 2010 to 17,178 in 2019. The higher percentage of older adults is an important consideration for housing needs, as discussed in more detail in **Section 1.8, Special Needs Populations**.

Table 4. Age Characteristics of Population (2019)		
Age	No. Persons	Percent of Persons
Under 18 years	19,965	22.3%
18–24 years (College age)	7,351	8.2%
25–44 years	23,302	26.0%
44–64 years	21,673	24.2%
65+ years	17,178	19.2%
Total	89,469	100%
Source: 2019 ACS 5-Year Estimates DP05.		



Note: Percent shown on graph represents percent change for selected age category between 2010 and 2019.

Figure 1. Age Characteristics of Population (2019)

1.3.3 Race and Ethnicity Characteristics

According to Census ACS estimates, the majority of City residents identified as White or Hispanic (of any race).¹ The City's Hispanic population increased by 11.4 percent between 2010 and 2019 and made up the largest segment of the 2019 population (64.2 percent). The City's White population increased by 28.5 percent during the same period and represented 29.5 percent of the population in 2019. Although relatively small in number, the Non-Hispanic Black population grew the most (by 80.6 percent) between 2010 and 2019. **Table 5** indicates the ethnic and racial characteristics of the City's population.

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

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

1.4 Employment Characteristics

Housing needs are also influenced by employment characteristics. Significant employment opportunities within the City can increase demand for housing in proximity to jobs. **Table 6** shows that the City has 38,212 workers living within its borders who work across 13 major industrial sectors. In 2019, the largest industry to employ the residents of the City was the education, health, and social services industry, accounting for 20.2 percent of the labor force. This was followed closely by the arts, entertainment, recreation, accommodation, and food services industry at 18.3 percent, and retail trade at 12.7 percent of the labor force.

The City's employment trends are similar to Riverside County. At the County level, education, health, and social services also represented the largest category, with more than one-fifth (21 percent) of the workforce employed in this industry. This was followed by the retail trade industry at 12.7 percent, and the arts, entertainment, recreation, accommodation, and food services industry at 11.4 percent.

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

In addition to understanding the prevalence of industries in the City, the types of jobs residents hold can also be used to determine the need for various housing types and prices. In 2019, the most prevalent occupational category was “Services,” with approximately 29 percent of total employees. The second-most prevalent type of work was “Management,” with approximately 25 percent of total employees, followed closely by “Sales,” with 24 percent of total employees. **Table 7** summarizes employment in the City by occupation type in 2019.

Table 7. Employment by Occupation in Indio (2019)		
Job Type	No. of Jobs	Percent of Jobs
Production	3,186	8.3%
Sales	9,326	24.4%
Services	11,014	28.8%
Management	9,646	25.2%
Natural Resources	5,040	13.2%
Total	38,212	100%
Source: ACS 2019 5-Year Estimate S2401		

As shown in **Table 8**, the Desert Sands Unified School District is the top single employer in the City, with 2,445 workers. Other large employers in the City include the County of Riverside with 1,135 employees, Fantasy Springs Resort Casino with 1,083 employees, and John F. Kennedy Memorial Hospital with 690 employees.

Table 8. Principal Employers (2020)	
Company	Number of Employees
Desert Sands Unified School District	2,455
County of Riverside	1,135
Fantasy Springs Resort Casino	1,083
John F. Kennedy Memorial Hospital	690
Walmart Supercenter	356
City of Indio	248
Ralphs	169
Riverside Superior Court	166
Indio Nursing and Rehabilitation Center	161
Fiesta Ford Lincoln	146
Cardenas Market	151
Source: City of Indio Comprehensive Annual Financial Report (CAPER) for the 2019–2020 Fiscal Year	

As shown in **Table 9**, the City’s labor force increased by 16 percent (from 35,400 to 41,100) from 2010 to 2019. According to the California Employment Development Department (EDD), the annual average unemployment rate in Indio was 5.3 percent in 2019, which had been dropping since 2010 and was below the average annual rate in the years prior to the recession starting in 2008, which hovered between 5.5 and 7.1 percent. This reflects a positive trend in employment in the City. However, as with most cities, the City experienced a setback following the COVID-19 restrictions, where the unemployment rate increased in the City from 5 percent in January 2020 to 9.9 percent in December 2020.

Table 9. Labor Force Trends (2010–2020)				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2010	35,400	30,100	5,300	14.9%
2015	38,100	35,400	2,800	7.2%
2019	41,100	39,000	2,200	5.3%
2020	41,600	36,700	4,900	11.9%
Source: California Employment Development Department, 2010–2019				

SCAG’s 2020 RTP/SCS growth forecast includes three major indicators: population, households and employment. Based on these projections, the regional working-age (ages 16-64) resident population is projected to increase from 1,345,000 in 2019 to 1,696,000 in 2045, while the total employment is projected to increase from 743,000 in 2016 to 1,103,000 in 2045. The difference in the regional working-age resident population and employment suggests net out-commuting. On a local, City level, SCAG’s growth forecast projects an increase in employment from 26,600 in 2016 to 38,300 in 2045.

It should be noted that due to the COVID-19 pandemic, many offices and workplaces were abruptly closed in Spring 2020 and ushered in a new era of remote work for millions of employed Americans, and while it is too early for data trends, it may portend a significant shift in the way a large segment of the workforce operates in the future. Most workers who say their job responsibilities can mainly be done

from home say that, before the pandemic, they rarely or never teleworked. Now, more than half say, given a choice, they would want to keep working from home even after the pandemic, according to a new Pew Research Center survey.² To be sure, not all employed adults have the option of working from home, even during a pandemic. In fact, a majority of workers say their job responsibilities cannot be done from home. Long-term impacts remain to be determined.³

1.5 Household Characteristics and Challenges

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

1.5.1 Household Formation and Composition

In 2020, the State Department of Finance reported a total of 32,539 households in the City, a 42.4 percent increase from 2010. In comparison, total households in Riverside County and in California increased by 27.2 and 13.9 percent, respectively, between 2010 and 2020. Estimates show that the number of households in the City continue to grow at a faster pace than the County and the State but have slowed from the previous decade (2000–2010). **Table 10** summarizes household growth trends in the City, Riverside County, and the State of California from 2000 through 2020.

Table 10. Total Households (2000, 2010, 2020)					
Area	2000	2010	2020	Percent Increase 2000–2010	Percent Increase 2010–2020
City of Indio	13,871	22,851	32,539	64.7%	42.4%
Riverside County	506,278	672,896	856,124	32.9%	27.2%
California	11,502,870	12,577,498	14,329,863	9.3%	13.9%
Source: U.S. Census 2000 SF1, P15, Census 2010 SF2 DP-1, E-5 CA DOF 2020					

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

² <https://www.pewresearch.org/social-trends/2020/12/09/how-the-coronavirus-outbreak-has-and-hasnt-changed-the-way-americans-work/>

³ <https://www.bls.gov/opub/mlr/2021/article/employment-projections-in-a-pandemic-environment.htm>

Table 11. Average Persons per Household (2010 and 2020)		
Jurisdiction	2010	2020
City of Indio	3.2	3.3
Riverside County	3.1	3.2
Source: U.S. Census 2010 SF2, DP-1; CA DOF E-5 2020		

1.5.2 Household Size and Type

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

According to Census ACS data, the average household size in the City was 2.7 persons per household, and the average family size was 3.5 persons per family in 2019. Of the occupied housing units from 2010 to 2019, one-person households increased significantly, and four-person households declined. **Table 12** summarizes the number of people per household.

Table 12. Persons per Household (2010 and 2019)			
Household Size	2010	2019	Percent Change
1-Person Household	4,231	10,333	144%
2-Person Household	7,267	10,994	51%
3-Person Household	3,427	3,713	8%
4-or-More-Person Household	8,072	7,430	(7%)
Total Occupied Housing Units	22,997	32,470	41%
Source: 2019 ACS 5-Year Estimates S2501			

From 2010 to 2019, non-family households⁴ increased, while family households decreased. Of the total 32,470 households in 2019, 63.9 percent were family households and 36.1 percent were non-family households. Residents who are 65 and older make up the largest proportion of those non-family households living alone. In 2010, they accounted for 9.2 percent of occupied units, and in 2019 they made up 10.6 percent of occupied units. Additionally, although the proportion of female-headed households decreased from 2010 to 2019, they continue to outweigh male-headed households. **Table 13** provides a summary of household types in 2010 and 2019. Further information regarding vulnerable populations, such as older adults and female-headed households, is detailed in **Section 1.8**.

⁴ Per the Census definition, a non-family household consists of a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom he/she is not related.

Table 13. Household Types (2010 and 2019)		
Household Type	2010 Percent	2019 Percent
Family Households	75.1%	63.9%
Married	52.4%	46.9%
Male Householder, No Spouse Present	9.1%	6.0%
Female Householder, No Spouse Present	13.6%	11.0%
Non-Family Households	24.9%	36.1%
Householder Living Alone	18.4%	31.8%
Householder Not Living Alone	6.5%	4.3%

1.5.3 Household Income and Extremely Low-Income Households

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

- Extremely low-income: Households earning up to 30 percent of the AMI
- Very low-income: Households earning between 31 percent to 50 percent of the AMI
- Low-income: Households earning between 51 percent to 80 percent of the AMI
- Moderate-income: Households earning 81 percent to 120 percent of the AMI
- Above moderate-income: Households earning over 120 percent of the AMI

Table 14 shows the income ranges for each income category for Riverside County in 2010 and 2020. AMI increased by 15 percent within this period.

Table 14. Annual Income Limits for Riverside County for Four-Person Households (2010 and 2020)		
Income Category	2010	2020
Extremely Low	\$19,500	\$26,200
Very Low Income	\$32,500	\$37,650
Low Income	\$52,000	\$60,250
Moderate Income	\$78,600	\$90,350
Area Median Income	\$65,500	\$75,300
Source: U.S. Department of Housing and Urban Development, State Income Limits 2020.		

According to HUD's CHAS estimates, approximately 53 percent of the City's households earned moderate or above-moderate incomes, and approximately 32 percent of households had incomes in the low-income level and 27 percent of households had incomes in the extremely low- and very low-income levels.

Per HCD requirements, local governments must identify those households that are considered to be extremely low-income. Extremely low-income households are those households whose incomes do not exceed 30 percent of the county median family income according to HUD's income limits. Households

included in this category typically represent the lowest wage earners in a community. As shown in **Table 15**, a higher share of the extremely low-income households are renters. Extremely low-income households are considered to be the most vulnerable to changes in rent prices and overall housing costs and make up more than 22 percent of renter-occupied households and approximately 10 percent of owner-occupied households.

Per HCD's requirements, local governments may calculate the projected need for extremely low-income households by presuming that 50 percent of very low-income households qualify as extremely low-income households. Therefore, based on the City's very low-income RHNA of 1,793 units, there is a projected need of 896 extremely low-income units.

Recently, the City approved Phase I and II of the Arroyo Crossing mixed-use project. The development will provide a total of 396 new affordable rental units. All units will be affordable for a 55-year period per recorded covenants, and include units affordable to extremely low-, very-low, and low-income households. See Section 4.2, Planned, Approved, and Prospective Projects in **Appendix E** of the Housing Element for additional details. Additional Programs in the Housing Element to address the needs of extremely low-income households, include **Program 21, Local Housing Trust Fund**, through which the City will explore the establishment of a Local Housing Trust Fund dedicated to the creation, rehabilitation, and preservation of affordable housing, transitional housing, and emergency shelters. The fund will prioritize housing opportunities for households with special needs and extremely low-income households; **Program 27, Place Based Strategies**, through which the City will identify areas that are ideal for focused planning efforts that will further fair housing, such as prioritizing infrastructure needs to serve existing or planned affordable housing. The identification and prioritization of areas will focus on opportunities to further fair housing through focused planning efforts that enhance community access to opportunity, especially for households with special needs and lower-income households, including extremely low-income households; and **Program 18, Preservation of Existing Affordable Housing Units**, through which the City will continue to work with the Riverside County Housing Authority to monitor affordable housing units identified as being at-risk of conversion to market-rate housing. This will include collaboration on the identification of financial resources and establishing partnerships with affordable housing developers and/or property owners willing to maintain units as affordable to lower-income households, including extremely low-income households.

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

Table 16 provides the median household income for renter-occupied and owner-occupied households in the City in 2019. As shown in the table, renter-occupied households earn significantly less than owner-occupied households (\$37,176 median income versus \$61,043, respectively).

Table 16. Median Household Income by Tenure (2019)	
Jurisdiction	2019 Median Income
City of Indio	\$53,669
Owner-Occupied Households	\$61,043
Renter-Occupied Households	\$37,176
Riverside County	\$67,005
Source: 2019 ACS 5-Year Estimates S2503	

1.5.4 Overpayment

As a result of high housing costs compared to household income, many households are burdened with overpayment for housing costs. Overpayment can leave limited resources for other household needs, such as transportation, education, medical, and childcare. As defined by HUD, households spending more than 30 percent of their income, including rent or mortgage payments and utilities, are generally considered to be overpaying or “cost burdened.” When lower-income earners struggle to find affordable housing options, these households could spend a disproportionate percentage of their income on housing. This may result in repayment problems, deferred maintenance, or overcrowding. Severe overpayment is defined as paying 50 percent or more of the household’s gross income on housing costs. The data in **Table 17** shows the proportion of household income spent on housing costs by AMI in 2017. Households in the extremely low-income category (earning 30 percent or less of AMI) are the most burdened by housing costs, with 65 percent of these households falling into the severe overpayment category.

Table 17. Households by Proportion of Income Spent on Housing Costs in Indio (2017)			
Household Income	<30% of Income Spent on Housing	30%–50% of Income Spent on Housing (Overpayment)	>50% of Income Spent on Housing (Severe Overpayment)
<30% AMI	1,130	310	2,710
30%–50% AMI	725	1,345	1,650
50%–80% AMI	2,440	1,835	1,535
80%–100% AMI	1,770	925	170
>100% AMI	10,740	1,655	240
Total	16,805	6,070	6,305
Source: Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS), 2013–2017			
AMI = area median income			

Table 18 shows the 2020 distribution of renter households by the percent of income they spend on rent. Approximately 57 percent (5,464) of renter households spend more than 30 percent of gross income on housing costs, and 30 percent (2,912) spend more than half of their income on housing costs.

Table 18. Percent Income Spent on Rent in Indio (2020)		
Percent of Income Spent	Number of Households	Percent of Total Renter Households
<20%	1,547	16.1%
20%–30%	1,844	19.2%
30%–40%	1,607	16.7%
40%–50%	945	9.8%
>50%	2,912	30.3%
Not Computed	562	5.9%
Source: SCAG 2020		

Based off the average rent for a studio in 2019, one-person, very low-income households would be able to afford the costs by spending just slightly more than 30 percent of their income on rent. One- and two-person households in extremely low-income categories would be burdened by the median cost of a studio apartment. One-bedroom apartments would be unaffordable to less than four-person, very low-income households, pointing toward overcrowded conditions or overpayment; however, a one- or two-bedroom apartment would be affordable for one- and two-person low-income households. In conclusion, three-or-more bedroom units are likely to only be affordable to moderate- and above-moderate-income households. Rental prices are further discussed in **Section 1.7.2, Rental Prices**.

The HUD-formulated fair-market rent schedule serves as a guide for the maximum rents allowable for those units receiving Section 8 assistance. HUD uses the Consumer Price Index and the Census Bureau housing survey data to calculate the fair-market rent for each area. **Table 19** indicates the fair-market rents for one-, two-, three-, and four-bedroom units in Riverside County from 2000 to 2020. As shown, rents nearly doubled from 2000 to 2010, but only increased by approximately 18 percent from 2010 to 2020.

Table 19. HUD Fair Market Rents Riverside–San Bernardino–Ontario Metropolitan Statistical Area (2000–2020)				
Year	One Bedroom	Two Bedrooms	Three Bedrooms	Four Bedrooms
2000	\$499	\$609	\$845	\$999
2010	\$940	\$1,108	\$1,559	\$1,818
2015	\$908	\$1,153	\$1,629	\$1,987
2020	\$1,030	\$1,289	\$1,789	\$2,216
Source: U.S. Department of Housing and Urban Development (HUD), 2000–2020				

For the 14,581 mortgage holding households in Indio in 2018, just under half (48 percent or 7,056 households) are burdened by housing costs, spending 30 percent or more of their household income on housing. **Table 20** illustrates the breakdown by percent of income spent on mortgage costs in 2018.

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

1.5.5 Overcrowding

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

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

According to Census ACS data, there were 32,470 total occupied housing units in the City in 2019. Of the 32,470 total occupied housing units, 6.4 percent were considered overcrowded, including approximately 3 percent that were severely overcrowded. Although the number of renter-occupied units that are considered overcrowded and severely overcrowded are similar to those of owner-occupied units, renter-occupied units make up a smaller proportion of the City’s total occupied housing units (30.5 percent). As a proportion of total occupied housing units, renter-occupied households are disproportionately impacted by overcrowding and severe overcrowding. **Table 21** provides a breakdown of the number of overcrowded units in the City in 2019 by owner- and renter-occupied units.

Table 21. Overcrowded Units in Indio (2019)				
Persons per Room	Owner-Occupied		Renter-Occupied	
	Number	Percent of Total Occupied Units*	Number	Percent of Total Occupied Units*
1.00 or Fewer	21,883	67.4%	8,723	26.9%
1.01 to 1.50 (Overcrowded)	536	1.7%	598	1.8%
1.51 or More (Severely Overcrowded)	512	2.2%	218	0.7%
Total Occupied Units	22,931	70.6%	9,539	29.4%
Source: 2019 ACS 5-Year Estimates B25014.				
* Refers to the percentage of units in this category compared to the total occupied housing units in the City.				

1.6 Housing Characteristics

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

1.6.1 Existing Housing Types

According to the California Department of Finance's Population and Housing estimates, there were 32,539 housing units in the City in 2020, an increase of approximately 12.3 percent from 2010. The majority of the increase in units over the decade (88 percent) was from single-family development. Of the total housing stock in 2020, the majority, or 68.3 percent, were single-family detached units. Larger multifamily developments, consisting of five or more units in a structure, make up the next largest share of total housing units, with 11 percent of the total units in the City. The remaining housing types, including single-family attached units (townhomes and condominiums), smaller multifamily units containing between two to four units in a single structure, and mobile homes, make up less than 10 percent each of the City's total housing stock. **Table 22** summarizes the City's housing stock in 2010 and 2020. Only single-family detached increased in its share of the total housing stock from 2010 to 2020. All other housing types saw a decrease in their share of the housing stock.

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

1.6.2 Housing Tenure

According to the Census, 22,931 occupied units (70.6 percent) in the City were owner-occupied in 2019, while 9,839 units (29.4 percent) were renter-occupied. The percent of owner-occupied units in the City increased by 5.7 percent from 2010 to 2020, while the percent of owner-occupied units in the County decreased by 3.7 percent. The housing tenure trends from 2010 to 2019 for the City are summarized in **Table 23**.

Table 23. Occupied Units by Tenure in Indio (2010 and 2019)					
Jurisdiction	Owner-Occupied		Renter-Occupied		Total
	Number of Units	Percent of Total Units	Number of Units	Percent of Total Units	Number of Total Units
2010					
Indio	14,915	64.9%	8,082	35.1%	22,997
Riverside County	467,086	70.0%	199,820	30.0%	666,906
2019					
Indio	22,931	70.6%	9,539	29.4%	32,470
Riverside County	480,944	66.3%	243,949	33.7%	724,893
Source: 2010 and 2019 ACS 5-Year Estimates DP04					

According to the Census ACS estimates, 5,593 units were vacant in 2010, while 6,526 units were vacant in 2019 in the City. This indicates that the overall vacancies increased in the City. Between 2010 and 2019, the number of units for rent decreased while the number of unoccupied rental units increased. Additionally, the number of units for sale decreased and sold, unoccupied units increased. The vacancy by tenure trends from 2010 to 2019 are summarized in **Table 24**.

Table 24. Vacant Units by Tenure in Indio (2010 and 2019)				
Status	2010		2019	
	Units	Percent	Units	Percent
For rent	1,166	21.0%	1,008	15.4%
Rented, not occupied	51	0.9%	99	1.5%
For sale only	810	14.6%	454	7.0%
Sold, not occupied	102	1.8%	302	4.6%
For seasonal, recreational, or occasional use	2,986	53.7%	4,150	63.6%
For migrant workers	4	0.1%	42	0.6%
Other vacant	474	8.5%	471	7.2%
Total	5,593	100%	6,526	100%
Source: U.S. Census 2010 H5, 2019 ACS 5-Year Estimates B25004				

1.6.3 Vacancy Rates

Vacancy rates are an indicator of housing supply and demand. Low vacancy rates indicate greater upward price pressures and a higher rate indicates downward price pressure. In general, an optimal vacancy rate is 2 percent for owner-occupied housing and 4 to 6 percent for rental units in a mature community, which indicates a stable housing market. This level of vacancy is assumed to ensure sufficient residential mobility and housing choice while providing adequate financial incentive for landlords or owners to maintain and repair their homes. In 2010, the vacancy rate in the City was approximately 19 percent. In 2020, the estimated vacancy rate reduced to approximately 17 percent, according to the DOF. Although these vacancy rates are higher than what is considered “healthy,” the City does experience fluctuations in vacancy rates due to seasonal conditions. Several developments within the City cater to residents who live in the City for only a portion of the year. Depending on the time of year, the vacancy rates may be lower or higher than reported by the Census Bureau. **Table 25** shows the occupancy status of all housing units in the City in 2010 and 2020.

Table 25. Occupancy Status in Indio (2010 and 2020)				
Occupancy Status	2010	Percent of Total Units	2020	Percent of Total Units
Total Occupied Housing Units	23,378	80.7%	27,136	83.4%
Vacant Housing Units	5,593	19.3%	5,403	16.6%
Total Housing Units	28,971	100%	32,539	100%
Source: DOF E-5 City/County Population and Housing Estimates 2010–2020				

1.6.4 Housing Condition

The age of a housing unit is often an indicator of housing conditions. In general, housing that is 30 years or older may exhibit need for repairs based on the useful life of materials. For example, housing that is over 30 years old is typically in need of some major rehabilitation, such as a new roof, foundation, or plumbing. Many Federal and State programs also use the age of housing as one factor in determining housing rehabilitation needs. Housing older than 50 years is considered aged and is more likely to exhibit a need for major repairs. **Table 26** categorizes the City’s housing units by the units’ year of construction. According to Census ACS data, 15,813 of the City’s housing units, or approximately 41 percent, were constructed prior to 1990, making them at least 30 years old. Of those housing units, 5,310 were constructed prior to 1970 (at least 50 years old), which accounts for approximately 13 percent of the housing stock.

Table 26. Housing Stock by Year Built in Indio		
Year Built	Units	Percent of Total Housing Units
2014 and later	1,360	3.5%
2010–2013	1,446	3.7%
2000–2009	15,664	40.2%
1990–1999	4,713	12.1%
1980–1989	6,585	16.9%
1970–1979	3,918	10.0%
1960–1969	2,603	6.7%
1950–1959	2,103	5.4%
1940–1949	376	1.0%
1939 or earlier	228	0.6%
Total Housing Units	38,996	100%
Source: 2019 ACS 5-Year Estimates DP04		

There are several other Census indicators that are useful in identifying potential units in need of replacement or demolition. These indicators include units without heating, or units with incomplete facilities, including units lacking conventional plumbing, or units lacking complete kitchen facilities. The latter variable may also be an indicator of units constructed illegally. According to 2019 Census ACS estimates, only 0.1 percent of occupied housing units (42 units) in the City lacked complete plumbing facilities, and 0.3 percent lacked complete kitchen facilities. Approximately 5.5 percent, or 1,789 units,

of the City's total households are considered overcrowded by the American Community Survey. Based solely on the age of the housing stock, the maximum number of units in the City that are in need of some sort of rehabilitation is approximately 15,813 housing units. However, these are incredibly large estimates when considering the number of units in the City that are in need of rehabilitation or replacement. Locally available data provides a more accurate estimate of the number of units in the City that are in need of replacement or rehabilitation.

The County of Riverside Department of Housing, Homelessness Prevention, and Workforce Solutions (2020-2021), provided support for the rehabilitation of 32 housing projects in 2020-2021 to improve the conditions of substandard housing for lower-income homeowners, seniors, and disabled persons throughout the County of Riverside. In 2019-2020, 224 housing units were rehabilitated throughout the County of Riverside through the No Place Like Home Program. These represent only a fraction of a percent of the region-wide housing stock. Additionally, during the 5th Cycle Housing Element, the City funded the rehabilitation of 108 total homes.

During the previous housing element cycle, the City received three rounds of Neighborhood Stabilization Program funding and rehabilitated a total of 108 homes, which represents approximately 0.2 percent of the City's housing stock. The range in estimates for the number of units in the City that are in need of repair and replacement varies greatly. Whereas Census data demonstrates high estimates ranging between 5.5 percent and 40 percent, low ranges are provided through local data which indicate that the low estimates could be approximately 1 percent of the housing stock. To gather more precise local estimates, the City will conduct a comprehensive survey of current housing conditions in the City through implementation of **Program 8, Code Compliance**, of the Housing Element.

1.7 Housing Costs and Rents

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

1.7.1 Housing Price Trends

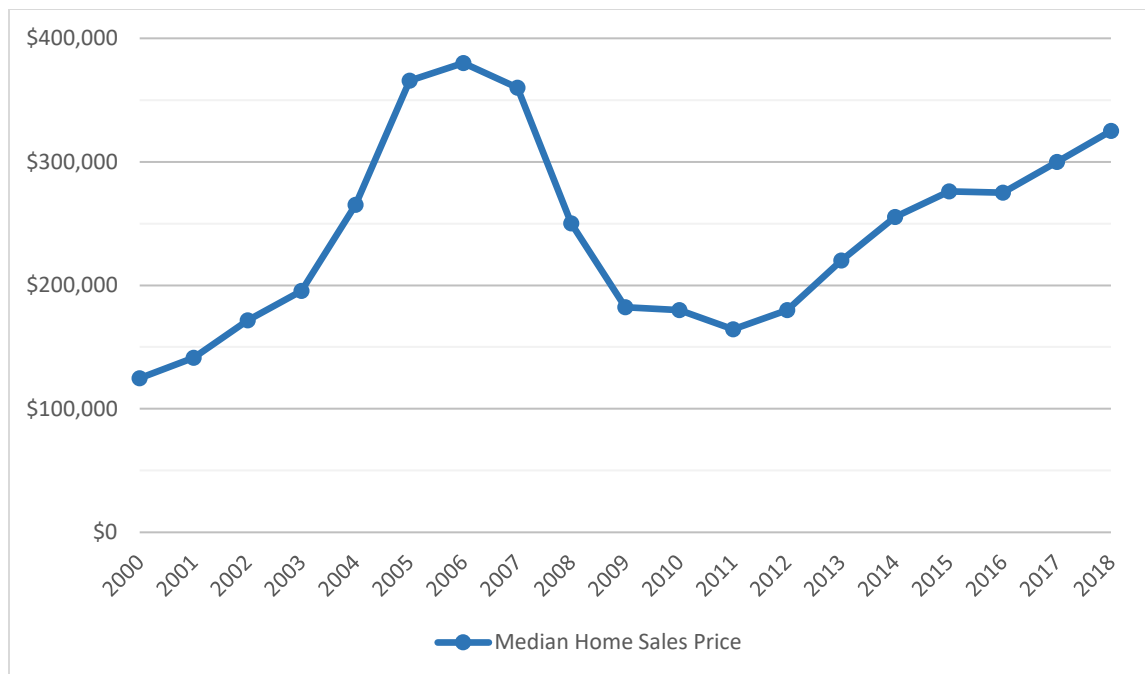
Table 27 presents 2019 estimates of owner-occupied housing values. In 2019, just under 25 percent were valued below \$200,000. The largest proportion of homes fell within the \$300,000 to \$499,999 value range.

Table 27. Value of Owner-Occupied Housing Units in Indio (2019)	
Value (dollars)	No. of Units
Under \$50,000	1,135
\$50,000 to \$99,999	774
\$100,000 to \$149,999	1,251
\$150,000 to \$199,999	2,334
\$200,000 to \$299,999	7,575
\$300,000 to \$499,999	8,039
\$500,000 to \$999,999	1,661
\$1,000,000 and above	162
Total	22,931
Median value: \$281,400	
Source: 2019 ACS 5-Year Estimates DP04	

As shown in **Table 28**, the median sale price for homes in the City was \$325,000 in 2018. This represents an increase in the median sales price in 2010 by approximately 81 percent. The median sales price in the City was lower than the median sales price Countywide in 2018; however, it should be noted that, according to Census ACS data, the City's median income was \$53,669 in 2018, and the County's median income was \$67,005. It is estimated that in addition to a \$65,000 (20 percent) down payment for the purchase of a \$325,000 house, a buyer would need to earn approximately \$57,000 a year assuming a 3 percent interest rate on a 30-year mortgage. This indicates that if buyers can find the means for a down payment, the median house price is within reach for above moderate- and some moderate-income households, and may even be within reach for select low-income households. However, a 20 percent down payment can be a challenge for many potential buyers, and although some lenders will often accept lower down payments, this is usually in exchange for higher interest rates.

Table 28. Median Home Sale Price in Indio (2018)			
Jurisdiction	Year 2010	Year 2018	Percent Change
Indio	\$180,000	\$325,000	80.6%
Riverside County	\$200,000	\$380,000	90%
Source: SCAG 2020			

Figure 2 demonstrates the median home sale price for homes in the City from 2000 through 2018. From 2000 to 2018, median home sale prices in the City increased 160 percent. The highest experienced median home price since 2000 was \$380,000 in 2006. Comparatively, within the same period, AMI increased less than 1 percent, indicating that housing costs are outpacing incomes.



Source: SCAG Local Profiles, SCAG median home sales price calculated as household-weighted average of County medians.

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

1.7.2 Rental Prices

Table 29 provides median monthly rent estimates by number of bedrooms in the housing unit. According to the 2019 estimates, the median monthly rent for a studio apartment in the City was \$693 per month, or \$8,316 per year. The minimum annual income needed to afford a studio apartment without being burdened by the costs is \$27,720 a year. For comparison, a three-bedroom apartment costs nearly twice as much as a studio, and the minimum household income needed to not be burdened by the housing cost is \$54,120. Although families with children often need more bedrooms, they also often have additional costs related to childcare and education, leaving appropriately sized housing units further out of reach, especially for lower-income households.

Table 29. Median Monthly Rent by Unit Size in Indio (2019)	
Unit Size	Median Gross Rent
Studio	\$693
1 Bedroom	\$878
2 Bedrooms	\$1,043
3 Bedrooms	\$1,353
4 Bedrooms	\$1,972
5 or More Bedrooms	\$2,322
Source: 2019 ACS 5-Year Estimates B25031	

1.7.3 COVID-19 Impact on Home Prices

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

Based on the CoreLogic Home Price Insights report, annual home price growth accelerated to its fastest rate in nearly 2 years in July 2020 in response to strong purchase demand because of the sudden wave of relocations made possible by remote work and the historically low mortgage rates falling below 3 percent. However, the number of sellers remained low in the summer of 2020, while the pool of prospective buyers expanded after some lockdown restrictions were lifted, as well as attractive, historically low, mortgage rates. Without homes for sale, the uneven buyer/seller dynamic led to an extremely competitive and challenging market for homebuyers.

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

In response to the COVID-19 pandemic, the City has implemented resources to protect residents and the vulnerable rental population in the City. The City Council approved an additional \$755,754 in Community Development Block Grant-Coronavirus funding for new programs that directly help residents because of circumstances brought on by COVID-19. These funds pay for a rental assistance program for City residents in partnership with Lift to Rise and a water utility delinquency program in partnership with United Way of the Desert and the Indio Water Authority. Of the funds allocated by the City Council at its January 2021 meeting, \$110,000 in Community Development Block Grant-Coronavirus funding is earmarked to help eligible Indio Water Authority customers who have past-due water bills because of issues related to COVID-19, and \$573,106.67 is set aside to pay for and administer a rental payment assistance grant program. Similar to programs already in place through Riverside County, Lift to Rise helps disburse funds to renters in the City who are in need of immediate help in paying past-due rent. Approximately 285 households in the City could see relief through this program. See **Section 4.1, Fair Housing Enforcement and Outreach Capacity**, in **Appendix D** for additional program details.

1.8 Special Needs Populations

Housing Elements must include an analysis of special housing needs because certain segments of the population have more difficulty in finding decent, affordable housing due to special needs. This section identifies the special needs populations in the City, including older adults, large households, female-headed households, persons with disabilities, persons experiencing homelessness, and farmworkers.

1.8.1 Older Adults

According to SCAG’s Local Housing Data, Federal housing data defines a household as an “elderly family” if it consists of two persons with either or both age 62 or older. Typically, older adults are retired and have fixed incomes, and often have special needs related to housing location and construction. Even older adult homeowners, who are at an advantage because their housing payments are fixed, are still subject to increasing utility rates and other living expenses. Moreover, many older adult residents may elect to remain in their own homes that are not designed to accommodate their special needs.

Due to limited mobility, older adults typically need access to services (e.g., medical and shopping) and public transit. In terms of housing construction, older adults may need ramps, handrails, elevators, lower cabinets and counters, and special security devices to allow for greater access, convenience, and self-protection. The City recognizes that many older adults encounter temporary and permanent changes in their ability to conduct the tasks necessary for daily living. Universal design features create housing suited for people of all abilities, and can allow residents to stay in their homes over their lifetime. Through implementation of **Program 1, Accessibility**, the City will promote increased accessibility by connecting developers and residents to resources on design features that are accessible and safe to all people regardless of age, size, ability, or disability. The program also suggests including a universal design checklist or posting accessibility guides on the City’s website.

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

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

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

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

In addition, the following senior housing developments are available in the City:

- Christiansen Apartments: 55+ apartment community with amenities and 145 units, also accommodating persons with disabilities.
- Cielo Vista Apartments: apartment community with amenities and 112 units.
- Horizons at Indio: 55+ apartment community with amenities and 80 units, also accommodating persons with disabilities.
- Indigo View Apartments: apartment community that will work with seniors based on income.
- Indio Gardens Apartments: 62+ apartment community with amenities and 151 units, also accommodating persons with disabilities.

The following communities, resources, and services addressing the needs of older adults exist in the City:

- Angelic Hands: assisted living facility providing assistance with daily tasks, medication management, and activities.
- Desert Cottages: assisted living facility specializing in memory care, pet therapy, hospice, and respite care.
- Desert Sky's Board and Care: assisted living facility providing activities and a variety of therapies.
- Desert Springs Healthcare: 68-bed nursing facility with semi and private rooms, open 24 hours a day and seven days a week.
- Indio Senior Center: senior community center providing a variety of recreational activities and classes, as well as seminars, assistance, and Medicare counseling.
- Indio Springs Healthcare: 99-bed skilled nursing facility with 36-bed sub-acute unit, providing long- or short-term care and a variety of rehabilitation services.

Additional Resources serving the older adult population include:

- Alzheimer's Association Support Group: contact Indio Senior Center for dates and additional information.
- Hidden Harvest Senior Market: farmers market held at the Indio Senior Center on Tuesday mornings, providing older adults with fresh produce at little to no cost.
- Meals on Wheels: freshly made meals available for delivery. Participants must be 60+ and homebound due to illness, disability, or isolation. Interested parties may contact the Mizell Senior Center at (760) 323-5689.

See **Section 1.1.4.1, Senior Housing in Appendix C**, for a discussion on the City's current zones that can accommodate housing developments for older adults.

Table 31 provides a detailed overview of the housing developments, resources, and services available for Older Adults in the City.

Table 31. Communities, Resources, and Services for Older Adults	
Community/Facility	Services
Indio Senior Center 45-700 Aladdin Street Indio, CA 92201 760.391.4170	Provides a variety of recreational activities and classes, as well as seminars, assistance, and Medicare counseling.
Skilled Nursing	
Desert Springs Healthcare 82-262 Valencia Avenue Indio, CA 92201 760.347.6000	68-bed facility with private and semi-private rooms and open 24 hours a day, seven days a week, including visitations. - Long-term and short-term care. Services includes a variety of therapies.
Indio Nursing and Rehabilitation Center 47-763 Monroe Street Indio, CA 92201 760.347.0750	99-bed skilled nursing facility with a 36-bed sub-acute unit. - Provides long-term and short-term care, and a variety of rehabilitation services.
Independent Living	
Christiansen Apartments 81-901 Shadow Palm Avenue Indio, CA 92201 760.342.1432	145-unit apartment complex for 55+ and disabled persons.
Cielo Vista Apartments 81-820 Shadow Palm Avenue Indio, CA 92201 760.342.1432	112-unit apartment complex for 55+ lifestyles.
Horizons at Indio 45-405 Monroe Street Indio, CA 92201 760.342.6961	80-unit apartment complex for 55+ and disabled persons.
Indio Gardens Apartments 82-490 Requa Avenue Indio, CA 92201 760.347.4993	151-unit apartment complex for 62+ and disabled persons.
Parkwood at Polo Grounds 81-777 Ave 48 Indio, CA 92201 760.347.3700	124-unit apartment complex for 55+ lifestyles.
Assisted Living	
Angelic Hands 82-397 Stradivari Road Indio, CA 92203 760.342.0248 License # 336426747	Assistance with daily tasks, medication management, and activities.
Desert Cottages 83-617 Himalaya Drive Indio, CA 92203 760.342.7767 License # 336413271	Specializes in memory care, pet therapy, hospice, and respite care.
Desert Sky's Board & Care 84-701 Veliero Court Indio, CA 92203 951.522.1425 License # 336413279	Services provide 24-hour supervision, assisted daily activities, and a variety of therapies.

1.8.2 Persons with Disabilities, Including Developmental Disabilities

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

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

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

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

Table 32 indicates the number of persons with a disability in the City arranged according to key age groupings in 2019. Of the population of working aged adults (18 to 64 years of age) identified in the 2019 Census ACS estimates, approximately 7 percent were identified as having a disability. The most prevalent disability type for those under 18 years of age is cognitive difficulty, and ambulatory is the most common among the other age groups (18 years and older). The City is currently working on implementing its Safe Routes to School project with construction expected to begin in the winter of 2021. The project, which leverages both state and federal funding, will increase accessibility and mobility for residents by constructing over five miles of new sidewalk around Herbert Hoover

Elementary School. The project will upgrade pedestrian access ramps and driveway approaches to meet current Americans with Disabilities Act (ADA) standards, plus add some signage, crosswalks, and street striping. In addition, the City recently approved Phase I and II of the Arroyo Crossing mixed-use project. The development will provide a total of 396 new affordable rental units, including 61 ADA and accessible units and 41 sensory impaired units pursuant to California Building Code Chapter 11B. See **Section 1.8.3, Large Families and Households**, for additional project details.

Table 32. Disability Status of Indio Residents (2019)				
Disability Type	Percent of Population with Disabilities			
	Under 18 Years	18 to 64 Years	65+ Years	Total
Hearing Difficulty	0.4%	1.3%	13.0%	3.4%
Vision Difficulty	0.8%	1.1%	5.6%	1.9%
Cognitive Difficulty	1.3%	2.8%	6.2%	3.2%
Ambulatory Difficulty	0.7%	3.4%	22.7%	6.8%
Self-Care Difficulty	0.6%	1.1%	5.9%	2.0%
Independent Living Difficulty	—	2.8%	11.4%	4.9%
Source: 2019 ACS 5-Year Estimates Data S1810				

State law requires that the Housing Element discuss the housing needs of persons with developmental disabilities. The disabilities may include an intellectual disability, cerebral palsy, epilepsy, autism, and other developmental disabilities (Welfare and Institutions Code Section 4512). Many persons with a developmental disability can live and work independently within a conventional housing environment. Individuals with a more severe developmental disability may 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 can exist before adulthood, the first issue in supportive housing for a person with a developmental disability is often the transition from the person’s living situation as a child to an appropriate level of independence as an adult.

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

- is attributable to a mental or physical impairment or combination of mental and physical impairments;
- is manifested before the individual attains age 22;
- is likely to continue indefinitely;
- results in substantial functional limitations in three or more of the following areas of major life activity: (a) self-care, (b) receptive and expressive language, (c) learning, (d) mobility, (e) self-direction, (f) capacity for independent living, or (g) economic self-sufficiency; and
- reflects the individual’s need for a combination and sequence of special, interdisciplinary, or generic services, individualized supports, or other forms of assistance that are of lifelong or extended duration and are individually planned and coordinated.

The State Department of Developmental Services currently provides community-based services to persons with developmental disabilities and their families through a Statewide system of 21 community-based, non-profit agencies known as regional centers. The Inland Regional Center is one of the 21 regional centers that serve the City that provide a point of entry to services for people with developmental disabilities. As of December 2020, there were approximately 648 persons in the City who had been diagnosed with a developmental disability and are receiving case management services at the Inland Regional Center, including 325 residents between 0 to 17 years old and 323 residents 18 years and older. According to the U.S. Administration on Developmental Disabilities, an accepted estimate of the population that can be defined as developmentally disabled is 1.5 percent; therefore, based on the number of people who are diagnosed and receiving treatment, the City is below this threshold at 0.007 percent.

The City will address the needs for persons with disabilities through various Programs in the Housing Element, including **Program 1, Accessibility**, which will increase opportunities for those with temporary, developing, or permanent disabilities using accessible, universal designs; **Program 5, Analysis of Impediments to Fair Housing Choice**, which identifies obstacles to fair housing and provides outreach affecting those with special needs; **Program 17, Housing Assistance Resources**, which aims to maximize participation in housing assistance programs by disseminating informational materials and resources to inform residents of program availability, eligibility, and requirements; and **Program 28, Reasonable Accommodation Procedures**, which provides persons with disabilities an equal opportunity to use and enjoy a dwelling through accommodations and relief from regulations.

The following provides services for persons with disabilities exist in the City:

- Adult Protective Services: aids older adults and persons with disabilities by alleviating physical, sexual and financial abuse, neglect, isolation and abandonment, abduction and mental suffering.
- All-Desert Wellness Center: organization providing mental and behavioral health services for individuals, children, adolescents, couples, seniors, and families in the Coachella Valley.
- In-Home Supportive Services (IHSS): an alternative to out-of-home care, IHSS will help pay for services provided to individuals over 65 years of age, disabled (adult or child), or blind.
- Office on Aging: care services for seniors and persons with disabilities.
- Sundial/Sunline of the Coachella Valley: transportation for seniors and persons with disabilities.
- Volunteers of America Southwest: non-profit aiding with behavioral health services, veterans services, and affordable housing.

In addition, communities, resources, and services for older adults with disabilities can be found in **Section 1.8.1 Older Adults**. Communities, resources, and services for persons with disabilities seeking emergency housing assistance can be found in **Section 1.8.5 Population Experiencing Homelessness and Transitional Housing**.

1.8.3 Large Families and Households

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

As defined by HCD, large households are defined as having five or more persons living within the same household. Large households are considered a special needs group because they require higher bedroom counts. Due to the limited supply of adequately sized units to accommodate large-family households, large families face an above-average level of difficulty in locating adequately sized affordable housing. Even when large units are available, the cost is generally higher than that of smaller units. The lack of supply, compounded with the lower income of larger families, results in many large families living in overcrowded conditions. According to Census ACS estimates, the total number of overcrowded households has decreased in the last decade. As presented in **Table 33**, there were 3,907 households in the City in 2019 with at least five persons, representing 12 percent of the households in the City. By comparison, in 2011, there were 5,265 households in the City with at least five persons, representing 22.9 percent of the total households in the City at that time.

According to Census ACS estimates, approximately 23 percent (9,062 units) of the City’s total housing units had four rooms and approximately 64 percent (24,969 units) had five or more rooms in 2019. Of the City’s renter-occupied housing units, approximately 74 percent (7,061 units) had four or more rooms, including 1,875 units with six or more rooms. Based on the number of housing units available with five or more rooms, there is an adequate supply of large units. However, based on the median monthly rent estimates discussed in **Section 1.7.2, Rental Prices**, the median monthly rent for a unit with five or more bedrooms would be \$2,322 and the median monthly rent for a unit with four bedrooms would be \$1,972. Based on 2020 State Income Limits as discussed in **Section 1.5.3, Household Income and Extremely Low-Income Households**, a five-person, low-income household would be spending approximately 36 percent of their income on rent for a four-bedroom unit or approximately 43 percent of their income on rent for a five-bedroom unit. A five-person, median-income household would be spending approximately 29 percent of their income on rent for a four-bedroom unit or approximately 34 percent of their income on rent for a five-bedroom unit. When considered six-person, low-income households, they would be spending approximately 34 percent of their income on rent for a four-bedroom unit or approximately 40 percent of their income on rent for a five-bedroom unit. A six-person, median-income household would be spending approximately 27 percent of their income on rent for a four-bedroom unit or approximately 32 percent of their income on rent for a five-bedroom unit. Meaning that most five- and six-person households earning less than the median income would be rent burdened or severely rent burdened when renting adequately sized units, or face overcrowding conditions in small housing units.

As further detailed in **Section 4.2, Planned, Approved, and Prospective Projects**, in **Appendix E**, the City recently approved Phase I and II of the Arroyo Crossing mixed-use project. The project is expected to be completed during the planning period and will provide a total of 396 affordable units. All units will be affordable for a 55-year period per recorded covenants, and include units affordable to extremely low-, very-low, and low-income households. Phase I of the project will provide 184 new rental units, including

182 lower-income units and 2 manager units, and Phase II of the project provide 216 new rental units, including 214 lower-income units and 2 manager units, and will meet the eligibility requirements of the large family housing type as identified in the TCAC Regulations Section 10325(g)(1)(A) through (I). The City will continue to seek additional opportunities to increase opportunities in the City for the development of affordable housing that can appropriately accommodate large families and households. The City will do so through implementation of various Programs in the Housing Element, including **Program 33, Sites Inventory Zoning Update Program**, which will drastically increase the opportunity for multifamily housing development in the City and create the opportunity for at least 2,286 units of multifamily housing for lower-income households through the adoption of the City's updated Zoning Ordinance; **Program 4, Affordable Homeownership Opportunities**, which can increase opportunities for homeownership for lower- and moderate-income households, providing access to larger housing units than traditional multifamily rental units; and **Program 11, Development Incentives** and **Program 15, External Funding Opportunities**, which aim to implement a range of financial and regulatory incentive approaches and seek funding sources to facilitate the development of housing for lower-income households.

Table 33. Large Households by Tenure (2019)			
Number of Persons in Unit	Owner Occupied	Renter Occupied	Total
Five	1,311	917	2,228
Six	601	208	809
Seven or More	595	275	870
Total	2,507	1,400	3,907
Source: U.S. Census, 2014–2019 ACS B25009			

1.8.4 Female-Headed Household and Single Parent Households

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

Female-headed households also tend to have comparatively low rates of homeownership, lower incomes, and high poverty rates, which often makes the search for affordable, decent, and safe housing more difficult. According to Census ACS data, approximately 32 percent of female-headed households with related children younger than 18 years (702 households) were experiencing poverty in 2019, compared to 11 percent of total family households in the City who were experiencing poverty. In terms of housing tenure, female-headed household tenure was split nearly evenly between owner-occupied and renter-occupied: 51 percent and 49 percent, respectively. However, it is important to note that approximately 39 percent of renter-occupied female-headed households were experiencing poverty in 2019, compared to 7 percent of owner-occupied female-headed households, and renter-occupied householders were much more likely to have children in the household than were owner-occupied householders. **Table 34** summarizes the number of female-headed households below the poverty level by household's tenure.

In addition to the 3,579 female-headed households with dependent children younger than 18 years of age, there were 1,109 male-headed households, no spouse present, with dependent children younger than 18 years of age in the City in 2019. In total, the male- and female-headed households with no spouse present with dependent children younger than 18 (5,520 households) accounted for approximately 17 percent of the total households in the City. **Table 35** summarizes the number of single-parent households below the poverty level for households with and without related children of the householder younger than 18 years of age.

Table 34. Female-Headed Households in Poverty by Tenure Status in Indio (2019)					
Household Type	Owner		Renter		Total
	Number of Households	Percent Below Poverty Level	Number of Households	Percent Below Poverty Level	
Family Households	15,245 (73.5%)	5.7%	5,502 (26.5%)	25.4%	20,747
Female-Headed, No Spouse Present	1,827 (51%)	6.8%	1,752 (49%)	38.5%	3,579
Source: 2019 ACS 5-Year Estimates Data B17010, S1702					

Table 35. Single-Parent Households in Poverty in Indio (2019)				
Household Type	Total Households	Households Below Poverty Level	Households with Related Children of the Householder Under 18 Years	Households Below Poverty Level with Related Children of the Householder Under 18 Years
Family Households	20,747	2,265 (10.9%)	8,555	1,721 (20.1%)
Female-Headed, No Spouse Present	3,579	799 (22.3%)	2,183	703 (32.2%)
Male-Headed, No Spouse Present	1,941	372 (19.2%)	1,109	361 (32.6%)
Source: 2019 ACS 5-Year Estimates Data B11004				

1.8.5 Population Experiencing Homelessness and Transitional Housing

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

To further their efforts, the County of Riverside CoC Program oversees the Point-in-Time Count of unsheltered adults on a single day to determine the extent of homelessness in Riverside County. The

Federally mandated annual census of persons experiencing homelessness known as the Point-in-Time Count is meant to be a one-day snapshot of persons living either on the streets or in short-term shelters. Various circumstances that may lead to homelessness include the following:

- Chronically homeless, single adults, including non-institutionalized, mentally disabled individuals, alcohol and drug abusers, older adults with insufficient incomes, and others who voluntarily, or are forced, due to financial circumstances, to live on the streets.
- Minors who have run away from home.
- Low-income families that are temporarily homeless due to financial circumstances or are in the process of searching for a home (single-parent families, mostly female-headed, are especially prevalent in this group).
- Individuals and families who are fleeing, or are attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions.

According to the 2020 Point-in-Time Count and Survey Data performed by the County of Riverside's Department of Public Social Services, there were an estimated 2,884 people—729 sheltered and 2,155 unsheltered—experiencing homelessness in Riverside County. As of the 2020 survey, there were an estimated 83 unsheltered people experiencing homelessness in the City.

Of the 83 unsheltered homeless individuals that were counted, 52 were open to interviews. The following observations were made about the subpopulation:

- White was the most common race individuals identified with, at 42%. The remainder of individuals identified with multiple races or the race was unknown.
- Forty percent of individuals identified as Hispanic, 38% of individuals identified as non-Hispanic, and 24% were unknown.
- Males accounted for 67% of the population and females accounted for 30%. Two percent had an unknown gender.
- Most of these individuals were over age 24, at 86%. Youth accounted for 7% and 7% were unknown.

Additionally, those who were interviewed gave the following responses:

- All but one of the individuals were veterans.
- Half of these Individuals were chronically homeless.
- More than half of the subpopulation did not have substance abuse, PTSD, mental health conditions, physical disabilities, developmental disabilities, brain injuries, were victims of domestic violence, or had HIV or AIDs.
- Substance abuse, PTSD, mental health conditions were the most common responses among those who answered "yes" to having these conditions.
- Of those who served jail time, 2 had complete sentences after 90 days, 2 had complete sentences after 12 months, and 4 were on a 12-month probation.

The City will implement programs to address homeless and transitional services and facilities as indicated in its Housing Element Update. **Program 21, Local Housing Trust Fund**, entails the establishment of a Local Housing Trust Fund dedicated to the creation, rehabilitation, and preservation of affordable housing, transitional housing, and emergency services. The Community Development Department and Finance Department will need to identify a dedicated revenue source to ensure the availability of resources on a regular basis. Additionally, the City will explore funding sources such as commercial linkage fees, an inclusionary housing ordinance, or other fees or taxes. **Program 22, Low-Barrier Navigation Centers**, will amend the Zoning Code to permit its development as a use by-right in mixed-use and non-residential zones that permit residential uses. These are temporary facilities that focus on moving people into permanent housing. Case managers will provide individuals experiencing homelessness a connection to income, housing benefit, health services, shelter, and housing opportunities.

A full analysis as required to be assessed based on the capacity necessary to accommodate the most recent homeless point-in-time count conducted before the start of the planning period for the City is included in **Appendix C** of the Housing Element (refer to Appendix C, Section 1.1.4.4, Emergency Shelters, Transitional Housing, and Supportive Housing).

Table 36 lists homeless and transitional services and facilities located in or near the City.

Table 36. Indio Area Homeless and Transitional Services and Facilities	
Facility	Services
ABC Recovery Center 44-374 Palm Street Indio, CA 92201 760.342.6616 Residential treatment and transitional living facilities.	• 6 detox beds where people stay 5 to 7 days. • 40 beds – Transitional living residential village with 10, four-bedroom bungalows. Residents stay up to a year. • Average 4–5 beds are available/empty each night.
Coachella Valley Rescue Mission 47-518 Van Buren Street Indio, CA 92201 760.347.3612 The Mission is the only drop-in shelter in the Valley.	• Emergency shelter with an average count of 90 to 95 beds for people experiencing homelessness or struggling to make ends meet. • Residential shelter with 150 beds for people recovering from homelessness, poverty, and other struggles in long-term programs. • 7–8 family rooms that accommodate mothers with young children (for 60+ women and children). • 2–6 beds available/empty on average every other month.
Harrison House by Safe House of the Desert 72-695 La Canada Way Thousand Palms, CA 92276 760.636.4799 Transitional living program designed for youth ages 18 to 22.	• 15-unit apartment complex. • Services offering counseling, life-skills training, medical health assistance, education assistance, employment assistance, and aftercare.
Martha's Village and Kitchen 83-791 Date Avenue Indio, CA 92201 760.347.4741 Emergency residential facility providing housing for homeless adults and children.	• Emergency residential facility for families with 120 beds consisting of 95 beds for families with children and 25 beds for singles in 32 rooms (23 rooms for families, 5 rooms for single men, and 4 rooms for single women). • Programs and services for non-residents includes a wide range of emergency assistance, including food, clothing vouchers, infant supplies, and more.

Table 36. Indio Area Homeless and Transitional Services and Facilities

Facility	Services
Safe House of the Desert 72-710 East Lynn Street Thousand Palms, CA 92276 760.343.3221 Immediate shelter for youth.	20-bed shelter accommodating teens ages 11-17 and open 24 hours a day, seven days a week. - Services include counseling, on-site education, substance abuse education, skills lab and aftercare.
Shelter from the Storm Administrative Offices 73-555 Alessandro Drive, Suite D Palm Desert, CA 92260 760.674.0400 Services for women escaping a violent environment. Located in Palm Desert but serving the Coachella Valley.	20-bed, 60-day emergency crisis shelter for victims of intimate partner domestic violence and their children fleeing imminent domestic violence in their homes.

1.8.6 Farmworkers

According to HCD, farmworkers are traditionally defined as persons whose primary incomes are earned through permanent or seasonal agricultural work. The demographics on farm laborers in all California markets are collected and reported on a regional or countywide basis. The data collected includes income, household status, and length of time the laborers work in each area. There are generally three classifications: 1) migrant farmworkers defined as an individual who is required to be absent from a permanent place of residence for the purpose of seeking remunerated employment in agricultural work⁵ 2) Seasonal farmworkers are individuals who are employed in temporary farm work but do not move from their permanent residence to seek farm work¹; they may also have other sources of employment.; and 3) permanent farmworkers who are employed most of the year in one location on a generally year-round basis.⁶

The City permits housing for farmworkers. Any employee housing providing accommodation for six or fewer employees is deemed as a single-family structure with a residential land use and is allowed by-right in the any zone that permits residential development such as multifamily or single-family. For a detailed analysis of housing for farmworkers, refer to **Appendix C, Constraints and Zoning Analysis**.

Farmworkers have special housing needs because of their relatively low incomes and unstable nature of their jobs. According to the California Department of Employment Development (EDD), the County of Riverside is home to approximately home to 10,620 farmworkers (crops, nursery, farm, ranch, aquacultural) as of 2018. The EDD expects this sector to grow by approximately 150 farmworker jobs or 1.4 percent by 2028. 2019 ACS, estimated 803 City residents (approximately 3 percent of the civilian employed population) were employed in agriculture, classified as farming, fishing, and forestry occupations. However, the ACS numbers do not reflect the migrant or annual workers who “live” in the area from 3 to 9 months each year. SCAG Pre-Certified Local Housing Data indicates approximately 1.16 percent of City residents are permanent farmworkers. **Table 37** provides the number of seasonal and full-time farmworkers in the City. Compared to the SCAG region, the City has a relatively small number of farmworkers.

⁵ <https://www.migrantclinician.org/issues/migrant-info/migrant.html>.

⁶ <https://www.hcd.ca.gov/community-development/building-blocks/housing-needs/farmworkers/docs/screen10farmworkers.pdf>

Table 37. Farmworkers by Occupation			
Occupation	Number of Employees	Percent of Indio Workers	SCAG Total
Farming, fishing, and forestry (seasonal)	790	2.13%	57,741
Full-time, year-round farming, fishing, and forestry (permanent)	291	1.16%	31,521
Source: SCAG, 2020.			

According to the latest U.S. Agriculture Census in 2012, there are approximately 2,949 farms in Riverside County. The U.S. Bureau of Labor Statistics estimated a median hourly wage of \$13.78 for farmworkers in the Riverside-San Bernardino-Ontario Metropolitan Statistical Area (May 2020).⁷ For full-time farmworkers, the median hourly wage equates to approximately \$28,660 annually which is well below the Area Median Income of \$75,300 for a four-person household as identified on **Table 13**. Statewide surveys provide some insight into the housing needs of farmworkers such as:

- **Limited Income:** Farmworkers typically fall within extremely low-income groups. While farmworkers are typically paid California’s minimum wage rate, the work is seasonal as is shown in Table 34, there are more seasonal farmworkers than permanent farmworkers. Therefore, the majority of the farmworkers, who have seasonal employment, in the City are earning less than the median average salary of \$28,660.
- **Overcrowding:** Because of their very-low incomes, farmworkers have limited housing choices and often forced to live in overcrowded condition to afford rents.
- **Substandard Housing Conditions:** In addition to overcrowded conditions, farmworkers will often occupy substandard housing, including in formal shacks, illegal garage units, and other structures generally unsuitable for occupancy. Research suggests farmworker health maybe linked to negative mental and physical health outcomes since much of farmworker housing is in poor condition including exposure to mold, mildew, and other allergens; pesticides; and structural deficiencies.⁸

As previously mentioned, due to low wages, and the seasonal and transient nature of the occupation, farmworkers have limited housing choices. While the City is not responsible for development, the City is responsible for ensuring there is capacity for affordable housing. Examples of affordable housing in the City include the Horizons at Indio, a 2008 development project from Urban Housing Communities, which is an 80-unit affordable, senior housing complex with 40 units occupied by former or current older adult farmworkers. In addition, the Coachella Valley Housing Coalition (CVHC) has developed and owns 39 rental housing developments, totaling 2,853 units, in the Coachella Valley. The rental projects are developed to house low-income families and individuals looking for a steppingstone to homeownership,

⁷ <https://www.bls.gov/oes/current/oes452092.htm>

⁸ “Farmworker Housing in the United States and Its Impact on Health.” Quandt, Sara A. et al, (2015). <https://doi.org/10.1177/1048291115601053>.

and those individuals with special needs unable to find housing in the private market, including farmworkers. In addition to the farmworker housing needs identified for the State, housing needs and challenges specific to the City include high land fees. High land fees pose challenges, not only to farmworkers who want to purchase a home, but also for non-profit developers who build affordable housing for farmworkers. Another issue is the availability of current affordable housing in the City. During the outreach period for the development of the Housing Element, a local non-profit noted that there are approximately 10,000 people on an affordable waiting list for the Coachella Valley region. Recognizing the need for farm labor in the community, the Coachella Valley Housing Coalition currently operates the developments catering to the farmworker population shown in **Table 38**. Additionally, 100 units, including 99 very-low- income deed-restricted farmworker units, are expected to be completed during the 2021–2029 planning period for Villa Hermosa Apartments Phase III.

Table 38. Coachella Valley Housing Coalition (CVHC) Farm Worker Housing in Indio	
Name	Units/Services
Desert Garden Apartments 83-880 Avenue 48 Indio, CA 92201	88 units – Multi-family, farmworker
Fred Young Labor Apartments 47155 Van Buren Street Indio, CA 92201	100 units – Family, farmworker
Villa Hermosa Apartments 83-805 Drive, Carreon Boulevard Indio, CA 92201	Phase I: 85 units – Family, farmworker Phase II: 68 units – Family, farmworker (Phase III will provide an additional 100 units to replace Fred Young Labor Apartments)

In addition, three housing projects in the region are being developed by Coachella Valley Housing Coalition through the Coachella Valley’s housing catalyst fund called “We Lift.” The innovative community development partnership brings together local and national actors to stimulate the production of needed affordable housing in the region. The multi-year effort involves more than 50 regional partners, including Lift to Rise, the Low-Income Investment Fund, RCAC, Wells Fargo and County of Riverside Housing, Homelessness Prevention and Workforce Solutions. **Table 39** provides details for the first three projects which have received capital from the fund.

Table 39. Farmworker Housing in Coachella Valley	
Name	Units/Services
Las Casas Apartments 51550 Tyler St. and 51600 Tyler St. Coachella, CA 92236	128 units Family, Farmworker (30% to 60% of AMI) Development will rehabilitate two existing developments. Amenities include Community rooms, tot lots, and a childcare center.
Vista Sunrise II Palm Springs, CA	61 units Family, Special Needs (30% to 60% of AMI) New construction permanent supportive housing. Amenities include a community room, courtyard and dog park.
Oasis Villas Community 66th Avenue Thermal, CA	160 units Family, Farmworker (30% to 50% AMI) New construction mixed-use project on 25-acres. Amenities include a health clinic, community-serving retail spaces, community room, pool, tot lots, a soccer field and a basketball court.

Other regional, statewide, and interstate organizations and agencies also advocate for farmworker rights and quality of life (see **Table 40**). For example, the Rural Communities Assistance Corporation advocates for numerous populations that generally live and/or work in rural areas including the farmworker population. They successfully advocated for and partnered with the County of Riverside Housing Authority to build and maintain affordable housing units which are designed to fit the needs of farmworkers. The organization, like many others of the sort, also provide farmworkers and other disadvantaged populations with financial planning resources, as well as connect the population to other service groups who advocate for a diversity of remedies to the challenges farmworker communities face.

Table 40. Indio Area Farmworker Advocacy Organizations and Services	
Organization	Services
Coachella Valley Housing Coalition 45701 Monroe St., Suite G Indio, CA 92201 Phone: 760-347-3457 Email: cvhc@cvhc.org	• Affordable housing acquisition and management such as the Villa Hermosa Apartments in Indio • Myriad of financial and regulatory counseling • Scholarship funds for housing
Rural Communities Assistance Corporation 3120 Freeboard Dr. West Sacramento, CA 95691 Phone: 916-447-2854	• Technical and financial development assistance • Advocacy for affordable housing in rural communities including a partnership for farmworker housing in the County of Riverside

Table 40. Indio Area Farmworker Advocacy Organizations and Services	
Organization	Services
Fair Housing Council of Riverside County 4164 Brockton Ave. Riverside, CA 92501 Phone: 951-682-6581 Email: fhcrc@fairhousing.net	Housing advocacy and financial development counseling
California Coalition for Rural Housing 717 K Street, Suite 400 Sacramento, CA 95814 Phone: 916-443-4448 Email: info@calruralhousing.org	- Farmworker housing advocacy - Local leadership training - Technical development assistance
California Rural Legal Assistance Foundation 1921 N. Gateway Blvd., Suite 102 Fresno, CA 93727 Phone: 559-486-6278 Email: Info@crlaf.org	- Provides free civil legal services to low-income residents of California's rural counties. - Operate out of an office in the City of Coachella
California Farmworker Foundation Kensington St. Delano, CA 93215 Phone: 661-778-0015 Email: info@californiafarmworkers.org	- Non-profit providing educational program - Assistance for farmworker such as food distribution - COVID-19 Resources such as personal protective equipment
County of Riverside Agricultural Commissioner's Office 3403 Tenth St., Suite 701 Riverside, CA 92501 Phone: 951-955-3045 Email: agdept@rivco.org	- Provides link phone numbers, and websites for agricultural related issues. - Labor standards and enforcement - Link food stamp resources such as Cal Fresh

1.9 Affordable Housing

1.9.1 Assisted Housing Developments at Risk

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

According to information provided by HUD, no conversion notices have been filed on behalf of any affordable housing providers in the City. According to information compiled by the California Housing Partnership Corporation, there are 1,786 affordable housing units in the City.

The agreement for Desert Gardens Apartments project-based assistance is set to expire in 2030. This property is subsidized under the United States Department of Agriculture's Rural Rental Assistance Program. This property was built by CVHC in 1998 and continues to be maintained by this non-profit today. This development offers on-site programs that include preschool and adult education. This property has been identified as a low risk of expiration because the likeliness that the contract with the Department of Agriculture will be renewed is extremely high. As previously detailed, CVHC is a very active local and regional nonprofit affordable housing developer in the City and the Coachella Valley. CVHC has built more than 4,000 multi and single-family residences, making it the largest developer of low-income housing in Riverside County and one of the largest residential developers of any kind in the Coachella Valley. CVHC broke ground on the Villa Hermosa phase III apartments, a new affordable housing development that will be home to 100 households in the City in Spring 2021, further supporting their long-term commitment to improve the living conditions of low-income individuals and families in the City and region by constructing and operating affordable housing infused with community services programs and other opportunities.

In addition, CVHC has been identified directly by HCD as a candidate entity that could assume responsibility for the replacement of at-risk housing units in the region. Furthermore, if the expiration of these units were to expire without renewal and they were to be replaced through the development of new affordable units, the projected cost of replacing the 88 units would be approximately \$12 million, assuming a per-unit cost of approximately \$135,000. The renewal of the contract between the non-profit and the Department of Agriculture is the most affordable and most likely strategy for preserving the affordability of the Desert Gardens. Through **Program 18, Preservation of Existing Affordable Housing Units**, of the Housing Element, the City is committed to doing what it can to ensure the ongoing preservation of those units identified as at-risk.

Further, **Program 30, Replacement Requirements**, will ensure that replacement requirements consistent with State law are mandated in the City for proposed housing developments on sites that currently have residential uses, or within the past 5 years have had residential uses that have been vacated or demolished that are or were subject to a recorded covenant, ordinance, or law that restricts rents to levels affordable to persons and families of low or very low income, subject to any other form of rent or price control, or occupied by low- or very low-income households.

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Appendix C: Constraints and Zoning Analysis

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1 Governmental Resources and Constraints

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

1.1 Land Use Controls (General Plan and Zoning)

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

1.1.1 General Plan

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

Table 1. Residential Place Types by Major Class in Indio			
Major Classes	Place Type and Intent	Maximum Density	Zoning Correlation*
Neighborhoods	Desert Estates (DE). Conserves natural features while providing the lowest intensity residential neighborhood development.	1 du/ac	EE, CEIR, CET, CE
	Suburban Neighborhoods (SN). Provides low-intensity neighborhood development for single-family, detached homes.	8 du/ac	EE, CEIR, CET, CE, RL, RM
	Connected Neighborhood (CN). Provides a broad range of housing choices within a walkable neighborhood setting within a short distance of goods and services. Housing types include single-family detached and attached dwellings of various sizes, courtyard apartments and condos, and medium-sized multifamily buildings designed for neighborhood compatibility.	20 du/ac	RLCI, RM, CE, RM, RH
	Mixed Use Neighborhood (MUN). Provides moderate- to higher-intensity neighborhood development that features a variety of multifamily housing choices and commercial uses along major streets.	40 du/ac	RH, NC, CC, P

Table 1. Residential Place Types by Major Class in Indio			
Major Classes	Place Type and Intent	Maximum Density	Zoning Correlation*
Centers	Downtown (DT). Supports lively, thriving Downtown area by accommodating multistory, mixed-use buildings at higher intensities. Provides for vertical and horizontal mixed-use development.	60 du/ac	DC, P, RH
	Midtown (MT). Provides for an active, mixed-use center in Midtown by allowing multistory, mixed-use buildings at higher intensities, community gathering spaces, and land uses to support residents and visitors. Provides for vertical and horizontal mixed-use development.	40 du/ac	NC, CC, RH, P
	Neighborhood Center (NC). Provides for areas with a variety of neighborhood-serving retail and commercial uses, housing of various types, other neighborhood-serving amenities, and community-gathering spaces for residents.	10 to 20 du/ac	NC, CC, RH, P
Source: Table 3-2: General Plan Place Types, City of Indio 2040 General Plan Land Use Element. du/ac = dwelling units per acre * The zoning designations included in this table are current as of November 2021 and analyzed as part of this zoning and constraints analysis; however, they are based on the Indio General Plan 2020, which was replaced by the adoption of the Indio General Plan 2040, and the City of Indio is currently in the process of updating its Zoning Ordinance (see additional information under Section 1.1.2, Zoning Code).			

1.1.2 Zoning Code

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

The following are current zoning designations that permit residential uses:

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

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

The following are current combining overlay districts that permit residential uses:

- ESO – Emergency Shelter Overlay
- RPD – Residential Planned Development
- MH – Mobile/ Manufactured Homes
- RV – Recreational Vehicle and Travel Trailer Parks
- SP – Specific Plan
- PD – Planned Development
- DA - Development Agreement
- MU – Mixed Use
- VC – Village Core

Although, it should be noted that while the zoning designations and combining overlay districts listed above are current as of November 2021 and are analyzed as part of this zoning and constraints analysis, they are based on the Indio General Plan 2020, which was replaced by the adoption of the Indio General Plan 2040. The City is currently in the process of updating its Zoning Ordinance (Zoning Code). Through the Zoning Code update, the City's zoning regulations will be brought into conformity with the Indio General Plan 2040. The updated zoning regulations, which will be adopted in mid-2022, will implement the 2040 General Plan, including the allowed densities and uses.

1.1.2.1 Single-Family Dwelling Units

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

- EE – Equestrian Estates
- CE – Country Estate and Visitor Serving Zone
- CET – Country Estates Transition
- C-E – Country Estate and Visitor
- C-E PD – Country Estate and Visitor Planned Development Zone
- CEIR - Country Estates Indio Ranchos
- RLCI – Residential Low Central Indio
- RL – Residential Low
- RM – Residential Medium
- RH – Residential High

Although many zones permit single-family units, most zones require proposals to go through a discretionary Design Review and Site Plan Review that requires a decision by the City's Planning Commission. Only the EE and CEIR zones permit single-family units by-right.

1.1.2.2 Multifamily Dwelling Units

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

- C-E-PD – Country Estate and Visitor (multifamily developments will be encouraged to develop within this zone as planned developments and would adhere to the standards and requirements of the Residential Medium district for condominium projects, and Residential High district for multifamily projects)
- RM – Residential Medium
- RH – Residential High

The C-E-PD and RM zones both permit apartment and condominium developments. Within the C-E-PD zone, uses are subject to planned development approval and Site Plan approval. Additionally, within the RM zone, permitted uses are subject to discretionary Design Review and Site Plan approval that requires a decision by the Planning Commission.

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

The development standards of these zones are detailed in **Table 3**. Development standards for multifamily housing that pose a constraint to development exist in the form of minimum unit size requirements, parking requirements, and permitted densities. Through **Program 23**, Minimum Unit Sizes, the City will remove minimum unit size requirements. Through **Program 29**, Reduced Parking Requirements, the City will reduce parking requirements for multifamily housing, especially housing to serve those with special needs and lower-income households. Through **Program 37**, Zoning Code Updates for the Removal of Constraints, the City will amend its Zoning Code to remove and reduce constraints for residential uses, including housing for those with special needs and housing for lower-income households.

1.1.2.3 Mobile/Manufactured Homes

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

1.1.2.4 Accessory Dwelling Units

The City's Zoning Code refers to accessory dwelling units (ADUs) and junior accessory dwelling units (JADUs), collectively called second dwelling units (SDUs). SDUs provide additional opportunities to provide housing for people of all ages and economic levels within established single-family neighborhoods. Section 159.1000 of the Zoning Code details two processes by which SDUs may be permitted. The first process permits SDUs by-right in all zones that permit residential uses by reference to State law, California Government Code Section 65852.2. SDUs that meet the State requirements for

ADUs and JADUs are permitted through a ministerial process that only requires a building permit. In the previous 2 years (2019–2020), the City permitted a total of 18 ADUs.

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

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

- A second dwelling unit may be located on the same lot as a detached single-family residence or multifamily residential building.
- The ADU may be rented only for terms longer than 30 consecutive days.
- The ADU shall not be sold or conveyed separately from the primary residence.
- All new ADUs are exempt from compliance with the minimum lot size requirements.
- All new ADUs shall conform to the lot coverage requirements for the zone in which the ADU is located, except where the application of the lot coverage requirements would not permit construction of an 800-square-foot ADU that is 16 feet in height and located at least 4 feet from the rear property line and 4 feet from the side property line.
- The maximum total floor area of any new ADU shall not exceed the following:
 - New detached ADU: 850 square feet, except for an ADU with more than one bedroom, which shall not exceed 1,000 square feet.
 - New attached ADU: 850 square feet or 1,000 square feet based on the number of bedrooms, or 50 percent of the primary residence's living area, whichever is less.
 - A covered balcony, porch, or patio provided with an ADU shall count toward the total ADU square-footage allowance.
- An ADU shall have a maximum building height of 18 feet or one story, unless the underlying zoning district permits two-story structures and the ADU is constructed above a garage, in which case the maximum height, including the garage, is 25 feet or two stories.
- An ADU shall comply with all front yard setback requirements applicable to the lot's primary residence. Unless otherwise provided in this section, any new attached or detached ADUs shall have a minimum setback of 4 feet from the rear property line and 4 feet from the side property line.

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

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

1.1.2.5 Residential Development Standards

Each zone that permits residential uses regulates the residential use permitted, lot size, density, and parking requirements. Although regulations such as setbacks, lot size, and lot coverage can contribute to the number of dwelling units that can be developed on a lot, residential densities are primarily limited by established maximum densities. Table 3 describes all zones where residential uses are permitted in the City and their respective development standards.

Table 2. Residential Types Permitted by Zone														
Housing Type	CET*	EE	CEIR	RL*	RLCI*	RM*	RM MHD*	RH*	CE*	CE PD**	CC***	RC***	OS***	ESO
Single-family detached	P	P	P	P	P	P		P	P	P			C	
Home occupations	P	P		P	P	P		P	P					
Guest house that may not be rented or sold	C	P	C	C		C		C	C					
Foster home				P		P		P						
Senior housing unit ("granny flat")	C			C	C	C		C	C					
Boarding houses/ rooming houses				C		C		C			C	C		
Community care facilities				C		C		C			C	C	C	
Single-family attached		P		P	P	P		P						
Duplexes						P		P				C		
Townhomes						P		P				C		
Apartments								P		P	C	C		
Condominiums								P		P	C	C		
Senior housing								P			C	C		
Recreational vehicles and travel trailer parks						PD								
Mobile/Manufactured home****				P		PD	P							
Caretaker and employee housing on site									C					
Emergency shelter														P
P = Permitted; C = Conditional Use Permit; PD = Planned Development Permit * Subject to Section 159.720 Design Review and Site Plan Review – Any use in this zone is subject to Design Review and Site Plan Review, which requires discretionary action by the Planning Commission. ** All development is required to be governed by an approved Planned Development and is subject to Site Plan Review, which requires discretionary action by the Planning Commission. *** Subject to Section 159.720 Design Review and Site Plan Review, as well as Section 159.950 Specific Plan Implementation, which requires discretionary action by the Planning Commission. **** Mobile/Manufactured home parks shall be permitted exclusively in the RM district and shall be subject to Section 159.950 Specific Plan Implementation, which requires discretionary action by the Planning Commission.														

Table 3. Summary of Residential Zoning Requirements and Development Standards

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

Table 3. Summary of Residential Zoning Requirements and Development Standards

Zoning District	Zone	Min.* Density	Max. Density	Min. Lot Area	Max. Lot Coverage	Min. Floor Area (Square Feet)	Max. Building Height	Min. Front Yard (Feet)	Min. Side Yard (Feet)	Min. Rear Yard (Feet)
Residential High	RH	12.0 du/ac	15.0 du/ac	Detached: 4,500 sf Attached: 7,500 sf	50%	Studio/1 bedroom: 800, 2 bedrooms: 900, 3 bedrooms: 1,200, 4 or more bedrooms: 1,400	35 feet/ 3 stories	10 feet (or 1/2 height of adjacent structures, whichever is greater)	Detached: 5 feet Attached: 10 feet (or 1/2 height of adjacent structures, whichever is greater)	10 feet (or 1/2 height of adjacent structures, whichever is greater)
Country Estate and Visitor Serving	C-E-PD	N/A	3.0 du/ac	20 acres (contiguous)	N/A	single-family: 1,200, multifamily: 800, condo.: 800	35 feet / 2 stories	25	25	50
Country Estate and Visitor Serving	C-E-1	N/A	1.0 du/ac	1 acre	40%	2,500	35 feet / 2 stories	25	20	40
Country Estate and Visitor Serving	C-E-2	N/A	0.5 du/ac	2 acres	40%	2,500	35 feet/ 2 stories	25	20	40
Country Estate and Visitor Serving	C-E-5	N/A	0.2 du/ac	5 acres	40%	2,500	35 feet/ 2 stories	25	20	40
Country Estate and Visitor Serving	C-E-10	N/A	0.1 du/ac	10 acres	40%	2,500	35 feet/ 2 stories	25	20	40
Community Commercial and Regional Commercial	CC RC	Multifamily residential permitted subject to a Conditional Use Permit. Projects shall follow the zoning requirements and development standards of the RH zone.								
Emergency Shelter Overlay	Development standards of the underlying zoning									
Notes: Min. = minimum; Max. = maximum; du/ac = dwelling units per acre; N/A = not applicable; sf = square feet; CUP = Conditional Use Permit * Also referred to as Threshold Density in the City of Indio Municipal Code. ** Minimum dwelling unit size shall increase as lot size increases as follows: 10,000 square foot lot - 1,600 square foot dwelling size; 12,000 square foot lot - 1,800 square foot dwelling size; 15,000 square foot lot - 2,000 square foot dwelling size, 20,000 square foot lot - 2,200 square foot dwelling size; all excluding garages and miscellaneous structures.										

In addition to the above detailed development standards by zone, residential parking standards are dependent on the use, and are as follows:

- Single family
 - Two spaces per home in a garage, plus two spaces in a driveway
 - Homes with four bedrooms or less shall have a garage with a minimum of 20 feet by 20 feet of unobstructed area provided; homes with more than four bedrooms shall have a minimum additional garage space of 10 feet by 20 feet.
- Multifamily
 - One assigned space per unit in a garage, plus one-half space per one-bedroom unit and one space per two or more-bedroom unit; alternatively, any ownership unit requires at least a 20 foot by 20-foot garage space.
 - Fifty percent of all spaces not in a garage shall be in a covered carport.
 - In addition to the standard requirements, one additional off-street parking space per five units shall be provided and reserved as guest parking.
- Mobile home park
 - Two spaces per home in a covered carport
 - Tandem parking is permitted.

Development standards for residential uses that pose a constraint to development exist in the form of minimum unit size requirements, parking requirements, maximum lot coverage restrictions, setbacks, and permitted maximum densities. Through **Program 23**, Minimum Unit Sizes, the City will remove minimum unit size requirements. Through **Program 29**, Reduced Parking Requirements, the City will reduce parking requirements for multifamily housing, especially housing to serve those with special needs and lower-income households. Through **Program 37**, Zoning Code Updates for the Removal of Constraints, the City will comprehensively update its Zoning Code to remove and reduce constraints for residential uses, this includes increasing permitted residential densities and ensuring that densities are achievable under the newly formed standards.

1.1.3 Downtown Specific Plan

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

subject to the City's Design Review process requiring discretionary approval by the Planning Commission.

1.1.3.1 Zoning

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

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

1.1.3.2 Development Standards

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

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

1.1.4 Housing for those with Special Needs

1.1.4.1 Senior Housing

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

1.1.4.2 Community Care Facilities

Community care facilities are defined by Section 1502 of the Health and Safety Code as “any facility, place, or building that is maintained and operated to provide nonmedical residential care, day treatment, adult daycare, or foster family agency services for children, adults, or children and adults, including, but not limited to, the physically handicapped, mentally impaired, incompetent persons, and abused or neglected children,” and includes residential facilities, adult day programs, therapeutic day services facilities, foster family agencies, foster family homes, small family homes, social rehabilitation facilities, and community treatment facilities. The City’s Municipal Code allows community care facilities of more than six persons as a conditional use in RL, RM, RH, CC, RC, and OS Districts. This use category captures a broad range of housing types for those with special needs, including older adults and those with developmental disabilities and special needs. This allows the City to accommodate many special housing types to meet the needs of residents. As further detailed in the Permitting Processes and Fees section, below, a project requiring a CUP takes upwards 60 days in processing time, adding between 6 to 8 weeks to the permitting process compared to projects that do not require a CUP.

The City's Municipal Code was amended in July 2013 with the adoption of Ordinance No. 1634 which redefined "family" as "An individual or group of two or more persons occupying a dwelling and living together as a single housekeeping unit. Family also includes any group of individuals living together as the functional equivalent of a family where the residents share living expenses and chores meals together and are a close group with social, economic and psychological commitments to each other. Family does not include larger institutional group living situations such as dormitories, fraternities, sororities, monasteries, convents, nor does it include such commercial group living arrangements such as boardinghouses, lodging houses, and the like." To further accommodate housing for persons with disabilities, there are no maximum concentration requirements. Site planning requirements such as setbacks and lot coverage for group homes or community care facilities are the same as those for similar uses in the same zone. For this reason, the City permits Community Care Facilities with six or fewer persons is permitted as a residential use of property, in the same manner as other residential uses in any zone that permits residential uses.

Requirements for discretionary permits may pose constraints to development. For example, Residential Care Facilities provide in-house treatment or rehabilitation programs on a 24-hour basis. These include drug and alcohol rehabilitation and recovery facilities. While these facilities require a CUP, the Planning Commission will only deny a CUP if the required findings cannot be met. Program 37 of the Housing Element includes an objective to amend the Zoning Code to permit large Residential Care Facilities, not subject to a discretionary permit.

1.1.4.3 Definition of Family

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

1.1.4.4 Emergency Shelters, Transitional Housing, and Supportive Housing

In July 2013, the City Council adopted Ordinance No. 1634 to create an Emergency Shelter Overlay Zone District where emergency shelters are permitted by-right. However, the City's Zoning Code incorrectly states that the Emergency Shelter Overlay District is considered a Combining Overlay District, suggesting that Emergency Shelters are subject to the Combining Overlay District discretionary approval. While

Emergency Shelters are permitted by-right in accordance with State law, through Program 37, Zoning Code Updates for the Removal of Constraints, the City will clarify within its code that Emergency Shelters are permitted by-right in accordance with State law.

The City selected key vacant sites for the overlay that can accommodate a total of 500 shelter units. The Zoning Map was amended to designate an Emergency Shelter Overlay Zone District for emergency shelters at the specific sites. The emergency shelter overlay zone district is located in close proximity to a park, an elementary school, gas stations, restaurants, including fast food restaurants, a market, a food distribution center, a religious institution, and multiple bus stops. In addition, Municipal Code definitions related to housing, including emergency shelters, transitional housing, and supportive housing, were amended such that transitional and supportive housing are considered residential uses subject to the same regulations and procedures that apply to other residential uses of the same type in the same zone. The Housing Element Needs Assessment (provided in **Appendix B, Community Profile**) identifies the number of those experiencing homelessness in the City and the facilities that serve this population. The need for emergency shelters is required to be assessed based on the capacity necessary to accommodate the most recent homeless point-in-time count conducted before the start of the planning period, the need for emergency shelters based on number of beds available on a year-round and seasonal basis, the number of shelter beds that go unused on an average monthly basis within a one-year period, and the percentage of those in emergency shelters that move to permanent housing solutions. There are 83 unsheltered people experiencing homelessness in the City.

The total land area under the Emergency Shelter Overlay Zone is 14.8 acres. Considering the maximum permitted three stories per structure, required setbacks, non-livable spaces in a structure, the lots in the overlay, and the minimum of 220 square feet per unit permitted by the California Building Code approximately 500 units can conservatively be accommodated for the unsheltered population. Therefore, the capacity for the Emergency Shelter Overlay Zone District of 500 units, can easily accommodate the needs of the unsheltered population in the City. The City does not specify parking requirements for Emergency Shelters. Therefore, through Program 29, Reduced Parking Requirements, the City will amend its Zoning Code to calculate Emergency Shelter parking requirements based on the demonstrated need to accommodate staff.

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

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

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

- Program 22, amending the City’s Zoning Code to permit the development of Low-Barrier Navigation Centers by-right in mixed-use and non-residential zones that permit residential uses. Low-Barrier Navigation Centers are housing first, service-enriched shelters that provide temporary living facilities for persons experiencing homelessness, and are focused on moving people into permanent housing.
- Program 29, amending the Zoning Code to ensure that emergency shelters are subject to parking standards that accommodate the staff working in the emergency shelter, provided that the standards do not require more parking for emergency shelters than other uses in the same zone.
- Program 33, amending the City’s Zoning Code to permit supportive housing by-right in residential zones that permit multifamily uses and mixed-use zones that allow residential uses.
- Program 37, amending the Zoning Code to clarify that Emergency Shelters are permitted by-right in the Emergency Shelter Overlay District.

1.1.4.5 Single-Room Occupancy

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

1.1.4.6 Housing for Farmworkers

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

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

To provide explicit zoning that complies with State Health and Safety Code Sections 17021.5 and 17021.6, the City has included Program 13 of the Housing Element. Program 13 of the Housing Element amends the City’s Zoning Code to develop a process by which farmworker housing is permitted and encouraged by ensuring that employee housing is permitted with the same regulations as a single-family residence in that zone.

1.2 Building Standards and Enforcement

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

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

- A current schedule of fees, exactions, and affordability requirements imposed by the city, applicable to a proposed housing development project, which shall be presented in a manner that clearly identifies the fees, exactions, and affordability requirements that apply to each parcel.
- All zoning ordinances and development standards, which shall specify the zoning, design, and development standards that apply to each parcel.
- The list required to be compiled of information that will be required from any applicant for a development project.
- The current and five previous annual fee reports or the current and five previous annual financial reports.
- An archive of impact fee nexus studies, cost of service studies, or equivalent, conducted by the city on or after January 1, 2018.

1.2.1 Building Codes

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

The City also adopted local amendments to the CBC and the California Residential Code due to needed clarifications and changes to address local conditions. Relevant amendments allow the City to maintain the same level of seismic and wind resistance for high-rise, tilt-up, and poured-in-place concrete buildings, as with the previously adopted codes. The relevant amendments include the following: construction document approval for all wood-frame dwellings, rather than just those greater than two stories; the prohibition of wood foundations in specified seismic design categories; the prohibition of wood foundation walls for structures located in specified seismic areas; and the prohibition of the use of staples in braced wall panels, roofs, floors, and subfloors in specified seismic areas. Other modifications are of an administrative or procedural nature. Although building code requirements can increase the

cost of construction and act as a constraint to the development of housing, the adopted amendments are found by the City to be reasonably necessary to safeguard life and property within the City.

1.2.2 Fair Housing and Americans with Disabilities Act

The Federal Fair Housing Act of 1998 and the Americans with Disabilities Act (ADA) are Federal laws intended to assist in providing safe and accessible housing. ADA provisions include requirements for a minimum percentage of units in new developments to be fully accessible for persons with physical disabilities. Compliance with these regulations may increase the cost of new housing construction and the cost of rehabilitating older units, which may be required to comply with current codes. However, the enforcement of ADA requirements is the best way to ensure that there is housing available and accessible to meet the needs of all residents, especially those with special needs.

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

- Program 1, increasing opportunities for accessibility to go above and beyond what is required under existing laws. This program would provide resources related to universal design, home retrofits, and other accessibility guides, as well as a new incentive in exchange for increased accessibility.
- Program 5, ensuring that assessments of fair housing conditions within the City are completed continually, and that impediments to individual or household access to housing in the City are identified. This program leads the City toward affirmatively furthering fair housing through inclusion of fair housing education and proactive outreach.
- Program 16, providing fair housing services in conjunction with the Inland Fair Housing and Mediation Board (IFHMB), including information, investigation, education, conciliation, and referral for housing discrimination complaints free of charge.
- Program 28, providing reasonable accommodations, including a waiver of regulations, policies, or procedures to afford persons with disabilities an equal opportunity to use and enjoy a dwelling.

1.2.2.1 Reasonable Accommodation Procedures

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

The City is required by the Federal Fair Housing Act and the California Fair Employment Housing Act to provide a process for consideration of reasonable accommodation requests. The process shall include a deviation procedure that is available to applicants for circumstances where the existing zoning regulations would preclude residential development for persons with disabilities. The City is committed to providing reasonable accommodations to policies and programs to ensure that persons with

disabilities have an equal opportunity to enjoy all of its programs, services, and activities. Program 1 and Program 28 of the Housing Element focus on encouraging equal access to housing and services to meet the needs of persons with disabilities and ensure compliance with the Federal Fair Housing Act.

1.2.3 Development Processing Fees

Various development processing and permit fees, provided in **Exhibit A, City of Indio Service Fees** are charged by the City and other agencies to cover administrative processing costs associated with development. These fees ensure quality development and the provision of adequate services. Often, development fees are passed on to renters and homeowners in the price/rent of housing, thus affecting the affordability of housing. With limited revenues and a need to offset the public costs of new development, cities impose development fees to fund needed infrastructure.

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

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

1.2.3.1 *Indio Art in Public Places Program*

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

- All individual residential construction, rehabilitation, or expansion with a building permit valuation of \$100,000 or more will be assessed an amount equal to 0.25 percent for that portion of the permit valuation in excess of \$100,000.
- All other residential development, including two or more single-family dwellings being built concurrently in the same tract by the same owner or contractor will be assessed an

amount equal to 0.25 percent of the total building valuation, excluding land acquisition and off-street improvement costs.

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

1.2.4 Local Processing and Permit Procedures

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

Further, in accordance with Section 65913.4 of the California Government Code, also known as Senate Bill (SB) 35, a permit applicant may submit an application for a development that is subject to the streamlined, ministerial approval process and is not subject to a CUP if the project meets the objective planning standards as outlined in the Government Code and as summarized below:

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

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

1.2.4.1 Design Review and Site Plan Review

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

Conditions that may be imposed by the Planning Commission may include, but shall not be limited to, payment of drainage fees; requiring special yards, open spaces, buffers, fences, and walls; requiring installation and maintenance of landscaping; requiring street dedications and improvements;

regulations of points of vehicular ingress and egress; regulation of traffic circulation; regulations of signs; regulation of hours of operation and methods of operation; control of potential nuisances; prescribing standards for maintenance of buildings and grounds; prescription of development schedules and development standards; and such other conditions as the Planning Commission deems necessary to ensure compatibility of the use with surrounding developments and uses, and to preserve the public health, safety, and welfare.

For Design and Site Plan Review, the Planning Commission shall make the following findings before granting approval:

- That the proposed location of the use is in accord with the objectives of this title and the purpose of the district in which the site is located.
- That the proposed location of the use and the conditions under which it would be operated or maintained will not be detrimental to the public health, safety, or welfare, or be materially injurious to properties or improvements in the vicinity.
- That the proposed use will comply with each of the applicable provisions of this title, except for approved Conditional Use Permits, variances or adjustments.
- That the proposed use complies with the goals, objectives, and policies of the City's General Plan.

The findings requirements ensure compliance with the development standards and regulations found in the City's Zoning Code, and preserve the public health, safety, and welfare. A CUP may grant variances or adjustments to the regulations. New residential units to be located within areas developed as part of a Master Plan or Specific Plan will be subject to design guidelines that are prepared for each of these areas. These guidelines promote certainty for developers in the review and approval process. The Design Review and Site Plan Review approval process is a constraint to development, as it can add up to 5- 7 months of time associated with project approvals, increasing the complexity associated with development. Additionally, the regulations associated with this process incorrectly references CUPs, however, developments subject to Design Review or Site Plan Review may not necessarily be subject to a CUP. Through Program 37, Zoning Code Updates for the Removal of Constraints, the City will amend its Zoning Code to clarify the Design Review and Sites Plan Review procedures and to minimize the constraints associated with this process. Additionally, through Program 25, Objective Development Standards, the City will ensure that all new design standards that are developed are objective, creating opportunities for projects that are subject to Design Review to be reviewed objectively against the City's regulations.

1.2.4.2 Conditional Use Permit

Section 159.750 of the City's Zoning Code identifies the regulations associated with CUPs within the City. Conditional uses require special consideration so that they may be located properly with respect to the objectives of the zoning regulations and with respect to their effects on surrounding properties. To achieve these purposes, under Section 159.750, the Planning Commission is empowered to grant or deny applications for CUPs for such conditional uses as are prescribed in the district regulations and to

impose reasonable conditions upon the granting of CUPs, subject to the right of appeal to the City Council.

Upon submittal of an application with the Community Development Department, the City will review the application for a CUP, prepare a report to the Planning Commission, and schedule the application for a hearing with the Planning Commission, where action will be taken. Typical processing time for this type of action is approximately 60 days and the total time associated with a Conditional Use Permit can take up to 6-8 months.

The Planning Commission must make the following findings before granting a CUP:

- That the proposed location of the conditional use is in accord with the objectives of this title and the purpose of the district in which the site is located.
- That the proposed location of the conditional use and the conditions under which it would be operated or maintained will not be detrimental to the public health, safety, or welfare, or be materially injurious to properties or improvements in the vicinity.
- That the proposed conditional use will comply with each of the applicable provisions of this title, except for approved variances or adjustments.
- That the proposed conditional use complies with the goals, objectives, and policies of the City's General Plan.

The time associated with a CUP is a constraint to the development of housing, although, multifamily uses are not subject to a CUP (see Table 2). CUPs are required of specific uses in specific zones as identified in Table 1 and are required to preserve the public health, safety, and welfare. Through Program 37, Zoning Code Updates for the Removal of Constraints, the City will amend its Zoning Code to provide more opportunities for uses to be permitted without being subject to a CUP, minimizing the constraints associated with this process. Additionally, through Program 7, By-Right Development, the City will remove any discretionary processes for qualifying developments. Further, through Program 22, Low-Barrier Navigation Centers and Program 34, Supportive Housing, the City will amend its Zoning Code to ensure that these uses are permitted, not subject to any discretionary approval, in accordance with State law.

1.2.4.3 Combining Overlay District Plan Implementation

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

Any such Site Development Plan may be denied, approved, modified and approved, or approved subject to conditions.

In regard to the findings for approval or denial of a site development plan the following is considered:

- The size and shape of the parcel.
- The present and proposed zoning.
- The use of the subject property and the surrounding property; and
- To permit the same degree of enjoyment of the subject property, but subject to the same degree of protection of adjoining properties, as would be accorded in normal circumstances by the standard restrictions imposed by this chapter.

These standards are intended as minimum restrictions necessary in normal circumstances to prevent substantial depreciation of property values in the vicinity, unreasonable interference with the use and enjoyment of property in the vicinity by the occupants thereof for lawful purposes and the protection of the public peace, health, safety and general welfare. “Normal circumstances” are intended to refer to the case of a permitted case upon a lot of normal size and shape surrounded by property in the same zone as the lot in question.

Plans are rejected, modified, or conditioned in the event that the proposed specific site development plan would unreasonably interfere with the use or enjoyment of property in the vicinity by the occupants thereof for lawful purposes or would endanger the public peace, health, safety or general welfare.

While the Combining Overlay District Plan Implementation regulations may be a constraint to development, this only applies to overlay districts. Through Program 37, Zoning Code Updates for the Removal of Constraints, the City will amend its Zoning Code to provide more opportunities for uses to be permitted without being subject to the Combining Overlay District Plan Implementation regulations, minimizing the constraints associated with this process.

1.2.4.4 Variances and Adjustments

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

Applications may be heard by the Community Development Director as they relate to the lot area, lot width, yards, and off-street parking regulations. All other variance applications are heard by the Planning Commission. This process is only required of developments that choose to deviate from the City’s regulations. Through Program 25, Objective Development Standards, the City will ensure that all new design standards that are developed are objective, increasing transparency and certainty in the development process through standards that are uniformly verifiable by reference, thereby minimizing potential requests for variances or adjustments. Further, through Program 37, Zoning Code Updates for the Removal of Constraints, the City will amend its Zoning Code to provide more flexibility in its regulations.

1.2.4.5 Density Bonus Requirements

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

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

1.2.4.6 Typical Permit Procedures

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

For development projects, potential delays in processing development applications and plans can increase time and costs considerably. Additionally, discretionary processes create uncertainty in the development process and increase project timelines. **Table 5** provides approximate timelines for typical development approvals within the City.

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

1.2.5 On-Site and Off-Site Improvements

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

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

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

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

1.2.6 Airport

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

2 Non-Governmental Constraints

This section identifies those non-governmental market factors and other financial factors that may affect the cost of new housing. Although these factors may create barriers to building housing, the City has less control over but can influence or help support the production of affordable housing. Programs in the Housing Element aim to incentivize development to reduce potential non-governmental constraints such as **Program 4**, which aims to increase opportunities for homeownership for moderate and lower-income households. **Program 10**, Development Fees, the City will evaluate development fees to identify opportunity to reduce fees in exchange for affordable housing development. **Program 15**, External Funding Opportunities, the City will monitor and apply for available funding/financing sources that may be used for housing. Through **Program 21**, Local Housing Trust, the City will explore the establishment of a Local Housing Trust Fund and identify a dedicated revenue source that ensures the availability of resources on a regular basis for affordable housing. Through **Program 35**, will identify and prioritize State and local surplus lands available for housing development affordable to lower-income households and report on these lands annually.

2.1 Land Costs

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

2.2 Construction Costs

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

- Type I or II, Multifamily: \$148.82 to \$168.94 per square foot
- Type V Wood Frame, Multifamily: \$113.88 to \$118.57 per square foot

- Type V Wood Frame, One- and Two-Family Dwelling: \$123.68 to \$131.34 per square foot

Because Type I and II construction types are composed of mostly steel and cement, the cost of materials is greater. Although lumbar is generally a more affordable material for development, heavy timber construction is generally limited to a height of about 85 feet before stronger materials are needed to support the structure. Although building materials are expensive, providing flexibility in zoning that permits larger developments allows developers to spread these fixed costs across more units. In general, construction costs can be lowered by increasing the number of units in a development, reflecting economies of scale in multifamily construction, until the scale of the project requires a different construction type that commands a higher per-square-foot cost. The number of units permitted in a development can also become more affordable when minimum unit size requirements are less stringent than the building code allows, permitting more units within a building envelope. This is because construction costs change substantially depending on the building type. For example, high-rise concrete apartments might cost \$75 or more per square foot than a six-story wood-frame structure on a concrete podium. Multifamily developments four stories or fewer can typically achieve an economy of scale, provided that the building has typical amenities and no structured parking. However, for smaller-scale and affordable or middle-income housing, onerous regulations can impose a significant burden. Because of the jump in construction costs, developers may not build to the maximum height or floor-to-area ratio. Mobile homes are significantly less expensive, as are precision or factory-built housing products.

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

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

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

the housing market continues to see home prices accelerate and see a record low supply of homes for sale.

2.3 Requests for Housing Developments at Reduced Densities

State law requires the Housing Element to include an analysis of requests to develop housing at densities below those anticipated in the sites inventory. The realistic capacity for the majority of sites included in the sites inventory were calculated based on minimum densities permitted and can therefore be reasonably anticipated to be developed at densities above those anticipated in the sites inventory; However, the City actively works to encourage developers to build at or near the maximum permitted density by highlighting the City's socio-demographic conditions and the associated market penetration opportunities. The City offers no-charge meetings and hands-on design assistance to iteratively work with developers to efficiently design and develop at these maximum densities. The City offers a no-charge project consultation meeting with the City's Planning Commission prior to submittal of formal entitlement applications to allow the applicant and the Commission to jointly discuss a proposed project and any associated issues or concerns that can be addressed prior to submittal thereby creating a more timely and efficient entitlement approval process.

2.4 Length of Time between Project Approval and Applications for Building Permits

State law requires an analysis of the length of time between receiving approval for housing development and submittal of an application for building permit. On average, the time is between six to nine months for the approval for a housing development, after submittal of a completed application and plans for building permits which comply with all applicable regulations.

3 Environmental Constraints

3.1 Geologic and Seismic Hazards

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

Several properties within the City and in its sphere of influence are directly impacted by the southernmost section of the San Andreas Fault and/or secondary faults and fractures. The most recent earthquake along this stretch of the fault occurred more than 300 years ago, leading scientists to suggest that it has accumulated a substantial amount of tectonic stress and is likely to produce a large (7 to 8 magnitude) earthquake in the near future. An earthquake involves the rapid shaking of the ground that alters the position of the earth's tectonic plates. Earthquakes can also result in fault rupture, which occurs when movement on a fault deep within the earth breaks through to the surface, creating an offset in the ground as the two sides of the fault slip past each other. Surface rupture of a fault generally occurs within 50 feet of an active fault line, although surface rupture can occur at substantial distances from a fault, depending on soil conditions and the strength of ground shaking.

The areas of the City with the highest risk of seismic hazard include those areas north and east of Interstate (I) 10. Although there are some planned residential land uses in these areas, much of the area has been identified for low-density single-family residential uses, and parks and open space. The City is generally located in areas identified with moderate and high ground-shaking risks.

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

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

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

3.2 Flooding

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

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

3.3 Utilities and Service Systems

There is sufficient existing or planned dry utilities, including electricity, natural gas, cable, and telephone, at all sites identified in the Sites Inventory (see Appendix E).

3.3.1 Storm Drain Facilities

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

As noted in the Downtown Specific Plan Final Environmental Impact Report (EIR), the Downtown Specific Plan area is currently lacking an adequate storm drain system. However, the City's Master Drainage Plan addresses this issue with significant proposed improvements to the Civic Center storm drain system, which covers the Specific Plan area. The Specific Plan also states that storm drainage improvements for individual developments that complement the storm drains recommended in the City Storm Drain Master Plan will be part of the review of any proposed development in the Specific Plan area. Any

impacts caused by individual developments will be addressed in that project's development plan and reviewed and approved by the City of Indio Engineering Department.

3.3.2 Water Supply/Service

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

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

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

New construction under the Housing Element update may necessitate construction of new water facilities and would require new water supplies over the planning period. The majority of new construction would be served by IWA, and the northwestern portions of the City would be served by CVWD. Water suppliers are required to prepare an Urban Water Management Plan that ensures adequate water supplies are available to meet existing and future water demands. These plans must be updated every 5 years to support long-term resource planning. They include water demand projections and identify how those demands will be met. IWA's and CVWD's 2015 Urban Water Management Plans indicate that there are adequate water supplies to meet demands during normal, single-dry, and multiple-dry years during the 2020–2040 planning period. IWA's existing distribution system is sufficient to meet Indio's current and future demands. Additional pumping, booster systems, and pressure zones will continue to be implemented through Capital Improvement Programs as needed to satisfy the system's performance criteria.

Although the IWA and CVWD are responsible for managing water supplies, the City has developed goals, policies, and programs that aim to facilitate the sustainable use of water resources. To ensure adequate system capacity to meet the growing needs of the City, the IWA and CVWD have partnered with the

Coachella Valley Regional Water Management Group, which includes the region's other main water purveyors (Coachella Water Authority, Desert Water Agency, VSD, and Mission Springs Water District) to develop an Integrated Regional Water Management Plan. The Integrated Regional Water Management Plan addresses the Coachella Valley's current and future water needs by paying attention to overdraft issues, water supply management, environmental and economic impacts, compliance with State and Federal guidelines, and long-term sustainability.

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

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

3.3.3 Sewer

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

The existing VSD wastewater collection system consists of approximately 246 miles of sanitary sewer line, five active pump stations, eight siphons, and a wastewater treatment plant. The collection system pipes range in size from 4 to 54 inches in diameter. Roughly 75 percent of the gravity sewer system is made up of 8-inch or smaller-diameter pipes. The oldest known sewer pipes that are still in operation

were connected to the system in 1935. Roughly half of the pipes have been constructed within the last 20 years.

Approximately every 5 years, the VSD updates its Collection System Master Plan to account for changes in the growth pattern that could impact sewer flows and associated infrastructure requirements. The Collection System Master Plan recommends a number of improvements to address existing deficiencies and identifies upgrades that will be needed in the future based on anticipated growth and development. These recommendations are then prioritized, and budget is allocated to the projects through VSD's Capital Improvement Program to facilitate implementation. Additionally, VSD uses its Capital Improvement Program to maintain and upgrade its facilities and infrastructure. The VSD has been implementing several upgrades to the system, including sewer main rehabilitation, collection system replacement design, manhole rehabilitation, and Phase 3 Plant Expansion Design.

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

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

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

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

3.3.4 Electric Power and Natural Gas

The Southern California Gas Company (SoCalGas) is the natural gas service provider to the City. SoCalGas has regional and local distribution lines through the City and its sphere of influence, and provides natural gas for space heating, domestic and commercial hot water, cooking, and air conditioning applications. Together, the California Public Utilities Commission and Federal Energy Regulatory Commission regulate SoCalGas' natural gas distribution and conveyance activities. The availability of natural gas services is dependent upon current conditions of gas supply and regulatory policies.

In the Coachella Valley and in the City of Indio, Imperial Irrigation District (IID) provides electric power and services and uses a combination of coal, natural gas, solar and wind, hydroelectric, and geothermal power sources, most of which is generated outside of the Coachella Valley. High-voltage transmission lines up to 500 kilovolts cross the Coachella Valley in a generally east/west direction north of I-10.

As noted in the Downtown Specific Plan Final EIR, the Specific Plan area is served primarily by the Dr. Carreon IID Substation. The Dr. Carreon IID Substation has limited available power to serve future development proposed in the Specific Plan area, and per a comment letter from the IID dated February 10, 2020, IID anticipates that the additional power load requirements in the Specific Plan area would require the construction of an additional distribution substation bank at the IID Carreon Substation. In addition, IID states that several distribution feeders may be required from the Carreon Substation to individual projects in the Specific Plan area. Therefore, it can be expected that with new development, construction of an additional substation will be necessary; future developers would be responsible for construction costs and property purchase. With current and projected demands increasing for residential and commercial units within the IID's energy service area, IID prepares a developer energy planning guide to ensure developers establish a comprehensive development plan and schedule so that IID can meet the demands for electrical service. All costs, including land and construction, are a developer responsibility. Any further need for infrastructure upgrades would be accomplished through the required Design Review and approval of electricity plans for the Specific Plan through the City and IID. Additionally, when a housing project is proposed, the City will ensure that project applicant coordinates with the IID on a project-specific basis. Through Program 15, Energy Conservation the City is committing to coordinate with the IID to obtain information on loans, grants, or other incentives that might be available for voluntary energy reduction and update the City's website with available resources and information.

4 Analysis of Local Efforts to Remove Constraints and Facilitate Affordable Housing

During the 5th Cycle Housing Element, the City made strides to reduce constraints to development that are within the City's purview since the Housing Element was last updated in 2013. Reductions to constraints during the 5th Cycle Housing Element were as follows:

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

Each zone that permits residential uses regulates the residential use permitted, lot size, density, and parking requirements. Although regulations such as setbacks, lot size, and lot coverage can contribute to the number of dwelling units that can be developed on a lot, residential densities are primarily limited by established maximum densities. Table 3 describes all zones where residential uses are permitted in the City and their respective development standards. Development standards for residential uses that pose a constraint to development exist in the form of minimum unit size requirements, parking requirements, maximum lot coverage restrictions, setbacks, and permitted maximum densities.

4.1.1 Minimum Unit Size

Minimum unit sizes can pose a constraint in development by limiting flexibility in regulations for developers. Further, large minimum unit size requirements can disincentivize the production of smaller units that can be offered at a lower rate to potential buyers or renters. The California Building Code requires that a dwelling unit have at least 120 square feet of living space and an additional 100 square feet for each resident. This means that an efficiency unit with only one resident could be as small as 220 square feet. While it is not likely that the market in the City would support such small units, it is important for development to be permitted in a manner that is driven by market demand. **Program 23**, Minimum Unit Sizes, will remove minimum unit size requirements.

4.1.2 Parking Requirements

Parking requirements for multifamily housing are detailed above and consist of the following:

- One assigned space per unit in a garage, plus one-half space per one-bedroom unit and one space per two or more-bedroom unit; alternatively, any ownership unit requires at least a 20 foot by 20-foot garage space.

- Fifty percent of all spaces not in a garage shall be in a covered carport.
- In addition to the standard requirements, one additional off-street parking space per five units shall be provided and reserved as guest parking.

While parking is typically a constraint to development, as it can increase the overall cost associated with development. Some studies estimate that parking costs can be estimated at \$20,000 per spot. **Program 29**, Reduced Parking Requirements, will reduce parking requirements for multifamily housing, especially housing to serve those with special needs and lower-income households.

4.1.3 Lot Coverage, Setbacks, and Density

Additional development standards that pose a constraint to development include lot coverage maximums, setbacks, and the maximum permitted density. Maximum lot coverage requirements for high density residential uses in the RH zone is 50%, whereas the downtown zones do not regulate lot coverage. Additionally, setbacks in the RH zone are less predictable and have the ability to influence the height of the building in that the setback may be dependent on the height of the building. Further, the permitted densities in the City encourage large units on large lots, providing a lack of variety in housing types. Recent updates to the City's regulations through the Downtown Specific represent the overarching goals that the City has for the comprehensive update to the Zoning Code. Through **Program 37**, Zoning Code Updates for the Removal of Constraints, the City will comprehensively update its Zoning Code to remove and reduce constraints for residential uses, this includes increasing permitted residential densities and ensuring that densities are achievable under the newly formed standards. Additionally, through **Program 23**, Minimum Unit Sizes, the City will remove minimum unit size requirements; and through **Program 29**, Reduced Parking Requirements, the City will reduce parking requirements for multifamily housing, especially housing to serve those with special needs and lower income households.

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

Through **Program 23**, Minimum Unit Sizes, the City will remove minimum unit size requirements. Through **Program 29**, Reduced Parking Requirements, the City will reduce parking requirements for multifamily housing, especially housing to serve those with special needs and lower-income households. Through **Program 37**, Zoning Code Updates for the Removal of Constraints, the City will comprehensively update its Zoning Code to remove and reduce constraints for residential uses, this includes increasing permitted residential densities and ensuring that densities are achievable under the newly formed standards.

5 Quantified Objectives

Based on the City's needs, resources, constraints, and programs outlined in the Housing Element, **Table 6, Summary of Quantified Objectives for 6th Cycle (2021-2029)** summarizes the quantifiable objectives for the 6th Cycle. The quantified objectives estimate the number of units likely to be constructed, rehabilitated, or conserved/preserved by income level during the planning period. The quantified objectives do not represent a ceiling on development, but rather set a target goal for the City to achieve.

Table 6. Summary of Quantified Objectives for 6th Cycle (2021-2029)				
Income Category	6th Cycle RHNA	New Construction	Rehabilitation	Conservation/ Preservation
Extremely Low	896	777	75	44
Very Low	897	828	25	44
Low	1,170	1,170	0	0
Moderate	1,315	1,315	0	0
Above Moderate	3,534	3,534	0	0
Total	7,812	7,624	100	88

City of Indio Service Fees Adopted 12/20/12

Building and Safety Fees

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

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Building and Safety Fees

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

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Building and Safety Fees

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

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

Building and Safety Fees

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

Building and Safety Fees

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

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

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

Engineering Fees

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

CITY OF INDIO
ENGINEERING DEPARTMENT
SERVICE FEES

Engineering Fees

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

Notes:

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

Planning Fees

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

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

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

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Appendix D: Affirmatively Furthering Fair Housing Analysis

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1 Introduction

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

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

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

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

2 Indio Analysis of Impediments

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

The Analysis of Impediments presented an overview of laws, regulations, conditions, and other possible obstacles that could affect an individual's or household's access to housing in Indio. The Analysis of Impediments included the following:

- A comprehensive review of Indio's laws, regulations, administrative policies, procedures, and practices, as well as an assessment of how they affect the location, availability, and accessibility of housing.
- An assessment of conditions, both public and private, affecting fair housing choice.

The following are key conclusions and potential impediments that may exist in the City as identified in the Analysis of Impediments (2019).

Race and Ethnicity Trends

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

For the region, Hispanic residents represent 47 percent and White residents made up 37 percent. It is important to note that White (non-Hispanic) was the only racial/ethnic group to lose population in the region as a whole. Starting in 2010, persons who identify as White (non-Hispanic) became the minority population in the region, which remains constant today.

Income by Housing Tenure

The 2014 American Community Survey (ACS) from the U.S. Census Bureau provided information on household income distribution. **Table 1, Household Income by Tenure (2014)**, provides the estimated household income by tenure in 2014. Estimates indicate that approximately 45 percent (7,455 households) of the City's owner-occupied households and 78 percent (6,905 households) of renter-occupied households had an income less than the area median income. For renter households, 25 percent fall in the extremely low-income category (less than or equal to 30% Housing Urban Development Area Median Family Income [HAMFI]). Many of these households are farmworkers who earn \$10,000 to \$14,000 per year. A 2015 Desert Sun investigation found about 16,000 rent-restricted housing units and at least 48,000 households that would qualify for them, meaning the Coachella Valley has only about one-third of the affordable housing units it needs.

Table 1. Household Income by Tenure (2014)			
Income Distribution Overview	Owner	Renter	Total
Household Income <= 30% HAMFI	1,085	2,040	3,125
Household Income >30% to <=50% HAMFI	2,025	2,135	4,160
Household Income >50% to <=80% HAMFI	2,820	1,875	4,695
Household Income >80% to <=100% HAMFI	1,525	855	2,380
Household Income >100% HAMFI	8,995	1,925	10,920
Total	16,450	8,830	25,280
Source: 2010-2014 ACS			

Housing Affordability

Tenure

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

Fair Housing Services

From 2015 through 2017, the Inland Fair Housing and Mediation Board (IFHMB) provided fair housing services to 82 City residents. Of these individuals, 97 percent were low income. The largest race/ethnic group provided fair housing services was Hispanic. Below is a summary of the most prominent fair housing issues from 2015 through 2017 based on percentage:

- 2015: 17 provided with fair housing services. Of those provided, 35 percent alleged discrimination based on disability, 24 percent based on sex, 18 percent based on race, 12 percent based on national origin, and 12 percent based on source of income.
- 2016: 32 provided with fair housing services. Of those provided, 68 percent alleged discrimination based on familial status, 28 percent based on disability, and 4 percent based on race.

- 2017: 33 provided with fair housing services. Of those provided, 64 percent alleged discrimination based on disability, 18 percent based on sex, and 18 percent based on national origin.

3 Housing Element Outreach

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

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

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

4 Assessment of Fair Housing

4.1 Fair Housing Enforcement and Outreach Capacity

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

The City contracts with the IFHMB to provide fair housing services for its residents by disseminating educational information, performing investigations, local conciliation, and/or referrals of housing discrimination complaints free of charge to individuals. It also involves fair housing community workshops that are offered year-round to educate housing providers, tenants, homeowners, and financial and lending institutions on the key aspects of fair housing laws. From 2015 through 2017, the

IFHMB provided fair housing services to 82 City residents. Of these individuals, 97 percent were lower-income earners. The largest race/ethnic group that was provided fair housing services were Hispanic people. Through this contract with the fair housing partner as described above, the City is well able to effectively disseminate fair housing resources and educational material through community outreach and other fair housing services provided to the residents of the City.

According to the California Department of Employment and Fair Housing, from 2009 through 2013, there were 33 fair housing cases in the City. Within this period, the highest number of fair housing cases filed were on the basis of race/color, resulting in 12 cases, followed by familial status with seven cases. Sexual orientation and having a national origin from Mexico had zero housing cases filed within the same period. Further, data from the California Department of Housing and Community Development's (HCD) AFFH data viewer tool shows that from 2013 to 2021 there were fewer than 0.5 fair housing equal opportunity inquiries per 1,000 people in the City, as reported by the U.S. Department of Housing and Urban Development. This includes 23 total inquiries within the 2013-2021 period of which one was on the basis of disability, one on the basis of race, two on the basis of familial status, one on the basis of sex, and the rest were uncategorized. The disposition count for these inquiries was zero, while most were categorized as a failure to respond or to not be a valid issue. There are no known fair housing lawsuits in the City.

Additional organizations that offer fair housing services that are available to the residents of the City include the following:

- U.S. Department of Housing and Urban Development
- California Department of Fair Employment and Housing
- Inland Fair Housing and Mediation Board
- Fair Housing Council of Riverside County
- Housing Authority of the County of Riverside
- Inland Counties Legal Services Inc.

The IFHMB is a private nonprofit agency that serves San Bernardino County and parts of Riverside and Imperial Counties. IFHMB is funded by grants and awards and serves as an intermediary to assist individuals in resolving issues related to housing discrimination, homeownership, rental complaints, and disputes in court. Other services include foreclosure prevention counseling and senior services. IFHMB also provides fair housing outreach materials for public and private agencies' use in English, Spanish, and Chinese. These resources provide individuals with definitions and examples of housing discrimination, fair housing as it relates to sex discrimination, and a social media fair housing toolkit. Their website also provides online resources such as links to COVID-19 housing and food resources, rental assistance, and eviction moratorium updates.

The Fair Housing Council of Riverside County provides similar resources to those provided by the IFHMB and provides other services such as pre-purchase consulting services for prospective homebuyers, credit counseling and offers training workshops for managers and owners for resolving landlord/tenant issues, first-time homebuyers, foreclosure prevention, and fair housing laws. They also offer online services and provide a contact number and email to schedule employee trainings.

The Housing Authority of the County of Riverside is a public agency chartered by the State to administer the development, rehabilitation or financing of affordable housing programs. Some of the programs offered includes a family self-sufficiency program which assists families receiving federal rental assistance move to economic independence, the Housing Choice Voucher Program in which the Housing Authority pays a part of rent which ranges depending on the income of the family. Their website provides online resources for tenants, landlords, and developers.

Inland Counties Legal Services, Inc. (ICLS) is a non-profit organization providing legal services to low-income persons residing in Riverside and San Bernardino Counties. ICLS's housing work focuses on both increasing and preventing affordable, quality housing and help people stay in their homes. In addition to their housing and legal services, ICLS also offers educational workshops such as small business assistance.

Specific to the City, the City will make all reasonable modifications to policies and programs to ensure that people with disabilities have an equal opportunity to enjoy all of its programs, services, and activities. In addition, the following resources are available to the City's residents:

- **CA COVID-19 Rent Relief -Housing Is Key.** Will help income-eligible households pay rent and utilities, both for past due and future payments. The federal Consolidated Appropriations Act of 2021 provides funding to support the program and tenant (renter) protection laws signed by the current Governor, Governor Newsom.
- **United Lift Rental Assistance.** Provides rental assistance to help keep Riverside County families housed due to the economic fallout brought on by COVID-19. United Lift provides 3 months of rent payments, plus up to 12 months of unpaid rent, to eligible Riverside County renters.
- **Emergency Housing Voucher Program.** This new program is available to families in Riverside and San Bernardino who are experiencing homelessness or at risk of being homeless; are fleeing domestic or dating violence, sexual assault. Applicants must be referred by a partner agency in the continuum of care or the county's Coordinated Entry System. Inland Counties Legal Services, Inc. website provides more information and resources related to this program.
- **Indio COVID-19 Water Bill Assistance Program.** Indio City Council approved additional funds in Community Development Block Grant-Coronavirus Funding for new programs that directly help residents because of circumstances brought on by COVID-19. A portion of the funds will pay for a water utility delinquency program in partnership with United Way of the Desert and the Indio Water Authority.
- **Indio COVID-19 Renters & Homeowner Resources.** City of Indio is providing a sample of a Notice to Landlord-Financial Impacts from COVID-19 form for residential tenants in the City that may be facing an eviction situation.
- **COVID-19 Business & Financial Support.** \$10,000 grants to eligible store-front businesses in Indio and \$5,000 grants to eligible in-home daycare providers was available to provide support for stores and restaurants in Indio if March of 2021. There are no updates with regard to program continuance or a new application period.

The City is in compliance with existing fair housing laws and regulations. The City recognizes the effect that discrimination has in limiting housing choice and equal opportunity in renting, selling, and financing housing. The City offers fair housing information and links to the IFHMB and additional fair housing

resources on the City website. Through **Program 16**, Fair Housing Referral and Mediation, the City will continue to make resources available on its website and provide new content as it is available.

Additionally, through Programs in the Housing Element the City will actively affirmatively further fair housing during the planning period. **Program 5**, Analysis of Impediments to Fair Housing Choice, the City will maintain an adopted Analysis of Impediments to Fair Housing Choice and create fair housing outreach materials and informational resources to post online. Through **Program 6**, Annual Progress Reports, the City will hold annual housing forums to bring the community together with decision makers, the development community, and other stakeholders to discuss the progress towards meeting the goals and objectives of the Housing Element and to discuss solutions for and awareness of fair housing in the City. **Program 16**, Fair Housing Referral and Mediation, The City will update and maintain their website with fair housing resources and information and provide referrals and mediation. Through **Program 1**, Accessibility, the City will promote increased accessibility above and beyond those requirements of the Federal and State Fair Housing Acts through incentives in exchange for increased accessibility and informational resources such as home retrofit guides and guidance on universal design. **Program 27**, Place-Based Strategies, commits the City to identify areas of opportunity for focused planning efforts through a methodology that prioritizes fair housing. **Program 28**, Reasonable Accommodation Procedures, will create a process by which a request for a deviation may be approved for persons with disabilities.

Further, the City will administer all programs and activities related to housing and community development in a manner to Affirmatively Further Fair Housing. As detailed in **Program 9**, Density Bonus the City will update their Density Bonus ordinance consistent with State law **Program 24**, No Net Loss will ensure that the City has adequate capacity to accommodate the RHNA throughout the 2021-2029 6th Cycle planning period (6th Cycle). Further, **Programs 18, 19, and 21**, demonstrates the City's commitment to affordable housing and ensuring housing within the City is available for all income levels, prioritizing the needs of those with special needs and extremely low-income households. Through **Program 18**, the City will collaborate with the Riverside Housing Authority and assist in monitoring deed-restricted units by tracking existing and new affordable covenants in the City. **Program 19**, Housing Rehabilitation, the City will identify opportunities to increase funding for housing rehabilitation; and **Program 21**, the City will explore the establishment of a local housing trust fund dedicated to the creation, rehabilitation and preservation of affordable housing, transitional housing and emergency shelters; which includes a feasibility analysis.

4.2 Segregation and Integration

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

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

4.2.1 Race and Ethnicity

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

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

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

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

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

City residents have been predominantly composed of two racial/ethnic groups: White residents and Hispanic residents, for which there can be overlap. From 1990 to 2000, the Hispanic population remained the majority ethnic group in the City, with nearly 75 percent of the population. In 2010, the Hispanic population slightly dropped to 68 percent, primarily due to increasing White and Asian populations. The African American/Black population remained consistent, at an average of 2 percent of the population. As

² Frey, W.H., and D. Myers. "Segregation: Neighborhood Exposure by Race." CensusScope. https://www.censusscope.org/us/s6/p36448/chart_exposure.html.

shown in Figure 1, Racial Demographics Map,³ the City's non-White population spans the largest portion of the City. The White population in Indio is concentrated on the City's southern and western boundaries.

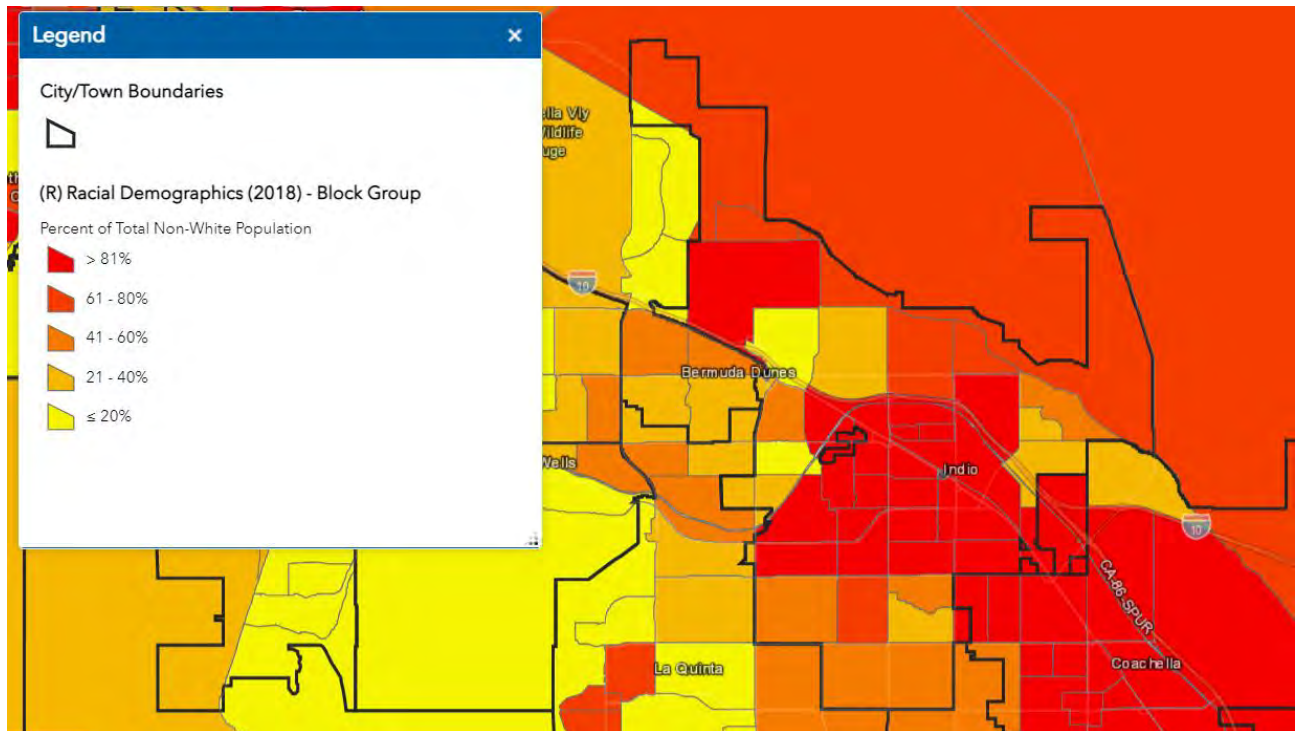


Figure 1. Racial Demographics Map

As compared to the broader region, the City is host to proportionally high percentage of non-White residents. As shown in Figure 1A, Regional Racial Demographics Map, similar percentages follow State Route (SR) 111 to the south and east of the City. To the north and west, Census block groups are home to a greater percentage of White populations. Specifically, Census block groups northwest of the City in cities such as Rancho Mirage, La Quinta and Palm Desert have proportionally lower percent of non-White residents. Census block groups north of the City, which include Joshua Tree National Park, have slightly lower percentages of total non-White population.

³ U.S. Department of Housing and Urban Development. Affirmatively Furthering Fair Housing. <https://egis.hud.gov/affht/>.

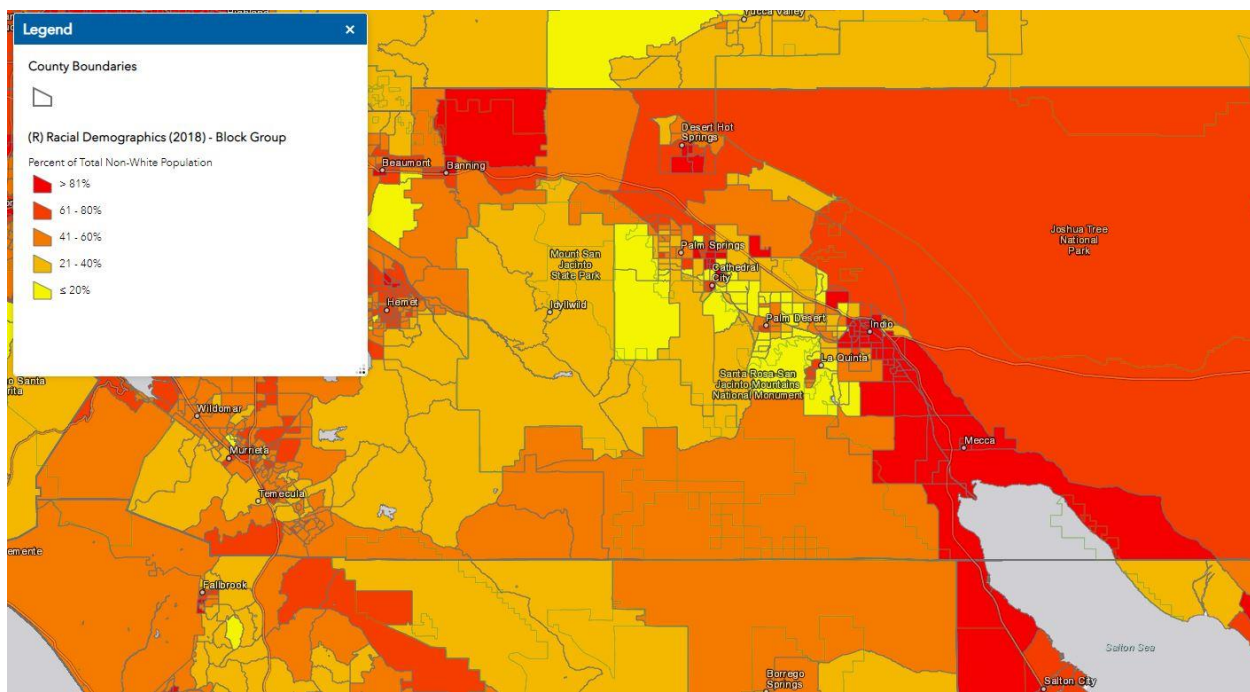


Figure 1A. Regional Racial Demographics Map

4.2.2 Household Income

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

The region experiences median income and poverty in a similar fashion (See **Figure 2A, 3A, 4A**); where the median income trends low, so does the rate of poverty. Additionally, when comparing 2015-2019 ACS data to 2010-2014 data, the percentage of the population living in poverty has spread more evenly across the region with slightly less intensity than in previous years. Furthermore, the regional median income and poverty figures align with racial demographics map suggesting that block groups with a greater percentage of non-White populations generally experience higher rates of poverty and lower median incomes. Cities with a higher median income include La Quinta to the southwest and pockets of block groups with a median income greater than \$125,000 to the northwest towards Palm Springs. Indian Wells to the west has varying income levels with block groups indicating less than \$125,000 and less than

\$87,100. Block groups along the northern boundary of Palm Desert also indicate pockets of median income greater than \$125,000 which also abut block groups with a median income of less than \$55,000. At a regional level, the central portions of the City, and other surrounding cities such as Mecca and Desert Hot Springs have higher poverty rates with Census tracts indicating 20 percent to 30 percent, 30 percent to 40 percent, and greater than 40 percent of the population that is below the poverty level, as shown in Figure 3A. The percent of the low to moderate income population is lower to the west and northwest of the City with higher concentrations to the east and southeast as shown in Figure 4A.

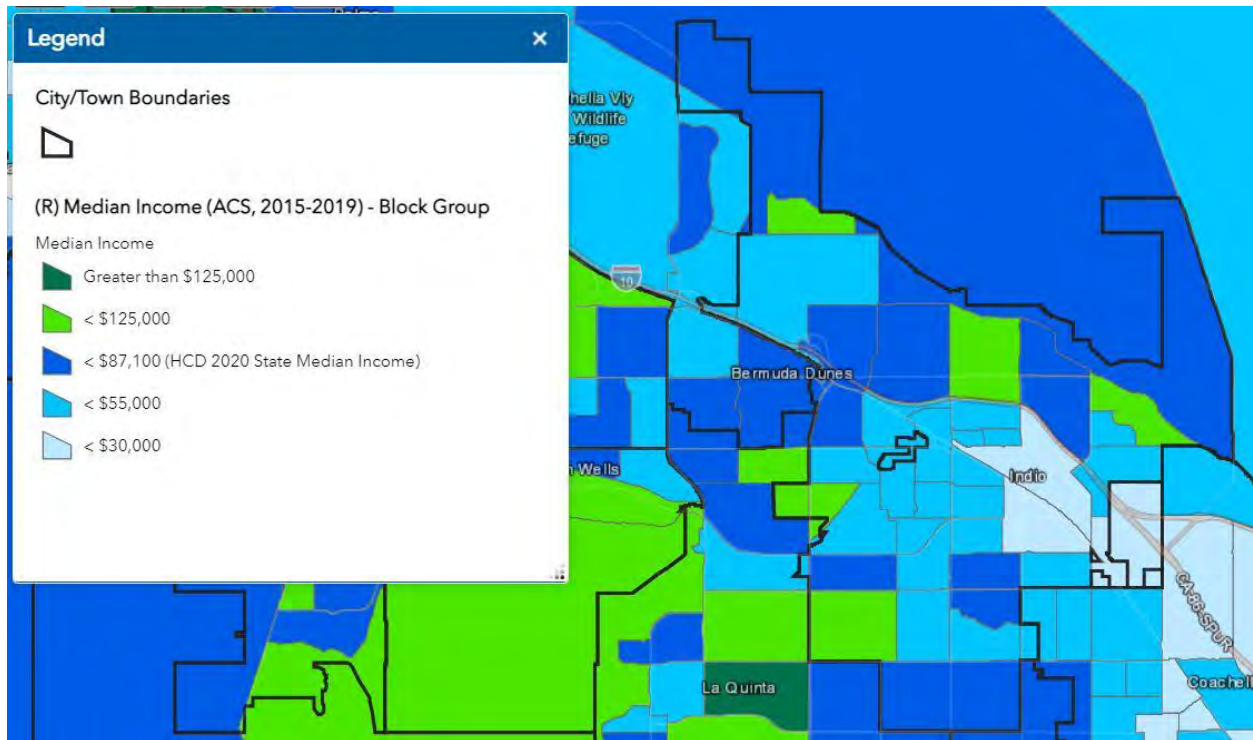


Figure 2. Median Income

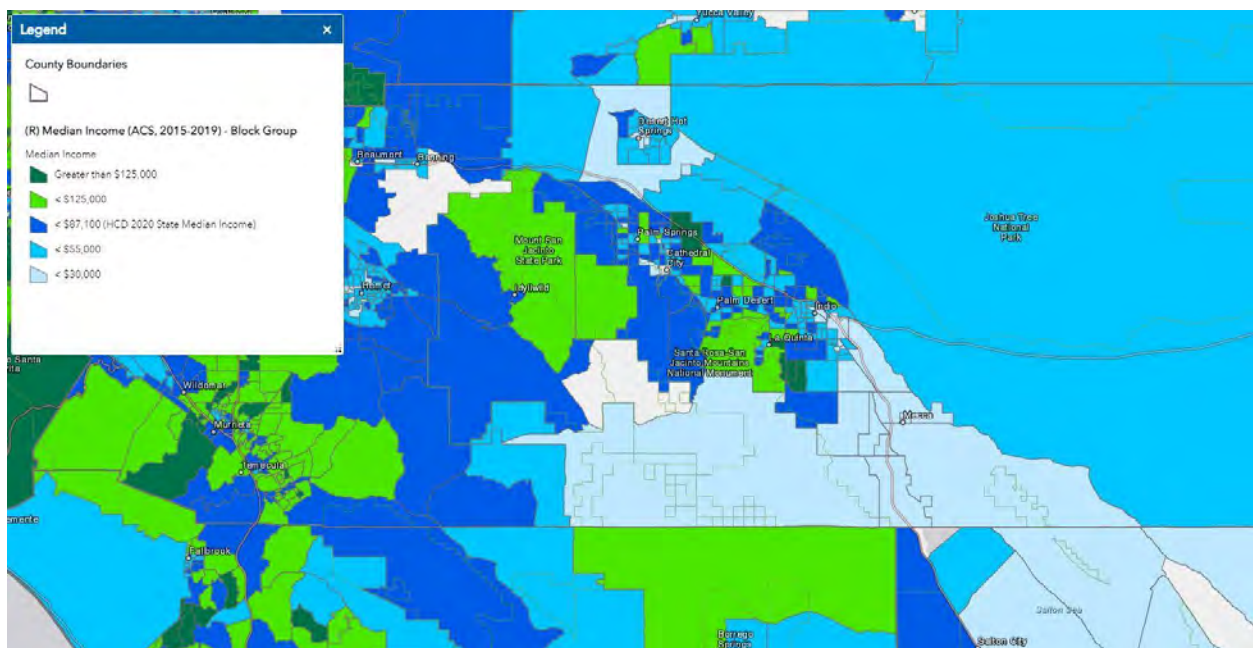


Figure 2A. Median Income Throughout the Region

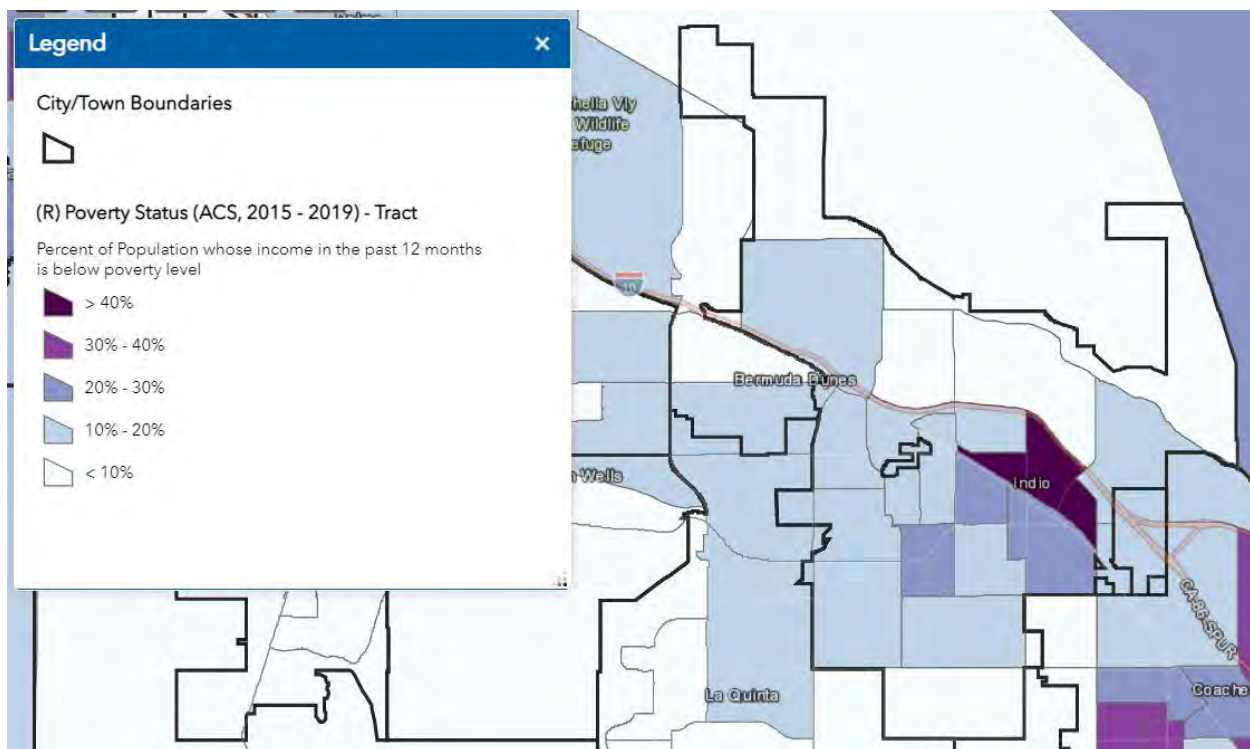


Figure 3. Poverty Status

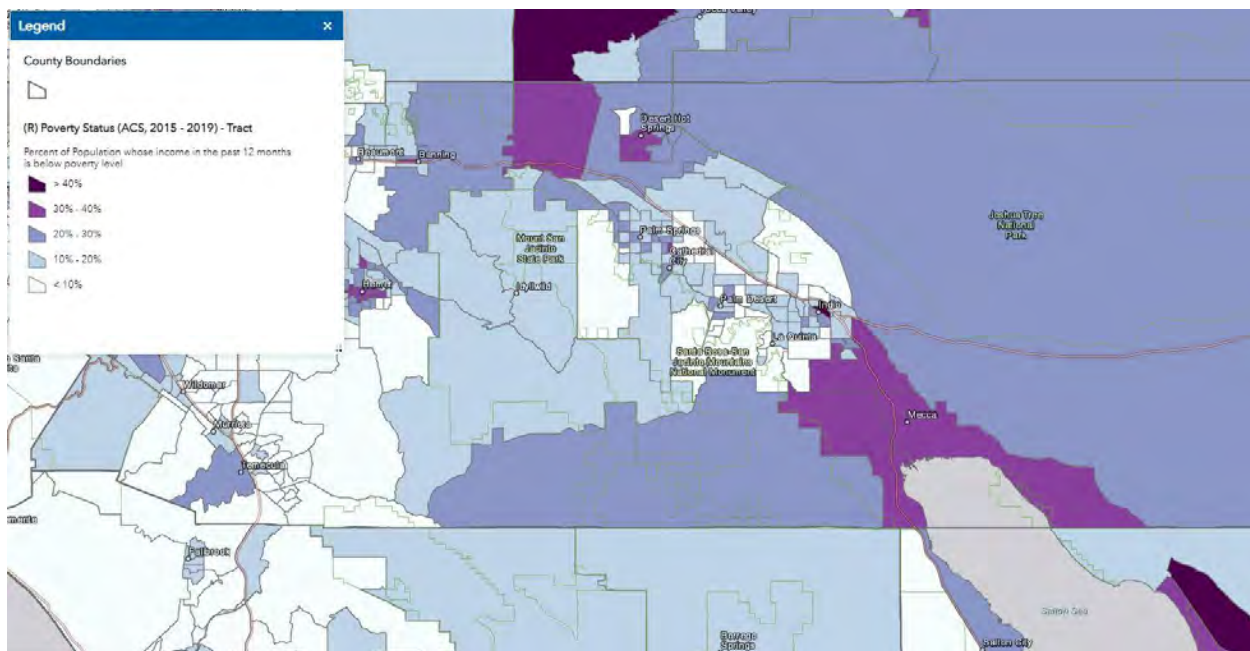


Figure 3A. Poverty Status Throughout the Region

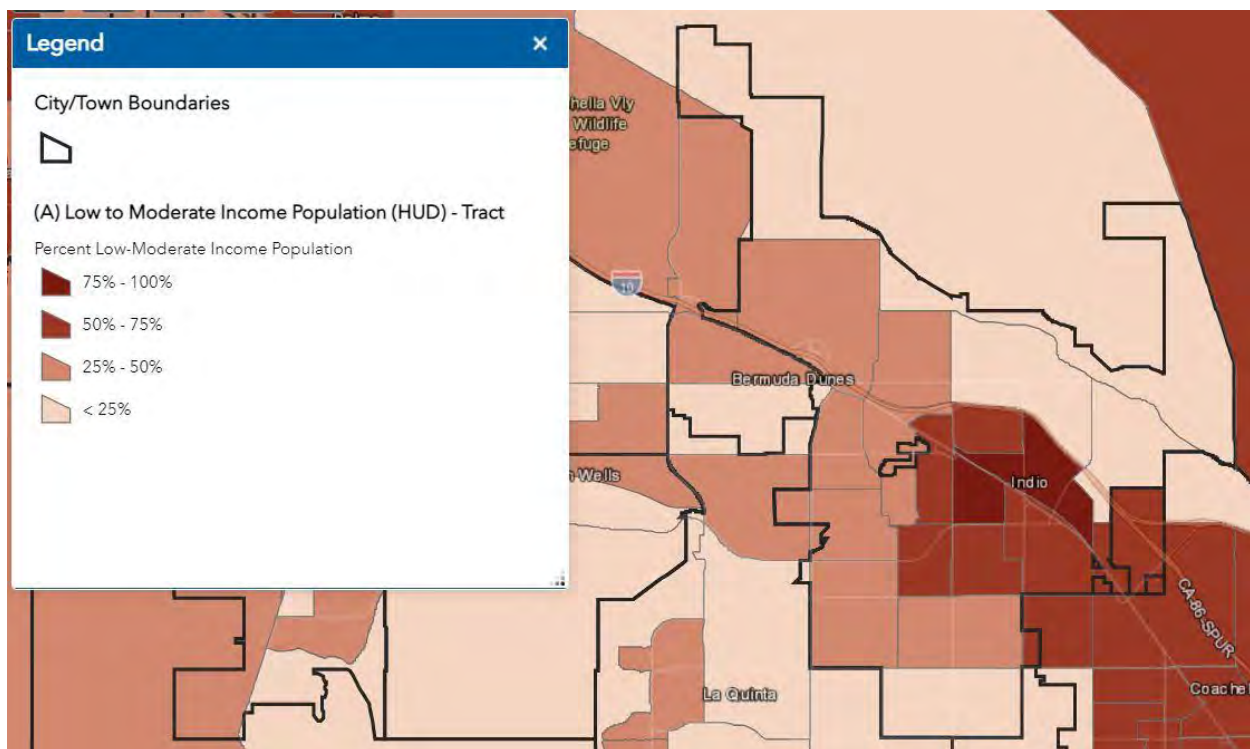


Figure 4. Low to Moderate Income

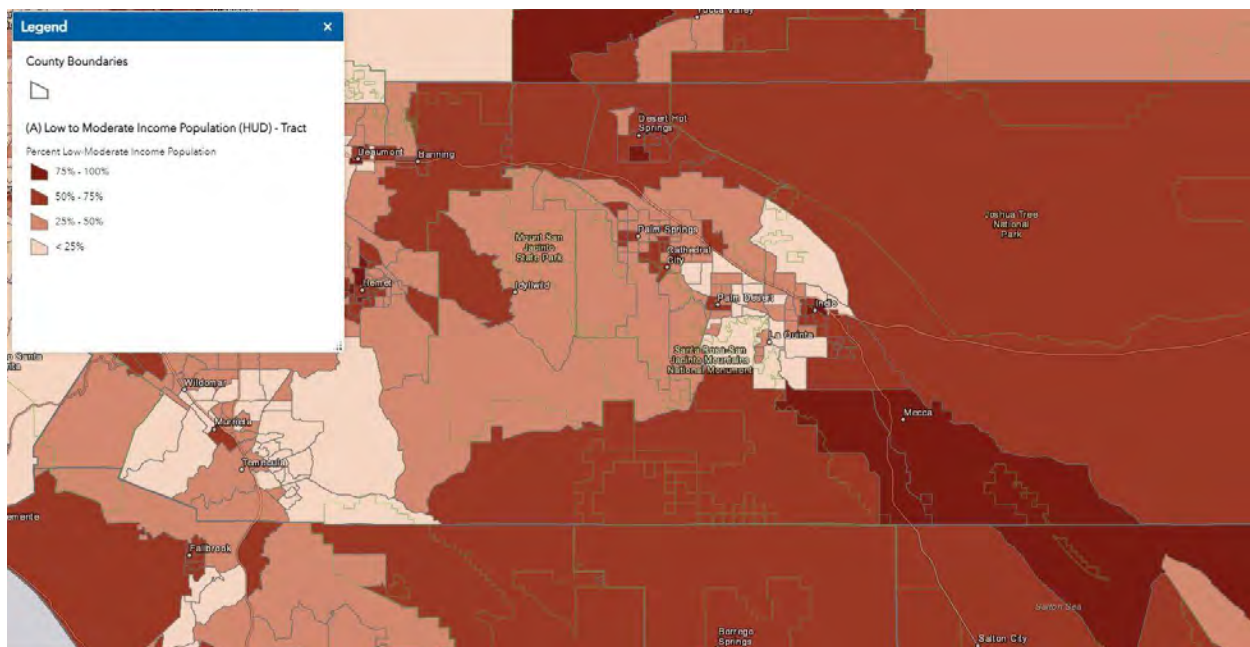


Figure 4A. Low to Moderate Income throughout the Region

4.2.3 Familial Status

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

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

From a regional perspective (**Figure 5A, 6A, 7A, 8A**), there does not appear to be many geospatial trends as far as household and family make-up. The strongest trend throughout the region is in regard to households with children of married couples which exist at higher rates directly west of the City with tracts indicating greater than 80 percent of households. Regional trends are similar to those in the City. As shown in **Figure 5A**, Children in Single-Mother-Headed Households Throughout the Region, the majority of tracts indicate less than 20 percent of children in female headed households. Tracts within the City of Palm Desert, Rancho Mirage and Palm Springs indicate a slightly higher percentage of children in female headed households of about 20 percent to 40 percent. **Figure 6A**, Adults Living Alone Throughout the Region, similar to City trends, the tracts within the region indicate there is a low percentage of the population 18 years and over living alone with most tracts at less than 20 percent. In **Figure 7A**, Adults Living with a Spouse Throughout the Region, the map indicates a high percentage of the population 18 years and over living with a spouse. The majority of Census tracts indicate 40 percent to 60 percent with the higher percentages at 60 percent or greater in the City and surrounding cities such as La Quinta, Indian Wells, and Rancho Mirage. In **Figure 8A**, Children in Married-Couple Households Throughout the Region, the map indicates the majority of tracts within the region are made up of children in married couple households. The majority of tracts range from 60 percent to 80 percent of households, with the highest percentages of households (greater than 80 percent) to the north and southwest of the City including the cities of La Quinta, and Rancho Mirage.

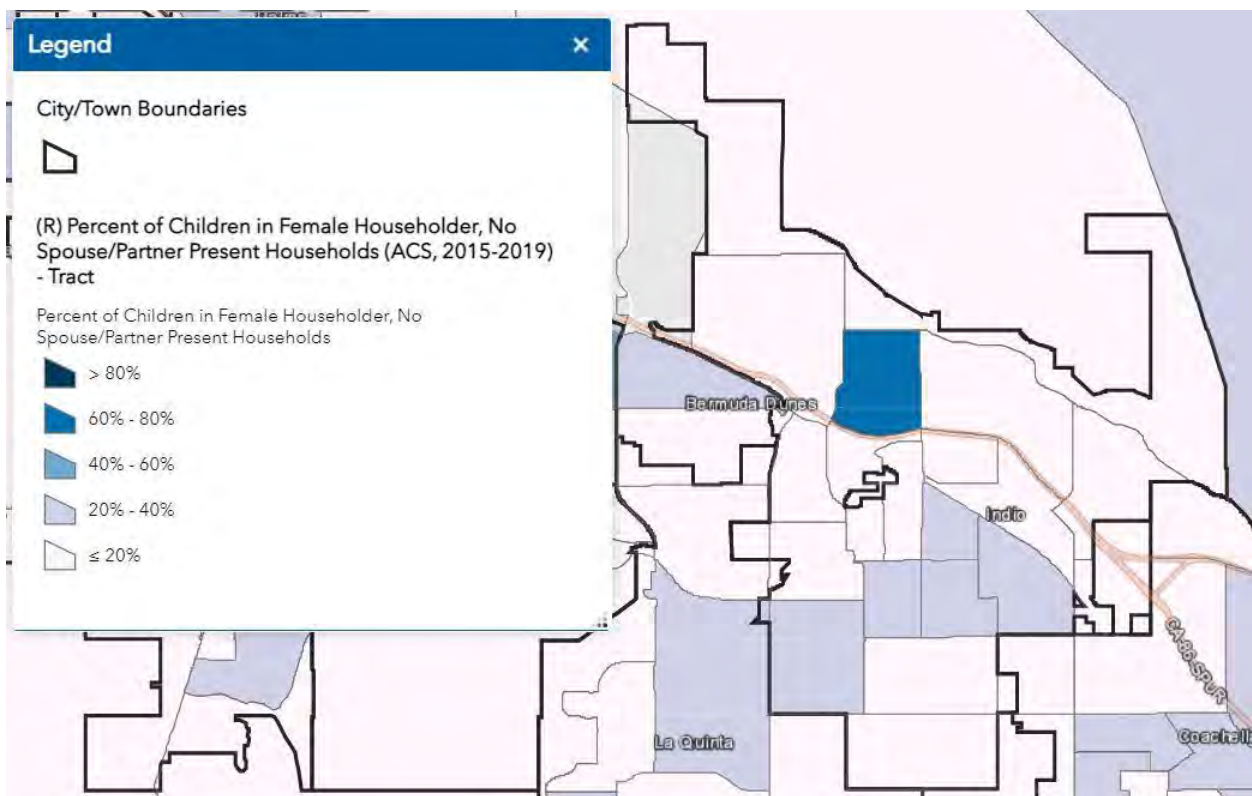


Figure 5. Children in Single-Mother-Headed Households

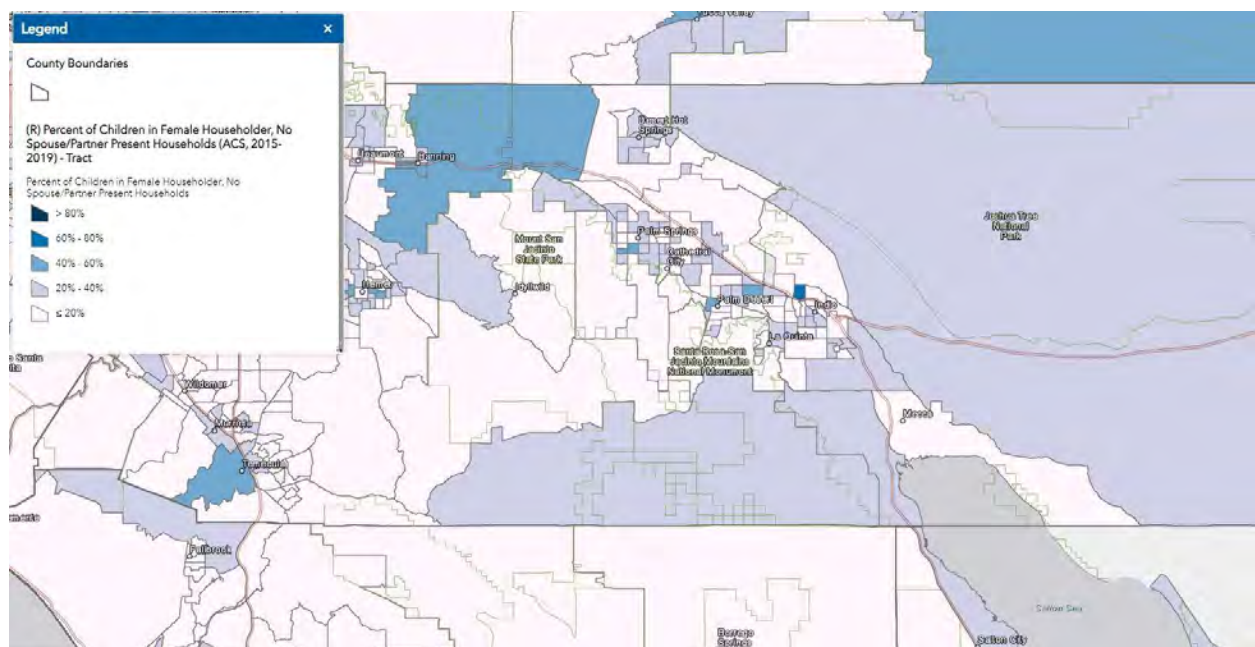


Figure 5A. Children in Single-Mother-Headed Households Throughout the Region

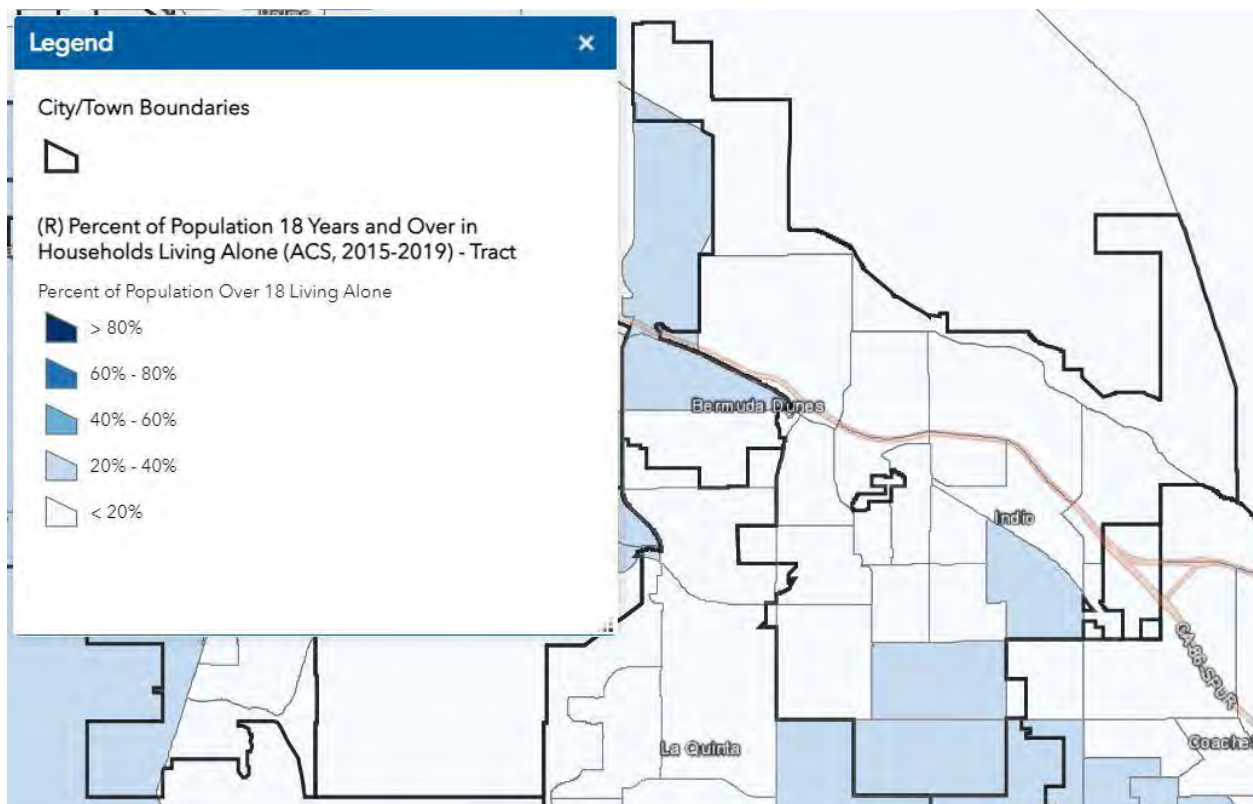


Figure 6. Adults Living Alone

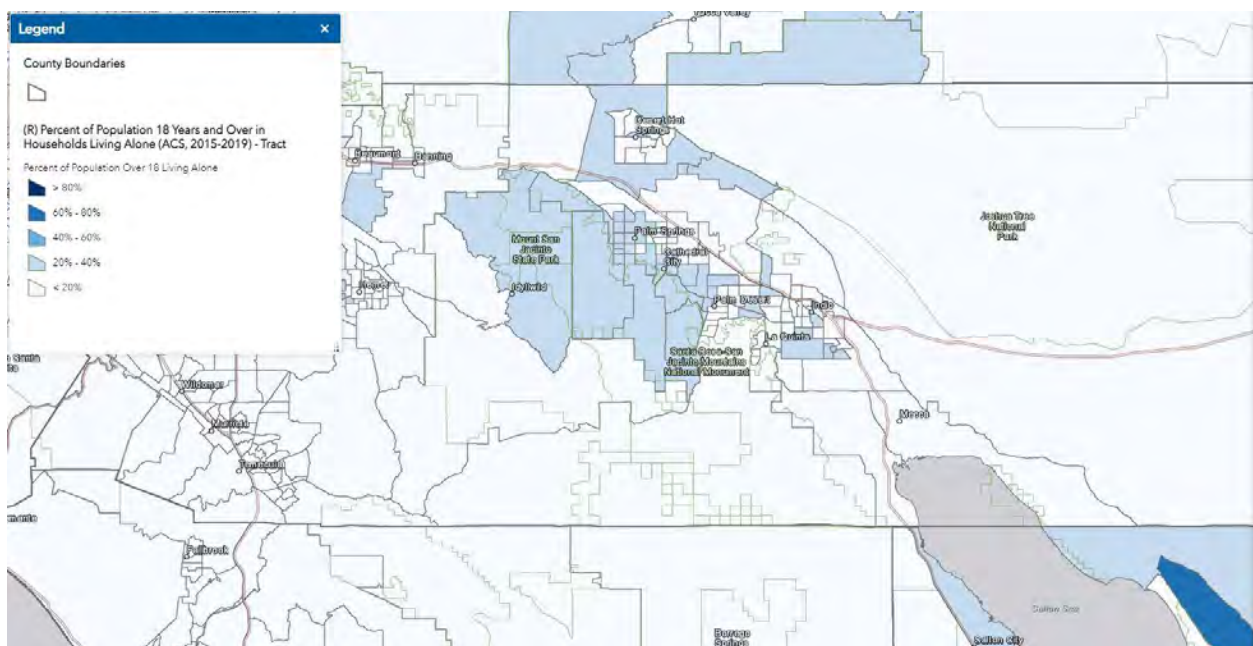
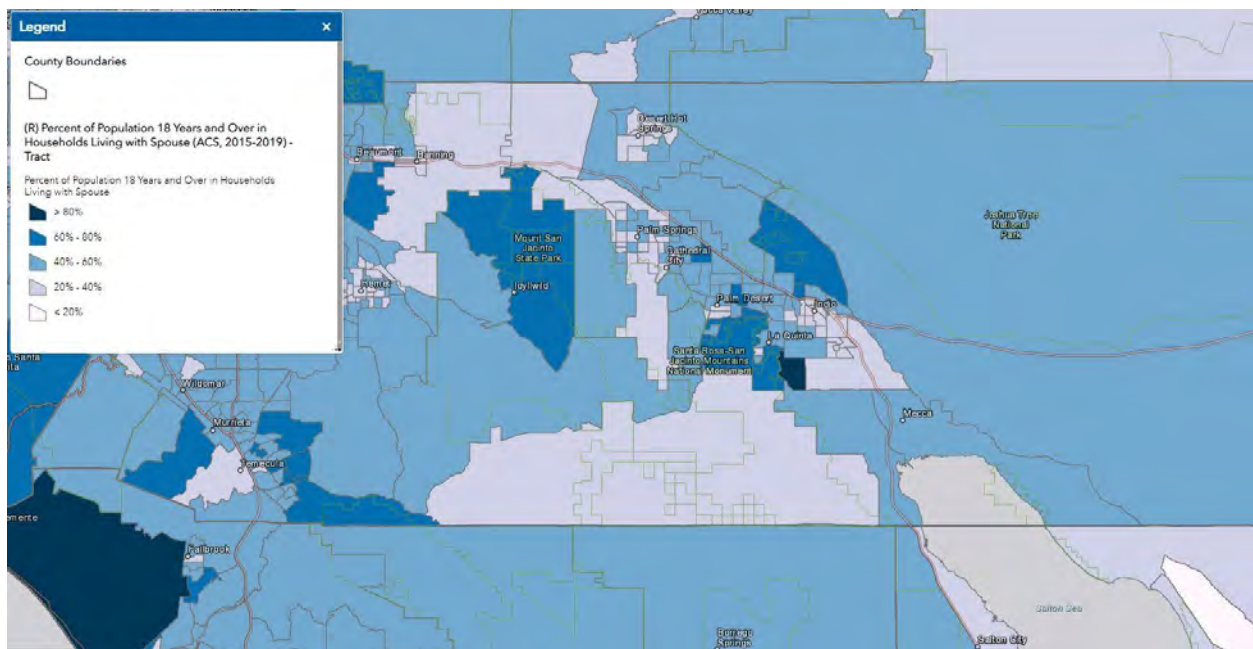
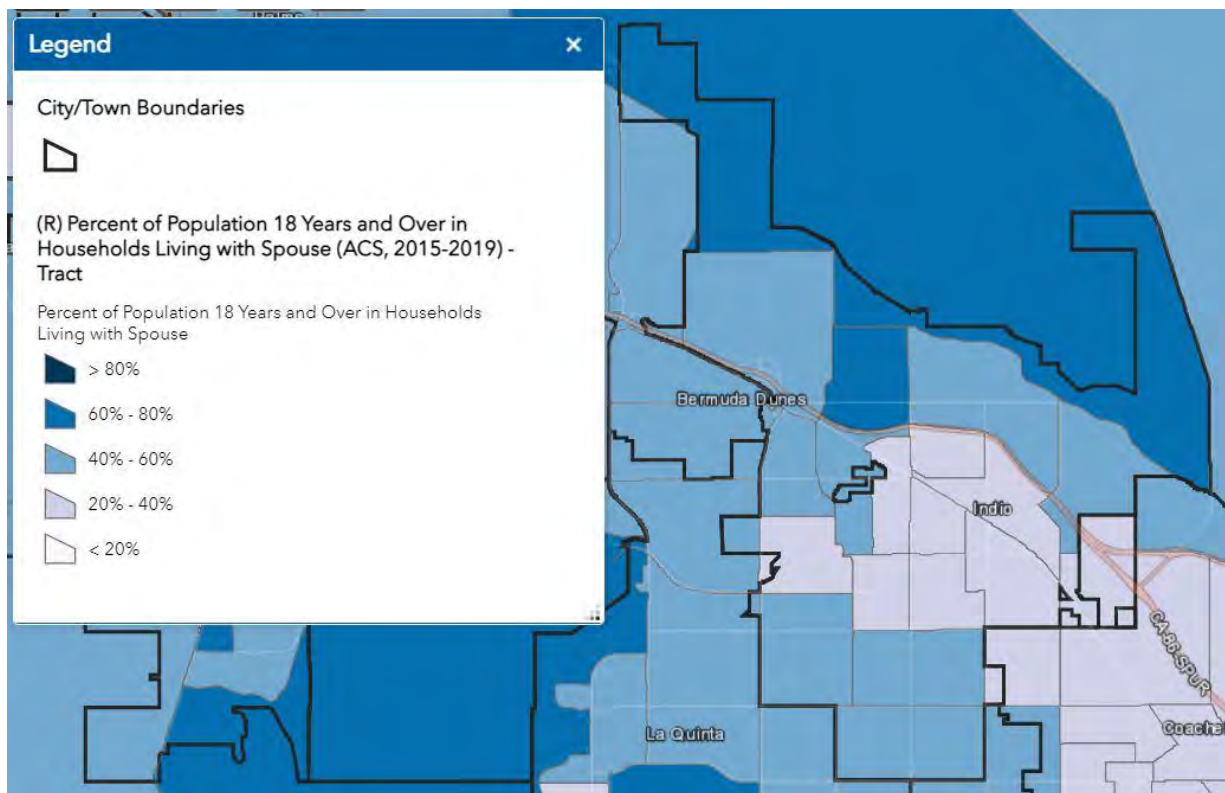
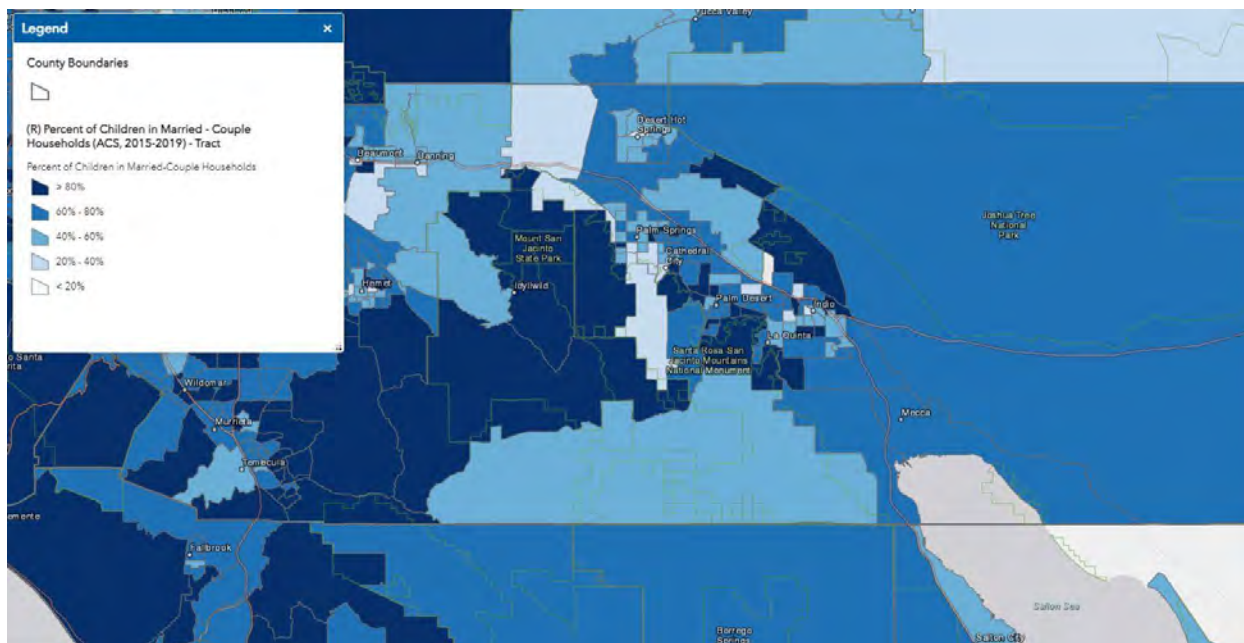
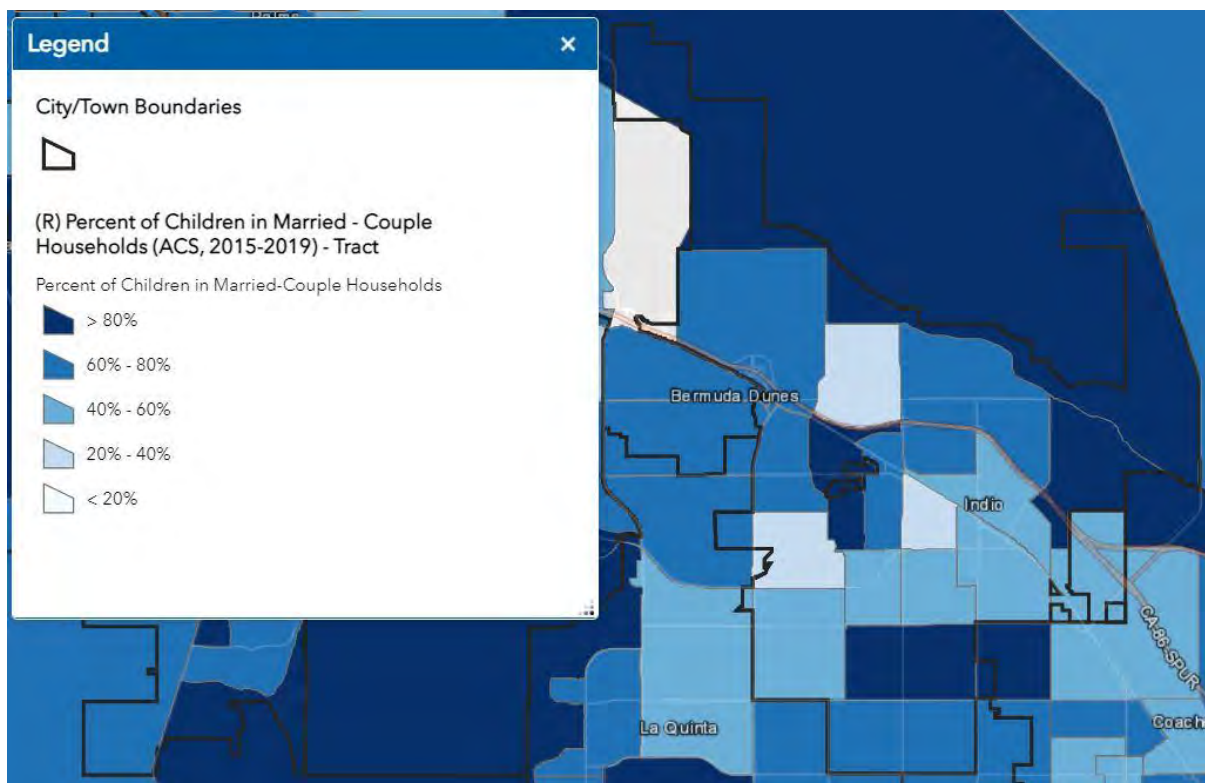


Figure 6A. Adults Living Alone Throughout the Region





4.2.4 Persons with Disabilities

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

According to population disability data available through the ACS (2015–2019), the percent of the population in Indio with disabilities is relatively evenly spread throughout Indio with Census tracts ranging from 10 percent to 20 percent to less than 10 percent. These concentrations have shifted slightly in Indio since (2010-2014) ACS data, where the highest concentration of those with a disability have moved to the City's core over time. The highest concentration of 20 percent to 30 percent of residents with disabilities is found in a Census tract in central Indio, as seen in **Figure 9**, Persons with Disabilities. **Figure 9A**, Persons with Disabilities Throughout the Region, represents the percent of the population which has a disability in Census tracts throughout the region. The City has relatively similar rates as compared to the nearby areas such as the City of La Quinta, Coachella, and Palm Desert. However, Rancho Mirage, Cathedral City and other Census tracts to the northwest and south have a greater percentage of people with a disability; the tract to the south covers large portion as it includes Anza-Borrego Desert State Park. There is some correlation with higher poverty rates and higher disability rates in the southern portions of the region, although there is an inverse relationship between poverty status and disability in many tracts to the west. There is also some overlap in higher concentrations of white populations and higher concentrations of those with disabilities in some tracts in the region to the west of the City. Generally, there are no apparent correlations with other population demographics.

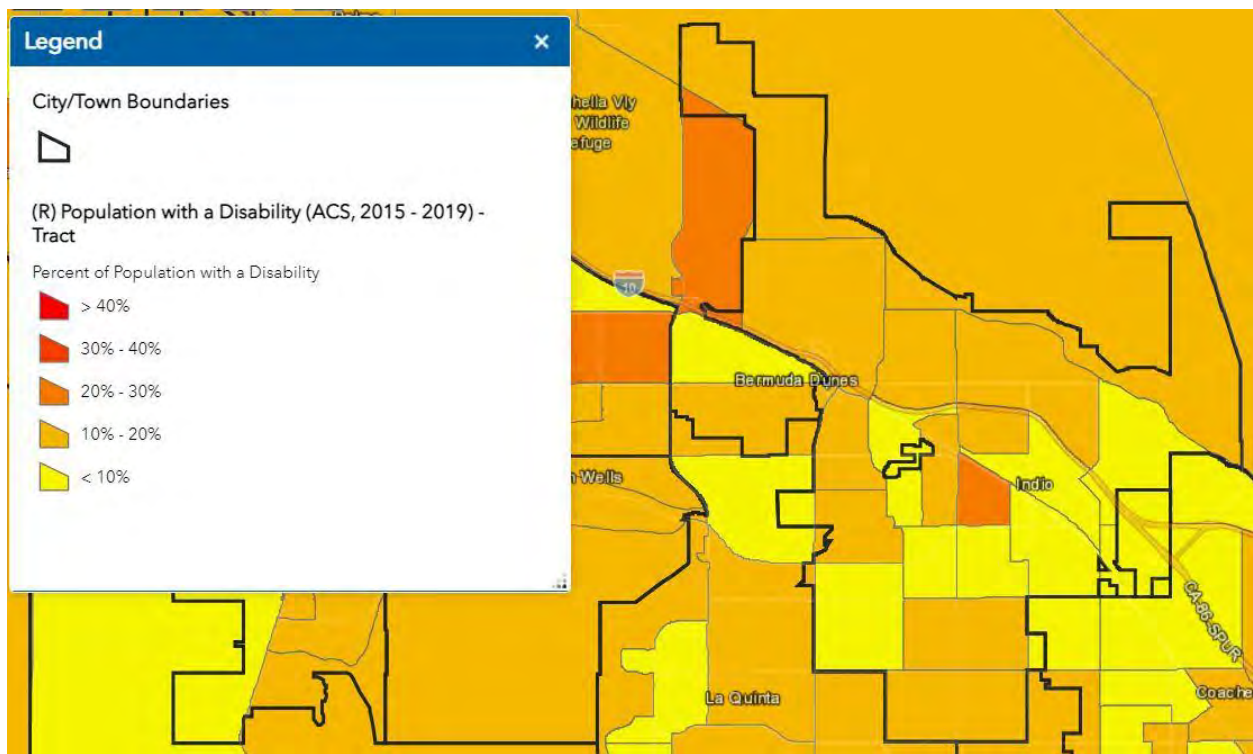


Figure 9. Persons with Disabilities

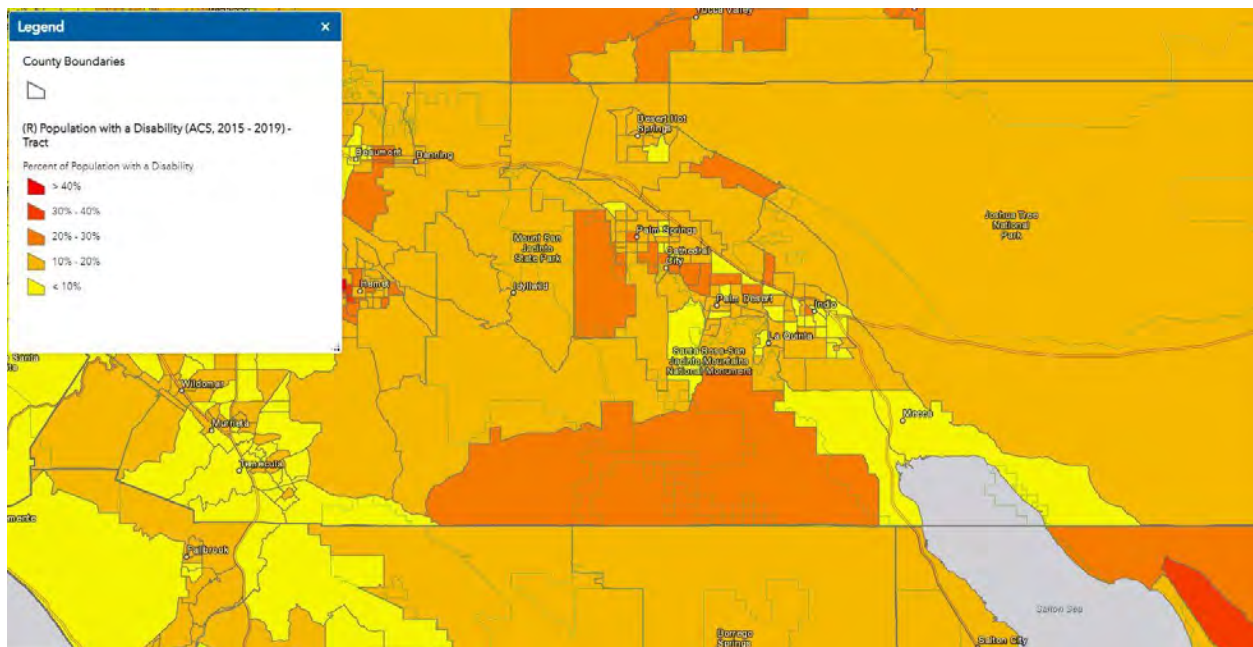


Figure 9A. Persons with Disabilities Throughout the Region

4.2.5 Housing Tenure

Housing tenure can be considered when analyzing housing issues because renters often have little control over needed modifications to their housing compared to owners. Additionally, renters are more vulnerable to changes in the local market that can influence the cost of housing. Within Indio there is a higher concentration of owner-occupied homes in the northern and western areas of the City. In comparison, there is a lower percentage of owner-occupied housing units in central core and southeast portions of the City. **Figure 10**, Percent Owner-Occupied Housing, illustrates the percentage of owner-occupied housing units within the City by Census tracts.

Figure 10A depicts the region's housing characteristics for owner-occupied housing units. As seen on the map, surrounding cities have similar Census tracts with a range of percent of owner-occupied housing units. The majority of tracts indicate 75.1 percent to 100 percent owner-occupied housing units, followed by 53.2 percent to 75.1 percent range, and some tracts throughout the region indicate 28.4 percent to 53.2 percent. For example, Indian Wells to the west of the City has a mix of Census tracts indicating a majority of tracts within the 53.2 percent owner-occupied range or greater. This map indicates many households are owner-occupied.

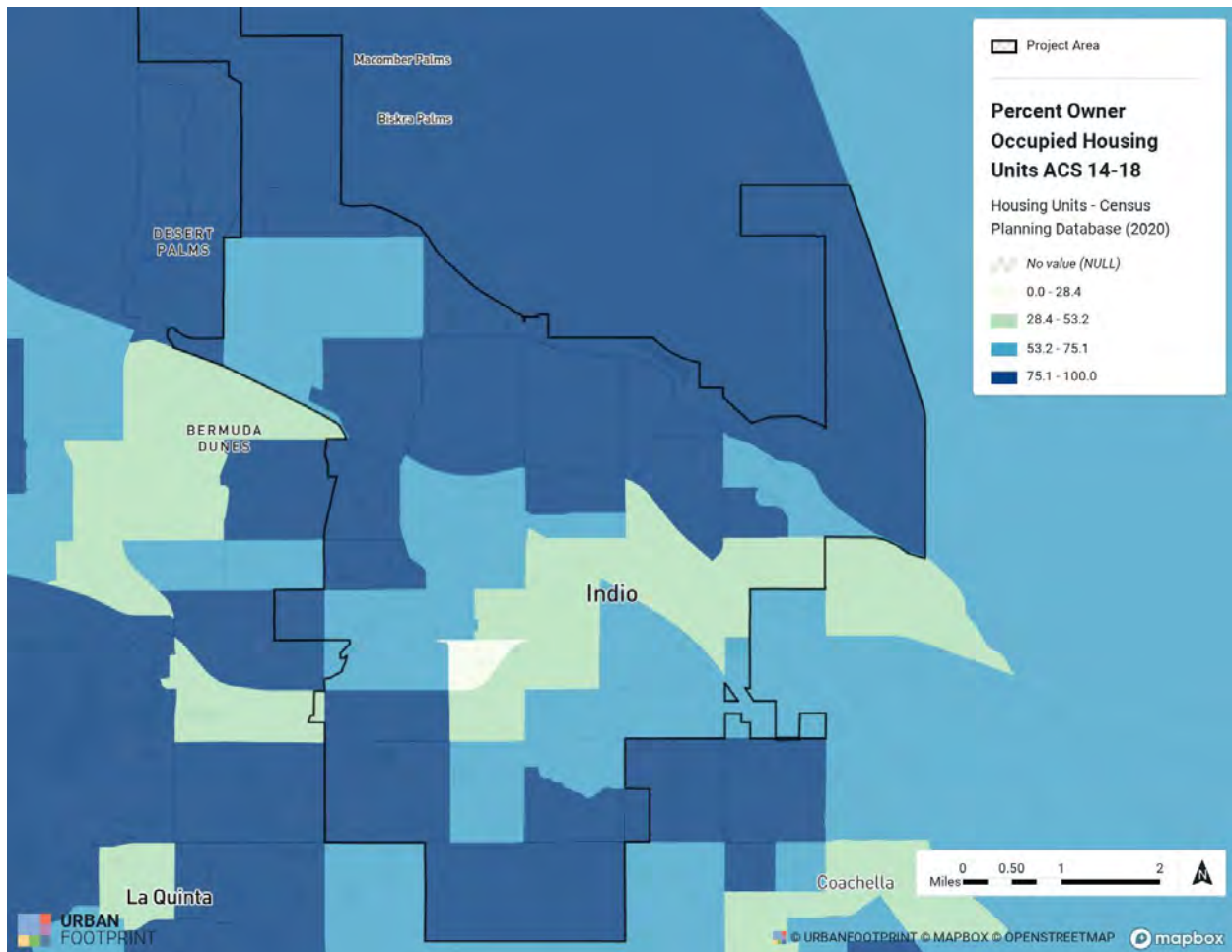


Figure 10. Percent Owner-Occupied Housing

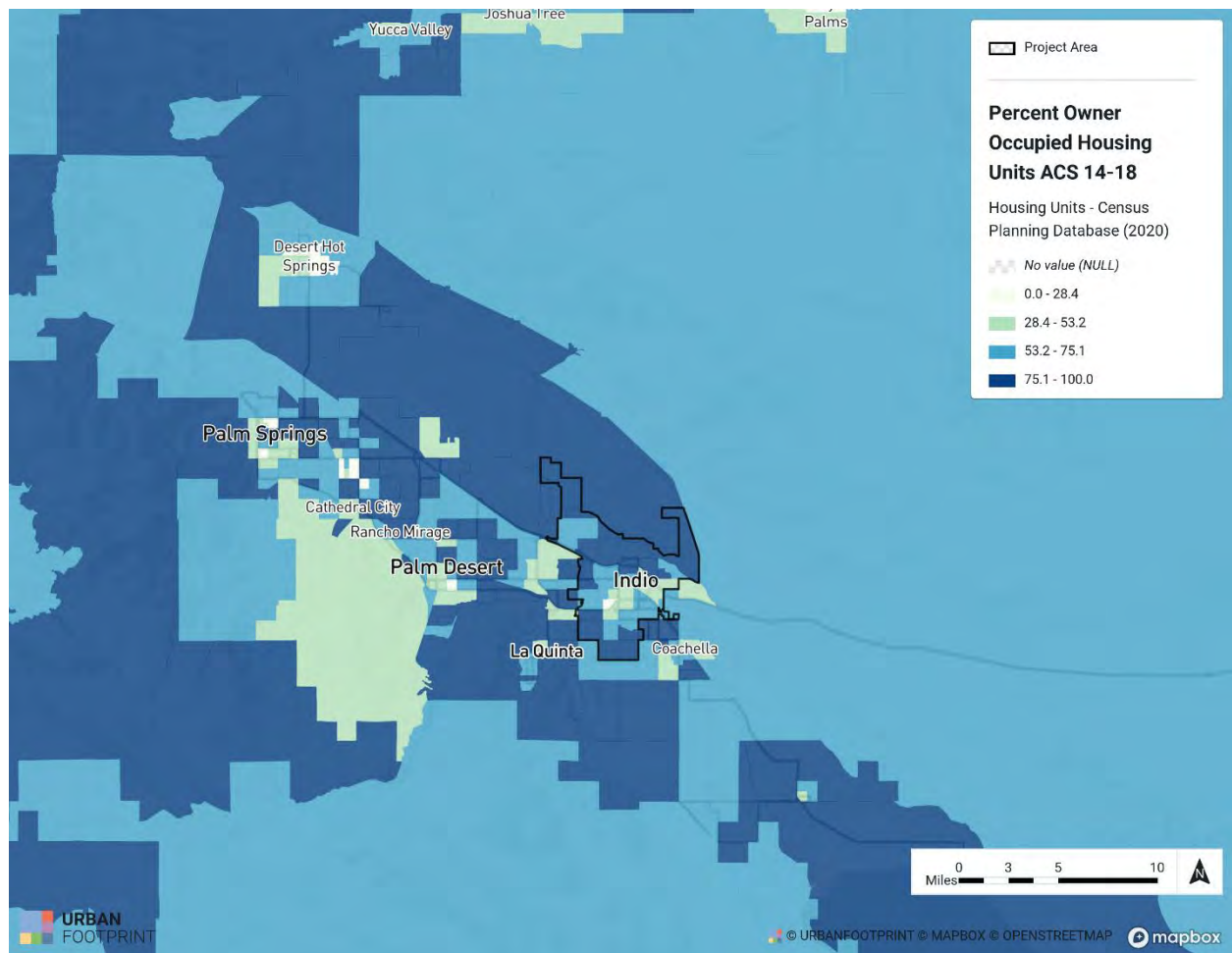


Figure 10A. Percent Owner-Occupied Housing Throughout the Region

Figure 11, Percent Renter-Occupied Housing, illustrates the home rental rates in the Census tracts located within the City. The location of renter-occupied housing is primarily located within the core of the City, with the highest percentage of renters (>73 percent) located in Census Tract 45502.

Figure 11A depicts the region's housing characteristics for percent renter-occupied households. Census tracts with lower owner-occupied units shown on Figure 10A inversely indicate higher percentages of renter-occupied units. Census tracts to the west of the City have higher percentages of renter-occupied households, particularly in the City of Palm Desert, Cathedral City, and Palm Springs with Census tracts of 80 percent to 90 percent renter-occupied.

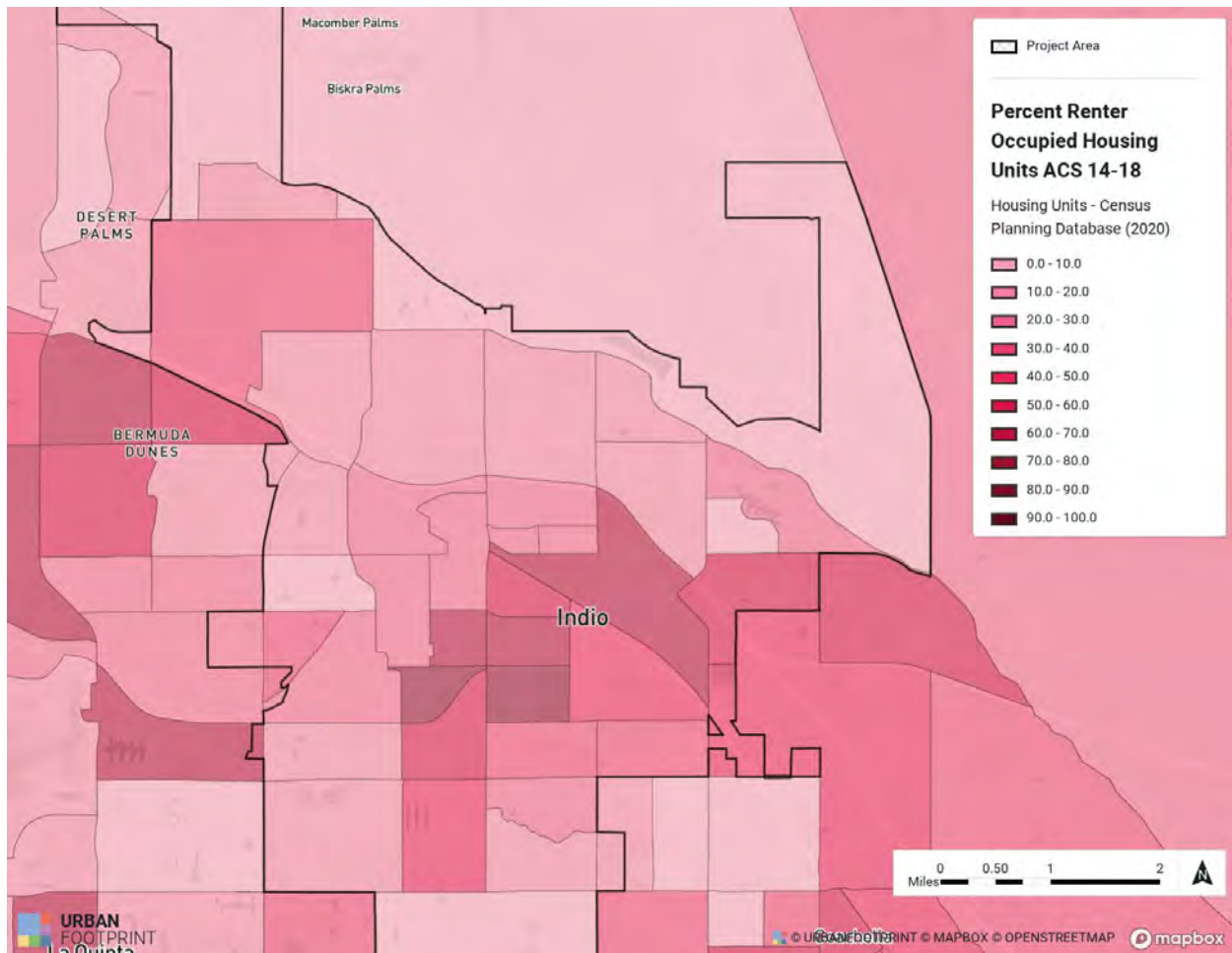


Figure 11. Percent Renter-Occupied Housing

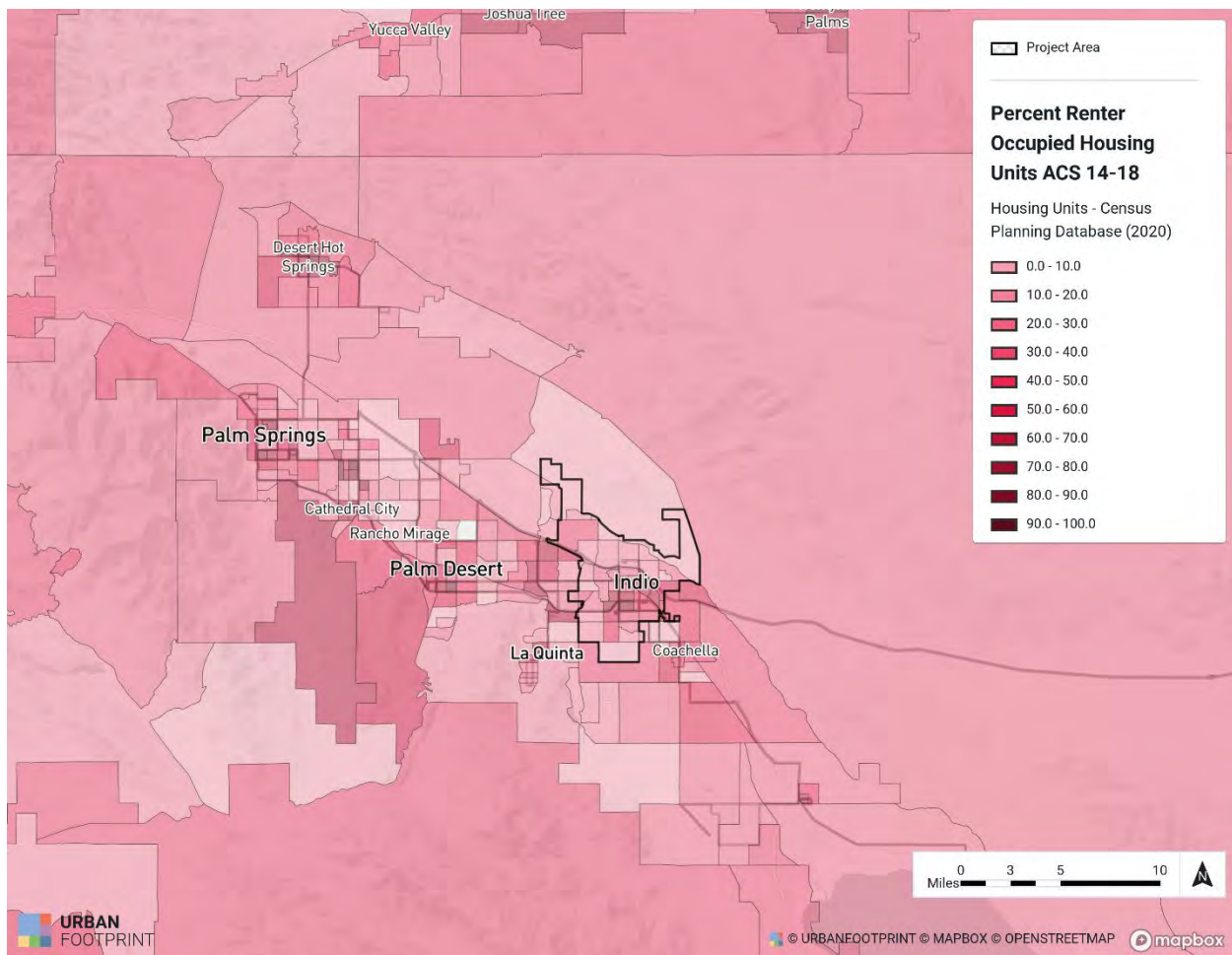


Figure 11A. Percent Renter-Occupied Housing Throughout the Region

4.3 Racially and Ethnically Concentrated Areas of Poverty

A Census tract is designated a Racially or ethnically concentrated area of poverty (R/ECAP) if two conditions are satisfied: first, the non-White population, whether Hispanic or non-Hispanic, must account for at least 50 percent of the Census tract population. Second, the poverty rate in that Census tract must exceed a certain threshold. That threshold is set at either 40 percent or three times the overall poverty rate, whichever is lower. R/ECAPs can indicate areas where there is historic discrimination, R/ECAPs also often offer fewer economic opportunities. **Figure 12, R/ECAP and Segregation and Poverty**, shows that there are two R/ECAPs in eastern Indio, and these are also near areas of high segregation and poverty identified by the California Tax Credit Allocation Committee. These R/ECAPs contain 9.6 percent of Indio's population, which amounts to 8,575 people. The two R/ECAP Census tracts are both over 85 percent Hispanic. Of the two R/ECAP Census tracts, Tract 453.03 to the northeast had higher rates of poverty, with 42.3 percent of residents below the poverty level in 2019, and Tract 455.01 had lower rates of poverty, with 13 percent of residents below the poverty level. In these R/ECAP Census tracts, 53.8 percent of households are renters. According to 2019 ACS Census data, renters in the City make up 29.4 percent of households. Approximately 40 percent of low-income renters in the R/ECAPs are considered to be severely cost burdened by their housing, meaning they spend more than 50 percent of their income on housing (Public Health Alliance of Southern California 2021).

Regionally, the City is one of few cities that are host to R/ECAPs (See **Figure 12A**). However, there are many R/ECAPs following SR 86 south through Riverside County. These cities include Mecca, which is also an area identified in Figure 3A as having a high population with poverty status.

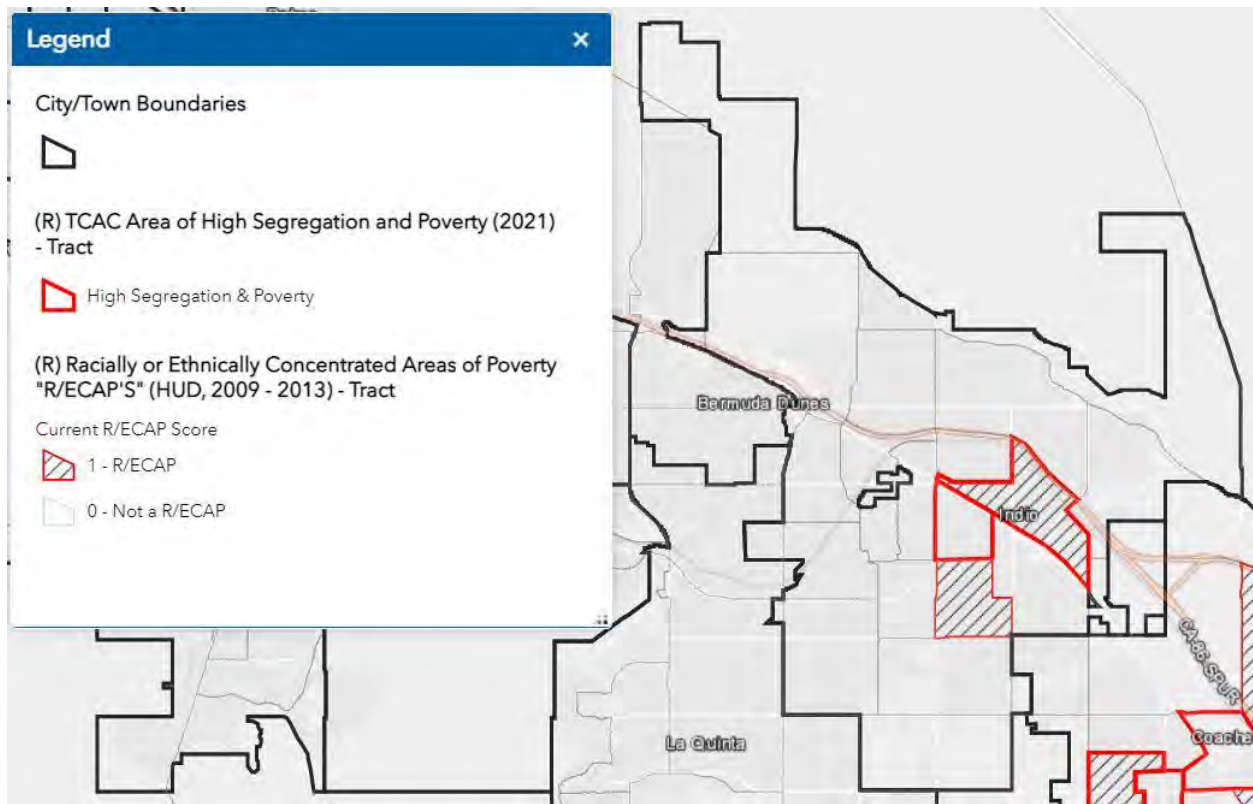


Figure 12. R/ECAP and Segregation and Poverty

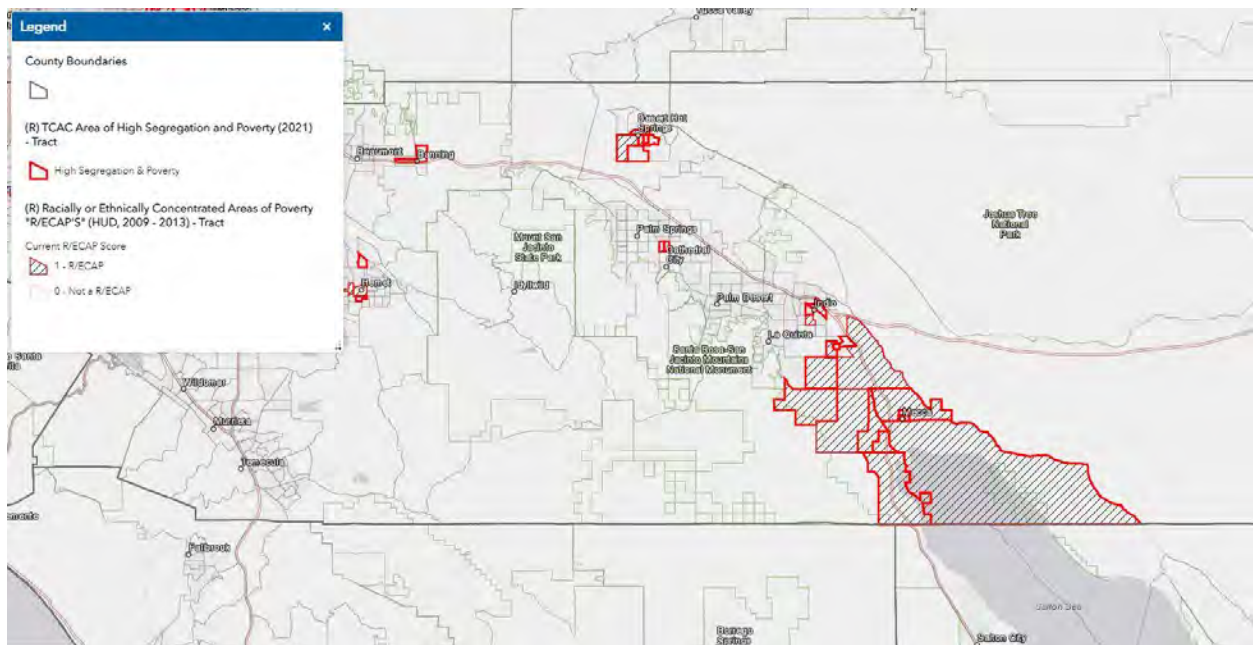


Figure 12A. R/ECAP and Segregation and Poverty Throughout the Region

4.3.1 Racial Concentrations in Areas of Affluence

In contrast to R/ECAPs, areas of affluence are those areas with higher incomes and concentrations of White residents. These are areas where 80 percent or more of the population is White, and the median household income is \$125,000 or more. As shown above in Figure 2, there are no Census tracts in Indio with median incomes higher than \$125,000. Areas that are majority White and non-Hispanic residents are found in western and southern Indio. In the region there are areas of affluence in the City of La Quinta and Palm Desert as they have block groups where the percentage of the White population is 80 percent or greater and a median income of greater than \$125,000 overlap (see Figure 1A and 2A). The AFFH Data Viewer tool does not currently provide a map for areas of affluence, therefore no figure is provided.

4.4 Patterns Over Time

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

4.4.1 Mortgage Loan Access

A key aspect of fair housing choice is equal access to credit for the purchase or improvement of a home. Lending policies and requirements related to credit history, current credit rating, employment history, and the general character of applicants permit lenders to use a great deal of discretion. This discretionary process allows lenders (underwriters) to deny loans even though a prospective borrower would have been considered an acceptable risk, and the loan approved.

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

4.4.1.1 Conventional and Government-Backed Financing

According to the Federal Financial Institutions Examination Council data for 2016, approximately 48,209 households (for a total of \$13,388,132) applied for conventional loans in the Metropolitan Statistical Area of Riverside–San Bernardino–Ontario. Among all applications received that year, 25,573 loans were originated and 3,469 were denied. White people participated at the highest level, submitting 27,278

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

conventional loan applications. Hispanic people, the second highest participants, provided 12,921 loan applications. Even though Hispanic people make up 50 percent of the population within the Metropolitan Statistical Area, they only accounted for 27 percent of all loan applications submitted. African Americans submitted 296 applications in 2016, which was the lowest participation rate among the four largest populations. There was no significant variance in rate of denial among racial/ethnic groups.

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

4.4.1.2 Subprime Lending

According to the Federal Reserve, “prime” mortgages are offered to persons with excellent credit, and employment history and income adequate to support the loan amount. “Subprime” loans are loans to borrowers who have less-than-perfect credit history, poor employment history, or other factors such as limited income. Subprime lenders generally have interest rates that are higher than those in the prime market, and often lack the regulatory oversight required for prime lenders because they are not owned by regulated financial institutions. Although subprime lending cannot in and of itself be equated with predatory lending, studies have shown a high incidence of predatory lending in the subprime market. Federal Financial Institutions Examination Council data does not provide information on which loans were subprime loans. As such, analysis on this topic is difficult. However, a high approval rate of any lending institution in the City could indicate a concern related to an overly aggressive lending practice.

4.4.2 Public Participation

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

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

4.4.3 Policies, Practices, and Investments

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

4.4.3.1 New First-Time Homebuyers Program for Lower-Income Indio Homebuyers

In August 2021, the Riverside County Department of Housing, Homelessness Prevention, and Workforce Solutions began accepting First Time Home Buyer (FTHB) Program applications from qualified City homebuyers. The FTHB Program provides down payment and homebuyer loan assistance of up to 20 percent of the purchase prices of a home, with an assistance cap of \$75,000. To qualify, homebuyers must not earn more than the specified income limit, the home must be located in the City, and the homebuyer must occupy the home as their primary residence. The FTHB Program is funded by a grant from the State's Permanent Local Housing Allocation Program, of which the City of Indio and 19 other cities within Riverside County jointly applied for and participate in.⁵ The City Council approved this partnership with the County of Riverside on June 17, 2020. To participate, interested homebuyers need to contact and work directly with a Permanent Local Housing Allocation FTHB Program qualified lender, as approved by the County of Riverside.

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

During fiscal year 2020/2021, the City implemented a home repair program that provided grants of up to \$10,000 to eligible low- and moderate-income homeowners of owner-occupied homes to complete urgently needed home habitability and safety/accessibility repairs that would keep households, families, and individuals in their homes. The eligible repairs and improvements were those that posed a hazard in the home and that, if left unrepaired, would continue to pose a health/safety hazards and/or would prevent the occupants from remaining in their homes. Improvements could include water heater and air conditioners replacement, roof and flooring repair, installation of shower grab bars, and installation of access wheelchair ramps. During the 2020/2021 fiscal year, the City awarded five grants for a total distribution of \$50,000. The program was funded with the City's allocation of Federal Community Development Block Grant (CDBG) funds. Due to the success of the program and the continued community need, the City Council approved continuation of the program for fiscal year 2021/2022 by allocating \$200,000 in CDBG funds.

4.4.3.3 Curb Ramp Upgrades in Low-/Moderate-Income Neighborhoods

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

⁵ FTHB Program information and lender contact info can be found at <https://rivcoeda.org/First-Time-Home-Buyer-Program/First-Time-Home-Buyer-Program/How-to-Apply>

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

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

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

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

4.4.3.6 Neighborhood Stabilization Program Homebuyer Program

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

4.4.4 Demographic Trends

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

4.5 Disparities in Access to Opportunity

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

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

Development of affordable housing in high-opportunity/high-resource areas provides lower income residents access to resources such as quality schools, employment, transportation, and environmentally healthy neighborhoods, and provides low poverty exposure. Research indicates that among various economic and social factors, being in proximity to certain amenities can result in positive critical life outcomes.⁶ There has been an increased focus in deconcentrating poverty and promoting affordable housing in high-opportunity areas. This trend is evident in the State's allocation of Low-Income Housing Credit (LIHTC) dollars, the primary subsidy that is available for developing and preserving affordable housing. To allocate these credits, the California Housing Finance Agency develops a competitive scoring system. In recent years, the scoring system has been adjusted to promote investment in affordable housing in areas with access to opportunity in the context of other affordable needs. Several agencies, including the U.S Department of Housing and Urban Development and the HCD in coordination with the California Tax Credit Allocation Committee (TCAC), have developed methodologies to assess and measure geographic access to opportunity (including education, transportation, and employment) in areas throughout California. The Opportunity Map created by TCAC and HCD (using data from 2020) is used to identify areas in the region whose characteristics are shown by research to support positive economic, educational, and health outcomes for low-income families, and particularly long-term outcomes for children. As such, this section reviews access to opportunity in relation to education, economic development, environment, transportation, and access to opportunities for persons with disabilities.

⁶ Freddie Mac and the National Housing Trust. 2020. *Spotlight on Underserved Markets: Opportunity Incentives in LIHTC Qualified Allocation Plans*.

https://www.sahfnet.org/sites/default/files/uploads/resources/opportunity_incentives_in_lihtc_qualified_allocation_plans.pdf.

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

Figure 13A shows there are many high opportunity areas directly adjacent to the City There are many Census tracts west of the City that fall within the highest resource rated areas particularly in the City of La Quinta, Indian Wells, Bermuda Dunes, and Palm Desert. Areas of Moderate- and Low-Resource include Coachella and Mecca to the southeast, scattered tracts in Cathedral City and Palm Springs tracts.

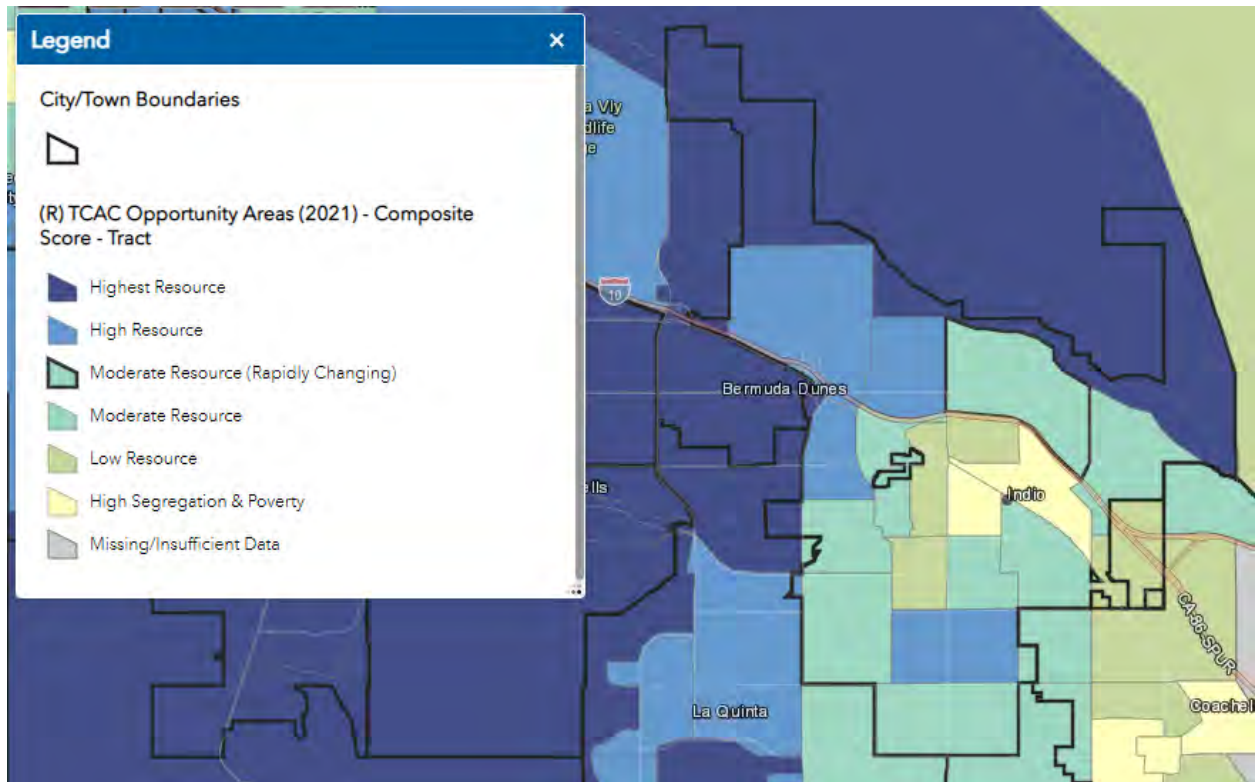


Figure 13. Opportunity Map

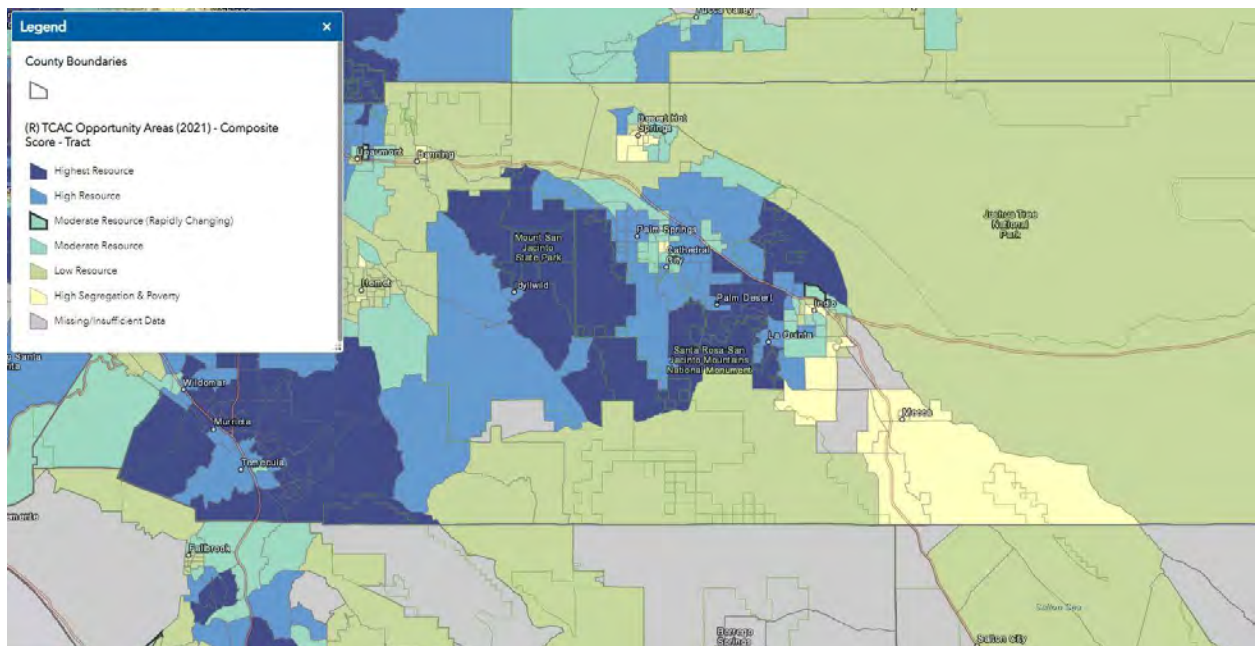


Figure 13A. Regional Opportunity Map

4.5.1 Access to Education

The TCAC Opportunity Area Access to Education analysis considers math and reading proficiency standards, high school graduation rates, and student poverty rates. **Figure 14**, Opportunity for Education, shows the access to opportunity for education, which displays high levels of opportunity in northern Indio, and less positive outcomes (<0.25) in the southern and southeastern portions of Indio, as seen in yellow on the map. Nearly all of Indio, except for the southern tip of the City, is located within the Desert Sands Unified School District's service area boundary. Southern Indio is located within the Coachella Valley Unified School District's service area boundary. The region experiences a similar distribution of educational opportunity as the composite score opportunity areas (See **Figure 14A**). The surrounding cities of Indian Wells, Bermuda Dunes, and Palm Desert have Census tracts indicating an education score of greater than 0.75 or more positive outcomes. La Quinta, Palm Springs, Rancho Mirage, and Cathedral City have Census tracts indicating moderate scores of 0.50 to 0.75 and 0.25 to 0.50. At a regional scale, other cities indicating less positive outcomes include the City of Coachella, Mecca, and the southeastern areas of La Quinta.

The Riverside County Office of Education (RCOE) serves Coachella Valley Unified School District (USD), Desert Sands USD, Hemet USD, Palm Springs USD, Palo Verde USD, Perris Elementary School District, Perris Union High School District, and San Bernardino County. Funded by the No Child Left Behind Act of 2001, RCOE administers the Migrant Education Program Region VII which is designed to provide supplementary educational and support services to identified migrant students in the districts it serves. Academic support to migrant students includes English Language Arts, English Language Development, Mathematics, and School Readiness. Additionally, the program provides leadership, professional development opportunities for teachers, instructional program support, fiscal program support, technical assistance, and identification and recruitment of students to the participating districts.

Early education programs are also offered for districts in the region. The State Preschool and Pre-Kindergarten Family Literacy Program is funded by the State and offers full-day or part-day developmentally appropriate preschool instruction for eligible three- and four-year-old children. RCOE operates this program and provides funding and monitoring to sites located at centers operated by several districts in the region, including Oasis State Preschool, Coachella Valley USD, and Desert Sands USD.⁷

⁷<https://www.rcoe.us/departments/early-learning-services/early-care-and-education/state-preschool-and-pre-kindergarten-family-literacy-programs>

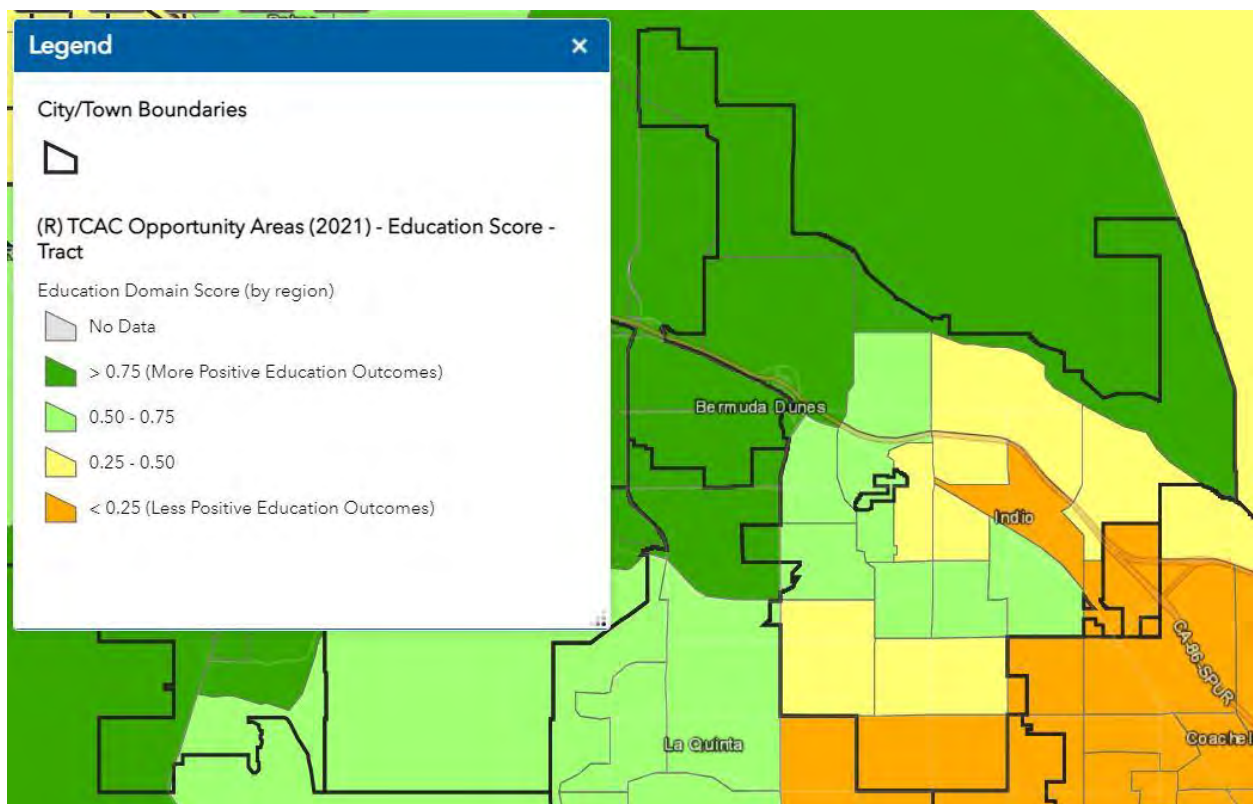


Figure 14. Opportunity for Education

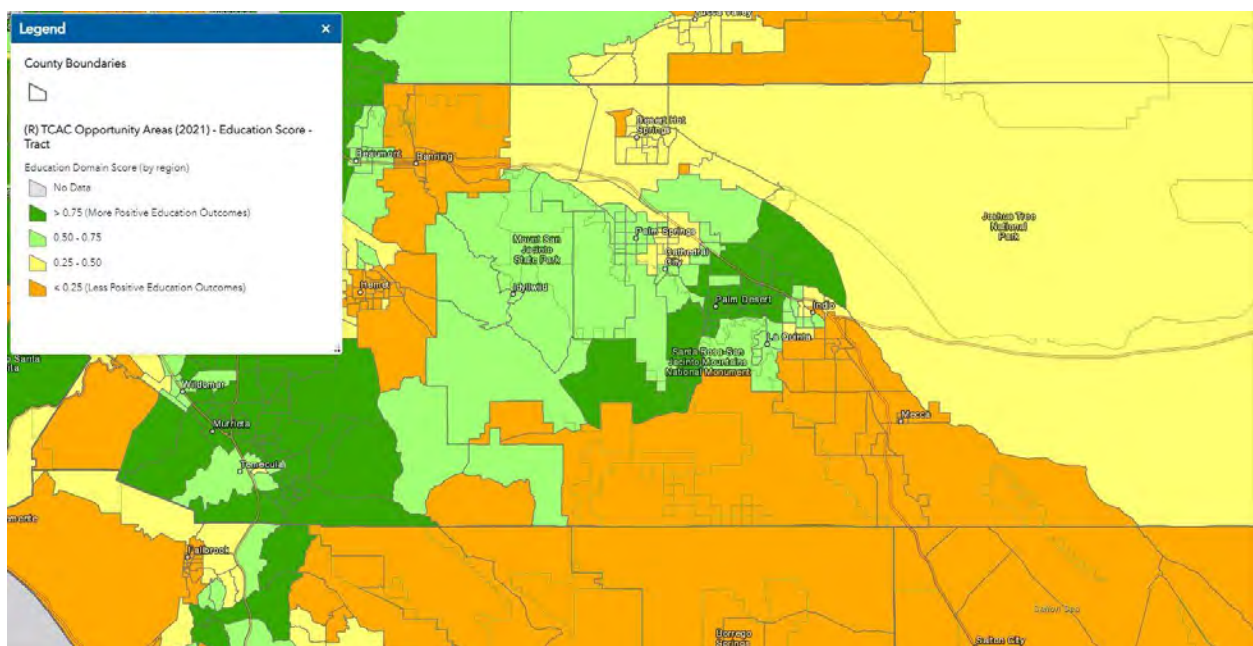


Figure 14A. Opportunity for Education Throughout the Region

4.5.2 Access to Economic Opportunity

Figure 15, Opportunity for Economic Development, shows access to opportunity for economic development. Less positive economic outcomes are in the core of Indio. As can be seen in **Figure 16**, Jobs Proximity Index, jobs are farthest in the majority Hispanic core of Indio, and closest in the majority White northern portion, although no portions of the City show jobs to be exceedingly close. According to U.S. Census Bureau “On the Map” data, the City is more residential than a job center, with nearly 15,000 people working inside the City limits, but approximately 25,000 employed individuals living in Indio (U.S. Census Bureau, 2018). Regarding employed residents of the City, 67.3 percent are Hispanic, and the employment sectors that make up more than 10 percent of those employed are accommodation and food services, health care and social assistance, and retail trade. For employed people working in the City, only 63.1 percent are Hispanic, and the employment sectors that make up more than 10 percent of those employed are accommodation and food services, waste management and remediation, retail trade, construction, and health care and social assistance (US Census Bureau, 2018). This shows a slightly lower rate of employed Hispanic people within the City, meaning Hispanic residents are more likely to have to travel out of the City to go to work than other residents. By being farther from quality jobs, The City’s Hispanic population is disadvantaged because they need to spend more time and money on commuting, which can take away from their ability to spend time and income on other things, like family and leisure. The regions’ access to economic opportunity mirrors its opportunity to education (See **Figure 15A**). Just outside the boundaries of the City limits, opportunity increases and remains high westward across the region. The local area around the City is rated moderately for proximity to jobs. To the north-west and the south, there are clusters of Census tracts with high jobs proximity, specifically, in the Palm Springs, Palm Desert, and Cathedral City. Directly to the east, there is very low proximity to jobs; however, this Census tract covers a large area which is primarily Joshua Tree National Park. There appears to be greater access to jobs in the more urban and industrial areas throughout the region (See **Figure 16A**).

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

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

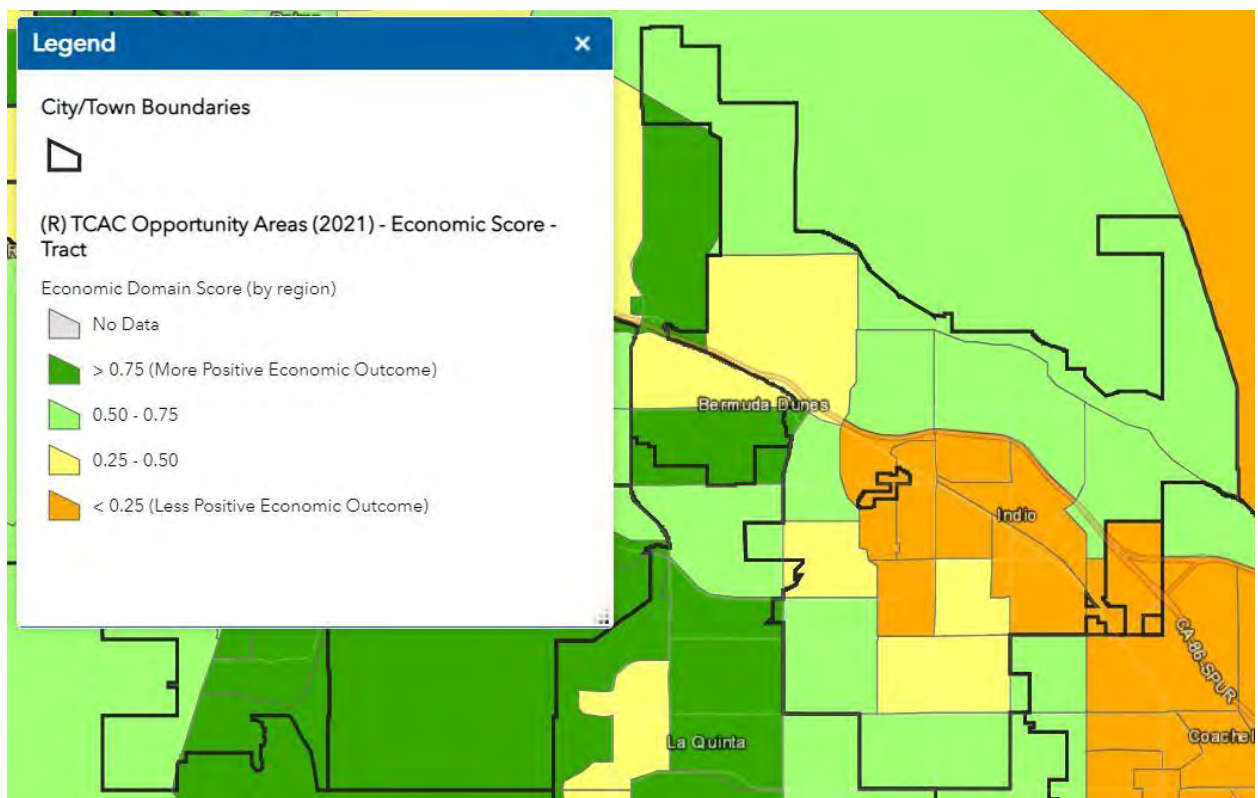


Figure 15. Opportunity for Economic Development

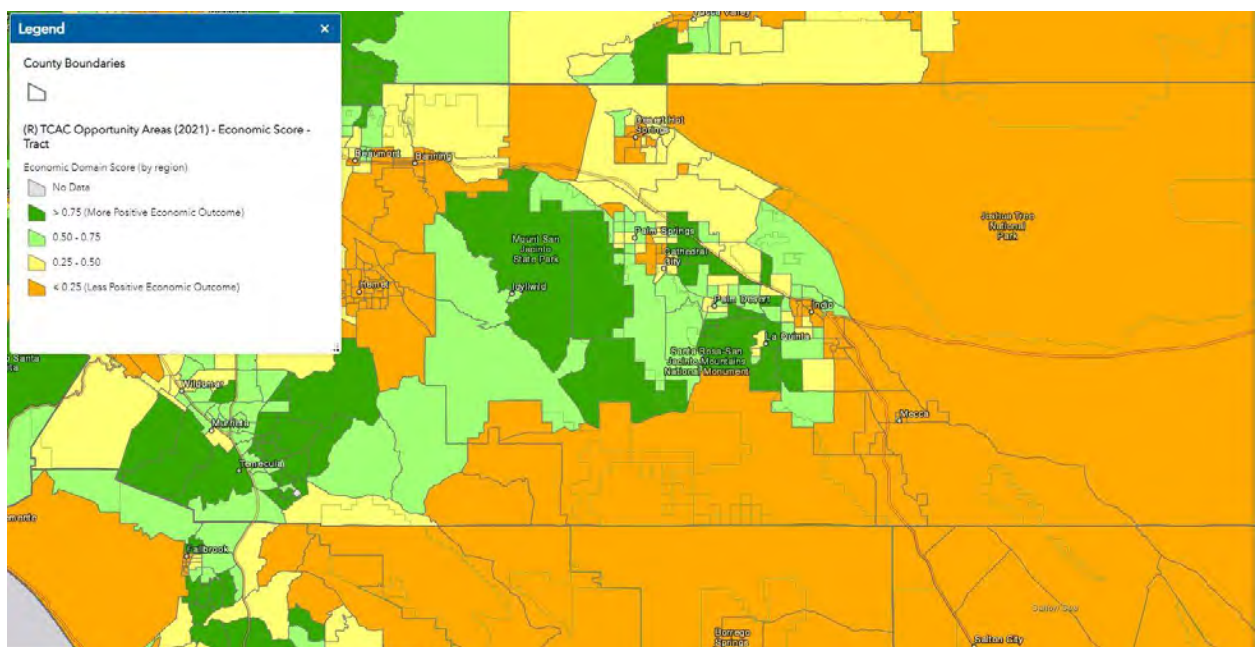


Figure 15A. Opportunity for Economic Development Throughout the Region

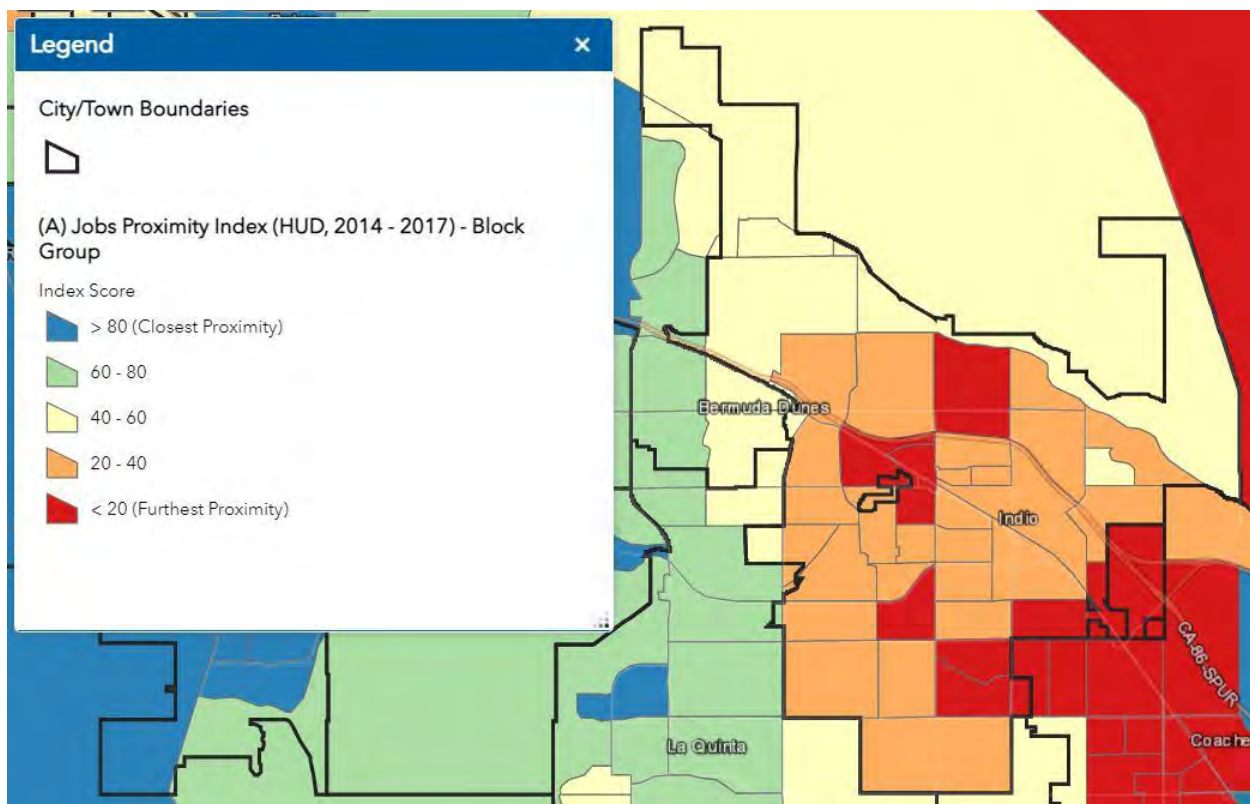


Figure 16. Jobs Proximity Index

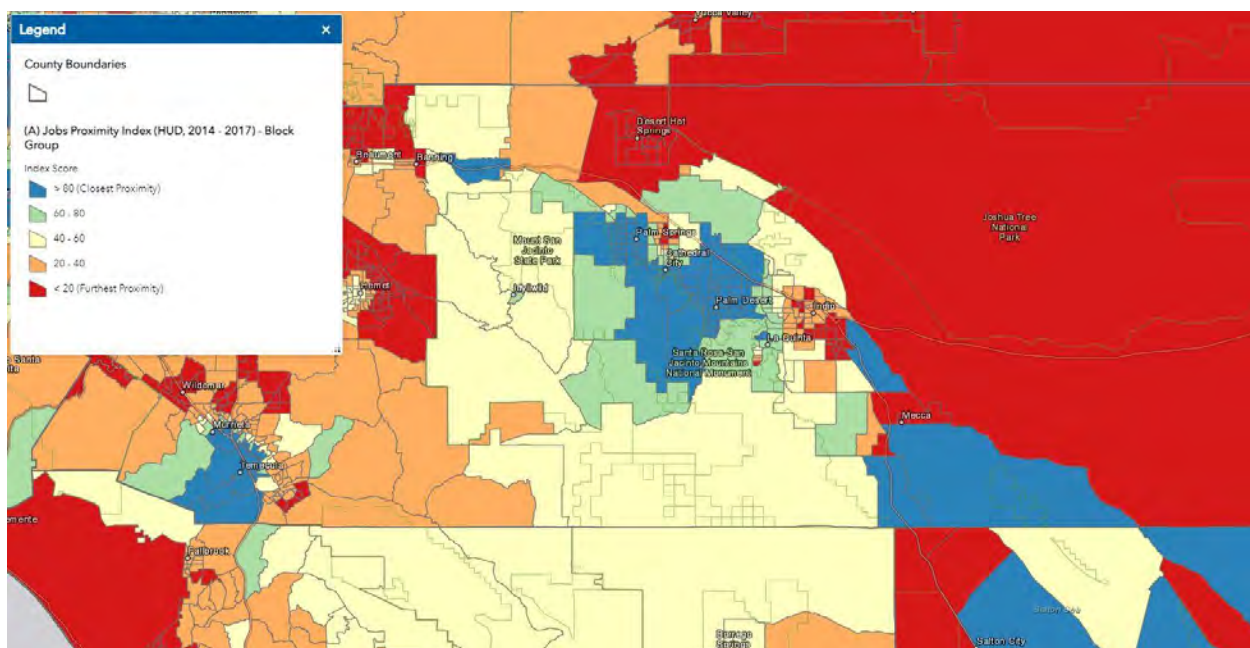


Figure 16A. Regional Jobs Proximity Index

4.5.3 Access to Transportation

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

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

Lower-income households are subject to additional transportation costs in particular those living within the City’s core. Lower-income residents residing outside of the City core may face more challenges accessing transit. This, in combination with the high rates of severe renter cost burden that was found in the northeastern R/ECAP Census tract, make for disproportionate cost burdens on residents who are already likely to be low income. At a regional level, the majority of Census tracts in the surrounding cities indicate high automobile ownership rates with 89.1 percent or greater. Some tracts in the Palm Desert, Cathedral City, and Palm Springs indicate slightly lower ownership rates of approximately 81.3 percent to 89.9 percent. Although there are high automobile ownership rates regionally, reliable alternative transportation is important for low-income households or persons with special needs. This is due to the unwalkable nature of the region which is made up of developed City cores and suburban outer city areas with areas of undeveloped land. Another factor is the weather during summer months when the temperature in the City can rise up to 107 degrees Fahrenheit or more. **Figure 18A**, Regional Access to Transit, shows the Sun Line Transit Authority system map which services the region and connects the City to surround cities such as Palm Desert, Palm Springs, Mecca and North Shore.

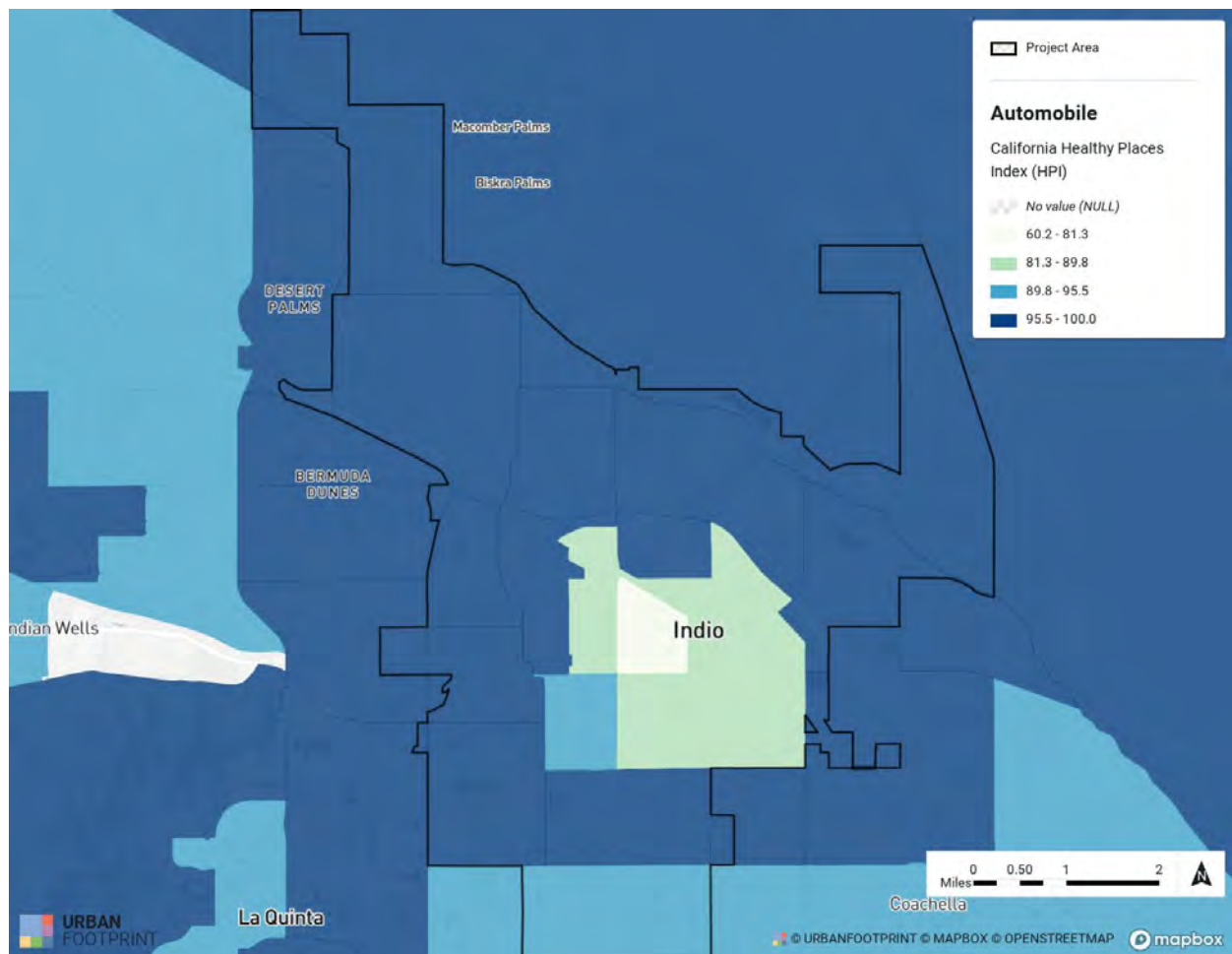


Figure 17. Automobile Ownership Rates

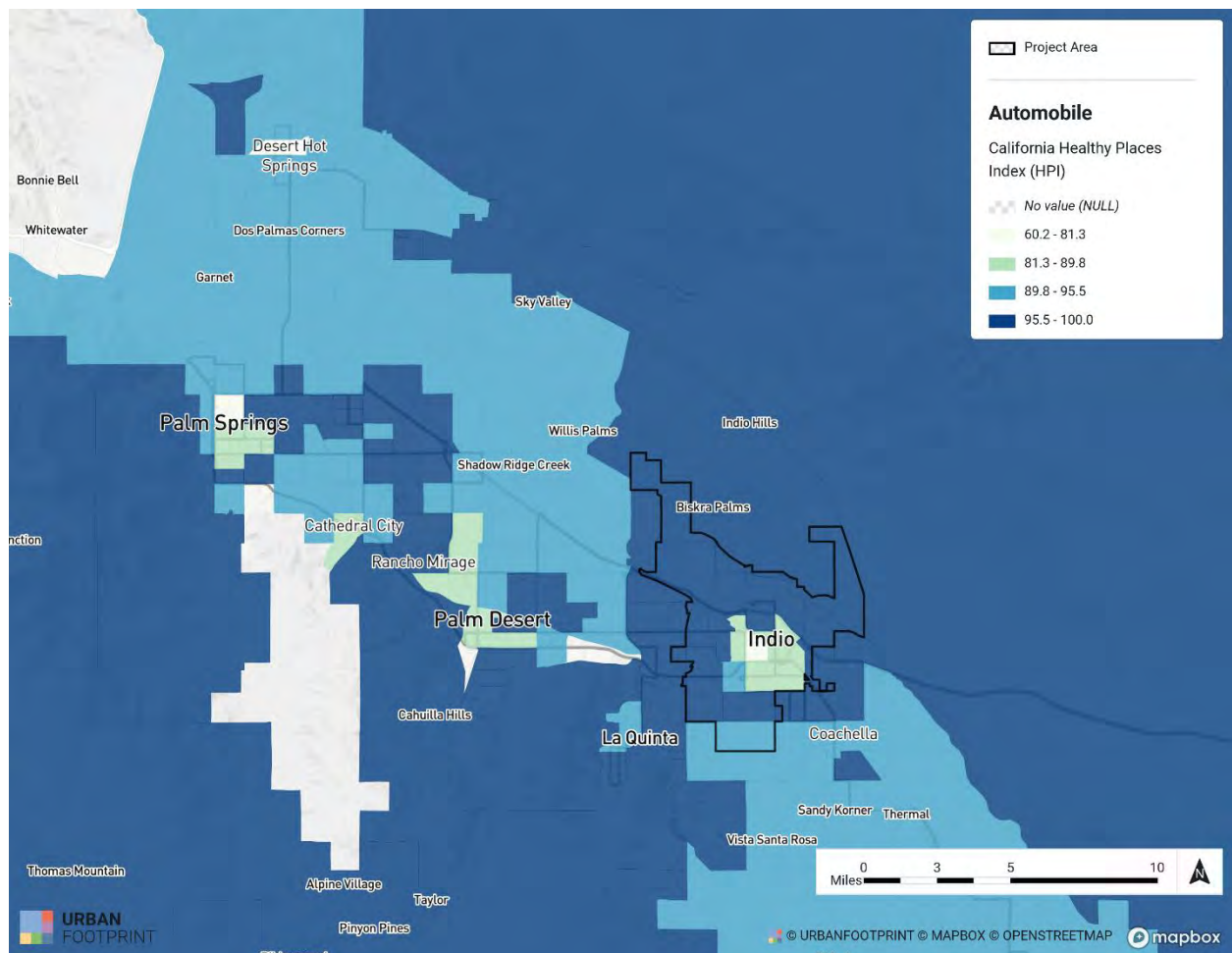


Figure 17A. Regional Automobile Ownership Rates

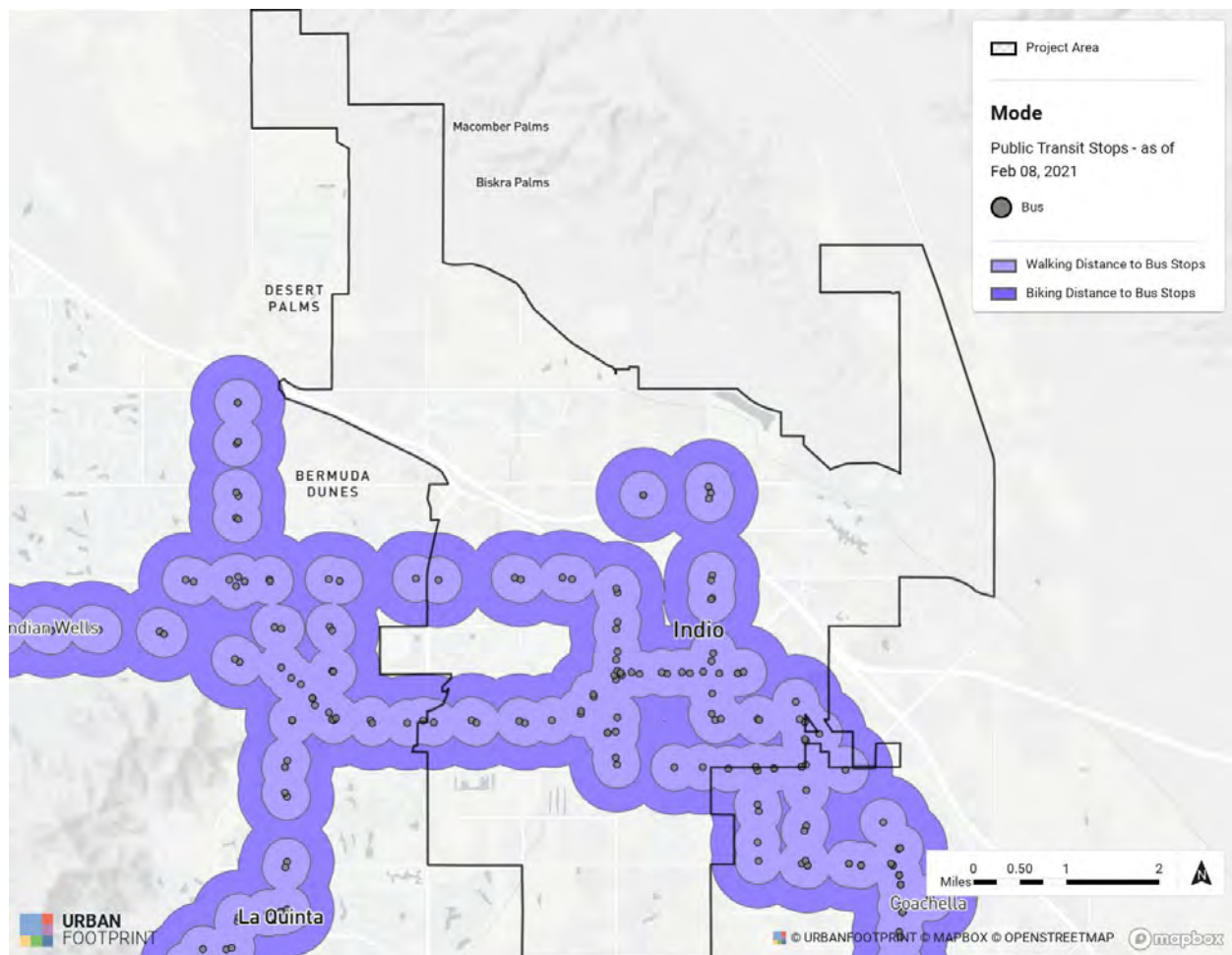


Figure 18. Access to Transit

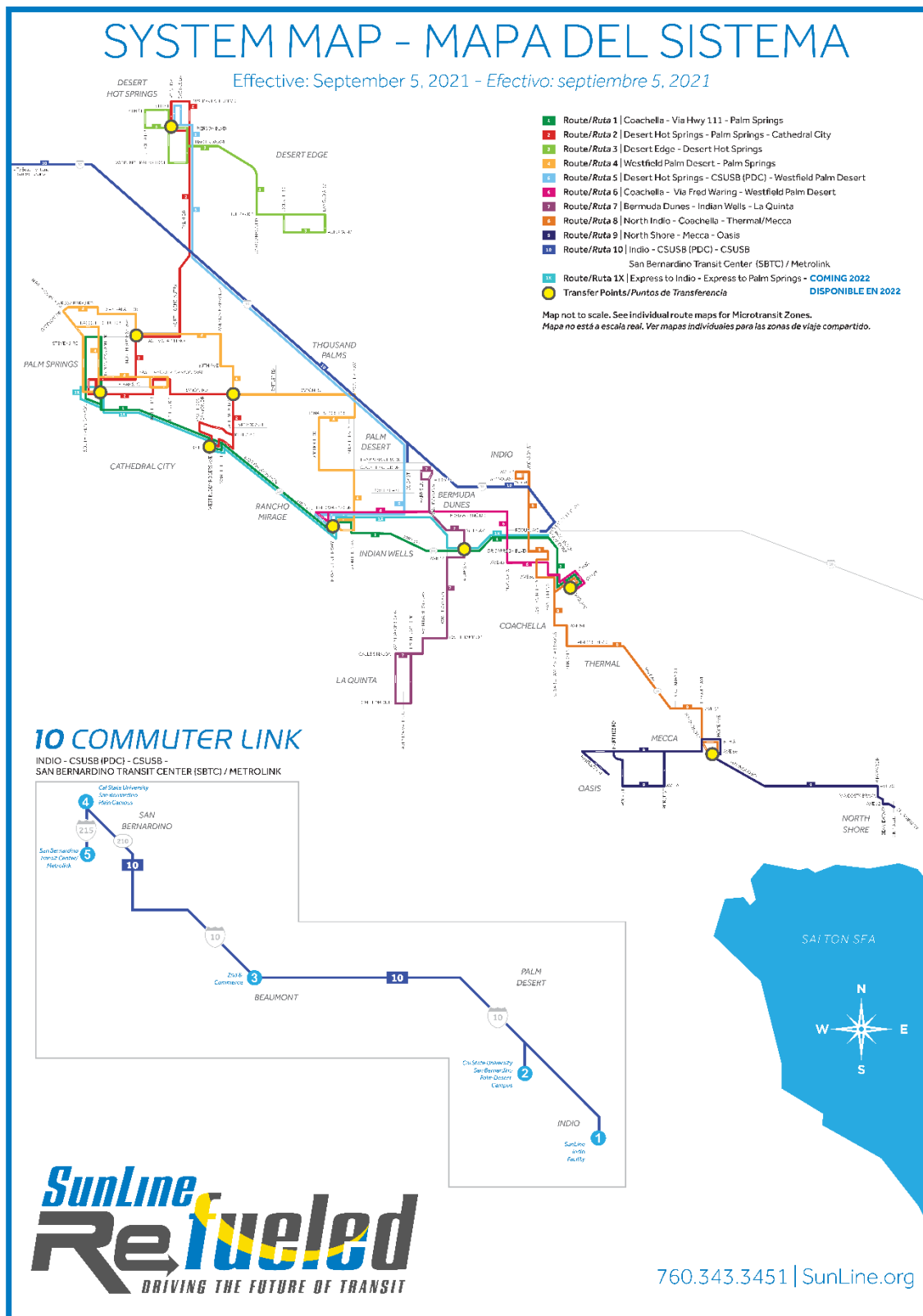


Figure 18A. Regional Access to Transit

4.5.4 Access to a Healthy Environment

Access to a clean and healthy environment is an important part of quality of life for residents. Levels of air pollution, water quality, access to open spaces, vegetation, and more contribute to environmental factors that go into different indexes that attempt to show levels of environmental quality. **Figure 19**, Opportunity for Environment, shows the access to opportunity for the environment in the City. This figure shows that much of the City shows high environmental resources, with the downtown area having the lowest scores. The same type of low environmental scores in the downtown core can be seen on CalEnviroScreen, displayed in **Figure 20**, CalEnviroScreen 3.0. Some specific factors that are especially poor in this downtown core include ozone levels, groundwater threats, and solid waste pollution. **Figure 21**, Healthy Places Index, shows the Healthy Places Index scores for the City. This index uses data that impacts personal health and compiles it to show where the healthiest and least healthy places are to live. In the City, the least healthy environment is found in the southeastern, downtown core. Low birth weight is one health factor that is especially high in the downtown core.

On February 7, 2018, the Indio City Council adopted a Healthy Eating Active Living (HEAL) Cities Campaign. The HEAL Cities campaign focuses on improving health across three policy areas: employee wellness, access to healthy food, and land use. The City is committed to reducing and preventing obesity and promoting healthier lifestyles for all residents. A community's overall health depends on many factors. Eating well, staying active, and seeing a doctor all influence health. Health, however, is also influenced by access to social and economic opportunities, the quality of education, neighborhood conditions, workplace safety, and the cleanliness of water and air, among others. These conditions influence why some people are healthier than others, and why where people live and work matter to community health. Because healthy communities are influenced by a wide variety of factors, strategies to improve health are woven throughout the City's General Plan. Examples include the following:

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

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

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

When compared to the region, the City enjoys a relatively high environmental opportunity score and falls on the southernmost edge of a large cluster of high opportunity that expands north (See **Figure 19A**). Directly to the south of the City, a large cluster of low opportunity expands south along SR 86 which includes the Coachella and Mecca. **Figure 20A**, Regional CalEnviroScreen 3.0, indicates cities to the west such as Palm Springs, Palm Desert, and La Quinta have low scores ranging from 1 percent to 15 percent. Cities in the southeast area of the map such as Coachella and Mecca have higher scores, approximately 70 percent or greater. These cities also correspond to block groups with lower median incomes and higher poverty rates. At a regional level, lower-income populations are exposed to more environmental factors. Similarly, the Healthy Places Index scores the area surrounding the City as moderate while areas to the west including Cathedral City, Palm Desert, and La Quinta have a majority of Census tracts with high ratings. Cities to the south and southeast received low ratings including the City of Coachella and Mecca (See **Figure 21A**).

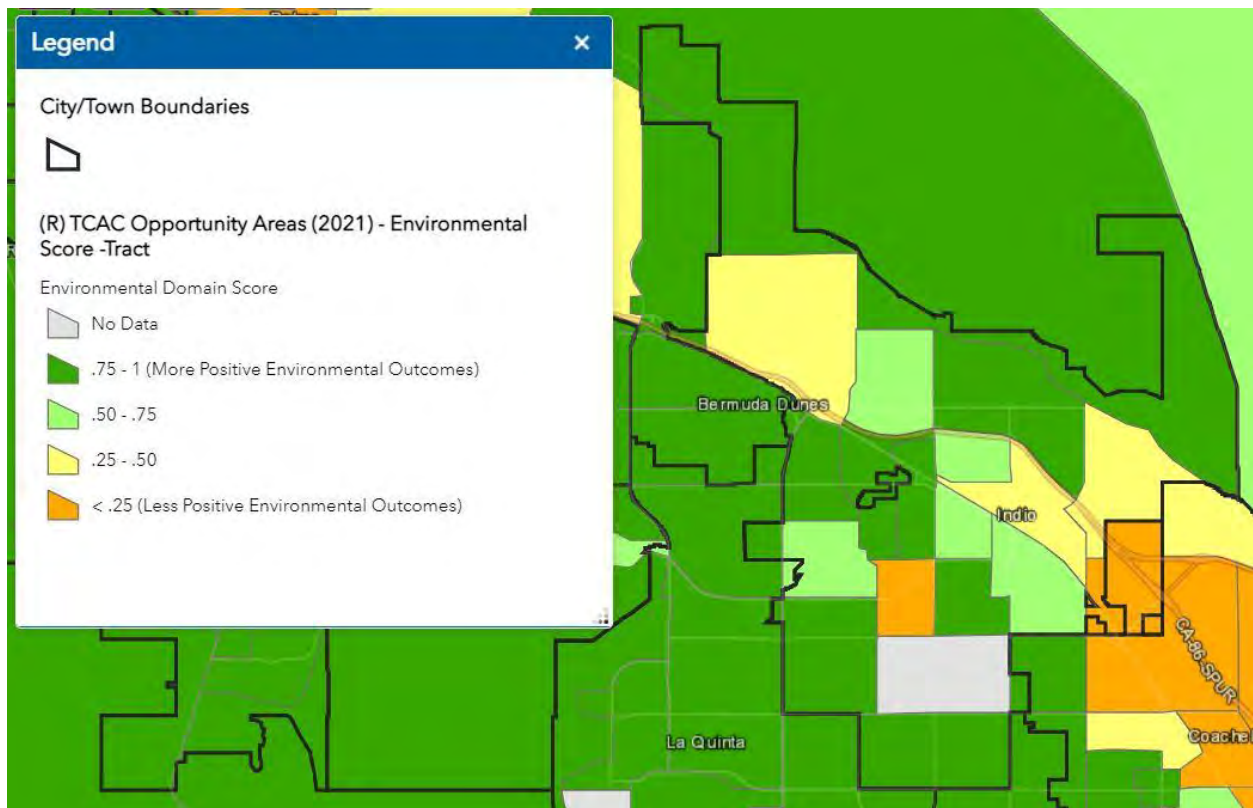


Figure 19. Opportunity for Environment

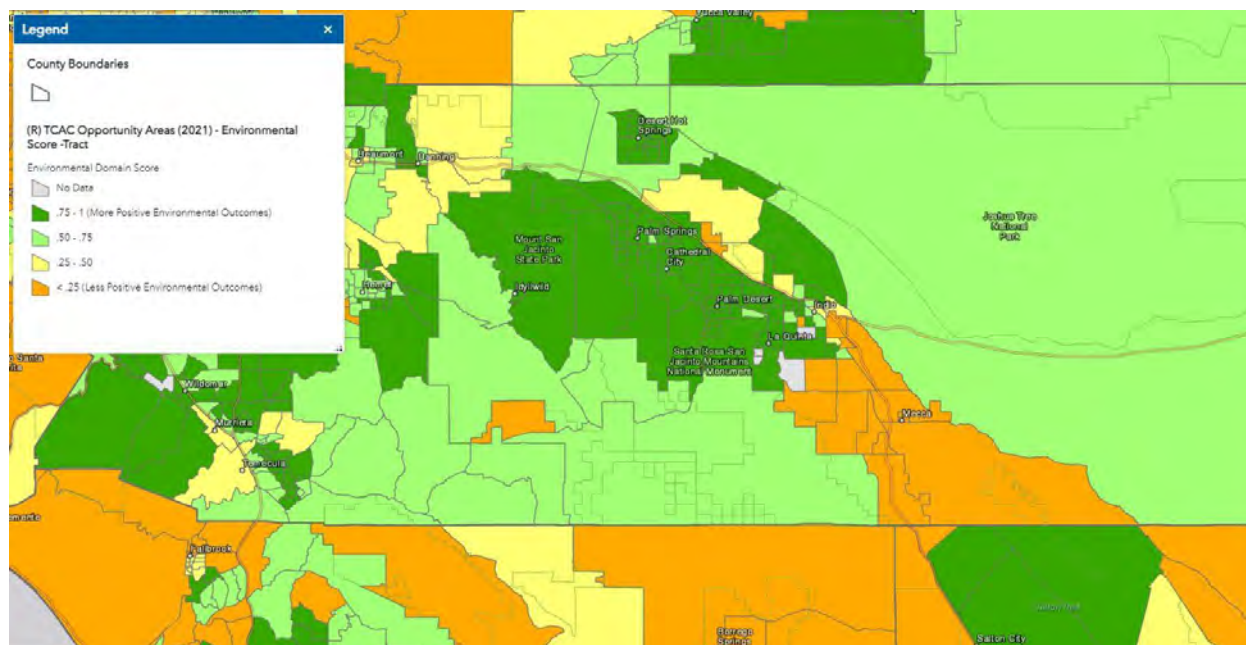


Figure 19A. Opportunity for Environment Throughout the Region

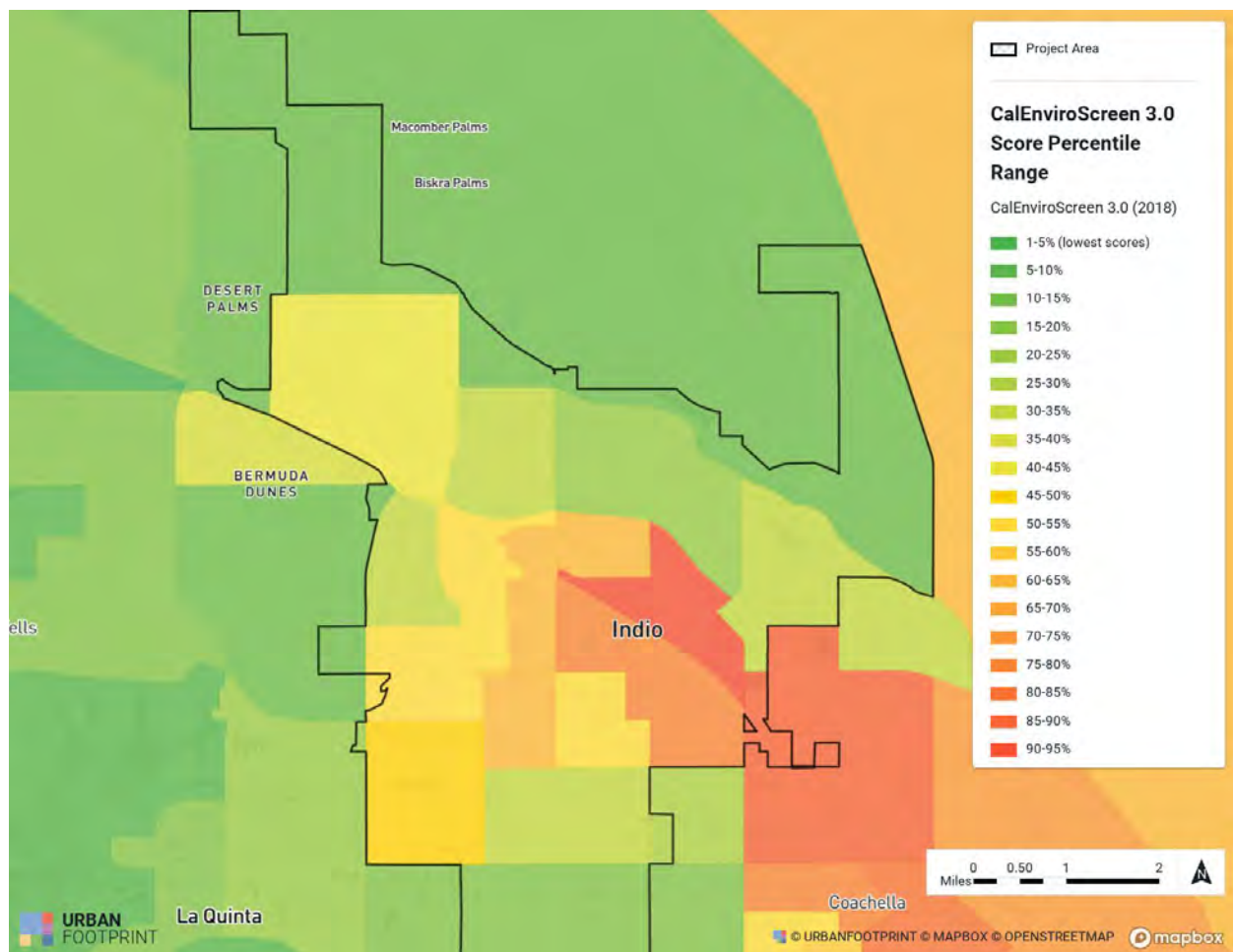


Figure 20. CalEnviroScreen 3.0

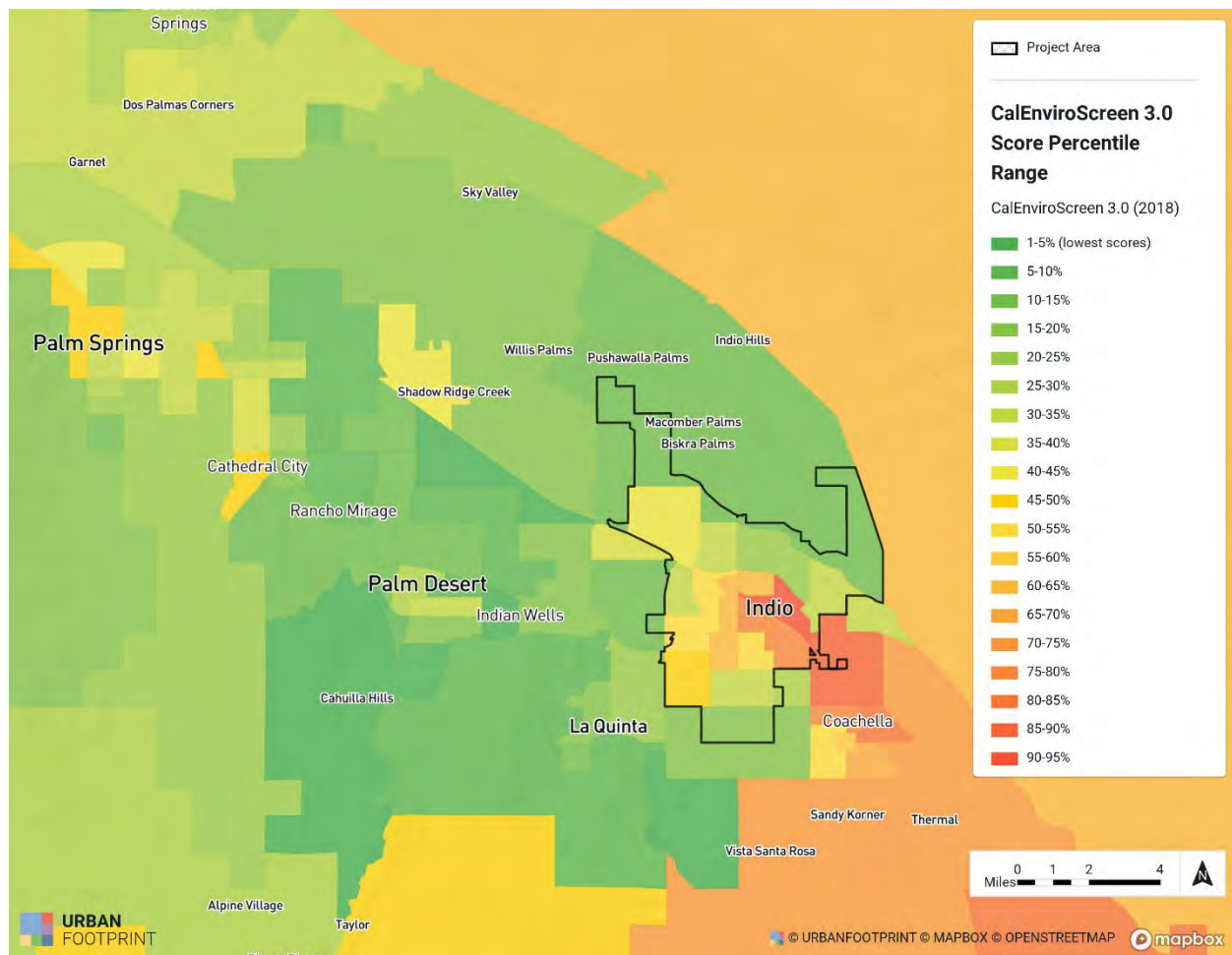


Figure 20A. Regional CalEnviroScreen 3.0

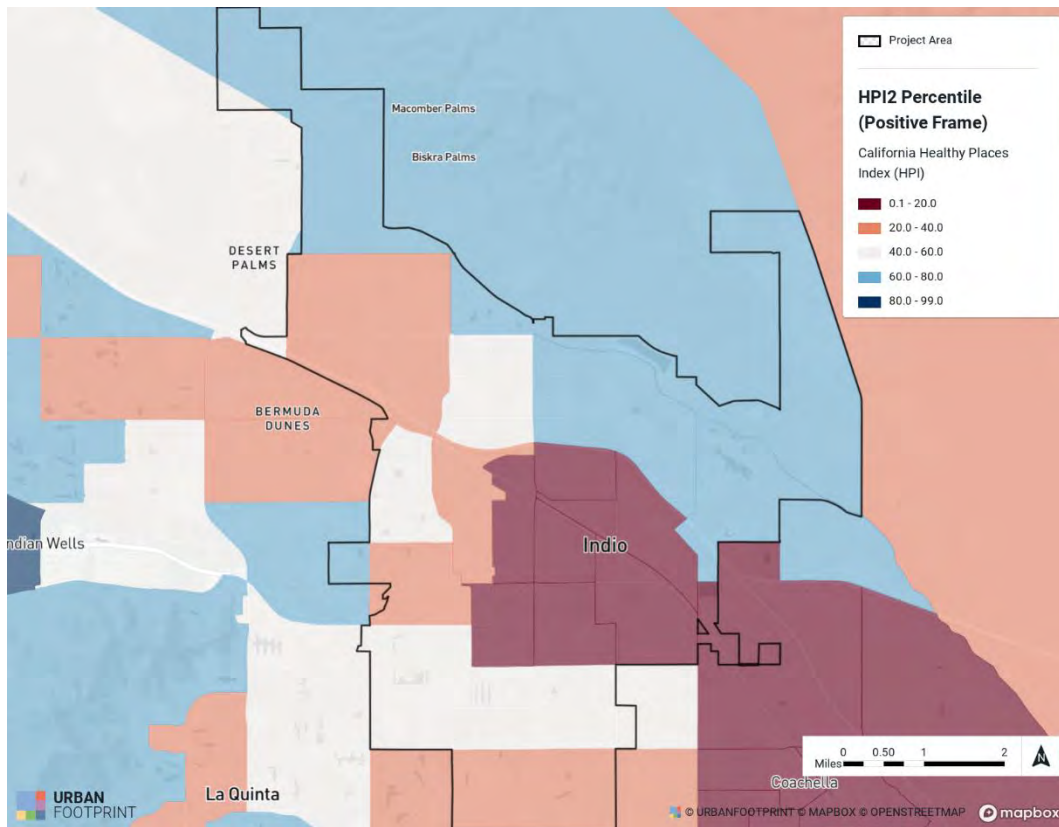


Figure 21. Healthy Places Index

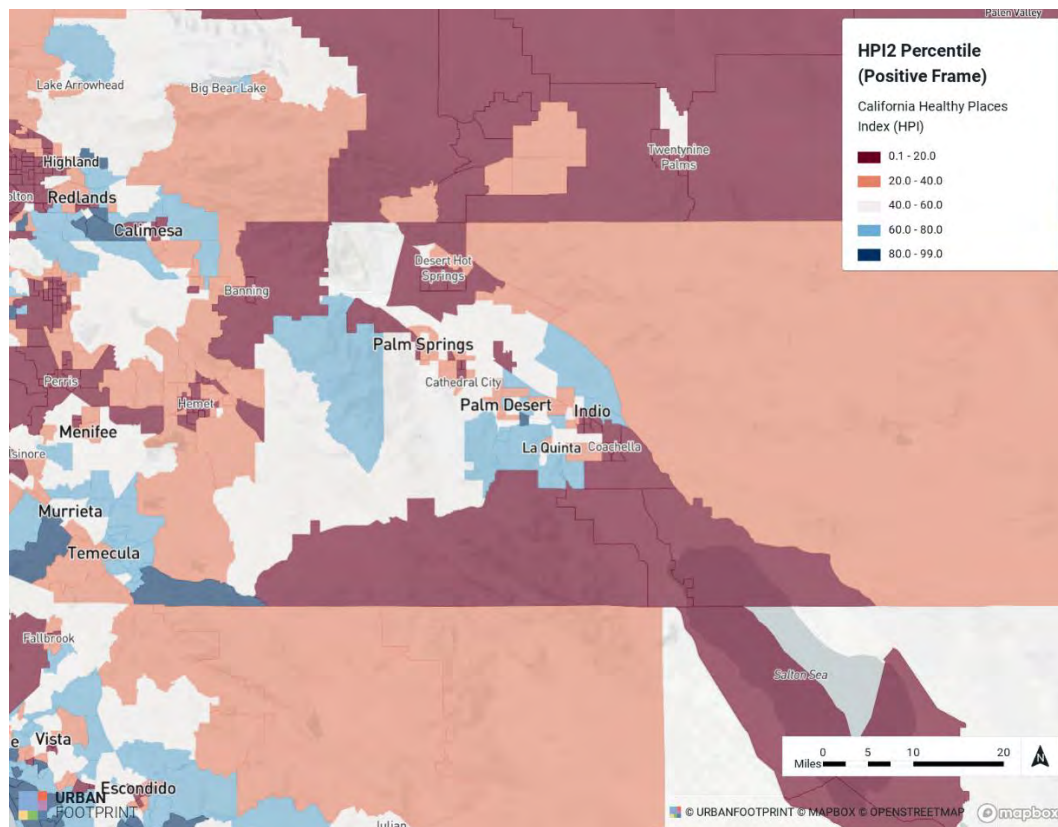


Figure 21A. Healthy Places Index of the Region

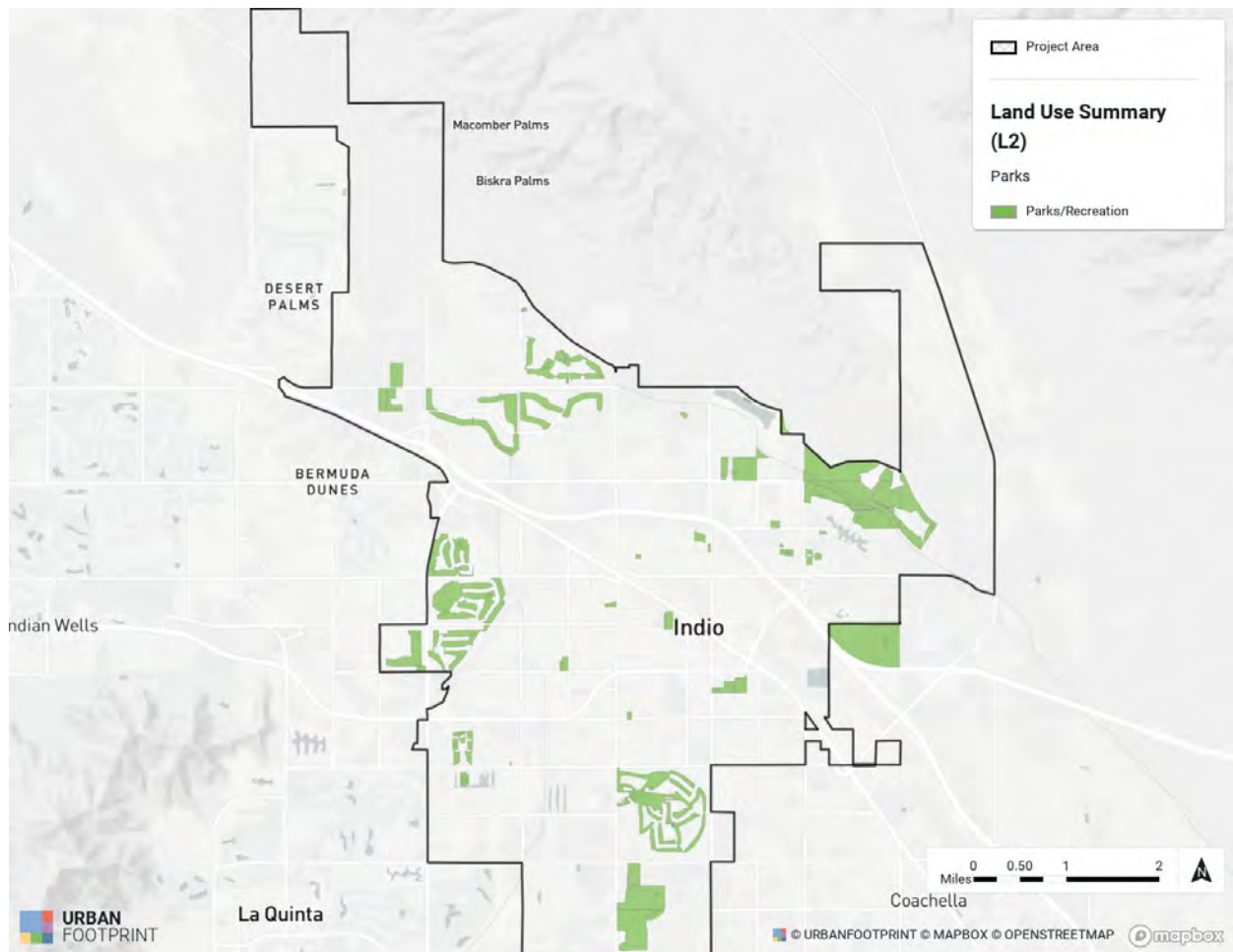


Figure 22. Parks

4.5.5 Access to Opportunity for Person with Disabilities

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

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

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

- Reasonable Accommodation Procedure:
 - Common issues with reasonable accommodation procedures include excessive findings of approval, burden on applicants to prove the need for exception, application costs, and discretionary approvals. **Program 28** of the Housing Element addresses the development and adoption of a reasonable accommodation procedure and accompanying informational resources.
- Family Definition:⁸
 - Family definitions in zoning or other land-use-related documents can directly impact housing choices for persons with disabilities, particularly regarding group home situations, which are commonly used by persons with disabilities. Regulating the number of people or requiring occupants to be related can be common elements in family definitions that create barriers.
 - The City's Zoning Code defines "family" as "an individual or group of two or more persons occupying a dwelling and living together as a single housekeeping unit. Family also includes any group of individuals living together as the functional equivalent of a family where the residents share living expenses and chores meals together and are a close group with social, economical and psychological commitments to each other. Family does not include larger institutional group living situations such as dormitories, fraternities, sororities, monasteries, convents, nor does it include such commercial group living arrangements such as boardinghouses, lodging houses, and the like." Family dwelling units include, but are not limited to, single-family homes, duplexes, townhomes, apartments, and condominiums, and does not reference "family" as defined in the Zoning Code. The definition of family, therefore, does not constrain or limit development

⁸ Definitions provided from Appendix C, Constraints and Zoning Analysis, are from the City's current Zoning Code as of August 2021. The City is in the process of updating its Zoning Code, and these definitions will be updated to reflect the most recent legislative requirements and definitions.

of residential care facilities or other specialized housing for unrelated individuals or those with disabilities or special needs.

- Excluding Community Care Facilities:
 - Excluding community care facilities in single-family zones acts as a barrier to housing choice for persons with disabilities.
 - Community care facilities are defined by Section 1502 of the Health and Safety Code as “any facility, place, or building that is maintained and operated to provide nonmedical residential care, day treatment, adult daycare, or foster family agency services for children, adults, or children and adults, including, but not limited to, the physically handicapped, mentally impaired, incompetent persons, and abused or neglected children, and includes residential facilities, adult day programs, therapeutic day services facilities, foster family agencies, foster family homes, small family homes, social rehabilitation facilities, and community treatment facilities.” The Indio Municipal Code allows community care facilities as a conditional use in Residential Low, Residential Medium, Residential High, Community Commercial, Regional Community, and Open Space Districts. These use categories capture a broad range of housing types for those with special needs, including older adults, those with developmental disabilities, and those with special needs. This allows the City to accommodate many special housing types to meet the needs of residents. Through **Program 37**, Zoning Code Updates for the Removal of Constraints, the City will comprehensively update its Zoning Code to remove and reduce constraints for residential uses, this includes increasing permitted residential densities and identification of a zone where large community care facilities serving seven or more people is permitted without discretion.
- Spacing Requirements:
 - Excessive distancing requirements between group homes or community or residential care facilities can directly impact the supply and accessibility of housing choices for persons with disabilities. The City does not mandate distance requirements for community or residential care facilities.
- Unit Types and Sizes:
 - The lack of multi-family housing units or zoned capacity for the development of multi-family housing units, and a lack of variety of unit sizes (ranging from “efficiency units” to units containing four or more bedrooms) can constrain the ability of persons with disabilities to live in a more integrated community setting. Goal 1 of the Housing Element envisions an adequate supply and diverse range of housing types that align with the needs of all households. Many programs of the Housing Element will increase opportunities for the development of a more diverse range of housing types and increased densities in areas with community resources, such as recreation, transit, retail, and employment. Further, the Housing Element aims to increase housing accessibility for those with disabilities through guides and incentives. **Program 23** of the Housing Element will reduce the minimum required unit size, creating more options for more diversity in the housing stock, and **Program 31** encourages rezones that would allow for increased densities.
- Lack of By-Right Zoning for Supportive Housing:
 - By-right zoning for supportive housing can result in more objective processes that are less likely to discriminate or have the effect of discriminating against persons with

disabilities.⁹ **Program 34** of the Housing Element will require a Zoning Code amendment to allow supportive housing by right in residential zones that permit multi-family uses, and mixed-use zones that allow residential uses. **Program 7** of the Housing Element will increase opportunities for housing to be permitted by right, especially in areas with the highest access to opportunity.

4.6 Disproportionate Housing Needs and Displacement Risk

Homeownership is the largest asset of most households in the United States, and, for many low-income households, provides an opportunity for future generations to attain homeownership by increasing the family's wealth. One of the most prevalent consequences of residential segregation is the intergenerational inaccessibility of homeownership. According to the Census, 22,931 occupied units (70.6 percent) in the City were owner-occupied in 2019, and 9,839 units (29.4 percent) were renter-occupied. The percent of owner-occupied units in the City increased by 5.7 percent from 2010 to 2020, while the percent of owner-occupied units in Riverside County decreased by 3.7 percent. Opportunities for homeownership are rarely provided to lower-income households, as affordable housing typically takes shape through apartment rental options. Homeownership is most accessible to higher-earning households. This is due to many factors, including the high cost of housing, expensive down payments, and the accessibility of home loans that can be largely dependent on one's credit score. Despite the high ownership rates within the City, approximately 45 percent (7,455 households) of Indio's owner-occupied households and 78 percent (6,905) of renter-occupied households had an income less than the area medium income. For renter households, 25 percent fall in the extremely low-income category. As rents continue to rise, outpacing median income, more rental households will continue to be burdened by housing costs, leaving homeownership further out of reach for many.

Table 2, Households with Any of Four Housing Problems, shows data for households in the City experiencing any one of the four housing problems (lack of complete kitchen facilities, lack of complete plumbing facilities, more than one person per room, and monthly housing costs exceeding 30 percent of monthly income) by race or ethnicity. **Figure 23, Any Four Housing Severe Problems**, displays this data on a map of the City. At a regional level, about 20 percent to 40 percent of households also experience any of the 4 severe housing problems. The data shown on **Figure 23A, Any Four Severe Housing Problems** throughout the Region, shows the percent of households experiencing any four housing problems at the City level. As shown on the map, the cities of Thermal and Mecca have a higher percentage of households experiencing any of the four severe housing problems at approximately 40 percent to 60 percent.

⁹ HCD. 2021. *Affirmatively Furthering Fair Housing Guidance for All Public Entities and for Housing Elements*. April 2021. https://www.hcd.ca.gov/community-development/affh/docs/affh_document_final_4-27-2021.pdf

Table 2. Households with Any Four Severe Housing Problems			
Race or Ethnicity	Number of Households with Problems	Number of Households	Percent of Households with Problems
White, Non-Hispanic	3,720	10,295	36.13%
Black, Non-Hispanic	255	474	53.80%
Hispanic	8,600	15,625	55.04%
Asian or Pacific Islander, Non-Hispanic	338	658	51.37%
Native American, Non-Hispanic	85	110	77.27%
Other, Non-Hispanic	44	132	33.33%
Total	13,035	27,290	47.76%

Note: "Problems" include lack of complete kitchen facilities, lack of complete plumbing facilities, more than one person per room, and monthly housing costs exceeding 30 percent of monthly income.

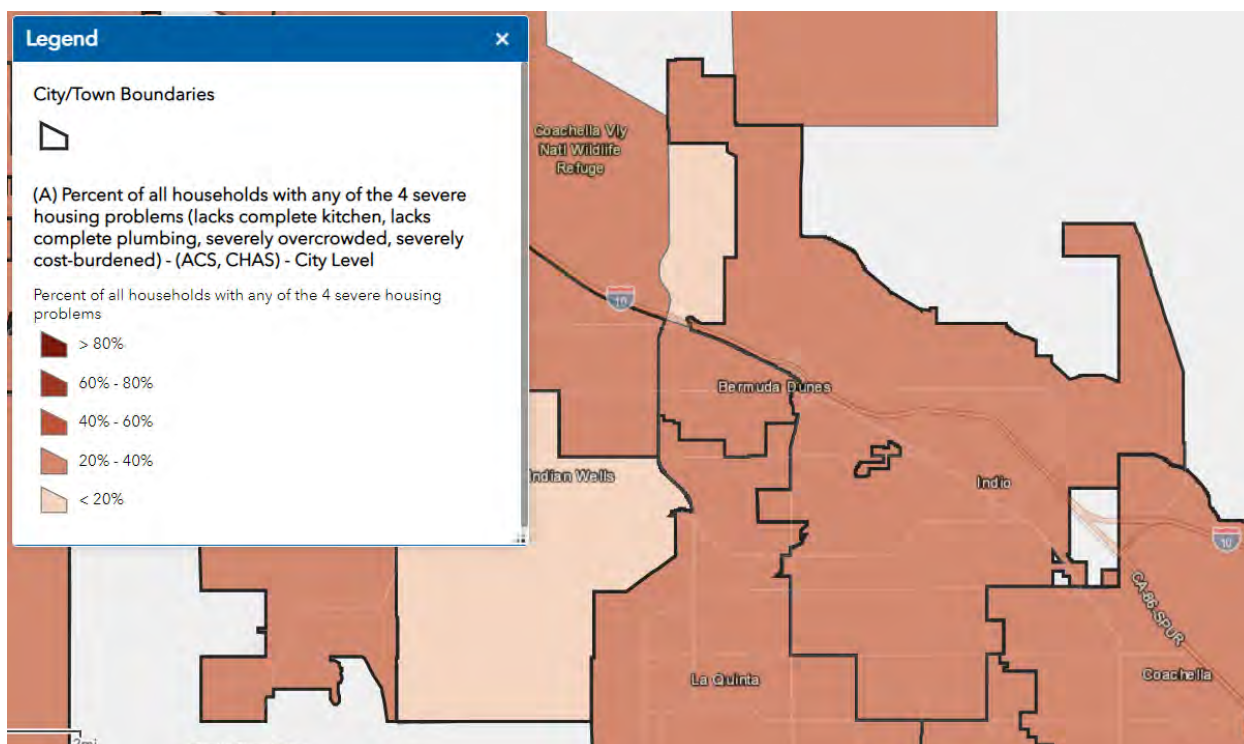


Figure 23. Any Four Severe Housing Problems

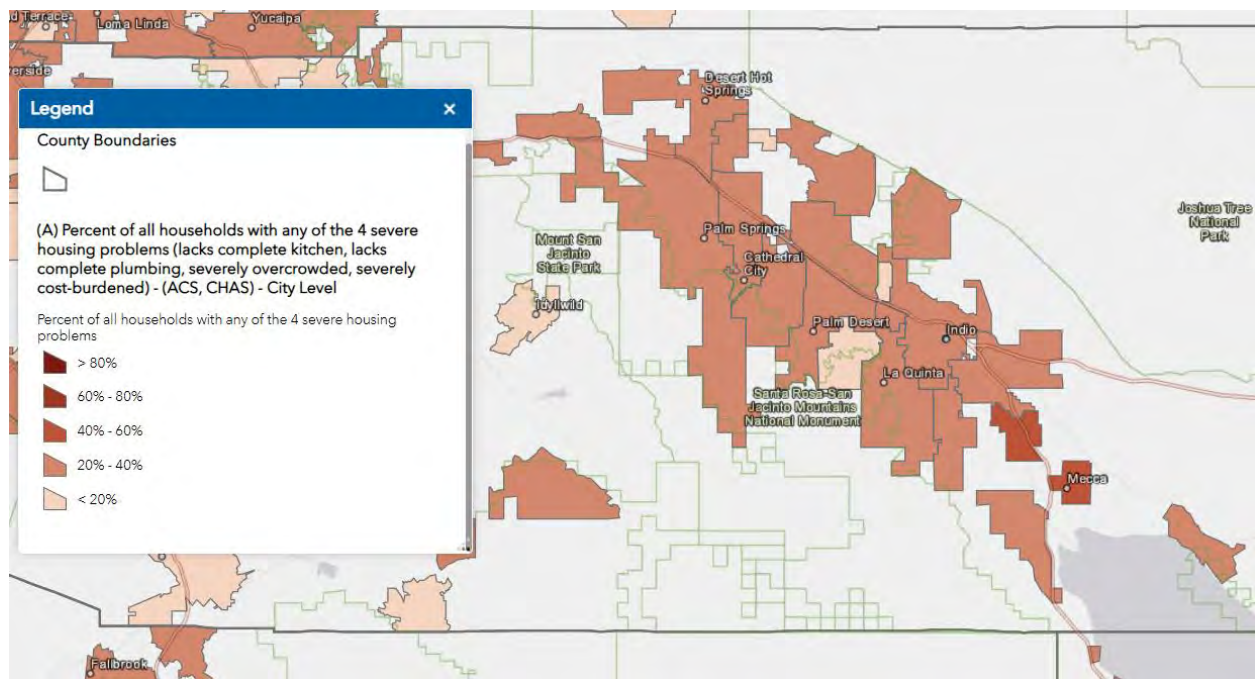


Figure 23A. Any Four Severe Housing Problems throughout the Region

Generally, minority households are also more likely to experience higher rent burdens, poor housing conditions, and an increased risk of displacement and/or homelessness. White, non-Hispanic households across the region and in each jurisdiction are the least likely to experience housing problems, and Black and Hispanic households experience housing problems at the highest rates (e.g., cost burden, overcrowding). As shown above in **Table 2**, the Native American, non-Hispanic population experiences the highest percentage of housing problems, followed by the Hispanic population and the African American/Black, non-Hispanic population.

4.6.1 Housing Affordability

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

Renter and homeowner cost burden remains relatively consistent throughout the region (See **Figures 24A, 25A**). Renter cost burden is more prevalent in the region with a majority of tracts indicating 40 percent to 60 percent of households who experience a cost burden. The southeast area of the map which includes Coachella and Thermal, have tracts with an even higher percentage of households, approximately 60 percent of households or greater, who experience renter cost burden. The majority of tracts in the region indicate 40 percent to 60 percent of homeowners experience cost burden. These

tracts are within Cathedral City, Bermuda Dunes, La Quinta, and Coachella. Additionally, some tracts within Cathedral City, Rancho Mirage, and Coachella indicate higher levels of cost burdened households with 60 percent or greater. As further discussed in **Appendix B, Community Profile**, homeowner cost burden was made worse by the impact of COVID-19 throughout the broader region. Southern Californians, challenged by the pandemic, bought the fewest homes in June 2020 than in any June on record, while record-low mortgage rates helped push the median selling price to an all-time high. Mitigating measures were taken by the City and other local agencies to help renters and owners alike to navigate the uncertainty of the housing market during the pandemic. Read more on cost burden in **Appendix B, Community Profile**.

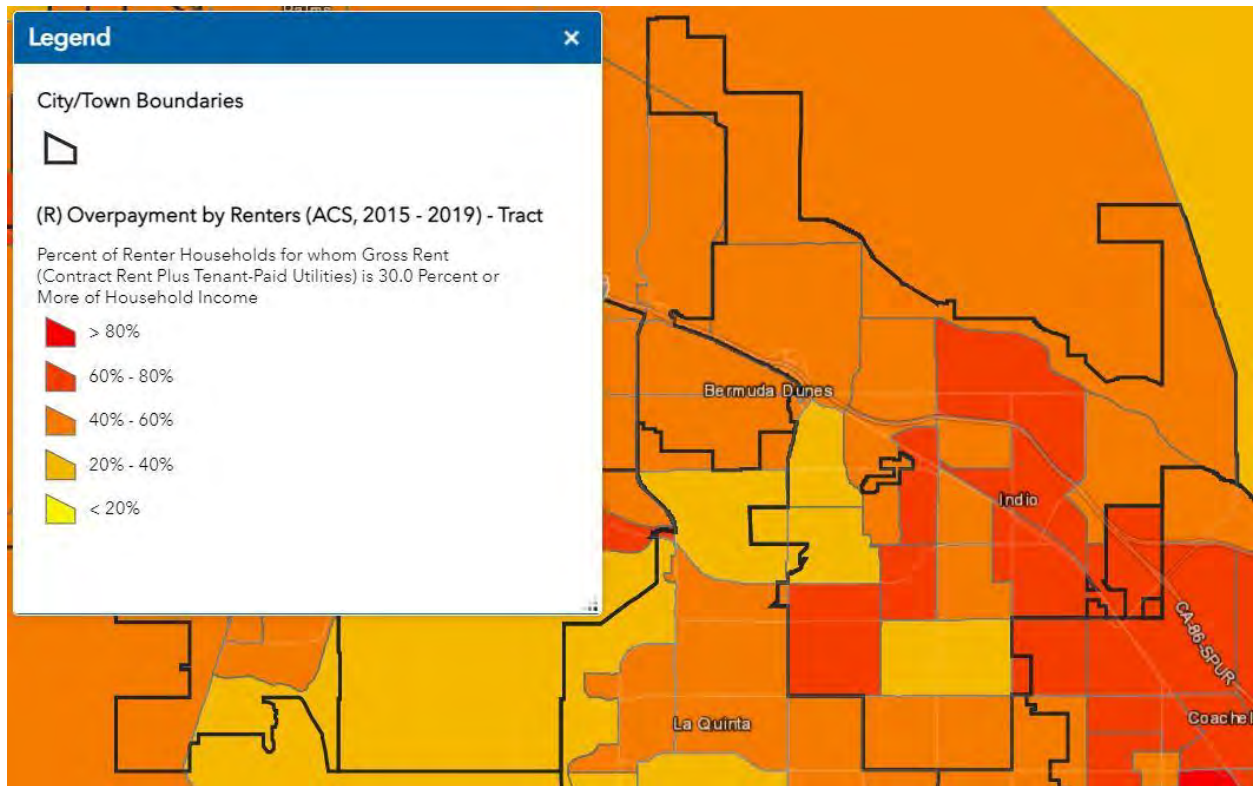


Figure 24. Renter Cost Burden

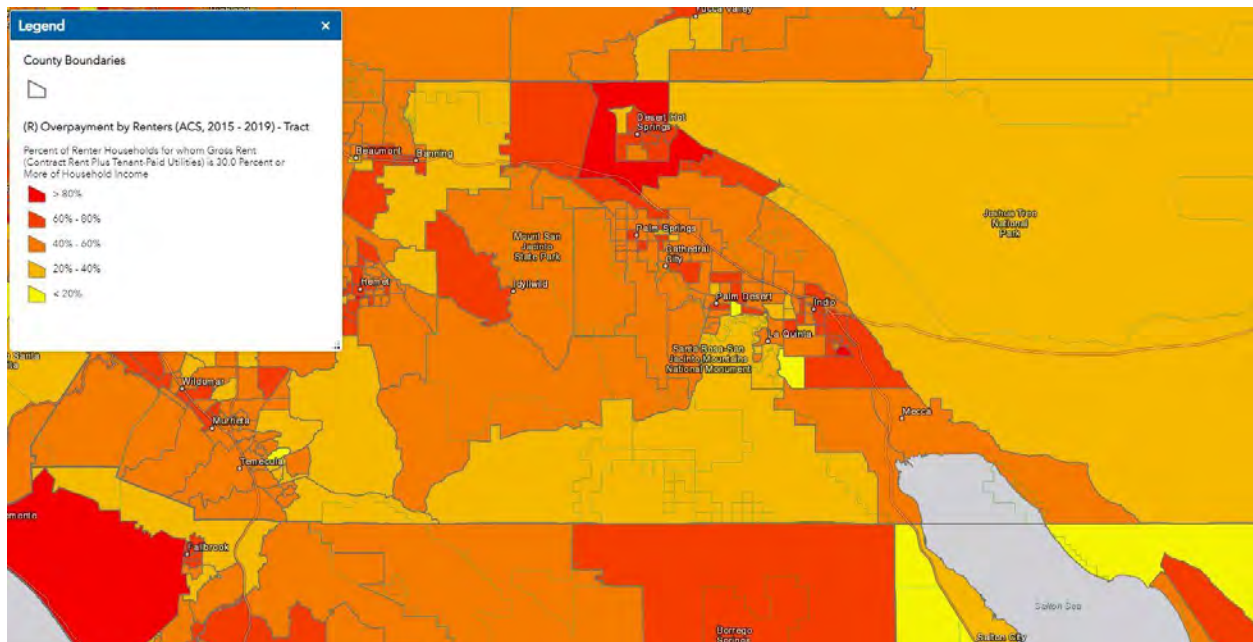


Figure 24A. Renter Cost Burden Throughout the Region

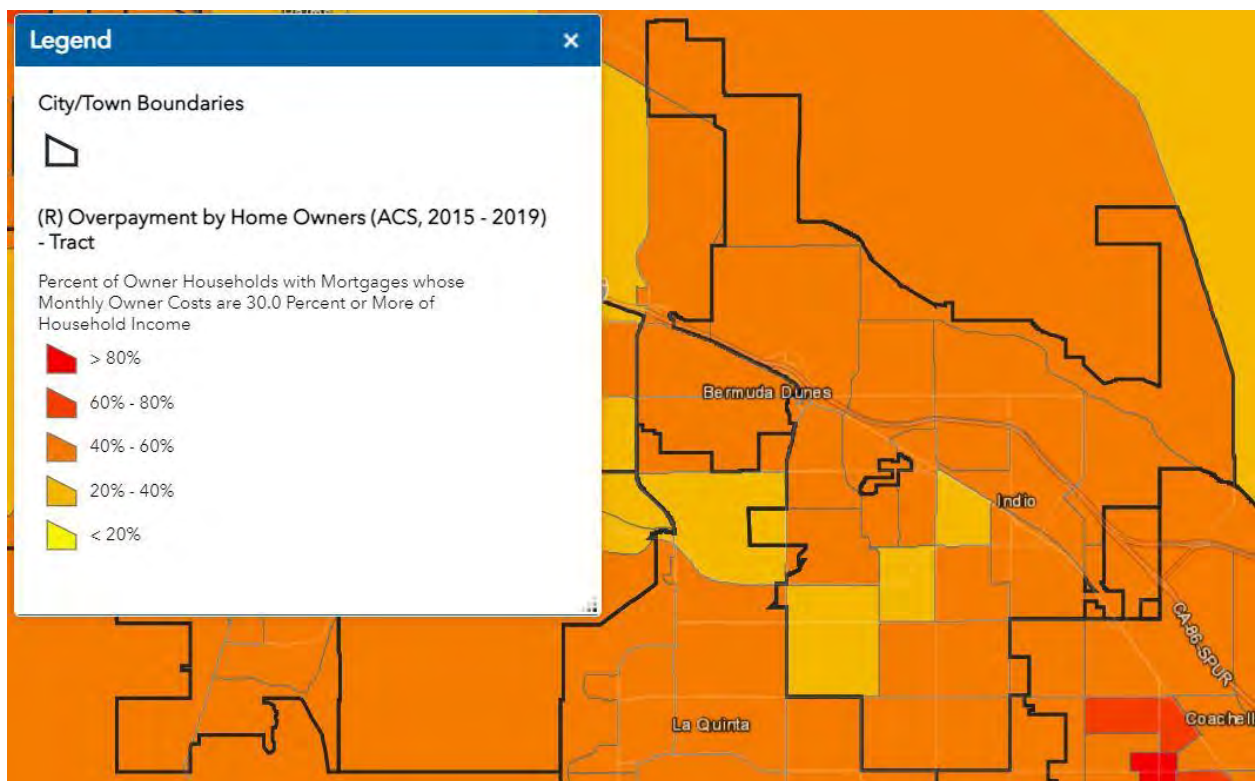


Figure 25. Homeowner Cost Burden

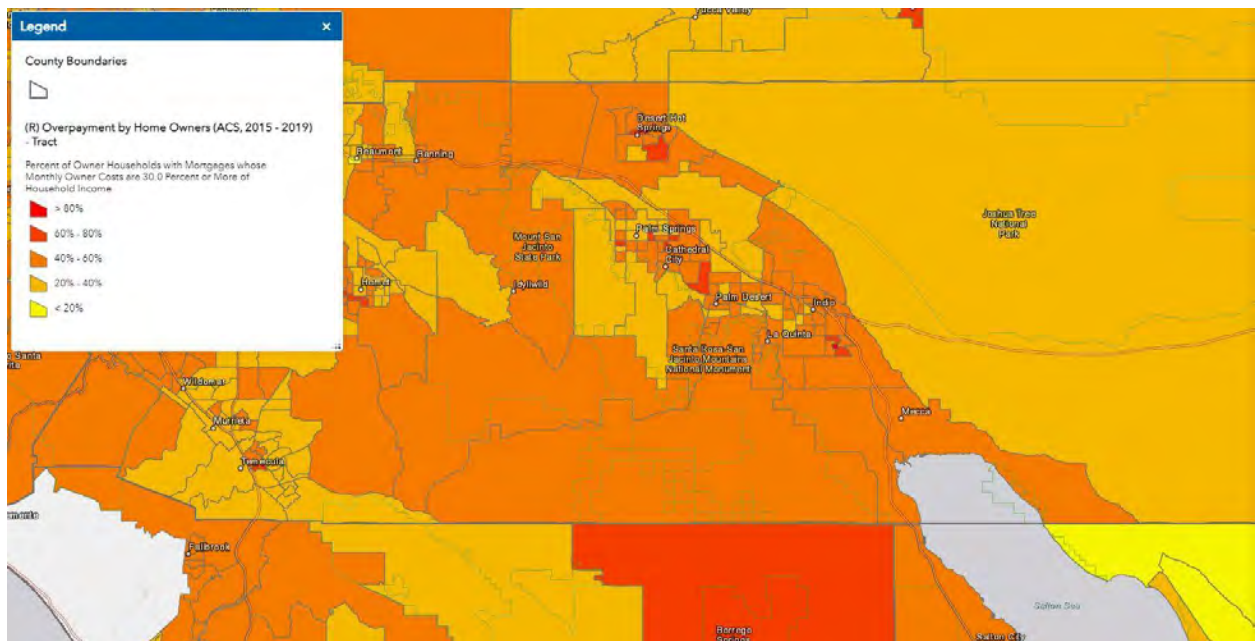


Figure 25A. Homeowner Cost Burden Throughout the Region

4.6.2 Overcrowding and Substandard Housing Conditions

The condition of a city's housing stock is not in itself an impediment to fair housing. However, for many low-income families, substandard housing is the only housing available at an affordable price. As further discussed in **Appendix B, Community Profile**, the age of a housing unit is often an indicator of housing conditions. In general, housing that is 30 years or older may exhibit need for repairs based on the useful life of materials. For example, housing that is over 30 years old is typically in need of some major rehabilitation, such as a new roof, foundation, or plumbing. Many Federal and State programs also use the age of housing as one factor in determining housing rehabilitation needs. Housing older than 50 years is considered aged and is more likely to exhibit a need for major repairs. According to Census ACS data, 15,813 of the City's housing units, or approximately 41 percent, were constructed prior to 1990, making them at least 30 years old. Of those housing units, 5,310 were constructed prior to 1970 (at least 50 years old), which accounts for approximately 13 percent of the housing stock.

According to the 2016 ACS, 74 occupied units in the City lacked complete plumbing facilities. Twenty of the units were owner-occupied and 54 of the units were renter occupied. In addition, 132 occupied units in the City lacked complete kitchen facilities. Of those lacking complete kitchen facilities, 91 were owner occupied units. There may be some overlap in the number of substandard housing units, as some units may lack both complete plumbing and kitchen facilities.

Approximately 5.5 percent of the City's total households are overcrowded. Instances of overcrowding vary by tenure. Approximately 7 percent of owner households and 9 percent of renter households are overcrowded. Rates of overcrowding can be seen in **Figure 26, Overcrowding**, with the highest rates being seen in the downtown core. As further discussed in **Appendix B, Community Profile**, as a proportion of total occupied housing units, renter-occupied households are disproportionately impacted by overcrowding and severe overcrowding.

The City experiences some high rates of overcrowding and is at the northernmost edge of a large cluster of Census tracts scoring high which expands south along SR 86, which includes the City of Coachella, Thermal and Mecca (See **Figure 26A**). At a regional level, many tracts in the region experience the Statewide average of overcrowded households of less than or equal to 8.2 percent. Some tracts to the northwest experience 8.3 percent to 12 percent, and up to 20 percent of overcrowded households which are within Palm Springs, Cathedral City, and Palm Desert.

4.6.3 Displacement

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

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

The region is host to clusters of vulnerable communities largely concentrated along major corridors such as SR 86 as well as in more urban areas to the north and far west of the City (See **Figure 27A**). These areas include the City of Palm Springs, Cathedral City, Palm Desert, Coachella, Thermal and Mecca.

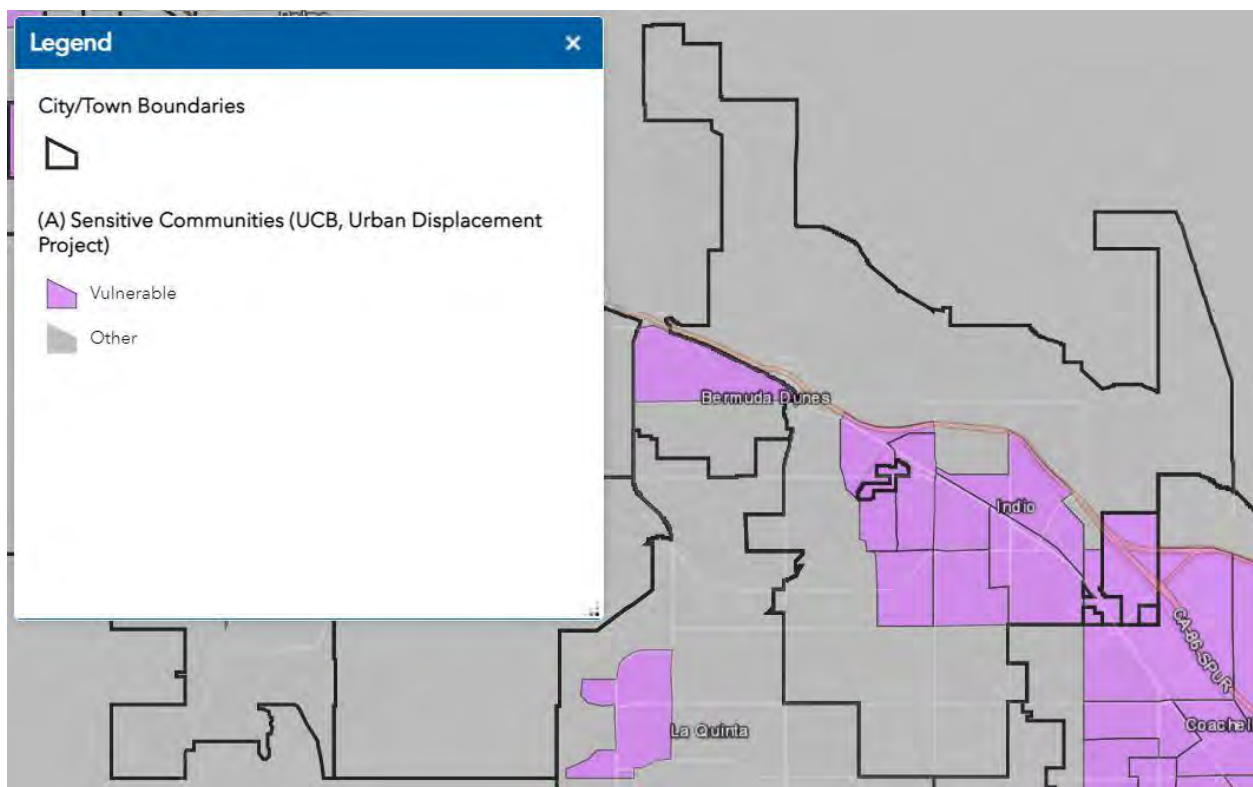


Figure 27. Communities Sensitive to Displacement

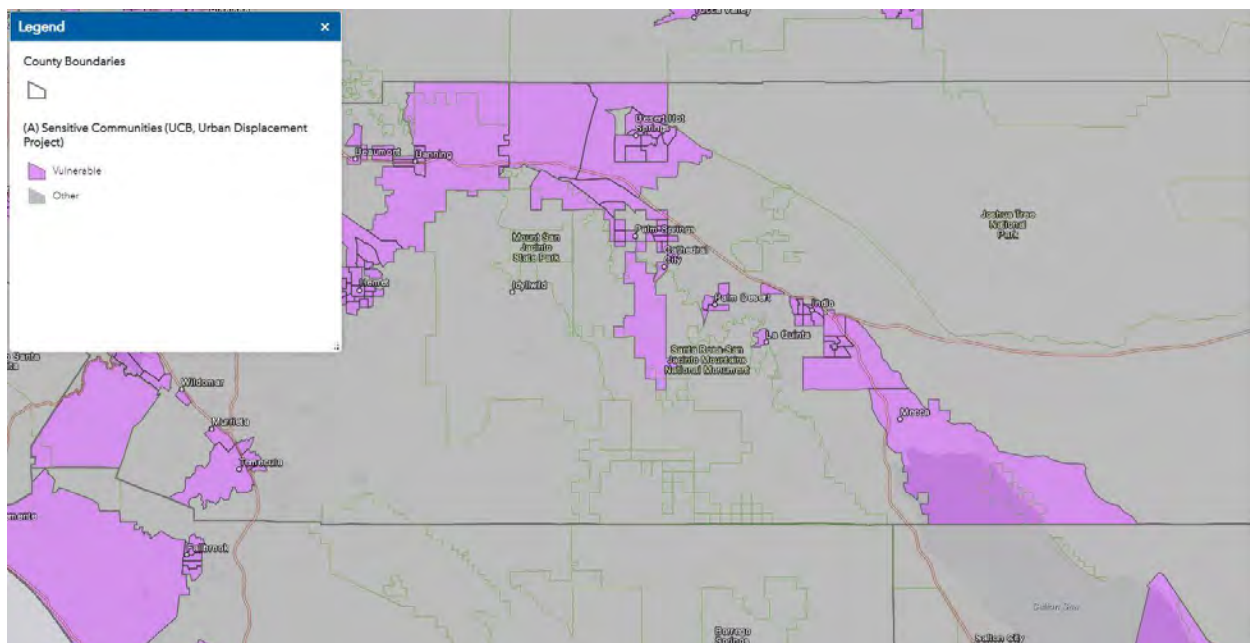


Figure 27A. Communities Sensitive to Displacement Throughout the Region

In some cases, displacement may lead to an increase in persons experiencing homelessness and increased demand for transitional and supportive housing services. Individuals who experience housing insecurity may require a wide variety of specialty support depending on the ultimate cause and extent of their displacement. As further discussed in **Appendix B, Community Profile**, Various circumstances that may lead to people experiencing homelessness include the following:

- Chronically homeless, single adults, including non-institutionalized, mentally disabled individuals, alcohol and drug abusers, older adults with insufficient incomes, and others who voluntarily, or are forced, due to financial circumstances, to live on the streets.
- Minors who have run away from home.
- Low-income families that are temporarily homeless due to financial circumstances or are in the process of searching for a home (single-parent families, mostly female-headed, are especially prevalent in this group).
- Individuals and families who are fleeing, or are attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions.

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

In regard to natural disasters, some areas that may be more vulnerable to disaster-driven displacement are in northern Indio, as these are areas more vulnerable to seismic activity and flooding (see **Figure 28, Regional Hazard Map**). These neighborhoods are more affluent, which makes disaster-driven displacement in these areas less likely to persist. Northwest of the City and north of Palm Springs, there are River or Stream Flood Hazard Areas and Areas with a 1 percent Annual Chance of Shallow Flooding.

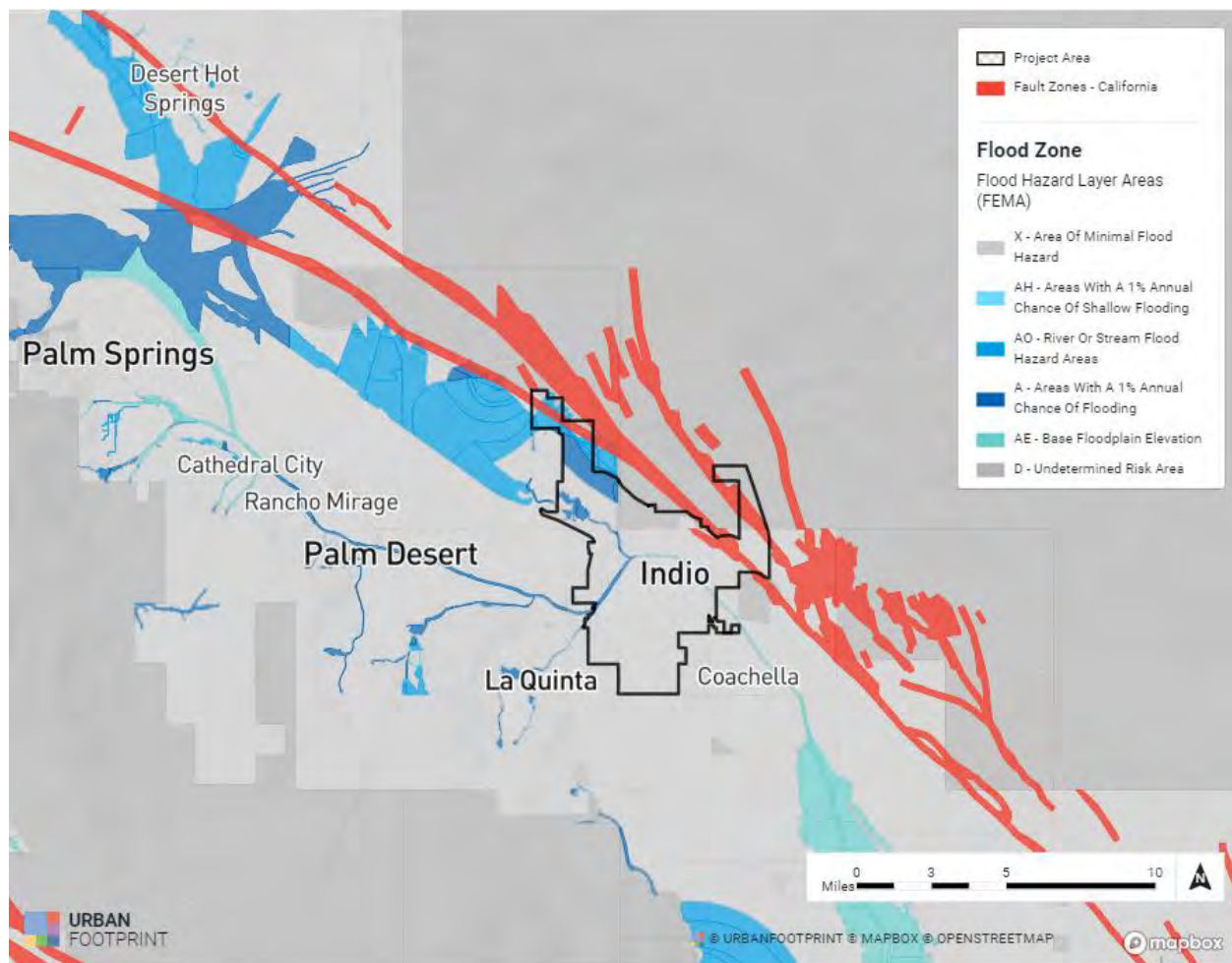


Figure 28. Regional Hazard Map

4.7 Other Relevant Components

4.7.1 Demographic Trends

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

4.7.2 Public Assistance

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

The City has a higher rate of renters utilizing the housing choice voucher program than most surrounding Census tracts (See **Figure 29A**). Most of the tracts experiencing a low to high percentage of renters using vouchers are along major corridors and in more urban areas. Cities with tracts indicating a higher

percentage of renter occupied households utilizing housing vouchers include in Coachella, Thermal, Rancho Mirage, La Quinta, and north Palm Springs.

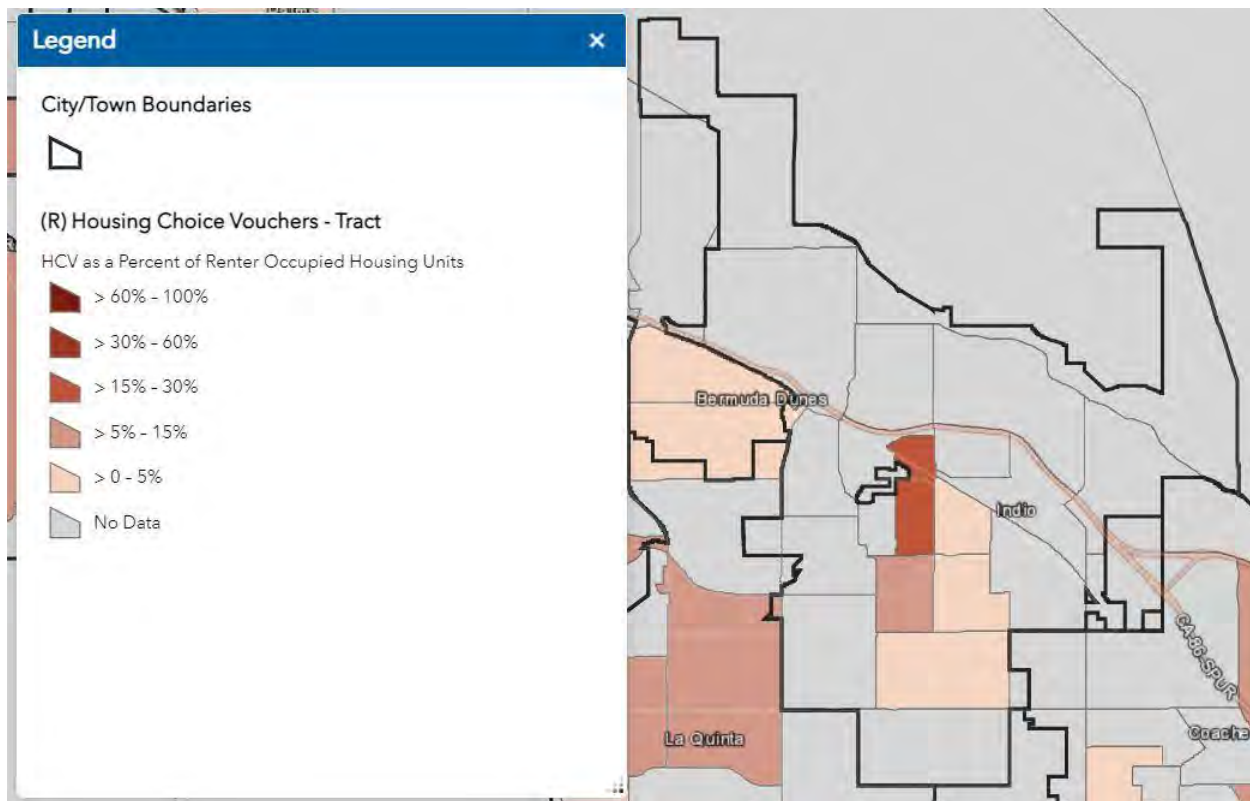


Figure 29. Rate of Housing Choice Voucher Use

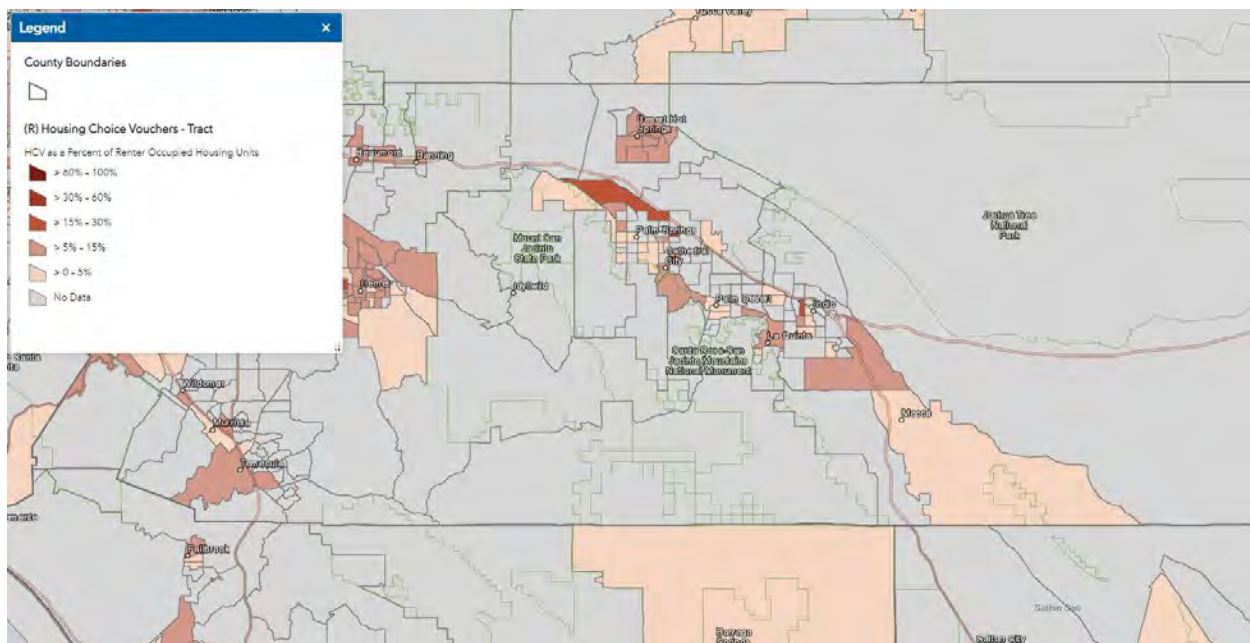


Figure 29A. Rate of Housing Choice Voucher Use Throughout the Region

5 Sites Inventory Analysis Consistency

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

5.1 Segregation and Integration

5.1.1 Racial Demographics

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

5.1.2 Household Income

The sites identified for the 6th Cycle Housing Element Sites Analysis and Inventory (see **Appendix E, Sites Analysis and Inventory**) are located throughout the City in the north, south, midtown, and downtown areas. All lower-, moderate-, and above moderate-income groups fall within the various median household income categories present in the City. The RHNA for above moderate-income units was met through existing pipeline development in the City that is expected to receive their Certificate of Occupancy within the planning period. The sites selected to meet the lower- and moderate-income RHNA units fall in tracts within the less than \$60,000 median income bracket. Lower-income sites fall within census tracts with less than \$60,000 and less than \$40,000 median income brackets due to land availability that meets the criteria for sites adequate to accommodate the lower-income RHNA, which includes density and acreage requirements. In accordance with Housing Element law (Government Code Section 65583.2[c][3]), the City's default density for lower-income sites must permit a minimum of 30 dwelling units per acre. The City has three land use designations that permit densities of 30 dwelling units per acre or greater which includes the Downtown, Midtown, and Mixed Use Neighborhood designations. Therefore, the location of lower-income sites is limited to the aforementioned land use designations. Moderate-income sites are selected in other land use designations that permit residential uses since moderate income sites do not have any density requirements and are in the Suburban Neighborhood, Neighborhood Center, and Connected Neighborhood land use designations. Because of the density criteria for lower-income sites, at a site-specific level, sites are isolated by income group and accommodate either lower-income or moderate-income units. However, the location of the sites within census tracts of varying median income levels coupled with the proximity of low-income sites near moderate-income sites, the sites analysis creates an environment conducive to mixed-income neighborhoods.

5.1.3 Disability

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

5.1.4 Familial Status

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

5.2 R/ECAPs

There are two R/ECAPs in eastern Indio, which are also near areas of high segregation and poverty as identified by the California Tax Credit Allocation Committee. There are lower-income sites that are located in these areas; however, the majority of lower-income sites, approximately 70 percent, are located in moderate- and high-resource areas, with a small portion falling within low-resource areas.

Appendix E, Sites Analysis and Inventory, also identified moderate-income sites within areas of high segregation and poverty. The Sites Analysis and Inventory furthers fair housing by creating opportunities for reversing concentrations of poverty by identifying moderate-income sites in R/ECAPs and increasing opportunities for lower-income sites in higher-resource areas. Therefore, the location of the sites identified improves conditions by promoting mixed-income neighborhoods in these R/CAPs and high segregation and poverty areas. Additionally, **Program 27, Place-Based Strategies**, commits the City to identify areas of opportunity for focused planning efforts through a methodology that prioritizes fair housing. Further increasing opportunities within R/ECAPs.

5.3 Disparities in Access to Opportunity

The City has a distribution of low-, moderate-, high-, and highest-resource opportunity areas. Some lower-income sites fall within low-resource and high-segregation areas, which is due primarily to the location of adequate lower-income sites per HCD criteria, (see Appendix E). However, all income group sites, including the majority of lower-income sites, identified in the 6th Cycle Housing Element are located in areas of moderate- and high-resource scores. Sites identified, especially lower-income sites, are located within walking distance to transit, near existing residential, commercial and parks. The sites' location within moderate and high resource areas in conjunction with the City's strategies to increase access to opportunities for residents, incentivize redevelopment projects for all income levels in the City (Programs 7, 30, 31, and 37), evaluate the feasibility of a local inclusionary housing policy (Program 11), and place-based planning strategies (Program 27) through programs in the Housing Element, are creating opportunities to improve overall conditions in the City.

5.4 Disproportionate Housing Needs, Including Displacement Risk

As previously described, both homeowners and renters are experiencing overpayment in the City, with no clear location patterns. However, there is a clear area of overcrowded households and vulnerable population in the downtown core of the City. The sites identified in the 6th Cycle Housing Element are located throughout areas of homeowner and renter overpayment, as they are generally equally

distributed throughout the City. There is a mix of both lower- and moderate-income sites located in the downtown core, which also experiences about 8.3 percent to greater than 20 percent overcrowding. The Sites Analysis and Inventory furthers fair housing by creating an environment conducive to mixed-income neighborhoods, particularly increasing accessibility to affordable housing, which will serve to create a more stable community in the downtown core.

5.5 Summary of Fair Housing Issues

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

- **Demographics.** City residents have been predominantly composed of two racial/ethnic groups: non-Hispanic White and Hispanic. The 2014 ACS estimates approximately 45 percent (7,455 households) of the City's owner-occupied households and 78 percent (6,905) of renter-occupied households had an income less than the area medium income. For renter households, 25 percent fall into the extremely low-income category ($\leq 30\%$ HAMFI). Many of these households include farmworkers who earn \$10,000 to \$14,000 per year.
- **Housing Affordability.** In 2014, 56 percent of all renters had a housing cost burden. Of those renters, 27 percent had an extreme cost burden, paying 50 percent or more of their income on housing. The highest percentage of cost burden households are low-income ($>30\%$ to $\leq 50\%$ HAMFI), with 85 percent of the households paying more than 30 percent of their income on housing. The City refers individuals to the Riverside County Housing Authority to assist those residents with a cost burden by providing public assistance or Housing Choice Vouchers.
- **Access to Opportunity.** City residents located in R/ECAPs within the City have far less access to opportunity as it relates to positive environmental, economic, and educational outcomes. CalEnviroScreen and Healthy Places Index are two indexes that combine environmental and health factors to determine environmental outcomes. Each of these indicates low scores overlapping the same areas that are identified as R/ECAPs. Measures for educational and economic opportunity areas are less positive in this same overlapping area. The differences in positive outcomes related to access to opportunity may be attributed to unequitable investments in housing and infrastructure.
- **Fair Housing Services.** From 2015 through 2017, the IFHMB provided fair housing services to 82 City residents, including housing discrimination investigation and counseling services. Of these individuals, 97 percent were considered to be low-income earners. The largest race/ethnic group that was provided fair housing services were Hispanic people.

Further analysis of fair housing issues is laid out within Section 6, Contributing Factors to Fair Housing Issues and Strategies for Affirmatively Furthering Fair Housing.

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

This section further analyzes the contributing factors to outreach, segregation, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs and the strategies employed by the Housing Element for AFFH based on the identified and prioritized contributing factors. The contributing factors are prioritized as follows:

6.1 Fair Housing Enforcement and Outreach Capacity

Without a good understanding of the laws and responsibilities of landlords and tenants, renters are at a disadvantage. The City recognizes the importance of educating their residents and developers to reduce housing discrimination in the City. To realize these efforts related to furthering fair housing outreach and enforcement, the City contracts with the IFHMB, and will continue to, in addition to providing information regarding available fair housing services on the City's website, as stated in **Program 16** of the Housing Element. The IFHMB provides information and services such as investigation, education, conciliation, and referral of housing discrimination complaints free of charge to individuals. Additionally, it provides fair housing workshops and has a mediation department that provides information on rights and responsibilities under the California Landlord and Tenant Laws. Further, through **Program 6**, Annual Progress Reports, the City will hold annual housing forums to bring the community together with decision makers, the development community, and other stakeholders to discuss the progress towards meeting the goals and objectives of the Housing Element and to discuss solutions for and awareness of fair housing in the City.

From 2015 through 2017, the IFHMB provided fair housing services to 82 City residents. The most prominent fair housing issues were for alleged discrimination based on disability, accounting for 44 percent of all fair housing issues, and for alleged discrimination based on familial status, accounting for 27 percent of all fair housing issues. A survey conducted as part of the City's Analysis of Impediments to Fair Housing Choice identified 50 percent of participants experienced discrimination; the most common type of discrimination reported was regarding landlords "refusing, discouraging, or charging more to rent an apartment or buy a home" in order to discourage or create a barrier for them. Through **Program 5**, Analysis of Impediments to Fair Housing Choice, the City will maintain an adopted Analysis of Impediments to Fair Housing Choice and create fair housing outreach materials and informational resources to post online.

In addition to the City's efforts previously discussed in this assessment (see Section 4.5.5, Access to Opportunity for Person with Disabilities), the Housing Element further addresses these existing fair housing issues area within **Program 5**, in which the City will take meaningful steps in fair housing education through proactive outreach to individuals and organizations that represent lower-income households, people in protected classes, and households with special needs. Through **Program 1**, the City will also work to increase opportunities for persons with temporary, developing, or permanent disabilities, including older adults with changing levels of ability, by promoting increased accessibility by connecting developers and residents to resources on design features that are accessible and safe to all people regardless of age, size, ability, or disability. Additionally, the City will consider developing a

program that further incentivizes accessibility in housing development and design in accordance with and exceeding what is required under State law. In addition, **Program 28** specifically targets the most predominant fair housing issue in the City by affording persons with disabilities an equal opportunity to use and enjoy a dwelling. Through implementation of the program, the City will develop a process by which reasonable accommodation requests can be made (including waiver of regulations, policies, or procedures), and the right to request reasonable accommodations and to request relief from Code regulations and permitting procedures that have a discriminatory effect on housing for individuals with disabilities will be made publicly and easily accessible.

6.2 Racially or Ethnically Concentrated Areas of Poverty

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

Program 4, Affordable Homeownership Opportunities, will work to address the disparity in homeownership by race, ethnicity, and income. Homeownership is a major way to acquire wealth, so by improving rates of homeownership, concentrations of poverty would likely decline over time to some extent. **Programs 2 and 3** are accessory dwelling unit programs that will also work to break up racially concentrated areas of affluence that have occurred in the single-family neighborhoods with larger lot sizes in northern Indio. Multiple programs in the Housing Element are related to improving housing affordability and/or to promoting housing production with special attention to low-income housing. **Program 32** provides for continued participation in Section 8 Housing Choice Voucher programs. And **Programs 18 and 19** promote housing preservation to help retain the existing housing stock, which assists with housing costs.

6.3 Disparities in Access to Opportunity

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

Many of the pro-housing programs within the Housing Element address access to the different aspects of opportunity. **Program 27** works to equitably allocate resources in underserved areas with affordable housing. Similarly, **Programs 15 and 17** will implement infrastructure solutions through different financing options, such as Enhanced Infrastructure Financing Districts, grant pursuits, and partnerships. **Program 31** touches on rezoning opportunities, but specifically states that the identification of areas for rezoning will be areas with access to resources, amenities, and public transit. **Programs 33 and 37** also creates new opportunities for a variety of housing types through rezones. The creation of by-right development for locations “near amenities and resources such as transit, parks, childcare facilities, and near key areas of employment” is the basis for **Program 7**. **Program 29, Reduced Parking Requirements**, is also relevant as it states that these parking reductions can be in exchange for public amenities.

6.4 Disparities in Access to Opportunity for Persons with Disabilities

Due to certain zoning code restrictions, supportive housing for persons with disabilities has not always been readily available. Restrictions have been present that limit where supportive or residential care housing can be built. Additionally, existing multifamily housing is present that does not meet the needs of recent fair housing acts. Lending discrimination or private discrimination may also occur toward persons with disabilities. The City is working to improve access to opportunity for persons with disabilities, which can be seen in multiple programs within the Housing Element. **Program 1** ensures that the City will make all new, multifamily construction meet the needs of the Federal and State accessibility requirements while also promoting accessibility that goes above and beyond such requirements by providing educational resources to developers and property owners. **Programs 22 and 34** amend the Zoning Code to allow low-barrier navigation centers and supportive housing to be developed in more locations.

6.5 Disproportionate Housing Needs and Displacement Risk

As detailed in previous sections, multiple types of housing needs are present for protected groups in the City. Renter and homeowner cost burden are both prevalent across the City. Overcrowding is especially an issue in the neighborhoods identified as R/ECAPs. Additionally, R/ECAPs and the adjacent central core are vulnerable to displacements. The population of persons experiencing homelessness is another concern for the City, with an estimated 2,884 people unhoused in Riverside County, 2,155 of the total unhoused individuals being unsheltered, and 31 percent of the unhoused individuals estimated as chronically homeless.

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

Additional Programs in the Housing Element will actively affirmatively further fair housing during the planning period. These include **Program 5**, Analysis of Impediments to Fair Housing Choice, the City will maintain an adopted Analysis of Impediments to Fair Housing Choice and create fair housing outreach materials and informational resources to post online. Through **Program 6**, Annual Progress Reports, the City will hold annual housing forums to bring the community together with decision makers, the development community, and other stakeholders to discuss the progress towards meeting the goals and objectives of the Housing Element and to discuss solutions for and awareness of fair housing in the City. **Program 16**, Fair Housing Referral and Mediation, the City will update and maintain their website with fair housing resources and information and provide referrals and mediation. Through **Program 1**, Accessibility, the City will promote increased accessibility above and beyond those requirements of the Federal and State Fair Housing Acts through incentives in exchange for increased accessibility and informational resources such as home retrofit guides and guidance on universal design. **Program 27**, Place-Based Strategies, commits the City to identify areas of opportunity for focused planning efforts

through a methodology that prioritizes fair housing. **Program 28**, Reasonable Accommodation Procedures, will create a process by which a request for a deviation may be approved for persons with disabilities.

Further, the City will administer all programs and activities related to housing and community development in a manner to Affirmatively Further Fair Housing. As detailed in **Program 9**, Density Bonus the City will update their Density Bonus ordinance consistent with State law. **Program 24**, No Net Loss will ensure that the City has adequate capacity to accommodate the RHNA throughout the 2021-2029 6th Cycle planning period (6th Cycle). Further, **Programs 18, 19, and 21**, demonstrates the City's commitment to affordable housing and ensuring housing within the City is available for all income levels, prioritizing the needs of those with special needs and extremely low-income households. Through **Program 18**, the City will collaborate with the Riverside Housing Authority and assist in monitoring deed-restricted units by tracking existing and new affordable covenants in the City. **Program 19**, Housing Rehabilitation, the City will identify opportunities to increase funding for housing rehabilitation; and **Program 21**, the City will explore the establishment of a local housing trust fund dedicated to the creation, rehabilitation and preservation of affordable housing, transitional housing and emergency shelters; which includes a feasibility analysis.

While the City provides many resources related to Fair Housing, the City is committed to affirmatively further fair housing and has updated **Program 6** of the 6th Cycle Housing Element in response the findings in this analysis. Through **Program 6** the City will continue to report annually on the City's progress toward its 8-year RHNA housing production target and toward the implementation of the programs identified to the legislative body. The City will also use this setting to hold an annual housing forum for the discussion of the City's progress towards the goals of the Housing Element, with additional focus on raising fair housing awareness. The housing forum will provide a platform where decision makers, members of the public, the development community, and other interested parties can work to elevate the discussion surrounding housing needs and solutions. Other programs of the Housing Element focused on addressing fair housing include the following:

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

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Appendix E: Sites Analysis and Inventory

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1 Introduction

As provided under California State law (Government Code Section 65583 [a][3]), a General Plan Housing Element must include an inventory of land suitable for residential development, including vacant sites that can be developed for housing within the planning period and non-vacant sites that have realistic and demonstrated potential for redevelopment during the planning period to meet the local housing need at all income levels. As further detailed in the Regional Housing Needs Allocation (RHNA) discussion in Section 2, every local jurisdiction is assigned a number of housing units representing its share of the State’s housing needs for an 8-year period. The housing need of the City of Indio (City) for the 6th Cycle 8-year planning period (October 15, 2021– October 15, 2029) (6th Cycle) consists of 7,812 total units, including housing for all income levels, which are subdivided by levels of affordability as follows: 2,963 lower-income units (including 1,793 very low-income units and 1,170 low-income units), 1,315 moderate-income units, and 3,534 above moderate-income units.

This appendix (Sites Analysis and Inventory) of the Housing Element describes the City’s housing target for the 6th Cycle RHNA projection period (June 30, 2021, through October 31, 2029) (planning period), known as the RHNA; the methodology by which realistic development capacity was determined; and the approach used for the identification of sites. An overview of the existing capacity in the City is also provided, including an analysis of vacant and underutilized sites where housing is currently an allowed use at appropriate densities; residential projects in the pipeline with approved or pending residential units that are anticipated in the planning period or projects with remaining entitlements, including approved or anticipated affordability for the units in each project; and the projection of accessory dwelling units anticipated for the planning period. The remainder of the RHNA is accommodated by sites that will be rezoned to accommodate higher density housing development. See **Table I, Summary of RHNA Strategies**, for an overview of strategies that the City will use to accommodate the RHNA during 6th Cycle planning period.

Table I. Summary of RHNA Strategies

Category	Lower-Income	Moderate-Income	Above Moderate-Income	Total Units
RHNA	2,963 ¹	1,315	3,534	7,812
1. Pipeline Residential Projects	396	—	9,852	10,248
2. Projected Accessory Dwelling Units	48	29	7	84
3. Existing Capacity (Vacant/Underutilized in DT, SN, CN) ²	233	632	—	865
4. Rezoning ²	3,160	1,579	—	4,739
Total	3,837	1,608³	9,859	15,304³
Total Shortfall/Surplus	+874	+293	+6,325	+7,492

1. The City has a RHNA of 1,793 very low-income units. Pursuant to State law (AB 2634), 50% of the very low-income units are assumed to be extremely low-income. Therefore, the City’s RHNA of 2,963 lower-income units may be divided into 896 extremely low-income units, 897 very low-income units, and 1,170 low-income units. However, for the purposes of identifying adequate sites for the RHNA, the State law does not mandate the separate accounting of units for extremely low-income households.

2. For sites that are identified in the Sites Inventory and the rezoning program to meet the lower-income RHNA, it is assumed that 50% of the realistic capacity of a site counts toward the low-income RHNA, and 50% of realistic capacity counts toward the very-low income RHNA.

3. The total of 1,608 moderate-income units does not include the 632 units identified as existing capacity, it only includes the 29 projected ADU’s and 1,579 units after rezoning because all of the parcels with existing capacity (632 units) will be rezoned and their new realistic capacity was already accounted for in the new realistic capacity of 1,579 moderate-income units.

2 Regional Housing Needs Allocation

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

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

The City's share of regional housing need was determined by a methodology prepared by the Southern California Association of Governments (SCAG) as part of its Final Regional Housing Needs Assessment Allocation Plan, adopted in March 2021 and updated in June 2021. In accordance with the Final RHNA Allocation Plan, the City must plan to accommodate 7,812 total housing units for the projection period beginning June 30, 2021, and ending October 15, 2029. This is equal to a yearly average of approximately 942 housing units. The 7,812 total units are split into four RHNA income categories (very low-, low-, moderate-, and above moderate-income). **Table 1** provides the City's RHNA by income category. Of the 7,812 total units, the City must plan to accommodate 1,793 units for very low-income households, 1,170 units for low-income households, 1,315 units for moderate-income households, and 3,534 units for above moderate-income households from 2021 to 2029.

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

To ensure that adequate capacity is maintained in the City throughout the 6th Cycle, additional capacity above and beyond the RHNA assigned to the City has been identified. In accordance with State requirements, the City will monitor the housing capacity identified in this Sites Inventory throughout the planning period to maintain sufficient capacity for the remaining RHNA at all income levels. As provided in **Table I**, and further detailed in this Sites Analysis, the City has a total existing capacity for 677 lower-income units, 661 moderate-income units, and 9,859 above moderate-income units within 1) residential pipeline of projects; 2) through the projected number of ADUs and JADUs; and 3) vacant and underutilized sites with existing capacity.

To address the shortfall of sites, the City is currently in the process of updating its Zoning Ordinance (Zoning Code) as of November 2021. The rezoned sites will provide an additional capacity of 3,160 lower-income units and a new total capacity of 1,579 moderate-income units. **Program 33, Sites Inventory Zoning Update Program**, of the Housing Element commits the City to adopt the updated Zoning Ordinance within a year of Housing Element adoption to provide adequate capacity throughout the planning period. Under the updated Zoning Code, the City will have a surplus of 874 lower-income units and 293 moderate-income units to serve as a generous buffer beyond what is required. See additional details in **Section 5, Summary of Capacity to Accommodate the RHNA**.

3 Vacant and Underutilized Sites Methodology and Assumptions

State law requires each jurisdiction to include a land inventory to identify specific sites that are suitable for residential development and to demonstrate that sufficient land is available to provide adequate housing capacity to meet the RHNA for each income level. This section of the Sites Analysis describes the methodology used to calculate the housing capacity on all vacant and non-vacant developable land within City limits that will be zoned or rezoned to allow for housing and available to develop within the 6th Cycle Housing Element planning period.

3.1 Process Overview

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

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

With the large quantities of vacant land that exist in the City, the Sites Analysis largely depends on those vacant sites within City limits that permit for residential development under their existing General Plan land use designation and that will be rezoned and made available during the planning period. However, a small number of sites identified in the Sites Inventory are on non-vacant, underutilized parcels.

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

Determining which non-vacant sites are underutilized and have the strongest potential for redevelopment can help identify ideal areas for accommodating new housing through redevelopment. Underutilized sites are identified through thorough and selective criteria to determine which existing uses are most likely to redevelop when paired with the right land use designation, regulations, and policies.

Under State law, if a housing element relies on nonvacant sites to accommodate 50 percent or more of its RHNA for lower-income households, the nonvacant site's existing use is presumed to impede additional residential development, unless the housing element describes findings based on substantial evidence that the use will likely be discontinued during the planning period. While this does not apply, as the large majority of parcels identified in this Sites Analysis are on vacant land, the analysis provides clear evidence that the existing uses on the sites identified to be underutilized are not considered an impediment to future development as the majority of the sites are currently empty grass or dirt lots, large surface parking lots, or concrete lots without existing structures, and are owned by the City or Housing Authority. Only four of the total parcels identified as underutilized in this Sites Analysis have existing structures, and three of those structures are vacant. See **Sections 4.1.2, Midtown (MT), and 4.1.3, Downtown (DT)**, for additional details. As part of this identification process, an analysis of underutilized sites was conducted to determine where to prioritize Housing Element programs that aim to increase opportunities for housing development. In addition to analyzing the existing uses and proximity to resources and existing infrastructure on each parcel, the methodology for identifying and prioritizing underutilized sites was largely based on the following factors:

- **Existing Use** – No existing structures, or existing structure is a vacant building
- **Publicly Owned** – Publicly owned surplus land, and/or owned by the City or Housing Authority
- **Building Age** – Buildings built prior to 1981 (most sites identified are older than 40 years)
- **Under Valued** – An assessed improvement-to-land-value ratio less than 1
- **Site Size** – Parcel greater than 0.5 acres or less than 10 acres, or smaller parcels with the potential for lot consolidation resulting in a site greater than 0.5 acres

None of the underutilized sites are known to have been occupied in the past 5 years by lower-income housing. All parcels included in the Sites Inventory were reviewed for any known environmental constraints; the sites included in the inventory have all been designated for residential development and are not constrained by known site-specific constraints that would limit development. Parcels that were identified as having absolute constraints² were removed from the inventory. Land suitable for residential development must be appropriate and available for residential use in the planning period. As such, the sites were also reviewed according to their development standards and regulations, and to recently approved or built residential projects in the same designations where housing is an allowed use.

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

3.2 Density and Affordability Assumptions

Every city in California must have a General Plan that establishes policy guidelines for all development within the city. The General Plan is the foundation of all land use controls in a jurisdiction. The Land Use Element of the City's General Plan identifies the location, distribution, and density of the land uses within the City. General Plan residential densities are expressed in dwelling units per acre. The Indio General Plan 2040 was adopted in September 2019 and has brought forth a new creative strategy for meeting the future needs of the City through land use designations that permit a broad mix of uses. The Land Use Element of the General Plan identifies land use designations called "place types" that are classified by major classes: Neighborhoods, Centers, and Districts. Each Neighborhood, Center, and District contains a mix of uses and provides guidance related to scale and intensity, density, and form and placement of development. Both Centers and Neighborhoods permit residential uses. As of November 2021, the City is currently in the process of updating its Zoning Ordinance to be consistent with the Indio General Plan 2040. As detailed in **Programs 33, Sites Inventory Zoning Update Program, and 37, Zoning Code Updates for the Removal of Constraints**, of the Housing Element, the updated zoning regulations, which will be adopted mid-2022, will implement the 2040 General Plan, including the allowed densities and uses. As such, with the exception of sites identified in Downtown Indio, which already have the zoning in place through the Downtown Specific plan adopted in April 2020 (see additional details in **Section 4.1.3, Downtown (DT)**), the Sites Analysis relied on the existing 2040 General Plan land use designations, which will be consistent with the updated Zoning Code.

Government Code Section 65583.2(c) requires, as part of the analysis of available sites, a local government to demonstrate that the projected residential development capacity of the sites identified in the Housing Element can realistically be achieved. This realistic capacity may use established minimum densities to calculate the housing unit capacity. The Sites Analysis estimated realistic capacity, as shown in **Table 2**. As a conservative estimate of capacity calculations, the minimum permitted density of 20 dwelling units per acre was used for all sites identified to accommodate the City's lower-income RHNA. As included in **Program 33** of the Housing Element, rezoned sites identified in the Mixed Use Neighborhood and Midtown designations will accommodate the shortfall of lower-income units. The sites rezoned to accommodate the lower-income shortfall will permit a minimum of 20 dwelling units per acre and will allow a maximum density of 40 dwelling units per acre, require residential use to occupy at least 50 percent of the floor area in a mixed-use project, and allow 100 percent residential use, in accordance with the requirements of Government Code Section 65583.2. Therefore, the realistic density was calculated at the minimum 20 dwelling units per acre for the Mixed Use Neighborhood and Midtown designations to account for potential commercial components.

For the existing Downtown Specific Plan area, the maximum density permitted is currently 60 dwelling units per acre, in accordance with the Downtown (DT) land use designation. Although affordable developments in the City serve as examples of affordable projects built at higher densities, such as the approved densities for Phase I and Phase II of the Arroyo Crossing project (a mixed-use affordable housing project in the pipeline discussed in **Section 4.2, Planned, Approved, and Prospective Projects** providing extremely low-, very low-, and low-income units) of approximately 30 and 27.5 dwelling units per acre, the realistic capacity for sites identified in the Downtown used a very conservative approach. To account for commercial components, the realistic capacity assumed 33 percent of the maximum density for sites in the Downtown zone, and the realistic capacity was conservatively calculated at 20 dwelling units per acre, in line with the Mixed Use Neighborhood and Midtown realistic density assumptions.

Sites identified to accommodate the City’s moderate-income RHNA have been calculated based off the minimum and maximum permitted densities in the corresponding land use designation, and the density ranges that will be adopted in their corresponding zoning regulations under the updated Zoning Code. The Suburban Neighborhood designation allows for a maximum density of eight dwelling units per acre. The realistic capacity conservatively estimated 50 percent of the maximum density at a density of 4 dwelling units per acre. The Neighborhood Center allows for a density range of 10 to 20 dwelling units per acre. The realistic capacity conservatively estimated 50 percent of the maximum density at a density of 10 dwelling units per acre. The Connected Neighborhood zone will allow a density range of 8 to 20 dwelling units per acre. While a small portion of the Connected Neighborhood zone will allow mixed uses, the majority of the zone will require standalone residential and not permit commercial uses. A majority of the zone will require standalone residential, and not permit commercial. The realistic capacity conservatively estimated 50 percent of the permitted density range at a density of 14 dwelling units per acre. This does not limit the ability of a project to be built at the higher densities allowed under either the zoning or the General Plan, and several existing or recently approved development projects have been developed at densities above the minimum permitted density in the corresponding zone. Furthermore, it is expected that property owners will strive for densities far above the minimums, assuming developers can earn greater profits for construction on the same parcel of land. Sites identified to accommodate the City’s above moderate-income RHNA have been calculated based on their presumed or approved densities, as detailed in the overview of residential development in the pipeline in **Section 4.2, Planned, Approved, and Prospective Projects**.

Table 2. Density Assumptions by General Plan Land Use			
Land Use Category	Maximum Density (units per acre)	Realistic Density (units per acre)	Income Level
Suburban Neighborhoods (SN)	Up to 8 units per acre	4	Moderate
Neighborhood Center (NC)	10 to 20 units per acre	10	Moderate
Connected Neighborhood (CN)	Up to 20 units per acre	14	Moderate
Mixed Use Neighborhood (MUN)	Up to 40 units per acre	20	Lower
Midtown (MT)	Up to 40 units per acre	20	Lower
Downtown (DT)	Up to 60 units per acre	20	Lower
Source: City of Indio, General Plan 2040 Land Use and Urban Design Element, 2021			

3.2.1 Lower-Income Sites

In accordance with Housing Element law (Government Code Section 65583.2[c][3]), the City’s default density for lower-income sites must permit a minimum of 30 dwelling units per acre. Further, it is detailed under State guidance that sites that are too small or too large (less than 0.5 acres or greater than 10 acres) may not facilitate developments affordable to lower-income households. However, parcels less than 0.5 acres may be included if there is the potential for combining small lots into larger single sites to accommodate higher-density development through lot consolidation. As such, sites included in the lower-income sites inventory with only one parcel have been limited to parcels between 0.5 and 10 acres. However, parcels identified in the Downtown area that are individually less than 0.5 acres but are reasonably expected to be consolidated with other parcels into a single site have been

included in the Sites Inventory. These parcels have been identified as part of sites with two or more parcels that together are greater than 0.5 acres and are rendered suitable for consolidation into one single site. The City will incentivize lot consolidation through **Program 11, Development Incentives and Programs**, of the Housing Element. See **Section 4.1.3, Downtown (DT)**, for an analysis related to parcels anticipated to be consolidated, which provides evidence to demonstrate that development of housing affordable to lower-income households on these sites is realistic or feasible.

The City has three land use designations that permit densities of 30 dwelling units per acre or greater: Mixed Use Neighborhood (MUN), Midtown (MT), and Downtown (DT) designations. Sites identified in these three designations, excluding those in the pipeline, were included in the Sites Inventory as lower-income sites.

3.2.2 Moderate-Income Sites

Large amounts of vacant land in the Suburban Neighborhoods (SN), Neighborhood Center (NC), and Connected Neighborhood (CN) designations exist in the City. All three designations provide opportunities for a range of housing choices at medium densities. As such, all sites identified within the designations were inventoried at the moderate-income level. While sites identified to accommodate moderate-income units may be less than 0.5 acres, all vacant sites identified in these three designations have been limited to those between 0.5 and 10 acres, with the exception of one site (Site 1580 in **Table 16, Sites Inventory Table**) in the CN designation. This site is comprised of three congruent parcels reasonably anticipated to be consolidated as all three are vacant, surplus land owned by the City. Two of the parcels in Site 1580 are less than 0.5 acres, but together, the consolidated site is approximately two acres.

3.2.3 Above Moderate-Income Sites

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

3.3 Sites Identified in Previous Housing Elements

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

Eight of the underutilized parcels identified in the Sites Inventory for lower-income housing were included in a previous Housing Element, and 28 of the vacant parcels included in the inventory for lower-income housing have been included in the two previous Housing Element planning periods (see **Section 5** for individual site and parcel details). Housing Element **Program 7** commits the City to allowing residential use by-right on these sites, as identified in **Exhibit A, Housing Element Electronic Sites Inventory Form**, or **Table 16, Sites Inventory Table**, for housing developments in which at least 20 percent of the units are affordable to lower-income households. The City has 3 years from the beginning of the planning period to implement this policy. Refer to Exhibit A, or to the first column in **Table 16, Sites Inventory Table**, which indicates if a parcel has been previously identified.

4 Existing Capacity

The following is a description of the residential capacity on vacant and underutilized sites within each land use designation permitting residential uses. **Figure 1, Sites Inventory and Land Use Capacity by Land Use Designation**, provides an overview of the existing capacity identified in the Sites Inventory and the City's 2040 General Plan land use designation. The vacant and underutilized sites identified in **Figure 1** are the vacant and nonvacant sites that have been included in the Sites Inventory; it is not a comprehensive inventory of all vacant and underutilized sites in the City.

4.1 Capacity by Land Use Designation

National trends in the shifting retail market are reflected in a shift toward residential and mixed uses on commercially zoned sites. It is reasonable for the City to expect to see these trends continue on a local level. Per the Indio General Plan 2040 adopted in September 2019, the City currently allows standalone, multi-unit residential development as a use permitted by-right in most mixed-use designations throughout the City, including in the Neighborhood Center (NC), Connected Neighborhood (CN), Midtown (MT), and Downtown (DT) designations. Therefore, the City assumes that many of the identified sites may be developed as purely residential projects at densities far above the minimum densities and the assumptions used to calculate the realistic capacity. Furthermore, the vast majority of sites identified are located on vacant sites, and therefore do not have existing uses constituting an impediment to additional residential development during the 6th Cycle.

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

Lower-Income Sites *(Refer to Sections 4.1.1 through 4.1.4 for details)*

As of November 2021, the City's current Zoning Ordinance (Chapter 159, Zoning Regulations of the City's Municipal Code) permits or conditionally permits multifamily housing in limited zones throughout the City (see full details in **Appendix C** of the Housing Element). With the exception of the Downtown Indio Specific Plan, where multifamily housing is an allowed use in the City, the maximum densities permitted by the current Zoning Ordinance pose a constraint to the development of housing in accordance with Housing Element law (Government Code Section 65583.2[c][3]), which requires that the City's default density for lower-income sites permit a minimum of 30 dwelling units per acre. As such, the sites inventory could only identify existing capacity for vacant and underutilized sites within the Downtown area, as discussed in **Section 4.1.3, Downtown (DT)**. However, as previously mentioned, the Indio General Plan 2040 was adopted in September 2019. The 2040 General Plan permits densities that may facilitate development of housing affordable to lower-income households as show in **Table 2**, and as of November 2021, the City is currently in the process of updating its Zoning Ordinance to be consistent

with the Indio General Plan 2040. As detailed in **Program 33, Sites Inventory Zoning Update Program**, and **Program 37, Zoning Code Updates for the Removal of Constraints**, of the Housing Element, the updated zoning regulations, which will be adopted mid-2022, will implement the 2040 General Plan. This will include the allowed densities and uses under the 2040 General Plan, ensuring that densities are achievable under the newly formed standards of the updated Zoning Code. As such, the Sites Analysis relied on the existing 2040 General Plan land use designations, which will be consistent with the updated Zoning Code. Therefore, the capacity identified in **Sections 4.1.1, Mixed Use Neighborhoods (MUN)**, and **4.1.2, Midtown (MT)**, will be available to address the lower-income shortfall following the adoption of the updated Zoning Ordinance (see **Section 5.2.1, Lower-Income Shortfall Addressed**, for a full breakdown of capacity).

Moderate-Income Sites (Refer to Sections 4.1.5 through 4.1.8 for details)

Under the City's current Zoning regulation and corresponding densities, there is limited existing capacity for development appropriate to accommodate moderate-income housing. Some of the parcels identified to accommodate moderate-income units in **Sections 4.1.5, Suburban Neighborhoods (SN)**, and **4.1.7, Connected Neighborhood (CN)**, have existing capacity under their existing zones (current zoning can be found in **Exhibit A**) appropriate to accommodate moderate-income housing and have been identified with an existing capacity of 632 units. However, all of these parcels will be rezoned as part of the Zoning Code update. The updated Zoning Code will create the capacity to accommodate a total of 1,579 moderate-income units on vacant sites in the Suburban Neighborhood, Neighborhood Center, and Connected Neighborhood designations (See **Section 5.2.2, Moderate-Income Deficit Addressed**, for additional details). Therefore, only the new total capacity of 1,579 under the updated Zoning Code has been accounted for in the final totals (see **Table I** for details).

INDIO 6TH CYCLE SITES INVENTORY

SELECTED VACANT AND UNDERUTILIZED SITES

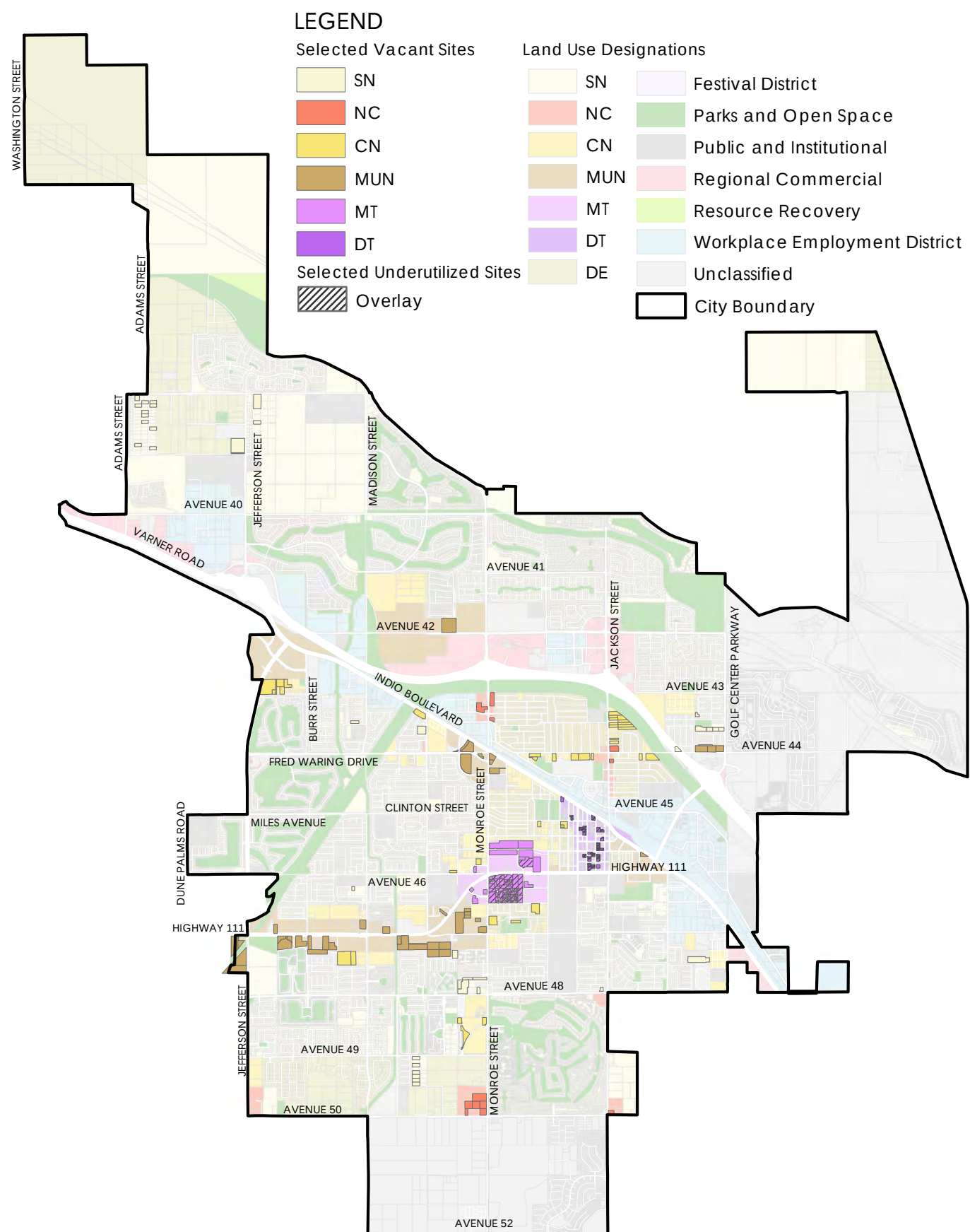
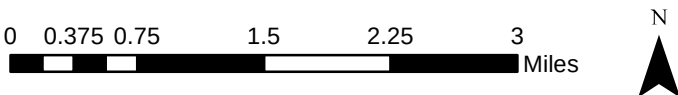


Figure 1. Sites Inventory and Land Use Capacity by Land Use Designation



4.1.1 Mixed Use Neighborhood (MUN)

The Mixed Use Neighborhood (MUN) land use designation provides for moderate- to higher-intensity neighborhood development that features a variety of multifamily housing choices and limited neighborhood-serving commercial uses in a walkable environment at densities up to 40 dwelling units per acre. Approximately 898 acres of the City are in the MUN designation. However, only vacant parcels greater than 0.5 acres or less than 10 acres have been included in the Sites Inventory. Based on the permitted density and range of permitted multifamily residential uses and neighborhood-serving amenities in the MUN designation, the sites have been identified as appropriate to accommodate lower-income housing. While the existing capacity on these sites under the current Zoning regulations is zero as of November 2021, the sites will be made available following adoption of the updated Zoning Code as included in **Program 33, Sites Inventory Zoning Update Program**, of the Housing Element (see additional details in **Section 5.2.1, Lower-Income Shortfall Addressed**) and have been included in the Sites Inventory.

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

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

See **Table 16** Sites 29–68 in **Section 5** for individual site and parcel details.

Table 3. Mixed Use Neighborhood (MUN) Designation Summary						
Vacant Parcels	Underutilized Parcels	Total Acreage	Maximum Units Permitted	New Realistic Capacity (Total Units After Rezone)	Income Level	Existing Capacity (Units - 2021 Zoning)
38	—	117	4,678	2,334	Lower-Income	0

MIXED USE NEIGHBORHOOD SITES

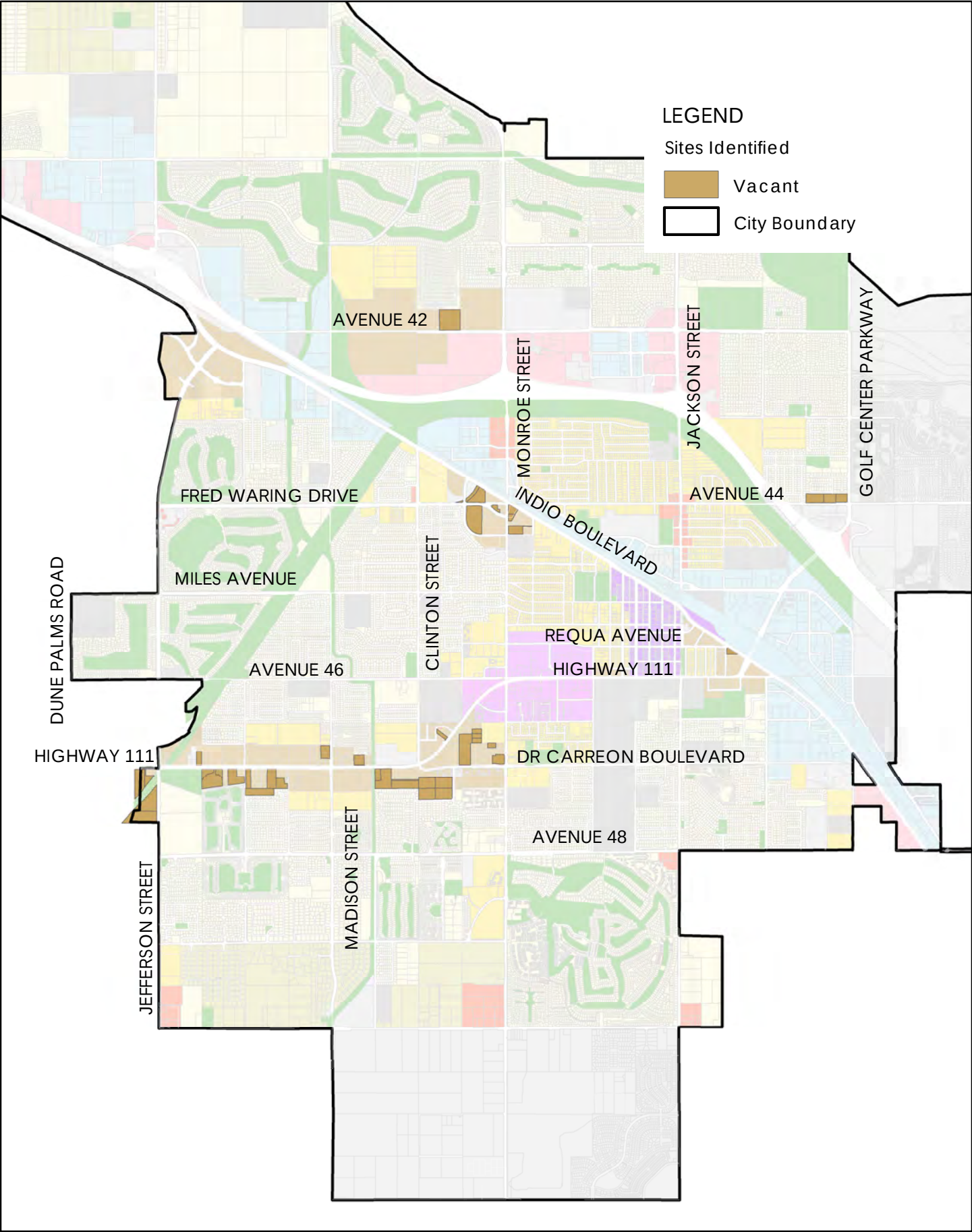
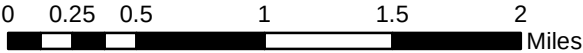


Figure 2. Mixed-Use Neighborhood Sites



4.1.2 Midtown (MT)

The Midtown (MT) land use designation provides for an active, mixed-use center by allowing multistory, mixed-use buildings at higher intensities, including multifamily standalone residential uses, community gathering spaces, and land uses to support residents and visitors at densities up to 40 dwelling units per acre. Approximately 174 acres of the City are in the MT designation. However, only parcels greater than 0.5 acres or less than 10 acres have been included in the Sites Inventory³. Based on the permitted density and range of permitted multifamily residential uses and neighborhood-serving amenities in the MT designation, the sites have been identified as appropriate to accommodate lower-income housing. While the existing capacity on these sites under their current Zoning regulations is zero, the sites will be made available following adoption of the updated Zoning Code as included in **Program 33, Sites Inventory Zoning Update Program**, of the Housing Element (see additional details in **Section 5.2.1, Lower-Income Shortfall Addressed**) and have been included in the Sites Inventory.

Based on a realistic residential development potential of 20 dwelling units per acre in the MT zone, a total of 12 sites with 826 units on approximately 40.4 total acres have been included in the Sites Inventory. **Table 4** provides a summary of all sites in the MT designation identified in the Sites Inventory, including 12 total parcels (11 vacant parcels and 1 underutilized parcel). The one underutilized parcel (Assessor's Parcel Number 611110043) is occupied by an old, large surface parking lot and an empty concrete building pad. The site has no existing buildings and a very low overall assessed improvement-to-land-value ratio of 0.09. The portion of the site with the concrete building pad used to have a half vacant commercial strip-mall, but the entire structure was demolished between 2015-2016 and the parcel is now for sale, so the existing use is not considered an impediment to future development.

See **Figure 3, Midtown Sites**, for an overview of sites identified in the MT land use designation. The vacant and underutilized sites identified in **Figure 3** are vacant and nonvacant sites that have been included in the Sites Inventory; it is not a comprehensive inventory of all vacant and nonvacant sites in the MT designation.

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

See **Table 16** Sites 15–27 in Section 5 for individual site and parcel details.

Table 4. Midtown (MT) Designation Summary						
Vacant Parcels	Underutilized Parcels	Total Acreage	Maximum Units Permitted	New Realistic Capacity (Total Units After Rezone)	Income Level	Existing Capacity (Units - 2021 Zoning)
11	1	40.4	1,616	826	Lower-Income	0

³ Parcels smaller than 0.5 acres included in Table 16, Sites Inventory Table, in the MT designation are part of the recently approved Indio Marketplace project (Site 28M in Table 16). See Section 4.2, Planned, Approved, and Prospective Projects for details.

MIDTOWN SITES

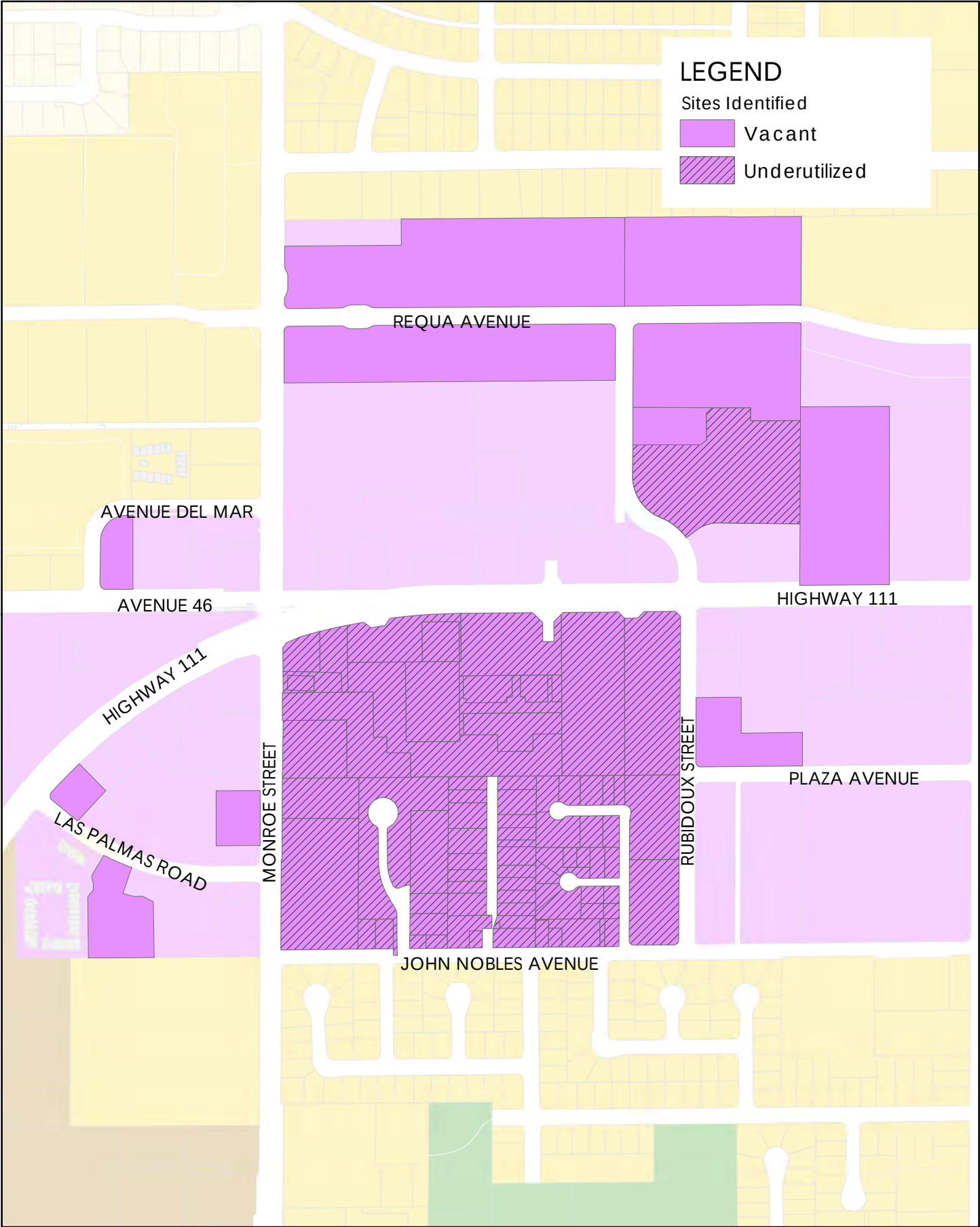
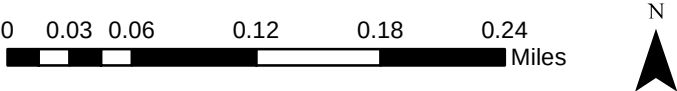


Figure 3. Midtown Sites



4.1.3 Downtown (DT)

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

The Downtown Indio Specific Plan (DTSP), adopted in April 2020, further incentivizes these redevelopment and revelational efforts. The DTSP is the current regulatory plan providing the vision and zoning for the parcels in the 140-acre Downtown planning area. A comprehensive update to the City's Zoning Code is currently underway, and it is expected that the City will amend the City of Indio Municipal Code to include comprehensively updated zoning standards. One of the DTSP's goals is to diversify the City's housing stock to include new housing types that serve a broad and diverse community of new and existing residents, providing housing opportunities for households of all ages, types, incomes, and lifestyles in an amenity-rich urban environment. The City recognizes that desired components of the Downtown environment are not likely to be provided by the market alone, as such, the DTSP provides incentives for developing specified community benefits, including student housing and residential amenities, in exchange for an increase in heigh limit. As such, implementation of the DTSP is anticipated to promote the production and facilitate development of housing in the Downtown.

The Downtown (DT) land use designation supports a lively, thriving Downtown area by accommodating multistory, mixed-use buildings at higher intensities, including multifamily standalone residential and live/work uses at densities up to 60 dwelling units per acre. Approximately 77 acres of the City are in the DT designation. However, only individual parcels or parcels rendered suitable for consolidation into one site (sites can be made up of single parcels, or two or more parcels that are anticipated to be consolidated and developed into a single site) greater than 0.5 acres or less than 10 acres have been included in the Sites Inventory. Based on the permitted density and range of permitted multifamily residential uses, the sites have been identified as appropriate to accommodate lower-income housing (See **Section 3.2.1** for additional discussion related to sites methodology). All sites proposed to be consolidated are denoted by a letter following the Site number in both **Table 16, Sites Inventory Table**, and in **Exhibit A, Housing Element Electronic Sites Inventory Form**.

Based on a realistic residential development potential of 20 dwelling units per acre, a total of 13 sites with an existing total capacity of 233 units on approximately 12 total acres in the Downtown Specific Plan area and DT designation have been included in the Sites Inventory. **Table 5** provides a summary of all vacant and underutilized sites in the DT designation identified in the Sites Inventory. The 13 sites are made up of a total of 55 individual parcels, many of which are reasonably expected to be consolidated and developed into single sites. 35 of the parcels in the Sites Inventory identified in the DT designation are completely vacant, which is approximately two thirds of the total 55 parcels identified in the DT designation. A realistic capacity for 147 lower-income units has been identified on the vacant parcels. The other 20 parcels identified are underutilized. However, the majority of the underutilized sites are

not currently being utilized by an existing use, or do not have existing structures and are only empty grass, dirt or concrete lots, or parking lots. In addition, 16 out of the 20 underutilized parcels, are owned by the City or the Housing Authority. A realistic capacity for 86 lower-income units has been identified on the underutilized parcels.

Existing Uses

16 of the 20 underutilized parcels do not have existing structures (refer to **Table 16** for parcel specific details). Specifically, nine of the underutilized parcels are large, underutilized surface parking lots or concrete lots, and seven parcels are currently empty grass or dirt lots. As such there is no existing structure that constitutes an impediment to additional residential development. The remaining four out of the 20 underutilized parcels are the only parcels that have existing structures; however, the parcels contain buildings that are vacant or in disrepair. Two of the parcels (APN numbers 611213028 and 611221007, part of consolidated sites 7E and 10H in **Table 16**, respectively) both have vacant, closed fast-food restaurant, one of which is a 41-year-old structure and the other a 57-year-old structure built in 1965. One of the parcels (Parcel number 611213024 part of consolidated site 8F in **Table 16**) is publicly owned by the Housing Authority and has a 55-year-old vacant structure built in 1967. The only underutilized parcel (Parcel number 611223004 part of consolidated site 13K in **Table 16**) with an existing structure that is not vacant, has a small, 75-year-old commercial building built in 1946 on a small portion of the front half of the lot, and an old concrete lot in the back. The parcel has a site improvement-to-land-value ratio of 0.6 and a floor area ratio of 0.09, and there are no known long-term leases or contracts that would prevent redevelopment of the site. Therefore, it is reasonable to identify the parcel as a good candidate for more-intensive residential uses through redevelopment.

As for the parcels that are currently used as large, surface parking lots, the City has had a long-term goal of revitalizing the City's downtown area through mass redevelopment opportunities that could include such properties. To advance these efforts, the City recently (November 2021) declared approximately 8.2 acres (26 total parcels) in the downtown area as surplus land as defined in Government Code Section 54221 (Resolution No. 10239), including 10 parcels identified in **Table 16**.

Over the past 20 years, the City—and its former redevelopment agency—strategically acquired a significant mass of key land within the DT area. Most of this property is between Requa Avenue and Indio Boulevard. The City can leverage this asset by entering into development agreements with developers who share the City's ambitious vision of a new, active, mixed-use urban center, and are willing and able to work with the City to make such outcomes financially feasible. Of the parcels included in the Sites Inventory in the DT designation, 35 are owned by the City or the Housing Authority. As the locally owned parcels included in the Sites Inventory are sold, leased, or otherwise disposed of, the City will track and include the information in the Housing Element Annual Progress Reports, as detailed in the Housing Element programs.

Approximately 90 percent of parcels in the DT designation are less than 0.5 acres. Therefore, most of the sites identified in **Table 5** include two or more parcels anticipated to be consolidated to create sites that allow sufficient capacity for a typical affordable housing project. If the sites inventory were to exclude all individual parcels smaller than 0.5 acres, without considering the possibility of consolidating smaller parcels into one site, the Sites Inventory would be excluding 90 percent of the City's total downtown parcels from the Sites Inventory and acting as a constrain to the City's long-term goal of revitalizing the City's Downtown area. As previously discussed, interest from developers and recent trends of lot

consolidation, as well as common ownership by the Housing Authority or the City of approximately 30 percent of parcels in the DT designation, surplus land available, incentives provided through the recently adopted Downtown Specific Plan and several incentives to be implemented through the Housing Element programs, render the parcels suitable and ready for consolidation. Furthermore, the City will specifically support lot consolidation through the creation of an incentive that can be offered in exchange for lot consolidation as part of **Program 11, Development Incentives and Programs**, of the Housing Element.

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

See **Table 16** Sites 1–14L in Section 5 for individual site and parcel details.

Table 5. Downtown (DT) Designation Summary					
Vacant Parcels	Underutilized Parcels	Total Acreage	Maximum Units Permitted	Existing Realistic Capacity (Total Units)	Income Level
35	20	12	718	233	Lower-Income

DOWNTOWN SITES

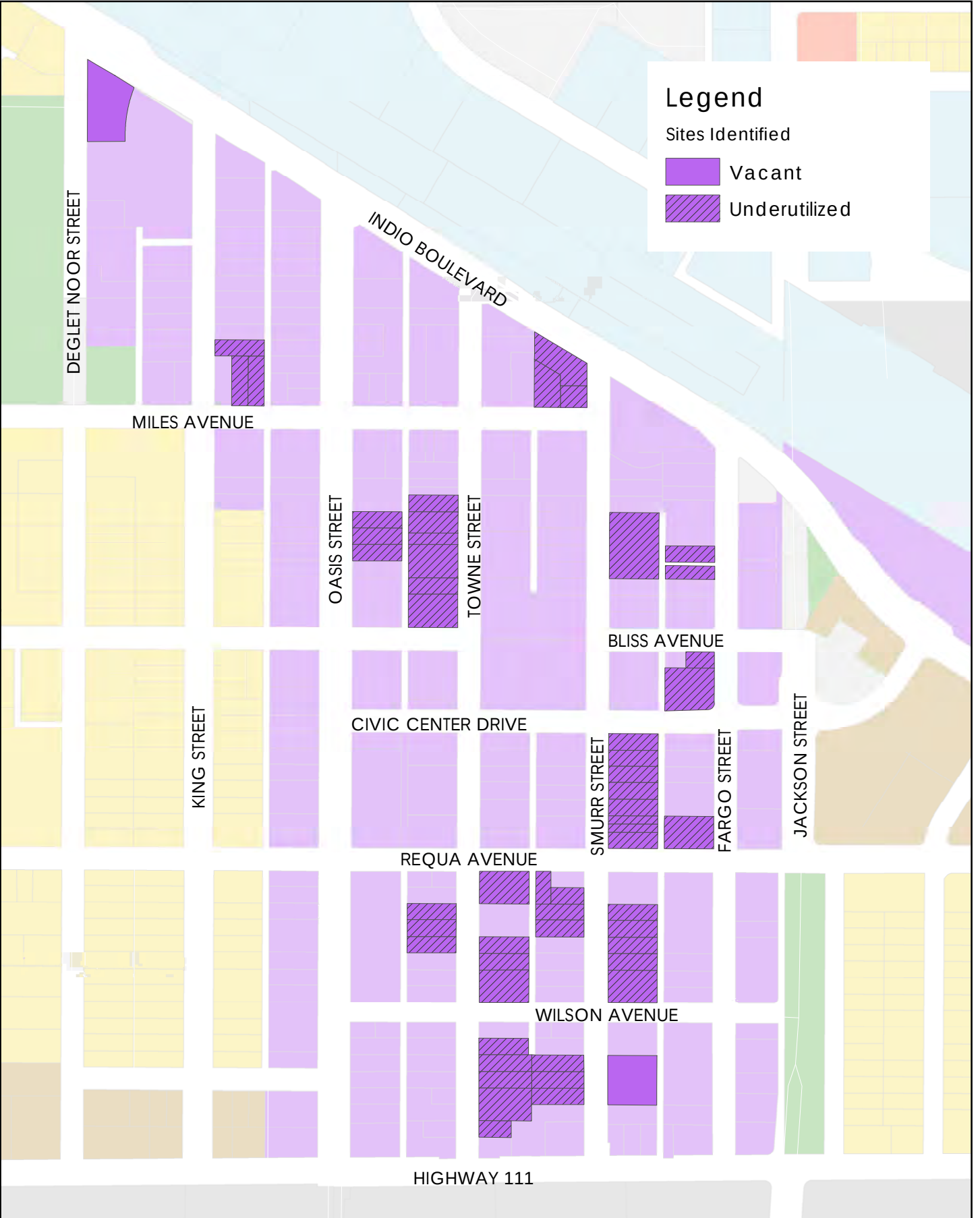
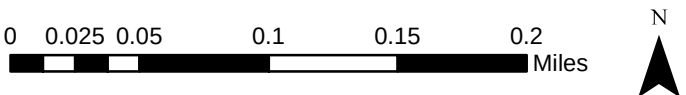


Figure 4. Downtown Sites



4.1.4 Summary of Lower-Income Sites

In total, the Sites Inventory includes an existing capacity to accommodate 233 lower-income units in the in the Downtown Specific Plan area. To accommodate the City's remaining 6th Cycle RHNA for lower-income units and a buffer to ensure capacity throughout the Housing Element planning period, the City will adopt an updated Zoning Ordinance by mid-2022 to create the capacity for an additional 3,160 lower-income units as identified in the MUN and MT designations (See additional details in **Section 5.2.1, Lower-Income Shortfall Addressed**).

Table 6 provides a summary of total residential capacity on vacant and underutilized parcels identified within the MUN, MT, and DT designations, which are anticipated to accommodate lower-income units.

Table 6. Summary of Lower-Income Capacity					
Total Acreage	Maximum Units Permitted	Existing Realistic Capacity (DT)	Additional Realistic Capacity After Rezone (MUN and MT)	Total Capacity (Total Units After Rezone)	Income Level
169.4	7,012	233	3,160	3,393	Lower-Income

4.1.5 Suburban Neighborhood (SN)

The Suburban Neighborhood (SN) land use designation provides low-intensity neighborhood development for single-family and small, low-intensity multifamily dwelling groupings organized along walkable streetscapes with commercial/retail activity nearby. A large portion, approximately 8,264 acres, of the City is in the SN designation. Approximately 2,161 of those acres are vacant, including several large parcels on the northern perimeters of the City that account for almost 1,000 acres of vacant land in the SN designation. However, only vacant parcels greater than 0.5 acres or less than 10 acres have been included in the Sites Inventory. Based on the permitted densities, range of single-family and multifamily housing, and opportunities for medium-intensity residential development permitted in the SN designation, the sites have been identified as appropriate to accommodate moderate-income housing. Under the parcel's existing zoning regulations, as of November 2021, there is an existing capacity of 89 moderate-income units in the SN designation (see current zoning details in **Exhibit A**). However, all of these parcels will be rezoned, and a new total realistic capacity of 252 units on approximately 63 acres of vacant sites in the SN zone will be made available following adoption of the updated Zoning Ordinance as discussed in **Program 37**, of the Housing Element (see additional details in **Section 5.2.2, Moderate-Income Deficit Addressed**) and have been included in the Sites Inventory.

Table 7 provides a summary of all vacant sites in the SN designation identified in the Sites Inventory. The realistic capacity was calculated using a realistic residential development potential of 4 dwelling units per acre in the SN zone. See **Figure 5**, Suburban Neighborhood Sites, for an overview of sites identified in the SN land use designation. The vacant sites identified in **Figure 5** are vacant sites that have been included in the Sites Inventory; it is not a comprehensive inventory of all vacant sites in the SN designation.

See **Table 16** Sites 70–107 in Section 5 for individual site and parcel details.

Table 7. Suburban Neighborhood (SN) Designation Summary						
Vacant Parcels	Underutilized Parcels	Total Acreage	Maximum Units Permitted	New Realistic Capacity (Total Units after Rezone)	Income Level	Existing Capacity (Units - 2021 Zoning)
38	—	63.3	504	252*	Moderate- Income	89
* The 252 total units after rezone do not account for the 89 units identified under the current zoning's existing capacity.						

SUBURBAN NEIGHBORHOOD SITES

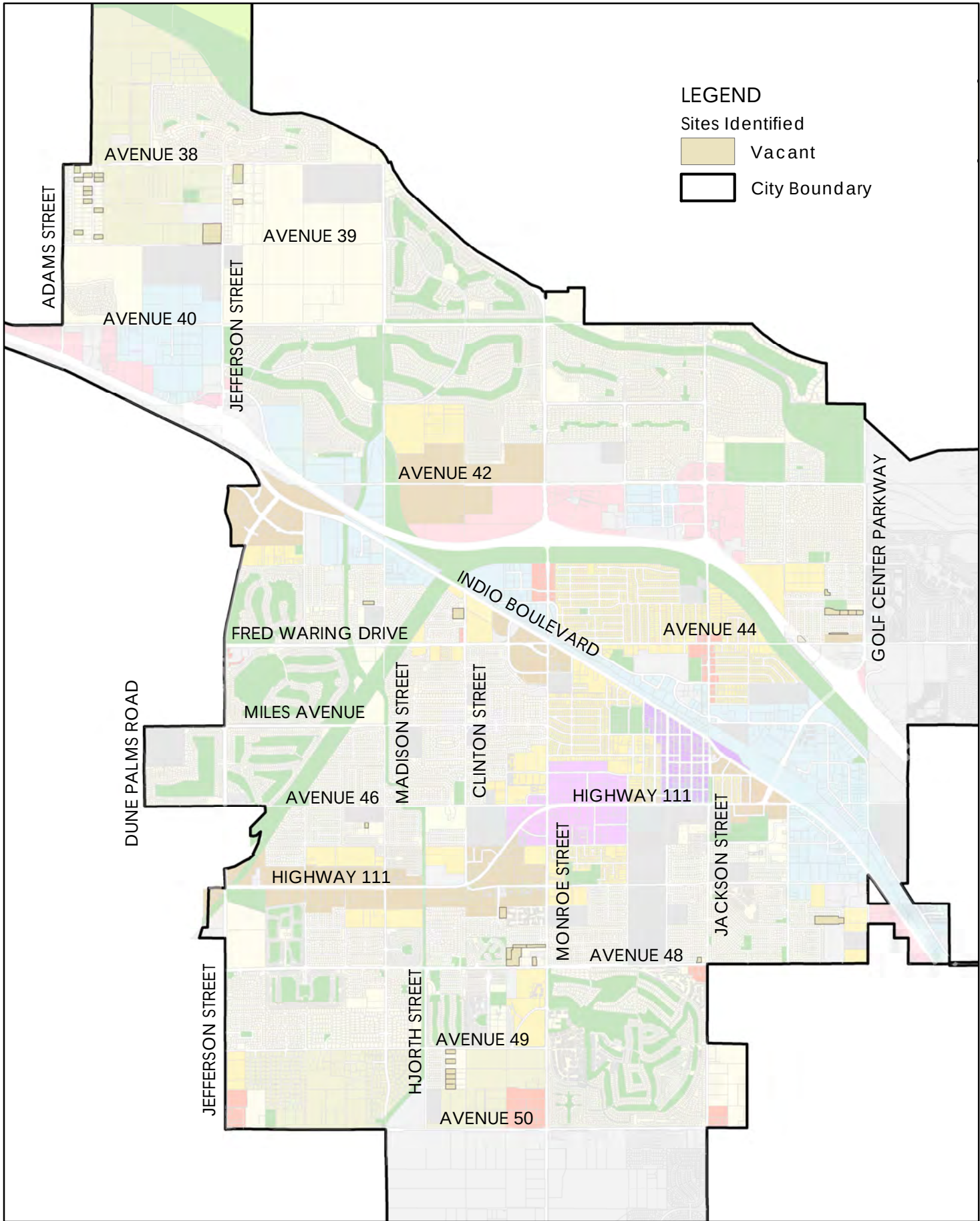
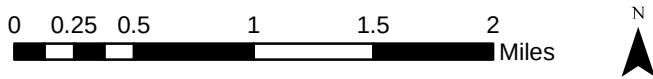


Figure 5. Suburban Neighborhood Sites



4.1.6 Neighborhood Center (NC)

The Neighborhood Center (NC) land use designation provides for areas with a variety of neighborhood-serving retail and commercial uses, housing of various types, other neighborhood-serving amenities, and community gathering spaces for residents at a density ranging between 10 and 20 dwelling units per acre. Approximately 138 acres of the City are in the NC designation. However, only vacant parcels greater than 0.5 acres or less than 10 acres have been included in the Sites Inventory. Based on the permitted densities and range of single-family and multifamily housing, neighborhood-serving amenities, and commercial uses permitted in the NC designation, the sites have been identified as appropriate to accommodate moderate-income housing. While the existing capacity on these sites under their current Zoning regulations is zero, the sites will be made available following adoption of the updated Zoning Code as included in **Program 37**, of the Housing Element (see additional details in **Section 5.2.2, Moderate-Income Deficit Addressed**) and have been included in the Sites Inventory.

Based on a realistic residential development potential of 10 dwelling units per acre in the NC zone, a total of 251 units on approximately 25 acres of vacant sites in the NC zone have been included in the Sites Inventory. **Table 8** provides a summary of all vacant sites in the NC designation identified in the Sites Inventory. See **Figure 6**, Neighborhood Center Sites, for an overview of sites identified in the NC land use designation. The vacant sites identified in **Figure 6** are vacant sites that have been included in the Sites Inventory; it is not a comprehensive inventory of all vacant sites in the NC designation.

See **Table 16** Sites 108–119 in Section 5 for individual site and parcel details.

Table 8. Neighborhood Center (NC) Designation Summary						
Vacant Parcels	Underutilized Parcels	Total Acreage	Maximum Units Permitted	New Realistic Capacity (Total Units after Rezone)	Income Level	Existing Capacity (Units - 2021 Zoning)
12	—	25.2	502	251	Moderate- Income	0

NEIGHBORHOOD CENTER SITES

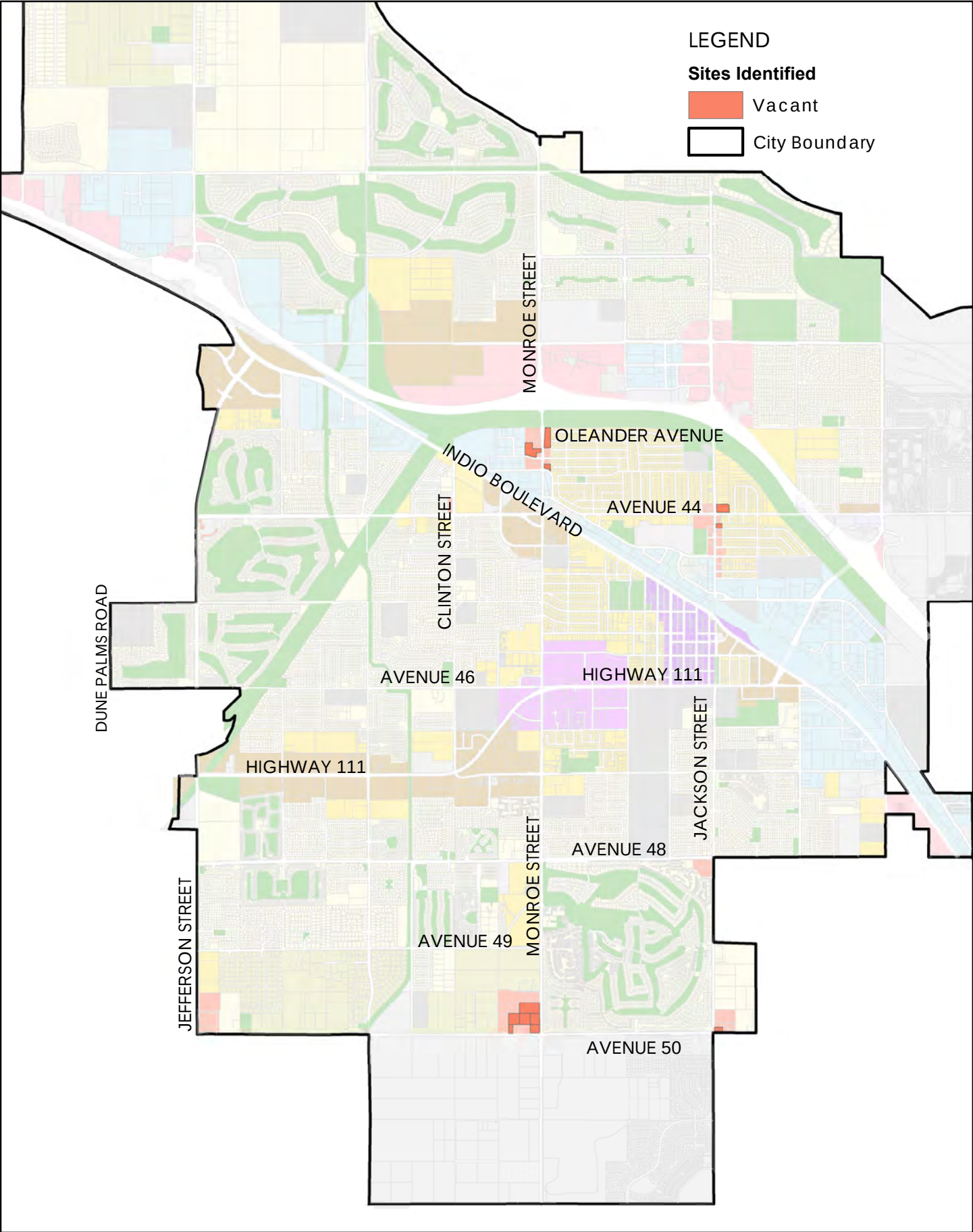


Figure 6. Neighborhood Center Sites

4.1.7 Connected Neighborhood (CN)

The Connected Neighborhood (CN) land use designation provides a broad range of housing choices within a walkable neighborhood setting within a short distance of goods and services. Housing types include single-family detached and attached dwellings of various sizes, courtyard apartments and condos, and medium-sized multifamily buildings designed for neighborhood compatibility at a density of up to 20 dwelling units per acre. Approximately 1,270 acres of the City are in the CN designation. However, only vacant sites greater than 0.5 acres or less than 10 acres have been included in the Sites Inventory. Based on the maximum allowed density and range of single-family and multifamily housing permitted in the CN designation, the sites have been identified as appropriate to accommodate moderate-income housing. Under the parcels existing Zoning regulations, as of November 2021, there is an existing capacity of 543 moderate-income units in the CN designation (see current zoning details in **Exhibit A**). However, all of these parcels will be rezoned and a new total realistic capacity of 1,076 units on approximately 77 acres of vacant sites in the CN zone will be made available following adoption of the updated Zoning Code as discussed in **Program 37**, of the Housing Element (see additional details in **Section 5.2.2, Moderate-Income Deficit Addressed**) and have been included in the Sites Inventory.

The realistic capacity was calculated using a realistic residential development potential of 14 dwelling units per acre in the CN zone. **Table 9** provides a summary of all vacant sites in the CN designation identified in the Sites Inventory. See **Figure 7**, Connected Neighborhood Sites, for an overview of sites identified in the CN land use designation. The vacant sites identified in **Figure 7** are vacant sites that have been included in the Sites Inventory; it is not a comprehensive inventory of all vacant sites in the CN designation.

See **Table 16** Sites 120–1580 in Section 5 for individual site and parcel details.

Table 9. Connected Neighborhood (CN) Designation Summary

Vacant Parcels	Underutilized Parcels	Total Acreage	Maximum Units Permitted	New Realistic Capacity (Total Units After Rezone)	Income Level	Existing Capacity (Units - 2021 Zoning)
41	—	76.8	1,533	1,076	Moderate- Income	543
* The 1,076 total units after rezoning do not account for the 543 units identified under the current zoning's existing capacity.						

CONNECTED NEIGHBORHOOD SITES

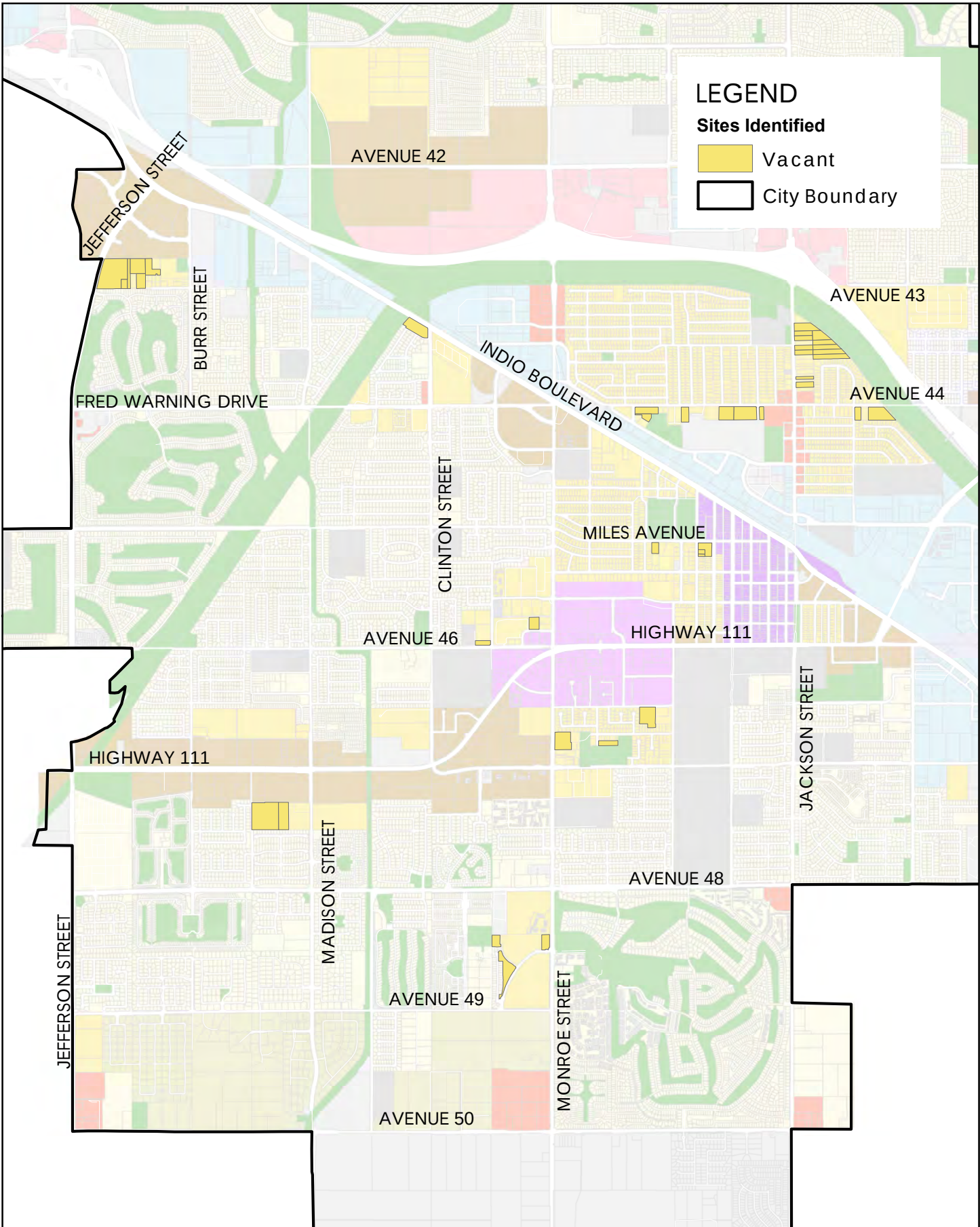
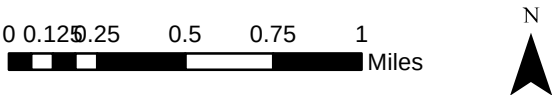


Figure 7. Connected Neighborhood Sites



4.1.8 Summary of Moderate-Income Sites

The Sites Inventory includes an existing capacity to accommodate 632 moderate-income units under the parcel's existing Zoning regulations in the SN and CN designations. To accommodate the City's 6th Cycle RHNA for moderate-income units and a buffer to ensure capacity throughout the Housing Element Period, the City will adopt an updated Zoning Ordinance by mid-2022 to create a new total realistic capacity of 1,579 moderate-income units in the SN, NC, and CN designations (see additional details in **Section 5.2.2, Moderate-income Deficit Addressed**).

Table 10 provides a summary of total residential capacity on vacant parcels identified within the SN, NC, and CN designations, which are anticipated to accommodate moderate-income units.

Table 10. Summary of Moderate-Income Capacity					
Total Acreage	Maximum Units Permitted	Existing Realistic Capacity	New Realistic Capacity After Rezone (Total Units)	Total Capacity (Total Units After Rezone)	Income Level
165.3	2,539	632	1,579	1,579*	Moderate-Income
* Only the new realistic capacity after rezone has been counted towards the total capacity because all of the parcels with existing capacity (632 units) will be rezoned, so their new realistic capacity is already accounted for in the new total realistic capacity of 1,579 moderate-income units.					

4.2 Planned, Approved, and Prospective Projects

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

Table 11. Summary of Pipeline Residential Development				
Project	Lower-Income Units	Moderate-Income Units	Above Moderate-Income Units	Total Units
Projects with Remaining Entitlements	—	—	9,448	9,448
Indio Marketplace	—	—	400	400
Arroyo Crossing	396	—	4	400
Total Pipeline Residential Development Credited Toward RHNA	396	—	9,852	10,252

RHNA = Regional Housing Needs Allocation

As of July 2021, there were an estimated 10,252 housing units in the pipeline that are counted toward meeting the RHNA. Of those units, 9,448 are projects with remaining entitlements that are counted toward meeting and exceeding the capacity needed to accommodate the above moderate-income RHNA of 3,534 units, as shown in **Table 12, Projects in Indio with Remaining Entitlements**. In addition, major redevelopment plans for the former Indio Fashion Mall located in the Midtown (MT) designation will expand the property to include the adjacent 20-acre parcel currently owned by the City and redevelop the site into the Indio Marketplace (Site 28M in **Table 16**). The Indio Marketplace will be a mixed-use project with an expected 400 above moderate-income residential units. The Indio Marketplace's Design Review Application (21-04-486) for redevelopment was approved by the City's Planning Commission on July 14, 2021 (Resolution Number 2001), and the project is expected to be completed by the developer/property manager, Haagen Company, during the planning period.

The Arroyo Crossing (Site 69N in **Table 16**) is an approved mixed-use project that will be located in the Mixed Use Neighborhood (MUN) designation located on two currently vacant parcels on the west side of Jefferson Street between Highway 111 and Avenue 48. The project is expected to be completed by the developer, Pacific West Communities Inc., during the planning period, and will provide a total of 400 mixed-income units in two phases, consisting of 41 extremely-low income units, 41 very low-income units, 314 low-income units, and 4 manager units. Phase I will provide 184 units, including 182 lower-income units and 2 manager units, on 6.7 acres at approximately 27 dwelling units per acre. Phase II will provide 216 units, including 214 lower-income units and 2 manager units on 7.3 acres at approximately 30 dwelling units per acre. The project will include two- and three-story residential apartment buildings with units ranging from one to three bedrooms. In addition, the project will include amenities such as a club and fitness room, pool, tot lot, dog park, and open space and recreational areas and will meet the

eligibility requirements of the large family housing type as identified in the TCAC Regulations Section 10325(g)(1)(A) through (I).

Phase I of the Arroyo Crossing project received Design Review entitlement approvals from the Planning Commission in March 2020 (Resolution No. 1925), and in May 2020, the City Council approved the project's Tentative Parcel Map and Environmental Assessment (Resolution No. 10140 and 10141). In September 2021, the City Council adopted Resolution No. 10233 approving the issuance of tax-exempt revenue bonds by the California Municipal Finance Authority to provide financing for Arroyo Crossing Phase I. Phase I of the project will provide a mix of 22 studio units, 51 one-bedroom units, 56 two-bedroom units, and 55 three-bedroom units. The units will provide affordable housing for families earning up to 80 percent of the area median income for Riverside County, with an average affordability of just under 60 percent of the area median income, including 19 extremely low-income units, 19 very low-income units, and 144 low-income units. All units will be affordable for a 55-year period per recorded covenants.

In July 2021, the Planning Commission approved Phase II of the Arroyo Crossing project's Design Review (Resolution No. 2000), and Environmental Assessment (Resolution No. 1999). In September 2021, the City Council adopted Resolution No. 10234 approving the issuance of tax-exempt revenue bonds by the California Municipal Finance Authority to provide financing for Arroyo Crossing Phase II. Phase II of the project will provide a mix of 106 one-bedroom units, 56 two-bedroom units, and 54 three-bedroom units. The units will provide affordable housing for families earning up to 80 percent of the area median income for Riverside County, with an average affordability of just under 60 percent of the area median income, including 22 extremely low-income units, 22 very low-income units, and 170 low-income units. All units will be affordable for a 55-year period per recorded covenants.

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

Table 12. Projects in Indio with Remaining Entitlements

Development	Developer	Tract No.	Approved	Units Built	Remaining Entitlements	Location	Income Level
Shadowlake Estates	Shadowlake Estates LLC	29559	48	17	31	East side of Jackson Street	Above Moderate
Smith Residences	Private	31029	8	6	2	SE of Avenue 49 and Shields	Above Moderate
Talavera	DR Horton	31649	755	700	55	North of Avenue 38	Above Moderate
Lido @ Terra Lago	Ashbrook	31601	133	20	113	Northeast of Golf Center Pkwy and Avenue 44	Above Moderate
Vista Montana	Watson & Watson	30606	11	6	5	Avenue 50 between Monroe Street and Jackson Street	Above Moderate
Espana	Regency Homes	31689	480	54	426	Northeast of Avenue 40 and Adams Street	Above Moderate
Madrid	Beazer Homes	31974	101	0	101	Northwest of Golf Center Pkwy and Avenue 43	Above Moderate
Shadow Ranch	Family Development	32149	263	144	119	South of Avenue 42, West of Calhoun	Above Moderate
Alfresco	Rilington Communities	32401	282	0	282	North of I-10, between Monroe Street and Jackson St	Above Moderate
Stonefield	Stonefield LLC	32340	18	0	18	NW Avenue 50 and Hjorth	Above Moderate
Cameo Homes (Town Homes)	Indio 130 LLC	33089	100	0	100	Southeast corner Fred Waring Hoover	Above Moderate
Fiesta De Vida	Lakemont Communities	33276	1,200	0	1,200	Northeast of Avenue 38 and Washington	Above Moderate
Avante	Rilington Homes	33239	149	0	149	Northwest of Varner and Burr Street	Above Moderate
Brighton Properties	Brighton Properties LLC	34191	126	0	126	Southwest of Avenue 44 and Harrison Street	Above Moderate
Citrus Ranch		35057/ 34485	3,075	0	3,075	Northeast corner of City, off Dillon Road	Above Moderate
Barcelona	Beazer Homes	32411	138	50	88	Monroe Street and Avenue 50	Above Moderate

Table 12. Projects in Indio with Remaining Entitlements

Development	Developer	Tract No.	Approved	Units Built	Remaining Entitlements	Location	Income Level
Montano De Oro	Madison St. LLC	33435	60	4	56	West side of Madison, South of Dorothy Lane	Above Moderate
Polo Estates	Hoffman Land Dev	33004	1,250	500	750	NW corner of Avenue 52 and Jackson Street	Above Moderate
Victoria Palms Villas	Victoria Palms LLC	31170-1	460	0	460	NW corner of Avenue 49 and Monroe	Above Moderate
Savannah	William Tribble	32629	28	0	28	Avenue 43, east of Kenya	Above Moderate
Las Plumas	Las Plumas Inc.	33875	171	0	171	East of Jackson, south of future Avenue 49	Above Moderate
San Indio Palms Condo's	Desert Equipment	14690	32	5	27	Garland Street in Indian Palms Country Club	Above Moderate
Trieste @ Talavera	Sheffield	31649-1	65	25	40	North of Avenue 38	Above Moderate
The Falls	Cabazon Band of Mission Indians	33557	93	0	93	North of I-10 and east of Dillon Road, northeast of Eagle Falls Golf Course	Above Moderate
Moon Palace	Vincent Clark	TM 33201	8	0	8	Northwest Avenue 38 and Madison	Above Moderate
Shadow Lake Estates	Shadow lake Estates LLC	29559	48	17	31	East side of Jackson Street	Above Moderate
Smith Residences	Private	31029	8	6	2	SE of Avenue 49 and Shields	Above Moderate
Estrella	Sam Yuan	35257	43	0	43	North of Avenue 50, east of Jackson	Above Moderate
Trieste	Sheffield		100	0	100	Northeast corner of Avenue 38 and Dunes Palms	Above Moderate
Las Montanas Marketplace			1,782	0	1,782	East of Jefferson Street and North of Varner Road/Avenue 42	Above Moderate
Total Remaining Entitlements					9,448		

Source: City of Indio, Planning Division, 2021

4.3 Accessory Dwelling Unit Projection

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

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

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

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

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

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

In addition to calculating the expected number of ADUs and JADUs to be developed within the planning period, the Sites Analysis must calculate the anticipated affordability of ADUs and JADUs to determine which RHNA income categories they should be counted toward. To facilitate the ADU affordability assumptions for jurisdictions, SCAG conducted the SCAG Regional Accessory Dwelling Unit Affordability

Analysis.⁴ As part of the analysis, SCAG conducted a survey of rents of 150 existing ADUs from April through June 2020. Efforts were made to reflect the geographic distribution, size, and other characteristics of ADUs across counties and subregions.

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

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

ADU = accessory dwelling unit

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

5 Summary of Capacity to Accommodate the RHNA

The City of Indio is a growing community in the Coachella Valley of Riverside County. Although the City continues to grow, large amounts of vacant land remain with the possibility of providing new housing opportunities. There are also opportunities for ADUs and for the redevelopment of underutilized sites that do not have existing structures, have vacated uses, or have uses that are good candidates for recycling to residential or more-intense residential uses, are publicly owned, surplus land, meet density requirements, have an aging structure, and/or have an assessed improvement-to-land-value ratio or floor area ratio of less than 1. The identification of these sites, paired with the programs of the Housing Element, including , **Program 11, Development Incentives and Programs**, **Program 33, Sites Inventory Zoning Update Program**, and **Program 37, Zoning Code Updates for the Removal of Constraints**, will ensure that the City can realistically meet the RHNA targets at all income levels for the 6th Cycle, and provide additional sites for a generous buffer, ensuring that capacity remains throughout the 6th Cycle.

A site-by-site overview for all sites identified in **Section 4.1, Capacity by Land Use Designation**, is included in **Table 16**. The overview includes each parcel's Assessor's Parcel Number; acreage; land use designation; potential number of units under the realistic capacity assumptions; income level; and, if applicable, improvement-to-land-value ratio, age of building, and existing use. See **Exhibit A, Housing**

⁴ SCAG (Southern California Association of Governments). 2020. "SCAG Regional Accessory Dwelling Unit Affordability Analysis." https://scag.ca.gov/sites/main/files/file-attachments/adu_affordability_analysis_120120v2.pdf?1606868527.

Element Electronic Sites Inventory Form, for the current zoning designations under the existing Zoning Code, and the proposed zoning designations following adoption of the Zoning Code update, and additional details as required by State law.

5.1 Summary of Existing Capacity

Table 15 provides a summary of total residential capacity included in the final Sites Inventory compared to the City's 6th Cycle RHNA. As shown in **Table 15**, the City has a total current capacity for 677 lower-income units, 661 moderate-income units, and 9,859 above moderate-income units within the 1) residential pipeline of projects credited toward the RHNA; 2) projected number of ADUs and JADUs; and 3) vacant and underutilized sites with existing capacity. Taking into account the City's total capacity, the City has an existing capacity deficit of 2,286 lower-income units and 654 moderate-income units.

5.2 Summary of Capacity Under Updated Zoning Code

5.2.1 Lower-Income Shortfall Addressed

The City has a shortfall of 2,286 lower-income units for the 6th Cycle planning period. However, as previously mentioned, the City is in the process of updating its Zoning Code as of November 2021. Through the Zoning Code update discussed in **Program 33, Sites Inventory Zoning Update Program**, of the Housing Element, the City's zoning regulations will be brought into conformity with the Indio General Plan 2040. The updated zoning regulations, which will be adopted mid-2022, will implement the 2040 General Plan, including the allowed densities and uses.

The Sites Analysis included in this Appendix relied on the existing 2040 General Plan land use designations and densities, which will be consistent with the updated Zoning Code. As shown on **Table 15**, under the updated Zoning Code, the City will have an additional realistic capacity to accommodate 3,160 additional lower-income units, including extremely low-, very low-, and low-income units, in the MUN and MT designations (3,058 units on vacant sites and 102 units on underutilized site). See sites 15-26 and 29-68 in **Table 16**, for individual site details identified in the MUN and MT designations. As part of **Program 33** of the Housing Element, the City will ensure that the required shortfall of 2,286 units is accommodated and will have a total capacity to accommodate 3,837 lower-income units. The surplus of 874 units identified in the MUN and MT designations will provide a generous buffer of approximately 30 percent more capacity than required. **Table II, Summary of Lower-Income Shortfall and Capacity**, provides a summary of the current capacity, existing shortfall, additional capacity under the adopted Zoning Code update, and the final surplus/buffer for lower-income units.

Table II. Summary of Lower-Income Shortfall and Capacity	
Category	Lower-Income Units
<i>RHNA</i>	<i>2,963</i>
1. Planned, Approved, and Prospective Pipeline Projects	396
2. Accessory Dwelling Unit Potential	48
3. Downtown Specific Plan Existing Capacity Identified	233
Total Existing Capacity (#1-3)	677
Existing Deficit (-)/ Lower-Income Shortfall	2,286
4. MUN and MT Capacity Identified After Rezone	3,160
Total Capacity After Rezone (#1-4)	3,837
Surplus (+) After Rezone/Buffer Sites	874

5.2.2 Moderate-Income Deficit Addressed

In addition to creating additional lower-income capacity, the updated Zoning Code will create capacity for 1,579 moderate-income units on vacant sites in the SN, NC, and CN designations as shown on **Table 15** (See sites 70-158Q in **Table 16**, for individual site details identified in the SN, NC, and CN designations). Some of the parcels identified to accommodate moderate-income units in the SN and CN designations currently allow residential development under the existing Zoning regulations (as shown in **Exhibit A**). Under their existing Zoning, there is a capacity of 632 moderate-income units. However, all of these parcels will be rezoned as part of the updated Zoning Code as detailed in **Program 37, Zoning Code Updates for the Removal of Constraints**, of the Housing Element, and the City will create the capacity to accommodate a new total of 1,579 moderate-income units on vacant sites in the SN, NC, and CN designations. Adding together the projected 29 moderate-income units from potential accessory dwelling units (see item 2, Accessory Dwelling Unit Potential, in **Table III**) and the 1,579 moderate-income units identified on vacant parcels under the adopted Zoning Code (see item 4, SN, NC, and CN Capacity Identified After Rezone, in **Table III**), the City will have a total capacity to accommodate 1,608 moderate-income units. The 1,608 units will not only accommodate the 1,315 moderate-income RHNA for the planning period, but they will also provide a surplus capacity of 293 moderate-income units to provide a generous buffer of approximately 22 percent more capacity than required. **Table III. Summary of Moderate-Income Deficit and Capacity**, provides a summary of the current capacity, existing deficit, new total capacity under the adopted Zoning Code update, and the final surplus/buffer for moderate-income units.

Table III. Summary of Moderate-Income Deficit and Capacity	
Category	Lower-Income Units
<i>RHNA</i>	<i>2,963</i>
1. Planned, Approved, and Prospective Pipeline Projects	0
2. Accessory Dwelling Unit Potential	29
3. Existing Capacity Identified (SN and CN)	632
Total Existing Capacity (#1-3)	661
Existing Deficit (-)	654
4. SN, NC, and CN Capacity Identified After Rezone	1,579
Total Capacity After Rezone (#'s 2 and 4)	1,608*
Surplus (+) After Rezone/Buffer Sites	293
* the final total after the rezone of 1,608 units includes #2 and 4. It does not include the existing capacity of 632 units in #3 as they are the same parcels counted in #4 after the updated Zoning Code is adopted.	

Table 15 provides a full summary of total residential capacity included in the final Sites Inventory, including the new total capacity following adoption of the Zoning Code update, compared to the City's 6th Cycle RHNA.

Table 16, provides a site-by-site overview, including each parcel's Assessor's Parcel Number; acreage; land use designation; potential number of units under the realistic capacity assumptions; income level; and, if applicable, improvement-to-land-value ratio, age of building, and existing use. Sites denoted by a letter following their site number include two or more parcels that have been rendered suitable for consolidation into one site. See **Exhibit A** for additional site parcel details, including current and proposed zoning designations.

**Table 15. Summary of Residential Capacity Compared to 6th Cycle RHNA by Income,
City of Indio, June 30, 2021 through October 31, 2029**

Category	Lower-Income Units	Moderate-Income Units	Above Moderate- Income Units	Total Units
RHNA	2,963	1,315	3,534	7,812
1. Pipeline Residential Development Credited Toward RHNA	396	—	9,852	10,248
2. Potential Accessory Dwelling Units	48	29	7	84
3. Downtown Specific Plan Capacity (Vacant and Underutilized)	233	—	—	233
4. SN and CN Existing Capacity Identified	—	632	—	632
Total Existing Capacity (Includes #1-4)	677	661	9,859	11,197
Existing Capacity Surplus (+)/ Deficit (-)	-2,286	-654	+6,325	—
5. Vacant Site Capacity Identified After Rezone	3,058	1,579	—	4,637
6. Underutilized Site Capacity Identified After Rezone	102	—	—	102
New Total Capacity After Rezone (Includes #1-6)	3,837	1,608*	9,859	15,304
Capacity Surplus (+)/ Deficit (-) After Rezone	+874	+293	+6,325	+7,492

* The total of 1,608 moderate-income units includes #2 and 5. It does not include the existing capacity of 632 units in #4 as they are the same parcels counted in #5 after the updated Zoning Code is adopted.

RHNA = Regional Housing Needs Assessment

Table 16. Sites Inventory Table									
Included in 4th and 5th Cycle Inventory ⁵	Site ID ⁶	Assessor's Parcel Number	Acres	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
Downtown Land Use Designation									
YES	1	611141020	0.60	Downtown	12	0	0	12	Vacant
YES	2	611233014	0.51	Downtown	10	0	0	10	Vacant
YES	3A	611153007	0.12	Downtown	2	0	0	2	Underutilized, empty grass lot. Surplus land.
YES		611153010	0.22	Downtown	4	0	0	4	Underutilized, empty grass lot. Surplus land.
NO		611153011	0.32	Downtown	6	0	0	6	Underutilized, empty grass lot. Surplus land.
NO	4B	611151012	0.17	Downtown	3	0	0	3	Underutilized, empty dirt lot
NO		611151014	0.17	Downtown	3	0	0	3	Vacant
NO		611151015	0.17	Downtown	3	0	0	3	Underutilized, parking lot. Surplus land.
YES	5C	611172017	0.35	Downtown	7	0	0	7	Vacant
NO		611172018	0.17	Downtown	3	0	0	3	Vacant
YES		611172019	0.35	Downtown	7	0	0	7	Vacant
YES		611172020	0.12	Downtown	2	0	0	2	Vacant
YES		611172022	0.18	Downtown	4	0	0	4	Underutilized, old parking lot
YES		611172023	0.22	Downtown	4	0	0	4	Underutilized, old parking lot
YES		611172025	0.17	Downtown	3	0	0	3	Underutilized, old/empty concrete lot

⁵ Refer to Section 3.3, Sites Identified in Previous Housing Elements for details. See Program 7, By-Right Development, of the Housing Element for programmatic details.

⁶ Sites denoted by a letter following their site number include two or more parcels that have been rendered suitable for consolidation into one site.

Table 16. Sites Inventory Table

Included in 4th and 5th Cycle Inventory ⁵	Site ID ⁶	Assessor's Parcel Number	Acres	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
YES	5C (cont'd)	611172026	0.17	Downtown	3	0	0	3	Vacant
YES		611172027	0.17	Downtown	3	0	0	3	Vacant
YES	6D	611174018	0.17	Downtown	3	0	0	3	Vacant. Surplus Land.
YES		611174031	0.69	Downtown	14	0	0	14	Underutilized, parking lot. Surplus Land.
YES		611174032	0.14	Downtown	3	0	0	3	Underutilized, parking lot. Surplus Land.
NO	7E	611213028	0.10	Downtown	2	0	0	2	Underutilized, vacated/closed, small fast-food restaurant. Built 1981.
NO		611213039	0.44	Downtown	9	0	0	9	Underutilized, empty grass and dirt parcel
YES	8F	611213004	0.17	Downtown	3	0	0	3	Vacant
YES		611213005	0.17	Downtown	3	0	0	3	Vacant
NO		611213006	0.17	Downtown	3	0	0	3	Underutilized, empty grass parcel, no structures
YES		611213007	0.18	Downtown	4	0	0	4	Vacant
YES		611213008	0.17	Downtown	3	0	0	3	Vacant
NO		611213024	0.17	Downtown	3	0	0	3	Underutilized, old, vacated religious structure. Publicly Owned. Built 1967.
NO		611213038	0.34	Downtown	7	0	0	7	Underutilized parking lot
NO		611213040	0.09	Downtown	2	0	0	2	Vacant
NO		611213041	0.09	Downtown	2	0	0	2	Vacant
YES		611221005	0.17	Downtown	3	0	0	3	Vacant

Table 16. Sites Inventory Table

Included in 4th and 5th Cycle Inventory ⁵	Site ID ⁶	Assessor's Parcel Number	Acres	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
NO	10H (cont'd)	611221006	0.18	Downtown	4	0	0	4	Vacant
NO		611221007	0.17	Downtown	3	0	0	3	Underutilized, vacated, closed down fast-food restaurant. Built 1965.
YES	11I	611222001	0.34	Downtown	7	0	0	7	Vacant
NO		611222007	0.11	Downtown	2	0	0	2	Vacant
YES		611222009	0.12	Downtown	2	0	0	2	Underutilized, dirt parcel vacant
YES		611222010	0.16	Downtown	3	0	0	3	Vacant
YES		611222011	0.18	Downtown	4	0	0	4	Vacant
YES		611222005	0.17	Downtown	3	0	0	3	Vacant
YES	12J	611222006	0.34	Downtown	7	0	0	7	Vacant
YES		611222017	0.17	Downtown	3	0	0	3	Vacant
YES		611223002	0.17	Downtown	3	0	0	3	Vacant
YES	13K	611223003	0.18	Downtown	4	0	0	4	Vacant
NO		611223004	0.17	Downtown	3	0	0	3	Underutilized, small crematorium. Built 1946. Improvement-to-land-value ratio 0.6. Floor area ratio 0.09.
YES		611223005	0.17	Downtown	3	0	0	3	Vacant
YES		611223020	0.34	Downtown	7	0	0	7	Vacant
YES		611232002	0.17	Downtown	3	0	0	3	Vacant
NO		611232006	0.11	Downtown	2	0	0	2	Vacant

Table 16. Sites Inventory Table

Included in 4th and 5th Cycle Inventory ⁵	Site ID ⁶	Assessor's Parcel Number	Acres	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
NO	14L (cont'd)	611232026	0.19	Downtown	4	0	0	4	Vacant
NO		611232027	0.18	Downtown	4	0	0	4	Large underutilized parking lot
NO		611232028	0.37	Downtown	7	0	0	7	Vacant
NO		611232029	0.18	Downtown	4	0	0	4	Large underutilized parking lot
NO		611232030	0.18	Downtown	4	0	0	4	Vacant
NO		611232031	0.18	Downtown	4	0	0	4	Vacant
Mid-Town Designation									
NO	15	608230006	0.73	Mid-Town	15	0	0	15	Vacant
NO	16	611110006	5.16	Mid-Town	103	0	0	103	Vacant
NO	17	611110039	5.07	Mid-Town	101	0	0	101	Vacant
NO	18	611110046	0.89	Mid-Town	18	0	0	18	Vacant
NO	19	611110047	4.79	Mid-Town	96	0	0	96	Vacant
NO	20	611420001	8.73	Mid-Town	175	0	0	175	Vacant
NO	21	611420002	6.05	Mid-Town	121	0	0	121	Vacant
NO	22	614031017	1.68	Mid-Town	34	0	0	34	Vacant
NO	23	616061008	0.54	Mid-Town	11	0	0	11	Vacant
YES	24	616062005	1.68	Mid-Town	34	0	0	34	Vacant

Table 16. Sites Inventory Table

Included in 4th and 5th Cycle Inventory ⁵	Site ID ⁶	Assessor's Parcel Number	Acres	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
NO	25	611110043	5.10	Mid-Town	102	0	0	102	Underutilized, no existing structures. Old parking lot for a building that has since been demolished. Site improvement-to-land-value ratio is 0.09.
NO	26	616061011	0.79	Mid-Town	16	0	0	16	Vacant
NO	28M	614020004	0.13	Mid-Town	0	0	400	400	Indio Marketplace Redevelopment Project
NO		614020005	0.48	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614020008	0.08	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614020009	0.23	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614020011	0.42	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614020012	1.39	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614020014	1.68	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614020015	0.88	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614020016	2.90	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614020021	0.54	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614020023	0.44	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614020024	3.32	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project

Table 16. Sites Inventory Table

Included in 4th and 5th Cycle Inventory ⁵	Site ID ⁶	Assessor's Parcel Number	Acres	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
NO	28M (cont'd)	614020025	0.41	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614020026	1.20	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614020027	1.91	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614020028	1.11	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614020029	0.26	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614030002	2.90	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614090001	1.41	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614090002	1.37	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614100001	1.00	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614100002	3.26	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614100003	0.17	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614100004	0.17	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614100005	2.23	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614100006	1.00	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project

Table 16. Sites Inventory Table									
Included in 4th and 5th Cycle Inventory ⁵	Site ID ⁶	Assessor's Parcel Number	Acres	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
NO	28M (cont'd)	614100007	0.25	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614100008	0.26	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614100009	0.07	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614100010	0.09	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614100011	0.16	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614100012	0.16	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614100013	0.32	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614100018	0.28	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614100019	0.33	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614100020	0.07	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614100021	0.31	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614100022	0.20	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614100023	0.15	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614100024	0.15	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project

Table 16. Sites Inventory Table

Included in 4th and 5th Cycle Inventory ⁵	Site ID ⁶	Assessor's Parcel Number	Acres	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
NO	28M (cont'd)	614101001	0.17	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101002	0.31	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101003	0.16	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101004	0.15	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101005	0.08	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101006	0.23	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101007	0.15	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101008	0.16	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101009	0.16	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101010	0.16	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101011	0.01	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101012	0.16	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101013	0.26	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101014	0.24	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project

Table 16. Sites Inventory Table

Included in 4th and 5th Cycle Inventory ⁵	Site ID ⁶	Assessor's Parcel Number	Acres	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
NO	28M (cont'd)	614101015	0.20	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101016	0.22	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101017	0.11	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101018	0.10	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101019	0.45	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101020	0.23	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101021	0.17	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101022	0.15	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101023	0.15	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101024	0.09	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101025	0.09	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101026	0.19	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101027	0.06	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101028	0.12	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project

Table 16. Sites Inventory Table									
Included in 4th and 5th Cycle Inventory ⁵	Site ID ⁶	Assessor's Parcel Number	Acres	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
NO	28M (cont'd)	614101029	0.14	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101030	0.34	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101031	0.13	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101032	0.09	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101033	0.08	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101034	0.11	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101035	0.11	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101036	0.08	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101037	0.39	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101038	0.04	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
NO		614101039	0.13	Mid-Town	0	0	0	0	Indio Marketplace Redevelopment Project
Mixed Use Neighborhood Designation									
NO	29	600020021	5.17	Mixed Use Neighborhood	103	0	0	103	Vacant
NO	30	600020022	1.41	Mixed Use Neighborhood	28	0	0	28	Vacant

Table 16. Sites Inventory Table

Included in 4th and 5th Cycle Inventory ⁵	Site ID ⁶	Assessor's Parcel Number	Acres	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
NO	31	600130006	1.49	Mixed Use Neighborhood	30	0	0	30	Vacant
NO	32	600200012	2.47	Mixed Use Neighborhood	49	0	0	49	Vacant
NO	33	600220005	4.19	Mixed Use Neighborhood	84	0	0	84	Vacant
NO	34	600220021	1.54	Mixed Use Neighborhood	31	0	0	31	Vacant
NO	35	600220022	5.77	Mixed Use Neighborhood	115	0	0	115	Vacant
NO	36	600220023	0.92	Mixed Use Neighborhood	18	0	0	18	Vacant
NO	37	600230001	2.07	Mixed Use Neighborhood	41	0	0	41	Vacant
NO	38	600230005	3.87	Mixed Use Neighborhood	77	0	0	77	Vacant
NO	39	600230007	2.17	Mixed Use Neighborhood	43	0	0	43	Vacant
YES	40	600230010	3.97	Mixed Use Neighborhood	79	0	0	79	Vacant
NO	41	608080030	0.70	Mixed Use Neighborhood	14	0	0	14	Vacant
NO	42	608080032	8.53	Mixed Use Neighborhood	171	0	0	171	Vacant
NO	43	610280002	3.66	Mixed Use Neighborhood	73	0	0	73	Vacant
NO	44	610280003	1.36	Mixed Use Neighborhood	27	0	0	27	Vacant

Table 16. Sites Inventory Table

Included in 4th and 5th Cycle Inventory ⁵	Site ID ⁶	Assessor's Parcel Number	Acres	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
NO	45	611021025	0.72	Mixed Use Neighborhood	14	0	0	14	Vacant
NO	46	611021026	1.37	Mixed Use Neighborhood	27	0	0	27	Vacant
NO	47	611026061	2.76	Mixed Use Neighborhood	55	0	0	55	Vacant
NO	48	611373041	0.87	Mixed Use Neighborhood	17	0	0	17	Vacant
NO	49	616080038	2.15	Mixed Use Neighborhood	43	0	0	43	Vacant
NO	50	616102003	0.89	Mixed Use Neighborhood	18	0	0	18	Vacant
NO	51	616120036	0.97	Mixed Use Neighborhood	19	0	0	19	Vacant
NO	52	616120041	0.93	Mixed Use Neighborhood	19	0	0	19	Vacant
NO	53	616120042	0.93	Mixed Use Neighborhood	19	0	0	19	Vacant
NO	54	616120044	0.89	Mixed Use Neighborhood	18	0	0	18	Vacant
NO	55	616120054	7.80	Mixed Use Neighborhood	156	0	0	156	Vacant
NO	56	616120058	2.36	Mixed Use Neighborhood	47	0	0	47	Vacant
NO	57	616130003	1.55	Mixed Use Neighborhood	31	0	0	31	Vacant
NO	58	616130005	0.62	Mixed Use Neighborhood	12	0	0	12	Vacant

Table 16. Sites Inventory Table									
Included in 4th and 5th Cycle Inventory ⁵	Site ID ⁶	Assessor's Parcel Number	Acres	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
NO	59	616130006	4.60	Mixed Use Neighborhood	92	0	0	92	Vacant
NO	60	616130008	5.59	Mixed Use Neighborhood	112	0	0	112	Vacant
NO	61	616160036	3.91	Mixed Use Neighborhood	78	0	0	78	Vacant
NO	62	616160037	3.80	Mixed Use Neighborhood	76	0	0	76	Vacant
NO	63	616160038	3.82	Mixed Use Neighborhood	76	0	0	76	Vacant
NO	64	616160039	3.81	Mixed Use Neighborhood	76	0	0	76	Vacant
NO	65	691510020	9.20	Mixed Use Neighborhood	184	0	0	184	Vacant
YES	66	692060019	3.57	Mixed Use Neighborhood	71	0	0	71	Vacant
YES	67	692060020	2.45	Mixed Use Neighborhood	49	0	0	49	Vacant
NO	68	692060024	2.12	Mixed Use Neighborhood	42	0	0	42	Vacant
NO	69N	600020058	6.76	Mixed Use Neighborhood	182	0	2	184	Vacant, Arroyo Crossing Project
NO	69N	600020059	7.33	Mixed Use Neighborhood	214	0	2	216	Vacant, Arroyo Crossing Project
Suburban Neighborhood Designation									
YES	70	600180013	0.50	Suburban Neighborhood	0	2	0	2	Vacant

Table 16. Sites Inventory Table

Included in 4th and 5th Cycle Inventory ⁵	Site ID ⁶	Assessor's Parcel Number	Acres	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
YES	71	606150030	1.02	Suburban Neighborhood	0	4	0	4	Vacant
YES	72	610261023	2.99	Suburban Neighborhood	0	12	0	12	Vacant
YES	73	612170007	5.55	Suburban Neighborhood	0	22	0	22	Vacant
YES	74	614600028	0.56	Suburban Neighborhood	0	2	0	2	Vacant
NO	75	616160035	1.88	Suburban Neighborhood	0	8	0	8	Vacant
NO	76	616200026	1.34	Suburban Neighborhood	0	5	0	5	Vacant
NO	77	616200033	0.90	Suburban Neighborhood	0	4	0	4	Vacant
NO	78	616200039	0.94	Suburban Neighborhood	0	4	0	4	Vacant
NO	79	616200040	1.57	Suburban Neighborhood	0	6	0	6	Vacant
NO	80	616200041	4.93	Suburban Neighborhood	0	20	0	20	Vacant
YES	81	616341015	1.14	Suburban Neighborhood	0	5	0	5	Vacant
YES	82	616341017	1.23	Suburban Neighborhood	0	5	0	5	Vacant
YES	83	616351029	1.31	Suburban Neighborhood	0	5	0	5	Vacant
YES	84	616351030	1.29	Suburban Neighborhood	0	5	0	5	Vacant

Table 16. Sites Inventory Table

Included in 4th and 5th Cycle Inventory ⁵	Site ID ⁶	Assessor's Parcel Number	Acres	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
YES	85	616351031	1.29	Suburban Neighborhood	0	5	0	5	Vacant
YES	86	616351032	1.29	Suburban Neighborhood	0	5	0	5	Vacant
NO	87	691030003	1.02	Suburban Neighborhood	0	4	0	4	Vacant
NO	88	691030004	1.01	Suburban Neighborhood	0	4	0	4	Vacant
NO	89	691030011	1.01	Suburban Neighborhood	0	4	0	4	Vacant
NO	90	691030017	0.99	Suburban Neighborhood	0	4	0	4	Vacant
NO	91	691030019	1.08	Suburban Neighborhood	0	4	0	4	Vacant
NO	92	691030022	1.00	Suburban Neighborhood	0	4	0	4	Vacant
NO	93	691030025	1.01	Suburban Neighborhood	0	4	0	4	Vacant
NO	94	691030026	0.99	Suburban Neighborhood	0	4	0	4	Vacant
NO	95	691030028	1.00	Suburban Neighborhood	0	4	0	4	Vacant
NO	96	691030039	1.03	Suburban Neighborhood	0	4	0	4	Vacant
NO	97	691030051	1.00	Suburban Neighborhood	0	4	0	4	Vacant
NO	98	691060009	9.14	Suburban Neighborhood	0	37	0	37	Vacant

Table 16. Sites Inventory Table

Included in 4th and 5th Cycle Inventory ⁵	Site ID ⁶	Assessor's Parcel Number	Acres	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
NO	99	691100001	4.76	Suburban Neighborhood	0	19	0	19	Vacant
NO	100	691100028	1.27	Suburban Neighborhood	0	5	0	5	Vacant
YES	101	692060013	2.27	Suburban Neighborhood	0	9	0	9	Vacant
YES	102	692060014	1.01	Suburban Neighborhood	0	4	0	4	Vacant
YES	103	692060015	0.98	Suburban Neighborhood	0	4	0	4	Vacant
NO	104	692060025	0.82	Suburban Neighborhood	0	3	0	3	Vacant
YES	105	692491018	0.59	Suburban Neighborhood	0	2	0	2	Vacant
NO	106	692545001	1.03	Suburban Neighborhood	0	4	0	4	Vacant
YES	107	692551017	0.55	Suburban Neighborhood	0	2	0	2	Vacant
Neighborhood Center Designation									
NO	108	610070050	3.23	Neighborhood Center	0	32	0	32	Vacant
NO	109	610093037	2.53	Neighborhood Center	0	25	0	25	Vacant
NO	110	610102023	0.64	Neighborhood Center	0	6	0	6	Vacant
NO	111	611244020	0.70	Neighborhood Center	0	7	0	7	Vacant

Table 16. Sites Inventory Table									
Included in 4th and 5th Cycle Inventory ⁵	Site ID ⁶	Assessor's Parcel Number	Acres	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
NO	112	612280008	1.03	Neighborhood Center	0	10	0	10	Vacant
NO	113	616300021	2.53	Neighborhood Center	0	25	0	25	Vacant
NO	114	616300022	2.53	Neighborhood Center	0	25	0	25	Vacant
NO	115	616300027	0.89	Neighborhood Center	0	9	0	9	Vacant
NO	116	616300039	4.78	Neighborhood Center	0	48	0	48	Vacant
NO	117	616300040	2.20	Neighborhood Center	0	22	0	22	Vacant
NO	118	616300041	1.92	Neighborhood Center	0	19	0	19	Vacant
NO	119	692520007	2.25	Neighborhood Center	0	23	0	23	Vacant
Connected Neighborhood Designation									
NO	120	600240013	8.11	Connected Neighborhood	0	113	0	97	Vacant
NO	121	600240017	3.02	Connected Neighborhood	0	42	0	36	Vacant
YES	122	611102016	0.85	Connected Neighborhood	0	12	0	10	Vacant
NO	123	606050011	0.66	Connected Neighborhood	0	9	0	8	Vacant
NO	124	606050012	0.99	Connected Neighborhood	0	14	0	12	Vacant

Table 16. Sites Inventory Table

Included in 4th and 5th Cycle Inventory ⁵	Site ID ⁶	Assessor's Parcel Number	Acres	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
YES	125	606050028	8.42	Connected Neighborhood	0	118	0	101	Vacant
NO	126	606070001	2.52	Connected Neighborhood	0	35	0	30	Vacant
NO	127	606070004	1.76	Connected Neighborhood	0	25	0	21	Vacant
NO	128	606070020	1.49	Connected Neighborhood	0	21	0	18	Vacant
YES	129	608230027	0.77	Connected Neighborhood	0	11	0	9	Vacant
NO	130	608231036	1.34	Connected Neighborhood	0	19	0	16	Vacant
YES	131	610030018	2.96	Connected Neighborhood	0	41	0	36	Vacant
NO	132	611025011	1.75	Connected Neighborhood	0	24	0	21	Vacant
NO	133	611025030	0.74	Connected Neighborhood	0	10	0	9	Vacant
NO	134	611125002	1.26	Connected Neighborhood	0	18	0	15	Vacant
NO	135	611125006	2.20	Connected Neighborhood	0	31	0	26	Vacant
NO	136	611125007	3.33	Connected Neighborhood	0	47	0	40	Vacant
NO	137	611125008	0.65	Connected Neighborhood	0	9	0	8	Vacant
YES	138	611261003	3.12	Connected Neighborhood	0	44	0	37	Vacant

Table 16. Sites Inventory Table

Included in 4th and 5th Cycle Inventory ⁵	Site ID ⁶	Assessor's Parcel Number	Acres	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
NO	139	611261041	0.90	Connected Neighborhood	0	13	0	11	Vacant
YES	140	614120008	3.30	Connected Neighborhood	0	46	0	40	Vacant
NO	141	614130015	1.05	Connected Neighborhood	0	15	0	13	Vacant
NO	142	614130036	3.16	Connected Neighborhood	0	44	0	38	Vacant
YES	143	616210027	1.31	Connected Neighborhood	0	18	0	16	Vacant
YES	144	616210030	3.07	Connected Neighborhood	0	43	0	37	Vacant
YES	145	616210032	1.06	Connected Neighborhood	0	15	0	13	Vacant
NO	146	692060002	1.93	Connected Neighborhood	0	27	0	23	Vacant
NO	147	692500001	0.97	Connected Neighborhood	0	14	0	12	Vacant
NO	148	692500002	0.96	Connected Neighborhood	0	13	0	12	Vacant
NO	149	692500004	0.97	Connected Neighborhood	0	14	0	12	Vacant
NO	150	692500005	0.97	Connected Neighborhood	0	14	0	12	Vacant
NO	151	692500010	1.47	Connected Neighborhood	0	21	0	18	Vacant
NO	152	692500011	1.16	Connected Neighborhood	0	16	0	14	Vacant

Table 16. Sites Inventory Table

Included in 4th and 5th Cycle Inventory ⁵	Site ID ⁶	Assessor's Parcel Number	Acres	Land Use Designation	Lower-Income Units	Moderate-Income Units	Above Mod-Income Units	Total Units	Site Description
NO	153	692500012	1.41	Connected Neighborhood	0	20	0	17	Vacant
NO	154	692500013	1.64	Connected Neighborhood	0	23	0	20	Vacant
NO	155	692500014	1.89	Connected Neighborhood	0	26	0	23	Vacant
NO	156	692520003	0.54	Connected Neighborhood	0	8	0	6	Vacant
NO	157	692520005	1.08	Connected Neighborhood	0	15	0	13	Vacant
NO	158O	611163001	1.53	Connected Neighborhood	0	21	0	6	Vacant. Surplus land.
NO		611163005	0.34	Connected Neighborhood	0	5	0	4	Vacant. Surplus land.
NO		611163008	0.17	Connected Neighborhood	0	2	0	2	Vacant. Surplus land.
Total Units					3,789	1,579	404*	5,772	—

* Total does not include the 9,448 above moderate-income units from Table 12, Projects in Indio with Remaining Entitlements.

Exhibit A, Housing Element Electronic Sites Inventory Form

Please Start Here, Instructions in Cell A2, Table in A3:B15

Form Fields

Site Inventory Forms must be submitted to HCD for a housing element or amendment adopted on or after January 1, 2021. The following form is to be used for satisfying this requirement. To submit the form, complete the Excel spreadsheet and submit to HCD at sitesinventory@hcd.ca.gov. Please send the Excel workbook, not a scanned or PDF copy of the tables.

General Information	
Jurisdiction Name	DirectorINDIO
Housing Element Cycle	6th
Contact Information	
First Name	Kevin
Last Name	Snyder
Title	of Community Development
Email	ksnyder@indio.org
Phone	(760) 514-4255
Mailing Address	
Street Address	~~100 Civic Center~~ Mall
City	Indio
Zip Code	92201

Exhibit A, Housing Element Electronic Sites Inventory Form

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

Jurisdiction Name	Site Address/Intersection	5 Digit ZIP Code	Assessor Parcel Number	Consolidated Sites	General Plan Designation (Current)	Zoning Designation (Current)	Minimum Density Allowed (units/acre)	Max Density Allowed (units/acre)	Parcel Size (Acres)	Existing Use/Vacancy	Infrastructure	Publicly-Owned	Site Status	Identified in Last/Last Two Planning Cycle(s)	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Total Capacity	Optional Information1	Optional Information2	Optional Information3
INDIO	Indio Blvd./Deglet Noor St.	92201	611141020		Downtown	Downtown Specific Pla	20	60	0.60	Vacant	YES - Current	NO - Privately-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacan	12	0	0	12			
INDIO	Smurr St./Wilson Ave.	92201	611233014		Downtown	Downtown Specific Pla	20	60	0.51	Vacant	YES - Current	NO - Privately-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacan	10	0	0	10			
INDIO	82884 Miles Ave.	92201	611153007	A	Downtown	Downtown Specific Pla	20	60	0.12	Empty Grass lot	YES - Current	YES - City-Owned	Available	Used in Prior Housing Element - Non-Vacant	2	0	0	2	Surplus Land		
INDIO	82880 Miles Ave.	92201	611153010	A	Downtown	Downtown Specific Pla	20	60	0.22	Empty Grass lot	YES - Current	YES - City-Owned	Available	Used in Prior Housing Element - Non-Vacant	4	0	0	4	Surplus Land		
INDIO	82885 Indio Blvd.	92201	611153011	A	Downtown	Downtown Specific Pla	20	60	0.32	Empty Grass lot	YES - Current	YES - City-Owned	Available	Not Used in Prior Housing Element	6	0	0	6	Surplus Land		
INDIO	King St./Miles Ave.	92201	611151012	B	Downtown	Downtown Specific Pla	20	60	0.17	Empty Dirt Lot	YES - Current	YES - County-Owned	Available	Not Used in Prior Housing Element	3	0	0	3			
INDIO	King St./Miles Ave.	92201	611151014	B	Downtown	Downtown Specific Pla	20	60	0.17	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	3	0	0	3			
INDIO	82672 Miles Ave.	92201	611151015	B	Downtown	Downtown Specific Pla	20	60	0.17	Parking Lot	YES - Current	YES - County-Owned	Available	Not Used in Prior Housing Element	3	0	0	3	Surplus Land		
INDIO	45225 Towne St.	92201	611172017	C	Downtown	Downtown Specific Pla	20	60	0.35	Vacant	YES - Current	YES - City-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacan	7	0	0	7			
INDIO	45235 Towne St.	92201	611172018	C	Downtown	Downtown Specific Pla	20	60	0.17	Vacant	YES - Current	YES - City-Owned	Available	Not Used in Prior Housing Element	3	0	0	3			
INDIO	45285 Towne St.	92201	611172019	C	Downtown	Downtown Specific Pla	20	60	0.35	Vacant	YES - Current	YES - City-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacan	7	0	0	7			
INDIO	Civic Center Mall/Miles Ave.	92201	611172020	C	Downtown	Downtown Specific Pla	20	60	0.12	Vacant	YES - Current	YES - City-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacan	2	0	0	2			
INDIO	Civic Center Mall/Miles Ave.	92201	611172022	C	Downtown	Downtown Specific Pla	20	60	0.18	Old parking lot	YES - Current	YES - City-Owned	Available	Used in Prior Housing Element - Non-Vacant	4	0	0	4			Year Built: 1956
INDIO	Civic Center Mall/Miles Ave.	92201	611172023	C	Downtown	Downtown Specific Pla	20	60	0.22	Old parking lot	YES - Current	YES - City-Owned	Available	Used in Prior Housing Element - Non-Vacant	4	0	0	4			Year Built: 1988
INDIO	Civic Center Mall/Miles Ave.	92201	611172025	C	Downtown	Downtown Specific Pla	20	60	0.17	Old/empty concrete	YES - Current	YES - City-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacan	3	0	0	3			Year Built: 2004
INDIO	Civic Center Mall/Miles Ave.	92201	611172026	C	Downtown	Downtown Specific Pla	20	60	0.17	Vacant	YES - Current	YES - City-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacan	3	0	0	3			
INDIO	45190 Oasis St.	92201	611172027	C	Downtown	Downtown Specific Pla	20	60	0.17	Vacant	YES - Current	YES - City-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacan	3	0	0	3			
INDIO	Fargo St./Bliss Ave.	92201	611174018	D	Downtown	Downtown Specific Pla	20	60	0.17	Vacant	YES - Current	YES - City-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacan	3	0	0	3	Surplus Land		
INDIO	Fargo St./Bliss Ave.	92201	611174031	D	Downtown	Downtown Specific Pla	20	60	0.69	Parking Lot	YES - Current	YES - City-Owned	Available	Used in Prior Housing Element - Non-Vacant	14	0	0	14	Surplus Land		Year Built: 2002
INDIO	Fargo St./Bliss Ave.	92201	611174032	D	Downtown	Downtown Specific Pla	20	60	0.14	Parking Lot	YES - Current	YES - City-Owned	Available	Used in Prior Housing Element - Non-Vacant	3	0	0	3	Surplus Land		Year Built: 1976
INDIO	82991 Bliss Ave.	92201	611213028	E	Downtown	Downtown Specific Pla	20	60	0.10	Vacated small fast	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	2	0	0	2		IL Ratio: 1.63	Year Built: 1965
INDIO	45365 Fargo St.	92201	611213039	E	Downtown	Downtown Specific Pla	20	60	0.44	Empty grass and dirt	YES - Current	YES - City-Owned	Available	Not Used in Prior Housing Element	9	0	0	9			
INDIO	45442 Smurr St.	92201	611213004	F	Downtown	Downtown Specific Pla	20	60	0.17	Vacant	YES - Current	YES - City-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacan	3	0	0	3			
INDIO	45472 Smurr St.	92201	611213005	F	Downtown	Downtown Specific Pla	20	60	0.17	Vacant	YES - Current	YES - City-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacan	3	0	0	3			
INDIO	45502 Smurr St.	92201	611213006	F	Downtown	Downtown Specific Pla	20	60	0.17	Empty grass parcel	YES - Current	YES - City-Owned	Available	Not Used in Prior Housing Element	3	0	0	3			
INDIO	Smurr St./Requa Ave.	92201	611213007	F	Downtown	Downtown Specific Pla	20	60	0.18	Vacant	YES - Current	YES - City-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacan	4	0	0	4			
INDIO	45546 Smurr St.	92201	611213008	F	Downtown	Downtown Specific Pla	20	60	0.17	Vacant	YES - Current	YES - City-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacan	3	0	0	3			
INDIO	45592 Smurr St.	92201	611213024	F	Downtown	Downtown Specific Pla	20	60	0.17	Old, vacated religio	YES - Current	YES - City-Owned	Available	Not Used in Prior Housing Element	3	0	0	3			Year Built: 1967
INDIO	Fargo St./Requa Ave.	92201	611213038	F	Downtown	Downtown Specific Pla	20	60	0.34	Underutilized parkin	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	7	0	0	7		IL Ratio: 0.59	
INDIO	Smurr St./Requa Ave.	92201	611213040	F	Downtown	Downtown Specific Pla	20	60	0.09	Vacant	YES - Current	YES - City-Owned	Available	Not Used in Prior Housing Element	2	0	0	2			
INDIO	Smurr St./Requa Ave.	92201	611213041	F	Downtown	Downtown Specific Pla	20	60	0.09	Vacant	YES - Current	YES - City-Owned	Available	Not Used in Prior Housing Element	2	0	0	2			
INDIO	45659 Towne St.	92201	611221005	H	Downtown	Downtown Specific Pla	20	60	0.17	Vacant	YES - Current	YES - City-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacan	3	0	0	3			
INDIO	Towne St./Wilson Ave.	92201	611221006	H	Downtown	Downtown Specific Pla	20	60	0.18	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	4	0	0	4			
INDIO	45735 Towne St.	92201	611221007	H	Downtown	Downtown Specific Pla	20	60	0.17	Vacated, closed do	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	3	0	0	3		IL Ratio: 3.84	Year Built: 1981
INDIO	45656 Towne St.	92201	611222001	I	Downtown	Downtown Specific Pla	20	60	0.34	Vacant	YES - Current	NO - Privately-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacan	7	0	0	7			
INDIO	82779 Requa Ave.	92201	611222007	I	Downtown	Downtown Specific Pla	20	60	0.11	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	2	0	0	2			
INDIO	45659 Smurr St.	92201	611222009	I	Downtown	Downtown Specific Pla	20	60	0.12	Dirt parcel vacant	YES - Current	YES - County-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacan	2	0	0	2			
INDIO	Smurr St./Requa Ave.	92201	611222010	I	Downtown	Downtown Specific Pla	20	60	0.16	Vacant	YES - Current	NO - Privately-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacan	3	0	0	3			
INDIO	Smurr St./Requa Ave.	92201	611222011	I	Downtown	Downtown Specific Pla	20	60	0.18	Vacant	YES - Current	NO - Privately-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacan	4	0	0	4			
INDIO	Towne St./Wilson Ave.	92201	611222005	J	Downtown	Downtown Specific Pla	20	60	0.17	Vacant	YES - Current	NO - Privately-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacan	3	0	0	3			
INDIO	Towne St./Wilson Ave.	92201	611222006	J	Downtown	Downtown Specific Pla	20	60	0.34	Vacant	YES - Current	NO - Privately-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacan	7	0	0	7			
INDIO	Towne St./Wilson Ave.	92201	611222017	J	Downtown	Downtown Specific Pla	20	60	0.17	Vacant	YES - Current	NO - Privately-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacan	3	0	0	3			
INDIO	Smurr St./Requa Ave.	92201	611223002	K	Downtown	Downtown Specific Pla	20	60	0.17	Vacant	YES - Current	NO - Privately-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacan	3	0	0	3			
INDIO	Smurr St./Requa Ave.	92201	611223003	K	Downtown	Downtown Specific Pla	20	60	0.18	Vacant	YES - Current	NO - Privately-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacan	4	0	0	4			
INDIO	45720 Smurr St.	92201	611223004	K	Downtown	Downtown Specific Pla	20	60	0.17	Underutilized comm	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	3	0	0	3		IL Ratio: 0.61	Year Built: 1946
INDIO	Smurr St./Requa Ave.	92201	611223005	K	Downtown	Downtown Specific Pla	20	60	0.17	Vacant	YES - Current	NO - Privately-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacan	3	0	0	3			
INDIO	Smurr St./Requa Ave.	92201	611223020	K	Downtown	Downtown Specific Pla	20	60	0.34	Vacant	YES - Current	NO - Privately-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacan	7	0	0	7			
INDIO	Towne St./Wilson Ave.	92201	611232002	L	Downtown	Downtown Specific Pla	20	60	0.17	Vacant	YES - Current	NO - Privately-Owned	Available	Used in Two Consecutive Prior Housing Elements - Vacan	3	0	0	3			
INDIO	Towne St./Wilson Ave.	92201	611232006	L	Downtown	Downtown Specific Pla	20	60	0.11	Vacant	YES - Current	YES - City-Owned	Available	Not Used in Prior Housing Element	2	0	0	2			
INDIO	Towne St./Wilson Ave.	92201	611232026	L	Downtown	Downtown Specific Pla	20	60	0.19	Vacant	YES - Current	YES - City-Owned	Available	Not Used in Prior Housing Element	4	0	0	4			
INDIO	45910 Towne St.	92201	611232027	L	Downtown	Downtown Specific Pla	20	60	0.18	Large underutilized	YES - Current	YES - City-Owned	Available	Not Used in Prior Housing Element	4	0	0	4			
INDIO	45936 Towne St.	92201	611232028	L	Downtown	Downtown Specific Pla	20	60	0.37	Vacant	YES - Current	YES - City-Owned	Available	Not Used in Prior Housing Element	7	0	0	7			
INDIO	45867 Smurr St.	92201	611232029	L	Downtown	Downtown Specific Pla	20	60	0.18	Large underutilized	YES - Current	YES - City-Owned	Available	Not Used in Prior Housing Element	4	0	0	4			
INDIO	45901 Smurr St.	92201	611232030	L	Downtown	Downtown Specific Pla	20	60	0.18	Vacant	YES - Current	YES - City-Owned	Available	Not Used in Prior Housing Element	4	0	0	4			
INDIO	Smurr St./Highway 111	92201	611232031	L	Downtown	Downtown Specific Pla	20	60	0.18	Vacant	YES - Current	YES - City-Owned	Available	Not Used in Prior Housing Element	4	0	0	4			
INDIO	46020 Monroe St.	92201	614020004	M	Midtown	CC (Pending Project, See	0	40	0.13	General Office	YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0	400	400	Pending Project - Indio	IL Ratio: 23.2	Year Built: 1976
INDIO	82123 Highway 111	92201	614020005	M	Midtown	CC (Pending Project, See	0	40	0.48	Commercial and Ser	YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0		See capacity above	Pending Project - Indio	IL Ratio: 7.52	Year Built: 1967
INDIO	82227 Highway 111	92201	614020008	M	Midtown	CC (Pending Project, See	0	40	0.08	Commercial and Ser	YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0		See capacity above	Pending Project - Indio	IL Ratio: 7.52	Year Built: 1976
INDIO	82227 Highway 111	92201	614020009	M	Midtown	CC (Pending Project, See	0	40	0.23	Commercial and Ser	YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0		See capacity above	Pending Project - Indio	IL Ratio: 7.52	Year Built: 1976
INDIO	82227 Highway 111	92201	614020011	M	Midtown	CC (Pending Project, See	0	40	0.42	Commercial and Ser	YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0		See capacity above	Pending Project - Indio	IL Ratio: 7.53	Year Built: 1976
INDIO	82225 Highway 111	92201	614020012	M	Midtown	CC (Pending Project, See	0	40	1.39	Commercial and Ser	YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0		See capacity above	Pending Project - Indio	IL Ratio: 7.51	Year Built: 1975
INDIO	82025 Highway 111	92201	614020014	M	Midtown	CC (Pending Project, See	0	40	1.68	Commercial and Ser	YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0		See capacity above	Pending Project - Indio	IL Ratio: 1.66	Year Built: 1975
INDIO	82227 Highway 111	92201	614020015	M	Midtown	CC (Pending Project, See	0	40	0.88	Commercial and Ser	YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0		See capacity above	Pending Project - Indio	IL Ratio: 10.25	Year Built: 1976
INDIO	82225 Highway 111	92201	614020016	M	Midtown	CC (Pending Project, See	0	40	2.90	Commercial and Ser	YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0		See capacity above	Pending Project - Indio	IL Ratio: 0.08	Year Built: 2004
INDIO	82225 Highway 111	92201	614020021	M	Midtown	CC (Pending Project, See	0	40	0.54	Commercial and Ser	YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0		See capacity above	Pending Project - Indio Marketplace, Desi		Year Built: 1976
INDIO	82043 Highway 111	92201	614020023	M	Midtown	RL (Pending Project, See	0	40	0.44	Commercial and Ser	YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0		See capacity above	Pending Project - Indio	IL Ratio: 1.62	Year Built: 1988
INDIO	82229 Highway 111	92201	614020024	M	Midtown	CC (Pending Project, See	0	40	3.32	Commercial and Ser	YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0		See capacity above	Pending Project - Indio	IL Ratio: 2.74	Year Built: 1968
INDIO	82003 Highway 111	92201	614020025	M	Midtown	RL (Pending Project, See	0	40	0.41	Commercial and Ser	YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	0	0		See capacity above	Pending Project - Indio	IL Ratio: 0.91	Year Built: 199

Exhibit A, Housing Element Electronic Sites Inventory Form

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

Jurisdiction Name	Site Address/Intersection	5 Digit ZIP Code	Assessor Parcel Number	Very Low-Income	Low-Income	Moderate-Income	Above Moderate-Income	Type of Shortfall	Parcel Size (Acres)	Current General Plan Designation	Current Zoning	Proposed General Plan (GP) Designation	Proposed Zoning	Minimum Density Allowed	Maximum Density Allowed	Total Capacity	Vacant/ Nonvacant	Description of Existing Uses	Optional Information1	Optional Information2	Optional Information3
INDIO	Avenida del Mar/Ave. 46	92201	608230006	15	Capacity Captured in Very Low-Income Column			Shortfall of Sites	0.73	Midtown	NC	Midtown	Midtown	20	40	15	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Highway 111/Arabia St.	92201	611110006	103	Capacity Captured in Very Low-Income Column			Shortfall of Sites	5.16	Midtown	CC	Midtown	Midtown	20	40	103	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Requa Ave./Rubidoux St.	92201	611110039	101	Capacity Captured in Very Low-Income Column			Shortfall of Sites	5.07	Midtown	RL	Midtown	Midtown	20	40	101	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Rubidoux St./Requa Ave.	92201	611110046	18	Capacity Captured in Very Low-Income Column			Shortfall of Sites	0.89	Midtown	CC	Midtown	Midtown	20	40	18	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Rubidoux St./Requa Ave.	92201	611110047	96	Capacity Captured in Very Low-Income Column			Shortfall of Sites	4.79	Midtown	RH	Midtown	Midtown	20	40	96	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Requa Ave./Monroe St.	92201	611420001	175	Capacity Captured in Very Low-Income Column			Shortfall of Sites	8.73	Midtown	RH	Midtown	Midtown	20	40	175	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Requa Ave./Monroe St.	92201	611420002	121	Capacity Captured in Very Low-Income Column			Shortfall of Sites	6.05	Midtown	RC	Midtown	Midtown	20	40	121	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Plaza Ave./Rubidoux St.	92201	614031017	34	Capacity Captured in Very Low-Income Column			Shortfall of Sites	1.68	Midtown	CC	Midtown	Midtown	20	40	34	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	81921 Highway 111	92201	616061008	11	Capacity Captured in Very Low-Income Column			Shortfall of Sites	0.54	Midtown	CC	Midtown	Midtown	20	40	11	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Las Palmas Dr./Highway 111	92201	616062005	34	Capacity Captured in Very Low-Income Column			Shortfall of Sites	1.68	Midtown	RH	Midtown	Midtown	20	40	34	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	45800 Rubidoux St.	92201	611110043	102	Capacity Captured in Very Low-Income Column			Shortfall of Sites	5.10	Midtown	CC	Midtown	Midtown	20	40	102	Non-Vacant	Old parking lot [Parcel is for sale] No existing buil	IL Ratio: 0.09		
INDIO	Monroe St./Las Palmas Dr.	92201	616061011	16	Capacity Captured in Very Low-Income Column			Shortfall of Sites	0.79	Midtown	CC	Midtown	Midtown	20	40	16	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Highway 111/Jefferson St.	92201	600020021	103	Capacity Captured in Very Low-Income Column			Shortfall of Sites	5.17	Mixed Use	MUSP 300	Mixed Use	Mixed Use	20	40	103	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Highway 111/Jefferson St.	92201	600020022	28	Capacity Captured in Very Low-Income Column			Shortfall of Sites	1.41	Mixed Use	MUSP 300	Mixed Use	Mixed Use	20	40	28	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Highway 111/Jefferson St.	92201	600130006	30	Capacity Captured in Very Low-Income Column			Shortfall of Sites	1.49	Mixed Use	MUSP 300	Mixed Use	Mixed Use	20	40	30	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Highway 111/Madison St.	92201	600200012	49	Capacity Captured in Very Low-Income Column			Shortfall of Sites	2.47	Mixed Use	MUSP 300	Mixed Use	Mixed Use	20	40	49	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Highway 111/Shields Ln.	92201	600220005	84	Capacity Captured in Very Low-Income Column			Shortfall of Sites	4.19	Mixed Use	MUSP 300	Mixed Use	Mixed Use	20	40	84	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Bunker Ln./Spike Ln.	92201	600220021	31	Capacity Captured in Very Low-Income Column			Shortfall of Sites	1.54	Mixed Use	MUSP 300	Mixed Use	Mixed Use	20	40	31	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Bunker Ln./Spike Ln.	92201	600220022	115	Capacity Captured in Very Low-Income Column			Shortfall of Sites	5.77	Mixed Use	MUSP 300	Mixed Use	Mixed Use	20	40	115	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Bunker Ln./Spike Ln.	92201	600220023	18	Capacity Captured in Very Low-Income Column			Shortfall of Sites	0.92	Mixed Use	MUSP 300	Mixed Use	Mixed Use	20	40	18	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Highway 111/Shields Ln.	92201	600230001	41	Capacity Captured in Very Low-Income Column			Shortfall of Sites	2.07	Mixed Use	MUSP 300	Mixed Use	Mixed Use	20	40	41	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Highway 111/Youngs Ln.	92201	600230005	77	Capacity Captured in Very Low-Income Column			Shortfall of Sites	3.87	Mixed Use	MUSP 300	Mixed Use	Mixed Use	20	40	77	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Highway 111	92201	600230007	43	Capacity Captured in Very Low-Income Column			Shortfall of Sites	2.17	Mixed Use	MUSP 300	Mixed Use	Mixed Use	20	40	43	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Shields Rd./Martinique Ave.	92201	600230010	79	Capacity Captured in Very Low-Income Column			Shortfall of Sites	3.97	Mixed Use	RL	Mixed Use	Mixed Use	20	40	79	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Avenue 44/Fred Waring Dr.	92201	608080030	14	Capacity Captured in Very Low-Income Column			Shortfall of Sites	0.70	Mixed Use	CC	Mixed Use	Mixed Use	20	40	14	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	44092 Hoover St.	92201	608080032	171	Capacity Captured in Very Low-Income Column			Shortfall of Sites	8.53	Mixed Use	CC	Mixed Use	Mixed Use	20	40	171	Vacant	County-Owned			
INDIO	Fred Waring St./Hoover St.	92201	610280002	73	Capacity Captured in Very Low-Income Column			Shortfall of Sites	3.66	Mixed Use	CC	Mixed Use	Mixed Use	20	40	73	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Fred Waring St./Hoover St.	92201	610280003	27	Capacity Captured in Very Low-Income Column			Shortfall of Sites	1.36	Mixed Use	ROW	Mixed Use	Mixed Use	20	40	27	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Red Waring St./Monroe St.	92201	611021025	14	Capacity Captured in Very Low-Income Column			Shortfall of Sites	0.72	Mixed Use	CC	Mixed Use	Mixed Use	20	40	14	Vacant	City-Owned			
INDIO	82031 Indio Blvd.	92201	611021026	27	Capacity Captured in Very Low-Income Column			Shortfall of Sites	1.37	Mixed Use	CC	Mixed Use	Mixed Use	20	40	27	Vacant	City-Owned			
INDIO	Hoover Ave./Monroe St.	92201	611026061	55	Capacity Captured in Very Low-Income Column			Shortfall of Sites	2.76	Mixed Use	CC	Mixed Use	Mixed Use	20	40	55	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Requa Ave./Flower St.	92201	611373041	17	Capacity Captured in Very Low-Income Column			Shortfall of Sites	0.87	Mixed Use	RC	Mixed Use	Mixed Use	20	40	17	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	81150 Highway 111	92201	616080038	43	Capacity Captured in Very Low-Income Column			Shortfall of Sites	2.15	Mixed Use	CC	Mixed Use	Mixed Use	20	40	43	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Highway 111/Granda Dr.	92201	616102003	18	Capacity Captured in Very Low-Income Column			Shortfall of Sites	0.89	Mixed Use	NC	Mixed Use	Mixed Use	20	40	18	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Rajah Way/Highway 111	92201	616120036	19	Capacity Captured in Very Low-Income Column			Shortfall of Sites	0.97	Mixed Use	CC	Mixed Use	Mixed Use	20	40	19	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Rajah Way/Highway 111	92201	616120041	19	Capacity Captured in Very Low-Income Column			Shortfall of Sites	0.93	Mixed Use	CC	Mixed Use	Mixed Use	20	40	19	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Rajah Way/Highway 111	92201	616120042	19	Capacity Captured in Very Low-Income Column			Shortfall of Sites	0.93	Mixed Use	CC	Mixed Use	Mixed Use	20	40	19	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Monroe St./Dr. Carreon Blvd.	92201	616120044	18	Capacity Captured in Very Low-Income Column			Shortfall of Sites	0.89	Mixed Use	CC	Mixed Use	Mixed Use	20	40	18	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Dr. Carreon Blvd./Chayenne Rd.	92201	616120054	156	Capacity Captured in Very Low-Income Column			Shortfall of Sites	7.80	Mixed Use	CC	Mixed Use	Mixed Use	20	40	156	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Dr. Carreon Blvd./Monroe St.	92201	616120058	47	Capacity Captured in Very Low-Income Column			Shortfall of Sites	2.36	Mixed Use	CO	Mixed Use	Mixed Use	20	40	47	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Highway 111/Madison St.	92201	616130003	31	Capacity Captured in Very Low-Income Column			Shortfall of Sites	1.55	Mixed Use	MUSP 300	Mixed Use	Mixed Use	20	40	31	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Highway 111/Clinton St.	92201	616130005	12	Capacity Captured in Very Low-Income Column			Shortfall of Sites	0.62	Mixed Use	MUSP 300	Mixed Use	Mixed Use	20	40	12	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Highway 111/Clinton St.	92201	616130006	92	Capacity Captured in Very Low-Income Column			Shortfall of Sites	4.60	Mixed Use	MUSP 300	Mixed Use	Mixed Use	20	40	92	Vacant	City-Owned			
INDIO	Highway 111/Clinton St.	92201	616130008	112	Capacity Captured in Very Low-Income Column			Shortfall of Sites	5.59	Mixed Use	MUSP 300	Mixed Use	Mixed Use	20	40	112	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Cheyenne Rd./Doctor Carreon Blvd.	92201	616160036	78	Capacity Captured in Very Low-Income Column			Shortfall of Sites	3.91	Mixed Use	CO	Mixed Use	Mixed Use	20	40	78	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	81655 JFK Ct.	92201	616160037	76	Capacity Captured in Very Low-Income Column			Shortfall of Sites	3.80	Mixed Use	CO	Mixed Use	Mixed Use	20	40	76	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	81555 JFK Ct.	92201	616160038	76	Capacity Captured in Very Low-Income Column			Shortfall of Sites	3.82	Mixed Use	CO	Mixed Use	Mixed Use	20	40	76	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	81550 JFK Ct.	92201	616160039	76	Capacity Captured in Very Low-Income Column			Shortfall of Sites	3.81	Mixed Use	CO	Mixed Use	Mixed Use	20	40	76	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	81670 Avenue 42	92201	691510020	184	Capacity Captured in Very Low-Income Column			Shortfall of Sites	9.20	Mixed Use	MU (SP)	Mixed Use	Mixed Use	20	40	184	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Avenue 44/Aztec St.	92201	692060019	71	Capacity Captured in Very Low-Income Column			Shortfall of Sites	3.57	Mixed Use	NC	Mixed Use	Mixed Use	20	40	71	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Avenue 44/Golf Center Pkwy.	92201	692060020	49	Capacity Captured in Very Low-Income Column			Shortfall of Sites	2.45	Mixed Use	NC	Mixed Use	Mixed Use	20	40	49	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Avenue 44/Golf Center Pkwy.	92201	692060024	42	Capacity Captured in Very Low-Income Column			Shortfall of Sites	2.12	Mixed Use	NC	Mixed Use	Mixed Use	20	40	42	Vacant	Some Sites on this table may serve as Lower-income Buffer. There is an excess capacity to address the shortfall.			
INDIO	Mary Ln./Ruth Ln.	92201	600180013				2	Shortfall of Sites	0.501272738	Suburban Neighborhood	RL	Suburban Neig	Suburban Neigh	0	8	2	Vacant				
INDIO	Autumn Ln./Shasta Pl.	92201	606150030				4	Shortfall of Sites	1.015367984	Suburban Neighborhood	RL	Suburban Neig	Suburban Neigh	0	8	4	Vacant				
INDIO	Hollyhock St./Thistle Way	92201	610261023				12	Shortfall of Sites	2.98741931	Suburban Neighborhood	RL	Suburban Neig	Suburban Neigh	0	8	12	Vacant				
INDIO	Sandpiper Ave./Bobolink St.	92201	612170007				22	Shortfall of Sites	5.553654329	Suburban Neighborhood	RL	Suburban Neig	Suburban Neigh	0	8	22	Vacant				
INDIO	Poe Ct./Huxley St.	92201	614600028				2	Shortfall of Sites	0.556163796	Suburban Neighborhood	RL	Suburban Neig	Suburban Neigh	0	8	2	Vacant	City-Owned			
INDIO	Cheyenne Rd./Buffalo Trl.	92201	616160035				8	Shortfall of Sites	1.882136501	Suburban Neighborhood	CO	Suburban Neig	Suburban Neigh	0	8	8	Vacant				
INDIO	Monroe St./Dulard St.	92201	616200026				5	Shortfall of Sites	1.336755985	Suburban Neighborhood	CO	Suburban Neig	Suburban Neigh	0	8	5	Vacant				
INDIO	Avenue 48/Monroe St.	92201	616200033				4	Shortfall of Sites	0.901435305	Suburban Neighborhood	CO	Suburban Neig	Suburban Neigh	0	8	4	Vacant				
INDIO	Avenue 48/Monroe St.	92201	616200039				4	Shortfall of Sites	0.941923581	Suburban Neighborhood	CO	Suburban Neig	Suburban Neigh	0	8	4	Vacant				
INDIO	Avenue 48/Monroe St.	92201	616200040				6	Shortfall of Sites	1.566266951	Suburban Neighborhood	RL	Suburban Neig	Suburban Neigh	0	8	6	Vacant				
INDIO	81760 Avenue 48	92201	616200041				20	Shortfall of Sites	4.930108905	Suburban Neighborhood	RL	Suburban Neig	Suburban Neigh	0	8	20	Vacant				
INDIO	49041 Braley Ct.	92201	616341015				5	Shortfall of Sites	1.138781316	Suburban Neighborhood	CEIR -1	Suburban Neig	Suburban Neigh	0	8	5	Vacant				
INDIO	49171 Braley Ct.	92201	616341017				5	Shortfall of Sites	1.225547113	Suburban Neighborhood	CEIR -1	Suburban Neig	Suburban Neigh	0	8	5	Vacant				
INDIO	49301 Braley Ct.	92201	616351029				5	Shortfall of Sites	1.307869455												

Exhibit A, Housing Element Electronic Sites Inventory Form

Jurisdiction Name	Site Address/Intersection	5 Digit ZIP Code	Assessor Parcel Number	Very Low-Income	Low-Income	Moderate-Income	Above Moderate-Income	Type of Shortfall	Parcel Size (Acres)	Current General Plan Designation	Current Zoning	Proposed General Plan (GP) Designation	Proposed Zoning	Minimum Density Allowed	Maximum Density Allowed	Total Capacity	Vacant/ Nonvacant	Description of Existing Uses	Optional Information1	Optional Information2	Optional Information3
INDIO	49703 Monroe St.	92201	616300039				48	Shortfall of Sites	4.784218704	Neighborhood Center	CEIR -2	Neighborhood	Neighborhood C	10	20	48	Vacant				
INDIO	49773 Monroe St.	92201	616300040				22	Shortfall of Sites	2.20388166	Neighborhood Center	CEIR -2	Neighborhood	Neighborhood C	10	20	22	Vacant				
INDIO	49859 Monroe St.	92201	616300041				19	Shortfall of Sites	1.915574056	Neighborhood Center	CEIR -2	Neighborhood	Neighborhood C	10	20	19	Vacant				
INDIO	Ave. 44/Jackson St.	92201	692520007				23	Shortfall of Sites	2.250113863	Neighborhood Center	NC	Neighborhood	Neighborhood C	10	20	23	Vacant				
INDIO	Youngs Ln./Sandals Ct.	92201	600240013				113	Shortfall of Sites	8.105983618	Connected Neighborhood	MUSP 300	Connected Nei	Connected Neigh	8	20	97	Vacant		Publicly-Owned		
INDIO	Conron Trl./Desert Ranch Rd.	92201	600240017				42	Shortfall of Sites	3.021131927	Connected Neighborhood	MUSP 300	Connected Nei	Connected Neigh	8	20	36	Vacant		Publicly-Owned		
INDIO	Miles Ave./Palm St.	92201	611102016				12	Shortfall of Sites	0.847506547	Connected Neighborhood	RL	Connected Nei	Connected Neigh	8	20	10	Vacant				
INDIO	Dunbar Dr./N. Heritage Palms Dr.	92201	606050011				9	Shortfall of Sites	0.661143553	Connected Neighborhood	RL	Connected Nei	Connected Neigh	8	20	8	Vacant				
INDIO	Avenue 44/Kingston Ct.	92201	606050012				14	Shortfall of Sites	0.990689062	Connected Neighborhood	RL	Connected Nei	Connected Neigh	8	20	12	Vacant				
INDIO	Jefferson St./Dunbar Dr.	92201	606050028				118	Shortfall of Sites	8.416438972	Connected Neighborhood	RL	Connected Nei	Connected Neigh	8	20	101	Vacant				
INDIO	Avenue 43/Burr St.	92201	606070001				35	Shortfall of Sites	2.515667711	Connected Neighborhood	RL	Connected Nei	Connected Neigh	8	20	30	Vacant				
INDIO	Avenue 43/Burr St.	92201	606070004				25	Shortfall of Sites	1.758665917	Connected Neighborhood	RL	Connected Nei	Connected Neigh	8	20	21	Vacant				
INDIO	Avenue 43/Burr St.	92201	606070020				21	Shortfall of Sites	1.488684683	Connected Neighborhood	RL	Connected Nei	Connected Neigh	8	20	18	Vacant				
INDIO	Avenue 46/Aladdin St.	92201	608230027				11	Shortfall of Sites	0.766125636	Connected Neighborhood	RL	Connected Nei	Connected Neigh	8	20	9	Vacant		City-Owned		
INDIO	Avenida del Mar/Monroe St.	92201	608231036				19	Shortfall of Sites	1.344297916	Connected Neighborhood	RH	Connected Nei	Connected Neigh	8	20	16	Vacant				
INDIO	81450 Jonquil Ave.	92201	610030018				41	Shortfall of Sites	2.960416798	Connected Neighborhood	RH	Connected Nei	Connected Neigh	8	20	36	Vacant				
INDIO	Market Ct./Avenue 44	92201	611025011				24	Shortfall of Sites	1.746329521	Connected Neighborhood	RH	Connected Nei	Connected Neigh	8	20	21	Vacant		City-Owned		
INDIO	Market Ct./Avenue 44	92201	611025030				10	Shortfall of Sites	0.744663337	Connected Neighborhood	RL	Connected Nei	Connected Neigh	8	20	9	Vacant		City-Owned		
INDIO	Avenue 44/Arabia St.	92201	611125002				18	Shortfall of Sites	1.257210677	Connected Neighborhood	P	Connected Nei	Connected Neigh	8	20	15	Vacant				
INDIO	Avenue 44/Oasis St.	92201	611125006				31	Shortfall of Sites	2.200097658	Connected Neighborhood	RL	Connected Nei	Connected Neigh	8	20	26	Vacant				
INDIO	Avenue 44/Towne St.	92201	611125007				47	Shortfall of Sites	3.326707211	Connected Neighborhood	RH	Connected Nei	Connected Neigh	8	20	40	Vacant				
INDIO	Avenue 44/Towne St.	92201	611125008				9	Shortfall of Sites	0.651512189	Connected Neighborhood	RH	Connected Nei	Connected Neigh	8	20	8	Vacant		City-Owned		
INDIO	Avenue 44/E Circle Dr.	92201	611261003				44	Shortfall of Sites	3.124172094	Connected Neighborhood	CC	Connected Nei	Connected Neigh	8	20	37	Vacant				
INDIO	Palo Verde St./Avenue 44	92201	611261041				13	Shortfall of Sites	0.90222258	Connected Neighborhood	RL	Connected Nei	Connected Neigh	8	20	11	Vacant				
INDIO	Date Ave./Arabia St.	92201	614120008				46	Shortfall of Sites	3.301975248	Connected Neighborhood	RH	Connected Nei	Connected Neigh	8	20	40	Vacant				
INDIO	Daisy St./Garden Ave.	92201	614130015				15	Shortfall of Sites	1.05070119	Connected Neighborhood	RH	Connected Nei	Connected Neigh	8	20	13	Vacant				
INDIO	Monroe St./Dr. Carreon Blvd.	92201	614130036				44	Shortfall of Sites	3.16302734	Connected Neighborhood	RM	Connected Nei	Connected Neigh	8	20	38	Vacant				
INDIO	Monroe St./Avenue 48	92201	616210027				18	Shortfall of Sites	1.308797468	Connected Neighborhood	CC	Connected Nei	Connected Neigh	8	20	16	Vacant				
INDIO	Anastacia Ct./Tara Ct.	92201	616210030				43	Shortfall of Sites	3.072517345	Connected Neighborhood	RH	Connected Nei	Connected Neigh	8	20	37	Vacant				
INDIO	Anastacia Ct./Tara Ct.	92201	616210032				15	Shortfall of Sites	1.059225455	Connected Neighborhood	RH	Connected Nei	Connected Neigh	8	20	13	Vacant				
INDIO	43400 Jackson St.	92201	692060002				27	Shortfall of Sites	1.930869678	Connected Neighborhood	RH	Connected Nei	Connected Neigh	8	20	23	Vacant				
INDIO	Jackson St./Kenner Ave.	92201	692500001				14	Shortfall of Sites	0.965939386	Connected Neighborhood	NC	Connected Nei	Connected Neigh	8	20	12	Vacant				
INDIO	Jackson St./Kenner Ave.	92201	692500002				13	Shortfall of Sites	0.963087654	Connected Neighborhood	NC	Connected Nei	Connected Neigh	8	20	12	Vacant				
INDIO	Jackson St./Kenner Ave.	92201	692500004				14	Shortfall of Sites	0.973487905	Connected Neighborhood	NC	Connected Nei	Connected Neigh	8	20	12	Vacant				
INDIO	Jackson St./Kenner Ave.	92201	692500005				14	Shortfall of Sites	0.965244779	Connected Neighborhood	NC	Connected Nei	Connected Neigh	8	20	12	Vacant				
INDIO	Jackson St./Kenner Ave.	92201	692500010				21	Shortfall of Sites	1.472767156	Connected Neighborhood	RC	Connected Nei	Connected Neigh	8	20	18	Vacant				
INDIO	Jackson St./Kenner Ave.	92201	692500011				16	Shortfall of Sites	1.155197508	Connected Neighborhood	NC	Connected Nei	Connected Neigh	8	20	14	Vacant				
INDIO	Jackson St./Kenner Ave.	92201	692500012				20	Shortfall of Sites	1.408956755	Connected Neighborhood	NC	Connected Nei	Connected Neigh	8	20	17	Vacant				
INDIO	Jackson St./Kenner Ave.	92201	692500013				23	Shortfall of Sites	1.639578478	Connected Neighborhood	RC	Connected Nei	Connected Neigh	8	20	20	Vacant				
INDIO	Jackson St./Kenner Ave.	92201	692500014				26	Shortfall of Sites	1.886397284	Connected Neighborhood	RC	Connected Nei	Connected Neigh	8	20	23	Vacant				
INDIO	43778 Jackson St.	92201	692520003				8	Shortfall of Sites	0.537444356	Connected Neighborhood	RC	Connected Nei	Connected Neigh	8	20	6	Vacant				
INDIO	Jackson St./Avenue 44	92201	692520005				15	Shortfall of Sites	1.083746095	Connected Neighborhood	NC	Connected Nei	Connected Neigh	8	20	13	Vacant				
INDIO	Miles Ave./King St.	92201	611163001				21	Shortfall of Sites	1.528615316	Connected Neighborhood	NC	Connected Nei	Connected Neigh	8	20	6	Vacant		City-Owned	Surplus Land	Site O - Potential for lot consolidation
INDIO	Deglet Noor St./Miles Ave.	92201	611163005				5	Shortfall of Sites	0.342582873	Connected Neighborhood	RL	Connected Nei	Connected Neigh	8	20	4	Vacant		City-Owned	Surplus Land	Site O - Potential for lot consolidation
INDIO	45130 Deglet Noor St.	92201	611163008				2	Shortfall of Sites	0.173138078	Connected Neighborhood	RL	Connected Nei	Connected Neigh	8	20	2	Vacant		City-Owned	Surplus Land	Site O - Potential for lot consolidation
INDIO																					
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Appendix F: Community Engagement Summary

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Exhibits

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Exhibit B. Stakeholder Meeting Presentation

Exhibit C. First Planning Commission and City Council Joint Session Presentation

Exhibit D. Second Planning Commission and City Council Joint Session Presentation

Exhibit E. First Virtual Public Workshop Presentation

Exhibit F. Second Virtual Public Workshop Presentation

Exhibit G. Third Virtual Public Workshop Presentation

Exhibit H. Public Workshop Advertisement Flyer

Exhibit I. City Website Outreach Flyer

1 Stakeholder Engagement

The City of Indio (City) conducted a robust public outreach program that engaged a broad spectrum of the community and stakeholders. Stay-at-home orders of 2020 and 2021 resulting from the Coronavirus (COVID-19) pandemic provided the City with opportunities to explore new avenues for public engagement, increasing access for those who are traditionally not involved in the planning process and providing new opportunities for community members to take an active role in their City's General Plan Housing Element update process. Early outreach and formal engagement activities were held virtually in English and Spanish to comply with local measures to promote social distancing and the health and safety of residents, City staff, and consultants during the COVID-19 State of Emergency (Executive Orders N-29-20 and N-35-20). The City took additional, informal opportunities to engage the public. As part of the City's robust public outreach program, flyers were mailed to all households in City boundaries with information for the virtual public meetings in Spanish and English and included a QR code linked to the City's Housing Element update webpage for ease of access. Participants without access to a computer were provided a call-in number for all meetings. Additionally, the City promoted workshops, Planning Commission and City Council meetings, and an online survey on a dedicated webpage for the project, through email, and on the City's social media platforms. Participants who could not attend the meeting had the opportunity to view the recordings on the City's website and could provide their feedback through email and by phone as the City also had a dedicated email and phone number for Housing Element related efforts. The workshop recordings received over 850 views and are publicly available on the City's Facebook page. The following section details the outreach activities conducted to engage stakeholders and a summary of feedback that informed the development of the Housing Element.

2 Online Survey

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

3 Stakeholder Group Meeting

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

4 Stakeholder Interviews

The public and all interested stakeholders were invited to participate in one-on-one stakeholder interviews pertaining to housing and development within the City. Stakeholders who participated included elected officials, housing developers, affordable housing developers, local residents, school district officials, and local business advocates from organizations including Community Housing Opportunities Corporation, Coachella Valley Housing Coalition, Greater Coachella Valley Chamber of Commerce, Desert Sands Unified School District, and Lift to Rise to ensure people of various income levels were considered in the analysis. Interviews were conducted in English, but Spanish services were offered during one-on-one interviews. Their comments as they relate to the current state and development of housing in the City are provided below:

- Stakeholders highlighted a sense of community, affordability in relation to the rest of the Coachella Valley, and concentrated employment opportunity as the City's most prominent offerings to future residents.
- Stakeholders stated that the siting of housing projects is extremely important to its long-term vitality and granting sustainable equity to residents. This includes proximity to major infrastructural resources, such as public transportation network connections; water, sewer, and power; and health-related amenities, including medical centers and urgent care facilities. The City's recent growth in population and employment rate was attributed to an abundance of land for development and its proximity to Interstate 10. Further, stakeholders cited the economy and the COVID-19 pandemic for reducing the need for office space and allowing people to work from home.
- Stakeholders expressed that Senate Bill 35, a 2017 statute that streamlines housing construction in California counties that are unable to meet State-mandated housing construction requirements, is an excellent model for crafting policy that lends itself to constructing and maintaining affordable housing within the City. Stakeholders believe that further streamlining the approval process for

affordable developments would prove beneficial. Further, they stated that incentives like 100 percent affordable density-bonus requirements, California Environmental Quality Act exemptions, and exemptions from capital improvements, such as traffic lights and bus stops, greatly contribute to ensuring the completion of affordable housing projects.

- Regarding California Tax Credit Allocation Committee tax credit programs, stakeholders cited density and height as two important elements of a successful housing project. High-resource areas were identified as the most likely for housing projects to receive financing.
- Stakeholders also found that the Affordable Housing and Sustainable Communities Program is a potential source of significant funding for a major transportation and housing hub within the City, albeit a competitive process that can stall projects if they do not qualify for the first round of funding. Less-restrictive development standards, such as less restriction on height, density, setbacks, concessions, and parking requirements, can help get affordable housing projects built most efficiently and create more housing stock for the City.
- The key housing problems identified by stakeholders were often related to cost; overcrowding; lack of variety in housing types; lack of access for people with disabilities; lack of effective public transportation; and lack of housing near schools, jobs, and retail. Homes being rented out as full-time AirBnB units and party houses was also an issue raised by stakeholders as a practice that diminishes the available housing stock. These issues have led to challenges that are amplified for lower-income households, such as poor mobility and a resulting inability to get to work or school safely, as well as hindering equity and access to essential goods and services.
- Another issue acknowledged by stakeholders was the construction of gated communities on the outskirts of the City and investing in infrastructure on the periphery instead of focusing on redeveloping and creating greater density in the urban core. Further, stakeholders found that the City is missing middle-income housing, such as condominiums, townhomes, and duplexes. Middle-income housing, often referred to as “Missing Middle Housing” is a range of house-scale buildings with multiple units—compatible in scale and form with detached single-family homes—located in a walkable neighborhood. The introduction of diverse housing types, such as condominiums, townhomes, apartments, duplexes, and quadplexes, helps to serve the public interest.

5 Planning Commission and City Council Joint Session Public Meetings

The first joint Planning Commission and City Council session for the Housing Element occurred on January 20, 2021 and the second joint session occurred on June 16, 2021. Interested parties and stakeholders previously mentioned were invited to attend the Planning Commission and City Council sessions and meeting agendas were provided in both English and Spanish.

During the January 20, 2021 joint session, City Council and Planning Commission members were provided an overview of the Housing Element requirements, and the needs assessments findings. The presentation highlighted the gap between the current zoning and land use patterns in the City, local housing needs, and the City’s fair share of needed housing for the 6th Cycle planning period. During the discussion portion of the meeting, several City Council and Planning Commission members expressed

their support for diversifying the community's housing stock through an equitable lens, and expressed their support for exploring the elimination of single-family zoning, an inclusionary zoning ordinance, and upzoning.

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

6 Virtual Public Workshops

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

- The first virtual workshop held on February 18, 2021, provided participants a 1-hour overview of the current California housing crisis; the Housing Element process; a description of the Housing Element's components; an explanation of the Regional Housing Needs Allocation methodology and Draft Allocation Plan; an overview of regulatory constraints (such as Zoning Code, building standards, and local processes); a summary of the City's housing needs assessment findings and the implications for future housing needs; and an in-depth exploration into the possible solutions that can be implemented through the Housing Element's goals, policies, and programs. The second hour of the workshop was an open forum discussion for attendees to ask questions, get answers, and express thoughts and opinions. Bilingual services in English and Spanish were provided during the virtual workshop. Workshop participants identified single-family residences as the most needed housing type in the City, and multifamily housing as the second most needed housing type. Participants also identified housing affordability, housing availability, population of people experiencing homelessness, and gentrification as the main housing-related concerns in the City. They expressed their opinion that requiring affordable housing in all new residential projects and increasing density in the City were the best strategies for accommodating the City's current and future housing needs.
- The second virtual workshop was held on April 22, 2021, and focused on potential policy recommendations and strategies. Bilingual services in English and Spanish were provided during the virtual workshop. The workshop was streamed live on the City's Facebook page, and received over 450 views on the City's Facebook page. During the workshop, participants once again highlighted the lack of affordability in the City's housing stock, and placed an emphasis on the need for policies that prioritized equitable housing opportunities and for policies that provide an opportunity for a diverse range of housing types that align with local needs.
- The third virtual workshop was held on July 8, 2021, and participants were provided an overview of the Housing Element's draft goals, policies, and programs based on the needs assessment and input from the community received to date, and were also given an opportunity to provide their comments on the draft goals, policies, and programs. Bilingual services in English and Spanish were provided during the virtual workshop. Participants said that the goals and policies align with the needs of the City, and they also address some of the City's goals, such as increasing housing access to resources such as parks, transportation, and other community resources. Participants said they

would like to see more outreach from the City regarding first-time homebuyer programs and potential collaboration opportunities between developers and property owners in which the City would serve as a facilitator. One participant expressed they would like to see the City explore a rent-control policy.

The outreach conducted for the update to the Housing Element engaged a broad range of community members and stakeholders, including HOAs, local non-profit organizations, developers, and affordable housing developers to ensure all income groups are represented in the Housing Element. The City cast a wide net to gain participation from all segments of the City's interested parties. The outreach conducted contributed to a set of meaningful goals, policies, and programs that reflect the City's housing needs and priorities.

7 Public Comments

The Housing Element 6th Cycle Public Review Draft was posted to the City's website on August 17, 2021 and ended on September 20, 2021. Prior to the release of the Public Review Draft, the City held a virtual workshop on July 8, 2021, provided bilingual services in English and Spanish, in which community members and participants were given an overview of Housing Element components and draft policies and programs. The goal of the workshop was to prepare participants for the Public Review Draft, so they know what to expect and can provide feedback. The City encouraged public participation during the workshop and once the Public Review Draft was posted on the City's website, the City made a diligent effort to engage the community by advertising the Public Review Draft through various forms of media. In addition to posting the Public Review Draft on the City's website, the Public Review Draft was also advertised on the City's social media accounts, an email announcement was sent to the interested parties list, included in the City's e-newsletter, etc. Public comments were received related to persons experiencing homelessness, 6th Cycle Programs, farmworkers, and other components of the Housing Element. **Table 1** provides the comments received, response to the comment, and a summary of changes made and incorporated in the Housing Element which address relevant comments. Three public comment letters (see comment letters 1 through 3 attached) were received during the public review period. Comments from those letters are included in Table 1. In addition, one public comment letter was received by the City after the public review period on October 28, 2021, after the start of the 6th Cycle planning period. As such, the comments were not included in Table 1, but the letter received has been attached for reference (see comment letter 4 attached).

Table 1. Public Comment Summary		
Table ID	Comments	Response/Changes Made
Refer to attached public comment letters – Comment Letter 1		
1	Section 3.3.4 titled "Electric Power and Natural Gas" of Appendix C: Constraints and Zoning Analysis of the City of Indio 6th Cycle Housing Element Update Draft, page 28, should be revised to reflect that the IID provides electric power and services for city of Indio and not SCE.	Text has been updated to reflect that IID provide electric power and services to City of Indio.
2	IID will not begin any studies, engineering or estimate costs to provide electrical service to project, until the developer(s)/applicant(s) submit a customer project application (available at http://www.iid.com/home/showdocument?id=12923 and detailed loading information, panel sizes, project schedule and estimated in-service date. Developer(s)/applicant(s) shall bear all costs associated with providing electrical service to the project, including but not limited to the construction of new substation facilities, transmission line extensions, distribution feeder breakers, feeder backbones, distribution overhead and underground line extensions, underground conduit systems, the re-configuration of distribution circuits and/or other upgrades as well as applicable permits, zoning changes, landscaping (if required by the City) and rights-of-way and easements.	The City understands and will ensure that project applicants coordinate with the IID on a project-specific basis.

3	However, based on the preliminary information provided to the IID, It is anticipated that the additional power load for the development resulting from the Indio Housing Element Update would significantly impact electric service to the area, and would require the acquisition and construction of new substations, 92kV transmission line extensions and extension of new distribution feeders. Additional requirements include grading, fencing, applicable permits, zoning change, landscaping (if required by the City), and all rights-of-way and easements for the substation, and access rights for both ingress and egress, as well as for power line facilities, all of which are at the expense of the developer(s)/applicant(s) in the area. A detailed and final study will be developed once final plans, applications and detailed loading information are received. This data and information will allow IID to perform an accurate assessment of any potential impacts and mitigations.	At this point in time, the construction of the housing units identified in the Housing Element is not occurring. The environmental analysis prepared for the Housing Element is based on the adoption of a policy document and not a specific at this point in time. As individual projects are proposed, the City and project applicants will coordinate with the IID and identify the need for new or expanded infrastructure to serve developments. As such, the IS/ND prepared for the Housing Element Update is adequate and future coordination will occur with the IID.
4	Please be aware that pursuant to IID process, the standard time frame for the implementation of new substation (engineering, equipment procurement and construction) takes a minimum of 24 months.	The City understands that the IID will require at least 24 months for the planning and construction of a new substation.
5	It is important to note that a detailed and final study will be developed once a developer(s)/applicant(s) project application and loading calculations are received. This detailed information will allow IID to perform an accurate assessment and provide a full report of any potential impacts and mitigation measures. The conditions of service could change as a result of the additional studies.	The City understands the need for, and will engage with, IID as individual project applications are submitted.
6	Underground infrastructure that includes trenching, conduits, pull boxes, switch boxes, transformers, commercial meter panels, and pads should be installed following IID approved plans and within the public utility easement or a dedicated easement if applicable. Physical field installation of underground infrastructures should be verified and approved by an IID inspector prior to cable installation as per IID Developer's Guide (https://www.iid.com/home/showdocument?id=14229).	The City understands the need for, and will engage with, IID as individual project applications are submitted.

7	IID Regulations governing line extensions can be found at: No. 2: (http://www.iid.com/home/showdocument?id=2540) No. 13: (http://www.iid.com/home/showdocument?id=2553) No. 15: (http://www.iidCom/home/showdocument?id=2555) No. 20: (http://www.iidcom/home/showdocument?id=2560) No. 23: (https://www.iid.com/home/showdocument?id=17897).	Thank you for providing the City with the IID Regulations.
8	For additional information regarding electrical service for the project, the applicant should be advised to contact the IID Energy - La Quinta Division Customer Operations, 81-600 Avenue 58 La Quinta, CA 92253, at (760) 398-5811 and speak with the project development planner assigned to the area.	Thank you for providing contact information.
9	It is important to note that IID's policy is to extend its electrical facilities only to those projects that have obtained the approval of a city or county planning commission and such other governmental authority or decision-making body having jurisdiction over said developments.	The City understands the need for, and will engage with, IID as individual project applications are submitted.
10	Developer(s)/applicant(s) will be required to provide right-of-way and easements for any power line extensions and overhead or underground infrastructure needed to serve their project.	The City will make it clear to project applicants that right-of-ways and easements will be required for IID.
11	Any construction or operation on IID property or within its existing and proposed right of way or easements including but not limited to: surface improvements such as proposed new streets, driveways, parking lots, landscape; and all water, sewer, storm water, or any other above ground or underground utilities; will require an encroachment permit, or encroachment agreement (depending on the circumstances). A copy of the IID encroachment permit application and instructions for its completion are available at http://www.iid.com/about-iid/departments-directory/real-estate. The IID Real Estate Section should be contacted at (760) 339-9239 for additional information regarding encroachment permits or agreements.	The City understands, and will make sure applicants are aware, that any construction or operation on IID property would require an encroachment permit.

12	Relocation of existing IID facilities to accommodate the project or to accommodate street widening improvements imposed by the City will be deemed customer-driven and all costs, as well as securing of rights of way and easements for relocated facilities, shall be borne by developer(s)/applicant(s).	The City understands, and will make sure applicants are aware, that relocation of existing IID facilities to accommodate future projects will be done at the cost to the applicant/project.
13	Public utility easement over all private public roads and additional ten (10) feet in width on both sides of the private roads shall be dedicated to IID for the construction, operation, and maintenance of its electrical infrastructure.	Public utility easements will be dedicated to IID for electrical infrastructure.
14	Any new, relocated, modified or reconstructed IID facilities required for and by a project (which can include but it not limited to electrical utility substations, electrical transmission and distribution lines, etc.) need to be included as part of the land use permitting action's CEQA and/or NEPA documentation, environmental impact analysis and mitigation. Failure to do so will result in postponement of any construction and/or modification of IID facilities until such time as the environmental documentation is amended and environmental impacts are fully mitigated. Any mitigation necessary as a result of the construction, relocation and/or upgrade of IID facilities is the responsibility of the applicant/developer.	As facility improvements are needed, these will be considered and evaluated with projects related to the needs and required upgrades, including the evaluation of environmental impacts through the CEQA process.

15	Dividing project into two or more pieces and evaluating each piece in a separate environmental document (Piecemealing or Segmenting), rather than evaluating the whole of the project in one environmental document, is explicitly forbidden by CEQA, because dividing a project into a number of pieces would allow a Lead Agency to minimize the apparent environmental impacts of a project by evaluating individual pieces separately, each of which may have a less-than-significant impact on the environment, but which together may result in a significant impact. Segmenting a project may also hinder developing comprehensive mitigation strategies. In general, if an activity the project objectives, or a reasonably foreseeable consequence of approving the project, then it should be considered an integral project component that should be analyzed within the environmental analysis. The project description should include all project components, including those that will have to be approved by responsible agencies. The State CEQA Guidelines define a project under CEQA as "the whole of the action" that may result either directly or indirectly in physical changes to the environment. This broad definition is intended to provide the maximum protection of the environment. CEQA case law has established general principles on project segmentation for different project types. For a project requiring construction of offsite infrastructure, the offsite infrastructure must be included in the project description. <i>San Joaquin Raptor/Wildlife Rescue Center v. County of Stanislaus</i> (1994) 27. Cal.App 4th 713.	The action being undertaken is the adoption of an updated Housing Element, which is a policy document providing a framework for how the City could go about meeting the RHNA numbers assigned to the City. No construction activities or operational changes would occur as a result of the adoption of this updated Housing Element, and no new developments are being planned that rely upon this document. When a housing project is proposed, at that point in time the City will evaluate the environmental impacts of the proposed development project. The intent of the CEQA document prepared is solely for the adoption of this policy document. As such, the City is not "piecemealing" or "segmenting" the environmental analysis.
16	Developer(s)/applicant(s) should be advised that landscaping can be dangerous if items are planted too close to IID's electrical equipment. In the event of an outage, or equipment failure, it is vital that IID personnel have immediate and safe access to its equipment to make the needed repairs. For public safety, and that of the electrical workers, it is important to adhere to standards that limit landscaping around electrical facilities. IID landscaping guidelines are available at http://www.iid.com/energy/vegetation-management.	The City understands the need for, and will engage with, IID as individual project applications are submitted so that appropriate landscaping plan requirements are met.
Refer to attached public comment letters – Comment Letter 2		

17	I. Inadequate Public Participation and Public Access Government Code section 65583(c)(8) The City must make a diligent effort to achieve public participation among all economic segments of the community and describe this effort. The Housing Element must describe meaningful, frequent, and ongoing community participation, consultation, and coordination that is integrated with the broader stakeholder outreach and community participation process for the overall housing element. The City held limited public workshops on the housing element outside of the setting of a City Council or Planning Commission meeting, however, the actions described in section 65583(c)(8) require more than public hearings to adopt a housing element. Each of the public workshops and City Council and Planning Commission meetings were offered only virtually, which de facto eliminates participation by anyone who is homeless or who has no or limited internet access.	The comment notes that all meetings were held virtually, which is correct. All meetings were in fact held virtually to comply with local measures to promote social distancing and the health and safety of residents, City staff, and consultants during the COVID-19 State of Emergency. Refer to Executive Order N-29-20 and Executive Order N-35-20. The comment incorrectly states that the City held limited public workshops on the Housing Element outside of the setting of a City Council or Planning Commission meeting. In addition to several City Council and Planning Commission meetings, the City held three community meetings on 2/18/21, 4/22/21 and 7/8/21. All meetings were publicly advertised in Spanish and English, held in Spanish and English, and live translations were offered for community comments, as requested. All meetings were posted on the City's website for those who could not attend the live meetings. In addition, one stakeholder community meeting, which was open to the public and to community stakeholders, was held on 3/4/21. In addition, the City held individual and small group stakeholder interviews, which were also open to all members of the public. The City mailed an individual flyer to all households in the City with information for the public meetings in Spanish and English and included a QR code and a link for ease of access. Participants without access to a computer were provided a call-in number. Additionally, the City promoted the meetings on a dedicated webpage for the project, through email, and on the City's social media platforms. The City also had a dedicated email and phone number for the Housing Element, an online survey available in English and Spanish, a newsletter for interested participants to subscribe to, and provided a 30-day public review period for the public review draft of the Housing Element.

18	While there is no information in the draft Housing Element about the number of Indio residents who have limited English-language proficiency, it is abundantly clear that people who do not speak English as a primary language have not been adequately consulted. 23% of the Desert Sands Unified School District students are English learners, and a commensurate, and potentially even larger percentage of those students and their families reside in Indio – the largest and most populous city in the District – yet only four (4) survey responses were received in Spanish, and there is no data as to the engagement that was had during any of the workshops in any language. The inability to reach this considerable portion of the community cannot be considered a diligent effort to achieve public participation and the City should obtain meaningful input from non-English speaking residents and persons with no or limited internet access prior to the adoption of this Housing Element. The draft housing element does not satisfy HCD guidelines and should not be considered compliant with State Housing Law until it achieves a higher rate of input that reflects the housing needs of all segments of the community.	The comment incorrectly states that the City's only outreach conducted in Spanish was through four survey responses, and that no data exists as to the engagement that was had during any of the workshops in any language. As previously stated, all community meetings were held in English and Spanish and the recordings are available on the Housing Element webpage (https://www.indio.org/your_government/development_services/housing_element_update.htm), outreach material was available in English and Spanish, and the flyer sent to all households in the City provided all information in English and Spanish. In addition, the public meetings held on 4/22/21 and 7/8/21 were streamed live on the City's Facebook page, and the recordings received over 850 views. The data related to the views is publicly available on the City's Facebook. Meetings were held virtually to comply with local measures to promote social distancing and the health and safety of residents, City staff, and consultants during the COVID-19 State of Emergency, but participants were given the option to participate through a phoneline if they did not have internet access.
19	II. Assessment of Housing Needs. A. Analysis of Population and Employment Trends Government Code section 65583(a)(1) Housing Elements must include “an analysis of population and employment trends and documentation of projections and a quantification of the locality’s existing and projected housing needs for all income levels, including extremely low-income households.” The use of the words “trends,” “projections,” and “projected,” make clear that the Housing Element is intended to be a tool for future planning, however, the Draft Housing Element includes only a fixed and contemporary report of the City’s population and employment statistics. Tables 1 and 3 of the Draft Housing Element and subsequent analysis, for example, reports growth from 2000 to 2020 but does not project what that growth will look like throughout the course of this Housing Element Cycle. The Southern California Association of Governments (SCAG) has prepared several projected regional growth forecasts that should be considered as part of the City of Indio’s assessment of housing needs.	Appendix B has been updated with population and employment projections in accordance with (Gov. Code, § 65583, subd. (a)(1)).

20	The near-exclusive reliance on data from the American Community Survey (ACS) is insufficient to analyze housing needs. It well known that the Census, thus the ACS undercounts low income and other special populations. However, it appears that no report commissioned by the City of Indio or information gathered by the City seems to have been referenced or consulted in the preparation of the draft. Information from SCAG, the Coachella Valley Association of Governments, Health Assessment and Research for Communities (HARC) – a non-profit organization that provides research and evaluation services based in Palm Desert, DataQuest – the California Department of Education’s free online research tool, City agencies, contractors and others should be consulted to develop a comprehensive community profile.	The comment incorrectly states that the Housing Element relied nearly-exclusively on data from the ACS and recommends data sources that the Housing Element has already included and clearly lists in Section 1.2, Data Sources of Appendix B. Additionally, other components of the Housing Element included numerous other data sources, including County data, land use and spatial data sets detailed in Section 3.1, Process Overview, in Appendix E, and numerous other data sources included in Appendix D, such as HCD’s Affirmatively Furthering Fair Housing Data Viewer. In addition, the Housing Element consulted with several community organizations including Community Housing Opportunities Corporation, Coachella Valley Housing Coalition, Greater Coachella Valley Chamber of Commerce, Desert Sands Unified School District, and Lift to Rise.
21	B. Analysis and Documentation of Households Government Code 65583(a)(2) The Housing Element must analyze and document household characteristics, including level of payment compared to ability to pay, housing characteristics, including overcrowding and housing stock condition. The Draft Housing Element’s analysis credits overcrowding and overpayment as “challenges faced by households,” but should also consider the City’s contributions to housing challenges. See section 1.5.	Identifying and evaluating existing housing needs are critical components of the housing element. The analysis helps the City identify existing housing conditions that require addressing and households with housing cost burdens or unmet housing needs. The programs of the Housing Element aim to mitigate household overcrowding, overpayment, and housing conditions.
22	State law also requires the City to comply with the mandates of AB 686 “Affirmatively Furthering Fair Housing,” which includes an analysis of the effects of discrimination on the make-up of the community. Appendix B provides only a general summary of race and ethnicity population estimates but does not explain how race or ethnicity impacts overcrowding, overpayment, vacancy rates, housing costs or housing stock characteristics. The City’s Draft Housing Element cannot be lawfully adopted without an appropriate analysis.	The comment incorrectly states that solely based on the information provided in Appendix B of the Housing Element, the Housing Element does not comply with the requirements of AB 686. The comment does not reflect any of the information included in the comprehensive Affirmatively Furthering Fair Housing analysis in Appendix D of the Housing Element. Appendix D has been updated to comply with AB 686 and affirmatively further fair housing in the City.

23	Similar analysis should occur with respect to the impacts that the COVID-19 pandemic has had on overcrowded housing in the City of Indio and across all income levels, particularly the impacts that people of color and low wage workers have faced.	Research on the ongoing COVID-19 pandemic has so far naturally focused on the short-term economic impacts from mitigation and containment strategies. While impacts are constraining California's housing shortage, exacerbating the current supply-and-demand imbalance across much of the State, real-time data related to the number of overcrowded households across all income levels, is not readily available. The data related to overcrowded households in the City relied on pre-approved data packages available from SCAG, which rely on Census data, HCD's Affirmatively Furthering Fair Housing Data Viewer, and data from HUD's Consolidated Housing Affordability Strategy. The policies of the Housing Element encourage the City to be responsive to ongoing changes throughout the cycle, including as they relate to the impacts of the COVID-19 pandemic.
24	C. Analysis of Special Needs Housing Government Code 65583(a)(7) The Draft Housing Element must analyze special housing needs for the elderly, persons with disabilities, large families, farmworkers, families with female heads of household, and families and persons in need of emergency shelter. Insufficient community outreach and research limit the analysis presented and more information must be included to achieve a compliant housing element. None of these sections describes how race or ethnicity factors into the special housing needs of each of these groups and therefore this housing element is not able to comply with its obligations to affirmatively further fair housing.	The full analysis on special housing needs has been updated to comply with Gov. Code, § 65583, subd. (a)(7). See new text added for analysis of special housing needs in Appendices B and C. See previous response to comment related to the comprehensive Affirmatively Furthering Fair Housing analysis included in Appendix D of the Housing Element. See previous response to comment related to community outreach.
25	1. Persons with Disabilities The Draft Housing Element relies only on data from the ACS, which suffers from undercount. Both the Bureau of Labor Statistics and the Department of Labor maintain data with respect to type of disability, industry, class of worker, and wages earned. This information along with information from local groups that work with people with disabilities should be required prior to the adoption of this 6th Cycle Housing Element.	See previous comment related to data sources used in the Housing Element. The full analysis on special housing needs has been updated to comply with Gov. Code, § 65583, subd. (a)(7).

26	2. Homeless The Draft Housing Element lists mental health issues, substance abuse, increased elderly persons with low incomes, minors who have run away from home, and deinstitutionalization of the mentally ill, financial circumstances and domestic violence as factors that contribute to homelessness. Missing from this list, however, is any analysis of the impact that evictions, government constraints or a lack of affordable housing has on homelessness. This section also does not comply with obligations to affirmatively further fair housing.	The comment restates information included in the Housing Element. Appendix C, and Section 1.7.5, Population Experiencing Homelessness and Transitional Housing, of Appendix B include a thorough analysis of the population experiencing homelessness in the City, including existing need and 2020 Point-in-Time Count and Survey Data performed by the County of Riverside's Department of Public Social Services, a description of any existing resources or programs, and an assessment of unmet needs, and families and persons in need of emergency shelters, as well as an identification of potential program or policy options and resources to address the need. Full analysis on special housing needs has been updated to comply with Gov. Code, § 65583, subd. (a)(7). Government Constraints are discussed in Appendix C of the Housing Element. Affirmatively Furthering Fair Housing analysis is located in Appendix D of the Housing Element.
27	2. Homeless The Draft analysis should include estimates of the numbers and types of households affected by homelessness (e.g. single men, single women, families, persons with disabilities, persons suffering from substance abuse) to adequately determine the assistance that will be provided to this population. See HCD Building Blocks "People Experiencing Homelessness." The Draft Housing Element does not include these details and therefore should not be considered a complete assessment of special housing needs as required by law.	Per HCD's Building Blocks, "an estimate or count of the daily average number of people lacking shelter. Wherever possible, this figure should be divided into single males, single females, and families (one or more adults with children) as the shelter needs that each subgroup requires will differ significantly." Further details as the relate to the subpopulations have been added to the Housing Element based on the local and regional data available that comply with the requirements of State law.

28	3. Farmworkers The HCD Review letter requires that the Draft Housing element include information regarding permanent and seasonal farmworkers in the region. The Draft incorrectly states that farmworkers are “defined as persons whose primary incomes are earned through seasonal agricultural work,” which has the effect of excluding year-round agricultural work, and people who perform agricultural labor as a secondary source of income and who should be considered farmworkers for purposes of identifying housing needs. The three general classifications of farmworkers in the Indio draft Housing Element identified in section 1.8.6 defy reality and we encourage the City to reconsider how it identifies farmworkers and their families.	The three classifications have been revised. New classifications have been updated based on classifications provided on HCD's website.
29	3. Farmworkers The draft relies solely on data from the ACS and does not include information from any local service providers or agencies that work with farmworkers, such as the school district's Migrant Education Program, or the Agricultural Commissioner's Office. Further information about the number of permanent and seasonal farmworkers is required in order to comply with State Housing Element Law.	Permanent and seasonal farmworker data from SCAG has been included in the analysis. To the extent possible, local data was included in the analysis under Appendix B, Section 1.7.6. Information about the Migrant Education Program has been included, see Appendix D, Section 4.5.1.
30	3. Farmworkers Missing from the ACS is any count of workers engaged in the cultivation or harvest of cannabis, who should be considered farmworkers and considered in this Housing Element.	The comment notes that ACS data does not account for workers engaged in the cultivation or harvest of cannabis. The City is limited to Federal, State, regional or County data as they do not have access to local data. Additionally, recent crop reports from the County of Riverside Agricultural Commissioner's Office do not reflect a presence of cannabis products. New data has been added to the analysis, see Appendix B, Section 1.7.6.
31	3. Farmworkers The draft Housing Element's count of farmworkers also fails to acknowledge the number of farmworkers in nearby communities who would reside in Indio but for the lack of appropriate housing. Counting the number of farmworkers in the City, but not those in nearby communities does not permit future planners to properly assess needs.	The analysis of farmworkers has been updated to reflect the number of farmworkers in the region, see Appendix B, Section 1.7.6.

32	3. Farmworkers The ACS does not include people who are engaged in the cultivation and harvest of cannabis, who should also be taken into consideration when identifying needs for farmworker housing.	The comment notes that ACS data does not account for workers engaged in the cultivation or harvest of cannabis. The City is limited to Federal, State, regional or County data as they do not have access to local data. Additionally, recent crop reports from the County of Riverside Agricultural Commissioner's Office do not reflect a presence of cannabis products.
33	3. Farmworkers Lastly here, it should be noted that all but one current farmworker housing site rests within the Coachella Valley Unified School District – an historically underperforming school district. The one farmworker housing site that is not within CVUSD boundaries is restricted to former or current senior farmworkers who are unlikely to have children living with them. The Fred Young and Villa Hermosa apartments are in a part of the city that by all accounts is struggling. To provide opportunities for farmworkers, the City must make efforts to provide housing opportunities that can ensure prosperity through high-quality educational opportunities. Given that many farmworkers are monolingual, Latinos efforts must be made still to ensure that fair housing is furthered for farmworkers before this draft is adopted.	Programs in the Housing Element provide incentives for affordable housing which includes housing for farmworkers and their families. Additionally, the Sites Inventory and Analysis identified sites for lower-income households that are within moderate and high resource areas. See Appendix D, Section 5.3. Bilingual services were provided for all outreach materials and were also available during all meetings, see sections in Appendix F.
34	III. Affirmatively Furthering Fair Housing Government Code section 65583 The Draft Housing Element does not achieve the standard set forth in Government Code 65583 because the City has not conducted the requisite analysis or developed adequate programs to achieve the goal of replacing segregated living patterns with integrated and balanced living patterns.	The Sites Inventory and Analysis identifies sites in a manner that reverses concentrations of poverty by identifying moderate-income sites and increasing opportunities for lower-income sites in higher-resource areas. Please refer to Appendix D, Section 5.2.

35	The Housing Element draft states that housing types in segregated communities are relatively consistent – i.e. apartments in majority Latino/Hispanic communities located between Indio Boulevard and I10 and single-family homes North of the 10. The City relies on several programs that strengthen the development of ADUs in single family neighborhoods to address patterns of segregation, however the City offers no market study as to the affordability of ADUs. In CRLA's experience, these units are rented at market-rate and are just as challenging to maintain as any other type of rental unit and should not be considered a program that is realistically designed to ameliorate segregation. Moreover, the programs targeting ADUs are designed to advance the wealth of the homeowner, and only tangentially, if at all address low-income housing needs. These programs must be supplemented by other strategies such as language access guarantees, equitably distributed zoning, deed restrictions, rent control, short term rental regulations, or inclusionary zoning ordinances.	The comment restates information including in the Housing Element. The comment incorrectly states that the City offers no market study as to the affordability of ADUs. The Sites Analysis and Inventory of the Housing Element clearly states that ADU affordability assumptions were used from the SCAG Regional Accessory Dwelling Unit Affordability Analysis. The comment incorrectly states that "the programs targeting ADUs are designed to advance the wealth of the homeowner." Through Program 2, Accessory Dwelling Unit Assistance and Incentives, of the Housing Element, the City will adopt a program that incentivizes and promotes the creation of ADUs that can be offered specifically at an affordable rent for very low-, low-, or moderate-income households.
36	The City's proffered "programs" of "assessing the feasibility of an inclusionary housing ordinance" and concomitant "fees" are illusory. The feasibility of an inclusionary housing ordinance has already been addressed the California State Supreme Court and they are deemed constitutional. These are not realistic programs.	The City will conduct a feasibility to ensure that an inclusionary requirement would not pose a constraint to development.
37	Nor does the City confront the reality that its primary branding moniker of "the City of Festivals" has created detrimental housing patterns. The Coachella Valley and Arts Festival held at the Empire Polo Grounds has given rise to a proliferation of short-term rentals in neighborhoods that are already racially and ethnically segregated. This draft should not be approved without a program to address the fact that some neighborhoods are used essentially as hotel districts that are bought and sold on cash offers that keep low income people and people of color beyond the reach of home ownership. None of these points are raised in the draft Housing Element and the draft therefore fails to affirmatively further fair housing. The duty to affirmatively further fair housing must be incorporated into existing programs, and the HCD guidance provides several examples how housing programs can be modified to meet fair housing obligations.	Short-Term Rentals are a regulated use in the City for single-family dwellings. Short-Term Rentals are not permitted for many housing types that may be affordable to lower- and moderate-income households, including mobile homes, manufactured or prefabricated homes, and accessory dwelling units or junior accessory dwelling units. The City is currently in the process of updating their Short-Term Rental Ordinance to address concerns being raised, and to establish regulations for the use of privately owned residential dwelling units as Short-Term Rentals to minimize secondary impacts of such uses on surrounding residential neighborhoods and to ensure the collection and payment of transient occupancy taxes.

Refer to attached public comment letters – Comment Letter 3		
38	If half our population makes less than \$75,300 (below moderate income), then why is most of the housing being built for the moderate and above moderate-income brackets (63%)? Historically for the past 30 years, 90% of the homes built in Indio have been for these upper income brackets. Thus, creating a consistent trend in displacement and housing burden on the lower income brackets.	Housing-element law requires local governments to adequately plan to meet their existing and projected housing needs, including their share of the Regional Housing Needs Allocation (RHNA). Local governments do not determine their own RHNA for the planning period. Pursuant to Government Code Section 65584.01, HCD is required to provide the determination of SCAG's existing and projected housing need. Amongst other requirements, SCAG must subsequently inform all local governments of their share of new housing need to address their 6th Cycle Housing Element. 62% of the City's RHNA for the 6th Cycle planning period includes moderate- and above moderate-income units; however, the RHNA does not necessarily encourage or promote growth, but rather allows communities to anticipate growth, so that collectively the region and subregion can grow in ways that enhance quality of life, improve access to jobs, promotes transportation mobility, and addresses social equity and fair share housing needs. Local jurisdictions are not responsible for building the housing for their local or regional existing need and projected need. Localities must employ a sufficient number of strategies to assist in developing adequate housing to meet those needs.
39	If half the population of Indio are of low-income and of very low-income socioeconomic statuses, then the housing being developed should be proportional to those populations. It is not equitable to allocate only 38% of the 6th cycle's housing developments for these lower-income populations, let alone equal.	The comment is comparing the existing population of the City with the "6th cycle's housing developments." Housing Element takes a comprehensive approach that not only consider new development, but include resources for existing housing appropriate for lower-income households. Housing-element law requires local governments to adequately plan to meet their existing and projected housing needs, including their share of the Regional Housing Needs Allocation (RHNA). Local governments do not determine their own RHNA for the planning period. Pursuant to Government Code Section 65584.01, HCD is required to provide the determination of SCAG's existing and projected housing need. Among other requirements, SCAG must subsequently inform all local governments of their share of new housing need to address their 6th Cycle Housing Element. In addition, 38% of the City's RHNA for the 6th Cycle planning period includes lower-income units; however, the RHNA does not necessarily encourage or promote growth, but rather allows communities to anticipate growth, so that collectively the region and subregion can grow in ways that enhance quality of life, improve access to jobs, promotes transportation mobility, and addresses social equity and fair share housing needs.

40	"The City has identified a need for aggressive policies and programs that commit to providing a pathway for the development of housing for lower-income households. This Housing Element contains a series of policies and programs that demonstrate the City's dedication to local pro-housing policies and the production of housing for all income levels, <u>especially lower income households</u>." This proposed intention is not supported by projections for housing developments (outlined above and broken down by percentages); not supported by proposed goals; not adequately outlined throughout the 34 proposed programs.	The comment states that the City's RHNA for the 6th Cycle planning period does not support the Housing Element's proposed intention. As previously explained, the City was informed of their share of new housing need to address their 6th Cycle Housing Element (RHNA) by SCAG following adoption of SCAG's 6th Cycle Final RHNA Allocation Plan approved by HCD on 3/22/21. Pursuant to Government Code Section 65583(b), the Housing Element shall include a statement of the community's goals, quantified objectives and policies relative to the maintenance, preservation, improvement and development of housing. Effective programs reflect the results of the local housing need analyses, identification of available resources (including land and financing), and the mitigation of identified governmental and nongovernmental constraints, and not merely supported by the RHNA numbers. Local pro-housing policies and the indirect and direct production of housing will be pursued by the City through implementation of the Housing programs.
41	"Goal 1: An adequate supply and diverse range of housing types that aligns with the needs of all households." With over 45% of homes being rent/mortgage burdened, proposing that 63% of homes be built for the moderate and above moderate incomes is not meeting the needs of all households.	Housing-element law requires local governments to adequately plan to meet their existing and projected housing needs, including their share of the Regional Housing Needs Allocation (RHNA). Local governments do not determine their own RHNA for the planning period. Pursuant to Government Code Section 65584.01, HCD is required to provide the determination of SCAG's existing and projected housing need. Amongst other requirements, SCAG must subsequently inform all local governments of their share of new housing need to address their 6th Cycle Housing Element. In addition, 62% of the City's RHNA for the 6th Cycle planning period includes moderate- and above moderate-income units; however, the RHNA does not necessarily encourage or promote growth, but rather allows communities to anticipate growth, so that collectively the region and subregion can grow in ways that enhance quality of life, improve access to jobs, promotes transportation mobility, and addresses social equity and fair share housing needs.

42	"Goal 4: Quality rental and ownership housing opportunities for all income levels." Quality of rental units is not ensured because there is no enforcement nor penalty for landowners when they do not maintain their rental properties in quality conditions. Furthermore an ordinance should be put in place requiring all rental units to have adequate and fully functioning Air Conditioning, because in the desert A/C is a basic living need.	Program 8 has been revised. See Program 19.
43	"Goal 5: Enhanced quality of life, free from displacement." The city's disproportionate housing development proposals are directly contributing to housing displacement for lower-income households.	Disproportionate housing development proposals are considered a non-governmental constraint as the City does not directly control applications received. However, the City can influence or help support the production and maintenance of affordable housing through programs in the Housing Element. Programs aimed to keep residence in place include Program 4, Affordable Homeownership Opportunities which aims to increase opportunities for homeownership for moderate- and lower-income households through collaboration with affordable housing developers; Program 18, Preservation of Existing Affordable Housing Units, in which the City will continue to work with the Riverside County Housing Authority to monitor affordable housing units identified as being at-risk of conversion to market-rate housing; And Program 19, Housing Rehabilitation, which provides housing rehabilitation support to eligible residents through the current Minor Home Repair Program. Other Programs that aim to incentive affordable housing include Program 7, By-Right development on qualifying sites identified to accommodate the lower-income RHNA units; Program 10, Density Bonus, review and amend its local density bonus program to ensure compliance with State requirements; Program 29, Reduced Parking Requirements.
44	"Goal 6: A city that promotes equality and inclusivity." There is currently a dyer lack of adequate representation by our city's governing body, which nor provides an equal nor inclusive experience/participation of the city's residents, especially that of the majority of the population (lower-income households).	As previously mentioned, the City executed an in-depth community outreach program in Spanish and English as part of the Housing Element Update process. In addition, the City regularly works with several community organizations, including Coachella Valley Housing Coalition, Lift to Rise, Martha's Village and Kitchen, Coachella Valley Rescue Mission, Inland Fair Housing and Mediation Board, Inland County Legal Services Inc., and provides City Council and Planning Commission agendas in English and Spanish to promote equality and inclusivity, including for lower-income households, in the City's governing body and population.

45	How will the city enforce and make land-owners accountable for adhering to the following goals? Goal 3: A well-maintained and preserved housing stock. 3.1 Encourage the maintenance and repair of existing owner and renter-occupied housing to prevent deterioration of the housing stock through educational resources, code enforcement, and funding resources. 3.2 Preserve and rehabilitate housing for lower income households, especially in affordable housing that is at-risk of converting to market-rate housing.	The comment asks how the referenced goal and policies will be enforced to make land-owners accountable. In general, housing goals express the desired future conditions for what the City and its residents hope to achieve over time, while policies are more specific, action-oriented statements that guides a specific course of action to achieve a desired goal. Housing programs are actions, procedures, programs or techniques that carry out the goals and policies. Program implementation actions include a combination of ordinances, programs, policies, resolutions, and incentives, as well as outreach and education activities. As included in the policies the commentor references, a wide range of actions may be pursued by the City to achieve Goal 3 of the Housing Element, including through educational resources, code enforcement, and funding resources. Each program in the Housing Element clearly lists the relevant policies below the responsible agency and funding sources. Specifically, Policies 3.1 and 3.2 are considered relevant through the implementation of Programs 8, 14, 18, 19, 21, and 30. On a program-by-program basis, taking into consideration factual circumstances, decision makers will determine how best to implement the adopted policies of the Housing Element in any way which best serves the goal of having a well-maintained and preserved housing stock.
46	Specifically how will the city assist in the following item: 3.3 Assist older adults and those with special needs with home retrofits to increase accessibility.	See response to comment #46. Furthermore, see Programs 1, 11, 16, 28, and 30.
47	The following programs need to be further developed with intentional objectives and more efficient timeframes: Program 4: Affordable Homeownership Opportunities Objective(s) 4a: Continue to provide staff assistance with navigating development regulations. Objective(s) 4b: Inform community members of opportunities to engage in creative ownership models as opportunities arise.	Program 4 is revised.

48	The city should be creating opportunities; attracting developers that prioritize and meet affordable housing needs for lower-income and working-class households. Timeframe 4a-b: On-going Program 5: Analysis of Impediments to Fair Housing Choice Objective(s) 5a: Maintain an Adopted Analysis of Impediments to Fair Housing Choice as may be required. Objective(s) 5b: Create fair housing outreach materials and informational resources to post online. Timeframe 5a: Ongoing; Update to the City's Analysis of Impediments every 3 to 5 years. Timeframe 5b: Within 3 to 5 years.	See Programs 1, 4, 15, 18, 20, 21, 27, 33, 35, and 37
49	The city should go beyond simply analyzing impediments to fair housing choice; the city should be intentionally and aggressively seeking out impediments and should efficiently right such impediments found.	The comment notes that City should go beyond analyzing impediments, however, through the Inland Fair Housing and Mediation Board contract, enforcement and services are available to City residents. Nevertheless, the City is committed to furthering fair housing and in addition to providing resources on their website, the City has updated Program 6 of the Housing Element to hold an annual housing forum for the discussion of the City's progress towards the goals of the Housing Element, with additional focus on raising fair housing awareness. The housing forum will provide a platform where decision makers, members of the public, the development community, and other interested parties can work to elevate the discussion surrounding housing needs and solutions.

50	Allowing for “flexibility in development standards” and removing “minimum unit size requirements” is a direct threat and violation to providing hospitable living units. Smaller units in more dense housing complexes are breeding ground for violence, crime, and health hazards. Minimum unit size requirements should adhere to what is lawfully required by the state. Program 23: Minimum Unit Sizes To increase flexibility in development standards, the City will amend the zoning code to remove minimum unit size requirements. Minimum unit sizes will instead be mandated in accordance with Building Code requirements. Objective(s) 23a: Amend the zoning code. Timeframe 23a: Within one year of the Housing Element's adoption.	Staff and their consultants could not find evidence to support the claim that dense housing breeds violence, crime and health hazards. Large minimum unit size requirements can pose as a constraint to development. The program removes these barriers. The comment states that minimum unit size requirements should adhere to what is lawfully required by the state. The program clearly defers to minimum unit size requirements mandated in accordance with Building Code requirements which adopts the California Building Code by reference. Therefore, the comment is restating the objective of the Program.
51	The city should create incentivized programs for landowners to convert more homes into section 8 housing units. The homes should maintained at livable quality standards by the landowners and renters should not create excessive damages beyond the expected standard wear-and-tear. Program 32: Section 8: Housing Choice Voucher The City will continue participation with the Riverside County Housing Authority to connect eligible Indio residents to Section 8 Housing Choice Vouchers. The City will provide information on the City's website on the availability of Section 8 programs and other relevant resources. Objective(s) 32a: Update the City's website with relevant information and resources. Objective(s) 32b: Increase coordination with the Housing Authority. Timeframe 32a: Year 1 Timeframe 32b: On-going	Section 8 vouchers are administered by the County. The City has committed to increase coordination with the County.

8 Presentation Materials

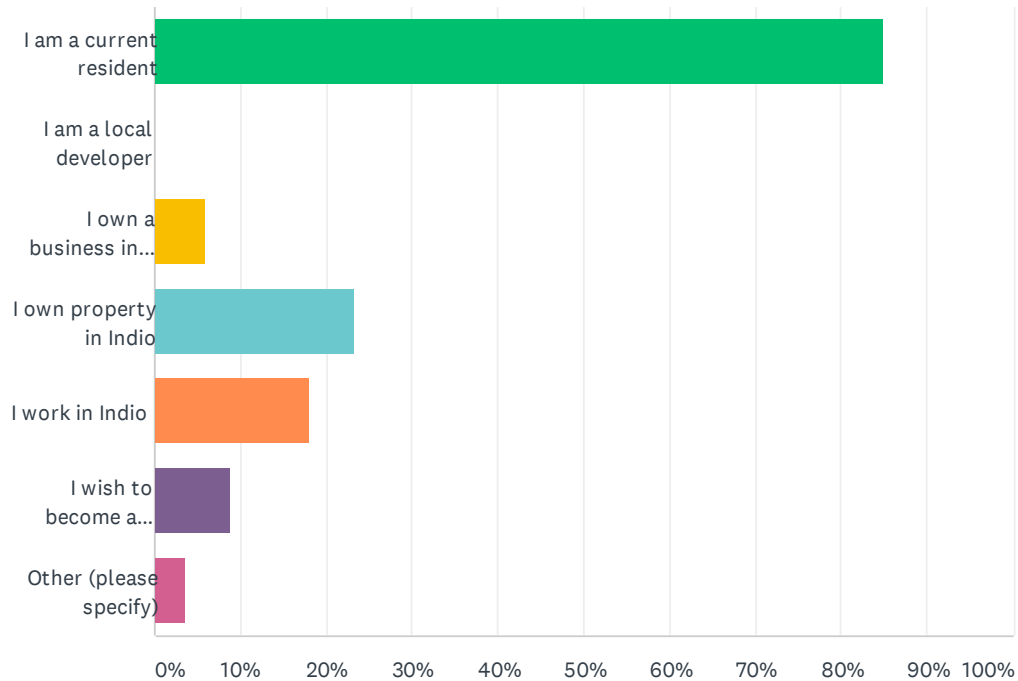
The following sections provide an overview and copy of the presentation materials used during the stakeholder group meeting, Planning Commission and City Council joint session public meeting, and virtual public workshops, and results from the online survey.

8.1 Online Survey Results

A summary and individual responses from the online survey are provided as **Exhibit A**.

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

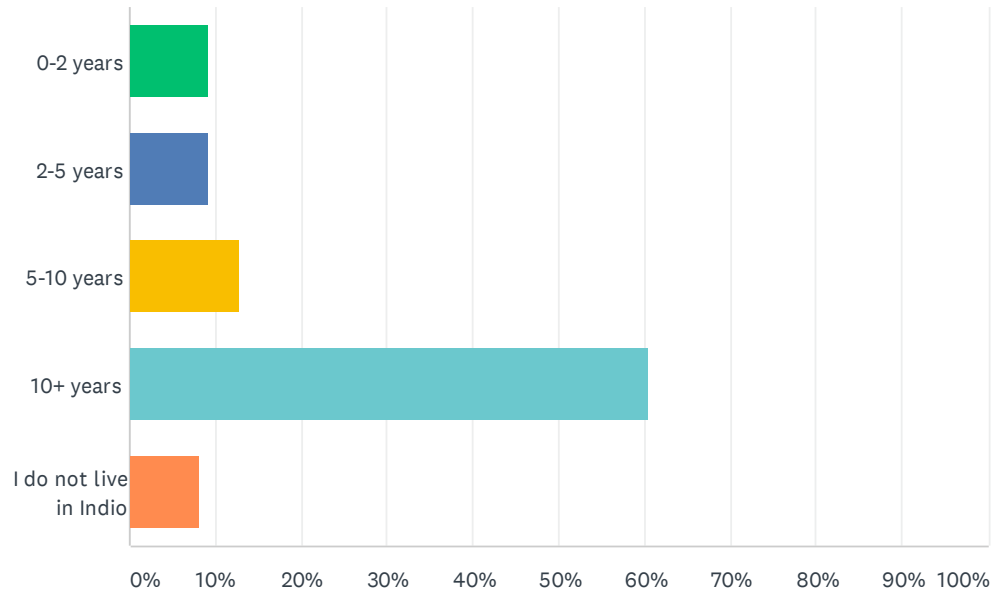
Answered: 172 Skipped: 0



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

Q2 How long have you lived in Indio?

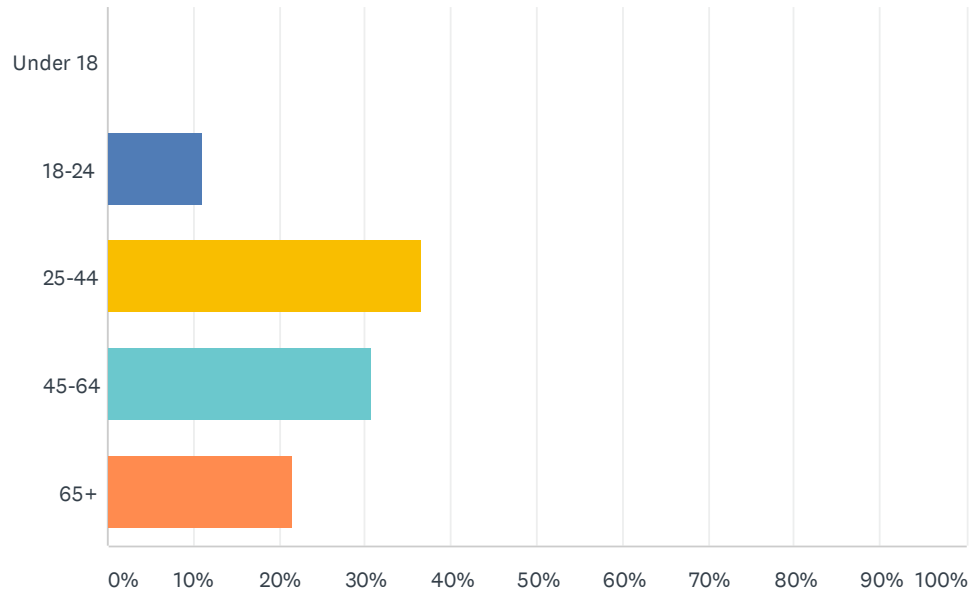
Answered: 172 Skipped: 0



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

Q3 What is your age range?

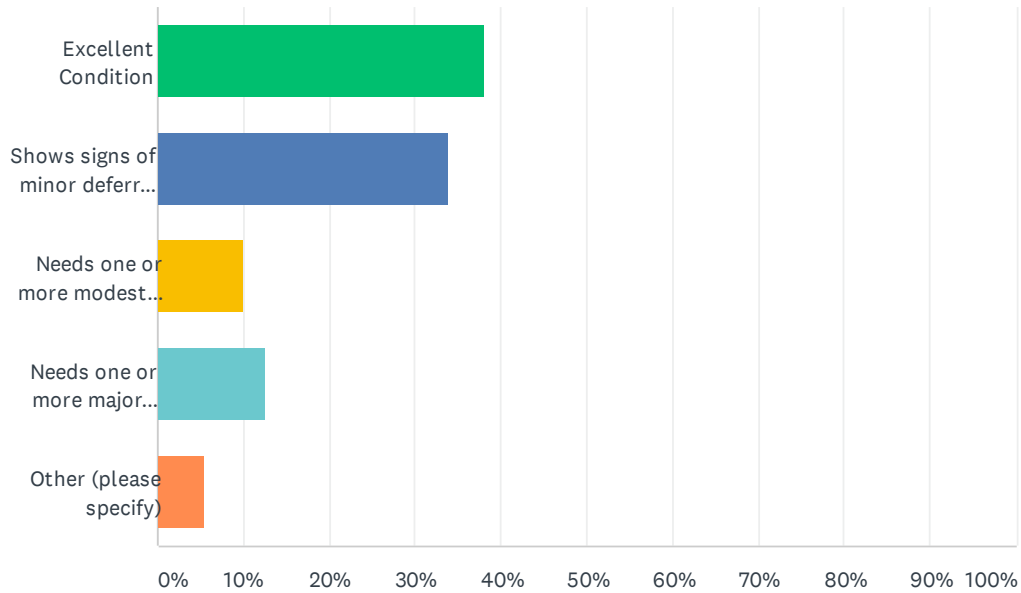
Answered: 172 Skipped: 0



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

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

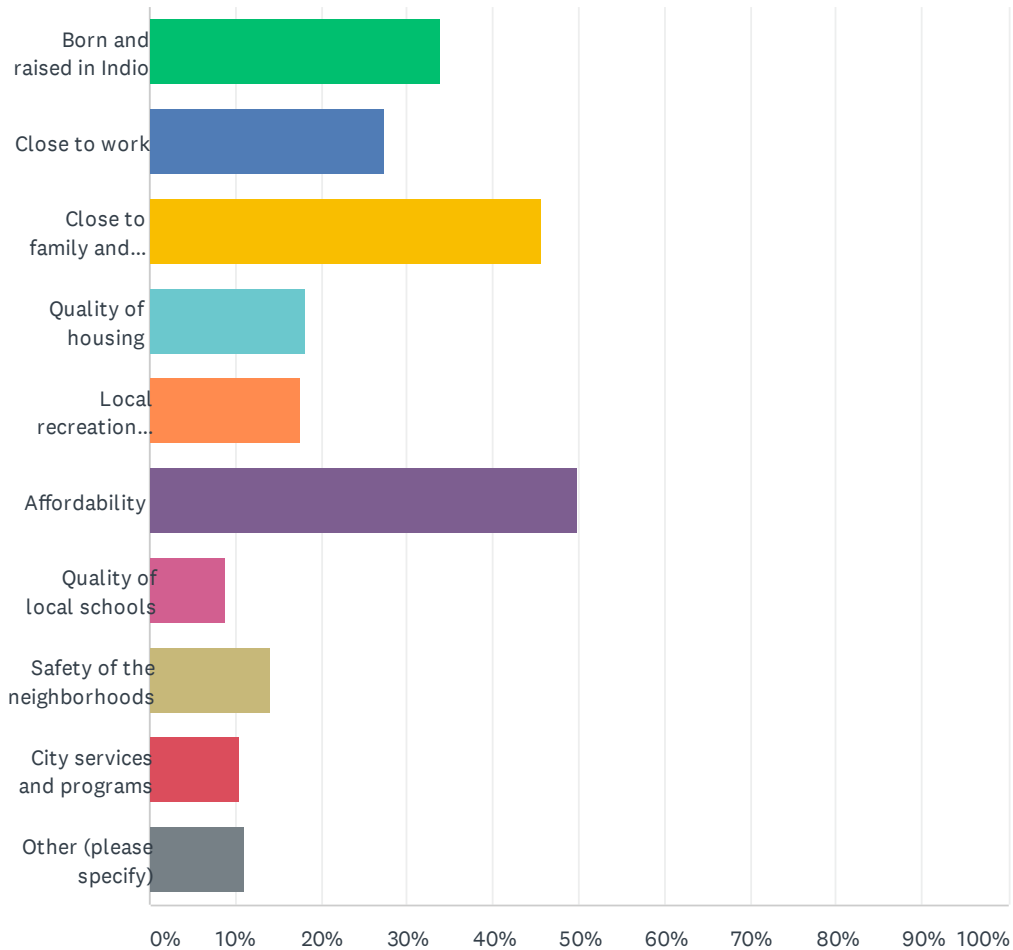
Answered: 168 Skipped: 4



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

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

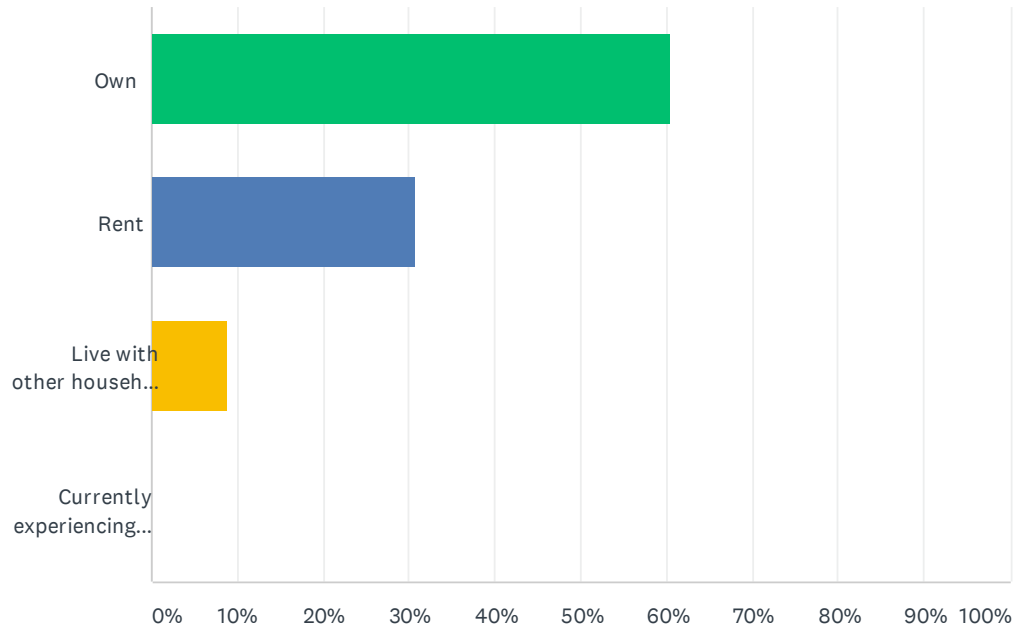
Answered: 171 Skipped: 1



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

Q6 Do you own or rent your home?

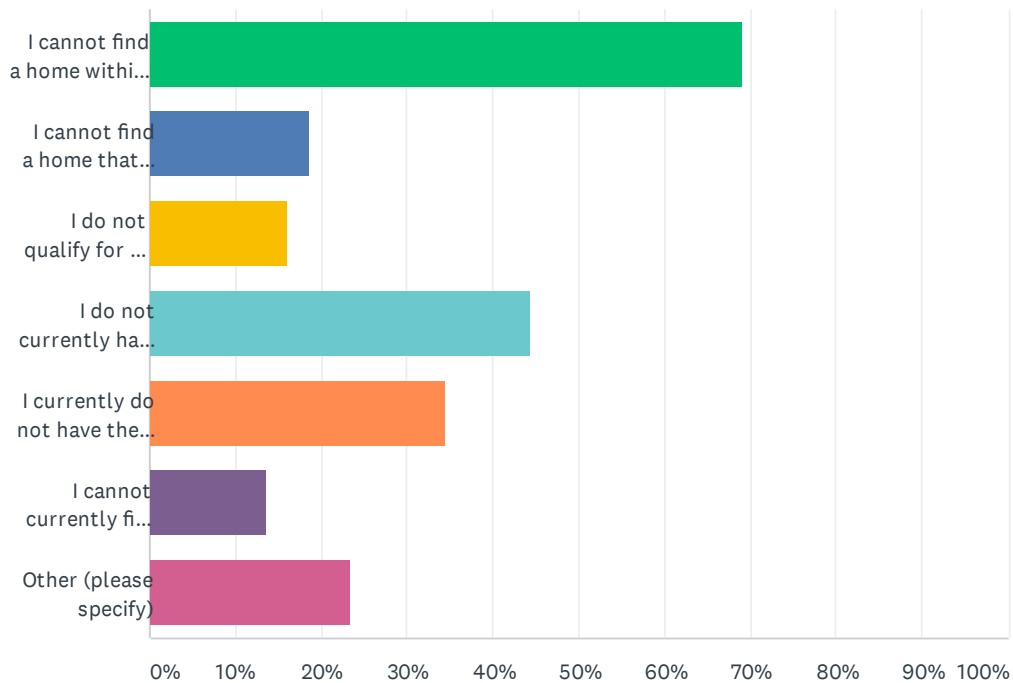
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ANSWER CHOICES	RESPONSES	
Own	60.47%	104
Rent	30.81%	53
Live with other household (neither own nor rent)	8.72%	15
Currently experiencing homelessness	0.00%	0
TOTAL		172

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

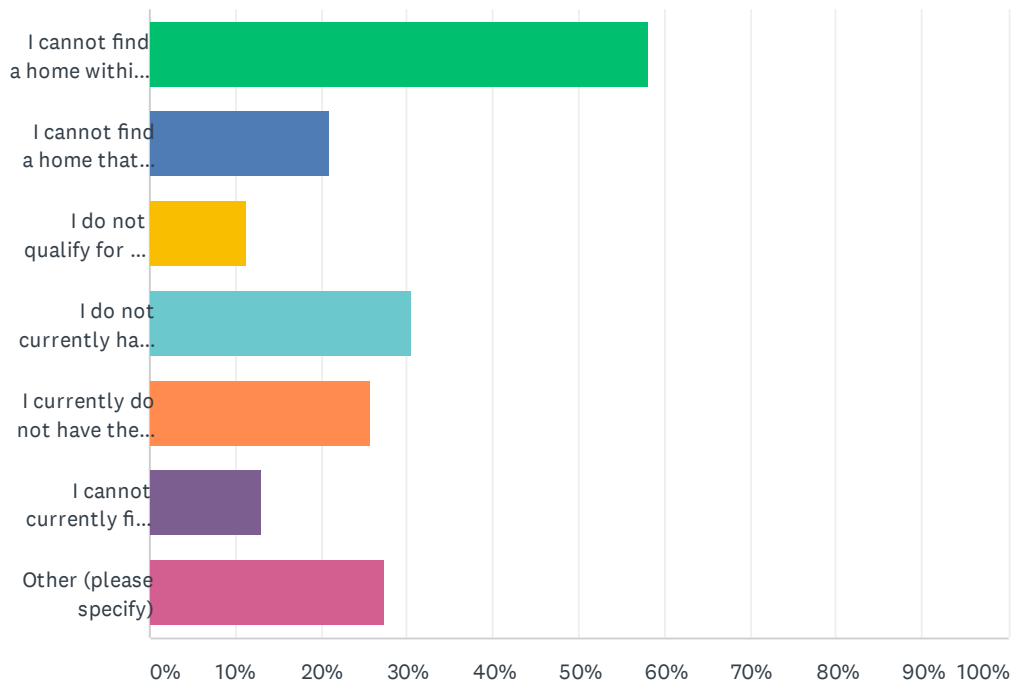
Answered: 81 Skipped: 91



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

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

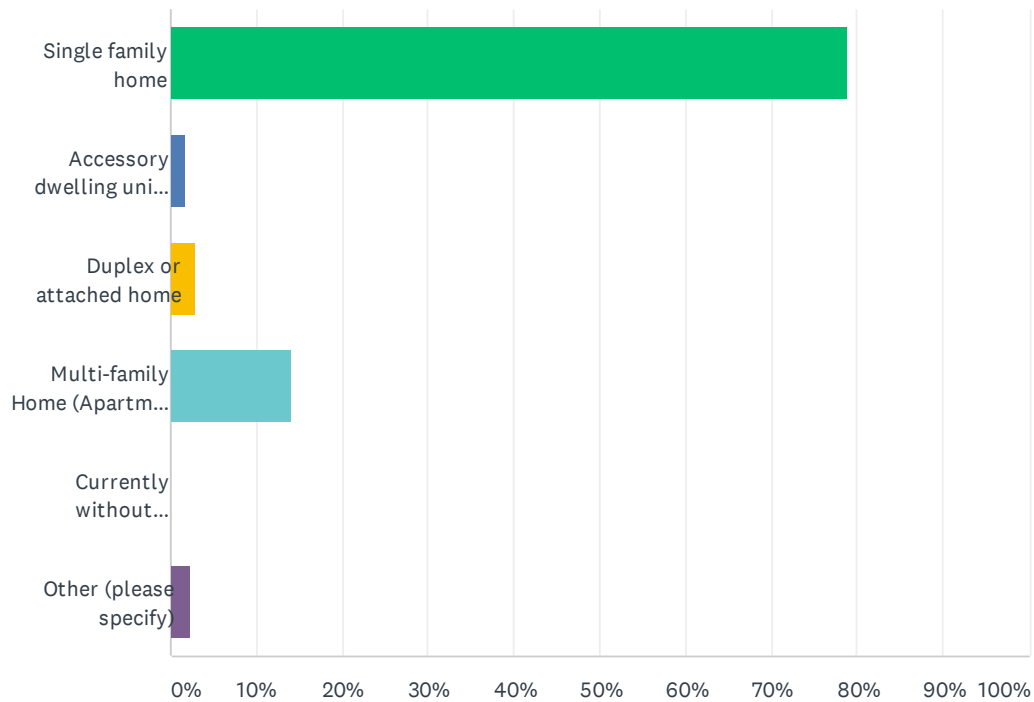
Answered: 62 Skipped: 110



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

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

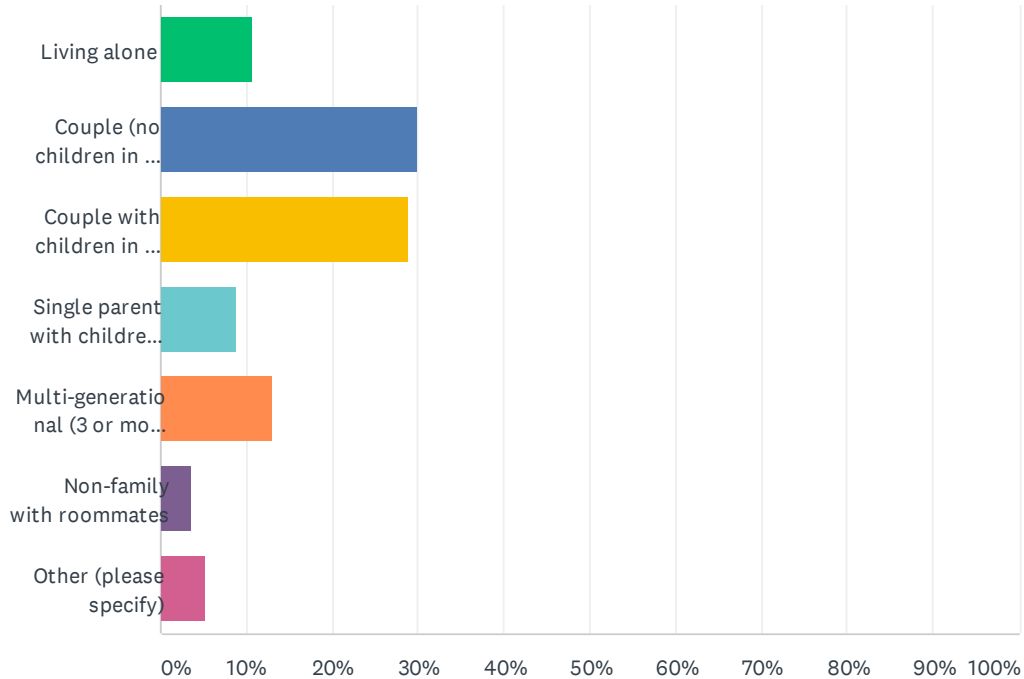
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ANSWER CHOICES	RESPONSES	
Single family home	78.82%	134
Accessory dwelling unit (granny flat or guest house)	1.76%	3
Duplex or attached home	2.94%	5
Multi-family Home (Apartment or Condo)	14.12%	24
Currently without permanent shelter	0.00%	0
Other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

Q10 Which best describes your household type?

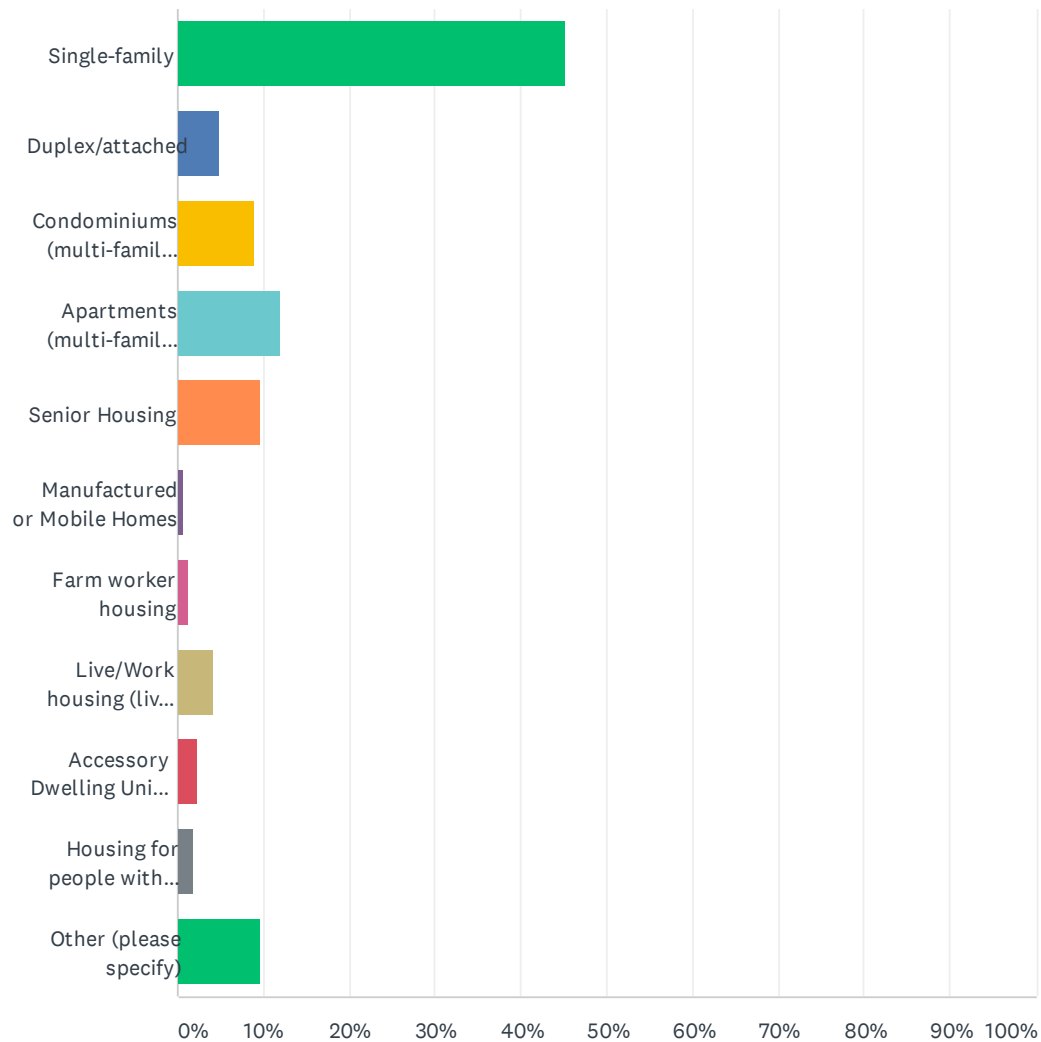
Answered: 170 Skipped: 2



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

Q11 What type of housing is most needed in Indio?

Answered: 168 Skipped: 4

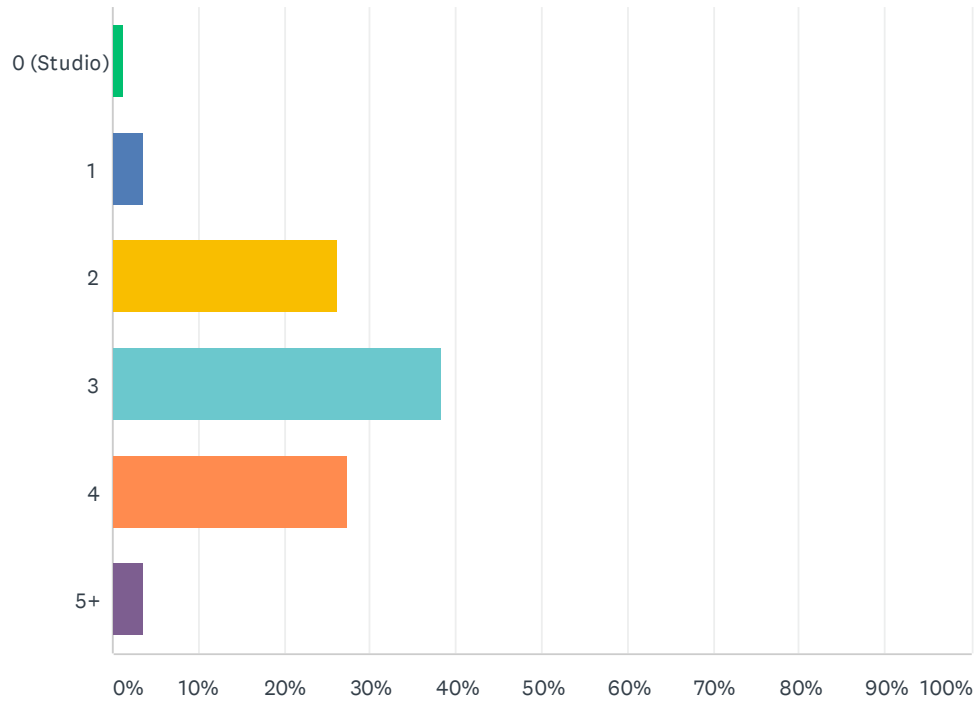


Housing Element Update Community Survey

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

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

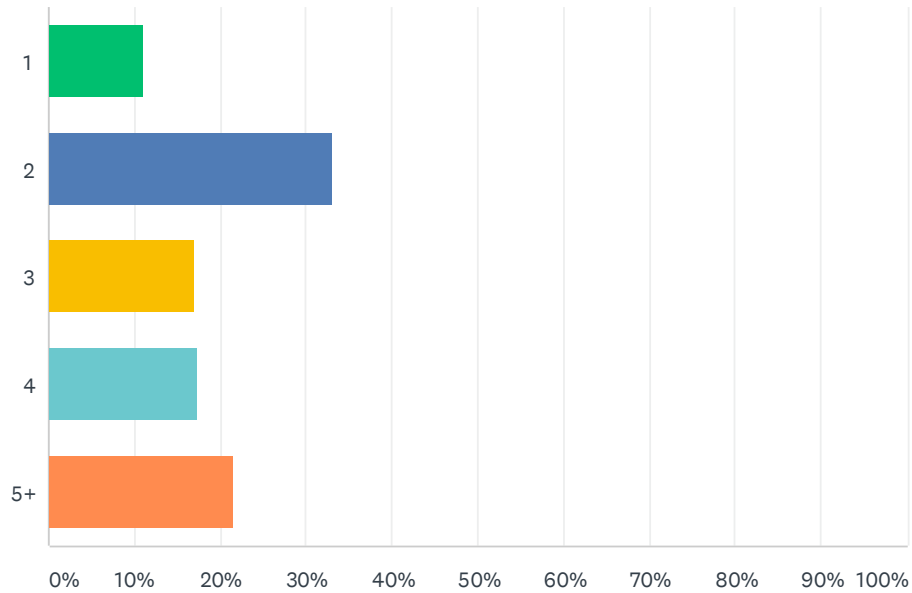
Answered: 172 Skipped: 0



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

Q13 How many people live in your household?

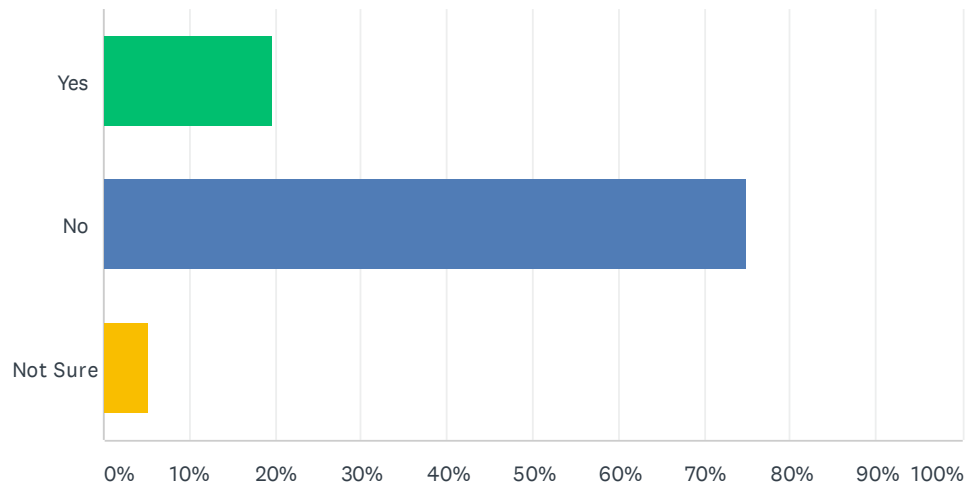
Answered: 172 Skipped: 0



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

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

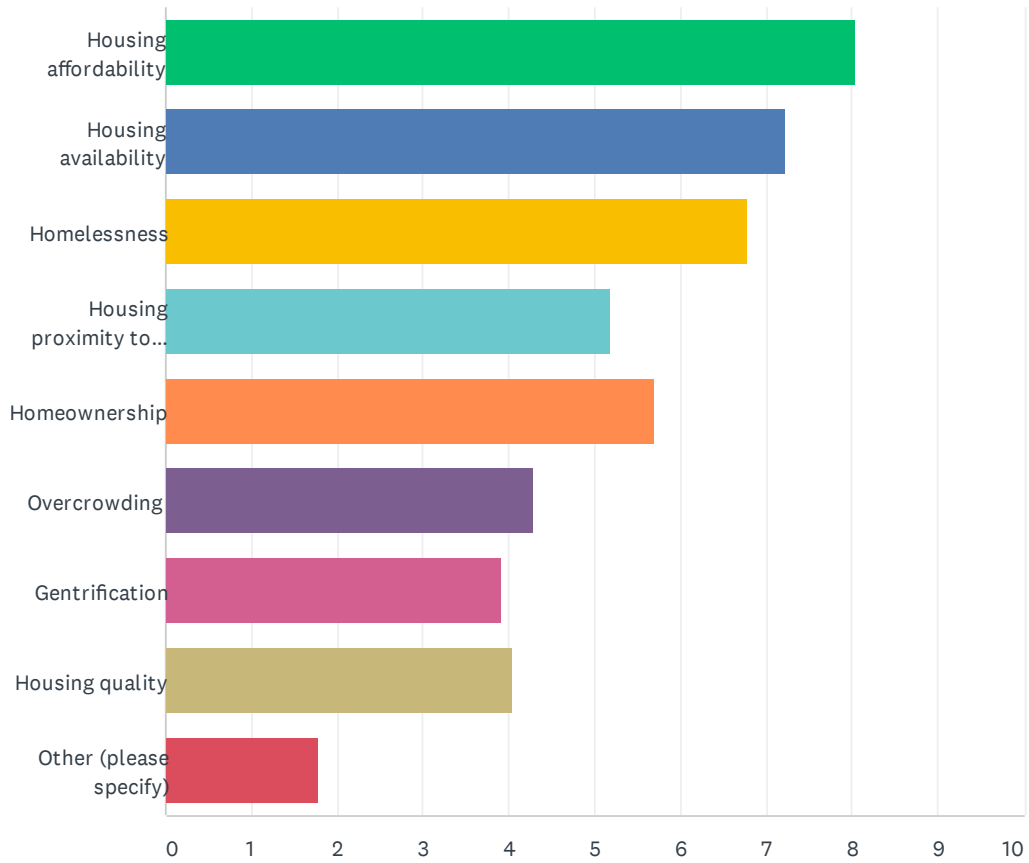
Answered: 172 Skipped: 0



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

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

Answered: 171 Skipped: 1

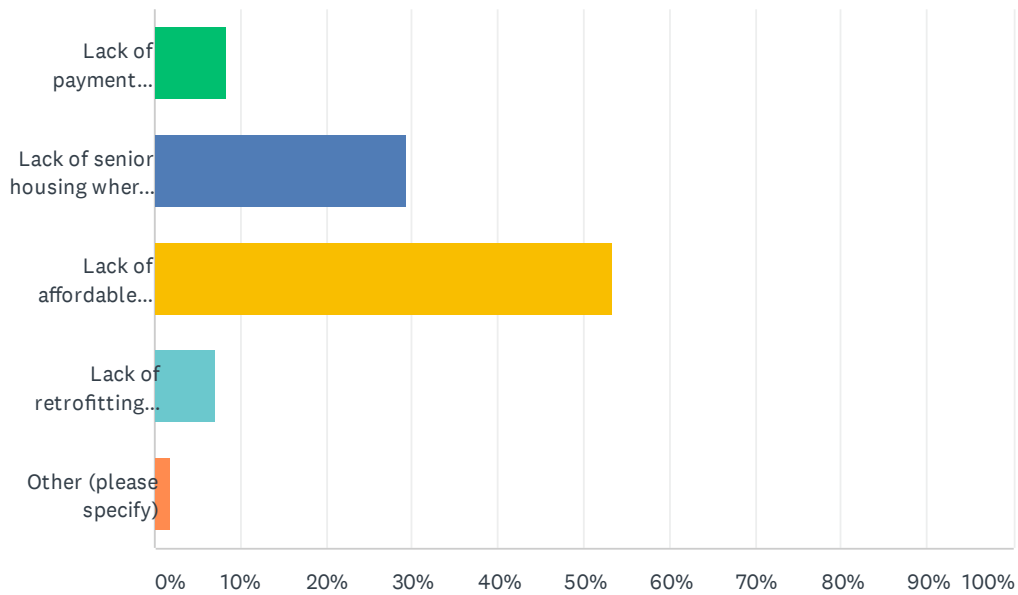


Housing Element Update Community Survey

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

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

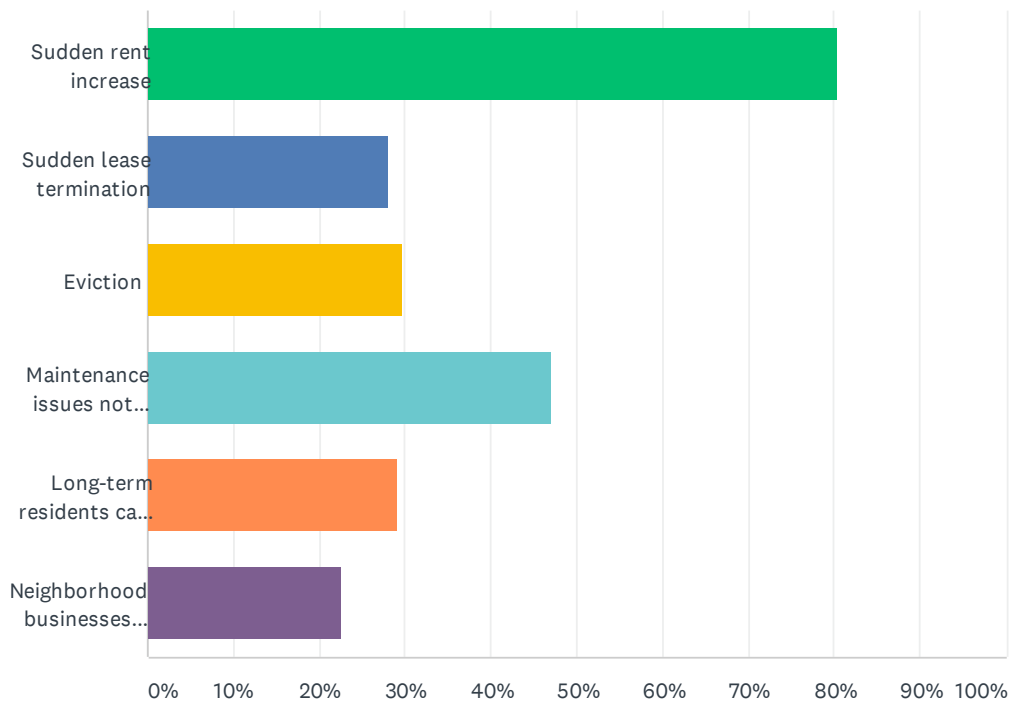
Answered: 167 Skipped: 5



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

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

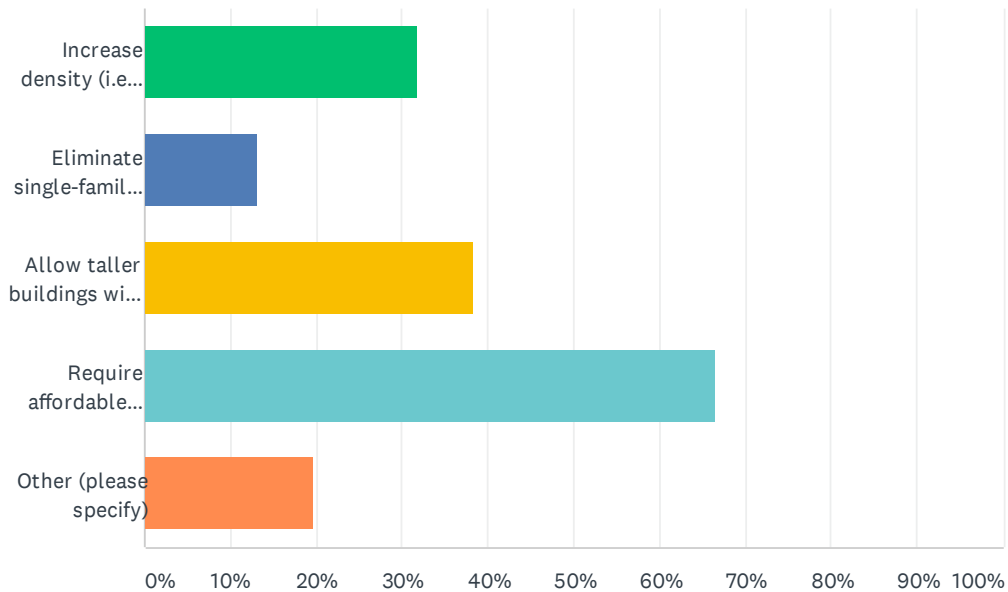
Answered: 168 Skipped: 4



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

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

Answered: 167 Skipped: 5



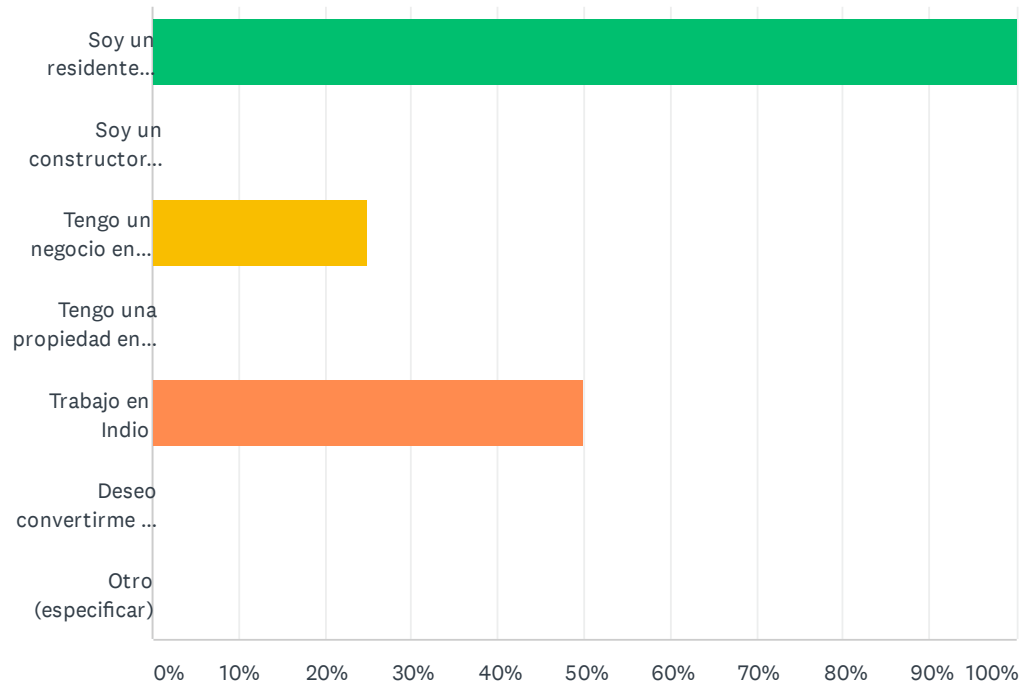
ANSWER CHOICES	RESPONSES	
Increase density (i.e., smaller units, smaller lots)	31.74%	53
Eliminate single-family only neighborhoods	13.17%	22
Allow taller buildings with more housing units	38.32%	64
Require affordable housing in all new residential projects	66.47%	111
Other (please specify)	19.76%	33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

Q19 Please provide any additional comments below:

Answered: 57 Skipped: 115

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

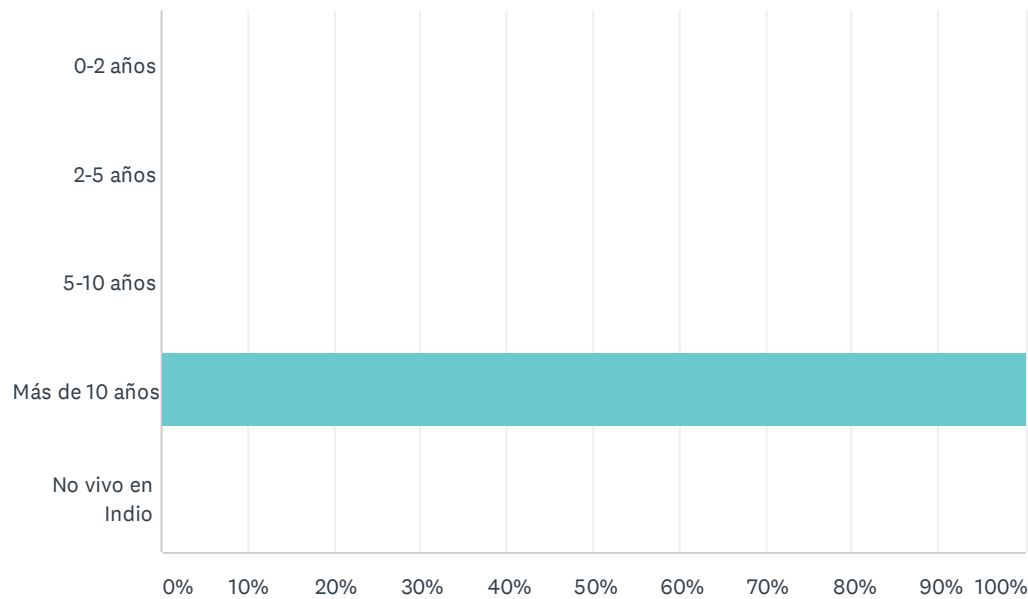
Answered: 4 Skipped: 0



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

Q2 ¿Cuánto tiempo ha vivido usted en Indio?

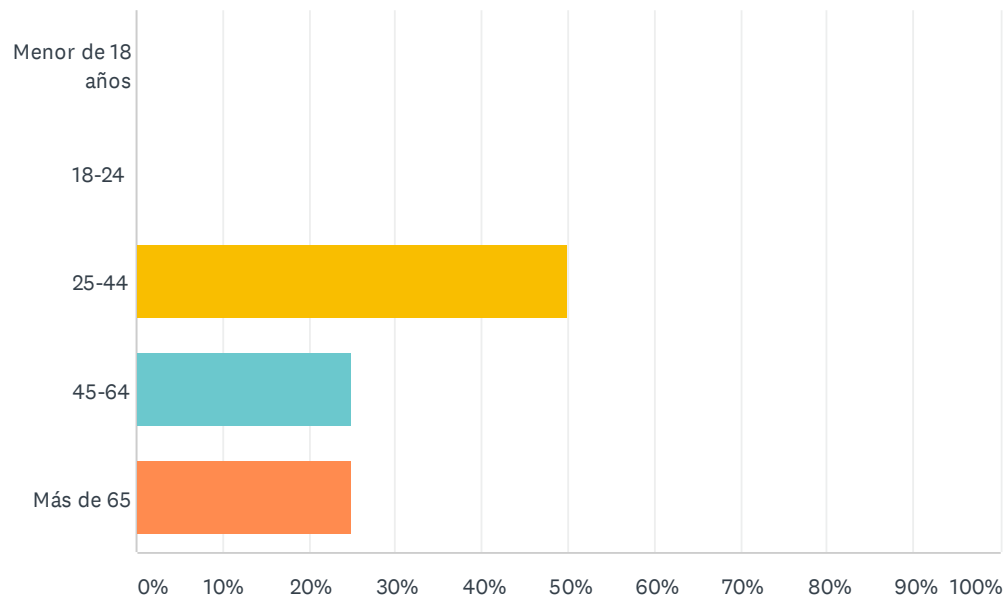
Answered: 4 Skipped: 0



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

Q3 ¿Cuál es su rango de edad?

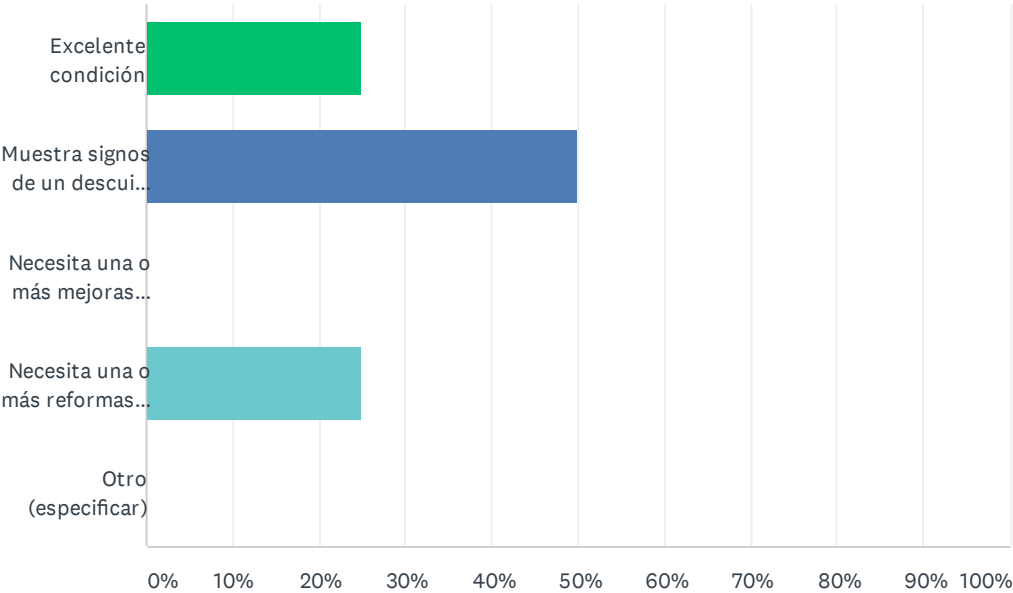
Answered: 4 Skipped: 0



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

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

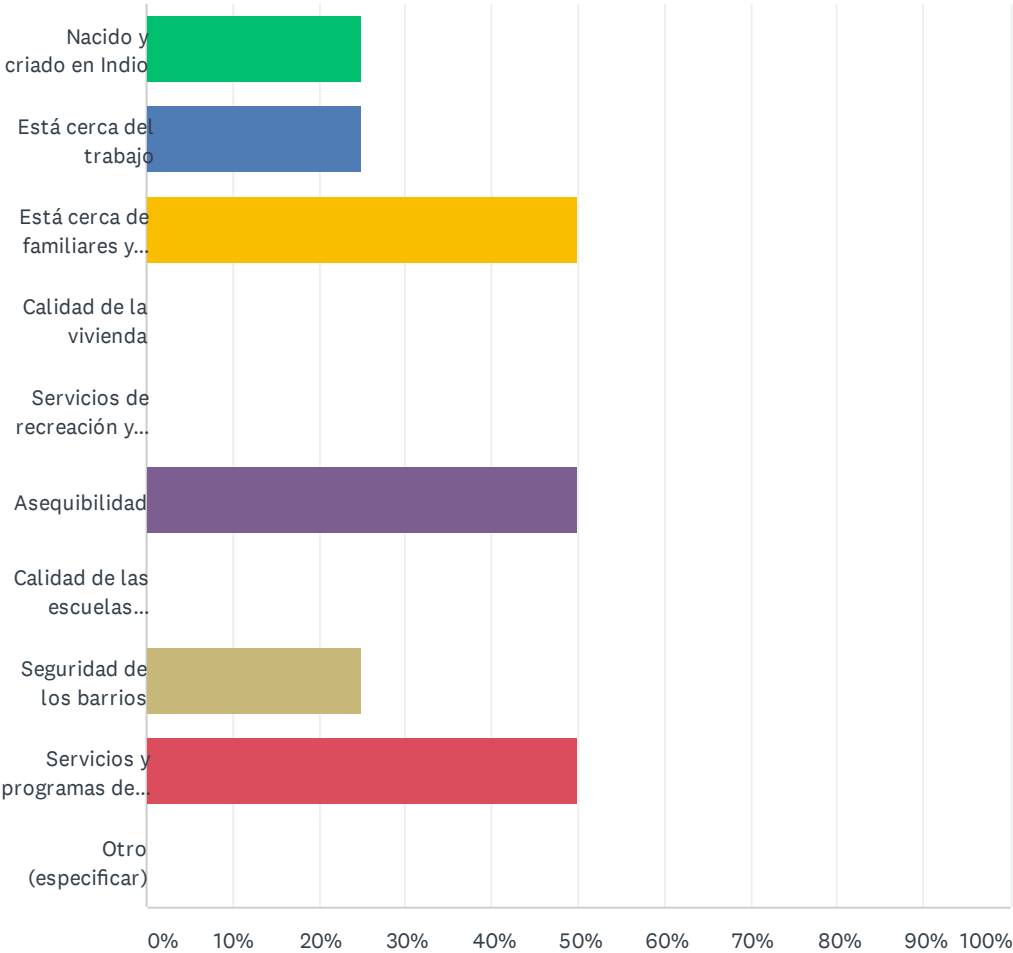
Answered: 4 Skipped: 0



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

Q5 ¿Por qué ha elegido usted vivir en Indio? Seleccione todas las que correspondan.

Answered: 4 Skipped: 0

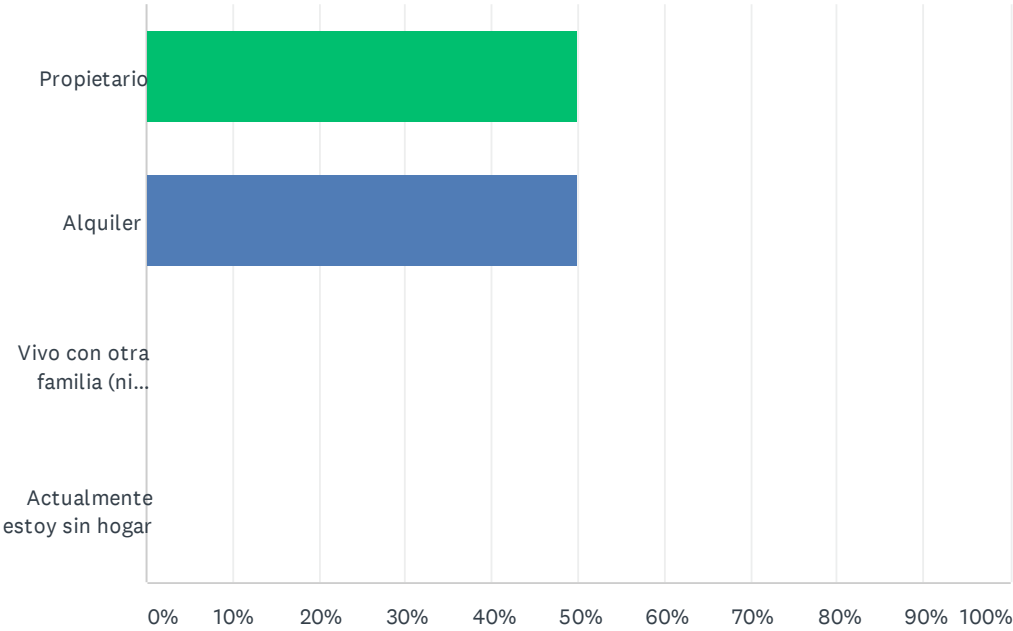


Encuesta comunitaria sobre la actualización de elementos de vivienda

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

Q6 ¿Es propietario o alquila su casa?

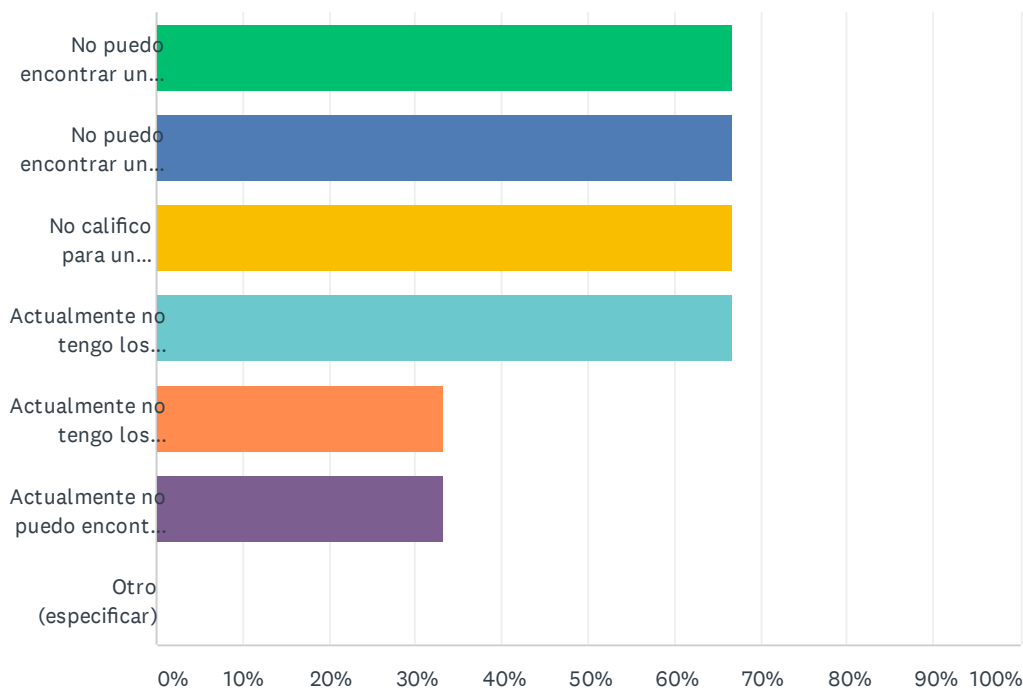
Answered: 4 Skipped: 0



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

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

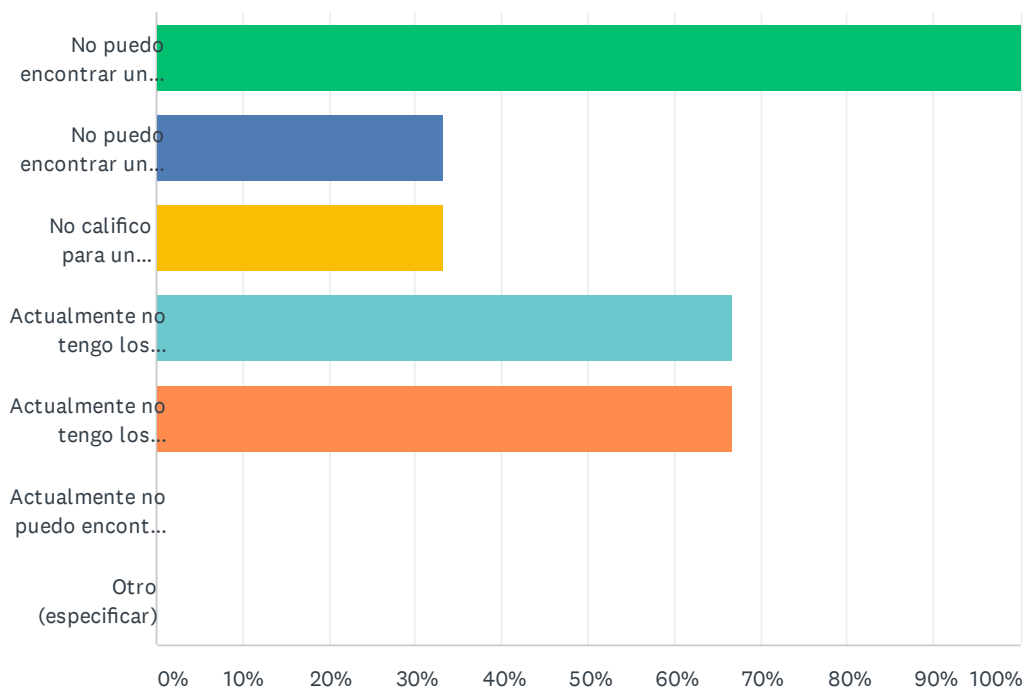
Answered: 3 Skipped: 1



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

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

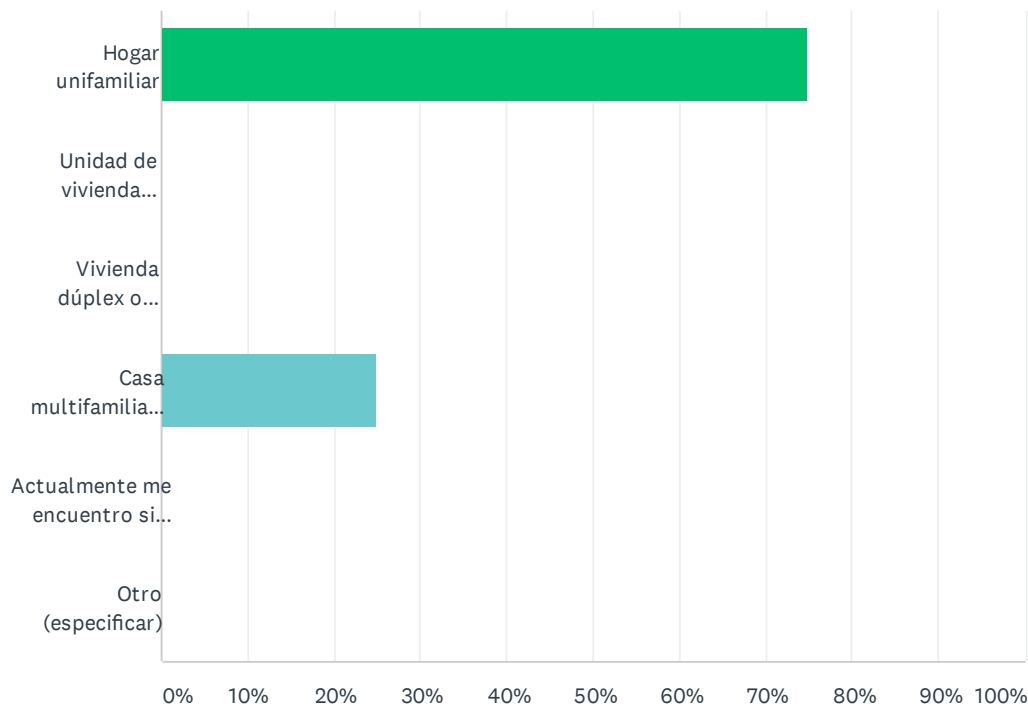
Answered: 3 Skipped: 1



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

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

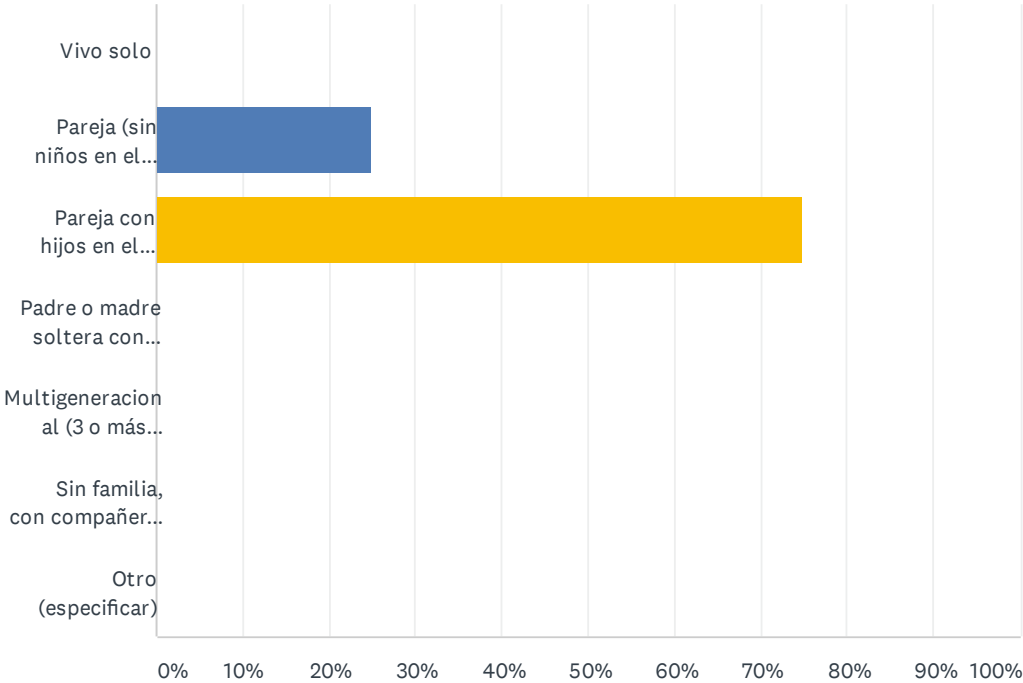
Answered: 4 Skipped: 0



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

Q10 ¿Cuál describe mejor su tipo de hogar?

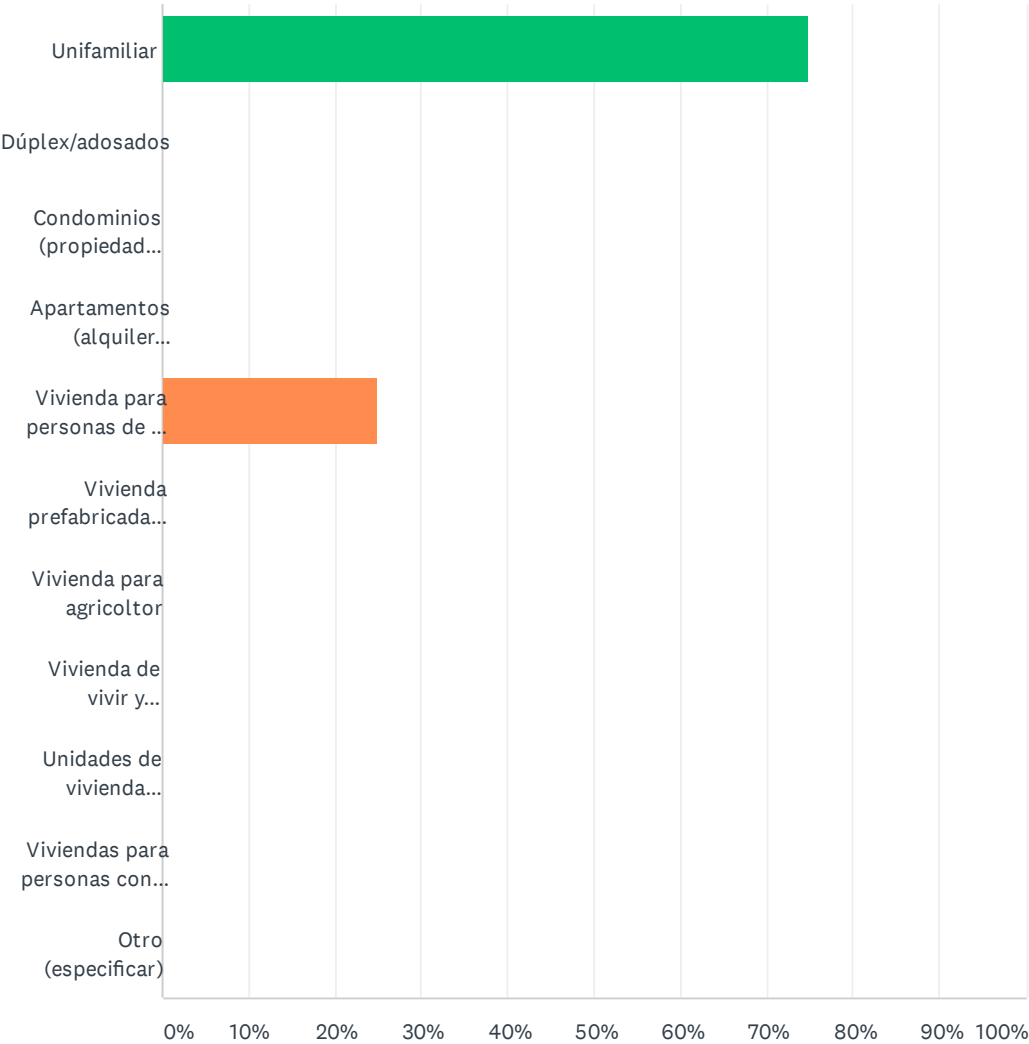
Answered: 4 Skipped: 0



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

Q11 ¿Qué tipo de vivienda se necesita más en Indio?

Answered: 4 Skipped: 0

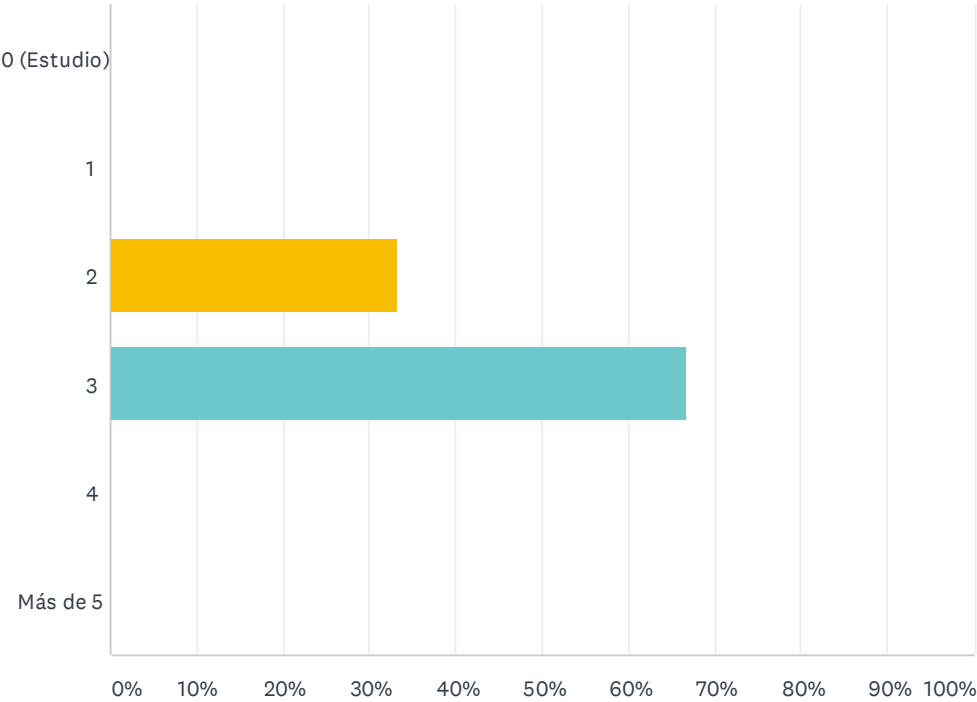


Encuesta comunitaria sobre la actualización de elementos de vivienda

ANSWER CHOICES	RESPONSES	
Unifamiliar	75.00%	3
Dúplex/adosados	0.00%	0
Condominios (propiedad multifamiliar)	0.00%	0
Apartamentos (alquiler multifamiliar)	0.00%	0
Vivienda para personas de la tercera edad	25.00%	1
Vivienda prefabricada o casas moviles	0.00%	0
Vivienda para agricultor	0.00%	0
Vivienda de vivir y trabajar (viviendo en un hogar de dos pisos; trabajando en el primer piso y viviendo en el segun piso)	0.00%	0
Unidades de vivienda accesorias (casa de la abuela o casa de huéspedes)	0.00%	0
Viviendas para personas con discapacidad	0.00%	0
Otro (especificar)	0.00%	0
TOTAL		4

Q12 ¿Cuántos dormitorios tiene en su lugar de residencia?

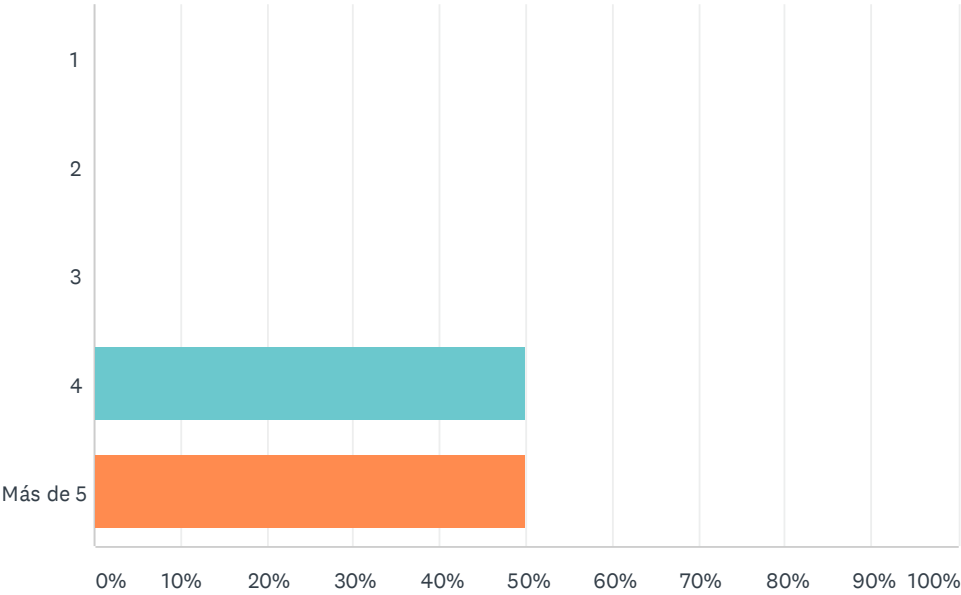
Answered: 3 Skipped: 1



ANSWER CHOICES	RESPONSES	
0 (Estudio)	0.00%	0
1	0.00%	0
2	33.33%	1
3	66.67%	2
4	0.00%	0
Más de 5	0.00%	0
TOTAL		3

Q13 . ¿Cuántas personas viven en su hogar?

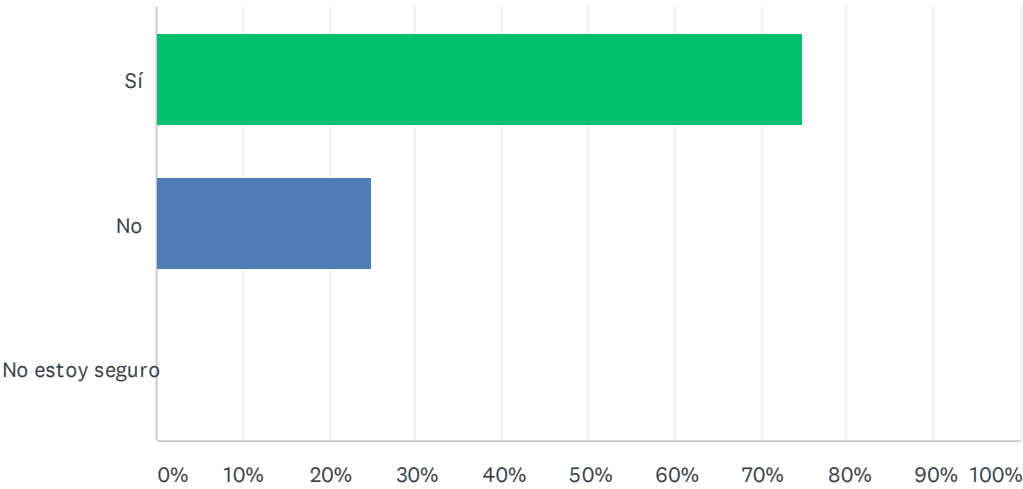
Answered: 4 Skipped: 0



ANSWER CHOICES	RESPONSES	
1	0.00%	0
2	0.00%	0
3	0.00%	0
4	50.00%	2
Más de 5	50.00%	2
TOTAL		4

Q14 ¿Considera que en su situación de vivienda están demasiado hacinados?

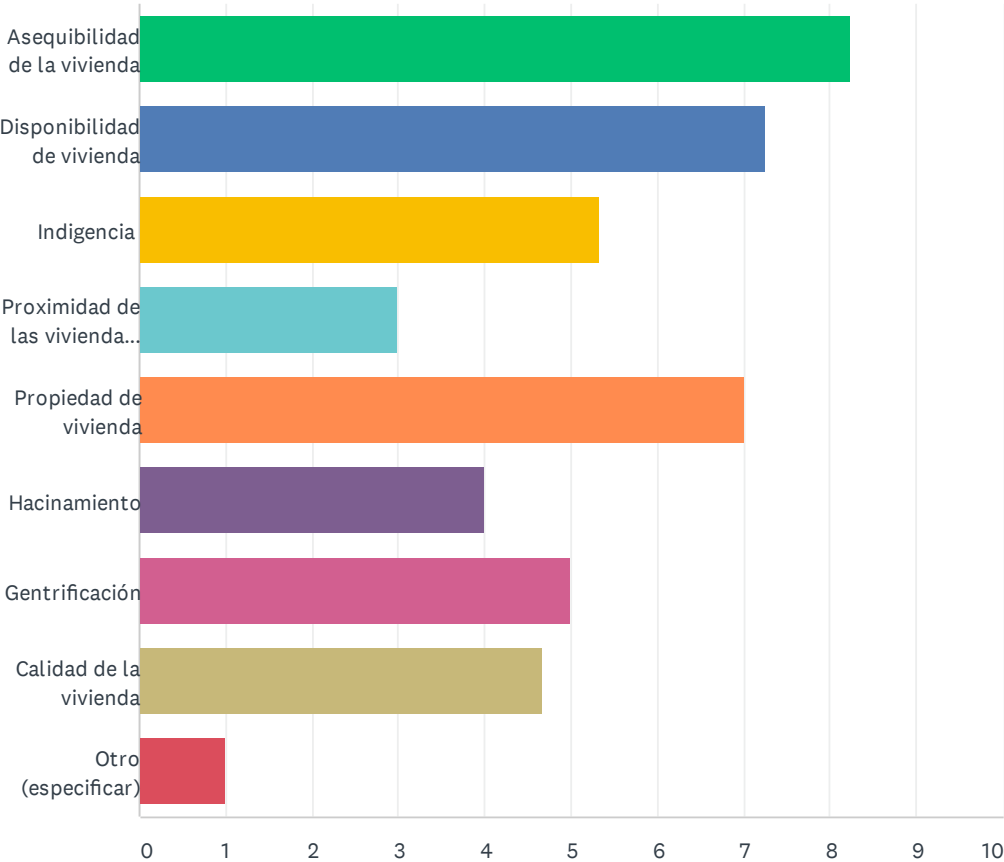
Answered: 4 Skipped: 0



ANSWER CHOICES		RESPONSES	
Sí		75.00%	3
No		25.00%	1
No estoy seguro		0.00%	0
TOTAL			4

Q15 ¿Cuáles cree usted que son las preocupaciones de vivienda más urgentes en Indio? (ordene las 3 primeras)

Answered: 4 Skipped: 0

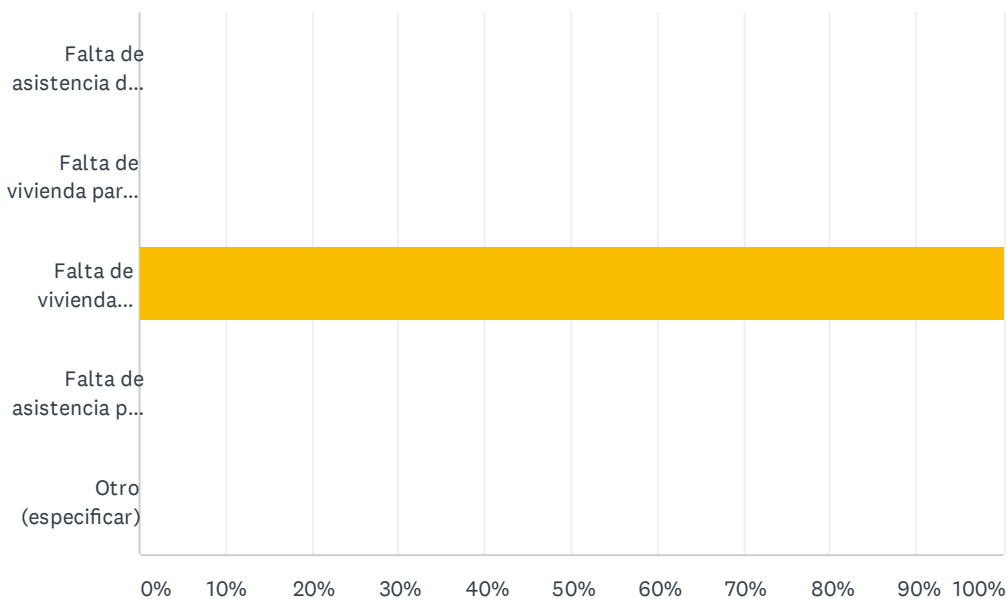


Encuesta comunitaria sobre la actualización de elementos de vivienda

	1	2	3	4	5	6	7	8	9	TOTAL	SCORE
Asequibilidad de la vivienda	75.00% 3	0.00% 0	0.00% 0	25.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	4	8.25
Disponibilidad de vivienda	0.00% 0	50.00% 2	25.00% 1	25.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	4	7.25
Indigencia	33.33% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	33.33% 1	33.33% 1	0.00% 0	0.00% 0	3	5.33
Proximidad de las viviendas a los servicios, recursos o empleos bien remunerados	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	33.33% 1	33.33% 1	33.33% 1	0.00% 0	3	3.00
Propiedad de vivienda	0.00% 0	25.00% 1	50.00% 2	25.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	4	7.00
Hacinamiento	0.00% 0	0.00% 0	0.00% 0	0.00% 0	66.67% 2	0.00% 0	0.00% 0	33.33% 1	0.00% 0	3	4.00
Gentrificación	0.00% 0	33.33% 1	0.00% 0	0.00% 0	0.00% 0	33.33% 1	33.33% 1	0.00% 0	0.00% 0	3	5.00
Calidad de la vivienda	0.00% 0	0.00% 0	33.33% 1	0.00% 0	33.33% 1	0.00% 0	0.00% 0	33.33% 1	0.00% 0	3	4.67
Otro (especificar)	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	100.00% 3	3	1.00

Q16 ¿Cuál cree usted que es el mayor desafío para abordar las necesidades de vivienda de las personas de la tercera edad de menores ingresos (mayores de 65 años)?

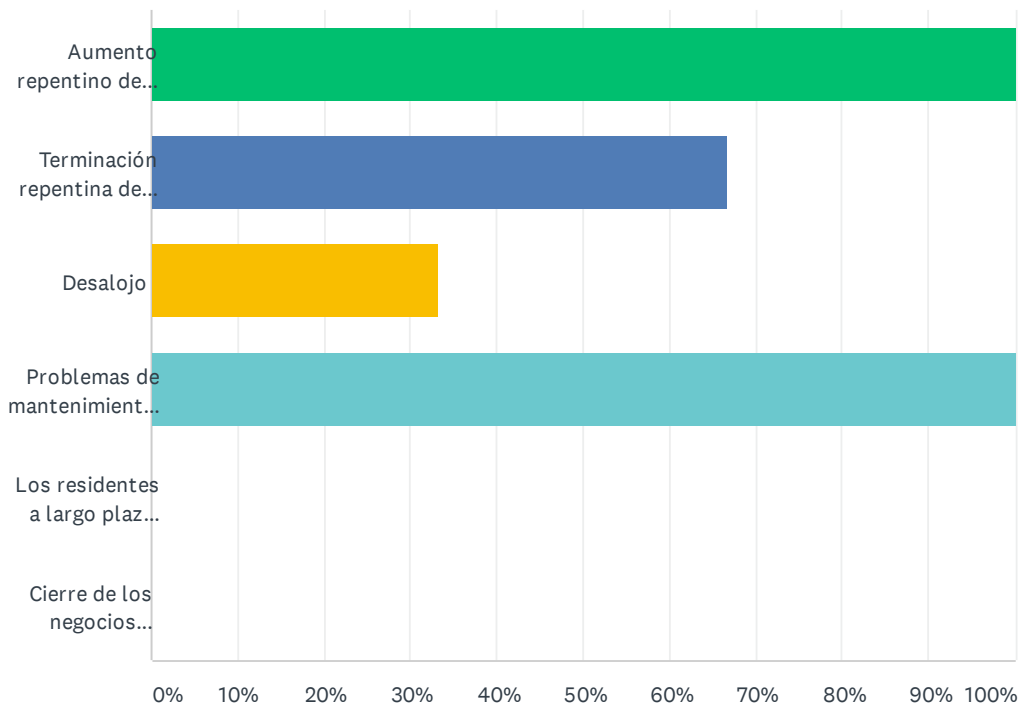
Answered: 4 Skipped: 0



ANSWER CHOICES	RESPONSES	
Falta de asistencia de pago	0.00%	0
Falta de vivienda para personas de la tercera edad donde los servicios están a poca distancia	0.00%	0
Falta de vivienda asequible para personas de la tercera edad	100.00%	4
Falta de asistencia para el reacondicionamiento para hacer que las viviendas sean más habitables	0.00%	0
Otro (especificar)	0.00%	0
TOTAL		4

Q17 A veces los cambios en las condiciones de vida o en un vecindario pueden amenazar con desplazar a las personas de su hogar. ¿Cuáles cree que son las preocupaciones de desplazamiento más apremiantes (seleccione hasta 3)?

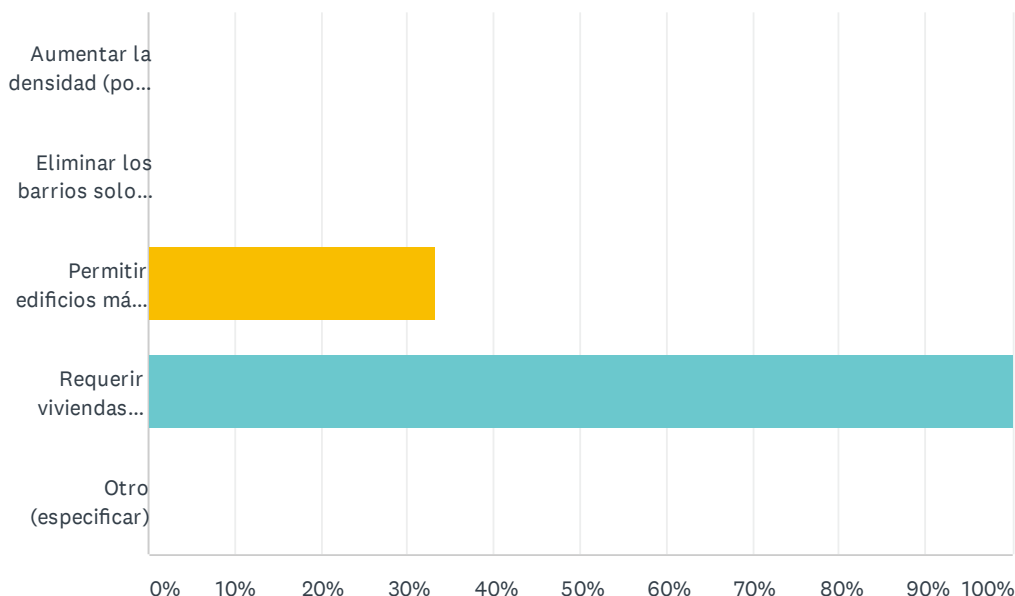
Answered: 3 Skipped: 1



ANSWER CHOICES	RESPONSES	
Aumento repentino de la renta	100.00%	3
Terminación repentina del contrato de arrendamiento	66.67%	2
Desalojo	33.33%	1
Problemas de mantenimiento no resueltos	100.00%	3
Los residentes a largo plazo no pueden permanecer en la comunidad	0.00%	0
Cierre de los negocios locales	0.00%	0
Total Respondents: 3		

Q18 La ciudad de Indio está obligada a planificar 7,793 unidades de vivienda adicionales. ¿Cuáles cree que son las mejores estrategias para acomodar estas viviendas? Seleccione todas las que correspondan.

Answered: 3 Skipped: 1



ANSWER CHOICES	RESPONSES	
Aumentar la densidad (por ejemplo, unidades más pequeñas, parcelas más pequeñas)	0.00%	0
Eliminar los barrios solo para viviendas individuales	0.00%	0
Permitir edificios más altos con más unidades de vivienda	33.33%	1
Requerir viviendas asequibles en todos los nuevos proyectos residenciales	100.00%	3
Otro (especificar)	0.00%	0
Total Respondents: 3		

Q19 Proporcione cualquier comentario adicional a continuación:

Answered: 1 Skipped: 3

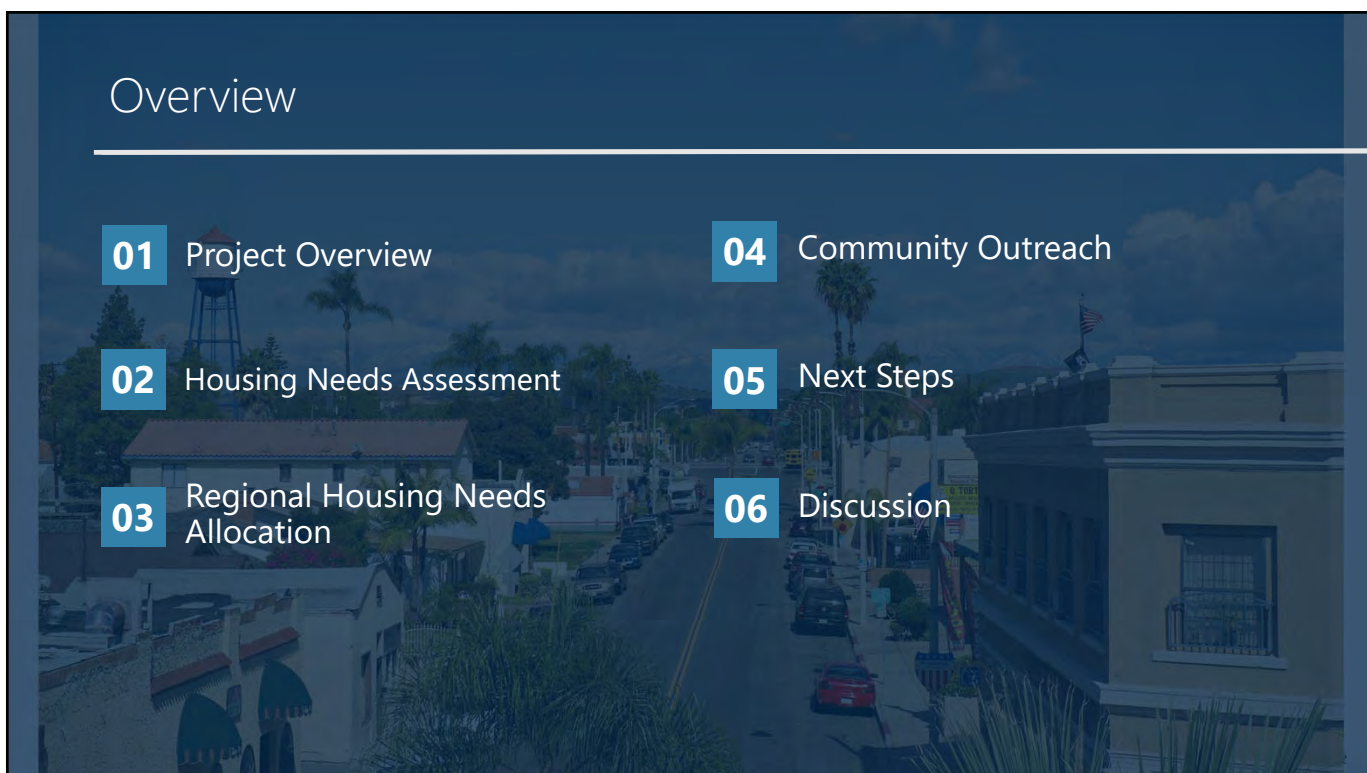
8.2 Stakeholder Group Meeting

A stakeholder group meeting was held virtually on March 4, 2021, and was composed of a variety of community stakeholders in which participants were provided with an overview of the Housing Element process and were given an opportunity to provide feedback regarding housing needs in the City. A copy of the presentation materials is provided as **Exhibit B**.

Exhibit B



1



2

01

Project Overview

3

Two-Part Project

- Housing Element Update:
 - Address 6th Cycle Regional Housing Needs Assessment (2021-2029)
 - Must be completed and submitted to Housing & Community Development (HCD) by October 2021
- Pro-Housing Policies & Strategies:
 - To be conducted following completion of Housing Element Update
 - Will focus on financial issues (challenges + opportunities)

4

4

Housing Element

Required Element
of the General Plan
since 1969

Every Jurisdiction
must accommodate
their “fair share” of
housing

Must be updated
every 8 years, next
cycle is 2021-2029

5

5

Housing Element



1 - Regional Housing
Needs Assessment (RHNA)



2 - Adequate Sites
Inventory



3 - Constraints and
Barriers



4 - Goals, Policies,
Quantified Objectives
and Programs

6

6

Housing Element

Complete Housing Element

HCD Submittal and Review

Annual Reporting on progress to meet RHNA

Enforcement

7

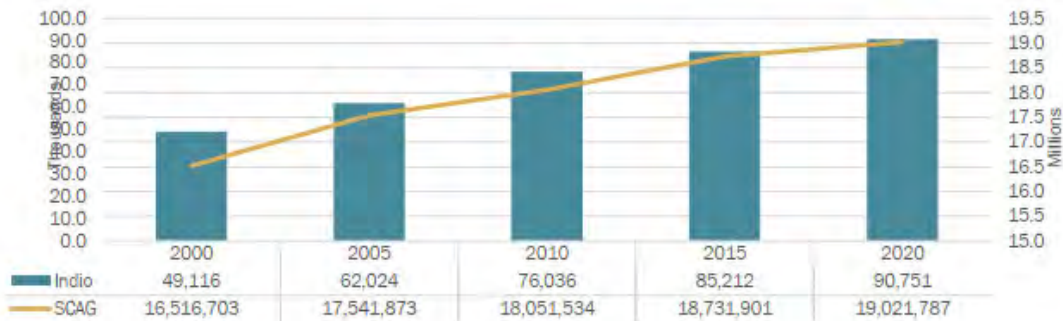
7

02

Housing Needs Assessment

8

Population Trend, 2000-2020



Quick Facts

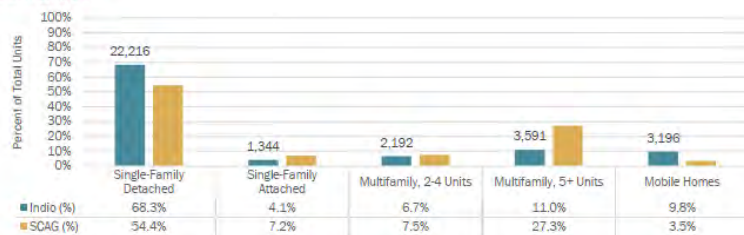
- **3.1%** annual growth rate
- **7.7%** households in poverty
- **18.3%** senior population
- **23.6%** under 18 years old

Source: SCAG Pre-Certified Local Housing Data

9

Housing Profile

Housing Type



Quick Facts

- **32,539** housing units
- **72%** single-family
- **70%** owner-occupied
- **10%** overcrowded
- **17%** vacant (including 14.2% rentals)
- **44%** of total households and **57%** of renters are cost burdened

Source: SCAG Pre-Certified Local Housing Data

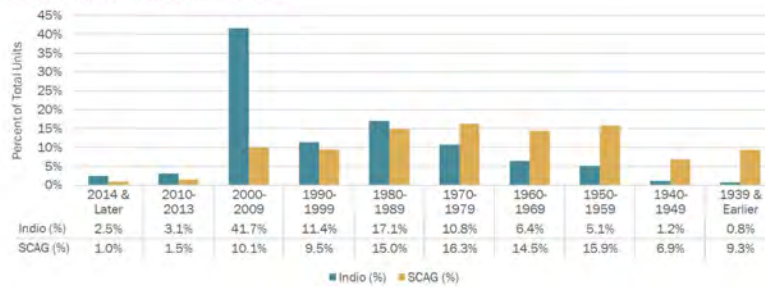
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Housing Type Trend

Housing Type Trend



Housing Units by Year Structure Built



Quick Facts

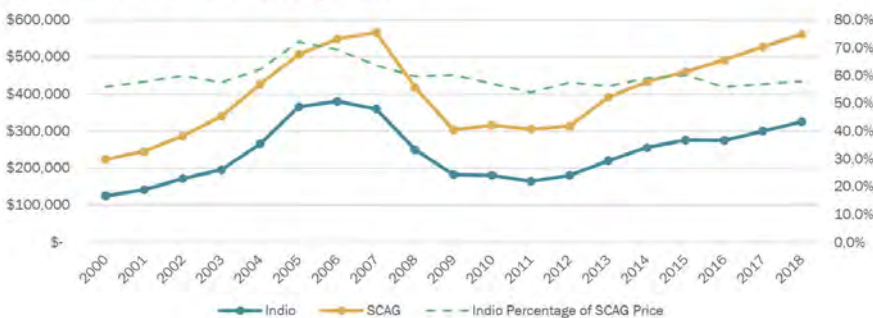
- From 2000-2020:
 - SFR increased by 15,020 units
 - MFR increased by 584 units
 - Mobile units increased by 26 units
- Housing production has significantly declined

Source: SCAG Pre-Certified Local Housing Data

11

Median Home Sales Price

Median Home Sales Price for Existing Homes



Quick Facts

- Between 2000-2018, home sales price increased 160%
- Median home price: \$350,000 per Zillow

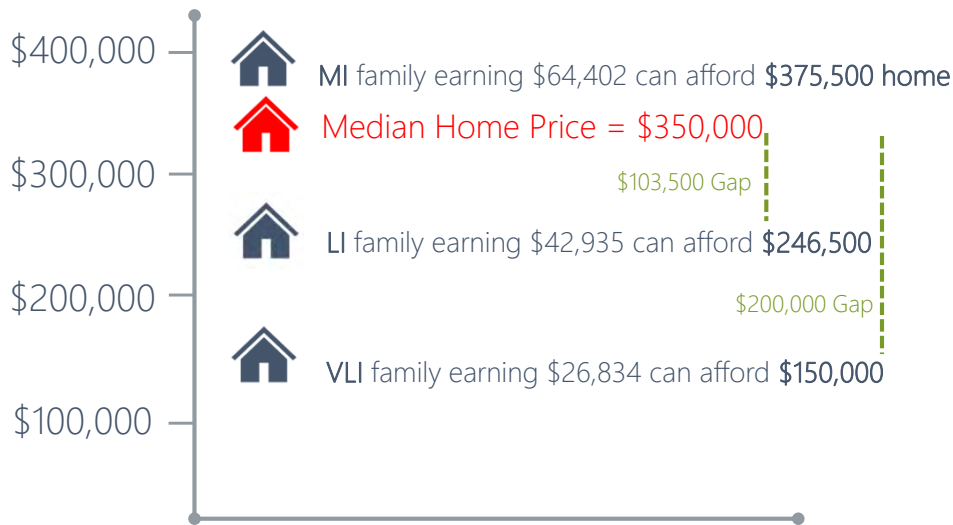
Source: SCAG Pre-Certified Local Housing Data

12

Housing Affordability



Quick Facts



- There is a gap of over \$100,000 in the price that a LI family can afford.
- There is a \$200,000 gap in what a VLI family can afford.

Source: Zillow, financial calculator

13

13

03

Regional Housing Needs Allocation

14

6th Cycle Draft RHNA



Quick Facts

- AMI = \$53,669
- 7,793 Units Total
- 150% increase from 5th Cycle (3,025 units)
- Only 45% met for 5th Cycle
 - 94% are above-moderate

Source: SCAG, for SB 35 Tracking

15

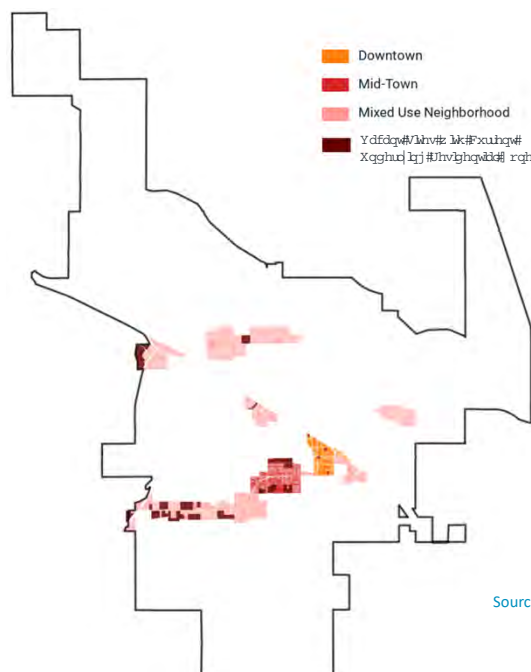
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Site Inventory



Quick Facts

- City Needs Approx. **3,700** lower income units (factoring in a required 25% buffer)
- City currently can accommodate **3,080** units on vacant sites zoned residential
- City would have **5,900** if new zoning matched General Plan Update



Source: Urban Footprint

16

16

What are the key issues?



Lack of **housing diversity** reflected in the majority that is zoned for single-family



Current **housing trends** are not providing for current housing needs.



Current **housing stock** is not meeting the needs of below-moderate Income residents



Current **housing production** volumes are **SUBSTANTIALLY** below what is needed for 6th Cycle RNHA (e.g. 409 new SF permits +100 MF units in 2020 vs. 1,000+ SF/MF needed annual units for RHNA period (2021-2029))

17

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04

Community Outreach

18

Community Outreach Strategies

- Community Workshops (1 of 3 held)
- Survey (online, in English and Spanish)
- Planning Commission/City Council Study Sessions (1 of 4 held)
- Advertising
 - Flyer (English and Spanish on website)
 - Postcard to all residents (English and Spanish)
 - Social Media
 - I-10 Automall
 - News coverage (i.e., Desert Sun, Knews Radio, Palm Desert Patch, Uken Report, NBC Palm Springs)
 - Stakeholder outreach

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Preliminary Survey Results



#1 reason preventing people from owning/renting in Indio: **cannot find home in target price range**



Most pressing **displacement concerns**: sudden rent increase, lease termination, long term residents can't stay in community



Need for more: single-family, condos (ownership), apartments (rentals), ADUs and duplex/attached



Best strategies for meeting RHNA (in order):

- Require affordable housing in all new projects
- Increase allowable density
- Allow taller buildings w/ more units
- Eliminate single family neighborhoods



Top 3 most **urgent housing concerns**: affordability, availability and gentrification

20

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05

Next Steps

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Task	Due Date
Prepare Housing Needs Assessment	11/23/20 - 3/19/21
Stakeholder Interviews	3/4/21 + other dates in March
Public Meeting #2 (Policy Review)	4/21/21
Prepare Draft Housing Element	3/1/21 - 5/28-21
Council/Commission #2 (Plan Review)	6/16/21
Public Meeting #3 (Plan Review)	7/8/21
Public Hearings	PC: 9/22 and 10/13 CC: 11/17 and 12/1
Pro-Housing Policy Development	June 2021-April 2023

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06

Discussion

23

Discussion Questions

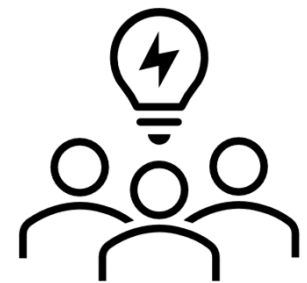
1. What are unmet housing needs in Indio from your perspective?
2. What are the barriers to building more diverse, affordable housing in Indio?
3. What can the City and community leaders do to address those needs and barriers?



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Any other questions or comments?



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Thank You

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8.3 Planning Commission and City Council Joint Session Public Meetings

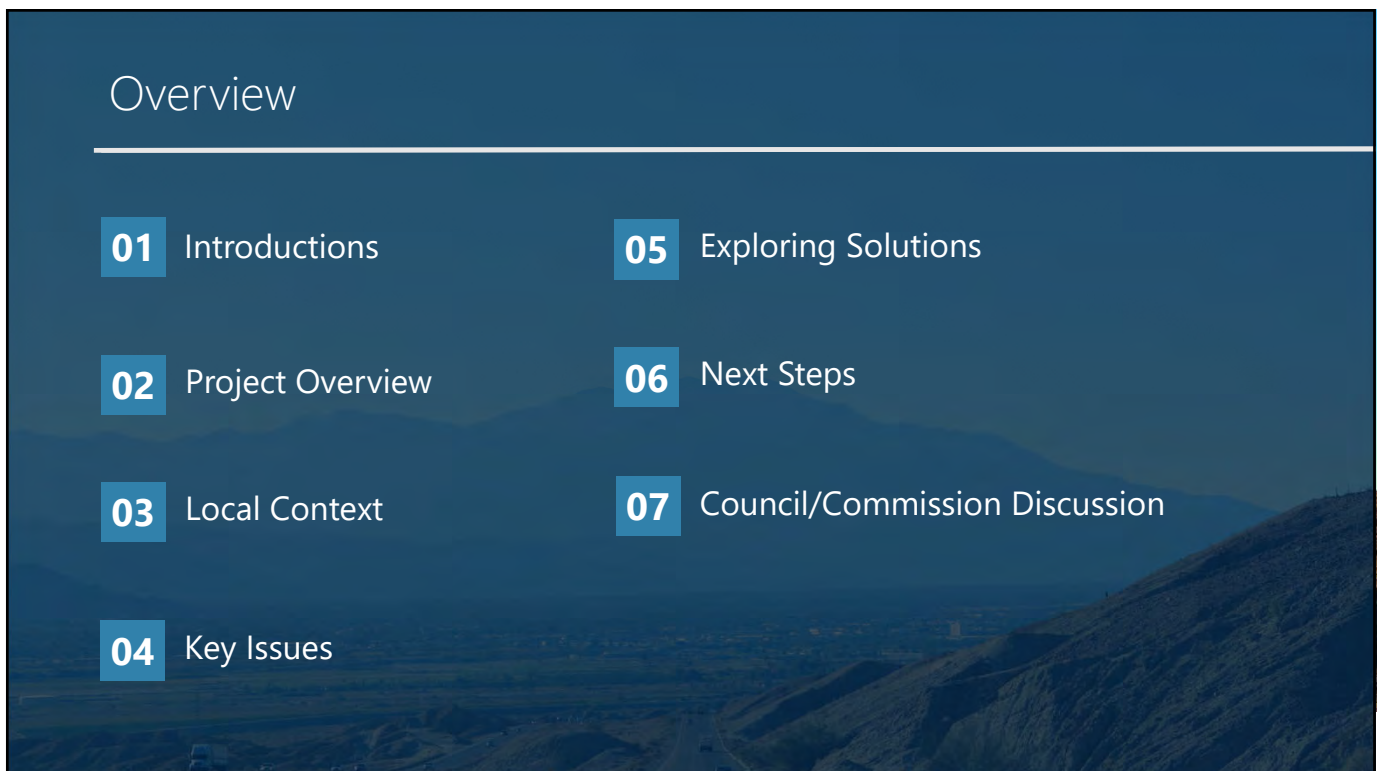
Two Planning Commission and City Council joint session public meetings were held. The first meeting held on January 20, 2021, and provided City Council and Planning Commission members with an overview of the Housing Element requirements and the needs assessments findings. A copy of the presentation materials is provided as **Exhibit C**.

The second joint session occurred on June 16, 2021. City Council and Planning Commission members were provided a brief overview of the Housing Element process, information regarding the proposed Prohousing Designation Program, and presented with draft programs for the 6th Cycle Housing Element. A copy of the presentation materials in provided as **Exhibit D**.

Exhibit C



1



2

01

Introductions

3

Meet the Team



KEVIN SNYDER
Community
Development
Director/City Project
Manager

LEILA NAMVAR
Senior Planner

JESUS GOMEZ
Housing Programs Manager

DUDEK

SHANNON WAGES
Project Manager

ERIKA VAN SICKEL
Housing Planner/
Deputy Project Manager

VERONICA TAM
Senior Housing Advisor

NATHAN MOEDER
Economics and Finance
Pro-Housing Policy

4

4

02

Project Overview

5

Two-Part Project

- Housing Element Update:
 - Address 6th Cycle RHNA (2021-2029)
 - Must be completed and submitted to Housing & Community Development (HCD) by October 2021
- Pro-Housing Policies & Strategies:
 - To be conducted following completion of Housing Element Update
 - Will focus on financial issues (challenges + opportunities)
 - Future discussion opportunities with Council/Commission (**not focus of 01/20/21 Study Session**)

Project funded by
\$300,000 Local
Early Action
Planning (LEAP)
Grant from HCD

6

Housing Element

Required Element
of the General Plan
since 1969

Every Jurisdiction
must accommodate
their “fair share” of
housing

Must be updated
every 8 years, next
cycle is 2021-2029

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Housing Element



1 - Regional Housing
Needs Allocation (RHNA)



2 - Adequate Sites
Inventory



3 - Constraints and
Barriers



4 - Goals, Policies and
Implementation
Programs

8

8

Housing Element

Complete Housing Element

HCD Submittal and Review

Annual Reporting on progress to meet RHNA

Enforcement

9

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Legislative Updates – for Homeowners (ADUs)

- **AB 671** – required to provide an incentive for the development of ADUs
- **SB 13** – allows for fee waivers, timeline for ADU applications, and no parking replacement required for garage conversion
- **AB 68** – Permits one ADU and one JADU, expands provisions to multifamily developments, increases size allowances
- **AB 587** – Permits the ADU to be sold separately from the property given a number of criteria including that it must be a deed-restricted affordable unit that was developed by a non-profit

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Cont. Legislative Updates – for Homeowners (ADUs)

- **AB 670** – Makes void any Common Interest document that restricts or places additional constraints on ADUs
- **AB 881** – Increases flexibility related to square footage, parking, height and setbacks
- **AB 3182** –
 - Completed ADU application deemed approved if not acted upon within 60 days;
 - Allows 1 ADU and 1 JADU on a single-family lot
 - May not impose owner-occupant requirements on an ADU between 1/1/2020 through 1/1/2025

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Legislative Updates – for Developers

- **SB 35/AB 831** – Provides streamlined ministerial processing for specified affordable developments w/ preliminary application and tribal consultation
- **AB 2372** – Authorizes cities to grant FAR bonuses, in lieu of density bonuses, for eligible housing projects
- **AB 2345** – Increases maximum density bonuses and mandatory benefits
- **SB 330**
 - Housing projects that comply with GP and Zoning are limited to 5 hearings;
 - Downzoning is only permitted with a concurrent upzone;
 - Replacement requirements apply to the demolition of housing



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Legislative Updates – for Affordable Developers



- **AB 1763**

- Provides increased density bonus for 100% affordable projects: 20% can be for moderate income
- Within ½ mile of major transit stop:
 - o Height increase of 3 additional stories or 33 feet
 - o Density bonus of 80%; exempt from maximum density

- **AB 101**

- Allows low barrier navigation shelters for the unsheltered by-right in areas zoned for mixed-use and in nonresidential zones permitting multifamily uses, if the center meets specified requirements

- **SB 35** (See previous slide)
- **AB 2372** (See previous slide)
- **SB 330** (See previous slide)

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Legislative Updates – for Cities

- **AB 725*** (Effective only if HE is adopted after 1/1/22)

- The City must allocate at least 25% of its share of the RHNA for moderate and above-moderate income to sites that are zoned to allow at least 4 units of housing
- Sites that could accommodate 4 units through ADUs do not qualify as meeting this requirement.

- **AB 168 and AB 831**

- Revises the SB 35 streamlining process to protect tribal resources
- Allows developments approved under SB 35 to request modifications before final building permit under certain conditions

- **AB 1561:** Extends deadline for Tribes to request consultation for discretionary housing applications to 60 days through 12/31/21

- **AB 2345:** amends the annual general plan housing element reporting requirements to include details about approved projects (and project proposals) that seek to utilize density bonuses and state law incentives



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What Happens If a Jurisdiction Does Not Comply with State Law?

- Pro-Housing Default Rule goes into effect
- General Plan deemed inadequate and invalid
- Limited access to state funding
- Private party lawsuits
- Court mandated compliance
- Suspension of local control of planning & building decisions
- Court approval of housing developments

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Questions for Council/Commission

Do you have any questions
on legislative updates?



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03

Local Context

17

Population Trend, 2000-2020



Quick Facts

- **3.1%** annual growth rate
- **7.7%** households in poverty
- **18.3%** senior population
- **23.6%** under 18 years old
- **5.5%** female headed with children

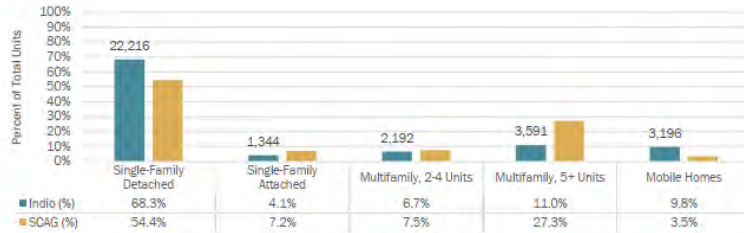
Source: SCAG Pre-Certified Local Housing Data

18

18

Housing Profile

Housing Type



Costs for Mortgage Holders by Income



Quick Facts

- **32,539** housing units
- **72.4%** single-family
- **70%** owner-occupied
- **160%** increase in home prices between 2000-2018
- **10%** are overcrowded
- **16.6%** vacant
- **44%** of total households and **56.9%** of renters are cost burdened

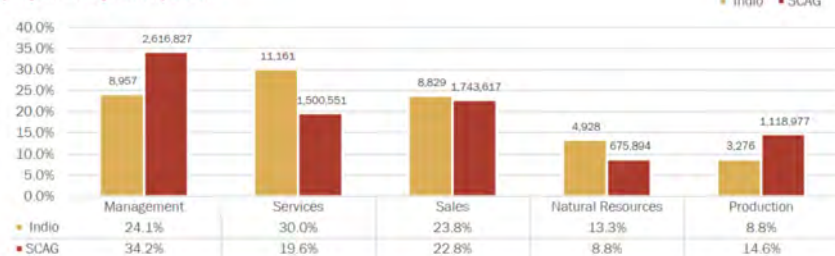
Source: SCAG Pre-Certified Local Housing Data

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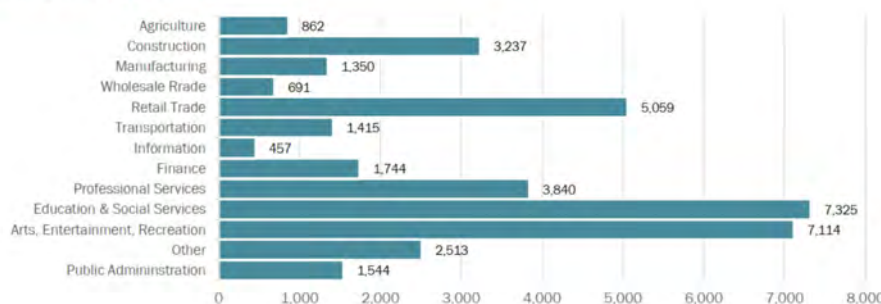
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Jobs & Workforce

Employment by Occupation



Employment by Industry



Quick Facts

- Prevalent **Occupations**: Service and Management
- Prevalent **Industries**: Education and Social Services, followed by Art, Entertainment and Recreation

Source: SCAG Pre-Certified Local Housing Data

20

20

Qualifying for Home Loan

1 If you know the home sales price of the home...

2 And you provide loan parameters...

3 Then you can identify the required income for the loan under these conditions

	Assumptions	Assumptions
Interest Rate*	2.875% (2.97% APR)	2.875% (2.97% APR)
# of Payments	360	360
Down Payment	20%	5%
Annual Property Taxes	\$4,375	\$4,375
Annual Insurance (Est.)	\$900	\$900
Total Mo. Payment	\$1,602	\$2,086 (with PMI)
Total Income Required to <u>Not</u> be Cost Burdened	\$64,063	\$83,421
* Presence or lack of high student loan, and/or credit card debt or bad credit will have a major impact on interest rates and affordability.		

Source: Redfin, Census, JCM Financial Services



Median Price of Home in Indio: **\$350,000**



Minimum Annual Income Required: **\$64,063**

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Many Types of Households Struggle with Housing Costs

0-30% AMI: VLI
Annual Household Salary:
\$0-\$16,100

Affordable Monthly Housing Cost: \$0 - \$402

31-49% AMI: VLI
Annual Household Salary:
\$16,101-\$26,834

Fast Food Cooks: \$19,293

Affordable Monthly Housing Cost: \$403 - \$670

50-80% AMI: LI
Annual Household Salary:
\$26,835-\$42,935

EMT: \$32,567
Fabric Patternmakers: \$37,466

Affordable Monthly Housing Cost: \$671 - \$1,073



AFFORDABLE

- Area Median Income: **\$53,669**
- Minimum Annual Income Required: **\$64,063**
- Monthly Housing Payment for New Home: **\$1,602-2,086**

81-120% AMI: MI
Annual Household Salary:
\$42,936-\$64,402

Social Workers: \$54,746
Artists and Animators: \$60,373

Affordable Monthly Housing Cost: \$1,074 - 1,610

Above 120%: AM
Annual Household Salary:
\$64,402+

Art Professor: \$96,399
Marketing Manager: \$109,470

Affordable Monthly Housing Cost: \$1,610+

Source: Census, Social Security Administration, CA Department of Industrial Relations, CA Employment Development Department

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Local Context

6th Cycle Draft RHNA



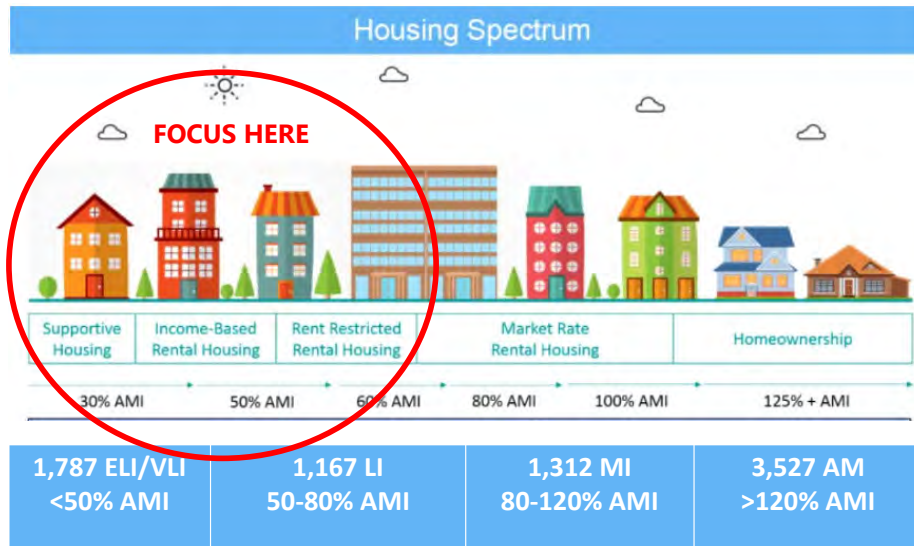
Quick Facts

- 7,793 Units Total
- 150% increase from 5th Cycle (3,025)
- Only 45% met for 5th Cycle
 - o 94% are above-moderate

Source: SCAG, for SB 35 Tracking

23

23



Addressing the RHNA Allocation

Site Inventory Requirements

- **Size Constraints** - 0.5 acres – 10 acres
- **Site Capacity Calculations** –
 - land use controls and site improvements;
 - realistic capacity of site;
 - typical densities; and
 - environmental and infrastructure constraints.
- **Gov Code §§65863 – “No Net Loss”**
 - City is required to provide a buffer in the inventory to ensure adequate sites capacity exists throughout the planning period

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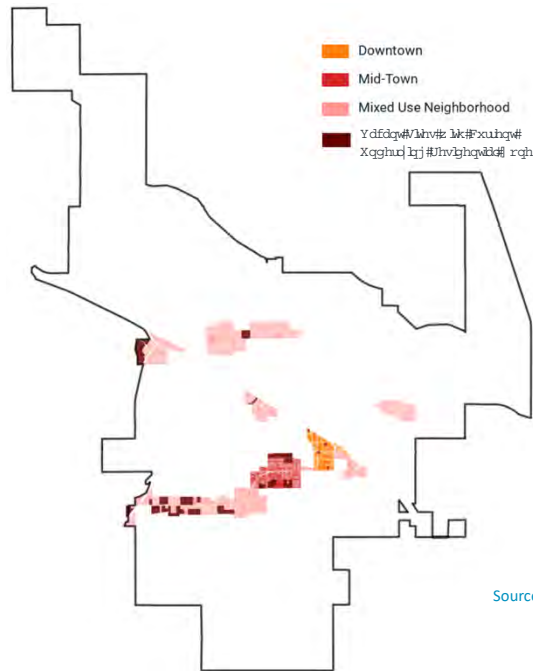
Local Context

Site Inventory



Quick Facts

- City Needs **2,951** LI and VLI Units per RHNA
- You get approx. **3,080** units on vacant sites zoned residential
- You should have approx. **3,700** units to create a 25% buffer
- You would have **5,900** if zoning matched GP and allowed residential on MU, DT and MT sites



Source: Urban Footprint

25

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Questions for Council/Commission

- Are there any questions related to the data and preliminary Sites Inventory?



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04

Key Issues and Considerations

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Key Issues



Shortage of sites to meet RHNA based on current zoning



Lack of housing diversity reflected in the majority that is zoned for single-family



Current **housing stock** is not meeting the needs of below-moderate income residents



Current **housing trends** are not providing for the below-moderate income population



Current annual average **housing production** volumes **SUBSTANTIALLY** below what is needed for 6th Cycle RHNA (e.g. 409 new SF permits +100 MF units in 2020 vs. 1,000+ SF/MF needed annual units for RHNA period (2021-2029))

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Key Considerations and Strategies



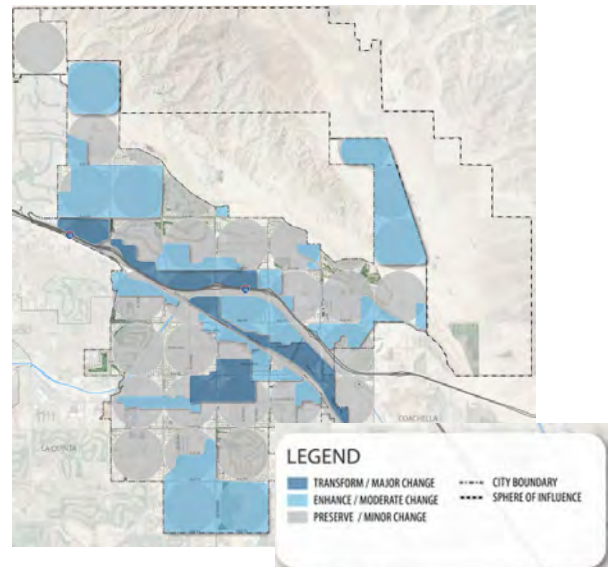
Infill First. Focus on target subareas: Downtown, Midtown, 42nd Street, Highway 111, and surrounding neighborhoods.



Change Areas. Maximize capacity of change areas first (see figure).



Diversify. Integrate a range of housing types within compact, walkable neighborhoods.



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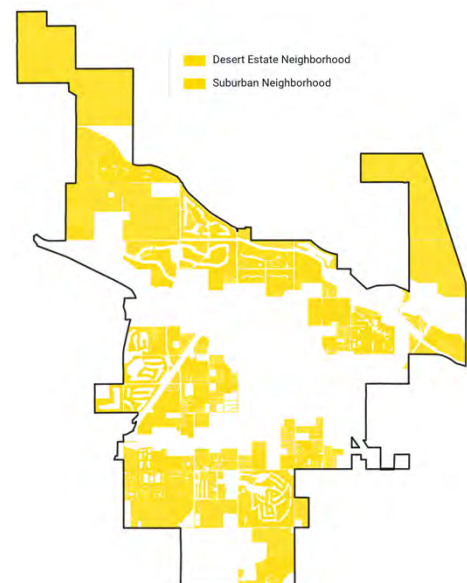
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Key Considerations and Strategies



Focus on LI and VLI. Policy LU-7.3 says "Ensure affordable housing is distributed throughout the City to avoid concentrations of poverty and to be accessible to jobs."

However, 50% of the City's land is designated single family, and current housing stock is only affordable to above-moderate residents.



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05

Exploring Solutions

A look at what other cities are doing

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Supportive Housing

Tiny Shelters for Easing the Homeless Crisis (AB 101)



TINY PALLET HOMES

- 8' by 8' aluminum cabins, store flat, quickly assemble, sanitize and relocate;
- include beds, shelves, heat, air conditioning and electrical panels.
- <\$5,000



MICRO SHELTERS

- Lockable doors
- Site managers
- Wrap-around services



SAFE OUTDOOR CAMPS

- Bathrooms w/ showers
- Laundry
- 3-meals a day
- Outreach workers, case workers, mental health workers
- Referral-based model

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Supportive Housing

Tiny Shelters For Easing the Homeless Crisis (AB 101)



MODULAR SHELTERS



- 320 SF buildings with 4 units, built in a day;
- Can include bathroom, kitchen, laundry inside or standalone
- Can function on or off-grid.

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Income-Based Rental Housing

Tiny Homes



TINY HOME VILLAGE

- 150-350 SF units
- \$230-\$440/month
- Wrap-around services
- Marketplace
- Farm
- Workshops to learn a trade

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Low-Income Housing

Manufactured Homes

- Preserve Mobile Home Parks
- Pre-Fab housing is affordable and a good investment for site owners.
- Recession-resistant



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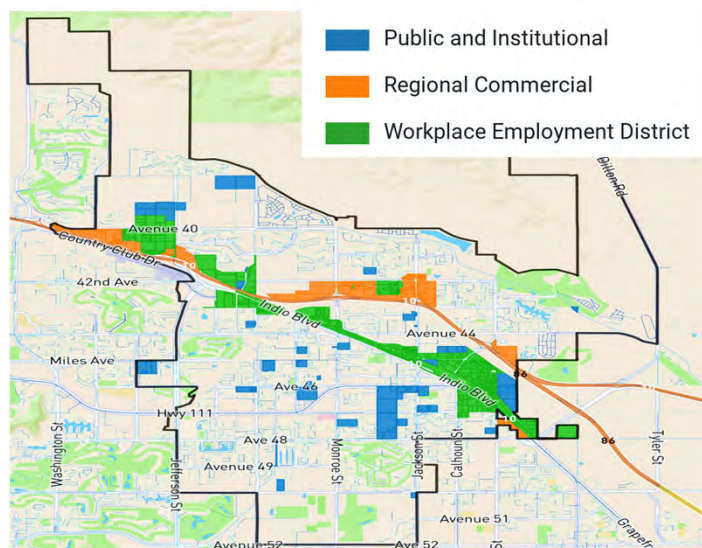
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Rent Restricted and Market Rate Rental Housing

Commercial/Office Conversions to Affordable Housing



- State lawmakers have proposed 2 new bills to allow residential on commercially-zoned land
- Office park conversion to housing in Canoga Park, CA



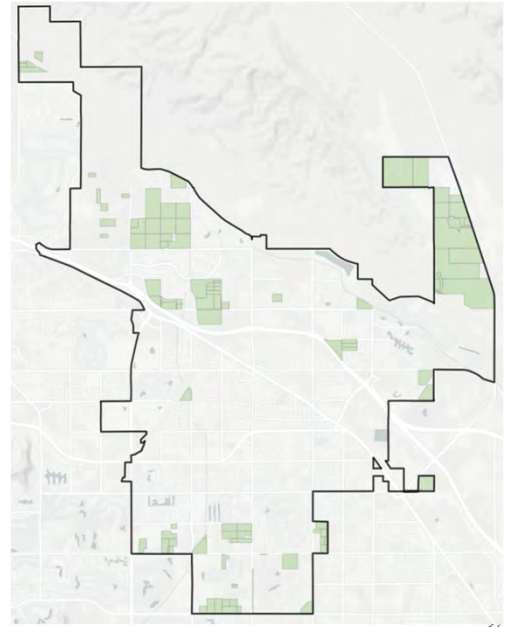
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Mix of Affordable and Market Rate Housing

Farm Focused Housing for Ag-Adjacent Opportunities

- Agriculture conversion to affordable housing, Encinitas, CA



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Regulatory Incentives

- By-right low-barrier navigation centers in Non-Residential zones (AB 101)
- Micro-Unit Density Bonus (plus regulatory waivers)
- Affordable ADU Density Bonus (additional ADUs allowed if affordable)
- Density Bonus in SF Zones (up to 4 units per lot if half are affordable, with parking waivers near transit)
- Remove requirement for additional parking for infill affordable and middle housing
- Small Lot Development Incentive (regulatory waivers if developing 90% of allowed density on a lot of .5 acres or less)

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Financial Incentives



- Housing Catalyst Fund
- Multifamily Housing Revenue Bonds
- Development Impact Fee (DIF) Deferrals
- DIF Loans
- CA Bond Program: Workforce Housing Program
- Lean building codes for rehab and affordable units

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Flexible Zoning

- Allow residential on all MU, DT and MT LU designations
- Allow Live/Work Housing in Industrial areas
- Consider Farm Friendly Housing adjacent to Ag land
- Relax regulations for deeply affordable projects in all zones



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Next Steps

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Next Steps – 120 Days

Task	Start Date
Public Workshop #1 (Intro and Visioning)	2/18/21
Conduct Stakeholder Interviews	3/4/21
Prepare Needs Assessment	11/23/20 - 3/19/21
Public Workshop #2 (Policy Review)	4/21/21
Prepare Draft Housing Element	3/1/21 - 5/28-21

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Community and PC/CC Engagement

Task	Due Date
Stakeholder Interviews	3/4/21 + other dates in March
Public Meeting #1 (Introduction and Visioning)	2/18/21
Public Meeting #2 (Policy Review)	4/21/21
Council/Commission #2 (Plan Review)	6/16/21
Public Meeting #3 (Plan Review)	7/8/21
Public Hearings	PC: 9/22 and 10/13 CC: 11/17 and 12/1

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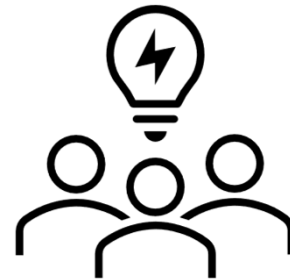
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Council/Commission Discussion

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Questions for Council/Commission

What have you heard from the community are the biggest housing needs and priorities?

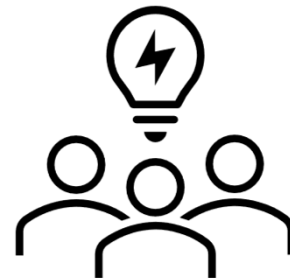


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Questions for Council/Commission

What specific barriers, challenges, or factors do you think adversely affect housing production in Indio?



46

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Questions for Council/Commission

General Plan 2040 Policy 7.3: “Ensure affordable housing is distributed throughout the City to avoid concentrations of poverty and to be accessible to job.”

What are your thoughts on how to distribute affordable housing throughout the City?
Financial incentives? Inclusive zoning requirements? Reduce/eliminate single-family only areas of the City?



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Questions for Council/Commission

What are your thoughts or concerns regarding the potential partial or full conversion of existing commercial properties to housing (e.g. denser multi-family housing)?



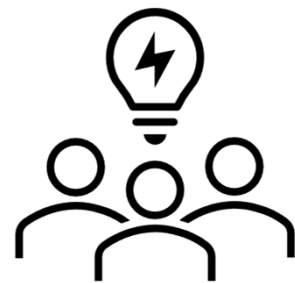
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Questions for Council/Commission

Currently, the highest density allowed in the City is 60 Dwelling Units (DU)/Acre in Downtown.

What are your thoughts or concerns regarding much higher density housing being permitted in the City?
80 DU/Acre? 100 DU/Acre? More?



49

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Questions for Council/Commission

How should the City substantially increase annual housing production volumes to meet 6th Cycle RHNA target?

- ❑ Priority expedited reviews for all housing projects (automatic prioritization over other projects / 90-120 day review periods)
- ❑ Distributing density more evenly across the City (e.g., up to 4 units per lot in single-family zones if half are affordable)
- ❑ Allow higher density (80 du/acre, 100 du/acre) multi-family housing projects by right
- ❑ Reduce city regulatory reviews (no CUPs or Design Review) for single-family housing projects
- ❑ Offer financial incentives (reduced or waived City fees)
- ❑ Reduce or eliminate parking requirements for affordable housing projects



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Any other questions or comments?



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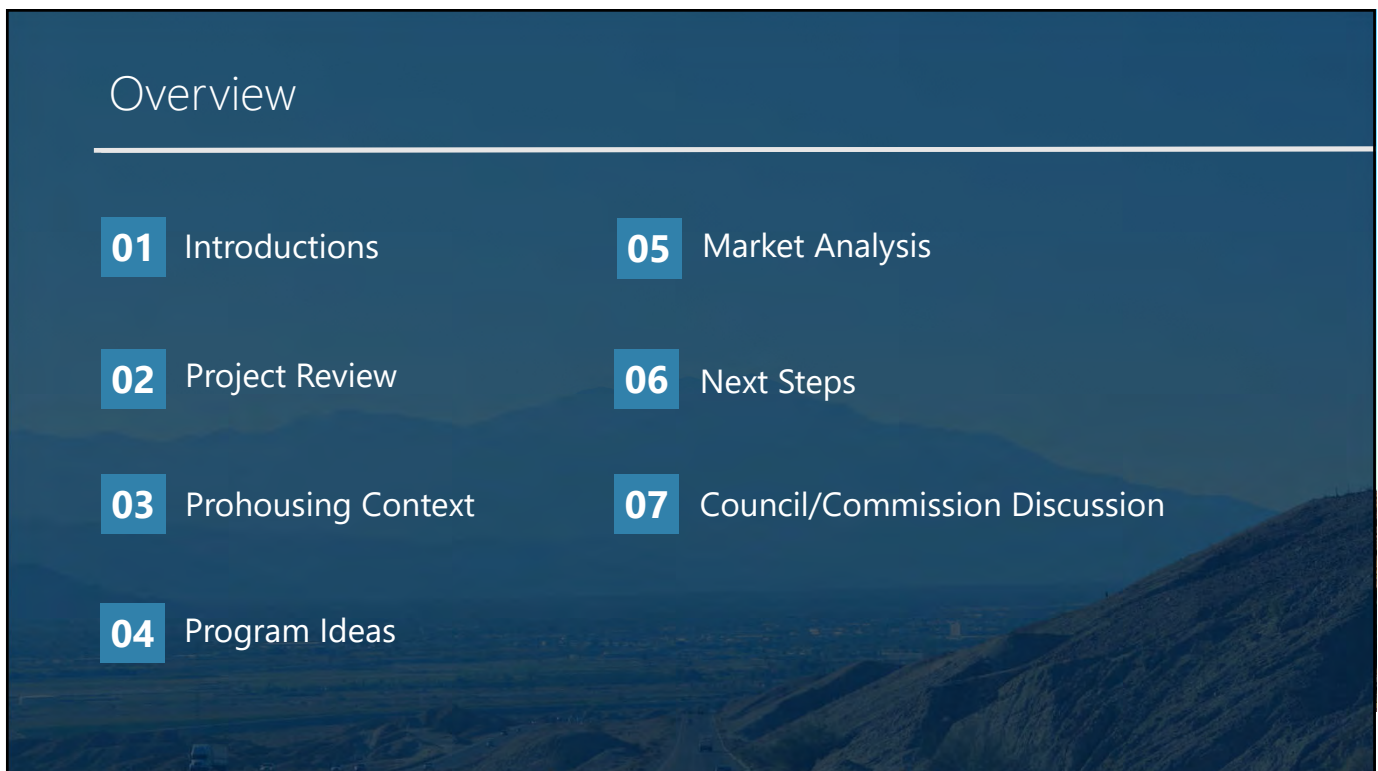
Thank You

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Exhibit D



1



2

01

Introductions

3

Meet the Team



KEVIN SNYDER

Community
Development
Director/City Project
Manager

LEILA NAMVAR

Senior Planner

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Housing Programs Manager

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Housing Planner/
Project Manager

ELIZABETH DICKSON

Housing Planner

NATHAN MOEDER

Economics and Finance
Pro-Housing Policy

4

4

02

Project Review

5

Housing Element

A comprehensive
strategy to achieving
the City's housing
needs



6

6

Housing Element

Stakeholder and Community Engagement

Review 5th Cycle and Background Documents

Sites Analysis

Goals, Policies, and Programs

7

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Goals

- Values and direction

Policies

- Statements that guide decision-making to implement the goals and overarching vision

Objectives

- Specified conditions that are measurable steps toward achieving goals

Programs

- Procedures, programs, or techniques that carry out the policies

8

03

Prohousing Context

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Becoming Prohousing

1. Housing Element Compliance
2. Local policies that facilitate the planning, approval, and construction of housing

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Preferential Scoring For Grants

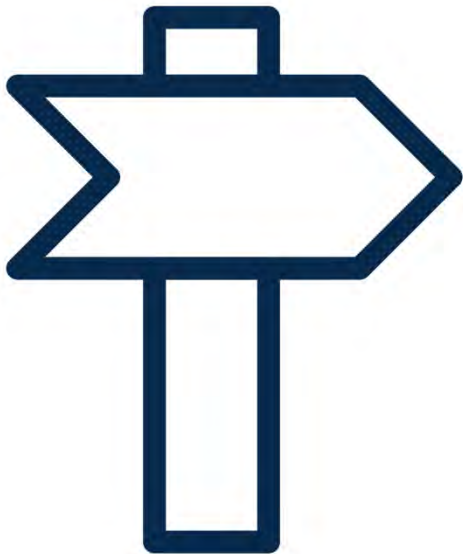
- Designated by HCD
- Housing, Development, and Infrastructure Grants
 - Affordable Housing and Sustainable Communities
 - Transformative Climate Communities
 - Infill Incentive Grant Program
 - Other State programs



11

11

Becoming Prohousing - (Proposed Regulations for Prohousing Designation Program)



1. Favorable Zoning and Land Use
2. Acceleration of Housing Production Timeframes
3. Reduction of Construction and Development Costs
4. Providing Financial Subsidies

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12

04

Program Ideas

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Planning Strategies

- Planning work to implement during the 2021-2029 (6th Cycle) Housing Element
- Focus on policies that facilitate the planning, approval, and construction of housing
 - Increased Housing Capacity
 - Focused Plan Amendments
 - By-Right Processing
 - Objective Development Standards
 - Project Streamlining
 - Incentives and Bonuses
 - Place Based Strategies
 - Code Monitoring



14

14

Feasibility, Funding, and Infrastructure Strategies

- Studies
 - Inclusionary Housing
 - Commercial Linkage
 - Parking Reductions
 - Impact Fees
- Identification of Funding
 - Seek Grants
 - Local Housing Trust Fund
 - Infrastructure
 - Housing Rehabilitation



15

15

Communication Strategies

- Informational Resources
 - Housing Assistance
 - Fair Housing Communications
 - Development Regulations and Processes
 - Cross-Agency Coordination
 - Age Friendly Retrofitting and Accessibility
 - Creative Ownership Models



16

16

05

Market Analysis

17

Prototype Development Summary

Development Prototype Scenarios
Indio, CA – City Plan Update
Development Potential

Place Type Prototype	Suburban	Connected	Mixed-Use	Midtown	Downtown
Building Type	Detached SFH	Attached SFH	Medium density multifamily	Medium to high density multifamily	High density multifamily
Gross Land SF	20,000	20,000	20,000	20,000	20,000
Gross Land Acreage	0.46	0.46	0.46	0.46	0.46
Land Parcel Efficiency	75%	75%	90%	90%	90%
Net Developable Land SF	15,000	15,000	18,000	18,000	18,000
Dwelling Units per Acre	8 du/acre	20 du/acre	30 du/acre	40 du/acre	60 du/acre
Base Allowable Units	3.0	9.0	13.0	18.0	27.0
Total Building GSF	5,880	11,880	18,065	24,374	40,827
FAR	0.29	0.59	0.90	1.22	2.04

18

18

Development Costs Summary

Development Prototype Scenarios
Indio, CA – City Plan Update
Development Costs Summary

<u>Place Type Prototype</u>	<u>Suburban</u>	<u>Connected</u>	<u>Mixed-Use</u>	<u>Midtown</u>	<u>Downtown</u>
Parcel Size (SF)	20,000	20,000	20,000	20,000	20,000
Units/Homes	3	9	13	18	27
DU/Acre	6.5	19.6	28.3	39.2	58.8
Total Construction Costs	\$1,039,662	\$2,077,444	\$4,253,855	\$5,633,527	\$12,956,785
per unit/home	\$346,554	\$230,827	\$327,220	\$312,974	\$479,881
per GSF	\$173	\$176	\$238	\$229	\$320

19

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06

Next Steps

20

Housing Element

Complete Draft Housing Element

HCD Submittal and Public Review

Finalize Housing Element

Housing Element Adoption

HCD Certification

21

21

07

Council/Commission Discussion

22

Are there any specific programs that you are not willing to explore over the next 8-years?

Are there other types of programs that you would like to explore over the next 8-years?



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DUDEK

Thank You

24

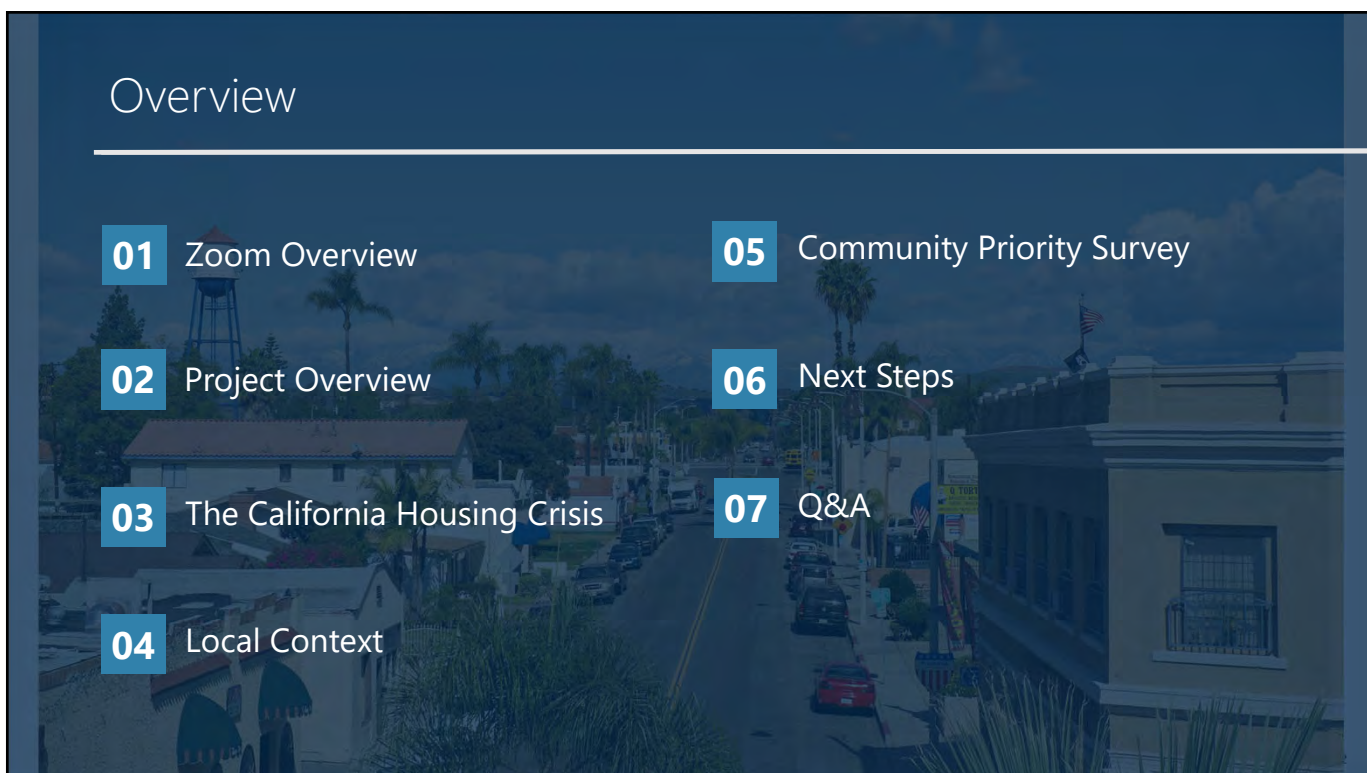
8.4 Virtual Public Workshops

Three virtual public workshops were held. A copy of the presentation materials for the first virtual workshop held on February 18, 2021, is provided as **Exhibit E**. The second virtual workshop was held on April 22, 2021, and a copy of the presentation materials is provided as **Exhibit F**. The third virtual workshop was held on July 8, 2021, and a copy of the presentation materials is provided as **Exhibit G**. A copy of the bilingual (English/Spanish) flyer mailed to residents, which was also posted on the City's Facebook page, to inform the community of the Housing Element update and encourage participation at upcoming virtual meeting is provided as **Exhibit H**.

Exhibit E



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01

Zoom Overview

3

While we are waiting to start...

Is Your Name Showing Correctly?

Modify under the **Participants** icon, using the **More > Rename** button

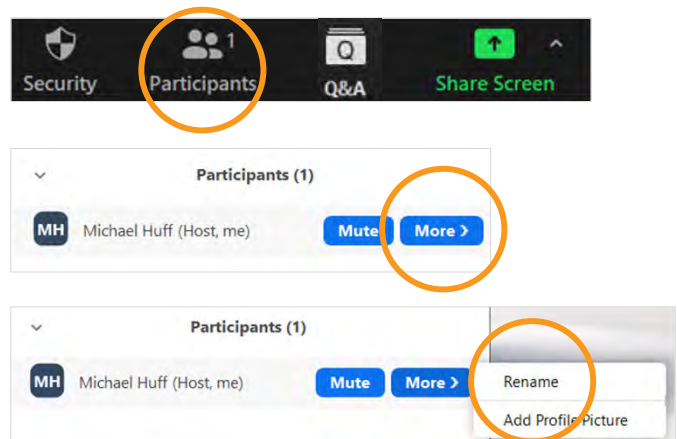
STEP 1



STEP 2



STEP 3



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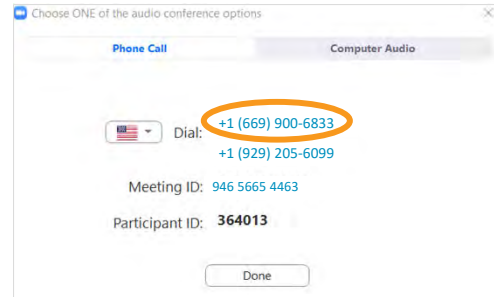
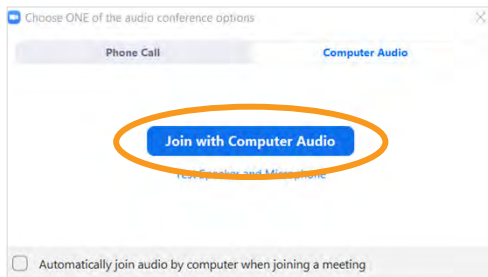
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While we are waiting to start...

Use your Computer Audio (preferred)

-OR-

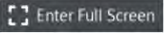
Use Audio From Your Phone (call the number provided in Zoom)



5

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www.indio.org/your_government/development_services/housing_element_update.htm

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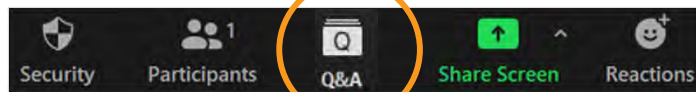
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STEP 1



STEP 2



To: Everyone ▾

I have a question!

File ...

7

7

01

Project Overview

8

Two-Part Project

- Housing Element Update:
 - Address 6th Cycle Regional Housing Needs Assessment (2021-2029)
 - Must be completed and submitted to Housing & Community Development (HCD) by October 2021
- Pro-Housing Policies & Strategies:
 - To be conducted following completion of Housing Element Update
 - Will focus on financial issues (challenges + opportunities)

9

9

Housing Element



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Housing Element



1 - Regional Housing
Needs Allocation (RHNA)



2 - Adequate Sites
Inventory



3 - Constraints and
Barriers



4 - Goals, Policies and
Implementation
Programs

11

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Housing Element

Complete Housing Element



HCD Submittal and Review



Annual Reporting on progress to meet RHNA



Enforcement

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02

The California Housing Crisis

13

Statewide Housing Shortage



Quick Facts

- Statewide housing shortage of nearly **3.5 million** homes
- Highest poverty rate in nation
- At least **30%** of people in every metropolitan statistical area (MSA) in CA cannot afford local rents; that share is **60%** in some areas.

Source: LA Times

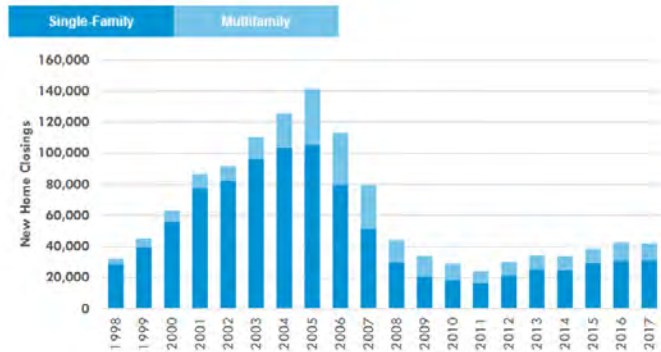


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Annual Production of Housing Units (1998-2017)

- New home closings are around 42,000, far below 20-year average of 62,000 units per year.



Source: Public Record Data; Zonda by Meyers Research

15

What is driving cost of housing and undersupply?

DIRECT COSTS - Labor, materials, and subcontractor expenses that can be traced directly to the construction project.

≈ \$182,400 (\$76/SF) or 25-30%

Source: Various Builders

SOFT COSTS - Includes architecture, engineering, inspection, accounting fees, permits, taxes, and legal fees.

\$65,000 or 10%

Source: Various Builders

INDIRECT COSTS - Expenses that benefit more than one product or project. These are also called overhead costs (i.e. salaries, sales and marketing, offices, taxes, etc.).

\$65,000 or 10%

Source: Various Builders

TIME - Present value of money and delays due to processes associated with government regulations.

≈ \$65,000 or 10-20%

Source: Fermanian Business & Economic Institute, Various Homebuilders

IMPACT FEES - Permits, entitlement processing, administrative costs, etc.

≈ \$65,000 or 10-20%

Source: Various Cities, Individual Building Industry Association (BIA) Chapter

LAND COSTS - These are broken down into two parts with the addition of impact fees above.

RAW LAND - The cost to purchase the raw, undeveloped land, prior to any improvements.

\$102,500 or 15.8%

Source: Various Builders and Land Brokers

LAND IMPROVEMENT COSTS - Costs associated with grading and other physical improvements.

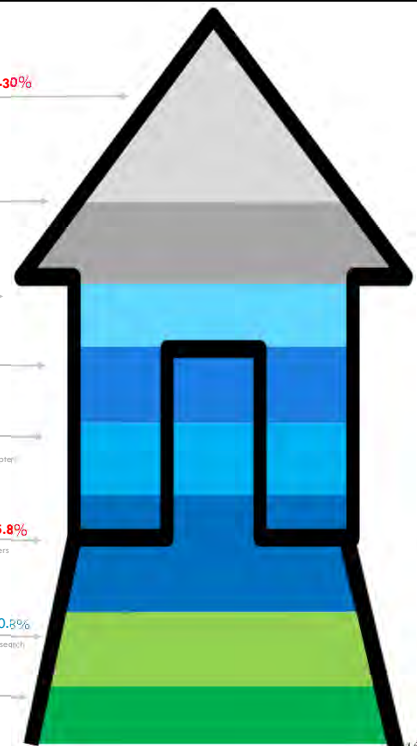
\$70,000 or 10.8%

Source: Developers Research

BUILDER PROFIT - Before tax builder profit. Profit equals revenue minus costs.

\$38,350 or 5.9%

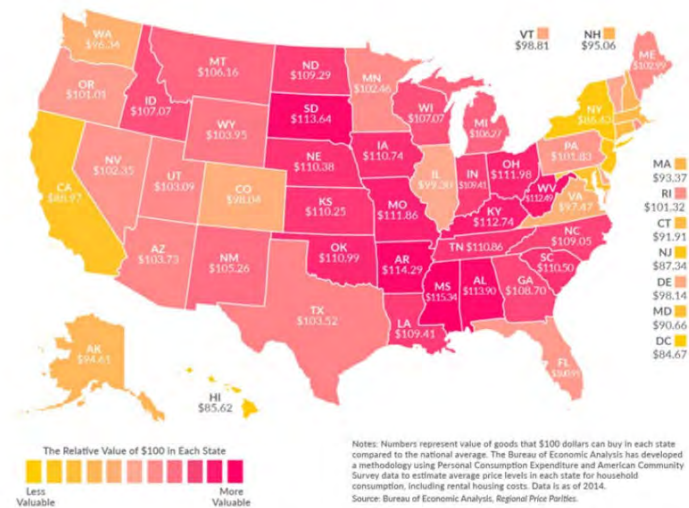
Source: NAHB - Cost of Doing Business Study 2016



16

What are the implications?

- Jobs are leaving the State
- Overcrowding
- Homeownership below national average
- Only 35% of households can afford a new home



Source: Various Builders and Meyers Research

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Key Legislative Updates

- **SB 35/AB 831** – Provides streamlined application processing
- **AB 2345/1763** – Increases density bonuses and mandatory benefits
- **SB 13** – allows for ADU fee waivers, quicker approvals, and no parking replacement required for garage conversion
- **AB 68/670/881** – Permits one ADU and one JADU and relaxes development regulations



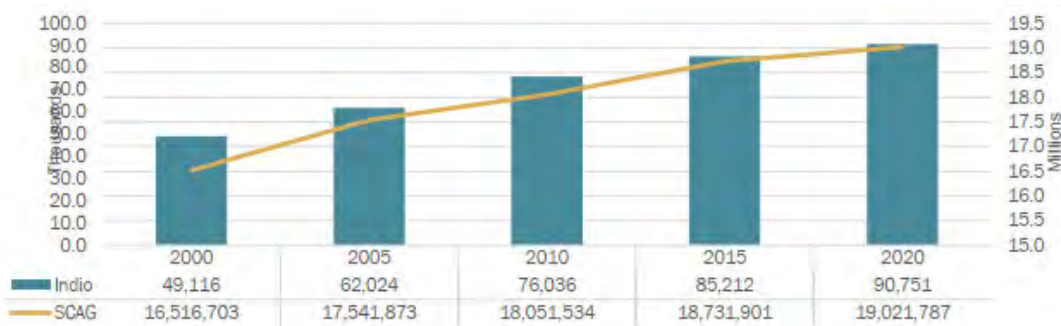
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03

Local Context

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Population Trend, 2000-2020



Quick Facts

- **3.1%** annual growth rate
- **7.7%** households in poverty
- **18.3%** senior population
- **23.6%** under 18 years old
- **5.5%** female headed with children

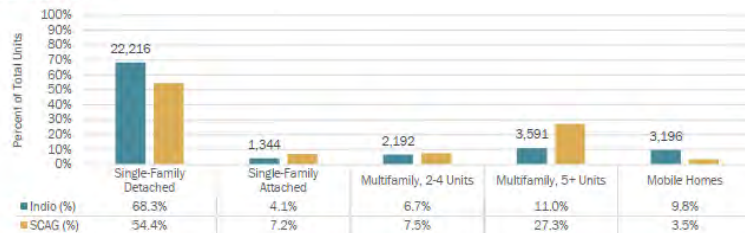
Source: SCAG Pre-Certified Local Housing Data

20

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Housing Profile

Housing Type



Costs for Mortgage Holders by Income



Quick Facts

- **32,539** housing units
- **72%** single-family
- **70%** owner-occupied
- **160%** increase in home prices between 2000-2018
- **10%** are overcrowded
- **17%** vacant
- **44%** of total households and **57%** of renters are cost burdened

Source: SCAG Pre-Certified Local Housing Data

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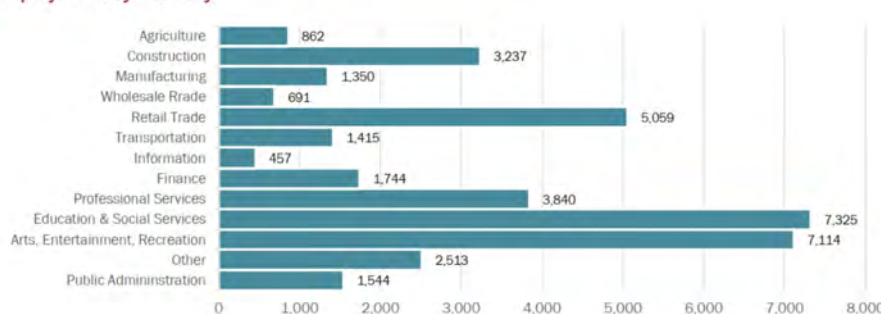
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Jobs & Workforce

Employment by Occupation



Employment by Industry



Quick Facts

- Prevalent **Occupations**: Service and Management
- Prevalent **Industries**: Education and Social Services, followed by Art, Entertainment and Recreation

Source: SCAG Pre-Certified Local Housing Data

22

22

Who can afford housing in Indio?

1 If you know the home sales price of the home...

2 And you provide loan parameters...

3 Then you can identify the required income for the loan under these conditions

	Assumptions	Assumptions
Interest Rate*	2.875% (2.97% APR)	2.875% (2.97% APR)
# of Payments	360	360
Down Payment	20%	5%
Annual Property Taxes	\$4,375	\$4,375
Annual Insurance (Est.)	\$900	\$900
Total Mo. Payment	\$1,602	\$2,086 (with PMI)
Total Income Required to <u>Not</u> be Cost Burdened	\$64,080	\$83,440
* Presence or lack of high student loan, and/or credit card debt or bad credit will have a major impact on interest rates and affordability.		

Source: Redfin, Census, JCM Financial Services



Median Price of Home in Indio: **\$350,000**



Minimum Annual Income Required: **\$64,080**

23

23

Many Types of Households Struggle with Housing Costs

0-30% AMI: VLI
Annual Household Salary:
\$0-\$16,100

Affordable Monthly Housing Cost: \$0 - \$402

31-49% AMI: VLI
Annual Household Salary:
\$16,101-\$26,834

Fast Food Cooks: \$19,293

Affordable Monthly Housing Cost: \$403 - \$670

50-80% AMI: LI
Annual Household Salary:
\$26,835-\$42,935

EMT: \$32,567
Fabric Patternmakers: \$37,466

Affordable Monthly Housing Cost: \$671 - \$1,073



AFFORDABLE

- **Area Median Income:** **\$53,669**
- **Minimum Annual Income Required:** **\$64,080**
- **Monthly Housing Payment for New Home:** **\$1,602-2,086**

81-120% AMI: MI
Annual Household Salary:
\$42,936-\$64,402

Social Workers: \$54,746
Artists and Animators: \$60,373

Affordable Monthly Housing Cost: \$1,074 - 1,610

Above 120%: AM
Annual Household Salary:
\$64,402+

Art Professor: \$96,399
Marketing Manager: \$109,470

Affordable Monthly Housing Cost: \$1,610+

Source: Census, Social Security Administration, CA Department of Industrial Relations, CA Employment Development Department

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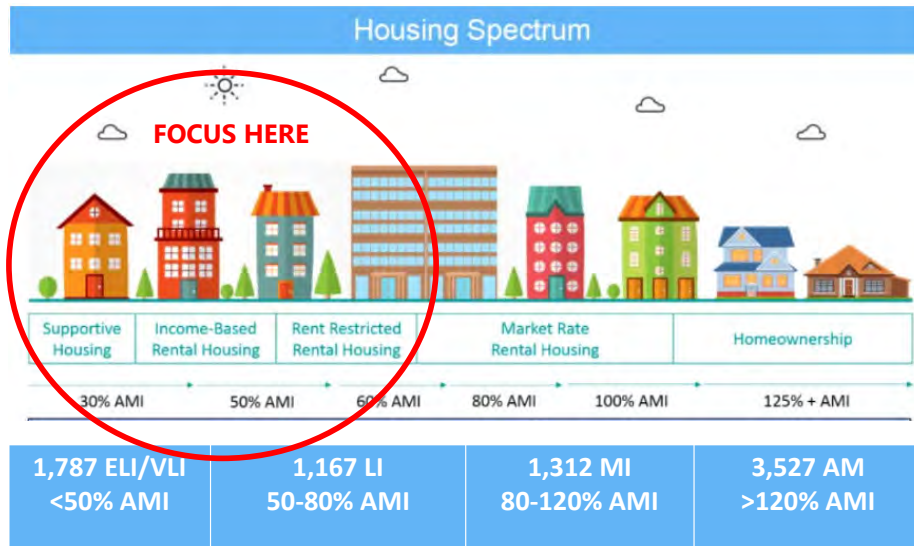
Local Context

6th Cycle Draft RHNA



Quick Facts

- 7,793 Units Total
- 150% increase from 5th Cycle (3,025)
- Only 45% met for 5th Cycle
 - 94% are above-moderate



Source: SCAG, for SB 35 Tracking

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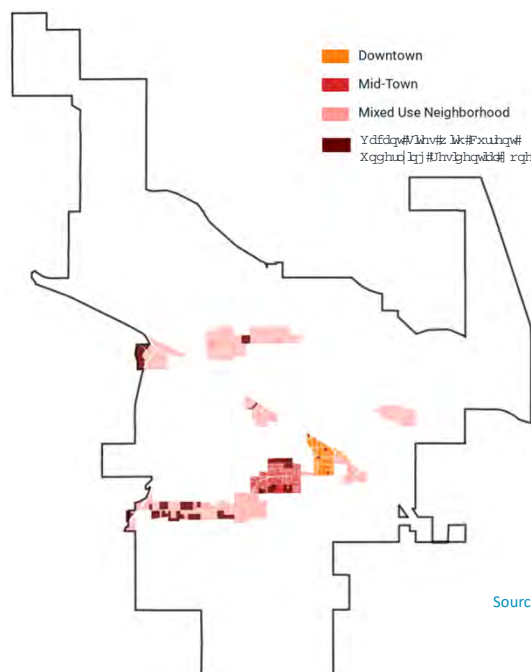
Local Context

Site Inventory



Quick Facts

- City Needs Approx. **3,700** LI and VLI Units (factoring in a required 25% buffer)
- City currently can accommodate **3,080** units on vacant sites zoned residential
- City would have **5,900** if zoning matched General Plan and allowed residential on Mixed Use, Downtown and Midtown sites



Source: Urban Footprint

26

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What are the key issues?



Shortage of **sites** to meet RHNA based on current zoning



Current **housing trends** are not providing for the below-moderate income population



Lack of **housing diversity** reflected in the majority that is zoned for single-family



Current **housing production** volumes are **SUBSTANTIALLY** below what is needed for 6th Cycle RNHA (e.g. 409 new SF permits +100 MF units in 2020 vs. 1,000+ SF/MF needed annual units for RHNA period (2021-2029))



Current **housing stock** is not meeting the needs of below-moderate Income residents

27

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04

Community Priorities

What are your needs and priorities?

28

Community Survey

29

29

06

Next Steps

30

Next Steps

Task	Due Date
Prepare Housing Needs Assessment	11/23/20 - 3/19/21
Stakeholder Interviews	3/4/21 + other dates in March
Public Meeting #2 (Policy Review)	4/21/21
Prepare Draft Housing Element	3/1/21 - 5/28/21
Council/Commission #2 (Plan Review)	6/16/21
Public Meeting #3 (Plan Review)	7/8/21
Public Hearings	PC: 9/22 and 10/13 CC: 11/17 and 12/1

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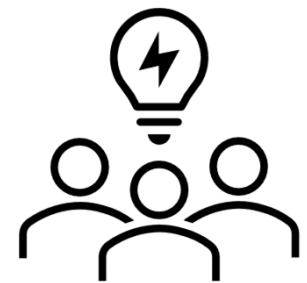
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07

Open Discussion

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Any other questions or comments?



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Thank You

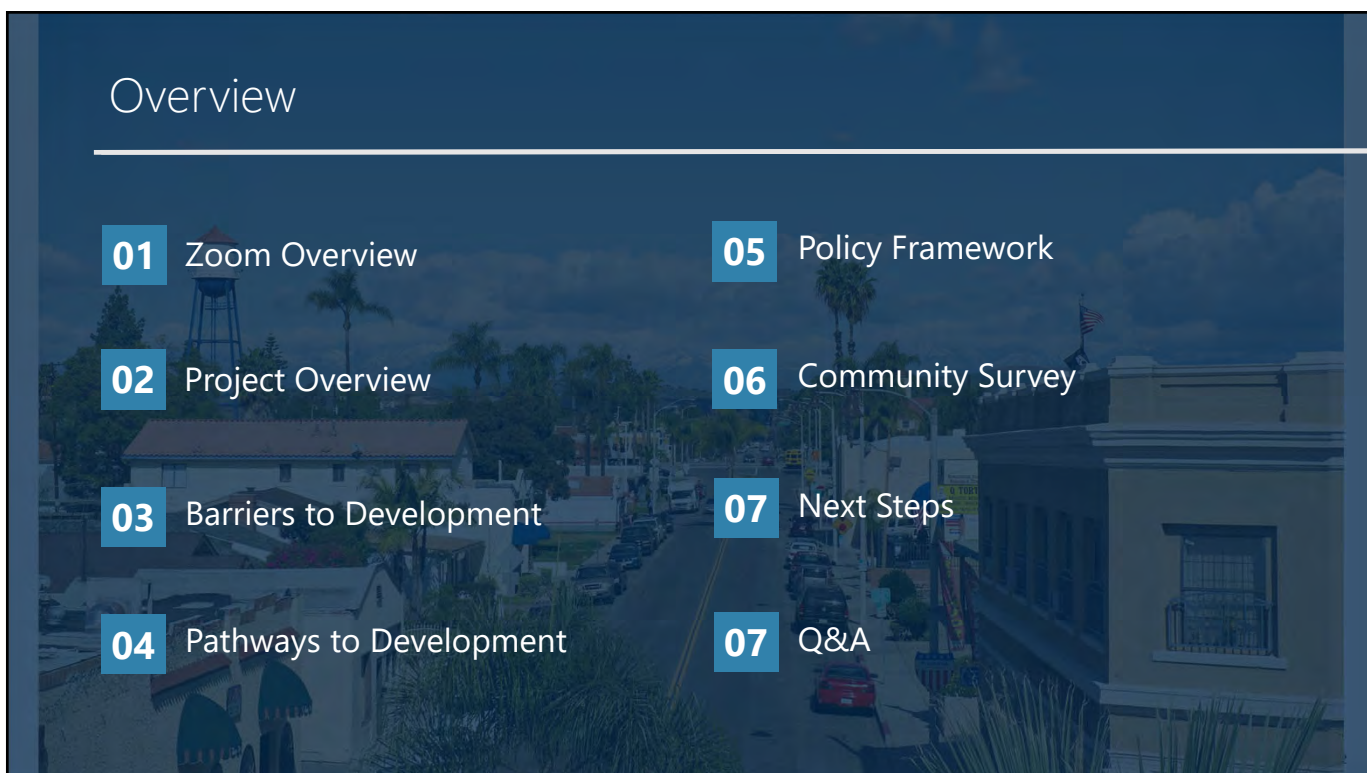
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Exhibit F



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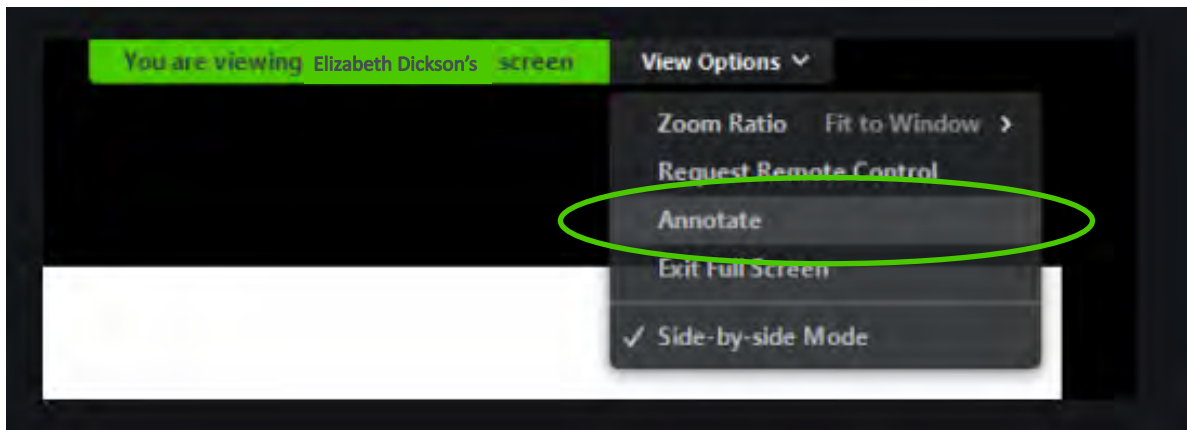
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01

Zoom Overview

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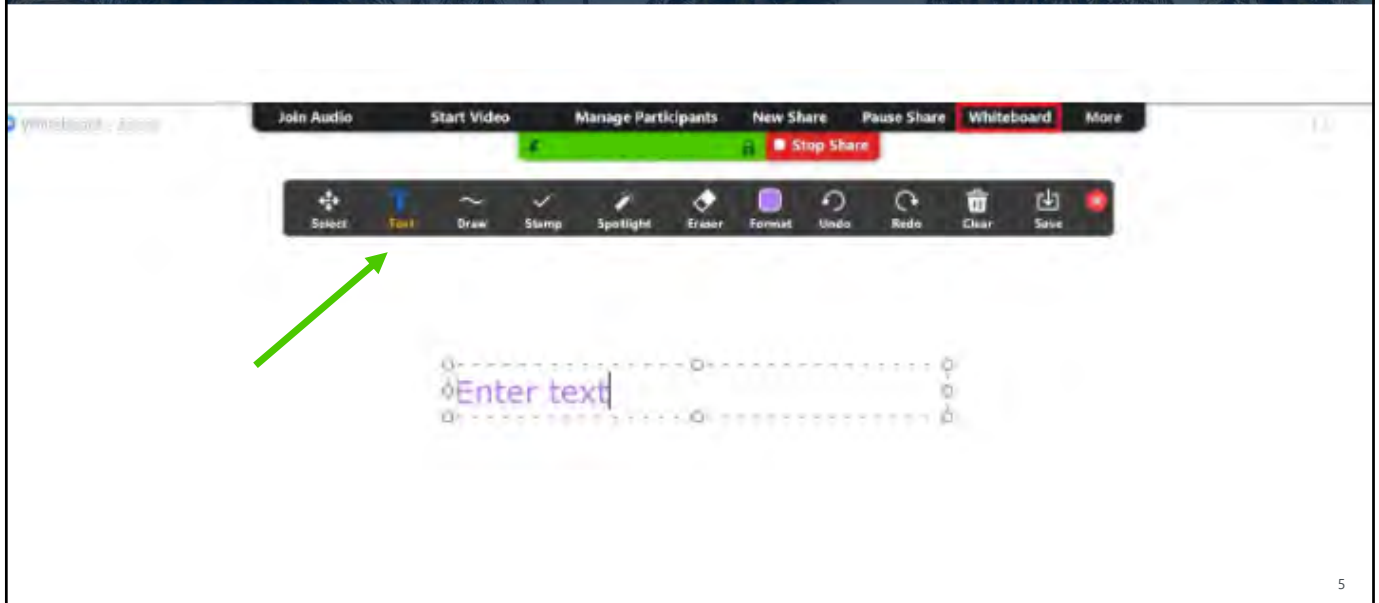
Before we get started



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Before we get started



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Before we get started

What is your favorite thing to do in Indio?

6

Before we get started

Full screen view is recommended for optimal viewing.

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www.indio.org/your_government/development_services/housing_element_update.htm

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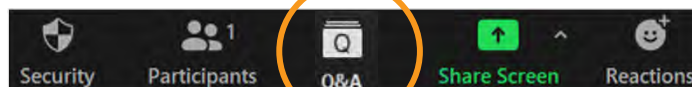
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STEP 1



STEP 2



To: Everyone ▼

I have a question!

File ...

8

02

Project Overview

9

What is a Housing Element?

A set of goals, policies, and actions that address the housing needs of all current and anticipated residents at all income levels over eight-years (2021-2029)



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What is the purpose of the Housing Element?

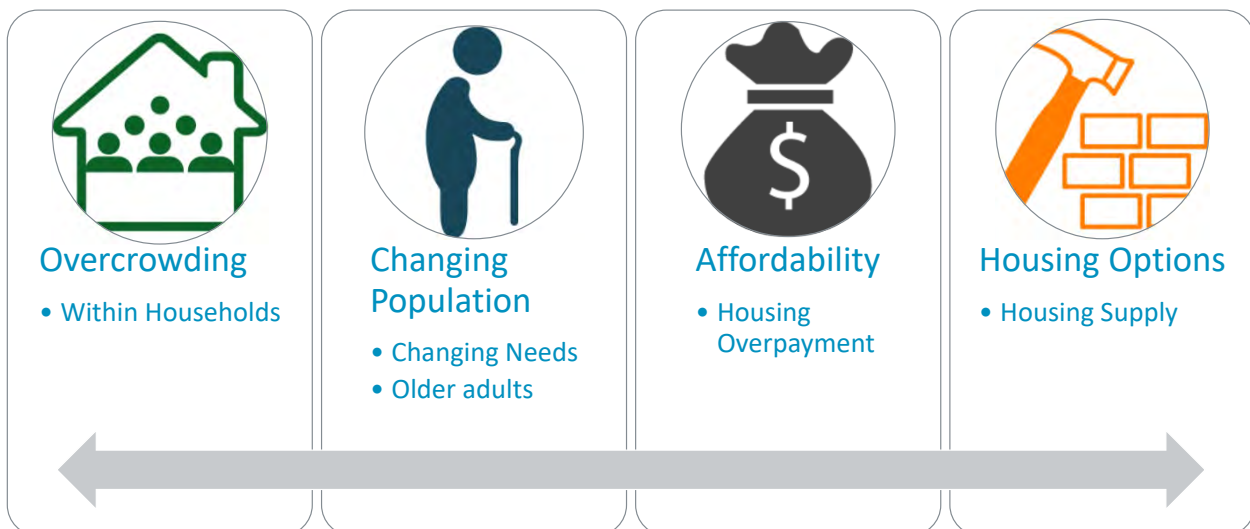
- Identify barriers to housing production
- Identify housing needs
- Identify programs and actions to meet the needs
- Identify sites available for housing
- Facilitate housing production on sites identified



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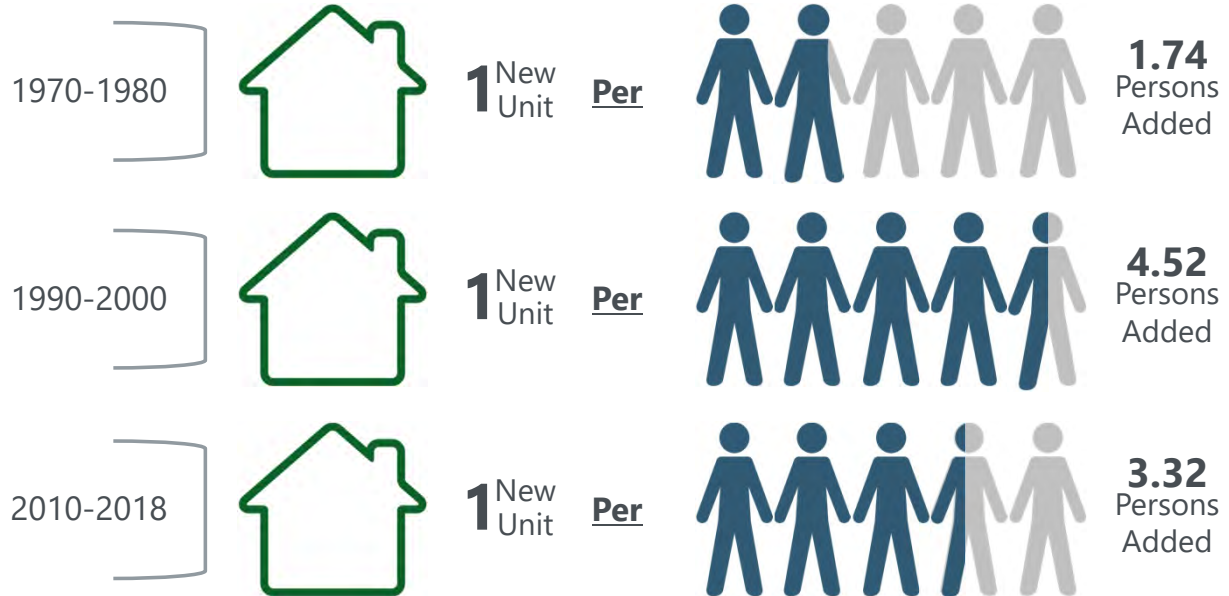
What does the data show?



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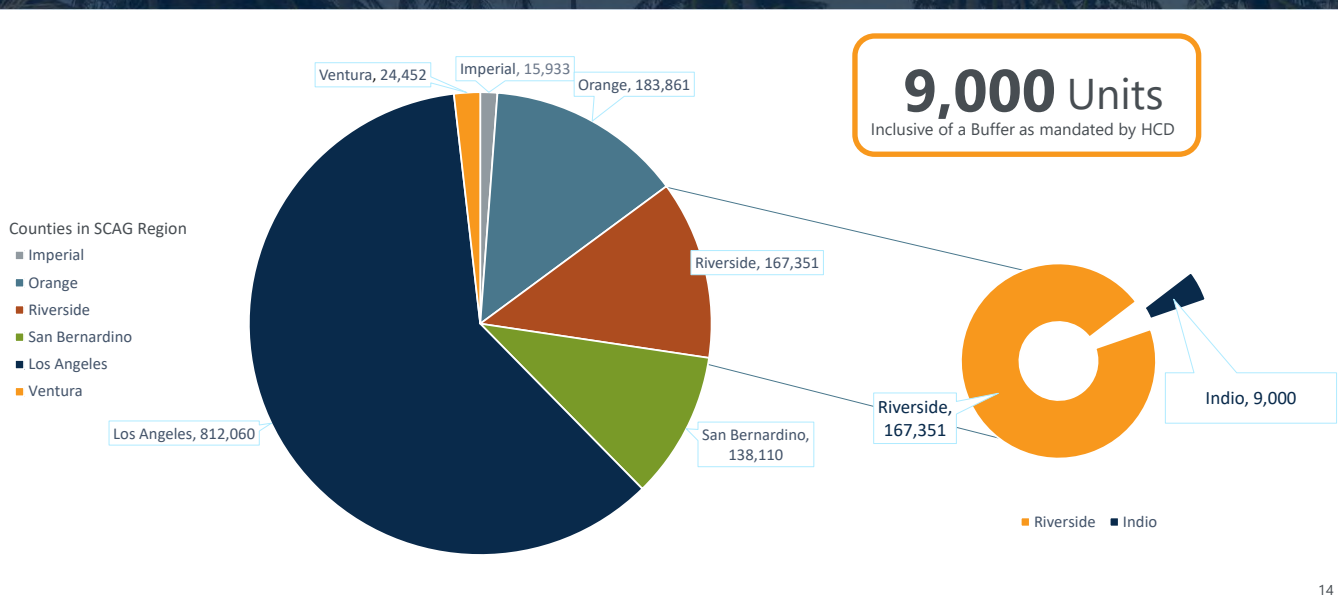
What does the data show?



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How many housing units does Indio have to plan for?



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03

Barriers to Development

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What are the barriers to development?

Governmental



- Land Use Controls
- Development Standards
- Permitting Procedures
- Site Improvements

Market



- Land Costs
- Availability of Vacant Land
- Labor & Construction Costs
- Availability of Financing

Environmental & Infrastructure



- Geological Hazards
- Flood & Fire Hazards
- Water Supply and Service
- Sewer Service

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04

Pathways to Development

17

Reduce Barriers



Process
Improvements



Removing
Uncertainty



18

18

Tools in the Toolbox



Regulations

Incentives

Design
Standards

Parking

Bonuses

Streamlining

Regulatory
Relief

19

19

Flexibility and Compromise



Project
Flexibility

Permit Timelines
Deferred Fees

On-Site Affordable
In Lieu Fee
Nexus Study

Inclusionary
Housing

20

20

Community Survey

Have you ever applied for a development permit with the City of Indio?

YES

NO



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Community Survey

What are your priorities for housing? (i.e., accessibility, ownership options, affordability, preventing displacement, senior housing, etc.)

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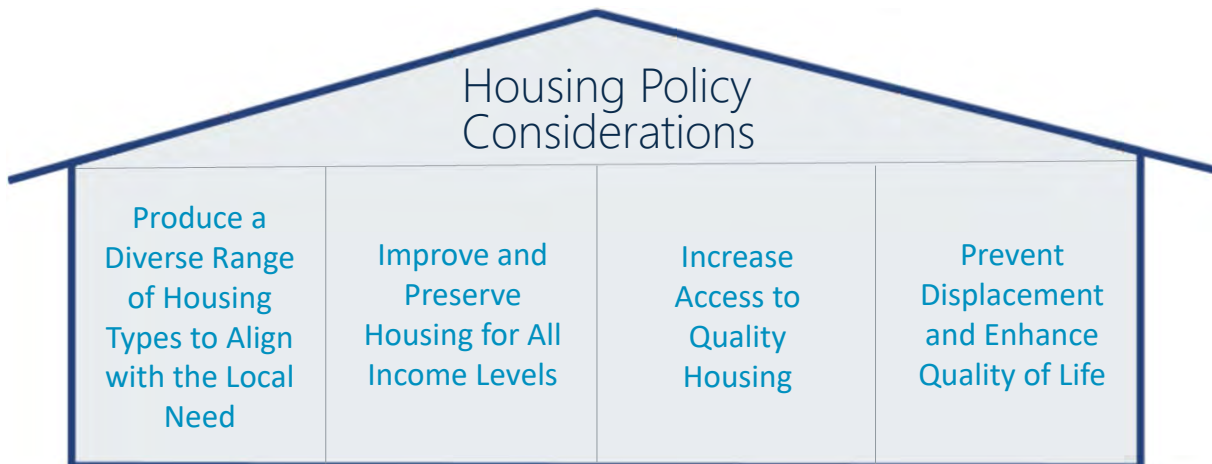
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05

Policy Framework

23

Framing Our Policies



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Policy Examples

Produce a Diverse Range of Housing Types to Align with the Local Need

- Incentivize multifamily development where it is needed most
- Reduce the cost of development through process improvements
- Support housing development for vulnerable and special needs populations
- Improve infrastructure systems to support housing development



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Policy Examples

Improve and Preserve Housing for All Income Levels

(i.e., very low-, low- middle-and above-moderate income households)

- Preserve existing housing, especially in resource-rich areas
- Reduce development barriers for affordable housing
- Provide home repair loan/grant opportunities
- Support affordable housing through subsidies



26

26

Policy Examples

Increase Access to Quality Housing

- Support tenant-based rental assistance
- Increase opportunities for homeownership at all income levels
- Reduce energy use and costs
- Combat housing discrimination
- Improve quality of both new and existing housing



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Policy Examples

Prevent Displacement and Enhance Quality of Life

- Enhance renters' housing stability
- Increase homeownership options
- Ensure support for unsubsidized affordable rental properties
- Equitably invest in communities



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06

Community Survey

What are your values?

29

Community Values

Which Policy Considerations Best Align With Your Values?

1. Produce a Diverse Range of Housing Types to Align with the Local Need
2. Improve and Preserve Housing for All Income Levels
(i.e., very low-, low- middle-and above-moderate income households)
3. Increase Access to Quality Housing
4. Prevent Displacement and Enhance Quality of Life



30

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07

Next Steps

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Next Steps

Task	Due Date
Public Meeting #2 (Policy Review)	Today
Prepare Draft Housing Element	In Progress
Council/Commission #2 (Plan Review)	6/16/21
Public Meeting #3 (Plan Review)	7/8/21
Public Hearings	PC: 9/22 and 10/13 CC: 11/17 and 12/1

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08

Q&A

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Q&A

1. Are you aware of any other development barriers that we didn't discuss?
2. What are your ideas for reducing development barriers?
3. Do you have other priorities or ideas that weren't identified or discussed?



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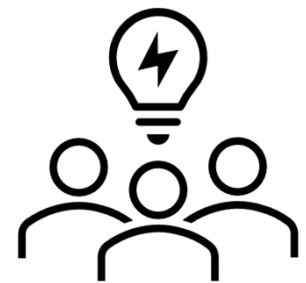
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Any other questions or comments?

Contact:

Kevin Snyder

Ksnyder@indio.org



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Thank You

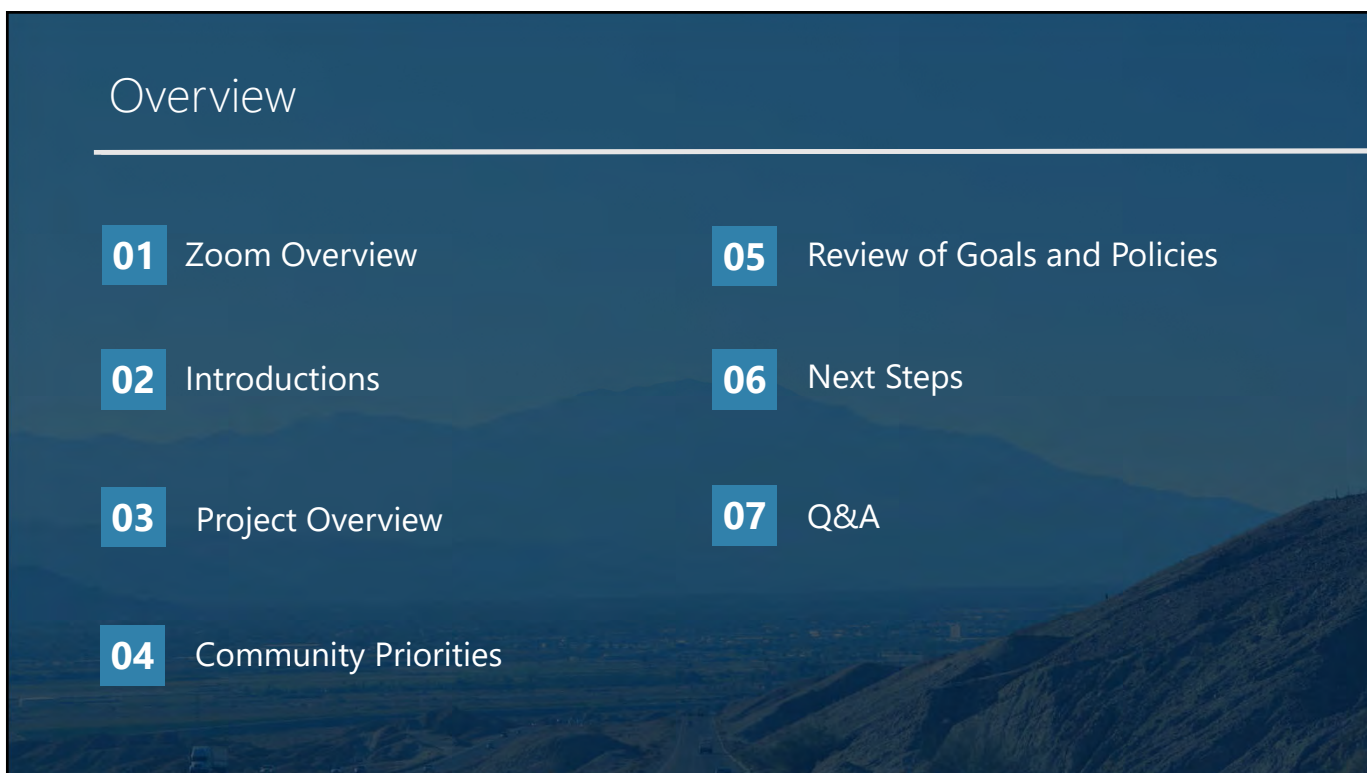
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Exhibit G



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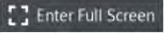
01

Zoom Overview

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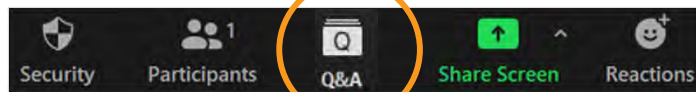
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STEP 1



STEP 2



To: Everyone ▾ File ...

I have a question!

6

6

02

Introductions

7

Meet the Team



KEVIN SNYDER
Community
Development
Director/City Project
Manager

LEILA NAMVAR
Senior Planner

JESUS GOMEZ
Housing Programs Manager

DUDEK

ELIZABETH DICKSON
Housing Planner

JANET RODRIGUEZ
Housing Planner

8

8

03

Project Review

9

Housing Element

A comprehensive strategy to achieving the City's housing needs



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Housing Element

Stakeholder and Community Engagement

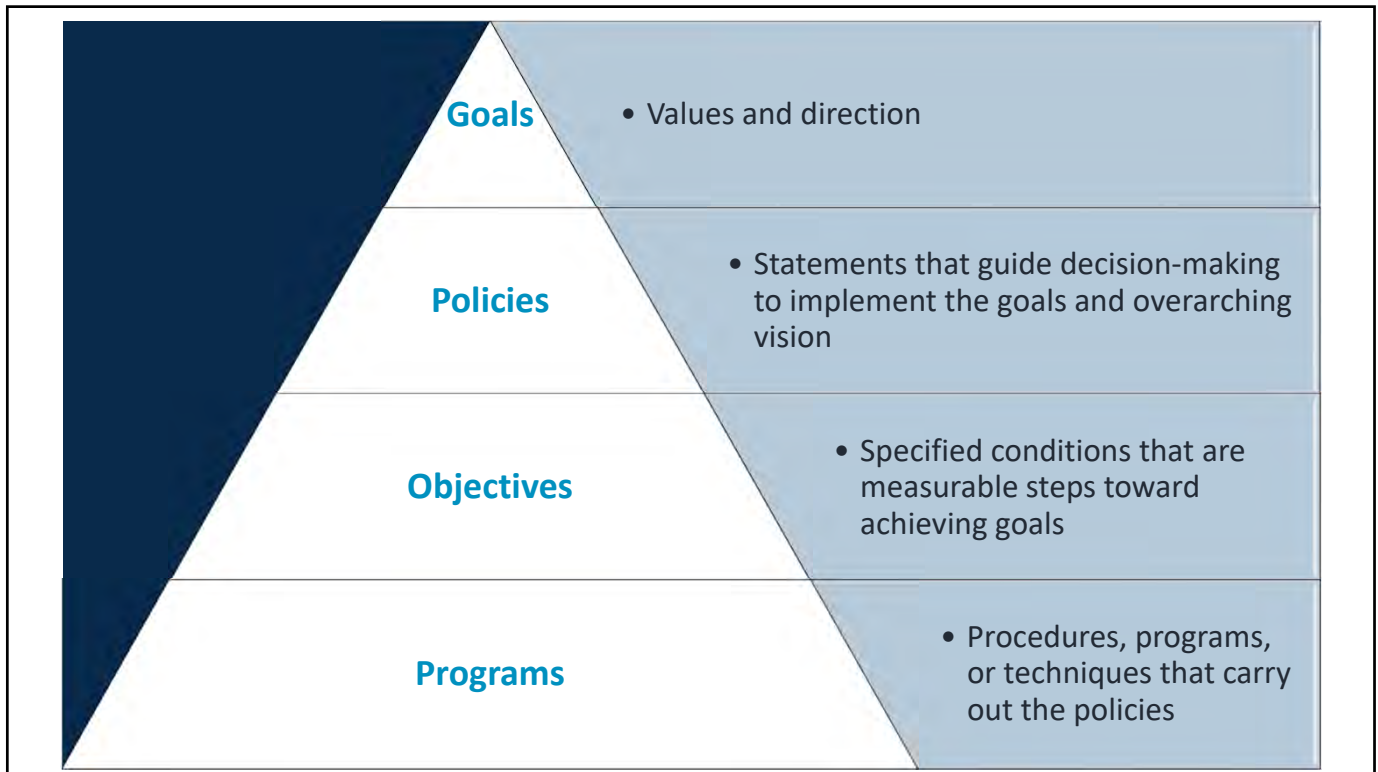
Review 5th Cycle and Background Documents

Sites Analysis

Goals, Policies, and Programs

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04

Community Priorities

Feedback To-Date

13

Community Priorities

Housing for
Working Families

Supportive
Housing

Affordable
Housing

Affordable
Ownership

Housing for
Seniors, Students,
Veterans

14

14

05

Review of Goals and Policies

15

Goals & Policy Examples



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

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

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

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

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Goals & Policy Examples



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

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

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

Policy: Ensure that affordable housing is not lost through redevelopment.

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Goals & Policy Examples



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

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

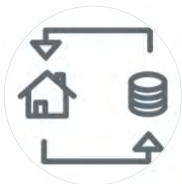
Policy: Preserve and rehabilitate housing for lower income households, especially in affordable housing that is at-risk of converting to market-rate housing.

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

18

18

Goals & Policy Examples



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

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

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

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Goals & Policy Examples



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

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

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

Policy: Reduce displacement risk by increasing opportunities for homeownership and the supply of affordable housing.

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Goals & Policy Examples



Goal 6: *An equitable and inclusive city.*

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

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

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

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06

Next Steps

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Housing Element

Complete Draft Housing Element

HCD Submittal and Public Review

Finalize Housing Element

Housing Element Adoption

HCD Certification

23

23

07

Q&A

24

Recap of Goals

1. Increasing Housing Variety and Supply

Aumentar la Variedad y Suministro de Viviendas

2. An Adequate Affordable Housing Supply

Un Suministro de Vivienda Asequible Adecuada

3. Housing Maintenance and Preservation

Mantenimiento y Conservación de Viviendas

4. Rental and Ownership Opportunities

Oportunidades de alquiler y propiedad

5. Investing in Communities while Preventing Displacement

Invertir en las comunidades y prevenir el desplazamiento

6. Equity and Inclusion

Equidad e Inclusión



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Prompting Questions

1. What is your key housing concern that has brought you here to night?
 - a) Has this concern been discussed or mentioned tonight?
2. Of the goals and policies discussed, what speaks to you the most?
3. What do you see as the biggest housing challenges ahead?



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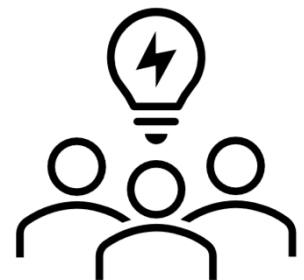
26

Any other questions or comments?

Contact:

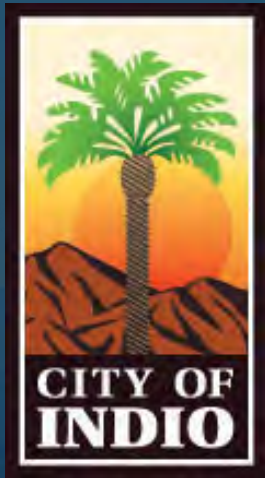
Kevin Snyder

Ksnyder@indio.org



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Thank You



INDIO HOUSING ELEMENT UPDATE

Actualización del Elemento de Vivienda de Indio

The City of Indio is in the process of updating its Housing Element and developing strategies to encourage housing for all income levels. We want your input and invite you to participate in this important community planning process.

VIRTUAL COMMUNITY MEETING SCHEDULE:

Thursday, February 18, 2021 at 6:30 p.m.

Thursday, April 22, 2021 at 6:30 p.m.

Thursday, July 8, 2021 at 6:30 p.m.

Virtual meeting links will be available at www.indio.org/housingelementupdate. Meetings can also be viewed on the City's Facebook page.

ADDITIONAL INFORMATION:

Give us input or ask questions by leaving a voicemail at (760) 391-4061 or emailing housingupdate@indio.org.

La Ciudad de Indio está en el proceso de actualización de su Elemento de Vivienda y desarrollando estrategias para fomentar la vivienda para todos los niveles de ingresos. Queremos su opinión y lo invitamos a participar en este importante proceso de planificación comunitaria.

REUNIONES DE LA COMUNIDAD VIRTUAL:

Jueves, 18 de Febrero 2021 a las 6:30 p.m.

Jueves, 22 de Abril 2021 a las 6:30 p.m.

Jueves, 8 de Julio 2021 a las 6:30 p.m.

Los enlaces de reuniones virtuales estarán disponibles en www.indio.org/housingelementupdate. Las reuniones también se pueden ver en vivo en la página de Facebook de la ciudad.

INFORMACIÓN ADICIONAL:

Danos tu opinión o haz preguntas dejando un mensaje de voz al (760) 391-4061 o enviando un correo electrónico housingupdate@indio.org.

8.5 City Website

The City developed a webpage on their website dedicated to the Housing Element update. The website provided general information about the Housing Element update, contact information as well as pertinent links to documents such as the Public review Draft and upcoming and past meeting recordings. To engage residents and stakeholders, the City created a QR code flyer to be distributed which would direct interest parties directly to the Housing Element update website. A copy of the flyer is provided as **Exhibit I**.

Exhibit I

CONNECT TO THE INDIO HOUSING ELEMENT UPDATE

Conectarse a la página web de actualización del
elemento vivienda de la Ciudad Indio



Step 1: Open the Camera App from your device's Home Screen, Control Center or Lock Screen

Step 2: Hold your device so the QR code (above) appears in the view finder

Step 3: Click on the notification with a link to the Housing Element Update web page

Paso 1: Abra la aplicación de la cámara desde la pantalla de inicio, el centro de control o la pantalla de bloqueo de su dispositivo

Paso 2: Sostenga su dispositivo para que el código QR (arriba) aparezca en el visor

Paso 3: Haga clic en la notificación con un enlace a la página web de Actualización del elemento de vivienda

Information can also be accessed on the City's Housing Element Update website. También se puede acceder a la información en el sitio web de Actualización de Elementos de Vivienda de la ciudad.
www.indio.org/HousingElementUpdate

Attachment: Public Comment Letters



IID

A century of service.

Comment Letter 1

www.iid.com

Since 1911

September 20, 2021

Mr. Kevin Snyder
Director of Community Development
Community Development Department
City of Indio
100 Civic Center Mall
Indio, CA 92201

SUBJECT: NOI to Adopt an ND for the Indio Housing Development Update

Dear Mr. Snyder:

On August 24, 2021, the Imperial Irrigation District received from the City of Indio Community Development Services Department, the Notice of Intent to adopt a Negative Declaration for the Indio Housing Development Update. The City of Indio proposes to amend the City of Indio General Plan 2040 to update the Housing Element, which addresses the comprehensive housing needs in Indio for the 8-year planning period 2021–2029 and provides an analysis of the local housing needs for all income levels, details barriers to providing needed housing and identifies a set of strategies for meeting the housing need within the planning period.

The IID has reviewed the update information and has the following comments:

1. Section 3.3.4 titled “Electric Power and Natural Gas” of Appendix C: Constraints and Zoning Analysis of the City of Indio 6th Cycle Housing Element Update Draft, page 28, should be revised to reflect that the IID provides electric power and services for city of Indio and not SCE.
2. IID will not begin any studies, engineering or estimate costs to provide electrical service to project, until the developer(s)/applicant(s) submit a customer project application (available at <http://www.iid.com/home/showdocument?id=12923> and detailed loading information, panel sizes, project schedule and estimated in-service date. Developer(s)/applicant(s) shall bear all costs associated with providing electrical service to the project, including but not limited to the construction of new substation facilities, transmission line extensions, distribution feeder breakers, feeder backbones, distribution overhead and underground line extensions, underground conduit systems, the re-configuration of distribution circuits and/or other upgrades as well as applicable permits, zoning changes, landscaping (if required by the City) and rights-of-way and easements.

3. However, based on the preliminary information provided to the IID, It is anticipated that the additional power load for the development resulting from the Indio Housing Element Update would significantly impact electric service to the area, and would require the acquisition and construction of new substations, 92kV transmission line extensions and extension of new distribution feeders. Additional requirements include grading, fencing, applicable permits, zoning change, landscaping (if required by the City), and all rights-of-way and easements for the substation, and access rights for both ingress and egress, as well as for power line facilities, all of which are at the expense of the developer(s)/applicant(s) in the area. A detailed and final study will be developed once final plans, applications and detailed loading information are received. This data and information will allow IID to perform an accurate assessment of any potential impacts and mitigations.
4. Please be aware that pursuant to IID process, the standard time frame for the implementation of a new substation (engineering, equipment procurement and construction) takes a minimum of 24 months.
5. It is important to note that a detailed and final study will be developed once a developer(s)/applicant(s) project application and loading calculations are received. This detailed information will allow IID to perform an accurate assessment and provide a full report of any potential impacts and mitigation measures. The conditions of service could change as a result of the additional studies.
6. Underground infrastructure that includes trenching, conduits, pull boxes, switch boxes, transformers, commercial meter panels, and pads should be installed following IID approved plans and within the public utility easement or a dedicated easement if applicable. Physical field installation of underground infrastructures should be verified and approved by an IID inspector prior to cable installation as per IID Developer's Guide (<https://www.iid.com/home/showdocument?id=14229>).
7. IID Regulations governing line extensions can be found at:
No. 2 (<http://www.iid.com/home/showdocument?id=2540>),
No. 13 (<http://www.iid.com/home/showdocument?id=2553>),
No. 15 (<http://www.iid.com/home/showdocument?id=2555>),
No. 20 (<http://www.iid.com/home/showdocument?id=2560>) and
No. 23 (<https://www.iid.com/home/showdocument?id=17897>).
8. For additional information regarding electrical service for the project, the applicant should be advised to contact the IID Energy - La Quinta Division Customer Operations, 81-600 Avenue 58 La Quinta, CA 92253, at (760) 398-5841 and speak with the project development planner assigned to the area.
9. It is important to note that IID's policy is to extend its electrical facilities only to those projects that have obtained the approval of a city or county planning

commission and such other governmental authority or decision-making body having jurisdiction over said developments.

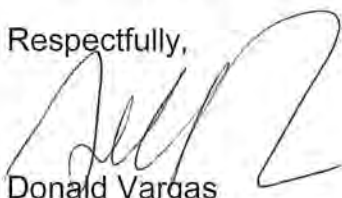
10. Developer(s)/applicant(s) will be required to provide rights-of-way and easements for any power line extensions and overhead or underground infrastructure needed to serve their project.
11. Any construction or operation on IID property or within its existing and proposed right of way or easements including but not limited to: surface improvements such as proposed new streets, driveways, parking lots, landscape; and all water, sewer, storm water, or any other above ground or underground utilities; will require an encroachment permit, or encroachment agreement (depending on the circumstances). A copy of the IID encroachment permit application and instructions for its completion are available at <https://www.iid.com/about-iid/departments-directory/real-estate>. The IID Real Estate Section should be contacted at (760) 339-9239 for additional information regarding encroachment permits or agreements.
12. Relocation of existing IID facilities to accommodate the project or to accommodate street widening improvements imposed by the City will be deemed customer-driven and all costs, as well as securing of rights of way and easements for relocated facilities, shall be borne by developer(s)/applicant(s).
13. Public utility easements over all private public roads and additional ten (10) feet in width on both side of the private and public roads shall be dedicated to IID for the construction, operation, and maintenance of its electrical infrastructure.
14. Any new, relocated, modified or reconstructed IID facilities required for and by a project (which can include but is not limited to electrical utility substations, electrical transmission and distribution lines, etc.) need to be included as part of the land use permitting action's CEQA and/or NEPA documentation, environmental impact analysis and mitigation. Failure to do so will result in postponement of any construction and/or modification of IID facilities until such time as the environmental documentation is amended and environmental impacts are fully mitigated. **Any mitigation necessary as a result of the construction, relocation and/or upgrade of IID facilities is the responsibility of the applicant/developer.**
15. Dividing a project into two or more pieces and evaluating each piece in a separate environmental document (Piecemealing or Segmenting), rather than evaluating the whole of the project in one environmental document, is explicitly forbidden by CEQA, because dividing a project into a number of pieces would allow a Lead Agency to minimize the apparent environmental impacts of a project by evaluating individual pieces separately, each of which may have a less-than-significant impact

on the environment, but which together may result in a significant impact. Segmenting a project may also hinder developing comprehensive mitigation strategies. In general, if an activity or facility is necessary for the operation of a project, or necessary to achieve the project objectives, or a reasonably foreseeable consequence of approving the project, then it should be considered an integral project component that should be analyzed within the environmental analysis. The project description should include all project components, including those that will have to be approved by responsible agencies. The State CEQA Guidelines define a project under CEQA as "the whole of the action" that may result either directly or indirectly in physical changes to the environment. This broad definition is intended to provide the maximum protection of the environment. CEQA case law has established general principles on project segmentation for different project types. For a project requiring construction of offsite infrastructure, the offsite infrastructure must be included in the project description. *San Joaquin Raptor/Wildlife Rescue Center v. County of Stanislaus* (1994) 27 Cal.App. 4th 713.

16. Developer(s)/applicant(s) should be advised that landscaping can be dangerous if items are planted too close to IID's electrical equipment. In the event of an outage, or equipment failure, it is vital that IID personnel have immediate and safe access to its equipment to make the needed repairs. For public safety, and that of the electrical workers, it is important to adhere to standards that limit landscaping around electrical facilities. IID landscaping guidelines are available at <https://www.iid.com/energy/vegetation-management>.

Should you have any questions, please do not hesitate to contact me at (760) 482-3609 or at dvargas@iid.com. Thank you for the opportunity to comment on this matter.

Respectfully,



Donald Vargas
Compliance Administrator II

Enrique B. Martinez – General Manager
Mike Pacheco – Manager, Water Dept.
Marilyn Del Bosque Gilbert – Manager, Energy Dept.
Constance Bergmark – Mgr. of Planning & Eng./Chief Elect. Engineer, Energy Dept.
Daryl Buckley – Mgr. of Distribution Svcs. & Maint. Optrns., Energy Dept.
Enrique De Leon – Asst. Mgr., Energy Dept., Distr., Planning, Eng. & Customer Service
Jamie Asbury – Assoc. General Counsel
Vance Taylor – Asst. General Counsel
Michael P. Kemp – Superintendent, Regulatory & Environmental Compliance
Laura Cervantes – Supervisor, Real Estate



Comment Letter 2

CALIFORNIA RURAL LEGAL ASSISTANCE, INC.

FIGHTING FOR JUSTICE, CHANGING LIVES

September 20, 2021

Leila Namvar
Senior Planner
City of Indio
lnamvar@indio.org

Re: Comments on the City of Indio's 6th Cycle Draft Housing Element

Dear Ms. Namvar:

California Rural Legal Assistance, Inc. (CRLA) represents low income individuals, families, and farmworkers throughout rural California. This letter provides comments on the Draft City of Indio 6th Cycle Housing Element. We reserve the right to augment these comments as the State Department of Housing and Community Development reviews and recommends revisions and as new drafts are made publicly available.

Please do not hesitate to contact us should you have any questions with respect to these comments. I can be reached at bgutierrez@crla.org.

Sincerely,
CALIFORNIA RURAL LEGAL ASSISTANCE, INC.

Blaz Gutierrez
Regional Director of Advocacy

cc: Ilene Jacobs, Director of Litigation, Advocacy, and Training ijacobs@crla.org
Divya Ram, Housing and Community Development divya.ram@hcd.ca.gov
Craig Castellonet, Public Interest Law Project ccastellonet@pilpca.org
City of Indio Planning Commission vcastillo@indio.org

I. Inadequate Public Participation and Public Access

Government Code section 65583(c)(8)

The City must make a diligent effort to achieve public participation among all economic segments of the community and describe this effort. The Housing Element must describe meaningful, frequent, and ongoing community participation, consultation, and coordination that is integrated with the broader stakeholder outreach and community participation process for the overall housing element.¹

The City held limited public workshops on the housing element outside of the setting of a City Council or Planning Commission meeting, however, the actions described in section 65583(c)(8) require more than public hearings to adopt a housing element. Each of the public workshops and City Council and Planning Commission meetings were offered only virtually, which de facto eliminates participation by anyone who is homeless or who has no or limited internet access.

While there is no information in the draft Housing Element about the number of Indio residents who have limited English-language proficiency, it is abundantly clear that people who do not speak English as a primary language have not been adequately consulted. 23% of the Desert Sands Unified School District students are English learners,² and a commensurate, and potentially even larger percentage of those students and their families reside in Indio – the largest and most populous city in the District – yet only four (4) survey responses were received in Spanish, and there is no data as to the engagement that was had during any of the workshops in any language. The inability to reach this considerable portion of the community cannot be considered a diligent effort to achieve public participation and the City should obtain meaningful input from non-English speaking residents and persons with no or limited internet access prior to the adoption of this Housing Element.

The draft housing element does not satisfy HCD guidelines and should not be considered compliant with State Housing Law until it achieves a higher rate of input that reflects the housing needs of all segments of the community.

¹ Gov. Code, §§ 65583, subds. (c)(9), (c)(10), 8899.50, subds. (a), (b), (c); see also AFFH Final Rule and Commentary (AFFH Rule), 80 Fed. Reg. 42271, 42292-42302, 42353-42360, esp. 42354-42356 (July 16, 2015)

² See https://dsusd.us/departments/educational_services/state_federal_programs

II. Assessment of Housing Needs

A. Analysis of Population and Employment Trends

Government Code section 65583(a)(1)

Housing Elements must include “an analysis of population and employment trends and documentation of projections and a quantification of the locality’s existing and projected housing needs for all income levels, including extremely low-income households.” The use of the words “trends,” “projections,” and “projected,” make clear that the Housing Element is intended to be a tool for future planning, however, the Draft Housing Element includes only a fixed and contemporary report of the City’s population and employment statistics. Tables 1 and 3 of the Draft Housing Element and subsequent analysis, for example, reports growth from 2000 to 2020 but does not project what that growth will look like throughout the course of this Housing Element Cycle. The Southern California Association of Governments (SCAG) has prepared several projected regional growth forecasts that should be considered as part of the City of Indio’s assessment of housing needs.³

The near-exclusive reliance on data from the American Community Survey (ACS) is insufficient to analyze housing needs. It well known that the Census, thus the ACS undercounts low income and other special populations.⁴ However, it appears that no report commissioned by the City of Indio or information gathered by the City seems to have been referenced or consulted in the preparation of the draft. Information from SCAG, the Coachella Valley Association of Governments, Health Assessment and Research for Communities (HARC) – a non-profit organization that provides research and evaluation services based in Palm Desert, DataQuest – the California Department of Education’s free online research tool, City agencies, contractors and others should be consulted to develop a comprehensive community profile.

The Draft Housing Element similarly does not into consideration the economic impacts that the COVID-19 pandemic has and will continue to incur, in particular the adverse effects on communities of color and low-income families.

³ See SCAG Growth Forecasts available at https://scag.ca.gov/sites/main/files/file-attachments/0903fconnectsocal_demographics-and-growth-forecast.pdf and others.

⁴ See e.g. https://www.urban.org/sites/default/files/publication/100324/assessing_miscounts_in_the_2020_census.pdf

This section, therefore, does not comply with statutory intent to facilitate the improvement and development of housing to make adequate provision for the housing needs of all economic segments of the community and should be revised prior to adoption.⁵

B. Analysis and Documentation of Households

Government Code 65583(a)(2)

The Housing Element must analyze and document household characteristics, including level of payment compared to ability to pay, housing characteristics, including overcrowding and housing stock condition. The Draft Housing Element's analysis credits overcrowding and overpayment as "challenges faced by households," but should also consider the City's contributions to housing challenges. See section 1.5.

State law also requires the City to comply with the mandates of AB 686 "Affirmatively Furthering Fair Housing," which includes an analysis of the effects of discrimination on the make-up of the community. Appendix B provides only a general summary of race and ethnicity population estimates but does not explain how race or ethnicity impacts overcrowding, overpayment, vacancy rates, housing costs or housing stock characteristics. The City's Draft Housing Element cannot be lawfully adopted without an appropriate analysis.

Similar analysis should occur with respect to the impacts that the COVID-19 pandemic has had on overcrowded housing in the City of Indio and across all income levels, particularly the impacts that people of color and low wage workers have faced.

C. Analysis of Special Needs Housing

Government Code 65583(a)(7)

The Draft Housing Element must analyze special housing needs for the elderly, persons with disabilities, large families, farmworkers, families with female heads of household, and families and persons in need of emergency shelter. Insufficient community outreach and research limit the analysis presented and more information must be included to achieve a compliant housing element. None of these sections describes how race or ethnicity factors into the special housing needs of each of these groups and therefore this housing element is not able to comply with its obligations to affirmatively further fair housing.

1. Persons with Disabilities

⁵ See Government Code section 65580

The Draft Housing Element relies only on data from the ACS, which suffers from undercount.⁶ Both the Bureau of Labor Statistics and the Department of Labor maintain data with respect to type of disability, industry, class of worker, and wages earned. This information along with information from local groups that work with people with disabilities should be required prior to the adoption of this 6th Cycle Housing Element.

2. Homeless

The Draft Housing Element lists mental health issues, substance abuse, increased elderly persons with low incomes, minors who have run away from home, and de-institutionalization of the mentally ill, financial circumstances and domestic violence as factors that contribute to homelessness. Missing from this list, however, is any analysis of the impact that evictions, government constraints or a lack of affordable housing has on homelessness. This section also does not comply with obligations to affirmatively further fair housing.

The Draft analysis should include estimates of the numbers and types of households affected by homelessness (e.g. single men, single women, families, persons with disabilities, persons suffering from substance abuse) to adequately determine the assistance that will be provided to this population. See *HCD Building Blocks "People Experiencing Homelessness."* The Draft Housing Element does not include these details and therefore should not be considered a complete assessment of special housing needs as required by law.

3. Farmworkers

The HCD Review letter requires that the Draft Housing element include information regarding permanent and seasonal farmworkers in the region. The Draft incorrectly states that farmworkers are "defined as persons whose primary incomes are earned through seasonal agricultural work," which has the effect of excluding year-round agricultural work, and people who perform agricultural labor as a secondary source of income and who should be considered farmworkers for purposes of identifying housing needs.

The three general classifications of farmworkers in the Indio draft Housing Element identified in section 1.8.6 defy reality and we encourage the City to reconsider how it identifies farmworkers and their families.

The draft relies solely on data from the ACS and does not include information from any local service providers or agencies that work with farmworkers, such as the school

⁶ <https://ncd.gov/publications/2004/01082004>

district's Migrant Education Program, or the Agricultural Commissioner's Office. Further information about the number of permanent and seasonal farmworkers is required in order to comply with State Housing Element Law. Missing from the ACS is any count of workers engaged in the cultivation or harvest of cannabis, who should be considered farmworkers and considered in this Housing Element.

The draft Housing Element's count of farmworkers also fails to acknowledge the number of farmworkers in nearby communities who would reside in Indio but for the lack of appropriate housing. Counting the number of farmworkers in the City, but not those in nearby communities does not permit future planners to properly assess needs.

The ACS does not include people who are engaged in the cultivation and harvest of cannabis, who should also be taken into consideration when identifying needs for farmworker housing.

Lastly here, it should be noted that all but one current farmworker housing site rests within the Coachella Valley Unified School District – an historically underperforming school district. The one farmworker housing site that is not within CVUSD boundaries is restricted to former or current senior farmworkers who are unlikely to have children living with them. The Fred Young and Villa Hermosa apartments are in a part of the city that by all accounts is struggling. To provide opportunities for farmworkers, the City must make efforts to provide housing opportunities that can ensure prosperity through high-quality educational opportunities. Given that many farmworkers are monolingual, Latinos efforts must be made still to ensure that fair housing is furthered for farmworkers before this draft is adopted.

III. Affirmatively Furthering Fair Housing Government Code section 65583

The Draft Housing Element does not achieve the standard set forth in Government Code 65583 because the City has not conducted the requisite analysis or developed adequate programs to achieve the goal of replacing segregated living patterns with integrated and balanced living patterns.

The Housing Element draft states that housing types in segregated communities are relatively consistent – i.e. apartments in majority Latino/Hispanic communities located between Indio Boulevard and I10 and single-family homes North of the 10. The City relies on several programs that strengthen the development of ADUs in single family neighborhoods to address patterns of segregation, however the City offers no market

study as to the affordability of ADUs. In CRLA's experience, these units are rented at market-rate and are just as challenging to maintain as any other type of rental unit and should not be considered a program that is realistically designed to ameliorate segregation. Moreover, the programs targeting ADUs are designed to advance the wealth of the homeowner, and only tangentially, if at all address low-income housing needs. These programs must be supplemented by other strategies such as language access guarantees, equitably distributed zoning, deed restrictions, rent control, short term rental regulations, or inclusionary zoning ordinances.

The City's proffered "programs" of "assessing the feasibility of an inclusionary housing ordinance" and concomitant "fees" are illusory. The feasibility of an inclusionary housing ordinance has already been addressed the California State Supreme Court and they are deemed constitutional⁷. These are not realistic programs.

Nor does the City confront the reality that its primary branding moniker of "the City of Festivals" has created detrimental housing patterns. The Coachella Valley and Arts Festival held at the Empire Polo Grounds has given rise to a proliferation of short-term rentals in neighborhoods that are already racially and ethnically segregated. This draft should not be approved without a program to address the fact that some neighborhoods are used essentially as hotel districts that are bought and sold on cash offers that keep low income people and people of color beyond the reach of home ownership.

None of these points are raised in the draft Housing Element and the draft therefore fails to affirmatively further fair housing. The duty to affirmatively further fair housing must be incorporated into existing programs, and the HCD guidance provides several examples how housing programs can be modified to meet fair housing obligations.⁸

⁷ California Building Industry Association v. City of San Jose 351 P.3d 975 (Cal. 2015)

⁸ See Id. page 55.

Comment Letter 3

Esteemed Housing Development Team,

Thank you for this opportunity in allowing city residents to provide feedback and input into the planning process for the city's 6th housing development cycle. In the following document you will find my feedback indicated in the bold font. For clear reference I have imbedded excerpts of the plan along with my feedback. I hope you find this feedback insightful and helpful.

I look forward to any follow up discussions regarding the final revisions before submission of the plan to the state.

Thank you,
Priscilla Beas Ludena

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

- Very-Low Income = 1,793 (23%)
- Low Income = 1,170 (15%)
- Moderate Income = 1,315 (16.8%)
- Above Moderate Income = 3,534 (47%)
- Total: 7,812

Area Median Income 100% \$75,300

If half our population makes less than \$75,300 (below moderate income), then why is most of the housing being built for the moderate and above moderate-income brackets (63%)?

Historically for the past 30 years, 90% of the homes built in Indio have been for theses upper income brackets. Thus, creating a consistent trend in displacement and housing burden on the lower income brackets.

If half the population of Indio are of low-income and of very low-income socioeconomic statuses, then the housing being developed should be proportional to those populations. It is not equitable to allocate only 38% of the 6th cycle's housing developments for these lower-income populations, let alone equal.

"The City has identified a need for aggressive policies and programs that commit to providing a pathway for the development of housing for lower-income households. This Housing Element contains a series of policies and programs that demonstrate the City's dedication to local pro-housing policies and the production of housing for all income levels, **especially lower income households.**"

– This proposed intention is not supported by projections for housing developments (outlined above and broken down by percentages); not supported by proposed goals; not adequately outlined throughout the 34 proposed programs.

The following goals do not align with the City's 6th cycle RHNA targets and proposed intention ("dedication to local pro-housing policies and the production of housing for all income levels, especially lower income households."):

- **Goal 1:** An adequate supply and diverse range of housing types that aligns with the needs of all households.
 - **With over 45% of homes being rent/mortgage burdened, proposing that 63% of homes be built for the moderate and above moderate incomes is not meeting the needs of all households.**
- **Goal 4:** Quality rental and ownership housing opportunities for all income levels.
 - **Quality of rental units is not ensured because there is no enforcement nor penalty for landowners when they do not maintain their rental properties in quality conditions**
 - **Furthermore an ordinance should be put in place requiring all rental units to have adequate and fully functioning Air Conditioning, because in the desert A/C is a basic living need.**
- **Goal 5:** Enhanced quality of life, free from displacement.
 - **The city's disproportionate housing development proposals are directly contributing to housing displacement for lower-income households.**
- **Goal 6:** A city that promotes equality and inclusivity.
 - **There is currently a dyer lack of adequate representation by our city's governing body, which nor provides an equal nor inclusive experience/participation of the city's residents, especially that of the majority of the population (lower-income households).**

How will the city enforce and make land-owners accountable for adhering to the following goals?

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

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

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

Specifically how will the city assist in the following item:

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

The following programs need to be further developed with intentional objectives and more efficient timeframes:

Program 4: Affordable Homeownership Opportunities

Objective(s) 4a: Continue to provide staff assistance with navigating development regulations.

4b: Inform community members of opportunities to engage in creative ownership models as opportunities arise.

The city should be creating opportunities; attracting developers that prioritize and meet affordable housing needs for lower-income and working-class households.

Timeframe 4a-b: On-going

Program 5: Analysis of Impediments to Fair Housing Choice

Objective(s) 5a: Maintain an Adopted Analysis of Impediments to Fair Housing Choice as may be required.

5b: Create fair housing outreach materials and informational resources to post online.

Timeframe 5a: Ongoing; Update to the City's Analysis of Impediments every 3 to 5 years.

5b: Within 3 to 5 years.

The city should go beyond simply analyzing impediments to fair housing choice; the city should be intentionally and aggressively seeking out impediments and should efficiently right such impediments found.

Program 23: Minimum Unit Sizes

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

Objective(s) 23a: Amend the zoning code.

Timeframe 23a: Within one year of the Housing Element's adoption.

Allowing for "flexibility in development standards" and removing "minimum unit size requirements" is a direct threat and violation to providing hospitable living units. Smaller units in more dense housing complexes are breeding ground for violence, crime, and health hazards. Minimum unit size requirements should adhere to what is lawfully required by the state.

Program 32: Section 8: Housing Choice Voucher

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

Objective(s) 32a: Update the City's website with relevant information and resources.

32b: Increase coordination with the Housing Authority.

The city should create incentivized programs for landowners to convert more homes into section 8 housing units. The homes should maintained at livable quality standards by the landowners and renters should not create excessive damages beyond the expected standard wear-and-tear.

Timeframe 32a: Year 1

32b: On-going



Comment Letter 4

October 28, 2021

Leila Namvar
Senior Planner
City of Indio
lnamvar@indio.org

Re: Comments on the City of Indio's 6th Cycle Draft Housing Element

Dear Ms. Namvar

CNC EF promotes economic prosperity and community health for residents in the rural areas of California. We bring valley residents together to champion the needs of poor and working-class families through community organizing, integrated leadership development, and mass non-partisan voter engagement. This letter provides comments on the City of Indio's 6th Cycle Draft Housing Element Update. We reserve the right to augment these comments as the State Department of Housing and Community Development reviews and recommends revisions and as new drafts are made publicly available.

Please do not hesitate to contact us should you have any questions with respect to these comments.

Sincerely,

Anna Lisa Vargas
Lead Community Organizer
Coachella Valley
Communities for a New California Education Fund
annalisa@cncedfund.org

Upon reviewing the housing element update there are several areas that Communities for a New California Education Fund (CNC EF) would like to bring to your attention. CNC EF has reviewed CRLA's comment letter and is in agreement with the aspects mentioned that deem the housing element not satisfying HCD guidelines and therefore should not be compliant with state housing law. These elements include: Inadequate Public Participation and Public Access Government Code section 65583(c)(8), Analysis of Population and Employment Trends Government Code section 65583(a)(1), Analysis and Documentation of Households Government Code 65583(a)(2), Analysis of Special Needs Housing Government Code 65583(a)(7), and Affirmatively Furthering Fair Housing Government Code section 65583.

Furthermore, CNC EF has identified other areas that we would like to uplift in an effort to better understand the process by which the City of Indio intends to meet the policies, goals, and objectives outlined in the housing element.

1. Hosting additional community meetings (in-person and virtually)

Additional community meetings should be offered in both English and Spanish that take place on different days for proper review of the housing element update draft and key updates that have been included before being presented at the City's Planning Commission's public hearing in December 2021.

This will provide community residents with a better understanding of the updates that have been made to the Housing Element as well as an opportunity to have more knowledge and comprehension of the specific policies, goals, and objectives. These community meetings will also provide a timeline with important dates and additional opportunities for public feedback and engagement in this process. We request that these meetings be publicized on the City's webpage in both languages and via other platforms to cast a wider net and generate public interest. CNC EF will commit to assist with outreach in promoting these community meetings on our social media platforms and community outreach activities such as phone calls, text messages, and door-to-door canvassing.

2. Encourage that the housing development outcomes meet the RHNA allocations in all income categories.

Based on the Regional Housing Needs Assessment (RHNA), Indio's allocation between 2013-2020 were largely unmet. More specifically, in relation to very low-income, low-income, and moderate-income housing with only 186 units being built out of 1,754. Less than 10% of housing built in the City of Indio over the last 8 years was targeted to low-income households and working families while 90.9% of housing built was for above moderate-income households. This has created an unbalanced and inequitable housing situation which is further compounded by high housing costs and a lack of affordable housing options.

Referencing the Draft Housing Element, City of Indio Community Profile – 1.5.4 Overpayment (Tables 16-17) many households are burdened with overpayment for housing costs. "Households in the extremely low-income category (earning 30 percent or less of AMI) are the most burdened by housing costs with 65 percent of these households falling into the severe overpayment category." The data clearly illustrates the need to focus

on affordability and that new housing development projects meet the RHNA allocations of each of the categories of income group being targeted with priority given to very low-income households.

The current RHNA allocations state that the City must plan for the production of 7,812 housing units between 2021 and 2029; **2,963 or 38% of the housing units must be affordable**. Additionally, the City's new Housing Element must plan for 1,793 affordable housing units for very low-income households for those earning less than 50% of the regional average median income and 1,170 affordable housing units for those earning between 50% and 80% of the regional average median income.

The City must wholeheartedly prioritize very low-income and low-income households in order to meet the RHNA allocations. Strategies #3 and #4 outlined below provide examples on how to expand affordable housing and provide long-term affordable housing options especially for low-income households. These policies will facilitate the City's ability to earn a pro-housing designation and become eligible for various state funding programs.

3. Develop a policy to end exclusionary zoning is one step towards expanding affordable housing.

The City of Indio would need to update its general plan and reform its zoning laws to go from allowing exclusively single-family homes in certain areas to a wider variety of housing types. This would allow for the development of duplexes, triplexes, and fourplexes and provide more options for low-income residents. Thus, eliminating the cost burden associated with high housing costs and rising rents. For example, developing affordable housing in higher opportunity neighborhoods (North of the I-10). Currently, there are only single-family homes that consist of mostly gated communities but no affordable housing developments in this area.

The California legislature recently passed, and sent to Governor Newsom, SB 9 and SB 10, which respectively would "require cities to allow property owners to split their single-family lots and put two homes on each lot," and "allows city councils to re-zone a single-family lot with up to 10 housing units, even if local land-use restrictions prohibit it." SB10 provides governments with access to a streamlined zoning process for achieving this.

SB9 has legalized duplexes on any parcels previously zoned for single-family, and has legalized lot splits to create up to 4 parcels from what was previously one. This means that plots of land that previously allowed for only one home to be built can now potentially hold 8 units, and because SB 9 preempts local zoning regulations, these are now the rules across the state. Signed into law on Sept 16th 2021.

SB 10 gives local governments the option to adopt new zoning processes that make it easier and faster for multi-unit housing to be built near transit or urban infill areas. The bill allows local governments to pass ordinances to zone any parcel for up to 10 units if located in a transit-rich or urban infill area. SB 10 allows, but doesn't require local governments to create this streamlined process to incentivize transit-oriented development and development in certain areas. Signed into law Sept 16th 2021.

There is no mention of SB 9 and SB 10 in the Housing Element and the opportunities it will create for new affordable housing. CNC EF requests that you include language related to potential strategies in which SB 9 and SB 10 can support the attainment of the RHNA allocations, in particular for the *2,963 or 38% of the housing units that must be affordable*.

4. Enact Inclusionary Zoning Laws: Require developers to increase the number of residences set aside for affordable housing.

When developers increase home units for affordable housing this is a practice that creates inclusionary housing. Generally, cities establish basic requirements for each housing development that must be set aside for renters or sold at affordable prices. These programs are essential because they provide long-term affordable housing options especially for low-income households.

Proposals to look to/consider: On July 24, 2018, the Montgomery County Council (MD) passed new legislation requiring developers of larger residential projects (20 units or more) to designate 15 percent of these living spaces as moderately priced dwellings units. This program targets households earning 50 and 70 percent of area median income (AMI). In Montgomery County, the AMI is currently \$117,200 for a family of four, according to the Department of Housing and Community Affairs. That means a four-person household earning between \$58,600 and \$82,040 a year is eligible for the program; additionally, this program caps rents at 30 percent of their income. While this particular program helps to expand access to affordable housing for households of modest income, it's a framework that can be utilized to provide housing for low-income households in the nation's wealthiest areas.

Thank you in advance for taking the time to review these comments on behalf of CNC EF. It is critical that the City of Indio identify concrete and creative strategies to meet the housing needs of community residents across all income categories. Many working families are at risk of being displaced and the pandemic has only created more financial instability and lack of security. Everyone deserves access to a healthy and safe home. CNC EF is a trusted messenger in the community with ten years of experience and expertise. If you need assistance in engaging community residents in this process, please count on our support.