

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

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

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

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

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

### Summary of Housing Needs

This section addresses the most significant housing needs of low- to moderate-income families in Cathedral City. Those housing needs are summarized and projected over the five-year Consolidated Plan period. Current supportive housing needs are also summarized. Primary data will come from the City of Cathedral City and City of Cathedral City's 2014-2021 Housing Element which is the jurisdictions' chief policy document relating to community growth, land use, housing, and transportation. Other data sources will include U.S. Census, HUD's Comprehensive Housing Affordability Strategy (CHAS), California Department of Finance Estimates, and American Community Survey (ACS) Estimates. Public community meetings and interviews with interested parties and City staff account for information sources as well.

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

The following general housing needs have also been identified:

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

Demographics	Base Year: 2000	Most Recent Year: 2012	% Change
Population	42,647	51,942	22%
Households	17,893	16,639	-7%
Median Income	\$38,887.00	\$44,406.00	14%

**Table 1 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,300	2,620	3,735	1,590	6,390
Small Family Households *	900	790	1,604	584	2,565
Large Family Households *	220	455	720	310	960

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Household contains at least one person 62-74 years of age	563	674	738	340	1,480
Household contains at least one person age 75 or older	325	418	509	195	715
Households with one or more children 6 years old or younger *	540	509	965	310	914
* the highest income category for these family types is >80% HAMFI					

**Table 2 - Total Households Table**

Data 2008-2012 CHAS  
Source:

## Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	25	40	4	0	69	4	4	14	0	22
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	85	120	35	0	240	4	4	55	10	73
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	120	205	195	30	550	50	30	144	65	289
Housing cost burden greater than 50% of income (and none of the above problems)	805	595	175	4	1,579	594	550	790	200	2,134

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	95	379	650	100	1,224	75	185	714	405	1,379
Zero/negative Income (and none of the above problems)	140	0	0	0	140	65	0	0	0	65

**Table 3 – Housing Problems Table**

Data 2008-2012 CHAS  
Source:

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,035	960	410	30	2,435	654	594	1,004	275	2,527
Having none of four housing problems	249	599	904	485	2,237	165	475	1,414	800	2,854
Household has negative income, but none of the other housing problems	140	0	0	0	140	65	0	0	0	65

**Table 4 – Housing Problems 2**

Data 2008-2012 CHAS  
Source:

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	495	540	600	1,635	265	140	775	1,180
Large Related	120	320	120	560	75	105	260	440
Elderly	339	224	130	693	283	424	425	1,132
Other	145	220	69	434	105	110	159	374
Total need by income	1,099	1,304	919	3,322	728	779	1,619	3,126

**Table 5 – Cost Burden > 30%**

Data 2008-2012 CHAS  
Source:

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	495	325	120	940	235	130	455	820
Large Related	95	145	20	260	75	75	95	245
Elderly	275	125	40	440	259	270	185	714
Other	110	180	4	294	80	100	115	295
Total need by income	975	775	184	1,934	649	575	850	2,074

**Table 6 – Cost Burden > 50%**

Data 2008-2012 CHAS  
Source:

### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	205	270	175	10	660	50	29	138	30	247

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	15	80	55	0	150	4	10	45	45	104
Other, non-family households	0	0	0	20	20	0	0	15	0	15
Total need by income	220	350	230	30	830	54	39	198	75	366

**Table 7 – Crowding Information – 1/2**

Data 2008-2012 CHAS  
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

**Table 8 – Crowding Information – 2/2**

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

According to the 2009-2013 American Community Survey, Cathedral City's has 16,639 households. Of those households, 25% (4,116) are occupied by single persons (Table 1). The majority (64%) of these single person's households are Owners.

Number of occupied housing tenure household size	Owner	Pct	Renter	Pct	Total	Pct
1 Person Household	2,654	25.48%	1,462	23.49%	4,116	24.74%
2 Person Household	3,250	31.21%	934	15.00%	4,184	25.15%
3 Person Household	1,651	15.85%	970	15.58%	2,621	15.75%
4 Person Household	1,346	12.92%	1,445	23.21%	2,791	16.77%
5 Person Household	975	9.36%	975	9.36%	1,707	10.26%
6+ Person Household	538	N/A	682	N/A	1,220	7.33%
<b>Total</b>	<b>10,414</b>	<b>62.59%</b>	<b>6,225</b>	<b>37.41%</b>	<b>16,639</b>	

2009-13 ACS

The need for housing assistance for single persons owners could be mortgage payment assistance. In Cathedral City, a total of 5199 low to moderate income households have a housing cost burden (Table 2). Of these households, 40% have a severe cost burden or pay more than 50% of their monthly income on housing related expenses.

<b>Cost Burden &gt; 30% (owner)</b>	<b>0-30% AMI</b>	<b>30-50% AMI</b>	<b>50-80% AMI</b>	<b>All Households</b>
Small Related	265	140	775	<b>1,180</b>
Large Related	75	105	260	<b>440</b>
Elderly	284	425	425	<b>1,134</b>
Other	105	110	155	<b>370</b>
<b>Total Cost Burden Units</b>	<b>729</b>	<b>780</b>	<b>1,615</b>	<b>3,124</b>
<b>Cost Burden &gt; 50% (owner)</b>	<b>0-30% AMI</b>	<b>30-50% AMI</b>	<b>50-80% AMI</b>	
Small Related	235	130	455	<b>820</b>
Large Related	75	75	95	<b>245</b>
Elderly	260	270	185	<b>715</b>
Other	80	100	115	<b>295</b>
<b>Total Severe Cost Burden Units</b>	<b>650</b>	<b>575</b>	<b>850</b>	<b>2,075</b>

2009-13 ACS

Senior homeowners represent approximately 1 out of every 3 (36%) cost burdened and below moderate household (Table 2). Single person's households occupied by below moderate income seniors can be assessed as having the highest need for housing assistance. The assistance needed by any elderly households result from their fixed incomes, higher rate of physical disabilities and common need for assistance from others.

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

#### Persons with Disabilities

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

According to 2015 ACS data, 12% of Cathedral City's population have some sort of disability, and 36% of seniors have at least one form of disability. Access and affordability are the major housing needs of a disabled person. Physically disabled persons often require specially designed dwellings to permit access within the unit, as well as to and from the site. The disabled, like the elderly have special needs with regard to location. Because of their limited mobility, the disabled often need to live close or have transportation assistance to shopping and medical facilities.



Fair Housing Accessibility Standards and California Administrative Code Title 24 sets forth access and adaptability requirements for the physically handicapped (disabled). These regulations apply to public buildings such as motels, employee housing, factory-built housing and privately funded newly constructed apartment houses containing five or more dwelling units. The regulations also require that ramp ways, larger door widths, restroom modifications, etc. be designed to enable free access. Such standards, however, are not mandatory of new single family residential construction. The City of Cathedral City provides grants and loans to low and moderate income disabled persons for accessibility modifications to the single-family homes, and assistance to disabled renters.

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

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

Domestic violence is a leading cause of homelessness for women and their children. Many victims face homelessness when they flee abusive homes. Their experiences are confounded by economic instability, often perpetuated by abusers. Policy makers must work to ensure that safe, affordable housing is available to victims and must reduce the barriers victims face in securing and maintaining housing.

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

- Over 90% of homeless women have experienced severe physical or sexual abuse at some point in their lives, and 63% have been victims of intimate partner violence as adults.
- In a 2006 report by the U. S. Conference of Mayors, 44% of the cities surveyed identified domestic violence as the primary cause of homelessness.
- Over 80% of survivors entering shelters identified “finding housing I can afford” as a need, second only to “safety for myself” (85%).

#### **What are the most common housing problems?**

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

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

- Housing cost burden greater than 30% of income (and none of the above problems)
- Zero/negative Income (and none of the above problems)

### Overcrowding

A persistent problem affecting single person's households is overcrowding. The U.S. Census defines overcrowding as at least 1.01 persons per room excluding kitchen, bathrooms, and hallways. According to the 2009-2013 American Community Survey, 995 renters and 496 owners who are low-moderate income live in overcrowded housing.

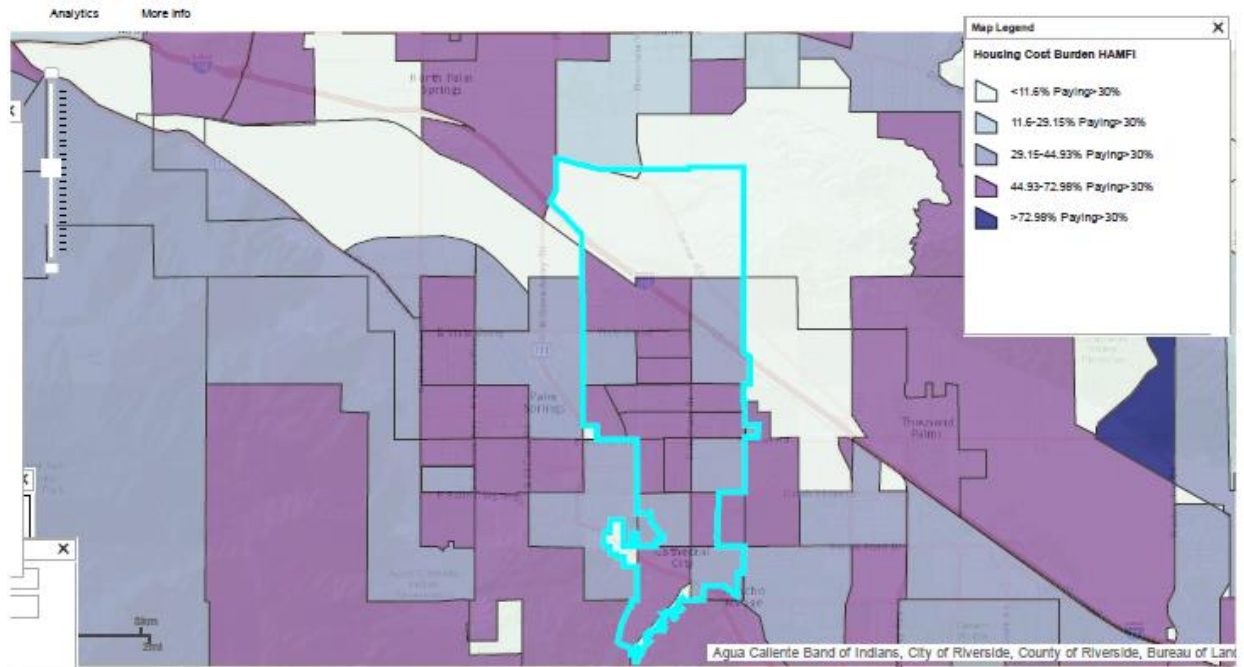
<b>Crowding</b>					
<b>Crowding - More than one person per room (renter)</b>	<b>0-30% AMI</b>	<b>30-50% AMI</b>	<b>50-80% AMI</b>	<b>80-100% AMI</b>	<b>All Households</b>
Single family households	205	270	175	10	<b>740</b>
Multiple, unrelated family households	15	80	55	-	<b>225</b>
Other, non-family households	-	-	-	20	<b>20</b>
2009-13 CHAS					
<b>Crowding - More than one person per room (owner)</b>	<b>0-30% AMI</b>	<b>30-50% AMI</b>	<b>50-80% AMI</b>	<b>80-100% AMI</b>	<b>All Households</b>
Single family households	50	29	139	30	<b>293</b>
Multiple, unrelated family households	4	10	45	45	<b>184</b>
Other, non-family households	-	-	15	-	<b>19</b>
2009-13 CHAS					

Overcrowding is often an indicator of households that may be financially unable to obtain adequate space for their needs, or households that are required to house extended family members. It is not necessarily a reflection of inadequate physical conditions of the housing units themselves. Cathedral City is prepared to address these needs on a variety of levels including its density bonus and second unit policies, partnership with the County's Housing Authority, and encouraging affordable housing development and activities.

### Cost Burden

Overpayment is defined as households paying more than 30 percent of their gross income on housing related expenses. This includes rent or mortgage payments and utilities. High housing costs can cause households to spend a disproportionate percentage of their income on housing. This may result in repayment problems, deferred maintenance or overcrowding. As stated previously, a total of 5199 low to moderate income households have a housing cost burden. Of these households, 40% have a severe cost burden or pay more than 50% of their monthly income

on housing related expenses. The map below represents location of households with a cost burden in Cathedral City. The heavier cost burdened households are primarily in central Cathedral City.



**Map 1**

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

According to the American Community Survey 2009-2013 estimates, extremely low income ( 0-30% AMI ) renters are most effected by housing problems (Table 4). This income group represents the largest group (42%) of low-moderate income households with at least one of the four major housing problems. For homeowners, moderate income (50-80% AMI) households are most effected, representing 40 percent of all low-moderate income homeowners in Cathedral City with one or more housing problem.

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

<b>Households with one or more severe housing problem: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden (renter)</b>	<b>0-30% AMI</b>	<b>30-50% AMI</b>	<b>50-80% AMI</b>	<b>80-100% AMI</b>	
Having 1 or more of four housing problems	1,035	960	410	30	<b>2,435</b>
					<i>2009-13 CHAS</i>
<b>Households with one or more severe housing problem: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden (owner)</b>	<b>0-30% AMI</b>	<b>30-50% AMI</b>	<b>50-80% AMI</b>	<b>80-100% AMI</b>	<b>All Households</b>
Having 1 or more of four housing problems	650	590	1,005	275	<b>2,520</b>
					<i>2009-13 CHAS</i>

Certain individuals and families in Cathedral City encounter greater difficulty finding affordable housing due to their special circumstances. These special circumstances could be related to age, employment, family type, or other characteristics. Cathedral City residents include seniors, people with disabilities, female-headed households (single-parent), large households, veterans, homeless people, and others with special needs. Providing housing and support services are essential to meeting their needs.

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

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

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

According to the 2016 Riverside County Homeless Count, there were 27 homeless families located in Cathedral City. However, none of these families were with children on the day of the homeless count. Notwithstanding, the National Coalition for the Homeless (NCH) states that fastest growing segments of the homeless population are families with children. The NCH reports that a 2000 survey found families with children accounted for 36 percent of the homeless population. Poverty and lack of sufficient affordable housing are listed as the principal causes for homelessness among families. Additional factors include a relative decline in wages and changes in welfare programs approved during the late 1990s.

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

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

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

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

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

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

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

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

Primary reasons for homelessness in the Coachella Valley include sudden job loss, illness and lack of medical insurance, family break-ups such as divorce, and seasonal job layoffs or reduction in hours. There are a number of programs and opportunities directed at providing housing and services for homeless persons. These assistance programs offer a range of social services from counseling, assistance with utilities, emergency food, rent and mortgage assistance for the first month, and the distribution of bus passes. Catholic Charities, a non-profit organization, is the primary provider of services to the homeless in the Coachella Valley. Jewish Family Services provides assistance to homeless families by helping them find housing and employment opportunities. The Coachella Valley Services and Overnight Shelter (SOS) provides food and housing to 16 homeless persons per night.

## Discussion

Each city is required to analyze existing and projected housing needs and develop an implementation program to describe how the City will attain its housing goals. In addition, the projected housing need must include a locality's fair share of regional housing needs. In 2012, the Southern California Association of Governments (SCAG) approved the Regional Housing Needs Assessment (RHNA) for the 2014-2021 period. The City of Cathedral City's allocation under the RHNA is

INCOME CATEGORY	# REQUIRED
ABOVE MODERATE	254
MODERATE	110
LOW	95
VERY LOW	70
EXTREMELY LOW*	71
TOTAL	600

**Table 13 Source: SCAG 2012**

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

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

### Introduction

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

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage of Need
Jurisdiction as a whole	2,009	249	110	85%
White	664	134	75	76%
Black / African American	60	10	0	86%
Asian	75	0	4	95%
American Indian, Alaska Native	4	4	0	50%
Pacific Islander	0	0	0	0%
Hispanic	1,175	100	35	90%

Table 9 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2008-2012 CHAS

\*The four housing problems are:

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

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage of Need
Jurisdiction as a whole	2,243	504	0	82%
White	923	284	0	76%
Black / African American	80	15	0	84%
Asian	35	0	0	100%
American Indian, Alaska Native	0	10	0	0%
Pacific Islander	0	0	0	0%
Hispanic	1,190	185	0	87%

**Table 10 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2008-2012 CHAS

\*The four housing problems are:

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

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage of Need
Jurisdiction as a whole	2,734	1,123	0	71%
White	1,084	538	0	67%
Black / African American	30	15	0	67%
Asian	105	8	0	93%
American Indian, Alaska Native	4	0	0	100%
Pacific Islander	0	0	0	0%
Hispanic	1,495	553	0	73%

**Table 11 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2008-2012 CHAS

\*The four housing problems are:

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



## 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage of Need
Jurisdiction as a whole	865	685	0	56%
White	335	375	0	47%
Black / African American	14	0	0	100%
Asian	20	10	0	67%
American Indian, Alaska Native	0	0	0	0%
Pacific Islander	0	0	0	0%
Hispanic	495	285	0	63%

**Table 12 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2008-2012 CHAS

\*The four housing problems are:

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

### Discussion

A “housing problem” exists when a resident has one or more of the following four housing conditions:

- Lacks complete kitchen facilities,
- Lacks complete plumbing facilities
- More than one person per room,
- Cost Burden greater than 30%

In Tables 9-12 above, the City provides data and calculations as to whether a disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. In subsequent section “NA-30 Disproportionately Greater Need”, the City will provide further analysis.

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

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

### Introduction

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

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage of Need
Jurisdiction as a whole	1,799	454	110	76%
White	534	264	75	61%
Black / African American	50	15	0	77%
Asian	75	0	4	95%
American Indian, Alaska Native	0	8	0	0%
Pacific Islander	0	0	0	0%
Hispanic	1,115	165	35	85%

**Table 13 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2008-2012 CHAS

\*The four severe housing problems are:

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

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage of Need
Jurisdiction as a whole	1,659	1,088	0	60%
White	649	563	0	54%
Black / African American	45	55	0	45%
Asian	24	10	0	71%
American Indian, Alaska Native	0	10	0	0%
Pacific Islander	0	0	0	0%
Hispanic	940	440	0	68%

**Table 14 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2008-2012 CHAS

\*The four severe housing problems are:

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

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage of Need
Jurisdiction as a whole	1,379	2,478	0	36%
White	564	1,058	0	35%
Black / African American	14	35	0	29%
Asian	50	59	0	46%
American Indian, Alaska Native	0	4	0	0%
Pacific Islander	0	0	0	0%
Hispanic	735	1,313	0	36%

**Table 15 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2008-2012 CHAS

\*The four severe housing problems are:

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

## 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage of Need
Jurisdiction as a whole	290	1,260	0	19%
White	114	595	0	16%
Black / African American	0	14	0	0%
Asian	0	30	0	0%
American Indian, Alaska Native	0	0	0	0%
Pacific Islander	0	0	0	0%
Hispanic	180	595	0	23%

**Table 16 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2008-2012 CHAS

\*The four severe housing problems are:

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

## Discussion

A “sever housing problem” exists when a resident has one or more of the following four housing conditions:

- Lacks complete kitchen facilities,
- Lacks complete plumbing facilities,
- More than 1.5 persons per room
- Cost Burden over 50%

In Tables 13-16 above, the City provides data and calculations as to whether a disproportionately greater need exists when the members of racial or ethnic group at a given income level experience severe housing problems at a greater rate (10 percentage points or more) than the income level as a whole. In subsequent section “NA-30 Disproportionately Greater Need”, the City will provide further analysis.

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

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

### Introduction:

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

### Housing Cost Burden

Housing Cost Burden	<=30%		30-50%		>50%		No / negative income (not computed)
Jurisdiction as a whole	8,064	15%	4,024	7%	4,734	9%	140
White	4,455	55%	1,808	45%	1,944	41%	80
Black / African American	145	2%	120	3%	110	2%	0
Asian	320	4%	170	4%	150	3%	4
American Indian, Alaska Native	54	1%	14	0%	0	0%	0
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	2,968	37%	1,895	47%	2,455	52%	60

Table 17 – Greater Need: Housing Cost Burdens AMI

Data  
Source: 2008-2012 CHAS

### Discussion:

A person is considered to have a housing cost burden when he or she spends more than 30% of gross income on housing expenses. In Tables 17 above, the City provides data and calculations as to whether a disproportionately greater need exists when the members of racial or ethnic group at a given income level experience a housing cost burden at a greater rate (10 percentage points or more) than the income level as a whole. In subsequent section “NA-30 Disproportionately Greater Need”, the City will provide further analysis.

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

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

### Housing Problems

- For extremely low income households (0-30% AMI), 85% of this population experienced a housing problem. A disproportionately greater need exists within this category for Asians, with 95% of population experiencing a housing problem.
- In income categories 30%-50% AMI, Asians (100%) experienced a disproportionate greater need, which is consistent with the previous income category,
- In income categories 50% -80% AMI, American Indian, Alaska Native (100%) and Asians (93%) experienced a disproportionate greater need, compared to 71% of the population in that income group as a whole.
- Within the 80-100% AMI categories, Black / African American (100%) and Asian (67%) experienced a disproportionately greater need, compared to 56% of the population in that income group as a whole.
- It should be noted that only Asians appeared multiple times in income categories as having a disproportionate greater need relating to 1 of 4 housing problems. Conversely, Hispanics and Whites were the only racial group not to have a disproportionate need in any income category.

### Severe Housing Problems

- For extremely low income households (0-30% AMI), 76% of this population experienced a severe housing problem. A disproportionately greater need exists within this category for Asians, with 95% of population experiencing a severe housing problem.
- In income categories 30%-50% AMI, Asians (95%) experienced a disproportionate greater need, which is consistent with the previous income category.
- In income categories 50% -80% AMI, only Asians (46%) experienced a disproportionate greater need, compared to 36% of the population in that income group as a whole.
- Within the 80-100% AMI categories no group experienced a disproportionately greater need.
- Only Asians had a disproportionate greater need relating to severe housing problems. Blacks, Hispanics and Whites did not have a disproportionate need in any income category.

### Cost Burden

When comparing the jurisdiction as a whole, Whites (45%) and Hispanics (47%) experienced disproportionately greater housing cost burden (Paying 30-50% on housing) than other racial/ethnic groups in Cathedral City. Similarly, Whites (41%) and Hispanics (52%) are disproportionality effected as it relates to severe cost burden (paying >50% on housing).

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

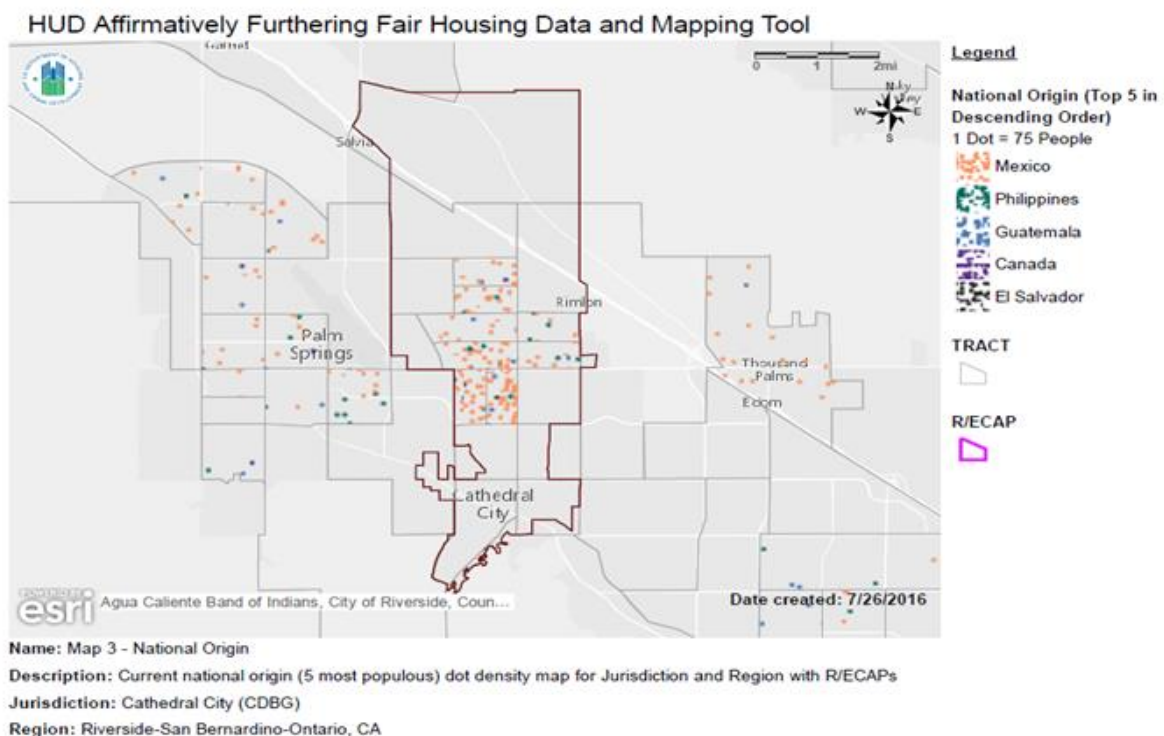
No other needs were observed in this analysis.

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

Based on the analysis performed in the 2017 Assessment of Fair Housing, Hispanics experienced the highest increase in segregation index over time when compared to other Race/ Ethnicity protected classes. From 1990 to 2000, Hispanics segregation index increased by 20.59 percentage points. This is best illustrated by the 1990 and 2000 Race/ Ethnicity density maps for Cathedral City. The 1990 map shows generally an even disbursement of all groups across the Jurisdiction. However, in the 2000 Census year, the location of Hispanics tended to cluster around the core of the City, while the location of Whites was more prominent outside the City's core. The later could indicate a lack of integration which means that there is not a high concentration of people of a particular protected class in an area subject to analysis, such as a census tract or neighborhood, compared to the broader geographic area. Along with residential segregation for Hispanics within the City's core, the area also has a high segregation of person from Mexico as their National Origin as well as Limited English Proficiency.

7/26/2016

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## NA-35 Public Housing – 91.205(b)

### Introduction

This section provides a concise summary of the needs of public housing residents. This information is gathered through consultations with the public housing agency or agencies located within the jurisdiction's boundaries.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	79	456	8,748	36	8,364	135	178	19

**Table 18 - Public Housing by Program Type**

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

Data Source: PIC (PIH Information Center)

### Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	12,664	13,261	13,870	10,805	13,850	13,465	14,983
Average length of stay	0	6	4	6	2	6	0	5
Average Household size	0	1	3	2	1	2	1	3



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

**Table 19 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	66	318	5,469	26	5,195	79	144	15
Black/African American	0	10	126	2,967	8	2,867	55	29	3
Asian	0	1	9	209	2	203	0	2	1

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	2	80	0	76	1	3	0
Pacific Islander	0	2	1	23	0	23	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 20 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	29	250	2,318	7	2,220	13	74	1
Not Hispanic	0	50	206	6,430	29	6,144	122	104	18
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 21 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

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

**NEED DATA FROM RIVERSIDE COUNTY HA**

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

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

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

Similar to residents receiving subsidized housing assistance, the population at large is experiencing cost burden, which could mean a high risk of homelessness. 16,822 of El Monte residents live in a household that experiences a housing cost burden.

Housing assistance is offered to low-income families who wish to live in privately owned multi-family developments that have been rehabilitated or upgraded. Once eligibility is confirmed, the family is given a choice of available sites from which to choose. They are expected to pay between 30% and 40% of their income.

The Riverside County Housing Authority provides HUD Section 8 rental assistance to lower income renters within the City. Since Section 8 vouchers are "portable" the number of households using vouchers in the City fluctuates over time.

**Discussion**

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

## **NA-40 Homeless Needs Assessment – 91.205(c)**

### **Introduction:**

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

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

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

Due to the transient nature of the homeless population, estimating the precise number of homeless persons in a community is a difficult, if not impossible, challenge. Measuring the number of homeless individuals is a difficult task in part because, in most cases, homelessness is a temporary, not permanent, condition. Also, neighboring jurisdictions often share the responsibility of servicing and assessing common homeless persons. Therefore, much of the data within this section will come from the 2016 County Wide Point in Time Survey.

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

There were 1,351 unsheltered and 814 sheltered homeless people (total = 2,165) in Riverside County, California who were homeless on January 28, 2016 according to the Riverside County 2016 Homeless Count and Survey Final Report. Of these persons, 27 unsheltered homeless were found in Cathedral City. A comparison of the 2015 count reveals that a 9 fewer persons were counted in 2016 which represents a decrease of 29%. Followed is a breakdown by Subpopulations 2016 (note: homeless persons could belong to 1 or more of below subpopulations):

<i>Subpopulation</i>	<i>#</i>
<i>Chronically Homeless</i>	7
<i>Families with Children</i>	0
<i>Recently Released Incarceration</i>	5
<i>Recently Released Medical or Rehab</i>	2
<i>Veterans</i>	2
<i>Alcohol Use</i>	7
<i>Drug Use</i>	7
<i>PTSD</i>	5
<i>Mental Health Conditions</i>	6
<i>Physical Disability</i>	12
<i>Developmental Disability</i>	4
<i>Brain Injury</i>	10
<i>Victim of Domestic Violence</i>	6
<i>AIDS or HIV</i>	1
<i>Disability Benefits</i>	9
<i>VA Benefits</i>	2
<i>Housing Assessment (VI-SPDAT)</i>	1

**2016 Unsheltered Homeless Count Overall and Subpopulation Data - CATHEDRAL CITY**

### Nature and Extent of Homelessness: (Optional)

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>

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

Of the 27 unsheltered persons count 0 were families with children. However, two (2) were families. According to the 2016 Homeless Count, a surge in funding by the U.S. Department of Veterans' Affairs (VA) to provide supportive services to veterans and their families. This includes increased funding for the Veterans Affairs Supportive Housing (HUD-VASH) program that provides rental assistance for homeless veterans and the Supportive Services for Veteran Families (SSVF) program that provides a range of supportive services to eligible Veteran families that are designed to promote housing stability.

On the day of the Point-In-Time Count, additional services were offered to Veterans encountered during the street-based Count. Veterans who wanted to receive housing services were transported to either the Riverside Access Center or the Indio Workforce Development Office for immediate processing. VA and Housing Authority staff were available at these centers to complete VISPDATs (needs assessments), issue VASH vouchers and complete other eligibility services. Beds were reserved at Path of Life Ministries and the Coachella Valley Rescue Mission to offer emergency shelter for any veterans encountered on the day of the PIT Count. There were six veterans who received a Housing Choice Voucher through the HUD-VASH program on the day of the PIT Count.

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

The 2016 Point-in-Time Survey identified the following racial and ethnic makeup of the homeless population in Cathedral City note: homeless persons could belong to 1 or more of below group):

<i><b>Race/Ethnicity</b></i>	<i><b>#</b></i>
<i>American Indian or Alaska Native</i>	3
<i>Asian</i>	1
<i>Black or African American</i>	1
<i>Native Hawaiian, Pacific Islander</i>	2

<i>White</i>	18
<i>Multiple Races</i>	2
<i>Don't Know/ Refused to Answer</i>	6

2016 Unsheltered Homeless Count Overall and Subpopulation Data - CATHEDRAL CITY

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

With no homeless shelters within the City proper, sheltered homelessness data was not available for the City of Cathedral City. However, a total of 814 homeless individuals were counted throughout Riverside County during the 2016 shelter count. These individuals stayed in emergency shelters (including domestic violence shelters and hotel/motel vouchers) and transitional housing. This represents an 8% decrease from the 2015 sheltered count.

As previously noted, 27 unsheltered homeless were found in Cathedral City. A comparison of the 2015 count reveals that a 9 fewer persons were counted in 2016 which represents a decrease of 29%.

There are a number of programs and opportunities directed at providing housing and services for homeless persons. These assistance programs offer a range of social services from counseling, assistance with utilities, emergency food, rent and mortgage assistance for the first month, and the distribution of bus passes. Catholic Charities, a non-profit organization, is the primary provider of services to the homeless in the Coachella Valley. Jewish Family Services provides assistance to homeless families by helping them find housing and employment opportunities. The Coachella Valley Services and Overnight Shelter (SOS) provides food and housing to 16 homeless persons per night.

Catholic Charities work with homeless shelters and affordable residential units in the Coachella Valley to place low-income homeless or transient persons in permanent affordable housing. Catholic Charities and the Housing Authority of the County of Riverside operate Nightingale Manor, a 14-unit emergency shelter for homeless families. The shelter is in Palm Springs, but serves families from the entire Coachella Valley region. In addition, Shelter from the Storm, a women's shelter, provides temporary housing throughout the Valley for abused women and their children, including a facility in Cathedral City.

Episcopal Community Services (ECS) offers programs and housing for homeless persons in the Coachella Valley. In 1999 the Cathedral City Redevelopment Agency transferred two 3-bedroom units to ECS for use through the Navajo Trails programs. Navajo Trails serves 31 homeless adults diagnosed with HIV/AIDS. The program offers long-term transitional housing for up to 2 years, and provides residents with access to supportive services including counseling. In 2008, the program changed to provide longer-term housing and services through the Desert Vista Program.

Other groups of homeless individuals, which may not be served by the above-mentioned

facilities include the mentally ill, those with chemical dependencies, and those who voluntarily choose a transient lifestyle. These individuals may be served by the Coachella Valley Rescue Mission in Indio, or by the Emergency Cold Weather Shelter, located at the National Guard Armory in Indio. However, these facilities provide only emergency shelter and do not deal with the causes of homelessness.

**Discussion:**

In 2015 a targeted countywide effort to coordinate services to permanently house homeless people who are living in encampments began as part of a collaboration between key county and nonprofit agencies working on the frontlines to end homelessness. This enhanced partnership includes the Riverside County Sheriff's Department, DPSS Homeless Programs Unit, Housing Authority of the County of Riverside, The Riverside University Health System – Behavioral Health (formerly Department of Mental Health), the U.S. Department of Veterans' Affairs, Loma Linda Medical Center, Path of Life Ministries and other key nonprofit housing providers. This coordination effort has assisted in closing several homeless encampments and providing permanent housing for a majority of the people who were living in riverbeds, near freeways and other places not meant for human habitation.



## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

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

- The elderly and frail elderly,
- Persons with disabilities,
- Single-Parent Families and Female-Headed Households; and
- Large Families.

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

### **Describe the characteristics of special needs populations in your community:**

#### The elderly and frail elderly

The 2010 Census showed that about 14% (7,363 people) of Cathedral City's population was age 64 or older. This is more than the state average (11%), and slightly higher than the national average (13%). The slightly higher proportion of elderly residents in Cathedral City is likely to continue given the Coachella Valley's reputation as a retirement area and the City's relatively low housing costs.

Recent Census estimates (Table 5) indicated that there are 1,828 elderly households (1,132 and 696 renter) that are low-moderate income and experiencing a housing cost burden in the city. Affordability can be an issue of special concern to the elderly, who are often on fixed retirement incomes. In addition, the elderly may require assistance with housekeeping, maintenance, and repairs. Special design features that may be needed include elimination of barriers such as steps and the provision of appropriate recreational, social, and transportation services and amenities.

#### Persons with disabilities

According to 2010 Census data, approximately 12% of Cathedral City's population have some sort of disability, and 36% of seniors have at least one form of disability.

The City has affordable housing units that are specifically designed for disabled persons. These are located at the Casa San Miguel complex, Tierra Del Sol, and Mountain View Apartments, which accept both senior and disabled residents. Casa San Miguel offers 27 units of Housing for Persons With AIDS (HOPWA), and Tierra Del Sol includes 7 units that are designed for sight, hearing, or mobility impaired persons. In addition, all 75 units at the Tierra Del Sol complex are

designed to be adaptable for all types of physical disabilities. The Desert AIDS Project and Working Wonders also provide counseling and assistance to persons with AIDS.

#### Single-Parent Families and Female-Headed Households

Single-parent families and female-headed households generally have lower incomes, higher rates of poverty, and are more likely to live in overcrowded conditions. Typically, this special needs group has lower home ownership rates and spends a larger portion of its income on housing. The head of household is generally younger than the median age for head of household, except for seniors on Social Security.

2010 Census data indicates that 13% of owner households and 29% of renter households are single-parent families.

#### Large Families

Large families are those with 5 or more persons. 2013 ACS data indicates that 4440 households in Cathedral City have five or more members. Some of these households result from the consolidation of multiple families that share housing to reduce housing costs. If consolidated families could obtain affordable housing, fewer large family units would be needed.

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

The housing and supportive service needs of Cathedral City residents were determined by an assessment of 2010 Census data, 2013 American Community Survey Data, 2014 Housing Element, 2017 Community Needs Survey, input from community meetings and several other local and regional data sources.

#### The elderly and frail elderly

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

The City has a number of projects and programs available for the senior population. A total of 1,028 units of rental housing are currently restricted to low- and very-low-income senior households. All but one of the City's mobile home parks are restricted to ages 55 or older. Also available to seniors and disabled persons are free smoke alarms and fire inspections provided courtesy of the Fire Department and the Office of Housing Assistance.

#### Persons with disabilities

The City adheres to State guidelines regarding disabled access, and promotes the use of principals of architectural design which aid the disabled. The Americans with Disabilities Act (ADA) requires all new multi-family construction to include a percentage of units be accessible to disabled

persons. The City of Cathedral City monitors and requires compliance with these standards as part of the building permit review, issuance, and inspection process.

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

#### Single-Parent Families and Female-Headed Households

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

#### Large Families

Large families have a special need for three, four, or more bedroom units. Units of this size, affordable to low- and moderate-income households, are limited.

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

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

According to the California Department of Health Services, Office of Aids, there were a cumulative total of 4,697 AIDS cases reported in Riverside County through year-end 2002. The total number of reported AIDS cases in California at the end of this period was 129,166. Over 90% of the cases of AIDS reported in the County by the end of 2002 were men. Of the total AIDS population in the County, 59% were White, 18% were Black, 21% were Hispanic (all races), and the remaining 2% were Asian/Pacific Islander or American Indian/Alaskan Native.

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

Special needs and issues related to the HIV/AIDS population include the following:

1. Finding and keeping housing is a crisis for many individuals and families living with HIV Disease in the Riverside and San Bernardino area.
2. People living with HIV Disease in Riverside County are at risk of losing their housing at any time because of poverty.
3. People with HIV Disease have complex health care needs and are often unemployed or under employed, under-insured or uninsured, which impacts their need for supportive housing.
4. Many people are struggling with substance abuse and mental illness in addition to AIDS.
5. Women and families with children (where one or more are affected by HIV Disease) have unique social and support service needs, which can negatively impact their ability to maintain housing.
6. Poor rental and criminal histories make it hard for some people living with HIV Disease to find housing.
7. Some people living with HIV Disease report that they face discrimination when looking for and trying to keep housing.
8. Large majorities of people want to remain in their homes and live independently for as long as possible.

**Discussion:**

The National Coalition on Homelessness reports that the lack of affordable housing is a critical problem facing a growing number of people living with HIV and AIDS. The costs of health care and medications for people living with HIV/AIDS are often too high for people to keep up with. In addition, persons living with HIV/AIDS are in danger of losing their jobs due to discrimination or as a result of frequent health-related absences. As a result, up to 50 percent of persons living with HIV/AIDS in the United States are at risk of becoming homeless.

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

### **Describe the jurisdiction's need for Public Facilities:**

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

Also, portions of the developed Whitewater neighborhood are the only area of the developed City not currently served by the sewer system, but do operate on septic tanks. Both Desert Water Agency and the Coachella Valley Water District have approved Urban Water Management Plans, which were developed based on the City's General Plan build out, which state that both water providers have sufficient supplies available to meet the City's build out demands.

To this end, the City has 5 Goals:

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

### **How were these needs determined?**

The City of Cathedral City's General Plan- WATER, SEWER AND UTILITIES ELEMENT

### **Describe the jurisdiction's need for Public Improvements:**

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

**How were these needs determined?**

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

**Describe the jurisdiction's need for Public Services:**

TBD after council study session

**How were these needs determined?**

TBD after council study session

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