

**DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
DIVISION OF HOUSING POLICY DEVELOPMENT**

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August 17, 2022

Isaiah Hagerman, City Manager
City of Rancho Mirage
69825 Highway 111
Rancho Mirage, CA 92270

Dear Isaiah Hagerman:

RE: City of Rancho Mirage's 6th Cycle (2021-2029) Adopted Housing Element

Thank you for submitting the City of Rancho Mirage's (City) housing element adopted on July 21, 2022 and received for review on July 28, 2022. Pursuant to Government Code section 65585, subdivision (h), the California Department of Housing and Community Development (HCD) is reporting the results of its review.

HCD is pleased to find the adopted housing element in full compliance with State Housing Element Law (Article 10.6 of the Gov. Code). The adopted element was found to be substantially the same as the revised draft element that HCD's June 1, 2022 review determined met statutory requirements.

Additionally, the City must continue timely and effective implementation of all programs including, but not limited to:

- *Program H 1.C (Density Bonus)*: This program commits to amend the density bonus ordinance consistent with State law and its Zoning Ordinance for parking for emergency shelters, reasonable accommodation, transitional and supportive housing, permanent supportive housing, employee housing, single room occupancy units and manufactured housing on foundations.
- *Program H 1.D (Affordable Development in Higher Resource Areas)*: This program commits to facilitate affordable housing development in higher resource areas at higher densities by right.
- *Program H 6.B (Incentives in Higher Resource Areas)*: This program commits to develop an incentive program, which could include fee waivers, expedited processing, and density bonus provisions for Planning Areas 4.01, 4.02 and 4.03 of the Section 19 Specific Plan.
- *Program H 6.C (Special Needs Incentives)*: This program commits to develop a package of incentives, including fee waivers and application streamlining, for projects which include

housing for special needs, including the physically and developmentally disabled, the elderly and farmworkers.

- *Program H 12.B (Large Sites)*: This program commits to facilitate the development of housing for lower-income households in the Section 19 Specific Plan area, including land divisions that result in parcel sizes that facilitate multifamily development affordable to lower income households in light of state, federal and local financing programs (e.g., 50-100 units).

The City must monitor and report on the results of these and other programs through the annual progress report, required pursuant to Government Code section 65400. Please be aware, Government Code section 65585, subdivision (i) grants HCD authority to review any action or failure to act by a local government that it determines is inconsistent with an adopted housing element or housing element law. This includes failure to implement program actions included in the housing element. HCD may revoke housing element compliance if the local government's actions do not comply with state law.

Several federal, state, and regional funding programs consider housing element compliance as an eligibility or ranking criteria. For example, the CalTrans Senate Bill (SB) 1 Sustainable Communities grant; the Strategic Growth Council and HCD's Affordable Housing and Sustainable Communities programs; and HCD's Permanent Local Housing Allocation consider housing element compliance and/or annual reporting requirements pursuant to Government Code section 65400. With a compliant housing element, the City meets housing element requirements for these and other funding sources.

HCD wishes Rancho Mirage success in implementing its housing element and looks forward to following the City's progress through the annual progress report pursuant to Government Code section 65400. If HCD can provide assistance in implementing the housing element, please contact Fidel Herrera of our staff, at Fidel.Herrera@HCD.ca.gov.

Sincerely,



Paul McDougall
Senior Program Manager

4 Housing

Introduction

The Rancho Mirage Housing Element is intended to provide both citizens and public officials with a comprehensive understanding of the housing needs in Rancho Mirage. It sets forth policies and programs that will enable the City to reach its defined housing goals and attempt to assure that every Rancho Mirage resident secures a safe and decent place to live in a satisfactory environment. The Housing Element promotes a coordination of housing policies and programs at local, state, and federal levels.

This element first reviews the applicable state law that governs its content. This is followed by an analysis of the effectiveness of the policies and programs implemented through the 2014-2021 Housing Element. Then a review of Rancho Mirage's demographic information is presented, followed by an analysis of its housing needs. All constraints that might restrict or impede the development of housing are then analyzed. The document concludes with the goals, policies, and programs to be implemented in the 2021-2029 planning period.

Background

Legal Requirements of the Housing Element

California has required that local jurisdictions plan for housing since 1969. AB 2853, passed in 1980, established Government Code Article 10.6, Section 65580 et. seq. to define the need for, and content of Housing Elements. At its core, the law requires that the "housing element shall consist of an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, financial resources, and scheduled programs for the preservation, improvement, and development of housing" to meet the State's housing goals. The basic components

of a Housing Element were established at that time in Section 65583, and required that each Element include:

- › An assessment of housing needs and an inventory of resources and constraints relevant to the meeting of local needs
- › A statement of the community's goals, quantified objectives, and policies relative to the maintenance, improvement, and development of housing
- › A program that sets forth a schedule of actions to implement the policies and achieve the goals and objectives of the Housing Element to provide housing for all economic segments of the community guided by the following state housing objectives
 - » Provision of decent housing for all persons regardless of age, race, sex, marital status, source of income, or other factors
 - » Provision of adequate housing by location, type, price and tenure
 - » Development of a balanced residential environment including access to jobs, community facilities, and services

Since that time, Housing Element law has been regularly updated, expanded and modified. The most recent update to Housing Element law occurred in 2017, when a series of bills were passed into law to address the State's determination that California was experiencing a State-wide housing crisis. The laws included:

- › *SB 2* established a recordation fee for real estate documentation which would fund planning grants for affordable housing and affordable housing projects.
- › *SB 3* placed a \$4 billion general obligation bond on the November 2018 ballot to fund affordable housing, farmworker housing, transit-oriented development, infill infrastructure and home ownership.

› *SB 35* mandated a streamlined approval process for infill affordable housing projects in communities that have not, according to the Department of Housing and Community Development (HCD) met their affordable housing allocation (RHNA).

› *AB 72* allowed HCD to find a housing element out of compliance with State law, and to refer the non-compliant element to the State Attorney General for action at any time during a Housing Element planning period.

› *AB 73* provided State-funded financial incentives for local jurisdictions which choose to create a streamlined zoning overlay for certain affordable housing projects.

› *AB 101* required that Low-Barrier Navigation Centers (LBNC) be a by-right use in areas zoned for mixed-use and nonresidential zoning districts permitting multifamily uses. LBNC provide temporary room and board with limited barriers to entry while case managers work to connect homeless individuals and families to income, public benefits, health services, permanent housing, or other shelter.

› *SB 166* required that development proposals on local jurisdictions' sites inventory cannot be reduced in density without findings, and/or the identification of additional sites to result in 'no net loss' of affordable housing units in the sites inventory.

› *SB 540* provided State funding for the planning and implementation of workforce housing opportunity zones for very low, low and moderate income households.

› *AB 571* modified the farmworker tax credit program to allow HCD to advance funds to migrant housing center operators at the beginning of each planting season, and allowed migrant housing to remain open for up to 275 days annually.

› *AB 678* amended the Housing Accountability Act to limit a local jurisdiction's ability to deny low and moderate income housing projects by increasing the required documentation and raising the standard of proof required of a local jurisdiction.

› *AB 686* (approved in 2018) required a public agency to administer its programs and activities relating to housing and community development in a manner that affirmatively furthers fair housing.

› *AB 879* amended the annual reporting requirements of local jurisdictions to HCD regarding proposed projects, including processing times, number of project applications and approvals, and required approval processes.

› *AB 1397* amended the requirements of adequate sites analysis to assure that sites are not only suitable, but also available, by requiring additional information in site inventories.

› *AB 1505* allowed local jurisdictions to adopt local ordinances that require affordable housing units on- or off-site when approving residential projects.

› *AB 1515* established a 'reasonable person' standard to consistency of affordable housing projects and emergency shelters with local policies and standards.

› *AB 1521* placed restrictions on the owners of affordable housing projects when terminating or selling their projects.

Relationship to Other Elements

As an element of the General Plan, the Housing Element identifies present and future housing needs, and establishes policies and programs to achieve those needs. In the context of the General Plan, the Housing Element functions as an integral part of a

comprehensive growth plan. For instance, projected housing need relates not only to residential land use acreages, but to the distribution of commercial lands and the jobs created by development on those lands. It also addresses policies to accommodate Rancho Mirage's fair share of households in all income levels.

The Housing Element is closely correlated with the following mandated General Plan Elements:

- › Land Use
- › Circulation
- › Conservation and Open Space
- › Noise
- › Safety

As part of the update of this Housing Element for the 2021-2029 planning period, the City has also reviewed the other elements of the General Plan, and found that this Housing Element is consistent, and that the General Plan is therefore internally consistent, as required by law. The City annually reviews the General Plan for internal consistency, and also conducts a consistency review if a General Plan Amendment is proposed.

Evaluation of Existing Housing Element Policies and Programs

The Housing Element must include an evaluation of the goals, policies, and programs of the previous planning period, in this case the 2014-2021 timeframe. This evaluation helps the City determine which goals, policies and programs were effective; which are still being implemented; and which may either be complete, or were not effective in implementing the provision of housing. This evaluation helps the City determine how policy direction in the current planning period should be updated.

GOAL H 1

A variety of housing types that meet the needs of residents in Rancho Mirage.

GOAL H 2

Housing to meet the needs of Rancho Mirage's lower income households.

GOAL H 3

The preservation and maintenance of Rancho Mirage's affordable housing supply in a safe and sanitary condition.

Policy H 1

The General Plan shall provide for a mixture of residential densities dispersed throughout Rancho Mirage.

Evaluation: The General Plan Land Use Element establishes a variety of residential densities, ranging from one dwelling unit per 640 acres (Hillside Reserve) to nine dwelling units per acre (High Density Residential and Mobile Home Park), that are consistent with the low-density character of the city and surrounding desert communities. Lands designated for various densities are distributed throughout the city, as illustrated on the [Land Use Map](#). In addition, the [Section 19 Specific Plan](#) (Ordinance No. 989, adopted 2010) allows both high-density residential and mixed-use development at densities of at least 20 units per acre and up to 28 units per acre. The Highway 111 Specific Plan, in development in 2020 and planned for adoption in 2021, will allow both high-density residential and mixed-use development at densities of at least 16 units per acre and up to 28 units per acre (the affordable housing overlay conditionally allows up to 34 units per acre). This policy will continue to be implemented.

Program H 1.A

The City shall monitor the remaining supply of vacant land in all residential zoning categories.

Responsible Agency: Development Services Department

Schedule: Annually with General Plan Annual Report.

Evaluation: The Development Services Department routinely updates its vacant land inventories. The Land Use Element of the City's General Plan provides a tally of vacant land acreages in all residential zoning categories and projections of potential dwelling units and populations at buildout. The City also operates on a one-map system, so its Land Use and Zoning Map is always consistent in representing both General Plan and Zoning designations, and identifying the location of vacant residential lands. These tools assist

the City in analyzing its land use balance, developing capital improvement plans, and making other planning and financial decisions. This program has been successful and will continue to be implemented.

Program H 1.B

The City shall review and revise its residential development standards, as needed, to ensure that a variety of housing types are accommodated without sacrificing the City's design standards.

Responsible Agency: Development Services Department

Schedule: Annually with Zoning Ordinance Annual Update.

Evaluation: The Zoning Ordinance was amended several times between 2014 and 2021 to accommodate a variety of housing types. Ordinance No. 1086 was adopted in 2014 to increase minimum parcel size for High Density Residential, Medium Density Residential, Low Density Residential, and Very Low Density Residential. In 2019, the City adopted Ordinance No. 1148 to add provisions for junior accessory dwelling units and new State regulations on accessory dwelling units. Ordinance No. 1159, also adopted in 2019, amended various sections including general residential development standards, accessory uses and structures, and time extensions for development plans to clarify existing standards. This program has been successful and will be ongoing.

Program H 1.C

The City's Density Bonus Ordinance shall be amended to satisfy the requirements of state law.

Responsible Agency: Development Services Department

Schedule: As needed with changes in state law.

Evaluation: The Density Bonus Ordinance is regularly reviewed for compliance with state law. No new projects qualified for or were granted density bonuses during the last planning period. This program will be continued as appropriate.

Policy H 2

The City's residential development standards shall allow for a diversity of housing types while adhering to the General Plan's community design policies.

Evaluation: The [Zoning Ordinance](#) includes seven residential zoning districts, each of which has its own development standards that allow for a diverse range of housing types, including single- and multi-family residences, manufactured housing, guest/employee housing, and transitional/supportive housing, among others. The [Section 19 Specific Plan](#) provides greater flexibility for residential development types, such as live/work and mixed-use residential units, and sets forth specialized design standards and guidelines for the 270-plus-acre specific plan area. The Highway 111 Specific Plan will provide similar flexibility for residential development types, and provides consistent yet flexible design standards and guidelines for the 684-acre specific plan area. All development standards are consistent with the General Plan's community design policies that seek to preserve and enhance the city's distinctive character. This policy has been successfully implemented and will continue.

Policy H 3

Affordable housing developments shall be distributed throughout Rancho Mirage rather than concentrated in one area.

Evaluation: The City strives to distribute affordable housing developments throughout the city to the greatest extent possible. The 83-unit San Jacinto Villas, constructed during the 2006-2013 planning period, is in the southern portion of the city in the vicinity of Parkview Villas, another affordable, 82-unit age-restricted (55+) project. Its location along the Highway 111 corridor was determined to be beneficial for the resident senior population due to proximity to the public library, post office, commercial services, and bus stops. In 2018, the City extended the affordability covenant for 35 units at Rancho Mirage Villa Apartments through July 21, 2060. They include 18 low income units and 17 moderate income units, which will also benefit residents with convenience and quality living environment along the Highway 111 corridor. The Section 19 Specific Plan, adopted in 2010, offers affordable housing opportunities in the northern portion of the city just south of I-10, within walking distance of urban amenities and a future multi-modal transit station. The Highway 111 Specific Plan will provide affordable housing opportunities along the Highway 111 corridor, notably in the Thunder Road area where an affordable housing overlay conditionally allows up to 34 units per acre. The Highway

111 corridor is the City's and the region's primary arterial, and connects all cities in the Coachella Valley. Providing high density residential opportunities adjacent to the corridor will facilitate access to jobs, shopping, services and transit for future residents. This policy will be maintained.

Policy H 4

Rental projects developed with City funds to provide affordable housing shall be owned by the Housing Authority to the greatest extent possible, in order to ensure that the quality of life in these projects is maintained.

Evaluation: The Housing Authority owns and manages 226 affordable rental units in four housing projects, all of which are age-restricted (55+) to serve the largest segment of the city's population. Parkview Villas consists of 82 units, and Whispering Waters contains 29 units. Santa Rosa Villas includes 33 units. The City's newest project, San Jacinto Villas includes 82 affordable units.

With the elimination of Redevelopment in 2012, the Housing Authority has continued to manage and maintain its existing properties, but has not had funds available for the construction of additional units. The City will seek collaboration with private developers and organizations for new housing projects. This policy will be modified for the 2021-2029 planning period.

Program H 4.A

The Housing Authority shall consider all available options when developing rental units, including hiring contractors through requests for proposals, participating in tax credit applications and other strategies as they become available.

Responsible Agency: Housing Authority
 Schedule: As projects are proposed.

Evaluation: The Rancho Palms Mobile Home Park, acquired by the Housing Authority in 2009 with the intent to develop affordable housing, was cleared in 2017. The project site is adjacent to roadways, transit and utility infrastructure. There are currently no plans to develop the property, and no timeline for considering a

project on the site. However, the City maintains this site as an option for an affordable housing project. Options include partnering with an affordable housing developer, offering the site for sale to an affordable housing developer, or selling the site for other purposes. The property was not on the City's Site Inventory during the 2014-2021 planning period, but has been added in the Site Inventory for the 2021-2029 planning period. This program will be modified for the 2021-2029 planning period.

Program H 4.B

The Housing Authority shall maintain a program for substantial rehabilitation of existing rental units in Rancho Mirage.

Responsible Agency: Housing Authority
 Schedule: Annually with adoption of budget.

Evaluation: The Housing Authority did not have any available funding to grant lower income households financial assistance for home improvements from 2017 to 2019. All Housing Authority funding was used for the maintenance and operation of existing dwelling units provided by the City Housing Authority. The Housing Authority continues to maintain and rehabilitate Authority owned and operated housing units as needed. When health and safety concerns arise, the Housing Authority budgets for these corrections and takes actions to remedy the concern. Roofs and cabinetry at Parkview Villas and Whispering Waters were updated to address health and safety concerns in 2014-2015. In 2018, the Housing Authority updated cabinetry in units that became vacant. The Housing Authority will continue to rehabilitate its own units as the need arises. This program will be maintained in the 2021-2029 planning period as it relates to Housing Authority properties.

Program H 4.C

The City shall solicit private parties to purchase and consolidate small vacant lots in the Thunder Road area to allow the development of an economically feasible project for extremely low, very low, low and/or moderate income households. Outreach efforts shall include annual meetings with affordable housing developers such as Coachella Valley Housing Coalition, Habitat for Humanity and Palm Desert Development.

Responsible Agency: Housing Authority

Schedule: Annually through Desert Valley Builders Association meetings, individual meetings with developers, and other appropriate parties.

Evaluation: During this Housing Element cycle, only two properties were purchased and entitled for duplexes, which may accommodate moderate-income households. The developers have not exercised their entitlement, nor have they requested further meetings with the City to discuss affordability covenants. In 2019, the City began to prepare an update to its Highway 111 Specific Plan. The update of the plan will conditionally allow up to 34 units per acre with an affordable housing overlay in the Thunder Road area in order to attract development. This program will be maintained for the 2021-2029 planning period.

Policy H 5

The City shall strive to meet the state-mandated special shelter needs of, large families, female-headed households, single-parent families, workers employed in Rancho Mirage, senior citizens, the disabled and homeless individuals through the continued efforts of the Housing Authority in developing or assisting private interests in developing housing for all types of households.

Evaluation: As described above, the Housing Authority owns and manages 226 affordable rental units, all of which are restricted for seniors (ages 55+). Ordinance No. 1047 (adopted in 2012) requires 1,120 affordable housing units, and a specified percentage of four-plus bedroom units that can accommodate large families in the Section 19 Specific Plan area. However, no new projects were developed in Section 19 in the last planning period.

The City contributes financially to a wide range of regional organizations that provide housing and other support to homeless and disabled individuals, including Angel View, Hidden Harvest, FIND Food Bank, Martha's Village and Kitchen, and Jewish Family Services of the Desert. This policy shall be continued in the 2021-2029 planning period.

Program H 5.A

Continue to support and assist in enforcing the provisions of the Federal Fair Housing Act. Information on the Fair Housing Act, as well as methods for responding to complaints, shall be available at City Hall. The materials shall also be provided to the City Library and Post Office for distribution. The City's Housing Commission shall continue to hear Fair Housing issues at its regular meetings.

Responsible Agency: Housing Authority
 Schedule: In accordance with the Housing Commission's public meeting schedule.

Evaluation: The City Housing Authority, Housing Commission and Mobile Home Park Fair Practices Commission continue to support and assist in enforcing the provisions of the federal Fair Housing Act. Information on the Fair Housing Act, as well as methods for responding to complaints is available on the City's website. There is also a staff liaison at City Hall that works with any housing related questions or issues that arise. The Housing Commission will continue to hear fair housing issues when brought to the Commission's attention. No such cases were brought before the Commission in the 2014-2021 planning period. The City distributed compliance surveys to affordable housing projects and confirmed they have been in compliance with the covenants as of 2020. The Mobile Home Park Fair Practices Commission hears petitions for determination regarding rent levels at the City's mobile home parks. Cases may also be filed with the Fair Housing Council of Riverside County and may be transferred to the state Department of Fair Employment and Housing.

The City Attorney is in the process of updating the "Guide to Mobile Home Residency Law, Rights and Responsibilities," which explains landlord and tenant regulations pertaining to mobile homes and mobile home parks. The guide will be posted on the City website and updated as needed. This program has been successful and will be maintained.

Program H 5.B

The City shall work with private organizations in assisting whenever possible in the housing of disabled residents, through continued participation by the Housing Authority.

Responsible Agency: Housing Authority, Development Services Department

Schedule: Annually with adoption of budget.

Evaluation: All affordable housing projects owned and managed by the Housing Authority are compliant with the provisions of the Americans with Disabilities Act (ADA). In addition, the City regularly contributes to non-profit and charitable organizations, including those that provide housing and other services for disabled residents, through special assistance funds and other support. The Housing Authority was not presented with any opportunities to work with private organizations wishing to assist residents with special needs, including disabilities, in the 2014-2021 planning period.

Program H 5.C

The City shall amend the [Zoning Ordinance](#) to allow transitional and supportive housing as a residential use and only subject to those restrictions that apply to other residential uses of the same type in the same zone.

Responsible Agency: Development Services Department

Schedule: 2013-2014

Evaluation: The current Zoning Ordinance permits transitional and supportive use housing (up to six residents) by right, the same as residential uses in base zoning district and the same as group housing. For more than six occupants, the Zoning Ordinance requires a Conditional Use Permit, which is the same process required for large group homes. The City amended the Municipal Code in 2019 to add transitional and supportive housing, up to a maximum of six beds, to the allowable residential uses matrix. These include State licensed facilities that are exempt from local review and/or permitting. This program has been completed.

Policy H 6

The City shall encourage the protection of existing affordable senior housing units.

Evaluation: The Housing Authority owns and manages four affordable housing projects that are age-restricted and provide a total of 226 units for extremely low, very low, low and moderate income seniors. The number of units is different from the 229 units identified in the previous Housing Element as 3 units are used by on-site property managers or maintenance technicians and thus not available for low income households. The Housing Authority monitors existing age-restricted housing in the city; none was removed during the 2014-2021 period. This program will be continued.

Program H 6.A

The City shall monitor existing mobile home parks, and shall consider the allocation of General Fund and/or Housing Authority funds to correct health and safety concerns as they arise.

Responsible Agency: Code Compliance Division, Housing Authority

Schedule: Annually with adoption of the budget.

Evaluation: The City conducted inspections of mobile home parks and continued to monitor the parks through its Code Compliance Division and Building & Safety Division. However, no City or Housing Authority funding source has been identified to assist with any corrections. The City's Housing Authority is primarily involved in the maintenance of Housing Authority-owned multi-family housing. This program will be carried over to the new planning period.

Program H 6.B

The City shall monitor existing senior apartment buildings, and shall consider the allocation of General Fund and Housing Authority funds to correct health and safety concerns as they arise.

Responsible Agency: Code Compliance Division, Housing Authority

Schedule: Annually with adoption of the budget.

Evaluation: The City Housing Authority continues to monitor all senior apartment complexes owned by the Housing Authority. When health and safety concerns arise, the Housing Authority budgets for these corrections. Roofs and cabinetry at Parkview Villas and Whispering Waters were updated to address health and safety concerns in 2014-2015. In 2018, the Housing Authority updated cabinetry in units that became vacant. This is an ongoing program.

Policy H 7

There shall be equal access to housing regardless of race, color, religion, national origin, sex, age, family status or sexual orientation.

Evaluation: The City has numerous anti-discrimination policies and regulations in place, including fair housing practices, and continues to implement them on an ongoing basis.

Policy H 8

The City's mandated fair share of affordable housing shall be maintained by resale and rental restrictions, applicant screenings, and other appropriate mechanisms established as conditions of approval for new affordable housing projects.

Evaluation: Privately developed affordable housing projects in the city are contractually obligated to maintain affordability restrictions for a specified period of time and in accordance with applicable laws. This policy has been successful and will continue to be implemented as new projects are proposed.

Policy H 9

The Housing Authority shall pursue the development of 56 extremely low, very low, low and moderate income units in this planning period.

Evaluation: During the 2014-2021 planning period, 430 new residential building permits were issued in the city. This includes 2 moderate income and 428 above moderate income units.

In 2019, the City began to prepare an update to its Highway 111 Specific Plan. The update of the plan will establish minimum

densities of 16 units per acre on designated sites and allow up to 34 units per acre with an affordable housing overlay in the Thunder Road area to further accommodate the need for affordable housing.

This policy will be replaced with policies that reflect the 2021-2029 planning period Regional Housing Needs Allocation (RHNA), which has increased substantially from the 2014-2021 allocation.

Program H 9.A

The Housing Authority shall pursue a funding strategy for the development of the Monterey Village project as a family project comprised of approximately 227 ownership and rental units including extremely low, very low and low income family households. The Authority shall consider all available tools to leverage the project, and shall work with private development entities to secure the total funding necessary given the elimination of future housing set-aside funds.

Responsible Agency: Housing Authority, Development Services Department

Schedule: 2016: Apply for funding. 2017: Begin construction. 2018: Occupy.

Evaluation: The Housing Authority was not able to construct the Monterey Village project due to lack of funds. The City has made efforts to secure partnerships with the development community and is getting positive responses given the project location and access to transit and jobs. This program will be modified for the 2021-2029 planning period.

Program H 9.B

The Housing Authority shall consider the construction of units containing 4 or more bedrooms in its future development projects to address the potential for overcrowding, which currently stands at 2.5 percent of the City's total housing units. The Monterey Village project shall include 6 (2.5 percent) units with 4 or more bedrooms.

Responsible Agency: Housing Authority

Schedule: 2016-2018



Evaluation: The City still owns the land upon which the Monterey Village project was to be located. The City remains open to dialogue regarding public/private partnerships that may further this program and has been actively engaging with the development community. The City has received positive responses given the project location and access to transit and jobs. This program will be reevaluated for the 2021-2029 planning period.

Program H 9.C

The Housing Authority shall give family households first priority for extremely low, very low and low income units.

Responsible Agency: Housing Authority
Schedule: 2014-2021

Evaluation: The City Housing Authority continues to give priority to extremely low, very low, and low income households for existing projects. In 2018, the City extended the affordability covenant for 35 units at Rancho Mirage Villa Apartments through July 21, 2060. They include 18 low income units (all Junior 1 bed/1 bath), and 17 moderate income units (8 1 bed/1 bath, 4 2 bed/1 bath, and 5 2 bed/2 bath units). This program will be continued.

Policy H 10

The City may, whenever it deems feasible and necessary, reduce, subsidize or defer development fees to facilitate the development of affordable housing.

Program H 10.A

The City will include an analysis of fee reduction, subsidy or deferral in staff reports for affordable housing projects, to facilitate the Council's consideration of same on a case by case basis.

Responsible Agency: Development Services Department
Schedule: As projects are proposed.

Evaluation: The City will continue to consider and implement fee reductions or subsidies whenever deemed feasible and necessary. No projects asked for or received subsidies in the 2014-2021 planning period. This program will continue to be implemented.

Policy H 11

The City shall apply its density bonus provisions to all qualifying affordable housing projects.

Evaluation: No projects asked for or received density bonus allowances during the 2014-2021 planning period. The City will continue to consider and apply density bonus provisions whenever appropriate.

Policy H 12

The City shall provide up to 205 units for extremely low, very low, or low income households in Planning Areas 4.01, 4.02, or 4.03 of the Section 19 Specific Plan.

Program H 12.A

The minimum 20 unit per acre requirement (Government Code Section 65583.2 (h) & (i)) shall be maintained in the Section 19 Specific Plan for Planning Areas 4.01, 4.02 and 4.03 consistent with Government Code Section 65583.2(c)(3)(B).

Responsible Agency: Development Services Department
Schedule: 2013-2014

Evaluation: [Ordinance No.1047](#), adopted by the City in 2012, amended the Section 19 Specific Plan to provide 1,120 dwelling units for extremely low, very low, and low income households. No projects have been approved in Section 19 since 2014. However, in 2017 a new water trunk line was installed which improved water pressure in this area, which had previously been a constraint on development. With the constraint eliminated, Section 19 has greater potential for development in the 2021-2029 planning period. This program will be maintained for the 2021-2029 planning period.

Program H 12.B

To facilitate the development of housing for lower-income households in the Section 19 Specific Plan area, the City will encourage further land divisions to result in parcel sizes that facilitate multifamily development affordable to lower income households in light of state, federal and local financing programs

(i.e., 50-100 units). The City will offer incentives for the development of affordable housing including but not limited to: priority to processing subdivision maps that include affordable housing units, expedited review for the subdivision of larger sites into buildable lots, financial assistance (based on availability of federal, state, local foundations, and private housing funds).

Responsible Agency: Housing Authority
Schedule: 2014-2021 - As projects are proposed.

Evaluation: The City continues to encourage development in Section 19, including affordable housing. In 2017, a new water trunk line was installed which improved water pressure in this area, which had previously been a constraint on development. With the constraint eliminated, Section 19 has greater potential for development in the 2021-2029 planning period. This program will continue to be implemented.

Policy H 13

The City may assist existing extremely low, very low and low income households in maintaining their homes in a safe and habitable condition.

Program H 13.A

The Housing Authority shall provide financial assistance, subject to available funding, to lower income households through its Home Improvement Program, as described in [Rehabilitation Needs](#).

Responsible Agency: Housing Authority
Schedule: Annually with adoption of the budget.

Evaluation: The Home Improvement Program ended Fiscal Year 2013-2014 (June 30, 2014). The Housing Authority has not had funds available to reinstate the program. All Housing Authority funding was used for the maintenance and operation of existing dwelling units owned by the Housing Authority. This program will be reinstated if funds are available.

Policy H 14

Relocation assistance shall be provided to lower income households who are displaced by public or private redevelopment activities as mandated by the state.

Evaluation: The City provided relocation assistance for former residents at Rancho Palms Mobile Home Park until its clearance in 2017. This program will continue to be implemented in the future, if residents require relocation.

Policy H 15

The City shall make every effort to preserve units at risk at Rancho Mirage Resort.

Program H 15.A

In order to preserve units at risk, the City shall:

- « Monitor the status of affordable units that may become at-risk of conversion.
- « Provide technical assistance as feasible to facilitate preservation for units considered at risk of conversion. Annually contact property owners, gauge interest and identify non-profit partners and pursue funding and preservation strategy on a project basis.
- « Work with owners and potential buyers to assure that affordability covenants are maintained through the planning period.
- « Use, where feasible, available financial resources to restructure federally assisted preservation projects, in order to preserve affordability. Annually identify funding sources for at-risk preservation and acquisition rehabilitation and pursue or support applications of non-profits for these funding sources at the federal, state or local levels.

Responsible Agency: Housing Authority
Schedule: 2014-2015

Evaluation: The 30-year affordable resale restrictions for 41 units at Rancho Mirage Resort may have lapsed, and the City was not able to identify any viable means to reinstate the resale restrictions. The units at Rancho Mirage Resort are considered to have lost affordability and are no longer included in the City affordable housing inventory. The City had one development, Rancho Mirage Villa Apartments, at risk of converting to market rate in 2018.

Affordability restrictions have been extended to 2060. The City continues to monitor affordable units at-risk of converting to market rate. This program was completed. Please see Units at Risk section of this Housing Element for discussion of potential units at risk during the 2021-2029 planning period.

Summary of Effects on Special Needs Residents

As described in Policy H 5, Program H 5.B and Policy H 6, above, the City's affordable housing units accommodate seniors and disabled persons, and the Section 19 Specific Plan includes requirements for affordable 4-bedroom units.

Housing Needs

The first step in considering the City's housing needs is the evaluation of the community's makeup. This section addresses demographic information collected from a variety of sources to develop a picture of Rancho Mirage's residents. The following data relies on both 2010 Census information, which is largely outdated, and updated data provided by the Census' American Community Survey and other sources where available.

Regional Setting

Rancho Mirage is located in the Coachella Valley of Riverside County. Riverside County, particularly the western half of the County, has experienced significant, steady growth for decades, which has slowed since the beginning of the century. County population grew from 663,923 in 1980 to 1,110,000 in 1990, an increase of 67 percent. By 2000, the County's population had increased to 1,545,387, an increase of 39 percent in ten years. By 2010, it had increased to 2,189,641, which represents a 10-year increase of 41.7 percent. The Department of Finance currently estimates that the County's January 2020 population stood at 2,442,304, a 11.5 percent increase over 2010 Census estimates. This increase was the smallest population increase in the County in recent history.

The City's growth has not been as significant. Rancho Mirage has grown more slowly than the County as a whole, and more slowly than the Coachella Valley generally.

Demographic Characteristics

Age Distribution

The median age in Rancho Mirage in 2010 was 62.3 years of age. Approximately 44 percent of the population was over the age of 65. **TABLE 2** presents the age distribution of the city's population based on the 2010 Census data and American Community Survey 2014-2018 5-Year Estimates.

In 2018, children and youth (ages 0–19) comprised 7.5 percent of the population, young and middle-age adults (20 to 54 years) represented 22.7 percent and all age groups over 55 years made up 69.6 percent of the City's total population. The data show that the population is aging at a pace faster than the region, State or nation. Between 2010 and 2018, other than the 25 to 34 age group, which increased by 1.4%, all age groups under 65 years decreased by a combined total of 10.3%, and all age groups over 65 years increased by a combined total of 8.7%. The increase is also reflected in the median age, which increased from 62.3 years in 2010 to 66.3 years in 2018.

The data suggests that housing demand is currently highest for seniors, and that this demand has increased by over 20% since the last Census. Should the aging trend continue, there will be a growing demand for senior housing and programs that promote "aging in place."

TABLE 2 AGE DISTRIBUTION, 2010-2018

AGE	2010		2018	
	NUMBER	% OF TOTAL	NUMBER	% OF TOTAL
Under 5 years	423	2.5	225	1.2
5 to 9 years	496	2.9	351	1.9
10 to 14 years	559	3.2	379	2.1
15 to 19 years	513	3.0	419	2.3
20 to 24 years	345	2.0	123	0.7
25 to 34 years	661	3.8	947	5.2
35 to 44 years	1,224	7.1	1,248	6.9
45 to 54 years	2,163	12.6%	1,793	9.9%
55 to 59 years	1,453	8.4%	1,451	8.0%
60 to 64 years	1,799	10.4%	1,594	8.8%
65 to 74 years	3,544	20.6%	4,540	25.1%
75 to 84 years	2,751	16.0%	3,601	19.9%
85 years and over	1,287	7.5%	1,404	7.8%
Total	17,218	100%	18,075	100%
Median age	62.3		66.3	

Source: 2010 U.S. Census Tables P12 and P13; American Community Survey 2014-2018 5-Year Estimates, Table DP05

TABLE 1 POPULATION TRENDS – NEIGHBORING JURISDICTIONS

CITY	CENSUS				ACS		
	2000	2010	CHANGE 2000-2010		2018	CHANGE 2010–2018	
			%	#		%	#
Cathedral City	42,647	51,200	20.1	8,553	54,037	5.5	2,837
Coachella	22,724	40,704	79.1	17,980	44,849	10.2	4,145
Desert Hot Springs	16,582	25,938	56.4	9,356	28,430	9.6	2,492
Indian Wells	3,816	4,958	29.9	1,142	5,317	7.2	359
Indio	49,116	76,036	54.8	26,920	91,235	20.0	15,199
La Quinta	23,694	37,467	58.1	13,773	40,704	8.6	3,237
Palm Desert	41,155	48,445	17.7	7,290	52,124	7.6	3,679
Palm Springs	42,807	44,552	4.1	1,745	47,525	6.7	2,973
Rancho Mirage	13,249	17,218	30.0	3,969	18,075	5.0	857
Coachella Valley	255,790	346,518	35.5	90,728	382,296	10.3	35,778
Riverside County	1,545,387	2,189,641	41.7	644,254	2,383,286	8.8	193,645

Source: 2000 and 2010 Census; American Community Survey 2014-2018 5-Year Estimates

Ethnic Characteristics

TABLE 3 shows the racial and ethnic distribution for Rancho Mirage in 2010 and 2018. Although the community remains predominantly white, the data shows an increase in minority population. This is representative of a trend throughout Southern California.

The percentage of Black/African Americans and Asians increased by a combined 2.1 percent. The percentages of American Indian and Alaska Native, Native Hawaiian and Other Pacific Islander, and Two or More Races remained largely unchanged. The percentage of residents in the "Some Other Race" category decreased from 3.5% to 2.5%. The percentage of Hispanic or Latino residents decreased slightly from 11.4% to 9.8%.

TABLE 3 RACIAL/ETHNIC DISTRIBUTION, 2010-2018

RACE/ETHNICITY	2010		2018	
	NUMBER	% OF TOTAL	NUMBER	% OF TOTAL
One Race				
White	15,267	88.7	15,786	87.3
Black or African American	256	1.5	413	2.3
American Indian and Alaska Native	94	0.5	71	0.4
Asian	651	3.8	929	5.1
Native Hawaiian and Other Pacific Islander	14	0.1	41	0.2
Some Other Race	598	3.5	450	2.5
Two or More Races	338	2.0	385	2.1
Total	17,218	100.0	18,075	100.0
Hispanic or Latino (of any race)	1,964	11.4	1,776	9.8

Source: 2010 U.S. Census, Tables P3 and P12H; American Community Survey 2014-2018 5-Year Estimates, Table DP05

Population Growth

Rancho Mirage has the second smallest population in the Coachella Valley. Rancho Mirage has shown slower population growth in the last decade than the early 2000s. The city's growth rate has stabilized since 2015, as demonstrated by the information in **TABLE 8**.

Between 2000 and 2010, the City population increased by 30.0% from 13,249 to 17,218 residents. Between 2010 and 2018, the population increased by 5.0%, from 17,218 to 18,075 residents. As shown in **Table 3**, the percent increase was most close to that of Cathedral City (5.5%) and less than all other Coachella Valley cities and Riverside County, which ranged between 5.5 % and 20.0%.

TABLE 4 POPULATION GROWTH, 2012 TO 2018

YEAR	SQUARE MILES	POPULATION	PERCENTAGE INCREASE
2012	25.1	17,215	N/A
2013	24.5	17,456	1.4
2014	24.5	17,634	1.0
2015	24.8	17,770	0.8
2016	24.8	17,876	0.6
2017	24.9	17,975	0.6
2018	25.4	18,075	0.6

Source: US Census TIGERweb Web Map Service (ACS 2012-2020), American Community Survey 2014-2018 and 2009-2013 5-Year Estimates, and California DOF 2012

TABLE 5 EMPLOYMENT BY INDUSTRY

INDUSTRY TYPE	2018	
	NUMBER	PERCENTAGE OF TOTAL
Civilian employed population 16 years and over:		
Agriculture, forestry, fishing, hunting, mining	10	0.2
Construction	337	5.7
Manufacturing	286	4.9
Wholesale Trade	112	1.9
Retail Trade	468	8.0
Transportation, warehousing, utilities	200	3.4
Information	110	1.9
Finance, insurance, real estate, rental, leasing	662	11.3
Professional, scientific, management, admin., waste management	742	12.6
Educational services, health care, social assistance	1,695	28.8
Arts, entertainment, recreation, accommodation, food services	712	12.1
Other services, except public administration	323	5.5
Public administration	222	3.8
Total	5,879	100.0

Source: American Community Survey 2014-2018 5-Year Estimates, Table S2405

As shown in **TABLE 6**, more than half (51.9%) of the City’s civilian employed labor force is employed in “management, business, science, and arts” occupations, followed by “sales and office” occupations (23.8%).

TABLE 6 EMPLOYMENT BY OCCUPATION

OCCUPATION	2018	
	No.	% OF TOTAL
Civilian employed population 16 years and over		
Management, business, science, and arts occupations	3,054	51.9
Service occupations	676	11.5
Sales and office occupations	1,400	23.8
Natural resources, construction, and maintenance occupations	218	3.7
Production, transportation, and material moving occupations	531	9.0
Total	5,879	100.0

Source: American Community Survey 2014-2018 5-Year Estimates, Table DP03

TABLE 7 shows the largest employers located in Rancho Mirage and the number of workers each employs. The City’s principal employers include health care providers, golf clubs and resorts, and auto dealerships and other retailers. Typical jobs at these facilities would include doctors, nurses and support staff, cooks and food service providers, store clerks and managers, and auto salesmen and mechanics. The Agua Caliente Tribe is the second largest employer as owner of the Agua Caliente Resort & Casino, thereby contributing to the need of workforce housing. The Tribe, however, has not committed to meeting its housing needs on Tribal land in the City. The City’s retail businesses are comprised of a large number of small businesses, rather than a few large businesses. As a result, **TABLE 7** does not reflect accurately the retail trade component of the workers in the city (see **TABLE 5**, Retail Trade accounts for 8% employment in the city).

TABLE 7 MAJOR EMPLOYERS, 2016

EMPLOYER	NUMBER OF EMPLOYEES	PRIMARY DESCRIPTION
Eisenhower Medical Center	2,480	Hospital / Clinics
Agua Caliente Resort & Casino	1,300	Casino
Omni Rancho Las Palmas Resort & Spa	500	Hotel
Westin Mission Hills Resort & Spa	470	Hotel
The Ritz Carlton Rancho Mirage & Spa	397	Hotel
Hazelden Betty Ford Center	269	Rehabilitation Center
indiGO Auto Group	225	Auto Sales & Service
Mission Hills Country Club	211	Country Club
Cheesecake Factory	180	Restaurant
Home Depot	149	Home Improvement

Source: Rancho Mirage Economic Profile, City of Rancho Mirage website, <https://ranchomirageca.gov/residents/living-in-rancho-mirage/community-economic-profile/>.

The Great Recession, which began in late 2007, saw high unemployment and job losses in the Coachella Valley, where every seventh person lost their job.¹ Regional employment started to increase in 2011, but the annual growth was still slower than pre-Recession levels until 2017, with the Coachella Valley suffering greater impacts than western Riverside County, the state, or the nation. The construction sector was hardest hit regionally; approximately 70% of jobs were lost, and only 14% recovered by December 2017.² The Retail Trade and Wholesale Trade sectors lost around 6,700 jobs but have generally returned to pre-Recession levels. Two sectors have fully recovered and even added jobs: Education and Health Services and, to a lesser extent, Leisure and Hospitality.

Between 2010 and 2019, annual unemployment rates in Rancho Mirage decreased steadily from a high of 10.7% in 2010 to a low of 3.2% in 2019.³ Analysis of employment data from 2005 to 2017 shows that, as of December 2017, Rancho Mirage had not only fully recovered the job losses it incurred during the Great Recession, but gained more than 30% relative to previous peak employment.⁴ This scenario is much better than other Coachella Valley cities; Palm Springs is the only other city that had recovered and exceeded its previous peak, though by less than 10%. Future employment opportunities for City residents will include a variety of

Employment

The City’s economy is heavily rooted in the service industry like much of the Coachella Valley, but the largest number of residents are employed in the growing health care industry. **TABLE 5** describes employment by industry in Rancho Mirage in 2018. The data show that 5,879 residents over 16 were in the civilian employed labor force. The largest percentage of the population was employed in “educational services, health care, and social assistance” (28.8%), followed by “professional, scientific, management, admin., waste management” (12.6%) and “arts, entertainment, recreation, accommodation, and food services” (12.1%). The high number of health care workers can be tied to the presence of Eisenhower Medical Center and a number of medical offices associated with the hospital, as well as a number of nursing homes, assisted living facilities and similar age- and health-related businesses in the City.

¹ 2019 Greater Palm Springs Economic Report, Coachella Valley Economic Partnership, Figure 24.

² Ibid, Figures 25 and 26.

³ California Employment Development Department annual unemployment rates (labor force), not seasonally adjusted, not preliminary.

⁴ 2019 Greater Palm Springs Economic Report, Coachella Valley Economic Partnership, Figure 28.

new retail, service, and entertainment jobs offered by future development in the Highway 111 corridor, Porcupine Creek Retreat resort, and Section 31 (Grand Oasis Crystal Lagoon) area.

Many Rancho Mirage residents work in other communities, and many residents from other cities work in Rancho Mirage. **TABLE 8** describes the employment locations of Rancho Mirage residents. As shown, only 28.6% of City residents work in Rancho Mirage, suggesting a jobs-housing imbalance for City residents. Close to half of City residents work in Palm Desert (23.8%) or Palm Springs (21.9%).

TABLE 8 COMMUTING PATTERNS

WHERE RANCHO MIRAGE RESIDENTS WORK	NO. OF RANCHO MIRAGE RESIDENTS	PERCENTAGE OF TOTAL
Indio	139	5.3
Cathedral City	229	8.8
Palm Desert	619	23.8
Palm Springs	569	21.9
Coachella	49	1.9
La Quinta	137	5.3
Desert Hot Springs	32	1.2
Rancho Mirage	744	28.6
Indian Wells	85	3.3

Source: 2019 Greater Palm Springs Economic Report, Coachella Valley Economic Partnership, Table 6. Based on 2015 data.

Income

Incomes vary significantly by region, industry, and type of job. **TABLE 9** describes average income per worker, by industry, in the Coachella Valley. As shown, the highest-paying sectors are Finance/Insurance/Real Estate, Government, and Information, with incomes averaging around \$50,000 to \$60,000. The lowest-paying sectors are Retail Trade, Other Services, and Leisure and Hospitality, with incomes averaging around \$31,000.

TABLE 9 AVERAGE INCOME BY INDUSTRY, COACHELLA VALLEY

INDUSTRY	AVERAGE INCOME PER WORKER, 2017
Agriculture	\$29,571
Construction	\$45,488
Manufacturing	\$46,340
Retail Trade	\$32,281
Information	\$50,493
Finance, Insurance, Real Estate	\$59,726
Professional and Business Services	\$43,736
Education and Health Services	\$48,322
Leisure and Hospitality	\$31,513
Government	\$58,711
Other Services	\$31,836
Logistics	\$45,114

Source: 2019 Greater Palm Springs Economic Report, Coachella Valley Economic Partnership, Figure 29

The following table compares median household income in Rancho Mirage and Riverside County in 2010 and 2018. The City's 2010 median household income was 129% of the County's, and the City's 2018 median household income was 111% of the County's. During this period, the City's median household income decreased by 4.17% while the County saw a 10.7% increase.

TABLE 10 MEDIAN HOUSEHOLD INCOME

JURISDICTION	MEDIAN HOUSEHOLD INCOME			% OF COUNTY MEDIAN HOUSEHOLD INCOME	
	2010	2018	% INCREASE 2010-2018	2010	2018
Rancho Mirage	\$74,327	\$71,227	-4.2	128.7	111.4
Riverside County	\$57,768	\$63,948	10.7	100.0	100.0

Source: American Community Survey 2006-2010 and 2014-2018 5-Year Estimates, Table DP03

Households

From 2010 to 2018, the number of Rancho Mirage households grew at a 6.5% rate, from 8,829 to 9,406, as shown in **TABLE 11**. In 2018, the majority of households consisted of non-family households (48.0%) and married couple families (47.4%). The data also show that the City had a total of 436 single householder households, 118 of which were male, and 318 of which were female.

TABLE 11 HOUSEHOLD GROWTH TRENDS

YEAR	NO. OF HOUSEHOLDS	# INCREASE	% INCREASE
2010	8,829	-	-
2018	9,406	577	6.5

Source: 2010 U.S. Census, Table P28; American Community Survey 2014-2018 5-Year Estimates, Table DP02

TABLE 12 HOUSEHOLD TYPES

HOUSEHOLD TYPE	NO. OF HOUSEHOLDS	PERCENTAGE OF TOTAL
Family households:		
Married couple family	4,456	47.4
Male householder, no wife present	118	1.3
Female householder, no husband present	318	3.4
Subtotal	4,892	52.0
Non-family households	4,514	48.0
Total Households	9,406	100.0

Source: American Community Survey 2014-2018 5-Yr Estimates, Table DP02

Housing Characteristics

The character of the city's housing has not significantly changed over time. The Department of Finance estimates that as of January 2020, there are 14,788 housing units in the city, a 3.4% increase from 14,307 units in 2012, as shown in **TABLE 13**. The predominant type of dwelling unit in the City of Rancho Mirage continues to be single-family detached, which increased by 485 units. All other housing types remain largely constant, where mobile homes increased by 2 units, and multi-family complexes with 5 or more units decreased by 6 units.

TABLE 13 HOUSING STOCK TRENDS – 2012 AND 2020

UNIT TYPE	2012		2020	
	NO. OF UNITS	% OF TOTAL UNITS ¹	NUMBER OF UNITS	% OF TOTAL UNITS ¹
Single-Family Detached	7,659	53.5	8,144	55.1
Single-Family Attached	4,187	29.3	4,187	28.3
Multi-Family, 2-4 Units	725	5.1	725	4.9
Multi-Family, 5 or More Units	841	5.9	835	5.6
Mobile homes	895	6.3	897	6.1
Total	14,307	100.0	14,788	100.0

Source: Dept. of Finance Table E-5, 2012 and 2020.

¹ differences due to rounding

Vacancy Status

The 2014-2018 American Community Survey showed an overall vacancy rate of 39.5 percent. Correcting for seasonal or recreational units, which are considered vacant by the Census but are not available or used for permanent occupancy, the vacancy rate decreases to 8 percent. **TABLE 14** provides the complete data as of 2018. Of the 9,406 (60.5%) occupied housing units in the City, about 80.7% are owner-occupied, and 19.3% are renter-occupied. The homeowner vacancy rate is 3.9%, while the rental vacancy rate is 12.6%, which can indicate excess supply or decreased property values in the rental market.

TABLE 14 VACANCY STATUS, 2018

VACANCY STATUS	NUMBER OF UNITS	% OF TOTAL UNITS CITYWIDE
Occupied Units:		
Owner-occupied	7,587	48.8
Renter-occupied	1,819	11.7
Subtotal	9,406	60.5
Vacant Units:		
For rent	268	1.7
Rented, not occupied	39	0.3
For sale only	309	2.0
Sold, not occupied	73	0.5
For seasonal, recreational, or occasional use	4,905	31.5
For migrant workers	0	0.0
Other vacant	555	3.6
Subtotal	6,149	39.5
Total Units	15,555	100.0
Vacancy Rate:		
Homeowner vacancy rate	3.9%	
Rental vacancy rate	12.6%	

Source: American Community Survey 2014-2018 5-Year Estimates, Tables DP04 and B25004

Overcrowding

Housing need is defined by the state Department of Housing and Community Development in these ways:

- > Overcrowding (more than 1.01 persons per room)
- > Overpaying (paying more than 30 percent of household income for shelter)
- > Residing in substandard units

The 2014-2018 American Community Survey provides current data on overcrowding in Rancho Mirage. For owner-occupied units in the city, 53 housing units are considered to be overcrowded, and for renter-occupied units, 88 housing units are overcrowded. Based on this data, a total of 141 housing units in Rancho Mirage are overcrowded. This represents 1.5 percent of all occupied units in the city. **Table 15** shows the detailed data for overcrowding. Severely overcrowded units have more than 1.5 persons per room and are a subset of overcrowded units. Approximately 14.2% of all overcrowded units in the City are severely overcrowded.

TABLE 15 OVERCROWDING

PERSONS PER ROOM	OWNER- OCCUPIED UNITS	RENTER- OCCUPIED UNITS	TOTAL	% OF TOTAL
0.5 or fewer	7,080	1,472	8,552	90.9
0.51 to 1.00	454	259	713	7.6
1.01 to 1.50	47	74	121	1.3
1.51 to 2.00	6	11	17	0.2
2.01 or more	0	3	3	0.03
Total Overcrowded	53	88	141	1.5
% Overcrowded by Tenure	37.6	62.4	---	---
Total Severely Overcrowded	6	14	20	0.2
% Severely Overcrowded by Tenure	30.0	70.0	---	---

Source: American Community Survey 2014-2018 5-Year Estimates, Table B25014

Overpayment

The data presented in **Table 16** show overpayment by income category, the amount overpaid by renters, and the amount overpaid for owners. Both homeowners and renters were overpaying for housing between 2012 and 2016.

The Comprehensive Housing Affordability Strategy (CHAS) database, provided by HUD and based on U.S. Census American Community Survey data, describes the number of households, by income, with housing cost burdens. The latest CHAS data for the

2012-2016 period for Rancho Mirage are shown in the following table. Of all owner households, 37.5% are overpaying for housing, and 21.1% are severely overpaying. The percentages are higher when analyzing lower-income households as a group. Of all lower-income owner households, 76.6% are overpaying, and 56.9% are severely overpaying.

The patterns are similar for renter households. Of all renter households, 56.7% are overpaying, and 36.0% are severely overpaying. Percentages are higher for low-income households as a group. Of all lower-income renter households, 86.8% are overpaying, and 59.5% are severely overpaying.

TABLE 16 OVERPAYMENT BY INCOME CATEGORY AND TENURE

HOUSEHOLD INCOME ¹	OWNERS		RENTERS		
	HOUSEHOLDS	%	HOUSEHOLDS	%	
less than or = 30% HAMFI (Extremely Low Income)	490		335		
	overpaying	320	65.3	305	91.0
	severely overpaying	320	65.3	255	76.1
>30% to less than or =50% HAMFI (Very Low Income)	665		375		
	overpaying	540	81.2	350	93.3
	severely overpaying	405	60.9	280	74.7
>50% to less than or =80% HAMFI (Low Income)	900		390		
	overpaying	715	79.4	300	76.9
	severely overpaying	445	49.4	120	30.8
Subtotal: All lower-income households	2,055		1,100		
Subtotal: All lower-income HH overpaying	1,575	76.6	955	86.8	
Subtotal: All lower-income HH severely overpaying	1,170	56.9	655	59.5	
>80% to less than or =100% HAMFI (Moderate Income)	530		155		
	overpaying	235	44.3	85	54.8
	severely overpaying	100	18.9	50	32.3
>100% HAMFI (Moderate and Above Moderate Income)	4,945		735		
	overpaying	1,015	20.5	85	11.6
	severely overpaying	315	6.4	10	1.4
Total Households	7,525		1,985		
Total Households Overpaying	2,825	37.5	1,125	56.7	
Total Households Severely Overpaying	1,585	21.1	715	36.0	

¹ HAMFI = HUD Area Median Family Income. HUD and CA HCD use different terminology/methodology to define Household Income, but they are roughly equivalent. The table above matches HCD's terminology ("extremely low, very low, low") commonly used in HE documents to HUD categories, where appropriate. Note that "moderate" refers to 80%-120% of AMI, and thus is noted in two HUD categories accordingly.

"Overpaying" is defined as spending >30% of gross household income on housing costs.

"Severely overpaying" is defined as spending >50% of gross household income on housing costs.

Source: U.S. Dept. of Housing and Urban Development, CHAS data for Rancho Mirage, based on 2012-2016 ACS.

Housing Costs

The city of Rancho Mirage has a relatively high median price for single-family, owner-occupied units and rental units. The median value for 2013 and 2018 are shown in **TABLE 17**. **TABLE 19** calculates the amount a family of four in different income categories can afford to spend on housing, assuming that no more than 30 percent of the household's income is spent on housing.

Home Values

The following table compares median housing values in Coachella Valley cities from 2013 to 2018. Rancho Mirage's median housing value was \$518,000 in 2013, which was the second highest after Indian Wells. The City's median housing value decreased 3.5% over the 5-year period, in contrast to the upward

trend in the region. However, it still ranks second highest in the Coachella Valley. A recent regional economic analysis indicates that, in Rancho Mirage in 2019 (3rd quarter), the median price was \$674,500 for existing homes and \$530,500 for new homes.⁵

TABLE 17 REGIONAL MEDIAN HOUSING VALUE TRENDS, 2013 - 2018

JURISDICTION	MEDIAN VALUE, OWNER-OCCUPIED UNITS		
	2013	2018	% CHANGE 2013-2018
Desert Hot Springs	\$121,600	\$174,900	43.8%
Palm Springs	\$267,800	\$367,900	37.4%
Cathedral City	\$179,500	\$259,900	44.8%
Rancho Mirage	\$518,000	\$499,900	-3.5%
Palm Desert	\$308,000	\$335,400	9.0%
Indian Wells	\$604,600	\$706,800	16.9%
La Quinta	\$348,400	\$386,200	10.8%
Indio	\$192,600	\$267,900	39.1%
Coachella	\$137,600	\$207,300	50.7%

Source: American Community Survey 2009-2013 and 2014-2018 5-Year Estimates, Table B25077

Rental Costs

The rental housing market in Rancho Mirage includes apartments, townhomes, and single-family homes. **TABLE 18** shows median gross rent by number of bedrooms, according to the American Community Survey. The median gross rent is \$1,196.

⁵ "Inland Empire Quarterly Economic Report," Year 31, Economics & Politics, Inc. October 2019.

TABLE 18 MEDIAN GROSS RENT BY BEDROOMS

No. Of Bedrooms	Median Gross Rent*
No Bedroom	Not Provided
1 bedroom	\$802
2 bedrooms	\$1,207
3 bedrooms	\$2,405
4 bedrooms	\$3,500+
5+ bedrooms	\$2,409
Median Gross Rent:	\$1,196

* estimated, renter-occupied housing units paying cash rent

Source: American Community Survey 2014-2018 5-Year Estimates, Table B25031

Online listings show that current market rental rates range from approximately \$1,400 to \$3,200 for a 1-bedroom unit; \$1,495 to \$5,000 for a 2-bedroom unit; \$2,100 to \$15,950 for a 3-bedroom unit; and \$2,850 to \$25,000 for a 4+ bedroom unit (no studio rental available at the time of search).⁶

Affordability

Housing costs can represent a major obstacle to housing availability. **TABLE 19** describes income limits for commonly used household income categories and “affordable” monthly payments for each category, according to definitions set forth in California Health and Safety Code Sections 50052.5 and 50053. The area median income (AMI) for Riverside County for a family of four for Fiscal Year 2020 is \$75,300. This AMI is used to calculate, extremely low (30 percent of median), very low (50 percent of median), low (80 percent of median), and moderate (80 percent to 120 percent of median) incomes for use in state and federal subsidized housing programs.

TABLE 19 INCOME CATEGORIES AND AFFORDABLE HOUSING COSTS

Income Category ¹	Income Limit ²	Affordable Monthly Payment ³
Extremely Low Income (0-30% of AMI)	\$26,200	\$655
Very Low Income (30%-50% of AMI)	\$37,650	\$941
Low Income (50%-80% of AMI)	\$60,250	\$1,506
Moderate Income (80%-120% of AMI)	\$90,350	\$2,259
Above Moderate Income (120%+ of AMI)	\$90,350+	\$2,259+

¹ AMI = area median income. Riverside County median income = \$75,300.

² Based on 4-person household.

³ “Affordable housing cost” for lower-income households is defined as not more than 30% of gross household income with variations. “Housing cost” includes rent or mortgage payments, utilities, property taxes, and insurance on owner-occupied housing.

Source: HCD 2020 State Income Limits

A comparison of Rancho Mirage’s median mortgage cost (\$2,666) and median gross rent (\$1,196) with the affordable housing guidelines shown in the table above demonstrates that a low income household can find rentals in the City, but cannot afford to purchase in the City. Only above moderate income households can afford to buy a median-priced home. **TABLE 20** shows the current affordability gap in Rancho Mirage, based on existing median housing values which shows a median income household would need an additional \$783.5 per month to afford a median priced home in Rancho Mirage.

TABLE 20 MEDIAN INCOME AFFORDABILITY GAP, 2018

	Amount
Median household monthly income*	\$6,275
Housing payment equaling 30% of household income	\$1,882.5
Median mortgage costs**	\$2,666
Affordability gap***	\$783.5

*Based on median income with a four-person household (Table 19).

**American Community Survey 2014-2018 5-Year Estimates, Table S2506

*** Difference between 30% of income and median mortgage cost

2019 Affordable Housing Projects

There are a total of 443 affordable units for lower income families and seniors in the City. The Housing Authority owns 226 of these units, and 217 are privately owned, but have received assistance from the Housing Authority or other programs. Existing projects are described below.

Projects Owned by the Housing Authority

Santa Rosa Villas

This housing project, previously a mobile home park whose units were relocated, was initially occupied in late 2006 and contains 33 single-story rental units that are two-bedroom and two-bath. A 1,620 square foot clubhouse and pool are available to residents. Section 8 housing subsidy vouchers are accepted. Minimum base rent is \$564 and monthly gross income needs to be 3 times of minimum base rent.

Parkview Villas

The housing complex offers 82 affordable rental units to seniors over 55 years of age. It is comprised of 41 one-bedroom two-bath and 41 two-bedroom two-bath units, a 1,500 square foot clubhouse, 2 pools and 4 spas. Section 8 housing subsidy vouchers are accepted. Minimum base rents are \$367 for one-bedroom and \$395 for two-bedroom. Monthly gross income requirement is 3 times of minimum base rent.

Whispering Waters

This housing project provides 29 affordable one-bedroom rental units for seniors over 55 and a 3,080 square foot clubhouse and pool. Section 8 housing subsidy vouchers are accepted. Minimum base rent is \$338 and monthly gross income needs to be 3 times of minimum base rent.

San Jacinto Villas

Construction of this housing complex started in September 2009, and occupancy began in April 2011. The project is LEED Silver certified and age-restricted (55+). It offers 82 affordable units, including 53 one-bedroom one-bath, 20 two-bedroom one-and-a-half bath, and 9 two-bedroom two-bath units. There is a 1,600 square foot clubhouse, a pool and a spa. Section 8 housing subsidy vouchers are accepted. Minimum base rents are \$578 for one-bedroom and \$605 for two-bedroom. Monthly gross income requirement is 3 times of minimum base rent.

Privately Owned Projects

Las Colinas

84 affordable rental units are offered to seniors over 55 at this complex, both one-bedroom and two-bedroom. The project contains 30 very low income units, 39 median income units, and 15 moderate income units. Rent ranges from \$640 to \$1,200 per month.

Villa Mirage

A 98-unit apartment project located at the northwest city boundary. The project consists of project-based Section 8 certificates, and provides very low and low income households with two and three-bedroom units.

Rancho Mirage Villa Apartments

A 35-unit apartment project located in the central Highway 111 corridor. The project contains 18 low income units and 17 moderate income units of Junior 1 bed/1 bath, 1 bed/1 bath, 2 bed/1 bath, and 2 bed/2 bath floor plans.

Rehabilitation Needs

The year in which a residential unit was built is an important characteristic of the housing stock, indicating its relative condition. In general, an average quality structure has a life of 20 to 30 years before the need for maintenance and rehabilitation becomes necessary for the structure to remain safe and sanitary.

According to the 2014-2018 American Community Survey, 9,667 (62.1%) dwelling units were built before 1990 and are now over 30 years old (**Table 21**). Approximately 5,870 (37.7%) of those units are over 40 years old.

TABLE 21 AGE OF HOUSING UNITS

Year Built	Number Of Units	Percentage Of Total Units
Built 2014 or later	79	0.5%
Built 2010 to 2013	134	0.9%
Built 2000 to 2009	3,706	23.8%
Built 1990 to 1999	1,969	12.7%
Built 1980 to 1989	3,797	24.4%
Built 1970 to 1979	3,707	23.8%
Built 1960 to 1969	1,147	7.4%
Built 1950 to 1959	817	5.3%
Built 1940 to 1949	86	0.6%
Built 1939 or earlier	113	0.7%
Total units	15,555	100%
Total Built before 1990	9,667	62.1%

Source: American Community Survey 2014-2018 5-Year Estimates, Table DP04

Another measure of potentially substandard housing is the number of housing units lacking adequate kitchen and plumbing facilities. In Rancho Mirage, there are 160 units (1.7% of all units) lacking complete kitchens and 8 units (0.1% of all units) lacking plumbing facilities. More rental units have deficiencies than homeowner units. These homes could potentially benefit from rehabilitation programs.

⁶ Zillow.com, accessed August 5, 2020.

TABLE 22 HOUSING UNITS LACKING FACILITIES

TYPE OF DEFICIENCY	OWNER-OCCUPIED UNITS			RENTER-OCCUPIED UNITS			TOTAL	
	No.	TOTAL UNITS IN CITY	% OF TOTAL UNITS	No.	TOTAL UNITS IN CITY	% OF TOTAL UNITS	No.	% OF TOTAL UNITS
Lacking complete kitchen facilities	25	7,587	0.3	135	1,819	7.4	160	1.7
Lacking plumbing facilities	8	7,587	0.1	0	1,819	0.0	8	0.1

Source: 2014-2018 American Community Survey 5-Year Estimates, Tables B25053 and B25049

The Code Compliance division monitors the condition of housing stock through its site inspection and citation process. The division has cited eight single-family homes for substantive rehabilitation or structural issues during the 2014-2021 period. All but one of these citations are corrected, and there is still one pending open case. This would indicate that there are few substandard homes at any given time in the city.

The City’s Housing Authority previously funded a Home Improvement Program, which was designed to allow restricted income households to make needed repairs to their homes, including roofing, air conditioning and heating, and similar projects. The Home Improvement Program ended in June 2014. The Housing Authority did not have any available funding to grant lower income households financial assistance for home improvements from 2014 to 2019.

The Housing Authority continues to maintain and rehabilitate Housing Authority-owned and operated housing units. The City conducted inspections of mobile home parks and continued to monitor the parks through its Code Compliance Division in 2017 and Building & Safety Division in 2018 to 2019. However, no City or Housing Authority funding source has been identified to assist with any corrections. All Housing Authority funding was used for the maintenance and operation of existing units provided by the City Housing Authority. The City Housing Authority continues to monitor all senior apartment complexes owned by the Housing Authority. When health and safety concerns arise, the Authority budgets for these corrections and takes actions to remedy the concern.

Between 2014 and 2017, roofs and cabinetry had been updated to address health and safety concerns at Parkview Villas. In 2018, the Housing Authority updated cabinetry in units that became vacant.

Affordable Units at Risk

The continued availability of existing affordable housing units is important to city residents. When a project funded through local, state or federal programs becomes eligible for conversions to market rates, those units are considered “at risk” units.

Affordability restrictions for 98 multi-family rental units at the Villa Mirage project, located at 34160 Rebecca Way, were scheduled to expire in 2015. The City worked closely with The Hampstead Group, Inc., which in 2012 agreed to purchase and upgrade the project and maintain its affordability for low income housing (allowing Section 8 rentals) for an additional 55 years, with a new expiration date of 2067. The City assisted the purchaser in acquiring multi-family housing revenue bonds to finance the project through the California statewide Community Development Authority by becoming a Program Participant.

In addition, 41 resale restrictions at the Rancho Mirage Resort, located at the southeast corner of Dinah Shore Drive and Plumley Road, have lapsed, and the City did not find any viable means to reinstate them. Analysis of current resales at Rancho Mirage Resort indicate that the market rate units in this project sell in the range of \$160,000 to \$255,000. The replacement of these units would therefore total between \$6.6 and \$10.5 million. The units are priced in a range that is affordable for a low- or moderate-income household, insofar as the mortgage cost (including insurance and taxes) would be between \$880 and \$1234 per month. Therefore, although the resale restrictions may have lapsed, these units will remain affordable to low or moderate income households (see **TABLE 19**).

There are no units at risk of losing their affordability covenants in the City during the current planning period.

Special Housing Needs

There are households with identifiable special needs, as defined by California law for which the City must plan. These households typically experience difficulty in securing decent, affordable housing under market conditions. Specific groups with special housing needs include elderly residents, the homeless, single-parent households, farmworkers, persons with disabilities, persons with HIV/AIDS, and the disabled. In terms of how these disabilities affect housing needs, many simply require modifications of existing structures such as replacing steps with ramps and improving wheelchair accessibility. Other disabled people such as those with extreme mental disabilities, require long-term residential care. These special housing needs are provided through a variety of groups in the City and in the surrounding region.

Farmworkers

There are no farmlands in Rancho Mirage, or in the cities of Cathedral City and Palm Desert, to the west and east of Rancho Mirage, respectively. Farming occurs in the eastern Coachella Valley, at least 20 miles to the east. Between 2014 and 2018, the American Community Survey indicated there were ten residents employed in “agriculture, forestry, fishing, hunting, and mining” in Rancho Mirage, which is more likely to include residents employed at local sand and gravel operations. Farmworker housing does not constitute a significant need in Rancho Mirage. In the Coachella Valley, there are a total of approximately 8,000 farmworkers, 2,400 of which live in the City of Coachella. The balance live in the communities of Mecca and Thermal, close to the agricultural operations at which they work. The principal housing options for migrant and local seasonal farm workers are family-owned homes, private rental houses, second units, apartments, and mobile homes. Rancho Mirage is 20 miles from the Valley’s farming industry, which would translate to a 30 to 45 minute commute for a farmworker. There is no demand for farmworker housing in the City, but the City will continue to support housing for all people of the Coachella Valley, as shown in Policy H.6 and Program H.6.C.

Homeless

The homeless are generally mobile, often crossing from one city or county into another, and determining their location, and place of residence is difficult. The Riverside County Department of Public Social Services conducted a homeless count for all cities and some

unincorporated areas in the County in 2019. The Homeless Point-In-Time (PIT) Count is a federally mandated annual count of homeless individuals used by government agencies to evaluate the extent of homelessness. The data provide a snapshot of homelessness on a particular date and time.

The 2019 PIT Count for Riverside County determined there were 6 unsheltered homeless persons in Rancho Mirage, including individuals living on the streets, in vehicles, encampments, storage structures, or other places unfit for human habitation. It represents a 25% decrease over the 2018 PIT Count for Rancho Mirage (8 individuals). As described in **TABLE 23**, major characteristics of homeless people in the city are American Indian (33%), non-Hispanic (50%), male (83%), and adults over 24 years (100%). Among all homeless individuals identified in Rancho Mirage in the survey, 67 percent had developmental disability, 50 percent had a physical disability, 33 percent were chronically homeless, and 33 percent had brain injury. Conditions of the one individual not interviewed are unknown.

TABLE 23 RANCHO MIRAGE HOMELESS CHARACTERISTICS

	PERCENT OF	
	NUMBER	TOTAL
Race		
American Indian	2	33%
Asian	0	0%
Black	1	17%
Native Hawaiian	0	0%
White	1	17%
Multiple Races	1	17%
Unknown Race	1	17%
Ethnicity		
Hispanic	1	17%
Non-Hispanic	3	50%
Unknown Ethnicity	2	33%
Gender		
Male	5	83%
Female	1	17%
Age		
Adults (>24 yrs.)	6	100%
TOTAL HOMELESS INDIVIDUALS = 6		

Source: 2019 Riverside County Homeless Point-In-Time Count and Survey Report, County of Riverside Department of Public Social Services, page 63.

TABLE 24 HOMELESS SUBPOPULATIONS

SUBPOPULATION	NUMBER ¹	PERCENT OF TOTAL HOMELESS INDIVIDUALS
Veterans	1	17%
Chronically Homeless	2	33%
Substance Abuse	0	0%
PTSD	1	17%
Mental Health Conditions	0	0%
Physical Disability	3	50%
Developmental Disability	4	67%
Brain Injury	2	33%
Victim of Domestic Violence	1	17%
AIDS or HIV	0	0%
Jail	0	0%

¹ Results of interviews with 5 homeless individuals and observation of 1 individual. The individual not interviewed is not included in any of the subpopulation (no subpopulation assumed).

Source: 2019 Riverside County Homeless Point-In-Time Count and Survey Report, County of Riverside Department of Public Social Services, page 63.

single women. The Residential Facility offers 120 beds: 95 beds for homeless families with children, and 25 beds for homeless single adult men and women.

The Coachella Valley Rescue Mission in Indio provides shelter and hot meals, as well as support for homeless individuals and families. It currently shelters 150+ men, women, and children and offers emergency shelter to an additional 150+ individuals each night. Additional services include job training, counseling and educational services, housing assistance, and case management.

A recent analysis of Coachella Valley homelessness found that emergency shelter and transitional housing are not operating at full capacity; the occupancy rate was 79% in 2018 despite high rates of unsheltered single adults.⁷ Lower occupancy may be partially because some beds are reserved for domestic violence victims and youth rather than the general population.

The City is also participating in the Coachella Valley Association of Governments' (CVAG) Homeless Committee.

Prior to its closure, the City annually contributed funding to Roy's Desert Resource Center in the western Coachella Valley, which was established by CVAG in December 2009 and provided emergency and transitional shelter to 90 homeless individuals at a time, including families and single adults, for a maximum of 90 days. After the closure of Roy's Desert Resource Center emergency homeless shelter in 2017, there was a need for a homeless shelter or navigation center in the western Coachella Valley. CVAG contracted with Path of Life Ministries to operate its Coachella Valley Housing First program that placed people in permanent housing before addressing issues such as joblessness or behavioral health. Program results were positive, with 81% of the 242 people who exited the program in the first year able to find permanent housing, and all participants who exited the program more than doubling their monthly incomes.⁸ In late 2019, CVAG initiated an effort to advance the goals of CV Housing First through a

collaborative approach called the Coachella Valley Homelessness Engagement & Action Response Team (CVHEART).⁹ The program is expected to establish a formal structure for regional homelessness policies and programs, identify funding opportunities for future projects, and expand multi-agency cooperation and participation. In addition to its own efforts to end homelessness, the city's membership in CVAG will assure its continued participation in regional efforts.

The City contributes annually to existing homeless facilities and charitable organizations in the Valley (see complete list in **TABLE 25**). In Fiscal Year 2019/20 and 2020/21, the homeless funding budgeted for shelter/services are \$160,000 and \$100,000, respectively. These funds included a broad range of contributions,

including funds to Coachella Valley Rescue Missions and Path of Life Ministries for programs and activities which help alleviate homelessness problems in the Coachella Valley. The funds the City allocates vary, depending on requests made and budgetary limitations.

Homeless shelters are permitted in the Public (institutional) zone. Supportive and transitional housing with more than six occupants are allowed in the Residential High Density (R-H) zone with conditional use permits, consistent with similar uses in that zone, such as assisted living and residential care facilities. Single-room occupancy units can be approved in different forms and in numerous zones, including those that permit accessory and junior accessory dwelling units, guest/employee quarters, assisted living facilities, hotels, and senior and congregate facilities.

TABLE 25 COACHELLA VALLEY HOMELESS SHELTER RESOURCES

SHELTER NAME	TYPE OF SHELTER	CITY	CLIENTELE OR NEEDS SERVED	NUMBER OF BEDS ¹
Martha's Village and Kitchen Shelter From The Storm	Emergency	Indio	General	120
County of Riverside, Desert Healthcare District and Foundation ¹	Emergency (seasonal)	Palm Desert Cathedral City, Palm Springs, Desert Hot Springs	Domestic Violence General	20 90 (30 in each city)
Operation Safe House	Emergency /Transitional	Thousand Palms	Transitional: youth, young adults	20/15
Path of Life Ministries Inc.	Emergency/ Rapid Rehousing	Undisclosed – Coachella Valley	General	12/2
Coachella Valley Rescue Mission	Emergency/ Rapid Rehousing	Indio	families with children, individuals	300/18
Desert AIDS Project	Permanent	Palm Springs	HIV/AIDS	80
Desert Horizon	Permanent	Desert Hot Springs	Jewish Family Services	18
Desert Vista	Permanent	Palm Springs	Jewish Family Services	40
Desert Vista Permanent Supportive Housing Expansion (new in 2018)	Permanent	Palm Springs	Disabled Men and Women	35
Riverside University Health System – Behavioral Health	Permanent	Cathedral City	Behavioral Health	25
Episcopal Community Services	Permanent	Scattered Site – Coachella Valley	Persons with Disabilities and Chronically Homeless	40
Shelter Plus Care TBRA	Permanent	Indio	Persons with Disabilities/ Mentally Ill	23

Source: "The Path Forward: Recommendations to Advance an End to Homelessness in the Coachella Valley," Barbara Poppe and Associates, November 27, 2018, Appendix 3.
¹ dhcd.org.

A number of organizations provide services to the homeless throughout the Coachella Valley. Desert Horizon and Desert Vista permanent supportive housing is a program managed by Jewish Family Service of San Diego with 18 and 40 beds, respectively. Supportive services, including living skills, budgeting instruction, case management, employment assistance, food distributions, advocacy, and community referrals and access to benefits, are provided.

Martha's Village and Kitchen in Indio offers emergency shelter/housing, food services, a career and education center, children's services, health care, case management, and recovery services to residents and emergency assistance to non-residents. Programs include daily meals based on FDA-published guidelines, clothing distribution, food boxes, public showers, rental/utility assistance, general computer classes, and English Language instruction. The holiday program provides Christmas dinner, baskets, and toys to low income families/individuals. Martha's Village and Kitchen is a two-story 42,000-sq. ft. structure containing dining facilities, classrooms, a medical clinic, and early childhood center. The upstairs family section consists of 32 rooms with 23 for families, five rooms for single men, and four rooms for

⁷ "The Path Forward: Recommendations to Advance an End to Homelessness in the Coachella Valley," Barbara Poppe and Associates, November 27, 2018, page 21.

⁸ "CV Housing First Program Evaluation: Examining the Clients Served in the First Year: July 2017 to June 2018," Health Assessment and Research for Communities, September 2018, page 55.

⁹ "CV Heart: A Collaborative and Regional Approach to Homelessness in Coachella Valley," Greg Rodriguez, January 2020.

AB 101 requires that Low-Barrier Navigation Centers (LBNC) be a by-right use in areas zoned for mixed-use and nonresidential zoning districts permitting multifamily uses. LBNC provide temporary room and board with limited barriers to entry while case managers work to connect homeless individuals and families to income, public benefits, health services, permanent housing, or other shelter. to include Low-Barrier Navigation Center as defined by state law. Program H 2.B has been provided to require that the Zoning Ordinance be amended to meet this requirement.

Seniors

There were 9,545 persons over the age of 65 in Rancho Mirage in 2018 (ACS). Of the total of 5,979 senior occupied housing units in Rancho Mirage, 5,037 are owner occupied, while 942 are renter occupied. With more than half (52.8%) of Rancho Mirage’s population over 65 according to the 2014-2018 American Community Survey, the special housing needs of seniors are an important concern in Rancho Mirage. This is especially so since many retired persons are likely to be on fixed incomes, at greater risk of housing overpayment. In addition, seniors typically have special needs related to housing construction and location. They often require ramps, handrails, and lower cupboards and counters to allow greater access and mobility. Because of limited mobility, the elderly also typically need access to public facilities, such as medical and shopping, and to public transit facilities.

TABLE 26 SENIOR HOUSEHOLDS BY TENURE

HOUSEHOLDER AGE	OWNER-OCCUPIED		RENTER-OCCUPIED	
	HOUSE-HOLDS	%	HOUSE-HOLDS	%
Non-Senior Households				
Under 65 years	2,550	33.6%	877	48.2%
Senior Households				
65 to 74 years	2,315	30.5%	191	10.5%
75 to 84 years	1,931	25.5%	408	22.4%
85 years and over	791	10.4%	343	18.9%
Subtotal, Senior Households	5,037	66.4%	942	51.8%
Total Households	7,587	100%	1,819	100%

Source: American Community Survey 2014-2018 5-Year Estimates, Table B25007

Mature citizens also may need special security devices for their homes to allow greater self-protection. In many situations, seniors prefer to stay in their own dwellings rather than relocate to a retirement community, and may require extra assistance with home repairs and manual house/yard work. Every reasonable effort should be made to allow them to maintain their dignity, self-respect, and quality of life.

The 2014-2018 American Community Survey indicates 5,985 households in Rancho Mirage receive Social Security. The mean Social Security income for these households is \$23,047, which is below the definition of very low income. The 2014-2018 ACS data also show 2,936 households receive retirement income. The mean retirement income of these households is \$39,571.

There are 310 age-restricted affordable housing units in Rancho Mirage, located in the San Jacinto Villas, Parkview Villas, Santa Rosa Villas, Las Colinas, and Whispering Waters projects. These units are available to extremely low, very low, low, and moderate-income seniors.

The elderly also may require assisted living or nursing care facilities, as they age and are no longer able to care for themselves independently. Numerous senior support services are provided by various organizations, including those listed in **TABLE 27**. There are a number of privately operated facilities in Rancho Mirage available for seniors, including the following:

- › Missions Hills Senior Living (formerly Monarch at Rancho Mirage), 142 beds, including an Alzheimer’s patient capability
- › Brookdale Mirage Inn, 22 memory care apartment units and 107 assisted living apartment units
- › Brookdale Rancho Mirage (formerly Emeritus at Rancho Mirage), 26 dementia care beds, 109 assisted living units, and 45 skilled nursing beds
- › Country Villa Rancho Mirage Health Care, 99 nursing home beds

- › Vista Cove at Rancho Mirage, 56 beds, including dementia and Alzheimer’s patient capabilities; long-term care, respite care and Day Break program (full- and half-days available)
- › Brentwood of Rancho Mirage II, an assisted living facility serving up to 6 residents. It is a Residential Care Facility for the Elderly (RCFE)
- › Rancho Mirage Terrace, 100 assisted and independent living beds, 24 memory care (dementia/Alzheimer) beds
- › Morning Star II, 6 assisted living beds
- › Absolute Desert Care, 6 assisted living beds
- › Casa Royale Manor, 6 assisted living beds

TABLE 27 SENIOR RESOURCES

ORGANIZATION	SERVICES PROVIDED
Braille Institute Coachella Valley Neighborhood Center	Rehabilitation, enrichment classes, in-home support for the visually impaired
Cathedral City Senior Center	Health/fitness programs, social events, classes, homebound outreach, food distribution
Eisenhower Memory Care Center	Adult day center for neuro-cognitive impairments
FINN Food Bank	Food distribution
Hidden Harvest	Food distribution
Jewish Family Services of the Desert	Advocacy, case management services
Riverside County Office on Aging	Medical case management, counseling, transportation assistance, meals
Salvation Army	Food distribution, social events, community programs
Senior Advocates of the Desert	Public benefits and social services assistance, emergency financial assistance
SunLine Transit Agency	For seniors and disabled residents: Half-Fare Program, Taxi Voucher Program, SunDial paratransit service, bus travel training

Persons with Disabilities

The 2014-2018 American Community Survey identified 3,346 persons in Rancho Mirage with disabilities, of which 2,655 were 65 years of age or older. The high percentage of seniors living in Rancho Mirage results in a higher percentage of disabled persons,

and a need to focus on accessible housing to accommodate their needs.

The ADA requires that all new, multi-family and age-restricted construction include a percentage of units accessible to the disabled. Enforcing compliance with ADA standards is the responsibility of the City’s Building Division. The City has no requirements that would constrain the development of housing for disabled persons, whether in a group setting, apartment or condominium project, or a single-family home. This type of housing is not considered differently than housing for any other member of the community.

TABLE 28 DISABILITIES BY AGE AND TYPE

DISABILITIES BY AGE AND TYPE	NUMBER OF PERSONS	PERCENT OF TOTAL DISABILITIES ¹
Under Age 18 years		
With a hearing difficulty	25	0.4
With a vision difficulty	11	0.2
With a cognitive difficulty	38	0.6
With an ambulatory difficulty	11	0.2
With a self-care difficulty	20	0.3
With an independent living difficulty	*	*
Subtotal	105	1.7
Age 18 to 64 years		
With a hearing difficulty	51	0.8
With a vision difficulty	63	1.0
With a cognitive difficulty	266	4.2
With an ambulatory difficulty	315	5.0
With a self-care difficulty	113	1.8
With an independent living difficulty	219	3.5
Subtotal	1,027	16.3
Age 65 years and over		
With a hearing difficulty	1,341	21.2
With a vision difficulty	481	7.6
With a cognitive difficulty	595	9.4
With an ambulatory difficulty	1,458	23.1
With a self-care difficulty	515	8.2
With an independent living difficulty	793	12.6
Subtotal	5,183	82.1
Total	6,315	100.0

¹ differences due to rounding
* data not provided

Source: American Community Survey 2014-2018 5-Year Estimates, Table S1810

The Zoning Ordinance defines family consistently with the federal definition, as one or more individuals in a household. This means there are no special requirements for concentration of residential care facilities or constraints on housing for persons with disabilities. There are also no parking requirements other than those required for any project for any and all housing types that serve persons with disabilities.

Ramps, stairs, and similar structures necessary for accessibility are allowed by right in the [Zoning Ordinance](#). No variance or conditional use permit is required, and is not expected to be in the future.

Persons with Developmental Disabilities

Section 4512 of the Welfare and Institutions Code defines a developmental disability as “a disability that originates before an individual becomes 18 years old, continues or can be expected to continue indefinitely, and constitutes a substantial disability for that individual.” The definition includes severe and chronic disabilities, including mental retardation, cerebral palsy, epilepsy, autism, and other disabling conditions that are closely related to mental retardation or require treatment similar to that required for individuals with mental retardation. It does not include other handicapping conditions that are solely physical in nature.

The California Department of Developmental Services (DDS) provides services for developmentally disabled individuals through state-operated developmental centers and community facilities. It contracts with the Inland Regional Center (IRC) to provide and coordinate local services for eligible residents in Riverside County, including those in Rancho Mirage. IRC’s services also include assessment, referrals, counseling, outreach, advocacy, and training. IRC currently (2021) serves 29 clients who are Rancho Mirage residents.

IRC uses person-centered planning when developing a client’s Individual Program Plan (IPP). The IPP outlines the goals developed by the client and their support team, as well as the services and support they will receive to help meet those goals. Many of the services/supports listed in the IPP are funded by Inland Regional Center. However, services and supports may also be provided by

other agencies such as the Social Security Administration, school districts, county agencies, etc.

Individuals with developmental disabilities may require housing that is close to public transportation, medical care, and public services. Housing affordability and accessibility of the home and surroundings also require consideration. Housing options can range from traditional housing and independent living, to supervised group living quarters, to institutional facilities that provide onsite medical care and other services.

The following local and regional housing facilities are provided for the developmentally disabled population in the Coachella Valley.

Canyon Springs in Cathedral City is a State developmental center operated by DDS for individuals with intellectual and developmental disabilities. Referrals for admission are made by IRC. Services include residential care, treatment, and job training for up to 55 adults. The treatment program at Canyon Springs is designed to provide its residents with work/job training including formal educational opportunities and new home life and living skills. Each person is assessed and participates in developing and carrying out an IPP. Residents have opportunities to participate in a variety of integrated activities in natural environments at home, at work, and in the community.

Casa San Miguel de Allende in Cathedral City includes 48 apartments for developmentally and physically disabled individuals.

Mountain View Apartments in Cathedral City are restricted to seniors age 62+ or disabled individuals (all ground level units).

The Braille Institute Coachella Valley Neighborhood Center, formerly in Rancho Mirage, opened in 2020 in Palm Desert and provides low vision rehabilitation, daily living skills, enrichment classes, and in-home support for the visually impaired.

Angel View, a non-profit organization based in Desert Hot Springs, operates 19 six-bed group homes for children and young adults with developmental and physical disabilities. The homes provide

24-hour nursing and/or attendant care and can accommodate 100+ individuals at a time. There are 16 homes in the Coachella Valley, including 12 in Desert Hot Springs, three in Palm Springs, and one in Thousand Palms.

Additional support is provided by Desert Arc, based in Palm Desert, which provides vocational training, employment, adult day care, independence training, and case management services for adults with developmental disabilities in the Coachella Valley and Morongo Basin. Most clients are referred by the Inland Regional Center. Desert Arc operates on-site businesses at its Palm Desert campus, a smaller workshop facility in Yucca Valley, and a recycling center in Indio. In 2019, 695 clients were enrolled in at least one program; nine were Rancho Mirage residents.

The City complies with all requirements of the Americans with Disabilities Act and California Building Code to provide accessible and “barrier free” units for disabled residents, as necessary. Residential care homes for up to six clients with state licensing are permitted in all residential zones: HR, R-E, R-L-2, R-L3, R-M, R-H, and MHP.

The City’s Zoning standards do not currently provide for reasonable accommodation. Program H1.C includes a requirement to update the Code.

HIV/AIDS Patients

A Riverside University Health System Public Health study (2018) indicates Rancho Mirage’s HIV/AIDS population (2017) was approximately 2,147. The Desert AIDS Project (DAP), located in Palm Springs, is the Coachella Valley’s only facility dedicated to the treatment of HIV-positive and AIDS patients. Many of these patients live on fixed incomes, and particular issues of concern include finding affordable housing and transportation to medical services. The study also showed that from 2009 through 2018, a total of 34.9% of all HIV cases diagnosed in eastern Riverside County are 50 years or older. While 42.5% of all people living with HIV in east Riverside County are 60 or older, there are a number of patients under the age 50 who, because of their age, are not eligible for senior housing.

Vista Sunrise in Palm Springs is an apartment building with eighty affordable units dedicated to persons living with HIV/AIDS, which also provides housing for persons living with HIV/AIDS who are also homeless or at-risk of homelessness. It offers affordable studio and 1-bedroom apartments to qualified applicants and is the only development of its kind in the Coachella Valley. DAP and the Coachella Valley Housing Coalition are planning Vista Sunrise II, also on the DAP campus, which will provide 61 very low and low income supportive housing units for at risk individuals. The project is expected to be constructed in 2022-2023.

Large Families

There were 153 households in Rancho Mirage with five or more members in 2018, according to the American Community Survey. Of these larger households, 106 were in owner-occupied housing, and 47 were in renter-occupied housing. According to ACS, 38 of the large households in Rancho Mirage had incomes below the poverty level in 2018.

Compared to 2010 Census data figures, there was a 48 percent decrease in the number of large family households (293 households in 2010 versus 153 households in 2018).

TABLE 29 shows that there are 1,653 housing units in Rancho Mirage with four or more bedrooms, 326 of which have five or more bedrooms. Despite the number of dwelling units with four or more bedrooms in the current housing stock, 141 units (1.5% of all units citywide) are overcrowded, and 88 (62.4%) of them are rental units. There are 326 units with 5 or more bedrooms (3.5% of total units citywide), and only 54 of them are rental units, so there may be a need for additional units with 5 or more bedrooms affordable to large families, particularly rental units. To further accommodate large families, in 2012 the City adopted amendments to the Section 19 Specific Plan that require projects in Section 19 to include at least one percent of the units with four or more bedrooms.

TABLE 29 TOTAL NUMBER OF HOUSING UNITS BY BEDROOM SIZE AND BY TENURE

NO. OF BEDROOMS	OWNER-OCCUPIED UNITS		RENTER-OCCUPIED UNITS		TOTAL-OCCUPIED UNITS	
	No.	%	No.	%	No.	%
0 bedrooms	25	0.3	88	4.8	113	1.2
1 bedroom	249	3.3	430	23.6	679	7.2
2 bedrooms	1,917	25.3	840	46.2	2,757	29.3
3 bedrooms	3,908	51.5	296	16.3	4,204	44.7
4 bedrooms	1,216	16.0	111	6.1	1,327	14.1
5+ bedrooms	272	3.6	54	3.0	326	3.5
Total	7,587	100.0%	1,819	100.0%	9,406	100.0%

Source: 2014-2018 American Community Survey 5-Year Estimates, Table B25042

Table 30 Household Size by Tenure

NUMBER OF PERSONS IN HOUSEHOLD	OWNER-OCCUPIED		RENTER-OCCUPIED	
	HOUSE-HOLDS	PERCENT OF TOTAL ¹	HOUSE-HOLDS	% OF TOTAL ²
One to Four	7,481	98.6	1,772	97.4
Five	66	0.9	37	2.0
Six	13	0.2	0	0.0
Seven or More	27	0.4	10	0.5
Total Households with 5+ Pers.	106	1.4	47	2.6
Total Households	7,587	100.0	1,819	100.0

^{1,2} differences due to rounding

Source: American Community Survey 2014-2018 5-Year Estimates, Table B25009

Large families, therefore, have housing opportunities to meet their needs in Rancho Mirage, and overcrowding does not appear to be problematic. As previously shown in TABLE 15, less than one percent of all occupied units in Rancho Mirage are considered overcrowded.

Single-Parent Families and Female-Headed Households

According to the 2014-2018 American Community Survey, there are 102 single-parent households with children in Rancho Mirage, of which 32 consist of a male head of household and 70 of a female head of household. The ACS further estimated that 35 of these female-headed households with children have incomes below poverty level. Male-headed families with children having incomes below poverty level numbered 10.

Compared to 2010 Census data, there has been a 62.4 percent decrease in the number of single-parent households with children (271 households in 2010 versus 102 households in 2018). The number of female- and male-headed households both decreased significantly by more than 60% (87 male-headed and 184 female-headed households in 2010 versus 32 male-headed and 70 female-headed households in 2018).

The 2014-2018 ACS indicates there are 260 children less than 18 years of age in Rancho Mirage living in families whose incomes are below the poverty level. Of these, 98 live in single female-headed households, and 11 live in single male-headed households.

Single-parent families, particularly those with a female head of household, can experience lower incomes, higher living expenses, higher poverty rates, and lower rates of homeownership. Primary housing needs include affordability and units of sufficient size, and the availability of and proximity to childcare and employment. The City's continuing efforts to maintain affordability restrictions on affordable housing units and its provision of a land use plan that facilitates multi-family housing in close proximity to childcare facilities and employment, will benefit this population. Programs that assist with homeownership will also be advantageous.

TABLE 31 SINGLE-PARENT HOUSEHOLD CHARACTERISTICS

HOUSEHOLD TYPE	NO. OF HOUSEHOLDS	% OF TOTAL
Total households	9,406	100
Male-headed households	118	1.3
With own children under 18	32	0.3
Female-headed households	318	3.4
With own children under 18	70	0.7
Total Families, Income in the Past 12 Months Below Poverty Level	294	100
Male Householders, Income in the Past 12 Months Below Poverty Level	40	13.6
Female Householders, Income in the Past 12 Months Below Poverty Level	37	12.6

Source: American Community Survey 2014-2018 5-Year Estimates, Table DPO2; American Community Survey 2014-2018 5-Year Estimates, Table B17010

Extremely Low-Income Households

Extremely low-income (ELI) households are a subset of the very low-income household category and defined by HCD as those with incomes less than 30% of the area median income (AMI). The AMI for a 4-person household in Riverside County is \$75,300. ELI household incomes are defined by HCD and HUD as those earning less than \$26,200.¹⁰ Many ELI households receive public assistance, such as Social Security, and have a variety of housing needs.

Existing Needs

According to the latest CHAS data, 825 households (8.7% of total households) in Rancho Mirage are considered extremely low-income. Most (59%) ELI households are owners and approximately 77% experience housing problems, including incomplete kitchen and plumbing facilities, overcrowding, and a cost burden greater than 30% of income (overpayment). Nearly 76% are in overpayment situations, and 69.7% are in severe overpayment situations in which housing costs are greater than 50% of household income.

Projected Needs

To calculate projected housing needs, the City assumed 50% of its very low-income regional housing need assessment (RHNA) are extremely low-income households. From its very low income need of 429 units, the City has a projected need for 215 units for extremely low-income households.

Housing types that are available and suitable for ELI households include: rent-restricted affordable units, housing with supportive services, single-room occupancy units, shared housing, housing with rent subsidies (vouchers), etc. See discussion under [Homeless](#) for Zoning Ordinance amendments that support these housing types.

Many of the City's existing and proposed very low-income rental projects provide housing affordable to extremely low-income individuals, and couples. Extremely low-income households are also eligible to receive rental assistance through the County of Riverside Housing Authority's Section 8 voucher program. Small ELI households may also find an affordable housing option in Single Room Occupancy (SRO) hotels, second units, accessory dwelling units and junior accessory dwelling units and guest houses. Second units and guest houses/employee quarters may be important resources for seniors on a fixed-income, single-parents, disabled persons, college students, and low-wage earning workers.

TABLE 32 HOUSING PROBLEMS FOR EXTREMELY LOW-INCOME HOUSEHOLDS

	OWNERS	RENTERS	TOTAL
Total Number of ELI Households	490	335	825
Percent with any housing problems*	65.3%	94.0%	77.0%
Percent with Cost Burden >30% of income	65.3%	91.0%	75.8%
Percent with Cost Burden >50% of income	65.3%	76.1%	69.7%
Total Number of Households	7,525	1,985	9,510

* housing problems include incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room (overcrowding), and cost burden greater than 30% of income.

Source: U.S. Department of Housing and Urban Development, CHAS, based on the 2012-2016 ACS.

¹⁰ Per HUD, the Extremely Low Income (ELI) income limit is the greater of either: 1) 60% of Very Low Income limit (\$37,650), which equals

\$22,590, or 2) poverty guideline established by Dept. of Health and Human Services (HHS), which equals \$26,200.

Current Housing Statistics

Energy Conservation

The desert environment of the Coachella Valley results in warm winters, and very hot summers. Although residents in Rancho Mirage may have lower than average heating costs in the winter, they can expect higher than average cooling costs in the summer. The costs of air conditioning can have a significant impact on a household's summer budget, particularly those with limited or fixed incomes.

The Building Division enforces the requirements of Title 24 of the Uniform Building Code, which sets standards for energy efficiency in all types of development. In addition, the City's Housing Authority has installed solar hot water systems at the Parkview Villas complex as a cost saving and energy efficiency measure.

The City participated in the regional Green for Life program implemented by CVAG, and has promoted energy efficient and net zero building techniques through that program for individuals undertaking major remodels and new home construction. The Housing Authority also considers the implementation of green building techniques for its affordable housing projects, and development by private parties. San Jacinto Villas is LEED Silver certified. The [Section 19 Specific Plan](#), which includes up to 1,899 dwelling units, includes incentives for energy efficient development, and green building guidelines. In all projects, passive solar design and water efficiency are considered in the planning stages, to assure that projects are developed as efficiently as possible. The City implements the following programs.

General Conservation

Rancho Mirage has approved at least six LEED certified buildings, including office buildings, apartment buildings, and the first LEED certified retail commercial center to be built in the Coachella Valley. Rancho Mirage's "[5 Conservation + Open Space](#)" Element promotes the conservation, efficient use and thoughtful management of energy sources and mineral deposits as well as the long-term viability of limited and non-renewable resources.

Rancho Mirage's [Section 19 Specific Plan](#) includes Green Builder guidelines and development incentives.

The City started the Rancho Mirage Energy Authority (RMEA), a community choice aggregation program, to provide cost-competitive electricity and cleaner energy choices. RMEA started providing power in 2018 to City residents and businesses. Customers are automatically enrolled into RMEA's 5% discount on electricity and have the options to upgrade to Premium Renewable Choice, or Solar Choice, or opt out of RMEA. RMEA also offers additional benefits to customers with solar systems compared to Southern California Edison.

The City features environmental information and recycling opportunities in its quarterly newsletter, Rancho Mirage INSIDER.

Approximately 57 restaurants participate in the City's food waste program, which diverts tonnage from landfills and is recycled into agricultural products. Due to the pandemic in 2020, only 16 restaurants remain in the program. The City has maintained contact with restaurants to encourage re-commitment to the program.

The City operates a comprehensive recycling program that encourages and supports the recycling of household, business, construction, hazardous, and green waste. [Ordinance No.918](#) requires all construction and demolition sites to recycle all recyclable materials onsite. The City provides a free residential Hazardous Household Waste (HHW) service to all residents. Residents can call and make an appointment to dispose of any HHW. The HHW is properly collected and disposed of by a licensed service company.

The City also contributes to, and participates in, the Coachella Valley Association of Government's (CVAG) used motor oil and filter collection and recycling program.

Energy Conservation at City Facilities

Rancho Mirage budgets funding annually for energy conservation consultants in order to better conserve electricity. Consultants constantly monitor and adjust, via the internet, both City Hall and Library HVAC (heating/ventilating/air conditioning) systems in order to save energy and operate efficiently. All City facilities have been upgraded with energy efficient lighting and upgrades to building HVAC equipment and software.

Rancho Mirage promotes energy efficiency and conservation in all areas of community development, including transportation, development planning, and public and private sector construction and operation, as well as in the full range of residential and non-residential projects.

Rancho Mirage's use of 26-watt fluorescent lighting fixtures as opposed to 150-watt incandescent bulbs in citywide landscaping lighting has reduced energy consumption. The City currently uses fluorescent lighting in all of its facilities, and has begun updating lighting at City Hall and the Public Works Department yard to LEDs to further reduce energy consumption.

The City supports public and private efforts to develop and operate alternative systems of solar and electric production that take advantage of local renewable resources. Rancho Mirage evaluates all new proposed projects for solar protection in order to reduce heat gain and promote energy conservation (overhangs on window and doors).

Rancho Mirage was the first city in the Coachella Valley to be a Community Energy Efficiency Program jurisdiction.

Rancho Mirage has adopted the voluntary [Green Building Program](#), which allows home and commercial building owners to build or remodel their properties 15 percent above Title 24 requirements. The Program, adopted in 2012, is being implemented as part of the [CVAG Green For Life](#) project.

Water Conservation

The City encourages residents and businesses to participate in water saving programs offered by CVWD at low or no cost. For example, residents are eligible to get free smart weather-based irrigation controllers offered by the CVWD.

The City waives fees for turf conversion to desert-friendly landscaping and continues to support rebate programs implemented by CVWD to implement a turf replacement program that offers rebates to residential, and commercial property owners, and Home Owners Associations (HOA) for converting turf to

TABLE 33 RACIAL/ETHNIC DISTRIBUTION OF POPULATION BELOW POVERTY LEVEL IN THE PAST 12 MONTHS

CENSUS TRACT ¹	LOCATION/ JURISDICTION	PERCENT BELOW POVERTY LEVEL ²	POPULATION BELOW POVERTY LEVEL ³							
			BLACK OR AFRICAN AMERICAN ALONE	AMERICAN INDIAN AND ALASKA NATIVE ALONE	ASIAN ALONE	SOME OTHER RACE ALONE	TWO OR MORE RACES	HISPANIC OR LATINO ORIGIN	WHITE ALONE, NOT HISPANIC OR LATINO	
451.03	Hwy 111 corridor and south	11.8	318	15	20	36	30	0	43	305
449.18	North of Hwy 111, on the east	11.4	277	14	0	0	13	24	13	277
449.17	North of Hwy 111, central	13.2	633	0	30	0	0	0	194	439
9406	Northern portion of Rancho Mirage, Tribal land and Cathedral City	6	167	5	6	6	7	0	31	143
449.21	Northeast, and commercial land in Palm Desert	6.1	136	0	0	9	0	3	16	120
City of Rancho Mirage		11.6	1841	49	50	48	74	31	501	1414

¹Note that census tracts do not correspond to City limits. Census tracts covering the bulk of City area are listed to provide representative data.

^{2,3}Data based on estimate of population for whom poverty status is determined in the past 12 months. Population below poverty level for Native Hawaiian and Other Pacific Islander Alone was zero in each census tract shown above and the entire City.

Source: American Community Survey 2015-2019 5-Year Estimates.

water-efficient desert landscaping. The Residential Landscape Rebate incentive pays \$2 per square foot of turf removed up to a maximum of 10,000 square feet, which equates to a maximum of \$20,000 for new landscape conversion projects. The HOA and Commercial Landscape Rebate Program pays an incentive of \$2 per square foot of turf removed up to a maximum of 25,000 square feet, which equates to a maximum of \$50,000 for new landscape conversion projects. All proposed projects submitted to the City are reviewed for potential adverse effects on water quality. (Title 17 of the Municipal Code).

Fair Housing Assessment

The City has completed an assessment of how it has and will continue to affirmatively Promote fair housing, consistent with the requirements of AB 686. It is provided in the Appendix of this Element, and has been used throughout this document to assess constraints, determine actions necessary, and provide policies and programs to support fair housing in the City.

The City is committed to continued implementation of fair housing practices. The inventory of land suitable and available for future housing development includes parcels that are distributed throughout the City to help foster integrated living patterns (see **TABLE 44**). A schedule of policies and programs for continuing these efforts through the 2021-2029 planning period is provided in the Housing Goals, Policies and Programs section below.

Future Housing Needs

The RHNA generated by the Southern California Association of Governments (SCAG), which is responsible for developing Housing Need Allocations for all counties and cities in its area, is presented in **TABLE 34** for the 2022 to 2029 planning period.

TABLE 34 REGIONAL HOUSING NEEDS ALLOCATION, 2022 TO 2029

INCOME CATEGORY	NUMBER OF UNITS
Extremely low income	215
Very low income	215
Low income	318
Moderate income	328
Above moderate income	670
TOTAL	1,746

Note that the extremely low and very low income categories are 50% each of the 429 units assigned for the very low category
Source: SCAG

For the 2022 to 2029 planning period, the City has been assigned 1,746 new housing units. Of these, 670 are to be affordable to households with incomes in excess of 120 percent of the median. It is assumed that the private market will provide these higher priced units without assistance from the public sector. However, 1,076 units are required for moderate and lower income households, which typically require financial assistance from the public sector for construction and maintenance, since units must be available at below market rates. There are several programs in place to help fund such projects. The lands on which affordable housing can be located in Rancho Mirage, and the programs in place to fund projects in the current planning period, are detailed below, under "Strategy for Meeting Affordable Housing Need." Approximately 540 single-family homes were constructed in Rancho Mirage from January 2014 to December 2019, an average of 90 units per year. Ultimately, market conditions will determine the pace of residential construction in Rancho Mirage. The 2020 pandemic will undoubtedly impact housing starts and the development of housing in the City. Conversely, should financial assistance programs from State and Federal sources expand, affordable housing projects could see construction starts in the City. The status of the economy will play an important role in the City's ability to generate new housing units in all income categories.

Quantified Objectives

On average, the City has had fewer than 5 demolitions annually. The city's population is expected to slowly grow during the planning period, resulting in an expected need primarily in new housing, rather than in preservation or rehabilitation. Existing

projects, particularly those with affordability restrictions, will need maintenance and improvement to remain in good condition. Since the ending of the Home Improvement Program in 2014, the Housing Authority has assigned funds to help with rehabilitation of older units in the Authority-owned projects and will reinstate the program when funding becomes available.

The expected needs, by income category, for the period from 2021-2029 are provided in **TABLE 35**.

TABLE 35 QUANTIFIED OBJECTIVES MATRIX, 2021 TO 2029

	INCOME CATEGORY					TOTAL
	EXTR. LOW	VERY LOW	LOW	MOD.	HIGH	
New Construction	215	215	318	328	670	1,746
Rehabilitation	5	5	10			20
Conservation				41		41

Constraints to the Development of Housing

Governmental and non-governmental constraints can affect the supply of housing for all income levels. Such constraints may affect the number of units built, the size and suitability of the unit, and the price of the unit. Although some constraints are beyond the control of local governments, others may be reduced or eliminated at the discretion of the local government. A number of potential constraints are discussed below.

Governmental Constraints

All cities impose requirements on development. These standards can become costly and can extend the amount of time required to plan and complete a project. This section examines whether Rancho Mirage's governmental requirements are a constraint on the provision of affordable housing.

Land Use Controls

The Land Use Element of the General Plan designates specific areas for different types of development and establishes density ranges for residential development. Zoning, which must be consistent with the General Plan, establishes more specific development standards, allowable uses, and limitations. **TABLE 36** describes the City's General Plan land use designations, including density ranges. In addition to General Plan designations, the City is implementing the **Section 19 Specific Plan** that establishes development standards and guidelines for 270 acres located north

of Dinah Shore Drive. The Specific Plan, which acts as both the General Plan and Zoning Ordinance for the area, establishes land use designations for residential land uses which are more intense than currently in other areas of Rancho Mirage. These land use designations are also included in

TABLE 36. In 2019, the City began to prepare an update to its Highway 111 Specific Plan. The update of the plan will conditionally allow up to 34 units per acre with affordable housing overlay in the Thunder Road area.

TABLE 36 RESIDENTIAL LAND USE CATEGORIES

DESIGNATION		MAX DENSITY	PURPOSE
R-L-2	Very low-density	2 du/ac*	Single- family development typically on about 0.5-acre individual lots, planned residential developments (PRD)
R-L-3	Low density	3 du/ac	Moderately low-density single-family development and PRDs
R-M	Medium density	4 du/ac	Single-family subdivisions and PRDs, encourage development of a wide variety of dwelling unit types in a planned environment.
R-H	High density	9 du/ac	Single- and multi-family planned developments, apartments, mobile home parks with PRD-type development conditionally allowed, affordable and senior housing
MHP	Mobile home park	9 du/ac	Mobile home parks, PRDs encouraged
MU	Mixed-use	Varies	Integrated residential, office and commercial development, specific plan required
RE	Residential estate	1 du/ac	Single-family homes, rural and estate development
HR	Hillside reserve	1 du/ac	limited, single-family residential development on privately-owned property in hillside areas with restrictions for land and living resources
Mixed Use Core	Section 19 Specific Plan	Varies	Allow living units and shopping/work places to be built close to one another
Residential	Section 19 Specific Plan	20-28 du/ac	Attached single-family condominiums, apartments, heights to four stories allowed

* du / ac = dwelling unit per acre Source: City of Rancho Mirage 2017

Zoning Constraints

Minimum standards for the residential portion of the Zoning Ordinance could impact housing affordability by establishing the specific uses allowed or prohibited for each land use designation, and specific development standards such as required parking and setbacks. These are detailed in **TABLE 37** and **Table 39**. Zoning standards currently limit residential buildings to two stories. In the City's High Density Residential zone, this standard is not a restriction to achieving maximum density, and has been implemented by the City at multiple sites, including the San Jacinto Village apartments. In the Section 19 and Highway 111 Specific Plans, height limits are increased to 36 feet and 40 feet, respectively. This height increase allows 3-story structures that can accommodate the densities proposed, ranging from 25 to 28 units per acre, assuming surface parking and required common areas.

In addition, the Zoning Ordinance sets forth minimum room sizes for all residential zones, shown in **TABLE 38**. The City has developed less restrictive standards for affordable housing projects, as shown in **Table 37**. In both the Highway 111 and Section 19 Specific Plans, reduced unit sizes are allowed for affordable housing units. In the Highway 111 Specific Plan, unit sizes for affordable housing units are reduced to 500 square feet for a studio, and are consistent with the City's apartment standards for larger units (900 square feet for a 1 or 2 bedroom unit, 1,000 square feet for a 3 bedroom unit, and 1,200 square feet for a 4 bedroom unit). In the Section 19 Specific Plan, studio units can be reduced to 450 square feet for affordable units. These standards, which apply to all but two of the City's identified sites C, and E through I, remove constraints associated with unit size.

Lot coverage for residential projects not covered by the Highway 111 or Section 19 Specific Plans is set at a maximum of 35%. On an acre of land, this represents up to 15,250 square feet of building footprint, or 30,500 square feet for a two-story structure. This will allow for all required setbacks and parking requirements in surface parking lots. Assuming an average unit size of 1,000 square feet, this would allow a density of 30 units per acre. In the Highway 111 Specific Plan area, there is no maximum building coverage. In the Section 19 Specific Plan areas 4.01, 4.02 and 4.03, maximum building coverage is 50%, which would allow over

20,000 square feet of building footprint, or 60,000 square feet for a 3-story building on one acre of land. The City's building coverage requirements, therefore, do not pose a constraint to the development of affordable housing.

For housing for above moderate income households, development standards for single family market rate housing have not posed a constraint. As demonstrated by the issuance of building permits, for the 5 year period from 2014 through 2019, the City issued permits for 2,862 single family homes, or an average of 572 homes per year. These permits were issued for homes in existing or new subdivisions throughout the City, conforming to City standards for single family homes. Given the City's RHNA requirement of 670 above moderate income units for the 8 year planning period, and the City's current annual average of 572 units per year, development standards are not an impediment to the construction of above moderate income or market housing.

For housing for lower and moderate income households, the City's development standards, although they allow for the construction of units with a density of up to 30 units per acre, could result in an impediment to the development of housing. Program H.1.F has been added which requires the comprehensive review of development standards, and the amendment of the Zoning Ordinance to assure that units can be effectively constructed under the Affordable Housing Overlay.

With the adoption of Ordinance No. 1086, No. 1148, and No. 1159, Chapter 17.08 (Residential Districts) of the **Zoning Code** was amended to include zoning changes for special types of housing. The Single Room Occupancy housing type was removed and now regulated through different housing types including accessory dwelling units (ADU). The City has adopted new ADU state regulations, which are permitted in all residential zones, as described in **TABLE 40**. The City has not experienced much demand for these units, but will track their development during the planning period as a tool to help with the provision of affordable housing, as provided in Program H 2.A.

Consistent with Government Code 65583, the Zoning Ordinance was amended to allow transitional and supportive housing as a residential use and only subject to those restrictions that apply to

other residential uses of the same type in the same zone. Program H 1.C. has been completed to address this requirement. For more than six occupants, the Zoning Ordinance requires a Conditional Use Permit, which is the same process required for large group homes. The City amended the Municipal Code in 2019 to add transitional and supportive housing up to a maximum of six beds to the allowable residential use matrix. **TABLE 40** identifies zoning designations that accommodate special types of housing. Table 2 in the Land Use Element of the General Plan identified available sites for each zone. Due to periodic changes in State law, the City's Zoning Ordinance must be reviewed annually to assure compliance regarding transitional and supportive housing, permanent supportive housing, employee housing, single room occupancy units and manufactured housing on foundations. Program H 1.C provides for the annual updating of the Zoning Ordinance for that purpose.

Emergency shelters are permitted with the approval of a development permit (non-discretionary) in the Public/Quasi-Public land use designation. As shown in Table 2 of the Land Use Element, there are 110 acres of vacant Public/Quasi-Public lands available for this use, which are distributed on the City's major arterials. Since the City is served by transit, and has a broad distribution of land uses, emergency shelters would be located in areas where services are available. The development of emergency shelters would be subject to the development standards contained in Section 17.12.030, which requires front yard setbacks of 25 feet, side yard setbacks of 10 feet, rear yard setbacks of 20 feet, 35% building coverage and single story construction. These standards are typical of all institutional and public buildings in the City, and would allow 15,250 square feet of space per acre, sufficient to provide housing and services to a large number of people. The City's Zoning Ordinance does not include standards for parking at emergency shelters. Recent amendments to State law limit parking requirements for emergency shelters to only those spaces required for employees. Program H1-C has been provided to require the amendment of the Zoning Ordinance to make this addition.

TABLE 37 RESIDENTIAL DEVELOPMENT STANDARDS, MINIMUM AREA REQUIREMENTS FOR RESIDENTIAL ZONES

ZONES/USES	LIVABLE AREA (SQ. FT.)		BEDROOM, MAX. NO.	BATHS, MIN. NO.	PARKING REQUIRED
Single-family detached	1,400		2	1.5	2 spaces in an enclosed garage + 1 off-street guest space for every 2 units, without access to a public street
	1,700		3 or 2 + den	1.75	
	1,900		4	2	
Single-family attached	1,000		1	1	1 covered + 1 off-street guest space for every 2 units
	1,250		2	1.5	2 covered + 1 off-street guest space for every 2 units
	1,650		3	2	
Attached units in a planned unit development (affordable housing)	850		1	1	1 covered + 1 off-street guest space for every 2 units
	1,100		2	1.75	2 covered + 1 off-street guest space for every 2 units
	1,400		3	2	
Single-family detached (affordable housing)		Senior Housing 950	1	1	2 spaces in an enclosed garage + 1 off-street guest space for every 2 units, without access to a public street
	1,200	1,050	2	1.5	
	1,500	1,200	3 or 2 + den	1.75	
	1,700	N/A	4	2	
Apartments (R-M, R-H and M-U)	850		1	1	1 covered + 1 off-street guest space for every 2 units
	900		2	1.5	2 covered + 1 off-street guest space for every 2 units
	1,000		3	1.75	
	1,200		4	2	
Senior group housing	410		Studio	1	1 covered + 1 uncovered employee and guest space for every 2 units in congregate housing facility projects /1.5 uncovered spaces for every 2 units in independent living projects
	510-570		1	1	
	610-670		2	1.5	

Source: City of Rancho Mirage zoning ordinance, Sections 17.30.100, 17.30.210, and 17.26.040

In the **Section 19 Specific Plan**, development standards vary from the Zoning Ordinance to allow the special uses and densities permitted in the Plan. The development standards allow greater flexibility in the Specific Plan area than in other areas of Rancho Mirage. These standards are illustrated in **Table 41**. The Highway 111 Specific Plan update currently in progress will also set more flexible development standards to allow the uses and densities permitted in the Plan, including an affordable housing overlay that will permit up to 34 units per acre.

Certain design standards such as architectural enhancements, roofing materials, and landscaping can increase the costs of housing. In Rancho Mirage, minimum unit areas and reduced parking for senior housing and affordable housing projects meet the same design standards as other residential developments, unless density bonus provisions are utilized.

The City has not received any request to develop housing below identified densities in the sites inventory and analysis (TABLE 44).

The Zoning Ordinance and the City's fee schedule are posted on the City's website.

TABLE 38 MINIMUM ROOM SIZE

USE	MINIMUM AREA (SQ FT)
Garage	400
Bedroom	* 140
Full bath	50
Three-quarter bath	40
Half bath	30

* FOR AFFORDABLE HOUSING, THE MASTER BEDROOM SHALL BE A MINIMUM OF 140 SQUARE FEET AND REMAINDER BEDROOM(S) SHALL BE A MINIMUM OF ONE HUNDRED TEN SQUARE FT
 SOURCE: CITY OF RANCHO MIRAGE ZONING ORDINANCE, SECTION 17.30.110

Infrastructure Requirements

All projects, including residential developments, are generally required to install all necessary onsite and offsite improvements, including streets, curbs, sidewalks, and water and sewer connections. Adequate infrastructure may already exist on some infill lots.

Typical infrastructure requirements in Rancho Mirage include:

- » Local streets: 60-foot right-of-way, 40-foot-wide street
- » Restricted local street: 50-foot right-of-way, 36-foot-wide street
- » Secondary street: 88-foot right-of-way, 64-foot-wide street
- » Concrete 6-inch curbing
- » Connection to the nearest water and sewer mains

The City's Public Works Department establishes actual requirements for proposed projects, which may vary depending on the specifics of the site. Requirements for each project are intended to connect the project site with Rancho Mirage's existing infrastructure and provide for the needs of the project's residents without compromising service to existing residents.

TABLE 39 RESIDENTIAL DEVELOPMENT STANDARDS, MINIMUM DEVELOPMENT STANDARDS FOR RESIDENTIAL ZONES

	HR	R-E	R-L-2	R-L-3	R-M	R-H	MHP
Maximum units/acre	1/640*	1	2	3	5	9	9
Lot area	640 ac	1 ac	18,000 sf	12,000 sf	10,000 sf	8,000 sf	see note (a) below
Lot width	100 ft	100 ft	90 ft	80 ft	70 ft	60 ft	see note (a) below
Lot depth	100 ft	100 ft	100 ft	90 ft	90 ft	90 ft	see note (a) below
Front setback	25 ft	25 ft	25 ft (a)	25 ft (a)	20 ft (a)	20 ft (a)	10 ft
Rear setback	25 ft	25 ft	25 ft (a)	25 ft (a)	25 ft (a)	20 ft (a)	10 ft
Side setback	10 ft	10 ft	10 ft	10 ft	10 ft	10 ft	5 ft
Maximum building lot coverage	30% (a)	30%	30% (a)	30% (a)	30% (a)	35%	30% (a)
Minimum distance between buildings	N/A	20 ft	20 ft	20 ft	20 ft	20 ft	20 ft

* FOR EXISTING PARCELS OF LESS THAN SIX HUNDRED FORTY ACRES, ONE DWELLING UNIT IS ALLOWED.
 (A) THESE DIMENSIONS VARY ONLY IN PLANNED RESIDENTIAL DEVELOPMENT, MIXED USE, AND MOBILE HOME PARKS, AND WILL BE DETERMINED DURING DEVELOPMENT PLAN PERMIT REVIEW.
 (B) THIS TABLE IS ONLY A SUBSET OF THE RESIDENTIAL DEVELOPMENT STANDARDS. REFER TO TABLE 2-3 IN MUNICIPAL CODE SECTION 17.08.020 FOR MORE INFORMATION.
 SOURCE: CITY OF RANCHO MIRAGE ZONING ORDINANCE, SECTIONS 17.08.020

Although these requirements are consistent for all cities in the Coachella Valley, the requirements to install infrastructure can adversely impact the cost of housing projects. In those instances where the infrastructure costs, in combination with other costs of construction, create economic infeasibility, the City may choose to subsidize the infrastructure improvements through its General Fund or Housing Authority.

Building Code Requirements

The City has adopted and enforces the 2019 California Building Code with amendments, to ensure all housing units are constructed to minimum safety standards. The City is not permitted to adopt standards that are less stringent than the California Building Code. The City has not modified its Building Code beyond seismic requirements, and imposes Building Code standards for existing buildings only when more than 50% of a structure's value is being modified, consistent with all cities in California. Imposition of the California Building Code does not unduly impact the cost of housing in Rancho Mirage in comparison to any other community in the state.

HOUSING TYPE		ZONE WHERE PERMITTED	
Multi-family rental housing		R-L-3 (D)	
		R-M (D)	
		R-H (D)	
		M-U (D)	
		R-I-C (C)	
Community Apartments and Condominiums		R-L-2 (D)	
		R-L-3 (D)	
		R-M (D)	
		R-H (D)	
Manufactured housing		R-E (D)	
		R-L-2 (D)	
		R-L-3 (D)	
		R-M (D)	
		R-H (D)	
		MHP (D)	
Mobile homes		MHP (D)	
Housing for agricultural employees		N/A*	
Emergency shelters		P (D)	
Supportive/transitioning housing – 6 beds or less		HR (P)	
		R-E (P)	
		R-L-2 (P)	
		R-L-3 (P)	
		R-M (P)	
		R-H (P)	
		MHP (P)	

HOUSING TYPE		ZONE WHERE PERMITTED	
Supportive/transitioning housing – more than 6 occupants		R-H (C)	
Group homes – 6 beds or less		HR (P)	
		R-E (P)	
		R-L-2 (P)	
		R-L-3 (P)	
		R-M (P)	
		R-H (P)	
		MHP (P)	
Group homes – more than 6 beds		R-H (C)	
Accessory dwelling units		HR (P)	
		R-E (P)	
		R-L-2 (P)	
		R-L-3 (P)	
		R-M (P)	
		R-H (P)	
		MHP (P)	
Guest/employee housing		R-E (P)	
		R-L-2 (P)	
		R-L-3 (P)	
		R-M (P)	
Caretaker/Employee Housing		Rs-H (D)	
		I-L (D)	
Live/Work Facilities		O (C)	
		M-U (D)	
		I-L (D)	

HOUSING TYPE		ZONE WHERE PERMITTED	
Assisted living facilities		R-M (C)	
		R-H (D)	
		M-U (C)	
		R-I-C (C)	
		O (D)	
State Licensed Residential Care Homes—6 clients or less		M-U (P)	
		HR (P)	
		R-E (P)	
		R-L-2 (P)	
		R-L-3 (P)	
		R-M (P)	
		R-H (P)	
		MHP (P)	
Large Residential Care Facilities (7+) and Nonlicensed Residential Care Homes		M-U (D)	
		R-I-C (D)	
		R-H (C)	
Senior citizen congregate care housing		R-L-3 (D)	
		MHP (D)	
		R-H (D)	
		M-U (C)	

* There is little to no demand for this housing type, and no dedicated zoning district has been established
 (P) = Permitted Use
 (D) = Development Plan Permit Required
 (C) = Conditional Use Permit Required
 Source: City of Rancho Mirage Zoning Ordinance, Section 17.08.012 and 17.10.012.

Fees

Rancho Mirage has established development fees for typical single and multi-family residential development in Rancho Mirage. **TABLE 42** outlines such current fees. Planning fees associated with residential development are shown in **TABLE 43**. Additional fees may be charged for review of other types of planning applications such as tract maps, planned development permits, architectural review, and environmental review.

Although development, planning, and related fees ultimately raise the cost of housing, cities and counties can offer reduced or subsidized fees for certain types of projects including affordable housing projects. TUMF for new construction provide exemptions for affordable housing projects. Similarly, license tax fees may offer exceptions for affordable projects through their conditions of approval.

Permit Processing Procedures

Affordable and market rate residential housing projects are subject to the Development Plan (DP) process, which requires review by City staff, and review and approval from the Architectural Review Board (ARB), Planning Commission, and City Council. The DP process is a site plan review process which assures that zoning requirements are met, and is similar to typical processes throughout California. The ARB is advisory to the Planning Commission. The permitting process includes only two hearings, one for the Planning Commission and one for the City Council. The permit process described below assumes that no streamlining requests are made by the applicant, including SB 35 streamlining, for an affordable housing project.

In that case, the provisions of State law apply, and projects would be processed in approximately 60 days.

TABLE 41 SECTION 19 SPECIFIC PLAN DEVELOPMENT STANDARDS

STANDARDS	REQUIREMENT
Density	20 to 28 du/ac min. 20 du/ac on designated sites*
Setbacks	10 to 28 feet
Parking, single-family	2.00/unit + 0.25 guest/unit
Parking, multi-family	1.75/unit + 0.15 guest/unit
Minimum common area open space	100 square feet/unit

*MINIMUM DENSITIES OF 20 DU/AC ON SITES DESIGNATED FOR EXCLUSIVELY RESIDENTIAL USE
SOURCE: CITY OF RANCHO MIRAGE ZONING ORDINANCE, SECTION 19 SPECIFIC PLAN, AS AMENDED BY ORDINANCE 1047

TABLE 42 CITY OF RANCHO MIRAGE PLANNING FEE SCHEDULE

ITEM	FEE
General plan/zoning map amendment	\$4,555
Specific plan	\$21,187
Conditional use permit	\$2,648 (minor); \$6,780 (major)
Variance	\$530 (minor); \$5,826 (major)
Development agreement	\$5,297
Preliminary development plan	< 5 ac \$7,415 5 – 20 ac \$10,064 > 20 ac \$15,890
Final development plan	\$4,026
Single-family site development permit (one-story)	\$2,648
Environmental assessment / Initial study	\$1,958
Environmental impact report	\$16,965
Zoning interpretation	\$265
Appeals to the Director of Development Services	\$530
Planning Commission	\$2,648
City Council	\$3,390
Tentative parcel map (4 or less parcels)	\$3,390
Revisions after approval	\$2,648
Tentative tract map	< 5 ac \$5,826 5 – 20 ac \$7,415
Revisions after approval	\$3,390

* AC = ACRES
SOURCE: CITY OF RANCHO MIRAGE 2020

The ARB ensures that the development standards required in the Zoning Ordinance, such as unit size, density, height limits, setbacks, and parking, are met in each development proposal. The DP consists of two applications: the Preliminary Development Plan (PDP) and the Final Development Plan (FDP).

TABLE 43 CITY OF RANCHO MIRAGE DEVELOPMENT FEES

	SINGLE-FAMILY		MULTI-FAMILY, 20 UNITS
	1,800 SQ FT	2,500 SQ FT	800 SQ FT/2 BEDROOMS
Estimated Construction Valuation	\$236,412	\$328,350	\$1,897,120
Fees			
General Government	992	992	792
Fire Protection	449	449	358
Transportation	4,119	4,119	2,538
Park and Recreation	1,726	1,726	1,378
Library	1,145	1,145	914
Infrastructure Undergrounding	272	272	272
Subtotal	\$7,711	\$7,711	\$5,460
Non-City fees			
SMI	66.20	91.94	26.56
TUMF	2,310	2,310	1,330
School fee	7,344	10,200	3,264
Subtotal	\$9,720	\$12,602	\$4,621
Total	\$17,431	\$20,313	\$10,081

All values are per residential unit except the Estimated Construction Valuation.
SMI = Strong Motion Instrumentation and Seismic Hazard Mapping Fee
TUMF = Transportation Uniform Mitigation Fee
Source: City of Rancho Mirage 2019, CVAG 2018

Preliminary Development Plan

Preliminary Development Plan: The review and approval process begins when the applicant submits the PDP application to the Planning Division. The PDP application includes site plans, elevations and similar public hearing materials.

Within 30 days of submittal, staff reviews the application and notes any corrections in a letter to the applicant. Project plans and materials are routed to various public agencies (e.g., Fire Marshal, CVWD) and City departments, including Public Works, for comments when the project application is determined complete.

Once the application is deemed complete, the proposal is scheduled for review by the ARB. The proposal is scheduled for a public hearing before the Planning Commission once the ARB review has been completed. Finally, City Council considers the results of the ARB review and the Planning Commission hearing, and makes a determination on the project.

The findings associated with a Development Plan are:

1. Allowed within the respective zoning district;

2. Generally in compliance with all of the applicable provisions of this title that are necessary to carry out the purpose and requirements of the respective zoning district, including prescribed development standards and applicable design guidelines; and
3. Consistent with the general plan and specific plan, if applicable.

None of these findings are a constraint to the approval of a project.

Processing time for most PDPs takes an average of three to four months from the time a PDP is submitted until the time City Council makes a determination. The actual amount of time varies greatly depending on the completeness of the initial application, the time required to resubmit once comments have been made, and the determination or requirements set forth by project reviewers.

Final Development Plan

The FDP application, submitted to the Planning Division, consists of the project's construction plans prepared in accordance with the approved PDP application and any conditions of approval set forth

during the review process. Planning Division staff approve the FDP as long as the project substantially conforms to the approval given by City Council.

The FDP, which can be filed and approved at any time after the PDP approval, may be approved in 30 days or less. Construction of the project must begin within one year of the FDP approval, or within two years if a tract map accompanied the FDP, or the approval expires.

Extensions of one year to both the PDP and FDP are allowed under the Zoning Ordinance.

Parcel and Tract Maps

Depending on the project, parcel maps (four or fewer lots) or tract maps (five or more lots) may be required. The project and environmental review and approval process and time involved for such maps are similar to the PDP application, except that ARB review is not required. The subdivision map is most often processed concurrently with the PDP, and does not extend the processing time for the project.

Tentative parcel maps are approved by the Planning Commission. Tentative tract maps receive final approval from the City Council. A final map must be submitted and approved by the City Council as a non-public hearing item. Should the applicant not be able to receive an approved Final Map within the two-year period, one year extensions, as provided by State law, are possible. The timelines described above are typical of the cities of the Coachella Valley, and less time consuming than County processes. The times required to process applications in the City are not considered constraints to housing.

Code Enforcement

The City's Building & Safety Division enforces the California Building Code to ensure that new construction is safe for the occupants, and is properly maintained. The Code Compliance Division is responsible for the on-going maintenance of housing units in a safe and habitable condition.

Code compliance for structural deficiencies or maintenance problems is processed as follows: A phone call and/or a site visit is made to the property owner. In most instances, this is sufficient to cause the violation to be corrected by the property owner. Typically, the property owner is given 10 to 20 days to correct the violation. If personal contact is not possible, the Code Compliance Division will send a letter to the owner of record. The City has the ability to directly abate a violation, if the owner is unwilling or cannot be located. All costs associated with abatement are billed to the property owner. If the owner is unwilling to pay, a tax lien is placed on the property. These procedures are typical of those employed by most cities in California, and do not place an un-due constraint on the development or maintenance of housing.

Article XXXIV

The California Constitution, Article XXXIV requires voter approval of affordable housing developments when they are developed, constructed, or acquired in any manner by a public agency. Rancho Mirage voters considered and passed an Article XXXIV referendum in 1981. The authorization was not for any specific site or project.

Article XXXIV requirements do not apply to projects that are owned by a private developer, owned by a private non-profit organization, or contain less than 50 percent affordable units.

Short-Term Rental Ordinance

The City's Short-Term Rental Ordinance (Municipal Code Chapter 3.25) defines short-term rental (STR) as a property, rented for a period of 27 consecutive calendar days or less, for dwelling, lodging, or sleeping or special event purposes, regardless of home-sharing and/or subletting arrangements. STRs are allowed in any residentially zoned single-family residential dwelling or condominium within communities with Homeowners Association (HOA) that do not prohibit STRs in its CC&R's. Homeowners are required to obtain a STR certificate and collect transient occupancy taxes (TOT) at a rate of 10% of the rent charged. STRs provide homeowners with opportunities to increase their incomes, which can offset their housing costs. STRs are often rented by vacationers

rather than permanent residents, and the added TOT costs revenues are not considered a constraint to housing. Furthermore, because only units within planned communities excluding those subject to affordable housing covenants are allowed to have STRs, and these communities contain only market rate units, the presence of STRs in Rancho Mirage does not constrain the development of affordable housing.

Economic Constraints

Land Costs

According to the Federal Housing Finance Agency (FHFA), land price/cost in Rancho Mirage fluctuated in the last decade, and saw an overall increase from 2012 to 2019. Land costs dipped to a low point in 2018, but rose above the 2012 level by 2019. Land share of property value fluctuated around 30%, with a low of 24% and a high of 36%. As the planning period extends for eight years, land costs will fluctuate, and will continue to be an issue directly tied to the provision of affordable housing. In 2019, FHFA data revealed land value in the northeast portion of Rancho Mirage at \$15.78 per square foot for existing residential properties (as is), or \$17.38 per square foot (standardized by age of structure, interior area, and lot size). Land values in Rancho Mirage are among the highest in the Coachella Valley, and although the City does not determine the price of land, land use policies regulate the number of units built per acre, which directly impact the cost of development.

Construction Costs

Single-family and multi-family construction costs are estimated to range between \$114 and \$131 per square foot in the current economic environment, depending on home design and materials selected according to International Code Council. These costs are less than what was estimated during the previous planning period, and reflective of 2020 construction costs. Although the City cannot directly control construction costs, it does offer subsidies to achieve affordability in residential units.

Financing Costs

The purchase price of a dwelling unit is impacted by financing costs, which can affect affordability and the home buyer's ability to purchase. Interest rates directly impact financing costs, and vary in response to national factors. Current interest rates are low -- from

under two to just above three percent depending on the length of the mortgage. The City could develop and implement programs to write down interest rates in order to increase affordability, but current interest rates do not warrant such programs. Financing for both construction and long-term mortgages is generally available subject to normal underwriting standards.

Homeowners Associations

In Rancho Mirage, many country clubs, gated communities, and residential neighborhoods have homeowners' associations that charge mandatory monthly fees. Although the initial purchase price of homes in many country clubs and gated communities exceeds the definition of affordable to moderate income households, some purchase prices may appear affordable. However, the total housing payment including principal, interest, taxes, and insurance is combined with a monthly Homeowners Association fee, which may cause the total payment to exceed 30 percent of the household's income and become unaffordable.

Non-Governmental Constraints

In general, building permit applications for residential projects (other than single family homes) are received by the City within approximately 3 months of entitlement approvals.

The City is committed to meeting its fair share of housing for the current planning period, and has identified sufficient lands to address the RHNA. Developers do not request reductions in density from those allowed under the Zoning Ordinance, and the City will continue to promote the higher densities allowed under the AHO overlay, the Highway 111 Specific Plan and the Section 19 Specific Plan for those sites listed in Table 44. In addition, given the requirements of AB 330, the City cannot deny a housing project proposed within the density range allowed on inventory sites unless than project does not meet the City's numerical development standards. Therefore, the City's efforts to increase density and the requirements of State law prevent affordable housing from being developed at lower densities, and there is no constraint.

Physical Constraints

Environmental

There are no environmental constraints to the construction of housing in the City. There are no earthquake faults, areas susceptible to liquefaction or other seismic hazard, or flood zones within the developable areas of the City, and especially lands shown in the City's vacant land inventory for affordable housing units. The City implements the most current building code, which includes seismic requirements consistent with the requirements implemented everywhere in California.

Maintenance of Housing Stock

Although the majority of housing in Rancho Mirage is relatively new, as of 2020, 62.1 percent of the units in Rancho Mirage were over 30 years of age. Structures over 30 years of age require maintenance to remain in habitable condition. Lower income renters and owners may be unable to afford repairs. The City's Home Improvement Program was designed to aid those households in maintaining and improving their properties; however, it ended Fiscal Year 2013-2014 (June 30, 2014). The program may be reinstated when funds are available.

Infrastructure

Pursuant to SB 1087, Coachella Valley Water District (CVWD), as the water purveyor for the City, will be provided the adopted Housing Element and shall be required to establish specific procedures to grant priority service to affordable projects. Although most of Rancho Mirage's infill development sites are not constrained by the lack of infrastructure, there are a few areas with inadequate services, as discussed below.

CVWD has approved Urban Water Management Plans, which was last updated in 2015 based on the City's General Plan build out. The 2015 Plan states that CVWD has sufficient supplies available to meet the City's RHNA. In addition, CVWD's wastewater treatment plants have adequate capacity to meet long term development needs, since their planning is directly tied to the build out potential of the General Plans of the cities they serve, including Rancho Mirage.

The neighborhood near Thunder Road, south and west of Highway 111 and Country Club Drive, consists of three cul-de-sac streets (Bird Lane, View Road and Estates Road), where existing dwelling units lack sewer. Single-lot development is infeasible due to the high cost of installing sewer lines and establishing connections to the main system. This area is included in both the Highway 111 Specific Plan, currently under way, and in the site inventory to meet the City's RHNA allocation. Actions to promote and encourage lot assembly will be required to assure that this area will redevelop to provide affordable housing. The Specific Plan's affordable housing overlay, which will allow up to 34 units per acre, is one such action which would make the area feasible for development. This potential constraint is addressed in the policies and programs below.

Peterson Road and Mirage Cove Drive is an area of one acre and larger equestrian lots without sewer service. Existing homes currently operate on septic systems, and some still have individual wells for domestic water supply. Development of new homes has not occurred due to the high cost of installing sewer lines. Article XXXIV requirements do not apply to projects that are owned by a private developer or a private non-profit organization, or contain less than 50 percent affordable units. None of the sites identified to meet the City's RHNA allocation occur in this area.

Vista del Sol is an area of one-acre lots lacking adequate infrastructure. The area is located in the Section 31 Specific Plan area, where the City envisioned a community of resort hotel, residential, commercial, and open space/recreation uses oriented around a Grand Oasis lagoon. In the Section 31 Specific Plan completed in November 2019, a 15" PVC sewer main is proposed within Vista Del Sol to connect the existing sewer system at Frank Sinatra Drive to the existing 24" VCP sewer main in Country Club Drive. The infrastructure expansion will remove this impediment to development in this area. None of the sites identified to meet the City's RHNA allocation occur in Section 31.

Strategy for Meeting Affordable Housing Need

The City's Housing Authority consists of the five City Council Members and establishes a voting authority for affordable housing projects. The Housing Authority, among other tasks, pursues mobile home park acquisition, joint venture projects with private developers, and development and management of Housing Authority-owned affordable housing projects.

In the 2014-2021 planning period, the Housing Authority made efforts to preserve and rehabilitate existing affordable housing projects and plan new projects, each of which is described below.

Rancho Palms Mobile Home Park

In 2009, the Housing Authority acquired the Rancho Palms Mobile Home Park at 39-360 Peterson Road. The park was cleared in 2017. The project site is adjacent to roadways, transit and utility infrastructure. The property has been added to the City's Site Inventory for the 2021-2029 planning period. It is anticipated that the property will be redeveloped into an affordable residential use. While there are currently no plans to develop the property, the City is open to options including partnering with an affordable housing developer, offering the site for sale to an affordable housing developer, or selling the site for other purposes.

Highway 111 Specific Plan

In 2019, the City began to prepare an update to its Highway 111 Specific Plan. The update of the plan will establish minimum densities of 16 units per acre on designated sites and allow up to 34 units per acre with an affordable housing overlay in the Thunder Road area. The Specific Plan is currently planned for adoption in 2021.

Section 19 Specific Plan

With the adoption of Ordinance No. 1047 in 2012, the City requires the provision of 1,120 affordable housing units in the [Section 19 Specific Plan](#) area just south of I-10. Units will be

reserved for extremely low, very low, and low income households. In 2017, a new water trunk line was installed which improved water pressure in the area, which had been a constraint on development. Extension of water and sewer lines to serve the first phase (mixed use development) of the Specific Plan is expected to continue as necessary during the 2021-2029 housing cycle, but no development plans for affordable housing have been proposed to date.

The Section 19 Specific Plan includes multiple planning areas, The Planning Areas listed in Table 44 are each just over 7 acres, and total 22.1 acres. These Planning Areas are required by Ordinance 1047 to be developed for affordable housing, including employee housing. These three planning areas are adjacent to the water and sewer extensions completed by CVWD, making their development feasible during the current planning period. These planning areas are part of a 112 acre parcel under single ownership. In order to encourage the development of these parcels, program H 6.A has been added.

Monterey & Dinah Shore Land Holding

The City-owned 50-acre property is in close proximity to the Monterey Marketplace shopping center (see Map Key B, [TABLE 44](#)). A total of approximately 227 units of single and multiple family housing for very low and low income households had been planned for 25 acres of this property. The Housing Authority was not able to construct the Monterey Village project due to lack of funds. The City is actively engaging with the development community and has received positive responses given the project location and access to transit and jobs. The City will continue to pursue partnerships and projects on this property during the 2021-2029 period.

Parkview Villas and Whispering Waters

The Housing Authority updated roofs and cabinetry at Parkview Villas and Whispering Waters to address health and safety concerns in 2014-2015. In 2018, the Housing Authority updated cabinetry in units that became vacant. The Housing Authority will continue to rehabilitate its own units as the need arises.

Rancho Mirage Villa Apartments

In 2018, the City extended the affordability covenant for 35 units at Rancho Mirage Villa Apartments through July 21, 2060. They include 18 low income units (all Junior 1 bed/1 bath), and 17 moderate income units (8 1 bed/1 bath, 4 2 bed/1 bath, and 5 2 bed/2 bath units).

Land Availability

In order to determine if sufficient lands are available for the construction of the 1,073 extremely low, very low, low, and moderate income units required to meet the City's RHNA allocation, an analysis of available lands was conducted. **TABLE 44** lists the available parcels, and the potential units to be generated on these parcels for affordable housing. The map provides locations for each site listed in **TABLE 44**.

As described in **TABLE 44**, the City proposes to accommodate all extremely low, very low, low, and moderate income housing on lands distributed throughout the City. Parcels in the [Section 19 Specific Plan](#) are included in the inventory, which allow densities of 20 to 28 units per acre. As previously discussed, the Specific Plan includes a mandate for 1,120 affordable housing units. Any one of the planning areas could develop for affordable housing during the planning period, particularly since the constraint regarding domestic water pressure has been removed. Parcels in the proposed Highway 111 Specific Plan are also included, which allow 16 units per acre and conditionally allow up to 34 units per acre with affordable housing overlay in the Thunder Road area.

The lots in the Thunder Road area (4.86 acres) are each 0.2 to 0.4 acres in size. Their size, in the High Density Residential zone has resulted in extremely limited development in this area. The neighborhood is located, however, immediately south of Highway 111, immediately adjacent to a SunLine Transit bus stop, and close to shopping and employment centers. Included in the Highway 111 Specific Plan update currently in development, this area sees great potential for redevelopment, and a program has been included below to encourage the Housing Authority to work with

private parties towards purchase and consolidation of these lots for effective use as an affordable housing project in the future.

The City has traditionally and successfully developed affordable housing at a density of nine or 10 units per acre, due largely to the City's commitment of financial resources, and securing of funds through other programs. As shown in **Table 45**, three of the City's affordable housing projects currently have a density of 10 units per acre or less. With the elimination of set-aside funds, the City now has the ability to leverage land for affordable housing projects, but does not have additional funds available toward the cost of construction. In order to encourage the development of sites B (Monterey Village) and D (Rancho Mirage MHP), Program H 9.A has been added which requires the implementation of an Affordable Housing Overlay for these sites. Under the Overlay, which will be modeled after the Highway 111 Specific Plan overlay for the same purpose, affordable housing development would be considered at densities of up to 28 units per acre, not including density bonus provisions. For purposes of analyzing capacity of inventory sites, the City looked at development trends for affordable housing projects regionally, and determined that Site B and D can realistically be expected to develop at a density of 25 units per acre, with the application of an affordable housing overlay. This is consistent with the development of affordable housing proposed and/or constructed in the region in recent years in the Coachella Valley, including:

Palm Springs:

- Monarch Apartments, will provide 60 units affordable to very low and low income households on 3.6 acres, at a density of 17 units per acre. The project is fully funded and will break ground in October of 2021.

Palm Desert:

- Carlos Ortega Villas, consists of 72 units on 3.48 acres affordable to very low and low income households, at a density of 21 units per acre.
- Vitalia, 270 units affordable to very low and low income households on 12 acres approved in 2021, at a density of 23 units per acre.

- Millennium SARDA site, 240 units affordable to very low and low income households on 10 acres, under contract in 2021, at a density of 24 units per acre.

La Quinta:

- Coral Mountain Apartments, constructed in 2018, provides 176 units on 11 acres for very low and low income households, at a density of 16 units per acre.

- Arroyo Crossing 2, will provide 216 units affordable to very low and low income households on 7.3 acres, at a density of 30 units per acre. The project was approved in 2021.

TABLE 44 VACANT LAND INVENTORY, POTENTIAL AFFORDABLE UNITS FOR VERY LOW, LOW AND MODERATE INCOME HOUSEHOLDS

MAP KEY	ASSESSOR'S PARCEL NO.	GENERAL PLAN	ZONING	TOTAL ACRES	POTENTIAL DENSITY	REALISTIC DENSITY	POTENTIAL UNITS
A	670-230-021 (formerly 670-230-014)	High-Density Residential	RH	36.68	9	9	Lower: 300 Mod: 100
B	685-090-011 (formerly 618-500-019)	High-Density Residential w/affordable housing overlay	RH	25± of 52.48	9 28	9 25	225 Lower: 370 Mod: 255
C	Section 19 Specific Plan 685-010-013	Residential PA's 4.01, 4.02, 4.03	Residential	4.01=7.3 4.02= 7.4 4.03=7.4	25	25	Lower: 183 Lower: 185 Lower:185
D	689-180-012	Mobile Home Park	MHP w/affordable housing overlay	12.34	9 28	9 25	108 Lower: 234 Mod: 75
HIGHWAY 111 SPECIFIC PLAN LANDS*		(PROPOSED)	(EXISTING)	TOTAL ACRES (BY RESIDENTIAL LAND USE)			
E	Planning Area 1	Mixed Use	CG	24.9	28	28	
F	Planning Area 2	Mixed Use	CG	54.88	28	28	
G	Planning Area 4	Mixed Use RH-SP	O RH	7.59 12.79	28 34**	28 34**	Lower: 200 Mod: 235
H	Planning Area 7	Mixed Use	CN	28.43	28	28	
I	Planning Area 9	Mixed Use	CG	7.27	28	28	
				HWY 111 SP MU SUBTOTAL	36*		435
				TOTAL UNITS			2,322

* APNs and acreage provided in Appendix.

*40% of total vacant MU Acreage
**Affordable Housing Overlay

Note: Distribution of units by income level is to be determined as projects are brought forward. This table provides estimates only.

Indio:

- Arroyo Crossing 1 is currently under construction, and provides 184 units on 6.4 acres affordable to very low and low income households, at a density of 29 units per acre.

Cities in the Coachella Valley, including Rancho Mirage, can expect, in the current market, that projects ranging in density from 17 to 29 units per acre are being funded and can be built to accommodate lower income households. Therefore, the City's reliance on a density of 25 units per acre for sites B, C and D is realistic, and can be achieved in the planning period. These three sites would generate a total of 1,522 units of housing affordable to extremely low, very low, low and moderate income households. It is the City's intent that these sites be developed with a mix of income levels, as provided in Program H1.E. The City's RHNA allocation for the 2022-2029 planning period for these income groups is 1,076 units. Therefore, the City's RHNA can be accommodated on these three sites. Their development potential is particularly high, because sites B and D are both City-owned, and the City is currently marketing them for affordable housing. Sites A, E, F, G, H and I are also included in Table 44, but are not needed to meet the City's RHNA. Sites E through I are all located in the Highway 111 Specific Plan area, which will be approved in 2021, and is seen as having a high potential for future development opportunities. That development potential, however, has yet to be tested, and in order to assure that the City can meet its RHNA allocation, these parcels are secondary to meeting the City's RHNA.

The City has in the past, when the Redevelopment Agency (RDA) existed, maintained a policy of developing and owning affordable housing projects in Rancho Mirage; however, due to lack of funding, the policy will shift towards partnering with the development community for future projects. For the Monterey Village project, which will yield about 625 units, the cost per unit is estimated to be \$388,300 per unit, or a total of \$87,367,500. This estimate is based on discussions with Pacific West and Coachella Valley Housing Coalition, whose three approved projects in the Coachella Valley are ranging from \$300,850 to \$454,000 per unit. An average of \$388,300 was used for this estimate. Depending on the availability of funding, the Housing Authority may leverage cash and land to help fund the project and seek partnership with a private developer. As shown in **TABLE 44**, more than sufficient lands are available to meet the RHNA extremely low, very low, low, and moderate income allocation for the 2021-2029 planning period. Finally, sites 1, 2 and 3, as

shown on the aerial, have a capacity for over 2,500 above moderate income, market rate units. These sites, along with infill lots in existing City neighborhoods, provide sufficient sites to meet the above moderate income RHNA allocation for the City.

As shown in Table 45, affordable housing projects in the City have traditionally been built at densities of about 10 units per acre. This was achievable because of City subsidy through set-aside funds. Because these funds have been eliminated, the City expects that affordable housing units will be built at higher densities in the future. As a result, the densities planned for the Housing Overlay, which have a base of 28 units and can be increased to 34 units per acre, have been used in the calculation of density for sites shown in Table 44. The RHNA requires that the City have capacity for 1,076 affordable units. As shown in Table 44, Sites A, B and D would result in 733 units at the City's base density of 9 units per acre. With application of the High-Density Residential Overlay, and using the low end of the density range at 28 units per acre, these same sites would result in 1,446 residential units. This exceeds the City's RHNA for very low, low and moderate income households by 370 units. In order to further the development of housing, Table 45 also includes units within the Section 19 and Highway 111 Specific Plans, which have the potential of generating an additional 1,023 units.

The parcels within each of the Highway 111 Specific Plan Planning areas shown in Table 45 range in size from 1 to 10 acres, because these areas are infill lands within the City's core. The unit count assumed in Table 44 is based on 40% of these lands being developed for affordable housing.

Table 45 DENSITY OF EXISTING AFFORDABLE HOUSING PROJECTS

PROJECT NAME	ACREAGE	NO. OF UNITS ¹	DENSITY
Santa Rosa Villas*	4.85	34	7.2 du/ac
Parkview Villas*	9.87	82	8.3 du/ac
Whispering Waters*	1.84	30	16.0 du/ac
San Jacinto Villas*	8.70	83	9.5 du/ac
Las Colinas	8.20	84	10.0 du/ac
Villa Mirage	6.22	98	15.7 du/ac
Rancho Mirage Villa Apartments	1.52	35	23.0 du/ac

¹ Includes manager's unit

Funding of Future Housing Projects

Funding for previously planned RDA projects has been eliminated, and the Housing Authority does not have funds for new projects. The City will leverage lands it owns, and partner with affordable housing developers to implement projects. These developers will have access to Tax Credit and other programs through State and federal agencies, and will compete for these funds. This is the method of funding currently being used throughout the Coachella Valley to fund affordable housing projects.

Public Participation

The Housing Element Update process included public participation in the form of a public workshop, a Housing Commission workshop, City Council study sessions, and public hearings. The first workshop was conducted on January 13, 2021 and included a short presentation on the basic requirements of Housing Elements and the update process, followed by a conversation with the participants. The primary goal of the workshop was to collect information from the public on the housing needs of Rancho Mirage. A second workshop was conducted with the Housing Commission on February 10, 2021.

The City received eight RSVPs representing seven developers. Representatives of affordable housing developers active in the Valley attended. The primary concern of participants was the difficulty in funding projects because of the competitiveness and limited funding available from State and federal agencies, coupled with the inability of local jurisdictions to assist due to the elimination of set-aside funds. Other comments received at the workshops indicated interest in building more affordable housing in the City and general concerns on the length of the project approval process to fit in with tax credit and other funding time limits as well as possible NIMBY objection from the community. As a result of the workshops, and consistent with the City's limited funding, programs have been adjusted from City-funded efforts to public-private partnerships for this planning period.

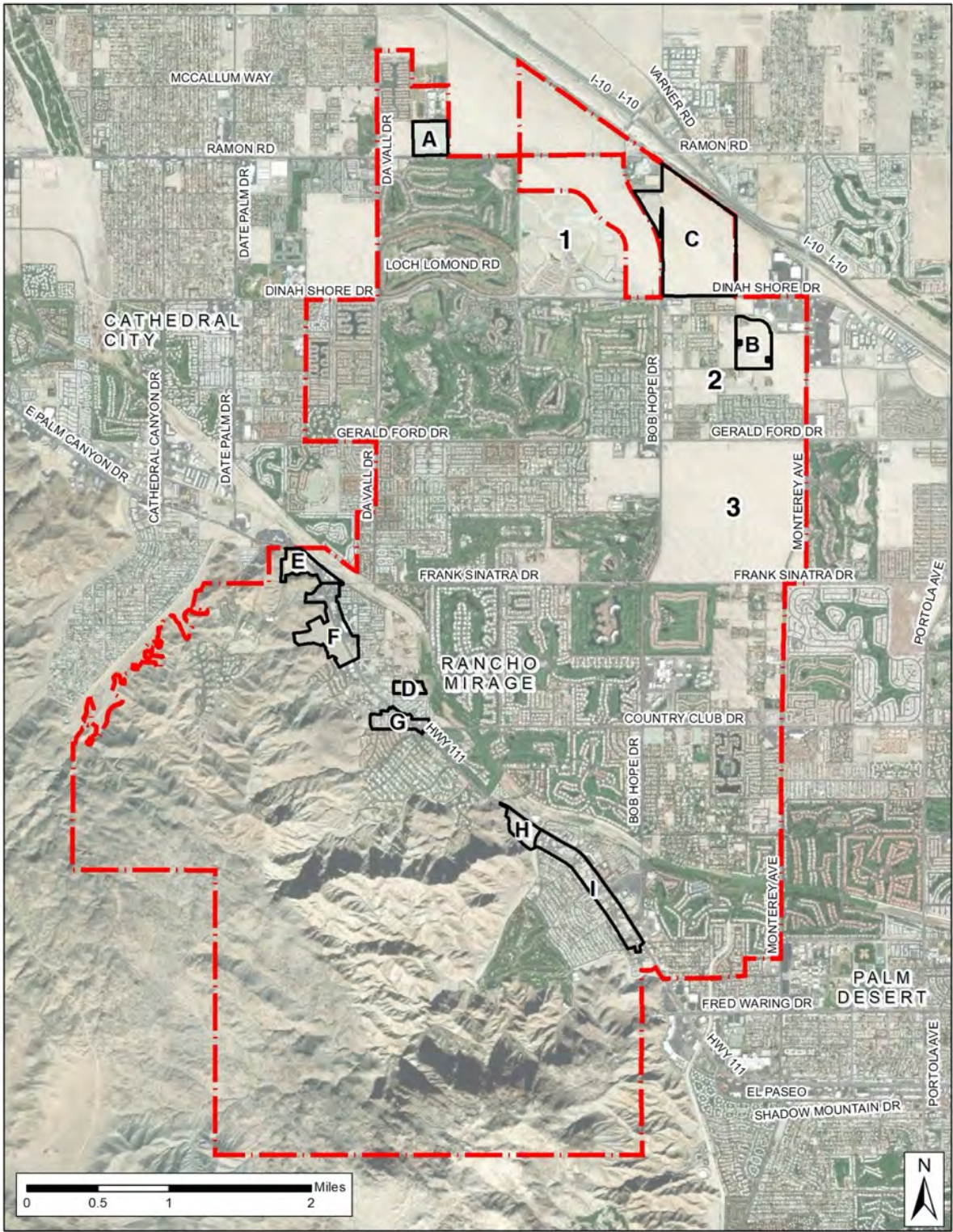
The City advertised the Housing Element workshops in the display advertising section of the Desert Sun newspaper, emailed notices to affordable housing development entities, including the Coachella Valley Housing Coalition, Habitat for Humanity, and Lift to Rise, and posted the notice on its website.

The City posted its Housing Element on the City website from September 7 to September 21, 2021, and concurrently sent an email blast to all workshop invitees asking for review and comment, as well as posting notice of the review on its website and social media sites. No comments were received.

The Housing Element was also presented to the Planning Commission and City Council in a Study Session held on December 15, 2021. Notice of the Study Session was sent to all those who participated in community workshops, including numerous affordable housing developers. Representatives of Lift to Rise, CHOC and other affordable housing developers attended the Study Session. Lift to Rise representatives spoke to the need for affordable housing units for employees who work in the City, and to the shortage of affordable housing units across the Coachella Valley.

The City also again posted the Housing Element draft 10 days prior to the Planning Commission hearing on January 13, 2022, and it remained posted until the City Council hearing on February 3, 2022. The Element was then sent to HCD for final review.

The City will continue to promote participation in the Housing Element process annually through its annual review of prior to submittal of progress reports to HCD.



Housing Goals, Policies, and Programs, 2021-2029

GOAL H 1

A variety of housing types that meet the needs of residents in Rancho Mirage.

GOAL H 2

Housing to meet the needs of Rancho Mirage's lower income households and other special need groups, including seniors and persons with disabilities.

GOAL H 3

The preservation and maintenance of Rancho Mirage's affordable housing supply in a safe and sanitary condition.

GOAL H 4

Affirmatively furthering fair housing to eliminate and prevent potential discrimination and ensure fair housing choice.

POLICY H 1

The General Plan shall provide for a mixture of residential densities dispersed throughout Rancho Mirage.

PROGRAM H 1.A

The City shall monitor the remaining supply of vacant land in all residential zoning categories.

RESPONSIBLE AGENCY

Development Services Department

SCHEDULE

Annually with General Plan Annual Report.

PROGRAM H 1.B

The City shall amend its Zoning Ordinance residential development standards, as needed, to ensure that a variety of housing types are accommodated without sacrificing the City's design standards.

RESPONSIBLE AGENCY

Development Services Department

SCHEDULE

Annually with Zoning Ordinance Annual Update.

PROGRAM H 1.C

The City's Density Bonus Ordinance (Municipal Code Chapter 17.22) shall be amended consistent with State law (Government Code Section 65915); and its Zoning Ordinance for parking for emergency shelters, reasonable accommodation, transitional and supportive housing, permanent supportive housing, employee housing, single room occupancy units and manufactured housing on foundations.

RESPONSIBLE AGENCY

Development Services Department

SCHEDULE

2022; annually thereafter with Zoning Ordinance Annual Update.

PROGRAM H 1.D

To facilitate affordable housing development in high resource areas, the City to consider up to 28 units by right as a base, not including density bonus provisions, per acre. The Overlay will be applied to both the Monterey Village and the Rancho Palms MHP site (sites B and D of Table 44). The projects proposed for these sites shall be subject to all of the "by right" provisions of Government Code sections 65583, subdivision (c)(1), and 65583.2, subdivisions (h) and (i).

RESPONSIBLE AGENCY

Development Services Department

SCHEDULE

Adopt the overlay in 2022.

PROGRAM H 1.E

Projects proposed on sites B, C and D shall include a balanced mix of extremely low, very low, low and moderate income units in order to meet the City's RHNA allocation. This requirement shall be added to the affordable housing overlay when codified.

RESPONSIBLE AGENCY

Development Services Department

SCHEDULE

2022 for zoning text amendment. Implementation as projects are proposed for sites B, C and D.

PROGRAM H 1.F

The City shall adopt an SB 35 application procedure for qualifying affordable housing projects.

RESPONSIBLE AGENCY

Development Services Department

SCHEDULE

2022 with Zoning Ordinance Annual Update.

PROGRAM H 1.G

The City shall undertake a comprehensive review of its development standards to assure that the densities required in the Affordable Housing Overlay can be achieved, and make any changes to the Zoning Ordinance necessary to achieve those densities.

RESPONSIBLE AGENCY

Development Services Department

SCHEDULE

Report to Council/Zoning Changes Complete by June of 2023

POLICY H 2

The City's residential development standards shall allow for a diversity of housing types to provide new housing choices and enhance housing mobility while adhering to the General Plan's community design policies.

PROGRAM H 2.A

The City shall establish a pilot program to encourage development of two ADUs or JADUs annually that are dedicated as affordable units and made available for rent to low-income households for at least 30 years. The City may consider an incentive such as a floor area bonus for the property owner.

RESPONSIBLE AGENCY

Development Services Department

SCHEDULE

2023 with Zoning Ordinance Annual Update.

PROGRAM H 2.B

Review the Zoning Ordinance and make changes to ensure compliance with AB 101 (Low-Barrier Navigation Centers). Modify the definition of "homeless shelter" to include this use.

RESPONSIBLE AGENCY

Development Services Department

SCHEDULE

At 2022 Zoning Ordinance Annual Update.

POLICY H 3

Affordable housing developments shall be distributed throughout Rancho Mirage rather than concentrated in one area.

POLICY H 4

Rental projects shall be developed through partnerships with the Housing Authority, sale of City property to qualified affordable housing developers, and private projects as they are proposed. The Housing Authority shall maintain its existing projects, and oversee new projects to assure that affordability and the quality of life in these projects is maintained.

PROGRAM H 4.A

The Housing Authority shall consider all available options when developing rental units, including hiring contractors through requests for proposals, participating in tax credit applications and other strategies as they become available.

RESPONSIBLE AGENCY

Housing Authority

SCHEDULE

For City-owned properties:

Site B: Establish development strategy 2022-2023. Secure entitlements.2024-2025. Construction & Occupancy 2026-2027
Site D: Establish development strategy 2024-2025. Secure entitlements.2026-2027. Construction & Occupancy 2028-2029.

PROGRAM H 4.B

To preserve the existing affordable housing supply, the Housing Authority shall maintain a program for substantial rehabilitation of at least 20 existing rental units owned by the Housing Authority, and shall pursue additional funding when available for other rental units.

RESPONSIBLE AGENCY
Housing Authority

SCHEDULE
Annually with adoption of budget, subject to available funding.

PROGRAM H 4.C

To promote community revitalization and housing affordability in the Thunder Road area, which is in the high resource area of Highway 111 corridor, the City shall solicit private parties to purchase and consolidate small vacant lots there to allow the development of an economically feasible project to provide up to 50 units for extremely low, very low, low and/or moderate income households. Outreach efforts shall include annual meetings with affordable housing developers such as Coachella Valley Housing Coalition, Community Housing Opportunity Corporation, Habitat for Humanity and others as they are identified.

RESPONSIBLE AGENCY
Housing Authority

SCHEDULE
Annually through Desert Valley Builders Association meetings, individual meetings with developers, and other appropriate parties.

PROGRAM H 4.D

The City shall include a minimum of 15% of units developed on sites B and D (as shown on Table 44) for extremely low income households.

RESPONSIBLE AGENCY
Housing Authority

SCHEDULE
To be included in all RFPs, ENAs and purchase agreements for projects on these sites.

POLICY H 5

There shall be equal access to housing regardless of race, color, religion, national origin, sex, age, family status or sexual orientation. The City shall promote and affirmatively further fair housing opportunities throughout the community for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability, and other characteristics protected by the California Fair Employment and Housing Act (FEHA), Government Code Section 65008, and any other applicable state and federal fair housing and planning law.

PROGRAM H 5.A

The City shall continue to support and assist an average of 15 households a year, as indicated in FHCRC data, in enforcing the provisions of FEHA, Government Code Section 65008, and any other applicable state and federal fair housing and planning law. Information on the FEHA, as well as methods for responding to complaints, shall be available at City Hall. The materials shall be bilingual (English/Spanish) and also provided to the City Library and Post Office for distribution. The City’s Housing Commission shall continue to hear Fair Housing issues at its regular meetings.

RESPONSIBLE AGENCY
Housing Authority

SCHEDULE
In accordance with the Housing Commission’s public meeting schedule.

PROGRAM H 5.B

The City shall work with private organizations in assisting whenever possible in the housing of all at-risk residents, through continued participation by the Housing Authority. To assist persons with disabilities, the City shall publish its reasonable accommodation procedures (as updated) on the Housing and How Do I? pages of its website and distribute the information to local groups and organizations such as Habitat for Humanity to expand outreach to homeless residents in need (6 per current point in time census).

RESPONSIBLE AGENCY
Housing Authority, Development Services Department

SCHEDULE
Annually with adoption of budget, subject to available funding.

PROGRAM H 5.C

Collaborate and coordinate with government agencies such as Fair Housing Council of Riverside County and nonprofit groups such as Habitat for Humanity to support outreach on fair housing issues and solutions, including education on laws regarding reasonable accommodation and expansion of lending programs for homeownership among minority populations. Advertise workshops and webinars held by these organizations on the Housing page and under News Room page of the City website and offer support for participation to up to 10 households a year.

RESPONSIBLE AGENCY
Housing Authority

SCHEDULE
Annually with adoption of budget, subject to available funding.

PROGRAM H 5.D

Collaborate with the SunLine Transit Agency to expand services that provide reliable public transportation options to the Housing Authority’s approximately 300 low income, disabled, senior, and other residents with limited access.

RESPONSIBLE AGENCY
Housing Authority

SCHEDULE
Annually through participation in SunLine Transit Agency Board of Directors.

PROGRAM H 5.E

Conduct a City-side Fair Housing Assessment (FHA) to include an assessment of fair housing issues, enforcement, outreach, and future goals and opportunities. The FHA shall be prepared consistent with HUD’s Affirmatively Furthering Fair Housing (AFFH) Final Rule Guidebook (December 2015) and/or other guidance recommended by HCD.

RESPONSIBLE AGENCY
Housing Authority

SCHEDULE
Every two years with adoption of budget, subject to available funding.

PROGRAM H 5.F

To expand outreach and public input on fair housing issues, the City shall hold an annual workshop on affirmatively furthering fair housing (AFFH). The City should continue outreach to and invite at least 10 disadvantaged groups, local activist groups and affordable housing developers, and advertise the AFFH workshop bilingually through various channels such as City website, social media sites, and at City Hall/Library/Post Office.

RESPONSIBLE AGENCY
Housing Authority

SCHEDULE
Annually with Housing Element status report.

POLICY H 6

The City shall strive to meet the state-mandated special shelter needs of senior citizens, large families, female-headed households, single-parent families, workers employed in Rancho Mirage, farmworkers, the disabled and homeless individuals through the continued efforts of the Housing Authority in assisting private interests in developing housing for all types of households.

PROGRAM H 6.A

Encourage the development of up to 200 low and moderate income workforce units in the required affordable housing units within the Section 19 Specific Plan, to provide housing opportunities in close proximity to the Agua Caliente hotel and casino, and other hotels in the vicinity.

RESPONSIBLE AGENCY
Planning Division, Housing Authority

SCHEDULE
Establish development strategy 2024-2025. Secure entitlements.2026-2027. Construction & Occupancy 2028-2029

PROGRAM H 6.B

To provide new housing choices in high resources areas near employment opportunities, the City shall develop an incentive program, which could include fee waivers, expedited processing and density bonus provisions for Planning Areas 4.01, 4.02 and 4.03 of the Section 19 Specific Plan. The Housing Authority will meet with the landowner of these planning areas, and coordinate with affordable housing developers, including CHOC, CVHC and others, to develop projects for these Planning Areas.

RESPONSIBLE AGENCY
Development Services Department, Housing Authority

SCHEDULE
2022-2023 with Zoning Ordinance Annual Update; through Desert Valley Builders Association meetings, individual meetings with developers, and other appropriate parties.

PROGRAM H 6.C

The City will develop a package of incentives, including fee waivers and application streamlining, for projects which include housing for special needs, including the physically and developmentally disabled, the elderly and farmworkers. The incentives will be marketed to the affordable housing development community at annual outreach meetings, when projects are proposed, and through the City’s Economic Development website.

RESPONSIBLE AGENCY
Planning Division, Housing Authority

SCHEDULE
Establish incentive programs 2023. Post to website 2023. Annual developer meetings thereafter, and when development projects are proposed for affordable units.

PROGRAM H 6.D

The City will annually allocate funds to support regional efforts to eliminate homelessness, including contributions to existing shelters, CVAG’s homelessness programs, and additional opportunities as they develop.

RESPONSIBLE AGENCY
City Manager’s Office

SCHEDULE
Annually with adoption of budget.

POLICY H 7

The City shall encourage the protection of existing affordable senior housing units.

PROGRAM H 7.A

The City shall monitor existing mobile home parks, and shall consider the allocation of General Fund and/or Housing Authority funds to correct health and safety concerns as they arise.

RESPONSIBLE AGENCY
Code Compliance Division, Housing Authority

SCHEDULE
Annually with adoption of the budget, subject to available funding.

PROGRAM H 7.B

The City shall monitor existing senior apartment buildings, and shall consider the allocation of General Fund and Housing Authority funds to correct health and safety concerns as they arise.

RESPONSIBLE AGENCY
Code Compliance Division, Housing Authority

SCHEDULE
Annually with adoption of the budget, subject to available funding.

POLICY H 8

The City’s mandated fair share of affordable housing shall be maintained by resale and rental restrictions, applicant screenings, and other appropriate mechanisms established as conditions of approval for new affordable housing projects.

POLICY H 9

The Housing Authority shall pursue the development of 1,073 extremely low, very low, low and moderate income units in this planning period.

PROGRAM H 9.A

The City shall apply the High Density Residential (R-H) zoning to the Rancho Palms MHP site. In addition, once adopted, the Affordable Housing Overlay shall be applied to both Rancho

Palms and Monterey Village. The Housing Authority shall consider all available tools to leverage future development of the sites to provide diverse housing products in these high resource areas including live/work units and units affordable to very low and low income families, and shall work with private development entities to secure the total funding necessary.

RESPONSIBLE AGENCY
Planning Department, Housing Authority, Development Services Department

SCHEDULE
2022 with Zoning Ordinance Annual Update.

PROGRAM H 9.B

The Housing Authority shall give family households first priority for extremely low, very low and low-income units, aiming for up to 50% of units rented to eligible households with children.

RESPONSIBLE AGENCY
Housing Authority

SCHEDULE
2021-2029

POLICY H 10

The City may, whenever it deems feasible and necessary, reduce, subsidize or defer development fees to facilitate the development of affordable housing.

PROGRAM H 10.A

The City will include an analysis of fee reduction, subsidy or deferral in staff reports for affordable housing projects, to facilitate the Council’s consideration of same on a case-by-case basis.

RESPONSIBLE AGENCY
Development Services Department

SCHEDULE
As projects are proposed.

POLICY H 11

The City shall apply its density bonus provisions to all qualifying affordable housing projects.

POLICY H 12

The City shall provide up to 1,120 units for extremely low, very low, or low income households in Planning Areas 4.01, 4.02, or 4.03 of the Section 19 Specific Plan.

PROGRAM H 12.A

The minimum 20 unit per acre requirement (Government Code Section 65583.2 (h) & (i)) shall be maintained in the Section 19 Specific Plan for Planning Areas 4.01,4.02 and 4.03 consistent with Government Code Section 65583.2(c)(3)(B).

RESPONSIBLE AGENCY
Development Services Department

SCHEDULE
2021-2029

PROGRAM H 12.B

To facilitate the development of housing for lower-income households in the Section 19 Specific Plan area, the City will encourage further land divisions to result in parcel sizes that facilitate multifamily development affordable to lower income households in light of state, federal and local financing programs (i.e., 50-100 units). The City will offer incentives for the development of affordable housing including but not limited to: priority to processing subdivision maps that include affordable housing units, expedited review for the subdivision of larger sites into buildable lots, financial assistance (based on availability of federal, state, local foundations, and private housing funds).

RESPONSIBLE AGENCY
Housing Authority

SCHEDULE
2021-2029 - As projects are proposed.

POLICY H 13

To prevent disinvestment-based displacement, the City will seek funding to assist existing extremely low, very low and low-income households in maintaining their homes in a safe and habitable condition.

PROGRAM H 13.A

The Housing Authority shall consider reinstating the Home Improvement Program, subject to available funding, to provide financial assistance to 20 lower income households, as shown in Table 35, Quantified Objectives. Funding sources could include CDBG, HUD Home funds, and other grant and loan programs.

RESPONSIBLE AGENCY

Housing Authority

SCHEDULE

Annually with adoption of the budget, subject to available funding.

POLICY H 14

Relocation assistance shall be provided to lower income households who are displaced by public or private redevelopment activities as mandated by the state.

City of Rancho Mirage Housing Element Update

Appendix A

AFFH

Fair Housing Assessment

The California Fair Employment and Housing Act generally prohibits housing discrimination with respect to race, color, religion, sex, gender, gender identity, gender expression, marital status, national origin, ancestry, familial status, source of income, disability, genetic information, or veteran or military status. AB 686 requires the City to include an Assessment of Fair Housing (AFH) consistent with the core elements of the analysis required by the federal Affirmatively Furthering Fair Housing (AFFH) Final Rule of July 16, 2015. Under state law, AFFH means “taking meaningful actions, in addition to combatting discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.”.

The City has completed the following:

1. Include a Program that Affirmatively Furthers Fair Housing and Promotes Housing Opportunities throughout the Community for Protected Classes (applies to housing elements beginning January 1, 2019).
2. Conduct an Assessment of Fair Housing, which includes a summary of fair housing issues, an analysis of available federal, state, and local data and local knowledge to identify fair housing issues, and an assessment of the contributing factors for the fair housing issues.
3. Prepare the Housing Element Land Inventory and Identification of Sites through the Lens of Affirmatively Furthering Fair Housing.

To comply with AB 686, the City has completed the following outreach and analysis.

Outreach

As discussed in the Public Participation section of this Housing Element, the City conducted a public workshop, a Housing Commission workshop, City Council study sessions, and public hearings. Although some of these were conducted before HCD’s

AFFH memo was published in April 2021, the City endeavored to reach out to all segments of the community and focused on discussion of housing needs of special need groups and typically hard to reach groups, consistent with the guidelines on AFFH outreach. The first workshop was conducted on January 13, 2021 and included a short presentation on the basic requirements of Housing Elements and the update process, followed by a conversation with the participants. The workshop focused on collecting information from the public on the housing needs of Rancho Mirage, including those of special needs groups and typically hard to reach groups. Representatives of seven developers registered, and there was active participation by representatives of affordable housing developers active in the valley. A second workshop conducted with the Housing Commission on February 10, 2021 received similar comments: the developers indicated interest in building more affordable housing in the City and general concerns on the length of the project approval process to fit in with tax credit and other funding time limits as well as possible NIMBY objection from the community. Solutions to these concerns include case-by-case accommodation of project approval timeframes, and better public inclusion and outreach in affordable housing development processes to provide quality and compatible design and ease public concerns.

The City advertised the Housing Element workshops in the display advertising section of the Desert Sun newspaper, emailed notices to affordable housing development entities and local activist groups, including the Coachella Valley Housing Coalition, Habitat for Humanity, Community Housing Opportunities Corporation and Lift to Rise, and posted the notice on its website.

Upon incorporating public comments from the workshops and conducting an assessment of fair housing in accordance with state law and HCD guidance, the City posted its Housing Element on the City website from September 7 to September 21, 2021, and concurrently sent an email blast to all workshop invitees asking for review and comment, as well as posting notice of the review on its website and social media sites. Despite the extensive outreach

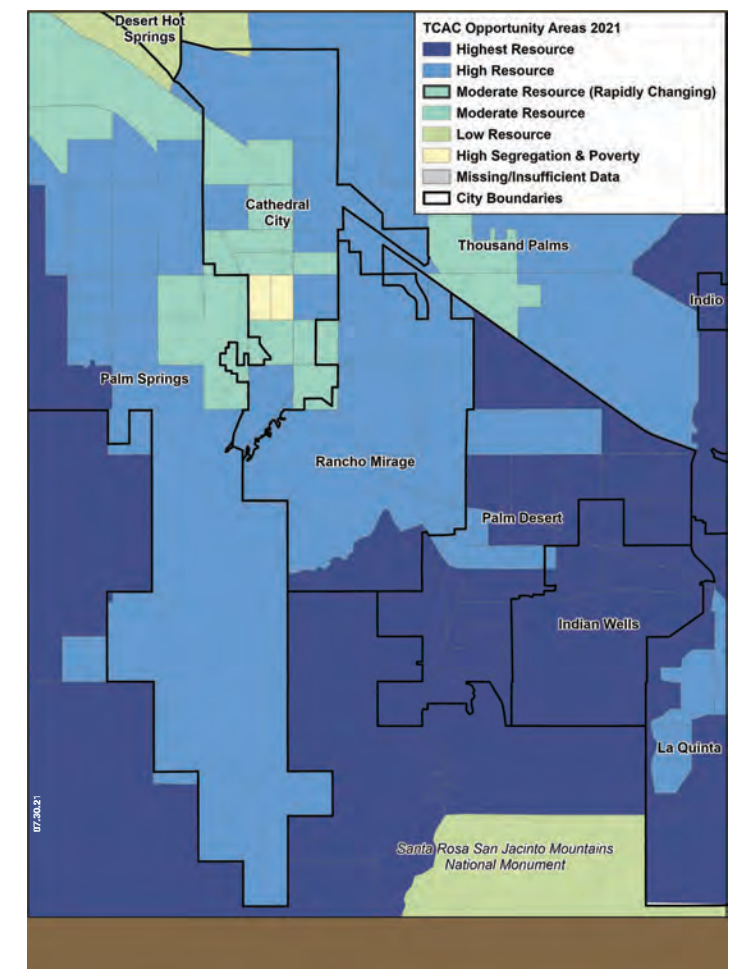
efforts, the City did not receive any comments specifically on the assessment of fair housing or the Housing Element in general.

A study session with the Planning Commission and City Council was conducted on December 15, 2021. The study session was advertised on the City website, an e-mail blast was sent out to anyone signed up to receive Planning Commission or City Council notices, and a notice was sent to all workshop invitees. The session included consultant and staff presentations on the Housing Element, particularly the assessment of fair housing, and meaningful discussion between Council members, the public, and staff/consultant. The local activist group, Lift to Rise, expressed that the City should take seriously the need and more actions to increase housing for working people in the community because people should be able to live where they work, and raised concerns on overpayment and shortage of 17,000 low income units in the valley. Members of the Planning Commission expressed concern over homelessness and City efforts on addressing the issue, and City Council members stressed the housing needs of seniors and the disabled based on local demographics. These comments are addressed in policies and programs of the Housing Element, which range from zoning updates to support emergency shelters, transitional and supportive housing and other housing options (Program H1.C) to facilitating affordable housing development through incentives and rezoning (Programs H1.D, H6.B, and H9.A). One Planning Commission member asked if the City can be more proactive about funding, but given the status quo on funding availability, future development of affordable housing will most likely be joint ventures of City, developer and/or community groups/organizations. This comment resonated with concerns raised by affordable housing developers in previous workshops, and has been duly addressed in the Housing Element draft revisions, especially in policies and programs (Policy H6, Programs H4.C, H6.A, H6.B, H6.C H9.A, H10.A, and H12.B).

Assessment of Fair Housing

California Government Code Section 65583 (10)(A)(ii) requires the City of Rancho Mirage to analyze areas of segregation, racially or ethnically concentrated areas of poverty, disparities in

access to opportunity, and disproportionate housing needs, including displacement risk. The 2021 California Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (TCAC) Opportunity Areas are rated by a composite score of resource levels in the following aspects: access to effective educational opportunities for both children and adults, low concentration of poverty, low levels of environmental pollutants, and high levels of employment and close proximity to jobs, among others. High and highest resource areas are those with high index scores for a variety of educational, environmental, and economic indicators. Moderate resource areas have access to many of the same resources as high and highest resource areas but may have fewer educational opportunities, lower median home values, longer commutes to places of employment, or other factors that lower their indices for educational, environmental, and economic indicators.



As shown in Exhibit 11 TCAC Opportunity Areas, the majority of the City is considered “High Resource” and the southern end of the City is considered “Highest Resource.” There are two small areas of “Moderate Resource” located along the western border of the City. TCAC and HCD did not designate any portion of Rancho Mirage or its neighbor cities as “Low Resource,” which have the most limited access to all resources.

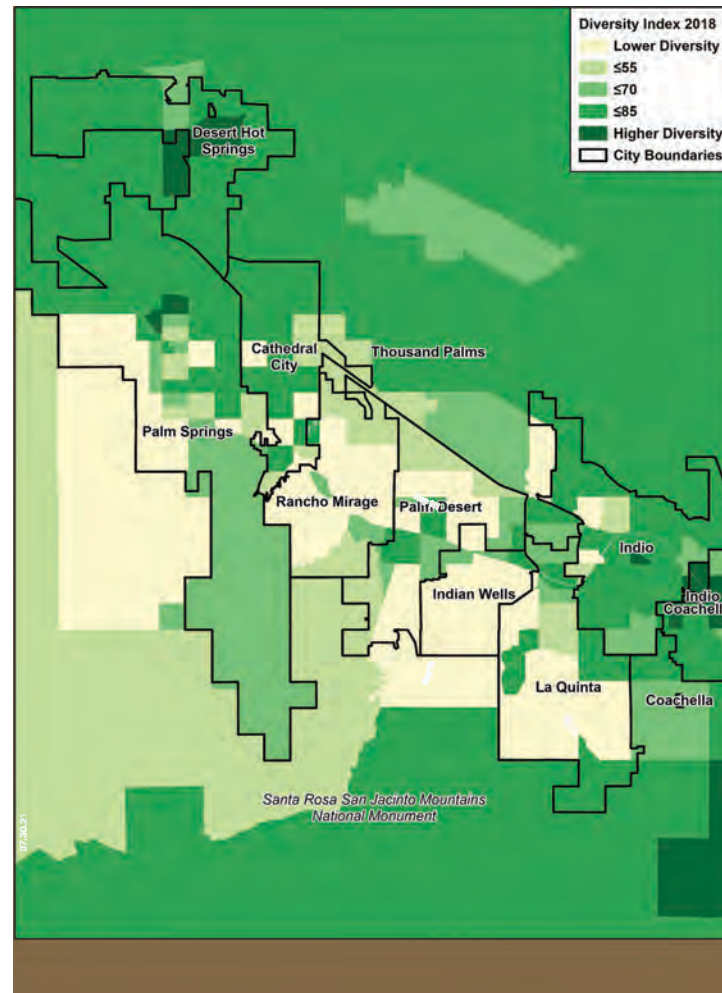
Areas of high segregation and poverty are those that have an overrepresentation of people of color compared to the County, and at least 30% of the population in these areas is below the federal poverty line (\$26,500 annually for a family of four in 2021). The City does not have an area of “High Segregation and Poverty”.

Integration and Segregation Patterns

To assess patterns of segregation and integration, the City analyzed four characteristics: race and ethnicity, disability, income, and familial status.

Race and Ethnicity

The diversity index was used to compare the racial and ethnic diversity within the City and surrounding communities. Diversity Index ratings range from 0 to 100, where higher numbers indicate higher diversity among the measured groups. As shown in Exhibit 12, Diversity Index, the majority of the City has Lower Diversity. The southern and northern ends of the City have a diversity rating of 40-55 on TCAC’s diversity index. Several areas along Highway 111 have a diversity rating of 55-70, and two small areas in the southeastern corner and along the western border of the City have higher diversity ratings of 70-85. Several areas immediately to the west of the City have higher diversity ratings than anywhere within City limits. According to the 2015–2019 American Community Survey, the majority (81.2%) of Rancho Mirage residents identify as White, non-Hispanic, whereas over half of the residents to the west in Cathedral City (58.6%) and to the north in Thousand Palms (51.3%) identify as Hispanic. While there are not any racially or ethnically concentrated areas of poverty (HUD, 2009-2013) in or near Rancho Mirage, the surrounding communities appear to have



higher diversity ratings than the City. The City of Cathedral City to the west, City of Palm Desert to the east, and Thousand Palms, a census designated place to the north all have more areas with a high Diversity Index rating (70-85). However, other tracts in these jurisdictions tend to have primarily White populations and therefore have relatively lower ratings on TCAC’s diversity index. There are several Hispanic Majority tracts in and around Rancho Mirage with higher diversity ratings between 40 and 85. The City is actively pursuing affordable housing development opportunities throughout the City, as identified in Programs H1.E, H4.A, H4.C, and H6.A. The City will also expand housing options and availability in high resource areas through a pilot program for ADUs and JADUs (Program H2.A) and rezoning to allow higher densities (Programs H1.D and H9.A). These programs may help promote a racially and ethnically integrated community.

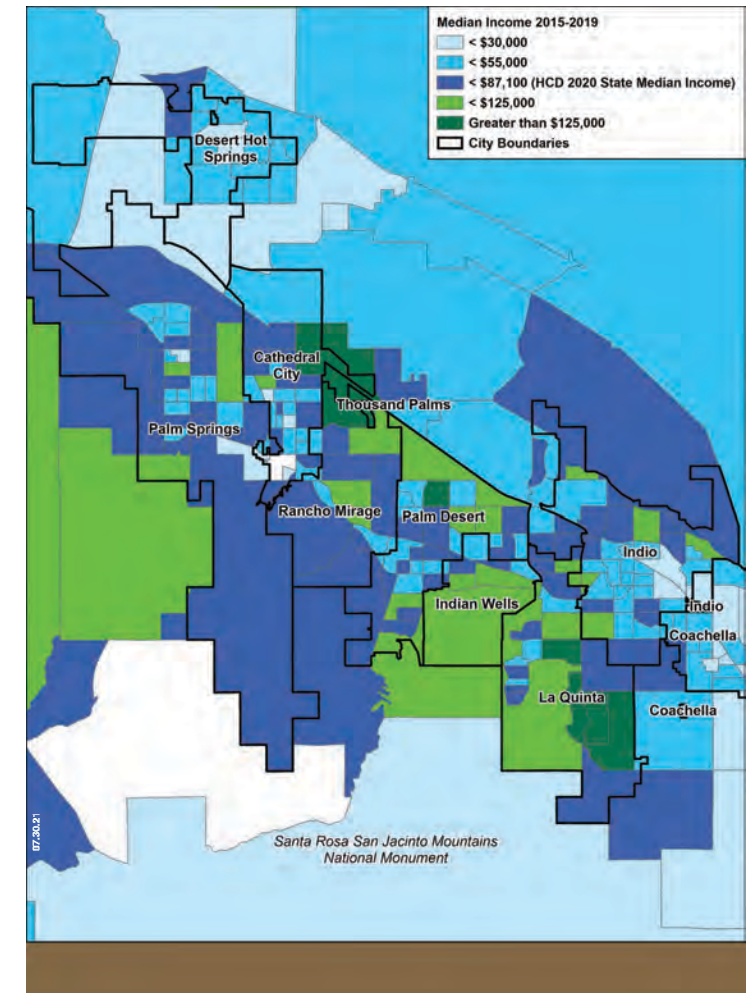
HCD has not published the adjusted Racially Concentrated Areas of Affluence (RCAA) methodology for California as of August 2021. While no data has been released on RCAA, the national metric may be referenced for general considerations here: RCAA is defined as census tracts where 1) 80% or more of the population is white, and 2) the median household income is \$125,000 or greater (slightly more than double the national the median household income in 2016). As shown in Exhibit 13, Median Income, the northern portion of the City is part of a tract with median income greater than \$125,000. Census data reveals that this tract has 76.9% white population that is not Hispanic. The area may have the potential to be a RCAA. Immediately to the east of this tract, the City is actively seeking development in Section 19 to offer affordable housing opportunities in the northern portion of the city under the Section 19 Specific Plan, which includes requirements for affordable 4-bedroom units to support large families (Programs H6.A and H12.B).

Disability

In 2014, only a small area in the western part of the City near Highway 111 and Frank Sinatra Drive had a population with disability percentage higher than 20%. According to the 2015–2019 ACS, the entire central City (roughly between Highway 111 and Gerald Ford Drive) had a population with disability percentage higher than 20%. This may be associated with an aging population and the City being a destination for retirement and quality healthcare. Between 2010 and 2018, the City population increased by 5.0%, and population over age 65 years increased by 8.7%. The aging trend is also reflected in the median age increase from 62.3 years in 2010 to 66.3 years in 2018. The City complies with all requirements of the Americans with Disabilities Act and California Building Code to provide accessible and “barrier free” units for disabled residents. Ramps, stairs, and similar structures necessary for accessibility are allowed by right in the Zoning Ordinance, and the City does not impose any additional requirements on accessible units and housing for the disabled. Therefore, despite an overall increase in the population with a disability, and a continuing increase in the ageing of the City’s residents, they appear to be well integrated in the community and have equal access to all housing and economic opportunities.

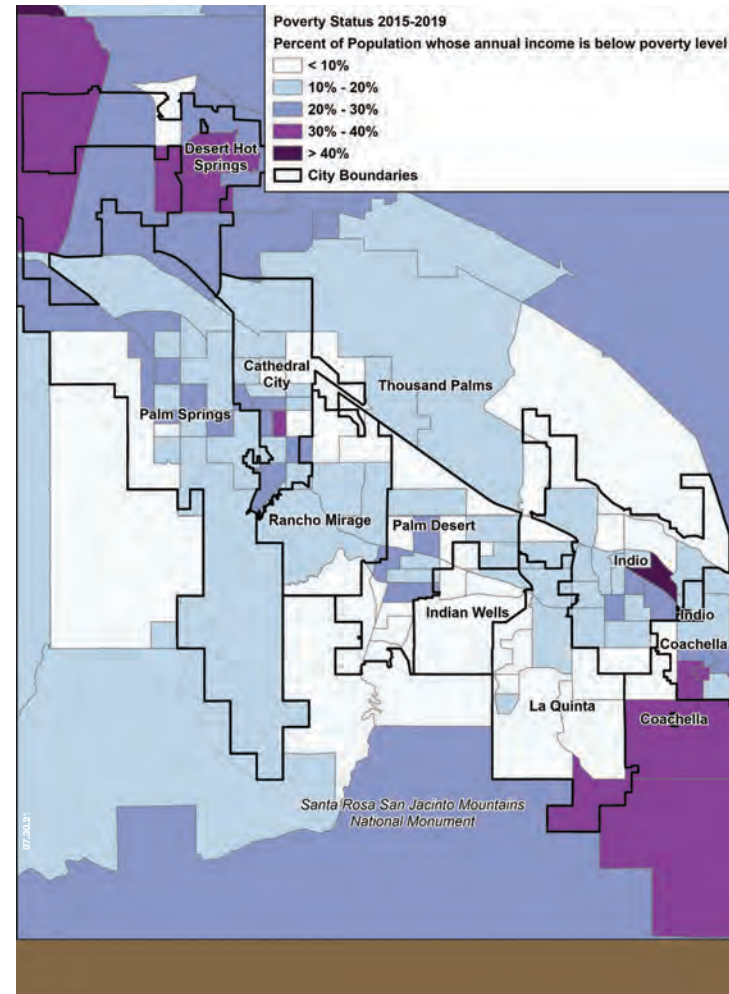
Income

The City also assessed the concentrations of households below the poverty line across the City to analyze access to adequate housing and jobs. As shown in Exhibits 13 and 14, there is a low percentage of residents (10%-20%) who fall below the poverty line (\$26,500 for a family of four in 2021) in the central and western portions of the City, and a slightly higher percentage (20%-30%) in two small areas along the western City boundary and near the southeast corner.



This trend has remained steady over time, although the percentage of residents below the poverty line slightly increased from below 10% to 10%-20% in the central City area. As shown in Table 14 of this Housing Element, the City of Rancho Mirage has a vacancy rate of 12.6% for rental units and just 3.9% for ownership units. Correcting for seasonal or recreational units, which are considered vacant by the Census but are not available or used for permanent

occupancy, the overall vacancy rate is 8%. These vacancy rates are relatively low and may indicate limited room for mobility and high demand for affordable units.



Familial Status

There is a one tract that spans the cities of Rancho Mirage and Palm Desert in the southeast corner of Rancho Mirage with 40% to 60% of children living in female headed single-parent households. The City of Rancho Mirage has a higher percentage of children in married-couple households than neighboring jurisdictions. Two-person/couple households are concentrated in a tract (66.6%) in the northeast corner, a small part of which falls in Palm Desert. These population groups likely need smaller to mid-size units (up to 3 bedrooms); while such units are abundant in the City (over 90% of both owner- and renter-occupied units), affordability may be an

issue as suggested by overcrowding, overpayment and rates of poverty described below. There is likely a need for smaller, more affordable housing units to meet population needs.

Additional Local Knowledge and Data

As is the case for the entire Coachella Valley, there has not been policy-based segregation such as redlining in Rancho Mirage. The region is not metropolitan, has a relatively short urban development history (mostly post World War II), and does not have a large African American population (e.g. 2.3% of total City population in 2018) or cultural presence. This coincides with the lack of any apparent segregation patterns. According to the Neighborhood Segregation Map by UC Berkeley (2019), much of the northern and southern City are Latinx-White neighborhoods, the central City is mostly White, and the northeastern City are Asian-White neighborhoods. This is consistent with the racial makeup of the City, with White being the majority group (87.3%), the largest minority group being Asian (5.1%), and Hispanic/Latino of any race taking up 9.8%. The neighborhood distribution is generally shaped throughout the City history and economic development, and has not been affected by public policy in contrast to metropolitan areas. For example, the Asian community in the northeastern City is most likely associated with employment offered by the adjacent Agua Caliente Casino Spa.

Native Americans, mainly the Agua Caliente Tribe of Cahuilla Indians, have dwelled in the area for millennia. After the arrival of Europeans in the 19th century, Rancho Mirage remained mostly an undeveloped desert area dotted with date and grape ranches in the 1920s. Land acquisition and development slowly picked up with the onset of WWII, and rapidly attracted developers and celebrities as a retreat location for its mild winters and more wind-free areas compared to the rest of the valley. The boom of resort and hospitality continued throughout the last century, turning the young City (incorporated in 1973) into a renowned resort/retirement town with country clubs, golf resorts and supporting services such as specialty retail and high-quality medical facilities. Therefore, as noted throughout this assessment of fair housing and Housing Element, the City's current development

pattern consists of primarily private country clubs, planned residential communities, resort, and retirement neighborhoods. Given the development history, land availability is a potential constraint to distribution and development of more varied housing choices, including affordable housing. However, the City has managed to locate/acquire existing affordable housing projects including senior housing in high opportunity areas such as the Highway 111 corridor. With the advantage that the majority of the City is rated High Resource, the City endeavors to distribute new affordable housing sites throughout the City given the land availability constraint, as discussed in the Sites Inventory section below.

Assessment and Actions

Given the factors discussed above, there is no evidence of segregation based on disability in the City, but there is potential for segregation based on income and opportunity to improve racial integration within Rancho Mirage. As shown in Exhibits 13 and 14 the concentrations of lower income households are not unique to Rancho Mirage. The City of Palm Desert to the east has more areas with 20-30% population living below the poverty line compared to surrounding areas. In the western Coachella Valley, the cities of Cathedral City, Palm Springs and Desert Hot Springs all have areas with 30%-40% of the population living below the poverty line. With a median income higher than the state level in 2019 (\$78,682 in Rancho Mirage; \$75,235 in California, 2015-2019 ACS), the City is not considered disadvantaged economically (median income is 80% or less than the statewide average), although certain tracts along/north of the Highway 111 are below the threshold). Concentrations of households with similar incomes may suggest a uniform development pattern and need for more varied housing stock. If availability and distribution of affordable housing are improved, it will encourage a more economically diverse community. To that end, the Sites Inventory includes lands in the northwest, northeast and southern portions of the City, to encourage diversity throughout the City's residential neighborhoods.

As shown in Exhibit 15, Job Proximity Index, the majority of the City is in close proximity to employment opportunities (Jobs Proximity Index > 80). One area along the western City boundary has a Jobs Proximity Index of 60-80, and the northwest corner of the City has a lower Jobs Proximity Index of 56. In contrast to the TCAC Opportunity Areas (Exhibit 11), this suggests that access to jobs does not seem to be the dominant factor behind the concentration of lower income households, but rather the type of jobs and housing available and other socioeconomic factors.

The City has been actively planning for future development and redevelopment to increase local employment opportunities and housing stock. A variety of new retail, service, and entertainment jobs will be offered across the City, through the following projects:

- The City is updating its Highway 111 Specific Plan, which envisions new development and redevelopment in the Highway 111 corridor. The Specific Plan update outlines a potential of 1,250,172 square feet of general and neighborhood commercial, office and mixed use commercial development on the region's primary commercial corridor, with easy access to transit. The Specific Plan will also facilitate 1,176 potential new housing units.
- The Section 31 Specific Plan (2019) provides for a mix of resort hotel, residential, commercial, and open space/recreation uses oriented around a Grand Oasis Crystal Lagoon. The Project would allow development of up to 1,932 residential units, 400 hotel/resort units, and 175,000 square feet of nonresidential development, including combined restaurant and entertainment destinations, retail, and service space.

These future developments will diversify and increase local job opportunities especially for the Highway 111 vicinity and northern City area, and improve job proximity for lower income populations along the western City boundary and Highway 111.

Most recently, the City assisted potentially disadvantaged persons and households by implementing several programs and distributing

grants during the COVID-19 pandemic. The City operated a Food Access Program from March 28 through May 29, 2020 to encourage restaurants to stay open and provide food and non-essentials to residents that had difficulty finding them in local grocery stores. The program distributed \$286,000 and helped 42 Rancho Mirage restaurants. The program enabled participating restaurants to serve 168,418 meals, sell 13,768 food items and 5,899 non-essentials. The program also provided 58,776 staff hours and saved jobs that would otherwise be lost due to the shutdowns.

The City ran the Great Plates Delivered program through partnership with local restaurants to provide meals to elderly Rancho Mirage residents, who were considered at-risk for COVID-19 and unable to obtain or prepare meals. During its one year of operation, over 385,700 meals were delivered, featuring nutritious and diverse plates from 21 Rancho Mirage restaurants. Over 8.48 million dollars was directly expended into the local economy due to this program, providing many jobs that likely would have otherwise been lost.

In January 2021, the City opened the Small Business Grants program to Rancho Mirage based businesses to open back up or fund expenses incurred during the pandemic. Available grant funding up to \$10,000 based on employees was given priority to retail, restaurants and personal service. This program helped 53 local business with business expenses and provided \$393,000 in relief grants.

In the longer term, the City contributes financially to a wide range of regional organizations that provide housing and other support to homeless and disabled individuals, including Angel View, Hidden Harvest, FIND Food Bank, Martha's Village and Kitchen, and Jewish Family Services of the Desert. Aside from residential care, Angel View runs an outreach program to provide free services and support to children with disabilities (age 21 and under) in the Coachella Valley and High Desert. FIND Food Bank distributed over 24 million pounds of food in 2020 to over 150 distribution sites, including community agency partners such as soup kitchens, food pantries, religious organizations. Martha's

Village and Kitchen continues to provide meals, showers, emergency housing and employment training while responding to the pandemic through active infection prevention and control. Through the Emergency Assistance program, they provide over 35,000 crucial units of emergency services to impoverished members of the community annually, and under the Food Services program they also serve nutritional meals to over 6,000 impoverished children and adults each year.

The City actively promotes multi-modal transportation through planning and infrastructure projects. The Highway 111 Specific Plan and Section 31 Specific Plan both delineate future pedestrian and bikeway alignments and improvements within their planning areas. In the Highway 111 corridor, the City received a grant to construct pedestrian/bicycle improvements along San Jacinto Drive, Button Drive, and Indian Trail, as well as install lighted bollards in the roadway pavement surface on San Jacinto Drive to provide a safe walking and biking path. While there are currently no other plans for similar multimodal transportation elsewhere, the City was recently approved for a grant to upgrade 48 pedestrian access ramps along both sides of Bob Hope Drive, from Highway 111 to Ramon Road, to comply with ADA standards. The City also hired a consultant to work on a citywide Local Road Safety Plan to determine other areas where safety improvements are needed.

Access to Opportunity

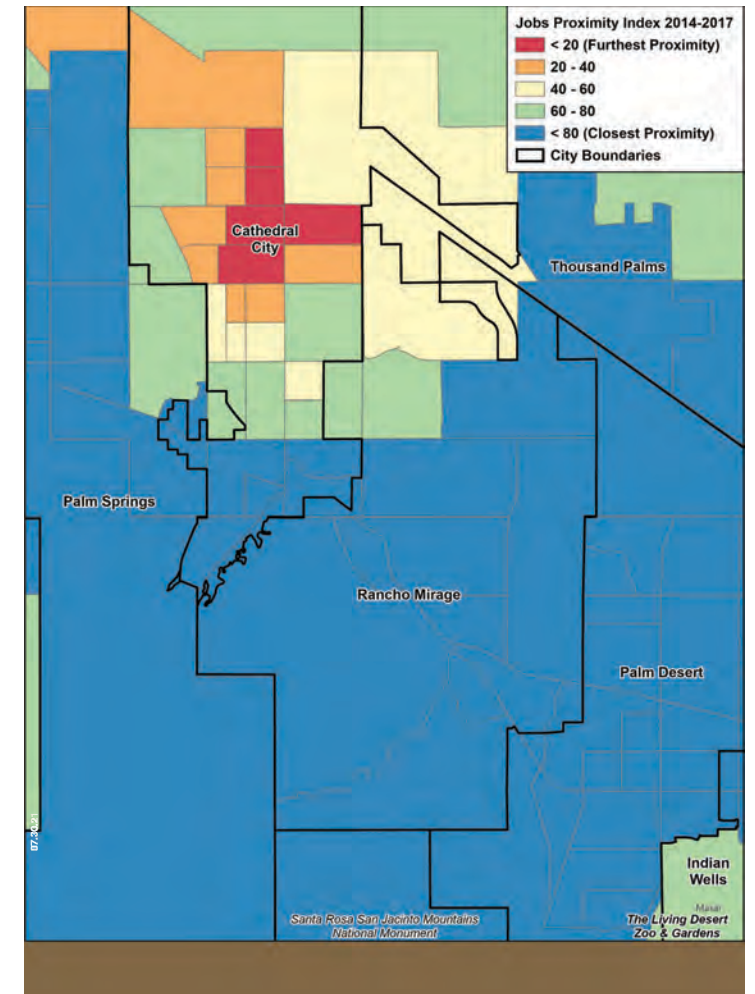
The TCAC Opportunity Areas identified in Exhibit 11 were reviewed by the City, and one potentially inaccurate designation was identified. The southern end of the City is categorized as "Highest Resource" by TCAC/HCD, which includes primarily mountainous area designated as Mountain Reserve in the General Plan, the Porcupine Creek private estate, and a small area with residential development and vacant land designated for commercial development. None of these lands have potential for any type of development, including affordable housing development. Also, the areas identified as "Moderate Resource" are in two tracts (449.16, 409) that partially fall within the boundaries of Cathedral City, and data for these tracts may not accurately describe the portions in the City of Rancho Mirage. Tract 449.16 is fully built out with residential, commercial, and

institutional uses in Rancho Mirage and Cathedral City, and has no potential for affordable housing development. The Rancho Mirage portion in Tract 409 consists of vacant land west of Highway 111, commercial development on the east, and residential developments north of the Coachella Valley Storm Channel. The vacant land is currently designated for commercial development in the General Plan, and proposed for mixed-use designation in the Highway 111 Specific Plan.

In addition to the Composite Score of TCAC Opportunity Areas shown in Exhibit 11, the City also analyzed individual scores for economic, education and environmental domains. Generally the northern half of the City has the highest score, which indicates more positive economic outcomes. The "Moderate Resource" areas identified in Exhibit 11 score lower in the economic domain, as does the southeastern corner of the City. Areas identified with less positive economic outcomes are found in Cathedral City, Palm Springs, Desert Hot Springs and the eastern Coachella Valley. The northwestern portion of the City has a lower education score, which is also seen in Cathedral City, Palm Springs, Desert Hot Springs and the eastern Coachella Valley. The entire City falls in the highest score range (0.75-1) for more positive environmental outcomes. Areas with less positive environmental outcomes are found in Thousand Palms, Indio, La Quinta and communities further east.

Much of the area that scored the lowest in the Jobs Proximity Index (56) in the northern City is vacant, and is designated for residential, commercial and mixed use development. The City's perceived areas of opportunity align with HUD's 2017 jobs proximity data that confirms the majority of Rancho Mirage residents are in close proximity to jobs. However the northwestern reaches of the City seem to have longer commute times and thus a lower Jobs Proximity score (Exhibit 15). The area north of Gerald Ford Drive and west of Da Vall Drive is identified to have slightly suboptimal access to jobs and resources and is inhabited by a concentration of lower income households. This area is fully built out and will have access to increasing job opportunities offered by the Highway 111 corridor and Section 31 area as future development occurs under the Specific Plans. The segregation and integration assessment

also finds that certain areas in the Highway 111 corridor are populated by lower income households. As noted, these areas will benefit from new development and redevelopment facilitated by the Highway 111 Specific Plan. The Specific Plan will facilitate higher densities than currently allowed in the corridor, and help provide a varied housing stock affordable to lower income households.



These findings may suggest the following trends:

1. Jobs that are near housing may not meet the needs of the residents located there, creating a jobs/housing imbalance and lower job proximity.
2. Someone may be able to both work and live in an area with a high concentration of jobs; however, they may still only be able to access positions with low wages and find it hard to afford housing costs.

Existing affordable housing projects are distributed throughout the city. A total of 443 units are available, of which 226 units are owned by the Housing Authority, and 217 units are privately owned with assistance from the Housing Authority or other programs. Four Housing Authority owned projects are located in the Highway 111 corridor: Santa Rosa Villas, San Jacinto Villas and Parkview Villas are located north of Highway 111, and Whispering Waters is located south of Highway 111. Of the three privately owned projects, Rancho Mirage Villa Apartments and Las Colinas are also in the Highway 111 corridor. With abundant retail, transit and services offered within the corridor, these housing facilities enjoy close access to local parks, shopping, restaurants, and the Rancho Mirage Library. Villa Mirage is located at the northwest City boundary, with close proximity to transit, shopping, restaurants, parks and schools to the west in Cathedral City. The City has worked with the owner of Villa Mirage to extend affordability (Section 8 rentals) through 2067.

There are no units at risk of losing affordability covenants in the City. Policy 15 commits the City to preserving any units that might become high-risk in the future.

With the elimination of funding for previously planned RDA projects and absence of funding for new projects in the Housing Authority, the City is taking a new approach on future affordable housing projects. Similar to other projects in the Coachella Valley, the City will leverage City-owned lands and seek partnership with affordable housing developers. The developers will have access to Tax Credit and other programs through State and federal agencies and compete for these funds.

As described in the Strategy for Meeting Affordable Housing Need section of the Housing Element, the City is seeking development opportunities for the former Rancho Palms Mobile Home Park to provide affordable housing. The City is also updating its Highway 111 Specific Plan to encourage more affordable housing in this high resource area. The Section 19 Specific Plan will reserve 1,120 affordable housing units, and a specified percentage of four-plus bedroom units that can accommodate

large families under Ordinance No. 1047 (adopted in 2012). While no development plans have been proposed, extension of water and sewer lines will continue in the Section 19 area and remove the constraint for development. In the northeast corner of the City, the Monterey Village project was conceived to provide 227 affordable housing units on 25 acres, but has not moved forward due to lack of funding. The City is actively engaging with developers for this site and is seeing positive prospects for affordable housing projects on the site given its location near transit and jobs. In addition, Program H1-D provides for an increase in density on this property, to facilitate affordable housing.

Housing projects in the Highway 111 corridor are well served by SunLine Bus Route 1. While there is limited bus service in the north portion of the City, Program H 5.D calls for City collaboration with the SunLine Transit Agency to expand services to serve low income, disabled, senior, and other residents with limited access.

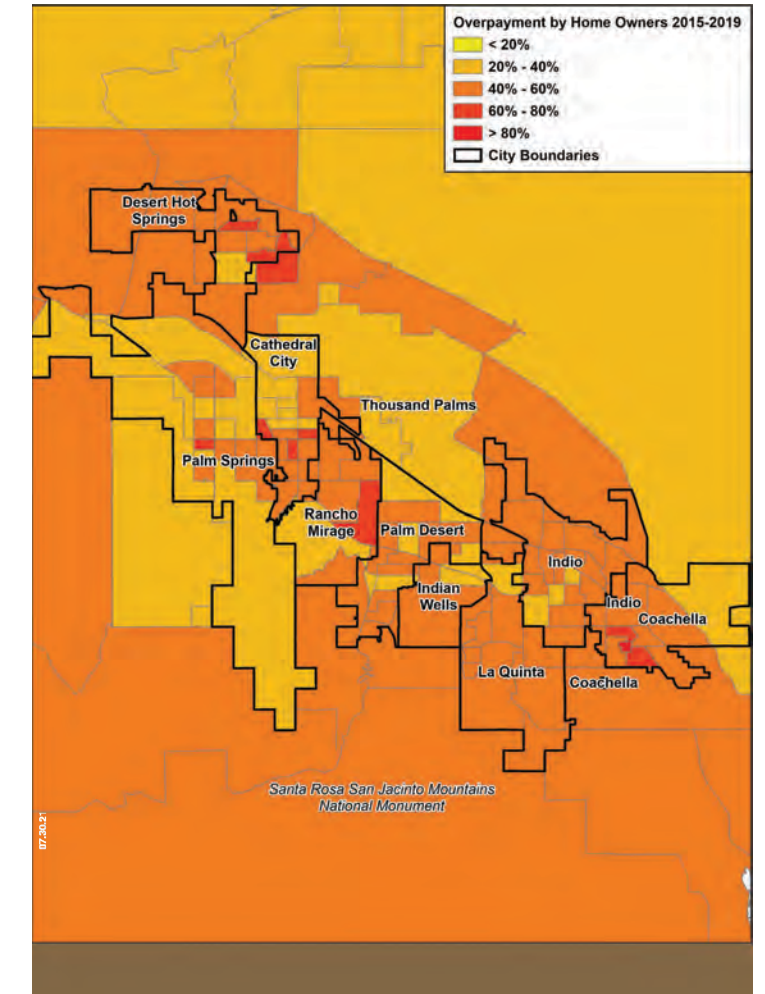
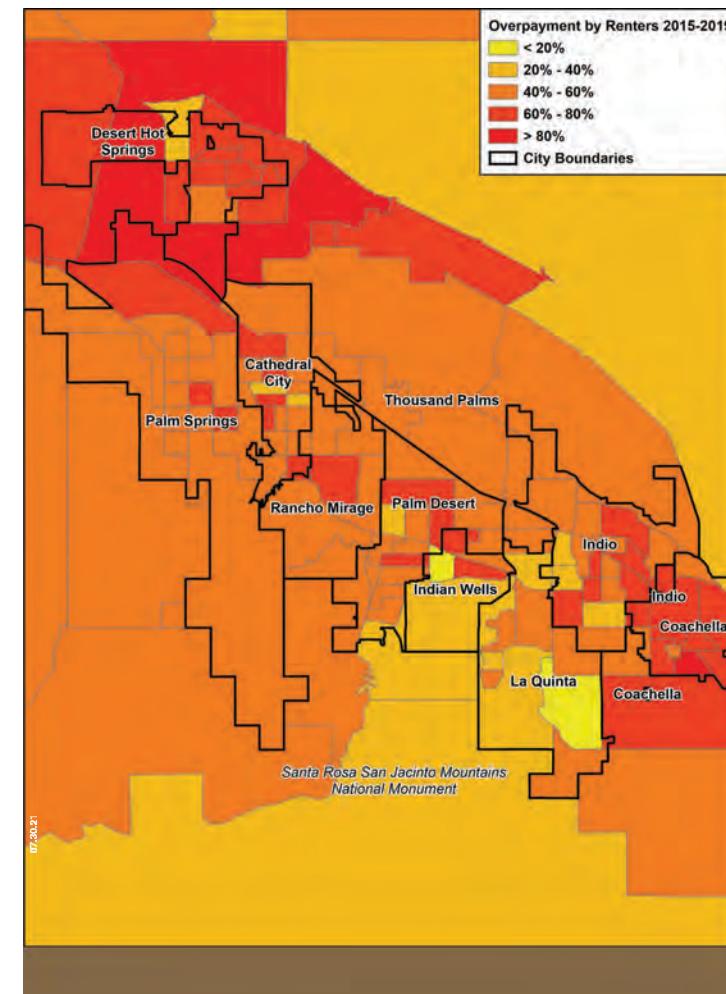
The City has included actions in Program H2.A to encourage diversity in housing choices in high opportunity areas such as Accessory Dwelling Units (ADUs) and Junior ADUs (JADUs). The City is also removing barriers to a variety of housing choices through rezoning and creating an affordable housing overlay in high opportunity areas to allow higher densities (Programs H1.D, H9.A).

The City analyzed the sites identified for residential development in this Housing Element through the lens of the opportunity areas based on local experience and data from TCAC and HCD. All sites in Rancho Mirage’s sixth cycle inventory (Land Availability, Table 44) are in areas identified by TCAC/HUD as either “High Resource” or “Moderate Resource” areas. Only one site (E) of those identified as appropriate for the lower-income category is in a “Moderate Resource” area.

Disproportionate Housing Need and Displacement Risk

As discussed earlier in the Demographic Characteristics section of this Housing Element (Table 15), overcrowding is not a significant issue in the City of Rancho Mirage. As of the 2014-2018 ACS, only 1.5% of all occupied units in the City are considered overcrowded, which includes a higher percentage of renter units (62.4%, 88 units) than owner units (37.6%, 53 units). While only 4.8% of all renter households experience overcrowding, over half (56.7%) of renters are overpaying for housing. In 2019, there were 6 unsheltered homeless persons in Rancho Mirage according to the PIT Count for Riverside County. The City allows homeless shelters in the Public (institutional) zone and supportive and transitional housing with fewer than six occupants in residential zones by right. Single-room occupancy units can also be approved in different forms and in numerous zones in the City.

The median rent in Rancho Mirage is out of reach for extremely and very low income renters; however, as shown in Exhibit 16, overpayment by renters in 2019 was not unique to the City of Rancho Mirage and is a chronic issue to be addressed both locally and regionally. As is shown in Table 16 (Overpayment by Income Category and Tenure), as of the 2012-2016 CHAS, between both renters and owners, 80.2% of lower income households in Rancho Mirage pay at least 30% of their income toward housing costs. Regionally, overpayment among renters is especially prevalent (>80%) in the north side of the City of Palm Springs, south side of the City of Desert Hot Springs, and adjacent unincorporated areas of Riverside County, as well as the south side of the City of Coachella. While the rate of homeowners overpaying for housing is lower at 37.5% of all owner households, the overpaying rate doubles for lower-income owners (76.6 percent). Overpayment increases the risk of displacement for



residents who are no longer able to afford their housing costs. Regionally, overpayment among homeowners is generally lower than renters and below 80% except a small area in the City of Coachella. As shown in Exhibit 17, regional patterns of overpayment among homeowners in the 2015-2019 ACS somewhat differ from those among renters. The City of Rancho Mirage has a larger area with an overpayment rate between 60%-80%, compared to such areas in the cities of Palm Springs, Cathedral City, Desert Hot Springs and Coachella and the unincorporate Riverside County area adjacent to Desert Hot Springs. The City has included all the programs under Policy H6 to incentivize development of affordable rental housing and has included an action in Program H5.C: Fair Housing Program to connect minority populations to lending programs for homeownership.

Age of Housing Stock

In addition to extensive overpayment, almost two-thirds (62.1%) of the housing stock in Rancho Mirage is older than 30 years, with approximately 37.7% over 40 years old. The age of housing often indicates the need for some type of repair or rehabilitation. The Code Compliance division monitors the condition of housing stock through its site inspection and citation process. During 2014 to 2021, eight single-family homes were cited for substantive rehabilitation or structural issues; all but one of these citations have been corrected with one open case pending. Although this indicates that there are few substandard homes at any given time in the city, the repair costs can be prohibitive such that the owner or renter live in unhealthy, substandard housing conditions or the renter is displaced if the house is designated as uninhabitable and the owner does not complete repairs. To prevent these situations, the City will continue to monitor mobile home parks and senior apartments and consider using available funding to correct any concerns. The Housing Authority will also consider reinstating the Home Improvement Program when funding is available to assist lower income households. The City will continue to collaborate with the County and local nonprofit organizations to target efforts in the rehabilitation, adaptive reuse, acquisition and COVID related assistance programs throughout the City and ensure equal access to the programs across all socioeconomic groups through

providing information in more than one language, as needed. (see Programs H7.A, H7.B, H13.A).

Mortgage Loan Indicators

Data related to home loan applications is made available annually through the Consumer Financial Protection Bureau, through the Home Mortgage Disclosure Act (HMDA). The data is organized by census tracts rather than local jurisdictions, and thus the following analysis is based on census tracts located entirely within the City of Rancho Mirage (451.03, 449.17, 449.18, 449.21). Among first mortgage loan applications originated in Rancho Mirage in 2020, 75.3% were made to white applicants. For 17.8% of loans issued, race data was not available. Among first mortgage loan applications originated in Rancho Mirage in 2020, a small number were made to Asian (32, 2.9%), Black or African American (15, 1.3%) and American Indian or Alaska Native (6, 0.5%) homebuyers. These percentages are lower than the corresponding race distribution of Rancho Mirage, with the exception of the American Indian or Alaska Native group. Considering the 17.8% of loans with unavailable data on race and geographical area covered in the analysis, the pattern is consistent with the City-wide race distribution. HMDA data combines data on Hispanic or Latino identity within other race categories; approximately 3.5% (39) of 1,123 loan applications that were originated went to borrowers identifying as Hispanic or Latino. The majority (165, 69%) of the 238 loan applications that were denied were denied to white applicants (including 11 borrowers that also identified as Hispanic or Latino). Nine applications were denied to Asian borrowers, and two each were denied to borrowers identified as Black or African American, or American Indian or Alaska Native.

In 2019, rates of origination to white applicants were slightly higher than in 2020, with 79.3% of the 668 loans originated for home purchases going to white residents. Black residents (1.4 percent, or 9 loans) had about the same share of loans originated in 2019 as compared to 2020, whereas slightly lower percentages of loans went to Asian (17, 2.5%) and American Indian or Alaska Native groups (1, 0.2%). Race data was not available for 15.3% of first mortgage loans originated. Of the 160

first mortgage loans that were denied in 2019, 66.3% were denied to white applicants (106 loans, including 9 borrowers that also identified as Hispanic or Latino). Six applications were denied to Asian borrowers, nine were denied to borrowers identified as Black or African American, and two were denied to American Indian or Alaska Native borrowers. Approximately 3.6% of loans originated and 8.1% of loans denied were for applicants who identify as Hispanic or Latino, though these loans are also counted within other race categories. Through Program H5.A and H5.C, the City will support agencies and nonprofit groups to ensure equal access to lending programs for people in protected classes including race, color, national origin, religion, sex, age, or disability.

Displacement Risk

The Urban Displacement Project (UDP) conducted by the University of California Berkeley and the University of Toronto gears community-centered, data-driven, applied research toward more equitable and inclusive futures for cities, and contributed the Sensitive Communities map to HCD's AFFH Data Viewer. Communities are designated sensitive if "they currently have populations vulnerable to displacement in the event of increased redevelopment and drastic shifts in housing cost." The following characteristics define vulnerability:

- Share of very low-income residents is above 20%; and
- The tract meets two of the following criteria:
 - o Share of renters is above 40%,
 - o Share of people of color is above 50%,
 - o Share of very low-income households (50% AMI or below) that are severely rent burdened households is above the county median,
 - o They or areas in close proximity have been experiencing displacement pressures (percent change in rent above County median for rent increases), or
 - o Difference between tract median rent and median rent for surrounding tracts above median for all tracts in county (rent gap).

According to the Sensitive Communities map on the AFFH Data Viewer, two small areas in the City are designated as vulnerable, which 100% coincide with the areas with 20%-30% of population below poverty level (see Exhibit 14): part of Tract 449.16 on the western City boundary and part of Tract 451.18 in the southeastern City. Note that Tract 449.16 is split between Cathedral City and Rancho Mirage, and Tract 451.18 is split between Palm Desert and Rancho Mirage. The portions of Tract 449.16 and Tract 451.18 in Rancho Mirage are fully built out with residential, commercial, and institutional uses, and has no potential for affordable housing development. Tract 449.16 is also classified as a moderate resource area with median income below \$55,000 in 2019; however, it does not experience more severe overpayment for either renters or owners compared to most of the City. Tract 451.18 is classified as a high resource area with better job proximity than Tract 449.16 likely due to its proximity to the Highway 111 corridor. Although Tract 451.18 also has a median income below \$55,000 in 2019, similar to Tract 449.16, it does not experience higher overpayment for either renters or owners compared to much of Rancho Mirage.

Enforcement and Outreach Capacity

The City reviews periodically its policies and Municipal Code for compliance with State law on fair housing, and enforces fair housing through investigation of fair housing complaints.

While the City of Rancho Mirage regularly updates its policies and codes to reflect changes in State law, it has not completed a City-wide Fair Housing Assessment or comprehensive review of zoning laws and policies to ensure compliance with fair housing law. The City is set to meet housing element deadlines and will prioritize programs with action items on update of the zoning ordinance to facilitate housing. The City has included an action in Program H 1.C to update its Density Bonus Ordinance according to Government Code Section 65915. Program H1.D requires the City to create an Affordable Housing Overlay and apply it to two sites in the Vacant Land Inventory. Other programs include encouragement of accessory dwelling units (H2.A) and update of homeless shelter provisions to comply with AB 101 (Low-Barrier Navigation Centers) (H2.B). Programs H1.B and H1.C call for an

assessment of needed changes and completion within a year of adoption of the Housing Element. During this review, the City will ensure that the Zoning Code and land use policies comply with state laws and policies to encourage patterns of integration, allow a variety of housing types to meet all needs, and provide accommodations for protected classes.

Apart from zoning and development standards, fair housing issues can also arise from rental, lending and purchase of housing, including discriminatory behaviors by landlords, lenders, and real estate agents. Typical cases range from refusal to grant reasonable accommodation requests or allow service animals to selective showing of property listings based on familial status, sex, religion, or other protected class. The City complies with fair housing law on investigating such complaints by referring discrimination cases to the Fair Housing Council of Riverside County (FHCRC). The FHCRC is a non-profit organization approved by HUD that fights to protect the housing rights of all individuals and works with government offices to ensure fair housing laws are upheld. FHCRC services include anti-discrimination outreach and investigation, mediation of landlord-tenant disputes, first-time homebuyer workshops, credit counseling and pre-purchase consulting, and foreclosure prevention/loan modification services. In Rancho Mirage during the 2014-2021 planning period, of the 100 complaint records, national origin (35, 35%) and physical disability (31, 31%) were the two main bases, followed by race (18, 18%) and sex (7, 7%). Five (5%) records were based on familial status, with two each on mental disability or arbitrary reasons. The race/ethnicity distribution data shows 47% of the records were filed by persons identified as "Other Multiple Race/Hispanic", 21% from "Black Non Hispanic", 17% from "White & Hispanic", and 12% from "White Non Hispanic". Only 2% of complaints were filed by persons identified as "Asian", and 1% from "Other Multiple Race/Non Hispanic". Additional details including case status/outcome were not provided on these records, and thus they are inconclusive to identify any patterns. HUD's Region IX Office of Fair Housing and Equal Opportunity (FHEO) provided case records for Rancho Mirage in July 2021. Four fair housing cases were filed with their office during the

previous planning period, two based on familial status, one based on race and the other based on disability. Three of these cases were closed due to no cause determination, and the other was closed because complainant failed to cooperate. All four cases were handled through the Fair Housing Assistance Program (FHAP), in which HUD funds state and local agencies that administer fair housing laws that HUD has determined to be substantially equivalent to the Fair Housing Act. California Department of Fair Employment and Housing (DFEH) is the only certified agency for FHAP in California. Because state law has additional protected classes than federal law, DFEH may have additional case records. A request was made in July to DFEH, and they provided data on closed cases in Rancho Mirage on September 10, 2021.

During 2014 to 2021, DFEH recorded seven closed cases that involved three different respondents. Three cases regarding the same respondent were closed due to no cause determination. One case regarding an individual respondent filed on a race basis for denied rental/lease/sale was investigated and dismissed due to insufficient evidence. Of the remaining three cases regarding a common respondent agency, one case filed on the basis of engagement in protected activity for harms of being harassed and subjected to discriminatory statements/advertisements was investigated and dismissed due to insufficient evidence. The other two cases were both filed on bases of national origin, race and religion for denied equal terms and conditions, and were closed due to pre-civil settlement with the respondent.

Riverside County conducted an Analysis of Impediments to Fair Housing Choice 2019-2024 (AI) in June 2019. The 2019 AI assessed prior impediments, including lack of available housing and affordable housing, which are found to be market conditions rather than a discriminatory practice or impediment to fair housing. This finding concurs with the City's development history and land use pattern, which were shaped by the market rather than policies. Other prior impediments, such as rental advertising and viewing the unit, credit check/leasing, predatory lending/steering and other lending/sales concerns have been addressed through extensive

education, training and other resources offered by the FHCRC and County for various stakeholders in these processes. Habitability/construction evictions was removed from impediments to fair housing choice due to insufficient public data. The 2019 AI identified a new impediment in County land use policies on transitional and supportive housing, which is irrelevant to the City of Rancho Mirage with its own zoning code. The AI determined that discrimination against persons with disabilities is a standing impediment to fair housing choice. Although the County addressed the issue through education and outreach to housing providers through workshops, audits, information and referrals, nearly 63 percent of all fair housing complaints received by FHCRC during 2013-2018 were on the basis of disability. This finding complements the FHCRC records for Rancho Mirage during 2014-2021, where physical disability (31 out of 100 complaint records, or 31%) was the second most common basis of filing. The 2019 AI recommended that the County and its fair housing service provider should continue and expand education and resources for property owners, managers and residents on laws pertaining to reasonable accommodations and reasonable modifications, which are among leading reasons for discrimination on persons with disabilities. Workshops on housing rights of persons with disabilities, as well as free landlord-tenant services offered by fair housing service providers are also recommended to reduce and eliminate discrimination. These recommendations also shed light on how the City can address potential discrimination on persons with disabilities, which are reflected in Programs H5.C & H5.F.

Overall, given the number of case records and their outcome, the City of Rancho Mirage would have a low potential for any patterns or concentrations of fair housing issues in the City. As suggested by County data, the City ensures fair housing for persons with disabilities through updating and implementing Municipal Code provisions on reasonable accommodation (Program H1.C), encouraging housing development for persons with disabilities through incentives (Program H6.C), and providing information and resources to residents, property owners/managers and local groups (Program H5.B and H5.C). The City continues to work with agencies and local organizations to affirmatively further fair

housing through active outreach and hearing fair housing issues at Housing Commission meetings (Programs H5.A-C).

Sites Inventory

The City reviewed the opportunity area map prepared by HCD and TCAC (Exhibit 11) when selecting sites for affordable housing. The opportunity area map delineates areas across the state where research has shown there is support for positive economic, educational, and health outcomes for low-income families—particularly long-term outcomes for children. As discussed above, the City also incorporated local knowledge to reconsider the designations and descriptions of areas in the City. Using the statewide opportunity area map with local knowledge input, indicators of segregation, displacement risk, and access to opportunity as overlays to the City's vacant land inventory, the City was able to identify sufficient sites for Rancho Mirage's sixth cycle inventory in areas identified by TCAC/HUD as either "High Resource" or "Moderate Resource" areas, with close proximity to jobs (See subsection Land Availability and Table 44). While two sites in the northern City currently have lower scores on the Job Proximity Index, as noted above, they will benefit from future development in those areas including Sections 19 and 31. Of the sites identified as appropriate for the lower-income category, only one is in a "Moderate Resource" area. There are no identified segregation areas in the City.

Many sites are located in the Highway 111 corridor, which shows lower median income and a higher percentage of overpayment for housing by renters in certain areas. However, as noted above, the corridor is well served by the SunLine Bus Route 1 and residents will enjoy close proximity and easy access to schools, public services, healthcare facilities and shopping and other amenities. Most of the sites are located in the Highway 111 Specific Plan planning area, and the Specific Plan update provides guidelines on multi-modal transportation to enhance local connectivity for all segments of the population. These sites are also near multiple parks and trails, such as the Rancho Mirage Community Park, Blixseth Mountain Park and Roadrunner Trail, to name a few. Therefore, the location of housing sites in the Highway 111 corridor affirmatively

further fair housing through close proximity to job opportunities, transit access and other neighborhood serving amenities, which can reduce the overall cost of living for lower-income households. The Rancho Mirage Elementary School and City library and observatory are also located in the corridor, which provide excellent educational opportunities to families and individuals in the area.

As seen in the vacant land inventory map (see map next to Table 44 in the Housing Element), the sites identified for the inventory are distributed across the City and within different zoning districts, encouraging a mix of housing types across the City. Most of the sites identified for this Housing Element will result in small to large scaled planned development with a mix of densities for moderate and above moderate income levels, as well as housing affordable to lower-income households, located throughout the City. While smaller scale development may be affordable housing only, the larger sites will contain a variety of products for each income category, which combats patterns of segregation and concentrations of poverty by encouraging mixed income neighborhoods with a variety of housing types to meet the needs of all residents.

The City also assessed environmental constraints for the sites identified for housing. None of the sites fall within or near fire hazard zones. Most housing sites in the City are located outside the 100-year special flood hazard areas. Site I in the vacant land inventory contains several residential streets that fall in the 100-year flood zone. Future development proposals located in areas that are subject to flooding will need to be evaluated per the General Plan Safety Element policies and programs to minimize potential impacts.

Contributing Factors

Based on discussions with affordable housing developers, community organizations, and the assessment of fair housing issues, the City identified several factors that contribute to fair housing issues in Rancho Mirage, including:

- Low vacancy rates in rental and owner housing units and limited availability of affordable housing options for non-senior, median and moderate income households;
- Potential discrimination faced by persons with disabilities when they seek housing or attempt to maintain their housing, particularly regarding reasonable accommodations;
- Displacement due to various conditions, for example, COVID-19 resulted in an economic depression and the income reduction/loss for many households. Other causes of displacement include increases in rental costs and lack of varied housing stock; and
- Age of housing and the cost of repairs where needed.

This assessment identified the primary barrier to fair housing and equal access to opportunity is the supply of a variety of housing types at affordable prices. The contributing factors identified above are mostly related to the limited supply issue and limited options due to cost, as well as fair housing awareness and discrimination prevention through education and training. In response, the City has prioritized addressing availability of affordable housing and preventing discriminatory practices through education to further fair housing. Policy H5 and associated programs are included to affirmatively further fair housing and take meaningful actions that, taken together, address various housing needs and access to opportunity for all groups protected by state and federal law. Additionally, the City has incorporated actions to address factors that contribute to fair housing issues through several other programs, as stated in this assessment. (See Programs H1.B-D, H2.A, H4.A, H4.C, H5.A, H5.D, H6.A, H9.A, H9.B, H12.B, H.13A)

City of Rancho Mirage Housing Element Update

Appendix B

Public Participation Materials



CITY OF RANCHO MIRAGE

COMMUNITY WORKSHOP NOTICE

CITY OF RANCHO MIRAGE HOUSING ELEMENT COMMUNITY WORKSHOP

WEDNESDAY, JANUARY 13, 2021

1:00 p.m.

Remote Access Information

Zoom Link:

<https://us02web.zoom.us/j/88415352196?pwd=OHVtb2poeWNQWFFFSW1acjRUaFJOZz09>

Passcode: 225211

Webinar ID: 884 1535 2196

Call-In No.: US: 1 (877) 853 5257 or 888 475 4499

A community workshop for the City's Housing Element Update (2021-2029 planning period) will be held **Wednesday, January 13, 2021, at 1:00 p.m. via Zoom**. At this workshop, the City will discuss background information regarding its upcoming Housing Element Update including new State Housing Element law, the 2021-2029 Regional Housing Needs Assessment (RHNA) allocation for the City and take public comments on the Update from those attending. All members of the public are encouraged to attend.

The Housing Element is a series of goals, policies, and implementation measures for the preservation, improvement, and development of housing, which would apply throughout the City.

To participate in the workshop via Zoom, please use the link and meeting information above.

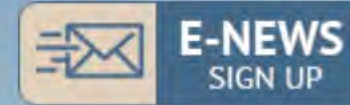
Please RSVP by email to KristieR@RanchoMirageCA.gov, by 10:00 a.m. on the day of the meeting (requests received after 10:00 a.m. on meeting day may not be processed). Written comments may be submitted to the City Clerk via email to KristieR@RanchoMirageCA.gov, or mailed to 69-825 Highway 111, Rancho Mirage, CA 92270.

Specific questions regarding the workshop or Housing Element may be directed to Marcus Aleman, Housing Manager, at (760) 324-4511 or marcusa@ranchomirageca.gov.

The City of Rancho Mirage promotes fair housing and makes all programs available to low-income families and individuals, regardless of race, religion, color, national origin, ancestry physical disability, mental disability, medical condition, marital status, political affiliation, sex, age, sexual orientation or other arbitrary factor.



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Rancho Mirage Housing Element Community Workshop

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THIS EVENT HAS PASSED.

Rancho Mirage Housing Element Community Workshop
January 13 @ 1:00 pm - 5:00 pm PST

A community workshop for the City's Housing Element Update (2021-2029 planning period) will be held **Wednesday, January 13, 2021, at 1:00 p.m. via Zoom**. At this workshop, the City will discuss background information regarding its upcoming Housing Element Update including new State Housing Element law, the 2021-2029 Regional Housing Needs Assessment (RHNA) allocation for the City, and take public comments on the Update from those attending. All members of the public are encouraged to attend.

[Click here for details and Remote Access Information.](#)



+ Google Calendar

+ iCal Export

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Details

Date:

January 13

Time:

1:00 pm - 5:00 pm PST

Event Category:

City Government

Organizer

City of Rancho Mirage

Phone:

760-324-4511 Ext. 273

Website:

www.RanchoMirageCA.gov

Venue

City Hall

AB 1486 - List of Developers that have notified the Department of Housing and Community Development of Interest in Surplus Land, Table Range A2:J486 Revised: 12/1/2020

County	Organization	CalHFA Cd	Address	City	State	Zip	Contact	Phone	Email Address
RIVERSIDE COUNTY	Green Development Company	X	251 S Lake Ave #320	Pasadena	CA	91105	Andrew Slocum	(310) 467-9329	Andrew@greendev.co
RIVERSIDE COUNTY	A Community of Friends		3701 Wilshire Blvd, Ste 700	Los Angeles	CA	90010	Mee Heh Risdon	(213) 480-0809	mrisdon@acof.org
RIVERSIDE COUNTY	Affordable Homestead LLC		915 W Foothill Blvd Ste 488C	Claremont	CA	91711	William Leong	(213) 375-8248	affordablehomestead@gmail.com
RIVERSIDE COUNTY	Bibi Foundation		1514 N. Raymond Ave	Fullerton	CA	92831	Riaz Chaudhary	(714) 213-8650	Riaz@marrscorp.com
RIVERSIDE COUNTY	City Ventures, LLC		3121 Michelson Drive, Suite 150	Irvine	CA	92612	Anastasia Preedje		apreedje@cityventures.com
RIVERSIDE COUNTY	Coachella Valley Housing Coalition		45-701 Monroe Street, Suite G	Indio	CA	92201	Julie Bornstein	(760) 347-3157	julie.bornstein@cvhc.org
RIVERSIDE COUNTY	Cypress Equity Investments		12131 Wilshire Blvd., Suite 801	Los Angeles	CA	90025	Mike Diacos	(310) 405-0314	mdiacos@cypressequity.com
RIVERSIDE COUNTY	Decro Corporation		3431 Wesley Street, Suite F	Culver City	CA	90232	Laura Vandeweghe	(310) 595-4421	lvandeweghe@decro.org
RIVERSIDE COUNTY	Families Forward		8 Thomas	Irvine	CA	92618	Steven Moreno	(949) 552-2729	smoreno@families-forward.org
RIVERSIDE COUNTY	Housing Innovation Partners		5151 Murphy Canyon Rd. #120	San Diego	CA	92123	Jon Walters	(619) 417-5361	jon@hipsandiego.org
RIVERSIDE COUNTY	Integrity Housing		4 Venture, Suite 295	Irvine	CA	92618	Paul Carroll	(949) 727-3656	paul@integrityhousing.org
RIVERSIDE COUNTY	Olivecs Foundation		328 E. Commonwealth Ave	Fullerton	CA	92832	Rubina Chaudhary	(562) 972-2786	rubina@olivecs.org
RIVERSIDE COUNTY	The Kennedy Commission		17701 Cowan Ave. #200	Irvine	CA	92614	Cesar Covarrubias	(949) 250-0909	cesarc@kennedycommission.org
RIVERSIDE COUNTY	Universal Standard Housing		350 S Grand Avenue, Suite 3050	Los Angeles	CA	90071	Eduardo Santana	(213) 320-3554	esantana@ush.us
RIVERSIDE COUNTY	USA Properties Fund, Inc		3200 Douglas Blvd Ste 200	Roseville	CA	95661	Gabriel Gardner	(916) 239-8458	ggardner@usapropfund.com
RIVERSIDE COUNTY	Workforce Homebuilders LLC		547 Via Zapata	Riverside	CA	92507	Tony Mize	(951) 530-8172	tmize@workforcehomebuilders.com

AFFORDABLE HOUSING DEVELOPERS
National Community Renaissance

All Lists			9421 Haven Aven., Rancho Cucamonga, CA 91730		CA		Tony Mize, VP-Acquisitions Vince Nicholas Joy Silver Charles Liuzzo Yegor Lyashenko	909-727-2783	tmize@nationalcore.org , info@lifttorise.org vmicholas@chochohousing.org jsilver@chochohousing.org cliuzzo@chochohousing.org lyashenko@chochohousing.org
All Lists	Community Housing Opportunities Corporation		5030 Business Center Drive #260, Fairfield, CA 94534		CA		Minami Hachiya	707-759-6043	MHachiya@chochohousing.org www.chochohousing.org
All Lists	Coachella Valley Housing Coalition		45701 Monroe St, Indio CA 92201		CA		Maryann Ybarra	760-347-3157	Maryann.Ybarra@cvhc.org www.cvhc.org
All Lists	Pacific West		430 E. Slate Street, Ste 100, Eagle, ID 83616		CA		Darren Berberian	949-599-6069	darren@torhousing.com www.torhousing.com
RIVERSIDE COUNTY	Neighborhood Partnership Housing Services		9551 Pittsburgh Avenue	Rancho Cucamonga	CA	91730	Jenny Ortiz	(909) 588-5979	jortiz@nphsinc.org
RIVERSIDE COUNTY	Habitat for Humanity for the Coachella Valley		72680 Dinah Shore Dr. #6	Palm Desert	CA	92211		(760) 969-6917	executivedirector@hfhcvc.org , info@hfhcvc.org
RIVERSIDE COUNTY	Coachella Valley Association of Governments		73-710 Fred Waring Drive, Ste 200	Palm Desert	CA	92260	Cheryll Dahlin	(760) 346-1127	cdahlin@cvag.org
RIVERSIDE COUNTY	Lift to Rise		73-710 Fred Waring Drive, Suite 100	Palm Desert	CA	92260	Araceli Palafox		info@lifttorise.org

Marcus Aleman <marcus@RanchoMirageCA.gov>
Kristie Ramos, CMC <kristier@RanchoMirageCA.gov>

Subject: Rancho Mirage Housing Element Update - Virtual Community Workshop Notice - Join us!
Date: Wednesday, January 6, 2021 at 9:40:43 AM Pacific Standard Time
From: Kimberly Cuza <kcuza@terranovalplanning.com>
BCC: Andrew@greendev.co <Andrew@greendev.co>, mrisdon@acof.org <mrisdon@acof.org>, affordablehomestead@gmail.com <affordablehomestead@gmail.com>, Riaz@marrscorp.com <Riaz@marrscorp.com>, apreedge@cityventures.com <apreedge@cityventures.com>, julie.bornstein@cvhc.org <julie.bornstein@cvhc.org>, mdiacos@cypressequity.com <mdiacos@cypressequity.com>, lvandeweghe@decro.org <lvandeweghe@decro.org>, smoreno@families-forward.org <smoreno@families-forward.org>, jon@hipsandiego.org <jon@hipsandiego.org>, paul@integrityhousing.org <paul@integrityhousing.org>, rubina@olivecs.org <rubina@olivecs.org>, cesarc@kennedycommission.org <cesarc@kennedycommission.org>, esantana@ush.us <esantana@ush.us>, ggardner@usapropfund.com <ggardner@usapropfund.com>, tmize@workforcehomebuilders.com <tmize@workforcehomebuilders.com>, JSilver@chochousing.org <JSilver@chochousing.org>, CLiuzzo@chochousing.org <CLiuzzo@chochousing.org>, YLyashenko@chochousing.org <YLyashenko@chochousing.org>, MHachiya@chochousing.org <MHachiya@chochousing.org>, Maryann.Ybarra@cvhc.org <Maryann.Ybarra@cvhc.org>, DarrenB@tpchousing.com <DarrenB@tpchousing.com>, jortiz@nphsinc.org <jortiz@nphsinc.org>, executivedirector@hfhcv.org <executivedirector@hfhcv.org>, info@hfhcv.org <info@hfhcv.org>, cdahlin@cvag.org <cdahlin@cvag.org>, info@lifttorise.org <info@lifttorise.org>, tmize@nationalcore.org <tmize@nationalcore.org>, VNicholas@chochousing.org <VNicholas@chochousing.org>, info@lifttorise.org <info@lifttorise.org>, Kelly Clark <kclark@terranovalplanning.com>, Nicole Criste <ncriste@terranovalplanning.com>, Marcus Aleman <marcusa@RanchoMirageCA.gov>, Kristie Ramos, CMC <kristier@RanchoMirageCA.gov>

Attachments: image001.png



COMMUNITY WORKSHOP NOTICE

CITY OF RANCHO MIRAGE HOUSING ELEMENT COMMUNITY WORKSHOP

Wednesday, January 13, 2021 - 1:00 p.m.

A community workshop for the City's Housing Element Update (2021-2029 planning period) will be held **Wednesday, January 13, 2021, at 1:00 p.m. via Zoom**. At this workshop, the City will

discuss background information regarding its upcoming Housing Element Update including new State Housing Element law, the 2021-2029 Regional Housing Needs Assessment (RHNA) allocation for the City and take public comments on the Update from those attending. All members of the public are encouraged to attend.

The Housing Element is a series of goals, policies, and implementation measures for the preservation, improvement, and development of housing, which would apply throughout the City.

To participate in the workshop via Zoom, please use the link and meeting information below.

<https://us02web.zoom.us/j/88415352196?pwd=OHVtb2poeWNQWFFFSW1acjRUaFJOZz09>

Passcode: 225211

Webinar ID: 884 1535 2196

Please RSVP by email to KristieR@RanchoMirageCA.gov, by 10:00 a.m. on the day of the meeting (requests received after 10:00 a.m. on meeting day may not be processed). Written comments may be submitted to the City Clerk via email to KristieR@RanchoMirageCA.gov, or mailed to 69-825 Highway 111, Rancho Mirage, CA 92270.

Specific questions regarding the workshop or Housing Element may be directed to Marcus Aleman, Housing Manager, at (760) 324-4511 or marcusa@ranchomirageca.gov.

The City of Rancho Mirage promotes fair housing and makes all programs available to low-income families and individuals, regardless of race, religion, color, national origin, ancestry physical disability, mental disability, medical condition, marital status, political affiliation, sex, age, sexual orientation or other arbitrary factor.

Housing Element Community Workshop RSVP

Name	Email	Contact Information	RSVP
Jennifer Loretta	development@hfhcv.org	Development Coordinator 72680 Dinah Shore Dr., Suite 6 Palm Desert, CA 92211 760.969.6917 Ext 202	Yes
Joy Silver Reg Director	JSilver@chochousing.org	SoCal CHOC	Yes
William L	affordablehomestead@gmail.com		Yes
Mary Ann Ybarra Director of Multifamily	maryann.ybarra@cvhc.org	Coachella Valley Housing Coalition Office: (760) 347-3157 x 502 Cell phone: (760) 393-6968	Yes
Tony Mize	tmize@nationalcore.org	National Core	Yes
William E. (Bill) Cutler	bcutler@statewideinc.net	Statewide Services Inc. 424-541-6086	Yes
TAYLOR LIBOLT VARNER	taylor@lifttorise.org	Lift to Rise o 760-636-0420 c 909-336-8790 73-710 Fred Waring Drive, Suite 100 Palm Desert, CA 92260	Yes
Alma Perez	Alma@cvhc.org	Coachella Valley Housing Coalition	Yes

January 13, 2021 Housing Element Update Attendee List

First Name	Last Name	Email
Bitian	Chen	bchen@terranovaplanning.com
Nicole	Criste	ncriste@terranovaplanning.com
Marcus	Aleman	marcusa@ranchomirageca.gov
Majna	Dukic	majnad@ranchomirageca.gov
Jennifer	Loretta	development@hfhcv.org
Jason	Jaurigue	jasonj@ranchomirageca.gov
Tony	Mize	tmize@workforcehomebuilders.com
William	Cutler	cutlerwe@hotmail.com
Alma	Figueroa	almacamilla12@gmail.com
Anna	Tellez	Anna.Tellez@cvhc.org
Jessica	Leal	jessica.leal@cvhc.org
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James	Brownyard	James@TheDVBA.org
Alma	Perez	alma@cvhc.org
Deanna	Mendoza	deannam@ranchomirageca.gov
Mary	Ann Ybarra	maryann.ybarra@cvhc.org



CITY OF RANCHO MIRAGE

Housing Element Update Community Workshop

January 13, 2021

Background



- The City's vision and guiding principles are contained in its General Plan.
- The Housing Element is one part of the General Plan that the City must update every 8 years.
- The purpose of the Housing Element is to assure that the City facilitates the development of housing for all its residents.

About the City



- Population → 18,075 residents
 - 6,315 with a disability
 - Age → Median – 66.3 years
 - 7.5% aged 0-19
 - 22.7% aged 20-54
 - 69.6% aged 55+
 - Income → Median – \$71,227
 - 294 households below the poverty line
-

About the City



- Households → 9,406 total
 - 3,155 lower income households (80% or less of County median income)
- Overpaying → 2,530 households
 - 1,575 owner-occupied
 - 955 renter-occupied
- Overcrowded → 141 Units
 - 53 owner-occupied
 - 88 renter-occupied

Housing Needs

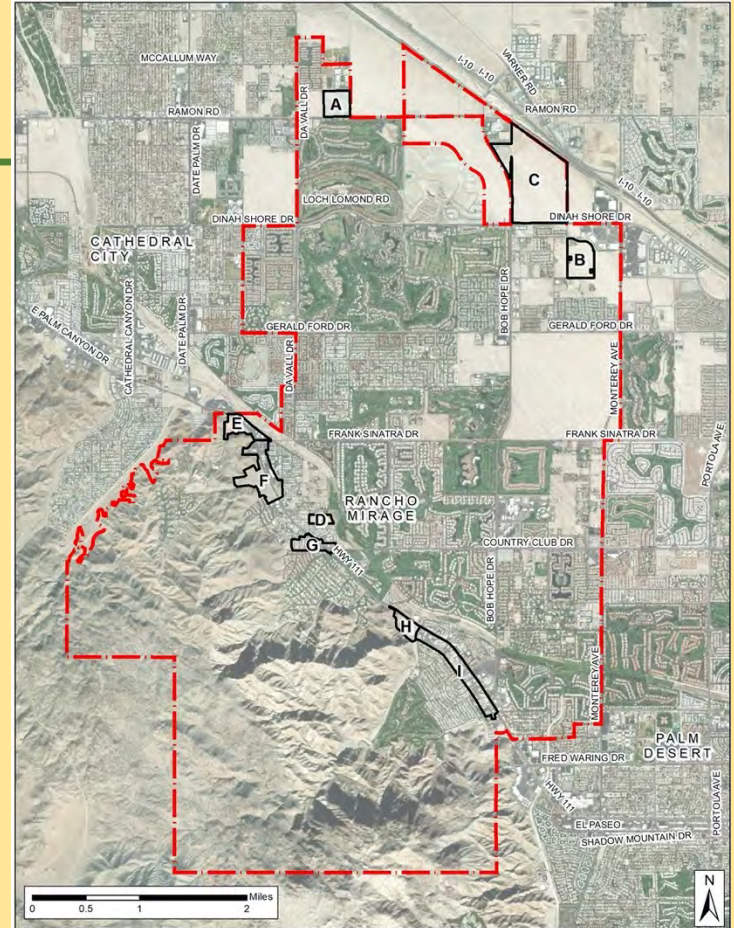


Regional Housing Needs Allocation 2022 to 2029

INCOME CATEGORY	NUMBER OF UNITS
Extremely low income	214
Very low income	215
Low income	317
Moderate income	327
Above moderate income	668
TOTAL	1,741
<p>Note that the extremely low and very low income categories are 50% each of the 429 units assigned for the very low category Source: SCAG</p>	

Housing Sites

- Distributed throughout the City
- Section 19 Specific Plan
- Monterey Marketplace
- Highway 111
- Potential for 2,764 Very Low, Low and Moderate income units



Next Steps



- Complete document for review by the State's Department of Housing & Community Development
- Planning Commission and City Council hearings late summer 2021

Subject: Rancho Mirage Housing Element Update - Public Review
Date: Tuesday, September 7, 2021 at 4:48:57 PM Pacific Daylight Time
From: Kimberly Cuza <kcuza@terranovaplanning.com>
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Attachments: image001.jpg



As a participant in our community workshop for the City of Rancho Mirage's Housing Element Update, we wanted to let you know the draft Housing Element document is available on the city's website for public review, from September 7 – 21, 2021.

We invite you to provide comments on the Element through this portal: <https://cityofrmdev.wpengine.com/our-city/city-departments/planning/housing-element->

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Housing Element Update

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The Rancho Mirage Housing Element is intended to provide both citizens and public officials with a comprehensive understanding of the housing needs in Rancho Mirage. It sets forth policies and programs that will enable the City to reach its defined housing goals and attempt to assure that every Rancho Mirage resident secures a safe and decent place to live in a satisfactory environment. The Housing Element promotes a coordination of housing policies and programs at local, state, and federal levels.

The 2021 – 2029 Housing Element Update pdf is available for review at the link below.

[Housing Element Update PDF](#)

If you would like to provide comments or feedback, please fill out the boxes below and submit or feel free to email Marcus Aleman, Housing Manager at marcusa@ranchomirageca.gov.

Name*

Email*

Comments/Feedback



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City of Rancho Mirage Housing Element Update

Appendix C

Highway 111 Inventory Sites

Highway 111 Specific Plan
Land Inventory Sites

Site E, Planning Area 1

APN	Acreage
674490032	1.216066103
674490031	1.320636207
674490027	1.093948035
674490028	1.148224339
674490034	3.254306679
674490039	1.198238667
674490037	1.332841544
674490033	1.185431353
674490038	1.92941182
674490026	1.035096601
674490036	0.93804492

Site F, Planning Area 2

APN	Acreage
689070001	0.212166165
689030002	0.171514986
689070002	0.15068799
689030006	23.8106543
689030004	2.57862011
689030003	0.608322859
689030005	8.330890927
689030017	3.251653705

Site G, Planning Area 4 MU

APN	Acreage
689210004	0.553553622
689210005	0.546684698
689210027	0.890079802
689210028	1.179555571
689210029	1.997725701

Site G, Planning Area 4 RH SP

APN	Acreage
689202016	0.162406284
689202006	0.280908284
689202029	0.354541071
689202008	0.199419488
689202015	0.198847158
689202012	0.217312252
689201008	0.294874844
689202011	0.217046881
689201004	0.340574689
689202002	0.200365114
689202034	0.363462412
689202013	0.201846559
689202030	0.27495129
689202027	0.179517961
689202017	0.283142216
689202022	0.201606781
689202036	0.579308494
689202014	0.202152554
689202018	0.28893136
689202028	0.288370656
689202031	0.298093652
689202023	0.191843285
689202010	0.201610704
689202032	0.303395364
689202024	0.39390886
689202033	0.303805502
689202001	0.207740795
689202005	0.32328559
689202007	0.163064299
689202025	0.20198471
689202003	0.199488194
689202009	0.202715335
689202004	0.197701954
689202026	0.200472316

Highway 111 Specific Plan
Land Inventory Sites

Site H Planning Area 7

APN	Acreage
684130027	575081.6606
684130015	41118.40204
684130017	20346.59781
684190004	215596.6103

Site I Planning Area 9

APN	Acreage
684255006	0.135806733
684255003	0.154080154
684255009	0.1417576
684255005	0.130158009
684255007	0.131911561
684255008	0.290137824
684254003	0.264699217
684254006	0.133856848
684255004	0.132509015
684254007	0.066372362
684254005	0.266759893
684254008	0.070201402
684254004	0.259153576
684255011	0.167969241
684255017	1.009053777
684254013	1.389382004
684255002	0.122299122
684255010	0.144788999