

FY 2022-2026 CONSOLIDATED PLAN

June 2022

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ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

Introduction

Cathedral City is located between the cities of Palm Springs and Rancho Mirage in the west end of the Coachella Valley approximately 115 miles from Los Angeles. Development in the City began in 1925 as a housing subdivision of Palm Springs and became incorporated in 1981.

Although the Coachella Valley is known as a playground for the wealthy, there are many residents at low-income levels, including senior citizens, large family households, and single-parent households. Growth of population of these groups, plus continued diversification in demographics, have resulted in an increased need for housing resources. Potential conflicts among different groups can create fair housing and equal opportunity concerns. This report outlines Cathedral City's demographic profile examines the housing needs for specific groups, and evaluates the housing units available. It also analyzes the conditions in the private and public market sectors that may hinder access to fair housing.

Purpose of the Consolidated Plan

Cathedral City's Five-Year Consolidated Plan (Con Plan) consists of three basic components required of the HUD program. The three components of the Con Plan are:

- 1. A housing and community development needs assessment.
- 2. A survey of available resources.
- 3. A five-year strategy that specifies attainable program goals.

Through these three components, the Con Plan will address the following CDBG Program implementation issues:

- A collective process whereby the community establishes a unified vision for community development actions.
- A Comprehensive Housing Affordability Strategy (CHAS) that sets forth the City's policy for allocating investment housing needs and activities.
- A statement of specific long-term and short-term community development objectives and priority non-housing community development needs.
- An application for funding under the Community Planning and Development formula grant programs for CDBG.
- A strategy to be followed in carrying HUD programs; and
- A management tool for tracking and measuring results.

The City does not currently administer a HOME Investment Partnership program (HOME), Housing Opportunities for Persons with AIDS Program (HOWPA), or Emergency Shelter Grant Program (ESG). If in the future, the City is allowed to participate in any of these programs the Con Plan will be expanded.

Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The City of Cathedral City has identified seven priority development areas to meet the greatest needs of residents in the City. Priorities are based on responses to the Community Survey conducted in the City, information gathered in specific focus groups, interviews with various organizations and service providers in the housing and community development field, and data obtained from the 2020 Census, the American Community Surveys, SCAG Housing Data, California Housing Element, Comprehensive Housing Affordability Strategy, and the City's General Plan. It will invest its CDBG funding to address needs in the priority areas listed below:

- 1. Emergency Housing Rehabilitation
- 2. Code Enforcement Assistance
- 3. American Disabilities Act (ADA) Improvements
- 4. Infrastructure and Public Facility
- 5. Homeownership Assistance
- 6. Community Services (Public Services)
- 7. Business and Jobs (Economic Development)

More detailed priorities and accomplishment projections for Housing, Community Development, Homeless and Special Needs populations and anticipated accomplishments are presented in the appropriate narrative sections and tables within this document.

Evaluation of past performance

At the end of each program year, as required by HUD, a Consolidated Annual Performance and Evaluation Report (CAPER) must be submitted to HUD by September 30th. The CAPER gives an actual account of activities, which occurred during the previous program year, and how the City maintained and expended funds, which were outlined in the Annual Action Plan (AAP) for that program year. Upon completion of the CAPER, the City will make the report available to the general public for a 15-day review and comment period. Any comments received from the general public will be included in the CAPER submitted to HUD. The City will provide a notice in the local newspaper for the availability of the CAPER at least 15 days before review and comment period. The notice and the draft CAPER will also be made available to the public via the City's website.

Summary of citizen participation process and consultation process

Cathedral City residents and public and private agencies either directly or indirectly involved with Consolidated Plan issues in Cathedral City were invited to participate in two community advisory committee meetings on the following dates and below location:

Feb 17th at 12:00PM and 5:30PM

Location: Zoom March 23rd at 5:30PM

Location: Zoom

Meeting times and dates were placed in Cathedral City's newspaper in both English and Spanish and posted conspicuously at City Hall and the Cathedral City branch of the County Library. The City also used social media platforms such as Facebook, to ensure the broadest possible community communication. We also employed the assistance of City Council Members to encourage residents to attend the meetings. Hosting community meetings by Zoom were important to the City's objective of encouraging participation from populations that are typically underrepresented in the planning process.

The community meeting comments:

- Homelessness should be a priority.
- Affordable housing is an issue.
- Transitional housing is needed.

Study Session

A study session with the City Council was held on January 26th via Zoom. The purpose of the study session was to provide the City Council with an update on the Con Plan process and get their direction on the community development priorities of the community. The Council asked questions regarding the use of CDBG funding, expected funding for 2022-2027, and the support of homeless programs within the City.

Focus Group

In addition, a focus group was held to discuss the development of the Con Plan. The purpose of the focus group was to provide social service advocates and providers within the community a forum to express their views on the needs of special needs groups and the community at large. The focus group was held at the following location:

Feb 17th at 12:00pm at Zoom

Although the invite was open to all interested community stakeholders. the following organizations were especially invited to contribute to the focus group

Cathedral City Senior	37171 W. Buddy Rogers	404.759.8443	https://theccsc.org/	Geoff Corbin	geoff@cathedralcen
Center	37171 W. Buduy Rogers	404.759.6445	https://theccsc.org/	Geon Corbin	ter.org
Angel View	67625 East Palm Canyon Drive	760-329-6471	https://www.angelview.org/	Patti Parks	patti@angelview.org
Boys & Girls Club of CC	32141 Whispering Palms Trail	760-770-4965	https://www.bgcccity.org/	Scott Robinson	srobinson@bgcccity. org
Transgender Health and Wellness Center	35-325 Date Palm Drive, Suite 143	(760) 202- 4308	www.Trans.health	Tom Clinton	thomi@Trans.health
Stonewall Ministries	73 Oasis Drive North	206-696-1850	http://www.stonewallministri es.org/	Robert Stewart	rps51@me.com
Cathedral City Branch Library	33520 Date Palm Drive	(760) 328- 4262		Kristin Lehigh	
Inland Fair Housing and Mediation Board	1500 South Haven Ave., Suite 100	(909) 984- 2254 ext. 153	https://www.ifhmb.com/	C. Ilene Garcia	igarcia@ifhmb.com
Riverside County Housing	5555 Arlington Avenue, Riverside, CA 92504	951-343-5473	http://rivcoeda.org/Departme nts/Housing	Juan Garcia	JUGarcia@rivco.org
CVAG Homeless Program	73-710 Fred Waring Drive, #200, Palm Desert 92260	760-346-1127	https://www.cvag.org/	Libby Carlson	lcarlson@cvag.org
CVRM	47470 Van Buren St, Indio, CA 92201	760-347-3512 x248	www.cvrm.org	Kimberly McKinney	kmckinney@cvrm.or
Metropolitan Community Church	32150 Candlewood Drive	760-512-1700	www.mcccv.net	Clinton Crawshaw	revcrawshaw@gmail .com
Bridge Calvary Chapel	32611 Date Palm Drive	760-324-8281	www.thebridgecalvarychapel.c om	Pastor Aaron	aaron@thebridgecc. com
Northgate Church	30010 Date Palm Drive	760-328-8300	www.ngcclife.com	David Gilmore	info@ngcclife.com
Church of Nazarene	33055 Cathedral Canyon Drive	760-321-2414	www.psnaz.com	Pastor Ned McCarty	psnaz.com@gmail.c om
Hosanna City Church	35688 Cathedral Canyon Drive	760-327-1451	www.hosannacitychurch.org	Josh Best	info@hosannacitych urch.org
St. Louis Church	68633 C Street	760-328-2398	www.stlouischurch.ws	Father Luis	stlouiscathedralcity @sbdiocese.org
Korean Presbyterian Church	38088 Chuperosa Lane	760-770-4268	www.communitypresbyterianc c.org	Pastor Lee Ireland	info@churchintheco ve.org
Glory to God Ministries	67399 East Palm Canyon Drive	760-321-5222	www.glorytogod.org	Rev. Randy Brodhagen	

The following are the problems and solutions discussed in the meetings:

- Affordable housing is a problem.
- Free Childcare for workers is needed.
- More Senior housing is needed.
- Tiny houses for low-income residents should be explored.
- The City should work with developers to rehab hotels for transitional housing.
- The City should increase support for disabled services.

Resident Survey

To supplement the citizen advisory meetings, a survey was made available to Cathedral City residents at City Hall, Cathedral City public library, and Cathedral City Senior Center. The survey was also available online at the City's website, via a dedicated address. Spanish versions of the survey were provided to reflect the diversity of Cathedral City's residents. The purpose of this survey is to give residents an opportunity for involvement in the development of the City's Con Plan planning process.

Public comments

City Staff developed a detailed participation plan that is part of this Con Plan. Citizens who participated in the process received information about the Con Plan, the Citizen Participation Process (CPP), the HUD requirements for an entitlement City, the amount of funding that the City anticipates receiving and how those funds can be used by the City. Residents were given the opportunity to provide City staff with their input on the prioritization of community needs. Below is a summary of comments:

1. Please Evaluate the Level of Importance for the Following Types of Public Facilities

	Н	М	L	N/C	TOTAL RESPONDENTS
Senior Citizen Centers	53.57% 30	23.21% 13	19.64% 11	3.57% 2	56
Youth Centers	65.45% 36	21.82% 12	10.91% 6	1.82% 1	55
Centers for Disabled	32.69% 17	38.46% 20	26.92% 14	1.92% 1	52
Childcare Centers	43.64% 24	34.55% 19	21.82% 12	0.00%	55
Parks and Recreation	58.18% 32	32.73% 18	7.27% 4	1.82% 1	55
Health Care Facilities	48.15% 26	37.04% 20	11.11% 6	3.70% 2	54
Parking	14.81% 8	22.22% 12	53.70% 29	9.26% 5	54
Community Centers	50.00% 28	26.79% 15	19.64% 11	3.57% 2	56
Shelters for Abused and Neglected Children	41.07% 23	41.07% 23	14.29% 8	3.57% 2	56
Facilities for Homeless	42.86% 24	28.57% 16	23.21% 13	5.36% 3	56

2. Please Evaluate the Level of Importance for the Following Types of Infrastructure

	Н	М	L	N/C	TOTAL RESPONDENTS
Street Improvements	67.86% 38	23.21% 13	8.93% 5	0.00%	56
Sidewalks	41.82% 23	30.91% 17	25.45% 14	1.82% 1	55
Flood Prevention and/or drainage	44.64% 25	35.71% 20	19.64% 11	0.00%	56
Sewer Improvements	30.36% 17	41.07% 23	28.57% 16	3.57% 2	56
Tree Planting	42.86% 24	32.14% 18	21.43% 12	3.57% 2	56
Fire/Stations Equipment	52.73% 29	30.91% 17	14.55% 8	1.82% 1	55

3. Please Evaluate the Level of Importance for the Following Types of Social and Public Service Need

	Н	М	L	N/C	TOTAL RESPONDENTS
Senior Citizen Services	50.88% 29	33.33% 19	12.28% 7	3.51% 2	57
Services for the Disabled	42.86% 24	37.50% 21	16.07% 9	3.57% 2	56
Youth Services	61.82% 34	25.45% 14	10.91% 6	1.82% 1	55
Transportation Services	34.55% 19	38.18% 21	23.64% 13	3.64%	55
Substance Abuse Services	33.93% 19	41.07% 23	21.43% 12	3.57%	56
Employment and Training	32.14% 18	41.07% 23	23.21% 13	3.57% 2	56
Crime Prevention and Awareness	60.71% 34	30.36% 17	7.14% 4	1.79% 1	56
Tenant/Landlord Counseling	12.50% 7	41.07% 23	41.07% 23	5.36% 3	56
Child Care	45.61% 26	26.32% 15	26.32% 15	1.75% 1	57
Health Services	51.79% 29	30.36% 17	14.29% 8	3.57% 2	56

4. Please Evaluate the Level of Importance for the Following Types of Economic Development Needs

	Н	M	L	N/C	TOTAL RESPONDENTS
Job Creation	50.00% 28	35.71% 20	10.71% 6	3.57% 2	56
Micro-enterprise Assistance	25.00% 14	42.86% 24	25.00% 14	7.14% 4	56
Business Support Services	30.36% 17	48.21% 27	16.07% 9	5.36% 3	56
Technical Support to Nonprofit businesses	19.30% 11	43.86% 25	31.58% 18	5.26% 3	57

5. Please Evaluate the Level of Importance for the Following Types of Housing Needs

	Н	М	L	N/C	TOTAL RESPONDENTS
Down payment Assistance (First-time homebuyers)	22.64% 12	43.40% 23	32.08% 17	1.89% 1	53
Lead-based paint testing and abatement for single family residential	16.67% 9	38.89% 21	42.59% 23	1.85% 1	54
Residential Historic Preservation	20.00% 11	34.55% 19	45.45% 25	0.00%	55
Renter Rehabilitation	23.64% 13	29.09% 16	43.64% 24	5.45% 3	55
Homeowner Rehabilitation	35.71% 20	30.36% 17	30.36% 17	3.57%	56
Energy Efficient Improvements	58.18% 32	30.91% 17	10.91% 6	0.00%	55
Rental Housing Subsidies	22.64% 12	32.08% 17	39.62% 21	5.66% 3	53
Code Enforcement	54.55% 30	21.82% 12	21.82% 12	1.82%	55
Improvements for Disabled Accessibility	29.09% 16	47.27% 26	23.64% 13	0.00%	55
Homeless Transitional Housing	41.07% 23	25.00% 14	30.36% 17	3.57%	56
Homeless Permanent Supportive Housing	37.50% 21	25.00% 14	37.50% 21	1.79% 1	56
Business Mentoring and Counseling	21.82% 12	34.55% 19	40.00% 22	3.64%	55

5. Please evaluate the following group's needs for services

	Н	M	L	N/C	TOTAL RESPONDENTS
Youth	47.27% 26	16.36% 9	18.18% 10	18.18% 10	55
Seniors	38.60% 22	26.32% 15	21.05% 12	14.04% 8	57
Special Needs	20.00% 11	38.18% 21	30.91% 17	10.91% 6	55

Homeless	33.93% 19	32.14% 18	19.64% 11	14.29% 8	56
Other (please specify below)	38.10% 8	0.00%	9.52% 2	52.38% 11	21

6. In your opinion, how do you rate the available city-run services in terms of meeting the needs of Cathedral City's residents?

	HOUSING	COMMUNITY DEVELOPMENT	ECONOMIC DEVELOPMENT	TOTAL RESPONDENTS
Sufficient	58.82% 10	41.18% 7	58.82% 10	17
Somewhat Sufficient	48.39% 15	61.29% 19	54.84% 17	31
Not Sufficient	60.00% 21	57.14% 20	62.86% 22	35
Don't Know/Neutral	91.67% 11	66.67% 8	58.33% 7	12

7. Compared to five years ago, how would you describe the housing, economic and community development growth of your community?

	Much Better	Somewhat better	Same	Somewhat Worse	Much worse	Total
Housing	20.41%	14.29% 7	40.82%	16.33%	8.16%	49
Community Development	12.29%	28.57%	38.78%	10.20%	8.16%	49
Economic Development	14.29% 7	22.45%	38.78%	14.20% 7	10.20%	49

Comments or views not accepted and the reasons for not accepting them

All comments were accepted.

Summary

Based on the public participation process, review of regional data and reports (i.e., Housing Element and Continuum of Care Homeless Survey,) and study session held with City Council, Cathedral City has the following housing and community priorities to address over the next five years:

- Public Infrastructure and Capital Improvements within qualified census tracts.
- Continued support of area nonprofit agencies, particularly those programs that provide social services for special needs populations (i.e. senior, disabled...).
- Programs that improve the living environment of low- and moderate-income families residing in substandard housing.
- Programs that promote fair housing, especially targeting extremely low- and low-income households.
- Services for the Homeless and Homeless Prevention.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Con Plan and those responsible for administration of each grant program and funding source.

Table 1 - Responsible Agencies

Agency Role	Name	Department/Agency
Lead Agency	CATHEDRAL CITY	

CDBG Administrator	CATHEDRAL CITY	Engineering Department
HOPWA Administrator	NA	
HOME Administrator	NA	
ESG	NA	

Narrative

The Engineering Department serves as the Lead Agency in coordinating the preparation of the Con Plan, AAP, Amendments, and the CAPER. The Department administers the CDBG Program, ensures satisfactory product and service delivery by all grantees, and commits to meeting all HUD CDBG program regulations.

Consolidated Plan Public Contact Information

Andrew Lee, City of Cathedral City

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

4. Introduction

The City conducted significant consultation with citizens, municipal officials, nonprofit agencies, public housing agencies, governmental agencies, and the Continuum of Care in preparing this plan. These meetings are summarized in the Citizen Participation Section of this plan.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

Through the year, the City works closely with the following public and assisted housing providers and private and governmental health, mental health, and service agencies to enhance coordination. Each was consulted during the City's Con Plan process:

- The Housing Authority of Riverside County provides residents throughout the County with rental
 assistance to those that are eligible based on income. The Authority administers the Section 8 Rental
 Assistance Program. They also own and operate the affordable housing projects throughout the
 County and collaborate with local jurisdictions with rehabilitating and upgrading multi-family
 housing units.
- Riverside County Continuum of Care (CoC) is comprised of representatives from public, private, and
 nonprofit agencies including homeless and formerly homeless individuals that are committed to
 assisting in facilitating a continuum of care planning process throughout the County. This coalition
 assesses the need for affordable housing and homeless services countywide to provide a seamless
 delivery of services to those in need.
- Department of Public and Social Services (DPSS) administers programs under the anti-poverty
 umbrella for the County of Riverside. The main goal for residents is to move them towards selfsufficiency and moving poor families from poverty. DPSS assists residents on many levels including
 childcare, education, employment training, health and human services, homeless and housing.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Significant aspects of the Con Plan development process and implementation of project objectives was a result of meeting and coordinating with the CoC as well as agencies and organizations that serve

Riverside County residents. These meetings helped identify priority needs and the level of need for various coordinated housing and homeless efforts in the County. The City will continue to consult with the CoC where necessary to address the needs of the homeless populations. To ensure the effective and efficient provision of housing and services to homeless individuals and families, the development of the Consolidated Plan also included active citizen participation as described later in the Citizen Participation section. This joint effort has worked successfully in the past, and the City pledges its continuing support of the endeavor.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

Cathedral City does not currently administer an ESG Program.

4. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	ANGEL VIEW CRIPPLED CHILDREN'S FOUNDATION
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was invited to participate in public hearings and 30-day review of plans. The anticipated outcome of the consultation is improved data and planning within the selected sections above.
2	Agency/Group/Organization	CoC
	Agency/Group/Organization Type	Services-Homeless
	What section of the Plan was addressed by Consultation?	Homeless Strategy Homeless Needs – Chronically homeless Homeless Needs – Families with children Homelessness Needs – Veterans Homelessness Needs – Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were invited to participate in public hearings and 30-day review of plans. The anticipated outcome of the consultation is improved data and planning within the selected sections above.
3	Agency/Group/Organization	Fair Housing and Mediation Board
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was invited to participate in public hearings and 30-day review of plans. The anticipated outcome of the consultation is improved data and planning within the selected sections above.
4	Agency/Group/Organization	PATH OF LIFE MINISTRIES
	Agency/Group/Organization Type	Services-Homeless
	What section of the Plan was addressed by Consultation?	Homeless Strategy Homeless Needs – Chronically homeless Homeless Needs – Families with children Homelessness Needs – Veterans Homelessness Needs – Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was invited to participate in public hearings and 30-day review of plans. The anticipated outcome of the consultation is improved data and planning within the selected sections above.
5	Agency/Group/Organization	Jewish Family Services of San Diego
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Homeless

What section of the Plan was addressed by Consultation?	Homeless Strategy Homeless Needs – Chronically homeless Homeless Needs – Families with children Homelessness Needs – Veterans Homelessness Needs – Unaccompanied youth Non-Homeless Special Needs
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Anti-poverty Strategy Agency was invited to participate in public hearings and 30-day review of plans. The anticipated outcome of the consultation is improved data and planning within the selected sections above.

Identify any Agency Types not consulted and provide rationale for not consulting

The City made every effort to consult with all agency types relevant to the development of this Consolidated Plan.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Table 3 – Other local / regional / federal planning efforts

Name of Plan	Lead	How do the goals of your Strategic Plan overlap with the goals of
	Organization	each plan?
Continuum of	Riverside	The County of Riverside is a CoC applicant and conducts homeless
Care	County	counts, surveys of the homeless population, and strategic
		planning to end homelessness. Consistent with the goals of the
		CoC, the City of Cathedral City Strategic Plan will provide support
		to nonprofits that meet the social services needs of the City
		residents with an emphasis on the homeless.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?	
Housing	City of	Based on the Regional Housing Needs Allocation (RHNA) set forth	
Element	Cathedral City	by the State of California, The Housing Element is the City's chief	
		policy document for the development of affordable and market	
		rate housing. Consistent with this policy document, the City will	
		maintain and enhance the quality of existing residential	
		neighborhoods through and promote and encourage fair housing	
		opportunities for all economic segments of the community,	
		regardless of age, sex, ethnic background, physical condition, or	
		family size.	

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

Public Works Department: The Public Works Department is responsible for maintaining the City's infrastructure including streets, traffic signals, circulation, sewers, storm drains and water lines. The Department also maintains public facilities and manages the graffiti removal program.

Planning Department: Planning Department is responsible for zoning and land-use in the City.

City Manager's Office: The City Manager's Office is responsible for the daily operations of the City, including financial commitments, media services and program staffing.

County of Riverside

- **Housing Authority:** The Housing Authority administers the Section 8 Rental Assistance Program, manages public housing, and provides emergency housing services.
- Department of Public Social Services: DPSS administers the homeless programs for the County and
 maintains an operational countywide Continuum of Care. The COC program is the region's plan to
 coordinate and provide supportive social services, including housing options to meet the needs of
 homeless persons and families. Ideally, the COC and HUD strategy is aimed toward relocating
 homeless persons towards stable housing and maximum self-sufficiency rather than placing
 homeless persons in shelters. DPSS also administers the Anti-Poverty programs for the County and
 participating jurisdictions.
- **Department of Health:** This Department administers the Countywide HIV/AIDS Program and the Childhood Lead Poisoning Prevention Program. The City relies on this Department to provide services to protect the health of its residents.

• **Economic Development Agency (EDA):** The Economic Development Agency administers the County's CDBG program.

Narrative (optional):

The Consolidated Plan details how HUD federal funds are used by the City of Cathedral City address priority needs identified by public input and engagement.

Cathedral City residents and public and private agencies either directly or indirectly involved with Consolidated Plan issues in Cathedral City were invited to participate in two community advisory committee meetings on the following dates and locations:

Feb 17th, 2022 12:00PM, 5:30PM

Location: Zoom

March 23rd, 2022 5:30PM

Location: Zoom

The meetings provided the opportunity for the Cathedral City community to gain awareness of the Consolidated Plan Goals, as well for or residents and service agencies to share what they saw as community development priorities for the City over the next 5 years. To ensure that issues pertaining to low- and moderate-income and special needs residents were addressed, individual invitation letters were distributed via mail and, if available, to agencies and organizations that serve the low- and moderate-income and special needs community. Staff presented a PowerPoint presentation with an overview of the Consolidated Plan process, past priorities and objectives and priorities set in the Assessment to Fair Housing plan (AFH). The priorities shared during the forum were proposed priorities. The Riverside County was consulted regarding the Consolidated Plan and AFH process.

PR-15 Citizen Participation – 91.105, 91.115, 91.200© and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal setting

Community Meetings

Cathedral City residents and public and private agencies either directly or indirectly involved with low-income residents' issues in Cathedral City were invited to participate in two community advisory committee meetings on the following dates and locations:

Feb 17th, 2022 12:00PM, 5:30PM

Location: Zoom

March 23rd, 2022 5:30PM

Location: Zoom

The meetings provided the opportunity for the Cathedral City community to gain awareness of the Con Plan process and for residents and service agencies to share what they saw as community development priorities for the City over the next 5 years. The discussion also included goals related to the AFH. To ensure that issues pertaining to low- and moderate-income and special needs residents were addressed, individual invitation letters were distributed via mail and, if available, to agencies and organizations that serve the low- and moderate-income and special needs community.

Meeting times and dates were placed in Cathedral City's newspaper in both English and Spanish and posted conspicuously at City Hall and the Cathedral City branch of the County Library. The City also used social media platforms such as Facebook, to ensure the broadest possible community communication. We hosted two community meetings, which are located within the City's Low-Moderate Census tracts. We also employed the assistance of City Council Members to encourage residents to attend the meetings. Hosting community meetings in these areas were important to the City's objective of encouraging participation from populations that are typically underrepresented in the planning process.

Study Session

A study session with the City council was held on January 12, 2022 in Zoom. The purpose of the study session was to provide the City Council with an update on the Con Plan process and get their direction on the community development priorities of the community. The Council asked questions regarding the use of CDBG funding, expected funding for fiscal year 2022-2027 and the support of homeless programs within the City.

Focus Group

In addition, a focus group was held to discuss the development of the Con Plan. The purpose of the focus group was to provide social service advocates and providers within the community a forum to express their views on the needs of special needs groups and the community at large.

Resident Survey

To supplement the citizen advisory meetings, a survey was made available to Cathedral City residents at City Hall, Cathedral City public library, and Cathedral City Senior Center. The survey was also available online at the City's website, via a dedicated address. Spanish versions of the survey were provided to reflect the diversity of Cathedral City's residents. The purpose of this survey is to give residents an opportunity for involvement in the development of the City's Con Plan process.

Citizen Participation Outreach

Table 4 – Citizen Participation Outreach

	Mode of Outreach	Target of Outre ach	Summary of response/atten dance	Summary of comments received	Summary of comments not accepted and reasons
1	Public Meeting	Non-targeted	Focus on infrastructure, housing, homeless, public service	Focus on infrastructure, housing, and homeless	N/A
2	Public Hearing	Non-targeted	Focus on infrastructure, housing, homeless, public service	Focus on infrastructure, housing, and homeless	N/A

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment of the Con Plan, in conjunction with information gathered through consultations and the citizen participation process, will provide a clear picture of Cathedral City needs related to affordable housing, community development, and homelessness. From this Needs Assessment, Cathedral City identified those needs with the highest priority, which will form the basis for the Strategic Plan and the programs and projects to be administered.

The housing needs of Cathedral City are assessed by analyzing various demographic and economic indicators. Developing a picture of the current needs in the community begins by looking at broad trends in population, area median income, the number of households, etc. The next step is intersecting those data points with a more nuanced analysis of variables such as family and household dynamics, race, and housing problems.

A key goal of the needs assessment is to identify the nature and prevalence of housing problems experienced by the residents of Cathedral City. The main housing problems looked at are: (a) cost-burdened households; (b) substandard housing; and (c) overcrowding. Furthermore, these housing problems are juxtaposed with economic and demographic indicators to discern if certain groups carry a disproportionate burden. Are African Americans more cost-burdened than other racial groups? Do low-income households experience higher levels of overcrowding? Do large families have more housing problems than small families? These sorts of questions are empirically answered through data analysis. Understanding the magnitude and incidence of housing problems in the community is crucial in aiding Cathedral City to set evidence-based priorities for the CDBG program. The area's public housing needs, homeless, non-homeless special housing needs and non-housing community development needs, such as public services are also discussed.

The City of Cathedral City has identified seven priority development areas to meet the greatest needs of residents in the City. Priorities are based on responses to the 2022 Community Survey conducted in the City, information gathered in specific focus groups, interviews with various organizations and service providers in the housing and community development field, and data obtained from the 2020 Census, the American Community Surveys, Comprehensive Housing Affordability Strategy (CHAS), and the City's General Plan. It will invest its CDBG funding to address needs in the priority areas listed below:

- 1. Emergency Housing Rehabilitation
- 2. Code Enforcement Assistance
- 3. ADA Improvements
- 4. Infrastructure and Public Facility
- 5. Homeownership Assistance
- 6. Community Services (Public Services)
- 7. Business and Jobs (Economic Development)

More detailed priorities and accomplishment projections for Housing, Community Development, Homeless and Special Needs populations and anticipated accomplishments are presented in the appropriate narrative sections and tables within this document.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a, b, c)

Summary of Housing Needs

This section addresses the most significant housing needs of low- to moderate-income families in Cathedral City. Those housing needs are summarized and projected over the five-year Consolidated Plan period. Current supportive housing needs are also summarized. Primary data will come from the City of Cathedral City Housing Element which is the jurisdictions' chief policy document relating to community growth, land use, and housing. Other data sources will include U.S. Census, HUD's CHAS, and American Community Survey (ACS) estimates. Public community meetings and interviews with interested parties and City staff account for information sources as well.

The section documents many areas where households are facing a cost burden (housing costs that exceed 30 percent of gross household income) and a severe cost burden (housing costs that exceed 50 percent of gross household income). Many of the households identified as having housing problems that do not face cost burdens are subject to overcrowding or substandard conditions. Data in this section represents Cathedral City as a whole.

The following general housing needs have also been identified:

- More extremely low- to low- income units.
- Improved accessibility in units and range of accessibility features.
- Transitional housing options for families with children.
- Increased number of renter options and units for large families.

Estimated housing needs projected for the ensuing five-year period

Table-A	Units
Very-Low Income (<50% of AMI)	537
Low Income (50-80% of AMI)	352
Moderate Income (80-120% of AMI)	456
Above Moderate Income (>120% of AMI)	1,197
TOTAL	2,542

Each city is required to analyze existing and projected housing needs and develop an implementation program to describe how the City will attain its housing goals. In addition, the projected housing need must include a locality's fair share of regional housing needs. During the 2022-2027 5-year planning period, the City estimated housing needs is above.

Table 5 - Housing Needs Assessment Demographics

Demographics	Base Year: 2009	Most Recent Year: 2017	% Change
Population	51,581	53,735	4%
Households	18,107	17,885	-1%
Median Income	\$45,993.00	\$43,384.00	-6%

Data Source:

Census, ACS (Most Recent Year)

Number of Households

Table 6 - Total Households Table

	0-30%	>30-50%	>50-80%	>80-100%	>100%
	HAMFI	HAMFI	HAMFI	HAMFI	HAMFI
Total Households	2,820	2,615	3,835	1,935	6,680
Small Family Households	725	795	1,489	780	2,965
Large Family Households	335	430	555	410	705
Household (with at least one-	689	705	880	535	1,905
person age 62-74)					,
Household (with at least one-	413	419	525	190	739
person age 75 or older)					
Households (with at least one child	415	530	700	500	715
6 years old or younger)					

Data

CHAS

Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

Table 7 – Housing Problems Table

			Renter		Owner					
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HO	USEHOLD	S								
Substandard Housing - Lacking complete plumbing or kitchen facilities	65	30	0	0	95	8	19	10	0	37
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	90	135	95	55	375	4	40	55	10	109
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	65	125	215	105	510	25	20	139	45	229

	Renter						Owner					
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total		
Housing cost burden greater than 50% of income (and none of the above problems)	864	495	375	10	1,744	745	650	480	130	2,005		
Housing cost burden greater than 30% of income (and none of the above problems)	120	250	840	190	1,400	30	300	655	435	1,420		
Zero/negative Income (and none of the above problems)	280	0	0	0	280	219	0	0	0	219		

Data Source: CHAS

2. Housing Problem 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

Table 8 – Housing Problem (part 2)

		Renter		Owner					
0-	>30-	>50-	>80-	Total	0-	>30-	>50-	>80-	Total
30%	50%	80%	100%		30%	50%	80%	100%	
AMI	AMI	AMI	AMI		AMI	AMI	AMI	AMI	
•									
1 004	700	COF	170	2 720	704	73.5	670	100	2 260
1,084	790	685	170	2,729	784	/25	6/9	180	2,368
225	F20	4 455	F00	2.500	120	F.C.0	4 245	4 005	2.010
325	539	1,155	580	2,599	130	560	1,315	1,005	3,010
280	0	0	0	280	219	0	0	0	219
	30%	30% 50% AMI 50	0- 30% 50% 80% AMI AMI AMI 5	0-	0- 30% AMI >30- 50% AMI >50- 80% AMI >80- 100% AMI Total AMI 1,084 790 685 170 2,729 325 539 1,155 580 2,599	0- 30% 50% 80% 100% AMI AMI AMI O- 30% AMI	0- 30% AMI >30- 50% AMI >50- 80% AMI >80- 100% AMI Total AMI 0- 30% AMI >30- 50% AMI 1,084 790 685 170 2,729 784 725 325 539 1,155 580 2,599 130 560	0- 30% AMI >30- 80% AMI >80- 100% AMI Total AMI 0- 30% AMI >30- 50% AMI >50- 80% AMI 1,084 790 685 170 2,729 784 725 679 325 539 1,155 580 2,599 130 560 1,315	0- 30% AMI >30- 80% AMI >80- 100% AMI Total AMI 0- 30% AMI >30- 50% AMI >50- 80% AMI >80- 100% AMI 1,084 790 685 170 2,729 784 725 679 180 325 539 1,155 580 2,599 130 560 1,315 1,005

Data Source: CHAS

3. Cost Burden > 30%

Table 9 - Cost Burden > 30%

		Re	nter		Owner						
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total			
NUMBER OF HOUSE	NUMBER OF HOUSEHOLDS										
Small Related	425	435	730	1,590	230	260	470	960			
Large Related	175	295	175	645	120	125	210	455			
Elderly	304	199	200	703	355	485	480	1,320			
Other	260	110	325	695	100	135	129	364			
Total need by income	1,164	1,039	1,430	3,633	805	1,005	1,289	3,099			

Data Source: CHAS

4. Cost Burden > 50%

Table 10 - Cost Burden > 50%

		Re	nter		Owner					
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total		
NUMBER OF HOUSEHOLDS										
Small Related	425	250	140	815	220	195	180	595		
Large Related	175	150	15	340	120	85	95	300		
Elderly	214	135	45	394	335	310	200	845		
Other	235	55	185	475	100	105	85	290		
Total need by income	1,049	590	385	2,024	775	695	560	2,030		

Data Source:

CHAS

5. Crowding (More than one person per room)

Table 11 – Crowding Information (part 1)

	Renter						Owner				
	0-	>30-	>50-	>80-	Total	0-	>30-	>50-	>80-	Total	
	30%	50%	80%	100%		30%	50%	80%	100%		
	AMI	AMI	AMI	AMI		AMI	AMI	AMI	AMI		
NUMBER OF HOUSEHOLDS	5										
Single family households	120	290	290	120	820	25	60	119	10	214	
Multiple, unrelated											
family households	40	4	20	40	104	4	0	50	45	99	
Other, non-family											
households	0	0	0	0	0	0	0	20	0	20	
Total need by income	160	294	310	160	924	29	60	189	55	333	
·											

Data Source:

CHAS

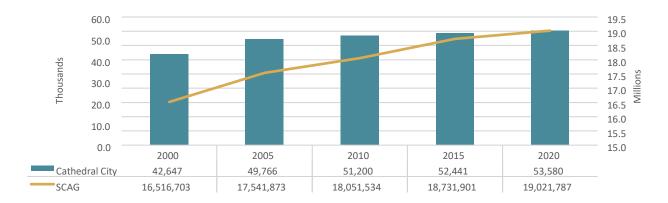
Table 12 – Crowding Information (part 2)

Households with Children	Renter				Owner			
Present	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	Total
Total	1,725	1,255	1,570	6,980	1,135	1,205	1,765	11,005

Describe the number and type of single person households in need of housing assistance.

According to the ACS, Cathedral City's has 17,885 households and median income is \$43,384. The need for housing assistance for single person owners could be mortgage payment assistance. In Cathedral City, a total of 2030 owner occupied households have a housing cost burden of over 50%.

Graph 1: Population Trend, 2000-2020



CA DOF E-5 Population and Housing Unit Estimates

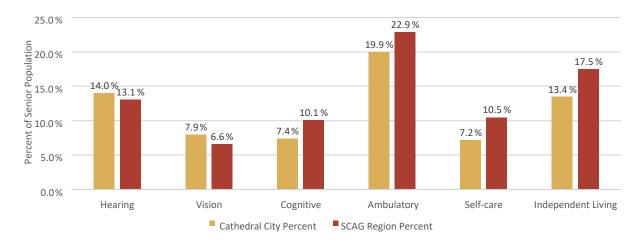
Cathedral City has a 2020 total population of 53,580 including 290 living in group quarters according to the California Department of Finance. The chart above describes the population trend in Cathedral City from 2000 to 2020. Over this period Cathedral City had an annual growth rate of 1.1% compared to 0.7% for the region.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Physical and mental disabilities can hinder access to housing units of conventional design as well as limit the ability of the disabled individuals to earn an adequate income. The proportion of physically disabled individuals is increasing nationwide due to overall increased longevity and lower fatality rates. Mentally disabled individuals include those disabled by a psychiatric illness or injury, including schizophrenia, Alzheimer's disease, AIDS-related infections, and conditions related to brain trauma. Disabilities tabulated by the Census include sensory, physical, and mental limitations.

According to data, 10% of Cathedral City's population have some sort of disability. Physically disabled persons often require specially designed dwellings to permit access within the unit, as well as to and from the site. The disabled, like the elderly have special needs regarding location. Because of their limited mobility, the disabled often need to live close or have transportation assistance to shopping and medical facilities. Disability data also provides valuable context for assessing current and future need for accessible housing units. Note that since some disability types are not recorded for children below a certain age, calculating disability as a percentage of total population may not be accurate.

Graph 2 - Disability by Type - Seniors (65 and over)



American Community Survey 2014-2018 5-year estimates.

In Cathedral City, the most commonly occurring disability amongst seniors 65 and older was an ambulatory disability, experienced by 19.9% of Cathedral City's seniors (and 22.9% of seniors in the SCAG region). Understanding the employment status of people with disabilities may also be an important component in evaluating specialized housing needs. In Cathedral City, 34.5% of the population with a disability is employed, compared to 69.9% of the non-disabled population. Fair Housing Accessibility Standards and California Administrative Code Title 24 sets forth access and adaptability requirements for the physically handicapped (disabled). These regulations apply to public buildings such as motels, employee housing, factory-built housing and privately funded newly constructed apartment houses containing five or more dwelling units. The regulations also require that ramp ways, larger door widths, restroom modifications, etc. be designed to enable free access. Such standards, however, are not mandatory of new single family residential construction. The City of Cathedral City provides grants and loans to low- and moderate-income disabled persons for accessibility modifications to the single-family homes, and assistance to disabled renters.

Persons who are victims of domestic violence, dating violence, sexual assault and stalking

Per the National Coalition Against Domestic Violence, 1 in 3 women and 1 in 4 men have been victims of some form of physical violence by an intimate partner within their lifetime. Based on these estimates, it can be assumed that 12,391 women and 9387 over the age of 20 could have been victims of domestic violence.

Domestic violence is a leading cause of homelessness for women and their children. Many victims face homelessness when they flee abusive homes. Their experiences are confounded by economic instability,

often perpetuated by abusers. Policy makers must work to ensure that safe, affordable housing is available to victims and must reduce the barriers victims face in securing and maintaining housing.

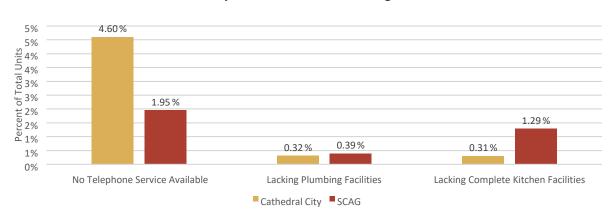
Between 22% and 57% of all homeless women report that domestic violence was the immediate cause of their homelessness. Additionally, 38% of all victims of domestic violence become homeless at some point in their lives. A victim of domestic violence will often leave an abuser multiple times before finally escaping the violence, therefore, experiencing multiple periods of homelessness.

- Over 90% of homeless women have experienced severe physical or sexual abuse at some point in their lives, and 63% have been victims of intimate partner violence as adults.
- In a report by the U. S. Conference of Mayors, 44% of the cities surveyed identified domestic violence as the primary cause of homelessness.
- Over 80% of survivors entering shelters identified "finding housing I can afford" as a need, second only to "safety for myself" (85%).

What are the most common housing problems?

HUD defines a housing problem as one or more of the following housing conditions:

- Substandard Housing Lacking complete plumbing or kitchen facilities
- Severely Overcrowded With >1.51 people per room (and complete kitchen and plumbing)
- Overcrowded With 1.01-1.5 people per room (and none of the above problems)
- Housing cost burden greater than 50% of income (and none of the above problems)
- Housing cost burden greater than 30% of income (and none of the above problems)
- Zero/negative Income (and none of the above problems)

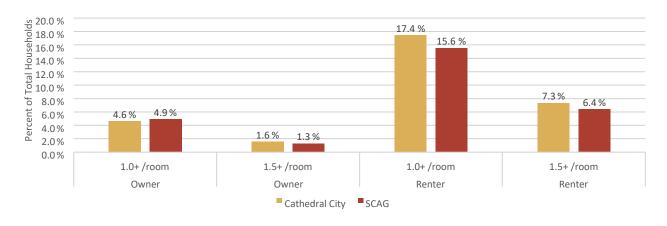


Graph 3 - Substandard Housing

The ACS includes surveys about three factors of what may be considered substandard housing. In Cathedral City, 828 units lack telephone service, 57 units lack plumbing facilities, and 56 units lack complete kitchen facilities.

Overcrowding

A persistent problem affecting single person's households is overcrowding. The U.S. Census defines overcrowding as at least 1.01 persons per room excluding kitchen, bathrooms, and hallways. Overcrowding is often an indicator of households that may be financially unable to obtain adequate space for their needs, or households that are required to house extended family members. It is not necessarily a reflection of inadequate physical conditions of the housing units themselves. Cathedral City is prepared to address these needs on a variety of levels including its density bonus and second unit policies, partnership with the County's Housing Authority, and encouraging affordable housing development and activities.



Graph 4 - Crowding by Extent and Tenure

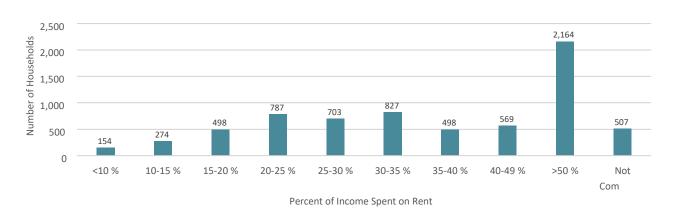
American Community Survey 2014-2018 5-year estimates.

In Cathedral City, 507 owner-occupied and 1,217 renter-occupied households had more than 1.0 occupants per room, which meets the ACS definition for overcrowding. 174 owner-occupied households and 512 renter-occupied households had more than 1.5 occupants per room, which meets the ACS definition for severe overcrowding.

Overcrowding can occur for multiple reasons, not all of them economic. In Cathedral City, where almost 60% of the population identifies as Hispanic/Latino, for example, multi-generational households are not uncommon, and the need for larger units, or flexibility in providing accessory units or second dwelling units must be considered. Cathedral City's Development Code allows the development of second dwelling units that provide additional living facilities for one or more persons on lots with a primary residence. Second dwelling units can help alleviate overcrowding in owner-occupied units.

Cost Burden

Graph 5 - Spending on Rent



Across Cathedral City's 6,981 renter households, 4,058 (58.1%) spend thirty percent or more of gross income on housing cost, compared to 55.3% in the SCAG region. Additionally, 2,164 renter households in Cathedral City (31%) spend fifty percent or more of gross income on housing cost, compared to 28.9% in the SCAG region.

Overpayment is defined as households paying more than 30 percent of their gross income on housing related expenses. This includes rent or mortgage payments and utilities. High housing costs can cause households to spend a disproportionate percentage of their income on housing. This may result in payment problems, deferred maintenance or overcrowding.

Table B - Cost Burden by Income

Table B	Households by Share of Income Spent on Housing Cost:		
Income	< 30%	30-50%	> 50%
< 30% HAMFI	323	254	1,875
30-50% HAMFI	680	725	1,380
50-80% HAMFI	1,295	1,835	929
80-100% HAMFI	1,094	615	113
> 100% HAMFI	5,400	634	53
Total Households	8,792	4,063	4,350

HUD CHAS, 2012-2016. HAMFI refers to Housing Urban Development Area Median Family Income.

Housing cost burden is most commonly measured as the percentage of gross income spent on housing, with 30% a usual threshold for 'cost burden' and 50% the threshold for 'severe cost burden.' However, a lower-income household spending the same percent of income on housing as a higher-income household will likely experience truer 'cost burden.' These data indicate the number of households in Cathedral City by their income relative to the surrounding area and their share of income spent on housing.

Are any populations/household types more affected than others by these problems?

According to the CHAS estimates, extremely low income (0-30% AMI) renters are most effected by housing problems. In this income group 1084 household have at least one housing problem. For homeowners, income (0-30% AMI) households are most effected, representing 784 households.

There are limited opportunities to address these household type by the City. However, the needs of these lower income groups are taken into consideration and are generally addressed through the City's overall programs for housing affordability and social services.

Certain individuals and families in Cathedral City encounter greater difficulty finding affordable housing due to their special circumstances. These special circumstances could be related to age, employment,

family type, or other characteristics. Cathedral City residents include seniors, people with disabilities, female-headed households (single-parent), large households, veterans, homeless people, and others with special needs. Providing housing and support services are essential to meeting their needs.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The characteristics and needs of those at risk of becoming homeless include:

- Income at subsistence level where one event can lead to homelessness.
- Current "doubling up" in a housing unit where various events can lead to homelessness.
- Levels of access and length of process to receive support services.

People experiencing homelessness need shelter, either short-term or long-term. Homelessness can have a variety of causes, including a lack of affordable housing in the community, unemployment or reduction in work hours, illness, disability, mental illness, and substance abuse, among others.

The Homeless Point-In-Time (PIT) Count is a federally mandated annual count of homeless individuals used 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 82 unsheltered homeless individuals in Cathedral City. This is the second highest number of homeless people among the nine Coachella Valley cities behind Palm Springs. It represents a 78% increase over the 2018 PIT Count for Cathedral City (46 individuals). According to the PIT Count report, the significant increase could be partially due to undercounts in 2018 and earlier years and/or changes in counting and surveying methods, such as increased coverage by more volunteers, that were implemented in 2019; however, the increase may also be due to actual increases in homelessness and a lack of available affordable housing.

Particularly sensitive homeless subpopulations include veterans, the chronically homeless, those with mental health conditions and physical disabilities, victims of domestic violence, and others. As shown in the following table, of the 51 homeless individuals interviewed in Cathedral City, 34% were chronically homeless, 28% had substance abuse issues, 22% had mental health conditions, and 20% had PTSD. Some subpopulations could be higher, but the extent is unknown because 31 individuals could not be interviewed for various reasons, including refusal to participate, sleeping, language barrier, inability to respond, physical barriers, or unsafe site conditions.

Table C - Homeless Subpopulations

Subpopulation	Number ¹	% of total homeless Individuals
Veterans	2	2%
Chronically Homeless	28	34%
Substance Abuse	23	28%
PTSD	16	20%
Mental Health Conditions	18	22%
Physical Disability	14	17%
Developmental Disability	3	4%
Brain Injury	9	11%
Victim of Domestic Violence	5	6%
AIDS or HIV	7	9%
Jail release, past 12 months	13	16%

(1) Results of interviews with 51 homeless individuals. Actual numbers may be higher as 31 individuals were not interviewed.

Source: 2019 Riverside County Homeless Point-In-Time Count and Survey Report, County of Riverside Department of Public Social Services, page 46.

Emergency, transitional, and supportive housing facilities and services can serve some of the short- and long-term needs of homeless individuals. Emergency shelters provide temporary shelter, often with minimal supportive services. Supportive housing is linked to support services intended to improve the individual's ability to independently live and work in the community. Transitional housing is provided with financial assistance and support services to help homeless people achieve independent living within 24 months. Supportive and transitional housing are often in apartment-style units.

In the Coachella Valley, there are approximately 472 year-round emergency shelter beds, 90 seasonal emergency shelter beds, 15 transitional beds, 20 rapid rehousing beds, and 118 permanent supportive housing beds operated by a variety of organizations. Facilities are located throughout the Coachella Valley, from Palm Springs to Indio, and are available to Cathedral City residents. Additional services, including emergency food, rent/mortgage and utility assistance, clothing, and bus passes, are provided by Catholic Charities, Salvation Army, Well in the Desert, and other organizations.

The needs of formerly homeless receiving rapid re-housing assistance include:

- On-going case management to address identified needs.
- Sustainable income to achieve permanent housing.
- Adequate resources available from state and federal support programs.

Cathedral City works closely with the Homeless Provider Network to assist Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. The goal of the Homeless Provider Network (HPN) is to advocate for the homeless and those at-risk of becoming homeless residing in the County of Riverside. The HPN provides a forum and environment where collaborative public and private programs can work to improve the current delivery of services and fill identified gaps in services to the homeless and those at-risk of becoming homeless in the County of Riverside.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Cathedral City has no reliable numerical estimates of at-risk groups. However, the County ESG operational definition of those at risk of homelessness is set forth in the County's ESG Program Guide, which indicates that an individual or family qualifies for ESG assistance if it demonstrates:

- An income below 30 percent of median income for the geographic area; and,
- Insufficient resources immediately available to attain housing stability.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Affordability is a major housing characteristic linked with instability and increased risk of homelessness. In addition, lack of housing related supportive services affects housing stability and increases the risk of homelessness for vulnerable populations such as seniors, persons with mental illness and persons with substance abuse issues.

One of the reasons for homelessness in the Coachella Valley include sudden job loss, illness and lack of medical insurance, family break-ups such as divorce, and seasonal job layoffs or reduction in hours. There are a number of programs and opportunities directed at providing housing and services for homeless persons. These assistance programs offer a range of social services from counseling, assistance with utilities, emergency food, rent and mortgage assistance for the first month, and the distribution of bus passes.

Discussion

Each city is required to analyze existing and projected housing needs and develop an implementation program to describe how the City will attain its housing goals. In addition, the projected housing need must include a locality's fair share of regional housing needs.

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. Lower occupancy may be partially because some beds are reserved for domestic violence victims and youth rather than the general population.

After the closure of Roy's Desert Resource Center emergency homeless shelter in North Palm Springs in 2017, there was a need for a homeless shelter or navigation center in the western Coachella Valley. The Coachella Valley Association of Governments (CVAG), of which Cathedral City is a member, 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. 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). 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, Cathedral City's membership in CVAG will assure its continued participation in regional efforts. The City allocates \$103,000 annually toward CVAG's homelessness prevention and intervention programs. The City also works in partnership with the Riverside County Office of Fair Housing to identify and facilitate innovative housing solutions, such as comprehensively addressing the needs of the homeless, not only in Cathedral City but Valley-wide.

The City currently has two Homeless Liaison Police Officers, both of whom are fully funded, who work with the local homeless community to encourage the transition from outdoor encampments to permanent housing. The officers also help to align the needs of homeless individuals with available local and regional resources.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For the purpose of this analysis, the furthest right columns of the tables below have been calculated to determine if a disproportionately greater need exists. For example, assume that 60% of all low-income households within a jurisdiction have a housing problem and 70% of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need. Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for Cathedral City that can be useful in describing overall need.

0%-30% of Area Median Income

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,018	315	499
White	653	149	254
Black / African American	80	15	45
Asian	25	0	20
American Indian, Alaska Native	30	0	0
Pacific Islander	0	0	0
Hispanic	1,205	149	180

Data 2013-2017 CHAS

Source:

30%-50% of Area Median Income

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,065	549	0
White	680	344	0
Black / African American	60	10	0
Asian	60	0	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	1,240	190	0

Data 2013-2017 CHAS

Source:

50%-80% of Area Median Income

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,865	974	0
White	940	539	0
Black / African American	110	40	0
Asian	90	24	0
American Indian, Alaska Native	0	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	25	0	0
Hispanic	1,674	375	0

2013-2017 CHAS Data

Source:

80%-100% of Area Median Income

Table 16 - Disproportionately Greater Need 80 - 100% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	970	960	0
White	415	420	0
Black / African American	10	0	0
Asian	70	34	0
American Indian, Alaska Native	10	15	0
Pacific Islander	0	0	0
Hispanic	445	490	0

Data

2013-2017 CHAS

Source:

- 1. Lacks complete kitchen facilities
- 2. Lacks complete plumbing facilities
- 3. More than one person per room
- 4. Cost Burden greater than 30%

Discussion

The age of the City's housing stock can be a key indicator of potential rehabilitation, repair, or demolition needs. 60.8% of housing units in Cathedral City were built before 1990 and are, therefore, more than 30

^{*}The four housing problems are:

years old. Depending on construction quality and maintenance history, older homes can have problems with inadequate or unsafe mechanical systems and appliances, foundation or roof problems, inefficient windows, the presence of asbestos or lead, or other issues that affect livability and safety.

Generally, the oldest homes were built before 1940 and are located in the Downtown area. Homes built between 1940 and 1949 are located in the Cove neighborhood; homes built from 1950 to 1959 are located in the Downtown, Cove and Outpost neighborhoods; and homes built from 1960 to 1969 are located in the Dream Homes, Outpost, and Cove neighborhoods. From 1970 to the present, the distribution of new homes has been more widespread throughout the City, with construction occurring on in-fill lots in existing subdivisions.

Another measure of potentially substandard housing is the number of housing units lacking adequate kitchen and plumbing facilities. In Cathedral City, there are 30 units (0.16% of all units) lacking complete kitchens and 46 units (0.24% of all units) lacking plumbing facilities. More rental units have deficiencies in plumbing facilities than homeowner units, and more owner-occupied units have deficiencies in kitchen facilities than rental units. These homes could potentially benefit from rehabilitation programs.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Similar to NA-15, disproportionately greater need exists when the members of racial or ethnic group at a given income level experience severe housing problems at a greater rate (10 percentage points or more) than the income level as a whole.

0%-30% of Area Median Income

Table 17 - Severe Housing Problems 0 - 30% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,868	455	499
White	613	194	254
Black / African American	50	39	45
Asian	25	0	20
American Indian, Alaska Native	30	0	0
Pacific Islander	0	0	0
Hispanic	1,135	219	180

Data 2013-2017 CHAS

Source:

30%-50% of Area Median Income

Table 18 - Severe Housing Problems 30 - 50% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,515	1,099	0
White	479	544	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	10	60	0
Asian	60	0	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	940	490	0

Data Source:

2013-2017 CHAS

50%-80% of Area Median Income

Table 19 – Severe Housing Problems 50 - 80% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,364	2,470	0
White	420	1,060	0
Black / African American	85	65	0
Asian	45	70	0
American Indian, Alaska Native	0	0	0
Pacific Islander	25	0	0
Hispanic	779	1,275	0
Data 2013-2017 CHAS			1

Source:

80%-100% of Area Median Income

Table 20 - Severe Housing Problems 80 - 100% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	350	1,585	0
White	95	740	0
Black / African American	0	10	0
Asian	25	85	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	230	705	0

Data

2013-2017 CHAS

Source:

The four severe housing problems are:

- 1. Lacks complete kitchen facilities
- 2. Lacks complete plumbing facilities
- 3. More than 1.5 persons per room
- 4. Cost Burden over 50%

Discussion

The City does not currently conduct regular housing condition surveys to estimate the number of units in need of rehabilitation or replacement. However, in February 2021 the City's Code Enforcement Department conducted a records search of dwelling units with code violations to gain an idea of the current condition of existing housing stock. As of February 2021, there were approximately 158 open cases citing structural deficiencies. Most violations were associated with faulty or hazardous electrical systems (68), faulty plumbing systems (18), illegal non-conforming structures (200), general dilapidation or deterioration of the structure (20), and general health and safety code violations (32). There is no correlation made in City records between code violations and household income, however, it is expected that lower income households have greater difficulty maintaining their homes. The records search found 1,196 open cases citing aesthetic and nuisance violations. Most were associated with trash and debris (368), overgrown/dead/decayed vegetation (487), inoperative or abandoned vehicles (273), and fallen or broken fencing (68).

Based on the age of existing housing stock and number of open cases citing structural deficiencies, it can be assumed that more than 60% (14,363) of the City's housing stock either requires more regular maintenance and repair, or in the case of the older units, may also require more extensive rehabilitation or replacement. The City does not directly offer programs that assist homeowners and apartment complex owners with home maintenance and repair costs. The County of Riverside Economic Development Agency

(EDA) offers home repair programs including the Home Repair Loan Program (HRLP) and the Senior Home Repair Grand (SHRG) program. According to the County's website, Cathedral City is not eligible for these programs because the City exceeds the County's income limit. However, eligibility is subject to change if the City falls below the County's income limits. The City is, however, financially participating in the renovation of the 224-unit Cathedral Palms, a special-needs housing development located in Cathedral City for extremely low- and low-income seniors.

To improve housing conditions, the City needs develop a Housing Rehabilitation Program that provides access to grants funded by CBDG funds to low-income families who need to make improvements to make their homes safe to occupy. As part of this new program, the City shall also conduct a City-wide windshield survey every 3 years to identify general housing conditions to estimate the number of residential structures in need of rehabilitation or replacement. The addition of this program in conjunction with an active code enforcement, the City hopes to assist a larger number of low-income homeowners to rehabilitate their homes during the 2022-2027 planning period. Table 36 includes 40 units (5 per year) to be rehabilitated through this program.

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

As before, the same methodology applies to calculating disproportionately greater need. A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience a housing cost burden at a greater rate (10 percentage points or more) than the income level as a whole. Unlike previous sections, section NA-25 does not analyze multiple housing problems that a resident may experience but focuses on Housing Cost Burden.

Housing Cost Burden

Table 21 – Greater Need: Housing Cost Burdens AMI

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	9,149	3,990	4,229	514
White	4,925	1,570	1,574	264
Black / African American	180	125	150	45
Asian	345	140	150	20
American Indian, Alaska Native	19	10	30	0
Pacific Islander	0	0	25	0
Hispanic	3,584	2,095	2,235	185

Data

2013-2017 CHAS

Source:

Discussion:

A person is considered to have a housing cost burden when he or she spends more than 30% of gross income on housing expenses. In Tables above, the City provides data and calculations as to whether a

disproportionately greater need exists when the members of racial or ethnic group at a given income level experience a housing cost burden at a greater rate (10 percentage points or more) than the income level as a whole. In this case the Hispanic population has greater Housing Cost Burden than other groups.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The Hispanic population overall faces more disproportionate needs than other groups. This could be the result of continuous migration of this group into the area.

If they have needs not identified above, what are those needs?

The language barrier may contribute to this problem. The migration of new Hispanic population to the area may also contribute.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Based on the analysis performed in the 2017 AFH, Hispanics experienced the highest increase in segregation index over time when compared to other Race/ Ethnicity protected classes. in the 2010 Census year, the location of Hispanics tended to cluster around the core of the City, while the location of Whites was more prominent outside the City's core. The latter could indicate a lack of integration which means that there is not a high concentration of people of a particular protected class in an area subject to analysis, such as a census tract or neighborhood, compared to the broader geographic area. Along with residential segregation for Hispanics within the City's core, the area also has a high segregation of person from Mexico as their National Origin as well as Limited English Proficiency.

Ethnic and racial composition of a region is useful in analyzing housing demand and any related fair housing concerns, as it tends to demonstrate a relationship with other characteristics such as household size, locational preferences, and mobility. According to the 2019 American Community Survey, the largest racial group in the City identifies as "White" (75.6%) and the largest ethnic group identifies as Hispanic (58.6%). Compared to neighboring jurisdictions, Whites are the dominant racial/ethnic group with 81.2% of Rancho Mirage residents to the east and 61% of Palm Springs residents to the west identifying as White. Figure 1 shows racial/ethnic concentrated block groups from in 2010 and Figure 2 shows them in 2018. Consistent with the increase Citywide, most block groups in Cathedral City have seen an increase in racial/ethnic minority populations since 2010.

HUD defines Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) as census tracts with a non-White population over 50 percent and with 40 percent or three times the overall poverty rate. In the Coachella Valley, there are RECAPs scattered in sections of Desert Hot Springs, Indio, Coachella, Thermal, and unincorporated county areas. Currently, there are no R/ECAPs located in the City.

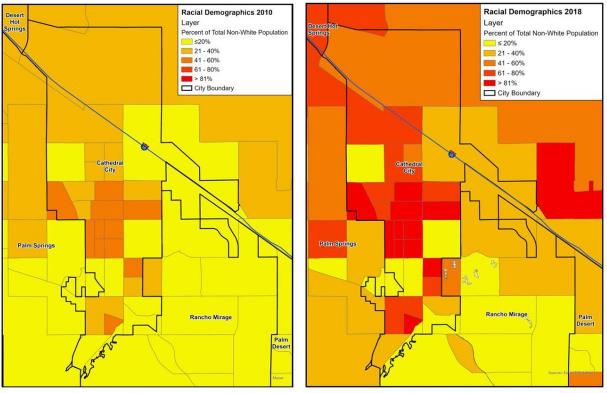


Figure 1 and 2: Cathedral City Racial Demographics 2010

Source: California Department of Housing and Community Development, AFFH Data Viewer 2021

NA-35 Public Housing – 91.205(b)

Introduction

The City does not have Public Housing. This section provides a concise summary of the needs of public housing residents in Riverside County. This information is gathered through consultations with the public housing agency or agencies located within the jurisdiction's boundaries.

Totals in Use

Table 22 - Public Housing by Program Type

				Progra	т Туре				
	Certificat	Mod-	Public	Voucher	S				
	e	Rehab	Housing	Total	Proje	Tenant	Specia	l Purpose Vou	cher
					ct - base d	-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of unit vouchers in use	0	79	456	8,748	36	8,364	135	178	19

^{*}includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Table 24 – Characteristics of Public Housing Residents by Program Type

	Program Type									
	Certificate	Mod-	Public	Vouchers						
		Rehab	Housing	Total	Project	Tenant	Special Purp	ose Voucher		
					-based	-based	Veterans Affairs Supportive Housing	Family Unification Program		
Average Annual Income	0	12,664	13,261	13,870	10,805	13,850	13,465	14,983		
Average length of stay -years	0	6	4	6	2	6	0	5		

				gram Type				
	Certificate	Mod-	Public	Vouchers				
		Rehab	Housing	Total	Project	Tenant		ose Voucher
					-based	-based	Veterans Affairs Supportive Housing	Family Unification Program
Average Household size	0	1	3	2	1	2	1	3
# Homeless at admission	0	2	331	205	1	197	2	5
# of Elderly Program Participants (>62)	0	67	38	3,249	9	3,211	15	10
# of Disabled Families	0	12	70	2,587	26	2,422	82	33
# of Families requesting accessibility features	0	79	456	8,748	36	8,364	135	178
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Data Source: PIC (PIH Information Center)

Race of Residents

Table 25 – Race of Public Housing Residents by Program Type

				Program	Туре				
						1	/ouchers		
							Speci	al Purpose Vou	cher
Race	Certificate	Mod- Rehab	Public Housing	Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	66	318	5,469	26	5,195	79	144	15
Black/African American	0	10	126	2,967	8	2,867	55	29	3
Asian	0	1	9	209	2	203	0	2	1
American Indian/Alaska Native	0	0	2	80	0	76	1	3	0
Pacific Islander	0	2	1	23	0	23	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data PIC (PIH Information Center)

Source:

Ethnicity of Residents

Table 26 – Ethnicity of Public Housing Residents by Program Type

	Program Type											
							Speci	al Purpose Vou	her			
Ethnicity	Certificate	Mod- Rehab	Public Housing	Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *			
Hispanic	0	29	250	2,318	7	2,220	13	74	1			
Not Hispanic	0	50	206	6,430	29	6,144	122	104	18			

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

	Program Type									
					Tabl	e-D				
								Vouchers		
								5	Special Purpose \	/oucher
	Certificate	Mod- Rehab	Public Housing	Total	Proje -base		Tenant - based	Veterans Affairs Supporti ve Housing	Family Unification Program	Disabled * Mainstream Vouchers (for Non-Elderly Disabled)
# of unit vouchers in use	0	80	0	9885	858	3	9027	798	180	241
	Program Type									
Average Annual Income	0	15741	0	17523	3	20088	17252	16125	18397	13133
Average length of stay (Years)	0	7	0	8		5	8	5	8	7
Average Household size	0	1	0	2		3	2	2	4	1
# Homeless at admission	0	6	0	1093		153	940	365	50	27
# of Elderly Program Participants (>62)	0	77	0	4243		173	3990	163	5	13
# of Disabled Families	0	53	0	4163		217	4216	130	25	122
# of Families requesting accessibility features	0	Data not tracked	0	Data n tracke	d	Data not tracked	Data not tracked	Data not tracked	Data not tracked	Data not tracked
# of HIV/AIDS program participants	0	Data not tracked	0	Data n tracke	d	Data not tracked	Data not tracked	Data not tracked	Data not tracked	Data not tracked
# of DV victims	0	Data not tracked	0	Data n tracke	d	Data not tracked	Data not tracked	Data not tracked	Data not tracked	Data not tracked

	Program Type Table-F										
				Vouchers							
								Special Purpose	Voucher		
Race	Certificate	Mod- Rehab	Public Housing	Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled * Mainstream Non- Elderly, Disabled		
White	0	60	0	5534	549	4741	191	150	81		
Black/African American	0	16	0	3066	203	2844	151	45	33		
Asian	0	2	0	176	10	164	6	1	2		
American Indian/Alaska Native	0	0	0	105	8	97	14	4	1		
Pacific Islander	0	3	0	73	9	61	2	1	1		
Other	0	0	0	97	28	69	1	7	4		

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

In Cathedral City, the most commonly occurring disability amongst seniors 65 and older was an ambulatory disability, experienced by 19.9% of Cathedral City's seniors (and 22.9% of seniors in the SCAG region).

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Based on a consultation, the most immediate need for residents of Public Housing and Housing Choice voucher holders is additional services to ensure self-sufficiency. During the last planning period, revenue streams from State, Federal and local sources have declined. Therefore, despite the demand, services and programming have been reduced, particularly in the area of services to those at-risk of homelessness.

How do these needs compare to the housing needs of the population at large?

The latest CHAS data for the 2013-2017 period for Cathedral City shows that 39.4% of owner households are overpaying for housing, and 20.4% are severely overpaying. Of all lower-income owner households, 70.4% are overpaying, and 46.1% are severely overpaying. Although rental housing, as described above, can be affordable to lower income households in the City, there is still an overpayment issue with these households. The patterns are similar for renter households. Of all renter households, 56.1% are overpaying, and 28.5% are severely overpaying. Percentages are higher for low-income households as a group. Of all lower-income renter households, 75.1% are overpaying, and 41.5% are severely overpaying.

Similar to residents receiving subsidized housing assistance, the population at large is experiencing cost burden, which could mean a high risk of homelessness. Housing assistance is offered to low-income families who wish to live in privately owned multi- family developments that have been rehabilitated or upgraded. Once eligibility is confirmed, the family is given a choice of available sites from which to choose. They are expected to pay between 30% and 40% of their income. The Riverside County Housing Authority provides HUD Section 8 rental assistance to lower income renters within the City. Since Section 8 vouchers are "portable" the number of households using vouchers in the City fluctuates over time.

Discussion

The City works in close collaboration with the Housing Authority of Riverside County to provide public housing within the City. Cathedral City will continue to work independently and closely with the HA and local nonprofits to provide assistance to low-income families. As population demographics continue to change, the City will continue to work with the county housing authority and local (and regional) nonprofits to develop affordable housing projects in Cathedral City.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The U.S. HUD provides the following definition of homelessness: "A person is considered homeless only when he/she resides in one of the places described below:

- In places not meant for human habitation, such as cars, parks, sidewalks, and abandoned buildings.
- In an emergency shelter; or
- In transitional or supportive housing for homeless persons who originally came from the streets or emergency shelter.

People can become homeless because of social structural issues such as increases in rent, loss of job, and rising health care costs. In addition, personal experiences such as domestic violence, physical disabilities, mental illness, and substance abuse can cause people to become homeless as well. Often, one or more of these experiences factor into a household's homeless experience.

Due to the transient nature of the homeless population, estimating the precise number of homeless persons in a community is a difficult, if not impossible, challenge. Measuring the number of homeless individuals is a difficult task in part because, in most cases, homelessness is a temporary, not permanent, condition. Also, neighboring jurisdictions often share the responsibility of servicing and assessing common homeless persons.

Nature and Extent of Homelessness: (Optional)

Table 27 - Homeless Needs Assessment

CoC data 2022 (Table 27)

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered Unsheltered					
All Household	729	2155	8314	8314	1180	71
Persons in Households with Adult(s) and Child(ren)	218	23	3078	3078	352	124
Persons in Households with Only Children	11	13	248	248	172	13
Persons in Households with Only Adults	55	2119	5044	5044	655	65
Chronically Homeless Individuals	129	878	1085	1085	599	65
Chronically Homeless Families	0	0	1085	1085	128	83
Veterans	54	216	972	972	399	52
Unaccompanied Child	63	290	137	137	94	10

Persons with HIV	8	46	53	53	18
Race:	Sheltered:	Unsheltered (optional)			
White	493	1538			
Black or African American	173	431			
Asian	7	31			
American Indian or Alaska Native	12	79			
Pacific Islander	1	27			
Ethnicity:	Sheltered:	Unsheltered (optional)			
Hispanic	287	750			
Not Hispanic	442	1405			

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that person's experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Table-G Homeless Subpopulations

Subpopulation	Number ¹	% of total homeless Individuals
Veterans	2	2%
Chronically Homeless	28	34%
Substance Abuse	23	28%
PTSD	16	20%
Mental Health Conditions	18	22%
Physical Disability	14	17%
Developmental Disability	3	4%
Brain Injury	9	11%
Victim of Domestic Violence	5	6%
AIDS or HIV	7	9%
Jail release, past 12 months	13	16%

 $^{^{\}rm 1}$ Results of interviews with 51 homeless individuals. Actual numbers may be higher as 31 individuals were not interviewed.

Source: 2019 Riverside County Homeless Point-In-Time Count and Survey Report, County of Riverside Department of Public Social Services, page 46.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

According to CoC there are 3078 families with Children and 972 veterans in need of assistance.

In the last few years there was a surge in funding by the U.S. Department of Veterans' Affairs (VA) to provide supportive services to veterans and their families. This includes increased funding for the Veterans Affairs Supportive Housing (HUD-VASH) program that provides rental assistance for homeless veterans and the Supportive Services for Veteran Families (SSVF) program that provides a range of supportive services to eligible Veteran families that are designed to promote housing stability. Also, additional services are offered to Veterans encountered during the street-based Count. Veterans who wanted to receive housing services were transported to either the Riverside Access Center or the Indio Workforce Development Office for immediate processing. VA and Housing Authority staff were available at these centers to complete VISPDATs (needs assessments), issue VASH vouchers and complete other eligibility services. Beds were reserved at Path of Life Ministries and the Coachella Valley Rescue Mission to offer emergency shelter for any veterans encountered on the day of the PIT Count.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Table H - Cathedral City Homeless Characteristics

	Number	Percent
		of Total
Race		
White	51	62%
Unknown Race	16	20%
American Indian	6	7%
Multiple Races	4	5%
Asian	3	4%
Black	2	3%
Native Hawaiian	0	0%

Ethnicity		
Non-Hispanic	38	46%
Hispanic	31	38%
Unknown Ethnicity	13	16%
Gender		
Male	61	74%
Female	20	24%
Gender Non-Conforming	1	1%
Age		
Adults (>24 yrs)	76	93%
Youth (18-24 yrs)	4	5%
Children (<18 yrs)	0	0%
Unknown age	2	2%

TOTAL HOMELESS INDIVIDUALS = 82

Source: 2019 Riverside County Homeless Point-In-Time Count and Survey Report, County of Riverside Department of Public Social Services, page 46.

The majority of homeless people in Cathedral City are white (62%), non-Hispanic (46%), male (74%), and adults over 24 years (93%). Homeless subpopulations include veterans, the chronically homeless, those with mental health conditions and physical disabilities, victims of domestic violence, and others. As shown in the table above, of the 51 homeless individuals interviewed in Cathedral City, 34% were chronically homeless, 28% had substance abuse issues, 22% had mental health conditions, and 20% had PTSD. Some subpopulations could be higher, but the extent is unknown because 31 individuals could not be interviewed for various reasons, including refusal to participate, sleeping, language barrier, inability to respond, physical barriers, or unsafe site conditions.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Emergency, transitional, and supportive housing facilities and services can serve some of the short- and long-term needs of homeless individuals. Emergency shelters provide temporary shelter, often with minimal supportive services. Supportive housing is linked to support services intended to improve the individual's ability to independently live and work in the community. Transitional housing is provided with financial assistance and support services to help homeless

Supportive and transitional housing are often in apartment-style units. In the Coachella Valley, there are approximately 472 year-round emergency shelter beds, 90 seasonal emergency shelter beds, 15 transitional beds, 20 rapid rehousing beds, and 118 permanent supportive housing beds operated by a variety of organizations. Facilities are located throughout the Coachella Valley, from Palm Springs to Indio, and are available to Cathedral City residents. Additional services, including emergency food, rent/mortgage and utility assistance, clothing, and bus passes, are provided by Catholic Charities, Salvation Army, Well in the Desert, and other organizations. 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. Lower occupancy may be partially because some beds are reserved for domestic violence victims and youth rather than the general population.

The Homeless Point-In-Time (PIT) Count is a federally mandated annual count of homeless individuals used 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 82 unsheltered homeless individuals in Cathedral City.

There are a number of programs and opportunities directed at providing housing and services for homeless persons. These assistance programs offer a range of social services from counseling, assistance with utilities, emergency food, rent and mortgage assistance for the first month, and the distribution of bus passes. Other groups of homeless individuals, which may not be served by the above-mentioned facilities include the mentally ill, those with chemical dependencies, and those who voluntarily choose a transient lifestyle. These individuals may be served by the Coachella Valley Rescue Mission in Indio, or by the Emergency Cold Weather Shelter, located at the National Guard Armory in Indio. However, these facilities provide only emergency shelter and do not deal with the causes of homelessness.

Discussion:

In the last few years, a targeted countywide effort to coordinate services to permanently house homeless people who are living in encampments began as part of a collaboration between key county and nonprofit agencies working on the frontlines to end homelessness. This enhanced partnership includes the Riverside County Sheriff's Department, DPSS Homeless Programs Unit, Housing Authority of the County of Riverside, The Riverside University Health System – Behavioral Health (formerly

Department of Mental Health), the U.S. VA, Loma Linda Medical Center, Path of Life Ministries and other key nonprofit housing providers. This coordination effort has assisted in closing several homeless encampments and providing permanent housing for a majority of the people who were living in riverbeds, near freeways and other places not meant for human habitation.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b, d) Introduction:

Non-homeless special needs refer to the needs of population subgroups that have been identified by HUD as more commonly in need of housing assistance than the general population. Due to their economic, social, mental, and/or physical conditions, these populations have difficulty finding appropriate housing. These groups include:

- Elderly and frail elderly
- Persons with disabilities
- Single-Parent Families and Female-Headed Households
- Large Families

Additionally, individual regions often contain specific subgroups that face challenges unique to the region. This section is intended to identify the nature and extent of these needs as well as strategies being implemented to address these needs.

Describe the characteristics of special needs populations in your community:

The elderly and frail elderly

Senior residents ages 65 and older are considered a special population because they typically live on fixed or limited incomes, have an increased incidence of physical and memory impairments that can adversely affect independent living, and have higher health care costs. Potential housing problems can include lack of accessibility or independent living support services, lack of affordability, lack of transportation options, and inconvenient distance to appropriate health care facilities. As shown in the following table, 5,671 households (30.1% of all households) in Cathedral City are 65 years or older. Senior households make up (36.6%) of all owner-occupied households and 20.1% of all renter-occupied households.

According to the ACS, an estimated 1,498 seniors have incomes below the poverty level, which represents 16.2% of all seniors in the City (9,261). The 2020 federal poverty guideline for one person is \$12,760 annually. The major source of income for most seniors is Social Security, and the average Social Security monthly benefit is \$1,503, which is \$18,036 annually. Therefore, a single senior paying 30% of their monthly Social Security income on housing costs would pay \$451 toward housing costs. However, Cathedral City median rents are \$615 for a one-bedroom unit. A two-person senior household would have \$902 available for housing costs, but median rents are \$1,122 for a 2-bedroom unit. Therefore, Social Security alone cannot adequately cover affordable housing costs in the City. Numerous senior support services are provided by various organizations, including those listed in the following table. There are also numerous privately-operated assisted living facilities and home care service providers in the City and Coachella Valley.

Table I - Senior Resources

Organization	Services Provided	
Assisted living and home care providers (various private providers)	Housing, personal care, health care, housekeeping, meals	
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	
FIND 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

A "disability" is a physical or mental impairment that substantially limits one or more major life activities. People with disabilities can face unique housing challenges, including lack of affordable units due to fixed or limited incomes, lack of accessible design features such as barrier-free access, lack of in-home supportive medical services, and lack of transportation options and proximity to medical facilities.

There are an estimated 6,433 non-institutionalized residents with a disability in Cathedral City (11.8% of the total City population). Individuals may be affected by one or more types of disability. There are 13,355 disabilities affecting the population. The most affected age groups are 65 years and over (52.5%) and 18 to 64 years (40.8%). The most prevalent disabilities are ambulatory difficulties and independent living difficulties.

A variety of support services are available to Cathedral City residents with disabilities. Angel View, a non-profit organization headquartered in Desert Hot Springs, operates a Residential Care program that includes 19 six-bed group homes for adults and children with developmental disabilities. Homes are located in Desert Hot Springs, Palm Springs, Thousand Palms, and Joshua Tree. All homes feature wide doorways, roll-in showers, and other design modifications, and all meet affordable housing requirements. One home is designed for individuals with intellectual disabilities and complex medical conditions, and one is a licensed Congregate Living Health Facility for ventilator-dependent individuals with muscular dystrophy. Angel View also operates a therapeutic day program and outreach program.

The Inland Regional Center (IRC) provides support to people with intellectual disabilities, autism, cerebral palsy, and epilepsy. Support services include day programs, independent and supported living services, family support, educational advocacy, and employment assistance. Desert Arc provides independent living skills programs for adults with intellectual and developmental disabilities, as well as employment, sports and recreation, and other support services. 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. The Riverside County Office on Aging provides case management, social engagement and outreach services, meal programs, and health care support services for adults with disabilities and seniors. SunLine Transit Agency offers SunDial origin-to-destination paratransit service, Half-Fare Program, Taxi Voucher Program, and bus travel training for people with disabilities.

<u>Single-Parent Families and Female-Headed Households</u>

Female-headed households generally have lower incomes, higher rates of poverty, and lower home ownership rates. Income constraints can result in overpayment and severe overpayment, in which housing costs exceed 30% or 50%, respectively, of household income.

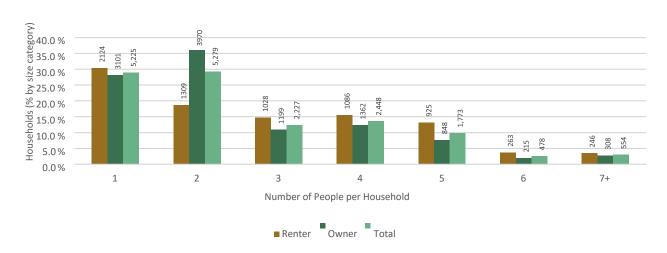
There are 9,271 single-parent-headed family households in Cathedral City, or 49.3% of all households. Male-headed family households comprise 23.0% of all households, and female-headed family households comprise 26.3%. There are 4,952 female-headed family households in Cathedral City. Approximately 20% of the female-headed households have children under age 18, and approximately 32.8% of all families with incomes below the poverty level are female-headed households.

Primary housing needs for this special population include affordability and units of appropriate size for the age and gender mix of children. Other considerations include proximity to schools, childcare facilities, recreation areas, and other family services and amenities. Flexible educational programs and job training services can help householders obtain higher paying jobs. The County of Riverside offers affordable housing assistance, such as Section 8 housing vouchers, to eligible residents in the City (see Existing Affordable Housing Programs, below).

Large Families

Large families are those with 5 or more persons. Data indicates that some households in Cathedral City have five or more members. Some of these households result from the consolidation of multiple families

that share housing to reduce housing costs. If consolidated families could obtain affordable housing, fewer large family units would be needed.



Graph 6 - Household Size

American Community Survey 2014-2018 5-year estimates.

This chart illustrates the range of household sizes in Cathedral City for owners, renters, and overall. The most commonly occurring household size is of two people (29.4%) and the second-most commonly occurring household is of one person (29.1%). Cathedral City has a higher share of single-person households than the SCAG region overall (29.1% vs. 23.4%) and a lower share of 7+ person households than the SCAG region overall (3.1% vs. 3.1%).

Large households can have difficulty finding affordable housing with sufficient bedrooms, which can lead to overcrowding and severe overcrowding. There are 2,805 large households in Cathedral City, or 15.6% of all households. Of all large households, 1,371 (48.9%) are owners and 1,434 (51.1%) are renters.

To avoid overcrowding, suitable housing products for large families include those with 4 or more bedrooms. Despite the number of 4-bedroom dwelling units in the current housing stock, 1,663 units (8.8% of all units citywide) are overcrowded, and seventy percent (71.5%) of them are rental units. There are 199 units with 5 or more bedrooms (1% of total units citywide), and only 9 of them are rental units. Currently, there are 570 large family households renting, indicating there is a need for additional units with 5 or more bedrooms, particularly rental units.

What are the housing and supportive service needs of these populations and how are these needs determined?

The housing and supportive service needs of Cathedral City residents were determined by an assessment of 2020 Census data, ACS Data, Housing Element, Community Needs Survey, input from community meetings and several other local and regional data sources.

The elderly and frail elderly

As the elderly become less independent and require more care, a continuum of housing options becomes important, ranging from independent unassisted living, to congregate or board care facilities which provide meals, maid service, and social opportunities, to nursing care facilities which provide complete medical care.

The City has a number of projects and programs available for the senior population. Over 1000 units of rental housing are currently restricted to low- and very-low-income senior households. All but one of the City's mobile home parks are restricted to ages 55 or older. Also, available to seniors and disabled persons are free smoke alarms and fire inspections provided courtesy of the Fire Department and the Office of Housing Assistance.

Persons with disabilities

The City adheres to State guidelines regarding disabled access and promotes the use of principals of architectural design which aid the disabled. The ADA requires all new multi-family construction to include a percentage of units be accessible to disabled persons. The City of Cathedral City monitors and requires compliance with these standards as part of the building permit review, issuance, and inspection process.

The City imposes no special requirements or prohibitions on the development of housing for disabled persons beyond the requirements of the ADA. There is no concentration restriction for residential care homes. State and federal law does not permit the City to regulate group homes of 6 or fewer residents. Group homes of 7 or more residents are permitted with approval of a conditional use permit in the R-2, R-3, R-M and R-H zones. The City has also adopted procedures for providing reasonable accommodation for persons with disabilities.

Single-Parent Families and Female-Headed Households

Primary housing needs for these single-parent households include affordability and units of appropriate size for the age and gender mix of children. Proximity to schools and to other services and amenities is also important for these special needs group.

Large Families

Large families have a special need for three, four, or more bedroom units. Units of this size, affordable to low- and moderate-income households, are limited. Organizations such as the Coachella Valley Housing Coalition, which actively constructs affordable housing projects throughout the Valley, have found that units with 4 bedrooms are less in demand than they have been in the past. They attribute this change, in part, to the "Americanization" of Latino and Asian households, which had in the past tended toward multi- generational housing opportunities. As these families' cultural basis changes, the need for a larger unit in which two or three generations resides appears to be diminishing.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

National data shows over 90% of the cases of AIDS reported were men. Of the total AIDS population, 59% were White, 18% were Black, 21% were Hispanic (all races), and the remaining 2% were Asian/Pacific Islander or American Indian/Alaskan Native.

National studies have shown that at least 25% of people with disabling AIDS will be in need of supportive housing at some time during their illness. The housing and supportive services needs of people living with AIDS differ widely between the Eastern, Western and Mid regions of Riverside County. Special needs and issues related to the HIV/AIDS population include the following:

- Finding and keeping housing is a crisis for many individuals and families living with HIV Disease in the Riverside and San Bernardino area.
- People living with HIV Disease in Riverside County are at risk of losing their housing at any time because of poverty.
- People with HIV Disease have complex health care needs and are often unemployed or underemployed, underinsured or uninsured, which impacts their need for supportive housing.
- Many people are struggling with substance abuse and mental illness in addition to AIDS.
- Women and families with children (where one or more are affected by HIV Disease) have unique social and support service needs, which can negatively impact their ability to maintain housing.
- Poor rental and criminal histories make it hard for some people living with HIV Disease to find housing.

Discussion:

The National Coalition on Homelessness reports that the lack of affordable housing is a critical problem facing a growing number of people living with HIV and AIDS. The costs of health care and medications for people living with HIV/AIDS are often too high for people to keep up with. In addition, persons living

with HIV/AIDS are in danger of losing their jobs due to discrimination or as a result of frequent health-related absences. As a result, up to 50 percent of persons living with HIV/AIDS in the United States are at risk of becoming homeless.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The City has 5 Goals:

- Goal 1: Economical utility services and facilities that adequately and safely meet the needs of the community
- Goal 2: A city-wide sewage collection and treatment system
- Goal 3: Conservation of regional and local water resources
- Goal 4: Adequate and reliable utility services for all residents and businesses
- Goal 5: A long-term, viable landfill site, which can accommodate all waste generated in the city.

The City's development patterns have resulted in the construction of major arterials and infrastructure throughout the City. Recently, the City expanded its infrastructure north of the freeway to facilitate buildout of The Crossings shopping center located at Bob Hope Drive and Varner Road. West of The Crossings, extension and expansion of infrastructure is planned for the North City area to facilitate future development of the North City and North City Extended Specific Plans.

The City requires, as do all communities in California, that a developer be responsible for all on-site improvements and meet the standards established in the City's Zoning Ordinance. Off-site improvements, should they be required, are also the responsibility of the developer. If a public street is required, the developer will be responsible for a half width improvement, including curb, gutter and sidewalk, as is typical in most communities. Minimum street right-of-way (full width) is normally 60 feet and minimum curb-to-curb pavement width is typically 36 feet. Since most of the city's major streets have been improved to their ultimate right-of-way, development of residential projects will generally only require the improvement of local or collector streets; the North City area is the exception.

Pursuant to SB 1087, the Desert Water Agency (DWA) and the Coachella Valley Water District (CVWD), both of which are water and sewer purveyors 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. As most water and sewer services are installed in most neighborhoods in the City. The City's water and sewer providers will not be constrained in providing services in most areas of the City. Portions of the developed Whitewater neighborhood and the Pomegranate Lane and Papaya Lane areas are the only areas of the developed City not currently served by the sewer system. These areas operate on septic tanks. Both DWA and CVWD have approved Urban Water Management Plans, which were prepared based on the City's General Plan build out. These Plans state that both service providers have sufficient water supplies and sewer capacity available to meet the City's build-out demands, including the units listed in the inventory.

The DWA and CVWD both offer incentives to conserve water. Landscaping in the desert environment, especially turf, demand large quantities of water. In order to regulate unnecessary water consumption,

the City and the water agencies have established water-efficient guidelines, incentives, and landscaping ordinances. Reducing water use on landscaping can be accomplished through installation of drought-resistant plant species and features that do not require minimal irrigation. Reduced water consumption can also be accomplished through the use of water-efficient appliances, faucets, and irrigation systems. Although certain water-efficient appliances and technologies may result in slightly higher initial costs, they are not expected to represent a significant constraint to affordable housing. These water-efficient appliances generally reduce monthly bills since less water is used.

North City Specific Plan

In 2007, Cathedral City annexed over 1,300 acres into the City's limits north of Interstate 10. A specific plan, known as the North City Specific Plan (NCSP), was adopted in 2009. The specific plan area totals approximately 5,000 acres and estimates the maximum residential buildout potential to be approximately 9,618 dwelling units.

In 2014 the City adopted the North City Extended Specific Plan (NCESP) that encompasses 591 acres of recently annexed lands that expands and builds upon the original NCSP. The NCESP is anticipated to generate up to 3,200 residential units, for a combined total of 12,818 potential units in the North City area.

As proposed, the North City and the North City Extended Specific Plan areas will provide for a wide range of residential opportunities. The diversity of residential densities range, for example, between Mixed Use - Urban (MU-U), which allows up to 45 dwelling units to the acre, and Residential Estate (RE) at 2 dwelling units to the acre.

It should be noted that development in much of this area is currently constrained by the limited availability of infrastructure. The City is working to expand the availability and capacity of service systems to facilitate development of this important new area. This infrastructure expansion began in 2018 with the development of commercial parcels within the North City Extended Specific Plan area. One site, #2 in Table 37, is immediately adjacent to the existing commercial development, and is now served by all utilities. This site has been identified as having potential for a broad range of units and is included in the Inventory to address very low, low, moderate and above moderate income household needs. As development expands in this area and in the North City Specific Plan area, water and sewer extensions will also allow the expansion for additional housing. Both CVWD and DWA have sufficient water supplies and sewer capacity available to meet the City's build-out demands, including the units listed in the inventory.

The sites identified for future residential development are located in urbanized areas of the City and are currently designated for residential use. No sites are subject to significant geotechnical or wildfire hazards. Most sites are located either outside of a flood zone or within an area protected by a levee except for site #13. These sites are located within a 100-year flood zone; however, the City requires all new development

located within the boundaries of a flood zone to incorporate mitigation measures that prevent adverse impacts due to flooding, which will require a Conditional Letter of Map Revisions (CLOMR) and Letters of Map Revisions (LOMR) from FEMA assuring the minimum National Flood Insurance Program standards are met. There are no significant environmental constraints to development on the identified sites.

The City will need to keep abreast of technological advances, particularly in the realm of digital and high-speed data transmissions, to assure that City residents and businesses are offered the most state-of-the-art technologies.

How were these needs determined?

The City of Cathedral City's General Plan- Water, Sewer, and utilities

Describe the jurisdiction's need for Public Improvements:

Several neighborhoods, including the 35th Avenue, Dream Homes, and Cove areas, were identified as having substandard infrastructure. Several bonds were issued for sewer and street improvements within these neighborhoods over the past several years that have resulted in infrastructure installation. Assessment Bonds in the amount of \$6 million were issued, and \$4.5 million in grants were procured for streets and sewer improvements in the Dream Homes neighborhood. Five hundred homes were assisted, and the project was completed in 2007. In 2004, \$7.5 million in Assessment Bonds and other funds was used for the streets and sewer project in the 35th Avenue neighborhood. This project was completed in 2006 and assisted 400 homes. In 2005, nearly \$39 million was procured for the streets and sewer project in the Cove neighborhood, which contains 1500 homes.

How were these needs determined?

The City of Cathedral City's General Plan- LAND USE ELEMENT

Describe the jurisdiction's need for Public Services:

The Fire and Police Protection Element has a direct and important relationship to several other General Plan elements, including Land Use, Circulation, Emergency Preparedness, Water Resources, Health Services and Community Design Elements. The distribution and intensity of land uses, accessibility, coordination of emergency responses, the availability of water to fight fires and health services to treat the injured, and the provision of "defensible space" in urban development are all tied to the effective provision of fire and police services.

Police and fire protection services are essential to the continued safety of this growing community. The City of Cathedral City provides its own law enforcement and fire department and maintains

cooperative/mutual aid agreements with other communities and agencies for additional emergency response support.

A number of state regulatory codes focus on the importance of addressing the protection of the community from natural and man-made hazards. Government Code Section 65302(g) requires that a Safety Element or its equivalent be included in the General Plan to address measures necessary to protect the community from risks associated with fire and other hazards and threats. Public Resources Code 4125(a) states that the State Board of Forestry shall classify all lands within the State for the purpose of determining hazards and addressing financial responsibility for the prevention and suppression of fires. Unclassified lands fall under the jurisdiction of the City or appropriate federal agency, such as the U.S. Bureau of Land Management or U.S. Forest Service.

How were these needs determined?

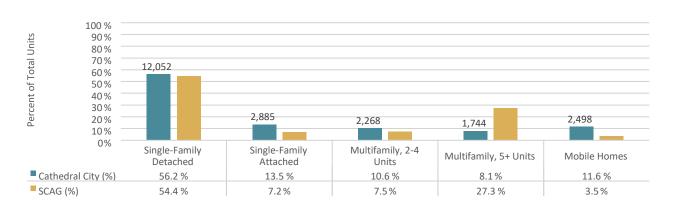
They are determined by the City Council, the City Manager's Office, and the City Departments.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section looks at the housing market and supply in Cathedral City by analyzing housing indicators. Developing a picture of the current housing stock in the community begins by looking at trends in structure, age, price, and tenure. Furthermore, the supply of homeless shelter facilities, special needs services and housing, and non-housing community development resources are considered. The analysis is supplemented by GIS maps to provide geographical visualization of the data.



Graph 7 - Housing Type

CA DOF E-5 Population and Housing Unit Estimates

The chart above provides detailed information on the housing stock in Cathedral City, which has a total of 21,447 housing units. The most prevalent housing type in Cathedral City is single-family detached with 12,052 units. The share of all single-family units in Cathedral City is 69.6%, which is higher than the 61.7% share in the SCAG region. Out of the total housing units in Cathedral City, there are 17,322 occupied units, which equates to a 19.2% total vacancy rate. The average household size (as expressed by the population to housing unit ratio) is 3.076.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The plan must describe the significant characteristics of the jurisdiction's housing market. This section details the supply of housing currently in the market.

All residential properties by number of units

Table 31 – Residential Properties by Unit Number

Property Type	Number	%
1-unit detached structure	12,690	57%
1-unit, attached structure	1,750	8%
2-4 units	2,790	13%
5-19 units	1,780	8%
20 or more units	1,005	5%
Mobile Home, boat, RV, van, etc.	2,265	10%
Total	22,280	100%

Data Source: 2013-2017 ACS

Unit Size by Tenure

Table 32 - Unit Size by Tenure

	Owners	;	Renters	s
	Number	%	Number	%
No bedroom	85	1%	350	5%
1 bedroom	395	4%	1,115	16%
2 bedrooms	2,665	25%	2,570	36%
3 or more bedrooms	7,620	71%	3,085	43%
Total	10,765	101%	7,120	100%

Owners		Renters	
Number	%	Number	%

Data Source: 2013-2017 ACS

The City's housing stock includes an estimated 23,620 dwelling units, the majority of which are single-family detached units (55.5%). Other housing types include single-family attached units (6.5%), mobile homes (9.8%), and multi-family complexes with 2-4 units (13.3%) and 5 or more units (14.7%).

The total number of units increased by 1,183 (5.27%) between 2010 and 2019. Specifically, the number of single-family detached units increased by 616, multi-family complexes of 2-4 units increased by 696, and multi-family complexes of 5+ units increased by 1,654. The number of single-family attached units decreased by 1,507, and mobile homes decreased by 207. This discrepancy is likely due to differences in available housing data from 2010 and 2019.

14,536 14,573 14,937 16,000 13 .69 0 14.000 11,411 12,000 10,000 8,000 6,000 3.846 4,130 3,989 4,014 4,012 4,000 2,636 2,598 2,470 2,476 2,498 2,000 0 Single-Family Residential (SFR) Multifamily Residential (MFR) Mobile Homes 2000 2005 2010 2015 2020

Graph 8 - Housing Type Trend

CA DOF E-5 Population and Housing Unit Estimates

Over the past two decades, 2000s-2020s, there have been more construction of single-family residential units than multi-family residential units in Cathedral City. When comparing the 2000s to 2020s, SFR units increased by 3,526, MFR units increased by 166, and mobile homes decreased by -138.

Residential building permits issued from 2014 to 2020

Permits were issued for a total of 422 residential units, 415 of which were single-family units and had an average value of \$206,436, 2 were duplex units and had an average value of \$150,000, and 5 were multifamily units with an average value of \$164,692. Eight (8) accessory dwelling unit permits were issued in 2020 with an average value of \$12,964.

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

City of Cathedral City has thirteen housing projects that have affordability restrictions based on federal housing program funds and/or local sources. These funding sources include:

- Section 8 Rental Assistance Program which provides rental subsidies which represent the difference between the excess of thirty percent (30%) of the gross monthly income and the actual rent.
- FHA 203(b) which provides loan guarantees in the form of mortgage payment insurance.
- Section 42 Tax Low-Income Housing Tax Credit Program which offers federal and state income tax credit to encourage low-income housing production and lower rents.
- HUD 202 which are capital advances to finance the construction, rehabilitation or acquisition with or
 without rehabilitation of structures that will serve as supportive housing for very low-income elderly
 persons, including the frail elderly, and provides rent subsidies for the projects to help make them
 affordable.
- California Tax Credit Allocation Committee (CTCAC) which administers tax credits to encourage private investment in affordable rental housing.
- HOME and CALHOME Program which is a federally sponsored program that provides grants to state and local governments and non-profit organizations to assist low-income housing.
- USDA Rural Development Loan. The United States Department of Agriculture (USDA) subsidizes
 qualified borrowers through the Rural Housing Loan.

<u>CalHFA First Mortgage Loan Programs</u>

• The California Housing Finance Agency (CalHFA) offers a variety of loan programs for low and moderate-income first-time homebuyers who secure a CalHFA 30-year fixed mortgage.

CalFHA Downpayment Assistance Program

• Moderate-income households may receive a deferred loan of up to the lesser of 3.5% of the purchase price or appraised value of a home, to be applied to the down payment and/or closing costs for the residence, with a cap of \$10,000.

HomeChoice Program

• This State program provides disabled low- and moderate-income households with a low-interest 30-year mortgage for a first-time home.

<u>California Low-Income Housing Tax Credit Program</u>

• This competitive State program provides tax credits to private-sector developers who provide affordable rental units within their projects. The units can consist of all or part of a project and must meet certain specified criteria. Units must be restricted for a period of at least 55 years.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Table J- Assisted Units at Risk of Conversion

Risk Level	Definition:	Low-income units in jurisdiction	Percent of county's low-income units
Very High	At-risk of converting to market rate within the next year	0	0%
High	At-risk of converting to market rate in the next 1-5 years	0	0%
Moderate	At-risk of converting to market rate in the next 5-10 years	0	0%
Low	At-risk of converting to market rate in the next 10 or more years and/or are owned by a large/stable non-profit, mission-driven developer.	1,373	100%
TOTAL		1,373	100%

California Housing Partnership, July 2020. Includes HUD, Low-Income Housing Tax Credit (LIHTC), USDA, and CalHFA projects. Subsidized or assisted developments that do not have one of the aforementioned financing sources may not be included.

The California Housing Partnership (CHP) provides data on assisted housing units and assesses the level of risk to converting to market rate. These data identify homes without a known overlapping subsidy that would extend affordability beyond the indicated timeframe and unless otherwise noted are not owned by a large/stable non-profit, mission-driven developer. Detailed 2019 data can be found in SCAG's RHNA data appendix.

There are 280 rental units in the Mountain View Apartment complex could be released from their restricted status before 2015. In 1994 financing for this project was changed from the FMHA loan (515) to a USDA Rural Development Loan which allows for affordability controls through 2034. However, after 2014 the loan could be pre-paid, which could remove the affordability control. Should the project elect to pre-pay its loan, a number of organizations, including the Coachella Valley Housing Coalition, the Riverside County Housing Authority, or several private sector developers who currently operate affordable housing projects in the City, would be contacted and encouraged to participate in the project's preservation as affordable housing. There is no evidence that Mountain View plans to pre-pay the loan. Based on the City's most recently obtained proformas for affordable housing projects, construction costs for replacement of these units would be between \$240,000 and \$325,000 per unit. Purchasing existing affordable units in the area currently is approximately \$100,000 to \$130,000 per unit. Therefore, the preservation of these units is important to the City's affordable housing inventory

Does the availability of housing units meet the needs of the population?

According to the latest CHAS data, 2,820 households (15% of total households (18,816)) in Cathedral City are considered extremely low-income. Most (60%) ELI households are renters. More than 73% experience housing problems, including incomplete kitchen and plumbing facilities, overcrowding, and/or cost burden greater than 30% of income (overpayment). Approximately 70% are in overpayment situations, and 64.7% are in severe overpayment situations in which housing costs are greater than 50% of household income.

State law recognizes the vital role local governments play in the supply and affordability of housing. Each local government in California is required to adopt a Housing Element as part of its General Plan that shows how the community plans to meet the existing and projected housing needs of people at all income levels. This process is called a Regional Housing Needs Assessment (RHNA). Based on this assessment, the availability of housing units does not meet the needs of the City's population. To meet this need, the City would need to develop an additional 2542 units of various income levels. This need is detailed further in the next section.

Describe the need for specific types of housing:

To calculate projected housing needs, the City assumed 50% of its very low-income RHNA are extremely low-income households. As such, from its very low income need of 537 units, the City has determined a projected need of 269 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, and housing with rent subsidies (vouchers). The County Housing Authority's HACR manages public housing and provides rental assistance through the Section 8 Housing Choice Voucher program. Additionally, the City's Zoning Ordinance supports the development of secondary dwelling units, supportive and transitional housing, and group homes.

Table K – Housing Types Available per AMI

	Units
Very-Low Income (<50% of AMI)	537
Low Income (50-80% of AMI)	352
Moderate Income (80-120% of AMI)	456
Above Moderate Income (>120% of AMI)	1,197
TOTAL	2,542

SCAG, 2020. Estimate based on final adopted RHNA methodology (3/5/20). Final RHNA allocation will be issued following the conclusion of the RHNA appeals process in early 2021.

Discussion

The following City programs provide housing assistance to eligible residents. The City's Housing Successor Agency and the Planning and Building Department operate programs and strategies for affordable housing. The goal of the assistance programs is to assist in preserving the affordability of owner-occupied primary residences, and to maintain the supply and quality of affordable owner-occupied housing.

Self-Help Housing

The Coachella Valley Housing Coalition, private developers, and Habitat for Humanity have previously provided for new single-family homes for very-low- and low-income buyers in Cathedral City. The down-payment for these homes was earned through "sweat equity," which is defined as the recipients' participation in the construction of the home. Loans that are below the market interest rates are available for such buyers.

Mobile Home Parks

According to the 2019 operating permits for Mobile Home Parks, there are 2,120 mobile home spaces. Traditionally, mobile home parks have provided affordable housing opportunities, particularly for senior citizens. In Cathedral City all spaces within the existing mobile home parks are under the potential purview of the City's rent control ordinance. The City allows mobile homes in parks or subdivisions, and on residential lots in the R-2 and R-M zones, subject to Building Code requirements and the conditional use permit (CUP) process.

Lift to Rise

Lift to Rise is a non-profit organization in the Coachella Valley that promotes housing stability and economic opportunity through community outreach and strategic planning to reduce rent burden and increase housing stability. This organization encourages joint venture projects (both public and private) to leverage affordable housing applications and provides a number of programs such as gap financing for affordable housing projects, and many others.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

This section describes the significant characteristics of the jurisdiction's housing market. This section details the supply of housing currently in the market with a specific emphasis on the cost of housing.

Cost of Housing

Table 33 - Cost of Housing

	Base Year: 2009	Most Recent Year: 2017	% Change
Median Home Value	324,600	232,400	(28%)
Median Contract Rent	883	979	11%

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Table 34 - Rent Paid

Rent Paid	Number	%
Less than \$500	1,044	14.7%
\$500-999	2,840	39.9%
\$1,000-1,499	2,605	36.6%
\$1,500-1,999	570	8.0%
\$2,000 or more	70	1.0%
Total	7,129	100.1%

Data 2013-2017 ACS

Source:

Housing Affordability

Table 35 - Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	370	No Data
50% HAMFI	1,023	750

% Units affordable to Households earning	Renter	Owner
80% HAMFI	3,463	2,295
100% HAMFI	No Data	3,660
Total	4,856	6,705

Data Source: 2013-2017 CHAS

Monthly Rent

Table 36 - Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	955	1106	1390	1917	2369
High HOME Rent	879	943	1134	1302	1433
Low HOME Rent	691	740	888	1027	1146

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Based on the RHNA, the City does not have sufficient housing for households at all income levels. The State requires the City to develop units to meet this objective. These new units are divided by income levels into four household income categories used in Federal and State programs: Very Low (50 percent of AMI); Low (50-80 percent of AMI); Moderate (80-120 percent of AMI); and Above- Moderate Income (over 120 percent of AMI). The allocations are further adjusted to avoid an over-concentration of lower income households in any one jurisdiction. The City must also plan for the needs of extremely low-income households. The number of units by jurisdiction, by income level, to be fulfilled are as follows:

Table L- Number of Units by Jurisdiction

	Units
Very-Low Income (<50% of AMI)	537
Low Income (50-80% of AMI)	352
Moderate Income (80-120% of AMI)	456
Above Moderate Income (>120% of AMI)	1,197
TOTAL	2,542

SCAG, 2020. Estimate based on final adopted RHNA methodology (3/5/20). Final RHNA allocation will be issued following the conclusion of the RHNA appeals process in early 2021. Please note that for the housing element update, local jurisdictions will have to consider extremely low income (ELI) households as well. ELI housing needs may be calculated either by using Census data or simply assuming that 50 percent of the very low-income households qualify as extremely low-income households.

How is affordability of housing likely to change considering changes to home values and/or rents?

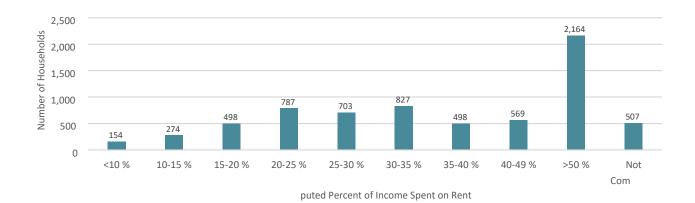
\$600,000 80.0% 70.0% \$500,000 60.0% \$400,000 50.0% \$300,000 40.0% 30.0% \$200,000 20.0% \$100,000 10.0% \$-0.0% Cathedral City - Cathedral City Percentage of SCAG Price SCAG

Graph 9- Median Home Sales Price for Existing Homes

SCAG Local Profiles, Core Logic/Data Quick. SCAG median home sales price calculated as household-weighted average of county medians.

Between 2000 and 2018, median home sales prices in Cathedral City increased 122% while prices in the SCAG region increased 151%. 2018 median home sales prices in Cathedral City were \$289,000 and the highest experienced since 2000 was \$370,000 in 2006. Prices in Cathedral City have ranged from a low of 47.5% of the SCAG region median in 2011 and a high of 68.1% in 2005.

Graph 10- Spending on Rent



Across Cathedral City's 6,981 renter households, 4,058 (58.1%) spend thirty percent or more of gross income on housing cost, compared to 55.3% in the SCAG region. Additionally, 2,164 renter households in Cathedral City (31%) spend fifty percent or more of gross income on housing cost, compared to 28.9% in the SCAG region. In any circumstance, low-to moderate renters may find it difficult to acquire affordable and quality housing units within the jurisdiction.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

According to data, Fair Market rent in the area is higher than High HOME Rents.

Measuring the portion of a household's gross income that is spent for housing is an indicator of the dynamics of demand and supply. This measurement is often expressed in terms of "over payers": households paying an excessive amount of their income for housing, therefore decreasing the amount of disposable income available for other needs. This indicator is an important measurement of local housing market conditions as it reflects the affordability of housing in the community.

Figure 15 below shows the census tracts in the City and the percent of households in renter-occupied housing units that have a cost burden. A majority of the census tracts in the city have 40 to 80 percent of the renter households overpaying for their housing unit. Figure 16 shows the percent of owner households that have a mortgage or mortgages with monthly owner costs that are 30 percent or more of household income. A majority of the census tracts in the City have 20 to 40 or 40 to 60 percent of households that pay more than 30 percent of their household income to their monthly housing costs.

Discussion

The latest CHAS data for the 2013-2017 period for Cathedral City shows that 39.4% of owner households are overpaying for housing, and 20.4% are severely overpaying. Of all lower-income owner households, 70.4% are overpaying, and 46.1% are severely overpaying. Although rental housing, as described above, can be affordable to lower income households in the City, there is still an overpayment issue with these households. The patterns are similar for renter households. Of all renter households, 56.1% are

	paying. Percentages are higher for low-income households as	
group. Of all lower-income renter househo	olds, 75.1% are overpaying, and 41.5% are severely overpayin	ng.
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MA-20 Housing Market Analysis: Condition of Housing – 91.210(a) Introduction

This section provides details on the condition of housing units throughout the City by looking at factors such as age, vacancy, and the prevalence of housing problems.

Definitions

Housing is considered substandard when conditions are found to be below the minimum standard of living conditions defined in Section 17920.3 of the California Health and Safety Code. Households living in substandard conditions are considered to be in need of housing assistance, even if they are not seeking alternative housing arrangement, due to threat to health and safety. Substandard housing suitable for rehabilitation is determined on a case-by-case basis depending on the cost to rehabilitate and resulting continued viability (life) of the housing versus the cost of demolition and reconstruction.

Condition of Units

Table 37 - Condition of Units

Condition of Units	Owner-	Occupied	Renter-Occupied		
	Number	%	Number	%	
With one selected Condition	4,250	39%	3,674	52%	
With two selected Conditions	250	2%	705	10%	
With three selected Conditions	8	0%	30	0%	
With four selected Conditions	0	0%	0	0%	
No selected Conditions	6,255	58%	2,715	38%	
Total	10,763	99%	7,124	100%	

Data 2013-2017 ACS

Source:

Year Unit Built

Table 38 - Year Unit Built

Year Unit Built	Owner-	Occupied	Renter	-Occupied
	Number	%	Number	%
2000 or later	2,355	22%	1,165	16%
1980-1999	5,474	51%	3,633	51%
1950-1979	2,764	26%	2,149	30%
Before 1950	178	2%	179	3%
Total	10,771	101%	7,126	100%

Data Source: 2013-2017 CHAS

Risk of Lead-Based Paint Hazard

Table 39 - Risk of Lead-Based Paint

Risk of Lead-Based Paint Hazard	Owner-C	Occupied	Renter-Occupied		
	Number	%	Number	%	
Total Number of Units Built Before 1980	2,942	27%	2,328	33%	
Housing Units build before 1980 with children present	2,260	21%	950	13%	

Data Source: 2013-2017 ACS (Total Units) 2013-2017 CHAS (Units with Children present)

Vacant Units

Table 40 - Vacant Units

	Suitable for	Not Suitable for	Total					
	Rehabilitation	Rehabilitation						
Vacant Units	4804		4804					
Abandoned Vacant Units	570		570					
REO Properties	289		289					
Abandoned REO Properties	668		668					

Need for Owner and Rental Rehabilitation

The City estimates that about 14,363 housing units are in substandard condition that require more regular maintenance and repair, or in the case of the older units, may also require more extensive rehabilitation or replacement. To improve housing conditions, the City will develop a Housing Rehabilitation Program that provides access to grants funded by CBDG funds to low-income families who need to make improvements to make their homes safe to occupy (Program 3.A.2). As part of this new program, the City shall also conduct a City-wide windshield survey to identify general housing conditions to estimate the number of residential structures in need of rehabilitation or replacement.

The City does not currently conduct regular housing condition surveys to estimate the number of units in need of rehabilitation or replacement. However, in February 2021 the City's Code Enforcement Department conducted a records search of dwelling units with code violations to gain an idea of the current condition of existing housing stock. As of February 2021, there were approximately 158 open cases citing structural deficiencies. Most violations were associated with faulty or hazardous electrical systems (68), faulty plumbing systems (18), illegal non-conforming structures (200), general dilapidation or deterioration of the structure (20), and general health and safety code violations (32). There is no correlation made in City records between code violations and household income, however, it is expected that lower income households have greater difficulty maintaining their homes. The records search found 1,196 open cases citing aesthetic and nuisance violations. Most were associated with trash and debris (368), overgrown/dead/decayed vegetation (487), inoperative or abandoned vehicles (273), and fallen or broken fencing (68).

Based on the age of existing housing stock and number of open cases citing structural deficiencies, it can be assumed that more than 60% (14,363) of the City's housing stock either requires more regular maintenance and repair, or in the case of the older units, may also require more extensive rehabilitation or replacement. The City does not directly offer programs that assist homeowners and apartment complex owners with home maintenance and repair costs. The County of Riverside Economic Development Agency (EDA) offers home repair programs including the Home Repair Loan Program (HRLP) and the Senior Home Repair Grand (SHRG) program. According to the County's website, Cathedral City is not eligible for these programs because the City exceeds the County's income limit. However, eligibility is subject to change if the City falls below the County's income limits. The City is, however, financially participating in the renovation of the 224-unit Cathedral Palms, a special-needs housing development located in Cathedral City for extremely low- and low-income seniors.

To improve housing conditions, Program 3.A.2 requires the City to develop a Housing Rehabilitation Program that provides access to grants funded by CBDG funds to low-income families who need to make improvements to make their homes safe to occupy. As part of this new program, the City shall also conduct a City-wide windshield survey every 3 years to identify general housing conditions to estimate the number of residential structures in need of rehabilitation or replacement. The addition of this program in

conjunction with an active code enforcement, the City hopes to assist a larger number of low-income homeowners to rehabilitate their homes during the 2022-2029 planning period.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

It is difficult to estimate the number of units within Cathedral City that are occupied by low- or moderate-income families that contain lead-based paint hazards. However, we can estimate the location of low- or moderate-income families within the City who may be at greatest risk of lead-based poisoning. The highest percentage (approximate 87%) of potential lead-base units are located in the west central region of the jurisdiction or census tract 06065044702. Within this tract, approximately 25% of all households (2449 total) are low-mod income. Therefore, we can estimate that potentially over 1000 low-mod households could contain lead-based paint hazards within census tract 06065044702.

Discussion

According to 2012, ACS Data, 2,610 of owner-occupied and 1,055 of renter-occupied housing units in Cathedral City were built before 1980 and are occupied with children (Table 39). Contractors performing renovation, repair and painting projects that disturb lead-based paint in homes, childcare facilities, and schools built before 1978 must be certified and must follow specific work practices to prevent lead contamination.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

This section provides a concise summary of the needs of public housing, including:

- Identification of the public housing developments in the jurisdiction
- Number of public housing units
- Physical condition of public housing units
- Restoration and revitalization need of the public housing units
- Number of families on public housing and tenant-based waiting lists
- Results from the Section 504 Needs Assessment of public housing projects located within its boundaries.

Totals Number of Units

Table 41 – Total Number of Units in the County by Program Type

				Program	Туре					
	Certificate	Mod-	Public	Vouchers						
		Rehab	Housing	Total	Project -	Tenant -	Specia	ial Purpose Voucher		
					based	based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers available	0	77	469	8,681	48	8,633	819	1,759	342	
# of accessible units			2							

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data PIC (PIH Information Center)

Source:

Describe the supply of public housing developments:

There is no supply of public housing developments within the City at this time.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

There is no supply of public housing developments within the City at this time.

Public Housing Condition

Table 42 - Public Housing Condition

Public Housing Development	Average Inspection Score		
NA	NA		

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

There is no supply of public housing developments within the City at this time.

Describe the public housing agency's strategy for improving the living environment of lowand moderate-income families residing in public housing:

There is no supply of public housing developments within the City at this time.

Discussion

County Programs

The City cooperates with numerous County programs encourage the construction of new affordable housing available to qualified Cathedral City residents.

County Section 8 Housing Assistance

Housing assistance is offered to low-income families who wish to live in privately-owned multi-family developments that have been rehabilitated or upgraded. Once eligibility is confirmed, the family is given a choice of available sites from which to choose. They are expected to pay between 30% and 40% of their income. The Riverside County Housing Authority provides HUD Section 8 rental assistance to lower income renters within the City. Since Section 8 vouchers are "portable", the number of households using vouchers in the City fluctuates over time.

Permanent Local Housing Allocation Program (PLHA)

The PLHA program provides a permanent source of funding to local governments in California to help cities implement plans to increase the affordable housing stock. Per SB 2, the Department of Housing and Community Development (HCD) is authorized to allocate 70% of the monies collected by the Building Homes and Jobs Trust Fund. In 2020, HCD issued notice of the availability of approximately \$195 million in PLHA grant funding. The County of Riverside is the agency responsible for allocating PLHA grant funds to the participating cities, including Cathedral City. The City's PLHA funding will be fully allocated for the

years 2019-2023. The City's 2019 allocation was \$283,223 and the estimated 5-year allocation total is \$1,699,338. The County intends to use the remaining PLHA funds in two ways: 1) allocate 20% of the funds towards a down payment assistance program to provide loans to qualified low- and moderate-income households to purchase affordable homes; and 2) allocate 80% of the funds for gap financing new construction or rehabilitation of affordable multifamily rental housing units.

MA-30 Homeless Facilities and Services - 91.210(c)

Introduction

The plan must include a brief inventory of facilities, housing, and services that meet the needs of homeless persons within the jurisdiction, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. The inventory of services must include both services targeted to homeless persons and mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons. Facilities and Housing Targeted to Homeless Households. Most of the data for this section will come from the Riverside County and City Continuum of Care.

Over the last several decades, the homeless population and its attendant social problems have become issues of national significance. Lack of affordable housing can exacerbate homelessness and its negative impacts and hinders a community's ability to effectively address these challenges. A homeless family or individual as defined by federal regulations is a person or family that lacks a fixed and regular nighttime residence. The homeless population can be divided into two major groups, the sheltered and the unsheltered homeless.

Sheltered homeless are those families or individuals whose primary residence is an emergency shelter, transitional housing, a domestic violence shelter, a shelter for runaway children, or people living in a motel/hotel under a voucher arrangement. Unsheltered homeless are those individuals whose primary residence is a place not designated for sleeping. Unsheltered homeless are typically chronically transient homeless persons, usually are institutionalized mental health patients. They are often alcohol/substance abusers, although mental illness, respiratory infections and malnutrition are common contributors to the general poor health of these individuals. They are predominantly male and usually know how to utilize available charitable and government services.

Families become homeless for different reasons than transient persons do. A certain percentage of homeless families come from other areas seeking employment. Their efforts are hampered, in part, by outdated skills. They are usually able to find employment in minimum wage jobs; however, they rarely make enough money to support their families. In other situations, medical illness has depleted a family's savings and other assets. Commonly, these families are living on the "economic edge." Rent payments for shelter in some of these cases are two thirds of a family's monthly income, leaving insufficient amounts for food and other necessities, such as medical care. If a wage earner in this type of situation loses his/her job, the family cannot pay the rent and is evicted. They resort to living in their cars and depend upon community service programs and churches for food and shelter.

Facilities and Housing Targeted to Homeless Households

Table 43 - Facilities and Housing Targeted to Homeless Households

COC Information Re	eport					
Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered Unsheltered					
All Household	729	2155	8314	8314	1180	71
Persons in Households with Adult(s) and Child(ren)	218	23	3078	3078	352	124
Persons in Households with Only Children	11	13	248	248	172	13
Persons in Households with Only Adults	55	2119	5044	5044	655	65
Chronically Homeless Individuals	129	878	1085	1085	599	65
Chronically Homeless Families	0	0	1085	1085	128	83
Veterans	54	216	972	972	399	52
Unaccompanied Child	63	290	137	137	94	10

Persons with HIV	8	46	53	53	18	96

Race:	Sheltered:	Unsheltered (optional)
White	493	1538
Black or African American	173	431
Asian	7	31
American Indian or Alaska Native	12	79
Pacific Islander	1	27
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	287	750
Not Hispanic	442	1405

Consolidated Plan CATHEDRAL CITY 101

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The County of Riverside's Ten-Year Plan to End Homelessness recommends that the Continuum of Care create a streamlined benefits application system featuring a single application process for multiple programs in order to expedite enrollment and access to available resources for homeless and to at-risk to homeless individuals and families.

Health Services

With the implementation of the Affordable Care Act (ACA), the County of Riverside CoC will participate in enrollment and outreach activities to ensure eligible households are able to take advantage of new healthcare options. The CoC has initiated a series of trainings and workshops that provide information on the ACA which has expanded Medi-Cal eligibility for people who are experiencing chronic homelessness and allows for the integration of housing, primary care and behavioral health. DPSS also received funding to conduct medical outreach and enrollment and is working with CoC member agencies to train outreach workers and enrollment counselors throughout Riverside County.

Mental Health

The Riverside County Department of Mental Health (RCDMH) has been providing special services to persons with mental illness, who are homeless, for the past 25 years. Beginning in 1988 the RCDMH introduced a voucher-based food and shelter program. In July 1993, the Department initiated a street outreach program that included linkage to case management services. RCDMH collaborates with nonprofit organizations to provide supportive services for homeless individuals with co-occurring mental illness and substance abuse disorders. The current linkage with all the regional mental health outpatient programs facilitates consumer access to the resources RCDMH has to offer. RCDMH has six (6) other HUD funded grants, which include five (5) Permanent housing grants for chronically homeless individuals and their families.

Employment

CoC Program-funded projects assist participants with increasing their income which is one way to ensure housing stability and decrease the possibility of returning to homelessness. The CoC's Employment and Self-Sufficiency Committee (ESS) is responsible for identifying employment opportunities, training, education, and other resources that will help increase the income of participants by obtaining employment and becoming self-sufficient. ESS created a countywide resource list of all services related to employment/ mainstream benefits identifying potential employers who will work with the CoC to hire the homeless and identify educational programs to assist homeless/ near homeless to become more employable. The CoC also intends to educate participants and program operators on the value and benefits of employment for disabled persons. Social Security will be involved to assure that employment will not jeopardize current benefits and will be available to educate program providers, participants, and the CoC community on employment in conjunction with benefits received. The CoC has identified the PH and disabled population as the lowest percentage of persons employed at exit. The CoC will work with employers to educate them on the employability of the population with disabilities.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Emergency, transitional, and supportive housing facilities and services can serve some of the short- and long-term needs of homeless individuals. Emergency shelters provide temporary shelter, often with minimal supportive services. Supportive housing is linked to support services intended to improve the individual's ability to independently live and work in the community. Transitional housing is provided with financial assistance and support services to help homeless people achieve independent living within 24 months. Supportive and transitional housing are often in apartment-style units.

In the Coachella Valley, there are approximately 472 year-round emergency shelter beds, 90 seasonal emergency shelter beds, 15 transitional beds, 20 rapid rehousing beds, and 118 permanent supportive housing beds operated by a variety of organizations. Facilities are located throughout the Coachella Valley, from Palm Springs to Indio, and are available to Cathedral City residents. Additional services, including emergency food, rent/mortgage and utility assistance, clothing, and bus passes, are provided by Catholic Charities, Salvation Army, Well in the Desert, and other organizations.

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. Lower occupancy may be partially because some beds are reserved for domestic violence victims and youth rather than the general population.

The City currently has two Homeless Liaison Police Officers, both of whom are fully funded, who work with the local homeless community to encourage the transition from outdoor encampments to permanent housing. The officers also help to align the needs of homeless individuals with available local and regional resources.

The City currently allows for emergency shelters and transitional and supportive housing within certain I-I (Light Industrial) districts, specifically within the P/IH Institutional Housing Overlay District. The Zoning Code also allows transitional and supportive housing as a residential use subject only to the same standards and procedures that apply to other residential uses of the same type in the same zone, in conformance with state law. Please see Governmental Constraints for further discussion.

Homeless Management Information System - Providers of homeless prevention, emergency shelter, transitional housing, permanent support housing, and related supportive service programs in the City of Cathedral City participate in the Homeless Management Information System (HMIS). The County of Riverside DPSS implements the HMIS system for the county, which stores and tracks longitudinal person-level information about people who access homeless services in the CoC. Homeless service providers continually work toward linking homeless individuals and families to existing mainstream benefits. The CoC Collaborative Applicant administers TANF, MediCal and Food Stamps for the county and in 2016 received state funding to enroll 150,000 people in MediCal as part of the Affordable Care Act. Three CoC agencies also received an SSVF grant to partner with the Housing Authority to increase the number of vets who will receive VA benefits and other services.

MA-35 Special Needs Facilities and Services – 91.210(d) Introduction

Certain segments of the population have more difficulty in finding decent affordable housing due to special needs. This section describes, to the extent information is available, facilities and services that assist persons who are not homeless but require supportive housing and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

HUD refers to individuals with a disabling condition that require some form of special housing accommodations to live in independent lifestyle. The City includes large households and female headed households as being a special needs population.

Elderly and persons with physical disabilities have similar needs in having homes that are adapted to accommodate their abilities and the need to be near or have onsite supportive services. These groups are especially vulnerable since they are usually on a fixed income which limits their ability to find housing that can accommodate their needs within their financial means.

Persons with mental disabilities can live and work independently or in a group living environment, individuals with severe mental disabilities will need to have constant home care and supervision.

Individuals living with HIV/AIDS and their families have similar needs to the groups discussed before. Access to medical care, counseling, transportation, and food would be required with the increase of life expectancy of individuals living with HIV/AIDS. The provision of stable housing can promote the health and wellness of individuals and can decrease risk factors that can lead to the transmission of HIV and AIDS.

Persons with drug and alcohol addictions would need to have access to affordable healthcare and detoxification programs. Homeless persons have a higher rate of drug and alcohol addiction in addition to their need for supportive housing. Detoxification programs participation fees have been out of the financial reach of persons who fall between extremely low- and moderate-income levels

Victims of domestic violence have an immediate need for emergency shelter services, safe and stable housing and supportive case management to aid in permanently ending the cycle of violence. Most important for this specific population is the provision of housing that provides a safe and confidential.

Female-headed households are a special needs group due to their comparatively low rates of homeownership, lower incomes, and high poverty rates, which often makes the search for affordable, decent and safe housing more difficult. In addition to difficulties faced by these households in finding and maintaining affordable housing, these households also typically have additional special needs relating to access to daycare/childcare, healthcare, and other supportive services.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The Riverside County Department of Mental Health (RCDMH) exists to provide effective, efficient, and culturally sensitive community-based services that enable severely mentally disabled adults, older adults, and children at risk of mental disability, substance abusers, and individuals on conservatorship that enable them to achieve and maintain their optimal level of healthy personal and social functioning. In order to fulfill its mission, the Riverside County Department of Mental Health provides a wide range of outpatient and residential treatment services to meet the individual needs of severely and persistently mentally ill persons and substance abusers. The Riverside County Department of Mental Health provides many of these services directly. However, in some instance the Riverside County Department of Mental Health offers these services through contracts with qualified private providers.

Whiteside Manor Riverside serves homeless individuals affected by co-occurring mental illness and substance abuse. Provides a total of 30 beds (one triplex apartment for men, and an adjacent fourplex for women); 24-hour supervision and security; and supportive services to address mental illness and substance abuse treatment and recovery. The target population is defined as a homeless individual with mental or emotional impairments expected to be of long/continued and indefinite duration that impedes their ability to live independently, compounded by substance abuse (dually diagnosed). The availability of transitional housing and psychiatric care provides a safety net to ensure that dually diagnosed individuals obtain the treatment services necessary to move along the continuum to permanent, affordable housing in the community. The goal of the project is to provide up to 24 months of treatment (relapse prevention) and supportive services to foster the potential for independent living in permanent housing.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City has dedicated \$90,500 in CDBG funds for Public Service for the following needs, but there is nothing related to housing for non-homeless in the 2022-2023 CDBG Action Plan. The City has plan for housing assistance as part of remaining Consolidated Plan.

Table-M Public Services

Public Service		Experience	with		Driarity Moods		Date	
Provider	CDBG	Cathedral City	Coachella Valley	Description of Services	Priority Needs Addressed	Beneficiaries	Submitted	Amount
Assistance League	x	х	x	Operation School Bell Program: new school clothing including shirts, socks, shoes, and underwear, as well as hygiene kits for 350 impoverished Cathedral City public school students.	Youth Services	300-350 Cathedral City elementary students	5/6/22	\$13,000
Boys and Girls Club	x	Х	x	Workforce Development & Education Expansion Program: Various programs including readiness and internship stipends. Academic Programs, career pathways, and internships. Provide access to academic success for youth.	Youth Services	103 Students	5/7/22	\$13,000
Cathedral City HS Band Boosters Organization Inc.		Х		Cathedral City High School Band Programs: Funds will be used to purchase replacement musical instruments, marching band uniforms, sheet music, and competition fees as well as musical instrument repairs and instructor fees.	Youth Services	120 Students	5/6/22	\$13,000
Coachella Valley Rescue Mission	х	х	x	Ongoing Outreach Program for Homeless Services at Calvary Christian in Cathedral City	Homeless Services	100% Cathedral City homeless, 903 individuals served	5/5/22	\$51,500
							TOTAL	\$90,500

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

A variety of support services are available to Cathedral City residents with disabilities. Angel View, a non-profit organization headquartered in Desert Hot Springs, operates a Residential Care program that includes 19 six-bed group homes for adults and children with developmental disabilities. Homes are located in Desert Hot Springs, Palm Springs, Thousand Palms, and Joshua Tree. All homes feature wide doorways, roll-in showers, and other design modifications, and all meet affordable housing requirements.

One home is designed for individuals with intellectual disabilities and complex medical conditions, and one is a licensed Congregate Living Health Facility for ventilator-dependent individuals with muscular dystrophy. Angel View also operates a therapeutic day program and outreach program.

The Inland Regional Center (IRC) provides support to people with intellectual disabilities, autism, cerebral palsy, and epilepsy. Support services include day programs, independent and supported living services, family support, educational advocacy, and employment assistance. Desert Arc provides independent living skills programs for adults with intellectual and developmental disabilities, as well as employment, sports and recreation, and other support services. 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. The Riverside County Office on Aging provides case management, social engagement and outreach services, meal programs, and health care support services for adults with disabilities and seniors. SunLine Transit Agency offers SunDial origin-to-destination paratransit service, Half-Fare Program, Taxi Voucher Program, and bus travel training for people with disabilities.

Housing types that can accommodate people with disabilities include wheelchair accessible units, such as ground floor or single-story units with lowered countertops, roll-in showers, and widened doorways. For those with independent living difficulties, group homes or units with onsite residential assistance may be required for support with housekeeping, medication management, shopping, or transportation. Those with severe disabilities may require intensive 24-hour medical care. Housing affordability is a major concern as many disabled individuals have limited abilities to work and therefore live on fixed or limited incomes.

In Cathedral City, Casas San Miguel de Allende apartments includes 48 units that are restricted to individuals with special needs or long-term disabilities. Mountain View Apartments are restricted to seniors age 62+ or disabled individuals (all ground level units).

The City adheres to State guidelines regarding disabled access and promotes the use of principals of architectural design which aid the disabled. The Americans with Disabilities Act (ADA) requires all new multi-family construction to include a percentage of units be accessible to disabled persons. The City of Cathedral City monitors and requires compliance with these standards as part of the building permit review, issuance, and inspection process.

The City imposes no special requirements or prohibitions on the development of housing for disabled persons beyond the requirements of the Americans with Disabilities Act. There is no concentration restriction for residential care homes. State and federal law does not permit the City to regulate group homes of 6 or fewer residents. Group homes of 7 or more residents are permitted with approval of a conditional use permit in the R-2, R-3, R-M and R-H zones. The City has also adopted procedures for providing reasonable accommodation for persons with disabilities.

Per the Federal Fair Housing Amendments Act of 1988, the California Fair Employment and Housing Act, and California Administrative Code Title 24, the City provides all people with disabilities reasonable accommodations in certain residential development standards (Development Code Section 9.104). Any person with a disability may submit an application for accommodations in the City's residential development standards by submitting an application to the city planner or his or her designee on a form

provided by the city. The Cathedral City Development code provides for transitional and supportive housing, supportive housing, long term care facilities, convalescent facilities, and group homes that can serve the housing needs of individuals with disabilities.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Public Policy by the jurisdiction, and by the surrounding jurisdictions influence the amount of housing developed, its type, form, location, and ultimate price. Land use controls, site improvement requirements, building codes, fees and other local programs intended to improve the overall quality of housing may have the unintended consequence of serving as a barrier to affordable housing and residential investment.

The State of California requires the City of Cathedral City, through its Housing Element, to provide an analysis of potential and actual governmental constraints (public policy) upon the maintenance, improvement, or development of housing for all income levels and for persons with disabilities, including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures. Based on the review of the jurisdiction's most recent Housing Element, the City does not have any negative effects of public policies on affordable housing and residential investment.

State law requires that the Housing Element be updated every four to eight years. The Housing Element, upon each update, is reviewed by the California Department of Housing and Community Development (HCD) for consistency with state law. Since the update of the City's Housing Element is due during the implementation of this Five-Year Consolidated Plan, the City will include in its Annual Action Plan an update of any negative effects of public policies on affordable housing and residential investment.

Residential Density

Land use policies are established in the Land Use Element of the General Plan and implemented through the Zoning Ordinance. The Land Use Element establishes the amount and distribution of different land uses and provides policies that guide residential development in the City. General Plan policies are implemented primarily through the Zoning Code with corresponding zoning that provides for a full range of residential types and densities that are dispersed throughout the City.

In addition to implementing the policies of the General Plan, the Zoning Code protects and promotes the health, safety, and general welfare of residents, as well as the preservation of the character and integrity of existing neighborhoods. The Zoning Ordinance allows varying residential densities according to the recently updated 2040 General Plan. The Cathedral City Land Use Element has designated roughly 6,558 acres (50 percent) of the City's total land inventory for a wide range of residential densities, including the following:

- HR Hillside Reserve (1du/20ac)
- ER Estate Residential (0-2du/ac)
- RL Low Density Residential (2-4.5du/ac)
- RR Resort Residential (3-6.5du/ac)
- RM Medium Density Residential (4.5-10du/ac)
- RMH Medium-High Density Residential (11-20du/ac)
- RH High Density Residential (20-24du/ac)
- MU-N Mixed-Use Neighborhood (up to 25du/ac)
- MU-U Mixed-Use Urban (up to 45du/ac, limited to NSSP area)

After the Housing Element Update has been adopted, the City's next step is to conduct a more comprehensive update of the Zoning Code and Zoning Map that will establish complete zoning consistency with the General Plan and demonstrate a greater opportunity for the development of various types of housing to serve the needs of the community.

Density Bonus

The City currently incorporates the State Density Bonus requirements for affordable housing as set forth in California Government Code Sections 65915 through 65918. The density bonus allows residential unit density increases of up to 50 percent over the otherwise maximum permitted density under the zoning ordinance and land use element of the general plan. Overall, the density bonus provision reduces development constraints by allowing reductions in development standards, such as reduced parking standards.

Development Standards

The City's Zoning Ordinance regulates a wide range of development standards, including building height, lot size, and setbacks. The requirements of the City's Zoning Ordinance are listed in Table 39 below. The standards described below are consistent with, or more liberal than, many other Coachella Valley cities and generally do not pose a constraint to the development of housing.

Building Height

The City's height limits do not constrain a property owner's ability to achieve maximum densities allowed under the City's General Plan. Zoning standards allow for residences up to 26 feet in height in the R-1, R-2, and RM zones; 35 feet in height in the R-3 and R-4 zones with provisions for a 16-foot height increase under certain conditions; and up to 65 feet in height in the MU-N and MU-U zones.

Lot Size

The Zoning Ordinance sets minimum lot sizes for residentially zoned properties. The minimum lot size for residential zones varies from 7,200 square feet to two and a half acres, depending on zoning designation. These minimum lot sizes are not a constraint to housing production.

MA-45 Non-Housing Community Development Assets – 91.215 (f) Introduction

This section provides a concise summary of the City's priority non-housing community development needs that are eligible for assistance. This section also provides data regarding the local economic condition of the jurisdiction and compares the ability of the local work force to satisfy the needs of local businesses.

Economic Development Market Analysis

Business Activity

Table 45 - Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	390	2	2	0	-2
Arts, Entertainment, Accommodations	5,469	1,816	28	19	-8
Construction	1,139	1,467	6	16	10
Education and Health Care Services	4,017	1,521	21	16	-4
Finance, Insurance, and Real Estate	797	466	4	5	1
Information	327	50	2	1	-1
Manufacturing	566	38	3	0	-2
Other Services	859	797	4	9	4
Professional, Scientific, Management Services	839	133	4	1	-3
Public Administration	0	0	0	0	0
Retail Trade	2,474	2,001	13	21	9
Transportation and Warehousing	521	64	3	1	-2
Wholesale Trade	523	130	3	1	-1
Total	17,921	8,485			

Data 2013-2017 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (Jobs)

Source:

Labor Force

Table 46 - Labor Force

Total Population in the Civilian Labor Force	24,796
Civilian Employed Population 16 years and over	22,800
Unemployment Rate	8.05

Unemployment Rate for Ages 16-24	19.12
Unemployment Rate for Ages 25-65	5.01

Data Source: 2013-2017 ACS

Occupations by Sector

Table 47 – Occupations by Sector

Occupations	Number of People
Management, business and financial	3,320
Farming, fisheries and forestry occupations	820
Service	3,494
Sales and office	5,540
Construction, extraction, maintenance and	
repair	2,114
Production, transportation and material moving	1,175

Data Source: 2013-2017 ACS

Travel Time

Table 48 - Travel Time

Travel Time	Number	Percentage
< 30 Minutes	17,125	79%
30-59 Minutes	3,490	16%
60 or More Minutes	990	5%
Total	21,605	100%

Data Source: 2013-2017 ACS

Education

Educational Attainment by Employment Status (Population 16 and Older)

Table 49 - Educational Attainment by Employment Status

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	4,009	415	2,170
High school graduate (includes equivalency)	5,800	434	2,299
Some college or Associate degree	5,560	403	1,900
Bachelor's degree or higher	3,385	120	1,014

Data Source: 2013-2017 ACS

Educational Attainment by Age

Table 50 - Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	155	435	740	1,545	948
9th to 12th grade, no diploma	605	765	1,220	1,889	635
High school graduate, GED, or alternative	1,890	2,470	2,294	3,770	1,975
Some college, no degree	1,550	1,935	1,200	2,958	2,025
Associate degree	160	465	390	925	519
Bachelor's degree	200	810	665	1,569	1,195
Graduate or professional degree	20	290	275	900	948

Data Source: 2013-2017 ACS

Table 51 – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,130
High school graduate (includes equivalency)	39,060
Some college or Associate degree	30,410
Bachelor's degree	40,920
Graduate or professional degree	70,675

Data 2013-2017 ACS

Source:

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

According to SCAG data, Cathedral City has 23,026 workers living within its borders who work across 13 major industrial sectors. The most prevalent industry is Arts, Entertainment, Recreation with 5,038 employees (21.9% of total) and the second most prevalent industry is Education & Social Services with 4,556 employees (19.8% of total).

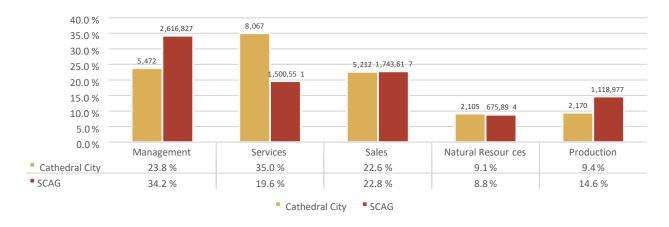
According to census, the three major employment sectors in the City, based on those occupations employing over 65 percent of workers, are:

	Total 23,026
Other	5105
Retail Trade	2474
Education and Health Care Services	4017
Arts, Entertainment, Accommodations	5469

Describe the workforce and infrastructure needs of the business community:

Workforce

Graph 11 - Employment by Occupation



American Community Survey 2014-2018 5-year estimates using groupings of SOC codes.

In addition to understanding the industries in which the residents of Cathedral City work, it is also possible to analyze the types of jobs they hold. The most prevalent occupational category in Cathedral City is Services, in which 8,067 (35% of the total 23,026) employees work. The second-most prevalent type of work is in Management, which employs 5,472 (23.8% of total) in Cathedral City.

For the Region, job proximity was the highest opportunity index for all groups, while transportation cost was the lowest. Environmental health was the highest opportunity index for all groups within Cathedral City. Conversely, the lowest opportunity for all groups was transportation cost. For residents below the federal poverty line, environmental health remained the highest opportunity index for all groups. Unsurprisingly, poverty ranked as the highest index.

To assist in the analysis of opportunities, the Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (TCAC) convened in the California Fair Housing Task Force (Task Force) to create Opportunity Maps to identify resources levels across the state. These opportunity maps are made from composite scores of three different domains: economic, environmental, and education. These domains are made up of a set of indicators as follows:

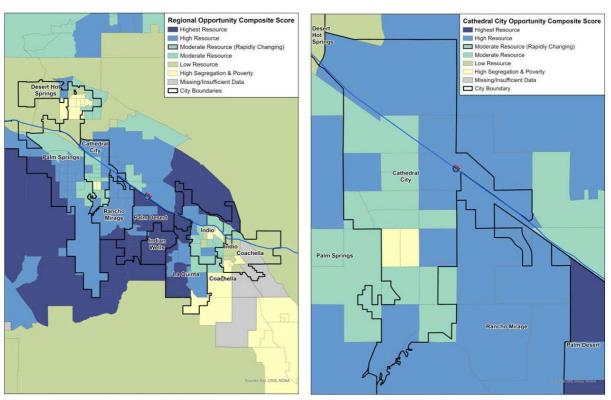
- Economic: Poverty, adult education, employment, job proximity, and median home value.
- Environmental: CalEnviroScreen 4.0 pollution indicators and values
- Education: Math proficiency, reading proficiency, high school graduation rates, and study poverty rates.

Higher composite scores mean higher resources. Within the Coachella Valley, high and highest resource areas are located in the cities of Palm Springs, Cathedral City, Rancho Mirage, Palm Desert, Indian Wells, La Quinta, and Bermuda Dunes. Areas with low to moderate resources are in Desert Hot Springs, Indio, and Coachella. Cathedral City has an even mix of high and moderate resource areas.

Opportunity map scores by Census tract are shown in Figure 10 Regional Opportunity Composite Score and Figure 11 Cathedral City Opportunity Composite Score. The majority of the proposed RHNA sites are located within moderate to high resource areas. There is one area of high segregation and poverty in the City bounded by Ramon Road to the north, Date Palm Drive to the east, Dinah Shore Drive to the south, and the Whitewater River Stormwater Channel to the west. Several RHNA sites are located within this area.

Figure 3: Regional Opportunity Composite Score (left)

Figure 4: Cathedral City Opportunity Composite Score (right)



Source: California Department of Housing and Community Development, AFFH Data Viewer 2021

As described previously, economic scores are calculated based on poverty, adult education, employment, job proximity, and median home values. The majority of the City is considered to have lower economic scores. There are several areas in the City with a high economic score according, however these tracts are mostly within the neighboring jurisdiction (Rancho Mirage) to the east. It is more likely that the portion of the tracts in the City have a low to moderate economic score consistent with the rest of the City.

The most recent unemployment rates published by the California Employment and Development Department (June 2021) show that Cathedral City's unemployment rate is slightly lower than Riverside County as a whole (7.6 percent and 7.9 percent respectively). The unemployment rate in the County spiked to 14.8 percent during COVID according to the Riverside County Health Departments COVID-19 Economic Impact report for June 2020.

Figure 5: Economic Score (left)
Figure 6: Environmental Score (right)



Infrastructure

Assessed through the City's General Plan, the following policy and program describes the infrastructure needs of the business community:

In order to maintain existing economic activities and attract new commercial and industrial development, the City should assure the provision of adequate utilities, infrastructure, and other capital facilities. Plan and coordinate the provision of major infrastructure through the development, implementation, and updating of master capital improvement programs that address commercial and industrial development needs.

The City's development patterns have resulted in the construction of major arterials and infrastructure throughout the City. Recently, the City expanded its infrastructure north of the freeway to facilitate buildout of The Crossings shopping center located at Bob Hope Drive and Varner Road. West of The Crossings, extension and expansion of infrastructure is planned for the North City area to facilitate future development of the North City and North City Extended Specific Plans.

The City requires, as do all communities in California, that a developer be responsible for all on-site improvements and meet the standards established in the City's Zoning Ordinance. Off-site improvements, should they be required, are also the responsibility of the developer. If a public street is required, the developer will be responsible for a half width improvement, including curb, gutter, and sidewalk, as is typical in most communities. Minimum street right-of-way (full width) is normally 60 feet and minimum curb-to-curb pavement width is typically 36 feet. Since most of the city's major streets have been improved to their ultimate right-of-way, development of residential projects will generally only require the improvement of local or collector streets; the North City area is the exception.

Pursuant to SB 1087, the DWA and the CVWD, both of which are water and sewer purveyors 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. As most water and sewer services are installed in most neighborhoods in the City, the City's water and sewer providers will not be constrained in providing services in most areas of the City. Portions of the developed Whitewater neighborhood and the Pomegranate Lane and Papaya Lane areas are the only areas of the developed City not currently served

by the sewer system. These areas operate on septic tanks. Both the DWA and CVWD have approved Urban Water Management Plans, which were prepared based on the City's General Plan build out. These Plans state that both service providers have sufficient water supplies and sewer capacity available to meet the City's build-out demands, including the units listed in the inventory.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Like much of the Coachella Valley, a substantial portion of the City's economy is rooted in the regional tourism and service industries. The following table describes employment by industry in Cathedral City in 2019. The data show that 23,119 residents over 16 years of age were in the civilian-employed labor force. The largest percentage of the population was employed in "arts, entertainment, recreation, accommodation, and food services" (21.6%), followed by "educational services, health care, and social assistance" (19.7%) and "Professional, scientific, management, admin., waste management" (13.6%).

More than one-third (33.1%) of the City's civilian-employed labor force is employed in "service occupations," followed by "management, business, science, and arts" occupations (24.6%) and "sales and office" occupations (22.5%).

The City's principal employers include health care providers, golf clubs and resorts, auto dealerships and other retailers, and educational facilities. Typical jobs at these facilities include medical providers and support staff, store clerks and managers, teachers and school administrators and support staff, auto salespeople and mechanics, and cooks and food service providers.

Economic Trends

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. Regional employment started to increase by 2011 but did not reach pre-Recession levels until 2017, much later than western Riverside County, California, and the nation. The construction sector was hardest hit regionally; approximately 70% of jobs were lost and only 14% had been recovered by December 2017. The Retail Trade sector lost approximately 6,000 jobs but has 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. The COVID-19 pandemic has significantly affected the City's residents, but its long-term effects cannot be quantified at this time.

Between 2010 and 2019, annual unemployment rates in Cathedral City decreased steadily from a high of 11.4% in 2010 to a low of 3.8% in 2019. However, analysis of employment data from 2005 to 2017 shows that, as of December 2017, Cathedral City had not recovered the job losses it incurred during the Great Recession. The City lost about 36% of jobs relative to peak employment and had recovered only about 13%. This scenario is roughly the same for seven other Coachella Valley cities; only Palm Springs and Rancho Mirage had recovered and exceeded their previous peaks.

Current and future employment opportunities for City residents include a variety of new retail, service, cannabis product sales, manufacturing, and cultivation, and entertainment jobs. Many of these are jobs are the result of the Agua Caliente Casino/mixed-use business district currently being developed and the Downtown Arts and Entertainment District that includes the Mary Pickford Theater and CV Repertory Theater, both of which are located on East Palm Canyon Drive. Additional hospitality jobs were recently added at the new Staybridge Hotel and the renovated Doubletree Hotel and Resort. North of the freeway, the Crossings at Bob Hope and the North City Specific Plan area provide a variety of new and future employment opportunities, including general retail, mixed-use retail, housing, and cannabis-related operations.

North City Specific Plan

In 2007, Cathedral City annexed over 1,300 acres into the City's limits north of Interstate 10. A specific plan, known as the North City Specific Plan (NCSP), was adopted in 2009. The specific plan area totals approximately 5,000 acres and estimates the maximum residential buildout potential to be approximately 9,618 dwelling units.

In 2014 the City adopted the North City Extended Specific Plan (NCESP) that encompasses 591 acres of recently annexed lands that expands and builds upon the original NCSP. The NCESP is anticipated to generate up to 3,200 residential units, for a combined total of 12,818 potential units in the North City area.

As proposed, the North City and the North City Extended Specific Plan areas will provide for a wide range of residential opportunities. The diversity of residential densities range, for example, between Mixed Use

- Urban (MU-U), which allows up to 45 dwelling units to the acre, and Residential Estate (RE) at 2 dwelling units to the acre.

It should be noted that development in much of this area is currently constrained by the limited availability of infrastructure. The City is working to expand the availability and capacity of service systems to facilitate development of this important new area. This infrastructure expansion began in 2018 with the development of commercial parcels within the North City Extended Specific Plan area. One site immediately adjacent to the existing commercial development and is now served by all utilities. This site has been identified as having potential for a broad range of units and is included in the Inventory to address very low, low, moderate, and above moderate income household needs. As development expands in this area and in the North City Specific Plan area, water and sewer extensions will also allow the expansion for additional housing. Both CVWD and DWA have sufficient water supplies and sewer capacity available to meet the City's build-out demands, including the units listed in the inventory.

Also, the Specific Plan will have a Business Park (BP) District. The intent of the BP is to provide opportunity for commercial, office and light manufacturing, both in business park settings and on individually developed lots. This district encourages a complementary mix of uses that includes offices for administrative, business, and professional activities in relatively large, campus-like settings, and supportive service and retail commercial businesses. This district is also ideal for uses that focus on design and home furnishing products and, given the City's expanding need for home furnishing products space, could emerge as a prime "home design district."

No Net Loss

In compliance with SB 166 (No Net Loss), Program 1.A.8 has been added requiring the City to monitor the development of residential acreage to ensure an adequate inventory is available to meet the City's RHNA obligations. The City will implement the formal ongoing (project-by-project) evaluation procedure pursuant to Government Code Section 65863 to ensure sufficient residential capacity is maintained to accommodate the RHNA. Should an approval of development result in a reduction of capacity below the residential capacity needed to accommodate the remaining need for lower income households, the City will identify replacement sites to accommodate the shortfall and ensure "no net loss" in capacity to accommodate the RHNA.

The Date Palm Drive Corridor Connector Plan

The Date Palm Drive Corridor Connector Plan provides integrated land use and transportation planning in the City of Cathedral City. The Date Palm Drive Corridor is a major regional roadway connecting Cathedral City from the north and south to neighboring communities within the Coachella Valley, such as Desert Hot Springs, Palm Desert, Palm Springs, Rancho Mirage and Thousand Palms.

The Date Palm Drive Corridor also is an important connection between Cathedral City's revitalized Downtown to the south and its newly annexed North City Specific Plan Area north of interstate 10.The

purpose of the proposed plan is to emphasize land uses and transportation strategies that support and stimulate economic development, produce a livable and sustainable community and reduce traffic congestion along Date Palm Drive at high-impact regional connection points-all being done consistent with Cathedral City's vision for growth, livability and economic opportunity.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The skills and education of the current workforce does not correspond to employment opportunities in the jurisdiction. According to research conducted by CVEP, health care and life sciences, energy/clean technology and creative arts and design are industries where the city and region might have a competitive advantage. However, each of these industries generally require bachelor's degree or higher. When examining the percentage of current workers for available jobs within these industries Cathedral City has negative availability of workers by 18%.

Cathedral City is within the Palm Springs Unified School District. According to the U.S Department of Education, of the 28 schools in PSUSD, 18 schools are considered Title 1 schools. To be considered for Title 1 school funds, at least 40 percent of the students must be considered low-income. Kidsdata.org, a program of the Population Reference Bureau (PRB), estimated that 45.1 percent of children aged 0-17 in the Palm Springs Unified School District were living in low-income working families between 2012 and 2016. Kidsdata.org also reported that in 2019, 88.9 percent of students are considered high-need (i.e., those who are eligible for free or reduced-price school meals, are English Learners, or are foster youth—as reported in the Unduplicated Pupil Count) compared to 67.2 percent of students in the County.

As described above, education scores are based on math and reading proficiency, high school graduation rates, and student poverty rates. Figure 14 shows the education scores of each census tract in the City. Education scores in the City range from 35 to 60. A majority of the City's census tracts have a moderately low positive education outcome.



Figure 7- Education Score

Source: California Department of Housing and Community Development, AFFH Data Viewer 2021

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Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

2012, CVEP worked to align the various initiatives taking place under a single strategic plan, the Coachella Valley Regional Plan for College and Career Readiness, which has the broad agreement of school administrators, local universities and business leaders across the Coachella Valley. The plan sets ambitious goals, including enrolling nearly 7,000 high school students – roughly one-third of the Valley's high school enrollment – into education programs that offer a path to professional careers. Many of these students will emerge from career-related programs being offered to thousands of young people at elementary and middle schools throughout the Valley. It also sets a goal of increasing high school graduation and college-going rates by 10 percent and creating an endowment that will offer \$1 million in college scholarships to students every year. All within the next four years. The constellation of education and career preparation activities directed at achieving these goals is substantial, and managed under several broad initiatives, including:

- Coachella Valley Education/ Workforce Initiatives Students in career-related academic programs:

 6,979 Students receiving scholarships since 2009: 1,155 Total dollars of scholarships since 2009: \$7.6
 M Business partners offering internships: 287 Source: CVEP Workforce Excellence internal documents CVEP's workforce excellence team. The need for workers with better skills and education led the organization to take a more comprehensive approach to college and career readiness.
- Career academies at the high school level, which supplement core academic curricula with
 coursework and experiences that introduce and prepare interested students for careers in industries
 such as health care, energy and clean technology, and creative arts. Initiatives to increase college
 access and success, including college scholarships, mentoring and academic support to low-income
 students, as well as partnerships with schools to expand students' access to public financial aid,
 through completion of the Free Application for Federal Student Aid (FAFSA) and maximizing access
 to Cal Grants.
- Workplace learning opportunities with nearly 300 business partners throughout the Coachella Valley, which offer students at the middle, high school and collegiate level career explorations in business and professional settings, job shadowing, business mentoring and internship opportunities. These efforts will support the jurisdiction's Consolidated Plan's priority of "Need to increase economic development and employment opportunities"

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Established in 1994, the Coachella Valley Economic Partnership (CVEP) has emerged as a vital innovator of regional business and workforce development initiatives. The CVEP's Workforce/Jobs Model is designed to build a 21st century job base and develop a highly skilled workforce. The goal is to increase the number of students completing college and technical education programs and to employ them upon graduation in the industries that are emerging in the region, particularly healthcare, advanced technology, renewable energy, and digital media.

Discussion

Between 2010 and 2019, annual unemployment rates in Cathedral City decreased steadily from a high of 11.4% in 2010 to a low of 3.8% in 2019.⁴ However, analysis of employment data from 2005 to 2017 shows that, as of December 2017, Cathedral City had not recovered the job losses it incurred during the Great Recession. The City lost about 36% of jobs relative to peak employment and had recovered only about 13%. This scenario is roughly the same for seven other Coachella Valley cities; only Palm Springs and Rancho Mirage had recovered and exceeded their previous peaks. The COVID-19 pandemic has significantly affected the City's residents, but its long-term effects cannot be quantified at this time.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD identifies four types of housing problems: (1) Cost burden over 30% – household is spending more than 30% of income on housing costs; (2) Overcrowding – more than one person per room; (3) Lacking complete kitchen facilities; and (4) Lacking complete plumbing facilities. Concentration of multiple housing needs is when a census tract has 51% or more of its households with 2 or more housing problems. Cathedral City does not have a census tract where households with multiple housing problems are concentrated. However, it's important to note that each census tract had relatively higher percentages of cost burdened households than other housing problems. On average, more than 50% of households are paying more than 30% of their income on housing related expenses.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

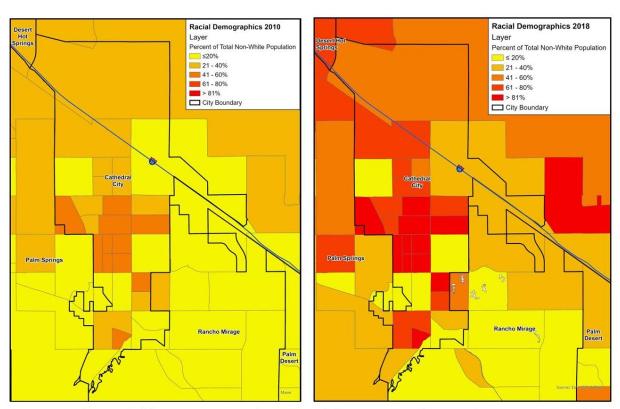


Figure 8 (A-B) – Cathedral City Racial Demographics (2010-2018)

Source: California Department of Housing and Community Development, AFFH Data Viewer 2021

Ethnic and racial composition of a region is useful in analyzing housing demand and any related fair housing concerns, as it tends to demonstrate a relationship with other characteristics such as household size, locational preferences, and mobility. According to the 2019 American Community Survey, the largest racial group in the City identifies as "White" (75.6%) and the largest ethnic group identifies as Hispanic (58.6%). Compared to neighboring jurisdictions, Whites are the dominant racial/ethnic group with 81.2% of Rancho Mirage residents to the east and 61% of Palm Springs residents to the west identifying as White. Figure 1 shows racial/ethnic concentrated block groups from in 2010 and Figure 2 shows them in 2018. Consistent with the increase Citywide, most block groups in Cathedral City have seen an increase in racial/ethnic minority populations since 2010.

HUD defines Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) as census tracts with a non-White population over 50 percent and with 40 percent or three times the overall poverty rate. In the Coachella Valley, there are RECAPs scattered in sections of Desert Hot Springs, Indio, Coachella, Thermal, and unincorporated county areas. Currently, there are no R/ECAPs located in the City.

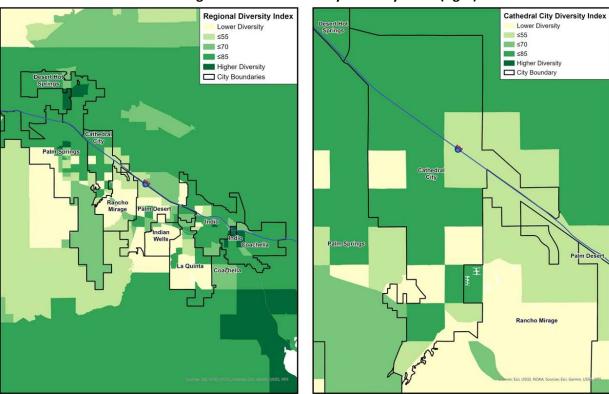


Figure 9 – Regional Diversity Index (left)

Figure 10 – Cathedral City Diversity Index (right)

Source: California Department of Housing and Community Development, AFFH Data Viewer 2021

When comparing the average level of segregation over the three Census periods, no group in Cathedral City experienced higher than low segregation. However, for the Region, Blacks and Hispanics experienced moderate levels of segregation. It is important to note, that Blacks were the only group to not experience higher than low segregation within Cathedral City. Conversely, they experienced the highest average percentage of segregation within the Region. Based on these upward trends and the 2010 indices, it can be assumed that both the City and the region are currently experiencing moderate levels of segregation.

In 2016, the Cathedral City completed an Assessment of Fair Housing in which they determined the location and extent of Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs). R/ECAPs must have a non-white population of 50 percent or more; 40 percent or more of individuals living at or below the poverty line; and, has a poverty rate that exceeds 40% or is three or more times the average tract poverty rate for the metropolitan/micropolitan area, whichever threshold is lower. In the City of Cathedral City, there are no areas where racial or ethnic minorities or low-income families are concentrated.

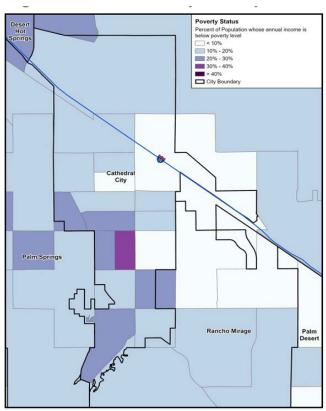


Figure 11- Cathedral City Poverty Status

Source: California Department of Housing and Community Development, AFFH Data Viewer 2021 The City also assessed the concentrations of households below the poverty line to analyze access to adequate housing and jobs. Identifying low or moderate income (LMI) geographies and individuals is important to overcome patterns of segregation. HUD defines a LMI area as a census tract or block group where over 51 percent of the population is LMI (based on HUD income definition of up to 80 percent of the AMI). LMI areas are concentrated in three very general areas in the Coachella Valley. In the northwest area, LMI areas are seen in the cities of Desert Hot Springs and north Palm Springs. In the central portion of the Valley, clusters of LMI areas are seen in Palm Springs, Cathedral City, Palm Desert, and Thousand Palms. In the eastern portion of the Valley, LMI areas are clustered in Indio, Coachella, and Thermal. Within Cathedral City, LMI areas are clustered in the southern and south-central areas consistent with patterns of poverty (Figure 9 Poverty Status) The City's RHNA is spread out through census tracts with different percentages of low to moderate income households. More RHNA units are present in the 50 to 75 percent range as it is the most prevalent percentage of LMI population per census tract in the City.

Regional Low to Moderate Income Population
Personal of Propulation with Cost to Moderate Income Population
Personal of Propulation with Cost to Moderate Income

2 26%

2 5%

2 5%

3 5% - 75%

3 5% - 75%

3 5% - 100%

Chy Boundaries

Catherdrate

Cather

Figure 12- Regional Low to Moderate Income Population (left)
Figure 13- Cathedral City Low to Moderate Income Population (right)

Source: California Department of Housing and Community Development, AFFH Data Viewer 2021

What are the characteristics of the market in these areas/neighborhoods?

NA – No R/ECAPs

Are there any community assets in these areas/neighborhoods?

NA – No R/ECAPs

Are there other strategic opportunities in any of these areas?

NA – No R/ECAPs

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Please see plan below. There are plans for broadband for the area, but there is no specific plan based on income.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

There is need for more broadband infrastructure in the area (wireless or landline).



Figure 14- Inland Empire Regional Broadband Consortium Grand Project Area

INLAND EMPIRE BROADBAND INFRASTRUCTURE AND ACCESS PLAN (Adopted November 2014)

- Closing the Digital Divide
- The Inland Empire as a "Smart Region"
- Rural and Remote Areas
- Local Government Broadband Solutions
- Programs for Underserved and Disadvantaged Residents
- Education
- Healthcare and Telemedicine
- Broadband and Economic Development
- Priority List of Action Items

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Water Conservation

The CVWD and DWA both offer incentives to conserve water. Landscaping in the desert environment, especially turf, demand large quantities of water. In order to regulate unnecessary water consumption, the City and the water agencies have established water-efficient guidelines, incentives, and landscaping ordinances. Reducing water use on landscaping can be accomplished through installation of drought-resistant plant species and features that do not require minimal irrigation. Reduced water consumption can also be accomplished through the use of water-efficient appliances, faucets, and irrigation systems. Although certain water-efficient appliances and technologies may result in slightly higher initial costs, they are not expected to represent a significant constraint to affordable housing. These water-efficient appliances generally reduce monthly bills since less water is used.

Emergencies

Cathedral City is a member of the Riverside County Emergency Services Organization. The City has developed its own Emergency Operations Plan to anticipate and comprehensively plan for a variety of man-made and natural disasters, which could potentially expose residents and property to harm. The Plan utilizes the Standardized Emergency Management System (SEMS), which categorizes various activities necessary to prepare for or mitigate potential disasters and assigns responsibility for managing and implementing those activities to the appropriate City department or entity.

By means of 15 separate but integrated planning documents, which function as area-specific sub-component summaries and response plans, the Plan further details specific actions to be taken in the event of each emergency and which agency or City entity would handle the action. Of these summaries, the first, Emergency Management, which includes Emergency Operations Center (EOC) management and operations, is complete.

Other summaries and response plans still to be completed will cover communications, mutual aid functions between fire and police agencies, public health operations, communications, care and shelter operations, and damage assessment and recovery, as well as other vital areas of emergency operations. Although under development, the Plan in its entirety will remain a "living document", with on-going updates and improvements.

Critical facilities such as hospitals, police and fire departments, governmental operations, communications centers, and utility facilities form a vital network functioning to implement the plan in the event of an emergency. Support facilities, such as fire and police communications, auxiliary personnel, and commercial radio stations, can support the primary critical facilities by providing

information and direction to the public during a crisis. The City also relies on the Radio Amateur Civil Emergency Services (RACES) organization for amateur radio communications county-wide during a disaster. Access, including evacuation routes and transport of the injured, peak-load water supply and delivery, and airport services must also be considered. It is important to take into account transportation system constraints, which may hinder ground-based access or delivery of supplies and emergency services to the affected areas.

Coachella Communications Group (COACHELLACOMM) comprises the Coachella Valley's arm of a network of seven regional committees mandated by Riverside County. This network was formed to deal specifically with disaster preparedness. Coachella Valley cities' Emergency Managers or other designated representatives, as well as Safety Officers from at least two of the area's major hospitals, serve on this committee. The County's Emergency Operations Coordinator is the current committee chair.

Shelters must be available which are capable of handling large numbers of people and providing basic services such as food, potable water and medical supplies. In the event of an emergency involving Cathedral City, shelters would be set up and managed by the American Red Cross. In addition, the City has been actively purchasing disaster support supplies as part of its Disaster Medical Assistance Center (DMAC), which has been located at the intersecting corner of the Big-League Dreams and Cathedral City High School football stadium. When activated, the DMAC is stocked to provide care to between 300 and 500 persons. Any necessary transport of injured persons would be coordinated between the appropriate emergency transport provider, City and County EOCs, and area hospitals.

In the past, many of the City's private residential communities participated in the Neighborhood Emergency Service Team (NEST) program and received preparedness, response, and recovery operations training. NEST has been replaced by the Community Emergency Response Training Program (CERT), which is designed to help such communities prepare to be self-sufficient for a period of at least 72 hours following an emergency. Such preparedness optimally includes emergency stockpiles of food, water and other needed supplies. While some of the City's communities are believed to have such stockpiles, neither levels of preparedness nor participating communities are documented. CERT training is currently offered on a quarterly basis through a valley-wide, consolidated training program. The City does not currently schedule training for individual communities but is willing to do so if requested.

Immediate access to impacted areas by emergency personnel and supplies is essential after a disaster. East Palm Canyon Drive, Dinah Shore Drive (Mid-Valley Parkway), Ramon Road and US Interstate-10 are major intercity and regional access routes serving Cathedral City. These arteries could be blocked or damaged in the event of a major disaster, including major earthquakes or floods, urban wildfires, major truck or rail accidents, or by other natural or man- made disasters. The loss of freeway overpasses,

bridging over the Whitewater River, or the closing of roads due to rockfalls or landslides would each impede the delivery of emergency services and supplies.

The City is generally well protected from major flooding by the extensive drainage channels built through it and adjacent to the Santa Rosa Mountains. All-weather crossings over the Whitewater River at Date Palm Drive, Ramon Road and Dinah Shore Drive, and where East Palm Canyon Drive crosses the East and West Cathedral Canyon Washes are in place.

Other parts of the City and General Plan study area are susceptible to major flooding and possible isolation from major transportation links and the rest of the community. Lands at the west end, and north and south of East Palm Canyon Drive, are located in an AO flood zone, with the possibility inundation at depths of one to three feet. In the northern portion of the City, lands north and south of I-10 are also susceptible to major flooding, which could isolate these lands from emergency services (also see the Flooding and Hydrology Element).

The City shall continue to coordinate with CalTrans, the Federal Highway Administration, CVAG, adjoining cities and Riverside County, as well as Sunline Transit Authority, to provide the highest functional reliability of major roadways and the public transportation system serving the City and the region. The City shall also continue to coordinate with Riverside County Flood Control, the Coachella Valley Water District and the Federal Emergency Management Agency (FEMA) to address continuing flooding hazards that threaten people and property, and which may isolate portions of the community. Programs shall be developed to identify and address weak links in the circulation system, in conjunction with the efforts of other Coachella Valley jurisdictions.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Environmental health scores are based on CalEnviroScreen 4.0 pollution indicators and values. Figure 13 shows that the majority of the City has a high environmental score and therefore all affordable housing sites are located in environmentally favorable areas.

Environmental Score by Census Tract

2.25 (Less Positive Environmental Outcomes)

25 - 50

26 - 76

75 - 1 (More Positive Environmental Outcomes)

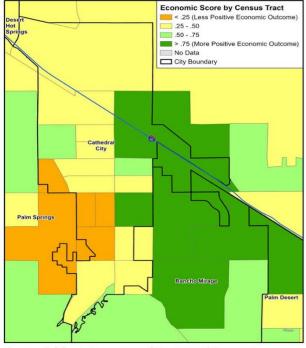
No Data

City Boundary

Palm Springs

Rancho Mirago

Figure 15- Economic Score (left)
Figure 16- Environmental Score (right)



Source: California Department of Housing and Community Development, AFFH Data Viewer 2021 Source: California Department of Housing and Community Development, AFFH Data Viewer 2021

The sites identified for future residential development are located in urbanized areas of the City and are currently designated for residential use. No sites are subject to significant geotechnical or wildfire hazards. Most sites are located either outside of a flood zone or within an area protected by a levee except for site #13. These sites are located within a 100-year flood zone; however, the City requires all new development located within the boundaries of a flood zone to incorporate mitigation measures that prevent adverse impacts due to flooding, which will require a Conditional Letter of Map Revisions (CLOMR) and Letters of Map Revisions (LOMR) from FEMA assuring the minimum National Flood Insurance Program standards are met. There are no significant environmental constraints to development on the identified sites.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Cathedral City 's Strategic Plan proposes projects and activities to meet the priorities described in the Con Plan. It describes eligible programs, projects and activities to be undertaken with anticipated funds made available over the next five years and their relationship to identified needs for housing, homelessness, and community and economic development. Each year, assuming funding levels remain the same, more specific projects throughout the City will be identified and implemented via the annual Action Plans.

The general priority categories of housing, homelessness, special needs, and community development needs and their related goals are addressed in the various activities to be undertaken. These activities estimate the number and type of families that will benefit from the proposed activities, including special local objectives and priority needs. The projected use of funds identifies the proposed accomplishments. Area benefit activities were qualified using 2020 data from the U.S. Census Bureau.

The City has been awarded \$615,619 in CDBG funds. These figures are based on a HUD Grantee Summary and the assumptions that CDBG funding, entitlement funding distribution formulas and/or the number of communities eligible to receive entitlement grants will remain constant. If any of these conditions change, projected activities and accomplishments are also subject to change.

The Strategic Plan provides information related to the proposed geographic distribution of investment. It includes a general description of the homeless and other community development needs activities to be undertaken and other actions to address obstacles to meet underserved needs and reduce poverty. This plan can also be found at the City's website.

Overall, Cathedral City has several priority housing and community needs it plans to address over the next five years:

- 1. Emergency Housing Rehabilitation
- 2. ADA Improvements
- 3. Code enforcement
- 4. Infrastructure and Public Facility
- 5. Homeownership Assistance
- 6. Community Services (Public Services)
- 7. Business and Jobs (Economic Development)

It is the mission of the City to use resources to assist with businesses, job development, and the provision of safe, affordable housing. In short, we will do our part to maintain Cathedral City as a community its residents are proud to call "home". Given the aforementioned four priorities, the City identified four main goals:

- Support special needs programs and services
- Construct or upgrade public facilities and infrastructure
- Housing and Neighborhood Revitalization
- Economic Development

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 52 - Geographic Priority Areas

4		
1	Area Name:	Cathedral City / Via De Anze
	Area Type:	Residential
	Other Target Area Description:	Low/mod
	HUD Approval Date:	2022-2027
	% of Low/ Mod:	Over 51%
	Type:	
	Other Description:	Via De Anze area
	Identify the neighborhood boundaries for this target area.	Via De Anze Project Phase II
	Include specific housing and commercial characteristics of this target area.	Low-income Housing
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Council meeting and other public meetings
	Identify the needs in this target area.	infrastructure
	What are the opportunities for improvement in this target area?	Infrastructure and Housing
	Are there barriers to improvement in this target area?	Funding
2	Area Name:	Cathedral City / Sidewalk program
	Area Type:	Residential
	Other Target Area Description:	Low/mod
	HUD Approval Date:	2022-2027
	% of Low/ Mod:	51% low/mod
	Type:	
	Other Description:	All low/mod areas of the City
	Identify the neighborhood boundaries for this target area.	All City low/mod residential areas
	Include specific housing and commercial characteristics of this target area.	Housing

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Council meeting and other public meetings
	Identify the needs in this target area.	Housing and infrastructure
	What are the opportunities for improvement in this target area?	Housing and infrastructure
	Are there barriers to improvement in this target area?	Funding
3	Area Name:	Cathedral City
	Area Type:	All city
	Other Target Area Description:	Public Service to low/mod population
	HUD Approval Date:	2022-2027
	% of Low/ Mod:	51%
	Type:	
	Other Description:	Homeless and non-homeless public services
	Identify the neighborhood boundaries for this target area.	City
	Include specific housing and commercial characteristics of this target area.	All areas of the City
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Council meeting and other public meetings
	Identify the needs in this target area.	Housing and Infrastructure and Public Service
	What are the opportunities for improvement in this target area?	Housing, Infrastructure, and Public Service
	Are there barriers to improvement in this target area?	Funding

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City will use a place-based strategy during the planning period. The geographic distribution of funding is predicated somewhat on the nature of the activity to be funded. It is the City's intent to fund activities in the areas most directly affected by the needs of low-income residents and those with other special needs. The Annual Action Plan directs investment geographically to an area benefit neighborhood. The area benefit category is the most commonly used national objective for activities that benefit a residential neighborhood. An area benefit activity is one that benefits all residents in a particular area, where at least 51% of the residents are low- and moderate-income persons. Public infrastructure improvements are an area benefit activity when they are located in a predominately lowand moderate-income neighborhood.

A number of housing units and neighborhoods in the City are of older construction and require either rehabilitation or conservation in order to be maintained as viable dwelling units. As such, the City had implemented programs funded by its former Redevelopment Agency to provide funding and assistance in the rehabilitation of housing units. Areas of particular concern continue to include the areas on the edge of Downtown and the Dream Homes neighborhood. Within these neighborhoods, Hispanics experienced highest rate of housing cost burden, overcrowding, and substandard housing when compared to other groups in the City. They also experienced the highest rate of Severe Housing Problems when compared to other groups in the City.

To meet stated goal, the City will implement the following strategies:

- Conduct a Community Needs Assessment for the City with a particular focus on the need for housing rehabilitation/ replacement and infrastructure improvement.
- Use CDBG and other public/ private investments to improve housing and infrastructure conditions of the City.
- Continue to identify private and public investment opportunities to redevelop the higher density housing and encourage mixed use development where residential units are above commercial businesses.

SP-25 Priority Needs – 91.215(a)(2)

Priority Needs

Table 53 – Priority Needs Summary

1	Priority Need Name	Community Services (Public Services)
	Priority Level	High
	Population	Extremely Low
		Low
		Large Families
		Families with Children
		Homeless
		Elderly
		Non-homeless special populations
	Geographic Areas Affected	Cathedral City
	Associated Goals	Support special needs programs and services for homeless and non-homeless
	Description	Senior Services; Homeless Services; Disability Services, Youth services, Non-homeless special populations
	Basis for Relative Priority	Needs assessment, consultation process, citizen participation process, City Council
2	Priority Need Name	Emergency Housing Rehabilitation and Homeownership assistance
	Priority Level	Low
	Population	Low/mod
	Geographic Areas Affected	Cathedral City
	Associated Goals	Better Housing and living environment
	Description	Rehabilitation and downpayment assistance

	Basis for Relative Priority	Needs assessment, consultation process, citizen participation process, City Council
3	Priority Need Name	Infrastructure and Public Facility
	Priority Level	High
	Population	Low/mod Non-housing Community Development
	Geographic Areas Affected	City Low/mod areas
	Associated Goals	Construct or upgrade public facilities and infrastructure and Housing
	Description	Non-Housing Community Development
	Basis for Relative Priority	Needs assessment, consultation process, citizen participation process, and City Council
4	Priority Need Name	Economic Development
	Priority Level	Low
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	City
	Associated Goals	Expand Economic Opportunities and jobs
	Description	Job creation
	Basis for Relative Priority	Needs assessment, consultation process, citizen participation process, and City Council

Narrative (Optional)

The rationale for establishing the allocation priorities for goals were largely due to the community engagement process and review of relevant data. These goals are part of the "Community Services" priority within the plan.

In the near-term, the City will need to concentrate its efforts on pending service issues, including the state-wide energy crisis and the potential connection of unsewered development to the sewer system. The City recently adopted the North City Specific Plan, which, when implemented, will guide the logical and cost-effective extension of water, sewer, and other utilities north of Interstate 10. The City will need to keep abreast of technological advances, particularly in the realm of digital and high-speed data transmissions, to assure that City residents and businesses are offered the most state-of-the-art technologies.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Table 54 – Influence of Market Conditions

Affordable	Market Characteristics that will influence
Housing Type	the use of funds available for housing type
Tenant Based	The City does not receive HOME funds. The City is unlikely to use funding for
Rental Assistance	TBRA. Area medium rent for two-bedroom units is higher than HUD's Fair
(TBRA)	Market Rents. These units would be considered unaffordable for subsidized
(,	renters. Also, Area Medium Rents for two-bedroom units are \$500 more than
	High Home Rents and more than \$800 the amount of low HOME Rent. With
	such a large gap between HOME Rent limits and Area Medium Rents, Cathedral
	City may find it difficult attracting developers or market rate apartment owners
	for the creation of two-bedroom HOME-assisted rental units. Area Medium
	Rents for three- and four-bedroom units would be affordable for subsidized
	renters. However, similar to two-bedroom units, Area Medium Rent is much
	higher that HOME Rent limits which potentially would make creating
	subsidized units difficult within the jurisdiction.
	subsidized drifts difficult within the jurisdiction.
TBRA for Non-	The City does not receive HOME or ESG. The City is unlikely to use funding for
Homeless Special	Non-Homeless Special Needs TBRA The special needs of many elderly
Needs	households result from their fixed incomes, higher rate of physical disabilities
	and common need for assistance from others. Elderly or senior citizen is
	defined as age 65 or older. The City has a number of projects and programs
	available for the senior population. A total of 1,028 units of rental housing are
	currently restricted to low- and very-low-income senior households. All but one
	of the City's mobile home parks are restricted to ages 55 or older. Also
	available to seniors and disabled persons are free smoke alarms and fire
	inspections provided courtesy of the Fire Department and the Office of Housing
	Assistance.
New Unit	State law recognizes the vital role local governments play in the supply and
Production	affordability of housing. Each local government in California is required to
	adopt a Housing Element as part of its General Plan that shows how the
	community plans to meet the existing and projected housing needs of people
	at all income levels. This process is called a Regional Housing Needs
	Assessment (RHNA). Based on this assessment, the availability of housing units
	does not meet the needs of the population. To meet this need, To meet this
	need, the City would need to develop additional units of various income levels.

Affordable	Market Characteristics that will influence
Housing Type	the use of funds available for housing type
Rehabilitation	As a general rule, homes older than 30 years generally need repairs (e.g., new roof, plumbing, siding, etc.) and in some cases may require lead paint abatement. Homes older than 50 years frequently need new electrical, plumbing, roofing, and other major subsystems. Homes older than 70 years, unless regularly maintained, require substantial rehabilitation. Based on this rule, the majority of the rehabilitation housing needs of the City could be considered as minor to moderate. The City will review annually the need to use CDBG funds to assist in rehabilitating eligible units.
Acquisition, including preservation	Mountain View Apartments This 280-unit project is located at 68-680 Dinah Shore Drive. The project was completed in three phases and was completely financed with a FmHA 515 loan. The project was built in 1982 and refinanced in 1997. The complex is restricted to seniors 62 years of age or older, unless disabled or handicapped. Rent is restricted to 30% of the renter's income, and water and trash services are included in the price of rent. The units are restricted to very low- and low-income households. This project was at risk of losing affordability controls in 2015, however a notice of intent to convert or sell these units has not been received to date. The City continually monitors this project for potential notice to release affordability controls.

Table M – Assisted Units at Risk of Conversion

Risk Level	Definition:	Low-	Percent of
		income	county's
		units in	low-income
		jurisdiction	units
Very High	At-risk of converting to market rate within the next year	0	0%
High	At-risk of converting to market rate in the next 1-5 years	0	0%
Moderate	At-risk of converting to market rate in the next 5-10 years	0	0%
Low	At-risk of converting to market rate in the next 10 or more years and/or are owned by a large/stable non-profit, mission-driven developer.	1,373	100%
TOTAL		1,373	100%

California Housing Partnership, July 2020. Includes HUD, Low-Income Housing Tax Credit (LIHTC), USDA, and CalHFA projects. Subsidized or assisted developments that do not have one of the aforementioned financing sources may not be included.

The California Housing Partnership (CHP) provides data on assisted housing units and assesses the level of risk to converting to market rate. These data identify homes without a known overlapping subsidy that would extend affordability beyond the indicated timeframe and unless otherwise noted are not owned by a large/stable non-profit, mission-driven developer. Detailed 2019 data can be found in SCAG's RHNA data appendix at http://scag.ca.gov/programs/Documents/RHNA/SCAG-Final-RHNA-Data-Appendix-030520.pdf. Complete, updated data can be requested from CHP through Danielle Mazzella, Preservation & Data Manager (dmazzella@chpc.net)

SP-35 Anticipated Resources – 91.215(a)(4), 91.220(c) (1,2)

Introduction

One of the main obstacles to meeting community needs is inadequate resources. As with most of the priority goals, the needs far outweigh the City's available resources; that are not sufficient to address all of the needs of low- and moderate-income persons or special needs residents in the City. It is anticipated that Federal and private funding sources for housing and community development programs will remain limited until the current economic conditions eventually recover. Even under these circumstances, the City strives to make progress in implementing its public improvement and community service projects and programs as well as meeting the established objectives.

The City is estimated to receive a CDBG allocation amount of \$615,619 based on the appropriations announced. HUD has not approved the final budget and states that the grant amounts may change depending upon HUD's actual appropriation. The following section summarizes the major sources of funding available to carry out housing and community development activities in the City, and specifically identifies the City's first year and projected funding levels over the five-year plan period for formula grant CBDG program.

Anticipated Resources

Table 55 – Anticipated Resources

Program	Source of	Uses of Funds	Expe	Expected Amount Available Year 1			Expected	Narrative
	Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources : \$	Total: \$	Amount Available Remainder of ConPlan \$	Description
CDBG	public	Acquisition,	\$615,619				·	Total amount
	federal	Admin and		0	0	\$615,619	4 x	is based on
	HUD	Planning					615,619=	CDBG
		Economic					\$2,462,476	allocation and
		Development						the previous
		Housing						year program
		Public						income for
		Improvements						the City. The
		Public Services						expected
								remaining
								amount is
								based on a 5-
								year
								projection of
								CDBG
								allocated
								funding.

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Available public resources to serve low- and moderate-income households will need to be distributed across the spectrum of needs and heavily leveraged when possible. This means providing funds for homebuyer assistance, housing rehabilitation, and the creation or development of new housing serving the target groups. The City will actively pursue additional State, federal, and other funding sources to leverage CDBG Funds.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City's Regional Housing Needs Assessment for 2022-2027 estimates that a total of 2,549 housing units will be built in Cathedral City. Of these, 1,199 are expected to be constructed for those of above moderate income. These units are expected to be market-driven and constructed as single-family units typical of those already in Cathedral City. As shown in the "Housing Costs and Affordability" analysis above, moderate income households in Cathedral are able to afford currently marketed housing in the community. The City has also identified sites for moderate income units in its land inventory in order to bolster the availability of these units during the planning period.

Data provided in the City's General Plan offers a list of available parcels to meet the City's RHNA allocation. The data below includes the Assessor's Parcel Number (APN), acreage, and potential number of units that could be developed on each parcel. The table also provides a comparison of each site's permitted density per the Development Code and the realistic density of the site, which has been adjusted to account for space required for infrastructure, open space, and the commercial components of the mixed-use zones. The City has a RHNA allocation of 893 units for low-, very-low- and extremely-low-income units. The inventory of sites could accommodate 1,088 lower-income units in the DTC, DRN, MXC, R-2 and R-3 zones, which exceeds the lower-income RHNA allocation.

Discussion

As previously discussed under Fair Housing Assessment, affordable housing units are geographically distributed throughout the community to avoid clustering of economic, racial, and other populations. The sites identified above will not exacerbate any such conditions. As shown in the data, there is current realistic capacity for 1,880 total additional units for moderate and above-moderate incomes. For purposes of analyzing capacity of inventory sites, the City looked at development trends for affordable housing projects regionally and determined that certain sites can realistically be expected to develop at a density of 20 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 recent years in the Coachella Valley.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Table 56 - Institutional Delivery Structure

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CITY OF CATHEDRAL CITY	Government, and nonprofit subrecipient	Economic Development, Homelessness, non-homeless special needs, Planning, neighborhood improvements, public facilities, public services, Housing	City Jurisdiction

Assess of Strengths and Gaps in the Institutional Delivery System.

The coordination between agencies is effective in the City because of its small municipality. The Engineering Department will hold regular meetings and coordinate activities between departments. The public service agencies that have obtained CDBG contracts are incorporated into the community and City Hall. Cathedral City is dependent upon the County of Riverside for many of its services and programs. It is important that the City maintains open lines of communication and support to guarantee timely and accurate delivery of services. The primary gap in the delivery system is due to inadequate funding resources. The level of need in the City far exceeds available funding. As a result, even projects with a high priority may have to wait to be funded as the City continues to seek additional funding sources.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Table 57 – Homeless Prevention Services Summary

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
	Homelessness Preven	tion Services	
Counseling/Advocacy	Х	х	Х
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	х	
Utilities Assistance	Х		

Street Outreach Services					
Law Enforcement	х	х			
Mobile Clinics	х				
Other Street Outreach Services	х	х	х		

Supportive Services					
Alcohol & Drug Abuse	Х	Х			
Child Care	Х				
Education	Х				
Employment and Employment	Х	Х			
Training					
Healthcare	х	х	X		
HIV/AIDS	Х	Х	х		
Life Skills	Х	Х			
Mental Health Counseling	Х	Х	х		
Transportation	Х	Х	х		

Other					
Other	Х				

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City participates in Riverside County's CoC, which provides funding and a network of resources for homeless abatement. The CoC provides emergency shelter, supportive services, transitional housing and permanent housing. The City commits staff to the CoC planning and implementation process and provides the CoC Steering Committee critical information regarding the types of resources and programs the City currently funds that assist the homeless.

Locally, the City works with The Salvation Army, FIND Food Bank and People Helping People. They are non-profits centrally located in the City that offer assistance with food and clothing. Nearby emergency shelters for homeless persons and families are located in Palm Springs, Palm Desert, and Indio. Roy's Desert Resource Center and Desert SOS provide services for the homeless population near Cathedral City. There are shelters on the east end of the valley in Indio.

Other facilities and services specifically address the needs of these populations are

• Mary Stuart Rogers Center – Shelter From The Storm

Shelter From The Storm fields more than 3,200 calls on our 24-hour Crisis Lines each year, which in turn brings many families to our 70-bed emergency shelter. They come around the clock, 365 days a year,

Mama's House

ONLY for pregnant mothers! Mama's House is operated by HEARTbeat At 22 a 501©3 nonprofit organization.

Mar'ha's Village & Kitchen

The Emergency Shelter: Houses 70 single adult males, 23 single adult females and 7 family members on any given day. Provides intake by a staff member for each new or returning neighbor in need and a review of the client handbook. Has supportive staff available 24 hours a day.

Coachella Valley Rescue Mission

The Emergency Overnight Services Program is a secular program. All services are provided free of charge to all arriving in need regardless of gender, national origin, ethnic background, social economic group, religion or age group.

After the closure of Roy's Desert Resource Center emergency homeless shelter in North Palm Springs in 2017, there was a need for a homeless shelter or navigation center in the western Coachella Valley. The Coachella Valley Association of Governments (CVAG), of which Cathedral City is a member, 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. 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). 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, Cathedral City's membership in CVAG will assure its continued participation in regional efforts. The City allocates \$103,000 annually toward CVAG's homelessness prevention and intervention programs. The City also works in partnership with the Riverside County Office of Fair Housing to identify and facilitate innovative housing solutions, such as comprehensively addressing the needs of the homeless, not only in Cathedral City but Valley-wide.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The strength of the service delivery system within the City for special needs population and persons experiencing homelessness is our extensive network of partners and programs working together to meet the needs of these groups. To address disproportionate housing needs for special needs groups, the City works in close collaboration with the County of Riverside Housing Authority to provide affordable housing opportunities to extremely low- and low-income renters; as well as the COC and member homeless agencies to address homeless issues. Although these collaborative efforts have been effective in meeting the needs of some residents, the major gap in the service delivery system exist primarily due to inadequate funding to provide the level of services needed.

Emergency, transitional, and supportive housing facilities and services can serve some of the short- and long-term needs of homeless individuals. Emergency shelters provide temporary shelter, often with minimal supportive services. Supportive housing is linked to support services intended to improve the individual's ability to independently live and work in the community. Transitional housing is provided with financial assistance and support services to help homeless people achieve independent living within 24 months. Supportive and transitional housing are often in apartment-style units.

In the Coachella Valley, there are approximately 472 year-round emergency shelter beds, 90 seasonal emergency shelter beds, 15 transitional beds, 20 rapid rehousing beds, and 118 permanent supportive housing beds operated by a variety of organizations. Facilities are located throughout the Coachella Valley, from Palm Springs to Indio, and are available to Cathedral City residents. Additional services, including emergency food, rent/mortgage and utility assistance, clothing, and bus passes, are provided by Catholic Charities, Salvation Army, Well in the Desert, and other organizations.

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. Lower occupancy may be partially because some beds are reserved for domestic violence victims and youth rather than the general population.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

As previously stated, the gaps in the institutional structure and service delivery system are primarily lack of funding to meet all service needs of special needs and homeless population. The strategy to address these needs has been an aggressive push to acquire additional resources. The City will continue to actively pursue additional State and federal funding to close the gap that currently exists.

SP-45 Goals Summary – 91.215(a)(4)

The City does not have a HOME and ESG programs

Goal Summary Information

Table 58 – Goals Summary

				Table 36 - Guais Sullillary				
	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Support special needs programs and services	2022	27	Non-Homeless Special Needs	City	Community Services (Public Services)	CDBG: \$230,857	Public service activities Benefit: 573 Persons
2	Public Services	2022	27	Homeless	City	Service to Homeless	\$230,857	Public service activities benefit:900 Persons
2	Construct or upgrade public infrastructure	2022	27	Non-Housing Community Development	City	Infrastructure	CDBG: \$1,860,000	Public Facility or Infrastructure Activities Benefit: Low/mod areas / 4000
3	Expand Economic Opportunities	2022	27	Non-Housing Community Development	City	Business, Jobs, Economic Development	CDBG: \$20,000	Jobs created /retained: 4 Jobs
5	Emergency Housing Rehab	2022	27	Housing	City	Housing	CDBG: \$100,762	Housing activities for Low/Moderate Income Benefit: 20 Households Assisted
6	Home ownership	2022	27	Housing	City	Housing	CDBG: \$20,000	Housing Low/mod households benefit: 4
	Admin/ planning	2022	27				CDBG: \$615,619	
							\$3,078,095	

Table 58-B

1	Goal Name	Support special needs programs and services for homeless and non-homeless
	Goal Description	Continued support of area nonprofit agencies, particularly those programs that provide social services for special needs populations (i.e senior, low income, youth households with a cost burden) and homeless
2	Goal Name	Construct or upgrade public facilities and infrastructure
	Goal Description	Construct or upgrade public facilities and infrastructure that are eligible CDBG projects in low/mod areas
3	Goal Name	Expand Economic Opportunities
	Goal Description	Increase job opportunity through education and job training programs; encourage small business development through business practices and fundamentals education: collaborate with state, county and local agencies that offer trade skills training and basic job search techniques; encourage local education facilities to offer education and training that will lead to employment opportunities in the community; support job creation through business-friendly policies and practices
4	Goal Name	Housing
	Goal Description	Housing rehabilitation for low/mod households and also homeownership help for low/mod households

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Table N - Extremely Low-Income Housing Needs

	Total Households	Households below 30% HAMFI	Share below 30% HAMFI
White, non-Hispanic	8,355	1,160	13.9%
Black, non-Hispanic	449	119	26.5%
Asian and other, non-Hispanic	901	69	7.7%
Hispanic	8,015	1,590	19.8%
TOTAL	17,720	2,938	16.6%
Renter-occupied	7,100	1,750	24.6%
Owner-occupied	10,580	1,170	11.1%
TOTAL	17,680	2,920	16.5%

HUD CHAS, 2012-2016. HAMFI refers to Housing Urban Development Area Median Family Income.

Housing the extremely low-income population (below 30% of area median income) can be especially challenging. HUD's CHAS dataset provides a wealth of information on such households in Cathedral City. The above table provides a breakdown of extremely low-income households by race and ethnicity. The race/ethnicity with the highest share of extremely low-income households in Cathedral City is Black,

non-Hispanic (26.5% compared to 16.6% of total population). In the SCAG region, the highest share of extremely low-income households is Black, non-Hispanic (27.1% compared to 17.7% of total households).

Table O- Regional Housing Needs Allocation for Cathedral City

	Units
Very-Low Income (<50% of AMI)	537
Low Income (50-80% of AMI)	352
Moderate Income (80-120% of AMI)	456
Above Moderate Income (>120% of AMI)	1,197
TOTAL	2,542

SCAG, 2020. Estimate based on final adopted RHNA methodology (3/5/20). Final RHNA allocation will be issued following the conclusion of the RHNA appeals process in early 2021. Please note that for the housing element update, local jurisdictions will have to consider extremely low income (ELI) households as well. ELI housing needs may be calculated either by using Census data or simply assuming that 50 percent of the very low-income households qualify as extremely low-income households.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The City of Cathedral City does not have public housing.

Activities to Increase Resident Involvements

Is the public housing agency designated as troubled under 24 CFR part 902?

Plan to remove the 'troubled' designation

SP-55 Barriers to Affordable Housing – 91.215(h)

Barriers to Affordable Housing

Local policies and regulations affect the price and availability of housing and the provision of affordable housing. Land use controls, site improvement requirements, fees and exactions, permit processing procedures, and other factors can constrain the maintenance, development, and improvement of housing. This section of the Housing Element examines the potential governmental constraints imposed by the City in the form of zoning, fees, and other restrictions, and determines whether these are constraints to the provision of housing.

It should be noted that constraints exist at other levels of government which the City has little or no control over. State and federal regulations related to environmental protection, prevailing wages for publicly assisted construction projects, construction defect liability, building codes, and other topics have significant, often adverse impacts on housing cost and availability for which the City has no ability to directly mitigate.

Residential Density

Land use policies are established in the Land Use Element of the General Plan and implemented through the Zoning Ordinance. The Land Use Element establishes the amount and distribution of different land uses and provides policies that guide residential development in the City. General Plan policies are implemented primarily through the Zoning Code with corresponding zoning that provides for a full range of residential types and densities that are dispersed throughout the City.

In addition to implementing the policies of the General Plan, the Zoning Code protects and promotes the health, safety, and general welfare of residents, as well as the preservation of the character and integrity of existing neighborhoods. The Zoning Ordinance allows varying residential densities according to the recently updated 2040 General Plan. The Cathedral City Land Use Element has designated roughly 6,558 acres (50 percent) of the City's total land inventory for a wide range of residential densities, including the following:

- HR Hillside Reserve (1du/20ac)
- ER Estate Residential (0-2du/ac)
- RL Low Density Residential (2-4.5du/ac)
- RR Resort Residential (3-6.5du/ac)
- RM Medium Density Residential (4.5-10du/ac)
- RMH Medium-High Density Residential (11-20du/ac)
- RH High Density Residential (20-24du/ac)
- MU-N Mixed-Use Neighborhood (up to 25du/ac)
- MU-U Mixed-Use Urban (up to 45du/ac, limited to NSSP area)

After the Housing Element Update has been adopted, the City's next step is to conduct a more comprehensive update of the Zoning Code and Zoning Map that will establish complete zoning consistency with the General Plan and demonstrate a greater opportunity for the development of various types of housing to serve the needs of the community.

Density Bonus

The City currently incorporates the State Density Bonus requirements for affordable housing as set forth in California Government Code Sections 65915 through 65918. The density bonus allows residential unit density increases of up to 50 percent over the otherwise maximum permitted density under the zoning ordinance and land use element of the general plan. Overall, the density bonus provision reduces development constraints by allowing reductions in development standards, such as reduced parking standards.

Development Standards

The City's Zoning Ordinance regulates a wide range of development standards, including building height, lot size, and setbacks. The requirements of the City's Zoning Ordinance are listed in Table 39 below. The standards described below are consistent with, or more liberal than, many other Coachella Valley cities and generally do not pose a constraint to the development of housing.

Building Height

The City's height limits do not constrain a property owner's ability to achieve maximum densities allowed under the City's General Plan. Zoning standards allow for residences up to 26 feet in height in the R-1, R-2, and RM zones; 35 feet in height in the R-3 and R-4 zones with provisions for a 16-foot height increase under certain conditions; and up to 65 feet in height in the MU-N and MU-U zones.

Lot Size

The Zoning Ordinance sets minimum lot sizes for residentially zoned properties. The minimum lot size for residential zones varies from 7,200 square feet to two and a half acres, depending on zoning designation. These minimum lot sizes are not a constraint to housing production.

Yards and Setbacks

The yard and setback requirements established in City's Zoning Code are generally 15-20 feet for front yards, 10-15 feet for side yards, and 10-15 feet for rear yards. These setback requirements are like those of many communities, are tied to Fire Department accessibility in an emergency, and do not pose a significant constraint to housing development.

Building Lot Coverage

The City imposes reasonable limits on building coverage. The R-1 and RR zones have the lowest percentage of lot coverage at 40 percent, and the R-4 zone has the highest at 65 percent. The building coverage limit does not include enclosed parking or other accessory structures unless they are part of the main building. With consideration of minimum lot sizes in each of these zones, this coverage allowance is sufficient to accommodate the permitted density for all residential development. Therefore, building coverage requirements do not impose a constraint on residential development.

Parking Standards

Off-street parking requirements vary by housing type. The City has parking requirements for each residential use. Off-street parking facilities are required to be on the same lot or parcel of land as the structure they are intended to serve. For residential uses, parking cannot be located in required front and side yard setback areas. Parking standards do not present a constraint to the development of housing, because they generally are less than 2 per unit, and can be accommodated on multi-family projects of 2 and 3 stories, without encroachment into setbacks.

Policy review

The State of California requires the City of Cathedral City, through its Housing Element, to provide an analysis of potential and actual governmental constraints (public policy) upon the maintenance, improvement, or development of housing for all income levels and for persons with disabilities, including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures. Based on the review of the jurisdiction's most recent Housing Element, the City does not have any negative effects of public policies on affordable housing and residential investment. State law requires that the Housing Element be updated every four to eight years. The Housing Element, upon each update, is reviewed by the California Department of Housing and Community Development (HCD) for consistency with state law. Since the update of the City's Housing Element is due doing the implementation of this Five-Year Consolidated Plan, the City will include in its Annual Action Plan an update of any negative effects of public policies on affordable housing and residential investment.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City will work with an effective fair housing agency to provide Mobility Counseling which will include a range of options including, assistance for families for "second moves" after they have accessed stable housing, and ongoing post-move support for families. The goal is to create a new mobility counseling program administered by IFHMB. The program will monitor annually the efficacy of our outreach by tracking the percentage of households reached and actually complete the counseling program.

The City will track mobility counseling outcomes by tracking the percentage of households receiving counseling who successfully move to higher opportunity areas. This metric will help the City determine whether the program is effective at meeting the goal of increase levels of integration by Hispanic residents within higher opportunity neighborhoods. A high rate of successful moves could lead to expanding the program, while a low rate of successful moves might indicate the need to change the counseling curriculum or investigate what other factors pose barriers to integration.

The City will work with a fair housing agency to increase testing of multifamily housing market in higher opportunity neighborhoods and census tracts to determine levels of discrimination based on source of income, including SSDI, Housing Choice Vouchers, or other tenant-based rental assistance.

The City will work with a fair housing agency to implement a targeted campaign of engaging housing providers and tenants in the City with education and outreach materials to address the issue. Annually, the City will review fair housing complaints based on disabilities to determine annual reduction as measured by 2016 levels.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The County of Riverside CoC has established chronically homeless persons as the highest need priority. The CoC implements a targeted street-to-home outreach program/campaign that covers 100% of its area and takes a housing first approach for chronically homeless households and others with a disabling condition. Non-disabled persons are referred to emergency shelter or transitional housing programs and housed as quickly as possible. The CoC will soon implement a coordinated assessment system to ensure the right intervention through program admissions that will be marketed to community groups and outreach providers who coordinate outreach efforts with staff trained to guide households through the process regardless of age, gender, ethnicity, disability, etc. In addition, the City will continue to cooperate in the bi-annual Point-In-Time Count which seeks to identify the homeless and assess their needs.

Addressing the emergency and transitional housing needs of homeless persons

The City will continue to work jointly with the Care (COC), which provides funding and a network of resources for homeless abatement. The COC provides emergency shelter, supportive services, transitional housing, and permanent housing. The City commits staff to the COC planning and implementation process and provides the COC Steering Committee critical information regarding the types of resources and programs provided to assist the homeless. In addition, the City will continue to look at the use of CDBG funds for local homeless facilities, as funding needs are analyzed.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City will continue to work with the CoC. With the implementation of the Affordable Care Act (ACA), the County of Riverside CoC will participate in enrollment and outreach activities to ensure eligible households are able to take advantage of new healthcare options. The CoC has initiated a series of trainings and workshops that provide information on the ACA which has expanded Medi-Cal eligibility for people who are experiencing chronic homelessness and allows for the integration of housing, primary care, and behavioral health. DPSS also received funding to conduct medical outreach and

enrollment and is working with CoC member agencies to train outreach workers and enrollment counselors throughout Riverside County.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education, or youth needs

The City will continue to work with the CoC. The County of Riverside CoC Discharge Policy is mandated by the state and followed by the CoC. The CoC established a Discharge Planning Committee, responsible for implementing policies and protocols and coordinating with various organizations, to ensure that persons being discharged from a publicly funded institution or system of care are not discharged immediately into homelessness. The goals are to identify discharge housing needs inclusive of housing and supportive services and to link the individual with community resources that will include mental health services, substance abuse support, and housing.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The County administers the Childhood Lead Poisoning Prevention Program (CLPPP) that seeks to eliminate childhood lead based paint (LBP) poisoning by caring for lead poisoned children and identifying and eliminating sources of lead exposure. Services provided include nursing, case management for children, as well as education to health care providers, communities, and families. In addition, the CLPPP maintains an electronic surveillance system that enables collection, analysis, and dissemination of information about childhood lead poisoning. Laboratory, case management and environmental data are collected which provide the basis for case and exposure source evaluation and summary statistics.

Types of housing not covered include: a) housing built since January 1, 1978, when lead paint was banned for residential use; b) housing exclusively for seniors or people with disabilities, unless a child under age six is expected to reside there; c) zero bedroom dwellings, including efficiency apartments, single room occupancy housing, dormitories or military barracks; d) property that has been found to be free of lead based paint by a certified lead based paint inspector; e) property where all lead based paint has been removed; f) unoccupied housing that will remain vacant until it is demolished; g) non-residential property; h) any rehabilitation or housing improvement that does not disturb a painted surface; and, i) emergency homeless assistance, unless the assistance lasts more than 100 days, in which case the rule does apply.

How are the actions listed above related to the extent of lead poisoning and hazards?

It is important that contractors performing renovation, repair and painting projects that disturb lead-based paint in homes, childcare facilities, and schools built before 1978 must be certified and must follow specific work practices to prevent lead contamination. According to 2012, ACS Data, the highest percentage (approximate 87%) of potential lead-base units are located in the west central region of the jurisdiction or census tract 06065044702. Within this tract, approximately 25% of all households (2449 total) are low-mod income. Therefore, we can estimate that potentially 612 low-mod households could contain lead-based paint hazards within census tract 06065044702.

How are the actions listed above integrated into housing policies and procedures?

In accordance with federal regulations and the City policies regarding the identification of lead-based paint hazards, all housing built prior to 1978 must undergo lead-based paint testing prior to receiving funding for rehabilitation. If deteriorated lead-based paint surfaces are found, it must be stabilized during the rehabilitation of the property. Abatement must be performed by a certified lead-based paint professional, and a Clearance Inspection must be issued by the certified lead-based paint assessor prior

to the issuance of the Notice of Completion. The City will continue to maintain policies and procedures to increase access to housing without LBP hazards. Funding is not provided until it is determined properties are free of LBP hazards.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Ten percent of Cathedral City's households are experiencing poverty, compared to 7.9 percent of households in the SCAG region. Poverty thresholds, as defined by the ACS, vary by household type. In 2018, a single individual under 65 was considered in poverty with a money income below \$13,064/year while the threshold for a family consisting of 2 adults and 2 children was \$25,465/year.

According 2013 ACS Data, there were 1,873 families living in poverty over the last 12 months. Of these families, 66% lived in rental housing (1,230). All communities share a goal to eradicate poverty. The City recognizes that a goal to reduce poverty will contribute to the economic wellbeing of individuals and families. The families whose income increases above the poverty level will be able to live independent of public and private assistance. The City's anti-poverty strategy utilizes existing County job training and social service programs to increase employment marketability, household income, and housing options. Below are the Goals, Programs and Policies for reducing the number of Poverty-Level Families within the City.

Goal: To reduce poverty level:

- Policy #1: To support nonprofit agencies through the use of CDBG funding and coordinate with public and private efforts aimed at preventing and reducing poverty level incomes.
- Policy #2: To conduct outreach with public and private agencies whose mission is to reduce poverty level incomes.

The City will implement the above policies by increasing job opportunity through education and job training programs; collaborating with state, county and local agencies that offer trade skills training and basic job search techniques; encouraging local education facilities to offer education and training that will lead to employment opportunities in the community; and supporting job creation through business-friendly policies and practices.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

The City will allocate CDBG funding to a variety of public service agencies that offer supportive services in the fight against poverty and other special needs. These organizations provide direct assistance in the form of food and housing, others provide indirect assistance such as case management and referral services to other service programs. The City will also coordinate with and refer people to programs offered by the County of Riverside.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Every funded agency or department during the program year, conducts a desktop audit of each subrecipient contract file annually, and conducts an on-site monitoring visit with each sub-recipient and City department at least once every 18 months. Each monitoring visit is followed up with a formal letter with the results of the monitoring visit. If concerns or findings are found, the sub-recipient or department is given 30 days to either correct the problem or provide a corrective action plan. Executive management is provided with a summary of the results of the monitoring visits. The standards and procedures to monitor activities carried out will include strategies and actions that address the fair housing issues and goals identified in the Consolidated Plan according to HUD rules. This responsibility will be both the City of Cathedral City and the appropriate fair housing organization. The City also ensures compliance with all Federal and City contracting regulations, including procurement, Federal Labor Standards, Davis- Bacon, equal opportunity, et al. While construction projects are underway, weekly on-site compliance interviews with the workers are conducted. In addition, the City will ensure compliance with the US Office of Management and Budget (OMB) requirements for conducting single audits as well as comply with the US Department of Housing and Urban Development (HUD) reporting requirements for accomplishment in the Integrated Disbursement and Information System (IDIS) and CAPER.

AP-15 Expected Resources – 91.220(c) (1,2

The City is estimated to receive a CDBG allocation amount of \$615,619 based on the appropriations.

Anticipated Resources

Table 59 - Expected Resources - Priority Table

Program	Source of	Uses of Funds	Ехр	Expected Amount Available Year 1			Expected	Narrative
	Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	Description
CDBG	Public Federal HUD	Acquisition, Admin and Planning Economic Development Housing Public Improvements Public Services	\$615,619	0	0	\$615,619	4 x 615,619= \$2,462,476	Total amount is based on CDBG allocation and the previous year program income for the City. The expected remaining amount is based on a 5-year projection of CDBG allocated funding.

One of the main obstacles to meeting community needs is inadequate resources. As with most of the priority goals, the needs far outweigh the City's available resources; that are not sufficient to address all of the needs of low- and moderate-income persons or special needs residents in the City. It is anticipated that Federal and private funding sources for housing and community development programs will remain limited. Even under these circumstances, the City strives to make progress in implementing its public improvement and community service projects and programs as well as meeting the established objectives

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied.

Available public resources to serve low- and moderate-income households will need to be distributed across the spectrum of needs and heavily leveraged when possible. This means providing funds for homeless, housing and community development. The City will actively pursue additional State, federal, and other funding sources to leverage CDBG Funds

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City's Regional Housing Needs Assessment for 2022-2027 estimates that a total of 2,549 housing units will be built in Cathedral City. Of these, 1,199 are expected to be constructed for those of above moderate income. These units are expected to be market-driven and constructed as single-family units typical of those already in Cathedral City. As shown in the "Housing Costs and Affordability" analysis above, moderate income households in Cathedral are able to afford currently marketed housing in the community. The City has also identified sites for moderate income units in its land inventory in order to bolster the availability of these units during the planning period.

Data provided in the City's General Plan offers a list of available parcels to meet the City's RHNA allocation. The data below includes the Assessor's Parcel Number (APN), acreage, and potential number of units that could be developed on each parcel. The table also provides a comparison of each site's permitted density per the Development Code and the realistic density of the site, which has been adjusted to account for space required for infrastructure, open space, and the commercial components of the mixed-use zones. The City has a RHNA allocation of 893 units for low-, very-low- and extremely-low-income units. The inventory of sites could accommodate 1,088 lower-income units in the DTC, DRN, MXC, R-2 and R-3 zones, which exceeds the lower-income RHNA allocation.

Discussion

The City's Regional Housing Needs Assessment for 2022-2027 estimates that a total of 2,549 housing units will be built in Cathedral City. Of these, 1,199 are expected to be constructed for those of above moderate income. These units are expected to be market-driven and constructed as single-family units typical of those already in Cathedral City. Data shows the moderate-income households in Cathedral are able to afford currently marketed housing in the community. The City has also identified sites for lowand moderate-income units in its land inventory in order to bolster the availability of these units during the planning period.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Table 60 – Goals Summary

	Goal Name	Start Year	End Year	Category	Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Support special needs program, homeless services	2022	2023	Non-Homeless Special Needs, Homeless, Youth	City	Community Services (Public Services)	CDBG: \$90,500	Public service activities Benefit: 1476 persons Assisted
2	Construct or upgrade public facilities and infrastructure	2022	2023	Non-Housing Community Development	City	Community Facilities (Public Facilities)	CDBG: \$402,119	Public Facility or Infrastructure Activities other Benefit: Low/mod area Persons up to 2000
3		2022	2023	Admin /planning	City	Admin / Planning	CDBG: \$123,000	Admin

Goal Descriptions

1	Goal Name	Support special needs programs and services	
	Goal	Non-Homeless and public service programs	
	Description		

2	2 Goal Name Construct or upgrade infrastructure	
	Goal Non-Housing low/mod area infrastructure	
	Description	

Projects

AP-35 Projects - 91.220(d)

Introduction

The Action Plan must provide a concise summary of the eligible programs or activities that will take place during the program year to address the priority needs and specific objectives identified in the Strategic Plan. In the template, each eligible program/activity is called a project.

Projects

Table-61 Project Information

Public Service Provider	rvice Provider Description of Services		Beneficiaries	Amount Requested
Assistance League	Operation School Bell Program: new school clothing including: shirts, socks, shoes, and underwear, as well as hygiene kits for 350 impoverished Cathedral City public school students.		300-350 Cathedral City elementary students	\$13,000
Boys and Girls Club	Workforce Development & Education Expansion Program: Various programs including readiness and internship stipends. Academic Programs, career pathways, and internships. Provide access to academic success for youth.	Youth Services	103 Students	\$13,000
Cathedral City HS Band Boosters Organization Inc.	Cathedral City High School Band Programs: Funds will be used to purchase replacement music instruments, marching band uniforms, sheet music, and competition fees as well as musical instrument repairs and instructor fees	Youth Services	120 Students	\$13,000
Coachella Valley Rescue Mission	, , ,		100% Cathedral City homeless, 903 individuals serviced	\$51,500

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City will use a place-based strategy during the planning period. The geographic distribution of funding is predicated somewhat on the nature of the activity to be funded. It is the City's intent to fund activities in the areas most directly affected by the needs of low-income residents and those with other special needs. The Annual Action Plan directs investment geographically to an area benefit neighborhood. The area benefit category is the most commonly used national objective for activities that benefit a residential neighborhood. An area benefit activity is one that benefits all residents in a particular area, where at least 51% of the residents are low- and moderate-income persons. Public infrastructure improvements are an area benefit activity when they are located in a predominately low-and moderate-income neighborhood.

AP-38 Project Summary

Project Summary Information

The City will provide public service funds to youth programs (low/mod income) and homeless service programs. In addition, the City will support infrastructure programs in low/mod areas.

1	Priority Need Name	Community Services (Public Services)
	Priority Level	High
	Population	Extremely Low
		Low
		Large Families
		Families with Children
		Homeless
		Elderly
		Non-homeless special populations
	Geographic Areas Affected	Cathedral City
	Associated Goals	Support special needs programs and services for homeless and non-homeless
	Description	Senior Services; Homeless Services; Disability Services, Youth services,
		Non-homeless special populations
	Basis for Relative Priority	Needs assessment, consultation process, citizen participation process, City Council
2	Priority Need Name	Infrastructure and Public Facility
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	City Low/mod areas
	Associated Goals	Construct or upgrade public facilities and infrastructure and Housing

Description	Non-Housing Community Development -infrastructuresidewalk
Basis for Relative Priority	Needs assessment, consultation process, citizen participation process, and City Council

AP-50 Geographic Distribution – 91.220(f)

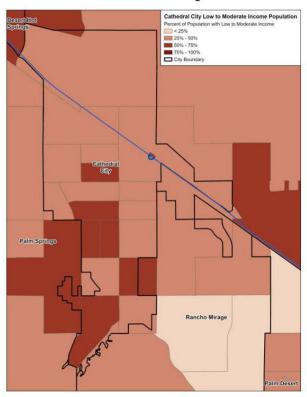
Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

At least 70% of allocated funding will go to low/mod national objective.

Geographic Distribution

Figure 7: Regional Low to Moderate Income Population

Figure 8: Cathedral City Low to Moderate Income Population



Source: California Department of Housing and Community Development, AFFH Data Viewer 2021

The City also assessed the concentrations of households below the poverty line to analyze access to adequate housing and jobs. Identifying low or moderate income (LMI) geographies and individuals is important to overcome patterns of segregation. Figures 7 and 8 show the Lower and Moderate Income (LMI) areas in the Coachella Valley and the City by census tract. HUD defines a LMI area as a census tract or block group where over 51 percent of the population is LMI (based on HUD income definition of up to 80 percent of the AMI). LMI areas are concentrated in three very general areas in the Coachella Valley. In

the northwest area, LMI areas are seen in the cities of Desert Hot Springs and north Palm Springs. In the central portion of the Valley, clusters of LMI areas are seen in Palm Springs, Cathedral City, Palm Desert,

and Thousand Palms. In the eastern portion of the Valley, LMI areas are clustered in Indio, Coachella, and Thermal. Within Cathedral City, LMI areas are clustered in the southern and south-central areas consistent with patterns of poverty. The City's RHNA is spread out through census tracts with different percentages of low to moderate income households. More RHNA units are present in the 50 to 75 percent range as it is the most prevalent percentage of LMI population per census tract in the City.

Table 62 - Geographic Distribution

Target Area	Percentage of Funds			
Low/Mod areas and	100% percent			
Low/Mod				
population				

Rationale for the priorities for allocating investments geographically

To be considered economically disadvantaged, the City's median income would need to be 80% or less than the statewide average (\$75,235), which is equivalent to a median income of \$60,188 or below. Although there are areas within the City with incomes that are higher than the county and statewide average, the City, as a whole, is considered economically disadvantaged because the median income is \$46,521, which is 61.8% of the statewide average. The Cathedral City has a vacancy rate of 2.3% for rental units and 2.9% percent for ownership units. These vacancy rates are both extremely low, suggesting little room for mobility and high demand for what affordable units there are.

Discussion

See Figure 8.

Affordable Housing

AP-55 Affordable Housing - 91.220(g)

Introduction

Table 64 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households to be Supported		
Homeless	180	
Non-Homeless	104	
Special-Needs	0	
Total	284	

Table 65 - One Year Goals for Affordable Housing by Support Type

One Year Goals for the Number of Households Supported Through			
Rental Assistance	0		
The Production of New Units	0		
Rehab of Existing Units	0		
Acquisition of Existing Units	0		
Total	0		

Discussion

The City does not plan to use CDBG funding for the purpose of affordable housing as defined in the HOME regulations at 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership the first year.

AP-60 Public Housing – 91.220(h)

Introduction

The City does not have Public Housing

Actions planned during the next year to address the needs to public housing

Actions to encourage public housing residents to become more involved in management and participate in homeownership

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Discussion

AP-65 Homeless and Other Special Needs Activities – 91.220(i) Introduction

The County of Riverside CoC has established chronically homeless persons as the highest need priority. The CoC implements a targeted street-to-home outreach program/campaign that covers 100% of its area and takes a housing first approach for chronically homeless households and others with a disabling condition. Non-disabled persons are referred to emergency shelter or transitional housing programs and housed as quickly as possible. The CoC will soon implement a coordinated assessment system to ensure the right intervention through program admissions that will be marketed to community groups and outreach providers who coordinate outreach efforts with staff trained to guide households through the process regardless of age, gender, ethnicity, disability, etc. In addition, the City will continue to cooperate in the bi-annual Point-In-Time Count which seeks to identify the homeless and assess their needs.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Table-P

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	# to help each year
	Sheltered	Unsheltered			
All Household	729	2155	8314	8314	8314

Addressing the emergency shelter and transitional housing needs of homeless persons

The City will continue to work jointly with the Care (COC), which provides funding and a network of resources for homeless abatement. The COC provides emergency shelter, supportive services, transitional housing and permanent housing. The City commits staff to the COC planning and implementation process and provides the COC Steering Committee critical information regarding the types of resources and programs provided to assist the homeless. In addition, the City will continue to look at the use of CDBG funds for local homeless facilities, as funding needs are analyzed.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City will continue to work with the CoC. With the implementation of the Affordable Care Act (ACA), the County of Riverside CoC will participate in enrollment and outreach activities to ensure eligible households are able to take advantage of new healthcare options. The CoC has initiated a series of trainings and workshops that provide information on the ACA which has expanded Medi-Cal eligibility for people who are experiencing chronic homelessness and allows for the integration of housing, primary care and behavioral health. DPSS also received funding to conduct medical outreach and enrollment and is working with CoC member agencies to train outreach workers and enrollment counselors throughout Riverside County.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The City will continue to work with the CoC. The County of Riverside CoC Discharge Policy is mandated by the state and followed by the CoC. The CoC established a Discharge Planning Committee, responsible for implementing policies and protocols and coordinating with various organizations, to ensure that persons being discharged from a publicly funded institution or system of care are not discharged immediately into homelessness. The goals are to identify discharge housing needs inclusive of housing and supportive services and to link the individual with community resources that will include mental health services, substance abuse support, and housing.

Discussion

The City participates in Riverside County's Continuum of Care. (COC), which provides funding and a network of resources for homeless abatement. The COC provides emergency shelter, supportive services, transitional housing and permanent housing. The City commits staff to the COC planning and implementation process and provides the COC Steering Committee critical information regarding the types of resources and programs the City currently funds that assist the homeless.

Locally, the City works with The Salvation Army, FIND Food Bank and People Helping People. They are non-profits centrally located in the City that offers assistance with food and clothing. Nearby emergency shelters for homeless persons and families are located in Palm Springs, Palm Desert and Indio. Roy's Desert Resource Center and Desert SOS provide services for the homeless population near Cathedral City. There are shelters on the east end of the valley in Indio.

Other facilities and services specifically address the needs of these populations are

Mary Stuart Rogers Center - Shelter From The Storm

Shelter From The Storm fields more than 3,200 calls on our 24-hour Crisis Lines each year, which in turn brings many families to our 70-bed emergency shelter. They come around the clock, 365 days a year,

Mama's House

ONLY for pregnant mothers! Mama's House is operated by HEARTbeat At 22 a 501(c)3 nonprofit organization.

Martha's Village & Kitchen

The Emergency Shelter: Houses 70 single adult males, 23 single adult females and 7 family members on any given day. Provides intake by a staff member for each new or returning neighbor in need and a review of the client handbook. Has supportive staff available 24 hours a day.

Coachella Valley Rescue Mission

The Emergency Overnight Services Program is a secular program. All services are provided free of charge to all arriving in need regardless of gender, national origin, ethnic background, social economic group, religion or age group.

After the closure of Roy's Desert Resource Center emergency homeless shelter in North Palm Springs in 2017, there was a need for a homeless shelter or navigation center in the western Coachella Valley. The Coachella Valley Association of Governments (CVAG), of which Cathedral City is a member, 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. 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). 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, Cathedral City's membership in CVAG will assure its continued participation in regional efforts. The City allocates \$103,000 annually toward CVAG's homelessness prevention and intervention programs. The City also works in partnership with the Riverside County Office of Fair Housing to identify and facilitate innovative housing solutions, such as comprehensively addressing the needs of the homeless, not only in Cathedral City but Valley-wide.

The strength of the service delivery system within the City for special needs population and persons experiencing homelessness is our extensive network of partners and programs working together to meet the needs of these groups. To address disproportionate housing needs for special needs groups, the City works in close collaboration with the County of Riverside Housing Authority to provide affordable housing opportunities to extremely low- and low-income renters; as well as the COC and member homeless agencies to address homeless issues. Although these collaborative efforts have been effective in meeting the needs of some residents, the major gap in the service delivery system exist primarily due to inadequate funding to provide the level of services needed.

Emergency, transitional, and supportive housing facilities and services can serve some of the short- and long-term needs of homeless individuals. Emergency shelters provide temporary shelter, often with minimal supportive services. Supportive housing is linked to support services intended to improve the individual's ability to independently live and work in the community. Transitional housing is provided with financial assistance and support services to help homeless people achieve independent living within 24 months. Supportive and transitional housing are often in apartment-style units.

In the Coachella Valley, there are approximately 472 year-round emergency shelter beds, 90 seasonal emergency shelter beds, 15 transitional beds, 20 rapid rehousing beds, and 118 permanent supportive housing beds operated by a variety of organizations. Facilities are located throughout the Coachella Valley, from Palm Springs to Indio, and are available to Cathedral City residents. Additional services, including emergency food, rent/mortgage and utility assistance, clothing, and bus passes, are provided by Catholic Charities, Salvation Army, Well in the Desert, and other organizations.

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. Lower occupancy may be partially because some beds are reserved for domestic violence victims and youth rather than the general population.

AP-75 Barriers to Affordable Housing – 91.220(j)

Introduction:

Local policies and regulations affect the price and availability of housing and the provision of affordable housing. Land use controls, site improvement requirements, fees and exactions, permit processing procedures, and other factors can constrain the maintenance, development, and improvement of housing. This section of the Housing Element examines the potential governmental constraints imposed by the City in the form of zoning, fees, and other restrictions, and determines whether these are constraints to the provision of housing.

It should be noted that constraints exist at other levels of government which the City has little or no control over. State and federal regulations related to environmental protection, prevailing wages for publicly assisted construction projects, construction defect liability, building codes, and other topics have significant, often adverse impacts on housing cost and availability for which the City has no ability to directly mitigate.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City will work with an effective fair housing agency to provide Mobility Counseling which will include a range of options including, assistance for families for "second moves" after they have accessed stable housing, and ongoing post-move support for families. The goal is to create a new mobility counseling program administered by IFHMB. The program will monitor annually the efficacy of our outreach by tracking the percentage of households reached and actually complete the counseling program.

The City will track mobility counseling outcomes by tracking the percentage of households receiving counseling who successfully move to higher opportunity areas. This metric will help the City determine whether the program is effective at meeting the goal of increase levels of integration by Hispanic residents within higher opportunity neighborhoods. A high rate of successful moves could lead to expanding the program, while a low rate of successful moves might indicate the need to change the counseling curriculum or investigate what other factors pose barriers to integration.

The City will work with a fair housing agency to increase testing of multifamily housing market in higher opportunity neighborhoods and census tracts to determine levels of discrimination based on source of income, including SSDI, Housing Choice Vouchers, or other tenant-based rental assistance.

The City will work with a fair housing agency to implement a targeted campaign of engaging housing providers and tenants in the City with education and outreach materials to address the issue. Annually,

the City will review fair housing complaints based on disabilities to determine annual reduction as measured by 2016 levels.

Discussion:

The State of California requires the City of Cathedral City, through its Housing Element, to provide an analysis of potential and actual governmental constraints (public policy) upon the maintenance, improvement, or development of housing for all income levels and for persons with disabilities, including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures. Based on the review of the jurisdiction's most recent Housing Element, the City does not have any negative effects of public policies on affordable housing and residential investment. State law requires that the Housing Element be updated every four to eight years. The Housing Element, upon each update, is reviewed by the California Department of Housing and Community Development (HCD) for consistency with state law.

AP-85 Other Actions – 91.220(k)

Introduction:

This section will describe the jurisdiction's planned actions to carry out the following strategies outlined in the Consolidated Plan:

- Foster and maintain affordable housing
- Evaluate and reduce lead-based paint hazards
- Reduce the number of poverty-level families
- Develop institutional structure
- Enhance coordination

In addition, this section will identify obstacles to meeting underserved needs and propose actions to overcome those obstacles.

Actions planned to address obstacles to meeting underserved needs

A major obstacle for the City in meeting underserved needs is the lack of adequate financial resources to meet the growing needs of low- and moderate-income persons. The City will continue to expand its housing programs to meet the growing need for affordable housing. In addition, the City will continue to use CDBG funding to support public service agencies that address the special needs of the underserved, including the homeless, the potential homeless, the youth, seniors, female-headed families, victims of domestic violence, and the disabled. The City is also proactively seeking additional resources to meet the underserved needs. Federal, state, and local resources expected to be made available to address the needs identified in the Consolidated Plan.

Actions planned to foster and maintain affordable housing

The City will utilize a number of policies intended to provide additional flexibility in housing site planning and promote more intense development where appropriate. The City's Housing Sites Inventory Program helps ensure that the City continuously monitors available sites in the area that may be appropriate for residential uses. A density floor is another tool that can be used to promote the maximum use of residential land. The density floor would establish a minimum density requirement within a given residential land-use designation. The availability of developable acreage in upper density ranges allows for the development of certain types of housing.

The City will also continue to consider alternate forms of residential development, including various types of small-lot, single-family subdivisions; mobile home parks that allow owner-occupied spaces; senior citizen multifamily housing developments offering various degrees of care and assistance; mixed-

use residential, office and commercial developments; and planned unit developments.

Additionally, to encourage developers to pursue projects providing low- and moderate-income housing, California has provided regulations to govern the approval process, permitting greater density for affordable housing projects that include additional incentives to the developer. The City utilizes this Density Bonus Ordinance to encourage developers interested in additional density or incentives to develop a portion of their market rate project as affordable to low- and moderate-income households to meet the state housing requirements.

Redevelopment funding was a critical tool that the City used to encourage and support the preservation and creation of affordable housing that primarily benefited low- and moderate-income households. The City will seek alternative funding from state and federal sources to make up for the shortfall caused by the dissolution of the jurisdiction's redevelopment agency by the state.

The City will continue to maintain policies and procedures to increase access to housing without LBP hazards. Funding is not provided until it is determined properties are free of LBP hazards. Types of properties covered include: a) federally owned housing being sold; b) housing receiving a federal subsidy that is associated with the property, rather than with the occupants (project based assistance); c) public housing; d) housing occupied by a family (with a child) receiving a tenant-based subsidy (such as a voucher or certificate); e) multifamily housing for which mortgage insurance is being sought; and, f) housing receiving federal assistance for rehabilitation, reducing homelessness, and other special needs.

Actions planned to reduce lead-based paint hazards

The City will continue to maintain policies and procedures to increase access to housing without LBP hazards. Funding is not provided until it is determined properties are free of LBP hazards. Types of properties covered include: a) federally owned housing being sold; b) housing receiving a federal subsidy that is associated with the property, rather than with the occupants (project based assistance); c) public housing; d) housing occupied by a family (with a child) receiving a tenant based subsidy (such as a voucher or certificate); e) multifamily housing for which mortgage insurance is being sought; and, f) housing receiving federal assistance for rehabilitation, reducing homelessness, and other special needs.

Actions planned to reduce the number of poverty-level families

The City's anti-poverty strategy utilizes existing County job training and social service programs to increase employment marketability, household income, and housing options. Below are the Goals,

Programs and Policies for reducing the number of Poverty-Level Families within the City:

Goal: To reduce poverty level percentage below 2022 levels by the end of 2027.

Policy #1: To continue to support and coordinate with public and private efforts aimed at preventing and reducing poverty level incomes. Policy #2: To conduct outreach with public and private agencies whose mission is to reduce poverty level incomes. Program: The City will implement the above policies by increasing job opportunity through education and job training programs; collaborating with state, county and local agencies that offer trade skills training and basic job search techniques; encouraging local education facilities to offer education and training that will lead to employment opportunities in the community; and supporting job creation through business-friendly policies and practices.

Actions planned to develop institutional structure

The City will continue with current structure which includes City departments, local and regional non-profits, and COC.

Actions planned to enhance coordination between public and private housing and social service agencies

- The City will continue to foster and maintain relationships with other agencies to establish an institutional structure that maximizes its resources. The City's institutional structure will consist of public agencies, for-profit agencies, and non-profit organizations.
- To address fair housing needs, The City will continue to partner with IFMB.
- The City will continue to work with the County of Riverside to provide affordable housing opportunities to extremely low- and low-income renters in Cathedral City.
- The City will continue to work with the COC to address homeless issues.
- The City will also work with the agencies and internal departments listed in AP-38 to bridge any identified gaps in the service delivery system. We receive quarterly reports from the agencies and internal departments we fund about the ongoing services they provide.
- The City anticipates holding public meetings to solicit input regarding needs of the community.

These efforts provide for regional collaboration to better serve our community and enhances coordination between public and private housing and social service agencies.

Discussion:

The City will work with Federal, State, County, COC, and non-profits to increase service to low/mod income people of the City.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I) (1,2,4)

Introduction:

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$0.00			
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	NA			
3. The amount of surplus funds from urban renewal settlements	\$0.00			
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	\$0.00			
5. The amount of income from float-funded activities	\$0.00			
Total Program Income	\$0.00			
Other CDBG Requirements				
1. The amount of urgent need activities	\$0.00			

Appendix - Alternate/Local Data Sources

1 Data Source Name

American Fact Finder, State of California Housing Element Data, Local public participation, survey of residents during 2022 Consolidated Plan/ Action Plan preparation, and SCAG Local Housing Data

List the name of the organization or individual who originated the data set.

United States Census Bureau American Fact Finder

Provide a brief summary of the data set.

The American Fact Finder Demographic Profile Data details the population for Cathedral City separated by age group.

What was the purpose for developing this data set?

Developed for General Population and Housing Characteristics profiles.

Provide the year (and optionally month, or month and day) for when the data was collected.

This information was collected during the last United States Census Report in 2020.

Briefly describe the methodology for the data collection.

US Census sends out surveys to households across America.

Describe the total population from which the sample was taken. Cathedral City population

Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.

74 residents of the City