

CITY OF WEST COVINA



2014-2021 Housing Element Adopted October 1, 2013

Amended December 20, 2016 (Resolution 2016-88)



Prepared for the
City of West Covina
by National Community Renaissance

City of West Covina

2014-2021 Housing Element

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Amended December 20, 2016 (Resolution 2016-88)

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Introduction

Section 1

1.1 - Housing Element Purpose

As required by the California State Department of Housing and Community Development (HCD) every jurisdiction in California must adopt a General Plan, including a Housing Element. The Housing Element as part of the West Covina General Plan ensures that the City establishes policies, procedures and incentives in its land use planning and redevelopment activities that result in the maintenance and expansion of the housing supply to adequately accommodate households currently living and expected to live in West Covina. While jurisdictions must review and revise elements of their General Plan regularly, State law is much more specific to the Housing Element, requiring an update at least every eight years. West Covina's Housing Element is thus an eight-year plan extending from 2014 to 2021. The Housing Element institutes policies that will guide City decision-making, and establishes an action program to implement housing goals through the year 2021.

The Housing Element has been designed to address key housing issues in the City. It identifies strategies and programs that focus on the preservation and improvement of housing and neighborhoods, providing adequate housing sites, assisting in the provision of affordable housing, removing governmental and other constraints to housing investment, and promoting fair and equal housing opportunities. Consequently, the Housing Element makes provisions for affordable and accessible housing for special needs groups in the community, and is designed to provide guidance in the maintenance of existing affordable housing. These commitments are an expression of the statewide housing goal of "early attainment of decent housing and a suitable living environment for every Californian", as well as an expression of the City of West Covina's goal for the attainment of a suitable living environment for every household.

1.2 - State Policy and Authority

In accordance with State Government Code Article 10.6 (65580), the legislature has declared that the attainment of decent housing and the provision of a suitable living environment to meet the needs of all economic segments of the population are of the highest priority. The legislature also recognizes that to meet this statewide goal, cooperation between government and the private sector is necessary, and that local and State

governments have a responsibility to utilize the powers vested in them to facilitate the development and improvement of housing.

1.3 - Consistency with State Planning Law

The Housing Element is one of the seven mandatory elements of the General Plan. State law requires inclusion of a Housing Element in the General Plan in recognition of the role that land use planning plays in the production of affordable housing. The Housing Element will guide City decision-making through an action program including policies, procedures, and incentives for maintaining and expanding the housing supply in the City of West Covina for all income groups. The Housing Element also takes into consideration the other six State mandated Elements during the planning process to ensure consistency.

The California Legislature has declared that a decent home and suitable living environment for every resident is the primary housing goal for the State. Specifically, Section 65580 of the California Government Codes sets forth the Legislature's findings as follow:

1. The availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every Californian, including farm workers, is a priority of the highest order.
2. The early attainment of this goal requires the cooperative participation of government and the private sector in an effort to expand housing opportunities and accommodate the housing needs of Californians of all economic levels.
3. The provision of housing affordable to low- and moderate-income households requires the cooperation of all levels of government.
4. Local and State governments have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate provision for housing needs of all economic segments of the community.
5. The Legislature recognizes that in carrying out this responsibility, each local government also has the responsibility to consider economic, environmental, and fiscal factors and community goals set forth in the General Plan and to cooperate with other local governments and the State in addressing regional housing needs.

Section 65581 of the California Government Code reflects the Legislative intent for mandating that each city and county prepare a Housing Element:

1. To assure that counties and cities recognize their responsibilities in contributing to the attainment of the State housing goal.
2. To assure that counties and cities will prepare and implement housing elements which, along with Federal and State programs, will move toward attainment of the State housing goals.

3. To recognize that each locality is best capable of determining what efforts are required by it to contribute to the attainment of the State housing goal, provided such a determination is compatible with the State housing goal and regional housing needs.
4. To ensure that each local government cooperates with other local governments in order to address regional housing needs.

In order to achieve these ends, the California Government Code makes certain provisions of the Housing Element mandatory. These provisions include:

- Identification and analysis of existing and projected housing needs, resources and constraints.
- A statement of goals, policies, quantified objectives, and scheduled programs for preservation, improvement and development of housing.
- Identification of adequate sites for housing.
- Adequate provision for existing and projected needs of all economic segments of the community.

Specific requirements for data collection and analysis necessary to prepare the Housing Element are set forth in Government Code Section 65583 and are discussed later in this document. The Government Code also requires that each draft Housing Element be reviewed by the California Department of Housing and Community Development (HCD) and that the Department's findings be incorporated prior to adoption, or that specified findings be made in response to the Department's comments.

As a mandatory component of the General Plan, the Housing Element should be reviewed on an annual basis in order to monitor progress in implementation of the programs identified to meet the housing needs of the community. However, the Housing Element must be revised every eight years as indicated in State statute.

1.4 - General Plan Consistency

The Housing Element is one of the required seven elements of the West Covina General Plan. The goals, policies, standards and proposals within this element relate directly to, and are consistent with, all other elements. The City's Housing Element identifies programs and resources required for the preservation, improvement and development of housing to meet the existing and projected needs of its population. Through the regulation of the amount and variety of open space and recreation areas, acceptable noise levels in residential areas, and programs to provide for the safety of the residents, policies contained in General Plan elements directly affect the quality of life for all West Covina citizens.

The Housing Element is affected by development policies contained in the Land Use Element, which establishes the location, type, intensity and distribution of land uses throughout the City, and defines the land use build-out potential. In designating residential development, the Land Use Element places an upper limit on the number and types of housing units constructed in the City. The acreage designated for a range of commercial

and office uses creates employment opportunities for various income groups. The presence and potential for jobs affects the current and future demand for housing at the various income levels in the City.

The Circulation Element of the General Plan also affects the implementation of the Housing Element. The Circulation Element establishes policies for a balanced circulation system in the City. The element also provides policies for essential infrastructure to all developed housing units along with mitigating the effects of growth in the City.

The Housing Element utilizes the most current data available, which generally focuses on 2010 Census data and the 2007-2011 American Community Survey estimates. All figures represented in the Housing Element are consistent with existing and projected population, employment and housing figures presented by county, State, national and non-profit agencies.

The Housing Element has been reviewed for consistency with the City's other General Plan elements, and the policies and programs in this Element are consistent with the policy direction contained in other parts of the General Plan. As portions of the General Plan are amended in the future, the Housing Element will be reviewed to ensure that internal consistency is maintained.

1.5 - New State Legislation

The Housing Element addresses new State legislation, which mandates that the following reforms be included in the Housing Element update to facilitate and expedite the construction of affordable housing.

- **AB 162:** Requires the City, upon adoption of the Housing Element, to identify specific flood hazard zones in the Land Use Element and specific floodwater and groundwater recharge areas in the Conservation and Safety Elements.
- **SB 244:** Requires the City, upon the adoption of a Housing Element, to update the Land Use Element to include data and analysis, goals, and implementation measures regarding unincorporated island, fringe, or legacy communities and their infrastructure needs.
- **SB 812:** In addition to the existing special needs groups, the City must include an analysis of the housing needs for developmentally disabled persons.
- **AB 1867:** Under certain conditions, the City can now count multi-unit homeownership units that have been converted to affordable units toward their RHNA allocation.
- **SB 375 Implications:** For jurisdictions that do not submit their adopted 2014-2021 housing element update within 120 days of the October 2013 deadline, their housing element updates revert to a four-year cycle.
- **AB 2135:** Prescribes procedures for the sale or disposition of surplus land by local agencies to prioritize use of surplus properties to increase the supply of housing affordable to lower income households.

1.6 - Citizen Participation

California Government Code requires that local governments make a diligent effort to achieve public participation from all economic segments of the community in the development of the housing element. In the preparation of the Housing Element Update, a number of organizations and agencies that provide housing, or housing related services, were contacted. Responses from these groups helped guide the Housing Needs Assessment portion of the Housing Element, as well as the housing plan. Responses from the community workshop were documented and a list was compiled that categorized the issues and concerns of City residents. This list was then presented to City staff to determine which programs, policies, and implementation actions the City needed to incorporate into the Housing Element that would address community issues and concerns expressed during the community workshops.

A public workshop was held to inform City Council, Planning Commission, West Covina's residents, and interested stakeholders of the current Housing Element update process. The goal of the workshop was to receive any feedback related to the current and future housing needs of the City. A public workshop with the Planning Commission was held May 14, 2013 to provide general information on the Housing Element process. All workshops were advertised for the general public through City notices. Flyers were sent to stakeholder groups and posted in public places to solicit community participation. For all workshops, official notices were also posted at City Hall and at other City facilities that serve as community focus points. The full list of stakeholders invited is shown in Appendix A which included, but was limited to:

- Baldwin Park Housing Authority
- San Gabriel/Pomona Regional Center
- Housing Rights Center
- Lamp Community Drop In Center
- L.A. County Public Social Services
- American Red Cross/San Gabriel Valley
- Catholic Charities/West Covina
- ESGV Coalition for the Homeless
- Assistance League of Covina Valley
- Action Food Pantry
- Citrus Valley Health Foundation
- San Gabriel Valley WINGS Shelter

In addition to the groups listed the City sent flyers to all the housing developments that have units with affordability covenants and a number of affordable housing developers.

At the public workshop attendance there were a number of residents present and four individuals spoke during the public comment period. The majority of comments were questions regarding the Element specifically regarding the progress the City has made toward their 2008-2014 Housing Plan goals. Specific inquiries were made regarding:

- The City's intent to encourage energy efficient design;
- How the City plans to accommodate their 2014 RHNA allocation;
- The application and implementation of the Downtown Plan and Code;
- How HOME and CDBG funds are being spent by the City; and
- Specific housing programs available to residents.

City Staff and the consultant team were available to address all comments and generally the meeting was positive with the primary feedback being praise for the document format leading the Planning Commission to recommend that the document be submitted to the State for their 60-day review. Following the May 14th meeting the Element was submitted to the State Department of Housing and Community Development (HCD).

On June 28, 2013, HCD issued confirmation that the Housing Element was found to be in compliance with State law. On August 27, 2013 the Planning Commission recommended adoption of the Housing Element to City Council and on October 1, 2013 the Housing Element was presented to the City Council for adoption. These meetings were noticed and open for public comment on the final Housing Element draft. After adoption, the Final Housing Element was sent to the State Department of Housing and Community Development (HCD) for final State certification.

Subsequent to Housing Element adoption, the City embarked on a focused General Plan update in conjunction with a Downtown Plan and Code. The planning process for PlanWC, which began in fall 2014, was designed around extensive, thoughtful input from the local community. Opportunities to participate included large public meetings to small stakeholder roundtables, surveys, project web page updates, MindMixer social media engagement, email notifications, Facebook, Google Plus and Twitter posts. Each method encouraged the public to learn and convey their opinions on what was important for the city to consider over the next 20 years, including housing. An estimated thousand plus individuals attended these meetings, contributing ideas and insight. Online participation was equally extensive and captured an audience that doesn't typically attend public meetings. Over 35 individuals registered with the MindMixer site, contributing 55 ideas on various topics.

1.7 - Housing Element Organization

This Housing Element updates the Housing Element drafted by the City for the 2008-2014 planning period. The Housing Element is designed to meet several key objectives. These include provisions to: ensure internal consistency with the recently adopted General Plan; meet recently enacted statutory requirements; introduce updated housing, population and needs analysis; and incorporate the suggested staff responses to HCD comments.

There is no single approved format for a Housing Element. Instead, State law defines components of issues that must be addressed. A housing element should clearly identify and address, at a minimum, each component listed below.

1. Review of Existing Housing Element.
2. An assessment of existing and projected housing and employment trends to assess a locality's housing needs for all income levels.
3. An inventory of resources relevant to meeting housing needs.
4. An inventory of constraints relevant to the meeting of these needs.

5. A statement of the community's goals, quantified objectives, and policies relative to the maintenance, preservation, improvement and development of housing.
6. A program that sets forth an eight-year schedule of actions the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the housing element.

To address the State requirements, the Housing Element has been divided into the following seven sections:

1. **Housing Plan** to address West Covina's identified housing needs, including housing goals, policies and programs.
2. **Quantified Objectives** to estimate anticipated and potential affordable housing development during the planning period;
3. **Community Profile** with an analysis of the City's population, household and employment base, and the characteristics of the housing stock;
4. **Housing Needs** including an updated evaluation of housing need, including the housing needs of very low-income households and the disabled;
5. **Housing Constraints** examining governmental and non-governmental constraints on the production, maintenance, and affordability of housing;
6. **Housing Resources** presenting an inventory of potential housing sites in the community; and
7. **Progress Report** to assess past housing accomplishments.

2014-2021 HOUSING ELEMENT

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Housing Plan

Section 2

The Housing Plan includes goals, policies, and actions related to housing and are presented in this section. The policies are established to guide the development and preservation of a balanced inventory of housing to meet the needs of present and future residents of the City. This section includes goals that are intended to help accommodate and facilitate the development and maintenance of affordable housing. Generally, West Covina's housing goals address the following five major areas:

1. Preservation of the City's existing housing stock;
2. Increased affordable housing opportunities;
3. Removal of constraints to the construction of housing opportunities;
4. Provide equal housing opportunity;
5. Identification of adequate sites to achieve a variety and diversity of housing.

For each of the five goals identified, specific policies and programs are summarized within the Housing Plan. Individual policies and programs included in this Element are intended to provide a wide variety of programs and tools to implement the City's General Plan goals. The Housing Plan includes programs currently in existence as well as new actions which have been added to provide and facilitate housing opportunities. Actual programs will be implemented at the discretion of the City in order to meet established objectives. It should be noted that the listing of a potential funding source of a particular program and/or action does not signify that money has been allocated or appropriated as a source of funding for such a program and/or action.

GOAL 1: Maintain and enhance the quality of existing housing and residential neighborhoods in West Covina.

Continued maintenance and preservation of the existing housing stock in West Covina is crucial to ensure quality neighborhoods. Housing programs focused on the achievement of this goal include rehabilitation of single- and multi-family housing units, code enforcement, and efforts to preserve assisted housing units that may be at risk of converting to market-rate housing. Through code enforcement, neighborhood, and home improvement programs, the City is able to maintain the condition of existing housing units.

- Policy 1.1:** When available, provide financial assistance to rehabilitate dwelling units owned or occupied by seniors and low-income individuals.
- Policy 1.2:** Encourage citizen involvement in property maintenance and efforts to improve the housing stock and overall neighborhood quality.
- Policy 1.3:** Cooperate with non-profit housing providers in the acquisition, rehabilitation, and maintenance of older apartment complexes, and single-family houses to be preserved as long-term affordable housing.
- Policy 1.4:** Continue to monitor affordable housing developments, second units, and vacant units within the City.
- Policy 1.5:** Preserve the existing affordable housing stock, including mobile homes, through the implementation of City regulations, on-going monitoring and the provision of financial assistance.
- Policy 1.8:** Continue to support the provision of rental assistance to lower-income households and encourage property owners to list units with the Housing Authority.
- Policy 1.9:** Promote housing that is developed exceeding Title 24 Standards of the California Building Code.

PROGRAMS

Program 1.1 – Housing Preservation Program

West Covina places a high priority on maintaining the quality of its housing stock. The Housing Preservation Program (HPP) for moderate income households provides residents with small loans of up to \$10,000 to complete a variety of home improvements including, but not limited to: room additions, handicap modifications, structural repairs, exterior enhancements, interior improvements, electrical and/or plumbing work. Homeowners can apply for loans of up to \$10,000; however approved loans are typically for smaller amounts allowing for more residents to take advantage of the program. An interest rate of 5% is applied by the City on loans made to residents. Historically, the HPP was funded using Redevelopment Set-Aside funds; however the elimination of the Redevelopment Agency has resulted in the loss of a permanent funding source for this program. For the 2014-2021 planning period the City will annually evaluate new funding opportunities and administer funds as they become available. If, and when, a permanent funding source is identified, the City will provide information about the program at City Hall, on the City's website and in other public places to increase awareness and solicit applications.

Responsible Agency: West Covina Community Development Commission

Timeframe: Ongoing, 2014-2021

Potential Funding Sources: CDBG funds, Additional funding sources needed.

- Investigate new funding sources, annually evaluate opportunities, and administer funds as they become available.
- Promote energy efficiency improvements to households participating in the Housing Preservation Program.
- Continue to provide informational materials about the HPP at City Hall, on the City's website and in other public places to increase awareness.
- When funding is available, advertise the HPP and other programs in the City's newsletter (Discover West Covina).

Program 1.2 – Home Improvement Loan Program (HILP)

The Housing Improvement Loan Program (HILP) focuses on improving housing stock within the City of West Covina, making no-interest loans available to low-income homeowners that are in need of interior and exterior improvements. Similar to the Housing Preservation Program, the City offers small loans of up to \$10,000 for the rehabilitation of owner-occupied residences. The program allows for a variety of home improvements including, but not limited to: room additions, handicap modifications, structural repairs, exterior enhancements, interior improvements, electrical and/or plumbing work. Homeowners can apply for loans of up to \$10,000; however unlike the HPP no interest is accrued on loans issued. Historically, the HILP was funded using Redevelopment Set-Aside funds; however the elimination of the Redevelopment Agency has resulted in the loss of a permanent funding source for this program. For the 2014-2021 planning period the City will annually evaluate new funding opportunities and administer funds as they become available. If, and when, a

permanent funding source is identified, the City will provide information about the program at City Hall, on the City's website and in other public places to increase awareness and solicit applications.

Responsible Agency: West Covina Community Development Commission

Timeframe: Ongoing, 2008-2014

Potential Funding Sources: CDBG funds, RDA set-aside funds

Objectives:

- Investigate new funding sources, annually evaluate opportunities, and administer funds as they become available.
- Promote energy efficiency improvements to households participating in the Housing Improvement Loan Program.
- Continue to provide informational materials about the HILP at City Hall, on the City's website and in other public places to increase awareness.
- Periodically advertise the HILP and other programs in the City's newsletter (Discover West Covina).

Program 1.3 – Monitor and Preserve Affordable Housing

The City of West Covina currently has four affordable multifamily housing complexes and five additional deed-restricted complexes that are reserved for seniors. In total the City has 687 units with covenants that do not expire until after 2029. There are no deed-restrictions set to expire during the planning period. To determine how effective the City's housing programs have been in the development and maintenance of affordable housing, the City will monitor these affordable units to ensure that the rent payments charged are consistent with levels appropriate for the identified income category. The City has posted their AB 987 Affordable Housing database on its website and will continue to track affordable housing units citywide through the annual certification process. In addition, as the City develops additional affordable units these properties will be added to the table and will be monitored annually to ensure they meet affordability requirements.

Responsible Agency: West Covina Community Development Commission

Timeframe: Ongoing, 2014-2021

Potential Funding Sources: General Fund

Objectives:

- Maintain a list of affordable units throughout the City including affordability information to ensure landlords are compliant with deed restrictions and to preserve affordable units.

Program 1.4 – Energy Efficient Design

The City will review ordinances and recommend changes where necessary to encourage energy efficient housing design and practices that are consistent with state regulations. The City will periodically distribute literature or post information on their website regarding energy conservation, including solar power, energy efficient insulation, and subsidies available from utility companies, and encourage homeowners and landlords to incorporate these features into construction and remodeling projects. When possible the City will encourage energy conservation devices including, but not limited to lighting, water heater treatments, and solar energy systems for all new and existing residential projects. The City will encourage maximum utilization of Federal, State, and local government programs, including the County of Los Angeles Home Weatherization Program that are intended to help homeowners implement energy conservation measures. Additionally, as part of the Housing Preservation Program and the Home Improvement Loan Program, outlined above, residents can apply for loans to increase the energy efficiency of their home.

Responsible Agency: West Covina Planning Department

Time Frame: Ongoing, 2014-2021. The City will continue to monitor technology advances and new materials and equipment and review new ordinances when appropriate.

Potential Funding Source: General Fund

Objectives:

- Maintain and distribute literature on energy conservation, including solar power, additional insulation, and subsidies available from utility companies, and encourage homeowners and landlords to incorporate these features into construction and remodeling projects.
- Encourage energy conservation devices, including but not limited to lighting, water heater treatments, and solar energy systems for all residential projects.
- Encourage maximum utilization of Federal, State, and local government programs, such as the County of Los Angeles Home Weatherization Program, that assist homeowners in providing energy conservation measures.
- Continue to provide information on home loan programs available through the City and encourage residents to use the programs to implement energy efficient design.
- Continue to partner with Southern California Edison to offer homeowners opportunities to reduce energy usage and in turn the City's carbon footprint.

Program 1.5 – Code Enforcement

Code enforcement is essential to ensuring housing preservation and rehabilitation. The City will undertake the enforcement of the Property Maintenance Ordinance, which is intended to preserve existing residential and nonresidential structures in attractive, safe, and sanitary conditions. The City will enforce, on a complaint or request basis, local zoning; housing, fire, and building codes; and standards for landscaping under its Community Enhancement Program to maintain safe and decent housing. Property owners with code violations who meet eligibility requirements for participation in the City's Home Improvement Program will be offered an opportunity to correct code violations through financial assistance from the Program, when funds are available. The primary goal of the regulation is to provide reasonable controls for the maintenance, rehabilitation, preservation, and conservation of existing commercial and residential properties. The City anticipates that approximately \$100,000 of CDBG funding will be available annually to provide code enforcement assistance.

Responsible Agency: West Covina Community Enhancement Division

Timeframe: Ongoing, 2014-2021

Potential Funding Source: Departmental Budget, CDBG funds

- Continue to implement the Community Enhancement program to bring substandard housing units into compliance with City building and property maintenance codes.
- Enforce and expand where necessary, the property maintenance provisions embodied in the California Green Building Code and the Zoning Ordinance in order to conserve and improve the quality of the housing units in the City.

GOAL 2: Provide a variety of housing types to accommodate all economic segments of the City.

West Covina strives to provide a variety of housing types, with housing units available for all income segments of the population. The existing housing stock offers many affordable options throughout the City. The intent of this goal is to assist in the provision of adequate housing to meet the needs of the community, including the needs of both renter and owner households.

Policy 2.1: Continue to participate in State and federally sponsored programs designed to maintain housing affordability, including the Section 8 Housing Choice Voucher program.

Policy 2.2: Continue to support non-profit and for-profit organizations in their efforts to construct, acquire, and improve housing to accommodate households with lower and moderate incomes.

Policy 2.3: Facilitate development of affordable housing through use of financial and/or regulatory incentives.

Policy 2.4: Provide high quality housing for current and future residents at all income levels to achieve a “balanced” community.

Policy 2.5: Encourage the provision of housing to address the City of West Covina’s growing senior population, including design that supports “aging in place,” senior housing with supportive services, assisted living facilities and second units.

Policy 2.6: Facilitate the provision of second units as a means of providing affordable rental housing in existing neighborhoods. Ensure compatibility with the primary unit and surrounding neighborhood.

PROGRAMS

Program 2.1 – Acquisition and Rehabilitation

One of the most significant barriers to affordable housing is the acquisition of the property on which to construct affordable housing. The City can assist in the provision of affordable housing by utilizing available funds to write down the cost of land for development of affordable housing. The City will encourage the acquisition and rehabilitation of existing, underutilized and substandard residential units and motels. As part of the land write-down program, the City may also assist in the acquiring and assembling property and in subsidizing on- and off-site improvements. The City will establish and maintain contacts with non-profits in the area to solicit interest in participating in programs and projects in West Covina. This program will contribute to the improvement of the City by providing affordable units, eliminating blighted properties, and encouraging private investment. During the previous planning period, the City partnered with the Regional Occupation Program to

construct a single family low income unit. The City plans to continue its efforts to identify additional partnerships in the future.

During the previous planning period, the elimination of the City's Redevelopment Agency, has resulted in a loss of a permanent funding source for this program. For the 2014-2021 planning period the City will annually evaluate and investigate new funding opportunities and administer funds as they become available. If and when a permanent funding source is identified, the City will provide information about the program at City Hall, on the City's website and in other public places to increase awareness.

Responsible Agency: West Covina Planning Department and Community Development Commission

Timeframe: Ongoing; 2014-2021.

Funding Sources: New funding sources needed.

Objectives:

- Investigate new funding sources, annually evaluate opportunities, and administer funds as they become available. If, and when, a permanent funding source is identified, the City will provide information at City Hall, on the City's website and in other public places to increase awareness.
- Continue to provide financial and regulatory incentives to increase the supply of affordable housing.
- Assist developers in the assemblage of property and, as appropriate and necessary; provide land write-downs for affordable housing developments.

Program 2.2 – Affordable Housing Financing

For more than 35 years, the California Housing Finance Agency (CalHFA) has supported the needs of renters and first-time homebuyers by providing financing and programs that create safe, decent and affordable housing opportunities for low and moderate income Californians. Established in 1975, CalHFA was chartered as the State's affordable housing bank to make low interest rate loans through the sale of tax-exempt bonds. CalHFA offers a variety of programs for multi-family developers to first time home buyers. As the City of West Covina has little control over how CalHFA's programs are administered, the City will be responsible for providing program information on the City's website, in the City's newsletter (Discover West Covina) and at City Hall.

Responsible Agency: West Covina Community Development Commission

Timeframe: Ongoing, 2014-2021

Potential Funding Source: General Fund

Objectives:

- Provide informational materials about the program at City Hall, on the City's website, in the City's newsletter (Discover West Covina) and in other public place to increase awareness.
- On an annual basis solicit qualified developers and financial institutions that are interested in participating.

Program 2.3 – Alternative Housing Models

The City recognizes that the housing needs of senior, disabled and developmentally disabled residents may require alternative forms of residential development. To meet the needs of these specific groups, the City will encourage the provision of more innovative housing types that may be suitable for the community, including community care facilities, supportive housing, and assisted living for seniors and the disabled. Assisted living facilities are designed for individuals needing assistance with activities of daily living but desiring to live independently for as long as possible. Such facilities bridge the gap between independent living and nursing homes, and offer residents help with daily activities such as eating bathing, dressing, laundry, housekeeping, and assistance with medications. Assisted living can help to meet the housing and supportive services needs of West Covina’s senior and disabled population.

Responsible Agency: West Covina Planning Department and Community Development Commission

Timeframe: Ongoing, 2014-2021

Funding Sources: Departmental Budgets

Objectives:

- Facilitate the development of alternative housing models suited to the community housing needs through the provision of flexible zoning regulations.
- Continue to provide appropriate standards to encourage development of senior housing to meet the needs of the City’s growing senior population.
- Promote alternative housing models during discussions with developers.
- Actively promote outside funding opportunities and regulatory incentives such as density bonuses to offset the costs of providing affordable units.

Program 2.4 – Los Angeles County Partnership

As a means of further leveraging housing assistance, the City will cooperate with the Los Angeles County Community Development Commission (CDC) and Los Angeles County Housing Authority to promote resident awareness and application for County run housing assistance programs. These programs include:

- Mortgage Credit Certificate Program (MCC),
- Home Ownership Program (HOP),
- First Home Mortgage Program,
- Section 8 Housing Choice Vouchers,
- Multi-Family Bond Program,
- Multi-Family Rental Program,
- The Single Family Grant Program (SFGP), and
- The Single Family Rehabilitation Loan Program.

The County offers a variety of housing assistance programs that can supplement the City's current housing programs. As the City has little control over how the County's programs are administered the City will be responsible for providing program information on the City's website, in the City's new letter (Discover West Covina) and at City Hall.

Responsible Agency: Community Development Commission

Timeframe: Ongoing, 2014-2021

Potential Funding Source: General Fund

Objective:

- Increase resident awareness about housing programs offered by the County by advertising them on the City's website, periodically in the City's newsletter (Discover West Covina) and by offering Staff assistance at City Hall.

GOAL 3: Minimize the impact of governmental constraints on housing production and affordability.

Market factors and governmental regulations may at times constrain the development of adequate and affordable housing. These factors tend to disproportionately impact lower- and moderate-income households due to their limited resources for absorbing the costs. The City is committed to removing governmental constraints that hinder the production of housing and offers a “one-stop” streamlined permitting process to facilitate efficient entitlement and building permit processing.

- Policy 3.1:** Support innovative public, private and non-profit efforts toward the development of affordable housing.
- Policy 3.2:** Periodically review and revise the City’s development standards, if necessary, to facilitate quality housing that is affordable to all income levels.
- Policy 3.3:** When feasible, consider reducing, subsidizing, or deferring development fees to facilitate the provision of affordable housing.
- Policy 3.4:** Continue the provision of incentives, including the density bonus incentive program, which encourages developers to include affordable units in their projects.
- Policy 3.5:** Allow second residential units in specific area districts of the single-family residential zone as a means of providing additional infill housing opportunities.
- Policy 3.6:** Identify funding to be used to lower land costs of proposed projects, to ensure that affordable units are incorporated within the development.
- Policy 3.7:** Provide flexibility in development standards to accommodate alternative approaches to provide affordable housing such as mixed- use projects.

PROGRAMS

Program 3.1 – Remove Development Constraints

City staff will specifically review the development standards for the residential zones to identify standards that may constrain the development of affordable housing and housing for special groups, such as disabled individuals. The City of West Covina is flexible and is committed to working with developers to build affordable units, which may require modifications to constraining standards. During the previous planning period, flexible development standards in residential and mix use zones were established to promote higher quality multi-family residential development; to encourage innovative design, efficient use of land; consolidation of parcels; and to permit developments to be judged on individual merits. The flexible development standards provision allows for variation of the development/design standards required by the multi-family zones when affordable units are included in the development. The modifications include such standards as parking, unit size, lot size, lot dimensions, setbacks, common open space, art in public spaces standard/fees and public works improvements.

The City has a recent history of granting park fee reductions, modifying parking standards and working with developers to attain densities up to 75 dwelling units per acre on redeveloped sites. The City will further review any standards identified in Chapter 6 of the Housing Element that may have been deemed to be a constraint and alter them as necessary to ensure that the development of affordable housing is feasible. The City will also continue to provide development standard modifications, fast track processing for applications related to the creation of affordable housing, and will offer fee modifications for projects including affordable units that are required to apply for variations to the existing development standards. Incentives for extremely low income housing will be encouraged to prioritize the development of units for this income group.

Responsible Agency: West Covina Planning Department

Timeframe: Ongoing, 2014-2021

Potential Funding Source: General Fund

Objectives:

- On an annual basis, review development standards to ensure that the development of lower income housing can occur. Revise the development code to address all constraints identified in Section 6 of the Housing Element.
- Continue to use flexible development standards to facilitate the development of affordable housing through promotion of maximum development densities in the multi-family zone and the Downtown Plan and Code.

Program 3.2 – Density Bonus Ordinance

In accordance with State law, the West Covina Municipal Code includes a section titled “Low and Moderate Income and Senior Citizen Housing.” This section specifically allows for density bonuses from between 25% and 160% in an effort to offset land and construction costs. In addition, that section of the code allows for the modification of development standards to render the development economically feasible. This action is intended to facilitate the development of housing for low and very-low income households that is restricted for a period of no less than 45 years for owners and 55 years for renters. The City will specifically promote the use of the density bonus ordinance for senior housing, and in conjunction with mixed use projects and within Specific Plans.

Responsible Agency: West Covina Planning Department

Timeframe: Ongoing, 2014-2021

Potential Funding Source: General Fund

Objectives:

- Continue to promote the City’s density bonus ordinance that offers bonuses for the provision of affordable housing, depending on the amount and type provided, consistent with revised Government Code §65915.
- Provide informational materials about the density bonus ordinance at City Hall, on the City’s website and in other public places to increase awareness.

Program 3.3 – Fast-track/Priority Application Processing

Affordable housing developers often face constraints in developing affordable housing projects. One way the City can assist such developers is by providing fast-track/priority processing for low-income and special needs housing projects. This service can encourage affordable housing development by allowing developers to go through the approval and permitting process quicker keeping costs down and units affordable. It is important that following the construction of the project that units are monitored to ensure that subsequent tenants are households with special needs and/or lower income.

Responsible Agency: West Covina Planning Department and Public Works Department

Timeframe: Ongoing, 2014-2021

Potential Funding Source: General Fund

Objectives:

- The City will assign senior staff to handle the projects, and staff assistance may be provided to prepare the necessary documents in half the typical processing time.
- Provide informational materials about fast track processing at City Hall, on the City’s website and in other public places to increase awareness.

Program 3.4 – Second-Unit Ordinance

Allowing for the development of second-units on single family lots offers a valuable affordable housing option to specific types of residents within the community. Second-units can benefit seniors, students and single persons that desire to live in a more suburban setting. Allowing for second-units can also provide property owners with a source of income which can benefit middle class residents and elderly homeowners. Approximately 175 acres of land are developed with older subdivisions in West Covina containing lots large enough to permit a second-unit under existing single-family zoning regulations. During the previous planning period, the City of West Covina modified the Zoning Code to remove the Conditional Use Permit requirement to allow for second-units in residential zones to be administratively approved by City Staff

The City recognizes that second units can be an effective way of providing affordable units particularly for elderly residents and will amend their Zoning Code prior to Housing Element certification to ensure consistency with State legislation. The City also ensures that provisions in their second-unit ordinances relating to matters including unit size, parking, fees and other requirements, are not arbitrary, excessive, or burdensome so as to unreasonably restrict the ability of homeowners to create second units in zones in which they are authorized by local ordinance. Staff will continue administer and promote their second unit ordinance at City Hall and on the City's website during the planning period.

Responsible Agency: West Covina Planning Department

Timeframe: Adopt a Zoning Code update in conjunction with Housing Element certification. Administer and promote the ordinance throughout the planning period.

Potential Funding Sources: Departmental Budget

Objectives:

- Develop a database of second units throughout the City.
- Provide informational materials about the second unit ordinance at City Hall, on the City's website and in other public places to increase awareness.

Program 3.5 – Manufactured Housing Mobile Home Rent Control

Manufactured housing and mobile home parks represent affordable housing resources for the City's low-income and elderly households. Manufactured housing units in West Covina are found in two mobile home parks. The City has adopted the Mobile Home Rent Control Ordinance and restricts conversion of mobile home parks to other uses. State law requires local jurisdictions to permit manufactured housing and mobile homes in all residential zones. The City will continue to permit new mobile home parks in multi-family zones and manufactured homes on permanent foundations on individual lots or in new manufactured home subdivisions. Manufactured homes on single-family lots must comply with development standards applicable to the single-family zones in which they are located.

Responsible Agency: West Covina Planning Department and the Community Development Commission

Timeframe: Ongoing, 2014-2021

Potential Funding Source: General Fund

Objectives:

- Encourage the provision of affordable housing by allowing manufactured housing (including mobile homes) in single family residential zones, subject to the conditions consistent with State law.
- Maintain the Mobile Home Rent Control Ordinance of 1984 to limit rent increases for mobile home spaces to retain mobile home parks as a continued source of affordable housing in the City.

Program 3.6 – Water and Sewer Service Providers

In accordance with Government Code Section 65589.7 as revised in 2005, immediately following City Council adoption, the City must deliver a copy of the 2014-2021 Housing Element to all public agencies or private entities that provide water or sewer services to properties within West Covina.

Responsible Agency: West Covina Planning Department

Timeframe: Following Housing Element certification

Potential Funding Source: General Fund

Objectives:

- Immediately following the adoption and certification of the Housing Element, Staff will deliver copies to all providers of sewer and water service within the City of West Covina.

Program 3.7 - Flood Management

In accordance with Government Code Section 65302, as part of the next General Plan update process the City shall review and revise where appropriate the Conservation and Safety Elements to consider flood risks when making land use decisions. Specifically, the City shall upon the next revision of the housing element on or after January 1, 2009, the Conservation Element shall identify rivers, creeks, streams, flood corridors, riparian habitats, and land that may accommodate floodwater for purposes of groundwater recharge and storm water management.

Responsible Agency: West Covina Planning Department

Timeframe: Following Housing Element certification

Potential Funding Source: General Fund

Objectives:

- Ensure that flood risks are considered when making land use decisions.

GOAL 4: Promote equal housing opportunity for all residents.

To fully meet the community's housing needs, the City must assure that housing is accessible to all residents, regardless of age, race, religion, family status, or physical disability. The City, attempts to achieve this through reasonable accommodation and through a partnership with the Housing Rights Center.

Policy 4.1: Continue to enforce fair housing laws prohibiting discrimination in the building, financing, selling, or renting of housing on the basis of race, ethnicity, ancestry, national origin, religion, sex, disability, age, marital status, familial status, source of income, sexual orientation, or any other arbitrary factor.

Policy 4.2: Promote greater awareness of tenant and landlord rights and obligations.

Policy 4.3: Provide that displacement of low-income households is avoided and, where necessary, is carried out in an equitable manner.

Policy 4.4: Encourage housing construction or alteration to meet the needs of residents with special needs such as large families, the elderly and disabled.

PROGRAMS

Program 4.1 – Fair Housing Program

The City will continue to contract with the Housing Rights Center to provide residents with fair housing services using Community Development Block Grant (CDBG) funds. Fair housing services provided by the Housing Rights Center include counseling and mediation between tenants and landlords. The Housing Rights Center also conducts seminars and information activities throughout the region. The City will refer fair housing complaints to the Housing Rights Center SGVFHC as appropriate. The City will assist in program outreach through placement of fair housing program brochures in both English and Spanish at the public counter, City library, post office, and other community locations such as the City's senior center.

Responsible Agency: West Covina Community Development Commission

Timeframe: Ongoing, 2014-2021

Potential Funding Source: Departmental Budget; Community Development Block Grants

Objectives:

- Continue to assist households, and refer fair housing complaints to the Housing Rights Center.
- Continue to comply with all State and federal fair housing requirements when implementing housing programs or delivering housing-related services.
- Continue to promote fair housing practices, including advertisement on the City's website, and provide educational information on fair housing to the public.
- Increase education to residents and landlords regarding fair housing laws.

Program 4.2 – Reasonable Accommodation

Pursuant to Senate Bill 520, jurisdictions are required to analyze constraints to the development, maintenance, and improvement of housing for persons with disabilities and take measures to remove constraints (i.e. institutional barriers). The Fair Housing Act, as amended in 1988, requires that cities and counties provide reasonable accommodation to rules, policies, practices, and procedures where such accommodation may be necessary to afford individuals with disabilities equal housing opportunities. Reasonable accommodation provides a basis for residents with disabilities to request flexibility in the application of land use and zoning regulations or, in some instances, even a waiver of certain restrictions or requirements from the local government to ensure equal access to housing opportunities. Cities and counties are required to consider requests for accommodations related to housing for people with disabilities and provide the accommodation when it is determined to be “reasonable” based on fair housing laws and case law interpreting the statutes. The City of West Covina encourages and promotes accessible housing for persons with disabilities and through Ordinance 2235 approved in August 2012 established a formal procedure to consider requests for reasonable accommodation. This includes the retrofitting of existing dwelling units and enforcement of the State accessibility standards for new residential construction. Removal of architectural barriers is also an eligible improvement under the City’s Home Improvement Loan Program.

Responsible Agency: West Covina Planning Department

Timeframe: Ongoing 2014-2021

Potential Funding Source: Departmental Budget

Objectives:

- Provide information to residents on reasonable accommodation procedures at public counters and on the City website.
- Promote the Home Improvement Loan Program as a potential funding source for the disabled or elderly to utilize to make accessibility improvements to their homes.

Program 4.3 – Senior Center Shared Housing Program

The Senior Citizens’ Center at Cortez Avenue offers a variety of services aimed at senior residents, including: help in finding home care/home chore workers; transportation; services to help those who would like help in maintaining independence in their homes, including case management; assistance with Social Security and Medicare forms/questions; volunteer opportunities; and support groups. These services are intended to allow senior residents to be independent in their own homes as an alternative to group care facilities. The City currently advertises the program on their website and will continue to administer funds as they become available.

Responsible Agency: Department of Community Services

Time Frame: Ongoing, 2014-2021, subject to the availability of funds

Potential Funding Source: General Fund and Community Development Block Grants

Objectives:

- Continue to operate the housing match program through the Senior Citizens’ Center at Cortez Avenue with the goal of making 10 matches a year.

Program 4.4 – Homeless Assistance Program

The City will continue to use CDBG funds to support agencies providing services to the homeless, persons at risk of becoming homeless and non-homeless persons with special needs. The City will continue to support efforts by local non-profits to expand the services provided to at-risk population groups. On an annual basis, the City provides CDBG funds for supportive services and transitional and temporary housing providers serving West Covina residents. The City has provided CDBG funds to assist non-profits such as East San Gabriel Valley Coalition for the Homeless, YWCA (Meals on Wheels) and food pantries. In addition, the City also issues vouchers for shelters to homeless persons at nearby motels to complement the Salvation Army.

Responsible Agency: West Covina Community Development Commission

Timeframe: Ongoing, 2014-2021

Potential Funding Source: General Fund and Community Development Block Grants

Objectives:

- Provide approximately \$100,000 annually in CDBG funding to care providers and associated facilities.
- Provide referrals to the local organizations that serve the homeless (i.e. Wings through the YWCA and the East San Gabriel Valley Coalition for the Homeless). Also provide informational materials about tenant and landlord housing rights at City Hall, in the City's newsletter (Discover West Covina), on the City's website and in other public places to increase awareness.

Program 4.5 – Foreclosures

With the recent improvements in the economy and more specifically the housing market, cities throughout Southern California are dealing with a lower number of foreclosed homes than the previous planning period. Despite the change in the economic climate the City of West Covina will continue to direct residents to available resources to address and prevent foreclosure. Additionally, West Covina will direct residents to the Los Angeles County Department of Consumer Affairs, HUD and local non-profit organizations that offer services including counseling and/or informational fairs.

Responsible Agency: West Covina Planning Department and Community Development Commission

Timeframe: Ongoing, 2014-2021

Potential Funding Source: General Fund

Objectives:

- Direct residents in need of foreclosure counseling to foreclosure help lines provided by the County of Los Angeles Department of Consumer Affairs and HUD.
- Provide information for homeowners on the City's website, at City Hall, in the City's newsletter (Discover West Covina) and in other public places regarding how to prevent and address foreclosure if it does occur.

Program 4.6 – Housing for Developmentally Disabled Persons Program

The housing needs of persons with disabilities, including persons with developmental disabilities are typically not addressed by Title 24 Regulations. The housing needs of persons with disabilities, in addition to basic affordability, range from slightly modifying existing units to requiring a varying range of supportive housing facilities. To accommodate residents with developmental disabilities the City will seek State and Federal monies, as funding becomes available, in support of housing construction and rehabilitation targeted for persons with disabilities, including developmental disabilities. West Covina will also provide regulatory incentives, such as expedited permit processing and fee waivers and deferrals, to projects targeted for persons with disabilities, including persons with developmental disabilities. To further facilitate the development of units to accommodate persons with developmental disabilities, the City shall reach out annually to developers of supportive housing to encourage development of projects targeted for special needs groups. Finally, as housing is developed or identified, West Covina will work with the San Gabriel/Pomona Regional Center to implement an outreach program informing families within the City of housing and services available for persons with developmental disabilities. Information will be made available on the City's website.

Responsible Agency: The Planning Division

Timeframe: Ongoing, 2014-2021

Potential Funding Source: General Fund

Objective:

- Offer specific regulatory incentives throughout the planning period, when funding is available, apply for funding at least twice during the planning period to encourage development of unit specifically for persons with disabilities, will reach out annually to developers.
- Initiate a cooperative outreach program with the Regional Center by 2014.

GOAL 5: Identify Adequate Sites to Achieve Housing Variety.

Meeting the housing needs of all residents of the community requires the identification of adequate sites for all types of housing. By capitalizing on the allowances in the Development Code and continuing to maintain an inventory of potential sites, the City will assure that adequate residentially-zoned and mixed use sites are available.

- Policy 5.1:** Provide for a range of residential development types in West Covina, including low density single-family homes, moderate density townhomes, higher density multi-family units, and residential/commercial mixed use in order to address the City's share of regional housing needs.
- Policy 5.2:** Create mixed use opportunities along key commercial corridors as a means of enhancing pedestrian activity and community interaction.
- Policy 5.3:** Maintain zoning regulations that permit by right, in designated zones, housing that meets temporary and short-term housing needs for individuals and families.
- Policy 5.4:** Provide incentives to facilitate the development of senior housing options.
- Policy 5.5:** Require that housing constructed expressly for low- and moderate-income households not be concentrated in any single portion of the City.
- Policy 5.6:** Explore opportunities for new residential development within those areas of the City occupied by vacant or underutilized, obsolete commercial and industrial uses.

PROGRAMS

Program 5.1 – Ensure Adequate Sites to Accommodate the RHNA

To facilitate the development of affordable housing and accommodate the City's RHNA allocation for the 2014-2021 planning period, the City has identified sites within the Downtown that permit high density infill development. Development in the Downtown is guided by the Downtown Plan and Code, which requires and encourages the development of high density residential uses and allows for a mixture of residential and non-residential development on approximately 70 acres. The Downtown Plan and Code identifies sites that require residential development at a minimum density of 21 dwelling units per acre up to a maximum of 54 dwelling units per acre. While the Downtown Plan and Code will be applied to the entire Downtown which totals 250 acres, the City has identified 8 specific sites that are prime for redevelopment and most realistic and appropriate to accommodate their RHNA.

The eight sites identified in the Housing Resources section, totaling 53 acres, are underutilized sites and can accommodate higher density development. To encourage the development of residential projects with affordable units, the City will meet with land

owners to facilitate redevelopment on vacant sites and severely underutilized sites within the Downtown. To further encourage development, the City may offer land owners and developers a menu of incentives including: development fee modifications, fast track processing, density bonus incentives, flexible development standards, and funding for off-site improvements, as indicated in the Housing Plan. Funding for these regulatory and financial incentives will be provided through CDBG and grant funds. The City will also prioritize funding for projects that incorporate units for extremely low income households.

To ensure sufficient residential capacity to accommodate the identified regional need for lower-income households is maintained within the Downtown, the City will develop and implement a formal monitoring program. The program will track development (residential, commercial or mixed use) approvals on identified sites and for those that result in a reduction of potential affordable units below the residential capacity assumed in **Table 7-10**, the City will identify and designate additional sites, if necessary, to ensure that no net loss occurs. This means that if any one of the identified sites is not developed in accordance with the development requirements outlined for the Downtown, an alternative site or sites must be identified and rezoned to maintain the overall affordable unit capacity. The City will report on the progress of this amendment in its annual progress reports required pursuant to Government Code Section 65400 and due on April 1st of each year.

Responsible Agency: West Covina Planning Department

Timeframe: Ongoing, 2014-2021

Potential Funding Source: General Fund

Objectives:

- Make the vacant and underutilized residential sites inventory available to non-profit and for-profit housing developers on the City's website.
- Monitor the sites available for new residential development.

Program 5.2 – Lot Consolidation Program

Parcels identified as housing opportunity sites within the Downtown range in size from approximately 0.5 acres to 7 acres and in some cases are narrow or shallow in size, which could be seen as an additional constraint to the development of housing. To encourage the development of residential and mixed use projects, the City encourages lot consolidation through incentives such as a reduction in development standards (i.e. lot size, parking, and open space requirements) to merge adjacent lots. When funds are available, the City may also offer to subsidize a portion of development fees to encourage lot consolidation and to promote more intense residential and mixed use development on vacant and underutilized sites within the Downtown. The City will promote the program at City Hall, on its website and will evaluate requests for funding on a case by case basis.

Responsible Agency: West Covina Planning Department

Timeframe: Ongoing, 2014-2021

Potential Funding Source: General Fund

Objectives:

- Encourage lot consolidation of smaller parcels to accommodate projects including a minimum of 16 units at a density of at least 30 dwelling units per acre or higher.

Program 5.3 – Local Agency Sale of Surplus Land

During the disposal of surplus land, the local agency shall negotiate in good faith with entities that respond to the local agency's offer to sell or rent surplus property, pursuant to Government Code Sections 54222. Land sold for affordable housing shall be required to provide 25 percent of the units at affordable housing cost to lower-income households and to maintain the affordable housing units within the development at a cost to lower income households for a period of at least 55 years.

Responsible Agency: The Successor Agency of the West Covina Redevelopment

Timeframe: Ongoing, 2014-2021

Potential Funding Source: Sale or rent of Successor Agency surplus properties

Objective:

- To prioritize use of surplus property sites to increase the supply of housing affordable to lower income households.

Quantified Objectives

Section 3

State Housing Law requires that each jurisdiction establish the number of housing units that will be constructed, rehabilitated, and preserved over the planning period. The Quantified Objectives for the Housing Element reflect the planning period from January 1, 2014 to June 30, 2021.

It is important to note that while the Quantified Objectives of the RHNA are required to be part of the Housing Element and the City will strive to obtain these objectives, West Covina cannot guarantee that these needs will be met given limited financial and staff resources, and the increasing gap in affordability of housing resources and incomes. Satisfaction of the City's regional housing needs will partially depend on the cooperation of private funding sources and resources of the State, Federal and County programs that are used to support the needs of the extremely low-, very low-, low-, and moderate-income households. Additionally, outside economic forces heavily influence the housing market. State law recognizes that a locality may not be able to accommodate its regional fair share housing need.

The Quantified Objectives assume optimum conditions for the production of housing. However, environmental, physical and market conditions influences the timing, type and cost of housing production in a community. Below is an estimate quantified objectives for the number of housing units, broken down by income category, over the 2014-2021 timeframe.

Table 3-1: 2014-2021 Quantified Objectives

	Extremely Low	Very Low	Low	Moderate	Above Moderate	Total
Construction (a)	108	109	129	138	347	831
Rehabilitation (b)	0	10	10	10	0	30
Conservation/Preservation (c)	0	0	0	0	N/A	0

Notes:

(a) Construction objectives represent the City's 2014-2021RHNA

(b) Any CDBG funding received during the planning period will be used to fund projects that improve and maintain the quality of the City's housing stock and residential infrastructure.

(c) There are currently no at-risk units during the planning period, therefore funding has been prioritized toward other efforts, such as the development of new units.

2014-2021 HOUSING ELEMENT



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Community Profile

Section 4

4.1 - Introduction

Incorporated in 1923 the development of West Covina began in earnest with the post-World War II housing boom. The growth of the City continued through the 1950s and 1960s paralleling the suburbanization of the eastern half of San Gabriel Valley. Suburbanization played a large role in shaping the development of the City, shifting the City away from a more traditional development consisting of a densely concentrated commercial center downtown surrounded by housing whose age increases the further the unit is from the downtown. The City is instead, characterized as a series of residential neighborhoods, with commercial districts along arterial streets and large, regional commercial (primarily retail) centers along either side of the San Bernardino Freeway (Interstate 10).

Although the City of West Covina was incorporated in the 1920s, there are few remaining structures in the City that pre-date the 1940s. The western and northern portions of the City bordering Baldwin Park and Covina more predominately contain the neighborhoods with older homes. These sections of the city include residences on smaller lots, many of which have lower property values. Some of the residences in these older neighborhoods are in poor condition and are in need of improvements and rehabilitation due to their age. In contrast, the eastern portion of the City is characterized by newer more expensive housing typically on larger lots. These wealthier neighborhoods are most commonly located the hillside areas bordering the City of Walnut where many of the neighborhoods were developed from the subdivision of old estates and ranches.

Historically, the City of West Covina has provided affordable housing alternatives to the “closer in” Los Angeles communities of Pasadena, San Marino, Monterey Park, and Arcadia. For much of the twentieth century it was relatively easy for the average household to find a reasonably priced home in the City. This changed, however, by the 1980s, as the disparity between income and housing cost had increased rapidly largely due to the increased demand for housing throughout the Southern California region. The gap between housing and income increased further in the latter part of the 1990s when Southern California experienced a significant economic boom. The beginning of the twenty first century brought with it a significant economic upturn and consequently housing prices in West Covina more than doubled between 2000 and 2007. The beginning of 2007, however, marked a plateau and decline in the housing market. Following several years of economic decline, the local economy seems to have stabilized in 2012 with the housing market entering an upward swing once again.

The economic base of West Covina is dominated by regional and local retail, service-oriented businesses, and health care establishments. While other types of commercial and industrial land uses exist in the City, roughly two-thirds of the jobs in West Covina are retail and service-related. Despite this, a large percentage of West Covina residents do not work for local companies and instead hold jobs in various managerial and technical professions in the surrounding region. Consequently, the average income in the City (\$68,308) is higher than the countywide average (\$56,226), and greater than would be expected for the local economic base.

In the previous decade the most significant changes in the community have been:

- The continued development of hillside areas bordering the City of Walnut, primarily through the subdivision of former estate and ranch properties and including some infill;
- The redevelopment and expansion of older regional commercial centers along the San Bernardino Freeway;
- The development of additional senior housing to accommodate the increase in the senior population;
- Extreme fluctuations in home prices, which has increased and decreased the affordability of homes in the City;
- Changes in household composition as younger families with children replace older adults without children resulting in a significant rise in school enrollment; and
- Rising household incomes as a result of changes in household composition.

4.2 - Data Sources

Data sources used for the following Needs Assessment include: the U.S. Census (1990 2000, and 2010 Censuses), 2007-2011 American Community Survey (ACS) Five-Year Estimates, and various other sources. For demographic data, ACS estimates are used to show changes in conditions since the 2010 U.S. Census. Additional information has been drawn from the Comprehensive Housing Affordability Strategy (CHAS), which is also based on Census 2000 reports. CHAS reports were created using special tabulations of sample Census data, developed for the U.S. Department of Housing and Urban Development (HUD). Thus, the number of households in each category often deviates slightly from the 100% count due to extrapolations to the total household level. Because of this, interpretations of CHAS data should focus on proportions and percentages, rather than on precise numbers.

4.3 - Housing Assistance Summary

Periodically the Department of Housing and Urban Development (HUD) provides data summarizing the state of housing for jurisdictions. This report is based on 2000 US Census data and is part of the Comprehensive Housing Assessment Strategy (CHAS) Databook. **Table 4-1** summarizes the assistance needs of all households in West Covina based on the most recent CHAS data. This data is broken down by household tenure (renter/owner), household type, and “housing problems.” Households with “housing problems” includes units that: 1) have physical defects (lacking complete kitchen or bathroom); 2) are overcrowded (housing units with more than one person per room); 3) have a housing cost burden exceeding 30% of gross income; or 4) have a severe housing cost burden exceeding 50 percent of gross income.

Table 4-1: Housing Assistance Needs of Income Groups by Tenure

Household by Type, Income & Housing Problem	Total Renters	Total Owners	Total Households
Percent with housing problems	87.0%	82.1%	85.5%
Percent with cost burden > 30%	85.8%	81.5%	84.5%
Percent with cost burden > 50%	77.3%	65.1%	73.6%
Percent with housing problems	96.5%	60.7%	79.6%
Percent with cost burden > 30%	93.1%	60.7%	77.8%
Percent with cost burden > 50%	47.6%	44.8%	46.3%
Percent with housing problems	78.4%	65.6%	71.4%
Percent with cost burden > 30%	77.0%	61.7%	66.5%
Percent with cost burden > 50%	13.5%	29.9%	22.6%
Percent with housing problems	19.6%	35.4%	32.0%
Percent with cost burden > 30%	9.8%	31.7%	27.1%
Percent with cost burden > 50%	1.0%	5.0%	4.1%
Percent with any housing problems	62.2%	44.3%	50.5%

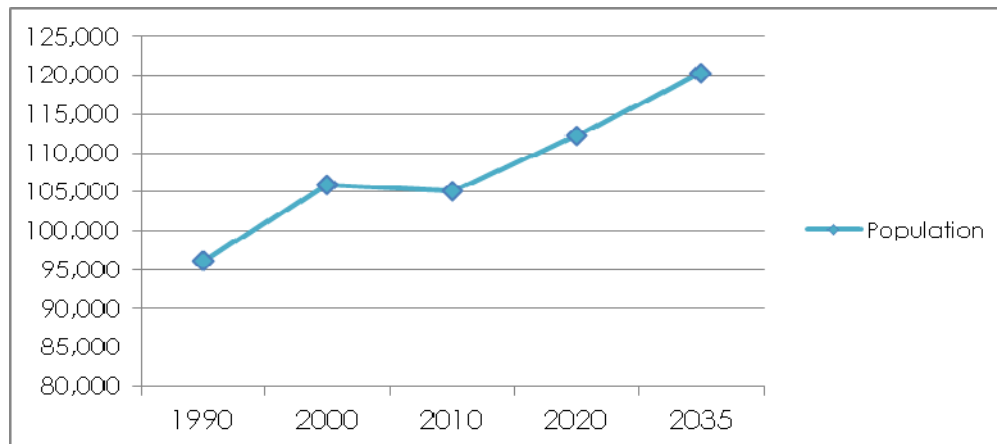
Source: HUD CHAS Data Book, “Housing Problems Outputs for all Households”, 2005-2009.

According to the CHAS Databook, nearly 50% of all households in the City of West Covina experienced some form of housing problem. The percentage of total households that experienced some type of housing problem was greater among renters than owners. This may reflect the fact that there are more single-family homes than multi-family units in the City. The statistics identified in **Table 4-1** indicate that housing cost burden is a contributing factor to housing problems, particularly for extremely low and very low income households. The issues and information provided in this table will be further examined in this section of the Housing Element.

4.4 - Population Trends and Characteristics

According to the US Census between 1990 and 2000 the population in West Covina grew by 9.4%; from 96,086 to 105,886. This is comparable to the growth rate of Los Angeles County which was approximately 10% from 1990 to 2000. In 2011, the ACS estimated that the population had grown to 105,810 persons, a slight decrease from the 2000 Census count. The 2007-2011 ACS estimates also indicate that the population shifted from being divided almost evenly between male and female residents (49 percent and 51 percent respectively) to more heavily female (53 percent female as compared to 47 percent male). **Figure 4-1** shows the changes in population between 1990 and 2000 and also projects the population by decade until 2035, based on SCAG’s projections from the 2013 Regional Transportation Plan.

Figure 4.1: Projected Population Growth in West Covina



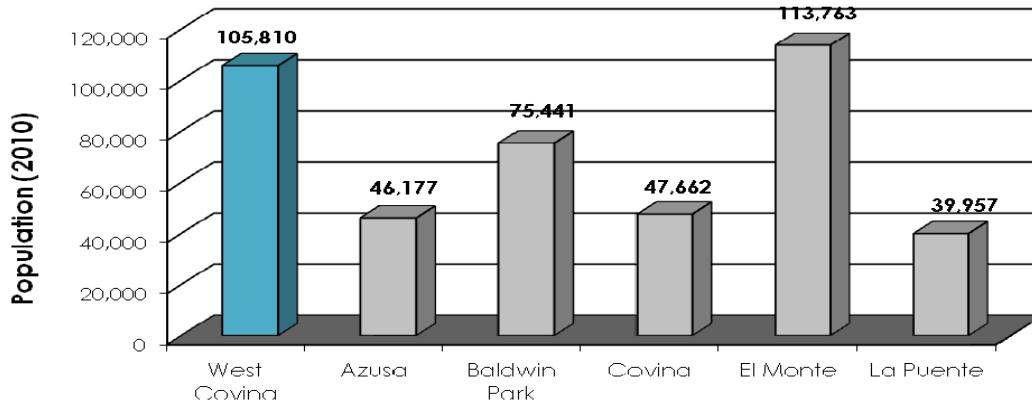
Source: U.S. Census 1990 Summary Tape File; U.S. Census 2000 Summary File 3; 2007-2011 American Community Survey Estimates, SCAG RTP 2013.

Looking forward, the Southern California Association of Governments (SCAG) projects that by 2035 the population of West Covina will increase to 120,200 residents, a 14 percent increase from the 2010 Census population count. With little remaining vacant land, the population growth expected in the following decades may require new strategies for housing in areas of the City.

West Covina is centrally located in the eastern half of Los Angeles County. **Figure 4.2** below reflects the population of West Covina in comparison to neighboring jurisdictions. According

to the 2007-2011 ACS, West Covina was twice as large as many of the jurisdictions in the immediate surrounding area.

Figure 4.2: Population Trends – Neighboring Jurisdictions 2011



Source: 2007-2011 American Community Survey Estimates.

4.4.1 - Age Composition

The age composition of a population is an important factor in evaluating housing needs. The traditional assumption in many communities is that young adults tend to prefer apartments, low- to moderate-cost condominiums, and smaller or more affordable single-family units. In comparison, it is assumed that mature adults provide the market for moderate- to high-end condominiums and single-family homes. Finally, the senior population (65 years and older) tend to generate demand for low- to moderate-cost apartments and condominiums, community residential settings, and mobile homes.

Based on the 2007-2011 ACS estimates, Los Angeles County as a whole can be characterized as having a young population, with a median age of 35.0 years in 2011. West Covina is representative of this characteristic with a median age of 35.8 years in 2011, an increase from 32.7 years in 2006. **Table 4-2** below summarizes the age distribution citywide in 2000 and 2011.

Table 4-2: Population by Age 2000 and 2011

Age Group	2000		2011	
	Number	Percent	Number	Percent
Preschool (0-4 years)	7,105	7.5%	7,105	6.7%
School Age (5-17 years)	21,730	20.7%	22,746	21.6%
College Age (18-24 years)	10,260	9.8%	8,455	8.0%
Young Adult (25-44 years)	32,264	30.8%	28,020	26.5%
Middle Age (45-64 years)	21,507	20.5%	26,743	25.3%
Senior Adults (65+ years)	11,237	10.7%	12,951	11.9%
Median Age				

Source: U.S. Census 2000 Summary File 3 (SF 3); 2007-2011 American Community Survey.

There have been subtle changes in the City's age distribution since 2000. According to the American Community Survey, from 2000 to 2011 there was a slight increase in the number of school age children (5-17 years old) and senior adults (65 years and older), and a more significant increase in middle age adults (45-64 years old). In contrast, the City experienced a decrease in college age (18-24 years old) and young adults (25-44 years old). These changes in the City's age distribution may be linked to the recent increases in housing prices that have excluded many young adults from purchasing property, but have presented opportunities for established adults with capital.

4.4.2 - Race/Ethnic Composition

The racial and ethnic composition of a community affects housing needs due to the particular household characteristics of different groups. **Table 4-3** shows the changes in the racial/ethnic composition of West Covina residents between 2000 and 2010.

Table 4-3: Population by Race/Ethnicity 2000 and 2011

Race	2000		2011	
	Number	Percent	Number	Percent
White	46,086	43.9%	39,539	37.4%
Asian	23,849	22.7%	26,268	24.8%
Black	6,696	6.4%	5,304	5.0%
American Indian/Alaskan	823	0.8%	215	0.2%
Some Other Race	22,295	21.2%	30,046	28.4%
Native Hawaiian/Pacific Islander	226	0.2%	230	0.2%
Two or More Races	5,105	4.9%	4,208	4.0%
Hispanic ¹	48,051	45.7%	56,723	53.6%

Source: U.S. Census 2000 Summary File 3 (SF 3). 2007-2011 American Community Survey Estimates.

¹ Those reporting that they are of Hispanic origin may be of any race and are, therefore, included in a separate category.

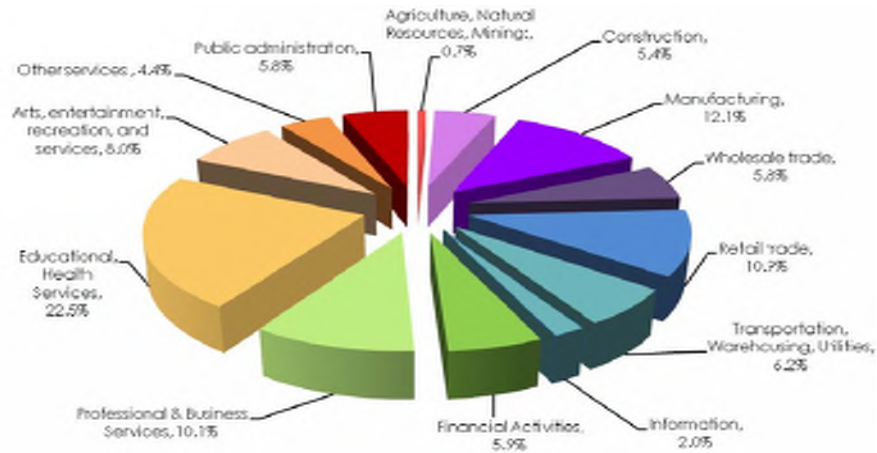
Between 2000 and 2010, there was a continuing shift in the racial/ethnic composition of the population, most significantly a further increase in the number of Hispanic residents. The 2010 Census indicates that approximately 54 percent of the total population of the City of West Covina is of Hispanic decent, an increase of 7.9 percent from 2000. The second most predominant group in the City were White residents, comprising approximately 37 percent of the population, followed by Asian residents comprising 25 percent of the population, in 2011. Generally, most racial groups experienced a decline as the Hispanic population has continued to grow.

4.4.3 - Employment Characteristics

Employment and income are two important factors that largely determine a household's ability to secure housing. The civilian labor force of West Covina was estimated at 47,609 in 2011 up from 44,969 at the time of the 2000 Census.

West Covina residents are employed in a variety of industries, with the largest percent of the population employed in the education, health and social services sector (22.5%). The second most common sector is manufacturing, with over 12 percent of the residents employed in the industry. According to the 2011 American Community Survey, retail trade and professional and business services are two additional industries, that when combined, total over 20 percent of the City's total employment. The retail sector is important to consider when assessing housing affordability as salaries tend to be lower, which decreases the amount of income available for housing. The retail sector also generally does not offer health and other employment benefits, further increasing economic strain on families. Employment and income are two important factors that largely determine a household's ability to secure housing.

Figure 4.3: Employment by Sector 2010



The “jobs-housing balance” analysis is a general measure of a community’s employment opportunities with respect to its residents’ housing needs. An ideally balanced community would reach equilibrium between employment and housing opportunities so that a majority of residents could also work within West Covina.

The Southern California Association of Government’s employment projections for West Covina indicate there were approximately 27,700 jobs in the City in 2008 as compared to 31,600 housing units. These estimates indicate a jobs-to-housing ratio of 0.87 jobs for every 1 housing unit in 2008. Looking forward this number is expected to increase to 29,300 in 2020 and 30,900 jobs by 2035, indicating slow growth in employment for the City over the next two decades. **Table 4-4** lists major employers throughout West Covina.

Table 4-4: Major Employers in West Covina

Employers	Number of Employees
Citrus Valley Medical Center	1,781
West Covina Unified School District	1,354
Target	482
City of West Covina	459
Macy’s	273
San Gabriel Valley Newspaper Group	264
J.C. Penny	256
Concorde Battery Corporation	213
B.J’s Restaurant and Brewery	181
Sears	149

Source: City of West Covina 2011 Comprehensive Annual Financial Report.

4.5 - Household Characteristics

Before current housing problems can be understood and future needs anticipated, housing occupancy characteristics need to be identified in the City. The following is an analysis of household types and sizes, income levels, and other household characteristics that may affect access and demand for housing and housing programs. This section details the various household characteristics in West Covina.

4.5.1 - Persons per Household

A household is defined by the Census as all persons occupying a housing unit. Families are a subset of households and include all persons living together who are related by blood, marriage, or adoption. Single households include persons living alone in housing units, but do not include persons in group quarters such as convalescent homes or dormitories. According to the US Census, other households include unrelated people living together, such as roommates.

Of the 31,372 households identified by the 2007-2011 ACS, **Table 4-5** indicates that the highest percentages of households in the City of West Covina (26 percent) were still two-person households. For the last twenty years, three and four person households combined made up approximately 37 percent of the City’s total, which was greater than the number for Los Angeles County, (approximately 31 percent respectively). The County in comparison to West Covina had a greater number of single person households (25 percent) as well as two person households (27 percent).

Table 4-5: Number of Persons in Household (1990 – 2010)

Number of Residents	1990	2000	2010
1 Person	15%	15%	16%
2 Persons	28%	25%	26%
3 Persons	19%	18%	19%
4 Persons	18%	19%	18%
5 Persons	11%	12%	12%
6 Persons	5%	7%	4%
7+ Persons	4%	4%	5%

Source: U.S. Census 1990 Summary Tape File 1 (STF1); U.S. Census 2000 Summary File 3 (SF3), 2007-2011 American Community Survey.

The distribution of households as indicated by 2010 Census data indicates that more than three-fourths of households in West Covina are families. Families headed by single parents made up 23 percent of all households. **Table 4-6** shows the change in the number of households from 1990 to 2010.

Table 4-6: Household Growth Trends (1990 – 2010)

Year	Households	Numerical Change	Annual Percent Change
1990	30,096	--	--
2000	31,409	1,313	0.4%
2010	32,372	-37	-0.1%

Source: U.S. Census 1990 Summary Tape File 1 (STF1); U.S. Census 2000 Summary File 3 (SF3); 2007-2011 American Community Survey.

4.5.2 - Household Size

Household composition and size are often two interrelated factors as communities with a large proportion of families with children tend to have a large average household size. Such communities have a greater need for larger units with adequate open space and recreational opportunities for children. Household size in West Covina remains slightly higher than that of Los Angeles County. The City of West Covina average household size in 2010 was 3.35 according to the 2007-2011 ACS, as compared to the County average household size of 2.9.

To better understand types of households in West Covina, **Table 4-7** describes household size by renter and owner. Based on 2010 data, it appears that among both renters and owners, there is a strong need for two and three bedroom units to accommodate the larger number of two to four person households. The Census also indicates that roughly one-fifth of the City’s households have five or more persons. For these households, units with three or more bedrooms are best able to meet their needs. Generally there was a slight decrease in the number of larger households since the 2000 Census.

Table 4-7: Household Size by Tenure 2010

Household Size	Renter		Owner	
	Number	Percent	Number	Percent
1 Person	2,251	21.0%	2,779	13.5%
2 Persons	2,459	22.9%	5,611	27.2%
3 Persons	2,155	20.1%	3,953	19.1%
4 Persons	1,721	16.1%	4,461	21.6%
5+ Persons	2,128	19.9%	3,854	18.6%

Source: 2007-2011 American Community Survey.

4.5.3 - Household Income

According to the 2007-2011 ACS the median household income in the year 2011 for Los Angeles County was \$56,266, up from \$42,189 in 2000. Similarly, the median family income was reported to be \$62,595 in 2011, a substantial increase from \$46,452 in 2000. A more recent calculation completed by the Department of Housing and Urban Development (HUD) indicates that the median family income for Los Angeles County was \$61,622 in 2013. In comparison to the County, the Census indicates that the City of West Covina experiences higher household and family median incomes of \$68,308 and \$75,610 respectively. The income estimates for West Covina total households/families for the year 2010, are found in **Table 4-8**.

Table 4-8: Household and Family Income Estimates 2010

Income	Households	Families
\$0-\$14,999	6.9%	4.2%
\$15,000-\$34,999	16.2%	12.9%
\$35,000-\$49,999	11.9%	12.1%
\$50,000-\$74,999	19.7%	20.2%
\$75,000-\$99,999	15.3%	17.5%
\$100,000-\$149,999	19.1%	20.8%
\$150,000+	10.9%	12.3%

Source: 2007-2011 American Community Survey.

The 2007-2011 ACS estimates that: 7 percent of the households earned less than \$14,999 annually; 16 percent earned between \$15,000 and \$34,999 annually; 12 percent earned between \$35,000 and \$49,999 annually; 20 percent earned between \$50,000 and \$74,999 annually; and approximately 35 percent earned above \$75,000 annually. This is in comparison to data from the 2000 Census that indicates that: 9 percent of the households earned less than \$14,999 annually; 21 percent earned between \$15,000 and \$34,999 annually; 16 percent earned between \$35,000 and \$49,999 annually; 24 percent earned between \$50,000 and \$74,999 annually; and 30 percent earned above \$75,000 annually. This data indicates that the number of higher-earning households is increasing in the City.

4.6 - Housing Inventory and Market Conditions

This section summarizes the existing housing stock in the City of West Covina and prevailing market conditions. Analysis of past trends influencing the housing market provides a foundation for projecting the future housing needs of West Covina.

4.6.1 - Housing Inventory

Data from the U.S. Census Bureau and State Department of Finance indicate that the housing stock in the City increased by 758 units between 2000 and 2007 at a rate just under 1 percent. As shown in **Table 4-9** the slow growth rate in the City may be attributed to the lack of vacant land left in the City and that the City is almost entirely built out. In comparison to other jurisdictions in the region, between 1990 and 2010 the City's housing growth rate (4.9%) falls in the middle and is several percentages lower than Los Angeles County (8.7%) overall.

Table 4-9: Regional Comparison of Total Housing Stock

Jurisdiction Name	1990	2000	2010	Percent Change 1990-2000	Percent Change 1990-2010
West Covina	31,112	32,058	32,640	3.0%	4.9%
Azusa	13,232	13,013	13,108	-1.7%	0.9%
Baldwin Park	17,179	17,430	18,053	1.5%	5.1%
Covina	16,110	16,364	15,802	1.6%	-1.9%
El Monte	27,167	27,758	29,437	2.8%	8.4%
La Puente	9,285	9,660	9,902	4.0%	6.6%
Los Angeles County	3,163,343	3,270,909	3,437,584	3.4%	8.7%

Source: U.S. Census 1990 Summary Tape File 1 (STF1); U.S. Census 2000 Summary File 3 (SF3); 2007-2011 American Community Survey.

Table 4-10 below describes housing occupancy by tenure and housing type in 2010. Sixty-six percent of the total occupied housing units were owner-occupied; the remaining 34 percent of the occupied housing stock were renter-occupied. In West Covina an estimated 68 percent of all units in the City contain three or more bedrooms, while 20 percent are two bedroom and 12 percent are one bedroom or studios. It is important to note that over 80 percent of units with three or more bedrooms are found within owner-occupied housing stock, comprising 88 percent of all ownership units. The majority of rental units are either studio or 1-2 bedroom units. Given the number of large families in the city as shown in **Table 4-7**, there is a need to ensure that an adequate number of rental units with 3 or more bedrooms exist. Despite the apparent availability of units, it is essential to determine whether local levels of housing are keeping pace with the special needs and affordability characteristics of the overall demand.

Table 4-10: Housing Inventory and Occupancy 2010

Category	Number	Housing Type			Percent
		0-1 Bedroom	2 Bedrooms	3+ Bedrooms	
Housing Units	32,640	3,648	6,666	22,326	100%
Occupied Units	31,372	3,386	6,283	21,703	96.1%
Rental Units	10,714	3,131	4,104	3,479	34.2%
Ownership Units	20,658	255	2,179	18,224	65.8%
Vacant for Rent	507	N/A ¹			1.6%
Vacant for Sale	263				0.8%
Other Vacant	498				1.5%

Source: 2007-2011 American Community Survey.

¹ The Census records tenure based on the number of bedrooms in a housing unit; however the Census does not record the number of bedrooms in a vacant housing unit.

An evaluation of the adequacy of a community’s housing stock requires consideration of the type and size of housing provided to meet the specific needs of the community, as well as the affordability of these units. As shown previously in **Table 4-7**, 40 percent of owner-occupied households were comprised of three to four persons, while roughly 18 percent were large households with 5 or more persons. For renter-occupied households the percentage of households with three or more persons was about the same at 36 percent, while renter-occupied households with five or more persons made up 20 percent of all renters. Based on **Table 4-10**, the City’s housing stock appears to provide a sufficient amount of housing units with three or more bedrooms to meet the demand generated by larger families. The majority of these units, however, are ownership units, and may be financially unattainable for many large households, particularly those that are considered to be extremely low, very-low and low income.

4.6.2 - Housing Stock Diversity

Diversity in the types of housing available within a community promotes equal housing opportunity for persons of all income levels. A balanced housing stock allows households of all income levels, age, and size the opportunity to find housing suited to their needs. According to the US Census, there were 32,640 housing units in the City in 2010. West Covina is a predominately built-out city and in recent years, has experienced only slight growth in its housing stock. **Table 4-11** summarizes the composition of the housing stock for the years 1990, 2000 and 2010. Between 1990 and 2000 there was an increase of 946 units and similarly between 2000 and 2010 there was an increase of 582 units.

Table 4-11: Number of Housing Units by Type

Unit Type	1990		2000		2010	
	Number	Percent	Number	Percent	Number	Percent
SF Attached	2,487	8.0%	2,812	8.8%	3,080	9.4%
SF Detached	19,955	64.1%	21,007	65.5%	21,075	64.5%
MF 2-4 Units	1,502	4.8%	1,570	4.9%	1,393	5.4%
MF 5+ Units	6,506	21.0%	6,321	19.7%	6,748	20.5%
Mobile Home/Other	662	2.1%	348	1.1%	398	1.2%

Source: Census 1990 Summary Tape File 3 (STF 3), 2007-2011 American Community Survey.

Table 4-11 indicates that detached single-family homes have remained the most prominent type of housing unit throughout the City; comprising around two-thirds of the total units in the city. Multi-family structures with five or more units are the second most common type of housing unit containing over 20 percent of the total housing stock in 2010. Single-family attached units constituted 9 percent of total units in 2010, while multi-family housing (2-4 units) and mobile homes round out the City's housing stock with 5 percent and 1 percent of total units in the City, respectively.

Examining the actual number of dwelling units in the City, the data indicates that between 2000 and 2010 there were only small changes, if any in the number of each housing unit type. **Table 4-11** indicates that there were slight increases in all housing unit types over the last decade. Since 1990, the majority of the units constructed in the City were single-family detached housing units. This is likely due to the growing demand for these units as the number of families able to afford single-family homes increased, and weak demand for production of market-rate rental housing in the City.

4.6.3 - Tenure

Housing tenure refers to whether a given unit is owned or rented. At the time of the 2010 Census, approximately two-thirds of occupied housing units in West Covina were owner-occupied. Majority owner-occupied units were single-family units, with 97 percent of the City's housing stock falling into this classification. The remaining 5 percent of owner occupied units were split between multi-family structures with 2-4 units (1.2%), multi-family structures with 5 or more units (0.7%) and mobile homes (1.2%). Rental units were distributed differently among the housing types. The most common type of rental unit was multi-family structures with 5 or more units (57%), followed by single-family units (33%). Multi-family structures with 2-4 units made up 10 percent of the total while mobile homes and other types of units combined were less than 1 percent. **Table 4-12** identifies occupied housing units by tenure in 2010.

Table 4-12: Households by Tenure 2010

Household Type	Renter		Owner	
	Number	Percent	Number	Percent
Single-Family	3,518	32.9%	20,005	96.8%
2-4 Multi-family	1,020	9.5%	239	1.2%
5 or more Multi-family	6,105	57.0%	145	0.7%
Mobile Home	37	0.3%	257	1.2%
Other	34	0.3%	12	0.1%
Total	10,714	100%	20,658	100%

Source: 2007-2011 American Community Survey.

4.6.4 - Vacancy Rates

Vacancy rates indicate how well the types of housing units that exist in the City meet the current market demand for housing. A low vacancy rate suggests that households may have difficulty finding a unit within their price range due to a limited supply of available housing. Low vacancy rates may also be related to overcrowding, as discussed in later sections. In contrast, a high vacancy rate may indicate either the existence of a high number of units undesirable for occupancy, or an oversupply of housing units. In West Covina vacancies can more likely be explained by the former over the latter as the City has not added a significant number of units in recent years while the population has continued to gradually increase.

According to SCAG a vacancy rate between two percent and three percent for ownership housing and five percent to six percent for rental housing is considered a “healthy” vacancy rate. These rate limits ensure the continued upkeep of rental properties while keeping housing costs down. As shown previously in **Table 4-10**, there were approximately 1,268 housing units were vacant in 2010, an overall vacancy rate of 3.9 percent. By comparison, the Los Angeles County vacancy rate was 6.4 percent. The owner-occupied vacancy rate reported by the Census Bureau in 2010 was 0.9 percent, while the rental vacancy rate was 3.7 percent, indicating a tight housing market for the City.

According to Zillow, in March of 2013, there were approximately 424 properties in the City of West Covina that were some phase of foreclosure. This is 1.3 percent of all households in the City and is a decrease from 858 properties in foreclosure in 2008. Of the total reported, 388 properties were in pre-foreclosure, 36 were bank owned properties. With the economy improving, and the housing market demand exceeding supply, foreclosures are expected to be less of a concern in the early part of the planning period.

4.6.5 - Age of Housing Stock

The age and condition of the City's housing stock provides an additional measure of housing adequacy and availability in many communities. Although age does not always correlate with substandard housing conditions, neighborhoods with a large proportion of the housing stock over 40 years old are more likely than newer neighborhoods to have a concentration of housing problems related to deferred maintenance, inadequate landscaping care, outdated utilities or interior amenities, and a need for housing rehabilitation.

The year a structure was built can be an indicator of the current condition of the housing unit. Well-constructed homes typically show signs of deterioration and require repair after 30 years if not adequately maintained. This timeframe can be shortened depending on the construction techniques used and region's weather conditions. **Table 4-13** indicates that almost 60 percent of the City's housing stock was built before 1970 and an additional 25 percent was added from 1970 to 1980.

Table 4-13: Year Structure Built

Year Built	Number	Percentage
Built 2005 or later	215	0.7 %
Built 2000 to 2004	999	3.1%
Built 1990 to 1999	1,788	5.5%
Built 1980 to 1989	3,387	10.4%
Built 1970 to 1979	7,789	23.9%
Built 1960 to 1969	4,667	14.3%
Built 1950 to 1959	11,423	35.0%
Built 1940 to 1949	1,521	4.6%
Built 1939 or earlier	851	2.6%
Total	32,640	100%

Source: U.S. Census 2000 Summary File 3 (SF3).

In the last decade there has been a variety of new housing development in West Covina. **Table 4-14** shows the number of finalized and approved building permits for new units for the 1998-2005 planning period and the previous 2008-2014 planning period. While the majority of housing units (863 units) built during the previous planning period were single-family units, there were also a significant number of multi-family units (708 units) constructed. Of the 708 multi-family units constructed roughly 516 units offered affordable rents to low and very-low income families. The development activity in the City is summarized in **Table 4-14** and will be discussed again in the Housing Resources section.

Table 4-14: Building Permit Activity Summary

Time Period	New Single Dwelling Units	New Multiple Dwelling Units	Total New Units Constructed	New Affordable Units
1998-2005	863	708	1,571	516
2006-2007	58	0	58	0
2008-2012	65	515	580	515
Total	986	1,223	2,209	1,031

Source: City of West Covina Planning & Building Departments, 1998-2011.

Note: Units have either been constructed or approved in the identified time period.

4.6.6 - Housing Condition

Housing is considered to be substandard when physical conditions are below the minimum standards of living defined by Section 1001 of the Uniform Housing Code. Residents living in substandard conditions are considered to be in need of housing assistance even if they are not actively seeking alternative housing arrangements.

In general housing units range in the types of features they offer and depending on the year they were built and the quality of construction they can lack basic amenities such as a complete kitchen, and/or plumbing facilities. According to the 2010 Census of the 32,640 residences in West Covina it is estimated that only 259 dwelling units, which is less than one percent of the housing stock, lack proper kitchen and plumbing facilities. Many of these substandard dwellings may not have complete facilities because they are considered guest houses. While the overwhelming majority of units in the City had adequate plumbing facilities, other basic maintenance such as roof repairs, new paint, and cleanliness should be encouraged to keep the housing stock viable.

While a housing condition survey of the City has not been conducted in recent years, the majority of known substandard units and the units needing repair or replacement can be estimated by code enforcement activity and the number of housing units built before 1970. Since roughly 80 percent of the City’s housing stock is more than 40 years old it is likely that a larger number of homes are in need of rehabilitation, even if there are no recorded code violations or outward signs of deterioration. A general reconnaissance of older neighborhoods in the City suggests that between two and three percent of the City’s housing stock is in need of repair, while fewer than a dozen homes may be in need of replacement.

4.7 - Housing Costs

The following section discusses resale costs of existing housing in West Covina and the surrounding area. The information provided was obtained from reliable real estate industry data sources, including: the 2010 Census, the 2007-2011 American Community Survey, DataQuick, Trulia.com, and data provided by the City.

Housing costs in West Covina can vary substantially by neighborhood. In general, western and northern portions of the City that border Baldwin Park and Covina contain neighborhoods with housing that is older and substantially lower in cost than neighborhoods in eastern and southern portions of the community bordering the City of Walnut. The latter parts of West Covina include hillside areas that have developed from former ranches and large estates. Consequently larger, more expensive homes on larger lots are common. In general, housing in eastern and southern West Covina is newer than in the western and northern parts of the City. There are exceptions where redevelopment of residential areas has occurred.

Table 4-15 lists the value of housing units in the City for the years 2000 and 2010. The 2000 Census documented a median housing unit value of \$190,200 in West Covina, which was close to the County median value of \$209,800 in the same year. **Table 4-15** also indicates that from 2000 to 2010 the price of homes in West Covina skyrocketed. According to the 2007-2011 American Community Survey, the median home price jumped more than 200 percent from \$190,200 to over \$426,100 within a 10-year timeframe.

Table 4-15: Housing Values 2000 and 2010

Price Range	2000		2010	
	Number	Percent	Number	Percent
Less than \$50,000	632	3.0%	299	1.4%
\$50,000-\$99,999	584	2.8%	215	1.0%
\$100,000-\$149,999	2,540	12.1%	144	0.7%
\$150,000-\$199,999	9,150	43.8%	439	2.1%
\$200,000-\$299,999	5,970	28.6%	1,731	8.4%
\$300,000-\$499,999	1,104	5.3%	11,536	55.9%
\$500,000 or more	919	4.4%	6,294	30.5%
Total	20,899	100%	20,658	100%
Median Home Price	\$190,200		\$426,100	

Source: Census 2000 Summary File 3 (SF 3); 2007-2011 American Community Survey,

Table 4-15 indicates that in 2011, roughly 5 percent of the houses were valued at less than \$200,000; 8 percent were valued between \$200,000 and \$299,000, 56 percent were valued between \$300,000 and \$499,000, while roughly 30 percent were priced at \$500,000 and above. This is a significant change from the 2000 Census, when the majority of the units in the City were valued between \$150,000 and \$200,000. The cost of housing in West Covina

parallels the housing trends occurring throughout Southern California. Despite the drastic increase in home values from 2000 to 2006, values declined significantly following the economic downturn of 2008. It is only recently, in 2012 and 2013, that housing values have once again started to increase as the economy recovers.

DataQuick Information Services publishes an online housing affordability index which records the number and price of home sales on an annual basis. **Table 4-16** reflects the median home prices for West Covina and neighboring jurisdictions in February and compares the median price to the same month in the previous year. For all of the jurisdictions including Los Angeles County there has generally been an increase in home prices between 10 and 20 percent. In comparison to the surrounding localities, the median home price in West Covina is higher than majority of the neighboring cities and comparable to Los Angeles County overall. Of the 48 single family homes sold in West Covina in February 2013, the median price increased 18 percent to \$361,600.

Table 4-16: Median Home Prices, 2013

Jurisdiction	Homes Sold	Price Median (May 2008)	Percent Change from Feb 2012	Condos Sold	Price Median (May 2008)	Percent Change from Feb 2012
West Covina	48	\$361,600	18.3%	16	\$270,000	58.0%
Azusa	28	\$258,000	-5.1%	15	\$203,000	8.0%
Baldwin Park	19	\$271,000	14.3%	6	\$259,000	26.3%
Covina	40	\$372,600	16.8%	13	\$238,500	8.7%
El Monte	24	\$321,000	24.5%	13	\$271,000	17.7%
La Puente	62	\$299,000	24.0%	7	\$249,500	39.0%
Los Angeles County	3,843	\$360,000	18.3%	1,321	\$300,000	13.2%

Source: DataQuick Information Systems, Accessed March 21, 2013.

As the economy recovers and housing demand continues to surpass supply, the cost of housing in Southern California will remain high in comparison to the nation as a whole. This is of great concern not only for low income families who often cannot afford a large down payment, but is increasingly impacting middle class and workforce families (i.e. teachers, firefighters etc.) that are struggling to afford a decent home.

4.7.1 - Rental Prices

Similar to home price trends in West Covina the median contract rent increased from \$771 in 2000 to \$1,224 in 2011. **Table 4-17** lists the rental ranges per the 2007-2011 ACS and the number of units that rented for within that particular price range. Majority of the units in the City in 2011 were rented for more than \$1000, indicating an overall increase in rents as compared to the 2000 Census when the majority of units rented for \$750-\$1,000 a month.

Table 4-17: Rents by Number of Bedrooms, 2010

Range	Studio	1 Bedroom	2 Bedroom	3 Bedroom+	Total	Total Percent
\$0-\$499	106	211	32	101	450	4.2%
\$500-\$749	41	65	101	77	284	2.7%
\$750-\$999	123	851	180	138	1,292	12.1%
Over \$1000	202	1,532	3,745	2,883	8,362	78.0%
No Rent	0	0	46	280	326	3.0%
Total	472	2,659	4,104	3,479	10,714	100%

Source: 2007-2011 American Community Survey.

To obtain a better understanding of the current rental market situation in West Covina a survey of rental unit rates for ten different apartment complexes located in different geographic areas of the City was completed. The apartment complexes included in the survey were easily accessible on the internet and offered a variety of different size units. **Table 4-18** lists the lowest rent asked for units of varying size for each of the ten surveyed complexes. According to the 2007-2011 ACS, the median rent asked in West Covina was \$1,224. The rental survey suggests that the median rent asked has increased significantly regardless of the unit size. In 2013 the median rent asked for a one bedroom apartment was \$1,210 ranging between \$1,065 and \$1,519. For a two bedroom apartment \$1,457 was the median and the prices ranged from \$1,310 and \$1,753. Finally for a three bedroom apartment \$1,798 was the median asking price and the range of price extended from \$1,570 to \$2,075.

Table 4-18: Rental Rate Survey in West Covina, 2008

Complex Name	1 Bedroom	2 Bedrooms	3 Bedrooms
Atrium at West Covina	\$1,055	\$1,350	\$1,795
Citrus Park Apartments	\$1,170	\$1,475	\$1,760
California Villages	\$1,057	\$1,317	\$1,657
South Hills	\$1,390	\$1,705	\$2,040
Sunset Plaza Apartments	\$1,195	\$1,405	\$1,910
The Verandas	\$1,156	\$1,390	\$1,629
Waterstone on Sunset	\$960	\$1,120	\$1,450
Windwood Apartments	\$1,250	\$1,475	--
Woodglen Apartments	\$1,075	\$1,200	--
Median Survey Rent	\$1,210	\$1,457	\$1,798

Source: Compiled by ESA, 2013.

4.7.2 - Housing Affordability Gap Analysis

Affordability is determined by comparing the cost of housing to the income of local households. HUD defines affordable housing costs as contract rents or mortgage payments, including taxes and insurance, but not utilities, that are equal to or less than 30 percent of the gross income of very low-, low-, and moderate-income households.

Households spending more than 30 percent of gross annual income on housing experience a housing cost burden, which occurs when housing costs increase faster than household income. When a household spends more than 30 percent of its income on housing costs, it has less disposable income for other necessities such as health care. Lower income households with a burdensome housing cost are more likely to become homeless or experience overcrowding. Homeowners with a housing cost burden have the option of selling the homes and becoming renters. Renters, however, are vulnerable and subject to constant changes in the housing market.

For purposes of determining housing affordability, the California Health and Safety Code Section 50052.5 provides the following definition of affordable housing cost based on the area median income (AMI), which is adjusted by family size and income level for each multi-family income (MFI) range. These definitions are shown in **Table 4-19**.

Table 4-19: Calculation of Affordable Housing Costs by Tenure

Income Level	Owner	Renters
Extremely Low Income(0-30% MFI)	30% of 30% AMI	30% of 30% AMI
Very Low Income (0-50% MFI)	30% of 50% AMI	30% of 50% AMI
Lower Income (51-80% MFI)	30% of 70% AMI	30% of 60% AMI
Moderate Income (81-120% MFI)	35% of 110% AMI	30% of 110% AMI

Source: California Health and Safety Code Section 50052.5

Using these affordability thresholds, current housing affordability can be estimated for the various income groups as identified in **Table 4-19** above based on the 2013 Los Angeles County Median Family Income (MFI). The results of this analysis are shown in **Table 4-20**.

Comparing housing costs to maximum affordable prices for low-income households reveals that low-income households are being priced out of the Los Angeles County rental and ownership markets. Given the median home prices presented in **Table 4-16**, single-family home ownership is also beyond the reach of many moderate-income households. Even condominiums are likely to be too expensive to be bought by moderate income households without incurring a cost burden.

In the rental market, lower-income households generally cannot afford the market rents in West Covina unless they find a modestly priced studio apartment. While moderate-income households may be able to afford one-bedroom units in the City,

such units are too small for large households. Similarly moderate-income large families are unlikely to be able to afford even reasonably priced rental units.

Table 4-20: Housing Affordability by Income Group

Income Group		AMI adjusted by size	Affordable Payment		Housing Costs		Maximum Affordable Price		
			Renter	Owner	Utilities	Taxes & Insurance	Affordable Home Price	Rental	
Extremely Low (0-30% MFI)		30% AMI							
Two Person (1 bedroom)		\$13,293	\$ 332	\$ 332	\$50	\$80	\$47,112	\$282	
Three Person (2 bedrooms)		\$15,192	\$ 380	\$ 380	\$75	\$90	\$50,017	\$305	
<i>Four Person (3 bedrooms)</i>		\$17,091	\$ 427	\$ 427	\$100	\$95	\$54,086	\$327	
Five Person (4 bedrooms)		\$19,965	\$ 499	\$ 499	\$125	\$100	\$63,830	\$374	
Very Low (30-50% MFI)		50% AMI							
One Person (Studio)		\$21,567	\$539	\$539	\$50	\$115	\$87,127	\$489	
Two Person (1 bedroom)		\$24,648	\$616	\$616	\$50	\$115	\$105,063	\$566	
Three Person (2 bedrooms)		\$27,729	\$693	\$693	\$100	\$130	\$107,863	\$593	
<i>Four Person (3 bedrooms)</i>		<i>\$30,810</i>	<i>\$770</i>	<i>\$770</i>	<i>\$125</i>	<i>\$140</i>	<i>\$117,648</i>	<i>\$645</i>	
Five Person (4 bedrooms)		\$33,275	\$832	\$832	\$175	\$145	\$119,190	\$657	
Lower (50-80% MFI)		60%AMI	70%AMI						
One Person (Studio)	\$25,880	\$30,194	\$755	\$755	\$48	\$150	\$129,779	\$707	
Two Person (1 bedroom)	\$29,578	\$34,507	\$863	\$863	\$85	\$165	\$142,664	\$778	
Three Person (2 bedrooms)	\$33,275	\$38,821	\$971	\$971	\$125	\$190	\$152,638	\$846	
<i>Four Person (3 bedrooms)</i>	<i>\$36,972</i>	<i>\$43,134</i>	<i>\$1,078</i>	<i>\$1,078</i>	<i>\$175</i>	<i>\$210</i>	<i>\$161,448</i>	<i>\$903</i>	
Five Person (4 bedrooms)	\$39,930	\$46,585	\$1,165	\$1,165	\$200	\$220	\$173,386	\$965	
Moderate Income (81-120% MFI)		110% AMI							
One Person (Studio)		\$47,447	\$1,186	\$1,384	\$135	\$405	\$196,500	\$1,051	
Two Person (1 bedroom)		\$54,226	\$1,356	\$1,582	\$135	\$405	\$242,534	\$1,221	
Three Person (2 bedrooms)		\$61,004	\$1,525	\$1,779	\$157	\$475	\$267,146	\$1,368	
<i>Four Person (3 bedrooms)</i>		<i>\$67,782</i>	<i>\$1,695</i>	<i>\$1,977</i>	<i>\$211</i>	<i>\$571</i>	<i>\$278,252</i>	<i>\$1,484</i>	
Five Person (4 bedrooms)		\$73,205	\$1,830	\$2,135	\$238	\$628	\$295,520	\$1,592	

Source: Compiled by ESA in 2013.

Notations:

1. Small Family = 3 persons; Large Families = 5 persons
2. Property taxes and insurance based on averages for the region
3. Calculation of affordable home sales prices based on a down payment of 10%, annual interest rate of 5.0%, 30- year mortgage, and monthly payment 30% of gross household income
4. Based on Los Angeles County MFI \$61,620 and 2013 HCD State Income Limits
5. Monthly affordable rent based on payments of no more than 30% of household income

4.8 - Community Housing Summary

4.8.1 - Ownership Analysis

A comparison between the maximum affordable purchase prices in **Table 4-20** and the actual 2012 housing values for the City prove that homeownership is unlikely for all four income groups. **Table 4-15** shows that while homes were affordable in West Covina and the surrounding jurisdictions in the year 2000 the significant increase in home prices over the last decade has created an affordability gap preventing home ownership.

In February 2013, the median price for a two bedroom house was around \$360,000, which is not affordable to any of the income categories based on the Los Angeles County median. While in West Covina there has been limited new construction of units, majority of the units that were constructed are affordable primarily to above moderate-income households. Similarly larger homes, of over 2,500 square feet or more, are typically only affordable to above moderate-income households, whether new or existing stock. When considering that affordability limits are based on a family of four, and that HCD and HUD have suggested that more than one person per room creates overcrowding, this reduces the inventory of resale stock suitable for a larger family to two and three bedroom units. This suggests that there is a need to augment the existing housing stock to accommodate households with incomes below the County median. There is also potential to offer homeownership opportunities (through down payment assistance, tax credits, etc.) for households with incomes below the County median in order to maximize the wealth of existing older units in the City available at affordable prices.

4.8.2 - Rental Analysis

In West Covina, it appears as though the market is not able to satisfy the comprehensive rental housing needs for the majority of lower income households. According to the 2007-2011 ACS, the average rental unit in the City was priced at \$1,224 per month. Rental housing in the City can generally be considered affordable for most moderate income families annually earning 110% of the Los Angeles County median income limit (\$61,620) and above. The remaining three income groups, including extremely low, very low and low income, are unable to afford even a one bedroom market rate unit. Returning to **Table 4-8**, which summarizes the number households earning within each income bracket, it is apparent that roughly 70 percent of the City's households are unable to afford the median rent asked.

All of the one bedroom units that were found to be available in the rental survey were priced at \$1,000 or more. HUD and HCD have established that a one bedroom unit is not acceptable for a four-person family. To avoid overcrowded conditions (more than one person per room), a family of four must find housing with three rooms or more, making the West Covina rental market particularly challenging for lower income families. Similarly, the majority of two bedroom units in apartment complexes were priced starting at approximately \$1,200 per month. While many of the two bedroom units were priced closer to \$1,350, some units reached as high as \$1,475 a month. In addition, of the complexes with three bedroom units, most offered rents that exceeded even a large family moderate-income household's ability to pay.

With few exceptions, single-family rentals and two bedroom units were all outside of the financial capacity of a lower income household. Extremely low, very low- and low-income households have few rental options available to them apart from boarding or sharing rental expenses with roommates, which may result in overcrowded conditions. These options are also not reasonable for families with children.

The recent housing price increases in Southern California appear to have significantly affected the Los Angeles area resulting in a lack of available affordable units to meet the needs of the lower income families. While it is possible that there are properties in the City offering lower rents, the survey covered properties that were easily found on the internet and well-advertised. It is unlikely that a significant number of other affordable units are available to meet the needs of the City's lower income population.

Housing Needs

Section 5

5.1 - Introduction

The Housing Needs section provides an analysis of current housing conditions in the City, focusing on the demographics outlined in the previous section and housing concerns related to the various population groups of West Covina. Several factors are projected to influence the degree of demand, or "need," for new housing in the City in coming years. In this element the housing needs of four groups are taken into consideration. These groups include:

- New population growth, both in the City and the surrounding region;
- Residents living in overcrowded units;
- Households paying more than they can afford for housing; and
- Special needs groups, including the elderly, large families, female-headed households, households with a disabled person, farm workers, and the homeless.

An analysis of demographic and market conditions in the City indicates that the number of households at the high and low ends of the income spectrum will continue to grow, while the traditional middle income segments' participation in the housing market will continue to decline. Consequently, analysis of specific housing needs and the necessary assistance for first-time homebuyers will become critical to assist low and moderate-income population in achieving home ownership. Lower income groups will require the most assistance in order to meet the increasing cost burden associated with owning a home. While many new homes are for the most part above the financial attainment of lower income households, there are limited homeownership opportunities for low and moderate-income households with the City's existing stock of older resale homes. In regards to rental households, there appears to be a need for additional rental resources of all sizes at rates affordable to lower income households.

5.2 - Summary of Special Needs Groups

Comprehensive Housing Affordability Strategy data, developed by the Census for HUD provides detailed information on housing needs (e.g. housing cost burden) by income level for different types of households in West Covina. **Table 5-1** below summarizes the CHAS data on housing assistance needs of lower income households (less than 80% of MFI) for special needs groups in West Covina by household tenure, household type (elderly, small/large families), and “housing problems.” The count of households with “housing problems” includes those who: 1) occupy units with physical defects (lacking complete kitchen or bathroom); 2) live in overcrowded conditions (housing units with more than one person per room); 3) have a housing cost burden exceeding 30% of gross income; or 4) have a severe housing cost burden exceeding 50% of gross income.

Table 5-1: Housing Assistance Needs of Households by Tenure

Household by Type, Income & Housing Problem	Renters			Owners		
	Elderly	Small Families	Large Families	Elderly	Small Families	Large Families
Extremely Low-Income (0-30% MFI)	620	590	600	535	245	95
Percent with any housing problems	77%	86%	91%	79.4%	83.7%	100.0%
Percent with cost burden > 30%	76%	86%	88%	79.4%	83.7%	100.0%
Percent with cost burden > 50%	62%	81%	80%	51.4%	79.6%	100.0%
Very Low-Income (31-50% MFI)	405	980	315	530	630	200
Percent with any housing problems	90%	98%	100%	64.2%	69.0%	95.0%
Percent with cost burden > 30%	89%	93%	97%	64.2%	69.0%	95.0%
Percent with cost burden > 50%	58%	46%	19%	51.9%	49.2%	50.0%
Low-Income (51-80% MFI)	220	1,430	355	840	1,220	640
Percent with any housing problems	80%	74%	92%	35.1%	68.0%	96.9%
Percent with cost burden > 30%	82%	72%	58%	34.5%	66.4%	83.6%
Percent with cost burden > 50%	45%	13%	7%	16.1%	31.1%	35.2%
Moderate-Income (81% + MFI)	230	2,265	575	2,155	8,345	2,795
Percent with any housing problems	13%	16%	40%	15.1%	35.1%	47.4%
Percent with cost burden > 30%	15%	8%	10%	13.0%	34.2%	33.3%
Percent with cost burden > 50%	11%	0%	0%	3.0%	5.0%	4.7%
Total Households	1,475	5,265	1,845	4,060	10,440	3,730
Percent with any housing problems	71%	55%	77%	34.1%	42.1%	59.8%
Percent with cost burden > 30%	71%	50%	59%	32.9%	41.2%	46.9%
Percent with cost burden > 50%	51%	21%	31%	18.5%	12.5%	14.7%

Source: HUD CHAS Data Book, “Housing Problems Outputs for all Households”, 2009.

Table 5-1 indicates that in general, renters experience more housing problems than homeowners. Renters were more likely to have a physically incomplete residence, live in overcrowded conditions and experience a cost burden of up to 50 percent. The highest percentage of lower income households experiencing housing problems were large family renter and owner households. Approximately 90 percent of renter and owner households experienced some type of housing problem. These percentages demonstrate that large family households are at the greatest need for housing programs assistance.

5.3 - Existing Need

State housing policy recognizes that cooperative participation between the private and public sectors is necessary to expand housing opportunities to all economic segments of the community. A primary State goal is the provision of decent housing and suitable living environment for Californians of all economic levels. Historically, the private sector has responded to the majority of the community's housing needs through the production of market-rate housing. However, the percentage of the population on a statewide basis who can afford market rate housing is declining. Special needs groups are consequently experiencing additional housing challenges associated with their unique characteristics.

The following subsections analyze the households in West Covina which experience some type of problem in their housing situation: overcrowding; overpayment; and special needs groups including the elderly, large-families, female headed households, the disabled, the homeless and farm workers.

5.3.1 - Overcrowding

In response to higher home prices, lower income households must often be satisfied with smaller, less adequate housing. This can result in overcrowding, which places a strain on physical facilities, does not provide a satisfying living environment, and can have an effect on local neighborhoods. The US Census defines overcrowding as 1.01 or more persons per room, and extreme overcrowding as more than 1.5 persons per room. Overcrowding typically results when:

- A family or household is living in too small a dwelling;
- Familial household includes extended family members; and/or
- A family is renting living space to non-family members.

Overcrowding is often symptomatic of greater affordability issues. Some scenarios of how a lack of affordability promotes overcrowded conditions include:

- Large households unable to afford larger dwellings that must then move into smaller than acceptable units;
- Older children wishing to leave home who are prohibited from doing so because they cannot qualify for a home loan and/or are unable to make rental payments; or
- Grandparents or elders on fixed incomes who are unable to afford housing suitable for their physical handicaps, and must often move in with their grown children or other family members.

Table 5-2: Number of Occupants per Room by Tenure

Occupants per Room	Owner Occupied		Renter Occupied		Total
	Number	Percent	Number	Percent	
Overcrowded (1 -1.5persons/room)	952	4.6%	1,134	10.6%	2,086
Severely Overcrowded (1.51 to 2 persons/room)	204	1.0%	323	3.0%	527
Total Overcrowded (>1 person/room)	1,156	5.6%	1,458	13.6%	2,613

Source: 2007-2011 American Community Survey.

Table 5.2 summarizes the status of overcrowding in West Covina. Six percent of the City’s total occupied housing units were considered to be overcrowded to some degree. This is compared to 26 percent of Los Angeles County’s occupied housing units. In 2011, there were 952 (5%) owner-occupied and 1,134 (11%) renter-occupied units defined as overcrowded in the City. Similarly, the 2007-2011 ACS estimates indicate that there were 323 units (3%) of renter-occupied and 204 units (1%) of owner-occupied units that could be considered severely overcrowded. In comparison to Los Angeles County the rate of overcrowding in the City was significantly lower. Despite assumptions that the number of overcrowded households in the City may rise in coming years in response to regional housing market pressures, the City has experienced a decrease in the percentage of overcrowded households since the 2000 Census.

According to SCAG, low and moderate-income households experience the most overcrowding. The overall distribution differs when analyzed by tenure, however. Very low-income (less than 50% of median income) rental households experience the most overcrowding. In terms of owner households, low and moderate-income households experience the most overcrowding. It appears as if overcrowding is a more significant issue among lower and moderate-income owner occupied households. In both cases, the cost for rent or purchase of a unit which provides adequate bedrooms to meet the needs of the household may exceed the householder’s ability to pay.

5.3.2 - Overpayment

State and Federal standards specify that households spending more than 30 percent of gross annual income on housing are experiencing a cost burden. Housing cost burdens occur when housing costs increase faster than household income. When a household spends more than 30 percent of its income on housing costs, it has less disposable income for other necessities.

Consistent with HUD's "threshold of overpayment" definition, California's housing administration has determined that, "affordable housing costs with respect to very low, low and moderate-income households shall not exceed 30 percent of gross household income." (Health and Safety Code, Section 50052.9). That is, when households must contribute 30% of their incomes for rent or mortgage payments, they are left with insufficient funds for other necessities, such as food, health care, clothing, and utilities.

Exceeding 30 percent of income for rent or mortgage may cause a series of related financial problems, and can result in a deterioration of housing stock. Funds that would be allocated for maintenance are instead sacrificed for more immediate expenses (e.g. food, clothing, medical care, and utilities). Overpayment also promotes overcrowding, which leads to a variety of problems, from accelerating the rate of deterioration, to children's decreased performance in school, to code enforcement issues. HUD recognizes, however, that upper-income households are generally more able to secure housing within their budgets, and are more capable of paying a larger proportion of their income for housing. Therefore, housing overpayment estimates usually focus on lower income groups.

Table 5-3 summarizes the percentage of income rental households in West Covina are contributing to rent on a monthly basis. The data indicates that a large percentage of households (52 percent) that rent in the City are paying up to 30 percent of their income on housing. While this is within the HUD definition of affordability it is also important to note that combined 47 percent of the households in the City are paying over 30% of their income for housing.

Table 5-3: Housing Cost as a Percentage of Household Income

Range	Owner		Renter	
	Number	Percent	Number	Percent
Less than 20%	7,465	36.1%	1,499	14.0%
20% - 25%	2,119	10.3%	1,177	11.0%
25%-30%	2,349	11.4%	1,586	14.8%
30%-35%	1,997	9.7%	1,231	11.5%
35% or more	6,629	32.1%	4,782	44.6%
Not computed	102	0.4%	439	4.1%
Total	20,658	100%	10,714	100%

Source: 2007-2011 American Community Survey.

Table 5-4 lists the percentage of renters and homeowners spending more than 30 percent of their monthly gross income on housing, as reported by the 2007-2011 ACS. As an example, in 2011, there were a total of 2,015 owner-occupied households that had gross incomes between \$20,000 and \$34,999 and approximately 53 percent spent more than 30 percent or more of their gross income on housing. In comparison there were a total of 1,928 renter-occupied households with gross incomes between \$20,000 and \$34,999 and approximately 99.5 percent experienced housing costs that were 30 percent or more of their total gross income.

Table 5-4: Housing Cost as Compared to Gross Income

Income	0-19%	20-29%	30% or more	Total (Households)
Owner Households				
Less than \$20,000	11.7%	11.4%	7.7%	1,202
\$20,000 - \$34,999	33.1%	13.7%	53.2%	2,015
\$35,000 - \$49,999	33.6%	7.8%	58.6	1,895
\$50,000-\$74,999	24.7%	14.4%	61.0%	3,671
\$75,000 or more	43.4%	28.7%	27.9%	11,773
Renter Households				
Less than \$20,000	0.6%	12.4%	87.0%	1,716
\$20,000 - \$34,999	0.0%	0.5%	99.5%	1,928
\$35,000 - \$49,999	2.6%	9.9%	87.5%	1,831
\$50,000-\$99,999	5.7%	57.5%	36.8%	2,452
\$75,000 or more	53.4%	36.3%	10.3%	2,348

Source: 2007-2011 American Community Survey.

1. Represents occupied housing units only.

The income group with the highest percentage of overpayment was renters with incomes between \$20,000 and \$35,000 a year (99 percent), followed by households earning between \$35,000 and \$49,999 (87.5 percent). High proportions of owners reporting overpayment occurred in the \$50,000 to \$74,999 range (61 percent) followed by households in the \$35,000 to \$49,999 range (53 percent).

In looking at **Table 5-4** it is important to make the distinction between renter and owner housing overpayment. While homeowners may choose to allocate a higher percentage of their disposable monthly income on housing costs, this allocation is justified in light of investment qualities of ownership. New or young owner households may overextend themselves financially to afford a home purchase, however the owner maintains the option of selling the home and may realize tax benefits and/or appreciation in value. Overpayment among the moderate and above moderate-income categories is of lesser concern than the lower income categories. Renters, on the other hand, are limited to the rental market, and are generally required to pay the rent established by that market. The discrepancy between renter and owner households is largely reflective of the tendency for year-round renter households to have lower incomes than their owner counterparts.

Table 5-4 demonstrates that renter households earning less than \$20,000 correspond to the very low-income category, and are the most impacted group in terms of overpayment. This lower income group accounted for nearly 45 percent of all households overpaying for housing. Although median incomes have risen, the cost of rentals in West Covina as shown in the table, reflect the continued need for affordable rental housing in the City, particularly for very low-income households.

5.4 - Special Needs Groups

State Housing Law requires that the special needs of certain disadvantaged groups be addressed within the Housing Element. These households typically experience difficulty in securing decent, affordable housing, and are not maintained under market conditions. The needs of the elderly, handicapped, large families, female heads of household, the homeless and farm workers are addressed below.

5.4.1 - Elderly

The special housing needs of the elderly are an important concern in West Covina, particularly as the number of elderly in the City increases. The elderly population is a crucial focus group as many retired persons are likely to be on fixed low incomes, at greater risk of impactation, and/or housing overpayment. The special housing needs of the elderly also extend to the construction and location of units. The elderly often require ramps, handrails, lower cupboards and counters to allow greater access and function. Similarly the elderly often find it more difficult to access public facilities (i.e., medical and shopping) due to limited mobility. Finding reliable means of transportation to medical appointments, senior centers, meal sites and shopping also remains a serious problem for many seniors. This can be alleviated by locating units close to the amenities commonly used by the elderly.

According to the 2007-2011 ACS, there were roughly 13,000 residents over the age of 65 residing in West Covina. This amounts to approximately 12 percent of the City's total population. Of the population over the age of 65, the total includes approximately 4,831 homeowner and 1,859 renter households. Therefore, of the individuals 65 and over, the majority own their homes (72 percent), while approximately one-fourth rent their homes. The percentage of seniors in West Covina who own their homes has increased since 1990 which may be due to the increase in overall population of individuals aged 65 and up. As the number of elderly individuals living in the City continues to increase there is a need for rehabilitation programs for aging units, as well as the creation of affordable senior housing units.

In 2011, there were approximately 1,020 elderly persons below the poverty level. The incidence of poverty was lower among the population over 65 years of age (9 percent) than it was for the population between the ages of 18 and 64 (9%). In most communities, older adults tend to have a lower poverty rate in comparison to young families with children, especially single mothers, who usually have the highest poverty rate.

For elderly residents with a mobility self-care limitation, it can become challenging for the City to adequately meet their specific housing needs. While no recent data is available through the ACS, the 2000 Census estimates that there were a total of 1,474 elderly residents in West Covina with either a mobility or self-care limitation. Of the total 11,237 senior residents approximately 12 percent had a mobility limitation while 15 percent experienced a self-care limitation. It was slightly more common for females to have one form of limitation; however this may be related to the higher proportion of women in the total senior population. To meet the needs of "limited" elderly residents care facilities that combine meal, medical and daily living assistance in a residential environment may be necessary. As shown in **Table 5-5**, there are 35 State Department of Social Services licensed elderly care facilities in the City that provide housing options for the elderly.

Table 5-5: Licensed Elderly Care Facilities

Name	Type of Facility	License Status	Number of Beds
A Rainbow of Care 600 Wrede Way	Residential Care Home	Licensed	6
Almond Blossom Board and Care 1810 Broadmoor Avenue	Residential Care Home	Licensed	6
Asuncion Board and Care 1636 Rama Drive	Residential Care Home	Licensed	6
Broadmoor Care Home 301 N. Broadmoor Avenue	Residential Care Home	Licensed	6
Circle of Home 240 N. Hartley Street	Residential Care Home	Licensed	2

Name	Type of Facility	License Status	Number of Beds
Covenant Assisted Living 1027 Novarro Street	Residential Care Home	Licensed	6
Covenant Assisted Living, II 1035 S. Novarro Street	Residential Care Home	Licensed	6
Delta Home Care 2433 Angela Street	Residential Care Home	Licensed	6
Delta Home Care III 2400 Angela Street	Residential Care Home	Licensed	6
Domingo's Home Care for Elderly 1237 West Rexwood Street	Residential Care Home	Licensed	6
Golden Quality Home 2809 Greenleaf Drive	Residential Care Home	Licensed	6
Haven of Life 301 N. Osborn Avenue	Residential Care Home	Licensed	6
Ohana Home Care 3014 E. Vermillion Street	Residential Care Home	Licensed	3
Shekinah Home Care 1515 West Francisquito Avenue	Residential Care Home	Licensed	6
South Hills Country Home for the Elderly 1116 South Cajon Avenue	Residential Care Home	Licensed	6
South Hills Country Home for the Elderly II 1326 Hollencrest Drive	Residential Care Home	Licensed	6
South Hills Country Home for the Elderly III 1923 S. Shadydale Avenue	Residential Care Home	Licensed	6
South Hills Manor 3033 Sunset Hill	Residential Care Home	Licensed	6
St. Mary's Home 2614 Elena Avenue	Residential Care Home	Licensed	6
Sunshine Care Homes 3215 Levelglen Drive	Residential Care Home	Licensed	6
Tory Care Home 2721 Tory Street	Residential Care Home	Licensed	6
Trinity Board and Care Facility 1030 S. Gretta Avenue	Residential Care Home	Pending	6
Victoria's Place of South Hills 730 La Serena	Residential Care Home	Licensed	6
Villa Merced 1816 E. Merced Avenue	Residential Care Home	Licensed	6

Name	Type of Facility	License Status	Number of Beds
Well Care of West Covina 526 S. Hollenbeck Street	Residential Care Home	Licensed	6
West Covina Elder Care 901 W. Merced Avenue	Residential Care Home	Licensed	6
West Covina Residential Care Facility 3125 Valley View Avenue	Residential Care Home	Licensed	6
Country View Retirement Home 824 W. Cameron Avenue	Assisted Living Facilities	Licensed	136
Regent West Covina 150 S. Grand Avenue	Assisted Living Facilities	Licensed	160
Country View Retirement Home 824 W. Cameron Ave.	Retirement Residences with Assisted Living	Licensed	136
Bridgecreek Retirement Home 3601 Holt Ave.	Independent Retirement Living Residences	Licensed	108
Country View Retirement Home 824 W. Cameron Ave.	Independent Retirement Living Residences	Licensed	136
Beverly Healthcare 850 South Sunkist Ave.	Independent Retirement Living Residences	Licensed	97
Clara Baldwin Stocker Home for Women 527 South Valinda Ave.	Independent Retirement Living Residences	Licensed	48
Colonial Manor Convalescent Hospital 919 North Sunset	Independent Retirement Living Residences	Licensed	54
Emmanuel Convalescent Hospital 1495 Cameron Ave.	Independent Retirement Living Residences	Licensed	97
Total Facilities	36 Facilities with 1,139 Beds		

Source: California Care Network Facilities Search, 2013.

Note: Residential Care Home refers to facilities with 12 or fewer beds as opposed to Assisted Living Facilities which have 13 or more beds.

5.4.2 - Large Families

In the year 2000, the Census reported 7,031 households in the City of West Covina that were occupied by five or more persons. According to the 2007-2011ACS this number decreased by 15 percent to 5,982 households over the following decade. Of the total number of large households, approximately 98 percent were families while non-family households made up the remaining 2 percent. Large family households require special consideration, because they generally require larger dwellings with sufficient bedrooms to meet their housing needs without overcrowding.

Difficulties in securing housing large enough to accommodate all members of a household is more challenging for renters, because multi-family rental units are typically smaller than single-family ownership units. While apartment complexes in the City offering three bedrooms are common, apartments with four or more bedroom units are rare. It is more likely that a large family will experience overcrowding in comparison to smaller families. Additionally, as shown previously in the Housing Costs and Rents Section, the larger single-family rental and ownership stock generally is not affordable to the majority of lower income households.

Table 5-6 reflects the number of persons in large families per housing unit by tenure. The table indicates that there are more owner-occupied units (64%) than renter occupied units (36%) housing large families. Owner-occupied units account for about 19 percent of all owner-occupied housing in the City while large households occupying rental units make up roughly 20 percent of the total households. Over half of the households that are considered large are made up of five people, while households with six and seven or greater households make up a smaller percentage, with 21 percent and 22 percent respectively.

Table 5-6: Large Households by Tenure, 2010

Number of Persons in Unit	Owner Occupied	Renter Occupied	Total
Five	2,181	1,241	3,422
Six	774	458	1,232
Seven or more	899	429	1,328
Total	3,854	2,128	5,982

Source: 2007-2011 American Community Survey.

5.4.3 - Female-Headed Households

The third special needs group requiring attention is female-headed households. These households are considered a special needs group, because women leading families have proportionally lower rates of homeownership, lower incomes and higher poverty rates than other family compositions. **Table 5-7** indicates characteristics of the female-headed households in the City of West Covina. According to the Census, in the year 2010 there were 641 female-headed

households with children that were below the federally established poverty level. There were an additional 84 female-headed households without children. In total there are 725 female-headed households in the City, which make up roughly 2.9 percent of the City’s total number of households.

Table 5-7: Female-Headed Households

Household Type	Total Below Poverty Level	Percent of Total Households*
Female-Headed Household (No children)	84	0.3%
Female-Headed Household (With children under 18)	641	2.0%
Total Female-Headed Households	725	2.2%

Source: 2007-2011 American Community Survey.

*Total Households = 32,640 households

5.4.4 - Disabled Persons

Access and affordability are the two major housing needs of disabled persons. The disabled, like the elderly, have special needs with regard to location. There is typically a need and desire to be located near public services, specifically transportation facilities that provide service to those who rely on them.

Physically disabled persons often require specially designed dwelling units to permit movement within the unit, as well as access to and from the site. California Administrative Code Title 24 sets forth access and adaptability requirements for the physically disabled. These regulations apply to public buildings including: motels, employee housing, factory built housing and privately funded newly constructed apartment houses containing five or more dwelling units. The regulations also require that ramp-ways, larger door widths, restroom modifications, etc., be designed which enable free access to the handicapped. Such standards, however, are not mandatory of new single-family residential construction.

The 2010 Census defines six types of disability, including individuals with: a hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and an independent living difficulty. Difficulties are defined as mental, physical or health conditions that last over six months. **Table 5-8** reflects the percentage of persons in the City by disability type and age.

Table 5-8: Disability Type by Age

Disability Type	Age Group			
	Under 5 Years	5-17 Years	18-64 Years	65 Years or Over
Hearing Difficulty	0.2%	0.7%	1.1%	16.5%
Vision Difficulty	0.0%	0.2%	1.1%	7.8%
Cognitive Difficulty	--	1.2%	3.1%	11.1%
Ambulatory Difficulty	--	0.3%	3.8%	29.6%
Self-Care Difficulty	--	0.4%	1.8%	12.1%
Independent Living Difficulty	--	--	2.9%	23.1%
Total with Disability	0.2%	2.4%	7.3%	43.5%

Source: 2007-2011 American Community Survey.

Table 5-8 shows that approximately 10 percent of all residents in West Covina and 13 percent of persons 18 years and older in the City of West Covina experienced some form of disability. Generally, as expected the number of residents experiencing a disability increased with age. Out of the total disabled persons, roughly 30 percent of people aged 65 and older and 4 percent of people aged 18-64 years old had a difficulty that hindered their mobility. This figure suggests that a number of these residents rely on public transportation to travel. In West Covina, approximately 3 percent of residents experience a self-care difficulty. A difficulty that is classified as a self-care limitation does not necessarily translate into a need for specially constructed housing units, which it makes it difficult to estimate an exact number of disabled persons in need of housing.

Both the federal Fair Housing Act and the California Fair Employment and the Housing Act impose an affirmative duty on local governments to make reasonable accommodations (e.g., modifications or exceptions) in their zoning and other land use regulations when such accommodations may be necessary to afford disabled persons an equal opportunity to use and enjoy a dwelling. For example, it may be necessary to grant a deviation in the required setbacks to allow for a ramp to accommodate residents with mobility impairments. The City of West Covina allows homeowners to build ramps into single-family dwellings to allow first floor access for physically disabled residents. Such ramps or guardrails are permitted to encroach into the required setbacks under zoning, and are subject only to a building permit. This allows flexibility and relief from obtaining a variance. The City also recently adopted Ordinance 2235 on August 21, 2012, amending the Zoning Code to establish a formal procedure to consider applications for reasonable accommodation.

5.4.5 - Developmentally Disabled

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. This term shall also include disabling conditions found to be closely related to mental retardation or to require treatment similar to that required for individuals with mental retardation, but shall not include other handicapping conditions that are solely physical in nature.

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

The State Department of Developmental Services (DDS) currently provides community based services to approximately 243,000 persons with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. The San Gabriel/Pomona Regional Center is one of 21 regional centers in the State of California that provides point of entry to services for people with developmental disabilities. The center is a private, non-profit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families.

The following information from the San Gabriel/Pomona Regional Center provides a closer look at the developmentally disabled population. As shown in **Table 5-9**, there are approximately 733 individuals (2.4 percent of the total population) diagnosed with a cognitive or developmental disability in the City of West Covina.

Table 5-9: Developmentally Disabled Residents by Age

Zip Code Area	0-14 Years	15-22 Years	23-54 Years	55-65 Years	65+ Years	Total
91790	1	81	2	30	6	120
91791	97	42	96	16	3	254
91792	112	51	190	32	14	399
Total	210	174	288	78	23	773

Source: San Gabriel/Pomona Regional Center, 2013.

There are numerous housing types that are appropriate for people living with a developmental disability: rent subsidized homes, licensed and unlicensed single-family homes, inclusionary housing, Section 8 vouchers, 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 need 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.

In order to assist in the housing needs for persons with Developmental Disabilities, the City has established Program 2.3 – Alternative Housing Models to ensure that the housing needs of developmentally disabled residents are accommodated. The City will continue to conduct outreach with the San Gabriel/Pomona Regional Center and, encourage housing providers to designate a portion of new affordable housing developments for persons with disabilities, especially persons with developmental disabilities, and pursue funding sources designated for persons with special needs and disabilities.

5.4.6 - Extremely Low Income Households

According to 2005-2009 CHAS data generated for the City, there were approximately 3,825 very low-income households living in West Covina. Very low-income households are those households that earn 50 percent or less of the median family income (MFI) for the statistical region in which they are located. Extremely low-income (ELI) households are those households which earn less than 30 percent of the MFI. There are approximately 3,200 extremely low income households in West Covina including both renters and owners. **Table 5-10**, includes data characterizing affordability and other housing problems in West Covina for very low and extremely low income households.

Table 5-10: Housing Problems for Very Low and ELI Households

Household by Type, Income & Housing Problem	Total Renters	Total Owners	Total Households
Extremely Low Income (0-30% MFI)	2,225	975	3,200
Percent with housing problems	87.0%	82.1%	85.5%
Percent with cost burden > 30%	85.8%	81.5%	84.5%
Percent with cost burden > 50%	77.3%	65.1%	73.6%
Very Low Income (31-50% MFI)	2,015	1,810	3,825
Percent with housing problems	96.5%	60.7%	79.6%
Percent with cost burden > 30%	93.1%	60.7%	77.8%
Percent with cost burden > 50%	47.6%	44.8%	46.3%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2005-2009.

As shown in **Table 5-10** the majority (70 percent) of extremely low income households in the City are renters. Given that extremely low income households are often living pay check to pay check, it can be difficult to produce a down payment to purchase a unit, which explains the difference in tenure. In general, **Table 5-10** presents data indicating that nearly 86 percent of all ELI households experience some type of housing problem, 85 percent pay more than 30 percent of their annual income on housing costs and 74 percent pay more than 50 percent of their annual income toward housing. This is in comparison to 80 percent of very low income households with a housing problem, 78 percent paying more than 30 percent of their annual income on housing costs and 46 percent pay more than 50 percent of their annual income toward housing.

There are limited opportunities to address the housing needs of extremely low-income households in West Covina. However, the needs of this special needs group are taken into consideration and are generally addressed through the City's overall programs for housing affordability. The City also provides a number of deed-restricted units that offer housing opportunities for ELI households.

5.4.7 - Homeless Population

Homelessness continues to be a regional as well as a national issue. The Regional Housing Needs Assessment (RHNA) produced by SCAG defines homelessness as:

- Persons who are living or staying in emergency shelters;
- Persons who sleep outside, in makeshift shelter, in cars or transportation areas such as bus or train terminals;
- Persons who are considered "at risk" (i.e., doubled-up, in marginal circumstances, motel population with limited stay or general relief recipients whose payments have been canceled due to "no forwarding address").

Enumerating the total number of homeless is difficult due to the transient nature of the population, as well as, the existence of the hidden homeless. The term, hidden homeless, refers to individuals that are not necessarily on the street and are often not counted in homeless surveys. These individuals typically reside in temporary housing situations (e.g. doubling up with another household or in motels).

To better address and serve the homeless population, the Los Angeles Homeless Services Authority (LAHSA) was established in 1993 as an independent agency by the County and the City of Los Angeles. LAHSA is the lead agency in the Los Angeles Continuum of Care, and coordinates and manages over \$70 million dollars annually in Federal, State, County and City funds for programs providing shelter, housing and services to homeless persons in Los Angeles City and County. The Los Angeles Continuum of Care (CoC) includes all of Los Angeles County except the cities of Glendale, Long Beach, and Pasadena.

Every other year, LAHSA, conducts a point in time survey to count the number of homeless individuals, sheltered or unsheltered, living throughout the County.

According to the 2011 Greater Los Angeles Homeless Count, it is estimated that there are 45,422 homeless persons in Los Angeles Continuum of Care and approximately 51,340 homeless individuals living in the County at a given point in time. Of the 45,422 reported in the CoC approximately 79 percent were unsheltered and 21 percent were living in either emergency shelter or transitional housing programs at the time of the survey. Within the San Gabriel Valley sub-area, which includes the cities of West Covina, and numerous San Gabriel Valley cities like Claremont, Monrovia, San Marino, Industry, and surrounding unincorporated areas, it is estimated that there are 4,727 homeless counted during the Point in Time Survey, including 3,868 single adults and 943 family members.

As part of the Greater Los Angeles Homeless Count Report authored by LAHSA, cities can participate in the Opt-In Program. The Opt-In Program provides local jurisdictions with homeless count numbers specific to their area or city allowing them to obtain local homeless count information to more effectively address local homelessness and to report progress to federal, state, and county agencies to meet funding requirements. Prior to the 2009 homeless count, the methodology did not support this need. Beginning in 2009, the study methodology was enhanced to enable opt-in cities/communities to coordinate a homeless count within their borders using locally recruited volunteers from public and private agencies. In total, 35 areas consisting of 28 cities and seven communities enumerated all of their census tracts – including the City of West Covina. Using the results from the LAHSA shelter and youth counts, cities are able to estimate a point-in-time number of the homeless families and individuals who are sheltered and unsheltered in their jurisdictions. The most recent data available for the City of West Covina is from 2011 and indicates that there are approximately 63 individuals living in on the street.

There are numerous factors that contribute to homelessness in West Covina and Los Angeles County. Difficulties in obtaining employment, insufficient education, mental illness, and substance abuse are a few of the more traditional factors. During the past 15-20 years, new factors, however, are emerging that significantly contribute to homelessness.

The trends that are largely responsible for the rise in homelessness include: a growing shortage of affordable housing, and a simultaneous growth in the population of low-income renters, which has correlated with high demand and shrinking supply. Both of these factors could potentially exacerbate any of the traditional conditions, but may increasingly become stand-alone causes of homelessness. The large numbers of homeless persons, the rising cost of housing, and the number of persons living in poverty combine to create a serious potential for homelessness.

Emergency and transitional shelters can help to address the needs of the homeless. Emergency shelters provide a short-term solution to homelessness and involve limited supplemental services. In contrast, transitional shelters are directed toward removing the basis for homelessness. Shelter is provided for an extended period and is combined with other social services and counseling to assist in the transition to self-sufficiency.

Services and facilities available for the homeless in West Covina are coordinated primarily through the Los Angeles County as a continuum of care. The continuum of

care begins with assessment of the needs of the homeless individual or family. The person/family may then be referred to permanent housing or to transitional housing where supportive services are provided to prepare them for independent living. The goal of a comprehensive homeless service system is to ensure that homeless individuals and families move from homelessness to self-sufficiency, permanent housing, and independent living. The following is a list of agencies offering public assistance in and around West Covina:

1. **Citrus Valley Health Foundation** provides a drop-in center where homeless persons can access a wide variety of services. The Foundation also serves the terminally ill and those in need of short-term acute care. They are able to serve 10 short-term acute care clients at their facility for stays averaging around two weeks and serve the terminally ill in their homes. They do not track the number of patients they serve from specific cities.
2. The **Institute for Urban Research and Development** provides emergency shelter, breakfast and dinner, access to showers and toilets, limited case management services, and referrals to more comprehensive services to homeless families. IURD is housing participants at the Valley Inn in La Puente and the American Inn & Suites in Pomona.
3. **Catholic Charities Brother Miguel Center** in Pomona provides vouchers/assistance referrals for those seeking shelter. They also provide utility disconnection and eviction prevention services, along with other counseling, training, and emergency/food assistance. Catholic Charities serves low-income families and individuals, but does not track the number of residents from specific cities that utilize their services.
4. **YMCA-Wings Shelter for Battered Women** located in West Covina provides shelter, counseling, and other needs of battered women and their children. They offer 32 beds, 25 of which are usually occupied. The average stay at this facility is 40 days although the YMCA plans to expand the maximum length of stay when funds become available. They do not offer rental assistance vouchers, nor do they track what cities their clients are from.
5. The **House of Ruth** in Claremont provides services to women and their dependent children. In 2000, 49 hotline cases and 81 outreach service cases were from West Covina. House of Ruth is equipped with 20 beds and is generally 95 to 98 percent occupied. The maximum stay at their facility is 30 days; however, typical stays are 15 to 16 days. Although they do not give rental assistance vouchers, they operate three transitional housing units.
6. **Community Food Bank of West Covina** provides assistance and emergency help for West Covina residents in need of food. On a weekly basis the Food Bank serves 15 people a day from West Covina and the surrounding areas. On average the Food Bank serves roughly 80 residents of West Covina.
7. The **Salvation Army** offers temporary shelter and food vouchers and referrals for West Covina and San Gabriel residents. Adult rehabilitation centers are among the most widely known of all Salvation Army services and comprise the largest resident rehabilitation program in the United States. Individuals with identifiable and treatable

needs are able to check-in to facilities that assist them in becoming healthy. At the center they receive adequate housing, nourishing meals and necessary medical care, and they engage in work therapy. They also benefit from group therapy, spiritual guidance and skilled addictions counseling in clean and wholesome surroundings.

8. **Inland Valley Council of Churches** serves homeless families through their 19-bed shelter and seven unit transitional housing programs. Those in need of shelter are able to stay a maximum of 30 days while those using the transitional housing are able to stay between 12 and 24 months. They do not give rental assistance vouchers and do not track where their clients originate in the area.
9. The **Santa Anita Family Services Senior Center** serves seniors age 60 and older. They assist low-income elderly with temporary personal care, in-home care during illness, respite for family caregivers, employment assistance, housekeeping, and assistance in filling out forms or with other legal matters. They also offer minor home renovation for low-income seniors with physical limitations.
10. The **East San Gabriel Valley Coalition for the Homeless** is a nonprofit organization, helping the homeless find shelter. They offer referral services for medical appointment, hotel and motel and taxi vouchers, emergency food, sack lunches, showers and hygiene kits. They also offer referral assistance for paying rent and utilities. On a monthly basis the Coalition generally serves 60 people a day. The Coalition also offers a Cold Weather Shelter that runs from mid-November until the end of March; during this time period they serve almost 100 people a night. During the Christmas season they serve about 300 people.

In 2007 the California State Senate passed Senate Bill 2 (SB2), which requires jurisdictions to address homelessness in greater detail within mandated Housing Elements. This bill requires cities and counties to identify specific sites with by-right zoning to accommodate the community's need for homeless shelters. It also necessitates that cities and counties identify zones where special needs facilities and transitional housing are permitted either by right or with a conditional use permit. Finally, SB2 prohibits a city or county from disapproving applications for shelters and special needs facilities unless specified findings are made. This bill will be addressed in further detail within the Housing Element.

During the 2008-2014 planning period, the West Covina Zoning Code was amended to permit emergency housing. Ordinance 2239 approved by the City Council on August 28, 2012 to permit single resident occupancy (SRO) units by right without a conditional use permit or other discretionary action in the High Density Multi-Family (MF-45) zone. As part of Ordinance 2239, the City also amended the Zoning Code so that the Light Manufacturing (M-1) zone permits emergency shelters, by right without a Conditional Use Permit or other discretionary action. This zone is appropriate to accommodate emergency shelters as M-1 areas are typically located along major arterial roadways with access to employment centers and near stores and other services. There are currently 45 parcels totaling 60.75 acres of land zoned for M-1 in the City. Of these sites approximately 11 parcels between 0.5 and 5 acres in size that are underutilized and appropriate and able to accommodate a shelter of approximately 20 beds if one is proposed. To better accommodate emergency

shelters in the City, specific siting standards and conditions for approval will be developed in accordance with State Law.

5.4.8 - Farm Workers

Like many other cities in Southern California, West Covina's economy was at one time linked to agriculture. Changes in the local economy to production and service-oriented sectors have virtually eliminated significant agricultural production within City limits. While the County of Los Angeles still has areas with agricultural activity, farmland in West Covina has been almost entirely converted as the City reaches build out. Consequently, many of the remaining agricultural uses are specialty nurseries or stables, which do not employ migrant farm workers.

In 2011, the 2007-2011 ACS reported 272 persons in West Covina employed in agriculture, forestry or fishing industries (or related industries). In comparison to the 2000 Census, which reported 62 individuals involved in agricultural industries, this number seems high as the City is largely built out and no new agriculture zones have been added to the City. It is likely that the identified individuals are primarily employed in plant nurseries, landscaping, or gardening companies. Of those residents employed in agriculture, the vast majority are year-round residents of the City. Consequently, the City does not foresee a need to provide farm worker housing pursuant to the State Employee Housing Act (Section 17000 of the Health and Safety Code).

5.5 - At-Risk Housing

State housing law requires an inventory and analysis of government-assisted dwellings units eligible for conversion from lower income housing to market rate housing during the next ten years from 2014 to 2024. These units are considered to be "at-risk" units. Reasons for this conversion may include expiration of subsidies, mortgage pre-payments or pay-offs, and concurrent expiration of affordability restrictions. **Table 5-11** lists the properties at risk in West Covina according to HUD and the California Housing Partnership Corporation.

Table 5-11: Affordable Housing At-Risk of Conversion to Market Rate

Project	Total Affordable Units	Number of Bedrooms					Recording Date	Expiration Date
		0	1	2	3	4		
Multi-Family Developments								
Brookhollow Apartments 2600 S. Azusa Ave.	78		26	46	6		2000	2030
Lark Ellen Village 1350 E San Bernardino Rd.	34			5	24	5	1997	2037
Mauna Loa Apartments 2000 W Pacific Ave.	12			12			1994	2029
The Promenade 1333 W Garvey Ave N.	124	28	95				1998	No Expiration
Senior Age Restricted Developments								
Heritage Park 1800 W. Badillo St.	14		11	3			1998	No Expiration
Lark Ellen Village 1350 E San Bernardino Rd.	88		68	20			1997	2037
Vintage Gardens 1950 Badillo St.	188		128	60			1999	2029
West Covina Senior Villas 1842 E. Workman Ave.	85		85				2003	2102
West Covina Senior Villas II 1838 E. Workman Ave.	64		64				2009	2108
TOTAL	687	28	477	146	30	5		

Source: City of West Covina AB 987 Table, 2013.

As shown in **Table 5-11**, the City of West Covina has nine properties providing almost 700 units of deed-restricted affordable housing. Of the total 687 units, there are 248 units for families, including larger units with 3 and 4 bedrooms. The remaining 439 units are age restricted for residents that are 65 years old or older. The majority of the age-restricted units are 1 bedroom, with a few units consisting of two units. As shown in the table there are no units deemed at risk within the next 10 years, and there are several properties will 99-year covenants or no expiration at all.

To monitor their existing deed restricted units, the City of West Covina has established Action 1.3 in the Housing Plan. When the time comes, the City understands that the preservation of the units as affordable may require financial incentives to attract project owners to extend low-income use restrictions. Other possible methods of preservation could involve acquisition of the affordable units by a non-profit or public agency, or local subsidies to offset the difference between affordable and

market rents. Preservation of at-risk projects can be achieved in a variety of ways, with adequate funding availability. These include:

- Contract extension
- Transfer of ownership to non-profit developers and housing organizations
- Local rental subsidies
- Purchase affordability covenants

Alternatively, units that are converted to market rate may be replaced with new assisted multi-family units with specified affordability timeframes. The City will continue to work with property owners and to implement the objectives outlined in Action 1.3 to monitor and preserve in the future as many affordable units as possible.

5.5.1 - Contract Extension

Upon filing of a Notice of Intent (NOI), HUD may offer several incentives to property owners to extend their contracts, including re-financing the property mortgage and establishing higher rents charged for the project. Pursuant to Section 65863.10 of the Government Code, the property owners of these units must also provide one year advanced notification to each tenant household if the property owner intends to terminate the Section 8 contract. The notice must indicate the anticipated date of conversion and anticipated rent increase. The property owner is also required to serve notice to the City of West Covina.

For projects with contracts expiring, three renewal options are available. Options for renewal are assumed to be one of the following, although other options may apply depending on other project factors:

- Renew at comparable market levels, possibly adjusted upward by operating costs, which is the Mark Up to Market option;
- Renew at current rents with no adjustments;
- For any project with rents currently exceeding comparable market rents, as a fourth option the owner may request referral to the Office of Multi-family Housing Assistance Restructuring (OMHAR) for reduction of Section 8 contract rents with or without the restructuring of rents.

5.5.2 - Transfer of Ownership

Transferring ownership of the affordable units to a non-profit housing organization is a viable way to preserve affordable housing for the long term and increases number of government resources available to the project. The feasibility of this option depends on the willingness of the owner to sell, funding sources to actually buy the property, and the existence of a non-profit organization with sufficient administrative capacity to manage the property. Additionally, projects in which all units are affordable, and not just a portion of units are affordable, can participate in ownership transfers more simply and are therefore more likely to be feasible.

5.5.3 - Local Rental Subsidy

A third option for preservation of at-risk units assisted by either project based Section 8 funds and/or bond financing is to offer a local rental subsidy to residents. These subsidies can be structured to mirror the Section 8 program, whereby the subsidy covers the cost of the unit above what is determined to be affordable for the tenant’s household income (including a utility allowance) up to the fair market value of the apartment. Rent subsidies using State and Local can be used to maintain the affordability of these at-risk units.

The cost of providing subsidies for 330 at-risk units with potential to expire during the planning period to maintain subsidized rents assumes that none of the at-risk units are preserved. The cost of providing subsidies is based on a comparison between Fair Market Rents (FMR) and rents which are affordable to low-income families. Affordability is defined as rents that do not exceed 30% of a household’s monthly income.

Under the project based Section 8 program, HUD pays owners the difference between what tenants can pay (defined as 30% of household income) and what HUD estimates to be Fair Market Rent (FMR) on the unit. The 2013 HUD median income for Los Angeles County is \$61,600. The current FMRs for Los Angeles County, which includes the City of West Covina, are shown in **Table 5-12**.

Table 5-12: Fair Market Rents

Efficiency*	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
\$911	\$1,101	\$1,421	\$1,921	\$2,140

Source: HUD Revised FY 2013 Income Limits

*Efficiency = Studio Apartment

Fair Market Rents were created in an effort to control rental costs and ensure reasonableness in the Section 8 assisted housing program. For assistance programs (i.e. vouchers), higher FMRs mean higher costs per household served and, within a fixed budget, fewer households can be assisted. The taxpaying public would probably be unwilling to support an assisted housing program that put low-income families in housing units that were substantially better than typical rental units.

Based on 2013 HUD income data for Los Angeles County, the maximum amount of rent that is considered to be affordable is \$1,101 for a one bedroom unit, \$1,421 for a two bedroom unit, \$1,921 for a three bedroom unit and \$2,140 for a four bedroom unit. This calculation assumes a one person household for a one bedroom unit, a three person household for a two bedroom unit, a four person household in a three bedroom unit and five or more persons in a four bedroom unit. If there were at-risk units in the City, Staff could identify the number of units converting and calculate the additional subsidies required to maintain affordability, based on a comparison between FMR and the affordable rents.

5.5.4 - Incentives to Purchase Affordability Covenants

A final opportunity for preserving the affordability of at-risk projects is to provide an incentive package to the owners to maintain the projects as low-income housing. Incentives could include writing down the interest rate on the remaining loan balance and/or supplementing the Section 8 subsidy received to market levels. The feasibility of this option depends on whether the complexes require rehabilitation or are too highly leveraged. By providing lump-sum financial incentives or on-going subsidies in rents or reduced mortgage interest rates to the owner, the City can ensure that some or all of the units remain affordable.

5.5.5 - Replacement Cost

If the four strategies discussed above are unable to result in the preservation of the at-risk units as affordable units, the City may choose to construct new units to replenish its housing stock. The cost of developing new housing depends on a variety of factors including density, size of units, construction quality and type, location, and land cost.

Recent construction cost estimates for the Los Angeles and Pasadena regions of \$140 to \$160 per square foot for multi-family units were used to approximate the cost of replacing at-risk units. An average of \$150 per square foot is used for this analysis as land in West Covina remains slightly lower than Los Angeles metro area, but slightly higher than Southern California overall. Using average square footages of 600 square feet for one bedroom units, 700 square feet for two bedroom units, 800 square feet for three bedroom units, and 900 square feet for four bedroom units, the per unit replacement cost can be calculated.

5.5.6 - Preservation Resources

A variety of Federal, state, and local programs are available to maintain rental and purchase affordability to preserve at-risk units. The following summarizes financial resources available to the City, private, and non-profit parties to preserve housing that is affordable.

Federal Programs

Community Development Block Grant Program (CDBG) – This program is intended to enhance and preserve the City’s affordable housing stock. Funds are awarded to the City on a formula basis for housing activities. Eligible activities include acquisition, rehabilitation, economic development, and public services. CDBG grants benefit primarily households with incomes not exceeding 80 percent of the County median family income.

HOME Investment Partnership – HOME funding is a flexible grant program which is awarded to West Covina on a formula basis for housing activities which takes into account local market conditions, inadequate housing, poverty, and housing production costs. HOME funding is provided to jurisdictions to either assist rental housing or home ownership through acquisition, construction, reconstruction and/or

rehabilitation of affordable housing. Tenant-based rental assistance, property acquisition, site improvements, expenses related to the provision of affordable housing, and projects that serve a group identified as having special needs related to housing are also available.

Section 8 Rental Assistance Program – This program provides rental assistance payments to owners of private market-rate units on behalf of extremely low- and very low-income tenants.

State Programs

California Housing Finance Agency (CHFA) – CHFA sells tax exempt bonds for below market rate loans to first-time homebuyers. Program operates through participating lenders who originate loans for CHFA purchase.

Low Income Housing Tax Credits – Tax credits available to individuals and corporations that invest in low-income rental housing. Tax credits sold to people with high tax liability, and proceeds are used to create housing.

Multi-Family Housing Program (MHP) – Deferred payment loans for new construction, rehabilitation and preservation of rental housing administered by HCD.

Local Resources

Described below are agencies that can serve as resources in the implementation of housing activities in West Covina and Los Angeles County.

Affordable Housing Developers – An alternative to providing subsidies to existing owners to keep units available as affordable housing is for public or nonprofit agencies to acquire or construct housing units that would replace at-risk units lost to conversion to market rates.

National CORE – National Community Renaissance is the new name for the combined group of companies that includes National Community Renaissance of California (formerly Southern California Housing Development Corporation), National Community Renaissance Development Corporation (formerly National Housing Development Corporation), and the Hope through Housing Foundation. This combined agency develops, manages, and provides supportive services to 76 affordable housing communities nationwide.

The East Los Angeles Community Union (TELACU) – TELACU is a non-profit community development corporation founded in 1968. The non-profit is self-sustained by TELACU Industries, a for-profit family of companies which provides the economic means to fulfill TELACU's mission. TELACU builds, owns and manages affordable housing in cities throughout Southern California, including a senior housing project in West Covina.

Thomas Safran & Associates – Thomas Safran & Associates owns and manages over 3,000 units of affordable rental housing in California. Active for over 35 years in the affordable housing development field, this organization specializes in developing

multi-family and senior housing projects, many of which have won awards from prestigious organizations. Thomas Safran & Associates have previously worked in West Covina and are a vital resource for the City.

5.6 - Regional Housing Needs Assessment

California’s Housing Element law requires that each city and county develop local housing programs designed to meet its “fair share” of existing and future housing needs for all income groups. The division of project housing need between jurisdictions within a greater region is known as the Regional Housing Needs Allocation (RHNA). For the upcoming planning period, the California Department of Housing and Community Development determined that the projected housing need for the Southern California region (including the counties of Los Angeles, Orange, Riverside, San Bernardino, Ventura, and Imperial) is 412,137 new housing units. Once finalized by HCD, this allocation is further broken down and reallocated by SCAG to the various cities and unincorporated county areas within the six county region.

The number of housing units allocated to each jurisdiction through the RHNA is divided into four income categories: very low, low, moderate, and above moderate. For the 2014-2021 planning period SCAG determined that the City of West Covina’s fair share allocation is 831 new housing units during this planning cycle, with the units distributed among the four income categories as shown in **Table 5-13**. The City must demonstrate that its land inventory is sufficient to facilitate and encourage the development of affordable housing that is accessible to a variety of income groups.

Table 5-13: Fair Share Housing Needs (RHNA Allocation) 2014-2021

Income Group	Number	Percentage
Very Low*	217	25%
Low	129	16%
Moderate	138	17%
Above Moderate	347	42%
Total	831	100%

Source: Southern California Association of Governments, 2012.

* It is assumed that 50% (108 units) of the City’s very low allocation will address the needs of Extremely Low Income households, earning less than 30% of the AMI.

Housing Constraints

Section 6

Pursuant to State law, a Housing Element shall provide an analysis of existing and potential governmental and non-governmental constraints on the improvement, maintenance, and development of the housing stock. This analysis must include housing for all segments of the population including all income levels and persons with special needs (such as the homeless, disabled, and elderly). This analysis of housing constraints considers the following:

- Governmental Constraints refers to those regulations, ordinances, and/or controls that may impede the development of new housing or otherwise increase the cost of residential development;
- Market Constraints refers to those economic and market factors that may affect the cost of new housing development; and,
- Environmental Constraints refers to those aspects of the environment (vacant land, utilities, natural hazards, etc.) that may affect the cost and/or feasibility of development.

6.1 - Governmental Constraints

Local policies and regulations can affect the availability of housing and in particular, the provision of affordable housing. Land use controls, site improvement requirements, fees and exactions, permit processing procedures, and other factors can affect the maintenance, development, and improvement of housing. State, Federal and Regional regulations, which the City has no control over, also affect the availability of land for housing and the cost of producing housing. Regulations related to environmental protection, building codes, and other topics have significant, often adverse impacts on housing cost and availability. While constraints exist at other levels of government, this section emphasizes policies and regulations that are under the control of the City.

It is important to note that the City of West Covina's intent is to find a balance between implementing community standards and quality for new residential development, and maintaining a development review process and appropriate regulations that do not unreasonably constrain new residential construction. The City of West Covina has been successful in achieving that balance as evidenced by: (1) the construction of approximately 2,209 new residential units since 1998 despite being built-out, including 1,223 multiple-family units; and (2) the affordability of many newer market-rate multiple-family units (rental and ownership) for moderate-income households. Consequently, the number and cost of many newer residences is a clear indicator that the constraints outlined in this chapter are not hindering the construction of affordable and market-rate housing in the City of West Covina.

6.1.1 - Land Use Controls

Land use controls are policies, regulations, plans, and other methods of regulating the possible uses and development of property, including such things as zoning, subdivision regulations, and floodplain regulation. The two primary regulatory documents in West Covina are the General Plan and Zoning Code (Title 26 of the Municipal Code).

General Plan

The General Plan, required by Government Code Section 65000 et seq., is a comprehensive, long-range policy document that guides physical development in West Covina. California State law requires seven elements or chapters in the General Plan, including the Housing Element. Each of the elements provides policy guidance on the built environment; however the Land Use Element has a direct relationship to uses on property. The Land Use Element provides the long-term vision and direction for land uses and development through a series of goals, policies, and implementation measures. The Land Use Element also includes a map with land use designations that describe the distribution, density, and location of land uses in the City. Consequently, there is a significant relationship between the Land Use Element and housing development in a City.

West Covina's previous Land Use Element was adopted in 1985 and therefore ready for an update to revise the goals and policies guiding development throughout the City. In 2014, the City initiated the update process for the General Plan. Also known as Plan WC, the General Plan is an overhaul of the 1985 document, updating all Elements including a new Land Use Element and an amended Housing Element. Plan WC implements the Transect system, which is system of natural-to-urban transect zones or 'human habitats'. For each the transect zone there is an equivalent land use designation.

Through implementation of the General Plan, the City utilizes a number of planning tools including Specific Plans, Zoning Regulations, and Subdivision Ordinances. With these documents, the City establishes more specific development standards, allowable uses, and limitations. The West Covina General Plan provides for seven planning designations with corresponding transect zones. General Plan residential land use designations express densities as dwelling units per acre (du/ac). **Table 6-1** describes the General Plan land use designations that permit residential uses.

Table 6-1: Planning Designations and Corresponding Transect Zones

Designation	Transect	Description
Neighborhood Low	T3 Sub-Urban and T4 General Urban	Emphasizes detached houses with some attached units in a small mix of building types from 0 up to 8 dwelling units per acre. Predominantly residential, with opportunity for limited home occupation and neighborhood services sensitively located along corridors and at intersections.
Neighborhood Medium	T3 Sub-Urban, T4 General Urban, and T5 Urban Center	Anticipates a mixture of detached and attached dwellings and higher building types at approximately 9 to 20 dwelling units per acre. Predominantly residential with small scale commercial at key locations, primarily at intersections and adjacent to corridors.
Neighborhood High	T3 Sub-Urban through T6 Urban Core	Accommodates a broader mix of building types, primarily attached, from 21 to 54 dwelling units per acre; A mix of residential, commercial, office, and entertainment that includes mixed-use buildings.
Commerce	T4 General Urban through T6 regional center, urban core, neighborhood center)	Encourages a wide range of building types of anywhere from two to six stories (depending on neighborhood characteristics) that house a mix of functions, including commercial, entertainment, office and housing.
Industry	T4 to T6 Urban Core	Encourages intensive manufacturing, processing, warehousing and similar uses, as well as light, clean industries and support offices; also encourages workplace-serving retail functions and work-live residences where such secondary functions would complement and be compatible with industrial uses. Primarily large-scale buildings.
Civic	T1 Preserve through T6 Urban Core	Accommodates civic functions such as government offices, libraries, schools, community center, and places of religious worship.
Parks and Open Space	T1 Preserve through T6 Urban Core	Designate lands to public recreation and leisure and visual resources, and can range from neighborhood tot lots and pocket parks to urban squares and plazas and playgrounds to large regional parks and natural preserves.

Source: General Plan, Land Use Element, 2016.

Zoning Code

California State law (Government Code Section 65454) requires that a City’s General Plan and Zoning Code be consistent. This is critical as Zoning regulations serve as a key General Plan implementation tool. The City of West Covina Zoning Ordinance accommodates a diversity of residential housing types. The Code allows for innovation in design, provided that the development does not exceed the overall density and dwelling unit capacity shown in **Table 6-2**. The West Covina Zoning Code presently provides for seven residential land use categories. Each of the categories is listed below:

- Agricultural Residential (R-A)
- Single Family Residential (R-1)

- Low Density Multi-Family, Condominium Zone (MF-8)
- Low-Medium Density Residential (MF-15)
- Medium Density Residential (MF-20)
- High Density Residential (MF-45)
- Planned Community Development (PCD)

The densities of the zones range from one unit per acre to 54 units per acre with affordable housing allowed in the medium density residential, high density residential zones. The City's Zoning Ordinance specifies the standards for the development of residential properties in the City. Zoning regulations control development by establishing requirements related to density, lot area, floor area ratio, lot coverage, yard setbacks, structure height, minimum open space and minimum parking spaces. Site development standards ensure a quality living environment for all household groups in the City, including special needs groups, and lower and moderate-income households.

Minimum lot size requirements and design standards, including architectural enhancements and landscaping may increase the costs of housing. These constraints can hinder the creation of affordable housing for low-income and senior residents. To minimize constraints and maintain incentive for affordable housing developers, the City relies primarily on the application of density bonuses. Affordable age-restricted housing projects, for example, may be granted a 160 percent density bonus, which the City expects will encourage developers to construct more of this specific type of housing. Another strategy to promote the development of affordable housing is the use of Specific Plans, which the City currently allows.

Tables 6.2, 6.3 and 6.4 display the City's zoning requirements for single family and multi-family residential zones, while also presenting any standards specific to the City's area districts. The Zoning Ordinance provides for a range of residential densities single-family and multi-family zones. Currently, residential uses are not permitted in commercial zones. The City's development standards for residential development are not considered to be a constraint to the development of housing.

Table 6-2: Development Standards for Single Family Residential by Area District

Area District	I	IA	II	IIA	III	IV
Maximum Density Allowed (per acre)	5.8	7.25	4.6	4.6	3	2.2
Minimum Lot Width (ft.)	60	50	70	74	90	110
Minimum Lot Depth (ft.)	105	95	110	110	125	--
Minimum Lot Area (sq. ft.)	7,500	6,000	9,450	9,450	14,400	20,000
Minimum Dwelling Area (sq. ft.)	950	900	1,100	1,200	1,500	1,600
Maximum size of units in developmental areas	.35 FAR or 3,999 SF, whichever is less	0.50 FAR for first 5,000 SF 0.35 FAR for remaining lot area over 5,000 SF	4,000	5,000	6,000	7,000
Parking	2 covered and 2 uncovered	2 covered and 2 uncovered	2 covered and 2 uncovered	2 covered and 2 uncovered	2 covered and 2 uncovered	2 covered and 2 uncovered
Single-Family Building Height	2 stories, no more than 25 ft. above finished grade	2 stories, no more than 25 ft. above finished grade	2 stories, no more than 25 ft. above finished grade	2 stories, no more than 25 ft. above finished grade	2 stories, no more than 25 ft. above finished grade	2 stories, no more than 25 ft. above finished grade
Front Yard	No less than 25 ft. from property line	No less than 20 ft. from property line	No less than 25 ft. from property line	No less than 25 ft. from property line	No less than 25 ft. from property line	No less than 25 ft. from property line
Side Yard	Minimum 5 ft.	Minimum 5 ft.	Minimum 5 ft.	Minimum 5 ft.	Minimum 7 ft.	Minimum 10 ft.
Coverage of required yards (Yard Coverage)	60% of required rear yard to remain open; 40% may be covered by a 1 story structure	60% of required rear yard to remain open; 40% may be covered by a 1 story structure	60% of required rear yard to remain open; 40% may be covered by a 1 story structure	60% of required rear yard to remain open; 40% may be covered by a 1 story structure	60% of required rear yard to remain open; 40% may be covered by a 1 story structure	60% of required rear yard to remain open; 40% may be covered by a 1 story structure
Lot Coverage	Not to exceed 35% of the total lot or parcel area	Not to exceed 35% of the total lot or parcel area	Not to exceed 35% of the total lot or parcel area	Not to exceed 35% of the total lot or parcel area	Not to exceed 35% of the total lot or parcel area	Not to exceed 35% of the total lot or parcel area

Source: City of West Covina, 2013.

Table 6-3: Development Standards for Multiple Family Residential Zones

Development Standards	MF-8	MF-15	MF-20	MF-45
Maximum Density Allowed (per acre)	8	15	20	45
Minimum Site Size	2 acres	1 acre	1 acre	20,000 sq. ft.
Minimum Width (feet)	150 ft.	150 ft.	150 ft.	100 ft. (At the street line)
Minimum Average Depth	--	--	--	150 ft.
Area District I	8 units per acre	15 units per acre	20 units per acre	45 units per acre
Area District II & IIA	7 units per acre			
Area District III	6 units per acre			
Area District IV	5 units per acre			
Area District V	4 units per acre			
Parking Requirements	Condo: 2 enclosed per unit, plus 1 guest per 4 units	Condo: 2 enclosed per unit, plus 1 guest per 4 units Non-Condo: 2 (1 covered) plus 10% addition for guest parking	Condo: 2 enclosed per unit, plus 1 guest per 4 units Non-Condo: 2 (1 covered) plus 10% addition for guest parking	Condo: 2 enclosed per unit, plus 1 guest per 4 units Non-Condo: 2 (1 covered) plus 10% addition for guest parking
Building setbacks from property lines	Minimum: 15 ft. Average: 20 ft.	Minimum: 15 ft. Average: 20 ft.	Minimum: 15 ft. Average: 20 ft.	Minimum: 15 ft. Average: --
Side setbacks from property line				
Interior:				
1 st Story	10 ft.	10 ft.	10 ft.	10 ft.
2 nd Story			5 ft.	5 ft.
3 rd Story or higher			10 ft.	10 ft.*
Interior Abutting R-A/R-1:				
1st Story	10 ft.	10 ft.	10 ft.	10 ft.
2nd Story	20 ft.	20 ft.	20 ft.	20 ft.

Development Standards	MF-8	MF-15	MF-20	MF-45
3rd Story or higher				15 ft.
Adjacent to Street (Min/Average)	15ft. / 20 ft.	15ft. / 20 ft.	15ft. / 20 ft.	Minimum is 15 ft.
Rear setbacks from the property line	Minimum: 20 ft. Abutting R-A or R-1: 20 ft.	Minimum: 20 ft. Abutting R-A or R-1: 20 ft. 1 story-20 ft. 2 story-20 ft.	Minimum: 20 ft. Abutting R-A or R-1: 20 ft. 1 story-20 ft. 2 story-20 ft. 3 story-30 ft.	Minimum: 15 ft. Abutting R-A or R-1: 15 ft.
Recreational-leisure space	200 sq. ft. per unit	200 sq. ft. per unit	200 sq. ft. per unit	200 sq. ft. per unit
Maximum building height within 100 ft. of single-family zones	25 ft.	25 ft.	35 ft.	40 ft.
* An additional 5 feet setback is required for each additional story				

Source: City of West Covina, 2013.

2014-2021 HOUSING ELEMENT

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Table 6-4: Minimum Floor Area for Multi-family Units by Area District

Minimum Floor Area	Studio Units	Single Units	Number of Bedrooms				
			1	2	3	4	More
Area District I	--	--	800	1,000	1,200	1,350	+150
Area District II	--	--	950	1,150	1,350	1,500	+150
Area District IIA	--	--	1,050	1,250	1,450	1,600	+150
Area District III	--	--	1,350	1,550	1,750	1,900	+200
Area District IV&V	--	--	1,450	1,650	1,850	2,000	+200
PCD-1							
MF-15	600	600	800	1,000	1,200	1,350	+150
MF-20	600	600	725	900	1,100	1,250	+150
MF-45	500	500	600	800	990	1,125	+125

Source: City of West Covina, 2013.

As mentioned previously, in 2014, the City initiated a comprehensive General Plan update. A primary focus of the General Plan is the redevelopment and improvement of the City's Downtown which includes the Plaza West Covina shopping mall, located south of Interstate 10. As a result, in addition to the General Plan, the City has developed the Downtown Plan and Code, which presents a community-led vision and specific development standards for the Downtown area. The City developed standards to encourage and facilitate the development of higher density residential infill and mixed use projects within the Downtown by allowing for reduced parking requirements and deviations from the standards required for multi-family residential zones. **Table 6-5** presents the development standards by the Downtown Plan and Code.

Table 6-5: Downtown Plan Development Standards

Transect Zone	T-5 Urban Center	T-4 General Urban	T-4 Urban Neighborhood
Allowed Building Types	Flex building Hybrid court Liner Live-work	Flex building Hybrid court Liner Live-work	Court Live-work Row-house Rosewalk court Bungalow court Duplex/Multiplex
Setbacks from Property Line			
Primary Street	0'-10'	0'-10'	15'-35'
Side street	0'-10'	0'-10'	10'-15'
Side Yard	0'	0'	5'
Rear Yard (no alley – with alley)	5'-15'	5'-15'	20'

Transect Zone	T-5 Urban Center	T-4 General Urban	T-4 Urban Neighborhood
Building Height			
Minimum	1 story/24'	1 story/24'	1 story/18'
Maximum	5 stories/70'	3 stories/40'	3 stories/40'
Site Width/Depth			
Minimum	25'/100'	25'/75'	50'/95'
Maximum	200'/200'	150'/150'	200'/150'
Parking			
Residential Uses: 0-1 bedroom	1.5 space/unit	1.5 space/unit	1.5 space/unit
Residential Uses: 2+ bedrooms	2 spaces/unit	2 spaces/unit	2 spaces/unit
Non-residential uses	65% of Municipal Code parking requirements		

Parking Requirements

City parking standards for residential developments are tailored to the vehicle ownership patterns associated with different residential uses. Parking is very expensive to provide and can consume valuable space that could have been otherwise used for additional housing or amenities such as common open space or private open space. Jurisdictions can implement greater parking requirements to avoid parking spillovers in adjacent neighborhoods. This is a common issue related to denser, multi-family residential uses that are adjacent to single-family areas.

The Zoning Code requires parking based on the number of dwellings on the property. As shown in **Tables 6-2** and **6-3** above, the City of West Covina has established following minimum parking requirements:

1. Single-family residences: two enclosed spaces and 2 non-enclosed spaces
2. Multi-family condominiums: two enclosed spaces plus 1 guest space per 4 every four units
3. Two additional enclosed spaces for each second unit in a single-family zone

The City's parking requirements are typical of suburban communities; however the required number of resident parking is higher than what is typically seen in similar size cities. The City requires a greater amount of guest and off-street parking in new developments to ensure that public streets remain open and free of an overabundance of parked vehicles. The City also calls for two enclosed resident spaces per dwelling unit regardless of the number of bedrooms.

While the City of West Covina's multi-family parking requirements may appear to make it more difficult to accommodate affordable housing, the standards have not prevented the development of high density multi-family projects in recent years. Generally, the precise impact on the number of units and affordability will depend on project location, whether the project is for seniors only, and the unit mix (studios,

one-bedrooms, two-bedrooms, etc.). To better facilitate the development of affordable housing the City has established reduced parking standards for senior projects and projects with affordability components when located in close proximity to transportation routes and public services. In the last two years the City has approved two multi-family housing projects at 65 and 75 units per acre that were granted modified parking standards as well as a number of other modified development standards. The City has also established flexible parking standards for the Downtown, to encourage and facilitate higher density residential projects within a walkable environment.

City Staff is committed to work with developers to reduce and modify this requirement as necessary to encourage and facilitate the development of affordable housing. The City's parking requirements are not considered to be a constraint to the development of housing.

Open Space Requirements

To improve the character of the City and overall quality of residential neighborhoods, localities typically require dwelling units to maintain a certain percentage of open space that may include yard area, common space and landscaping. In West Covina open space for single family homes is regulated through lot coverage, yard coverage and setbacks. The specific regulations that apply to open space in single family zones are identified in **Table 6-2**, Development Standards for Single Family Residential and Agricultural Residential by Area District. In multi-family zones, open space is regulated by setbacks and the provision of leisure space. For each dwelling unit constructed a required 200 square feet of leisure space must be constructed. The recreational/leisure space must have a minimum dimension of 50 feet if the project is one or two-story and a minimum dimension of 75 feet if the project is three-story. Required side and rear yards may be included in the recreational/leisure calculation. Communal facilities such as swimming pools or community rooms may also be included in the area. The specific regulations are provided in **Table 6-3**, Development Standards for Multiple Family Residential Zones.

Open space requirements could constrain the development of housing as land is already at a premium in West Covina, which is largely built out. However, the City's open space requirements are considered standard for most cities in southern California and do not act as a considerable constraint to housing development. City Staff is committed to work with developers to reduce and modify this requirement as necessary to encourage and facilitate the development of affordable housing. In recent years, several affordable housing projects, including a senior residential facility of 65 units on a 1.05 acre parcel, have been developed and these requirements were not considered to be a constraint to development. The City's open space requirements are not considered to be a constraint to the development of housing.

Minimum Floor Area Requirements

In addition to regulating open space, the City of West Covina also identifies a minimum square footage for multi-family units. The specific regulations are shown in **Table 6-4**. For residences of varying size the square footage of the unit is required to fall in the following range:

- Studio: 500 – 600 square feet
- 1-Bedroom: 600 – 1,450 square feet
- 2-bedroom: 800 – 1,650 square feet
- 3-bedroom: 990 – 1,850 square feet
- 4-bedroom: 1,125 – 2,000 square feet

The minimum floor areas required by the City depend on the unit location and zoning. For some units the City's minimum floor areas may be greater than the area that is typically required by private development standards for affordable and senior housing. Regulating square footage ensures that minimum health and safety requirements are met and that units are able to adequately accommodate families. The ranges allowed by the City are also wide enough to allow for significant variation of unit size and have not constrained the development of affordable housing in the City. City Staff is committed to working with developers to ensure that this standard does not constrain the development of housing in the City and will provide modifications when appropriate.

Table 6-6: Special Incentives: Modified Unit Size

Unit Type	Minimum Square Footage
Studio	500 square feet
One Bedroom	575 square feet
Two Bedroom	650 square feet

Source: City of West Covina, 2013.

Code Enforcement

West Covina, like many other jurisdictions, includes property and building maintenance standards in its Municipal Code to protect the appearance and character of residential neighborhoods. The established standards require property owners to maintain landscaped areas for aesthetic, health, and fire safety reasons. Building maintenance regulations address abandoned buildings, deteriorating paint, deteriorating roofs, or broken windows. Analysis of the City's landscape maintenance standards for buildings and residential properties reveals that the standards imposed are minimal routine maintenance requirements and do not pose a significant impediment or act as a constraint to existing residential housing units or to the development and maintenance of affordable housing.

6.1.2 - On and Off-Site Improvements

Site improvements and property dedications are important components of new development and contribute to the creation of decent and affordable housing. For residential development the required site improvements will typically vary by size and location of the proposed development. Possible required improvements may include, but are not limited to:

- Street improvements (minor neighborhood streets in the City are a minimum thirty-two (32) feet between exterior curbs)
- Adequate distribution lines for domestic water supply
- Sewage collecting system where main lines of an adequate disposal system are available
- Roadway paving to the street center line
- Street lighting
- Concrete curbs and gutters
- Full width concrete sidewalks (4-5 feet width)
- Street trees and appropriate irrigation systems
- Adequate grading and surfacing of streets, highways, and alleys
- Fire hydrants at locations recommended by the City Engineer and Fire Department
- Traffic control devices
- Necessary barricades and safety devices
- Fees for, or dedication of, parks and recreation facilities

The City of West Covina maintains a high engineering standard for curbs, gutters, sidewalks, and streets, and these standards regulate construction and such items as width and grade. In the past, the City has approved residential subdivisions with private streets where the standards have been modified to reduce housing costs. The City will continue to review the general development standards such as street width, parking lanes, and sidewalks, not only to result in lower costs, but also in a more pleasing appearance for the subdivision.

Site improvements, particularly infrastructure, such as upgrades to major and local streets; curbs, gutters, and sidewalks; water and sewer lines; storm drains; and street lighting can be viewed as a constraint to the development of affordable housing. In most cases, these improvements are dedicated to the City, which is then responsible for their maintenance. The cost of these facilities is borne by developers, is added to the cost of new housing units, and eventually is passed on to the homebuyer or property owner. West Covina, like many jurisdictions in Los Angeles County is almost entirely built out and already has existing upgraded infrastructure and roadways throughout the City. To reduce the impact of potential infrastructure upgrades on the development of affordable units, sites identified in the Sites Inventory to accommodate very low- and low-income housing are located along existing major

roadways that will not require further upgrades if a project is proposed. If improvements are necessary, the City has indicated that they will use CDBG monies or other available funding, when available, to offset the cost of on- and off-site improvements in order to assist affordable housing developers in the production of units. Additionally, through its density bonus ordinance the City will continue to provide incentives, such as assistance with on- and off-site improvements whenever possible.

6.1.3 - Fees and Exactions

Planning and permitting fees are charged on an at-cost basis to cover staff services and administrative expenses for processing development applications. Development impact fees are required to provide essential services and infrastructure to serve new residents. In addition, developer fees and exactions imposed on new development can help to minimize impacts on existing infrastructure and enable required upgrades of infrastructure consistent with demands of the new development. State law requires that these fees be reasonably related to the mitigation of the identified impact, and that they be proportionate to the extent of impact associated with any given development project. These development fees are typically passed on to renters and homeowners in the price/rent of housing, and thus affect housing affordability.

The City’s Planning Department and Development Fee Schedules are outlined in **Table 6-7**. In 2011 the City performed an analysis and updated the fee schedule, resulting in a small increase in the planning related fees that are appropriate given the timeframe. The development fees for the City of West Covina are comparable to other local jurisdictions and are not considered to be a major constraint to the development of affordable or market rate housing. The City’s fees are actually lower than fees charged by surrounding jurisdictions including Additional fees, such as development impact fees for public facilities and services, drainage, water and sewer, and environmental fees are also presented.

Table 6-7: City of West Covina Fee Schedule 07-01-2011

Fee Type	Fee Amount
Planning Commission – Public Hearing Items	
Conditional Use Permit (CUP)	\$140 filing fee \$90 per hour of staff time Actual cost of City Attorney \$2,000 deposit required for all cases
Development Plan (DP)	
General Plan Amendment (GPA)	
Precise Plan (PP)	
Tentative Parcel or Tract Map (TPM-TTM)	
Variance (VAR)	
Zone Change (ZC)	
Adult Oriented Businesses	

Fee Type	Fee Amount
Miscellaneous Permits/Requests	
Administrative Use Permit Includes: Large Family Daycares Outdoor Dining/Uses in O-U Zone Single Family Dwelling Large Expansion Maximum Unit Size Exception Sign Exception Review Retaining Walls/Elevated Structures Mounted Wireless Telecommunication Facility	\$140 filing fee \$90 per hour of staff time \$770 deposit required
Administrative Review	\$140 filing fee \$90 per hour of staff time \$400 deposit required
AIPP Review	\$90 per hour of staff time \$1,000 deposit required
Appeal to Planning Commission	\$300 non-refundable filing fee \$90 per hour of staff time
Appeal to Planning Commission (Non-Hearing Items)	\$140 non-refundable filing fee \$90 per hour of staff time
Code, Covenants & Restrictions Review	\$500 Flat Fee Actual cost of City Attorney
Conceptual Plan Review	\$140 filing fee \$90 per hour of staff time \$2,000 deposit required for all cases
Covenant Preparation Fee	\$45 Flat Fee
Extension Time for TTM, TPM, PP, VAR, ZC	\$500 Flat Fee
Extension of Time for AUP	\$90 Flat Fee
Film Permit	Application fee \$445, plus \$345 for each day of filming. Security and cleaning deposit of \$1020. Normally one police officer required on site.
Historic Property Certificate of Appropriateness	\$250 Flat Fee
Home Occupation Review	\$22 Flat Fee
Landscaping Plan Review	\$140 filing fee \$104/hr for Consultant Review \$650 deposit required
Landscaping Plan Inspection	Part of Landscaping Review (above)
Planning Directors Modification Review (includes Massage Technician Review and Model Home Marketing Complex)	\$140 filing fee \$90 per hour of staff time \$1,300 deposit required
Preliminary Review Meeting	\$900 Flat Fee

Fee Type	Fee Amount
Prospective Homeowners Awareness Package Review	\$500 Flat Fee Actual cost of City Attorney
Public Right-of-Way Banner	\$175 Flat Fee
Sign Review – Sign Criteria Review	\$1,080 Flat Fee
Sign Review – Sign Permit Clearance	\$113 Flat Fee per Sign
Sign Review – Sign Administration Review	\$225 Flat Fee
Slight Modification	\$140 filing fee \$90 per hour of staff time \$1,300 deposit required
Special Events Permit Review	\$180 Flat Fee
Temporary Use Permit Review	\$90 per hour of staff time \$264 deposit required
Tree Removal Permit	\$45 Flat Fee
Documents	
General Plan Map	\$6 Flat Fee
General Plan Text	\$25 Flat Fee
Zoning Code	\$0.25 per page
Zone Code Excerpts	\$0.25 per page
Zoning Conformance Letter	\$180 Flat Fee
Zoning Map (Black and White)	\$6 Flat Fee
Zoning Map (Color)	\$55 Flat Fee
Reproduction	
Blueprint	\$0.90 per page Minimum Charge of \$11
Microfilm	\$2 each Minimum Charge of \$11
Photocopy	\$0.25 per page (Letter, Legal, Ledger)
Dubbing of videos	\$30 Flat Fee

Source: West Covina Fee Schedule, 2011.

The City also charges a limited number of impact fees to ensure that services and infrastructure are in place to serve the planned developments (see **Table 6-8**). These fees have not changed since the previous planning period. Although impact fees and requirements for offsite improvements add to the cost of housing, these fees and requirements are necessary to maintain the quality of life within a community. West Covina’s impact fees include a dwelling unit fee, park fees, and school fees. Los Angeles County provides sewer to the City, and charges a related sewer connection fee. The dwelling unit fees are applied to pay a portion of the costs

identified for public facilities used for transportation services, storm drain facilities, and police and fire services.

In an effort to promote second dwelling units, affordable housing, and senior housing, the City does have parkland fee exemptions and offers fee reductions for these uses. New second dwelling units, on a property with one existing single-family house, pay only half of the required in-lieu parkland fees. Residential development restricted by covenant to occupancy for low- and moderate-income households and/or senior citizens are exempted from parkland fees.

Fees charged in West Covina are comparable to those of surrounding communities in Los Angeles County. The processing fees are well under one percent of the total development cost. Assuming a 1,000 square foot unit, the total development fees (including school district fees) would be approximately \$8,500 per single family unit. This assumes 20 electrical fixtures, 5 plumbing fixtures, one sewer connection, one thousand square feet of floor area and a valuation of approximately \$250,000. For a comparable multi-family unit the fees would be much lower at \$2,650 per unit as the impact of the building permit fees, park fees, art fees, and flood control fees would be distributed depending on the number of units developed. Development impact fees charged in the City have not been identified as a constraint to the development of affordable housing.

Table 6-8: Development Impact Fee Summary

Impact Fees	Single Family	Condo	Multi-Family	Mobile Home
Traffic Congestion Relief Fees	A mitigation fee might be charged if project is creating traffic impacts.			
Park & Recreation Land Dedication	The Park/Recreation Impact Fee or In-Lieu fee is based on the amount of land to be dedicated that provides three (3) acres of park area for 1,000 residents. Park area is based on the number of dwelling units to be constructed and the density factor of 3.35 persons per dwelling unit and 2.35 for senior or affordable housing complexes.			
Sewer Connection Fee	\$400 per connection			
Plumbing Fee	\$8.80 per fixture + \$22.10 for permit issuance			
Electrical Fee	\$1.10 per outlet + \$22.10 per permit issuance			
Construction Tax	\$505 per 1,000 square feet			
Art in Public Places Program	One Half Percent (0.5%) of the Total Building Valuation			
School Fees				
Covina-Valley Unified	\$2.24 per square foot			
Baldwin Park Unified	\$1.93 per square foot			
Rowland Unified	\$2.05 per square foot			

Impact Fees	Single Family	Condo	Multi-Family	Mobile Home
Walnut Valley Unified	\$1.84 per square foot			
West Covina Unified	\$2.05 per square foot			
Building Department Fees	Based on Valuation			
\$1-10,000 value	\$57.00-\$216.00			
\$10,001-40,000 value	\$233.00-\$420.00			
\$40,001-70,000 value	\$423.00-\$550.00			
\$70,001-100,000 value	\$555.00-\$682.00			
\$100,001-500,000 value	\$682 for the first \$100,000.00 valuation, plus \$4.50 for each additional \$1,000.00 or fraction thereof, to \$500,000			

Source: City of West Covina, 2012

Notes:

1. Art in Public Places Fee only applies to residential development projects with more than ten (10) dwelling units, and is based on the amount that is equal to 0.5% of the total building valuation excluding land.

6.1.4 - Processing and Permit Procedures

Builders and developers frequently cite the cost of holding land during the evaluation and review process as a significant factor to the cost of housing. Holding costs associated with delays in processing have been estimated to add between 1.1% and 1.8% to the cost of a dwelling unit for each month of delay. Processing times vary with the complexity of the project. Approval for single-family homes, multi-family development projects with less than five dwelling units, and other minor tenant improvements can usually be processed within thirty days after submission to the City. Multi-family development projects with five or more dwelling units are subject to review and approval by the City Council, which can add another four to six weeks for review. Projects requiring Conditional Use Permits, Zoning Amendments, or other discretionary actions necessitate a higher level of review, resulting in a longer processing timeline; usually 60 to 90 days.

The City of West Covina's development approval process is designed to accommodate, not hinder, appropriate development. **Table 6-9** provides a list of the average processing times for various procedures from application to City Council approval of a project. Currently, the City does not have a formal procedure for expediting projects with affordability conditions. As supported by reasonable processing times, and the relative facility of permit procedure, the City's processing and permit procedures are not meant to constrain the development of housing.

The Planning Department is the lead agency responsible for processing residential development applications and coordinating submittals with other City departments and agencies. The time required to process a development entitlement application can have cost implications for affordable housing. Changes in zoning designations

or standards may be typical of entitlement requests accompanying proposals for affordable housing. As indicated in **Table 6-9**, zone change requests can be accommodated in as little as 8 weeks.

Table 6-9: Local Development Processing Time Limits

Item	Approximate Length of Time from Submittal to Public Hearing
Conditional Use Permit	2 -3 months
Site Plan Review	30 days
Tentative Tract Map/Parcel Map/Subdivision	3-4 months
Variance	2 -3 months
Zoning Amendments or Zone Change	3-5 weeks
General Plan Amendment	3-5 weeks
Environmental Documentation	
Environmental Impact Report	90+ days
Initial Study	60-90 days
Mitigated Negative Declaration	60-90 days

Source: City of West Covina Planning Division

Permit Processing for Single Story Single-Family Construction

The permitting approval process for a residential project depends on the intensity and number of units requested by the applicant. If a property owner applies for permits to construct a single story single-family home their plans are submitted to the Planning Department for an initial review to ensure their application is complete. The more information an applicant provides, and the quicker they correct any revisions on their plans, the shorter the permit processing time. Upon completion of their initial review the Planning Department schedules the application for review by the Planning Commission Subcommittee for Design Review (Subcommittee). The Subcommittee typically reviews the plans for architectural and design compatibility with the surrounding neighborhood and the character of the City. The Subcommittee has the authority to approve or deny the plans or to suggest modifications. Once the plans have been approved by the Subcommittee the City notifies the applicant and permits can be issued. This review process typically takes between 2 to 4 weeks; however the processing time is often dependent on how efficient the applicant is at revising and resubmitting plans if corrections are required.

Permit Processing for Multi-Story Single Family Construction

If a property owner applies for permits to construct a multi-story single-family home the plans are approved through a process known as Administrative Development Plan Review. Once the applicant submits their application and plans, an appointment is scheduled with the Planning Commission Subcommittee for Design Review (Subcommittee), which is composed of City Staff and two appointed Planning Commissioners. The Subcommittee evaluates the plans for

completeness, as well as assessing comments made by the various other City departments including, fire, public works and building. The Subcommittee also typically reviews the plans for architectural and design compatibility with the surrounding neighborhood and consistency with the character of the City.

In addition to review by the Subcommittee, an Administrative Use Permit also requires that notices be sent to property owners living within 300 feet of the proposed project. The notice is intended to inform residents of the applicant's plans and to allow them to request a public hearing before the Planning Commission to discuss the application and any express concerns. Notices are sent out prior to Subcommittee review. If no public hearing is requested the Subcommittee is responsible for project approval and the review process can take as little as 2-4 weeks. If a public hearing in front of the Planning Commission is requested than the process can extend up to 8 weeks and the Planning Commission becomes the decision making entity.

Permit Processing for Multi-family Construction

For a multi-family residential project the permitting procedure can be more complex and consequently can result in longer and more variable processing times. The City currently has different submittal requirements for multi-family developments; one for projects with rental units and another for projects with ownership units. If an applicant is planning to construct multi-family rental units a Precise Plan is required while for ownership units a Precise Plan as well as a Tentative Tract Map is required. Generally the application process is similar for both types of units.

Once the applicant submits their application and plans, an initial meeting is schedule with the developer to discuss design and phasing of the project. Following this meeting, an appointment with the Planning Commission Subcommittee for Design Review (Subcommittee) is scheduled and the plans are routed to the various City departments including, fire, public works and building for review. The Subcommittee evaluates the plans for completeness as well as assessing comments made by the various City departments. The Subcommittee also typically reviews the plans for architectural and design compatibility with the surrounding neighborhood and consistency with the character of the City. The Subcommittee may also determine if any conditions of approval, such as capital improvements, are necessary to complete the project. Conditions of approval typically protect the health, safety and welfare of the public and ensure a project's consistency with established architectural design guidelines.

Upon completing their review the Subcommittee's conditions of approval are sent to the applicant. At the applicant's request a meeting can be scheduled to discuss the conditions of approval if necessary. If the applicant understands and accepts the findings and conditions the project is sent as a public hearing item before the Planning Commission. Findings and conditions do not exceed the limits and requirements of the State law. Any finding or conditions are provided primarily to ensure that the project is consistent with the City's General Plan, the Zoning Code and Health and Safety codes, Typical findings for a multi-family housing project includes analysis of street improvements, fire suppression, and

water quality. In most cases a project would then be approved by the Planning Commission and permits would be issued soon after. The processing time for a multi-family development typically takes between 10 to 12 weeks. Similar to the process for single-family projects, the processing time is often dependent on how efficient the applicant is at revising and resubmitting plans if corrections are required.

6.1.5 - Housing for Persons with Disabilities

State law requires jurisdictions to analyze potential and actual constraints upon housing for persons with disabilities, demonstrate efforts to remove governmental constraints, and include programs to accommodate housing designed for people with disabilities. The City has no special zoning or land use restrictions that regulate the development of housing for persons with disabilities. However, one of the purposes of the City's Senior Housing Overlay Zone (SHO) is to ensure that federally regulated requirements related to the Americans Disabilities Act (ADA) and Universal Design principles are incorporated within senior housing developments. During the previous planning period, the City of West Covina also established specific procedures to ensure that reasonable accommodations are made for persons with disabilities. Ordinance 2235 adopted August 21, 2012 establishes a clear procedure to address requests for reasonable accommodation.

In accordance with State law the City requires no discretionary review of small group home projects (six or fewer residents). West Covina does not impose additional zoning, building code, or permitting procedures on small care facilities other than those allowed by State law. West Covina ensures that new housing developments including disabled accessibility requirements comply with Tier 1 of the California Green Building Code and has not adopted any local amendments to the building standards. The City provides information to applicants or those inquiring of City regulations regarding accommodations in zoning, permit processes, and application of building codes for persons with disabilities. Additionally, the West Covina Zoning Code also allows for residential retrofitting to increase the suitability of homes for persons with disabilities in compliance with ADA requirements.

Presently, the City's zoning laws, policies, and practices are compliant with fair housing law allowing for the construction of units that can accommodate the needs of residents with disabilities. Examples of ways in which the City facilitates housing for persons with disabilities through its regulatory and permitting processes are:

- Reasonable accommodation procedures have been established offering a formal clear process to apply for development standard modifications;
- Community care facilities of six or fewer persons are permitted as of right on the same basis as other single-family uses;
- Larger community care facilities may be permitted under the City's conditional use permit process, which seeks to ensure the suitability and adequacy of the site for the proposed use; adequate utilities and infrastructure is available on-site, and compatibility of design with adjacent uses within the district and its surroundings.;
- Establishment of standards for parking reduction for special needs housing.

Additionally, the Land Use Element in the City's General Plan does not require, nor regulate the siting of special needs housing in relationship to one another. Based on its zoning, land use policies, and building code practices, as described above, there is no evidence that West Covina has created significant constraints to the location, construction, or cost of special needs housing for persons with disabilities.

6.1.6 - Affordable Housing Related Ordinances

In an effort to provide flexibility within the development standards listed in the West Covina Municipal Code there are a number of ordinances aimed at providing additional affordable housing in the City. These ordinances allow for density bonuses, second unit development, homeless and transitional shelters, and two overlay districts. West Covina has implemented these ordinances to assist developers in providing quality and affordable housing throughout the City.

Density Bonus

In response to State mandated requirements and local needs, the City has adopted ordinances/regulatory mechanisms that permit higher densities than generally permitted. The West Covina Zoning Code provides housing incentives to assist in the provision of sound affordable housing for low- and moderate-income households and senior citizen households. In accordance with Sections 65915 and 65917 of the California Government Code, the density bonus ordinance assists in achieving the goals and implementing the policies of the Housing Element of the General Plan and Comprehensive Housing Assistance Strategy.

Known as a "density bonus," state law allows a developer to increase the density of a residential development by up to 25% over the otherwise maximum allowable residential density if provisions are made to contain at least any one of the following:

- At least 5 percent of the total units are reserved for and affordable to very low income households;
- At least 10 percent of the total units are reserved for and affordable to low income households;
- At least 50 percent of the total units are reserved for and affordable to moderate income households.

The West Covina Municipal Code also includes a section titled "Low and Moderate Income and Senior Citizen Housing." This section specifically allows for density bonuses from between 25% and 160% in an effort to offset land and construction costs. In addition, this section of the code allows for the modification of development standards to render the development economically feasible. This section of the Code is intended to facilitate the development of housing for low and very-low income households that is restricted for a period of no less than 45 years for owners and 55 years for renters. The City promotes the use of the density bonus ordinance for senior housing, and in conjunction with mixed use projects and within Specific Plans.

Development projects that qualify for a mandatory density bonus will in addition to the density increase be granted up to three additional incentives or concessions. A developer can receive incentives or concessions based on the proportion of affordable units for target groups. Applicants are allowed to request a specific incentive be granted, however the final determination shall be made by the West Covina Planning Commission. Incentives/concessions are granted to the extent determined necessary to render a housing development economically feasible. Incentives or concessions may include, but are not limited to:

- Modification of number of required parking spaces
- Modification of minimum unit sizes
- Modification of minimum setbacks
- Modification of architectural design requirements that exceed the minimum building standards
- Modification of requirements for public works improvements or other on-site or off-site physical improvements
- Expedited case processing
- Waiver or reduction of fees for processing entitlement permits and/or preparation of environmental review documents
- Direct financial assistance

Second Unit Requirements

In response to state mandated requirements and local needs, the City of West Covina allows the development of both attached and detached second dwelling units. Traditionally intended for elderly or other members of owner-occupant families, the example of compact, infill development can be strategy for meeting the growing rental housing demands.

A second unit is a self-contained living unit with cooking, eating, sleeping, and full sanitation facilities, either attached to or detached from the primary residential unit on a single lot. Second units offer several benefits. They offer affordable rental housing for seniors, college students, and single persons that typically rent for less than apartment of comparable size. In addition, the primary homeowner receives supplemental income, which can help many modest income and elderly homeowners remain in or afford their homes.

In West Covina, one second unit may be constructed or established only on a lot containing a first unit located in a single-family residential zone, except in Area Districts III, IV, and V, where second units are prohibited. The minimum site sizes for second-unit lots are 12,000 square feet for Area District IA, 13,500 square feet for Area District I and 15,450 square feet for Area District II/IIA. Second units may be constructed above a garage, except when said garage is located in the rear yard. Second units are limited to 640 square feet or 15 percent of the floor area of the primary dwelling unit if the second unit is attached. One enclosed parking space is required for each second unit bedroom, in addition to parking required for the

primary dwelling unit. The primary constraints posed by the current second unit standards are the large minimum lot sizes in some parts of the City, and parking requirement for one enclosed space per bedroom, and payment of park development fees. While the City previously required a conditional use permit to construct a second unit, the City will amend the Zoning Code in October of 2013 to permit second unit approval through a discretionary process, removing a potential constraint.

Homeless Shelters and Transitional Housing

Emergency shelters provide temporary housing for homeless persons for a limited period of time. Section 50801 of the Health and Safety Code defines emergency shelters as “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 due to an inability to pay.”

Transitional housing facilities provide support and housing for persons transitioning out of homelessness into permanent housing. Section 50801 of the Health and Safety Code defines transitional housing as “housing with supportive services for up to 24 months that is exclusively designated and targeted for recently homeless persons.”

To achieve certification of 2008-2014 the City of West Covina adopted Ordinance 2239 on August 28, 2012 to implement the requirements of SB2. The State Department of HCD required that the ordinance be in place before issuing their certification letter in December 2012. Generally, the West Covina Zoning Code to permits the development of emergency shelters, supportive, and transitional housing for homeless individuals and families. During the previous planning period, the City amended their Zoning Code to permit SRO units by right in the High Density Multi-Family (MF-45) zone without a Conditional Use Permit or other discretionary action. The City also revised the Zoning Code to permit emergency shelters by right without a conditional use permit or other discretionary action in the Light Manufacturing (M-1) zone and has established development standards that are no more restrictive than the development standards required for other residential uses permitted in each zone. This zone is appropriate to accommodate emergency shelters as M-1 areas are typically located along major arterial roadways with access to employment centers and near stores and other services. There are currently 45 parcels totaling 60.75 acres of land zoned for M-1 in the City. Of these sites approximately 11 parcels between 0.5 and 5 acres in size that are underutilized and appropriate and able to accommodate a shelter of approximately 20 beds if one is proposed. To better accommodate emergency shelters in the City, specific siting standards and conditions for approval have been developed in accordance with State Law.

Planned Residential Development Overlay Zone

A Planned Residential Development overlay zone (PRD) may be combined with any of the City’s conventional zone districts. The purpose of a PRD overlay zone is to allow flexibility in the mixture of land uses and encourage projects that incorporate a variety of housing types or combinations of residential uses. This is accomplished by allowing for diversification in the relationship of uses, buildings, architectural design,

lot sizes, yard areas, and open spaces which may not be achievable under other zoning districts. PRD overlay zones require a precise plan and are reviewed by both the Planning Commission and the City Council.

Special Incentives for Affordable Senior Citizen Housing

West Covina is specifically concerned with the provision of affordable housing options for the growing senior citizen population. Consequently, the City has established specific regulations to assist developers in meeting the demand for additional units. The City offers two incentives for developers to incorporate dwelling units for lower-income senior citizens into their projects. These incentives include a modification to the existing parking standard and/or modifications to the minimum dwelling unit size.

A variation on the number of required parking spaces may be granted based on the consideration of eight factors. As parking is often a significantly limiting standard, a reduction in the required amount of parking could assist a developer in providing additional affordable units. The factors taken into consideration by the City to reduce the number of parking spaces required include:

- The proportion of dwelling units reserved for lower-income households
- The size of dwelling units by number of bedrooms
- The proposed minimum age limit of residents
- The length of use and affordability restrictions proposed
- The proximity to established transit routes and facilities, and the availability of privately provided transit services
- The proximity to retail and service commercial facilities
- Proposed restrictions on the number of vehicles maintained on site by each household

In addition to parking, the required minimum dwelling size required in the City's Municipal Code can also limit the number of affordable units a developer is able to provide. In reducing the number of square feet required for a unit the City provides developers with more incentive to increase the number of units they build which may also lead to a reduction in the cost of the unit to the developer and in turn the renter. The City states that the minimum dwelling unit sizes may be reduced, but will not be less than the standards shown in **Table 6-6**.

6.2 - Non-Governmental Constraints

The construction and labor cost of housing affects the affordability of new housing and can be a constraint to the creation of affordable housing in the City and greater Los Angeles County region. Particularly with the tightening of mortgage lending standards and increases in current rates, homebuilders may be slowing down on the construction of new homes, which could potentially affect the provision of affordable housing. In addition to the governmental constraints addressed above market and environmental constraints can also affect developers' ability to produce affordable units.

6.2.1 - Market Constraints

In the production of affordable housing, market constraints can play a large role in driving up the cost of unit production leading to an overall lower number of affordable units. Three major constraints are identified as critical to address in the City of West Covina. These constraints include: land prices, construction costs, and labor rates.

The availability of financing can limit access to homeownership for some low-income households. Market-related constraints are part of regional trends related to housing and local jurisdictions seldom have any control over these. Although many constraints are driven by market conditions, jurisdictions have some leverage in instituting policies and programs to address these constraints.

Land Prices

The cost of land directly influences the cost of housing. Land prices are determined by a number of factors, most important of which are land availability and permitted development density. As land becomes scarcer, the price for land increases. Land prices are also positively correlated with the number of units permitted on each lot. Thus, a higher density lot may command a higher price than one designated for lower densities, but upon completion the developer may realize a higher profit margin based on a greater number of units sold.

West Covina is typical of the suburban communities surrounding the City of Los Angeles in that it is largely built out. There are few parcels remaining that consist of raw land, indicating that the City is unable to meet its projected housing demand simply by developing vacant land, even at the State mandated default density of 30 dwelling units per acre. According to local developers the estimated cost of land per unit averages around \$35-\$40 per square foot, or \$1.5 to \$1.7 million per acre. It is similar to the price of land in Los Angeles County. The lack of vacant land however, suggests that the development of new units is more likely to occur due to the redevelopment and infill of older and underutilized areas. Consequently it is not the cost of land that constrains the production of housing in West Covina.

Construction Costs

The cost of construction depends primarily on the cost of materials and labor, but it is also influenced by market demand and market-based changes in the cost of materials. The cost of construction also depends on the type of unit being built and on the quality of the product being produced. Typically as the number of units constructed increases, overall costs generally decrease as builders can benefit from the economies of scale. For both single family and multi-family construction there is wide variation in price, depending on the size of the unit, the number and quality of amenities provided, quality of construction, and the types and quality of materials used.

In recent years total construction costs per square foot, excluding land costs, range from \$35 for a 1,500 square foot single-family home to \$48 for a 3,000 square foot single-family construction, depending on the quality and amenities of the home. It is estimated that multi-family construction costs in comparison, range from \$48 to \$65 per square foot, excluding land cost. Single family and multi-family homes in West Covina are made generally of wood or steel frame construction, finished with stucco, wood siding or shingles. This type of construction is the least expensive conventional method; in comparison to brick, stone and concrete block which are more costly.

A reduction in construction costs can be brought about in several ways. One such method involves a reduction in amenities and quality of building materials in new homes (still above the minimum acceptability for health, safety and adequate performance), which may result in lower sales prices. State Housing Law provides that local building departments can authorize the use of materials and construction methods if the proposed design is found to be satisfactory and the materials or methods are at least equivalent to that prescribed by the applicable State building codes.

In addition, pre-fabricated, factory built housing may provide lower priced products by reducing labor and materials costs. As the number of units built in scale increases, savings in construction costs over the entire development can be realized, particularly when combined with density bonus provisions. The City may implement a variety of programs to write down land costs or provide other developer incentives such as waivers in development standards or processing fees in order to increase affordability, subject to the developer providing a percentage of units with affordability restrictions.

Labor Costs

The cost of labor is based on a number of factors, including housing demand, the number of contractors in an area and the unionization of workers, but it is generally two to three times the cost of materials. Thus, the cost of labor represents an estimated 17% to 20% of the cost of building a unit, which is a substantial portion of the overall cost of construction.

Prevailing wages may also be an additional constraint on construction costs. In the State of California, all public works projects must pay prevailing wages to all workers employed on the project. A public works project is any residential or commercial project that is funded through public funds, including federally funded or assisted residential projects controlled or carried out by an awarding body. The prevailing wage rate is the basic hourly rate paid on public works projects to a majority of workers engaged in a particular craft, classification, or type of work within the locality and in the nearest labor market area.

Twice a year, prevailing wage rates are determined by the director of the California Department of Industrial Relations. A prevailing wage ensures that the ability to get a public works contract is not based on paying lower wage rates than a competitor, and requires that all bidders use the same wage rates when bidding on a public works project. The California Department of Industrial Relations provides a link to the current prevailing wages for a journeyman craft or classification for each county in California. Prevailing wages may constrain construction of affordable housing because they are often higher than normal wages.

Residential construction cost estimates established by the International Code Council (ICC) in February 2012 indicate average costs of labor and materials between \$94.76 and \$142.14 per square foot for multi-family residential depending on the type of construction. Single-family residential costs range between \$103.92 and \$133.78 per square foot, depending on the type of construction. Construction costs may vary based on the type of material used, location of development, structural features present, and other factors.

Financing

Mortgage interest rates have a large influence over the affordability of housing. Increases in interest rates decrease the number of persons able to afford a home purchase. Decreases in interest rates result in more potential homebuyers introduced into the market.

National policies and economic conditions determine interest rates, and there is little that local governments can do to affect these rates. Jurisdictions can, however, “leverage” funds by offering interest rate write-downs to extend home purchase opportunities to lower income households. In addition, government insured loan programs may be available to reduce mortgage down payment requirements.

First time homebuyers are the most impacted by financing requirements. Mortgage interest rates for new home purchases ranged from 3.5% to 5% for a fixed rate-30 year loan in 2013. Lower initial rates may be available with Graduated Payment Mortgages (GPMs), Adjustable Rate Mortgages (ARM's), and Buy-Down Mortgages. However, variable interest rate mortgages on affordable homes may increase to the point that interest rates exceed the cost of living adjustments, which is a constraint on affordability. Although interest rates are currently low, they can change significantly and substantially impact the affordability of the housing stock.

Interest rates in 2013 are not a constraint to affordable housing; however more strict lending standards could pose a constraint to affordable housing. An increase of

one percentage point can make a monthly payment out of reach for many lower income households. As such, financing for long term mortgages is generally available in West Covina, subject to normal underwriting standards.

A more critical impediment to homeownership involves both the affordability of the housing stock and the ability of potential buyers to fulfill down payment requirements. Typically, conventional home loans will require 80% loan-to-value and represents the largest constraint to homebuyers. Other programs, such as those for first-time homebuyers, can find down payment requirements between 5% and 20%. However, more recent events in the housing market have made it more difficult for prospective home buyers to secure a home loan.

One of the greatest impediments to homeownership, however, is credit worthiness. According to the Federal Housing Authority, lenders consider a person’s debt-to-income ratio, cash available for down payment, and credit history, when determining a maximum loan amount. Many financial institutions are willing to significantly decrease down payment requirements and increase loan amounts to persons with good credit rating. Persons with poor credit ratings may be forced to accept a higher interest rate or a loan amount insufficient to purchase a house. Poor credit rating can be especially damaging to lower-income residents, who have fewer financial resources with which to qualify for a loan. The FHA is generally more flexible than conventional lenders in its qualifying guidelines and allows many residents to re-establish a good credit history.

Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to report lending activity by census tract. Analysis of available HMDA reports do not indicate documented cases of underserved lower income census tracts in the City. **Table 6-10** presents the disposition of home purchase loan applications in 2013 by income of the applicants.

**Table 6-10: Disposition of Home Loan Applications
Los Angeles–Long Beach–Glendale MSA**

Applicant Income	Total Applications	Percent Originated ¹	Percent Denied	Percent Other ²
Very Low Income (<50% MFI)	1,563	51%	23%	26%
Low Income (50-80% MFI)	7,700	61%	16%	23%
Moderate Income (80-120% MFI)	11,083	65%	14%	21%
Upper Income (>120% MFI)	13,003	66%	14%	20%
Total	33,349	64%	15%	21%

Source: Home Mortgage Disclosure Act (HMDA), Accessed in April 2013.

Notes:

1. “Originated” refers to loans approved by the lender and accepted by the applicant
2. “Other” includes applications approved but not accepted, files closed for incompleteness, and applications withdrawn.
3. The total applications for each income category do not sum to equal the total due to unavailability of income data for some applicants.

The data is for the Los Angeles-Long Beach-Glendale MSA, which includes the City of West Covina. The data includes purchases of one to four unit homes as well as manufactured homes. Over 70 percent of the loan applications were received from moderate-income households or above (earning greater than 80% of Median Family Income [MFI]). The overall loan origination rate was 64 percent and this rate decreased as income decreased. These rates can be expected to contract further as a recent national survey conducted by the Federal Reserve found that more than half of banks responding reported they had tightened their lending standards for sub-prime mortgages.

6.2.2 - Environmental Constraints

Ground Shaking

The potential for seismic activity and ground shaking in West Covina is determined by the City's proximity to the affected fault and the intensity of the seismic event along the fault. Damage associated with earthquakes is dependent on a number of variable factors including: the strength or magnitude of the earthquake, the length (time) of the shaking, the distance from the earthquake, the substrate that is being affected by the quake, and the construction of the structure.

There are traces of two known faults within the borders of West Covina, these are the Walnut Creek fault and the San Jose Hills fault. These two faults are not well defined or studied. The Walnut Creek tracing is located under basin sediment that has for years been deposited from the San Gabriel and surrounding mountains. The City has implemented the Uniform Building Code seismic safety standards for structural construction. The City will continue to enact these and other seismic safety programs to minimize hazards from earthquakes and other seismic hazards.

Liquefaction

A secondary effect from earthquakes includes liquefaction. Liquefaction occurs when ground shaking causes wet granular soils to change from a solid state to a liquid state. This results in the loss of soil strength and the soil's ability to support weight. Buildings and their occupants are at risk when the ground can no longer support these buildings and structures. Many communities in Southern California are built on ancient river bottoms and have sandy soil. In some cases this ground may be subject to liquefaction, depending on the depth of the water table. Data provided by water service providers around West Covina indicate that a depth to groundwater is more than 50 feet, and therefore liquefaction hazards are generally low. Liquefaction hazards, where present, can generally be remedied by standard engineering practices. Liquefaction is not seen as a constraint to the development of affordable or market rate housing.

6.2.3 - Infrastructure Constraints

In planning for future residential development, it is important to evaluate current service levels provided to existing residents, deficiencies in the levels of services provided, and the need for additional public services and facilities to support new development. This section addresses the ability of water and wastewater utilities to serve an increase in population. Generally, infrastructure development is not seen as a constraint to the development of affordable or market rate housing.

Water

Potable water in West Covina is provided by eight water companies depending on the location of the residence in the City. Suburban Water Systems (SWS) provides water to the majority of the City serving a population of approximately 300,000 persons. SWS receives wholesale water supplies from the Upper San Gabriel Valley Municipal Water District (USGVMWD). The USGVMWD is in turn a member of the Metropolitan Water District of Southern California, which provides the USGVMWD with approximately 20 percent of its water supply. The remaining water supply is supplied locally through groundwater supplies. Based on verbal communication with SWS it is anticipated that there is adequate water supply to accommodate the City's RHNA allocation. Project specific analysis may be required when a project is proposed to determine if the existing infrastructure and proposed demand need to be addressed. Generally, water supply is not seen as a constraint to the development of affordable or market rate housing.

Wastewater

West Covina is located within the service area of Los Angeles County Sanitation District No. 15. Wastewater generated within the city is discharged to local sewer lines, maintained by the City, for conveyance to the County Sanitation District of Los Angeles County truck sewer network. Wastewater is treated at the San Jose Creek Water Reclamation Plant (SJCWRP) near the City of Whittier, where it is cleaned and reused as groundwater recharge and for the irrigation of parks, schools, and greenbelts. Some of the wastewater not used, or flows which exceed capacity of the SJCWRP is diverted to the Joint Water Pollution Control Plan in Carson. Authorities at the Los Angeles County Sanitation District No. 15 consider the trunk system and treatment facilities adequate at the time this Element was prepared. Similarly, the Los Angeles County Department of Public Works and Sewer Maintenance Division consider the sewer line system adequate to handle foreseeable future development accommodating the City's combined RHNA allocation.

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Housing Resources

Section 7

This section summarizes the land, financial, and administrative resources available for the development and preservation of housing in West Covina. The 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 needs, the financial resources available to support housing activities, and the administrative resources available to assist in implementing the City's housing programs and policies.

7.1 - Regional Housing Needs Allocation

West Covina's Regional Housing Needs Allocation (RHNA) for the 2014-2021 planning period has been determined by SCAG to be 831 housing units, including 217 units for very low-income households, 129 units for low-income households, 138 units for moderate-income households, and 347 units for above moderate-income households. It is assumed that the City's extremely low income need is 50 percent of their very low income RHNA allocation of 217 units, or approximately 108 units.

The housing allocation for each jurisdiction is divided into four household income categories used in Federal and State programs: Very Low (50% of AMI); Low (50-80% of AMI); Moderate (80-120% of AMI); and Above Moderate-Income (over 120% of AMI). The allocations are further adjusted to avoid an over-concentration of lower income households in any one jurisdiction. The 2014-2021 Regional Housing Needs Allocation for the City of West Covina is shown in **Table 7-1**.

Table 7-1: Fair Share Housing Needs Allocation 2014-2021

Income Group	Number of Units	Percentage
Extremely Low Income	108	13%
Very Low	109	13%
Low	129	16%
Moderate	138	17%
Above Moderate	347	41%
Total	831	100%

Source: Southern California Association of Governments, 2012.

7.2 - Availability of Sites for Housing

State law requires that a community provide an adequate number of sites to allow for, and facilitate production of the City's regional share of housing. To determine whether the City has sufficient land to accommodate its share of regional housing needs for all income groups, the City must identify "adequate sites." Under State law (California Government Code section 65583) adequate sites are those with appropriate zoning and development standards, with services, and facilities, needed to facilitate and encourage the development of a variety of housing for all income levels.

As West Covina does not have a sufficient amount of residentially-zoned, undeveloped land to accommodate their remaining RHNA allocation, seven sites have been identified in the Housing Resources Section to accommodate future housing through mixed use development. The seven sites identified for potential mixed use projects are located in the City's Downtown.

7.2.1 - Vacant and Underutilized Sites

State law requires that jurisdictions demonstrate in the Housing Element a land inventory adequate to accommodate their fair share of the region's projected growth. Like many cities in Los Angeles County, West Covina is a well-established suburban community approaching build-out with little to no vacant land. Consequently, the City will rely on development of new mixed use and infill projects on underutilized land in areas that are ripe for revitalization and appropriate for new residential development. The City has a documented history of redeveloping underutilized sites to allow for the development of high density residential units. The City recently developed a 65 unit complex for senior citizens in 2010 and approved a 450-unit multi-family complex in 2011, which allow densities up to 65 and 75 dwelling units per acre respectively. The City will continue this practice and plans to streamline the process through the Downtown Plan and Code, discussed below.

7.2.2 - Potential Mixed Use Sites

The City of West Covina has identified the Downtown, located in the center of the City, south of Interstate-10 as a primary focus area for redevelopment and the introduction of higher density uses. The Downtown currently includes City Hall, the Plaza West Covina shopping center, and a variety of office professional, regional commercial, and service commercial uses. Many of the structures pre-date the 1960s and are in need of revitalization. The updated West Covina General Plan designates the area for high density uses that fall into the Neighborhood Medium and Neighborhood High classifications. Currently, many of the structures in the Downtown are single story and maintain large surface parking areas that are rarely full, rendering them underutilized. Due to the recent economic downturn many of the properties are also experiencing high vacancy rates which has also led to large unkempt parking areas.

The City recognizes that this corridor has great potential to introduce new transportation, employment and housing opportunities. Long term the City would like to see the area as a multi-modal, mixed use corridor complete with new housing and transportation opportunities. To achieve this, the City has begun to approve

development projects that they feel will serve as catalysts for redevelopment of the Downtown. As mentioned previously, in 2011, the City approved a new mixed use development in the Downtown that includes 450 units at a density of 75 dwelling units per acre. Housing opportunity sites, as identified in the following section, will be strategically located near these catalyst sites and at locations that are likely to be redeveloped to achieve a successful mixed use corridor within the Downtown.

To facilitate and encourage the redevelopment of the Downtown the City of West Covina has updated the General Plan and drafted a Downtown Plan and Code, to be adopted in late 2016. The General Plan and Downtown Plan include land use designations and encourage building types that allow densities up to 54 dwelling units per acre. To ensure consistency and accommodate the City's remaining RHNA, the City has established development standards for the Downtown that facilitate and encourage a variety of housing types.

The Downtown Plan and Code, developed through a community based process, utilizes a form based Transect system to determine what building forms are appropriate for infill development. The Plan is structured on the following seven concepts:

1. Establishing three integrated districts
2. A continuous open space network
3. Making walkable streets
4. An integrated transportation network
5. Strategic infill development
6. Park once
7. Face to the freeway

The Downtown Code was developed concurrently and is consistent with the revised West Covina General Plan, as required by Government Code 650000, et seq., California Statute. The Downtown Code implements the "Downtown First" focus of the General Plan and the community supported vision for Downtown District. Densities for Downtown parcels are established in the General Plan and implemented by the standards in the Downtown Plan and Code. Specifically, the Downtown Plan and Code development standards are aimed at generating the individual buildings on a block that collectively with other buildings will shape the form of the public realm. The standards shape and situate buildings based on their physical characteristics and compatibility with the context.

The successful fit of a new project into an existing context depends on how it relates to neighboring buildings to its side and rear in terms of setbacks, height, massing, scale, and arrangement of shared and private open spaces. For each zone identified on the regulating plan, setback, height, lot size, and parking requirement associated with permitted building and frontage types are called out. These standards come together to define the distinctive character and intensity of a particular zone and are typical regulations imposed by a local jurisdiction. Specific development and design standards have been created and projects are subject to the same review process as a Precise Plan per Chapter 26-226 - 22-237 (Precise Plan) of the West Covina Municipal Code.

7.2.3 - Calculating Unit Potential

The City of West Covina determined for the previous planning period, that the application of a mixed use overlay would serve as the best approach to meet their respective RHNA allocations, while encouraging redevelopment. However, through the General Plan update process, the City has established new land use designations based on the Transect system and implemented new zoning for the Downtown. The City's land use designations allow for densities up to 54 dwelling units per acre. To calculate the realistic capacity of the sites identified in the Housing Resources section, the City assumed that sites will be developed as mixed use, 50 percent residential and 50 percent non-residential and that sites will be built to their maximum density. This reflects a conservative estimate that half the site would realistically be developed for residential uses and the other half developed for commercial or retail uses. In reality, it is likely that more than fifty percent of a site would be developed as residential, with a typical project presenting multiple floors of residential units over ground floor retail/commercial.

During the previous planning period the City approved several major multi-family projects including a 65 unit development for senior citizens in 2010 and a 450-unit multi-family complex in 2011. These projects were developed at 65 and 75 dwelling units per acre, respectively. The lack of vacant land in the City has required creative redevelopment and infill projects resulting in high density residential projects on smaller sites. The City will continue to employ this strategy in order to address their remaining RHNA. The City has a proven history of high density development and is committed to achieving a range of affordable housing opportunities through the Downtown Plan and updated General Plan.

The following maps identify sites within the City that can potentially accommodate new residential development.

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Figure 7-2:
Housing
Opportunity
Sites 5-8



- Housing Opportunity Sites**
- General Plan Land Use**
- Neighborhood Medium
 - Neighborhood High
 - Commercial



Site 1: Garvey Avenue and Interstate-10

Located in the Downtown, south of Interstate-10, Site 1 is comprised of two vacant parcels totaling 3.7 acres. The site is generally located north of Orange Avenue, west of Garvey Avenue, Interstate 10 to the north and Cameron Avenue on the west. The site is predominately surrounded by a mix of commercial, office and business park uses with single family homes located to the west across Garvey Avenue. Within the updated General Plan and the Downtown Plan the site is designated as Neighborhood Medium and T4 General Urban Zone. On the northern parcel is an office professional building constructed in 1980. Signs outside the building indicate that there are a number of vacancies within the building. On the southern parcel is an unused paved parking area that was originally created in 1971. The surface parking is lightly used and could be better utilized for higher intensity uses as allowed by the General Plan and Downtown Plan designation.



Due to its proximity in the Downtown to the Plaza West Covina shopping center, the City feels that Site 1 is a prime location for mixed use development, including high density housing. Site 1 is largely underutilized, ripe for redevelopment, and is located in the center of the City with easy access to transit and Interstate 10. This site is ideal for the development of affordable and market rate housing based on its proximity to City Hall, the Chamber of Commerce, a US Post Office, and a number of retail businesses, medical offices, and service uses. The redevelopment of this site is consistent with the City's plans to focus higher intensity mixed uses within the Downtown transportation corridor, preserving the character of the surrounding suburban neighborhoods. Given the age of the structures and the increasing vacancy rates in the buildings it is likely that this site could be redeveloped within the planning period.

Concurrent with Housing Element adoption, the General Plan land use designations and Downtown Plan zoning will be applied to the site facilitating the development of a mix of residential and commercial uses. Assuming, conservatively, that fifty percent of the site will be developed as residential units at a density of 20 dwelling units per acre approximately 38 units can be accommodated on site. It is likely given the proposed density that this site is appropriate to accommodate a portion of the City's moderate or above moderate income RHNA allocation.

To encourage and facilitate the development of affordable housing on Site 1, the City has the ability to offer potential developers a menu of incentives including: development fee modifications, fast track processing, density bonus incentives, reductions in development standards, and funding for off-site improvements, as indicated in the Housing Plan. Funding for these regulatory and financial incentives will be provided through available CDBG and HOME funds. The City will also prioritize funding for projects that incorporate units for extremely low income households. Table 7-2 provides detailed information on the parcels that are identified as part of Site 1.

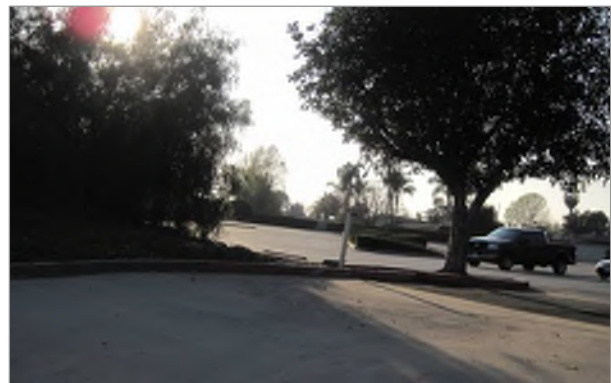
Table 7-2: Site 1 - Garvey Avenue and Interstate-10

APN	General Plan	Downtown Plan & Code	Acres	Proposed Average Density	Potential Unit Capacity*	Status/Existing Use
8468-007-040	Neighborhood Medium	T-4 General Urban Zone	1.68	20 du/ac	21	Underutilized – Office Building with Vacancies
8468-007-037	Neighborhood Medium	T-4 General Urban Zone	2.06	20 du/ac	17	Underutilized – Surface Parking
Total			3.7		38	

* Note: Development capacity for the site is assumed to be 50% residential.

Site 2: Cameron Avenue and Orange Avenue

Located in the Downtown, along Cameron Avenue, Site 2 is comprised of 12 parcels totaling 10.6 acres. Site 2 is loosely bordered by Orange Avenue to the north, Cameron Avenue on the east, a flood control channel to the south, with single family homes and no formal boundary on the west. Within the updated General Plan and the Downtown Plan the site is designated as Neighborhood Medium and T4 General Urban Zone. The site is surrounded by commercial, office and business park uses with single family homes to the west. On site there are several existing structures, including a credit union constructed in 1980 and several office buildings developed in 1966. Many of the office suites are currently vacant and large portions of the site are underutilized as surface parking lots. Based on the updated General Plan designation and Downtown Plan zoning the site is currently underutilized and could be developed with higher density uses.



As part of the Downtown the City feels that Site 2 is a prime location for new mixed use development including high density housing. This site is largely underutilized, ripe for redevelopment, and is located in the center of the City with easy access to Interstate 10. This site is ideal for the development of affordable and market rate housing based on its proximity to City Hall, the Chamber of Commerce, a US Post Office, and a number of retail businesses, medical offices, and service uses. The redevelopment of this site is consistent with the City's plans to focus higher intensity mixed uses within the Downtown transportation corridor, preserving the character of the surrounding suburban neighborhoods. Given the age of the structures and the increasing vacancy rates in the buildings it is likely that this site could be redeveloped within the planning period.

Concurrent with Housing Element adoption, the General Plan land use designations and Downtown Plan zoning will be applied to the site facilitating the development of a mix of residential and commercial uses. Assuming that fifty percent of the site will be developed as residential units at a density of 20 dwelling units per acre approximately 105 units can be accommodated on site. It is likely that given the proposed density that this site is appropriate to accommodate a portion of the City’s remaining moderate or above moderate income RHNA allocation.

To encourage and facilitate the development of affordable housing on Site 2, the City has the ability to offer potential developers a menu of incentives including: development fee modifications, fast track processing, density bonus incentives, reductions in development standards, and funding for off-site improvements, as indicated in the Housing Plan. Funding for these regulatory and financial incentives will be provided through available CDBG and HOME funds. The City will also prioritize funding for projects that incorporate units for extremely low income households. **Table 7-3** provides detailed information on the parcels that are identified as part of Site 2.

Table 7-3: Site 2 - Cameron Avenue and Orange Avenue

APN	General Plan	Downtown Plan & Code	Acres	Proposed Average Density	Potential Unit Capacity*	Status/Existing Use
8468-015-010	Neighborhood Medium	T-4 General Urban Zone	2.22	20 du/ac	22	Underutilized - Financial office building
8468-015-024	Neighborhood Medium	T-4 General Urban Zone	1.01	20 du/ac	10	Underutilized - Financial office building
8468-015-025	Neighborhood Medium	T-4 General Urban Zone	0.13	20 du/ac	1	Underutilized - Commercial office building
8468-015-026	Neighborhood Medium	T-4 General Urban Zone	0.12	20 du/ac	1	Underutilized - Commercial office building
8468-015-027	Neighborhood Medium	T-4 General Urban Zone	0.13	20 du/ac	1	Underutilized - Commercial office building
8468-015-028	Neighborhood Medium	T-4 General Urban Zone	0.14	20 du/ac	1	Underutilized - Commercial office building
8468-015-029	Neighborhood Medium	T-4 General Urban Zone	0.14	20 du/ac	1	Underutilized - Commercial office building
8468-015-030	Neighborhood Medium	T-4 General Urban Zone	0.14	20 du/ac	1	Underutilized - Commercial office building
8468-015-031	Neighborhood Medium	T-4 General Urban Zone	0.14	20 du/ac	1	Underutilized - Commercial office building
8468-015-032	Neighborhood Medium	T-4 General Urban Zone	2.02	20 du/ac	20	Underutilized – Surface parking lot
8468-016-008	Neighborhood Medium	T-4 General Urban Zone	2.75	20 du/ac	27	Underutilized - Commercial office building
8468-016-009	Neighborhood Medium	T-4 General Urban Zone	1.62	20 du/ac	16	Underutilized - Commercial office building
			10.6		105	

* Note: Development capacity for the site is assumed to be 50% residential.

Site 3: Toluca Avenue and Cameron Avenue

Located in the Downtown in the center of the City, Site 3 includes eight underutilized parcels totaling 13.6 acres that are ideal for mixed use development. Site 3 is situated west of Cameron Avenue, south of Toluca Avenue, east of West Covina Parkway, and north of a flood control channel and Sunset Avenue. The site is primarily surrounded by commercial and office uses and is designated Neighborhood High within the updated General Plan and T4 General Urban Zone in the Downtown Plan and Code. Site 3 is currently developed with commercial and office professional buildings constructed in the early 1960s. The buildings on site have numerous vacancies and are surrounded by large surface parking lots. The City would like to see the site redeveloped to accommodate residential uses as well as higher intensity commercial development.



As part of the Downtown, the City feels that Site 3 is a prime location for new mixed use development including high density housing. This site is largely underutilized, ripe for redevelopment, and is located in the center of the City with easy access to transit and Interstate 10. This site is ideal for the development of affordable and market rate housing based on its proximity to City Hall, the Chamber of Commerce, a US Post Office, and a number of retail businesses, medical offices, and service uses. The redevelopment of this site is consistent with the City's plans to focus higher intensity mixed uses within the Downtown transportation corridor, preserving the character of the surrounding suburban

neighborhoods. Given the age of the structures and the increasing vacancy rates in the buildings it is likely that this site could be redeveloped within the planning period.

Concurrent with Housing Element adoption, the General Plan land use designations and Downtown Plan zoning will be applied to the site facilitating the development of a mix of residential and commercial uses. Assuming that fifty percent of the site will be developed as residential units at a density of 54 dwelling units per acre approximately 366 units can be accommodated on site. It is likely that given the proposed density that this site is appropriate to accommodate a portion of the City’s remaining very low or low income RHNA allocation.

To encourage and facilitate the development of affordable housing on Site 3, the City has the ability to offer potential developers a menu of incentives including: development fee modifications, fast track processing, density bonus incentives, reductions in development standards, and funding for off-site improvements, as indicated in the Housing Plan. Funding for these regulatory and financial incentives will be provided through available CDBG and HOME funds. The City will also prioritize funding for projects that incorporate units for extremely low income households. **Table 7-4** provides detailed information on the parcels that are identified as part of Site 3.

Table 7-4: Site 3 - Toluca Avenue and Cameron Avenue

APN	General Plan	Downtown Plan & Code	Acres	Proposed Average Density	Potential Unit Capacity*	Status/Existing Use
8474-002-004	Neighborhood High	T-4 General Urban Zone	0.49	54 du/ac	13	Underutilized – Vacant Lot
8474-002-005	Neighborhood High	T-4 General Urban Zone	0.80	54 du/ac	22	Underutilized – Commercial/Office building
8474-002-008	Neighborhood High	T-4 General Urban Zone	1.56	54 du/ac	42	Underutilized – Commercial/Office Building
8474-002-013	Neighborhood High	T-4 General Urban Zone	0.87	54 du/ac	24	Underutilized – Commercial/Office building
8474-002-014	Neighborhood High	T-4 General Urban Zone	1.17	54 du/ac	32	Underutilized – Commercial/Office building
8474-002-015	Neighborhood High	T-4 General Urban Zone	5.57	54 du/ac	150	Underutilized – Commercial/Office building
8474-002-016	Neighborhood High	T-4 General Urban Zone	1.56	54 du/ac	42	Underutilized – Parking structure
8474-002-019	Neighborhood High	T-4 General Urban Zone	1.53	54 du/ac	41	Underutilized – Commercial/Office building
			13.6		366	

* Note: Development capacity for the site is assumed to be 50% residential.

Site 4: Glendora Avenue and Valinda Avenue

Located in the Downtown, Site 4 includes two underutilized parcels totaling 3.5 acres. Site 4 is bordered by Glendora Avenue to the west, Valinda Avenue on the east, and Service Avenue on the south. The site is adjacent to the City's regional shopping center, City Hall with multifamily housing to the east and south. Within the updated General Plan and the Downtown Plan the site is designated as Neighborhood Medium and T4 General Urban Zone. The northern parcel of Site 4 currently hosts a two commercial strip centers with a variety of retail uses ranging from medical offices to restaurants. The southern parcel contains a dessert shop. Majority of the site is considered to be underutilized and in need of redevelopment to introduce higher density uses including residential near the Plaza West Covina shopping center.



Site 4 is in a prime location for new mixed use development including high density housing as part of the Downtown. This site is ideal for the development of affordable and market rate housing based on its proximity to City Hall, the Chamber of Commerce, a US Post Office, retail businesses, medical offices, and service uses, with easy access to Interstate 10. Site 4 is also in close proximity to the new use 450-unit mixed use catalyst project recently approved by the City Council. The redevelopment of this site is consistent with the City's plans to focus higher intensity mixed uses within the Downtown transportation corridor, preserving the character of the surrounding suburban neighborhoods. Given the age of the structures and the increasing vacancy rates in the buildings it is likely that this site could be redeveloped within the planning period.

Concurrent with Housing Element adoption, the General Plan land use designations and Downtown Plan zoning will be applied to the site facilitating the development of a mix of residential and commercial uses. Assuming that fifty percent of the site will be developed as residential units at a density of 20 dwelling units per acre approximately 36 units can be accommodated on site. It is likely that given the proposed density that this site is appropriate to accommodate a portion of the City's remaining moderate or above moderate income RHNA allocation.

To encourage and facilitate the development of affordable housing on Site 4, the City has the ability to offer potential developers a menu of incentives including: development fee modifications, fast track processing, density bonus incentives, reductions in development standards, and funding for off-site improvements, as indicated in the Housing Plan. Funding for these regulatory and financial incentives will be provided through available CDBG and HOME funds. The City will also prioritize funding for projects that incorporate units for

extremely low income households. Photos of the existing uses are provided while **Table 7-5** provides detailed information on the parcels that are identified as part of Site 4.

Table 7-5: Site 4 - Glendora Avenue and Valinda Avenue

APN	General Plan	Downtown Plan & Code	Acres	Proposed Average Density	Potential Unit Capacity*	Status/Existing Use
8476-024-003	Neighborhood Medium	T-4 General Urban Zone	1.27	20 du/ac	13	Underutilized – One-story retail strip mall
8476-024-013	Neighborhood Medium	T-4 General Urban Zone	2.25	20 du/ac	23	Underutilized – Nursing home/Ice cream shop
			4.2		36	

* Note: Development capacity for the site is assumed to be 50% residential.

Site 5: West Covina Parkway and Vincent Avenue

Located in the Downtown Site 5 includes ten underutilized parcels totaling 5.9 acres that are ideal for mixed use development. Site 5 is generally located east of Vincent Avenue, north of West Covina Parkway, west of Glendora Avenue and south of Lakes Drive. The site is directly east of the City's regional shopping center, with existing commercial and office professional buildings located to the north, east and south. Within the updated General Plan the site is designated as Neighborhood High and Commercial and within the Downtown Plan the site is zoned T4 General Urban Zone. Many of the structures on the site were developed in the 1960s and early 1970s and are in need of upgrades and/or revitalization. On site there are several older bank buildings, a chain restaurant, a vacant office building, several small commercial businesses and a significant amount of unkempt surface parking. Photos illustrating existing conditions on the site are provided below.





Site 5 is in a prime location for new mixed use development including high density housing as part of the Downtown. This site is adjacent to the recently approved 450-unit Downtown catalyst project. The site is also in close proximity to City Hall, the Chamber of Commerce, a US Post Office, retail businesses, medical offices, and service uses, with easy access to transit and Interstate 10. As the parcels adjacent to Site 5 are redeveloped the City hopes to encourage new construction within this opportunity area. The redevelopment of this site is consistent with the City's plans to focus higher intensity mixed uses within the Downtown transportation corridor, preserving the character of the surrounding suburban neighborhoods. Given the age and condition of the structures and the increasing vacancy rates in the buildings it is likely that this site could be redeveloped within the planning period.

Concurrent with Housing Element adoption, the new General Plan land use designations and Downtown Plan zoning will be applied to the site facilitating the development of a mix of residential and commercial uses. Assuming that fifty percent of the site will be developed as residential units at a density of 54 dwelling units per acre approximately 158 units can be accommodated on site. It is likely that given the proposed density that this site is appropriate to accommodate a portion of the City's remaining very low and low income RHNA allocation.

To encourage and facilitate the development of affordable housing on Site 5, the City has the ability to offer potential developers a menu of incentives including: development fee modifications, fast track processing, density bonus incentives, reductions in development standards, and funding for off-site improvements, as indicated in the Housing Plan. Funding for these regulatory and financial incentives will be provided through available CDBG and HOME funds. The City will also prioritize funding for projects that incorporate units for extremely low income households. **Table 7-6** provides detailed information on the parcels that are identified as part of Site 5.

Table 7-6: Site 5 - Sunset Avenue and West Covina Parkway

APN	General Plan	Downtown Plan & Code	Acres	Proposed Average Density	Potential Unit Capacity*	Status/Existing Use
8474-009-001	Neighborhood High	T-4 General Urban Zone	1.01	54 du/ac	27	Underutilized – Auto-related Services
8474-009-003	Neighborhood High	T-4 General Urban Zone	0.48	54 du/ac	13	Underutilized – Commercial Bank
8474-009-005	Neighborhood High	T-4 General Urban Zone	0.14	54 du/ac	4	Underutilized – Flower Shop
8474-009-008	Neighborhood High	T-4 General Urban Zone	0.33	54 du/ac	9	Underutilized – Retail Clothing Store
8474-009-009	Neighborhood High	T-4 General Urban Zone	0.98	54 du/ac	26	Underutilized – Parking Lot
8474-009-010	Neighborhood High	T-4 General Urban Zone	0.68	54 du/ac	18	Underutilized – Commercial Bank
8474-009-011	Neighborhood High	T-4 General Urban Zone	0.48	54 du/ac	13	Underutilized – Parking Lot
8474-010-011	Commercial	T-4 General Urban Zone	0.18	54 du/ac	5	Underutilized – Commercial Bank
8474-010-013	Commercial	T-4 General Urban Zone	0.30	54 du/ac	8	Underutilized – Restaurant
8474-010-015	Commercial	T-4 General Urban Zone	1.30	54 du/ac	34	Underutilized – Parking Lot
			5.9		158	

* Note: Development capacity for the site is assumed to be 50% residential.

Site 6: Interstate-10 and Glendora Avenue

Located within the Downtown, Site 6 includes 3 underutilized parcels totaling roughly 10 acres that are ideal for mixed use development. Site 6 is situated south of Interstate 10, east of Vincent Avenue, and northwest of Lakes Drive. The site is primarily surrounded by the new 450-unit multifamily residential development, the Edwards Theater, and a variety of commercial and office uses. Within the updated General Plan the site is designated as Commercial and within the Downtown Plan the site is zoned T4 General Urban Zone. Photos illustrating existing conditions on the site are provided below.



Site 6 is in a prime location for new mixed use development including high density housing as part of the Downtown. This site is adjacent to the recently approved 450-unit mixed use catalyst project. The site is also in close proximity to City Hall, the Chamber of Commerce, a US Post Office, retail businesses, medical offices, and service uses, with easy access to transit and Interstate 10. As the parcels adjacent to Site 6 are redeveloped the City hopes to encourage new construction within this opportunity area. The redevelopment of this site is consistent with the City's plans to focus higher intensity mixed uses within the Downtown transportation corridor, preserving the character of the surrounding suburban neighborhoods. Given the age of the structures and the increasing vacancy rates in the buildings it is likely that this site could be redeveloped within the planning period.

Concurrent with Housing Element adoption, the new General Plan land use designations and Downtown Plan zoning will be applied to the site facilitating the development of a mix of residential and commercial uses. Assuming that fifty percent of the site will be developed as residential units at an average density of 54 dwelling units per acre approximately 581 units can be accommodated on site. It is likely that given the proposed density that this site

is appropriate to accommodate a portion of the City’s remaining very low, moderate or above moderate income RHNA allocation.

To encourage and facilitate the development of affordable housing on Site 6, the City has the ability to offer potential developers a menu of incentives including: development fee modifications, fast track processing, density bonus incentives, reductions in development standards, and funding for off-site improvements, as indicated in the Housing Plan. Funding for these regulatory and financial incentives will be provided through available CDBG and HOME funds. The City will also prioritize funding for projects that incorporate units for extremely low income households. **Table 7-7** provides detailed information on the parcels that are identified as part of Site 6.

Table 7-7: Site 6 - Interstate 10 and Glendora Avenue

APN	General Plan	Downtown Plan & Code	Acres	Proposed Average Density	Potential Unit Capacity*	Status/Existing Use
8474-007-937	Commercial	T-4 General Urban Zone	2.26	54 du/ac	61	Underutilized – Office Building
8474-007-938	Commercial	T-4 General Urban Zone	0.61	54 du/ac	16	Underutilized – Surface Parking
8474-011-028	Commercial	T-4 General Urban Zone	7.08	54 du/ac	191	Underutilized – Commercial Bank and surface parking
			9.95		269	

* Note: Development capacity for the site is assumed to be 50% residential.

Site 7: Glendora Square

Site 7 includes a 4.6 acre underutilized parcel located at the eastern end of the Downtown that is ideal for mixed use and infill development. Site 7 is located south of Interstate 10, west of Glendora Avenue, and north of Glendora Square. The site is predominately covered in surface and structured parking and surrounded by commercial and office uses, with the Edwards Theater located to the south of the site. Within the updated General Plan, the southern portion of the site is designated Neighborhood High and the northern portion is designated Commercial. Within the Downtown Plan the site is zoned T4 General Urban Zone. Photos illustrating existing conditions on the site are provided below.



Site 7 is in a prime location for new mixed use development including high density housing as part of the Downtown. This site is adjacent to the recently approved 450-unit mixed use catalyst project. The site is also in close proximity to City Hall, the Chamber of Commerce, a US Post Office, retail businesses, medical offices, and service uses, with easy access to transit and Interstate 10. As the parcels adjacent to Site 7 are redeveloped the City hopes to encourage new construction within this opportunity area. The redevelopment of this site is consistent with the City's plans to focus higher intensity mixed uses within the Downtown transportation corridor, preserving the character of the surrounding suburban neighborhoods.

Concurrent with Housing Element adoption, the new General Plan land use designations and Downtown Plan zoning will be applied to the site facilitating the development of a mix of residential and commercial uses. Assuming that fifty percent of the site will be developed as residential units at an average density of 54 dwelling units per acre approximately 124 units can be accommodated on site. It is likely that given the proposed density that this site is appropriate to accommodate a portion of the City's remaining very low and low income RHNA allocation.

To encourage and facilitate the development of affordable housing on Site 7, the City has the ability to offer potential developers a menu of incentives including: development fee modifications, fast track processing, density bonus incentives, reductions in development standards, and funding for off-site improvements, as indicated in the Housing Plan. Funding for these regulatory and financial incentives will be provided through available CDBG and HOME funds. The City will also prioritize funding for projects that incorporate units for extremely low income households. **Table 7-8** provides detailed information on the parcels that are identified as part of Site 7.

Table 7-8: Site 7 - Glendora Square

APN	General Plan	Downtown Plan & Code	Acres	Proposed Average Density	Potential Unit Capacity*	Status/Existing Use
8474-011-046	Neighborhood High/Commercial	T-4 General Urban Zone	4.6	54 du/ac	124	Surface and structured parking
			4.6		124	

* Note: Development capacity for the site is assumed to be 50% residential.

7.3 - Summary of Available Sites

As shown in **Table 7-9**, the City is more than able to accommodate their 2014-2021 RHNA allocation of 831 units. Based on the permitted densities, the seven sites identified within the Downtown, are more than adequate to accommodate their above moderate, moderate and lower income RHNA allocations. The seven opportunity sites combined are able to accommodate 1,094 units at densities ranging between 20 and 54 units per acre, which is permitted and encouraged through the Downtown Plan and Code. It is possible that sites may be developed at higher densities through a density bonus incentive. As several of these sites were previously identified in the 2008-2014 Housing Element, but were not developed or entitled during the planning period, they remain viable sites for the 2014-2021 planning period.

Table 7-9: Residential Unit Capacity

	Very Low	Low	Moderate	Above Moderate	TOTAL
2014-2021 RHNA	217	129	138	347	831
Units Developed since 2014 (Credits)	0	0	0	450*	450
Remaining RHNA after credits	217	129	138	0	484
Site Capacity					
Site 1				37	37
Site 2				105	105
Site 3	122	122	122		366
Site 4				35	35
Site 5	79	79			158
Site 6	89	89	91		269
Site 7	62	62			124
Site Capacity Subtotal	352	352	213	177	1,094
Remaining Need**	(135)	(223)	(75)	(177)	(610)

* The number of units credited cannot exceed the RHNA allocation for that given income level

** Parentheses indicate a surplus

7.3.1 - Environmental Constraints

Potential environmental constraints to future development of sites identified include the seismic and liquefaction hazards, which are addressed in the Non-Governmental Constraints Section of the Housing Element. Locations identified in the Sites Inventory were compared with all hazards maps included in the City's Safety Element; none were found to be within areas that have development restrictions due to risk of damage from disasters (such as floods, wildfires, or seismic events). The sites inventoried have a land use designation which was determined based on surrounding land uses and has already examined potential environmental constraints. Aside from the constraints mentioned above, there are no additional constraints that would impede the development of new housing units in the future on the identified sites.

7.3.2 - Infrastructure

The City's five year Capital Improvement Plan has identified expenditures of City funds used for public improvement projects, including infrastructure. The City understands that improvements can be achieved with a comprehensive approach that includes reviewing infrastructure plans for each application for discretionary approval of General Plan amendments, tentative parcel or tentative tract maps, or development proposals that includes extension of an existing street or construction of a new street. The City requires that project applications for new development be reviewed for adequate infrastructure. Applications are evaluated on a case-by-case basis to ensure there is the capacity to service new developments. Infrastructure requirements and costs are also discussed in the Non-Governmental Constraints Section of the Housing Element.

7.4 - Housing Resources

7.4.1 - Financial Resources

A variety of Federal, State, and local programs are available to create and/or maintain rental units and purchase affordability for lower income households and for persons with special needs. These programs are also available to other jurisdictions for potential acquisition, subsidy, or replacement of units at-risk. The following summarizes financial resources available to the City, private, and non-profit parties to preserve/create housing that is affordable.

A primary source of funding for programs outlined in the Housing Plan was the City's Redevelopment Housing Set-Aside Fund. As the State has requested payments from the Set-Aside Fund, it is no longer a viable source funding for redevelopment and housing development.

7.4.2 - Administrative Resources

The primary responsibility of the Planning Department is the long-range planning and physical development of the City to promote livability and appearance. The department ensures the City's viability through enforcement of land use, construction, health, safety,

and environmental regulations. This involves land use and development standards, building codes, economic vitality, and adherence to the General Plan. It is also responsible for the administration of the General Plan and implementation of the Zoning Ordinance and Specific Plans.

**Table 7-10:
Resources Available for Housing Activities**

Program	Description	Eligible Activities
Local Resources		
Density Bonus	The City allows an increase in density to developers who set-aside at least 25% of their project to low-and moderate-income persons, in conjunction with at least one financial and one development incentive	<ul style="list-style-type: none"> Affordable Housing Developments
Tax-Exempt Bonds	The City has the authority to issue tax-exempt bonds. Bond proceeds are used to develop affordable housing	<ul style="list-style-type: none"> Housing Development
City/Commission Owned Land	If available and appropriate, City or Commission owned land may be made available	<ul style="list-style-type: none"> Housing Community Facilities
City Programs	See program descriptions in Section 2, <i>Housing Plan</i> .	<ul style="list-style-type: none"> Acquisition of Properties Rehabilitation Housing Revitalization First Time Home buyer Assistance Repair of Code Violations
State Resources		
Mortgage Credit Certificate (MCC)	Federal tax credit for low- and moderate- income homebuyers who have not owned a home in the past three years. Allocation for MCC is provided by the State and administered by the County	<ul style="list-style-type: none"> First Time Home Buyer Assistance
California Community Reinvestment Corporation (CCRC)	Private, non-profit mortgage banking consortium that provides long term debt financing for affordable multi-family rental housing	<ul style="list-style-type: none"> New Construction Rehabilitation Acquisition of Properties
HCD Predevelopment Loan Program	Low interest loans for the development of affordable housing with non-profit agencies	<ul style="list-style-type: none"> Predevelopment Loans
Emergency Shelter Program	Grants awarded to non-profit organizations for shelter support services	<ul style="list-style-type: none"> Support Services

**Table 7-10:
Resources Available for Housing Activities**

Program	Description	Eligible Activities
Mobile Home Park Conversion Program (M Prop)	Funds awarded to mobile home park tenant organizations to convert mobile home parks to resident ownership	<ul style="list-style-type: none"> ▪ Acquisition ▪ Rehabilitation
California Housing Finance Agency (CHFA) Multiple Rental Housing Programs	Below market rate financing offered to builders and developers of multiple family and elderly housing. Tax-exempt bonds provide below-market mortgage money	<ul style="list-style-type: none"> ▪ New Construction ▪ Rehabilitation ▪ Acquisition of Properties
California Housing Rehabilitation Program	Low interest loans for the rehabilitation of substandard homes owned and occupied by lower-income households. City and non-profits sponsor housing rehabilitation projects.	<ul style="list-style-type: none"> ▪ Rehabilitation ▪ Repair of Code Violations ▪ Property Improvements
California Housing Finance Agency Home Mortgage Purchase Program	CHFA sells tax-exempt bonds to provide below-market loans to first time homebuyers. Program is operated through participating lenders that originate loans purchased by CHFA	<ul style="list-style-type: none"> ▪ Homebuyer Assistance
Affordable Housing Sustainable Communities (AHSC) Program	Grants awarded to projects that reduce GHG emissions, support compact, infill development patterns, encourage active transportation and transit usage, and protect agricultural land from sprawl development. The Program is administered by the Strategic Growth Council (SGC) and funded by the Greenhouse Gas Reduction Fund (GGRF), an account established to receive Cap-and-Trade auction proceeds.	<ul style="list-style-type: none"> ▪ New Construction ▪ Rehabilitation ▪ Acquisition of Properties ▪ Energy Efficiency/Urban Greening Improvements ▪ Environmental Remediation <p>Local Impact Fees</p>
Federal Resource -Entitlement		
Community Development Block Grant (CDBG)	Entitlement program that is awarded to the City on a formula basis. The objectives are to fund housing activities and expand economic opportunities. Project must meet one of three national objectives: benefit low and moderate-income persons; aid in the prevention or elimination of slums or blight; or meet other urgent needs.	<ul style="list-style-type: none"> ▪ Section 108 Loan Repayments ▪ Historic Preservation ▪ Admin. & Planning ▪ Code Enforcement ▪ Public Facilities Improvements ▪ Economic Development ▪ Housing Activities (i.e. acquisition, rehabilitation)

**Table 7-10:
Resources Available for Housing Activities**

Program	Description	Eligible Activities
HOME Investment Partnership Program	A flexible grant program for housing. The intent of this program is to expand the supply of decent, safe, and sanitary affordable housing. HOME is designed as a partnership program between the federal, state, and local governments, non-profit and for-profit housing entities to finance, build/rehabilitate and manage housing for lower-income owners and renters	<ul style="list-style-type: none"> ▪ Multi-Family Acquisition/Rehab ▪ Single-Family ▪ CHDO Assistance ▪ Administration
Emergency Shelter Grants (ESG)	Annual grant funds are allocated on a formula basis. Funds are intended to assist with the provision of shelter and social services for homeless	<ul style="list-style-type: none"> ▪ Homelessness Prevention ▪ Essential Services ▪ Operating Expenses
Housing Opportunities for Persons with AIDS (HOPWA)	HOPWA Formula Grants are awarded annually to cities and states upon submission and HUD approval of a Consolidated Plan. Funds are made available countywide for supportive social services, affordable housing development, and rental assistance to persons with HIV/AIDS.	<ul style="list-style-type: none"> ▪ Rental Assistance ▪ Supportive Social Services ▪ Administration
Mortgage Credit Certificate Program	Under the MCC Program, first-time homebuyers receive a tax credit for the year based on a percentage of the interest paid on their mortgage. This program may be used alone or in conjunction with a Down Payment Assistance Loan.	<ul style="list-style-type: none"> ▪ Home Buyer Assistance
Low-income Housing Credit (LIHTC)	Program encourages the investment of private capital for the creation of affordable rental housing for low-income households. Tax credits are available to individuals and corporations who invest in such projects.	<ul style="list-style-type: none"> ▪ New Construction ▪ Housing Rehabilitation ▪ Acquisition
Federal Resources – Competitive		
Supportive Housing Grant	Grants to improve quality of existing shelters and transitional housing. Increase shelters and transitional housing facilities for the homeless	<ul style="list-style-type: none"> ▪ Housing Rehabilitation
Section 8 Rental Assistance	Rental assistance program which provides a subsidy to very low-income families, individuals, seniors and the disabled. Participants pay 30% of their adjusted income toward rent.	<ul style="list-style-type: none"> ▪ Rental Assistance

**Table 7-10:
Resources Available for Housing Activities**

Program	Description	Eligible Activities
Section 811/202	Grants to non-profit developers of supportive housing for the elderly and disabled persons. Section 811 can be used to develop group homes, independent living, facilities, and intermediate care facilities.	<ul style="list-style-type: none"> ▪ Acquisition ▪ Rehabilitation ▪ New Construction ▪ Rental Assistance ▪ Support Services
Section 811	Grants to non-profit developers of supportive housing for person with disabilities, including group homes, independent living facilities and intermediate care facilities	<ul style="list-style-type: none"> ▪ Acquisition ▪ Rehabilitation ▪ New Construction ▪ Rental Assistance
Shelter Care Plus	Provides grants for rental assistance for permanent housing and case management for homeless individuals with disabilities and their families	<ul style="list-style-type: none"> ▪ Rental Assistance ▪ Homeless Prevention
Home Ownership for People Everywhere (HOPE)	HOPE program provides grants to low-income people to achieve homeownership. The three programs are: HOPE I—Public Housing Homeownership Program HOPE II—Homeownership of Multi-family Units Program HOPE III—Homeownership for Single-family Homes	<ul style="list-style-type: none"> ▪ Homeownership Assistance
Section 108 Loan	Provides loan guarantee to CDBG entitlement jurisdictions for pursuing large capital improvement or other projects. The jurisdiction must pledge its future CDBG allocations for loan repayment. Maximum loan amount can be up to five times the entitlement jurisdiction's most recent approved annual allocation. Maximum loan term is 20 twenty years.	<ul style="list-style-type: none"> ▪ Acquisition ▪ Rehabilitation ▪ Home Buyer Assistance ▪ Homeless Assistance
Private Resources		
Federal National Mortgage Association (Fannie Mae)	Community Home Buyer Program – Fixed rate Mortgages	<ul style="list-style-type: none"> ▪ Homebuyer Assistance
	Community Home Improvement Mortgage Program – Mortgages for purchase and rehabilitation of a home	<ul style="list-style-type: none"> ▪ Homebuyer Assistance/Rehab

**Table 7-10:
Resources Available for Housing Activities**

Program	Description	Eligible Activities
	Fannie Neighbor – Under served low-income minorities are eligible for low down-payment mortgages for the purchase of single-family homes	<ul style="list-style-type: none"> ▪ Expand Home Ownership for Minorities
California Community Reinvestment Corporation (CCRC)	Non-profit mortgage banking consortium that pools resources to reduce lender risk in financing affordable housing. Provides long term debt financing for affordable multi-family rental housing	<ul style="list-style-type: none"> ▪ New Construction ▪ Rehabilitation ▪ Acquisition
Federal Home Loan Bank Affordable Housing Program	Direct subsidies to non-profit and for-profit developers, and public agencies for affordable low-income ownership and rental projects	<ul style="list-style-type: none"> ▪ New Construction ▪ Expand Home Ownership for Lower Income Persons
Savings Association Mortgage Company (SAMCO)	Statewide loan pool that provides thirty-year permanent loans for affordable housing projects, serving persons earning up to 120% of the median income.	<ul style="list-style-type: none"> ▪ Construction ▪ Redevelopment

Source: City of West Covina, 2012.

7.5 - Energy Conservation Opportunities

As cities construct more housing to meet growing population demands, the consumption rate of energy becomes a significant issue. The primary uses of energy in urban areas are for transportation, lighting, water, heating and space heating and cooling. The high cost of energy demands that efforts be taken to reduce or minimize the overall level of urban consumption.

There are many opportunities for conserving energy in new and existing residential units. Construction of energy efficient buildings does not lower the price of housing. However, housing with energy conservation features should result in reduced monthly occupancy costs as consumption of fuel and energy is decreased. Similarly, retrofitting existing structures with energy conserving features can result in a reduction in utility costs. Examples of energy conservation opportunities include weatherization programs and home energy audits; installation of insulation; installation or retrofitting of more efficient appliances, and mechanical or solar energy systems; and building design and orientation which incorporates energy conservation considerations. The City enforces all provisions of Title 24 of the California Administrative Code, which provides for energy conservation features in new residential construction.

Southern California Edison programs: Southern California Edison offers a variety of energy conservation services under the Low Income Energy Efficiency programs (LIEE), which help qualified homeowners and renters conserve energy and control electricity costs. Eligible

customers can receive services from local community agencies and licensed contractors working with Edison. Services include weatherization, efficient lighting and cooling, refrigerator replacement, and energy education. In addition, Edison participates in the California Alternative Rates for Energy (CARE) program, which provides a 15% discount reduction on electric bills for low-income customers and the Family Electric Rate Assistance Program (FERA) that provides discounts for families with household incomes slightly exceeding the low-income energy program allowances.

Southern California Gas programs: The Southern California Gas Company offers two direct assistance programs to limited income customers: (1) a no-cost weatherization (attic insulation and water heater blankets) and (2) a no-cost furnace repair and replacement service. The Gas Company also participates in the State LIEE and CARE programs, helping low-income customers conserve energy and providing them with a discount on their gas bills.

7.5.1 - Techniques to Conserve

Many modern design methods used to reduce residential energy consumption are based on proven techniques that have been known to humans since the earliest days of collective settlement. These methods can be categorized in three ways:

1. Building design that keeps natural heat in during the winter and out in the summer. Designs aim to reduce air conditioning and heating demands. Proven building techniques in this category include:
 - Orienting windows and openings of a building to follow the path of the sun, in order to minimize solar gain in the summer and maximize solar gain in the winter;
 - Utilizing “thermal mass,” earthen materials such as stone, brick, concrete, and tiles that absorb heat during the day and release heat at night;
 - “Burying” sections of the structure in a hillside or berm to insulate the home against extremes of temperature;
 - Application of window coverings, insulation, and other materials to reduce heat exchange between the interior and the exterior of the home;
 - Strategic placement of openings and the use of ventilating devices that take advantage of natural air flow (particularly cool evening breezes); and
 - Designing eaves and overhangs above windows to block direct summer solar gain during the summer, but allow for solar gain during the winter.
2. Building orientation that allows natural elements to maintain a comfortable interior temperature. Examples include:
 - Orienting the long axis of a building in a north-south position;
 - Minimizing the southern and western exposure of exterior surfaces; and
 - Designing the structure to admit the maximum amount of sunlight into the building and to reduce exposure to extreme weather conditions;

- Positioning dwellings to take advantage of natural air circulation and evening breezes.
3. Use of landscaping features to moderate interior temperatures. Such techniques include:
- Planting of deciduous shade trees and other plants to protect the home;
 - Design including natural or artificial flowing water; and
 - Strategic placement of trees and hedges as windbreaks.

In addition to natural techniques that have been used historically, a number of modern energy conversion methods have been developed and advanced in more recent years. These include:

- Implementation of solar panels and other devices to generate electricity;
- Application of solar energy to heat water;
- Employment of window glazing to repel summer heat and trap winter warmth;
- Use of weather-stripping and other insulating devices to reduce heat gain and loss; and
- Acquire energy efficient home appliances.

7.5.2 - State Building Code Standards

The California Energy Commission was created in 1974 by the Warren-Alquist State Energy Resources Conservation and Development Act. Upon its creation the first task of the Commission was to adopt energy conservation standards for new construction. The first set of residential energy conservation standards were developed in the late 1970s (Title 24, Part 6 of the California Code of Regulations) and have been periodically revised in the years following. West Covina currently utilizes Tier 1 of the California Green Building Code and has not adopted any local amendments to the building standards.

A focus of the Commission's energy conservation standards is the definition of "climate zones". These zones were created to allow for flexible approaches to energy conservation that can be tailored to different geographic regions of the State. The City of West Covina is located in Climate Zone 10, which covers the semi-arid inland valleys. This climate zone is characterized by a mild winters, hot summers, desert winds, and abundant sunshine.

Because of these climate conditions, a substantial percentage of residential energy use goes to space cooling between the months of May and October. Residential site design and construction techniques that can reduce the amount of energy used for space cooling would significantly reduce overall energy demand. As discussed above, a number of traditional and modern techniques can decrease energy throughout the City.

2014-2021 HOUSING ELEMENT

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Progress Report

Section 8

The Progress Report reviews the previous Housing Element's programs, objectives, and actions that were to be implemented during the previous planning period. The City of West Covina's Housing Element identified five goals that the City anticipated to implement during the previous planning period. Each goal has specific policies that were to be achieved in order to facilitate the construction of affordable housing and to maintain the existing affordable housing stock. The City also established a set of objectives with corresponding goals to further improve housing opportunities throughout the City. Each of the actions and objectives had a timeframe for completion along with a responsible agency to monitor the program.

The action is listed on the right column of the table and displays the quantified or qualified objective and the result of the program. Lastly, the action is evaluated on its effectiveness, and whether or not the program should continue to be implemented, modified, or removed. Section 65588 of the State Housing law requires that all local governments initiate a timely review of their housing element to evaluate all of the following:

- The appropriateness of the housing goals, objectives, and policies in contributing to the attainment of the State's housing goal;
- The effectiveness of the Housing Element in attainment of the community's housing goals and objectives; and,
- The progress of the City in the implementation of the Housing Element.

Table 8-1: 2008-2014 Housing Element Progress Report

Program	Status
<p>GOAL 1: Maintain and enhance the quality of existing housing and residential neighborhoods in West Covina.</p>	
<p>Program 1.1 – Housing Preservation Program</p> <p>Objective: Assist 10 households annually and advertise the program on the City’s website and periodically in the City’s newsletter.</p>	<p>Progress and Effectiveness: The Housing Preservation Program (HPP) for moderate income households provides residents with small loans of up to \$10,000 using Redevelopment Set-Aside funds for the rehabilitation of owner-occupied residences. From 2006 through 2011, the City provided assistance to approximately 62 households. The City provided the following amounts of funding for each fiscal year:</p> <ul style="list-style-type: none"> • FY 2005-06: \$107,315 • FY 2006-07: \$30,105 • FY 2007-08: \$70,275 • FY 2008-09: \$59,788 • FY 2009-10: \$40,200 • FY 2010-11: \$10,050 <p>In FY 2011-2012, the City placed the program on hold, in response to ABx1 26 and ABx1 27 legislation. In 2012 the City was forced to dissolve their Redevelopment Agency, leaving the HPP without a permanent funding source. The City still provides information on the City website, but is not currently accepting applications. The City was able to achieve their objectives.</p> <p>Appropriateness: While this program will be included in the 2014-2021 Housing Element the program will be administered based on funds available. It is the City’s hope that as the economy improves, having this program in place will allow Staff to easily begin accepting applications when funding is available. This program will be included in the 2014-2021 Housing Element.</p>

Program	Status
<p>GOAL 1: Maintain and enhance the quality of existing housing and residential neighborhoods in West Covina.</p>	
<p>Program 1.2 – Home Improvement Loan Program</p> <p>Objective: Assist 50 households annually and advertise the program on the City’s website and periodically in the City’s newsletter.</p>	<p>Progress and Effectiveness: The Housing Improvement Loan Program (HILP) offers homeowners small loans of up to \$10,000 using CDBG, and Redevelopment Set-Aside funds for the rehabilitation of owner-occupied residences. The program allows for a variety of home improvements including, but not limited to: room additions, handicap modifications, structural repairs, exterior enhancements, interior improvements, electrical and/or plumbing work. The City provided the following amounts of funding for each fiscal year:</p> <ul style="list-style-type: none"> • FY 2005-06: \$502,645 (CDBG) • FY 2006-07: \$365,448 (CDBG) • FY 2007-08: \$499,700 (CDBG) • FY 2008-09: \$473,294 (RDA) • FY 2009-10: \$501,286 (RDA) • FY 2010-11: \$496,613 (RDA) <p>As shown above the City used CDBG funds to assist 255 households from 2005 to 2008 and RDA funds to assist an estimated additional 275 households from 2008 to 2011. In FY 2011-2012, the City placed the program on hold, in response to ABx1 26 and ABx1 27 legislation. In 2012 the City was forced to dissolve their Redevelopment Agency, leaving the HILP without a permanent funding source. The City still provides information on the City website, but is not currently accepting applications. The City was able to achieve their objectives.</p> <p>Appropriateness: While this program will be included in the 2014-2021 Housing Element the program will be administered based on funds available. It is the City’s hope that as the economy improves, having this program in place will allow Staff to easily begin accepting applications when funding is available. This program will be included in the 2014-2021 Housing Element.</p>
<p>Program 1.3 – Monitor and Preserve Affordable Housing</p> <p>Objective: Maintain a list of affordable units throughout the City including affordability information to ensure landlords are compliant with deed restrictions and to preserve affordable units.</p>	<p>Progress and Effectiveness: The City currently has a number of deed restricted units throughout the City. As shown in the Housing Profile section, the existing complexes with covenants will remain affordable until after 2050. The City maintains compliance with AB 987 and publishes a table annually with information on affordable units that exist in the City. The City was able to achieve their objectives.</p> <p>Appropriateness: The City maintains a number of affordable units through existing deed restrictions. No units are at-risk of conversion to market rate during the 2014-2021 planning period. An inventory of affordable units will be kept up-to-date by the Community Development Commission to monitor affordable units throughout the planning period and update the list with new deed restricted properties that are developed during the planning period. This program will be included in the 2014-2021 Housing Element.</p>

Program	Status
<p>GOAL 1: Maintain and enhance the quality of existing housing and residential neighborhoods in West Covina.</p>	
<p>Program 1.4 – Energy Efficient Design</p> <p>Objective: Educate and encourage the use of energy conservation measures in the development of residential units. Provide information on funding programs.</p>	<p>Progress and Effectiveness: During the 2008-2014 planning period, the City of West Covina as part of the San Gabriel Valley Council of Governments will be adopting an Energy Action Plan. Through their EAP, the City of West Covina is committed to reducing local energy use through the enactment of policies, strategies, and actions that are cost-effective and environmentally sound. The City currently provides information on energy efficiency programs on their website and at City Hall. When appropriate, City Staff and code enforcement officers, direct residents to apply for applicable programs. Additionally, the City encourages all new development to be energy efficient and to take into consideration LEED standards. The City was able to achieve their objectives.</p> <p>Appropriateness: The City recognizes the importance of encouraging energy efficient design, particularly in the design of new residential units for lower income households. The City will continue to encourage maximum utilization of Federal, State, and local government programs, such as the County of Los Angeles Home Weatherization Program, and programs through energy providers that assist homeowners in providing energy conservation measures. Staff will provide information on available programs and funding opportunities to residents on City website and at City Hall. This program will be included in the 2014-2021 Housing Element.</p>
<p>Program 1.5 – Code Enforcement</p> <p>Objective: Utilize CDBG funds to continue the Code Enforcement program. Address code enforcement violations as necessary.</p>	<p>Progress and Effectiveness: The City of West Covina, code enforcement officers inspect residences to make sure they are in compliance with the California Building Code and the City's Municipal Code. If tenants complain about maintenance problems, Code Enforcement will investigate the complaint and send violation notices if necessary. Throughout the planning period the City utilized CDBG to fund their code enforcement program. From 2005-2010 the City's Consolidated Plan reports that the City addressed more than 3,600 code enforcement cases. On average the City budgets between \$100,000 and \$200,000 in CBDG funds annually, to administer the program. The City was able to achieve their objectives.</p> <p>Appropriateness: This program is crucial to preserving the City's existing housing stock and is connected to rehabilitation programs offered by the City. The City will continue to utilize CDBG funds to offer this program in the upcoming planning period.</p>

Program	Status
<p>GOAL 2: Provide a variety of housing types to accommodate all economic segments of the City.</p>	
<p>Program 2.1 – Acquisition and Rehabilitation</p> <p>Objective: Provide technical and financial (when available) assistance for the development of 20 new affordable housing units and the rehabilitation of 50 units during the 2008-2014 planning period using a combination of federal, state, and local funds.</p>	<p>Progress and Effectiveness: Throughout the planning period, the City has monitored and inventoried units that are in need of substantial rehabilitation and are ideal for acquisition. During the 2008-2014 planning period, the City was able to develop a 65-unit apartment complex with affordable units restricted for senior residents, 65 years of age or older. The City contributed an estimated \$2,000,000 in Redevelopment Set-Aside Funds to assist the developers with the completion of the project. The project named the West Covina Senior Villas II, was initiated in 2009 and construction completed in 2012. Of the 65 available units 51 units (80 percent) are available for low income residents and 13 units (20 percent) are available to very low income residents. The project has deed restrictions in place until 2108. The City was able to achieve their objectives.</p> <p>Appropriateness: Despite the City’s success in the development of affordable units, the City has placed the program on hold, in response to ABx1 26 and ABx1 27 legislation. In 2012 the City was forced to dissolve their Redevelopment Agency, leaving the program without a permanent funding source. The City still provides information on the City website, but is not currently providing assistance to developers. During the 2014-2021 planning period the City will seek new funding sources and administer the program on a funds-available basis. This program will be included in the 2014-2021 Housing Element.</p>
<p>Program 2.2 – Affordable Housing Financing</p> <p>Objective: Maintain a list of mortgage lenders participating in the California Housing Finance Agency (CHFA) program.</p>	<p>Progress and Effectiveness: Due to funding reductions and staff cutbacks the City was unable to assemble and maintain a list of mortgage lenders. City Staff is aware of the programs offered by the California Housing Finance Agency (CHFA) and directs affordable housing developers to contact CHFA regarding funding opportunities.</p> <p>Appropriateness: Given that the availability of funding and the participating mortgage lenders are often changing the City will modify this program to focus on providing information and educating developers and homebuyers about funding opportunities through CHFA. This program will be revised and included in the 2014-2021 Housing Element.</p>

Program	Status
<p>GOAL 2: Provide a variety of housing types to accommodate all economic segments of the City.</p>	
<p>Program 2.3 – Alternative Housing Models</p> <p>Objective: Facilitate the development of alternative housing models (i.e. senior housing) suited to the community housing needs through the provision of flexible zoning regulations.</p>	<p>Progress and Effectiveness: To address the needs of the community and accommodate aging residents the City offers development incentives to encourage the provision of more innovative housing types that may be suitable for the community, including community care facilities, supportive housing, and assisted living for seniors. Specifically, during the 2008-2014 planning period, the City was able to develop a 65-unit apartment complex with affordable units restricted for senior residents, 65 years of age or older. The City contributed an estimated \$2,000,000 in Redevelopment Set-Aside Funds to assist the developers with the completion of the project. The project named the West Covina Senior Villas II, was initiated in 2009 and construction completed in 2012. The City was able to achieve their objectives.</p> <p>Appropriateness: The City was able to provide Redevelopment Set-Aside money in support of alternative housing models during the previous planning period; however it is unlikely that funding will be available during the 2014-2021 planning period. The City will continue to provide flexible zoning regulations and support financially, whenever feasible, developers proposing housing for the elderly or disabled. This program will be included in the 2014-2021 Housing Element.</p>
<p>Program 2.4 – Los Angeles County Partnership</p> <p>Objective: Increase resident awareness about housing programs offered by the County by advertising them at City Hall and online.</p>	<p>Progress and Effectiveness: The City currently offers information on their website and on City Hall on housing programs offered by the City, the County of Los Angeles Housing Authority, and other local housing service providers. The City was able to achieve their objectives.</p> <p>Appropriateness: The County offers a variety of housing assistance programs that can supplement the City’s current housing programs. Consequently, the City will continue to provide information on programs offered by the County on the City website, at City Hall, and in other public places. This program will be included in the 2014-2021 Housing Element.</p>

Program	Status
<p>GOAL 3: Minimize the impact of governmental constraints on housing production and affordability.</p>	
<p>Program 3.1 – Remove Development Constraints</p> <p>Objective: On an annual basis, review development standards, to ensure that the development of lower income housing can occur. Revise the development code to address all constraints identified in Section 6 of the Housing Element.</p>	<p>Progress and Effectiveness: On a regular basis the City reviews their development standards and also in instances where developers express concern regarding the feasibility of constructing new housing in the City. During the planning period, Staff has worked with developers proposing multi-family and senior housing to modify development standards where appropriate, including reduced setbacks, lower parking standards and higher densities.</p> <p>Throughout the planning period, Staff has maintained their commitment to address development constraints on a project by project basis and to identify ways that standards could be modified if it is determined that such requirements were impeding the development of affordable housing or housing for disabled residents. The City also provides fast track processing for applications related to the creation of affordable housing and offers fee modifications, when funds are available, for projects including affordable units that are required to apply for variations to the existing development standards. The City was able to achieve their objectives.</p> <p>Appropriateness: The City recognizes the importance of reviewing their development standards on a regular basis and seeking input from developers to identify potential constraints to the development affordable housing. The City will continue to review their standards and address any standards that may be identified as a constraint in the 2014-2021 Housing Element. This program will be combined with Program 3.2 of the 2008-2014 Housing Plan and will be included in the 2014-2021 Housing Element.</p>

Program	Status
<p>GOAL 3: Minimize the impact of governmental constraints on housing production and affordability.</p>	
<p>Program 3.2 – Flexible Development Standards</p> <p>Objective: Continue to use flexible development standards to facilitate the development of affordable housing through promotion of maximum development densities in the multi-family zone and the new mixed use overlay.</p>	<p>Progress and Effectiveness: Similar to Program 3.1, Staff has on a case-by-case basis collaborated with housing developers, to modify development standards when necessary to provide flexibility and ensure project success. During the planning period, Staff worked with developers proposing multi-family and senior housing to modify development standards to permit reduced setbacks, lower parking standards and higher densities. Throughout the planning period, Staff has maintained their commitment to provide flexibility in development standards, on a project by project basis. The City was able to achieve their objectives.</p> <p>Appropriateness: The City recognizes the importance of providing flexible development standards to allow for the development affordable housing. The City will continue to review their standards and provide flexibility on a project-by-project basis to ensure the development of a variety of housing types. This program will be combined with Program 3.1 of the 2008-2014 Housing Plan and will be included in the 2014-2021 Housing Element.</p>
<p>Program 3.3 – Density Bonus Ordinance</p> <p>Objective: Promote the City's density bonus ordinance that offers bonuses for the provision of affordable housing, depending on the amount and type provided, consistent with revised Government Code §65915.</p>	<p>Progress and Effectiveness: Chapter 26, Article XII, Division 6 of the Code of Ordinances provides for density bonuses pursuant to the provisions of State law. In early 2013, the City completed a review of the density bonus provisions and on October 15, 2013 an updated ordinance was approved by the City Council. City staff has made the Code provisions readily available to those developers seeking a density bonus and actively supports these bonuses when they are in compliance with the State law and the Development Code. Several projects including the West Covina Senior Villas II utilized a density bonus during the 2008-2014 planning period to achieve additional units.</p> <p>Appropriateness: The City recognizes the importance of offering incentives like the density bonus incentive and will continue to provide this incentive in the future. The City will continue to provide information on this program to developers with applicable projects. This program will be included in the 2014-2021 Housing Element</p>

Program	Status
<p>GOAL 3: Minimize the impact of governmental constraints on housing production and affordability.</p>	
<p>Program 3.4 – Fast-track/Priority Application Processing</p> <p>Objective: The City will assign senior staff to handle the projects, and staff assistance may be provided to prepare the necessary documents in half the typical processing time.</p>	<p>Progress and Effectiveness: Throughout the planning period, the City offered and promoted fast-track application processing, prioritizing the review of projects that include affordable units. Staff continuously facilitates inter-departmental collaboration to ensure that the application process is as efficient as possible. The City was able to achieve their objectives.</p> <p>Appropriateness: The City recognizes the importance of providing a streamlined review process and approving residential projects as quickly as possible to minimize funds lost due to schedule delays. This program will be included in the 2014-2021 Housing Element.</p>
<p>Program 3.5 – Second-Unit Ordinance</p> <p>Objective: Amend the Zoning Code, if necessary, to require only ministerial consideration of second-unit applications to encourage the creation of second-units.</p>	<p>Progress and Effectiveness: Chapter 26, Article XII, Division 11 of the Code of Ordinances provides standards addressing second units in specific districts of the R-1 zone. There are currently specific districts within the R-1 zone that allow second units through ministerial approval.</p> <p>Appropriateness: The City recognizes second units as an affordable housing option and will continue to allow for second units to be constructed. This program will be included in the 2014-2021 Housing Element.</p>
<p>Program 3.6 – Manufactured Housing Mobile Home Rent Control</p> <p>Objective: Encourage the provision of affordable housing by allowing manufactured housing (including mobile homes) in single family residential zones, subject to the conditions consistent with State law.</p>	<p>Progress and Effectiveness: The City continues to enforce Code Section 15.184, maintaining mobile home parks as a continued source of affordable housing in the City. The City was able to achieve their objectives.</p> <p>Appropriateness: The City recognizes mobile homes and manufactured units as source of affordable housing and will continue to preserve existing units. This program will be included in the 2014-2021 Housing Element.</p>
<p>Program 3.7 – Water and Sewer Service Providers</p> <p>Objective: Immediately following the adoption and certification of the Housing Element, Staff will deliver copies to all providers of sewer and water service within the City of West Covina.</p>	<p>Progress and Effectiveness: Following the certification and adoption of the 2008-2014 Housing Element the City submitted the final draft to the appropriate water and sewer service providers.</p> <p>Appropriateness: As required by State law, the City will submit the final 2014-2021 Housing Element to local water and sewer providers for their review and input. This program will be included in the 2014-2021 Housing Element.</p>

Program	Status
GOAL 3: Minimize the impact of governmental constraints on housing production and affordability.	
<p>Program 3.8 - Flood Management</p> <p>Objective: Ensure that flood risks are considered when making land use decisions.</p>	<p>Progress and Effectiveness: Due to funding reductions and staff cutbacks the City was unable to complete an update to their General Plan, however the City in amending the Land Use Element of their General Plan to create the Mixed Use Overlay completed a consistency analysis as part of the environmental documentation to ensure that all flood risks were taken into consideration.</p> <p>Appropriateness: As the City recently amended the General Plan to create the Mixed Use Overlay, this program will not be included in the 2014-2021 Housing Element.</p>

Program	Status
GOAL 4: Promote equal housing opportunity for all residents.	
<p>Program 4.1 – Fair Housing Program</p> <p>Objective: Continue to assist households through the Housing Rights Center, and continue to refer fair housing complaints to the Housing Rights Center.</p>	<p>Progress and Effectiveness: The Fair Housing Program is an ongoing program developed to ensure that fair housing practices are being implemented for renters. As part of the program the City maintains a referral for the Housing Rights Center. The Housing Rights Center is a non-profit organization committed to promote the enforcement of fair housing laws and to encourage an atmosphere of open housing. The City currently advertises the program on the City’s website and offers information on the program at City Hall. During the 2008-2014 planning period the City utilized CDBG funds to maintain their partnership with the Housing Rights Center.</p> <p>Appropriateness: The City will continue to be involved with the Housing Rights Center to eliminate housing discrimination and distribute information to the public about how they can report housing discrimination. This program will be included in the 2014-2021 Housing Element.</p>
<p>Program 4.2 – Reasonable Accommodation</p> <p>Objective: Create a process to make reasonable accommodation requests for land use and zoning decisions and procedures regulating the location, funding, development and use of housing for people with disabilities.</p>	<p>Progress and Effectiveness: The City has no special zoning or land use restrictions that regulate the development of housing for persons with disabilities. However, one of the purposes of the City’s Senior Housing Overlay Zone (SHO) is to ensure that federally regulated requirements related to the Americans Disabilities Act (ADA) and Universal Design principles are incorporated within senior housing developments. During the previous planning period, the City of West Covina also established specific procedures to ensure that reasonable accommodations are made for persons with disabilities. Ordinance 2235 adopted August 21, 2012 establishes a clear procedure to address requests for reasonable accommodation. The City has achieved their objectives.</p> <p>Appropriateness: For the 2014-2021 planning period the City will promote the adopted reasonable accommodation procedures on the City website and at City Hall.</p>

Program	Status
GOAL 4: Promote equal housing opportunity for all residents.	
<p>Program 4.3 – Senior Center Shared Housing Program</p> <p>Objective: Continue to operate the housing match program through the Senior Citizens’ Center at Cortez Avenue with the goal of making 10 matches a year.</p>	<p>Progress and Effectiveness: During the planning period, this program was combined with an existing program called the Senior Citizens’ Assistance Program (SCAP). SCAP is a comprehensive program that provides a variety of social services for older adults allowing for independence, dignity, and autonomy. The program is offered through the West Covina Senior Center and provides offers the following services: help in finding home care/home chore workers; transportation; services to help those who would like help in maintaining independence in their homes, including case management; assistance with Social Security and Medicare forms/questions; volunteer opportunities; and support groups.</p> <p>Appropriateness: While this program is no longer aimed at the provision of housing, it provides vital services that allow seniors to live independently in their homes and avoid group care facilities. This program will be modified to reflect the existing program offered by the City and will be included in the 2014-2021 Housing Element.</p>
<p>Program 4.4– Homeless Assistance Program</p> <p>Objective: Provide \$200,000 in CDBG funding to care providers and associated facilities through 2014.</p>	<p>Progress and Effectiveness: Throughout the planning period, City continued to assist local nonprofit organizations that have expertise in assisting homeless persons and families by providing CDBG funds. During the planning period the following organizations located in West Covina were assisted: YWCA of San Gabriel Valley, Volunteers of America, Assistance League of West Covina, ESGV Coalition for the Homeless, Action Food Pantry, and Cory’s Kitchen. CDBG funds are critical for these organizations, allowing them to provide irreplaceable services to extremely low-income families in the community. Between \$150,000 and \$200,000 of CDBG funds is allocated to this program annually. The City has achieved their objectives.</p> <p>Appropriateness: For the 2014-2021 planning period, the City will continue to provide service providers and homeless facilities with CDBG funds, as they become available. The City will provide information on the City website and will continue to partner with local agencies to make sure that the proper services are available for extremely low income residents. This program will be included in the 2014-2021 Housing Element.</p>

Program	Status
GOAL 4: Promote equal housing opportunity for all residents.	
<p>Program 4.5 – Foreclosures</p> <p>Objective: Direct residents in need of foreclosure counseling to foreclosure help lines provided by the County of Los Angeles Department of Consumer Affairs and HUD.</p>	<p>Progress and Effectiveness: Through the County of Los Angeles Housing Authority and the Housing Rights Center, the City provides residents with foreclosure counseling services. At the peak of the 2008 economic downturn, the City of West Covina Housing Division held workshops periodically for homeowners that were struggling to afford their mortgage payments and were at risk of foreclosure. As the economy has improved and funding has become less available for the City, these workshops have not continued.</p> <p>Appropriateness: While the number of foreclosed properties and households in need of foreclosure services has drastically declined since 2008, this program offers a valuable service and important information to households that are struggling to afford their home payments. The City will continue to promote available counseling services and will provide this information on the City’s website and at City Hall. This program will be included in the 2014-2021 Housing Element.</p>

Program	Status
GOAL 5: Identify Adequate Sites to Achieve Housing Variety.	
<p>Program 5.1 – Ensure Adequate Sites to Accommodate the RHNA</p> <p>Objective: Draft and adopt the Mixed Use Overlay and rezone the Central Business District to allow for the development of high density mixed use development.</p>	<p>Progress and Effectiveness: During the previous planning period, the City adopted Ordinance 2239 on November 20, 2012, which amended the General Plan and Zoning Code to implement the Mixed Use Overlay zone. The Mixed Use Overlay zone is intended to allow for a mixture of residential and commercial land uses at densities up to 75 dwelling units per acre. Per Ordinance 2240 adopted on December 4, 2012, the City also rezoned approximately 250 acres in the Central Business District to accommodate their 2008-2014 RHNA and AB 1233 carryover from the 2000-2005 planning period. Specifically, to accommodate their combined RHNA allocation, the City identified 8 sites to be immediately rezoned. All identified parcels approved as part of the MU zone, were required to meet the minimum development requirements for residential units before non-residential uses, as permitted in the underlying zoning, are allowed. The City was able to achieve their set objectives.</p> <p>To facilitate and encourage the redevelopment of the Central Business District, now referred to as Downtown; the City of West Covina has updated the General Plan and drafted a Downtown Plan and Code, to be adopted in late 2016. The General Plan and Downtown Plan include land use designations and encourage building types that allow densities up to 54 dwelling units per acre. To ensure consistency and accommodate the City’s remaining RHNA, the Downtown Plan and Code will be applied to the entire Downtown which totals 250 acres, the City has identified 8 specific sites that are prime for redevelopment and most realistic and appropriate to accommodate their RHNA.</p> <p>Appropriateness: The City maintains an inventory of available and potential residential development sites and will continue to do so for the upcoming planning period. The City utilizes this inventory to help direct interested developers to potential sites for housing. The City will continue to update the inventory throughout the 2014-2021 planning cycle, and will continue to offer development incentives whenever feasible. This program will not be included in the 2014-2021 Housing Element.</p>

Program	Status
GOAL 5: Identify Adequate Sites to Achieve Housing Variety.	
<p>Program 5.2 – Lot Consolidation Program</p> <p>Objective: Encourage lot consolidation of smaller parcels within the Mixed Use Overlay or for Affordable/Senior Housing with density bonus to accommodate projects including a minimum of 16 units at a density of at least 30 dwelling units per acre or higher.</p>	<p>Progress and Effectiveness: The City has not to date had an application or a request from a developer to consolidate lots for the purposes of creating a larger development. The City has historically offered development incentives for projects that include affordable units and will continue to offer these incentives for projects requiring lot consolidation actions. On a case-by-case basis the City does review projects and provides project assistance to developments that include affordable units, when funding is available.</p> <p>Appropriateness: The City recognizes the importance of offering incentives to encourage lot consolidation and will continue to provide incentives when feasible. The City will continue to provide information on this program to developers with applicable projects. While funding is limited, the City recognizes the importance of maintaining this program, which will allow Staff to easily administer funds as they become available. This program will be included in the 2014-2021 Housing Element.</p>
<p>Program 5.3 – Provide Emergency and Transitional Housing</p> <p>Objective: Ensure that the housing need of all residents is met by providing opportunities for transitional housing, emergency shelters and SRO units to be accommodated within the City.</p>	<p>Progress and Effectiveness: To achieve certification of 2008-2014 the City of West Covina adopted Ordinance 2239 on August 28, 2012 to implement the requirements of SB2. The State Department of HCD required that the ordinance be in place before issuing their certification letter in December 2012.</p> <p>Appropriateness: As the City has completed the required rezoning to compliance with SB2, this program will not be included in the 2014-2021 Housing Element.</p>

2014-2021 HOUSING ELEMENT

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Appendix A

Public Participation

Appendix A contains the following materials to illustrate the City's effort to conduct quality community outreach efforts with regard to the Housing Element update process:

1. Meeting flyer
2. Sample Stakeholder letter
3. List of Stakeholders contacted
4. Photos of the flyer posted in the community.

City of West Covina Housing Element

The City of West Covina is in the process of updating the State-required Housing Element.



Please join us at the upcoming
community workshop:

Planning Commission Study Session
Tuesday, May 14, 2013
7:00 pm



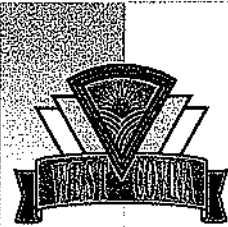
The workshop will be held at:

Council Chamber of West Covina City Hall
1444 West Garvey Avenue
West Covina, CA 91790

Included in this workshop will be:

- Purpose and intent of the Housing Element
- Why and how often the Housing Element is updated
- The contents of the Housing Element
- The process for adoption
- Benefits of Housing Element certification

If you have any questions or would like additional information,
please contact Fabiola Wong at (626) 939-8760, or visit the Planning
Department located on the second floor at West Covina City Hall.



Planning Department

May 2, 2013

Subject: Community Workshop for the West Covina 2014-2021 Housing Element Update

The City of West Covina cordially invites you to the upcoming community workshop to discuss the 2014-2021 Housing Element update. This community event is intended to provide information to the Planning Commission and the community about the General Plan Housing Element update, and to answer any questions regarding the update process. In addition, we would like to gather input from residents, City leaders, and interested stakeholders on housing issues and concerns that should be addressed in the Housing Element update. The workshop will be held during a Planning Commission meeting:

Tuesday May 14, 2013
7:00 p.m.
Council Chamber of City Hall
1444 West Garvey Avenue
West Covina, CA 91790

The Housing Element is one component of the City's General Plan, the City's long-range plan for land use in the community. The Housing Element identifies housing specific needs in West Covina and describes the approaches the City will take to facilitate meeting those needs.

If you have questions or would like additional information, please contact Fabiola Wong by telephone at (626) 939-8760, or through email at fabiola.wong@westcovina.org

If you cannot attend the meeting in person and would like to comment, please forward written comments to Fabiola Wong in the Planning Department, located on the second floor of West Covina City Hall, 1444 West Garvey Avenue, West Covina, CA 91790.

Enclosed with this letter are flyers that provide information about the community workshop. Please distribute and post these flyers at your earliest convenience. Thank you.

Sincerely,

Jeff Anderson
Planning Director

1444 W. Garvey Avenue South, Room 208 • West Covina, CA 91790 • Phone (626) 939-8422 • Fax (626) 939-8667
Recipient of Los Angeles County's Most Business Friendly City Award 2011-12

Table A-1: Housing Element Stakeholder Groups

Organization	Address	City	State
Housing Authority of Los Angeles County	700 West Main Street	Alhambra	CA
Baldwin Park Housing Authority	14403 Pacific Avenue	Baldwin Park	CA
San Gabriel/Pomona Regional Center	761 Corporate Center Dr	Pomona	CA
Southern California Housing Rights Center	520 S. Virgil Avenue, Suite 400	Los Angeles	CA
Human Services Association	6800 Florence Ave.	Bell Gardens	CA
L.A. County Public Social Services	12860 Crossroads Parkway South	Industry	CA
Lamp Community Homeless Drop In Center	627 San Julian Street	Los Angeles	CA
Los Angeles Mission	303 East 5th Street	Los Angeles	CA
TELACU Development Corporation	5400 E Olympic Blvd,	Commerce	CA
Habitat for Humanity	2111 Bonita Avenue	La Verne	CA
Mercy Housing California	1500 S. Grand Avenue, Suite 100	Los Angeles	CA
BRIDGE Housing Corporation	19200 Von Karmen Avenue	Irvine	CA
LINC Housing	110 Pine Avenue, Suite 500	Long Beach	CA
Southern California Association of Nonprofit Housing	501 Shatto Place, Suite 403	Los Angeles	CA
Abode Communities	701 East 3rd Street, Suite 400	Los Angeles	CA
California Housing Partnership Corporation	800 S. Figueroa Street, Suite 760	Los Angeles	CA
Shelter Partnership	523 W. 6th Street #616	Los Angeles	CA
San Gabriel Valley YMCA – WINGS Shelter	943 N. Grand Avenue	Covina	CA
American Red Cross/San Gabriel Valley	1838 E. Workman Avenue	West Covina	CA
Salvation Army	180 East Ocean Blvd., Suite 500	Long Beach	CA
Assistance League/Pomona Valley	655 N. Palomares Street	Pomona	CA
Catholic Charities/Brother Miguel Center	315 N. Park Avenue	Pomona	CA
Catholic Charities/West Covina	415 Glendora Avenue, Suite F	West Covina	CA
Chinatown Service Center	767 N. Hill Street, Suite 400	Los Angeles	CA
Cold Weather Shelter	P.O. Box 76	San Gabriel	CA
Covina Area Emergency Aid	534 N. Barranca Avenue	Covina	CA
Dellhaven Community Center	15135 Fairgrove Avenue	La Puente	CA
East San Gabriel Valley Coalition for the Homeless	1345 Turnbull Canyon Road	Hacienda Heights	CA
Elizabeth House	P.O. Box 94077	Pasadena	CA

Organization	Address	City	State
Filipino American Service Group	135 N. Park View Street	Los Angeles	CA
Food Finders	3434 Atlantic Avenue	Long Beach	CA
Information Line/Los Angeles	P.O. Box 726	San Gabriel	CA
WIC Program	12781 Schabarum Avenue	Irwindale	CA
Love, Inc/World Vision	P.O. Box 3505	Covina	CA
Volunteers of America	1760 W Cameron Ave	West Covina	CA
Assistance League of Covina Valley	636 E San Bernardino Road	Covina	CA
Action Food Pantry	2110 W Francisquito Avenue	West Covina	CA
Cory's Kitchen	1418 Arrow Hwy	Irwindale	CA
Inland Valley Hope Partners	1553 N. Park Avenue	Pomona	CA
Citrus Valley Health Foundation	1115 S. Sunset Avenue	West Covina	CA
Low Income Investment Fund	800 S. Figueroa Street, Suite 1800	Los Angeles	CA
Santa Anita Family Services	206 E. Las Tunas, Suite 12	San Gabriel	CA
A Community of Friends	3701 Wilshire Blvd, Suite 700	Los Angeles	CA
Beyond Shelter	340 North Madison Avenue	Los Angeles	CA
House of Ruth	P.O. Box 459	Claremont	CA
Brookhollow Apartments	2600 S. Azusa Avenue	West Covina	CA
The Promenade	1333 W. Garvey Avenue	West Covina	CA
Lark Ellen Village Apartments	1350 E. San Bernardino Road	West Covina	CA
Mauna Loa Apartments	2000 W. Pacific Avenue	West Covina	CA
Heritage Park Senior Apartments	1800 W. Badillo Street	West Covina	CA
Vintage Gardens	1950 Badillo Street	West Covina	CA
West Covina Senior Villas	1842 E. Workman Avenue	West Covina	CA
West Covina Senior Villas II	1838 E. Workman Avenue	West Covina	CA

Compiled by ESA, 2013.



Stakeholder flyers advertising the community workshop for the Housing Element update was posted at the City library, throughout City Hall and at the police department.

**City of West Covina
2014-2021 Housing Element**

City of West Covina
1444 West Garvey Avenue
West Covina, CA 91790
www.westcovina.org

National Community Renaissance
9421 Haven Avenue
Rancho Cucamonga, CA 91730
www.nationalcore.org

