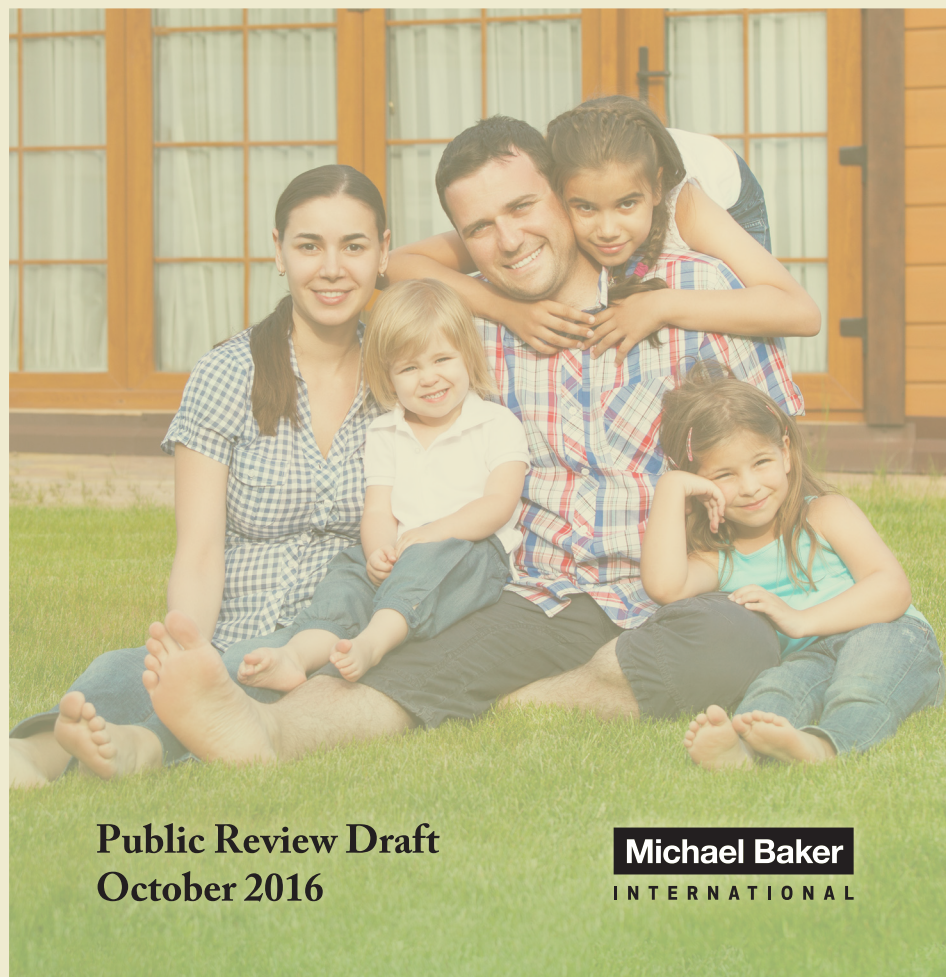


City of Holtville Housing Element 2013–2021



Public Review Draft
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INTERNATIONAL



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I. INTRODUCTION

A. Background

Located in eastern Imperial County and incorporated in 1908, the City of Holtville encompasses approximately 1 square mile. In 2015, the City of Holtville had an estimated population of 6,246 (California Department of Finance (DOF)). The Southern California Association of Governments (SCAG) projects that the city's population will grow modestly, to 6,600 by 2020 and 7,300 by 2035. State Route 115, which serves eastern Imperial County, runs through the City of Holtville at an east/west orientation and functions as the town's main arterial. The city is situated approximately 12 miles east of the City of El Centro and 15 miles north of the US/Mexico border. Holtville is one of the least populated cities in Imperial County and, according to the California Department of Finance, between 2000 and 2015, experienced the second slowest growth rate among jurisdictions in the county with an average annual growth rate of 0.8 percent.

B. State Policy and Authorization

Enacted in 1969, the housing element law mandates that local governments adequately plan to meet the existing and projected housing needs of all economic segments of the community. The purpose of the housing element of the general plan is to ensure that every jurisdiction establishes policies, procedures, and incentives in its land use planning and redevelopment activities that will result in the maintenance and expansion of the housing supply to adequately house individuals and households currently living and/or expected to live in that jurisdiction.

The law acknowledges that, in order for the private market to adequately address housing needs and demand, local governments must adopt land use plans and regulatory mechanisms that provide opportunities for housing development. As a result, housing policy in California rests upon the effective implementation of local general plans and, in particular, local housing elements. The housing element law also requires that the California Department of Housing and Community Development (HCD) review local housing elements for compliance with state law and to report HCD's written findings to the local government.

California State Law (Government Code Section 65580 through 65589) further mandates the contents of the housing element. This Housing Element is a comprehensive statement by the City of Holtville of its current and future housing needs and proposed actions in order to facilitate the provision of housing for individuals at all income levels in accordance with state law. This Housing Element addresses the following mandated contents:

- 1) An assessment of the city's housing needs based on housing, land use, population, demographic, and employment trends.
- 2) An analysis on governmental and nongovernmental constraints to providing housing.
- 3) An analysis of housing opportunities in the city, including an inventory of suitable sites and the city's capacity to meet regional share goals.

Introduction

- 4) An evaluation of the results from housing programs implemented during the previous review period, including a discussion of the effectiveness of housing programs and policies and a summary of how these results will encourage revisions to the update.
- 5) A set of quantifiable objectives and programs to address the housing needs for residents of the community.

The purpose of the Holtville Housing Element update is to provide a document that is both useful for the community and in compliance with state law. While state law requires that housing elements establish an eight-year planning program for implementation, this Housing Element will implement a plan through the year 2021, to correspond with SCAG's planning period under which the Regional Housing Needs Assessment (RHNA) has been allocated. The RHNA is the basis for the housing needs assessment in this document (and further discussed in the following section, The "Fair Share" Process).

The Housing Element update also aims to accomplish the following tasks:

- Be consistent with other elements of the Holtville General Plan.
- Provide clear policy and direction on decisions pertaining to land use, zoning, subdivision approval, housing allocations, and capital improvements.
- Assist in developing adequate housing to meet the needs of households at all income levels.
- Identify adequate residential sites available for a variety of housing types for housing stock diversity.
- Address governmental constraints to housing maintenance, improvement, and development.
- Conserve and improve the condition of the existing affordable housing stock.
- Promote equal housing opportunities for all individuals.

C. The “Fair Share” Process

The provision of decent and adequate housing is a statewide goal. Therefore, an effective local housing element must adequately address existing and future housing needs by including a “fair share” allocation of the projected statewide need, as determined by the regional Council of Governments (COG). SCAG is the responsible entity for preparing the RHNA for Imperial County. The RHNA is mandated by state housing law as part of the periodic process of updating local housing elements of each jurisdiction’s general plan. In essence, the RHNA quantifies the need for housing in each jurisdiction during specified planning periods. The current planning period covered under this Housing Element is January 1, 2014, through October 1, 2021.

SCAG determines the future housing needs primarily from the forecasted growth of households in a community. The anticipated housing needed for new households is then adjusted to account for an ideal level of vacancies necessary to promote housing choice, moderate cost increase, to avoid the concentration of lower-income households, and provide for the replacement of housing.

The housing needs assessment examines key variables from the most recent US Census to measure ways in which the housing market is not meeting the needs of its current residents. This is to ensure that the supply of housing meets the demand from citizens. Communities such as Holtville utilize the RHNA as a tool for land use planning and local resource allocation, and to address identified existing and future housing needs resulting from population, employment, and household growth. The RHNA projections for the Holtville community are considered the City’s “fair share” of regional housing needs. Section II of this Housing Element includes a detailed discussion of the quantitative allocation.

D. Organization of the Housing Element

The Holtville Housing Element is organized into the following key sections:

- | | |
|--------------------|--|
| Section I | Introduction – An introduction to the Housing Element law and the intent and purpose of the Housing Element document. |
| Section II | Housing Needs Assessment – An analysis of the city’s population, household data, and employment base, and characteristics of the city’s housing stock. |
| Section III | Constraints on the Provision of Housing – A review of potential constraints to meeting the City’s identified housing needs. |
| Section IV | Housing Opportunities – An evaluation of opportunities that will further the development and provision of adequate housing. |
| Section V | Evaluation of Accomplishments under the Adopted Housing Element – An evaluation of what has been accomplished to date under the adopted Housing Element. |
| Section VI | The Housing Plan – A statement of the Housing Plan to address Holtville’s identified housing needs, including housing goals, policies, and programs. |

E. Relationship to Other General Plan Elements

The housing element is only one of seven general plan elements required by state law. The housing element builds upon the other general plan elements and must be entirely consistent with the policies and proposals set forth by these comprehensive elements. The City of Holtville General Plan is composed of the following elements: Land Use, Circulation, Conservation/Open Space, Safety, Noise, and Housing. The City is currently updating its General Plan and each element has been reviewed to ensure internal consistency is maintained. In the future, as portions of the General Plan are amended, the City will continue to ensure consistency. **Table 1 – Housing Element Policy** identifies the relationship between the Housing Element goals, policies, and objectives to other elements of the Holtville General Plan. The housing issue area identifies the mandated contents and broader goals of the Housing Element. An “X” indicates that related goals and policies are contained in the corresponding General Plan Element.

**TABLE 1
HOUSING ELEMENT POLICY**

Housing Issue Area	Land Use	Circulation	Conservation/ Open Space	Safety	Noise
Conserve & Improve Existing Housing Stock			X	X	
Identify Adequate Sites for Development	X	X	X	X	X
Provision of Affordable Housing	X				
Removing Constraints	X	X	X		

F. Public Participation

State law requires cities and counties to make a diligent effort to achieve participation by all segments of the community in preparing a housing element. Section 65583[c][8] of the California Government Code specifically requires that the local government shall make “a diligent effort ... to achieve public participation of all economic segments of the community in the development of the housing element, and the program shall describe this effort.”

The diligent effort required by state law means that local jurisdictions must do more than issue the customary public notices and conduct standard public hearings prior to adopting a housing element. State law requires that cities and counties take active steps to inform, involve, and solicit input from the public, particularly low-income and minority households that might otherwise not participate in the process.

To meet the requirements of state law, the City of Holtville has completed the public outreach and encouraged community involvement as described below:

Study Session

The City of Holtville held a Housing Element Planning Commission Study Session at Holtville City Hall on December 9, 2015 at 6 p.m. This study session was held to inform citizens of the intent and purpose of the Housing Element update, to receive recommendations regarding local housing needs, and to solicit public opinion regarding the content of the Housing Element. Comment cards were provided at the meeting to try and solicit additional input.

E-mail notifications and flyers provided in both English and Spanish were sent to a number of nonprofit organizations, government agencies, faith-based organizations, health delivery organizations, and the educational sector (see list below). Notification of the study session was also published in both English and Spanish in the *Holtville Tribune*, a local newspaper of general circulation.

Affordable housing advocates notified:

- Imperial Valley Housing Authority
- Campesinos Unidos, Inc.
- Institute for Socio-Economic Justice
- California Rural Legal Assistance
- Holtville Unified School District
- Holtville Chamber of Commerce
- Holtville Rotary Club

The vacancy rate reported by the 2013 American Community Survey for Holtville was estimated as 10.5 percent for all housing units (single and multifamily units). Comments received at the meeting were mainly regarding vacancy rates and if they were accurate for the City of Holtville. To address this, the City contacted five multifamily complexes within Holtville in January 2016 and determined that of the 271 units only 4 were vacant (a vacancy rate of 1.5 percent).

Notifications

Notification of the meeting was published, in both English and Spanish, in the *Holtville Tribune*, a local newspaper of general circulation. Copies of the draft Housing Element were further distributed to:

- The Department of Housing and Community Development for review and comment.
- Affordable housing advocates including Imperial Valley Housing Authority, Campesinos Unidos, Institute for Socio-Economic Justice, California Rural Legal Assistance, and others as pertinent in the effort to solicit the participation of low- and moderate-income residents.
- The local development community, particularly those developers with residential projects proposed in the city or within the city's sphere of influence.
- Holtville City Hall and the Holtville Public Library to facilitate accessibility and review by the general public.

Public Hearings

TBD

Introduction

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II. HOUSING NEEDS ASSESSMENT

A successful strategy for improving housing conditions must be preceded by an adequate analysis and assessment of the existing housing needs. Existing housing needs include current basic information such as population, households, and the type of housing available. In addition, the needs assessment examines key variables from the most current statistical data available to measure ways in which the housing market is not meeting the needs of current residents. A thorough community profile typically includes the following quantification and qualitative data and descriptive household information: population and demographics, such as age, sex, race, and ethnicity; total number of households and their characteristics; tenure characteristics, which compares the number of owner and renter households in the community; and an assessment of housing affordability, housing stock characteristics, and housing needs from special populations. The following information is presented as part of this housing needs assessment:

- **Population and Demographics** (including a discussion on population growth, population projections, age of population, and race and ethnicity of population, and educational attainment).
- **Household Characteristics** (including a discussion on household type and composition, household tenure characteristics, household size and incidence of overcrowding, household income and employment trends, housing affordability by tenure, and special needs groups).
- **Housing Stock Characteristics** (including a discussion on existing housing stock, the age and condition of housing stock, housing tenure and availability, the housing market, and an assessment of subsidized housing at risk of conversion to market rate).

Unless otherwise noted in the table heading, all tables reflect City of Holtville data.

A. Population and Demographics

The existing and future housing needs of a community are largely determined by examining forecasted growth of the number of households in a community. This growth potential is primarily established through population projections for the community. The projected population growth is then considered alongside other community demographics, such as age and ethnicity, in order to determine the adequacy of available housing and the ideal level of vacancy needed to promote housing choice and affordability amongst the different types of households in the community.

Population Trends

Factors used to project the population growth in a community include historical growth trends. Based on population data available from the US Census Bureau and the California Department of Finance, the City of Holtville has historically experienced a small, yet positive average annual growth rate, as reflected in **Table 2 – Population Growth Trends 1980–2015**. From 1980 to 1990, the city grew by only 421 persons, from a population of 4,399 to 4,820 residents, at a 0.96 percent annual growth rate or by approximately 9.6 percent as a whole. From 1990 to 2000, population growth rates increased and 792 additional people were living there by

the end of that decade. . From 2000 to 2010, the population still grew, but at a slower rate as it did the previous decade. In 2010, 327 additional people were living in Holtville, as compared with 2000. Population growth rates once again increased in the period between 2010 and 2015 when Holtville saw nearly the same amount of new residents added in just 5 years, as had been added during the previous decade.

TABLE 2
POPULATION GROWTH TRENDS 1980–2015

Year	Base Year Population	Numerical Change	Percentage Change	Average Annual Growth Rate
1980–1990	4,399	421	9.6%	.96%
1990–2000	4,820	792	16.4%	1.6%
2000–2010	5,612	327	5.8%	.58%
2010–2015 ¹	5,939	307	5.2%	1%

Source: 1980, 1990, 2000 and 2010 U.S. Census and California Department of Finance (DOF) 2015

¹ 2015 population (6,246) based off of California Department of Finance (DOF) 2015 numbers.

From 2000 to 2015, the Imperial County population grew (29 percent increase) by more than twice the level of growth experienced by the City of Holtville (11.3 percent). **Table 3 – City of Holtville and Surrounding Jurisdictions Population Trends 2000–2015** illustrates the population growth trends among cities in Imperial County. The table depicts that the City of Holtville experienced the second slowest growth rate among jurisdictions in the county with an average annual growth rate of 0.8 percent. This is just behind the average annual growth rates for the City of El Centro (1.2 percent) and the City of Brawley (1.3 percent). Calipatria had the slowest growth rate at 0.2 percent. The City of Imperial had the largest growth rate of 5.6 percent. Table 3 also shows the percent change in population from 2000 to 2015 for Holtville and surrounding jurisdictions. Holtville experienced 11.3 percent change in the fifteen year period, which was the second lowest, behind Calipatria. The population changes from 2000 to 2015 are also shown visually in **Figure 1 - City of Holtville and Surrounding Jurisdictions Population Trends 2000–2015** below. Overall, Holtville has experienced less significant changes in population than surrounding jurisdictions, particularly the Cities of Imperial and Calexico, which show substantial population growth in the fifteen year period.

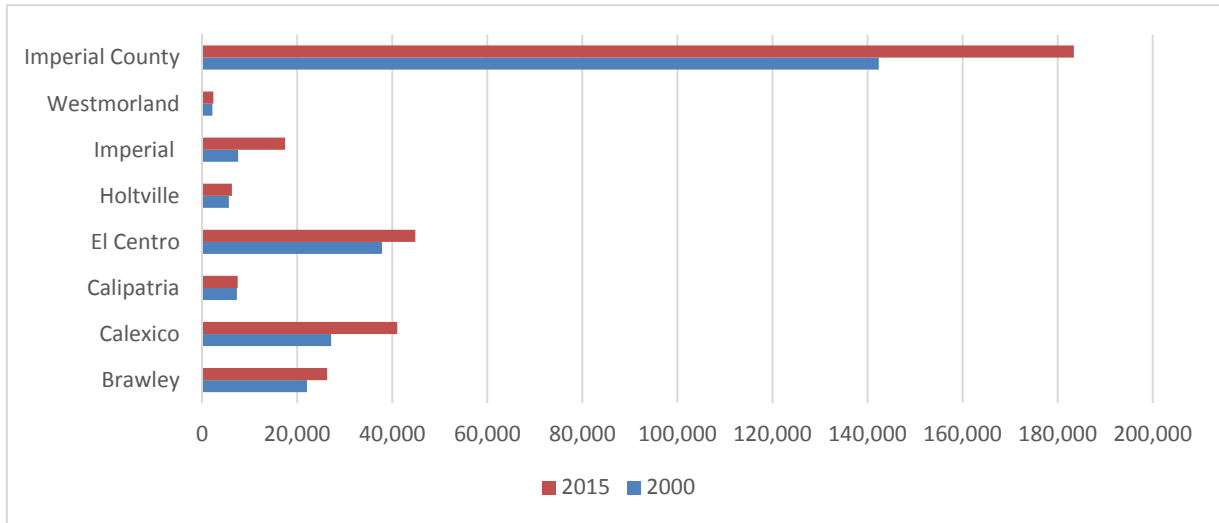
TABLE 3
POPULATION TRENDS 2000–2015
CITY OF HOLTVILLE AND SURROUNDING JURISDICTIONS

Jurisdiction	2000	2015	Numeric Change	Percentage Change from 2000 to 2015	Average Annual Growth Rate
Brawley	22,052	26,273	4,221	19.1%	1.3%
Calexico	27,109	41,033	13,924	51.4%	3.4%
Calipatria ¹	7,289	7,466	177	2.4%	0.2%
El Centro	37,835	44,847	7,012	18.5%	1.2%
Holtville	5,612	6,246	634	11.3%	0.8%
Imperial	7,560	17,446	9,886	83.8%	5.6%
Westmorland	2,131	2,333	202	54.4%	3.6%
Imperial County	142,361	183,429	41,068	28.8%	1.9%

Source: 2000 U.S. Census and State of California, Department of Finance 2015

¹Includes an institutionalized (prison) population of approximately 3,747 persons.

FIGURE 1
POPULATION TRENDS 2000 – 2015
CITY OF HOLTVILLE AND SURROUNDING JURISDICTIONS



Source: California Department of Finance, 2015

Population Projections

According to population projections prepared by the City of Holtville for submission to SCAG, the city is expected to experience a low level of growth over the next two decades. These population projections were based on historical population growth. Growth forecasts prepared by SCAG in 2012 project that the population in the City of Holtville will increase to 6,600 by 2020, and to 7,300 by 2035.

Age of Population

The age structure of the population is an important factor in evaluating housing needs and projecting the direction of future housing development. Different age groups have distinct housing preferences, family types, household sizes, incomes, and lifestyle choices. For example, younger individuals living alone (between 20 and 34) and senior citizens over 65 typically need and/or desire apartments, condominiums, and smaller, more affordable housing units. The population between 35 and 65 makes up the majority of the market for more exclusive single-family homes and condominiums. Understanding and evaluating the age characteristics of a community enables the City to address these distinct needs for the current population and for its citizens as they move through each stage of life.

The City of Holtville's age breakdown is reflective of California's ages, with the exception of Holtville's noticeably higher percentage of children under the age of 5 and a lower percentage of persons aged 25 to 44. Holtville's trends are more similar to those in Imperial County. The population of Holtville is young when compared to the state, with the under age 5 and 5 to 19 age groups forming the largest percentage at 31.8 percent, exceeding the state by 4.3 percent. This trend aligns with Imperial County, where the under age 5 and 5 to 19 age groups comprise 32.3 percent of the population. The City and County's current residents, ages 45–64, represent 22.9 percent of Holtville's population and 22.5 of Imperial County's population, whereas the state has an overall percentage of 25.0. This data suggests current housing demand is highest for households with household members under the age of 19. Please refer to **Table 4 – City of Holtville, Imperial County, State of California Age of Residents 2013** which illustrates the age breakdown of residents in Holtville, Imperial County, and the State of California.

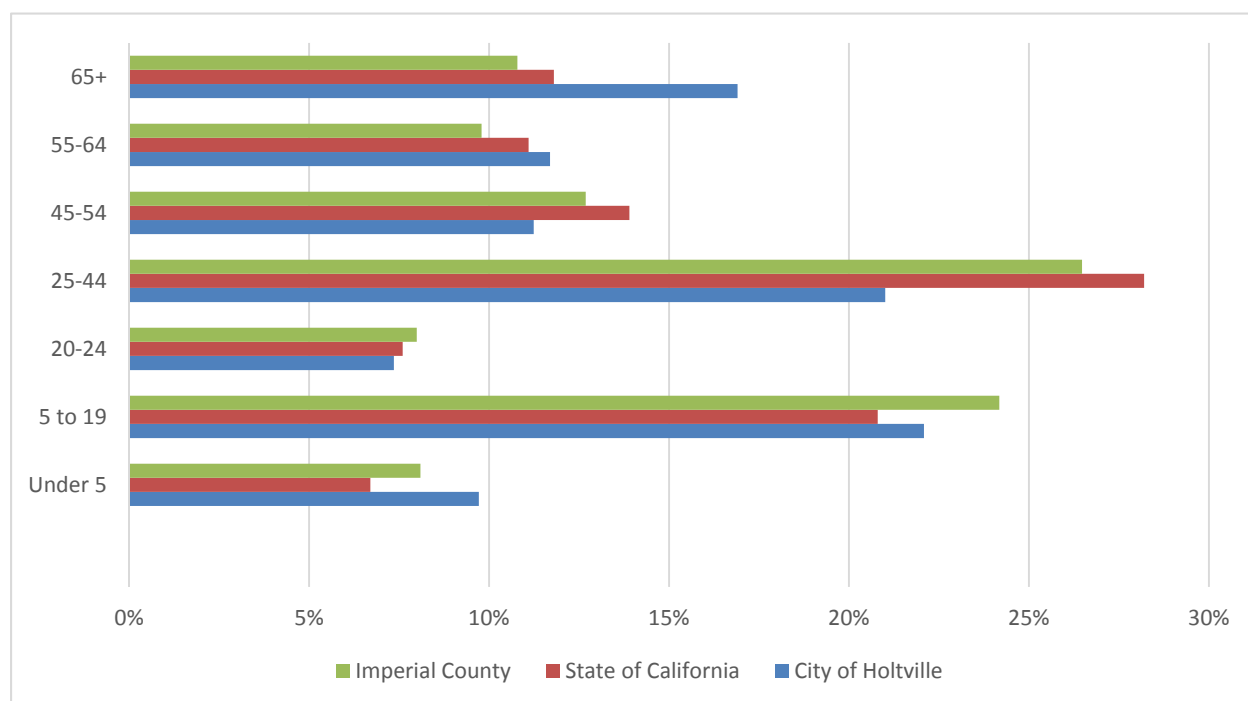
TABLE 4
AGE OF RESIDENTS 2013
CITY OF HOLTVILLE, IMPERIAL COUNTY, STATE OF CALIFORNIA

Age Range	City of Holtville		Imperial County		State of California	
	Number	Percent	Number	Percent	Number ¹	Percent
	580	9.7%	14,191	8.1%	2,523,165	6.7%
5–19	1,318	22.1%	42,399	24.2%	7,833,110	20.8%
20–24	439	7.4%	14,016	8.0%	2,862,098	7.6%
25–44	1,254	21.0%	46,428	26.4%	10,619,889	28.2%
45–54	671	11.2%	22,251	12.7%	5,234,626	13.9%
55–64	698	11.7%	17,170	9.8%	4,180,169	11.1%
65+	1009	16.9%	18,922	10.8%	4,443,783	11.8%
Total	5,969	100%	175,376	100%	37,659,181	100%

Source: 2009–2013 American Community Survey

¹Margin of error contributes to raw numbers being slightly off, but the percentages and total number are accurate.

FIGURE 2
POPULATION AGE DEMOGRAPHICS 2013
CITY OF HOLTVILLE, IMPERIAL COUNTY, STATE OF CALIFORNIA



Source: American Community Survey, 2009-2013

Race and Ethnicity

Race and ethnicity can potentially reflect cultural preferences regarding housing needs. For example, certain cultures may be accustomed to living with extended family members and need larger units. Therefore, planning for communities with high concentrations of certain racial/ethnic groups should consider the unique housing needs of these groups.

California in general, and Southern California in particular, has recently seen a significant rise in its minority populations. According to US Census figures, the largest ethnic group in the City of Holtville is of Hispanic decent, representing almost 80 percent of the population. By race, the white population is the largest racial group in the city at 73.5 percent. A small number of minorities include the following: some other race (21.2 percent), two or more races (2.5 percent), American Indian/Alaska Native (2 percent), and Black/African American (0.2 percent).

The high concentration of Hispanic or Latino groups is an increase from the 1990 and 2000 Censuses, which identified only 62 and 74 percent of the population as Hispanic or Latino. Recent studies have suggested that Hispanics and/or Latinos differ in attitudes toward housing densities and household size, as well as cultural practices of living with extended families; thus, housing needs tend to vary and should be an important factor in determining local housing needs.

**TABLE 5
RACE AND ETHNICITY 2013**

Race/Ethnicity	Number of Persons	Percentage of Population
One Race	5,817	97.5%
White	4,380	73.4%
Black/African American	11	0.2%
American Indian/Alaska Native	120	2.0%
Asian	39	0.7%
Native Hawaiian/Pacific Islander	0	0.0%
Some other race	1,267	21.2%
Two or more races	152	2.5%
Total by Race	5,969	100%
Non-Hispanic or Latino	1,224	20.5%
Hispanic or Latino	4,745	79.5%
Total by Ethnicity	5,969	100%

Source: 2009–2013 American Community Survey

Educational Attainment

Another consideration in analyzing housing trends and needs is educational attainment. This can be an important factor for homeownership rates and affordability, because it often relates to wealth disparities.

Table 6 shows Educational Attainment by Age group in 2013. This data shows that educational attainment rates are highest in the 25 to 34 years age cohort, with 81.8 percent of people having a high school degree, Associate's degree, or some college, and 13.2 percent of people having a Bachelor's degree or higher. The youngest age cohort, 18 to 24 years, has higher education rates than any other cohort, with 94.6 percent of those residents having a high school diploma, Associate's degree, or some college. Those in the 65 and older cohort appear to have the lowest educational attainment, with 49.7 percent of those residents having less education than a high school degree.

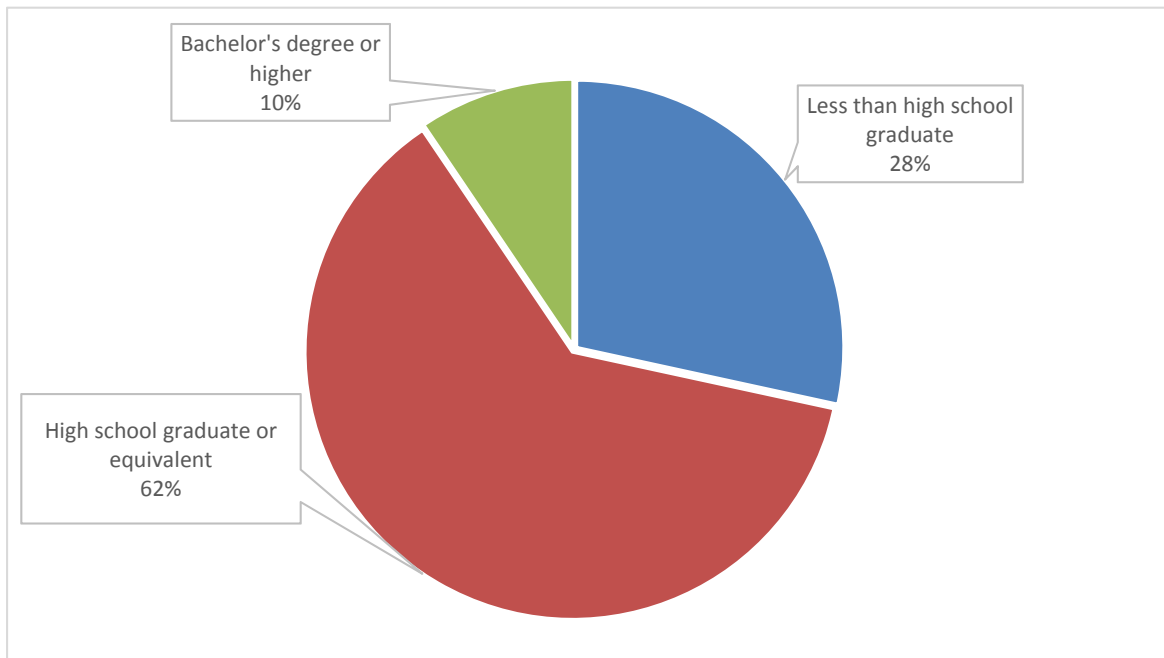
TABLE 6
EDUCATIONAL ATTAINMENT BY AGE GROUP 2013

Subject	Number of Persons	Percentage
Population 18 to 24 years		
Less than high school graduate	30	5.4%
High school graduate , some college, or Associate's degree	3,602	94.6%
Bachelor's degree or higher	-	0.0%
Total by Age Group	3,632	100.%
Population 25 to 34 years		
Less than high school graduate	40	5.0%
High school graduate, some college, or Associate's degree	658	81.8%
Bachelor's degree or higher	106	13.2%
Total by Age Group	804	100.%
Population 35 to 44 years		
Less than high school graduate	233	51.8%
High school graduate, some college, or Associate's degree	203	45.1%
Bachelor's degree or higher	14	3.1%
Total by Age Group	450	100.%
Population 45 to 64 years		
Less than high school graduate	385	28.1%
High school graduate, some college, or Associate's degree	841	61.4%
Bachelor's degree or higher	144	10.5%
Total by Age Group	1,369	100.%
Population 65 years and over		
Less than high school graduate	501	49.7%
High school graduate or equivalent	375	37.2%
Bachelor's degree or higher	132	13.1%
Total by Age Group	1,009	100.%

Source: 2009–2013 American Community Survey

*Note: Totals may be different from earlier age tables, as data came from a different table.

FIGURE 3
EDUCATIONAL ATTAINMENT ALL AGE GROUPS 2013



Source: 2009–2013 American Community Survey

B. Household Characteristics

The US Census defines a household as all persons who occupy a housing unit, which may include families related through marriage or blood, unrelated individuals living together, or individuals living alone. Persons living in retirement or convalescent homes, dormitories, or other group living situations are not considered households. Planning for the housing needs of the city can be accomplished by analyzing statistics that indicate household type, household size, household income, and incidence of overcrowding. Typically, a community with more families, larger households, and households with children need and/or desire larger units and ownership opportunities. Communities that have a higher percentage of senior citizens typically need and/or desire smaller, accessible, and affordable units.

Existing Households and Composition

In 2000, there were 1,564 households in the City of Holtville, according to the US Census Bureau. Imperial County building permit records indicate that this number reached 1,772 by December 2007, and by 2013, had increased to 1,996. From 1980 to the end of 2013, the number of households had increased by 658, suggesting a yearly household percentage increase of 0.17. Please refer to **Table 7 – Household Growth Trends 1990–2013**.

TABLE 7
HOUSEHOLD GROWTH TRENDS 1990–2013

Year	Households	Numerical Change	Annual Percentage Change
1980	1,338	--	--
1990	1,422	84	.63%
2000	1,564	142	1.0%
2007	1,772	208	1.9%
2013	1,996	224	2.1%

Source: 1980, 1990, and 2000 U.S. Census; 2009–2013 American Community Survey

¹Imperial County Building Permit Records were used to estimate the number of households in Holtville in 2007.

Although household growth suggests the number of housing units that might be needed by a community to accommodate growth, the type of housing unit that will be needed can be determined by household composition. Housing needs generally vary by household type. Families, for example, typically prefer and occupy single-family homes. **Table 8 – Household Composition 2013** illustrates the composition of households in the City of Holtville. About 78 percent of households in Holtville had two or more people while 21.3 percent were single-person households. This is a significant increase from 2000, when single-person households only made up about 12 percent of the households. When looking at larger household sizes for 2013, only 15.5 percent of households had five or more persons. Of these households, 74.9 percent are considered “family” households, which is a drop from 2000 when family households represented 98 percent.

TABLE 8
HOUSEHOLD COMPOSITION 2013

Household Status	Number of Households	Percent
Average Household Size	2.98	--
Family Households	1496	74.9%
Non-Family Households	500	25.1%
Total Households	1,996	100.0%
1 person household	426	21.3%
2 persons household	623	31.2%
3 person household	320	16.0%
4 person household	318	15.9%
5 or more person household	309	15.5%

Source: 2009–2013 American Community Survey

Household Tenure Characteristics

Tenure, for the purpose of this analysis, refers to whether a housing unit is owned or rented. Housing tenure is an important indicator of the supply and cost of housing. Low ownership rates suggest an inadequate supply, or high cost, of housing while high ownership rates suggest affordability. **Table 9 – Households by Tenure 1990, 2000, and 2013** indicates the number and percentage of homes in Holtville whose occupants either own or rent their homes. In 2013, approximately 53 percent of households in Holtville owned their home. This is a

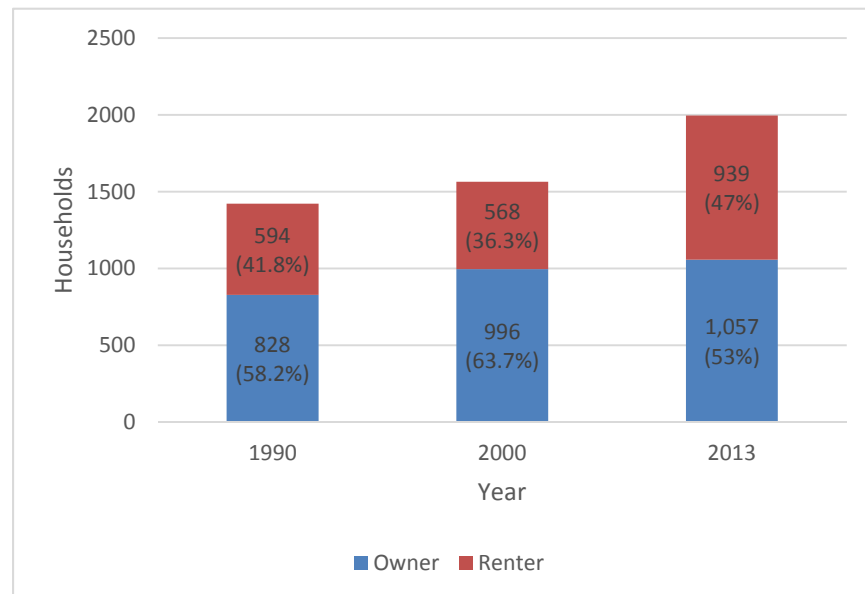
decrease from 63.7 percent in 2000 and 58.2 percent in 1990, suggesting an overall decline in homeownership opportunities in the City of Holtville. According to the American Community Survey (ACS) 5-year estimates, in 2013, Imperial County registered a 56.3 percent household ownership while the state of California registered a 55.3 percent. **Figure 4** shows tenure characteristics from 1990 to 2013 in Holtville.

TABLE 9
HOUSEHOLDS BY TENURE 1990, 2000, AND 2013

	1990		2000		2013	
	Number	Percent	Number	Percent	Number	Percent
Owner	828	58.2%	996	63.7%	1,057	53.0%
Renter	594	41.8%	568	36.3%	939	47.0%
Total	1,422	100%	1,564	100%	1,996	100%

Source: 2009–2013 American Community Survey and 1990 and 2000 Census.

FIGURE 4
HOUSEHOLDS BY TENURE
1990, 2000, AND 2013



Source: 2009–2013 American Community Survey

Homeownership is a significant step in ensuring future financial stability. According to the Federal Reserve Bank of Dallas, the homeownership rate in the United States reached 66.8 percent in 1999, its highest level since the statistic was first collected in 1965. Holtville's homeownership rate has decreased well below the national average of 64.9 percent, according to the 2009–2013 ACS. Household tenure further allows the assessment of homeownership opportunities for different household types and sizes. The average household size of homeowners is 2.84 persons, whereas the average household size for renters is 3.14. This could represent, for example, unrelated persons living together to make rent more affordable, large families that are finding homeownership unaffordable, or lack of supply.

Household Size and Incidence of Overcrowding

It is important to understand that the size of a household will change over time due to unpredictable circumstances such as marriage, divorce, growth of family, job movement, etc. Household size, nevertheless, is an important indicator of housing need. According to the US Census, the average household size in 1990 in Holtville was 3.35 persons per household. By 2000, the US Census estimated that the persons per household statistics had increased to 3.51 persons per household. By 2013, according to the 2009–2013 ACS, the average number of persons per household had declined to 2.98 for the City of Holtville. The city has a smaller average household size than Imperial County (3.34) and United States (2.58).

As shown in **Table 10 – Household Size**, for those households that are larger (15.5 percent of Holtville households), special housing needs exist, as they tend to have higher incidences of overcrowding and may identify a need for larger units. “Overcrowded” is defined as more than one person occupying a room, excluding bathrooms, kitchens, hallways, and porches. “Severely overcrowded” is defined as more than 1.5 persons occupying a room. Overcrowding usually results from a lack of availability or affordability of appropriate housing units.

TABLE 10
HOUSEHOLD SIZE 2013

Household Size	Number of Households	Percent
1 person household	426	21.3%
2 persons household	623	31.2%
3 person household	320	16.0%
4 person household	318	15.9%
5 or more person household	309	15.5%
Total Households	1,996	100.%
Average Household Size	2.98	--

Source: 2009 – 2013 American Community Survey

According to the 2013 ACS, as illustrated in **Table 11 – Overcrowded Households by Tenure 2013**, 5.3 percent of all occupied housing units in the City of Holtville are overcrowded. Of these households, approximately 3.5 percent are considered severely overcrowded. This data suggests that housing affordability or the lack of available larger units might be the contributing factor in the existing overcrowding conditions.

Overcrowding conditions tend to impact renters more than owners. **Table 11** also depicts the number and the percentage of overcrowded homes in Holtville, Imperial County, and the State of California by tenure (occupants either owning or renting their homes). According to the 2013 ACS, approximately 4.0 percent of owner-occupied households in Holtville were considered overcrowded. This aligns with the overcrowding rate of the State of California, where 4.1 percent of owner-occupied households are overcrowded, but is lower than Imperial County, where 6.5 percent of owner-occupied households are overcrowded. Of these households in Holtville, 2.7 percent were considered severely overcrowded, which is higher than the severely crowded percentage in the County at 2.2 percent but lower than the State at 5.2 percent. In comparison, 6.7 percent of renter-occupied households were considered overcrowded, of which 4.6 percent of renter-occupied households were severely overcrowded. This is significantly lower than the State of California, where 18.7 percent of rental units are overcrowded, and Imperial County, where 13.1 percent of rental units are overcrowded. The construction of the Orchard View Apartments in 2006, which included 80 three- and four-bedroom, units has

helped to alleviate renter overcrowding conditions in the city. Overall, overcrowding in Holtville is less severe than in the County and the State.

TABLE 11
OVERCROWDED HOUSEHOLDS BY TENURE 2013
CITY OF HOLTVILLE, IMPERIAL COUNTY, AND STATE OF CALIFORNIA

Persons per Room	Owner		Renter		Total	
	Households	Percent	Households	Percent	Households	Percent
City of Holtville						
	Owner		Renter		Total	
1.00 or less	1,009	95.5%	876	93.3%	1,890	94.7%
1.01 to 1.50	14	1.3%	20	2.1%	34	1.7%
1.51 or more	29	2.7%	43	4.6%	72	3.5%
Total	1,052	100%	939	100%	1,996	100%
Total Overcrowded	43	4.0%	63	6.7%	106	5.3%
Imperial County						
	Owner		Renter		Total	
1.00 or less	25,334	93.5%	18,250	86.9%	43,584	90.6%
1.01 to 1.50	1,398	5.2%	2,063	9.8%	3,461	7.2%
1.51 or more	375	1.4%	679	3.2%	1,054	2.2%
Total	27,107	100%	20,992	100%	48,099	100%
Total Overcrowded	1,773	6.5%	2,742	13.1%	4,515	9.4%
State of California						
	Owner		Renter		Total	
1.00 or less	6,655,022	95.9%	4,856,088	81.3%	11,511,110	89.2%
1.01 to 1.50	213,814	3.1%	454,249	7.6%	668,063	5.2%
1.51 or more	70,268	1.0%	659,549	11.0%	729,817	5.7%
Total	6,939,104	100%	5,969,886	100%	12,908,990	100%
Total Overcrowded	284,082	4.1%	1,113,798	18.7%	1,397,880	10.8%

Source: 2009–2013 American Community Survey

*Percentages are provided by the survey; however, raw numbers are not. As such, they are estimates, because they are extrapolated from the percentages.

Employment

Employment is an important factor affecting a community's housing needs. Current employment and projected job growth will have a significant influence on housing needs and affordability for the planning period. A city's labor force provides a base for the economic potential or employment need. Approximately 60 percent of the city's population fell within the city's eligible labor force in 2013, which is an increase since 2000 (57 percent). Of the 39 percent that was not part of the active labor force, 10 percent have disability status. According to the ACS 2009–2013, the estimated 2013 unemployment rate for Holtville was 21 percent, which was higher than Imperial County's average of 18 percent. This figure is a slight increase from the historical unemployment rates of 20 percent. **Table 12 – City of Holtville Labor Force 2013** shows the City's labor force statistics.

**TABLE 12
LABOR FORCE 2013**

Employment Status	Number of Persons	Percentage of Population
In labor force	2,637	60.6%
Not in labor force	1,715	39.4%
-With Disability Status	443	10.2%
Total population age 16+	4,352	100.0%

Source: 2009–2013 American Community Survey

However, the county’s economy must also be considered because some city residents will look for work outside city boundaries. The economy in Imperial County is primarily driven by educational services, health care and social assistance occupations (24.1 percent), retail trade occupations (13.1 percent), and public administration occupations (11.1 percent), followed by agriculture, forestry, fishing, hunting and mining (9.4 percent).

According to the 2009–2013 ACS, the three largest occupational sectors in Holtville are similar to the county: educational services, health care and social assistance occupations (22.2 percent), retail trade occupations (18.1 percent), and agriculture, forestry, fishing, hunting and mining (12.5 percent). See **Table 13– City of Holtville and Imperial County Industry by Occupation**.

**TABLE 13
INDUSTRY BY OCCUPATION
CITY OF HOLTVILLE AND IMPERIAL COUNTY**

Industry by Occupation	City of Holtville		Imperial County	
	Persons	Percentage	Persons	Percentage
Agriculture, forestry, fishing and hunting, and mining	260	12.5%	5,441	9.4%
Construction	97	4.7%	2,994	5.6%
Manufacturing	148	7.1%	3,228	5.6%
Wholesale trade	111	5.3%	1,685	2.9%
Retail trade	375	18.1%	7,600	13.1%
Transportation and warehousing, and utilities	172	8.3%	4,023	6.9%
Information	9	0.4%	724	1.2%
Finance and insurance, and real estate and rental and leasing	59	2.8%	2,345	4.0%
Professional, scientific, and management and administrative and waste management services	89	4.3%	3,392	5.8%
Educational services, and health care and social assistance	461	22.2%	14,017	24.1%
Arts, entertainment, and recreation, and accommodation and food services	62	3.0%	3,887	6.7%
Other services, except public administration	148	7.1%	2,306	4.0%
Public administration	84	4.0%	6,427	11.1%
Total	2,075	100%	58,069	100%

Source: 2009–2013 American Community Survey

Table 14—Largest Employers, shows Holtville’s major employers. All of the major employers are agriculture-related businesses, several of which have employment that varies seasonally, which is common in the industry. Depending on the season, these businesses employ a combined total of 380 to over 400 employees.

**TABLE 14
LARGEST EMPLOYERS**

Name of Business	Industry Type	Number of Employees
Ametza, LLC	Agriculture	16
Black Dog Farms	Agriculture	21
Bornt & Sons, Inc.	Agriculture	100+
Kevin Grizzle Farms, LLC	Agriculture	45
Horizon Farms, LLC	Agriculture	15-20 (varies seasonally)
Imperial Valley Milling	Seed Company/Agriculture	16 full-time, 25-30 depending on season
Keithly-Williams Seeds	Seed Company/Agriculture	80
Vessey	Agriculture	90+

Source: Personal communication with Becky Miller, Chamber Manager, Holtville Chamber of Commerce, 2016; Phone interviews with businesses, September 2016

Household Income

The California Department of Housing and Community Development (HCD) publishes annual income limits for each county in the state. The 2015 area median income (AMI) in Imperial County (for a four-person household) is \$57,900. Table 15 – Maximum Household Income Level by Household Size shows the maximum annual income level for each income group adjusted for household size for Imperial County, as determined by HCD. The maximum annual income data is then utilized to calculate the maximum affordable housing payments for different households (varying by income level) and their eligibility for federal housing assistance.

**TABLE 15
MAXIMUM HOUSEHOLD INCOME LEVEL
BY HOUSEHOLD SIZE FOR IMPERIAL COUNTY 2015**

Household Size	Maximum Income Level				
	Extremely Low	Very Low	Low	Median	Moderate
1-Person	\$12,150	\$20,300	\$32,450	\$40,550	\$48,650
2-Person	\$15,930	\$23,200	\$37,050	\$46,300	\$55,600
3-Person	\$20,090	\$26,100	\$41,700	\$52,100	\$62,550
4-Person	\$24,250	\$28,950	\$46,300	\$57,900	\$69,500
5-Person	\$28,410	\$31,300	\$50,050	\$62,550	\$75,050
6-Person	\$32,570	\$33,600	\$53,750	\$67,150	\$80,600
7-Person	\$35,300	\$35,900	\$57,450	\$71,800	\$86,200
8-Person	\$37,600	\$38,250	\$61,150	\$76,450	\$91,750

Source: Department of Housing and Community Development, Division of Housing Policy Development, 2015

Household income is a primary factor affecting housing needs in a community—the ability of residents to afford housing is directly related to household income. According to the 2009–2013 ACS, the median household income in Holtville was \$32,628, which was significantly lower than the state median household income of \$61,094 for 2013. Holtville’s median income is also lower than Imperial County’s median income at \$43,310. **Table 16 – Household Income Distribution 2013** shows that the two largest income categories are \$15,000 to \$24,999 (21.4 percent) and \$50,000 to \$74,999 (18.1 percent).

It is important to note that the amount of \$43,310 for Imperial County’s median income is different from that shown in **Table 15** above. **Table 15** uses data from the HCD 2015 state Income Limits, whereas the data in **Table 16** is sourced from the Census ACS survey. As a result, there are differences between the two datasets. In this instance, ACS data was used in order to retain consistency in data sources used for the analysis comparing Imperial County to the City of Holtville and the State of California.

TABLE 16
HOUSEHOLD INCOME DISTRIBUTION 2013

Household Income	City of Holtville	Imperial County	State of California
Less than \$10,000	128 (6.4%)	4, 473 (9.3%)	714,920 (5.7%)
\$10,000 to \$14,999	220 (11.0%)	4,521 (9.4%)	652,208 (5.2%)
\$15,000 to \$24,999	427 (21.4%)	6,782 (14.1%)	1,204,076 (9.6%)
\$25,000 to \$34,999	295 (14.8%)	5,243 (10.9%)	1,141,364 (9.1%)
\$35,000 to \$49,999	126 (6.3%)	6,060 (12.6%)	1,542,723 (12.3%)
\$50,000 to \$74,999	361 (18.1%)	7,792 (16.2%)	2,119,676 (16.9%)
\$75,000 to \$99,999	140 (7.0%)	5,339 (11.1%)	1,555,265 (12.4%)
\$100,000 to \$149,999	208 (10.4%)	5,339 (11.1%)	1,868,827 (14.9%)
\$150,000 to \$199,000	92 (4.6%)	1,491 (3.1%)	852,887 (6.8%)
\$200,000 or more	0	1,058 (2.2%)	903,057 (7.2%)
Total	1,997 (100%)	48,099 (100%)	12,555,002 (100%)

Source: 2009–2013 American Community Survey

¹ Totals may vary slightly due to rounding.

Extremely Low-Income Households

Households that earn 30 percent or less than the county’s median income (up to \$24,250 for a family of four in 2015) are considered “extremely low-income.” To estimate the number of extremely low-income households, Comprehensive Housing Affordability Strategy (CHAS) data was reviewed, which uses the 2008–2012 American Community Survey data. According to this data and as shown in **Table 17 – Extremely Low-Income Households**, there are approximately 275 households or 14.4 percent of all households that fall into the extremely low-income category. Of those, 50 are owner-occupied (18.2 percent) and 225 are renter-occupied (81.8 percent) households.

TABLE 17
EXTREMELY LOW-INCOME HOUSEHOLDS 2012

Tenure	Extremely Low (0-30% of AMI)	
	Number	Percentage
Owner	50	18.2%

Renter	225	81.8%
Total	275	14.4%*

Source: 2008–2012 CHAS data

*based on a total household number of 1,905

Overpayment

According to state housing policy, households that pay more than 30 percent of their monthly income on housing are considered “cost-burdened” and households that pay more than 50 percent are considered “severely cost-burdened.” Measuring the number of households paying more than these percentages helps define an area’s affordability problem. **Table 18 – Households Overpaying by Income Level 2012** reports 2012 CHAS data for households by household income categories defined by the US Department of Housing and Urban Development (HUD).

The prevalence of overpayment varies significantly by income and by tenure. Upper-income households are generally capable of paying a larger proportion of their income for housing; therefore, estimates of housing overpayment generally focus on lower-income groups.

Distinguishing between renter and owner housing overpayment is important because, while homeowners may overextend themselves financially to afford the option of home purchase, the owners always maintain the option of selling their home. Renters, on the other hand, are limited to the rental market and are generally required to pay the rent established by the market.

In 2012, nearly 40 percent of households paid more than 30 percent of their income on housing costs and almost 30 percent spent more than 50 percent of their income on housing costs. As shown in **Table 18**, these renters experience a higher rate of cost burden (23.4 percent) than owner households (9.2 percent). However, very low-income renters are most likely to be most severely cost-burdened.

TABLE 18
HOUSEHOLDS OVERPAYING BY INCOME LEVEL 2012

Tenure	Paying >30% of income				Paying >50% of income				Total Overpaying (>30%)
	Very Low Income ≤50%		Low Income 50–80%		Very Low Income ≤50%		Low Income 50–80%		All Incomes
	#	% of total	#	% of total	#	% of total	#	% of total	% of total
Renter	340	68.0%	105	87.5%	215	70.5%	0	0.0%	23.4%
Owner	160	32.0%	15	12.5%	90	29.5%	15	100.0%	9.2%
Of total 1,905 households	500	26.2%	120	11.0%	305	27.9%	15	1.4%	37.2%

Source: 2008–2012 CHAS data

D. Housing Stock Characteristics

Housing is subject to the gradual physical deterioration over time that may result from poor maintenance or deterioration from natural causes. A deteriorated housing stock can discourage reinvestment, depress neighborhood property values, and impact the overall quality of life in a community. Thus maintaining and improving the existing housing stock has always been an important goal for the City of Holtville. For the purpose of this analysis, a housing unit is defined as a house, apartment, or single room, occupied as a separate

living quarter or, if vacant, intended for occupancy as a separate living quarter. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building and that have direct access from the outside of a building or through a common hall. The current stock of housing units, the type of units, age, and overall condition of those units may be an important indicator of housing needs in a community.

Age and Condition of Existing Housing Stock

Holtville's housing growth between 1990 and 2000 was at a modest rate of 8.3 percent. From 2000 to 2015, the city experienced a moderate housing growth of 1.2. Multi-family units grew by 38 percent from 276 units to 380. Single-family homes increased by 19 percent from 1,134 to 1,355 units. In Imperial County, single-family homes grew from 27,059 to 37,162, representing a 37 percent increase since 2000. Multi-family homes (comprised of both 2-4 unit and 5+ unit housing) increased from 9,108 to 12,135, representing a 67 percent increase since 2000.

According to the Department of Finance 2015 housing estimates, the housing stock in Holtville is composed mostly of single-family homes, which comprised 70 percent of all units; multi-family homes are 19 percent of the total, and mobile homes provide for the final 11 percent. This shows a 20 percent increase in the number of single-family homes and a 38 percent increase in multi-family homes from 2000 to 2015. This breakdown is similar to that of Imperial County, which has 65 percent single-family homes, 19 percent multi-family homes, and 11 percent mobile homes. **Table 19 – Housing Stock by Type 2000–2015** provides a breakdown of the housing stock by type for Holtville and Imperial County. Detailed housing stock characteristics of the community are important as they aid in determining how well the current housing stock meets the needs of current and future residents of the city. Furthermore, this table shows how Holtville housing trends compare with the County. Since January 2014, 11 residential units have been built in the city, according to the City's Building Department.

TABLE 19
HOUSING STOCK BY TYPE 2000–2015
CITY OF HOLTVILLE AND IMPERIAL COUNTY

Unit Type	2000				2015				2000–2015 Change			
	Holtville		County		Holtville		County		Holtville		County	
	#	%	#	%	#	%	#	%	#	%	#	%
Single-Family	1,134	71%	27,049	61%	1,355	70%	37,162	65%	221	19%	10,113	37%
2-4 Units	116	7%	3,512	8%	177	9%	4,782	8%	61	53%	1,270	36%
5+ Units	160	10%	5,596	13%	203	10%	7,353	13%	43	27%	1,757	31%
Mobilehome & Other	190	12%	7,734	18%	206	11%	7,660	14%	16	8%	-74	-1%
Totals	1,600	100%	43,891	100%	1,941	100%	56,957	100%	341	21%	13,066	30%

Source: 2000 U.S. Census; Department of Finance, 2015

As mentioned in the introduction of this section, housing is subject to gradual physical deterioration over time. A general rule in the housing industry is that structures older than 30 years begin to show signs of deterioration and require reinvestment to maintain their quality. Other factors besides age may result in deterioration, such as the unavailability of financial resources by unit owners for adequate upkeep and maintenance. However, based on age alone, approximately 70 percent of the housing stock in the City of Holtville was built before 1989 and would require maintenance and rehabilitation as of 2015, as noted in **Table 20 – Age of Housing Stock 2013**.

In 2008, a windshield survey was conducted by the Holt Group, Inc. to determine the current status of housing units in the city. A housing unit can be categorized as needing minor, moderate, or substantial repair; dilapidated units cannot be rehabilitated and should be removed or reconstructed. The 2008 survey identified 83 units in need of substantial rehabilitation or replacement (excluding mobile units in mobile home parks). The 83 units in need of substantial rehabilitation constitute almost 5 percent of the total existing housing stock. An active housing rehabilitation program would prevent further deterioration. However, it is almost always more cost-effective to remove and reconstruct than to rehabilitate units in need of substantial repair.

TABLE 20
AGE OF HOUSING STOCK 2013

Year Structure Built	Number of Units	Percent of Total
Built 2011 to 2015 ¹	4	0.2%
Built 2000 to 2010	388	17.4%
Built 1990 to 1999	268	12.0%
Built 1980 to 1989	193	8.6%
Built 1970 to 1979	447	20.0%
Built 1960 to 1969	457	20.4%
Built 1950 to 1959	200	8.9%
Built 1940 to 1949	106	4.7%
Built 1939 or before	172	7.7%
Total	2,235	100.0%

Source: 2009–2013 American Community Survey, ¹ 2015 Department of Finance

Housing Tenure and Vacancy

Housing tenure and vacancy rates are important indicators of the housing supply, availability, and the overall housing market. According to the 2009–2013 ACS, of the 2,231 total housing units in Holtville, 53 percent were owner occupied and 47 percent were renter occupied. This shows a decrease in ownership from 64 percent in 2000 to 53 percent in 2013 (see **Table 9 – Households by Tenure 2000 and 2013**).

Vacancy rates are also an important housing market indicator in that the vacancy rate often influences the cost of housing and reflects the correlation between housing demand and availability. For rental housing, a 5 percent vacancy rate is considered necessary to permit ordinary rental mobility, while with for-sale housing, a 2 percent vacancy rate is considered the threshold to permit ordinary mobility. According to the 2009–2013 ACS, 235 units were vacant (single family and multi-family units). This represented 10.5 percent of the 2,231 total units in Holtville (margin of error is +/-99). This is an increase of about 7 percent since 2000. The vacancy rate of 10.5 percent is above the rate considered optimal and suggests opportunities in the homeownership market. Of the 235 units, 31 units were for sale, no units were for rent, and 30 units were for seasonal, recreational, or occasional use. The remaining 174 units were classified as “other vacant,”. Defined by the ACS as follows: “if a vacant unit does not fall into any of the categories, it is classified as “Other vacant.” For example, this category includes units held for occupancy by a caretaker or janitor, and units held for personal reasons of the owner.”

The City also looked at multifamily vacancy rates separate from overall vacancy rates. Five multifamily complexes in Holtville were contacted in January 2016 and determined that of the 271 units, only 4 units were vacant, a vacancy rate of 1.5 percent. **Table 21** below shows the unit breakdown for each multifamily complex.

TABLE 21
SURVEY OF MULTIFAMILY COMPLEXES

Complex Name	Total Units	Vacant Units
Orchard View Apartments	81	2
Chestnut Village Apartments	40	2
Holtville Garden Apartments	80	0
Town & Country Apartments	42	0
Plaza Townhouse Apartments	28	0
Total	271	4

Source: Google Maps, Craigslist, and local realtors and property managers, 2016

Housing Market

The cost of housing is directly related to the extent of housing problems in a community. If housing costs are relatively high in comparison to household income, there will be a correspondingly higher prevalence of housing cost burden and overcrowding. However, there is also a supply and demand factor in the region that has severely limited housing affordability in Imperial County.

Sales Prices

According to Trulia, an online housing market web page, the median sales price for homes in Holtville between August and November 2015 was \$183,500 (**Table 22– Median Sales Prices 2015**), as compared to \$164,000 one year prior. These numbers represent an increase of almost \$20,000 or 11.9 percent. When looking at five years prior, the 2000 median home sales was \$99,000. This shows an increase of 85.3 percent in sales prices from 2000 to 2015.

To provide additional sales data, properties by bedroom size were reviewed which showed that the median sales price of the four available four-bedroom homes was \$321,595; the median sales price of the four available three-bedroom homes was \$156,900; and the median sales price of the two available two-bedroom homes was \$150,000.

TABLE 22
MEDIAN SALES PRICES 2015

Homes	Aug.–Nov. 2015	3 months prior	1 year prior	5 years prior
All properties	\$183,500	\$185,000	\$164,000	\$99,000

Source: Trulia.com, November 2015

Note: The total number of properties sold was not available with the sales data.

Rental Prices

In November 2015, a rental survey was conducted by Michael Baker International to determine rent rates for residential units in Holtville (**Table 23 – Median Rental Cost 2015**). The survey looked at single-family homes as well as apartments that were for rent. There were a significant number of homes for rent with three or more bedrooms as compared to apartments which generally had one to two bedrooms. The average rental price (single-family homes and apartments) of the thirteen 1-3 bedroom homes available at that time of the survey was \$704. **Table 23** illustrates the rental costs in Holtville by the number of bedrooms.

TABLE 23
MEDIAN RENTAL COST 2015

Housing Type	1 BR	2 BR	3 BR
Median Price	\$565	\$697	\$850
Price Range	\$482–\$595	\$575–700	\$657–1100

Source: Rental Survey: Trulia.com, Craigslist.com, November 2015

Housing Affordability

Housing affordability leads to other housing issues. For lower-income renters and owners, severe cost burden can require families to double up, resulting in overcrowding and related problems. Although homeowners enjoy income and property tax deductions and other benefits that help to compensate for high housing costs, lower-income homeowners may need to defer maintenance or repairs due to limited funds, which can lead to housing deterioration.

Table 24 – Housing Affordability by Income Level 2015 provides the affordable rents and maximum purchase price, based on the HCD income limits for Imperial County. As shown, the maximum affordable rent is \$724 monthly for a very low-income four-person household, \$1,158 for a low-income household, and \$1,738 for a moderate-income household. As shown in **Table 23**, two- and three-bedroom units were renting at median prices of \$697 to \$850, respectively, and therefore are within the affordability range for very low-income, low-income, and moderate-income households. As shown in **Table 23**, some units on the lower end of the price range are within reach of both very low- and low-income households.

As of November 2015, the median sales price for single-family homes in the city was \$183,500. When looking at properties by number of bedrooms, the median sales price for a four-bedroom home was \$321,595; for a three-bedroom home, \$156,900; and for a two-bedroom home, \$150,000. The maximum affordable sales price for a four-person household is \$138,432 for a very low-income household, \$221,330 for a low-income household, and \$332,283 for a moderate-income household. This indicates that low- and moderate-income households would be able to afford existing and newly constructed homes of any bedroom size, while very low-income households may have trouble finding a house affordable, with only the lower end of the two-bedroom homes being affordable for this income group. Because of limited numbers of certain sizes of housing units in the City, the greater difficulty may be for those households able to afford to purchase a first home that may face limited opportunities to subsequently purchase and move into a larger or nicer second home.

TABLE 24
HOUSING AFFORDABILITY BY INCOME LEVEL 2015

(Based on a Four-person Household in Imperial County)	Income Level		
	Very Low	Low	Moderate
Annual Income (2015)	\$28,950	\$46,300	\$69,500
Monthly Income	\$2,413	\$3,858	\$5,792
Maximum Monthly Gross Rent ¹	\$724	\$1,158	\$1,738
Maximum Purchase Price ²	\$138,432	\$221,330	\$332,283

Source: 2015 Income Limits, Department of Housing and Community Development, monthly mortgage calculation: <https://www.chase.com/mortgage/mortgage-resources/affordability-calculator>

¹ Affordable housing cost for renter-occupied households assumes 30% of gross household income, not including utility cost.

² Affordable housing sales prices are based on the following assumed variables: approximately 5% down payment, 30-year fixed rate mortgage at 4.5% annual interest rate, taxes, insurance and private mortgage insurance (since borrowers will likely put less than 20% down).

Assisted Housing at Risk of Conversion to Market Rate

Existing housing that receives governmental assistance or obtained a governmental subsidy for its construction, is often a significant source of affordable housing in many communities. State housing element law requires cities to prepare an inventory of all assisted housing units that are available or at risk to convert to non-low-income housing due to termination of subsidy contract, mortgage prepayment, and/or expiring use restrictions. State law requires the following:

- An inventory of restricted low-income housing projects and their potential for conversion.
- An analysis of the costs of preserving and/or replacing at-risk units and a comparison of these costs.
- An analysis of the organizational and financial resources available for preserving and/or replacing the at-risk units.
- Programs for preserving at-risk units.

Based on the information presented below from the California Housing Partnership Corporation (CHPC), there are no projects at risk of converting to market-rate housing during the 2014–2021 Housing Element time frame. One project, the Town and Country Apartments is at-risk of converting to market rate within a ten year time frame. **Table 25 – Inventory of Assisted Rental Housing** lists the assisted units in Holtville. Program 13 is proposed to require the City to monitor and assist in preserving any assisted units that are at-risk of converting to market rate.

TABLE 25
INVENTORY OF ASSISTED RENTAL HOUSING

Project Name Funding Date	Assisted Units	Total Units	Funding Sources	Earliest Date of Conversion	At-Risk Status
Mesa Vista	30	30	I.V.H.A. (Public Housing)	NA	No
Town & Country Apartments 1975	42	42	USDA (Section 515)	2025	Yes
Chestnut Village Apartments 1986	40	40	USDA (Section 515)	2036	No
Holtville Garden Apartments 2004	80	81	LIHTC (9% Allocation)	2059	No
Orchard View Apartments 2006	80	81	LIHTC (4.5% Allocation)	2061	No
Total Units	272	274			

Source: CHPC, USDA Rural Housing Services

Town and Country Apartments

Town and Country was developed and operates with Federal housing financing. The property utilizes two Federal housing programs to make rent affordable to lower income tenants. These programs are Section 515 and Rural Development Rental Assistance. There has been no discussion of these units converting but they do have a current expiration date of 2025. Should the owner express interest in selling, the City will impellent program 13 to assist with ensuring affordability.

Cost of Preservation versus Replacement

The cost of preserving units projected to expire in 2025 is estimated to be less than replacing the units through new construction. Replacing the units with rehabilitated units may be cost-effective in some instances. Actual costs involved in each option will depend on the rental and real estate market situations at the time the affordability restrictions on these projects expire.

Preservation of the units as affordable may require financial incentives to the project owners to extend low-income use restrictions. Other scenarios for preservation would involve purchase of the affordable units by a nonprofit or public agency, or local subsidies to offset the difference between affordable and market rents.

Local Rental Subsidy

One available option for preservation of at-risk units would be a local rental subsidy to residents. This option could be used to retain the affordable status of the units by providing assistance to the residents when their affordable units convert to market rate. Rent subsidies using state, local or other funding sources can be used to maintain the affordability of these at-risk units. Rent subsidies can be structured to mirror the Section 8 program.

As noted in **Table 26 – Fair Market Rents Imperial County**, the earliest date that the at-risk units could convert to market rate is 2025. The cost of providing subsidies for the 42 at-risk units to maintain subsidized rents assumes that none of the at-risk units are preserved. The cost of providing subsidies to 42 very low-income households is based on a comparison between fair market rents (FMR) and rents which are affordable for very low-income households. Affordability is defined as rents that do not exceed 30 percent of a household's monthly income. The current FMR for Imperial County are shown in **Table 26**.

TABLE 26
FAIR MARKET RENTS IMPERIAL COUNTY 2015

Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
\$476	\$579	\$748	\$1,102	\$1,325

Source: US Department of Housing and Urban Development, 2015. FMRs include utility costs

Based on 2015 HCD-adjusted HUD income data for Imperial County, affordable rents for very low-income households would be approximately \$570 for a one-bedroom unit and \$640 for a two-bedroom unit, fairly close to what the FMRs currently are. This assumes a one-person household for a one-bedroom unit and a two-person household for a two-bedroom unit.

Table 27 – Estimated Monthly Subsidy shows that the cost of subsidizing 42 very low-income units in today's market would cost approximately \$34,236 per year.

TABLE 27
ESTIMATED MONTHLY SUBSIDY 2015

Unit	FMR	Affordable Rent	Number of Units	Difference	Total Monthly	Annual
1 bedroom	\$579	\$570	17	\$9	\$153	\$1,836
2 bedroom	\$748	\$640	25	\$108	\$2,700	\$32,400
Total	--	--	42	\$117	\$2,853	\$34,236

Source: City of Holtville, 2015, HCD 2015 Income Limits

FMR taken from Table 26

Affordable rent analysis was determined using HCDs 2015 Income limits. See Table 15.

Replacement Cost

Maintenance of at-risk housing units as affordable will depend largely on market conditions and the attractiveness of financial incentives that the County can provide to investors. Theoretically, replacement of units as an option is limited only to those at-risk projects owned by “for profit” investors with no long-term use restriction by a public entity (such as HUD) or the County, as expiration of the current use restriction on these projects would actually physically reduce the County’s affordable housing inventory. Should affordability controls on this project be lost in the County, the County has the option to construct new units to replenish its housing stock. The cost to replace the 42 units at risk of converting to market rate during the next Housing Element planning period will vary based on the timing of replacement and the economic conditions in the region. Recent construction cost information of an average of \$129 per square foot was used to gauge the cost of replacing the at-risk units. Using average square footages of 650 square feet for one-bedroom unit and 750 square feet for two-bedroom unit, **Table 28 – Replacement Cost by Unit Type** shows that the cost of replacing the at-risk units through new construction is approximately \$382,227.

TABLE 28
REPLACEMENT COST BY UNIT TYPE

Unit Size	Square Feet	Cost per S.F.	Cost per Unit	Number of Units ¹	Total Cost ²
1 Bedroom	650	\$129	\$ 82,560	17	\$140,352
2 Bedroom	750	\$129	\$ 96,750	25	\$241,875
Total Cost					\$382,227

Source: City of Holtville, 2015

Preservation Resources

The City’s objective is to either retain or replace any units that are at-risk of converting to market rate. In an effort to ensure the at-risk units do not convert to market rate the City will work with existing and potential owners as well as tenants to keep the 42 units affordable to lower-income households and to avoid tenant displacement. The City will keep in regular contact with the owner of the Town and Country Apartments to determine the status of the building. The City will communicate to the owner the City’s continued interest in working with the owner and nonprofit organizations to preserve the at-risk units as affordable to lower-income households. If the owner of Town and Country Apartments shows interest in converting the 42 units to market rate the City will work with the IVHA to inform tenants of their rights and ownership possibilities.

In addition, there are several housing providers in Imperial County that have been identified by HCD as candidate entities that could assume responsibility for the at-risk housing should they be converted to market rate units. Please refer to Section IV – Housing Opportunities for additional resources.

Imperial Valley Housing Authority- The IVHA is committed to preserving at-risk housing projects in Imperial County. Through state and federal housing programs, the housing authority raises the funds necessary to acquire at-risk housing projects in the county. The IVHA also administers the Section 8 program for Holtville.

Campesinos Unidos- A regional nonprofit serving the Coachella and Imperial Valleys, Campesinos Unidos provides a variety of services to low- and very low-income households. The organization operates self-help housing programs for low-income families, conducts energy education and workshops to help control energy costs, and administers a house appliance replacement program.

California Coalition for Rural Housing- The California Coalition for Rural Housing works with tenants of at-risk buildings to inform tenants of available options, and if the tenants are interested, helps them organize a tenants association to pursue further actions. The coalition also provides technical assistance to nonprofit or public entities interested in purchasing at-risk projects. Both the IVHA and Campesinos Unidos are members of the coalition.

Catholic Charities- Catholic Charities, Diocese of San Diego is a faith-based agency rooted in the social teachings of the Catholic Church. It provides social services to, advocates for, and empowers the poor, oppressed, or vulnerable. The Catholic Charities provide information and referral services to those living in the diocese who may be experiencing difficulties. The food pantry can be accessed by individuals or families. Equipment and supplies are provided on a first-come, first-served basis. Other assistance includes providing support with fuel, utility expenses, emergency housing, clothing referrals, prescriptions, and other essential items.

C. Special Needs Groups

Certain segments of the population may have more difficulty in finding decent, affordable housing because of special circumstances. Consequently, certain segments of residents in Holtville may experience a higher prevalence of housing overpayment (cost burden), overcrowding, or other housing problems. The state housing element law requires that the needs of these groups be addressed in the Housing Element. The law defines “special needs” groups to include persons with disabilities, the elderly, large households, female-headed households with children, homeless persons, and farmworkers. This section provides a detailed discussion of the housing needs facing each particular group as well as programs and services that may be available to address their special housing needs.

Table 29 – Special Needs Groups 2012 and 2013 depicts the breakdown of the special needs groups by household and persons. When looking at households, the elderly (32.2 percent) represent the largest special needs group. When looking at persons, persons with disabilities (19.2 percent) followed by farmworkers (18.3 percent) represent the largest special needs groups. Some people may be counted in more than one group. For example someone could be elderly and disabled.

TABLE 29
SPECIAL NEEDS GROUPS 2013

Special Needs Group	Owners	Renters	Total Households (1,996)	Total Persons (5,969)
Elderly (Age 65+) ¹	424	219	643 (32.2%)	1,009 (16.9%)
Large HH (5+) ¹	200	109	309 (15.5%)	--
Persons with Disabilities ¹	--	--	--	1,144 (19.2%)
Female-Headed HH ¹	74	291	365 (18.3%)	--
Farmworkers ¹	--	--	--	260 (18.3%)
Homeless ²	--	--	--	10 (0.2%)

Source: ¹ 2009–2013 American Community Survey

² Imperial County 2015 Point in Time Count

Persons with Disabilities

Physical, mental, and/or development disabilities may prevent a person from working, restrict one's mobility, or make it difficult to care for oneself. Thus, disabled persons often have special housing needs related to potentially limited earning capacity, the lack of accessible and affordable housing, and higher health costs associated with a disability.

In 2013, approximately 1,444 persons or 19.2 percent of the population reported a disability (see **Table 29**). Of the total 1,444 persons, 638 or 44.2 percent were aged 65 and over.

The US Census defines six types of disabilities: sensory, physical, mental, self-care, go-outside-home, and employment. Sensory and physical disabilities are determined to be “long-lasting conditions.” Mental, self-care, go-outside-home, and employment disabilities are defined as conditions lasting six months or more that make it difficult to perform certain activities. Some residents suffer from disabilities that require living in a supportive or institutional setting. The living arrangement of disabled persons, however, depends on the severity of the disability. Many live at home independently or with other family members. To maintain independent living, disabled persons may need assistance. This can include special housing design features for the disabled, income support for those who are unable to work, and in-home supportive services for persons with medical conditions among others. Services are typically provided by both public and private agencies.

State and federal legislation mandate that a specified number of units in new or rehabilitated multi-family apartment complexes be accessible to individuals with limited physical mobility. Imperial County Building Code inspectors enforce these mandates. Holtville Garden Apartments and Orchard View both provide units that are handicap accessible. In addition, the City has historically made CDBG funds available for the removal of architectural barriers in residences occupied by physically handicapped individuals. As of 2016, the CDBG Program has been inactive for 8 years.

Developmental Disabilities

Senate Bill (SB) 812 requires the City to include the needs of individuals in the community with a developmental disability in the special housing needs analysis. According to Section 4512 of the Welfare and Institutions Code, a “developmental disability” means a disability that originates before an individual attains age 18 years,

continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual which includes mental retardation, cerebral palsy, epilepsy, and autism.

Many developmentally disabled persons can live and work independently in a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person's living situation as a child to an appropriate level of independence as an adult.

The California Department of Developmental Services currently provides community-based services to approximately 243,000 persons with developmental disabilities and their families through a statewide system of 21 nonprofit regional centers, three developmental centers, one community facility, and two community-based points of entry to services for people with developmental disabilities. A regional center is a private, nonprofit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families. The three development centers are scheduled to close over the next several years, as care will be transferred from institutional settings to smaller community-based living facilities. **Table 30 – Persons with Developmental Disabilities 2015** provides information about Holtville's population of developmentally disabled persons by age and zip code. It should be noted that the zip code is inclusive of areas outside of the city boundaries.

TABLE 30
PERSONS WITH DEVELOPMENTAL DISABILITIES 2015

Zip Code	17 Years or Younger	18+ Years	Total
92250	23	28	51

Source: California Department of Developmental Services 2015

A number of housing types are appropriate for people living with a development disability: rent-subsidized homes, licensed and unlicensed single-family homes, inclusionary housing, Section 8 housing, special programs for home purchase, HUD housing, and SB 962 homes. The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the types of considerations that are important in serving this special needs group. Incorporating "barrier-free" design in all new multi-family housing (as required by California and federal fair housing laws) is especially important to provide the widest range of choices for disabled residents. Special consideration should also be given to the affordability of housing, as people with disabilities may be living on a fixed income. Program 7 is proposed to specifically address the needs of persons with developmental disabilities.

Female-Headed Households

Because of the relatively lower incomes and higher living expenses of a female-headed household with children, these households are more likely to have difficulty finding affordable, decent, and safe housing. These households often require special consideration and assistance, as a result of their greater need for affordability, accessibility to day care/child care, health care, and other supportive services. Female-headed families with children are a particularly vulnerable group because they must balance the needs of their children with work responsibilities, and often while earning limited incomes.

An estimated 365 female-headed households with children lived in Holtville in 2013, representing 18.3 percent of all households (see **Table 29**). This is an increase from the 2000 Census which reported 16.5 percent of all households. The majority (80 percent) of female-headed households are renters, compared to 20 percent owners. This can result in unstable housing conditions for these families. According to the 2009–2013 ACS, the average family household income in Holtville was \$51,641. By comparison, a Holtville family's median income was \$33,686, while the median family income for female householders was only \$25,063.

Farmworkers

Farmworkers are traditionally defined as persons whose primary incomes are earned through permanent or season agricultural labor. Permanent farm laborers work in the fields, processing plants, or agricultural-related support activities. When workload increases during harvest periods, the labor force is supplemented by seasonal labor, often supplied by a labor contractor. For some crops, farms may employ migrant workers, defined as those who travel long distances to work which prevents them from returning to their primary residence every evening and might necessitate temporary housing at their place of employment.

Determining the true size of the agricultural labor force is problematic. For example, the government agencies that track farm labor do not consistently define farmworkers (e.g., field laborers versus workers in processing plants), length of employment (e.g., permanent or seasonal), or place of work (e.g., the location of the business or a field). Farmworkers are, however, typically categorized into three groups: permanent, seasonal, or migrant. Permanent farmworkers are typically employed year-round by the same employer while a seasonal farmworker works on average less than 150 days per year and earns at least half of his/her earned income from farmwork. Migrant farmworkers are seasonal farmworkers who have to travel to do the farmwork and are unable to return to their permanent residence within the same day, necessitating temporary housing services.

According to the 2009–2013 ACS, and as shown in Table 24, there were a total of 260 (18.3 percent) farmworkers in the City of Holtville. According to the US Department of Agriculture, there were 8,563 permanent, seasonal, and migrant farmworkers working on 270 farms located in Imperial County in 2012. Approximately half of the farms employ fewer than 10 employees, accounting for 6.5 percent of the farmworker population. Large farm operators account for 50 percent of the farms in Imperial County, but employ 93.5 percent of all farmworkers. Please refer to **Table 31 – Imperial County Hired Farm Labor 2012**. It is important to note, however, that the majority of farmworkers, and particularly those employed during the peak harvest seasons between fall and spring, live in Mexicali, Mexico, and commute daily to Imperial Valley Farm jobs, according to a 2003 study¹ prepared by Dr. Phillip Martin. These seasonal farmworkers are typically paid minimum or just above minimum wage. Farm labor contractors recruit legal border-commuter workers at the Calexico port of entry each day, and take workers to the fields in buses between 5 a.m. and 6 a.m.; workers are able to return to their place of residency at end of day. There are some related but more permanent agricultural jobs that are “busier” during high season. Most of the equipment operators, irrigators, and other regular or year-round workers employed on Imperial Valley farms that live in the Imperial County are likely to earn more than the minimum wage, allowing many of them to own homes throughout the region.

It is also important to note that the number of seasonal farmworkers reported by the USDA may be inflated. There is no noted discounting for duplicating seasonal workers that work year-round with different farms. Double-counting is thus likely for seasonal jobs held by the same worker during different times and at different farms.

¹ Martin, Philip, Ph.D. 2003. *Impact on Farmworkers of Proposed Water Transfer from Imperial County: A Memorandum to the Latino Legislative Caucus of the California State Senate*.

TABLE 31
IMPERIAL COUNTY HIRED FARM LABOR 2012

	Farmworkers	Farms
Farm Operations with Less than 10 Employees		
Permanent	552	129
Seasonal (e.g., less than 150 days)	246	86
Subtotal	798	215
Farm Operations with More than 10 Employees		
Permanent	3,571	100
Seasonal (e.g., less than 150 days)	4,194	48
Subtotal	7,765	148
Total	8,563	363*

Source: USDA 2012 Census of Farmworkers.

*Actual count of farms is 270. However, some farms have been reported in both categories.

The ability to ascertain an accurate number of agricultural workers in Holtville is problematic as the data available to the City is limited because of its relatively small size. According to 2009–2013 ACS, as stated previously, 260 residents of Holtville identified themselves as employed in the farming, forestry, or fishing occupations. The median income for these individuals was \$23,125. According to the California Employment Development Department, farmworkers earned a mean annual wage of \$18,940 in Imperial County during 2014, which is an increase of approximately \$5,000 in annual wages since 2000. The Holtville housing needs assessment for this special needs group relies on these two primary statistical factors.

Because of their identified low income, most farmworkers would need housing subsidies or other forms of assistance to obtain adequately sized and affordable housing. In addition, because of their low incomes, farmworkers have limited housing choices and are often forced to double up to afford rents, which leads to overcrowding. In addition to overcrowded conditions, it is estimated that some farmworkers also live in substandard housing (structures generally unsuitable for occupancy).

Farmworker housing needs can be met in a variety of ways, including housing for migrant and seasonal/short-term farmworkers in farm-related group housing facilities or permanent long-term housing. Farmworkers are attracted to Holtville due to the quiet rural character of the community and the abundance of agricultural labor opportunities in the surrounding fields and agricultural land. Given the importance of agriculture and its labor force, the provision of adequate farmworker housing is important for Holtville. Farmworker housing over the last two decades, however, has transitioned from temporary to permanent. Historically, migrant workers in California lived in farm labor camps throughout unincorporated rural areas on the farm lands for which they worked. However, in Imperial County, as more farms utilize farm labor contractors to supply agricultural labor from across the international border, the need for migrant workers, along with the temporary housing facilities they once utilized, have diminished.

Housing needs for full-time residents are best met through the provision of permanent affordable housing. The City of Holtville is actively involved in the provision of permanent housing suitable for farmworkers. Campesinos Unidos constructed 18 single-family residences in 2002 to be purchased by low-income farmworkers in Holtville. In March 2006, the City further supported the development of an 80-unit, three- and

four-bedroom subsidized rental housing. The City of Holtville has established the provision of larger units (3+ bedrooms) and units affordable to lower-income persons as a high priority to address the needs of farmworker families. With the dissolution of the Redevelopment Agency and the CDBG program inactive the City has limited funds to directly support projects. The continues to assist with applications and is supportive of housing developments that would aid farmworker families. Although temporary housing has not been identified as a high need in the Holtville community, the City's Zoning Ordinance does not preclude the development of temporary housing. Concurrently with this Housing Element, and as required by California Health and Safety Code Section 17021.6, the City is updating its Zoning Ordinance to allow employee farmworker housing, which is defined as housing that consists of no more than 36 beds in a group quarters or 12 units or spaces designed for use by a single-family or household, without a conditional use permit, zoning variance, and/or other zoning clearance in agricultural zones (Program 18).

Elderly Households

In 2013, there were 643 households (32.2 percent) in Holtville where the householder was 65 years of age or older. Of the elderly population in Holtville, 12.2 percent live below the poverty line, according to the 2009–13 ACS. In addition, many seniors in Holtville are faced with various disabilities. The 2013 Census listed 638 persons over the age of 65 in Holtville with a disability characterized as having difficulty with hearing, vision, cognitive, ambulatory, self-care, or independent living. This accounted for over half (63.2 percent) of the population over 65 years of age.

The housing needs of this group can be partially addressed through smaller units, second units on lots with existing homes, shared living arrangements, congregate housing, and housing assistance programs. The housing needs were targeted in 2004 with an 81-unit senior living facility, constructed with participation under the California Tax Credit Allocation and with local Redevelopment Agency Funds. To assist Holtville's aging population, the City provides other senior services, such as subsidized senior lunches, and further coordinates health screening and awareness classes for seniors.

Large Households

Large households are defined as those consisting of five or more persons. An estimated 309 large households resided in Holtville in 2013, comprising 15.5 percent of all households in the city (see **Table 29**). Of these large households, 200 were in owner-occupied units, while 109 were in renter-occupied units. These households are considered a special needs group because of the often-limited supply of adequately sized and affordable housing units in a community. In order to save for other basic necessities such as food, clothing, and medical care, it is common for lower-income large households to reside in smaller units, which frequently results in overcrowding.

To address overcrowding, communities can provide incentives to facilitate the development of affordable housing with three or more bedrooms to meet the needs of large households. Oftentimes, the shortage of large rental units can be alleviated through the provision of rental housing subsidies or subsidized homeownership opportunities. During the 2001–2005 planning period, the City of Holtville supported the construction of 18 single-family units subsidized for homeownership by large farmworker families. The construction project was sponsored and carried out by Campesinos Unidos. In addition, in March 2006, an 80-unit multi-family complex was constructed that targeted large family rental housing needs. The project was funded with a California Low Income Housing Tax Credit Allocation.

Homeless

The number of homeless persons in rural areas is difficult to track as those persons do not always sleep outside or in visible spaces. HUD identified approximately 164 sheltered and 134 unsheltered “chronically homeless” persons in the Imperial County Continuum of Care in 2014. HUD offered no breakdown of homeless persons for individual cities.

However, the Imperial Valley Regional Task Force on Homelessness conducts an annual point-in-time count. According to the 2015 Point-in Time Count, which took place on January 22, 2015, there were 10 sheltered homeless persons in the City of Holtville.

Holtville participates in the Imperial Valley Regional Task Force on Homelessness, which addresses homelessness issues through the network of assistance programs and facilities throughout the Imperial Valley. The task force publishes a resource book that lists the programs available and the names and addresses of all agencies and shelters participating. Although there are currently no emergency shelters in the City of Holtville, nor does the local needs assessment determine that development of a shelter is warranted at this time, Holtville must ensure that any future demand for emergency housing be facilitated in compliance with state law. To that end, concurrently with this Housing Element update, the City is completing all requirements per state law and is amending its Zoning Ordinance to allow emergency shelters by right without any discretionary review in the R-2 – Two-Family zone and the R-3 – Multifamily zone, and will permit transitional and supportive housing as a residential use only subject to the same restrictions that apply to the same housing types in the same zone (Program 18).

The task force estimates that homeless persons currently living in the Imperial Valley could be serviced by one of the six emergency shelters or the various transitional housing units available in the county. As such, continued participation in the Valley Wide Task Force Continuum of Care and the services offered by various homeless resources throughout the county should be sufficient to continue addressing the needs of the homeless in the City of Holtville.

Resources

Homelessness is a continuing national problem that persists in local cities and communities in Imperial County. The City of El Centro is the largest community in Imperial County and serves as the service center for the homeless and others requiring support services. Several resources, as listed below, are available to Holtville residents, such as medical, dental, legal, educational, social, transportation, and mental health services. Additional services include educational classes in Spanish and English, English as a Second Language, computer skills, driver’s education, and a children’s program.

The Salvation Army, El Centro Corps Community Center: provides a hospitality house to both men and women, which gives them a place to shower and a new set of clothing as well as a meal at lunchtime.

Womanhaven – Center for Family Solutions: provides safety for women, children and men who are victims of domestic violence.

Womanhaven emergency shelters are available to women and children; men can be placed in a men's shelter. Once in a shelter, a woman and her child or children are afforded a wide range of services, including counseling, advocacy, educational classes, court accompaniment, legal services, support groups, peer counseling, clothing, and complete case management.

Housing Needs Assessment

The Center for Family Solutions has 13 transitional shelter apartments where women who have been in the emergency shelter may live with their children for up to two years while they complete an academic goal or work training program designed to help them become economically independent.

Catholic Charities House of Hope: provides a 24-bed women's and children's emergency shelter.

Volunteers of America operates the **Los Amigos Center for Supportive Living:** provides housing and supportive care for adults with mental disabilities as well as a 31-bed emergency shelter for stable, mentally disabled homeless individuals. The emergency shelter is located in the City of Brawley.

The Calexico Neighborhood House operates the **Casa Villanueva Homeless Shelter and Transitional Housing:** provides a 20-bed shelter for women and children out of Calexico. It is estimated that the emergency shelters in Imperial County have a total number of 107 beds available at any given time for the homeless. They also provide transitional housing (four separate studios each consisting of four beds each).

Additional Services

Additional homeless support services in Imperial Valley are provided by the Imperial County Health Department, Imperial County Social Services, Imperial Valley Food Bank, Imperial Valley Behavioral Health Services, I.V. Independent Living Center, and Sure Helpline. It is estimated that there are approximately 24 transitional housing units in Imperial County that are able to support approximately 70 persons.

D. Regional Housing Needs Assessment

An overview of the RHNA or "fair share" of housing needs for all income groups, as determined by the regional COG, was provided in the introduction of this Housing Element. RHNA refers to the share of the region's housing growth that has been projected and allocated to a community by income group. In brief, SCAG is the COG that calculates future housing need based upon projected household growth, plus a certain amount of units needed to account for normal and appropriate level of vacancies and the replacement of units lost to conversion or demolition. In allocating the region's future housing needs to jurisdictions, SCAG considers the following factors:

- Market demand for housing
- Employment opportunities
- Availability of suitable sites and public facilities
- Commuting patterns
- Type and tenure of housing
- Loss of units in assisted housing developments
- Over-concentration of lower-income households
- Geological and topographical constraints

In October 2012, SCAG adopted an RHNA for its member jurisdictions. **Table 32 – RHNA by Income Category** provides a breakdown of Holtville’s share of future regional housing needs, as determined by SCAG, by the following four income categories: very low, low, moderate, and above moderate. As indicated by the table, the regional share of housing needs allocated to the City of Holtville is 209 new units over SCAG’s 7 ½ year planning period (January 1, 2014, through October 1, 2021).

Per HCD guidelines, 50 percent of the city’s very low-income RHNA number qualifies as extremely low income. Therefore, in compliance, of the 54 very low-income RHNA, the City is estimating 27 units for extremely low-income households or 13 percent of the total housing needs projection.

TABLE 32
RHNA BY INCOME CATEGORY

Income Category	Holtville	
	No. of Households	Percentage of Households
Very Low	54	26%
Low	31	15%
Moderate	32	15%
Above Moderate	92	44%
Total	209	100%

Source: SCAG 2014–2021 RHNA



III. CONSTRAINTS ON HOUSING PRODUCTION

The provision of an adequate range of housing opportunities to address the identified needs in the community is an important goal for the City of Holtville. However, many factors can constrain the development, maintenance, and improvement of housing. These include governmental constraints such as codes and development standards and nongovernmental constraints including market, physical, and environmental constraints. The local jurisdiction, the City of Holtville in this case, may have control over some of the governmental constraints as these are typically applied by the City itself. Nongovernmental constraints, on the other hand, are market-driven and therefore much more difficult for the City of Holtville to control, if at all. The City can, however, make available housing programs to its local residents that can assist overcoming these nongovernmental types of constraints. This section addresses the potential constraints that may affect the supply and cost of housing in Holtville.

A. Non-Governmental Constraints

Land costs, construction costs, and market financing contribute to the cost of housing reinvestment, and can potentially hinder the production of new housing development. Although many constraints are driven by market conditions, jurisdictions have some leverage in instituting policies and programs to address such constraints. The section below analyzes these market constraints as well as the activities that the City can undertake to mitigate their effects.

Land Costs

The cost of raw land typically accounts for a large share of total housing production costs. Increased land costs appear to be one of the major contributing factors to the rapid rise in housing prices and rents that the Imperial Valley has experienced in recent years. Land costs vary depending on whether the site is vacant or has an existing use that must be removed, or whether the site has physical or environmental issues that must be mitigated (e.g., steep slopes, soil stability, seismic hazards, or flooding).

Supply and demand is an important factor on land cost and the shortage of developable land can drive up the demand and cost of housing construction. Residential land in the City of Holtville is substantially built-out, with little or no vacant land available for development of any type. Precise land costs are difficult to determine in Holtville due to the limited number of real estate transactions. However, according to Trulia in September 2016, there was one vacant residential parcel listed for sale about one mile outside of Holtville. This parcel was 3.88 acres and listed for \$100,000. Land cost in Holtville is low and not considered to be a significant constraint in providing for affordable housing. However agricultural land just outside the city limits of Holtville is considered premium land and any large-scale development requiring expansion into these areas would be more expensive. The City of Holtville, however, has adopted a Density Bonus Ordinance to help mitigate against the cost of land should it become a constraint during this Housing Element's planning period. No additional program is warranted at this time to mitigate land costs.

Construction Costs

Construction costs vary widely according to the type of development. Construction of multi-family housing is generally less expensive than single-family homes on a per-unit basis. However, wide variation within each construction type exists depending on the size of the unit and the number of quality amenities provided. Amenities such as fireplaces, swimming pools, tiling, and other interior features can significantly increase construction costs.

An Internet source of construction cost data (www.building-cost.net), provided by Craftsman Book Company, estimates that as of January 2016, the per square foot cost of a single-story home in the Holtville area, including construction materials and labor, is approximately \$129 per square foot, depending on the size of the home. Excluding land costs, the Craftsman Book Company calculator estimates that a three-bedroom single-family home of 2,000 square feet would have a minimum cost of approximately \$258,000 (including direct job costs, permits and utilities, plans and specs, and contractor markup).

A reduction in amenities and the quality of building materials (above a minimum acceptability for health, safety, and adequate performance) could result in lower sales prices. In addition, manufactured housing may provide for lower-priced housing by reducing construction and labor costs.

Another factor related to construction costs is the number of units built at one time. As the number increases, overall costs generally decrease as builders are able to take advantage of economies of scale. This type of cost reduction is of particular benefit when density bonuses are used for the provision of affordable housing. The City of Holtville has already adopted a Density Bonus Ordinance to help mitigate against the cost of land should it become a constraint during this Housing Element's planning period. No additional program is warranted at this time to mitigate construction costs.

Construction Financing

Unlike market-rate development, affordable housing projects generally require financing not only for the construction but to facilitate the continued affordability of the homes. Research has shown that construction and permanent loans for these types of developments are almost never available for more than 75 percent of the future project value. Developers therefore must supply at least 25 percent or more of the project value. Upfront cash commitment may not be problematic for some developers as long as the project can generate an acceptable net cash flow to meet the acceptable returns. However, subsidized housing developers generally must obtain supplemental funds from grants or secondary financing to retain the housing as affordable to very low- and low-income households.

Until recently, debt capital was readily available for market-rate residential developments. Debt capital for affordable housing developments for low-income residents is generally even less accessible due to the difficulty in securing financing, the layering of various funding sources, and competition for this type of financing. The competitive nature of funding for affordable housing often results in awards going to the projects most in need of funding (i.e., are the least self-sustainable and have the lowest, generally negative, return on investment) which are also the ones that can end up with the highest permanent funding costs. Many subsidized permanent financing loans include annual interest payments, extra costs associated with the funding requirements, and restrictions that prevent opportunities for cost savings available to unsubsidized market-rate financing. Funding for the construction of affordable housing is often still set at market rates, usually either a gap loan or a revolving line of credit, and can have interest rates as high as 10 to 15 percent. Availability of funding mechanisms that pay off portions of the construction loan or that can buy down the interest rate have a significant impact on the feasibility of the project.

Low Income Housing Tax Credits (LIHTC) have become a critical source of capital for affordable housing developments targeting low- and very low-income households. The selection process for tax credits is highly competitive and developers seek other forms of subsidies when available. The City has utilized a variety of funding sources over time to provide supplemental financing for subsidized housing developments, including the Home Investment Partnership Program (HOME), Community Development Block Grant (CDBG), and redevelopment housing set-asides. Several of these programs have not been available in recent years. HOME and CDBG have not been active in over eight years. While there is a small amount of housing set-aside RDA bond funds remaining, they are not enough to substantially assist in a project. Although financing costs impact project feasibility, these problems are generally equal across jurisdictions and thus are not a unique constraint to housing production in Holtville.

Mortgage Financing

The availability of financing affects a person's ability to purchase or improve a home. The cost of borrowing money to finance the construction of housing or to purchase a house affects the amount of affordably priced housing in Imperial County. Fluctuating interest rates can eliminate many potential homebuyers from the housing market or render infeasible a housing project that could have been developed at lower interest rates. While the cost of money for site preparation and construction is an important determinant of the initial cost of a home to the buyer, mortgage interest rates have an even more dramatic effect on the cost of housing to the homebuyer and on the cost of constructing rental units. Interest rates are ultimately passed on to the renter by the apartment owner.

When interest rates decline, sales increase. The reverse is true when interest rates increase. Over the past several decades, there was dramatic growth in alternative mortgage products, including graduated mortgages and variable rate mortgages. These types of loans allow homeowners to take advantage of lower initial interest rates and to qualify for larger home loans. However, variable rate mortgages are not ideal for low- and moderate-income households that live on tight budgets. In addition, the availability of variable rate mortgages has declined in the last few years due to greater regulation of housing lending markets. Variable rate mortgages may allow lower-income households to enter into homeownership, but there is a definite risk of monthly housing costs rising above the financial means of that household. Therefore, the fixed interest rate mortgage remains the preferred type of loan, especially during periods of low, stable interest rates.

Table 33 – Interest Rates illustrates interest rates as of August 2014. The table presents both the interest rate and the annual percentage rate (APR) for different types of home loans. The interest rate is the percentage of an amount of money which is paid for its use for a specified time, and the APR is the yearly percentage rate that expresses the total finance charge on a loan over its entire term. The APR includes the interest rate, fees, points, and mortgage insurance and is therefore a more complete measure of a loan's cost than the interest rate alone. However, the loan's interest rate, not its APR, is used to calculate the monthly principal and interest payment.

**TABLE 33
INTEREST RATES 2014**

Conforming	Interest	APR
30-year fixed	4.250%	4.335%
15-year fixed	3.500%	3.647%
5-year adjustable rate	3.250%	3.968%

Source: www.wellsfargo.com, August 2014

Note: Conforming loan is for no more than \$417,000, while a jumbo loan is greater than \$417,000.

Under the Home Mortgage Disclosure Act (HMDA), lending institutions must disclose information on the disposition of loan applications by the income, gender, and race of the applicants. This applies to all loan applications for home purchases and improvements, whether financed at market rate or through government assistance. The primary concern in a review of lending activity is to see whether home financing is generally available to all income groups in the community. Overall, home purchase activities were limited in Holtville and only 33 households applied for mortgage loans for homes in Holtville in 2014. Of those, 27 were for government-backed loans. Of the six applications for conventional mortgage loans to purchase homes, approximately 66 percent were originated (approved by lenders and accepted by the applicants). One application (15 percent of the total) was withdrawn by the applicant. The overall denial rate was 15 percent, which included one application denied by the financial institution.

Countywide in 2014, 361 households applied for conventional mortgage loans. Of those who applied, approximately 66 percent were originated. The overall denial rate for the county was 19 percent, while 15 percent of the applications were withdrawn, closed for incompleteness, or received approval but where the applicant did not accept the loan.

When this data was previously compared to Imperial County in 2006, the City of Holtville on average had a lower mortgage loan origination rate of 40 percent, a higher mortgage loan denial rate of 26 percent, and a higher withdrawal rate of 34 percent. In 2014, the average approval and denial rates were very similar for Holtville and the county; however, since there were only six applications for conventional loans for home purchases in Holtville, the sample size is likely too small to be statistically significant.

B. Governmental Constraints

Local policies and regulations can impact the price and availability of housing and, in particular, the provision of affordable housing. Unlike the previous nongovernmental constraints, land use controls, site improvement requirements, fees and exactions, permit processing procedures, and other factors may constrain the maintenance, development, and improvement of housing. This section discusses potential constraints as well as policies that encourage housing development in Holtville. Topics discussed in this section include the following:

- Land use controls
- Residential development standards
- Infrastructure improvements and public service constraints
- Development fees and exactions
- Development permit procedures
- Building permit procedures and code enforcement
- Public policy constraints

Land Use Controls and Development Standards

The Land Use Element of the Holtville General Plan sets forth the policies that guide residential development in the city. The City last revised the General Plan Land Use Plan in 2003 with an update to the Land Use Policy Map in 2007. The residential designations and their corresponding densities (DU/A = dwelling unit per acre) include the following:

- Rural Residential (RR) – 0-2.0 DU/A
- Low-Density Residential (LDR) – 2.1-6.0 DU/A
- Medium-Density Residential (MDR) – 6.1-12.0 DU/A
- High-Density Residential (HDR) – 12.1-20.0 DU/A
- Residential Commercial Mixed-Use (RC) – 10.0-20.0 DU/A

The city's residential land use designations provide for the development of a wide range of housing types including single-family dwellings, mobile homes, manufactured housing, condominiums, and multi-family units at various densities, and includes mixed-use development (commercial/residential) for areas in the downtown. Therefore, the land use regulations are not considered a constraint to residential development. The Residential Commercial Mixed-Use designation allows for residential units in areas of downtown Holtville previously designated for commercial uses only. As this designation allows for a density of up to 20 units/acre, many more sites have become accessible for residential development and at a higher density than allowed elsewhere in the city.

The Holtville Zoning Ordinance provides for the following residential districts:

- ***RR-1 Low Density Rural Residential Zone:*** The Low Density Rural Residential Zone is intended to provide for areas where the rural atmosphere can be maintained and where limited farming operations such as general crop farming, suburban horse ranchettes, and growing of orchards can be conducted. This zone is not intended to allow intense farming operations, feed lots or other uses that could create offensive odors or large amounts of dust or insects. Typical lot or parcel sizes for this zone are 5 acres to 20 acres, with lots/parcels in excess of 20 acres being more appropriate for agricultural uses. The numbers of large animals are restricted depending upon the size of the parcel.
- ***RR-2 Medium Density Rural Residential Zone:*** The Medium Density Rural Residential Zone is intended for rural areas adjacent to the developed land in the city where the land use patterns are in a state of transition from agricultural to urban uses. This zone provides for the development of “rural atmosphere” type land uses that allow for .5-acre to 5-acre lot sizes developed for principally residential uses. This zone would allow limited agricultural operations and would allow limited numbers of small and large animals, depending on the lot size.
- ***R-1 Single-Family Residential Zone:*** The Single-Family Residential Zone is intended to provide for the development of low density single-family homes on a small lot and the protection of these homes from incompatible uses.
- ***R-2 Two-Family Zone:*** The Two-Family Zone is to provide for the development of medium density duplexes and the protection of such residential units from incompatible uses.
- ***R-3 Multi-Family Zone:*** The Multi-Family Zone is intended for the development of apartments, condominiums, townhouses, or other group dwellings with provisions for adequate light, air open space, and landscaped areas.
- ***R-4 Mobile Home Park Zone:*** The Mobile Home Park Zone is intended to provide a zone that is applied only to mobile home parks to provide a satisfactory living environment for those living in mobile homes. This zone also applies to travel trailer parks and recreational vehicle parks under a conditional use permit.

Constraints on Housing Production

- **RC Residential Commercial Mixed-Use Zone:** The intent of the Residential Commercial Mixed-Use Zone is to promote and protect a vital central business district and maximize the use of land in the area. The purpose of this zone is to provide for the development of higher density residential units in combination with commercial land use and protect the zone from incompatible uses.
- **Downtown A Zone:** The Downtown Code is intended to establish form-based development standards for downtown Holtville, in order to preserve the existing character of the area, with a focus on historic preservation and pedestrian-orientation. The Downtown A Zone is the core district, and allows mixed commercial, retail, and residential uses oriented around Holt Park.
- **Downtown B Zone:** The Downtown B Zone applies to all downtown areas not covered by the Downtown A Zone. It is also intended to stimulate mixed uses, but allows more opportunities for infill and redevelopment, and well as larger building footprints. Retail and commercial are the predominant uses in this zone.

TABLE 34
RESIDENTIAL DEVELOPMENT STANDARDS

	Lot Area Min. or Range (sq. ft.) per Dwelling Unit or Mobile Home Space	Setbacks			Building Bulk		
		Front Yard	Side Yard	Rear Yard	Max. Height	Max. Lot Coverage	Max. Density
RR-1 Single Family	5 acres	75'	15'	50'	35' ¹	10%	1 du/5 acres
RR-2 Single Family	21,780 SF	25'	10'	20'	35' ²	50%	1 du/ 21,780 SF
R-1 Single Family	6,000 SF	20'	5'	20'	35' ¹	50%	1 du/ 6,000 SF
R-2 Two-Family	8,400 SF	20'	5'	20'	35' ¹	50%	1 du/ 8,400 SF
R-3 Multi-Family	1 acre	20'	10'	20'	35'	40%	20 du/ acre
R-4 Mobile Home Park	5 acres	3'	3'	3'	15' ³	--	1 space/5,000 SF
RC Residential/ Commercial Mixed-Use	--	0'	0'	0'	35'	100%	20 du/acre ⁴
D-A Downtown A Commercial/Mixed Use	--	0'	0'	0'	35'	100%	20 du/acre ⁴
D-B Downtown B Commercial/Mixed Use	--	10' ^{2,3}	0'	20'	45'	100%	20 du/acre ⁴

Source: City of Holtville 2015. Please refer to the City's Zoning Ordinance for specifics.

¹ Or 2 stories, whichever is less.

² Or 2 stories.

³ Or 1 story.

⁴ Or 10 du/acre when in combination with commercial development.

Housing for Persons with Disabilities

Holtville complies with the land use requirements of the Lanterman Development Disabilities Service Act of the California Welfare and Institutions Code on housing for persons with disabilities. The state Lanterman Act declares that mentally and physically disabled persons are entitled to live in normal residential surroundings. The use of property for the care of six or fewer persons with disabilities is a residential use for the purpose of zoning. A state-authorized or -certified family care home, foster home, or group home serving six or fewer persons with disabilities or dependent or neglected children on a 24-hour-a-day basis is considered a residential use that is permitted in all residential zones. Under the Lanterman Act, small residential facilities for six or fewer persons must be treated as regular residential uses and permitted by right in all residential districts. The City revised its Zoning Ordinance in 2001 to comply with this state law, and the City's land use policies and zoning provisions do not constrain the development of such housing. In addition, the City is in the process of updating its Zoning Ordinance concurrently with this Housing Element update to remove conditions or use restrictions for group homes (Program 18).

The City also allows residential retrofitting to increase the suitability of homes for persons with disabilities in compliance with accessibility requirements, and ensures that new housing developments comply with California building standards (Title 24 of the California Code of Regulations) and federal requirements for accessibility. The City does not impose special permit procedures or requirements that could impede the retrofitting of homes for accessibility. Requests for special structures or appurtenances (e.g., access ramps or lifts) needed by persons with physical disabilities are allowed without a variance or encroachment permit and are not considered structures subject to setback requirements. At this time, there are no implementation programs funded by the City to assist homeowners with this type of retrofitting.

The City of Holtville has not identified any zoning or other land use regulatory practices that could discriminate against persons with disabilities and impede the availability of such housing for these individuals. For example, the City does not restrict occupancy of unrelated individuals in group homes. Also, the City permits housing for special needs groups, including for individuals with disabilities, without regard to distances between such uses or the number of uses in any part of the city. In addition, the Land Use Element of the General Plan does not restrict the siting of special needs housing.

Emergency Shelters and Transitional and Supportive Housing

Government Code Section 65583(a)(4) requires the identification of a zone or zones where emergency shelters are allowed as a permitted use without a conditional use or other discretionary permit. The City of Holtville's 2015 Zoning Ordinance allows by right transitional shelter care facilities in all residential zones.

Government Code Section 65583(c)(1) states: "As part of the analysis of available sites, a jurisdiction must include an analysis of zoning that encourages and facilitates a variety of housing types...including emergency shelters and transitional housing." Chapter 633 of Statutes 2007 (Senate Bill 2) as per Health and Safety Code 50801(e) offers the following definitions for emergency shelters, transitional housing, and supportive housing:

- **Emergency Shelter:** Housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay.
- **Supportive Housing:** Housing with no limit on length of stay that is occupied by the target population and that is linked to on-site or off-site services which assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.

Constraints on Housing Production

- **Transitional Housing:** Buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible program recipient at a predetermined future point in time that shall be no less than six months from the beginning of the assistance.

Although group care facilities, including social rehabilitation facilities and transitional care facilities serving six or fewer persons, are allowed in all residential zones by right, Holtville's Zoning Ordinance does not specifically identify "emergency shelters" and "supportive housing" as a specified use. Concurrently with this Housing Element update, the City is revising its Zoning Ordinance to allow emergency shelters in the R-2 – Two-Family zone and the R-3 – Multifamily zone by right (Program 18). In addition, the City is also revising its Zoning Ordinance to update its definition of transitional and supportive housing and permit these as allowed uses only subject to the same standards of the same housing type within the same zone.

According to the Vacant Residential Site Inventory prepared under the 2008 Housing Element and updated for this Housing Element (see Section IV, Housing Opportunities), approximately 2.9 acres are vacant in the R-2 zone and can be utilized for developing a year-round emergency shelter. Sites with an R-2 zoning are typically best served by public services and facilities, including transportation.

Single-Room Occupancy Units

The state recognizes the importance of single-room occupancy (SRO) units as a valuable form of affordable private housing for lower-income individuals, seniors, and persons with disabilities. SROs are typically a minimum of 250 square feet in size and include a kitchen and bathroom. The City allows SROs by right in the Downtown B zone.

Infrastructure Improvements and Public Service Constraints

Another factor adding to the cost of new construction is the cost of providing adequate infrastructure—major and local streets; curb, gutters, and sidewalks; water and sewer lines; and street lighting—which are required to be built or installed in new development. The City has adopted development standards that are typical and are not considered excessive or a constraint on housing development.

There is concern in the community about whether the City's infrastructure will accommodate projected new growth. Water and wastewater capacity is a primary concern, but other infrastructure and service concerns include local school capacities and adequate law enforcement services. These issues are periodically analyzed as part of the City's Service Area Plan/Municipal Service Review (SAP), the City's Capital Improvement Program, or as project-specific demands arise with new development.

Due to the lack of developable sites within the incorporated city limits, as new development is proposed outside the city limits but within the City's sphere of influence, off-site improvements are typically absent and developers bear the responsibility of providing the necessary public infrastructure. While these infrastructure improvements may add to the cost of housing development, they are typical improvements needed for most developments throughout the region and should not constrain housing development in Holtville.

Roadways

According to the 2015 City of Holtville Adopted Service Area Plan /Municipal Service Review (SAP), The existing street system is considered to be adequate based on the traditional Level of Service (LOS) traffic engineering methodology.

A local residential street for access into individual properties would require a 60-foot right-of-way for curb, sidewalk, parking lanes on both sides, and two travel lanes. A collector street that might be adjacent to a residential development would require a 70-foot right-of-way to accommodate the same improvements in addition to a turn lane. It should further be noted that developers are responsible for all on-site improvements and half-width improvements on adjacent roadways under most situations. These public improvements are typically dedicated to the City, which is then responsible for their continued operation and maintenance. The cost of these facilities is borne by the developer, added to the cost of new housing units, and eventually passed onto the homebuyer or property owner. These development standards are typical and are not considered excessive or a constraint on housing development.

Sewer Facilities

Currently there is sufficient sewer capacity to accommodate the 2014–2021 RHNA goals. According to the 2015 City of Holtville Adopted Service Area Plan /Municipal Service Review (SAP), the Holtville wastewater treatment plant has sufficient design capacity. It is receiving 560,000 gallons per day of wastewater flow, while the capacity is 850,000 gallons per day. (A recent sewer collection replacement project has resulted in a substantial decrease to flows to just below 500,000 gallons by eliminating infiltration along several agricultural drains).

According to the SAP, the City's existing sewer collection system serves its entire residential, commercial and industrial population base within the City Limits and a small residential customer base within the City's SOI. Since the majority of the collection system is approximately 60 to 70 years old, the City should anticipate repair/replacement of these facilities due to normal deterioration. The ongoing citywide replacement/rehabilitation program will continue to provide system reliability.

The City owns and operates two (2) sewage pump stations (Sixth Street and Ninth Street). The sanitary sewer pump stations accept flow from several small portions of the wastewater collection system. The pump stations direct the wastewater flow through force mains to gravity flow branch and collector pipelines of the Holtville sewer collection system. The Ninth Street Pump Station is considered to be in satisfactory condition for continued service through the Year 2015. The Sixth Street pump station wet well is in poor condition. It shall be necessary to replace the Sixth Street pump station within the next 5-year period.

Projected wastewater flows for Year 2030 demand are estimated at 0.72 mgd. While the residential per capita wastewater flow factor of 79 gallons per day will be held constant to the year 2030, the flow factors for other land uses categories are expected to change over time.

Water Facilities

According to the 2015 City of Holtville Adopted Service Area Plan /Municipal Service Review (SAP) the existing City water system provides water to its customers by a means of 1,482 service connections through one (1) pressure zone. The City operates one (1) water treatment plant to produce an average daily flow of 1.5 million gallons of potable water per day. The City has plans for the construction of 37,040 lineal feet of distribution pipeline in the City's northern sphere of influence. This project was identified in the Water Master Plan and additional recommended improvements from the Water Master Plan will be approved by the City as needed to accommodate future growth.

Year 2030 demand for water is expected to amount to approximately 0.93 MGD for residential land uses and approximately 0.46 MGD for non-residential uses, for a total of approximately 1.4 MGD. The total projected water demand for the year 2030 is directly proportional to projected increases in population and commercial development because it is based on the SCAG estimated 2030 population. The SAP identifies numerous

deficiencies and improvements to the City's Transmission and Distribution System; Cast Iron Piping; Aged Pipelines, Water Valves, and Fire Hydrants; Booster Pumping Stations and Storage Facilities. However, according to the SAP, no deficiencies or improvements are identified for the City's Water Treatment Plant. Proposed improvements to the water treatment plant will be implemented when the average daily flow at the treatment plant exceeds 80 percent of the peak design flow of 3.15 MGD at the treatment plant. An upgraded treatment plant will be capable of treating up to 6.0 MGD.

Stormwater and Drainage Facilities

According to the 2015 City of Holtville Adopted Service Area Plan /Municipal Service Review (SAP), stormwater drainage is primarily controlled through the street system, with several relatively small areas served by below-grade stormwater gravity pipelines and retention basins. To meet the anticipated demand in 2030, the SAP recommends improving existing facilities including expanding the capacities of drainage swales. The SAP also recommends requiring the installation of drainage facilities in future development prior to occupancy in order to protect against flood damage in areas outside of the incorporated City but inside of the Sphere of Influence.

Development Fees and Exactions

Impact fees, which are typically assessed on a per-unit basis, are often required to fund the cost of infrastructure and other public facilities that serve new housing developments. These fees may be on top of the off-site improvement requirements and for the City of Holtville are largely tied to major capital improvement projects such as the potable water treatment plant or the wastewater treatment plant. Like most jurisdictions, the City of Holtville charges a variety of fees to cover the cost of processing permits and exactions to cover the costs of providing these necessary services and facilities. In general, these fees can be a constraint on housing development if they are excessive. Excessive fees can limit market-rate affordability because the additional cost borne by developers is simply passed on to potential borrowers and contributes to the overall increased housing unit cost.

Impact fee nexus studies are required prior to the adoption of development impact fees. These studies are prepared to ensure that any adopted fees are reasonable and necessary to maintain adequate planning services and other public services and facilities in the community. Typically the reports are reviewed annually to ensure the adequacy and appropriateness of the capital improvements needed.

The current impact fee schedule for the construction of single-family and multi-family homes in the City of Holtville is comparable with the fee schedules for surrounding jurisdictions and significantly lower if water and sewer impact fees are discounted. The applicable fees are displayed in **Table 35 – Development Impact Fees for the City of Holtville and Surrounding Jurisdictions**.

The adopted fees are collected for fire protection and emergency services, police protection services, operation and maintenance of public parks, and public administration. The amount collected for these services is only \$527.00 per each single-family dwelling constructed and even less per multi-family units. Potable water services and wastewater collection and treatment services are also collected on a per unit basis. These costs are substantially higher at approximately \$5,000 per each single-family dwelling constructed and about half of that for each multi-family unit

In 2005, the City of Holtville significantly raised the sewer and water capacity fees previously set in 1973. This was in response to growth projections and the expected cost of infrastructure upgrades. The predicted increase in population did not materialize and the bulk of the infrastructure upgrades were completed (or are about to be completed), at a significantly subsidized rate. The infrastructure upgrades included a second water storage

tank, the Outfall Main replacement project, and the Wastewater Treatment Plant upgrade. After comments from developers, the City completed a comparison of development fees charged by other cities in Imperial County. That comparison showed that Holtville's fees are more than reasonable for most categories, but right at the top for sewer and water. In view of this information, the City Council passed Resolution 15-12 on June 8, 2015, temporarily reducing the fees for sewer and water. The temporary reduction will expire June 30, 2018.

**TABLE 35
DEVELOPMENT IMPACT FEES FOR THE CITY OF HOLTVILLE
AND SURROUNDING JURISDICTIONS**

	Holtville ¹	Imperial ³	El Centro ⁴	Brawley ⁵	Calexico ⁶
Single-Family Per Unit					
Fees- (excluding sewer /water)	\$527	\$2,896	\$1,891	\$12,057	\$4,248
Water	\$2,450 ²	\$2,214	\$518	\$7,537	\$6,149
Sewer	\$2,444 ²	\$1,845		\$6,114	\$7,174
Total Impact Fees (Single-Family)	\$5,421	\$6,955	\$2,409	\$25,708	\$17,571
Multi-Family Per Unit					
Fees- (excluding sewer/water)	\$372	\$2,615	\$1,105	\$8,696	\$2,509
Water	\$1,319 ²	\$2,214	\$311	\$7,537	\$4,805
Sewer	\$1,324 ²	\$1,845		\$6,114	\$5,022
Total Impact Fees (Multi-Family)	\$3,015	\$6,674	\$1,416	\$22,347	\$12,336

¹City of Holtville 2015

²SFR exempt from all but water and wastewater fees when only one dwelling unit, to be occupied by owner, on a single lot, is being constructed. Temporarily reduced per Resolution 15-12 - Approved June 8, 2015 (sunset after June 30, 2018)

³City of Imperial 2015, fees effective July 1, 2011.

⁴City of El Centro 2015, fees effective May 18, 1994. Fees vary depending on number of bedrooms; fees for a three-bedroom single-family home and a one-bedroom multi-family home are listed here.

⁵City of Brawley 2011, fees effective April 25, 2015.

⁶City of Calexico 2015. Fees vary depending on number of bedrooms; fees for a three-bedroom single-family home and a two-bedroom multi-family home are listed here.

According to Carol Taylor, Administrative Assistant at Holtville Unified School District, current developer fees for residential development are \$2.97 per square foot and .47 cents for commercial. All schools in the city of Holtville are under the Holtville Unified School District.

It should further be noted that local development is subject to additional Development Impact Fees by the County of Imperial as it too faces concerns with aging infrastructure particularly in the regional street system. Although Imperial County has its own impact fees established for development within unincorporated areas, development of recently annexed territory into the City of Holtville (or any other jurisdiction) or in vacant land proposed for annexation and development into the City of Holtville is further subject to Countywide fees imposed by the County of Imperial. Imperial County prepared a Development Impact Fee Study in 2006 in which it was determined that the County of Imperial provides essential services to residents countywide that

are attributed to public facilities and infrastructure services. Fees are collected countywide to fund the provision of services, grouped by categories: Sheriff, General Government, Fire, Parks and Recreation, Public Works and Library Service District.

The County of Imperial Development Impact Fees are displayed in **Table 36 – Development Impact Fees for Areas Annexed Into Holtville**. The City of Holtville has an agreement with the County of Imperial to collect these fees from annexed territories prior to the issuance of a building permit.

TABLE 36
DEVELOPMENT IMPACT FEES
FOR AREAS ANNEXED INTO HOLTVILLE

Land Use	City of Holtville Development Impact Fees (incorporated areas)	County of Imperial Development Impact Fees (annexed territory)	Total Development Impact Fees (annexed Development)
Single Family Unit	\$11,557	\$619	\$12,176
Multi-family Unit	\$6,330	\$484	\$6,814
Mobile Home Unit	\$9,149	\$415	\$9,564

Source: City of Holtville, 2009 Fee Schedule, Imperial County Ordinance 1434

Planning Fees and Environmental Constraints

In addition to development impact fees, residential projects in the City of Holtville are also subject to Planning Department administration/processing (“planning”) and environmental fees and Engineering “Plan Check” Fees. These fees vary widely with each residential project as they result from numerous variables, such as the type of entitlements requested by the developer, the level of environmental evaluation (e.g., exemption, negative declaration, mitigated negative declaration [MND], or environmental impact report [EIR]), or the number of acres and units proposed for development. For example, new residential projects on a single lot and not subject to a zone change or general plan amendment may incur no planning or environmental fees. Alternatively, a residential project on 50 acres with 300 lots which requires the processing of a subdivision map, zone change/prezoning, general plan amendment, annexation, and EIR will incur substantial fees that may in turn become a constraint on affordability; for example, environmental studies (e.g., air quality assessment, traffic study, biological study, or noise study) can range from \$10,000 to \$25,000 and/or can result in EIRs that can cost well over \$100,000, often with findings that could require mitigation measures adding to the overall project cost.

All projects requiring environmental work require a minimum initial deposit payment that can be as low as \$1,000 for an ND or as high as \$15,000 for an EIR. Fees are at cost and may necessitate additional deposits. Costs per lot are based on “economies of scale”: the addition of more lots (an increase in overall density) would result in a lower fee per unit. However, even with an additional \$100,000 in project environmental fees, the City’s planning and environmental per unit fee for the same project would amount to less than \$1,000.

Offsite improvement plans with an associated development project are subject to administrative review by a City engineer. Engineering plan check fees require a \$10,000 deposit. The fee for the engineering plan check is 3% of the project cost.

See **Table 37 – Planning Fees** for a list of planning and environmental fees for the City of Holtville.

**TABLE 37
PLANNING FEES**

PROJECT	FEE	DEPOSIT
Minor Zone Variance-all ROW encroachments & project valuations less than \$100,000.00	\$300.00	\$1,000.00
Major Zone Variance-includes project valuations greater than \$100,000.00	\$300.00	\$5,000.00
Minor Conditional Use-all secondary dwelling units & project valuations less than \$100,000.00	\$250.00	\$1,000.00
Major Conditional Use-project valuations greater than \$100,000.00	\$350.00	\$5,000.00
Zone Change and Pre-Zone	\$500.00 + \$5.00 per acre	\$5,000.00
General Plan Amendment	\$750.00 + \$5.00 per acre	\$5,000.00
Environmental Review-CEQA Initial Study with Negative Declaration	\$300.00	\$1,000.00
Environmental Review-CEQA Initial Study with Mitigated Negative Declaration	\$350.00	\$15,000.00
Environmental Review-CEQA Initial Study with EIR	\$500.00	\$15,000.00
Tentative Parcel Map (minor subdivision=less than 4 lots)	\$550.00 + \$10.00 per acre	\$5,000.00
Tentative Subdivision Map (major subdivision=5 or more lots)	\$800.00 + \$10.00 per lot	\$15,000.00
Revised Tentative Parcel Map (minor)	\$350.00	N/A
Revised Tentative Subdivision map (major)	\$450.00	N/A
Final Parcel Map (Waiver) (4 or less lots)	\$175.00	\$1,000.00
Final Subdivision Map (5 or more lots)	\$250.00	\$5,000.00
Lot Line Adjustment	\$175.00	\$1,000.00
Site Plan Review/Plan Check (Building)	\$300.00	N/A
Time Extension	\$115.00	N/A
Planning Commission Appeal to City Council	\$120.00	N/A
Street Alley Vacation	\$175.00	\$1,000.00
Condominium Conversion	\$300.00	\$5,000.00
Home Occupation Permit	\$75.00	N/A
Signs	\$60.00	N/A
Permit to Perform Work (structure, signs, fences, etc.)	\$22.00	N/A
Annexations	\$500.00 per acre	\$15,000.00
Off-Site Improvements: City Engineer Review & Public Works	3% of project cost	\$10,000.00
Encroachment	\$75.00	N/A

Source: City of Holtville, 2009 Fee Schedule

Constraints on Housing Production

The County of Imperial Air Pollution Control District collects an Operational Development Fee of \$569.50 for each single-family residential dwelling unit and \$434 for each multi-family dwelling unit constructed in Imperial County unless acceptable pollution mitigation measures are incorporated into the project.

Development Permit Procedures

Development review and permit procedures are necessary steps to ensure that residential construction proceeds in an orderly manner. However, the time and cost of permit processing and review can be a constraint to housing development if they place an undue burden on the developer. The following discussion outlines the level of review required for various permits and timelines associated with those reviews.

The City of Holtville has a pre-application early consultation process for development projects to ensure that the developer understands all the City requirements. Applicants/developers are responsible for submitting preliminary design concepts and copies of any tentative subdivision map or site plan to the City prior to the pre-application meeting. The City Planner, City Engineer, Fire Chief, Public Works Director, and City Manager are typically available for these meetings. At the meeting, City staff members discuss any of their concerns with the applicant and provide the applicant with necessary materials to avoid any misunderstandings or unnecessary delays. From the date a preapplication meeting is requested, the City can schedule a meeting within two weeks.

Following the pre-application meeting, the next submittal to the City is the filing of the City's Uniform Application, along with all the required supplementary materials. If special studies are needed, such as traffic impact studies, biological studies, or hydrology studies, they must be submitted at this time in order to deem an application complete. Once the City deems the application complete, the City begins its environmental review process. When the environmental process is complete, it follows the strict California Environmental Quality Act (CEQA) Guidelines for completion and review. The City places the project on the Planning Commission's and the City Council's agendas. If certain discretionary permits such as a variance from the adopted development standards is being requested because the project applicant is unable or unwilling to meet all of the development standards, or the use requires a conditional use permit, a meeting before the City's Project Review Committee (PRC) may be scheduled. PRC consultation enables the developer to address potential issues as early in the process as possible.

From the time the application is deemed complete, the entire process takes approximately three to eight weeks for projects within the incorporated city limits and approximately six months for projects with a concurrent annexation. Holtville's development review process is therefore essentially streamlined and would not normally impede new residential construction. Permit processing that conforms to the adopted zoning and development standards are reviewed and processed at the staff level. The permit procedures are not onerous given the city's small size and limited development activities, and do not constrain the development or improvement or housing.

TABLE 38
APPROVAL OR PERMIT REQUIRED FOR RESIDENTIAL USES BY
ZONING DISTRICT

Residential Use	ZONE								
	RR-1	RR-2	R-1	R-2	R-3	R-4	RC	Down-town A ⁵	Down-town B ⁵
Single-Family	P, SP	P, SP	P, SP	P, SP	P, SP	X	CUP, IS, SP	X	CUP
Two-Family	X	X	X	P, IS	P, IS, SP	CUP, IS, SP	CUP, IS	X	X
Multiple Housing Units	X	X	X	X	P, IS, SP	CUP, IS, SP	CUP, IS, SP	CUP	CUP
Residential Care ≤6P ¹	P, SP	P, SP	P, SP	P, SP	P, SP	P, SP	CUP, IS, SP	X	X
Residential Care >6P ¹	X	X	X	P, IS	P, IS	X	X	X	X
Transitional Housing ²	P, SP	P, SP	P, SP	P, SP	P, SP	P, SP	CUP, IS, SP	X	X
Emergency Shelter ³	X	X	X	P, SP	P, SP	X	X	X	X
Manufactured Homes	P, SP	P, SP	P, SP	P, SP	P, SP	P, SP	CUP, IS, SP	X	X
Mobile Homes	P, SP	P, SP	P, SP	P, SP	P, SP	P, SP	CUP, IS, SP	X	X
Farmworker Housing ⁴	P, SP	P, SP	P, SP	P, SP	P, SP	P, SP	P, SP	X	X
Supportive Housing ²	P, SP	P, SP	P, SP	P, SP	P, SP	P, SP	CUP, IS, SP	X	X
2 nd Unit	P, SP	P, SP	P, SP	P, SP	P, SP	P, SP	CUP, IS, SP	X	X
SRO	X	X	X	X	X	X	X	X	P

Source: City of Holtville, 2015

X= Not Permitted (would require a zone change and possibly a general plan amendment), P=Permitted, CUP=Conditional Use, IS=Initial Study, SP=Site Plan

¹The Zoning Ordinance will be amended to clarify that group homes with six or fewer persons are permitted in the R-2 and R-3 zones.

²The Zoning Ordinance will be amended to allow transitional and supportive housing as a permitted use only subject to the same restrictions of the same housing type in the same zone.

³The Zoning Ordinance will be amended to allow emergency shelters by right in the R-2 and R-3 zones.

⁴The Zoning Ordinance will be amended to allow farmworker housing consistent with Sections 17021.5 and 17021.6 of the Health and Safety Code.

⁵ Mixed use is permitted

Building Permit Procedures and Code Enforcement

As of January 2013, building permits are contracted out to the City of Imperial. The City implements Title 24 provisions of the most current (2013) California Building Code for the city, which includes the California Plumbing Code, California Mechanical Code, California Electric Code, California Fire Code, California Energy Code and California Green Building Standards. The City also implements the 2013 Building Energy Efficiency Standards, 1997 Uniform Code for the Abatement of Dangerous Buildings. There are no local amendments which impact the implementation of building permits.

While adding to the cost of residential development, enforcement of the California Building Code is necessary to ensure the safety of current and future residents of Holtville and therefore is not considered an unreasonable constraint on housing production.

Due to the increasing number of aging units, many of the units no longer conform to the new building code standards. There may be instances when severe neglect and deficiencies pose a serious safety concern.

Public Policy Constraints

Certain state and federal requirements may act as a barrier to the development or rehabilitation of housing, and housing affordability in particular. These include state prevailing wage requirements and Article 34 of the California State Constitution.

State Prevailing Wage Requirements- The California Department of Industrial Relations has recently expanded the types of projects that require the payment of prevailing wages. Labor Code Section 1720, which applies prevailing wage rates to public works projects of over \$1,000, now defines public works to mean construction, alteration, installation, demolition, or repair work done under contract and paid for in whole or in part out of public funds. A public transfer of an asset for less than fair market value, such as a land write-down, would now be construed to be paid for in part out of public funds and trigger prevailing wage requirements on any construction, alteration, installation, demolition, or repair work.

While the cost differential in prevailing and standard wages varies based on the skill level of the occupation, prevailing wages tend to add to the overall cost of development at an average minimum of 20 percent; but for areas in Imperial County where the industry wage rates are low to begin with, the cost difference can be as high as 40 percent to 50 percent. In the case of affordable housing projects, prevailing wage requirements could effectively reduce the number of affordable units that can be achieved with public subsidies. The following types of projects are not, however, required to pay prevailing wages:

- Residential projects financed through issuance of bonds that receive an allocation through the state.
- Single-family projects financed through issuance of qualified mortgage revenue bonds or mortgage credit certificates.

Environmental Protection- State regulations require environmental review of proposed discretionary projects (e.g. subdivision maps, conditional use permits) through the CEQA Guidelines. Costs resulting from fees charged by local government and private consultants to complete the environmental analysis, and from delays caused by the mandated public review periods, are added to the costs of housing and eventually passed on to the consumer. The presence of these regulations, however, helps preserve the environment and ensure environmental safety in the community.



IV. HOUSING OPPORTUNITIES

This section analyzes the resources available for the development, rehabilitation, and preservation of housing in the City of Holtville. This analysis includes an evaluation of the availability of land resources for future housing development, the City's ability to satisfy its share of the region's future housing need, the financial resources available to support housing activities, and the administrative resources available to assist in implementing the City's housing programs. Additionally, this section examines opportunities for energy conservation and factors concerned with climate change as required by Assembly Bill 32.

A. Availability of Sites for Housing

As previously discussed, SCAG is responsible for developing the RHNA for Imperial Valley, which assigns a share of the region's future housing need to each jurisdiction in the county. SCAG adopted the RHNA in October 4, 2012, and it was approved by HCD on November 26, 2012. SCAG determined that the regional share of housing needs allocated to the City of Holtville is 209 new units over a 7.5-year planning period (January 1, 2014–October 1, 2021). Units constructed since January 1, 2014, can be credited toward the allocation.

State law requires communities to demonstrate that sufficient land is available to accommodate their share of the region's remaining need for housing. This section identifies the development potential on suitable land throughout Holtville based on those housing need allocations. Through this Housing Element, the City demonstrates the availability of adequate sites to accommodate the remainder of the RHNA.

Progress Toward Housing Allocation

Housing permitted, developed or issued with Certificates of Occupancy since January 1, 2014, can be applied to the City's RHNA for the 2014–2021 period. Since January 2014, 11 single-family housing units have been constructed and 31 single-family housing units have been permitted in Holtville. Of those 11 units, the sales prices ranged from \$259,000 to \$309,000, making these homes affordable to moderate-income households. 30 of the units permitted are in the same subdivision as the 11 units constructed and will be sold in the same price range, therefore those homes will be affordable to moderate-income households. Thus, the total 2014–2021 RHNA requirement of 209 housing units may be reduced by 42 units, resulting in a total remaining requirement of 176 units.

TABLE 39
HOUSING ALLOCATED TOWARD RHNA GOALS

Income Category	2014–2021 RHNA	Units Permitted or Constructed Since 1/1/2014	Remaining RHNA
Very Low	54*	0	54
Low	31	0	31
Moderate	32	41	0
Above Moderate	92	1	91
Total Units	209	42	176

Source: SCAG; City of Holtville 2015

*50% is assumed to be allocated toward extremely low income

Residential Sites Inventory

An important component of the Housing Element is the identification of developable sites for future housing development, and evaluation of the adequacy of these sites in fulfilling the City's share of regional housing needs as determined by SCAG. **Table 40 – Affordability Breakdown of Vacant Residential Site Inventory** provides a listing of each residential zone and shows which RHNA income category it is fulfilling. **Table 42 – Vacant Residential Sites Inventory** lists the current vacant residential sites available for future development. Unit capacity was not estimated based on the theoretical maximum buildout allowed by zoning, but instead reflects a realistic unit capacity based on the City's development standards and on-site improvement requirements. The site capacity estimate includes all properties within the current incorporated boundaries of the city. **Figure 5 – Vacant Land Map** depicts the vacant residential parcels in the city.

TABLE 40
AFFORDABILITY BREAKDOWN OF VACANT
RESIDENTIAL SITE INVENTORY

Residential Zone	Income Category	Density Permitted
R-1 Single Family	Moderate and Above Moderate	1 DU/6,000 SF
R-2 Two-Family	Above Moderate, Moderate, Low and Very Low	1DU/8,400 SF
R-3 Multi-Family	Low and Very Low	20 DU/ACRE
R-4 Mobile Homes	Low and Very Low	1 SPACE/5,000 SF
R-C Residential/Commercial Mixed-Use	Above Moderate, Moderate, Low and Very Low	20 DU/ACRE
D-A Downtown A	Low and Very Low	20 DU/ACRE
D-B Downtown B	Above Moderate, Moderate, Low and Very Low	20 DU/ACRE

Source: City of Holtville 2015

Based on the land analysis, the City has sufficient land to accommodate its remaining regional housing need of 176 units. **Table 41** provides a comparison of the City's remaining RHNA and the capacity of the vacant residential sites inventory and shows that the City has a surplus of 97 units deemed affordable to very low- and low-income households and 29 units deemed affordable to moderate- and above moderate-income households.

Furthermore, annexation of surrounding properties will continue to provide for future residential growth. The City updated its Land Use Plan in 2007 in furtherance of the General Plan's adopted goals, policies, and objectives. It ensures that areas immediately adjacent to the incorporated city boundaries are designated for low-, medium-, or high-density residential development, to encourage annexation and facilitate the availability of existing infrastructure to provide essential services, such as potable water and sewer services. The City currently provides water and sewer services to some residential properties lying immediately outside of the city's corporate limits, and has a Service Area Plan that would allow for the provision of services and annexation of these adjacent properties.

TABLE 41
COMPARISON OF THE REGIONAL HOUSING NEED AND THE
VACANT RESIDENTIAL SITE CAPACITY

Income Category	Remaining 2014–2021 RHNA	Vacant Site Capacity	RHNA Surplus
Very Low ¹	54	182	97
Low	31		
Moderate	0	120 ^{2,3}	29
Above Moderate	91		
Total Units	176	302	126

Source: SCAG; City of Holtville 2016

¹50% is assumed to be allocated toward extremely low income.

²Of this 120-unit capacity, 11 units (9 percent) would require a CUP for solely residential development. Refer to Table 42 for specific CUP requirements for each site.

³Based on the analysis in the Housing Needs Assessment, single-family homes are selling at prices affordable to moderate-income households. Therefore the City has assumed that moderate- and above moderate-income categories can be met on sites with the same Zoning and General Plan Designation.

**TABLE 42
VACANT RESIDENTIAL SITES INVENTORY**

Site Number	APN	General Plan Land Use Classification	Zoning	Acreage	Zoning Max Allowable Density	GP Allowable Density	Potential Units	Potential Affordability
1	045-111-037	Low Density Residential	R-1	0.17	1	2.1-6	1	Mod/Abv. Mod
2	045-131-004	Low Density Residential	R-1	0.19	1	2.1-6	1	Mod/Abv. Mod
3	045-132-022	Low Density Residential	R-1	0.19	1	2.1-6	1	Mod/Abv. Mod
4	045-162-017	Low Density Residential	R-1	0.26	1	2.1-6	1	Mod/Abv. Mod
5	045-193-006	Low Density Residential	R-1	0.24	1	2.1-6	1	Mod/Abv. Mod
6	045-330-079	Low Density Residential	R-1	0.23	1	2.1-6	1	Mod/Abv. Mod
7	045-330-080	Low Density Residential	R-1	0.20	1	2.1-6	1	Mod/Abv. Mod
8	045-634-013	Low Density Residential	R-1	4.13	1	2.1-6	28	Mod/Abv. Mod
9	045-390-006	Low Density Residential	R-1	0.47	1	2.1-6	3	Mod/Abv. Mod
10 ¹	045-203-005	Medium Density Residential	R-2	0.12	8	6.1-12	0	Mod/Abv. Mod Low/Very Low
11 ¹	045-203-004	Medium Density Residential	R-2	0.12	8	6.1-12	0	Mod/Abv. Mod Low/Very Low
12 ¹	045-124-001	Medium Density Residential	R-2	0.19	8	6.1-12	1	Mod/Abv. Mod Low/Very Low
13 ¹	045-204-013	Medium Density Residential	R-2	0.08	8	6.1-12	0	Mod/Abv. Mod Low/Very Low
14 ¹	045-252-018	Medium Density Residential	R-2	0.19	8	6.1-12	1	Mod/Abv. Mod Low/Very Low
15 ¹	045-264-006	Medium Density Residential	R-2	0.10	8	6.1-12	0	Mod/Abv. Mod Low/Very Low
16 ¹	045-264-007	Medium Density Residential	R-2	0.10	8	6.1-12	0	Mod/Abv. Mod Low/Very Low

Site Number	APN	General Plan Land Use Classification	Zoning	Acreage	Zoning Max Allowable Density	GP Allowable Density	Potential Units	Potential Affordability
17 ¹	045-330-035	Medium Density Residential	R-2	1.60	8	6.1-12	12	Mod/Abv. Mod Low/Very Low
18 ¹	045-330-033	Medium Density Residential	R-4	5.29	1 space/5000sf	6.1-12	42	Mod/Abv. Mod Low/Very Low
19 ¹	045-253-006	Residential Commercial Mixed Use	R-C ²	0.08	20	10-20	1	Mod/Abv. Mod Low/Very Low
20 ¹	045-253-007	Residential Commercial Mixed Use	R-C ²	0.08	20	10-20	1	Mod/Abv. Mod Low/Very Low
21 ¹	045-261-017	Residential Commercial Mixed Use	R-C ²	0.08	20	10-20	1	Mod/Abv. Mod Low/Very Low
22 ¹	045-261-021	Residential Commercial Mixed Use	R-C ²	0.12	20	10-20	2	Mod/Abv. Mod Low/Very Low
23 ¹	045-261-022	Residential Commercial Mixed Use	R-C ²	0.16	20	10-20	3	Mod/Abv. Mod Low/Very Low
24 ¹	045-261-023	Residential Commercial Mixed Use	R-C ²	0.16	20	10-20	3	Mod/Abv. Mod Low/Very Low
25 ¹	045-271-005	Medium Density Residential	D-B ³	0.24	20	6.1-12	2	Mod/Abv. Mod Low/Very Low
26 ¹	045-273-021	High Density Residential	D-B ³	0.19	20	12.1-20	3	Mod/Abv. Mod Low/Very Low
27 ¹	045-263-009	Residential Commercial Mixed Use	D-B ³	0.20	20	10-20	3	Mod/Abv. Mod Low/Very Low
28 ¹	045-263-010	Residential Commercial Mixed Use	D-B ³	0.21	20	10-20	4	Mod/Abv. Mod Low/Very Low
29 ¹	045-263-008	Residential Commercial Mixed Use	D-B ³	0.20	20	10-20	3	Mod/Abv. Mod Low/Very Low
Moderate and Above Moderate Total				15.57			120	

Housing Opportunities

Site Number	APN	General Plan Land Use Classification	Zoning	Acreage	Zoning Max Allowable Density	GP Allowable Density	Potential Units	Potential Affordability
30	045-261-038	Residential Commercial Mixed Use	D- A ⁴	0.24	20	10-20	4	Low/Very Low
31	045-261-028	Residential Commercial Mixed Use	D-A ⁴	0.08	20	10-20	1	Low/Very Low
32	045-204-015	Residential Commercial Mixed Use	D-A ⁴	1.71	20	10-20	34	Low/Very Low
33	045-253-008	Residential Commercial Mixed Use	D-A ⁴	0.08	20	10-20	1	Low/Very Low
34	045-291-013	Residential Commercial Mixed Use	D-A ⁴	0.06	20	10-20	1	Low/Very Low
35	045-291-014	Residential Commercial Mixed Use	D-A ⁴	0.06	20	10-20	1	Low/Very Low
36	045-291-001	Residential Commercial Mixed Use	D-A ⁴	0.38	20	10-20	7	Low/Very Low
37	045-261-029	Residential Commercial Mixed Use	D-A ⁴	0.08	20	10-20	1	Low/Very Low
38	045-283-014	Residential Commercial Mixed Use	D-A ⁴	2.05	20	10-20	41	Low/Very Low
39	045-291-003	Residential Commercial Mixed Use	D-A ⁴	2.11	20	10-20	42	Low/Very Low
40	045-284-013	Residential Commercial Mixed Use	D-A ⁴	2.07	20	10-20	41	Low/Very Low
41	045-204-016	Residential Commercial Mixed Use	D-A ⁴	0.24	20	10-20	4	Low/Very Low
42	045-291-010	Residential Commercial Mixed Use	D-A ⁴	0.08	20	10-20	1	Low/Very Low
43	045-291-011	Residential Commercial Mixed Use	D-A ⁴	0.16	20	10-20	3	Low/Very Low
Low and Very Low Total			9.42			182		
Total All Sites			24.99			302		

Source: City of Holtville, 2016

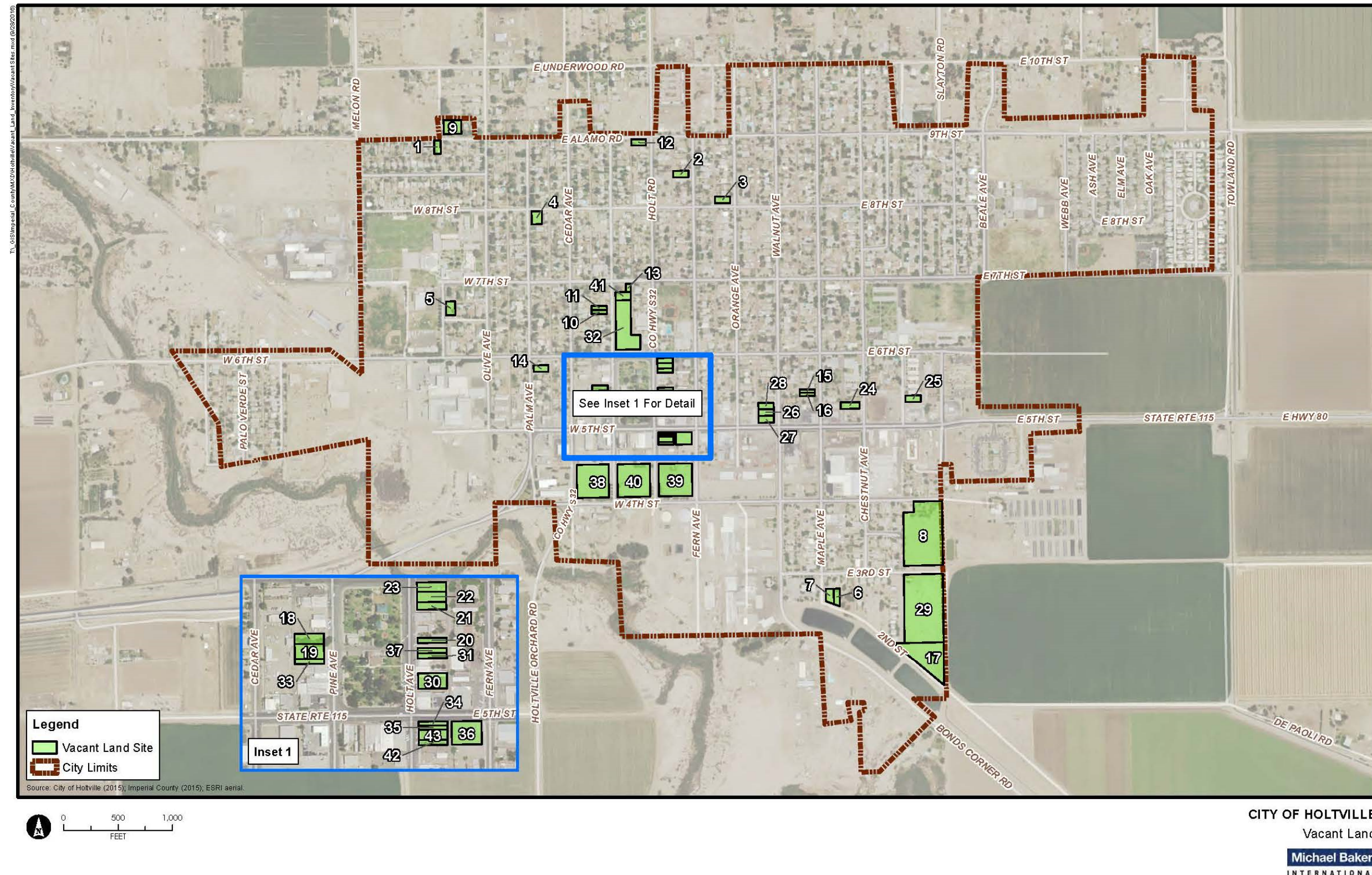
¹ Although these sites are being counted towards meeting the Moderate and Above Moderate income RHNA. They have densities appropriate that could meet the City's Lower income RHNA.

² CUP required for all development.

³ Mixed Use is permitted. CUP required for single-family or multifamily.

⁴ Mixed Use permitted. CUP required for multifamily.

FIGURE 5
VACANT LAND MAP



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B. Availability of Financial Resources

Cities have access to a variety of existing and potential funding sources available for development activities for housing to meet the needs of low- and moderate-income groups. The different available and potential financial resources for the preservation and development of housing affordable to these targeted income groups, as well as the provision of housing subsidies for lower- and moderate-income residents in Holtville, are discussed in this section. This section includes some of the most common funding sources available to support implementation of the City's housing goals and include federal, state, and local resources.

Federal Resources

HOME Funds- The HOME program was created as a result of the 1990 Cranston-Gonzales National Affordable Housing Act (NAHA). HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. HOME funds are awarded annually as formula grants to participating jurisdictions. The program's flexibility allows grantees to use HOME funds for grants, direct loans, loan guarantee or other forms of credit enhancement, or rental assistance or security deposit.

Holtville is eligible to apply to HCD for HOME funds. HCD administers the program for non-entitlement jurisdictions. HOME funds can be used for tenant-based rental assistance, property acquisition, site improvements, and other costs related to the provision of affordable housing for low-income families (under 80 percent of median income).

US Department of Housing and Urban Development-Section 8 Housing Choice Voucher Assistance- The Section 8 program is a federal program that provides rental assistance to very low-income persons in need of affordable housing. The Section 8 program was authorized by Congress in 1974 and developed by HUD to provide rental subsidies for eligible tenant families (including single persons) residing in newly constructed, rehabilitated, and existing rental and cooperative apartment projects. The rents of some of the residential units are subsidized by HUD under the Section 8 New Construction, Substantial Rehabilitation, and/or Loan Management Set-Aside programs. All such assistance is project-based, i.e., the subsidy is committed by HUD for the assisted units of a particular mortgaged property for a contractually determined period. The Section 8 program offers a voucher that pays the difference between the current fair market rent and what a tenant can afford to pay (e.g., 30 percent of their income). The voucher allows a tenant to choose housing that may cost above the payment standard, but the tenant must pay the extra cost. The Imperial Valley Housing Authority (IVHA) administers the Section 8 Housing Choice Voucher Program for Holtville.

USDA Rural Housing Service Programs (RHS)- RHS was formerly the Farmers Home Administration (FmHA). Under RHS, communities can access a variety of housing programs to subsidize housing and retain affordability for low- and very low-income households. Programs include but are not limited to the following:

- *Section 515 Rental Housing Program*—The Section 515 Rental Housing Program provides long-term financing and rental assistance payments on behalf of lower-income households to developer/operators of new rental housing. Holtville is an eligible locality for Section 515 financing and the program has been well utilized in the city.
- *Section 502 Direct Loan Program*—Under the Direct Loan Program, individuals or families receive direct financial assistance directly from the Housing and Community Facilities Programs in the form of a home loan at an affordable interest rate.

- *Section 502 Guaranteed Loan Program*—Under the Guaranteed Loan Program, the Housing and Community Facilities Programs guarantees loans made by the private sector. The individual works with the private lender and makes his or her payments to that lender.

State Resources

Community Development Block Grant Funds—The City of Holtville has participated in the CDBG program through the competitive application process administered by HCD. However, the City has not participated in eight years. The CDBG program offers grants for the revitalization of communities. Communities with populations of 50,000 or more are entitled to receive CDBG funds directly from HUD. Smaller jurisdictions either participate in an Urban County program (unincorporated areas and small cities in that county with a combined population of over 200,000) or apply to the state for funding through a competitive process. Since Imperial County has a population of only 183,000, all jurisdictions in the county must apply to the state for funding. The City's program has in the past provided low-interest loans for housing rehabilitation for lower-income homeowners, but could also be accessed for homeownership assistance or new construction of affordable housing if the City were to participate again in the future.

California Low Income Housing Tax Credits (LIHTC)—Created by the 1986 Tax Reform Act, the LIHTC program has been used in combination with county and other resources to encourage the construction and rehabilitation of rental housing for lower-income households. The program allows investors an annual tax credit over a 10-year period, provided that the housing meets the following minimum low-income occupancy requirements: 20 percent of the units must be affordable to households at 50 percent of area median income (AMI), or 40 percent of the units must be affordable to those at 60 percent of AMI. The total credit over the 10-year period has a present value equal to 70 percent of the qualified construction and rehabilitation expenditures. The tax credit is typically sold to large investors at a syndication value. Two multi-family projects have been constructed within incorporated city limits under LIHTC subsidies: the 81-unit Holtville Garden Apartments and the 80-unit Orchard View Apartments.

Joe Serna Jr. Farmworker Housing Grant Program—The purpose of the program is to finance new construction, rehabilitation, and acquisition of owner-occupied and rental units for agricultural workers, with a priority for lower-income households. The program provides homeowner grants, rental construction grants or loans, and rental rehabilitation grant or loans. For rehabilitation or new home construction, lien restrictions are required for 20 years. If the unit is sold to a nonfarmworker buyer before completing the 10th year, the full grant amount must be repaid under most circumstances. For rental construction grants or loans, lien restrictions for assisted units are required for 40 years. If assisted units are sold for uses other than farmworker housing before the 40th year, under most circumstances, the grant must be repaid in full. For rental rehabilitation grants or loans, lien restrictions for assisted units are required for 20 years. If assisted units are sold for uses other than farmworker housing before the 20th year, the grant must be repaid in full, under most circumstances. A local nonprofit, Campesinos Unidos, constructed 18 single-family units for large farmworker families in the City of Holtville in 2002.

Table 43 – Financial Resources for Housing Activities provides a detailed summary of housing programs and financial resources that may be available to the City of Holtville in meeting its identified housing needs. Some of these programs have been actively utilized by the City of Holtville, while others are still considered viable options

TABLE 43
FINANCIAL RESOURCES FOR HOUSING ACTIVITIES

Agency	Program Name	Services Provided															
		Acquisition	Homebuyer Assistance	Rental Assistance	Rehabilitation	Economic Development	New Construction	Construction of Housing	Multi-family Construction	Relocation of Unit	Homeless Assistance	Supportive Housing & Services	Construction Supervision	Public Service	Refinancing	Preservation	Loan Packaging
HCD	CDBG Program	X	X	X	X	X					X			X			
	Joe Serna Jr. Subsidy Program	X	X				X										
	HOME Program	X	X	X	X												
HUD	Section 8 Rent Program			X													
	Section 202 Loan Program	X			X		X										
	Section 811 Grant Program	X			X		X										
	Section 203 (k) Loans Guarantee	X			X					X					X		
	Mortgage Credit Certificate		X														
	LIHTC							X									
USDA RHS	Section 515 Mortgage Loans								X								
	Section 502 Direct Loans	X															
	Section 502 Loan Guarantee	X															
	CHFA Rental Program	X			X		X										
	Supportive Housing/Care										X						
	Self-Help Housing		X										X				X
Fannie Mae	Federal National Mortgage Assoc.		X		X												
Federal Home Loan Bank	AHP Grant/Loans						X										

Administrative Resources

Described below are public and nonprofit agencies that have been involved in affordable housing advocacy or are interested in housing activities in Holtville. These agencies play an important role in meeting the housing needs of the community. In particular, they are or can be involved in the improvement of the housing stock, provision of affordable housing opportunities, preservation of existing affordable housing, and/or provision of housing assistance to households in need.

Imperial Valley Housing Authority- The IVHA is committed to preserving at-risk housing projects in Imperial County. Through state and federal housing programs, the housing authority raises the funds necessary to acquire at-risk housing projects in the county. The IVHA also administers the Section 8 program for Holtville.

Campesinos Unidos- A regional nonprofit serving the Coachella and Imperial Valleys, Campesinos Unidos provides a variety of services to low- and very low-income households. The organization operates self-help housing programs for low-income families, conducts energy education and workshops to help control energy costs, and administers a house appliance replacement program.

California Coalition for Rural Housing- The California Coalition for Rural Housing works with tenants of at-risk buildings to inform tenants of available options, and if the tenants are interested, helps them organize a tenants association to pursue further actions. The coalition also provides technical assistance to nonprofit or public entities interested in purchasing at-risk projects. Both the IVHA and Campesinos Unidos are members of the coalition.

Catholic Charities- Catholic Charities, Diocese of San Diego is a faith-based agency rooted in the social teachings of the Catholic Church. It provides social services to, advocates for, and empowers the poor, oppressed, or vulnerable. The Catholic Charities provide information and referral services to those living in the diocese who may be experiencing difficulties. The food pantry can be accessed by individuals or families. Equipment and supplies are provided on a first-come, first-served basis. Other assistance includes providing support with fuel, utility expenses, emergency housing, clothing referrals, prescriptions, and other essential items.

C. Opportunities for Energy Conservation

With the passage of the Global Warming Solutions Act of 2006 (AB 32), which requires all local jurisdictions in the state to reduce their carbon dioxide emissions to 1990 levels by 2020, the City of Holtville is increasing its efforts to promote environmentally friendly building practices. Proper insulation of homes could reduce the energy demand for cooling purposes. Much of the older housing stock in Holtville is poorly insulated. Typically, wall insulation should be installed in homes. Dwellings that currently have R-11 in walls and R-19 in ceilings should be upgraded to R-19 and R-30 wherever possible. Weather stripping and other weather protection measures should be implemented around doors, windows, etc. The following energy conservation measures are eligible improvements under the CDBG Housing Rehabilitation Program:

- R-30 insulation in ceilings
- R-19 insulation in exterior walls
- Insulation blanketing for water heaters
- 12-inch HD turbine ventilators on roofs

- Curved blade registers
- Night set-back or automatic clock thermostats
- Water-saving fixtures
- Fluorescent lighting

Currently, Campesinos Unidos provides weatherization services to eligible low-income participants in the city, including minor housing envelope repairs; ceiling insulation; low-flow showerheads; weather stripping; water heater blankets and pipe wrap; duct wrap; caulking; and switch and outlet gaskets. These weatherization programs, funded by Southern California Gas Company and with state funds, help reduce energy use in homes and reduce household utility costs. Additionally, the Imperial Irrigation District offers the Energy Reward Rebate program, which provides assistance with air conditioner replacement and energy efficiency projects. 76 rebates were provided in Holtville in 2015. Of those, 56 were for HVAC, 2 were for insulation, 1 was for a pool pump, 9 were for refrigerators, 4 were for room air conditioners and 4 were for windows.



V. ACCOMPLISHMENTS UNDER THE ADOPTED HOUSING ELEMENT

Section 65588(a) of the Housing Element law requires that jurisdictions evaluate the effectiveness of the existing Housing Element, the appropriateness of goals, objectives, and policies, and the progress in implementing programs for the previous planning period. This section reviews the 2008 Housing Element showing the accomplishments met during the 2006–2014 planning period.

In the 2008 Housing Element, the City of Holtville established the following goals in order to meet the RHNA housing objectives set by SCAG and the identified housing needs of the community.

- 1) Attract and obtain low-, moderate-, and high-cost quality housing developments in order to meet the needs of residents at all income levels.
- 2) Encourage and promote a variety of housing types, including new and innovative designs while maintaining standards, safety, and quality environments.
- 3) Encourage the development of decent housing units. Provide a satisfying environment for all residents in Holtville regardless of age, sex, race, marital status, ethnic background, income, and other arbitrary factors.
- 4) Encourage the solid growth of the city by designating suitable sites for residential development as related to job opportunities and/or access to public facilities.
- 5) Conduct an annual housing program review to assess: 1) the progress toward the realization of housing goals; 2) the success of existing programs; and 3) potential plans for the forthcoming year.
- 6) Improve and conserve existing residential neighborhoods.

A. Prior Housing Program Overview

In order to achieve its goals, the 2008 City of Holtville Housing Element established a list of housing programs designed to meet the following objectives under the following areas of concern:

- a. Conserve and improve existing affordable housing.
- b. Identify adequate sites for a range of housing types.
- c. Assist in the development of housing affordable to low- and moderate-income households.
- d. Address, and where appropriate and legally possible, remove governmental constraints on the maintenance, improvement, and development of housing.
- e. Promote equal housing opportunity.

Accomplishments Under the Adopted Housing Element

To ensure the policies and implementation programs included in the Housing Element are relevant to addressing the current concerns of the City, an evaluation of achievements under the previous Housing Element was undertaken. This evaluation provided the basis for recommended modifications and the establishment of new objectives in the Housing Element. **Table 44 – Housing Program Summary of Accomplishments** identifies the accomplishments under each program and states whether the program should be continued, modified, or deleted.

TABLE 44
HOUSING PROGRAM SUMMARY OF ACCOMPLISHMENTS

Program	Objective and Timeframe	Program Financing	Responsible Agency	Accomplishments	Continue, Modify, Delete
<p>1. First-Time Homebuyer Program</p> <p>A First-Time Homebuyer program provides financial assistance through loans and/or grants to help buyers with down payments, closing costs, mortgage insurance premiums, and/or with a silent second trust deed. The City is considering establishing a First-Time Homebuyer program for the City of Holtville. The program would use HOME or CDBG funds to assist low income households (80 percent or less than the County median) and Redevelopment Set-Aside funds could be used for moderate income households (80 to 120 percent of the County median).</p>	<p>The City will study the feasibility of establishing a First-Time Homebuyers Program. The City will begin a First-Time Homebuyer interest sign up log in 2009. By the end of fiscal year 2009, the City will make a decision regarding the implementation of a First-Time Homebuyer Program.</p>	<p>HOME, CDBG and/or Redevelopment Set-Aside funds</p>	<p>City of Holtville</p>	<p>In 1999, the City provided several loans that homeowners believed did not require repayment. Because of this, the City has been working with HUD to close out the outstanding loans but until these loans are forgiven, no new loans can be provided and the City is not eligible to apply for funding.</p>	<p>Modify.</p>
<p>2. Density Bonus and Incentives Program</p> <p>Pursuant to State density bonus law, if a developer allocates at least 10 percent of single-family units in a housing project to lower income households, or at least 50 percent for “qualifying residents” (e.g. seniors), the City must either: a) grant a density bonus of 25 percent, along with one additional regulatory concession to ensure that the housing development will be produced at</p>	<p>The Redevelopment Agency will expand set-aside monies to provide incentives and assist in the development of residential projects, targeting affordability, such as through the provision of on and off-site infrastructure improvements and subsidized development fees. In addition, a copy of the Density Bonus Ordinance will be provided to</p>	<p>City of Holtville staff time, Redevelopment set-aside funds</p>	<p>City of Holtville</p>	<p>The state swept all funds for low income housing out of redevelopment but the City did have bond funds (\$700,000) that were marked for low-income housing. These funds may become available.</p> <p>There have been no new subdivisions or multi-family housing during the 2006–2014 planning period but the City plans to revise this program and</p>	<p>Delete. The City allows for density bonus consistent with state law.</p>

Accomplishments Under the Adopted Housing Element

Program	Objective and Timeframe	Program Financing	Responsible Agency	Accomplishments	Continue, Modify, Delete
reduced cost, or b) provide other incentives of equivalent financial value based upon the land cost per dwelling unit. The developer shall agree to and the City shall ensure affordability and sale to qualified lower income households. The City will also use the density bonus ordinance process to encourage the development of large family units (3+ bedrooms) that are affordable to lower income households. At least 50 percent of the single-family units allocated to lower income households will be required to be at least 3 bedrooms.	all potential housing developers.			use available CDBG and HOME funds to continue to provide assistance.	
3. Self-Help Housing Program The California Self-Help Housing Program is designed to assist low and moderate income helpers. These services include: training and supervision of self-help builders; loan packaging and counseling households build or rehabilitate their own homes by providing technical assistance grants to non-profit corporations and local governments to provide administrative and supportive services for self-help housing workshops; and office costs associated with self-help housing projects. The California Self-Help Housing Program also provides informational assistance to self-help housing organizations. Assistance includes: conferences on self-help housing; information on housing	The City will contact Campesinos Unidos and any non-profits outside the region who participate in self-help projects that may be interested in pursuing a local project at least every two years during the planning period. Once interested nonprofit developers are identified, the City will support and assist in the applications for funding.	State HCD, self-help "equity"	City of Holtville, non-profit corporations	Due to limited staff resources, the City did not reach out to Campesinos Unidos or any other nonprofit that participates in self-help projects. No nonprofits submitted an application.	Continue.

Accomplishments Under the Adopted Housing Element

Program	Objective and Timeframe	Program Financing	Responsible Agency	Accomplishments	Continue, Modify, Delete
<p>finance sources; and workshops on energy efficient housing.</p> <p>A number of organizations offer loans and/or grants for the construction of self-help housing. These include the California Housing Finance Agency (CHFA), Bank of America Community Development Bank, The Housing Assistance Council, and Self-Help Enterprises. Funding application cycles differ for each program. Campesinos Unidos is the only local non-profit who has engaged in these types of projects, but they discontinued the program in 2007 and although considerations for re-establishment are progress, no commitment from the non-profit has been made.</p>					
<p>4. RHS Housing & Community Facilities Programs, (Section 502) Direct Loans</p> <p>Under the Direct Loan program, individuals or families receive direct financial assistance directly from the Housing and Community Facilities Programs (HCFP) in the form of a home loan at an affordable interest rate. Most of the loans made under the Direct Loan Program are to families with income below 80 percent of the median income level in the communities where they reside. Because HCFP is able to provide loans to those who typically do not qualify for a conventional loan, the HCFP Direct Loan program enables</p>	<p>The City will work with HCFP administrators to promote the Direct Loan Program to local residents and developers in order to increase the homeownership opportunities of lower income households. The City will work towards a goal of providing home loans through the HCFP to five households during the planning period. The City will send out flyers via the residents' utility bills describing the type of funding programs available through</p>	<p>Rural Development Housing & Community Facilities Programs, staff time</p>	<p>City of Holtville, USDA and private developers</p>	<p>Due to limited staff resources and the complexity of the program, no new loans were provided.</p> <p>The City continues to promote the program by providing brochures and posting information at City Hall and the public library.</p>	<p>Continue.</p>

Accomplishments Under the Adopted Housing Element

Program	Objective and Timeframe	Program Financing	Responsible Agency	Accomplishments	Continue, Modify, Delete
many more people to buy homes that might otherwise be possible. Direct loans may be made for the purchase of an existing home or for new home construction.	various entities and administered by the City. These flyers will be sent out just prior to, and will provide information on, the County of Imperial's Annual Housing Fair. In addition, information will be made available at City Hall and at the Public Library.				
5. RHS Housing & Community Facilities Programs, (Section 502) Loan Guarantees Under the Guaranteed Loan program, the Housing and Community Facilities Programs guarantees loans made by private sector lenders. A loan guarantee through HCFP means that, should the individual borrower default on the loan, HCFP will pay the private financier for the loan. The individual works with the private lender and makes his or her payments to that lender. Under the terms of the program, an individual or family may borrow up to 100 percent of the appraised value of the home, which eliminates the need for a down payment. Since a common barrier to owning a home for many low-income people is the lack of funds to make a down payment, the availability of the loan guarantees from HCFP makes owning a home viable to a larger percentage of Americans.	The City will work with HCFP administrators to promote the Loan Guarantee Program to local residents and developers in order to increase the homeownership opportunities of lower income households. Within six months from adoption of this Element, the City will meet with HCFP administrators and obtain information Program brochure for residents and interested developers that can be distributed through the mail. The City will work towards a goal of providing home loan guarantees through the HCFP to five households during the Planning Period. In addition, information will be made available at City Hall and at the Public Library.	Rural Development Housing & Community Facilities Programs, staff time	City of Holtville, USDA and private developers	Due to limited staff resources and the complexity of the program, no new loans were provided. The City continues to promote the program by providing brochures and posting information at City Hall and the public library.	Continue.

Accomplishments Under the Adopted Housing Element

Program	Objective and Timeframe	Program Financing	Responsible Agency	Accomplishments	Continue, Modify, Delete
<p>6. Pursue Key Federal Funding Sources For Affordable Housing</p> <p>Successful implementation of housing programs to create affordable housing will depend on a community's ability to pursue additional funding sources. This program focuses on the two funding sources (CDBG and HOME) that are most pertinent to Holtville; however, the City may have to go beyond these programs to pursue housing subsidies. The State Department of Housing and Community Development (HCD) administers the federal CDBG program for non-entitlement cities and counties. Holtville is eligible to apply to HCD for general CDBG allocation. Under the HOME program, HUD will award funds to localities on the basis of a formula that takes into account the tightness of the local housing market, inadequate housing, poverty, and housing production costs. HOME funding is provided to jurisdictions to assist either rental housing or homeownership through acquisition, site improvements, and other expenses related to the provision of affordable housing and for projects that serve a group identified as having special needs related to housing. The local jurisdiction must make matching contributions to affordable housing under HOME. The HOME and CDBG Program are awarded on a competitive basis.</p>	<p>On an annual basis between 2006 and 2014, the City will support or pursue additional funding sources for affordable housing development in the City. In addition, the City Manager shall direct City staff to log efforts and success and incorporate into an Annual Report.</p>	<p>City of Holtville staff time, CDBG and HOME funds.</p>	<p>City of Holtville</p>	<p>In 1999, the City provided several loans that homeowners believed did not require repayment. Because of this, the City has been working with HUD to close out the outstanding loans but until these loans are forgiven, no new loans can be provided and the City is not eligible to apply for funding.</p> <p>The City is in the process of completing its past reports and will be up to date once they are completed.</p>	<p>Continue.</p>

Accomplishments Under the Adopted Housing Element

Program	Objective and Timeframe	Program Financing	Responsible Agency	Accomplishments	Continue, Modify, Delete
7. Planned Unit Development Program Establishing a Planned Unit Development Ordinance may enable the City to provide flexible development options and increase affordable housing development opportunities in the community. The City is considering establishing a Planned Unit Development for a variety of housing types including pre-manufactured homes. The task would entail the drafting of a Planned Unit Development Ordinance with minimum and flexible development standards to support housing affordability. Some examples of a flexible development standard in support of affordable housing might be reduced lot sizes from current lot size minimums of 6,000 square feet to 5,000 square feet; lot width reductions; set back variances, etc. PUD standards are determined on a case by case basis.	The City will commission the development of a draft Planned Unit Development Ordinance targeting affordability and shall consider the adoption of the draft by the end of fiscal year 2009.	Redevelopment Set-Aside funds, City of Holtville staff time	City of Holtville	The City did not develop a Planned Unit Development Ordinance. This is not feasible at this time, but the City may consider this in the future.	Delete.
8. Mixed-Use Zoning Code Program The City has had a Mixed-Use Zone (residential/commercial) since 1996. Development has been challenged due to constraints from adopted development standards. In order to encourage development and remove unnecessary governmental constraints, the zoning ordinance must be reviewed and amended. The task would entail the	The City will commission the review and analysis of the Mixed Use Zone development standards and will consider any recommended changes in removing governmental constraints and make a decision on code amendment by the end of 2009.	SCAG, City of Holtville staff time	City of Holtville	The City reviewed and analyzed its Mixed-Use Zone development standards. Some possible constraints were identified and revisions were made to several sections. Revisions included allowing exemptions for parking and no longer requiring that Mixed-Use Residential Commercial obtain a	Delete.

Accomplishments Under the Adopted Housing Element

Program	Objective and Timeframe	Program Financing	Responsible Agency	Accomplishments	Continue, Modify, Delete
review and analysis of existing constraints, recommended changes, and the drafting of an ordinance to replace the existing development standards. The Southern California Association of Governments has made funds available through the Compass Blueprint Program.				conditional use permit. This City does this on an as needed basis.	
9. Tax Credit Rental Projects Low Income Housing Tax credit funds are available to assist in the construction of multi-family rental units affordable to extremely-low, low and moderate income households. The program allows investors an annual tax credit over a ten-year period, provided that the housing meets the following minimum low income occupancy requirements: 20 percent of the units must be affordable to households at 50 percent of area median income (AMI), or 40 percent of the units must be affordable to those at 60 percent of AMI. The total credit over the ten-year period has a present value equally to 70 percent of the qualified construction and rehabilitation expenditures. The tax credit is typically sold to large investors at a syndication value. These credits are available on a very competitive basis and percentages of units committed to affordability are usually at 100%. The City supported developers to pursue tax credits for the construction of affordable units in the City, as evidenced by the Senior Garden	City of Holtville staff will coordinate with prospective developers to pursue tax credits to fund the construction of multi-family rental units in the City.	City of Holtville staff, Low Income Housing Tax Credits and other tax credit funding	City of Holtville, private developers	In December 2004, the City made a \$3 million loan for a senior low-income apartment complex through the HOME program. The City did not assist with the development of multi-family rental units with LIHTC during the 2006–2014 planning period.	Continue.

Accomplishments Under the Adopted Housing Element

Program	Objective and Timeframe	Program Financing	Responsible Agency	Accomplishments	Continue, Modify, Delete
Apartments and Orchard View Family Apartments.					
<p>10. Housing Rehabilitation Program</p> <p>The City uses CDBG and HOME funds to address the local housing rehabilitation needs. The housing Rehabilitation program consists of the following two components: deferred loans and amortized time pay loans for owner/occupants, and; amortized time pay loans for owner/investors. Rehabilitation assistance is only provided to owner/occupants and renters within the targeted income group (households earning up to 80% of County median). To qualify for assistance under the rental components of the Housing program, the units must be within the incorporated City limits and may include mobile-home units. The current Guidelines are outdated and incorporate minimum limits for the Housing Rehabilitation Program that might be restrictive for substantial rehabilitation or reconstruction projects. The Guidelines should be amended to address current needs, including allowance of room additions to alleviate overcrowding. In order to apprise the public of the rehabilitation program, the City offers brochures in English and Spanish and conducts education outreach through public meetings and door-to-door contact.</p>	<p>The City will review and amend its Housing Rehabilitation Program Guidelines by the end of 2008. The City will assist approximately 12 lower income households over the Plan Period. The City will accomplish this goal by pursuing aggressively both funds and applicants for the Program. As needed, the City will apply to the State HCD for additional CDBG and HOME funds through the State's annual funding cycle and match the funds with Redevelopment Agency Set-Aside funds.</p>	CDBG, HOME and Program Income	City of Holtville	<p>The City did not amend its current guidelines but will continue this program to incorporate minimum limits for the Housing Rehabilitation Program that might be restrictive for substantial rehabilitation or reconstruction projects.</p> <p>Due to the lack of available funding, the City was only able to assist three lower-income households.</p> <p>The City is in the process of working with HUD to close out all outstanding loans but until this is completed, the City is not eligible to apply for funding.</p>	Modify.

Accomplishments Under the Adopted Housing Element

Program	Objective and Timeframe	Program Financing	Responsible Agency	Accomplishments	Continue, Modify, Delete
11. Mobile Home Park Assistance Loan Program (Park Owners) A Mobile Home Park Assistance Loan Program could provide financial assistance to mobile home park owners to assist them in complying with applicable code regulations and park reinvestment. There is only one mobile home park within the incorporated City limits that conforms to the adopted land use and would be eligible for this program which is Spanish Trails Park. As code enforcement becomes critical, the need for a financial assistance program is heightened.	The City will study the feasibility of establishing a Mobile Home Park Assistance Loan Program for mobile home park owners. By the end of fiscal year 2009, the City will make a decision regarding the implementation of the Mobile Home Park Assistance Loan Program for park owners.	CDBG, HOME, Redevelopment Agency set-aside	City of Holtville	<p>The City has not yet conducted a feasibility study for a Mobile Home Park Assistance Loan Program.</p> <p>There have been several mobile home park loans done through Imperial County and administered in the city. The City continues to direct interested persons to the County.</p>	Modify.
12. Weatherization Program Campesinos Unidos, Inc., a local non-profit organization, is currently providing weatherization services to eligible participants in the City through two programs: 1) the Low Income Home Energy Assistance Program funded by the State; and 2) a weatherization program funded by Southern California Gas Company. The programs provide services including: (a) minor housing envelope repairs; (b) ceiling insulation; (c) low-flow showerheads; (d) weatherstripping; (e) water heater blankets and pipe wrap; (f) duct wrap; (g) caulking; and (h) switch and outlet gaskets. Imperial Irrigation District (IID) makes funds available for	The City will improve housing affordability through the reduction of energy costs and promote weatherization services to ensure that at least 50 households in Holtville receive the benefits during the Plan period. Specifically, the City will continue to advertise the weatherization program in its Housing Rehabilitation brochures, and will conduct outreach through public meetings and door-to-door contact as part of its overall Housing Rehabilitation Program. The City will require energy efficient appliances in all City sponsored housing projects. Insofar as practical,	State funding, IID, Southern California Gas Company	Campesinos Unidos, Inc., City of Holtville	<p>Several programs are available for Holtville residents. The Imperial Irrigation District (IID) continues to offer the Energy Reward Rebate program, which offers assistance with air conditioner replacement and energy-efficiency projects. In 2015, approximately 76 households in Holtville participated.</p> <p>The IID continues to promote cost-effective technologies to residents through the local newspaper and television.</p>	Continue.

Accomplishments Under the Adopted Housing Element

Program	Objective and Timeframe	Program Financing	Responsible Agency	Accomplishments	Continue, Modify, Delete
air conditioner replacement and energy efficient projects.	the City shall encourage cost effective energy technologies for positive economic and environmental impacts.				
13. Section 8 Rental Assistance Certificate/Voucher Program The Section 8 Rental Assistance program extends rental subsidies to extremely-low and low income families and elderly households who spend more than 30 percent of their gross income on housing. The subsidy represents the difference between the excess of 30 percent of the monthly income and the actual rent as approved by HUD. The Voucher program is similar to the Section 8 Certificate program. Vouchers permit tenants to locate their own housing, while households receiving certificates must rent units that are listed at the local housing to receive certificates. Unlike the certificate program, voucher recipients are permitted to rent units beyond the federally determined fair market rent in an area, provided the tenant pays the extra rent increment. Rental assistance not only addresses housing affordability, but also overcrowding by allowing families which may be “coupling up” to afford their own housing. The Imperial Valley Housing Authority (IVHA) administers the Section 8 Certificate/Voucher Program for	The Imperial Valley Housing Authority will conserve the 69 existing rent subsidies for very low income households. The City will support the IVHA’s efforts in pursuing additional allocation of Section 8 funds. Support may take the form of providing letters of support to be included in the IVHA’s application package to HUD.	HUD Section 8	Imperial Valley Housing Authority	IVHA provides 65 Housing Choice Vouchers for the City of Holtville.	Continue.

Accomplishments Under the Adopted Housing Element

Program	Objective and Timeframe	Program Financing	Responsible Agency	Accomplishments	Continue, Modify, Delete
Holtville. Sixty five lower income households in Holtville currently receive Section 8 assistance. The City encourages apartment owners to list their properties with the Imperial Valley Housing Authority as eligible to accept Section 8 tenants, and refers lower income households to the Housing Authority for assistance.					
<p>14. Preservation of Publicly Assisted Low Income Housing</p> <p>In order to meet the housing needs of persons of all economic groups in Holtville, the City must guard against the loss of housing units available to extremely-low and low income households. The Town and Country Apartments assisted under the Farmers Home Administration (FmHA) Section 515 Rental Housing Program is eligible to prepay its mortgage within this Housing Element cycle. However, incentives provided by FmHA to the project owner make it highly unlikely for the project to convert to non-low income use. As appropriate, the City will work with existing and potential owners, as well as tenants to keep these 42 units affordable to lower income households and to avoid tenant displacement. The City will:</p> <p>Monitor Units at Risk – the City will keep in regular contact with the owner of the Town and Country Apartments to determine the status of the building</p>	The City will assist the Imperial Valley Housing Authority as needed if conversion on the 42 existing units is initiated.	City of Holtville staff time.	City of Holtville, IVHA	The 42 units identified as at risk have not converted to market rate. The City will continue to work to ensure they remain affordable to lower-income households.	Continue.

Accomplishments Under the Adopted Housing Element

Program	Objective and Timeframe	Program Financing	Responsible Agency	Accomplishments	Continue, Modify, Delete
with respect to prepayment options. The City will communicate to the owner the City's continued interest in working with the owner and non-profit organizations to preserve the "at-risk" units as affordable to lower income households. If the owner of Town and Country Apartments files a Request for Prepayment, the City will work with the Housing Authority to inform tenants of their rights and ownership possibilities under the FmHA regulations.					
15. Land Use Plan Update Planning and regulatory actions to achieve adequate housing sites are achieved through the Land Use Element of the General Plan and Zoning Ordinance. The Land Use Element provides for a variety of residential types, ranging from 4 units per acre single-family homes to 20 units per acre apartments and condominiums. As shown in Section IV, the Land Use Plan and Zoning Ordinance provide for adequate sites within the City limits to meet the City's share of regional housing needs for the Plan period, which has been identified as 139 units for the 2006-2014 period. Furthermore, the City can pre-plan and pre-zone the Sphere of Influence surrounding the City to provide logical direction and growth of the City and strictly prohibit re-zoning not in compliance with this Housing Element.	The City will continue to designate adequate residential sites to fulfill Holtville's regional housing need by income group. The Land Use Plan shall be updated within the 2006-2014 Plan period to adequately designate residential sites within the Sphere of Influence in order to accommodate the allocations by the Regional Housing Needs Assessment of 139 units.	City of Holtville staff time	City of Holtville	No annexations occurred but the City has been able to maintain sufficient capacity to meet its RHNA.	Continue.

Accomplishments Under the Adopted Housing Element

Program	Objective and Timeframe	Program Financing	Responsible Agency	Accomplishments	Continue, Modify, Delete
<p>16. Development Consistency With Adopted Plans</p> <p>Adopted plans, policies and regulations require consistent enforcement in order to achieve the long-term desired objectives. The City strategically reclassified land use in the contiguous unincorporated areas of the City for residential development in efforts to facilitate annexation, orderly development and the availability or accessibility of public services and infrastructure. It is imperative that the City review all tentative subdivision maps and annexations for consistency with the adopted Land Use Plan and other existing regulatory documents so that proposed uses are protected against inconsistent rezoning or reclassification unless an equally comparable site will be exchanged.</p>	<p>The City will review all proposed development for consistency with the adopted plans, policies and regulatory codes in order to preserve adequate residential sites for the orderly growth and development of the community and to ensure that the housing needs of the community are able to be addressed. The City shall not approve inconsistent rezoning or reclassification unless an equally comparable site will be exchanged.</p>	<p>City of Holtville staff time</p>	<p>City of Holtville</p>	<p>The City continues to review all proposed development for consistency with the adopted plans, policies, and regulatory codes.</p>	<p>Delete. This is done through the Planning Department.</p>
<p>17. Nuisance Abatement Program</p> <p>The City of Holtville adopted a Nuisance Abatement Ordinance on March 10, 2003 to protect the public's health, safety, welfare, and property value. The Ordinance allows for the City of Holtville Fire Chief to issue notices to property owners to abate nuisances on their property. If the nuisance is not</p>	<p>The City will review Ordinance No. 444 by the end of 2008. The City will have made a decision regarding recommended changes or amendments, if any, in support of a Nuisance Abatement Program to</p>	<p>City of Holtville</p>	<p>City of Holtville</p>	<p>The Nuisance Abatement Ordinance was amended in October 2010 to include greater detail on the administrative abatement procedures and penalties. Additional nuisances are named and described, including inoperable vehicles, and certain noises and animals.</p>	<p>Delete. This is implemented through the Planning Department.</p>

Accomplishments Under the Adopted Housing Element

Program	Objective and Timeframe	Program Financing	Responsible Agency	Accomplishments	Continue, Modify, Delete
abated by the property owner within the time allowed in the notice, the Fire Chief is authorized to abate the nuisance with the assistance of City crews or a private contractor, the cost of which is to be covered by the property owner. While the Ordinance adequately covers the noticing process and the penalties that may be imposed by the City when property owners fail to abate, the City may benefit from expanding the activities that warrant a notice. For example, the City limits the ordinance to the abatement of waste materials, such as “weeds, grasses, dead trees, dead shrubs and waste matter.” The City could include a section on inoperable vehicles, hazardous waste, and other solid wastes that pose unsafe conditions to residents or neighboring households.	protect residents from dangerous conditions.				
18. Non-Conforming Land Uses Termination The City of Holtville under the adopted City of Holtville Zoning Ordinance (2000) declared that uses found not in conformance with the provisions of the Holtville Zoning Ordinance be declared “nonconforming” uses and that such uses be brought toward conformity as swiftly as possible for the purpose of protecting the public health, safety and general welfare of the citizens of Holtville. The adopted code further stipulates that the operation and maintenance of nonconforming uses in	The City will review Chapter 17.58 Nonconforming Uses of the Holtville Zoning Ordinance by the end of 2008, the City will have made a decision regarding recommended changes, if any, to the codified chapter and provide directive on the implementation of a Non-Conforming Land Use Enforcement Program.	City of Holtville	City of Holtville	The City has not yet reviewed Chapter 17.58 Nonconforming Uses of the Holtville Zoning Ordinance.	Delete. This is implemented through the Planning Department.

Accomplishments Under the Adopted Housing Element

Program	Objective and Timeframe	Program Financing	Responsible Agency	Accomplishments	Continue, Modify, Delete
the industrial and commercial zones shall terminate if the use is not made to comply with the performance standards of that zone within seven years of its (2000 Zoning Ordinance) passage. There are a number of residential uses within industrial and commercial zones affected by this code. The City of Holtville should revisit this adopted policy to ensure that adequate provisions are incorporated as it relates to the method of enforcement and the termination process. From these revisions, the City could develop a Non-Conforming Land Use Enforcement Program with a designated administrator responsible for implementing a fair and unbiased enforcement program. The Program could incorporate referral services and multi-agency resource identification where necessary.					
19. Building Code Enforcement The City of Holtville works in coordination with the County of Imperial to implement Building Code Enforcement throughout the City of Holtville. Code enforcement protects the public's health, safety, welfare, and property value through the enforcement of adopted minimum standards. Due to the City's aging housing stock and high incidence of residential units in dilapidating conditions, the City should consider a more proactive role. The City	The City shall review, before the end of 2008, the feasibility of a Local Building Code Enforcement Program to be accomplished in coordination with the Imperial County Building Department, so that the structures can be properly inspected in a proactive manner. Property owners will be noticed of the City's Housing Rehabilitation Program and of any other potential resources that may	City of Holtville, CDBG Program Income, RDA	City of Holtville	The County was responsible for all local Building Code inspection through January 1, 2013. Currently, the City contracts with the City of Imperial to handle this. The City has started to formally go after problem areas with a building inspector. The City is planning to review its local Building Code and revise as necessary to ensure it is in line with the City of Imperial Building Inspector.	Modify.

Accomplishments Under the Adopted Housing Element

Program	Objective and Timeframe	Program Financing	Responsible Agency	Accomplishments	Continue, Modify, Delete
should consider developing a program to identify, on a routine basis, residential structures that are significantly deteriorated to the point that they might be a danger to their inhabitants or neighboring residents. Building code inspections would then be requested. Although inspection procedures will not be formally adopted until a Code Enforcement Ordinance is established, procedures that may be considered and undertaken include: Step 1: A cycled Windshield Inspection; Step 2: Building Code Enforcement Referrals/Zoning Code Enforcement Referrals; Step 3: Agency Report Findings; Step 4: Assistance Referral (if applicable); Step 5: Compliance to Building/Zoning Standards. The program could prevent serious injury, and at minimum, improve substandard housing conditions. The administrator would further be able to provide referrals on potentially available resources to remediate deficiencies that pose a severe health and safety risk to inhabitants.	be available to assist them in the elimination of any unsafe living conditions resulting from structural deterioration.				
20. Fair Housing The California Rural Legal Assistance (CRLA) organization in El Centro provides arbitration for private housing disputes for extremely-low and low income households in Imperial County. CRLA is funded through the Federal Legal Services Corporation and State IOLTA Trust Fund operated by the	The City will continue to refer fair housing complaints to CRLA or the Civil Rights Division of HUD as appropriate and will continue to promote equal housing laws, housing programs and resources through educational and marketing material made	City of Holtville staff time	City of Holtville, CRLA, HUD	The City refers fair housing complaints to CRLA as they are received and continues to promote equal housing laws, housing programs and resources through educational and marketing material made available at City Hall and the City Public Library.	Continue.

Accomplishments Under the Adopted Housing Element

Program	Objective and Timeframe	Program Financing	Responsible Agency	Accomplishments	Continue, Modify, Delete
California Bar Association. The CRLA has established a Community Advisory Council (CAC) with one member from each community. The CAC member must be low income and a former or present client of the CRLA. The Civil Rights Division of HUD also provides educational brochures and posters, answers questions, and investigates fair housing complaints.	available at City Hall and the City Public Library.				
21. Homelessness Referral Program The City of Holtville will continue to participate as a member of the Imperial Valley Regional Taskforce on Homelessness which addresses homeless issues Countywide through a network of assistance programs and facilities throughout the Imperial Valley. Although the City has not identified any homeless persons within the incorporated City limits, it makes available the task force resource book to all interested individuals which lists programs available and the names and addresses of all agencies and shelters participating. Catholic Charities is a local referral source to aide against homelessness or for the provision of services including meals, beds, and counseling and other support services.	The City will continue to participate in the Imperial Valley Regional Taskforce on Homelessness and refer individuals as necessary.	City of Holtville staff time	City of Holtville, Catholic Charities	The City holds an annual meeting and identifies board and commission members to attend and participate. The City also provides homeless individuals with resources that can assist them in the county.	Continue.

Accomplishments Under the Adopted Housing Element

Program	Objective and Timeframe	Program Financing	Responsible Agency	Accomplishments	Continue, Modify, Delete
<p>22. Special Needs Residential Land Use Clarification & Zoning Amendment</p> <p>State law requires that the City's Zoning Ordinance give certain considerations to a variety of housing types, including Farmworker Housing, Single Room Occupancies (SRO's), Emergency Housing, and Transitional and Supportive Housing. Although the Zoning Ordinance informally allows these housing types in all residential, not all are explicitly specified in the Ordinance by name. The current ordinance provides examples such as foster homes, social rehabilitation facilities, community treatment facilities and transitional care facilities. As such, the City will clarify the Zoning Ordinance via an amendment to clarify that the following housing types are allowed in certain residential and agricultural areas as outlined below:</p> <p>Farmworker Housing</p> <p>Pursuant to Health and Safety Code Section 17021.6 which precludes a local government from requiring a conditional use permit, zoning variance, and/or other zoning clearance for employee farmworker housing consisting of no more than 36 beds in a group quarters or 12 units or spaces designed for use by a single family or household in all agricultural zones,</p>	<p>Clarify via an amendment to the City's Zoning Ordinance by one year from the Housing Element adoption to make explicit provisions for Farmworker Housing, SRO's, Transitional and Supportive Housing, Emergency Shelters, and Housing for Persons with Disabilities. Develop objective standards to regulate Emergency Shelters as provided under SB 2.</p>	<p>City of Holtville staff time</p>	<p>City of Holtville</p>	<p>The City is in the process of amending its Zoning Ordinance to include specific provisions and comply with state law regarding farmworker housing, SROs, transitional and supportive housing, emergency shelters, and housing for persons with disabilities.</p>	<p>Delete. This program will be completed with the adoption of the Housing Element.</p>

Accomplishments Under the Adopted Housing Element

Program	Objective and Timeframe	Program Financing	Responsible Agency	Accomplishments	Continue, Modify, Delete
<p>farmworker housing shall be explicitly specified.</p> <p>SROs</p> <p>Single-Room Occupancy (SRO) units are recognized by the State as a valuable form of affordable private housing for lower-income individuals, seniors and persons with disabilities. In order to promote the new construction of SROs in Holtville, the City will explicitly identify the residential zones under which SRO's are allowed by right.</p> <p>Emergency Shelters</p> <p>The City will amend its Zoning Ordinance to clarify that "transitional care facilities" include Emergency Shelters. Emergency Shelters will be subject to the same development and management standards as other permitted uses in R-2 and R-3 Zones, as summarized in the Constraints Section of the Housing Element. In addition, the City will develop written, objective standards for emergency shelters to regulate the following, as permitted under SB 2:</p> <p>The maximum number of beds/persons permitted to be served nightly;</p> <p>Off-street parking based on demonstrated need, but do not exceed parking requirements for other residential or commercial uses in the same zone;</p>					

Accomplishments Under the Adopted Housing Element

Program	Objective and Timeframe	Program Financing	Responsible Agency	Accomplishments	Continue, Modify, Delete
<p>The size/location of exterior and interior onsite waiting and client intake areas;</p> <p>The provision of onsite management;</p> <p>The proximity of other emergency shelters, provided that emergency shelters are not required to be more than 300 feet apart;</p> <p>The length of stay;</p> <p>Lighting; and</p> <p>Security during hours when the shelter is open.</p> <p>Transitional and Supportive Housing</p> <p>Transitional and Supportive Housing will be subject to the same development and management standards as other permitted uses in R-2 and R-3 Zones, as summarized in the Constraints Section of the Housing Element. Parking requirements, fire regulations, and design standards should not impede the efficient use of these sites.</p> <p>Housing for Persons with Disabilities (Group Homes with more than 6 persons)</p> <p>Pursuant to the Holtville Zoning Ordinance, housing for persons with disabilities for six persons or less is allowed by right in all residential zones; however, housing for persons with disabilities that contain more than six</p>					

Accomplishments Under the Adopted Housing Element

Program	Objective and Timeframe	Program Financing	Responsible Agency	Accomplishments	Continue, Modify, Delete
persons will be subject to the same development and management standards as other permitted uses in R-2 and R-3 Zones, as summarized in the Constraints Section of the Housing Element. Parking requirements and the need for accessory structures to accommodate the disabled should not impede the efficient use of these sites.					
23. Performance Monitoring Program The City has been able to successfully implement programs and reach desired objectives due to active participation from City staff, non-profit partners, and quality developers. In order to continue an effective overall Housing Program, it is essential for the City to conduct a periodic assessment on progress, and report the finding to the legislative body to ensure goals are progressing satisfactorily.	The City will monitor Program success and shortfalls on an annual basis starting January 2009. The report findings will be presented to the Holtville City Council for discussion and action, if necessary.	City of Holtville staff time	City of Holtville	There was no performance monitoring done of the CDBG program during the 2006–2014 Housing Element period. The City is currently working to complete all past due annual reports.	Continue.

Accomplishments Under the Adopted Housing Element

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VI. HOUSING PLAN

Sections II through IV of this Housing Element establish the housing needs, constraints, and opportunities in Holtville. Section V reviews the prior planning period's performance and evaluates the effectiveness of the implemented housing programs during that period. These findings help identify new or continuing challenges in meeting the housing needs of the community. The Housing Plan presented in this section sets forth the City's goals, policies, and programs to mitigate some of these challenges and effectively address Holtville's identified housing needs for the 2014–2021 planning period.

A. Housing Issues

Housing construction has generally not kept pace with household growth in Holtville during the last two decades. The lack of housing opportunities has contributed to the overall housing challenges faced in the community today: insufficient housing stock and lack of affordability in particular to extremely low and very low-income households. The 2014–2021 Housing Element plan establishes goals, policies, and objectives to address the critical issues that pose a significant constraint against maintaining a well-balanced community.

B. Housing Goals and Policies

The following are the goals and policies established by the City of Holtville to address the identified issues. These goals and policies will establish the framework under which targeted programs will be implemented in order to meet the desired objectives.

GOAL 1: ATTRACT AND SUPPORT QUALITY SINGLE-FAMILY HOUSING DEVELOPMENT IN ORDER TO MEET THE HOMEOWNERSHIP OPPORTUNITY NEEDS OF HOLTVILLE RESIDENTS AT ALL ECONOMIC LEVELS.

Policy 1.1: Pursue funding mechanisms to assist people of all economic segments in obtaining homeownership goals.

Policy 1.2: Encourage density bonus and other regulatory incentives for single-family units that provide for lower-income household integration.

Policy 1.3: Work with for-profit and nonprofit housing developers as well as public agencies to expand housing opportunities in the city.

GOAL 2: ENCOURAGE AND PROMOTE HOUSING DIVERSITY THROUGH A VARIETY OF HOUSING TYPES, INCLUDING NEW AND INNOVATIVE DESIGNS BY REMOVING GOVERNMENTAL CONSTRAINTS WHERE FEASIBLE WHILE MAINTAINING QUALITY STANDARDS, SAFETY, AND A SATISFYING LIVING ENVIRONMENT FOR ALL INCOME LEVELS AND SEGMENTS OF THE COMMUNITY.

Policy 2.1: Promote mixed-use housing integration with commercial activities in the downtown area of Holtville for target groups such as small business owners, elderly households, and single person households.

Policy 2.2: Encourage new and innovative residential designs and building techniques for residential development.

Policy 2.3: Provide flexibility in zoning regulations and design standards, such as parking reduction or reduced parking space dimensions, for new downtown residential development.

Policy 2.4: Encourage and provide incentives for the development of large family units (with three or more bedrooms) as part of residential development projects.

Policy 2.5: Facilitate the development of good quality housing with adequate amenities through planned unit developments.

Policy 2.6: Periodically review City regulations, ordinances, and residential fees to ensure that they do not unduly constrain housing development.

GOAL 3: CONSERVE AND IMPROVE THE EXISTING AFFORDABLE HOUSING STOCK IN CONFORMANCE WITH ADOPTED STANDARDS AND SUPPORT PUBLIC AND PRIVATE EFFORTS IN MAINTAINING, REINVESTING IN, AND UPGRADING THE EXISTING HOUSING SUPPLY.

Policy 3.1: Maintain and enhance a proactive housing rehabilitation program and continue to seek additional funding.

Policy 3.2: Support preservation of mobile home parks that are in conformance with the applicable land use and encourage reinvestment to prevent physical deterioration.

Policy 3.3 Support the preservation of subsidized public housing.

Policy 3.4: Support and where feasible provide financing mechanism to lower-income households for room additions to alleviate overcrowding.

Policy 3.5: Monitor housing conditions to identify units in need of rehabilitation before substantial rehabilitation or demolition is required.

GOAL 4: ENCOURAGE THE PROACTIVE AND PLANNED GROWTH OF THE CITY BY DESIGNATING AND PRESERVING SUITABLE SITES FOR RESIDENTIAL DEVELOPMENT IN RELATION TO JOB OPPORTUNITIES AND/OR ACCESS TO PUBLIC INFRASTRUCTURE AND FACILITIES.

- Policy 4.1:** Maximize the use of vacant land in the city and land contiguous to the current city limits for housing to reduce the cost of infrastructure facilities (water, sewer, streets, etc.) while controlling congestion and providing good access.
- Policy 4.2:** Ensure tentative subdivision maps are adequately reviewed for consistency with land use, circulation, emergency access, and availability of necessary public services and facilities.
- Policy 4.3:** Protect the existing residential zones by prohibiting the rezoning of residential land use designations from residential to nonresidential land uses unless an equally comparable site will be exchanged.
- Policy 4.4:** Ensure that all residential development is consistent with this Housing Element, adopted City ordinances, and development standards.
- Policy 4.5:** Maintain an inventory of vacant and underutilized sites available for future housing development.
-

GOAL 5: ENSURE THE PROVISION OF DECENT HOUSING AND A SUITABLE LIVING ENVIRONMENT FOR ALL RESIDENTS BY ACTIVELY ENFORCING APPLICABLE STANDARDS ON PROPOSED AND EXISTING DEVELOPMENT IN CONFORMANCE TO THE ADOPTED CODES TO ENSURE SAFE LIVING CONDITIONS AND THE PROTECTION OF HEALTH, SAFETY, AND GENERAL WELFARE OF ALL HOLTVILLE RESIDENTS.

- Policy 5.1:** Support neighborhood preservation programs, such as graffiti abatement, nuisance abatement, and trash and debris removal.
- Policy 5.2:** Ensure that an adequate termination process of nonconforming residential land uses is enforced for the health, safety and general welfare of all Holtville residents.
- Policy 5.3:** Eliminate, through building code enforcement, unsafe living conditions that endanger the health, safety, and general welfare of Holtville residents.
-

GOAL 6: PROMOTE AND SUPPORT EQUAL HOUSING OPPORTUNITIES FOR ALL RESIDENTS IN HOLTVILLE REGARDLESS OF AGE, SEX, RACE, MARITAL STATUS, ETHNIC BACKGROUND, INCOME AND OTHER ARBITRARY FACTORS AND MAINTAIN AN ADEQUATE MONITORING SYSTEM FOR HOUSING GOAL ATTAINMENT.

- Policy 6.1:** Support equal housing opportunities for all residents regardless of age, sex, race, marital status, ethnic background, income, or other such arbitrary factors.
- Policy 6.2:** Promote equal housing laws, housing programs, and resources through educational and marketing material made available at City Hall and the City public library.
- Policy 6.3:** Monitor housing conditions, housing complaints, policy compliance, and housing goal attainment by preparing a yearly report on finding and progress.
-

C. Housing Programs

The goals and policies in the Housing Element address the identified housing needs and issues determined under the overall assessment. The objectives may be obtained through the implementation of a series of programs targeting these issues. Housing programs define the specific actions the City will undertake to implement the specific goals. Each program is then assigned qualitative and quantitative objectives. In order to make adequate provisions for the housing needs of all economic segments of the community, the programs shall do the following where appropriate:

- Identify adequate sites that are available, through zoning and development standards, for a range of housing types to meet the community's housing goals.
- Assist in the development of housing affordable to low- and moderate-income households.
- Address and, where appropriate and legally possible, remove governmental constraints on the maintenance, improvement, and development of housing.
- Conserve and improve the condition of existing affordable housing stock.
- Promote equal housing opportunity.
- Preserve the assisted housing developments identified for lower-income households.

Housing programs include both current City efforts that were successful during the prior planning period, and new programs that might replace unavailable resources or that can better address the City's unmet housing needs. This section provides a description of each housing program, program objectives, financing, implementation agency, and time frame for implementation. **Table 45 – Housing Program Summary**, found at the end of this section, provides an overview of the 20 programs incorporated into this Housing Plan.

GOAL 1: ATTRACT AND SUPPORT QUALITY SINGLE-FAMILY HOUSING DEVELOPMENT IN ORDER TO MEET THE HOMEOWNERSHIP OPPORTUNITY NEEDS OF HOLTVILLE RESIDENTS AT ALL ECONOMIC LEVELS.

Homeownership opportunities have remained a challenge due to the lack of single-family housing development. The lack of available housing for purchase coupled with the high market value of the housing that is available has significantly limited homeownership opportunities in the city. Homeownership opportunities affordable to the city's very low- and low-income households are even a greater challenge. The City's policy is to encourage the development of single-family units, targeting large families (with three or more bedrooms), to address not only homeownership opportunities but the needs of large families to alleviate overcrowding. The following programs attempt to address the overall need for the development of additional affordable housing in Holtville.

1. First-Time Homebuyer Program

A First-Time Homebuyer program provides financial assistance through loans and/or grants to help buyers with down payments, closing costs, mortgage insurance premiums, and/or with a silent second trust deed. Through the First-Time Homebuyer program the City of Holtville will use HOME funds to assist low-income households (80 percent or less than the County median).

2014–2021 Program Objective and Time Frame: The City will apply for USDA funds and if awarded the City will continue to implement the First-Time Homebuyer program and will assist five households during the 2014–2021 planning period. If USDA funds are awarded the City will hold workshops with the USDA for first-time homebuyers.

Program Financing: City of Holtville staff time and USDA

Responsible Agency: City of Holtville

2. Self-Help Housing Program

The California Self-Help Housing Program is designed to assist low- and moderate-income households. These services include training and supervision of self-help builders; loan packaging; counseling households to build or rehabilitate their own homes by providing technical assistance grants to nonprofit corporations and local governments to provide administrative and supportive services for self-help housing workshops; and office costs associated with self-help housing projects. The California Self-Help Housing Program also provides informational assistance to self-help housing organizations, such as conferences on self-help housing, information on housing finance sources, and workshops on energy-efficient housing.

A number of organizations offer loans and/or grants for the construction of self-help housing. These include the California Housing Finance Agency (CHFA), Bank of America Community Development Bank, the Housing Assistance Council, and Self-Help Enterprises. Funding application cycles differ for each program. Campesinos Unidos is the only local nonprofit which has engaged in these types of projects, but it discontinued the self-help program in 2007; although considerations for reestablishment are in progress, no commitment from the nonprofit has been made.

2014–2021 Program Objective and Time Frame: The City will contact Campesinos Unidos and any nonprofits outside the region that participate in self-help projects that may be interested in pursuing a local project at least every two years during the planning period. Once interested nonprofit developers are identified, the City will support and assist in the applications for funding.

Program Financing: City of Holtville staff time, HCD, self-help “equity”

Responsible Agency: City of Holtville, nonprofit corporations

3. RHS Housing and Community Facilities Programs, (Section 502) Direct Loans

Under the Direct Loan program, individuals or families receive financial assistance directly from the Housing and Community Facilities Programs (HCFP) in the form of a home loan at an affordable interest rate. Most loans made under the Direct Loan program are to families with incomes below 80 percent of the median income level in the communities where they reside. Because HCFP is able to provide loans to those who typically do not qualify for a conventional loan, the HCFP Direct Loan program enables many more people to buy homes that might otherwise be possible. Direct loans may be made for the purchase of an existing home or for new home construction.

2014–2021 Program Objective and Time Frame: When funding is available, the City will work with HCFP administrators to promote the Direct Loan program to local residents and developers in order to increase the homeownership opportunities of lower-income households. The City will work toward a goal of providing home loans through the HCFP to five households during the planning period. The City will promote the program by providing brochures at City Hall and the public library.

Program Financing: RHS Housing and Community Facilities Programs, staff time

Responsible Agency: City of Holtville, USDA, and private developers

4. RHS Housing and Community Facilities Programs, (Section 502) Guaranteed Loan

Under the Guaranteed Loan program, the Housing and Community Facilities Programs guarantees loans made by private sector lenders. A loan guarantee through HCFP means that, should the individual borrower default on the loan, HCFP will pay the private financier for the loan. The individual works with the private lender and makes his or her payments to that lender. Under the terms of the program, an individual or family may borrow up to 100 percent of the appraised value of the home, which eliminates the need for a down payment. Since a common barrier to owning a home for many low-income people is the lack of funds to make a down payment, the availability of the loan guarantees from HCFP makes owning a home viable to a larger percentage of Americans.

2014–2021 Program Objective and Time Frame: The City will work with HCFP administrators to promote the Guaranteed Loan program to local residents and developers in order to increase the homeownership opportunities of lower-income households. Within six months of adoption of this element, the City will meet with HCFP administrators and obtain information program brochures for residents and interested developers that can be distributed through the mail. The City will work toward a goal of providing home loan guarantees through the HCFP to five households during the planning period. In addition, brochures will be made available at City Hall and the public library.

Program Financing: Rural Development Housing and Community Facilities Programs, staff time

Responsible Agency: City of Holtville, USDA, and private developers

5. Pursue Key Federal Funding Sources for Affordable Housing

Successful implementation of housing programs to create affordable housing will depend on a community's ability to pursue additional funding sources. This program focuses on the two funding sources (CDBG and HOME) that are most pertinent to Holtville; however, the City may have to go beyond these programs to pursue housing subsidies. HCD administers the federal CDBG program for nonentitlement cities and counties; Holtville is eligible to apply to HCD for general CDBG allocation. Under the HOME program, HUD will award funds to localities on the basis of a formula that takes into account the tightness of the local housing market, inadequate housing, poverty, and housing production costs. HOME funding is provided to jurisdictions to assist either rental housing or homeownership through acquisition, site improvements, and other expenses related to the provision of affordable housing, or to assist with projects that serve a group identified as having special needs related to housing. The local jurisdiction must make matching contributions to affordable housing under HOME. The HOME and CDBG programs are awarded on a competitive basis.

2014–2021 Program Objective and Time Frame: Once every two years between 2014 and 2021, the City will support or pursue additional funding sources for affordable housing development in the city. Efforts and successes will be incorporated into the City's annual reports.

Program Financing: City of Holtville staff time, CDBG and HOME funds

Responsible Agency: City of Holtville

6. Housing for Extremely Low-Income Households

The City will encourage the development of housing for extremely low-income households through a variety of activities such as coordinating with potential housing developers, providing financial assistance (when feasible) or in-kind technical assistance or land write-downs, providing expedited processing, identifying grant and funding opportunities, applying for or supporting applications for funding on an ongoing basis, considering local funding, and/or offering additional incentives beyond the density bonus.

2014–2021 Program Objective and Time Frame: Upon developer interest, the City will apply for funding as Notices of Funding Availability are released and will provide assistance as projects are processed through the Planning Department.

Program Financing: City of Holtville staff time, CDBG and HOME funds

Responsible Agency: City of Holtville

7. Provide Assistance for Persons with Developmental Disabilities

The City will work with the San Diego Regional Center to implement an outreach program that informs families in the city about housing and services available for persons with developmental disabilities. The program could include the development of an informational brochure and directing people to service information on the City's website.

2014–2021 Program Objective and Time Frame: The City will develop an outreach program within one year of adopting the Housing Element to assist persons with development disabilities.

Program Financing: City of Holtville staff time

Responsible Agency: City of Holtville

GOAL 2: ENCOURAGE AND PROMOTE HOUSING DIVERSITY THROUGH A VARIETY OF HOUSING TYPES, INCLUDING NEW AND INNOVATIVE DESIGNS BY REMOVING GOVERNMENTAL CONSTRAINTS WHERE FEASIBLE AND WHILE MAINTAINING QUALITY STANDARDS, SAFETY AND A SATISFYING LIVING ENVIRONMENT FOR ALL INCOME LEVELS AND SEGMENTS OF THE COMMUNITY.

The high demand for housing and the lack of housing supply significantly impact housing affordability. The city has had isolated housing development, particularly in multi-family units. Single-family development has remained stagnant for the last two decades. This lack of single-family development has prevented diversification in housing types, size of units, and price ranges.

8. Tax Credit Rental Projects

Low Income Housing Tax Credit (LIHTC) funds are available to assist in the construction of multi-family rental units affordable to extremely low-, low-, and moderate-income households. The program allows investors an annual tax credit over a 10-year period, provided that the housing meets the following minimum low-income occupancy requirements: 20 percent of the units must be affordable to households at 50 percent of area median income (AMI), or 40 percent of the units must be affordable to those at 60 percent of AMI. The total credit over the 10-year period has a present value

equally to 70 percent of the qualified construction and rehabilitation expenditures. The tax credit is typically sold to large investors at a syndication value. These credits are available on a very competitive basis and percentages of units committed to affordability are usually at 100 percent. The City supported developers to pursue tax credits for the construction of affordable units in the city, as evidenced by the Senior Garden Apartments and Orchard View Family Apartments.

2014–2021 Program Objective and Time Frame: City of Holtville staff will coordinate with prospective developers to pursue tax credits to fund the construction of multi-family rental units in the City as applications are completed.

Program Funding: City of Holtville staff, LIHTC and other tax credit funding

Responsible Agency: City of Holtville, private developers

GOAL 3: CONSERVE AND IMPROVE THE EXISTING AFFORDABLE HOUSING STOCK IN CONFORMANCE WITH ADOPTED STANDARDS AND SUPPORT PUBLIC AND PRIVATE EFFORTS IN MAINTAINING, REINVESTING IN, AND UPGRADING THE EXISTING HOUSING SUPPLY.

Maintaining Holtville’s older housing is vital to conserve the overall quality of housing in the community considering approximately 70 percent of the existing housing stock is over 30 years old. A housing condition windshield survey conducted in April 2008 identified 83 housing units within the incorporated city limits as needing substantial rehabilitation or replacement due to their dilapidated conditions. Households with limited income or who overpay for housing are less likely to have the discretionary income needed to upkeep and maintain their homes.

9. Housing Rehabilitation Program

The City uses CDBG and HOME funds to address the local housing rehabilitation needs. The Housing Rehabilitation program consists of two components: deferred loans and amortized time pay loans for owner/occupants; and amortized time pay loans for owner/investors. Rehabilitation assistance is only provided to owner/occupants and renters within the targeted income group (households earning up to 80 percent of County median). To qualify for assistance under the rental components of the Housing Rehabilitation program, the units must be within the incorporated city limits and may include mobile home units. The current guidelines are outdated and incorporate minimum limits for the Housing Rehabilitation program that might be restrictive for substantial rehabilitation or reconstruction projects. The guidelines should be amended to address current needs, including allowance of room additions to alleviate overcrowding. In order to apprise the public of the rehabilitation program, the City offers brochures in English and Spanish and conducts education outreach through public meetings and door-to-door contact.

2014–2021 Program Objective and Time Frame: The City will review and amend its Housing Rehabilitation program guidelines by the end of 2021. When funding is available, the City will assist approximately five lower-income households over the 2014–2021 planning period. The City will accomplish this goal by pursuing aggressively both funds and applicants for the program. The City will apply to the HCD for CDBG and HOME funds through the state’s annual funding cycle as Notices of Funding Availability are released.

Program Financing: CDBG, HOME, and program income

Responsible Agency: City of Holtville

10. Mobile Home Park Assistance (Park Owners)

There is one mobile home park within incorporated city limits, Spanish Trails Park and as code enforcement becomes critical, the need for assistance is heightened.

2014–2021 Program Objective and Time Frame: The City will provide assistance to mobile home park owners by referring them to the available County mobilehome programs, such as the Owner-Occupied Rehabilitation Program. The City will provide information on the City’s website regarding the County’s available programs.

Program Financing: City of Holtville

Responsible Agency: City of Holtville

11. Weatherization Program

Campesinos Unidos, a local nonprofit organization, is currently providing weatherization services to eligible participants in the city through two programs: 1) the Low Income Home Energy Assistance Program, funded by the state; and 2) a weatherization program funded by Southern California Gas Company. The programs provide services including minor housing envelope repairs, ceiling insulation, low-flow showerheads, weatherstripping, water heater blankets and pipe wrap, duct wrap, caulking, and switch and outlet gaskets. The Imperial Irrigation District (IID) makes funds available for air conditioner replacement and energy-efficient projects.

2014–2021 Program Objective and Time Frame: The City will assist with improving housing affordability through the reduction of energy costs and promote weatherization services. Specifically, the City will continue to advertise the weatherization program utility bills, as well as provide information on the City’s web page and at City Hall. The City will require energy-efficient appliances in all City-sponsored housing projects.

Program Financing: State funding, IID, Southern California Gas Company

Responsible Agency: Campesinos Unidos, City of Holtville

12. Section 8 Rental Assistance Certificate/Voucher Program

The Section 8 Rental Assistance program extends rental subsidies to extremely low- and low-income families and elderly households who spend more than 30 percent of their gross income on housing. The subsidy represents the difference between the excess of 30 percent of the monthly income and the actual rent as approved by HUD. The voucher program is similar to the Section 8 certificate program; however, vouchers permit tenants to locate their own housing, while households receiving certificates must rent units that are listed at the local housing agency.. Unlike the certificate program, voucher recipients are permitted to rent units beyond the federally determined fair market rent in an area, provided the tenant pays the extra rent increment. Rental assistance not only addresses housing affordability but also overcrowding by allowing families which may be “coupling up” to afford their own housing. The Imperial Valley Housing Authority (IVHA) administers the Section 8 Certificate/Voucher Program for Holtville. Currently, 65 lower-income households in Holtville receive Section 8 assistance. The City encourages apartment owners to list their properties with the IVHA as eligible to accept Section 8 tenants, and refers lower-income households to the IVHA for assistance.

2014–2021 Program Objective and Time Frame: The IVHA will conserve the 65 existing rent subsidies for very low-income households. The City will support the IVHA’s efforts in pursuing additional allocation of Section 8 funds. Support may take the form of providing letters of support to be included in the IVHA’s application package to HUD.

Program Financing: HUD Section 8

Responsible Agency: Imperial Valley Housing Authority

13. Preservation of Publicly Assisted Low-Income Housing

In order to meet the housing needs of persons of all economic groups in Holtville, the City must guard against the loss of affordable housing units. To that end, the City will keep in regular contact with the owner of the Town and Country Apartments and communicate to the owner the City’s continued interest in working with the owner and nonprofit organizations to preserve the at-risk units as affordable to lower-income households. If the owner of Town and Country Apartments files a Request for Prepayment, the City will work with the IVHA to inform tenants of their rights and ownership possibilities.

2014–2021 Program Objective and Time Frame: The City will assist the IVHA as needed if conversion on the 42 existing units is initiated.

Program Financing: City of Holtville staff time

Responsible Agency: City of Holtville, IVHA

GOAL 4: ENCOURAGE THE PROACTIVE AND PLANNED GROWTH OF THE CITY BY DESIGNATING AND PRESERVING SUITABLE SITES FOR RESIDENTIAL DEVELOPMENT IN RELATION TO JOB OPPORTUNITIES AND/OR ACCESS TO PUBLIC INFRASTRUCTURE AND FACILITIES.

An essential element in satisfying the housing needs of all segments of the community is with the provision of adequate sites for housing. This is an important function of both the Zoning Ordinance and the Land Use Plan under the General Plan. Residential land in the City of Holtville is substantially built-out, with little or no vacant land available for development of any type. Most of the vacant land within the incorporated city limits is commercially zoned property along a major arterial. The existing uses and high traffic volume along this arterial make residential development incompatible. The lack of available and suitable sites for residential development has caused the City to rely on annexations to meet the community’s housing needs through the year 2025. The City strategically reclassified land use in the contiguous unincorporated areas for residential development in efforts to facilitate annexation, orderly development, and the availability or accessibility of public services and infrastructure, and is adopting the following programs to further objectives in preserving suitable sites for residential development.

14. Land Use Plan Update

Planning and regulatory actions to achieve adequate housing sites are achieved through the Land Use Element of the General Plan and Zoning Ordinance. The Land Use Element provides for a variety of residential types, ranging from 4 units per acre single-family homes to 20 units per acre apartments and condominiums. As shown in Section IV, the Land Use Plan and Zoning Ordinance provide for adequate sites within city limits to meet the City’s share of regional housing needs for the plan period,

which has been identified as 198 units for the 2041–2021 period. Furthermore, the City can preplan and prezone the sphere of influence surrounding the city to provide logical direction and growth of the city and strictly prohibit rezoning not in compliance with this Housing Element.

2014–2021 Program Objective and Time Frame: The City will continue to monitor its sites inventory on an annual basis to ensure there is adequate land to meet its Regional Housing Needs Allocation.

Program Financing: City of Holtville staff time

Responsible Agency: City of Holtville

GOAL 5: ENSURE THE PROVISION OF DECENT HOUSING AND A SUITABLE LIVING ENVIRONMENT FOR ALL RESIDENTS BY ACTIVELY ENFORCING APPLICABLE STANDARDS ON PROPOSED AND EXISTING DEVELOPMENT IN CONFORMANCE TO THE ADOPTED CODES TO ENSURE SAFE LIVING CONDITIONS AND THE PROTECTION OF HEALTH, SAFETY, AND GENERAL WELFARE OF ALL HOLTVILLE RESIDENTS.

Many factors can contribute to unsafe living conditions or an unsuitable living environment, ranging from dilapidated housing in significant need of repair to incompatible and unsafe land uses next to one another. It is essential that the City of Holtville enforce its development standards on existing and proposed development to protect the health, safety, and general welfare of its residents.

15. Building Code Enforcement

The City of Holtville contracts with the City of Imperial to implement Building Code Enforcement throughout the City of Holtville. Code enforcement protects the public's health, safety, welfare, and property value through the enforcement of adopted minimum standards.

2014–2021 Program Objective and Time Frame: The City will adopt any updates to the Universal Building Code by 2017 and revise as necessary thereafter. The City of Holtville will continue to work with the City of Imperial to ensure all procedures are in line with the building inspector's recommendations. The City will also notify property owners of the City's Housing Rehabilitation program and of any other potential resources that may be available to assist them in the elimination of any unsafe living conditions resulting from structural deterioration.

Program Financing: City of Holtville

Responsible Agency: City of Holtville

GOAL 6: PROMOTE AND SUPPORT EQUAL HOUSING OPPORTUNITIES FOR ALL RESIDENTS IN HOLTVILLE REGARDLESS OF AGE, SEX, RACE, MARITAL STATUS, ETHNIC BACKGROUND, INCOME AND OTHER ARBITRARY FACTORS AND MAINTAIN AN ADEQUATE MONITORING SYSTEM FOR HOUSING GOAL ATTAINMENT.

The provision of safe and decent housing is a statewide goal for the benefit of all residents regardless of age, sex, race, marital status, ethnic background, or income, or other arbitrary factors. The City of Holtville has the authority to exercise its police power for the public health, public safety, and general welfare, to ensure equal opportunity to all persons to live in decent housing facilities, and, to that end, prohibit discrimination in housing

by any individual(s) or agency. Every resident of the community has a right to file a complaint with the City Clerk if he or she has been aggrieved.

16. Fair Housing

The California Rural Legal Assistance (CRLA) organization in El Centro provides arbitration for private housing disputes for extremely low- and low-income households in Imperial County. The CRLA is funded through the Federal Legal Services Corporation and State IOLTA Trust Fund operated by the California Bar Association. The CRLA has established a Community Advisory Council with one member from each community; the community member must be low income and a former or present client of the CRLA. The Civil Rights Division of HUD also provides educational brochures and posters, answers questions, and investigates fair housing complaints.

2014–2021 Program Objective and Time Frame: The City will continue to refer fair housing complaints to the CRLA or the Civil Rights Division of HUD as appropriate and will continue to promote equal housing laws, housing programs, and resources through educational and marketing material made available at City Hall and the City public library.

Program Financing: City of Holtville staff time

Responsible Agency: City of Holtville, CRLA, HUD

17. Homelessness Referral Program

The City of Holtville will continue to participate as a member of the Imperial Valley Regional Task Force on Homelessness, which addresses homeless issues countywide through a network of assistance programs and facilities. The task force resource book, which lists available programs and the names and addresses of all participating agencies and shelters, is available to all interested individuals. Catholic Charities is a local referral source to aid against homelessness or for the provision of services including meals, beds, and counseling and other support services.

2014–2021 Program Objective and Time Frame: The City will continue to participate in the Imperial Valley Regional Task Force on Homelessness and refer individuals as necessary.

Program Financing: City of Holtville staff time

Responsible Agency: City of Holtville, Catholic Charities

18. Special Needs Residential Land Use Clarification and Zoning Amendment

State law requires that the City's Zoning Ordinance give certain considerations to a variety of housing types, including farmworker housing, single room occupancies (SROs), emergency housing, and transitional and supportive housing. Although the Zoning Ordinance informally allows these housing types in all residential districts, currently they are not all explicitly specified by name in the ordinance. Concurrently with adoption of this Housing Element, the City will amend its Zoning Ordinance to clarify that the following housing types are allowed in certain residential and agricultural areas as outlined below:

Farmworker Housing

Pursuant to Health and Safety Code Section 17021.6, which precludes a local government from requiring a conditional use permit, zoning variance, and/or other zoning clearance for employee farmworker housing consisting of no more than 36 beds in a group quarters or 12 units or spaces designed for use by a single family or household in all agricultural zones, farmworker housing shall be explicitly specified as allowed.

Single-room Occupancy Units

SRO units are recognized by the state as a valuable form of affordable private housing for lower-income individuals, seniors, and persons with disabilities. In order to promote the new construction of SROs in Holtville, the City will explicitly identify the residential zones under which SROs are allowed by right.

Emergency Shelters

The City will amend its Zoning Ordinance to clarify that “transitional care facilities” include emergency shelters. Emergency shelters will be subject to the same development and management standards as other permitted uses in R-2 and R-3 Zones, as summarized in the Section III (Constraints) of the Housing Element. In addition, the City will develop written, objective standards for emergency shelters to regulate the following, as permitted under Senate Bill 2:

- The maximum number of beds/persons permitted to be served nightly.
- Off-street parking based on demonstrated need, but not exceeding parking requirements for other residential or commercial uses in the same zone.
- The size/location of exterior and interior on-site waiting and client intake areas.
- The provision of on-site management.
- The proximity of other emergency shelters, provided that emergency shelters are not required to be more than 300 feet apart.
- The length of stay.
- Lighting.
- Security during hours when the shelter is open.

Transitional and Supportive Housing

Transitional and supportive housing will be subject to the same development and management standards as other permitted uses in R-2 and R-3 Zones, as summarized in Section III (Constraints) of the Housing Element. Parking requirements, fire regulations, and design standards should not impede the efficient use of these sites.

Housing for Persons with Disabilities (Group homes with more than 6 persons)

Pursuant to the Holtville Zoning Ordinance, housing for persons with disabilities for six persons or less is allowed by right in all residential zones. However, housing for persons with disabilities that contains more than six persons will be subject to the same development and management standards as other permitted uses in R-2 and R-3 Zones, as summarized in Section III (Constraints) of the Housing Element. Parking requirements and the need for accessory structures to accommodate the disabled should not impede the efficient use of these sites.

2014–2021 Program Objective and Time Frame: Clarify via an amendment to the City’s Zoning Ordinance concurrently with the adoption of this 2014–2021 Housing Element to make explicit provisions for farmworker housing, SROs, transitional and supportive housing, emergency shelters, and housing for persons with disabilities. Develop objective standards to regulate emergency shelters as provided under Senate Bill 2.

Program Financing: City of Holtville staff time

Responsible Agency: City of Holtville

19. Performance Monitoring Program

The City has been able to successfully implement programs and reach desired objectives due to active participation from City staff, nonprofit partners, and developers. In order to continue an effective overall housing program, it is essential for the City to conduct a periodic assessment on progress, and report the finding to the legislative body to ensure goals are progressing satisfactorily.

2014–2021 Program Objective and Time Frame: The City will monitor program success and shortfalls on an annual basis, starting April 2016. The report findings will be presented to the Holtville City Council for discussion and action, if necessary.

Program Financing: City of Holtville staff time

Responsible Agency: City of Holtville

TABLE 45
2014–2021 HOUSING PROGRAM SUMMARY

Housing Program	8-Year Objective	Funding Source	Responsible Agency
GOAL #1 Attract and Support Quality Single-Family Housing			
1. First-Time Homebuyer Program Provide financial assistance to lower-income first-time homebuyers.	Implement the First Time Homebuyer program and assist five households.	City of Holtville staff time and USDA	City of Holtville
2. Self-Help Housing Program Housing construction cost subsidies through technical assistance of low- and moderate-income self-help builders.	Contact nonprofit organizations who participate in self-help projects and assist or support when there's interest in applying for funding.	City of Holtville staff time, HCD, self-help "equity"	City of Holtville, Nonprofit organizations
3. RHS Housing & Community Facilities Programs (Section 502) Direct Loans Direct financial assistance from HCFP in the form of a home loan for lower-income households.	Work with HCFP administrators to promote and make use of the Direct Loan program to five local residents and/or developers.	City of Holtville staff time HCFP administration	City of Holtville, USDA, and developers
4. RHS Housing & Community Facilities Programs (Section 502) Guaranteed Loan Guarantees loans made by private lenders.	Work with HCFP administrators to promote and use the Guaranteed Loan program for five local residents and/or developers.	City of Holtville staff time HCFP administration	City of Holtville, USDA, and developers
5. Pursue Key Federal Funding Sources for Affordable Housing Pursue funding sources to subsidize housing development and affordability.	On a biennial basis, support or pursue additional funding sources from state or federal agency programs.	City of Holtville staff time, CDBG, and HOME	City of Holtville
6. Housing for Extremely Low-Income Households Coordinate with potential housing developers to provide assistance.	Upon developer interest support or pursue additional funding sources from state or federal agency programs.	City of Holtville staff time, CDBG and HOME funds	City of Holtville
7. Provide Assistance for Persons with Developmental Disabilities Develop an informational brochure.	Development of outreach program within one year of adopting the Housing Element.	City of Holtville staff time	City of Holtville
GOAL #2 Encourage and Promote Housing Diversity			
8. Tax Credit Rental Projects Support developers to pursue California tax credits (LIHTC) subsidies for the construction of affordable multi-family housing units.	Coordinate with and support prospective developers in pursuit of tax credits to fund the construction of multi-family rent units.	City of Holtville staff time, LIHTC funding	City of Holtville, private developers

Housing Plan

Housing Program	8-Year Objective	Funding Source	Responsible Agency
GOAL #3 Conserve and Improve the Existing Affordable Housing Stock			
9. Housing Rehabilitation Program Rehabilitate and improve substandard housing of lower-income households through low-interest loans or grants.	Review and amend the Housing Rehabilitation program guidelines by the end of 2021 and target assistance to five lower-income households.	CDBG, HOME, and program income	City of Holtville
10. Mobile Home Park Assistance Refer owners to available County Programs to assist in code compliance and mobile home maintenance.	Refer interested owner to any available County programs.	City of Holtville	City of Holtville
11. Weatherization Program Provide weatherization services to eligible participants in the city for energy conservation and housing cost reduction.	Advertise the weatherization program in utility bills, on the City's website, and at City Hall.	State funding, IID, Southern California Gas Company	City of Holtville, Campesinos Unidos
12. Section 8 Rental Assistance Certificate/Voucher Program Rental subsidies to very low-income households that spend over 30% of their income on rent.	Conserve the 65 existing rent subsidies for very low-income households and support IVHA's efforts in pursuing Section 8 funds.	HUD Section 8	Imperial Valley Housing Authority
13. Preservation of Publicly Assisted Low Income Housing Monitor publicly assisted and subsidized housing to ensure affordability is maintained for lower-income households.	Maintain regular contact with the owner of Town and Country Apartments to determine the status of the building with respect to prepayment options.	City of Holtville staff time	City of Holtville, IVHA
GOAL #4 Encourage Proactive and Planned Growth of the City			
14. Land Use Plan Update Evaluate existing and proposed residential land use designations to provide for a variety of residential types and densities.	Continue to monitor the city's sites inventory to ensure capacity to meet the regional housing need by income group.	City of Holtville staff time	City of Holtville
GOAL #5 Ensure the Provision of Decent Housing and A Suitable Living Environment for All Residents			
15. Building Code Enforcement Implements Building Code Enforcement throughout the City of Holtville for public health and safety.	Adopt updates the Universal Building Code if needed to keep up with statewide updates by 2017, and revise as necessary thereafter.	City of Holtville staff time	City of Holtville
GOAL #6 Promote and Support Equal Housing Opportunities for All Residents in Holtville			
16. Fair Housing Provides for arbitration services for private housing disputes for low-income households.	Refer housing complaints and promote equal housing laws and housing programs and resource availability.	City of Holtville staff time	City of Holtville, CRLA, HUD

Housing Program	8-Year Objective	Funding Source	Responsible Agency
17. Homeless Referral Program Addresses homeless issues through a network of assistance programs, services, and facilities.	Participate in the Imperial Valley Regional Task Force on Homelessness and make referrals as needed.	City of Holtville staff time	City of Holtville, Catholic Charities
18. Zoning Clarification/Amendment Makes explicit provisions for farmworker housing, SROs, emergency shelters, and housing for persons with disabilities.	Clarify via an amendment to the Zoning Ordinance concurrently with the adoption of this 2014–2021 Housing Element.	City of Holtville staff time	City of Holtville
19. Performance Monitoring Program Monitors adopted housing programs and provides for the periodic reporting toward reaching desired housing objectives.	Monitor program success and shortfalls on an annual basis and report findings to City Council for action as needed.	City of Holtville staff time	City of Holtville

D. Quantified Housing Goals

Table 46 – Quantified Housing Objectives 2014-2021 summarizes the City’s quantified objectives for the period of January 1, 2014, to October 1, 2021. These objectives represent a reasonable expectation of the maximum number of new housing units that will be constructed, households that will be assisted through housing rehabilitation or first-time homebuyer programs, and affordable units at risk that will be preserved over the eight years based on the policies and programs outlined in the Housing Element.

According to the HCD income limits, extremely low-income is described as 30 percent below the median household income. However, SCAG does not utilize an extremely low-income category. Based on the City’s needs, it is anticipated that 50 percent of the very low-income category will be utilized for extremely low-income households.

TABLE 46
QUANTIFIED HOUSING OBJECTIVES 2014–2021

	New Construction	Rehabilitation	Conservation/Preservation
Very Low Income	54	5	16
Low Income	31	5	26
Moderate Income	32	0	0
Above Moderate Income	92	0	0
Total	209	10	42

Source: SCAG, City of Holtville, 2015

Housing Plan

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