

**City of  
Rancho Santa Margarita**

**2013-2021  
Housing Element**

**September 2013**

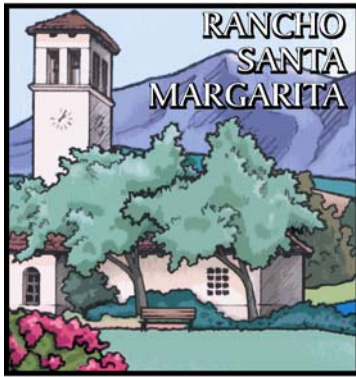


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## GENERAL PLAN

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## Introduction

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### A. Purpose of the Housing Element

The Housing Element is a guide for housing within Rancho Santa Margarita. The Element provides an indication of the need for housing in the community in terms of affordability, availability, adequacy, and accessibility. The Element provides a strategy to address housing needs and identifies a series of specific housing programs to meet community needs.

The Housing Element is an official municipal response to a growing awareness for the need to provide housing for all economic segments of the community, as well as a legal requirement for all California jurisdictions. It provides Rancho Santa Margarita with the opportunity to plan for the existing and future housing needs in the community. This Element has been prepared in compliance with the 2013-2021 planning cycle for cities within the Southern California Association of Governments (SCAG) region. The Housing Element covers an eight-year planning period from October 15, 2013 through October 15, 2021. It identifies strategies and programs that focus on: 1) providing diverse housing sites and opportunities; 2) conserving and improving the existing affordable housing stock; 3) removing governmental and other constraints to housing development; and 4) promoting equal housing opportunities.

### B. Scope and Content of the Housing Element

The State Legislature recognizes the role of local general plans and particularly the Housing Element in implementing statewide housing goals to provide decent and adequate housing for all persons. Furthermore, the Legislature stresses continuing efforts toward providing affordable housing for all income groups. The State Department of Housing and Community Development (HCD) also sets



forth specific requirements regarding the scope and content of housing elements prepared by cities and counties.

The Housing Element consists of the following major components:

- An analysis of the City's demographic and housing characteristics and trends;
- An evaluation of land, financial, and administrative resources available to address the City's housing goals; and
- A review of potential constraints, both governmental and non-governmental, to meeting Rancho Santa Margarita's housing needs;
- The Housing Action Plan for addressing the City's identified housing needs, including housing goals, policies and programs.
- An evaluation of the appropriateness and effectiveness of previous goals, policies and programs in achieving the City's objectives (Appendix A).

### **C. Public Participation**

Public participation is an important component of the planning process, and this update to the Housing Element has provided residents and other interested parties numerous opportunities for involvement. Public notices of all meetings and hearings were published in the local newspaper in advance of each meeting, as well as posted on the City's website. The Draft Housing Element was made available for review at City Hall and posted on the City's website. A notice of the availability of the document was also circulated to housing advocates and nonprofit organizations representing the interests of lower and moderate income persons and special needs groups.

On April 3, 2013, the City conducted a study session before the Planning Commission to review the Draft Housing Element and to receive public input. A representative from the Regional Center of Orange County (RCOC) attended this meeting and commented on the importance of affordable housing to the community's special needs population, particularly those with developmental disabilities. In addition, one written comment was submitted to the City via email. This resident repeated the need for affordable housing and transportation services in the community for the City's disabled population.

The provision of affordable housing is an important goal for the City and the Housing Action Plan for the 2013-2021 Housing Element contains a number of programs to assist persons with disabilities with

finding and securing affordable housing, including the Housing Choice Vouchers program and OCHA Special Needs Groups Rental Assistance programs.

Additional hearings before the Planning Commission and City Council will be conducted prior to adoption of the Housing Element.

#### **D. Consistency with Other Elements of the General Plan**

The Housing Element must be consistent with other elements of the General Plan, which was last comprehensively updated in 2002.<sup>1</sup> The Housing Element has been prepared within the context of the other General Plan Elements and is consistent with the policies and proposals set forth in the Plan. The Housing Element is closely related to development policies contained in the Land Use Element, which establishes the location, type, intensity and distribution of land uses throughout the City. The Land Use Element determines the number and type of housing units that can be constructed in the various land use districts. Areas designated for commercial and industrial uses create employment opportunities, which in turn create demand for housing. The Circulation Element establishes the location and scale of streets, highways and other transportation routes that provide access to residential neighborhoods. As portions of the General Plan are amended in the future, the Plan (including the Housing Element) will be reviewed to ensure that internal consistency is maintained. Furthermore, the City understands that upon adoption of the Housing Element, the City will amend the Safety and Conservation Elements of the General Plan as necessary to address fire hazards, flood hazards, and flood management.

SB 1087 of 2005 requires cities to provide a copy of their Housing Elements to local water and sewer providers, and also requires that these agencies provide priority hookups for developments with lower-income housing. The Housing Element will be provided to these agencies immediately upon adoption.

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<sup>1</sup> Individual elements of the General Plan have been updated since 2002.

## Housing Needs Assessment

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Rancho Santa Margarita is a planned community that offers a range of lifestyle and housing opportunities. Much of Rancho Santa Margarita's growth took place in the 1990s, prior to its incorporation in 2000. Since incorporation it has grown modestly from a population of approximately 47,200 to about 47,900 residents today. Rancho Santa Margarita is approximately 13.1 square miles in area and is bounded by the City of Mission Viejo to the west and unincorporated Orange County to the north, east and south. The population is relatively affluent, with an estimated median household income between 2007 and 2011 of \$104,167. The 2007-2011 American Community Survey (ACS)<sup>2</sup> indicated Rancho Santa Margarita's median household income was 38 percent greater than that of Orange County (\$75,762) and 69 percent greater than California as a whole (\$61,632).

This chapter examines general population and household characteristics and trends, such as age, race and ethnicity, employment, household composition and size, household income, and special needs. Characteristics of the existing housing stock (e.g., number of units and type, tenure, age and condition, costs) are also addressed. Finally, the City's projected housing growth needs based on the 2014 Regional Housing Needs Assessment (RHNA) are examined.

The Housing Needs Assessment utilizes the most recent data from the 2010 U.S. Census, American Community Survey (ACS), California Employment Development Department (EDD), Southern California Association of Governments (SCAG) and other relevant sources. Supplemental data was obtained through field surveys and from private vendors. In addition, the City's 2011 – 2015 Consolidated Plan provides useful information for this update of the Housing Element.

### A. Population Characteristics

#### 1. Population Growth Trends

Rancho Santa Margarita was incorporated January 1, 2000 with a population of 47,214. The future city was developed primarily between 1990 and 2000 as a master planned community. From 1990 to 2000, the population of the unincorporated area grew by nearly 315

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<sup>2</sup> The 2010 Census does not provide detailed demographic or housing characteristics through the "long form" as in previous censuses. A new process known as the American Community Survey (ACS) was instituted by the Census Bureau. The ACS is a series of sample surveys conducted for different variables at different schedules depending on the size of the community. Results are then averaged over a period of time. Multiple sets of ACS data must be used to compile the demographic and housing data as required by the State Housing Element law. Furthermore, due to the small sample sizes, the margins of error tend to be significant for small communities.



percent, far eclipsing the county's growth rate of 18 percent. Since that time, population growth in the City has stabilized. From 2000 to 2010, the newly incorporated City's population grew by only about one percent to an estimated population of 47,853 (see Table H-1). The City's 2010 population represents approximately 1.6 percent of the county's total population of 3,010,232.

**Table H-1**  
**Population Trends - 1990-2010**  
**Rancho Santa Margarita vs. Orange County**

	1990	2000	2010	Growth 1990-2000	Growth 2000-2010
Rancho Santa Margarita	11,390	47,214	47,853	314.50%	1.35%
Orange County	2,410,556	2,846,289	3,010,232	18.10%	5.76%

Source: Bureau of the Census, 1990-2010.

## 2. Age

Housing needs are influenced by the age characteristics of the population. Different age groups require different accommodations based on lifestyle, family type, income level, and housing preference. Table H-2 provides a comparison of the City's and county's population by age group in 2010. The age distribution of the City's population is similar to Orange County as a whole, though the proportion of older residents (persons aged 65 years or older) in the City is significantly less than for the county. Regardless, the median age of the City's population (36.0) is nearly identical to that of the County (36.2).

**Table H-2**  
**Age Distribution - 2010**

Age Group	Rancho Santa Margarita		Orange County	
	Persons	%	Persons	%
Under 18 Years	13,879	29.00%	736,659	24.47%
18 to 24 Years	3,793	7.93%	305,286	10.14%
25 to 44 Years	13,706	28.64%	852,571	28.32%
45 to 64 Years	13,764	28.76%	766,039	25.45%
65 to 74 Years	1,520	3.18%	187,454	6.23%
75 to 84 Years	796	1.66%	112,703	3.74%
85 Years and over	395	0.83%	49,520	1.65%
Total	47,853	100.00%	3,010,232	100.00%
Median Age	36.0		36.2	

Source: Bureau of the Census, 2010.

### 3. Race and Ethnicity

The racial and ethnic composition of the City differs from the county in that a larger proportion of City residents are White and non-Hispanic or Latino. Approximately 67 percent of City residents are non-Hispanic white. By comparison 44 percent of the county's residents are non-Hispanic white. Hispanics comprise just 19 percent of Rancho Santa Margarita's population, though Hispanics make up over one-third (34 percent) of those in the county. Asians, at nine percent of the City, represent the largest group that is neither Hispanic nor White (Table H-3).

**Table H-3  
Race/Ethnicity - 2010**

Race/Ethnicity	Rancho Santa Margarita		Orange County	
	Persons	%	Persons	%
Not Hispanic or Latino	38,951	81.4%	1,997,259	66.3%
White	32,054	67.0%	1,328,499	44.1%
Black or African American	788	1.6%	44,000	1.5%
American Indian/Alaska Native	82	0.2%	6,216	0.2%
Asian	4,268	8.9%	532,477	17.7%
Native Hawaiian/Pacific Islander	88	0.2%	8,357	0.3%
Other Races or 2+ Races	1,671	3.5%	77,710	2.6%
Hispanic or Latino (Any Race)	8,902	18.6%	1,012,973	33.7%
Total	47,853	100.0%	3,010,232	100.0%

Sources: Bureau of the Census, 2010.

## B. Household Characteristics

### 1. Household Composition and Size

Household characteristics are important indicators of the type and size of housing needed in a city. The Census defines a "household" as all persons occupying a housing unit, which may include single persons living alone, families related through marriage or blood, or unrelated persons sharing a single unit. Persons in group quarters such as dormitories, retirement or convalescent homes, or other group living situations are included in population totals but are not considered households.

Table H-4 provides a comparison of households by type for the City and for Orange County as a whole, as reported in the 2010 Census. Generally, household composition in the City closely matches that of the county. Family households comprised approximately 75 percent of

all households in the City, which was only slightly higher than the county's proportion of family households (71 percent). The only significant difference between the City and the county was in the proportion of family households with children under the age of 18 years (44 percent City vs. 34 percent county). The City's average household size of 2.87 is slightly lower than the size for Orange County as a whole (2.99).

**Table H-4**  
**Household Composition - 2010**

Type	Rancho Santa Margarita		Orange County	
	Households	%	Households	%
Total Households	16,665	100.0%	992,781	100.0%
Families	12,457	74.7%	708,491	71.4%
- With Children under 18	7,360	44.2%	335,587	33.8%
Non-Family Households	4,118	24.7%	284,290	28.6%
- Single Living Alone	3,199	19.2%	207,849	20.9%
Average Household Size	2.87		2.99	

Sources: Bureau of the Census, 2010.

## 2. Housing Tenure

Housing tenure is an important indicator of the housing market. Tenure refers to whether a unit is owned or rented by the occupants. Tenure is an important market characteristic because it is directly related to housing types and turnover rates. The tenure distribution of a community's housing stock can be an indicator of several aspects of the housing market, including the affordability of units, household stability and residential mobility among others. In most communities, tenure distribution generally correlates with household income, composition and age of the householder. Communities need an adequate supply of units available both for rent and for sale in order to accommodate a range of households with varying income, family size and composition, and lifestyle. Table H-5 provides a comparison of the number of owner-occupied and renter-occupied units in the City in 2010 as compared to the county as a whole. It reveals that the level of homeownership for the City (71 percent) is substantially higher than the level for the county (59 percent).

**Table H-5  
Household Tenure - 2010**

Tenure	Santa Margarita		Orange County	
	Units	%	Units	%
Owner Occupied	11,906	71.4%	588,313	59.3%
Renter Occupied	4,759	28.6%	404,468	40.7%
Total Occupied Units	16,665	1	992,781	1

Source: Bureau of the Census, 2010.

### 3. Household Income

Household income is a primary factor affecting what housing is needed in a community. According to the 2007-2011 American Community Survey (ACS), the median household income in Rancho Santa Margarita was \$104,167, approximately 36 percent higher than the Orange County median income of \$75,762 (Table H-6).

**Table H-6  
Median Household Income  
Orange County and Cities**

Jurisdiction	Median Household Income	% of County Median Income
Rancho Santa Margarita	\$104,167	37.5%
Dana Point	\$83,306	10.0%
Laguna Beach	\$99,190	30.9%
Laguna Niguel	\$100,480	32.6%
San Clemente	\$89,289	17.9%
Lake Forest	\$94,632	24.9%
Mission Viejo	\$96,420	27.3%
San Juan Capistrano	\$73,806	-2.6%
<b>Orange County</b>	<b>\$75,762</b>	<b>0.0%</b>
California	\$61,632	-18.7%

Source: American Community Survey (ACS), 2007-2011.

The Department of Housing and Community Development (HCD) developed the following income categories based on the Area Median Income (AMI) of the Metropolitan Statistical Area (MSA) established by the U.S. Department of Housing and Urban Development (HUD):

- Extremely Low Income - less than 30 percent of the AMI
- Very Low Income - between 31 and 50 percent of the AMI
- Low Income - between 51 and 80 percent of the AMI

- Moderate Income - between 81 and 120 percent of the AMI
- Above Moderate Income - greater than 120 percent of the AMI

Collectively, extremely low, very low, and low income households are referred to as lower income households (up to 80 percent AMI).

The 2010 Census does not contain information on household income. However, household income data were tabulated by the Southern California Association of Governments (SCAG) using the 2005-2009 ACS (Table H-7). As shown, between 2005 and 2009, approximately 26 percent of the City's households earned lower incomes, while approximately 74 percent were either moderate income or above moderate income households.

**Table H-7**  
**HUD Income Groups**

Income Group	Number of Households	Percent of Total	Orange County Percent
Extremely Low (30% or less)	1,053	6.1%	11.9%
Very Low (31 to 50%)	923	5.3%	11.0%
Low (51 to 80%)	2,450	14.2%	16.8%
Moderate (81 to 100%)	3,090	17.9%	18.4%
Above Moderate (over 100%)	9,789	56.6%	42.0%
Total	17,305	100.00%	100.0%

Source: SCAG, 2005-2009 ACS

State law requires quantification and analysis of existing and projected housing needs of extremely low-income (ELI) households. Extremely low-income is defined as households with income of not more than 30 percent of area median income. According to the SCAG tabulation, between 2005 and 2009, approximately 1,045 extremely low income households resided in Rancho Santa Margarita, representing six percent of the City's total households (Table H-7). Households with extremely low income have a variety of housing situations and needs.

### **C. Housing Problems**

While the SCAG data provide estimates of the number of households at each income level, they do not provide any detail on the specific housing needs and problems of these households. The Comprehensive Housing Affordability Strategy (CHAS) developed by the Census Bureau for HUD, however, provides detailed information on housing needs by income level for different types of households in Rancho Santa Margarita. Detailed CHAS data based on the 2006-2008 ACS data is displayed in Table H-8. Housing problems considered by CHAS include:

- Units with physical defects (lacking complete kitchen or bathroom);
- Overcrowded conditions (housing units with more than one person per room);
- Housing cost burden (including utilities, exceeding 30 percent of gross income); or
- Severe housing cost burden (including utilities, exceeding 50 percent of gross income).

Most lower and moderate income households cope with housing cost issues either by assuming a cost burden, or by occupying a smaller than needed or substandard unit. The types of problems vary according to household income, type, and tenure. Some highlights include:

- In general, renter-households had a higher level of housing problems (52 percent) compared to owner-households (49 percent).
- Large renter-families and elderly owner households had the highest level of housing problems regardless of income level (72 percent for large renter households and 60 percent for elderly owner households).
- Very low income households had the highest incidence of housing problems (91 percent).

About 72 percent of all elderly renters suffered from a housing problem, including 100 percent of both low and moderate income households, and 93 percent of extremely low income elderly renters.

**Table H-8  
Overpayment by Income Category – Rancho Santa Margarita**

Household by Type, Income, & Housing Problem <sup>1</sup>	Renters					Owners			Total Households
	Elderly 1 & 2 Member Households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Renters	Elderly	All Other Owners	Total Owners	
Extremely Low (0 to 30% MFI)	205	80	25	225	535	180	175	510	1,045
% With Any Housing Problems	93%	100%	100%	76%	87%	56%	91%	81%	84%
% Cost Burden > 30%	93%	100%	100%	76%	87%	53%	91%	80%	84%
% Cost Burden > 50%	93%	100%	100%	33%	69%	33%	91%	71%	70%
Very Low Income (31 to 50% MFI)	90	265	--	170	525	75	135	485	1,010
% With Any Housing Problems	78%	100%	--	100%	96%	80%	85%	86%	91%
% Cost Burden > 30%	78%	100%	--	97%	95%	80%	85%	86%	91%
% Cost Burden > 50%	50%	87%	--	88%	81%	20%	85%	76%	79%
Low Income (51 to 80% MFI)	105	275	--	360	740	335	185	1,470	2,210
% With Any Housing Problems	100%	87%	--	92%	91%	76%	92%	85%	87%
% Cost Burden > 30%	100%	87%	--	92%	91%	66%	92%	83%	86%
% Cost Burden > 50%	62%	24%	--	36%	35%	36%	73%	48%	44%
Moderate Income (81-95% MFI)	105	1,190	55	940	2,290	465	1,205	10,040	12,330
% With Any Housing Problems	0%	32%	64%	23%	28%	46%	47%	40%	38%
% Cost Burden > 30%	0%	17%	27%	23%	19%	45%	47%	40%	36%
% Cost Burden > 50%	0%	0%	27%	9%	4%	20%	14%	7%	7%
Total Households	505	1,810	80	1,695	4,090	1,055	1,700	12,505	16,595
% With Any Housing Problems	72%	54%	75%	52%	56%	60%	59%	49%	50%
% Cost Burden > 30%	72%	44%	50%	52%	51%	55%	59%	48%	49%
% Cost Burden > 50%	59%	21%	50%	26%	28%	27%	34%	17%	20%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2006-2008.

Housing Problem = cost burden, overcrowding, and/or physical inadequacy.

## 1. Overcrowding

Overcrowding is often closely related to household income and the cost of housing. The U.S. Census Bureau considers a household to be overcrowded when there is more than one person per room, excluding bathrooms and kitchens, with severe overcrowding when there are more than 1.5 occupants per room. Table H-9 summarizes overcrowding for the City of Rancho Santa Margarita between 2007 and 2011.

**Table H-9  
Overcrowding**

Household Type	Rancho Santa Margarita		Orange County	
	Households	Percent	Households	Percent
Owner-Occupied	11,799	72.4%	585,483	59.2%
Overcrowded	141	1.2%	17,666	3.0%
Severely Overcrowded	31	0.3%	6,392	1.1%
Renter-Occupied	4,487	27.6%	402,871	40.8%
Overcrowded	268	6.0%	40,182	10.0%
Severely Overcrowded	153	3.4%	30,732	7.6%

Source: American Community Survey (ACS), 2007-2011.

Between 2007 and 2011, overcrowding was more likely to affect the City's renters than its homeowners. Approximately six percent of the City's renter-occupied households were overcrowded compared to only one percent of owner-occupied households. Overall, the City was much less affected by overcrowding than the county as a whole, regardless of tenure (three percent in the City versus six percent in the county).

## 2. Overpayment

According to State housing policy, overpayment occurs when housing costs exceed 30 percent of gross household income. A household that spends more than it can afford for housing has less money available for other necessities and emergency expenditures. Lower income households overpaying for housing are more likely to be at risk of becoming homeless than other income groups.

Detailed CHAS data based on the 2006-2008 ACS in Table H-8 shows that 91 percent of all lower-income renter households and 83 percent of all lower-income owner households in Rancho Santa Margarita were overpaying for housing.



## D. Employment

Employment is an important factor affecting housing needs within a community. The jobs available in each employment sector and the incomes for these jobs affect the type and size of housing residents can afford.

### 1. Current Employment

Current employment and projected job growth have a significant influence on housing needs. Table H-10 shows that the City had a workforce of 26,360 persons, or 75 percent of the working-age population, as reported in the 2010 Census. A high proportion of the working-age population in the City is in its labor force (75 percent versus only 67 percent for County). About seven percent of the City's employed residents worked at home.

**Table H-10**  
**Labor Force**  
**Rancho Santa Margarita vs. Orange County**

	Rancho Santa Margarita		Orange County	
	Persons	%	Persons	%
In Labor Force	26,360	74.7%	1,574,209	67.2%
-Work at Home	1,798	7.4%	69,254	4.9%
-Unemployed	1,529	5.8%	130,659	8.3%
Not in Labor Force	8,942	25.3%	769,559	32.8%
With Social Security Income	1,823	11.2%	231,466	23.4%
Total Population Age 16+	35,202		2,343,768	

Source: American Community Survey (ACS), 2007-2011.

During 2007-2011, approximately 49 percent of the City's employed residents worked in management and professional occupations (Table H-11). A significant percentage of workers (29 percent) were employed in sales and office related occupations. A relatively low percentage of workers (12 percent) were employed in service related occupations, which include waiters, waitresses and beauticians. Blue collar occupations such as machine operators, assemblers, farming, transportation, handlers and laborers constituted just 10 percent of the employment.

**Table H-11  
Employment by Occupation – Rancho Santa Margarita Residents**

	<b>Jobs</b>	<b>Percent</b>
Management, Professional and Related	12,123	48.8%
Service	2,895	11.7%
Sales and Office	7,285	29.4%
Construction, Extraction, and Maintenance	1,081	4.4%
Production, Transportation, and Material Moving	1,435	5.8%

Source: American Community Survey (ACS), 2007-2011.

## 2. Projected Job Growth

Future housing needs are affected by the number and type of new jobs created during this planning period. Table H-12 shows projected job growth by occupation for the Santa Ana-Anaheim-Irvine MSA (Orange County) along with median hourly wages for the period 2008-2018. Total employment in Orange County is expected to grow by 8 percent between 2008 and 2018. The overall growth is expected to add 135,500 new jobs and bring the employment of Orange County to almost 1,756,100 by 2018.

Generally, residents that are employed in well-paying occupations have less difficulty obtaining adequate housing than residents in low paying occupations. Table H-12 illustrates the growth trend in low-wage service jobs such as health care support, food preparation and serving, cleaning and maintenance, sales, and office/administrative support, as well as some higher income occupations.

**Table H-12**  
**Projected Job Growth by Occupation, 2008-2018 –**  
**Santa Ana-Anaheim-Irvine Metropolitan Statistical Area**

Occupational Title	Annual Average Employment		Employment Change		Median Hourly Wage*
	2008	2018	Numerical	Percent	
Total, All Occupations	1,620,600	1,756,100	135,500	8.4%	\$17.95
Management Occupations	110,750	115,360	4,610	4.2%	\$51.36
Business and Financial Operations Occupations	86,980	97,250	10,270	11.8%	\$30.69
Computer and Mathematical Occupations	41,320	46,480	5,160	12.5%	\$37.19
Architecture and Engineering Occupations	36,780	40,660	3,880	10.5%	\$38.28
Life, Physical, and Social Science Occupations	15,730	18,680	2,950	18.8%	\$30.93
Community and Social Services Occupations	15,530	17,610	2,080	13.4%	\$24.03
Legal Occupations	14,350	16,390	2,040	14.2%	\$43.44
Education, Training, and Library Occupations	79,280	87,170	7,890	10.0%	\$26.76
Arts, Design, Entertainment, Sports, and Media Occupations	36,740	38,810	2,070	5.6%	\$22.24
Healthcare Practitioners and Technical Occupations	63,470	76,970	13,500	21.3%	\$33.61
Healthcare Support Occupations	34,180	43,240	9,060	26.5%	\$13.66
Protective Service Occupations	25,430	28,340	2,910	11.4%	\$16.42
Food Preparation and Serving Related Occupations	134,660	150,210	15,550	11.5%	\$9.42
Building and Grounds Cleaning and Maintenance Occupations	62,850	68,310	5,460	8.7%	\$11.01
Personal Care and Service Occupations	50,580	60,770	10,190	20.1%	\$10.41
Sales and Related Occupations	179,390	192,180	12,790	7.1%	\$14.23
Office and Administrative Support Occupations	279,810	295,330	15,520	5.5%	\$16.78
Farming, Fishing, and Forestry Occupations	4,710	4,840	130	2.8%	\$9.40
Construction and Extraction Occupations	95,380	101,140	5,760	6.0%	\$22.03
Installation, Maintenance, and Repair Occupations	50,510	53,930	3,420	6.8%	\$21.70
Production Occupations	115,810	114,300	-1,510	-1.3%	\$13.43
Transportation and Material Moving Occupations	86,260	88,110	1,850	2.1%	\$12.75

Note: \* = 2010 wages

Source: California Employment Development Dept., March 2009 Benchmark.

### 3. Jobs-Housing Balance

A regional balance of jobs to housing helps to ensure that the demand for housing is reasonably related to supply. When the number of jobs significantly exceeds the housing supply, the rental and for-sale housing markets may become overheated, requiring households to pay a larger percentage of their income for housing. In addition, a tight housing market can result in overcrowding and longer commute times as workers seek more affordable housing in outlying areas. The current

jobs-housing objective within the SCAG region is one new housing unit for every 1.5 jobs.<sup>4</sup>

According to the 2007-2011 ACS, 91 percent of employed Rancho Santa Margarita residents worked in Orange County, and approximately 21 percent of all workers were employed within City limits (Table H-13).

**Table H-13**  
**Job Location for Rancho Santa Margarita Residents**

	Persons	Percent
Work in Orange County	22,142	91.1%
-Work in City of Residence	5,085	20.9%
-Work Outside City of Residence	19,229	79.1%
Work in Another California County	2,029	8.3%
Work Outside California	143	0.6%
Total Workers Age 16+	24,314	

Source: American Community Survey (ACS), 2009-2011.

## E. Housing Stock Characteristics

This section presents an evaluation of the characteristics of the community's housing stock and helps in identifying and prioritizing needs. The factors evaluated include the number and type of housing units, recent growth trends, age and condition, tenure, vacancy, housing costs, affordability, and assisted affordable units at-risk of loss due to conversion to market-rate. A housing unit is defined as a house, apartment, mobile home, or group of rooms, occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters.

### 1. Housing Type and Growth Trends

As of 2011, about three-quarters of the housing stock in Rancho Santa Margarita was comprised of single-family homes, both detached and attached (74 percent of all units). Multi-family units comprised about 26 percent of the housing stock. The City has just 13 mobile home units, which make up less than one percent of all housing units. Table H-14 provides a breakdown of the housing stock by type along with growth trends for the City compared to the county as a whole.

<sup>4</sup> SCAG Regional Comprehensive Plan, Land Use & Housing Chapter, (2008).

**Table H-14  
Housing by Type**

Structure Type	2000		2011		Growth	
	Units	%	Units	%	Units	%
<b>Rancho Santa Margarita</b>						
Single-Family Detached	9,044	54%	9,293	55%	249	3%
Single-Family Attached	3,918	24%	3,307	19%	-611	-16%
Multi-Family 2-4 Units	575	3%	672	4%	97	17%
Multi-Family 5+ Units	3,102	19%	3,700	22%	598	19%
Mobile Homes	0	0%	13	0%	13	0%
Total Units	16,639	100%	16,985	100%	346	2%
<b>Orange County</b>						
Single-Family Detached	490,141	51%	534,262	51%	44121	9%
Single-Family Attached	124,610	13%	127,332	12%	2,722	2%
Multi-Family 2-4 Units	88,659	9%	91,142	9%	2,483	3%
Multi-Family 5+ Units	233,615	24%	260,526	25%	26,911	12%
Mobile Homes	32,459	3%	33,061	3%	602	2%
Total Units	969,484	100%	1,046,323	100%	76839	8%

Notes: ACS data is based on a fairly small sample of the population. Responses are then extrapolated for the City as a whole and may result in a larger margin of error.  
Sources:

1. Bureau of the Census, 2000.
2. American Community Survey (ACS), 2007-2011.

## 2. Housing Age and Conditions

Housing age is sometimes an important indicator of housing condition. Housing units built prior to 1978, when stringent limits on the amount of lead in paint were imposed, may have interior or exterior building components coated with lead-based paint. Housing units built before 1970 may be more likely to be in need of rehabilitation and contain lead-based paint in deteriorated condition. Table H-15 shows the age distribution of the housing stock in Rancho Santa Margarita compared to Orange County as a whole.

**Table H-15**  
**Age of Housing Stock by Tenure –**  
**Rancho Santa Margarita vs. Orange County**

Year Built	Rancho Santa Margarita		Orange County	
	Units	%	Units	%
<b>Owner Occupied</b>	11,799	100.0%	595,444	100.0%
2000 or Later	493	4.2%	51,013	8.6%
1980-99	11,017	93.4%	11,017	1.9%
1970-79	108	0.9%	141,643	23.8%
1960-69	72	0.6%	125,689	21.1%
1950-59	61	0.5%	87,151	14.6%
1940-49	21	0.2%	13,236	2.2%
1939 or Earlier	27	0.2%	13,023	2.2%
<b>Renter Occupied</b>	4,487	100.0%	391,720	100.0%
2000 or Later	333	7.4%	34,723	8.9%
1980-99	3,816	85.0%	105,136	26.8%
1970-79	298	6.6%	107,987	27.6%
1960-69	40	0.9%	75,009	19.1%
1950-59	0	0.0%	44,643	11.4%
1940-49	0	0.0%	11,579	3.0%
1939 or Earlier	0	0.0%	12,643	3.2%

Notes: ACS data is based on a fairly small sample of the population. Responses are then extrapolated for the City as a whole and may result in a larger margin of error. According to the 2000 Census, 350 units in the City were built prior to 1980.

Source: American Community Survey (ACS), 2007-2011.

The City's housing stock, like the City itself, is fairly new. Only about two percent of the owner-occupied housing and less than one percent of the occupied rental housing in Rancho Santa Margarita was constructed prior to 1970. Because less than five percent of the City's housing stock was built before 1980, there is relatively little need for housing rehabilitation activities in the City, especially compared to most jurisdictions in Southern California.

**Table H-16  
Kitchen and Plumbing Facilities by Tenure –  
Rancho Santa Margarita vs. Orange County**

	Rancho Santa Margarita		Orange County	
	Units	%	Units	%
<b>Kitchen Facilities</b>				
Owner Occupied	11,799	72.5%	595,444	60.3%
Complete Kitchen Facilities	11,739	99.5%	593,481	99.7%
Lacking Complete Kitchen Facilities	60	0.5%	1,963	0.3%
Renter Occupied	4,487	27.6%	391,720	39.7%
Complete Kitchen Facilities	4,446	99.1%	382,919	97.8%
Lacking Complete Kitchen Facilities	41	0.9%	8,801	2.2%
<b>Plumbing Facilities</b>				
Owner Occupied	11,799	72.5%	595,444	60.3%
Complete Plumbing Facilities	11,769	99.7%	593,872	99.7%
Lacking Complete Plumbing Facilities	30	0.3%	1,572	0.3%
Renter Occupied	4,487	27.6%	391,720	39.7%
Complete Plumbing Facilities	4,487	100.0%	389,748	99.5%
Lacking Complete Plumbing Facilities	0	0.0%	1,972	0.5%

Notes: ACS data is based on a fairly small sample of the population. Responses are then extrapolated for the City as a whole and may result in a larger margin of error. According to the 2000 Census, 32 housing units in the City lacked complete plumbing facilities and 41 units lacked complete kitchen facilities.  
Source: American Community Survey (ACS), 2007-2011.

The lack of complete kitchen or plumbing facilities is often an indicator of serious problems. Table H-16 identifies the number of owner-occupied and renter-occupied housing units lacking complete kitchen or plumbing facilities in the City and the county as a whole. Less than one percent of both renter-occupied and owner-occupied units lacked complete plumbing. Additionally, less than one percent of both owner-occupied units and renter-occupied units lacked complete kitchens.

Because nearly all of the City's housing stock was built after 1980, structural deterioration and maintenance problems are rare. The City estimates that none of its housing units are in need of substantial rehabilitation or replacement. However, the goal of the City's Code Enforcement program is to address housing concerns before they become serious problems.

### 3. Vacancy

Housing vacancy rates in the City, as reported in the 2007-2011 ACS, are shown in Table H-17. The table shows that vacancy rates in the City were at a healthy level, with approximately five percent of rental

units and less than three percent of for-sale units available for rent or sale, respectively. The rental vacancy rate for the county was the same, at five percent, while the vacancy rate for ownership housing was slightly lower, at one percent. Lower rental vacancy rates in the two percent range indicate nearly full occupancy, and contribute to upward pressures on rents.

**Table H-17**  
**Housing Vacancy –**  
**Rancho Santa Margarita vs. Orange County**

	Rancho Santa Margarita		Orange County	
	Units	%	Units	%
Total Housing Units	16,985	100.0%	1,046,323	100.0%
Occupied Units	16,286	95.9%	987,164	94.3%
-Owner Occupied	11,799	72.4%	595,444	60.3%
-Renter Occupied	4,487	27.6%	391,720	39.7%
Vacant Units	699	4.1%	59,159	5.7%
-For Rent <sup>1</sup>	217	4.6%	20,587	4.9%
-For Sale <sup>2</sup>	283	2.3%	8,500	1.4%
-Rented/Sold, Not Occupied	78	11.2%	6,330	10.7%
-For Seasonal or Occasional Use	25	3.6%	12,165	20.6%
-For Migrant Workers	0	0.0%	89	0.2%
-Other Vacant	96	13.7%	11,488	19.4%

Notes:

1. Est. % of all rental units
2. Est. % of all for-sale units
3. ACS data is based on a fairly small sample of the population. Responses are then extrapolated for the City as a whole and may result in a larger margin of error.

Source: American Community Survey (ACS), 2007-2011.

## 4. Housing Costs and Affordability

The cost of housing is directly related to the extent of housing problems in a community. If housing costs are relatively high in comparison to household income, there will be a correspondingly higher prevalence of housing cost burden and overcrowding. This section summarizes the cost and affordability of the housing stock to Rancho Santa Margarita residents.

### a. For-Sale Housing

According to DataQuick<sup>6</sup>, in 2011, the median sales price of homes in the City was \$475,000, while the median price for condos was

<sup>6</sup> DataQuick specializes in the compilation of real estate data. Data collected by DataQuick is published weekly in the Los Angeles Times.



\$250,000. Home prices in Rancho Santa Margarita are comparable to prices in surrounding communities (Table H-18). Many communities experienced decreases in home prices as a response to the “credit crunch” in the real estate market and Rancho Santa Margarita is no exception. Compared to one year earlier, home prices in Rancho Santa Margarita during 2011 had decreased by about six percent.

**Table H-18  
Median Home Prices (2011)**

Jurisdiction	ZIP Code	Median Home Price		Median Condo Price	
		2011	Change from 2010	2011	Change from 2010
Aliso Viejo	92656	\$527,000	-7.00%	\$309,000	-10.8%
Laguna Hills	92653	\$530,000	-9.4%	\$213,000	-14.7%
Laguna Niguel	92677	\$650,000	-1.7%	\$261,000	-6.8%
Laguna Woods	92637	n/a	n/a	\$200,000	7.5%
Lake Forest	92630	\$455,000	-7.6%	\$198,000	-15.6%
Mission Viejo	92691	\$460,000	-5.2%	\$172,000	-20.0%
	92692	\$520,000	-4.6%	\$324,000	-11.8%
<b>Rancho Santa Margarita</b>	<b>92688</b>	<b>\$475,000</b>	<b>-6.2%</b>	<b>\$250,000</b>	<b>-10.7%</b>
San Clemente	92672	\$560,000	-11.4%	\$325,000	-18.1%
	92673	\$680,000	-6.2%	\$367,000	-10.5%
<b>Orange County</b>		<b>\$479,000</b>	<b>-5.7%</b>	<b>\$271,000</b>	<b>-8.4%</b>

Source: www.DQNews.com, 2012.

#### b. Rental Housing

With renters comprising a significant portion (approximately 28 percent) of the City’s households, it is important to understand the rental market in Rancho Santa Margarita. Available rent data for the City was limited, but several of Rancho Santa Margarita’s larger apartment communities did list their rents on popular websites, including [www.apartments.com](http://www.apartments.com) and [www.forrent.com](http://www.forrent.com). These rents, along with data from a Craigslist rental survey, are summarized in Table H-19. According to postings listed on Craigslist.org, rents in the City range from \$1,150 for a one-bedroom apartment to \$3,600 for a three-bedroom unit. The average rent for units in Rancho Santa Margarita was approximately \$1,900.

**Table H-19**  
**Median and Average Rents by Number of Bedrooms**  
**(November to December 2012)**

Number of Bedrooms	Number Listed	Median Rent	Average Rent	Rent Range
<i>Craigslist</i>				
Studio	0	--	--	--
1-Bedroom	27	\$1,399	\$1,399	\$1,150-\$1,695
2-Bedroom	13	\$1,680	\$1,648	\$1,395-\$2,100
3-Bedroom	18	\$2,348	\$2,313	\$1,280-\$3,600
4-Bedroom +	8	\$2,900	\$2,956	\$2,750-\$3,200
Totals	66	\$1,640	\$1,886	\$1,150-\$3,600
<i>Villa La Paz</i>				
Studio	--	--	--	\$1,065-\$1,075
1-Bedroom	--	--	--	\$1,155-\$1,205
2-Bedroom	--	--	--	\$1,440-\$1,500
<i>Villas Antonio</i>				
1-Bedroom	--	--	--	\$1,240-\$1,325
2-Bedroom	--	--	--	\$1,520-\$1,740
<i>Villas Aviento</i>				
Studio	--	--	--	\$1,090-\$1,220
1-Bedroom	--	--	--	\$1,195-\$1,245
2-Bedroom	--	--	--	\$1,400-\$1,690
<i>Avila Apartment Homes</i>				
1-Bedroom	--	--	--	\$1,290-\$1,655
2-Bedroom	--	--	--	\$1,580-\$1,855
<i>Eaves Santa Margarita</i>				
1-Bedroom	--	--	--	\$1,350-\$1,495
2-Bedroom	--	--	--	\$1,610-\$1,780

Sources:

1. [www.apartments.com](http://www.apartments.com), 2013.
2. [www.forrent.com](http://www.forrent.com), 2013.
3. [www.Craigslist.org](http://www.Craigslist.org), 2012.

### c. Housing Affordability by Household Income

Housing affordability is dependent upon income and housing costs. Using set income guidelines, current housing affordability can be estimated. According to the HCD income guidelines for 2012, the Area Median Income (AMI) in Orange County was \$85,300 (with adjustments for household size). Assuming that the potential homebuyer has sufficient credit and downpayment (10 percent) and spends no greater than 30 to 35 percent of the household income on

housing expenses (i.e., mortgage, taxes and insurance), the maximum affordable home price and rental price can be determined. The maximum affordable home and rental prices for residents of Orange County are shown in the following table. Households in the lower end of each category can afford less by comparison than those at the upper end.

When market rents (Table H-18) are compared to the amounts low-income households can afford to pay, it is clear that very-low- and extremely-low-income households have a difficult time finding housing without overpaying. Based on the rental prices presented in Table H-19 earlier, extremely low, very low, and low income households are not able to afford rental housing or purchase a home in Rancho Santa Margarita without incurring a cost burden. Moderate income households may be able to afford the rents for some smaller apartments and purchase small condominiums/townhomes. However, single-family homes are beyond the financial means of even the moderate income households.

**Table H-20**  
**Housing Affordability Matrix – Orange County 2012**

Household	Annual Income	Affordable Costs (All Costs)		Estimated Utility Allowance, Taxes & Insurance		Affordable Rent	Affordable Home Price
		Rental Costs	Ownership Costs	Renters	Owners		
<b>Extremely Low Income (0-30% AMI)</b>							
1-Person	\$20,250	\$506	\$506	\$76	\$92	\$430	\$72,846
2-Person	\$23,150	\$579	\$579	\$96	\$112	\$483	\$81,690
3-Person	\$26,050	\$651	\$651	\$114	\$130	\$537	\$90,999
4-Person	\$28,900	\$723	\$723	\$153	\$169	\$570	\$95,188
5-Person	\$31,250	\$781	\$781	\$170	\$186	\$611	\$102,171
<b>Very Low Income (31-50% AMI)</b>							
1-Person	\$33,750	\$844	\$844	\$76	\$92	\$768	\$135,684
2-Person	\$38,550	\$964	\$964	\$96	\$112	\$868	\$153,372
3-Person	\$43,350	\$1,084	\$1,084	\$114	\$130	\$970	\$171,525
4-Person	\$48,150	\$1,204	\$1,204	\$153	\$169	\$1,051	\$184,791
5-Person	\$52,050	\$1,301	\$1,301	\$170	\$186	\$1,131	\$198,988
<b>Low Income (50-80% AMI)</b>							
1-Person	\$53,950	\$1,349	\$1,349	\$76	\$92	\$1,273	\$229,709
2-Person	\$61,650	\$1,541	\$1,541	\$96	\$112	\$1,445	\$260,896
3-Person	\$69,350	\$1,734	\$1,734	\$114	\$130	\$1,620	\$292,548
4-Person	\$77,050	\$1,926	\$1,926	\$153	\$169	\$1,773	\$319,312
5-Person	\$83,250	\$2,081	\$2,081	\$170	\$186	\$1,911	\$344,215
<b>Median Income (80-100% AMI)</b>							
1-Person	\$59,700	\$1,493	\$1,741	\$76	\$92	\$1,417	\$302,788
2-Person	\$68,250	\$1,706	\$1,991	\$96	\$112	\$1,610	\$344,564
3-Person	\$76,750	\$1,919	\$2,239	\$114	\$130	\$1,805	\$386,534
4-Person	\$85,300	\$2,133	\$2,488	\$153	\$169	\$1,980	\$423,887
5-Person	\$92,100	\$2,303	\$2,686	\$170	\$186	\$2,133	\$456,858
<b>Moderate Income (100-120%)</b>							
1-Person	\$71,650	\$1,791	\$2,090	\$76	\$92	\$1,715	\$367,682
2-Person	\$81,900	\$2,048	\$2,389	\$96	\$112	\$1,952	\$418,690
3-Person	\$92,100	\$2,303	\$2,686	\$114	\$130	\$2,189	\$469,891
4-Person	\$102,350	\$2,559	\$2,985	\$153	\$169	\$2,406	\$516,477
5-Person	\$110,550	\$2,764	\$3,224	\$170	\$186	\$2,594	\$557,051

## Assumptions:

- California Department of Housing and Community Development (HCD) income limits, 2012.
- Health and Safety code definitions of affordable housing costs (between 30 and 35 percent of household income depending on tenure and income level).
- Orange County Housing Authority utility allowances, 2011.
- 20 percent of monthly affordable cost for taxes and insurance.
- 10 percent down payment.
- Four percent interest rate for a 30-year fixed-rate mortgage loan.
- Taxes and insurance apply to owner costs only; renters do not usually pay taxes or insurance.

Source: HCD Income Limits, 2012

## F. Persons with Special Needs

Some residents have greater difficulty in finding decent, affordable housing due to special circumstances. Such circumstances may be related to one's employment and income, family characteristics, disability, or other conditions. As a result, some people in Rancho Santa Margarita may experience a higher prevalence of overpayment, overcrowding, or other housing problems.

"Special needs" groups in Rancho Santa Margarita include the following: persons with disabilities, seniors, large households, single-parent households, farmworkers, and those who are even temporarily homeless. This section contains a discussion of the housing needs facing each of these groups.

**Table H-21**  
**Special Needs Groups in Rancho Santa Margarita**

Special Needs Group	# of Persons or Households	Renters		Owners		% of Total Households or Persons
		Number	Percent	Number	Percent	
Persons with Disabilities <sup>1</sup>	1,868	--	--	--	--	3.9%
Households with Seniors	2,128	--	--	--	--	12.8%
Senior Headed Households	1,643	595	36.2%	1,048	63.8%	9.9%
Seniors Living Alone	761	423	55.6%	338	44.4%	4.6%
Large Households	2,100	533	25.4%	1,567	74.6%	12.6%
Single Parent Households	1,400	--	--	--	--	8.4%
Female Headed Households w/ Children	1,024	--	--	--	--	6.1%
People Living in Poverty <sup>2</sup>	1,477	--	--	--	--	3.1%
Farmworkers <sup>2</sup>	92	--	--	--	--	0.4%
Homeless <sup>3</sup>	0	--	--	--	--	--

Notes:

1. 2010 Census data not available. Estimate is from the ACS, 2009-2011.
2. 2010 Census data not available. Estimate is from the ACS, 2007-2011.
3. 2010 Census data not available. Estimate is from City of Rancho Santa Margarita Consolidated Plan, 2011-2015.

Sources:

1. Bureau of the Census, 2010.
2. American Community Survey (ACS), 2007-2011.
3. American Community Survey (ACS), 2009-2011.
4. City of Rancho Santa Margarita Consolidated Plan, 2011-2015

### 1. Persons with Disabilities

Disability is a physical or mental condition that substantially limits one or more major life activity. Physical, mental, and/or developmental disabilities may prevent a person from working, restrict one's mobility, or make it difficult to care for oneself. Thus, persons with disabilities often have special housing needs related to limited earning capacity, a lack of accessible and affordable housing, and higher health

costs associated with a disability. Some residents suffer from disabilities that require living in a supportive or institutional setting.

The 3-year ACS estimates that about four percent of Rancho Santa Margarita residents, over five years of age, had a disability between 2009 and 2011. The types of disabilities afflicting residents varied depending on age. Among disabled persons between the ages of 18 to 64, cognitive disabilities were most frequent (34 percent); ambulatory difficulties were also fairly common (26 percent) (Table H-22). Ambulatory difficulties were the most widely reported disability among the City's older population. Approximately 67 percent of disabled persons ages 65 and over reported suffering from an ambulatory difficulty.

**Table H-22**  
**Persons with Disabilities by Age –**  
**Rancho Santa Margarita**

Age Group and Disability	# Talled	% Talled
Total Disabled Persons: 5 to 17 Years	236	2.1%
With a Hearing Difficulty	24	10.2%
With a Vision Difficulty	89	37.7%
With a Cognitive Difficulty	106	44.9%
With an Ambulatory Difficulty	88	37.3%
With a Self-Care Difficulty	68	28.8%
Total Disabled Persons: 18 to 64 years	1,017	3.3%
With a Hearing Difficulty	214	21.0%
With a Vision Difficulty	244	24.0%
With a Cognitive Difficulty	343	33.7%
With an Ambulatory Difficulty	268	26.4%
With a Self-Care Difficulty	174	17.1%
With an Independent Living Difficulty	227	22.3%
Total Disabled Persons: 65 years and over	615	22.6%
With a Hearing Difficulty	311	50.6%
With a Vision Difficulty	158	25.7%
With a Cognitive Difficulty	182	29.6%
With an Ambulatory Difficulty	413	67.2%
With a Self-Care Difficulty	132	21.5%
With an Independent Living Difficulty	331	53.8%
Total Disabled Persons	1,868	3.9%

Note: A person can report more than one disability and therefore, the total number of disabilities tallied far exceeds the number of disabled persons.

Source: American Community Survey (ACS), 2009-2011.

Several factors limit the supply of housing for persons with disabilities, including affordability, accessibility, location, and discrimination. The most obvious housing need for persons with

disabilities is housing that is adapted to their needs. Most single-family homes are inaccessible to people with mobility and sensory limitations. Housing may not be adaptable to widened doorways and hallways, access ramps, larger bathrooms, lowered countertops and other features necessary for accessibility. The cost of retrofitting a home often prohibits homeownership, even for individuals or families who could otherwise afford a home. Furthermore, some providers of basic home buying services do not have offices or materials that are accessible to people with mobility, visual or hearing impairments. Location of housing is also an important factor for many persons with disabilities, especially those who often rely upon public transportation.

**a. Developmental Disabilities**

A recent change in state law requires that the Housing Element discuss the housing needs of persons with developmental disabilities. As defined by federal law, “developmental disability” means a severe, chronic disability of an individual that:

- Is attributable to a mental or physical impairment or combination of mental and physical impairments;
- Is manifested before the individual attains age 22;
- Is likely to continue indefinitely;
- Results in substantial functional limitations in three or more of the following areas of major life activity: a) self-care; b) receptive and expressive language; c) learning; d) mobility; e) self-direction; f) capacity for independent living; or g) economic self- sufficiency; and
- Reflects the individual’s need for a combination and sequence of special, interdisciplinary, or generic services, individualized supports, or other forms of assistance that are of lifelong or extended duration and are individually planned and coordinated.

The Census does not record developmental disabilities. According to the U.S. Administration on Developmental Disabilities, an accepted estimate of the percentage of the population that can be defined as developmentally disabled is 1.5 percent. This equates to 718 persons in the City of Rancho Santa Margarita with developmental disabilities, based on the 2010 Census population.

According to the State’s Department of Developmental Services, approximately 215 Rancho Santa Margarita residents with developmental disabilities sought services at the Regional Center of Orange County. Most of these individuals reside in a private home

with a parent or guardian and 126 of these persons with developmental disabilities were under the age of 18.

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.

#### **b. Resources**

Various residential facilities in Rancho Santa Margarita serve those with disabilities. As of December 2012, one residential care facility for the elderly, with a total capacity of 230 beds, was located in Rancho Santa Margarita.

The Regional Center of Orange County offers services and support for persons with developmental disabilities by referring consumers to specific programs that meet their respective housing, work, educational, and leisure needs. In an effort to further assist persons with developmental disabilities, the City allocates part of its CDBG funding to the non-profit Vocational Visions organization, which offers vocational training and support services for consumers through community supported employment. Residents with disabilities can also benefit from services offered by the Dayle McIntosh Center for the Disabled – South County Branch in neighboring Laguna Niguel. The center offers disabled persons a variety of services including peer support and advocacy, along with housing referral, and rental and hotel/motel assistance if needed.

Housing opportunities for the handicapped can be maximized through housing assistance programs and providing universal design features such as widened doorways, ramps, lowered countertops, single-level units and ground floor units. The City adopted a formal Reasonable Accommodations procedure in 2011. Requests are reviewed and approved by the Development Services Director.

## **2. Elderly**

Elderly households can have special needs resulting from four main concerns: limited and often fixed income; poor health and associated high health care costs; mobility limitation and transit dependency; and high costs of housing.



In 2010, seniors (persons ages 65 or older) comprised six percent of Rancho Santa Margarita's total population. About ten percent of the City's households were also headed by seniors (Table H-23). Of these senior headed households, approximately 64 percent owned their homes, while 36 percent rented their homes.<sup>7</sup> Housing cost burden was the most common housing problem for elderly households, with about 87 percent of all elderly renter households affected by housing overpayment, according to 2006-2008 CHAS data. Housing cost burden was less prevalent among elderly owner households, but it still affected approximately 55 percent of these households.

Many elderly persons are dependent on fixed incomes or have disabilities. Elderly homeowners may be physically unable to maintain their homes or cope with living alone. The housing needs of this group can be addressed through smaller units, second units on lots with existing homes, shared living arrangements, congregate housing and housing assistance programs.

**Table H-23**  
**Elderly Households by Tenure –**  
**Rancho Santa Margarita**

Householder Age	Owners		Renters	
	Households	%	Households	%
Under 65 years	10,858	91.2%	4,164	87.5%
65 to 74 years	703	5.9%	204	4.3%
75 to 84 years	268	2.3%	191	4.0%
85 and over	77	0.6%	200	4.2%
Total households	11,906	100.0%	4,759	100.0%

Source: Bureau of the Census, 2010.

#### **a. Resources**

The special needs of seniors can be met through a range of services, including congregate care, rent subsidies, shared housing, and housing rehabilitation assistance. For the frail or disabled elderly, housing can be modified with features that help ensure continued independent living arrangements. For elderly residents that require assisted care, there is one residential care facility (as of December 2012) in the City, with a capacity of 230 beds. Housing Choice Voucher (Section 8) assistance is also available for senior households. As of February 2013, the Orange County Housing Authority provides Housing Choice Voucher assistance to 115 households; of these, 58 were utilized by seniors.

Additional support for senior residents is provided by the City-operated Bell Tower Regional Community Center, which serves as the

<sup>7</sup> Data from the 2010 Census.

primary site for senior services programs offered by the City and nonprofits. Some of the programs and services provided at the Center include, health screening, legal assistance, and tax preparation services. Through a special partnership with the Santiago Seniors Club, the City provides free space for the club at the Bell Tower Center along with financial support, so that the club can offer daily programs, meals and entertainment for senior residents. The City also partners and funds the non-profit Age Well Senior Services organization to provide meal programs and case management services for homebound seniors. For senior homeowners who need assistance with minor, but necessary, home improvements the “Brush of Kindness” program offered by Habitat for Humanity is available.

The City encourages affordable and accessible housing options for seniors through a variety of activities, including participation in the County’s Section 8 program and development incentives. In 2006, the development of a 115-unit senior apartment project (Buena Vida) was facilitated by the City using a density bonus.

### **3. Large Households**

Household size can be an indicator of the need for large housing units in a community. Large households are defined as those with five or more members. In Rancho Santa Margarita, approximately 42 percent of owner households and 58 percent of renter households have only one or two members. About 11 percent of renter households and 13 percent of owner households in the City were considered large households (Table H-24). Because large households make up a relatively small proportion of the City’s households, the need for large units (with four or more bedrooms) in the City is not significant.

**Table H-24  
Household Size by Tenure –  
Rancho Santa Margarita**

Household Size	Owners		Renters	
	Households	%	Households	%
1 person	1,723	14.5%	1,476	31.0%
2 persons	3,217	27.0%	1,302	27.4%
3 persons	2,482	20.8%	800	16.8%
4 persons	2,917	24.5%	648	13.6%
<b>5 persons</b>	<b>1,117</b>	<b>9.4%</b>	312	<b>6.6%</b>
<b>6 persons</b>	<b>331</b>	<b>2.8%</b>	136	<b>2.9%</b>
<b>7+ persons</b>	<b>119</b>	<b>1.0%</b>	85	<b>1.8%</b>
Total households	11,906	100.0%	4,759	100.0%

Source: Bureau of the Census, 2010.

#### a. Resources

The City responds to the needs of large households through participation in the County Section 8 program and through zoning for higher-density attached housing, which is inherently less expensive than single-family detached units. Nearly one-fifth (19 percent) of the City's housing stock is attached housing.

#### 4. Single-Parent Households

Single-parent families, particularly female-headed families with children, often require special consideration and assistance because of their greater need for affordable housing and accessible day care, health care, and other supportive services. Female-headed families with children are a particularly vulnerable group because they must balance the needs of their children with work responsibilities, often while earning limited incomes.

In 2010, 1,400 single parent families with their own children under 18 years of age resided in the City and made up eight percent of all Rancho Santa Margarita households. Of these single parent households in the City, approximately 73 percent, or 1,024 households, were headed by a female (). While female-headed households with children represent a small portion of total households (six percent), 12 percent of these households were below the poverty level.<sup>9</sup>

<sup>9</sup> American Community Survey (ACS), 2007-2011.

**Table H-25**  
**Household Type by Tenure –**  
**Rancho Santa Margarita**

Household Type	Owners		Renters	
	Households	%	Households	%
Married Couple Family	8,397	71%	1,747	37%
Male Householder, No Wife Present	370	3%	330	7%
<b>Female Householder, No Husband Present</b>	<b>943</b>	<b>8%</b>	<b>760</b>	<b>16%</b>
Non-Family Households	2,196	18%	1,922	40%
Total Households	11,906	100%	4,759	100%

Source: Bureau of the Census, 2010.

#### a. Resources

The City responds to the needs of female-headed households through participation in the CDBG program, the County Section 8 program, and through zoning for higher-density attached housing, which is inherently less expensive than single-family detached units. Nearly one-fifth (19 percent) of the City's housing stock is attached housing.

Single-parent households benefit from the City's participation in the Section 8 Housing Choice Voucher program. Various child care facilities in Rancho Santa Margarita also serve young persons with disabilities. As of December 2012, 13 child care centers, 10 family child care homes (large only), four infant centers, and three school age child care centers, with a combined capacity to serve 1,635 youth, were accessible to City residents. The Saddleback Valley Unified School District and the YMCA both offer reduced-rate childcare services to such low and moderate income households in an effort to better serve low and moderate income families with childcare needs.

In addition, a number of programs and resources are available to help single parents with children improve the quality of life for themselves and their families. The City coordinates with several service providers to offer programs targeted at the community's youth. A variety of sports and recreational activities for youth are offered at various facilities throughout the City, including: AYSO soccer, Little League Baseball, and Pop Warner football. Organizations including Families Forward and South County Outreach are funded by the City with CDBG resources to provide food, commodities and financial assistance to individuals and families in need. Another organization funded by the City, Laura's House, specifically aids victims of domestic violence in seeking referral, counseling, and emergency housing.

## **5. Residents Living Below the Poverty Level**

Families with incomes below the poverty level, typically those households with extremely low and very low incomes, are at greatest risk of becoming homeless. These households may also require special programs to assist them in meeting their rent and mortgage obligations so as to not become homeless. The 2007-2011 ACS found that about three percent of all Rancho Santa Margarita residents have incomes below the poverty level. These households need assistance with housing subsidies, utility and other living expense subsidies, as well as other supportive services.

### **a. Resources**

Households living in poverty can benefit from single room occupancy units (SROs). Rancho Santa Margarita amended its Zoning Ordinance in 2011 to define SROs as a building with a common entrance containing a cluster of rental units which provide sleeping and living facilities where kitchen and/or bathroom facilities may be shared. The City now permits SROs in the RH zone, subject to development and management standards, as allowed by SB 2. Development standards for these uses are no more restrictive than for other uses allowed in the RH districts.

## **6. Farmworkers**

Farm workers are traditionally defined as persons whose primary income is earned through permanent or seasonal agricultural labor. Permanent farm laborers work in the fields, processing plants, or support activities on a generally year-round basis. When workload increases during harvest periods, the labor force is supplemented by seasonal labor, often supplied by a labor contractor. For some crops, farms may employ migrant workers, defined as those whose travel distance to work prevents them from returning to their primary residence every evening. Historically, Orange County's economy was linked to agriculture. Today, Orange County is a mostly developed urban/suburban region, with a strong local economy that is not tied to an agricultural base. While there are still significant active farming areas on the Irvine Ranch and in some other cities, shifts in the county's economy to manufacturing, technology and service-oriented sectors have significantly curtailed agricultural production.

The 2007-2011 ACS reported 7,541 persons employed in agricultural occupations in Orange County. Approximately one percent of the county's workers in agricultural occupations live in Rancho Santa Margarita (Table H-26).

**Table H-26**  
**Agricultural Employment –**  
**Rancho Santa Margarita vs. Orange County**

	<b>Rancho Santa Margarita</b>	<b>% of County Total</b>	<b>Orange County</b>
Workers	92	1.2%	7,541

Source: American Community Survey (ACS), 2007-2011.

Persons in the farming industry tend to earn lower income compared to those employed in other industries. Based on the California Economic Development Department research, persons employed in farming, forestry, and fishing occupations in Santa Ana-Anaheim-Irvine Metropolitan Statistical Area earned approximately \$19,549 in 2011, compared to the countywide median annual wage of \$37,327. Due to the high cost of housing and low wages, a significant number of migrant farm workers have difficulty finding affordable, safe and sanitary housing. This limited income is exacerbated by their tenuous and/or seasonal employment status.

There is no agriculturally zoned land in the City, though there is currently one nursery operating in the City's northern sphere of influence. The northern sphere of influence is located on unincorporated county land and is currently being used for agricultural purposes. However, according to the County's General Plan, this land is designated for residential uses. The zoning for this land falls under the Foothill Trabuco Specific Plan area.

#### **a. Resources**

To address farmworker housing needs, the City permits farmworker housing in the Agricultural zone. However, because there is no agriculturally zoned land within Rancho Santa Margarita, there is not a significant need for permanent on-site farmworker housing. Furthermore, since workers in agriculture make up such a small percentage of the City's population, no specific programs are necessary for farmworkers specifically. In general, housing assistance such as rent subsidies would benefit farmworker families.

## **7. Homeless Persons**

State law (Section 65583(1) (6)) mandates that municipalities address the special needs of homeless persons within their jurisdictional boundaries. "Homelessness" as defined by the U.S. Department of Housing and Urban Development (HUD), describes an individual (not imprisoned or otherwise detained) who:

- Lacks a fixed, regular, and adequate nighttime residence; and
- Has a primary nighttime residence that is:
  - A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
  - An institution that provides a temporary residence for individuals intended to be institutionalized; or
  - A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

This definition does not include persons living in substandard housing, (unless it has been officially condemned); persons living in overcrowded housing (for example, doubled up with others); persons being discharged from mental health facilities (unless the person was homeless when entering and is considered to be homeless at discharge), or persons who may be at risk of homelessness (for example, living temporarily with family or friends.)

To estimate the number of homeless persons in the City, an analysis of existing studies and estimates was utilized. The main source for data regarding the number of homeless in Orange County is the 2011 Point-In-Time Homeless Count and Survey (PITS). However, based on the 2011 PITS data, no homeless persons identified Rancho Santa Margarita as the city in which they resided before becoming homeless. This finding is consistent with input provided by the Orange County Sheriff's Department, which indicates that there are few (if any) homeless in the City. Transients and victims of domestic violence make up the bulk of the Sheriff's service calls related to homelessness.

According to the City's Consolidated Plan, homelessness is not a significant issue in the City, but services and shelter for victims of domestic violence and assistance to prevent homelessness were identified as needs. The City continues to utilize a portion of its CDBG public service grant resources to support local agencies that address these needs. About five individuals annually receive emergency shelter assistance from the City and various service providers.

#### **a. Resources**

The following is an inventory of facilities that are available to serve the community's homeless.

### **Emergency Shelters**

Emergency shelters are generally geared toward providing immediate housing to persons without shelter. Stays in emergency shelters are typically limited to a short period of time (1 to 90 days). Several service agencies located near Rancho Santa Margarita provide emergency shelter and services for the homeless in south Orange County. These shelters and services are identified in Table H-27. The number of beds listed represents total shelter capacity – none of the shelter beds are restricted for Rancho Santa Margarita’s homeless. Based on this data, there are approximately 130 emergency shelter beds available to serve the City.

**Table H-27  
Emergency Shelters Serving Rancho Santa Margarita**

<b>Shelter Name</b>	<b>Location</b>	<b>No. of Beds</b>	<b>Services</b>	<b>% of Beds/Services for Chronic Homeless</b>
CSP Youth Shelter	Laguna Beach	6	Emergency housing, support & family reunification services	0%
Cold Weather Shelter <sup>1</sup>	Laguna Beach	40	Emergency housing during winter months	100%
Friendship Shelter	Laguna Beach	3	Emergency housing and support services	100%
Gilchrist House	San Clemente	10	Emergency housing and supportive services for women and children	20%
Human Options	Irvine	40	Emergency housing and support services for victims of domestic violence	15%
Laura’s House	San Clemente	30	Emergency housing and support services for victims of domestic violence	15%

Note: 1. Beds only available during winter months

Source: County of Orange Housing and Community Services Department

### **Transitional and Supportive Housing**

Transitional housing is an important component for assisting homeless individuals and families, or those at risk of homelessness, to become self-sufficient. As with emergency shelter facilities, all transitional housing programs that serve Rancho Santa Margarita’s homeless are located in neighboring communities. Transitional housing facilities that serve Rancho Santa Margarita’s homeless are identified in Table H-28. The number of beds listed represents total shelter capacity; none of the shelter beds are restricted for Rancho Santa Margarita’s homeless. Based on this data, there are approximately 180 transitional housing beds available to serve residents of Rancho Santa Margarita.



**Table H-28  
Transitional Housing Facilities Serving Rancho Santa Margarita**

Shelter Name	Location	No. of Beds	Services	% of Beds/Services for Chronic Homeless
Families Forward	Irvine	13	Transitional housing and supportive services for families	10%
Friendship Shelter	Laguna Beach	26	Transitional housing and supportive services for single adults	30%
Henderson House	San Clemente	24	Transitional housing for single adults recovering from substance addiction	30%
Hope's House	Aliso Viejo	10	Transitional housing and supportive services for women with infants	30%
Gilchrist House	San Clemente	16	Transitional housing and supportive services for women and children	25%
Kathy's House	San Juan Capistrano	12	Transitional housing & support services for victims of domestic violence	25%
Laura's House	San Clemente	8	Transitional housing and support services for victims of domestic violence	15%
South County Outreach	Laguna Hills & Mission Viejo	56	Transitional housing & support services for families (5 units in Mission Viejo)	25%
Toby's House	Capistrano Beach & Mission Viejo	15	Transitional housing for pregnant women and women with infants (8 beds in Mission Viejo)	0%

Source: County of Orange Housing and Community Services Department

A key component of the City's Continuum of Care strategy is to prevent individuals and families from falling into homelessness. HUD defines a Continuum of Care strategy as a community plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximize self-sufficiency. Several nonprofit service providers located in the region are available to help the City's at-risk population, including the City CDBG-funded South County Outreach and Families Forward organizations. These service providers are responsible for assisting City residents through the provision of one-time rent/mortgage assistance to prevent eviction, utility shut-off prevention assistance, and/or emergency food. Other efforts undertaken by the City include its use of CDBG resources to fund Laura's House as to provide emergency shelter for victims of domestic violence.

In addition to the resources discussed above, Senate Bill (SB) 2 of 2007 strengthened the planning requirements for emergency shelters and transitional housing. Unless adequate capacity is available to serve the existing emergency shelter need, SB 2 requires that shelters be allowed “by-right” (i.e., without a conditional use permit or other discretionary approval) in at least one zoning district. As an alternative, the requirements may be satisfied through a multi-jurisdictional agreement.

In accordance with SB 2, the City defines “emergency shelter” as a facility that provides shelter and services to homeless families and/or homeless individuals on a limited short-term basis. In 2011, the City amended its Zoning Code to permit emergency shelters in the PQ zone. The amendment also outlined development and management standards for these shelters, as allowed by SB 2. Development standards for these uses are no more restrictive than for other uses allowed in these districts, although conditions may be required to mitigate potential impacts to nearby uses.

SB 2 also requires that transitional and supportive housing be treated as a residential use subject to only those requirements that apply to other residential uses in the same zone. Currently, the Zoning Ordinance defines transitional housing as a type of supportive housing used to facilitate the movement of homeless individuals and families to permanent housing. Rancho Santa Margarita permits transitional and supportive housing in all residential zones and conditionally permits this type of housing in the PQ zone, consistent with SB 2.

## **G. Assisted Housing at Risk of Conversion**

State law requires the City to identify, analyze, and propose programs to preserve existing multi-family rental units that are currently restricted to low income housing use and that will become unrestricted and possibly be lost as low income housing (i.e., “units at risk” or “at-risk units”). State law requires the following:

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

The following discussion satisfies the first three requirements of State law listed above pertaining to the potential conversion of assisted housing units into market rate housing between October 15, 2013 and October 15, 2023. The Housing Plan section includes a program for preserving the at-risk units, which meets the final requirement of State law.

### 1. Inventory of Assisted Units

Affordable housing projects with covenants are listed in Table H-29. None of these units are at risk of conversion during this planning period.

**Table H-29  
Inventory of Assisted Affordable Units**

Project Name	Type of Public Assistance	Total Units	Affordable Units	Type And Income Target	Expiration Date
FountainGlen Senior Apartments	Mortgage Revenue Bond	166	34	Senior 55+	2028
Villa La Paz	Mortgage Revenue Bond	500	100	Families	2028
Villa Aliento	Mortgage Revenue Bond	225	23	Families	2028
Trabuco Highlands	Mortgage Revenue Bond	184	37	Families	2029
Carina Vista	Habitat for Humanity - Sweat Equity	48	48	Families	In Perpetuity

Source: OC Community Services Dept and City of Rancho Santa Margarita Community Development Dept.

### 2. Units at Risk

As noted in Table H-29, none of the assisted units in the City are at risk. This information is consistent with the California Housing Partnership database.<sup>11</sup>

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<sup>11</sup> Elyse Perry, Preservation Program Coordinator, California Housing Partnership Corporation, 7/9/07

## **Resources and Opportunities**

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A variety of resources are available for the development, rehabilitation, and preservation of housing in the City of Rancho Santa Margarita. This chapter provides a description of the land resources and adequate sites to address the City's regional housing need allocation, and describes the financial and administrative resources available to support the provision of affordable housing. Additionally, the chapter discusses opportunities for energy conservation that can lower utility costs and increase housing affordability.

### **A. Future Housing Needs**

#### **1. Regional Housing Needs Allocation (RHNA)**

This fifth update of the City's Housing Element covers the planning period of October 15, 2013 through October 15, 2021. However, the City's projected housing needs – Regional Housing Needs Allocation (RHNA) developed and adopted by the Southern California Association of Governments (SCAG) – covers a slightly shorter growth projection and planning period (January 1, 2014 through September 30, 2021). The RHNA assigns a housing production to each jurisdiction in the region. Rancho Santa Margarita's share of the regional housing need for the 2014-2021 RHNA period is allocated by SCAG based on factors such as recent growth trends, income distribution, and capacity for future growth. Rancho Santa Margarita must identify adequate land with appropriate zoning and development standards to accommodate its allocation of the regional housing need.

According to the RHNA, Rancho Santa Margarita's share of regional future housing needs is two units. The City's RHNA is distributed into two income categories – one unit in the very low income category and one unit at the low income category.

#### **2. Opportunities for Additional Units**

The City's RHNA of two units reflects the City's history and character as a master planned community. The City was virtually built out prior to its incorporation as a City. Residential construction occurred primarily during the 1980s and 1990s, and the City's housing stock is still fairly new and in sound condition; opportunities for additional housing in the City are extremely limited.

**a. Second Units**

There is virtually no vacant land remaining in the City. Opportunities for additional housing in the community are likely to occur as second unit construction. By 2005, the City had permitted one 370-square-foot second unit. Based on the small size, this unit would be affordable to very low and low income persons.

In order to facilitate second unit construction, the City adopted the Second Unit Ordinance in 2007, which allows a second unit to be detached, attached, or fully integrated into the principal unit in RLM-4000D and RM-3000D zones. This flexibility of allowing different configurations is intended to encourage second unit construction and offers opportunity for moderating the cost of construction. However, due to the housing market crash in 2008 and subsequent economic recession, no second units have been constructed.

Along with the gradual recovery of the economy, the City is beginning to receive inquiries about second units. Rancho Santa Margarita will promote second unit opportunities in the City and based on past trends, anticipates at least two second units could be constructed between 2014 and 2021, fulfilling the City’s RHNA of two units.

**b. Park Terrace**



Park Terrace is a senior independent living and assisted living community with studios, one-, and two-bedroom apartments. Currently, this facility has 139 units occupying a 3.3 acre site. KISCO, owner of Park Terrace, has plans to provide additional units at Park Terrace. Discussions with KISCO indicate that plans for 12 additional units will likely be submitted to the City in 2013. Based on the unit size, rent level would be about \$3,200 (inclusive of a \$570 meal plan and additional costs for a standard service plan). These units will provide housing opportunities for above moderate income seniors.

**c. Availability of Infrastructure and Services**

The City’s RHNA is only two units, which can be fully accommodated with second unit construction. Existing infrastructure and services serving the primary residences should be available to serve the second units. Similarly, additional units at Park Terrace would not require significant infrastructure improvements.

## **B. Financial and Administrative Resources**

### **1. State and Federal Resources**

#### **a. Community Development Block Grant Program (CDBG)**

As an Entitlement City, Rancho Santa Margarita participates in the Community Development Block Grant (CDBG) program administered by the U.S. Department of Housing and Urban Development (HUD). CDBG funds are used by the City to fund a variety of community services available to assist low and moderate income residents and those with special housing needs. Targeted assistance includes owner-occupied home repair for the elderly or others with disabilities, homeless assistance and prevention, and emergency shelter for victims of domestic violence.

The Community Development Block Grant Allocation for the 2012-2013 program year was \$198,842. This allocation is one of the smallest in the nation and reflects a continuous decrease in federal appropriations for the CDBG program. Activities that have been funded with CDBG funds in the past include:

- Minor home repairs for seniors (through volunteer efforts coordinated by Bell Tower Foundation)
- Case management and in-home support services for seniors
- Fair Housing services
- Homeless prevention programs
- Emergency shelter and crisis intervention
- Employment training for persons with disabilities

#### **b. Housing Choice Voucher (Section 8) Assistance**

The City of Rancho Santa Margarita cooperates with the Orange County Housing Authority (OCHA), which administers the Housing Choice Voucher (Section 8) Program. The program assists very low income, elderly and disabled households by paying the difference between 30 percent of an eligible household's income and the actual cost of renting a unit. According to the Orange County Housing Authority (OCHA), a total of 115 tenant-based Housing Choice vouchers are used in the City. Of these 115 households, there are 54 disabled households and 58 elderly households.

The City facilitates use of the Housing Choice Voucher program within its jurisdiction by advertising OCHA programs including: a) the Family Unification Program; b) Aftercare Program for Disabled; c) Shelter Plus Care Program; and d) Hope for Elderly Independence. OCHA Section 8 contact information is available on the City's website and newsletters.

## **2. Local Resources**

### **a. Residential Mortgage Revenue Bonds**

The City participates in the Residential Mortgage Revenue Bonds Program administered by the Southern California Home Financing Authority (SCHFA). Under the program tax-exempt bonds are issued to provide funds for mortgage loans at below market interest rates. To be eligible for the program, the buyer must be a first-time homebuyer whose income does not exceed 120 percent of the Orange County median income. The City cooperates with lenders and the County in advertising the availability of the SCHFA program.

### **b. Non-Profit Organizations**

The City would actively support local non-profit groups to facilitate the development and improvement of both senior citizen and low-cost housing in Rancho Santa Margarita. Such support would include technical assistance for development review process, assistance locating and acquiring financing, and coordinating discussions between property owner, non-profit developer, and various governmental agencies. However, due to the lack of vacant land in the City, no opportunities for new affordable housing are anticipated during this planning period unless property within the Sphere of Influence is annexed.

## **C. Opportunities for Energy Conservation**

As residential energy costs rise, the subsequent increasing utility costs reduce the affordability of housing. Although the City is fully developed, new infill development and rehabilitation activities could occur, allowing the City to directly affect energy use within its jurisdiction.

State of California Energy Efficiency Standards for Residential and Nonresidential Buildings were established in 1978 in response to a legislative mandate to reduce California's energy consumption. The standards are codified in Title 24 of the California Code of Regulations and are updated periodically to allow consideration and possible incorporation of new energy efficiency technologies and

methods. California's building efficiency standards (along with those for energy efficient appliances) have saved more than \$56 billion in electricity and natural gas costs since 1978. It is estimated the standards will save an additional \$23 billion by 2013<sup>12</sup>.

Title 24 sets forth mandatory energy standards and requires the adoption of an “energy budget” for all new residential buildings and additions to residential buildings. Separate requirements are adopted for “low-rise” residential construction (i.e., no more than 3 stories) and non-residential buildings, which includes hotels, motels, and multi-family residential buildings with four or more habitable stories. The standards specify energy saving design for lighting, walls, ceilings and floor installations, as well as heating and cooling equipment and systems, gas cooling devices, conservation standards and the use of nondepleting energy sources, such as solar energy or wind power. The home building industry must comply with these standards while localities are responsible for enforcing the energy conservation regulations through the plan check and building inspection processes.

In addition to the requirements of Title 24, the City encourages energy conservation through its land use planning policies. Rancho Santa Margarita was conceived as a balanced community with a mix of housing, employment, commercial, recreation, educational and other community facilities. The City’s General Plan and zoning provide a blueprint for compact development with higher-density attached housing located along major transportation routes and near the Town Center where commercial facilities are concentrated.

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<sup>12</sup> California Energy Commission (<http://www.energy.ca.gov/title24>)



# Housing Constraints

## A. Governmental Constraints

### 1. Land Use Plans and Regulations

#### a. General Plan

Each City and county in California must prepare a comprehensive, long-term General Plan to guide its future. The land use element of the General Plan establishes the basic land uses and density of development within the various areas of the City. Under state law, the General Plan elements must be internally consistent and the City's zoning must be consistent with the General Plan. Thus, the land use plan must provide suitable locations and densities to implement the policies of the Housing Element.

The Rancho Santa Margarita General Plan Land Use Element provides for four residential land use designations, as shown in Table H-30.

**Table H-30**  
**Residential Land Use Categories – Rancho Santa Margarita General Plan**

Designation	Maximum Density*	Description
Low Density Residential (LDR)	7.0	Single family detached units on moderate to large lots.
Low Medium Density Residential (LMDR)	11.0	Small-lot single-family detached homes, and some single-family town homes and duplexes.
Medium Density Residential (MDR)	18.0	Duplexes, townhomes, row houses, and multiple-family units (apartments and condominiums).
High Density Residential (HDR)	25.0	Apartments, condominiums, senior housing, and multi-family clusters.

Note: \* Density expressed in dwelling units per net acre.

Source: City of Rancho Santa Margarita General Plan Land Use Element, 2002.

Even though Rancho Santa Margarita is a newly formed City, the majority of the land area within the City is developed or is designated for parkland, open space, and regional open space (O'Neil Regional Park). The Land Use Element of the Rancho Santa Margarita General Plan designates approximately 1,770 net acres (24 percent) of the City's total land inventory for residential uses, providing for a range of residential types and densities throughout the City.

The maximum residential density permitted in Rancho Santa Margarita is 25 dwelling units per acre, excluding any allowable density bonus.

The City's approach to accommodating affordable housing has not solely been dependent on achieving high densities, but also on maintenance of a higher than average number of multi-family units as a proportion of total units, and upon successful leverage of state and federal subsidies for affordable housing.

The City of Rancho Santa Margarita General Plan is not considered to be a constraint to the goals and policies of the Housing Element as the City's zoning is consistent with the General Plan and adequate sites with appropriate densities have been identified to permit the construction of the City's fair share of new housing units for the 2013-2021 planning period.

#### **b. Planned Communities**

Due to the City's built-out status, there is virtually no remaining vacant land for new residential development within existing City limits. Rancho Santa Margarita is based on the land use plans developed for each of the planned communities that form the City, including Rancho Santa Margarita, Rancho Trabuco, Robinson Ranch, and Dove Canyon. Several of these planned communities are also the subject of development agreements, which identify the levels of development allowed, and important public facilities that will accompany development.

The nursery properties and Porter Ranch area located northeast of the City are designated Future Planned Community (FPC) on the Land Use Policy Map. The General Plan does not determine the actual configuration of land uses within the 261-acre FPC. Rather it establishes a policy that the development of the area will be subject to a Specific Plan that reflects the following allowable land use mix guidelines: 20 percent Low-Density Residential (not to exceed 4.0 du/acre), 17 percent Low-Density Residential (not to exceed 7.0 du/acre), eight percent Medium-Density Residential, and 55 percent Community Facility, Park and Open Space uses. The guidelines establish a total dwelling unit cap of 612 units. Annexation of any portion of the Northeast Future Planned Community area is contingent upon the completion of a Specific Plan for the entire area.

#### **c. Zoning Designations and Development Standards**

The City regulates the type, location, density, and scale of residential development through the Zoning Ordinance and Zoning Map. Zoning regulations serve to implement the General Plan and are designed to protect and promote the health, safety, and general welfare of residents. The Zoning Ordinance also helps to preserve the character and integrity of existing neighborhoods. The Zoning Ordinance and

Zoning Map set forth residential development standards for each zoning district.

The four zoning districts that allow residential units as a permitted use are as follows:

- RL** Low Density Residential District
- RLM** Low-Medium Density Residential District
- RM** Medium Density Residential District
- RH** High Density District

A summary of the development standards for the four major zoning districts permitting residential development is provided in Table H-31. These development standards, adopted in 2006, are reasonably necessary to protect the public health, safety and welfare and maintain the quality of life, and are not considered to be constraints to the development of housing.

**Table H-31  
Residential Development Standards**

Development Standard <sup>1</sup>	Zoning District Designations			
	RL <sup>2</sup>	RLM	RM <sup>3</sup>	RH
Minimum Lot Area (sq. ft.)	5,000	4,000	2,000	7,500
Minimum Front Yard (ft.)	15	15	15 <sup>b</sup>	20
Minimum Side Yard (ft.)	5 <sup>a</sup>	5	5 <sup>b</sup>	20
Minimum Rear Yard (ft.)	10	10	10 <sup>b</sup>	20
Maximum Lot Coverage (%)	60	60	65 <sup>c</sup>	65
Maximum Building Height (ft.)	35	35	35	35

Notes:

1. Development standards in the planned communities are governed by development agreements and may vary from current zoning.
2. Includes RL-6,000 with 6,000 sf minimum lot and RL-5000 with 5,000 sf minimum lot.
3. Includes RM-3,000-D with 3,000 sf minimum lot and RM-2,000-A with 2,000 sf minimum lot.
  - a. An aggregate total of 15 feet for both side yards is required.
  - b. Minimum setback in RM-2,000-A District is 10 feet.
  - c. Maximum lot coverage in RM-3,000-D District is 60%.

Source: Rancho Santa Margarita Zoning Ordinance, 2012

Densities range from about 7 units per acre in the RL District to a maximum of 25 units per net acre in the RH District. These densities are typical for many communities in southern Orange County. Aside from density, minimum lot size has the most significant impact on housing affordability. The minimum residential lot sizes in the Rancho Santa Margarita zoning ordinance (2,000 sf to 5,000 sf) are among the smallest in Southern Orange County and contribute to housing affordability for single-family homes in a high market demand area.

**d. Provisions for a Variety of Housing Types**

In a span of just 20 years, Rancho Santa Margarita has gone from open ranchland to a City of approximately 48,000 people and is now nearly built out. Nearly half of the City’s housing stock is higher-density attached housing (Table H-14). In recent years, the pace of development has slowed considerably; the City’s supply of vacant land is now exhausted. Only four new residential developments, with a total capacity of 154 units, have been built since the City’s incorporation in 2000; three-quarters of these units are high-density (37 units/acre) apartments. The development history in Rancho Santa Margarita confirms that the City’s zoning, development standards and procedures encourage and facilitate a variety of housing for all economic segments.

State law requires each jurisdiction to identify adequate sites and provide the appropriate zoning to accommodate housing for all segments of the population, including multi-family rental housing, factory-built housing, mobile homes, emergency shelters, transitional housing, supportive housing, and farmworker housing. A summary of the types of residential development permitted by the City’s Zoning Ordinance is provided in (Table H-32).

**Table H-32**  
**Permitted Residential Development by Zoning District**

Housing Type Permitted	RL	RLM	RM	RH	CG	CN	BP	CF
<b>Residential Uses</b>								
Single-Family Detached	P	P	P					
Single-Family Attached		P	P	P				
Multi-Family			P	P				
Manufactured Housing	P	P	P	P				
Mobile Home	P	P	P	P				
Second Units	P	P <sup>2</sup>	P <sup>3</sup>					
<b>Special Needs Housing</b>								
Emergency Shelters	C	C	C	C	C	C	C	P
Transitional/Supportive Housing	P	P	P	P				C
Residential Care Facilities (6 or fewer persons)	P	P	P	P	C	C		C
Residential Care Facilities (7 or more persons)	C	C	C	C	C	C		C
Convalescent Home	C	C	C	C				
Senior Housing	P <sup>4</sup>	P <sup>4</sup>	P <sup>4</sup>	P <sup>4</sup>				
Single Room Occupancy				P				

## Notes:

1. A site development permit is required for all development, unless another discretionary permit is required.
2. Only permitted in the RLM-4,000-D zoning district.
3. Only permitted in the RM-3,000-D zoning district.
4. Use is permitted by right, provided all zoning requirements are met. A conditional use permit may be required where a deviation from the zoning requirements is necessary.

Source: Rancho Santa Margarita Zoning Ordinance, 2012.

P = Permitted C = Conditional Use Permit

**Single-Family**

Single-family residences are permitted in all of the City's residential zones.

**Multi-Family**

Multi-family housing is permitted in the City's RM and RH zones. A Site Development Permit is required for any project.

**Manufactured Housing**

There is often an economy of scale in manufacturing homes in a plant rather than on site, thereby reducing cost. State law precludes local governments from prohibiting the installation of mobile homes on permanent foundations on single-family lots. It also declares a mobile

home park to be a permitted land use on any land planned and zoned for residential use, and prohibits requiring the average density in a new mobile home park to be less than that permitted by the Municipal Code.

In the City of Rancho Santa Margarita, manufactured housing and mobile homes are allowed in all residential zones as a permitted use provided the installation complies with the site development standards for the applicable zoning district. Mobile home parks are allowed as conditional use within the Robinson Ranch and Rancho Santa Margarita Planned Communities, subject to approval of an Area Plan and Site Plan. The City of Rancho Santa Margarita currently has no mobilehome parks.

### **Second Units**

In response to state-mandated requirements and local needs, the City of Rancho Santa Margarita allows for the development second dwelling units by right (i.e., no discretionary approval required) in the RL, RLM 4,000-D, and RM 3,000-D Districts. Second units must be consistent with the General Plan, on lots already containing a legally-created single-family detached unit in a residential district and must meet the following requirements:

- Second units may be detached from, attached to, or integrated within the principal dwelling;
- Second units shall conform to the development standards for the zoning district in which they are located, including but not limited to, setbacks, height and parking;
- Second units must conform to the most recent building, engineering, and fire codes, including, but not limited to the Mechanical Code, National Electrical Code, and Uniform Plumbing Code;
- Second units shall be no more than 1,000 square feet in gross floor area, provided the cumulative building square footage for the property does not exceed the maximum site coverage for the applicable district; One off-street covered parking space shall be provided, in accordance with the standards set forth in Chapter 9.6 Parking (of the Zoning Code), for each secondary unit in addition to those required for the principal unit. Parking spaces for secondary dwelling units shall be independently usable, and the use of one space shall not interfere with access to any other space;
- The design, materials, and overall appearance of the secondary dwelling unit shall be generally consistent with the principal

unit; Secondary units shall remain under the same ownership as that of the principal dwelling and shall not be sold or owned separately from the principal dwelling.

Second units serve to augment resources for senior housing or other low and moderate income segments of the population. The development standards are reasonable to ensure neighborhood compatibility and do not present an unreasonable constraint to development.

### **Emergency Shelters**

The City defines “emergency shelter” as a facility that provides shelter and services to homeless families and/or homeless individuals on a limited short-term basis. In 2011, the City amended its Zoning Code to permit emergency shelters in the PQ zone. The amendment also outlined development and management standards for these shelters, as allowed by SB 2. Development standards for these uses are no more restrictive than for other uses allowed in these districts, although conditions may be required to mitigate potential impacts to nearby uses.

### **Transitional and Supportive Housing**

Currently, the Zoning Ordinance defines transitional housing as a type of supportive housing used to facilitate the movement of homeless individuals and families to permanent housing. Rancho Santa Margarita permits transitional and supportive housing in all residential zones and conditionally permits this type of housing in the CF zone, consistent with SB 2.

### **Residential Care Facilities**

The Zoning Ordinance defines Residential Care Facilities as any family home, group care facility, or similar facility (as determined by the State) licensed by the State to provide 24-hour non-medical care of persons in need of personal services, supervision, or assistance essential for sustaining the activities of daily living or for the protection of the individual, provided by the California Community Care Facilities Act. In 2011, the City amended the Zoning Code to permit small residential care facilities (serving six or fewer persons) in all of the City’s residential zones. Large residential care facilities (serving seven or more persons) are conditionally permitted in all of the City’s residential zones.

### **Single Room Occupancy (SRO) Housing**

Rancho Santa Margarita amended its Zoning Ordinance in 2011 to define SROs as a building with a common entrance containing a cluster of rental units which provide sleeping and living facilities

persons where kitchen and/or bathroom facilities may be shared. The City now permits SROs in the RH zone, subject to development and management standards, as allowed by SB 2. Development standards for these uses are no more restrictive than for other uses allowed in the RH districts.

**e. Housing for Persons with Disabilities**

Housing options for persons with disabilities are often limited. The Americans with Disability Act (ADA) came into effect in 1990. Multi-family housing built prior to 1990 does not typically include accessible units on the ground floor. The City's housing stock is fairly new, and most of the multi-family housing units in Rancho Santa Margarita are accessible. ADA, however, does not cover single-family homes. Rehabilitation to accommodate the accessibility needs of disabled residents may be necessary for some of the City's older single-family housing stock. Therefore, it is important that the City's codes, policies, and regulations are free of constraints to encourage rehabilitation of the existing housing stock and to comply with ADA requirements.

**Land Use Controls**

The City amended its Zoning Ordinance in 2011 to comply with the Lanterman Developmental Disabilities Services Act with regard to licensing for residential care facilities for the disabled. Small residential care facilities (serving six or fewer persons) are now permitted in all of the City's residential zones. Large residential care facilities (serving seven or more persons) are conditionally permitted in all of the City's residential zones. According to the State Department of Social Services, one residential care facility for the elderly with a capacity of 230 beds is located in the City of Rancho Santa Margarita.

The City requires residential care facilities to provide one off-street parking space for every three beds based on the facility's maximum occupancy. However, the Development Services Director may allow for a different parking standard if credible evidence is provided that a different parking ratio is appropriate based on demonstrated need. These parking requirements are comparable to those for regular residential uses.

The City has not established any distance requirements for residential care facilities. The 300-foot distance established by the Lanterman Developmental Disabilities Services Act governs the minimum distance between two facilities.



### **Definition of Family**

Local governments may restrict access to housing for households failing to qualify as a “family” by the definition specified in the zoning ordinance. Specifically, a restrictive definition of “family” is one that limits the number of persons in what is considered a “family” and differentiates between related and unrelated individuals living together. Restrictive definitions of “family” may illegally limit the development and siting of group homes for persons with disabilities but not for housing families that are similarly sized or situated.<sup>15</sup> The City of Rancho Santa Margarita Zoning Ordinance does not contain a definition of family.

### **Reasonable Accommodation Procedures**

Both the Federal Fair Housing Act and the California Fair Employment and Housing Act direct local governments to make reasonable accommodations (i.e., modifications or exceptions) in their zoning laws 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 a reasonable accommodation to waive a setback requirement so that a paved path of travel can be provided to residents who have mobility impairments. Another example would be to waive the maximum lot coverage requirement as a reasonable accommodation to allow a disabled person to create a bedroom on the ground floor.

The City adopted a formal Reasonable Accommodations procedure in 2011. Requests are reviewed and approved by the Development Services Director. The determination of approval or disapproval is based on the following factors:

- Whether the housing that is the subject of the request will be used by an individual with a disability;
- Whether the request is necessary to make specific housing available to an individual with a disability;
- Whether the request would impose an undue financial or administrative burden on the City;
- Whether the request would require a fundamental alteration in the nature of a City program or law;

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<sup>15</sup> California court cases (City of Santa Barbara v. Adamson, 1980 and City of Chula Vista v. Pagard, 1981, etc.) have ruled an ordinance as invalid if it defines a “family” as (a) an individual; (b) two or more persons related by blood, marriage, or adoption; or (c) a group of not more than a specific number of unrelated persons as a single housekeeping unit. These cases have explained that defining a family in a manner that distinguishes between blood-related and non-blood related individuals does not serve any legitimate or useful objective or purpose recognized under the zoning and land use planning powers of a municipality, and therefore violates rights of privacy under the California Constitution.

- Whether the request will have potentially adverse impact on surrounding uses;
- Whether the physical attributes of the property and structures justify the requested reasonable accommodation;
- Whether the request will provide an equivalent level of benefit as the neighbors.

In granting the request for reasonable accommodation, the Development Services Director may impose any additional conditions deemed reasonable and necessary to ensure that the reasonable accommodation would comply with the findings required above.

### **Building Codes**

The City enforces Title 24 of the California Code of Regulations that regulates the access and adaptability of buildings to accommodate persons with disabilities. No unique restrictions are in place that would constrain the development of housing for persons with disabilities. Compliance with provisions of the Code of Regulations, and California Building Standards Code is reviewed and enforced by the Building Division of the Community Development Department as a part of the building permit submittal.

### **f. Off-Street Parking Requirements**

The City's parking requirements for residential uses, updated most recently in 2011, vary by residential type. Single-family dwellings require 2 covered parking spaces per unit. Multi-family dwellings require 1 parking space per studio unit, 2 spaces per 1- and 2-bedroom units, and 3 spaces for 3 or more bedroom units. The parking requirements for the City are summarized in Table H-33. The City amended the Zoning Code in 2011 to offer reduced parking standards for affordable housing projects as well as outline the parking requirements for special needs housing.

**Table H-33  
Residential Parking Requirements**

Type of Unit	Minimum Parking Space Required
Single Family Dwellings (attached or detached), Duplexes and Townhomes sharing a common wall.	2 off-street parking spaces per dwelling (in a garage) + For single-family dwellings - 1 on-street parking space within 100 feet of subject dwellings
<b>Multi-family Dwellings</b>	
Studio	1.0 covered off-street parking space per dwelling unit +0.5 visitor parking spaces per unit
1 Bedroom Units	2.0 off-street parking spaces per dwelling unit (1.0 space must be in garage or covered) +0.5 visitor parking space per unit
2 Bedroom Units	2.0 off-street parking spaces per dwelling unit (1.0 space must be in garage or covered) +1.0 visitor parking spaces per unit
3 or More Bedroom Units	3.0 off-street parking spaces per dwelling unit (1.0 space must be in garage or covered) +1.5 visitor parking spaces per unit
<b>Affordable Housing</b>	
0-1 Bedrooms	1 off-street parking space
2-3 Bedrooms	2 off-street parking spaces
4 or more Bedrooms	2.5 off-street parking spaces
Residential Care Facilities, Emergency Shelters, Transitional Housing	1 off-street parking space per 3 beds (based on maximum occupancy) <sup>1</sup>
Single Room Occupancy (SRO) Units	0.5 off-street spaces per guest unit plus 1 off-street parking space for each employee
Senior Apartments	Determined through Conditional Use Permit Process

Note:

1. Development Services Director may allow for a different parking standard if credible evidence is provided that a different parking ratio is appropriate based on demonstrated need

Source: Rancho Santa Margarita Zoning Ordinance, 2012.

The required parking is typical for most cities in Orange County and is not considered to be a constraint on the production of affordable housing. This is especially true for Rancho Santa Margarita, which is essentially built-out with all of the required parking in place. While the City requires an additional off-street parking space for 3-bedroom units, this is warranted because larger units generally have more occupants with more vehicles. In higher-density communities with limited on-street parking, smaller lots and shorter driveways, adequate parking is a serious concern. Enclosed garages are sometimes used for storage, resulting in a shortage of parking. The Planning Commission has the ability to grant reduced parking for senior housing and other affordable housing projects through the conditional use permit process.

**g. Density Bonus**

The City has adopted a density bonus ordinance that complies with the provisions of Government Code §65915 et seq., (*Density Bonus and Other Incentives*). Under the City’s ordinance, a density increase of up to 35 percent over the otherwise maximum allowable residential density under the Municipal Code is available to developers who agree to construct housing developments with units affordable to low- or moderate-income households. A senior housing development is eligible for a 20 percent density bonus if it includes at least 35 dwelling units, and the applicant seeks a density bonus.

**h. Condominium Conversions**

In order to reduce the impacts of condominium conversions on residents of rental housing, some of which provides housing for low- and moderate-income persons, the City’s Municipal Code provides for the following:

1. Application for a Site Development Permit to be submitted to the Development Services Director;
2. Submission of an engineering report on the general condition of all structural, electrical, plumbing, and mechanical elements of the existing development;
3. Submission of a housing program which includes:
  - The means by which the provision of housing affordable to lower and moderate income households will be achieved
  - A housing report addressing the balance of housing in the community, including vacancy rates and other available housing of similar type and rent
  - A survey of existing tenants as to their length of occupancy, and the number of those projected to purchase one of the units
  - A relocation plan that identifies the steps that will be taken to ensure the successful relocation of each tenant in the event the conversion take places
4. A requirement that the property owner provide tenants a ninety (90) day preemptive right to purchase units or a right of exclusive occupancy upon more favorable terms and conditions than those on which the units will be initially offered to the public.

When a condo conversion is permitted, the increase in the supply of less expensive for-sale units helps to compensate for the loss of rental units. The ordinance to regulate condominium conversions is reasonable to preserve rental housing opportunities, and does not present an unreasonable constraint on the production of ownership housing.

### **i. Building Codes**

State law prohibits the imposition of building standards that are not necessitated by local geographic, climatic or topographic conditions and requires that local governments making changes or modifications in building standards must report such changes to the Department of Housing and Community Development and file an expressed finding that the change is needed.

The City adopted and enforces the 2010 California Building Code, based on the 2009 International Building Code as published by the International Code Council. These codes are considered to be the minimum necessary to protect the public's health, safety and welfare. No additional regulations have been imposed by the City that would unnecessarily add to housing costs.

## **2. Development Processing Procedures**

### **a. Residential Permit Processing**

State Planning and Zoning Law provides permit processing requirements for residential development. Within the framework of state requirements, the City has structured its development review process in order to minimize the time required to obtain permits while ensuring that projects receive careful review.

All residential development is reviewed by City staff for zoning, building and fire code compliance prior to issuance of building permits.

For all residential projects (except projects within an approved specific plan – see discussion below), a Site Development Permit must be approved by the Planning Commission. The purpose of the site development permit is to provide for the effective and efficient review of development proposals to ensure compatible and enhanced site and building design throughout the community. It also ensures that the site complies with all City site development standards, including height limit, minimum lot size, maximum lot coverage, setbacks, parking and garage/carport placement, landscaping and screening. Finally, this gives the City the ability to require the developer to provide for park land, public improvements or other applicable items.

### **Specific Plans**

Residential and mixed-use projects within an approved Specific Plan are permitted by-right, which would include administrative design review as defined in California Government Code Sec. 65583.2(i).

Processing times vary and depend on the size and complexity of the project. Projects reviewed by the Planning Commission, including Conditional Use Permits and Site Development Permits, typically require between two to three months to process. Tentative parcel maps and tentative tract maps typically require three to six months to process. Projects reviewed by the City Council, such as General plan and zoning amendments, typically require between six to eight months to process.

Certain steps of the development process are required by state rather than local laws. The State has defined processing deadlines to limit the amount of time needed for review of required reports and projects. In an effort to provide an efficient permit processing system, the City has implemented the following time and cost saving developmental processes:

- Prepared permit processing guidelines to assist residential builders in applying for development permits for single-family residences, multifamily residential developments and subdivisions;
- Located all City divisions involved in the permitting process in one central location;
- Developed “early consultation” pre-application process to identify issues as soon as possible and reduce processing time;
- Allow processing fees to be reduced, postponed or supplemented with housing funds for affordable projects meeting City priorities;
- Encourage concurrent processing of applications;
- Provided a GIS application on the City’s website with land use information and hyperlinks to important information, such as General Plan and Zoning Code documents;
- Expedited plan check process allows for applicants to process permits faster in order to save time. This process involves assigning the application to a specific planner, who is dedicated to process the application as quickly as possible.

These processes help to ensure that the development review process does not act as a constraint to housing development.

### **b. Environmental Review**

Environmental review is required for all development projects under the California Environmental Quality Act (CEQA). An Environmental Impact Report (EIR) is required of all developments that have the potential of creating significant impacts that cannot be mitigated. All of the planned communities which make up the City of Rancho Santa Margarita required the preparation of EIRs. The only significant area left to develop is the Future Planned Area located northeast of the City. This project will require a Specific Plan and EIR. Most infill residential projects in Rancho Santa Margarita are either Categorically Exempt or require only an Initial Study and Negative Declaration. The Negative Declaration process typically takes two to three weeks to prepare, plus the mandated public review period. Categorically Exempt developments such as second residential units require a minimal amount of time. As a result, state-mandated environmental review does not pose a significant constraint to housing development.

### **3. Development Fees and Improvement Requirements**

State law limits fees charged for development permit processing to the reasonable cost of providing the service for which the fee is charged. Various fees and assessments are charged by the City and other public agencies to cover the costs of processing permit applications and providing services and facilities such as schools, parks and infrastructure. Almost all of these fees are assessed through a pro rata share system, based on the magnitude of the project's impact or on the extent of the benefit that will be derived.

Table H-34 provides a listing of fees the City charges for new, standard residential development. The rates charged by the City are inclusive and based on standardized unit sizes. Planning and development fees (including building permit fees) will vary from project to project but are currently estimated to be approximately \$3,500 per unit for single-family units and \$12,500 per unit for multi-family apartments.<sup>16</sup>

The City does not have any development impact fees. However, other agencies, such as utility companies and service providers may have their own development impact fees. For example, the City is the collection agency for three road fee programs for the Transportation Corridor Agency (TCA) and the County of Orange. The City also ensures ample park land is provided for all residents to enjoy. To achieve this goal the City requires a certain amount of land to be set

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<sup>16</sup> These estimates are based on recently approved projects in the City. Single-family fee estimates were based on the Highland Estates Homes development and multi-family fee estimates were based on the Tesoro Trails development.

aside from every residential development. However, in-lieu of providing actual land the City can also collect fees for the establishment of parks at the choice of the developer.

**Table H-34**  
**Planning and Development Fees – 2010**

Fee Category	Fee or Deposit Amount <sup>1</sup>
<b>Planning and Application Fees</b>	
Parcel Map Filing (except single family)	\$5,850 deposit
Tentative Tract Map Filing	\$7,500 deposit
Site Plan/Site Development Permit	\$7,300 deposit
Conditional Use Permit - Minor	\$3,650 deposit
Conditional Use Permit – Major	\$7,300 deposit
Specific Plan	\$10,000 deposit
General Plan Amendment	\$6,700 deposit
Development Agreement	\$12,300 deposit
Zone Change	\$8,800 deposit
Variance	\$8,800 deposit
<b>Environmental</b>	
Environmental Impact Report (review)	\$10,000 deposit
<b>Engineering and Public Works</b>	
Curb and Gutter	\$250 + \$0.35/linear foot
Sidewalks	\$250 + \$0.35/linear foot
Parkway Culverts	\$345

Note: Items with deposits are based on actual processing costs which may exceed initial deposit amount.

Sources:

1. City of Rancho Santa Margarita Fee Schedules, 2010.
2. City of Rancho Santa Margarita Community Development Department , 2012.

The City's road standards vary by roadway designation as provided in Table H-35. However, the City is a master planned community and primarily built out; the need for improvements to the roadway system to support additional residential development is limited.



**Table H-35  
Road Improvement Standards**

<b>Roadway Designation</b>	<b>Number of Lanes</b>	<b>Right-of-Way Width</b>	<b>Curb-to Curb Width</b>
Major Highway	6	120'	102'
Primary Highway	4	100'	84'
Secondary Highway	4	80'	64'
Collector Street	2	70'	54'
Local Street	2	56'	40'
Cul-De-Sac Street	2	56'	40'

Source: City of Rancho Santa Margarita General Plan - Circulation Element, 2002.

A local residential street requires a 56-foot right-of-way, with two 20-foot travel lanes. The City's road standards are typical for cities in Orange County and do not act as a constraint to housing development.

After the passage of Proposition 13 and its limitation on local governments' property tax revenues, cities and counties have faced increasing difficulty in providing public services and facilities to serve their residents. One of the main consequences of Proposition 13 has been the shift in funding of new infrastructure from general tax revenues to development impact fees and improvement requirements on land developers. The City requires developers to provide on-site and off-site improvements necessary to serve their projects. Such improvements may include water, sewer and other utility extensions, street construction and traffic control device installation that are reasonably related to the project. Dedication of land or in-lieu fees may also be required of a project for rights-of-way, transit facilities, recreational facilities and school sites, consistent with the Subdivision Map Act.

The City's Capital Improvement Program (CIP) contains a schedule of public improvements including streets, bridges, overpasses and other public works projects to facilitate the continued build-out of the City's General Plan. The CIP helps to ensure that construction of public improvements is coordinated with private development.

Although development fees and improvement requirements increase the cost of housing, cities have little choice in establishing such requirements due to the limitations on property taxes and other revenue sources needed to fund public services and improvements.

#### **4. Article 34 of the California Constitution**

Article 34 was enacted in 1950. It requires that low-rent housing projects developed, constructed, or acquired in any manner by any State or public agency, including cities, receive voter approval through the referendum process. While California Health and Safety Code further clarifies the scope and applicability of Article 34 to exclude housing projects that have deed-restriction on less than 49% of the units or rehabilitation/ reconstruction of housing projects that are currently deed-restricted or occupied by lower-income persons, Article 34 still constitutes an obstacle for local governments to be directly involved in production of long-term affordable housing. However, since Rancho Santa Margarita is a built-out community, this is not considered to be a constraint.

### **B. Environmental and Infrastructure Constraints**

#### **1. Environmental Constraints**

Environmental constraints include physical features such as steep slopes, fault zones, floodplains, sensitive biological habitat, and agricultural lands. In many cases, development of these areas is constrained by state and federal laws (e.g., FEMA floodplain regulations, the Clean Water Act and the Endangered Species Act, and the state Fish and Game Code and Alquist-Priolo Act). Because Rancho Santa Margarita is fully developed, these issues do not pose a significant constraint to new development within City limits. The City's land use plans have been designed to protect sensitive areas from development, and to protect public safety by avoiding development in hazardous areas. While these policies constrain residential development to some extent, they are necessary to support other public policies.

#### **2. Infrastructure Constraints**

As the City has been developed primarily within the last 25 years, infrastructure, including water, sewer, and sidewalks are readily available and adequate within the City limits. Prior to approval of development within the Future Planned Area, an annexation plan will be required. The annexation plan requires the preparation of an urban services plan that outlines how adequate levels of public services and facilities will be provided to serve the new development, without reducing the level of services to the City.

As discussed under Development Fees and Improvement Requirements, the City requires developers to provide on-site and off-

site improvements necessary to serve their projects. Dedication of land or in-lieu fees may also be required of a project for rights-of-way, transit facilities, recreational facilities and school sites, consistent with the Subdivision Map Act.

Additionally, the City's Capital Improvement Program (CIP) contains a schedule of public improvements including streets, bridges, overpasses and other public works projects to facilitate the continued build-out of the City's General Plan. The CIP helps to ensure that construction of public improvements is coordinated with private development. As a result of these policies, any infrastructure constraints which currently exist must be fully mitigated and financed as growth occurs.

**a. Wastewater**

Sewage collection and treatment in Rancho Santa Margarita is provided by the Santa Margarita Water District (SMWD) and the Trabuco Canyon Water District (TCWD). The SMWD owns and operates the Oso Creek Wastewater Reclamation System. The reclaimed water is used to irrigate golf course, greenbelts, parks, and school grounds. In addition, SMWD owns 2.25 million gallons per day (MGD) of treatment capacity as a member agency in the South East Regional Reclamation Authority (SERRA). SERRA operates a wastewater treatment facility in Dana Point. This plant serves the communities of Rancho Santa Margarita, Coto de Caza, and portions of the Trabuco Canyon and Irvine Ranch Water Districts. The TCWD collects wastewater and reclaims it at the Robinson Ranch Wastewater Treatment Plant. All of the reclaimed water is used for irrigation purchases. TCWD is planning additional treatment facilities, reclaimed water storage and domestic water sources to ensure its ability to meet service area needs through 2030. Sewage treatment capacity is available to service the Northeast FTC and does not constrain development in this area or elsewhere in Rancho Santa Margarita.

**b. Water**

Water for City residents is supplied by the SMWD and the TCWD. The SMWD provides water to the Rancho Santa Margarita and Rancho Trabuco communities. The TCWD provides water to the Robinson Ranch, Dove Canyon, Walden and Rancho Cielo areas. The SMWD and the TCWD are members of the Municipal Water District of Orange County (MWDOC) which in turn is a member of the Metropolitan Water District of Southern California (MWD). Almost all of the water supply is purchased from MWD, which imports water from the Colorado River Aqueduct. A small portion comes from Northern California through the State Water Project. Domestic water

supply is not expected to limit development during the planning period.

**c. Stormwater Drainage**

Rancho Santa Margarita includes three natural creeks and their tributaries. Flood control systems have been constructed to direct runoff away from developed areas and prevent flooding associated with heavy rains. The Orange County Flood Control District (OCFCD) is responsible for regional flood control facilities. The City manages local facilities. The City works closely with OCFCD to determine needs for flood control improvements and to identify improvements needed to accommodate proposed development projects. Development proposals and amendments within planned communities are reviewed for consistency with flood control improvements required in approved development plans and agreements. Development proposals outside of Planned Communities are assessed for drainage impacts and required facilities. With these existing facilities and review procedures in place, the City's flood control system is not expected to limit development during the planning period.

**C. Market Constraints**

**1. Land Costs**

Land represents one of the most significant components of the cost of new housing. Land values fluctuate with market conditions, and have been steadily increasing since 2000. The recent downturn in the housing market affected land values negatively however.

After a period of rapid residential growth in the 1990s, Rancho Santa Margarita has reached build-out, with the focus of future growth on the 261-acre area located to the northeast of the City. The land and holding costs for this area will undoubtedly affect housing prices. Per-unit land cost is directly affected by density – higher density allows the cost to be spread across more units, reducing the total price. Ultimate densities for the site will be determined by a Specific Plan. The current General Plan land use guidelines for the site would accommodate between 220-360 multifamily units and 252-392 single-family units with a total cap of 612 units.

**2. Construction Costs**

Construction cost is affected by the price of materials, labor, development standards and general market conditions. The City has no influence over materials and labor costs, and the building codes and

development standards in Rancho Santa Margarita are not substantially different than most other cities in Orange County. Construction costs for materials and labor have increased at a slightly higher pace than the general rate of inflation according to the Construction Industry Research Board.

### **3. Cost and Availability of Financing**

The availability of financing affects a person's ability to purchase or improve a home. Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose information on the disposition of loan applications and the income, gender, and race of loan applicants. The primary concern in a review of lending activity is to determine whether home financing is available to a city's residents. The Annual HMDA report for 2011 (the most recent available at the writing of this report) was reviewed to evaluate the availability of residential financing within the City. The data presented in this section include the disposition of loan applications submitted to financial institutions for home purchase, home improvement, and refinance loans in Rancho Santa Margarita.

In 2011, a total of 961 households applied for conventional mortgage loans in Rancho Santa Margarita. As shown in Table H-36, 77 percent of the conventional mortgage applications were approved, ten percent were denied, and 13 percent were withdrawn or closed for incompleteness.

Fewer Rancho Santa Margarita households applied for government-backed loans in 2011 than conventional purchase loans. This may be due to the relatively small proportion of lower income households in the City. Of the 479 applications for government-backed loans, 77 percent were approved, 11 percent were denied, and 12 were withdrawn or closed.

Another 112 Rancho Santa Margarita households applied for home improvement loans in 2011; of these, only 57 percent were approved and 30 percent were denied. In general, home improvement financing is less accessible during market downturns, compared to home purchase financing. High debt-to-income ratios coupled with lower property appraisals can make it more difficult to qualify for additional financing.

Applications to refinance existing mortgages were the most common in the City—a total of 4,136 applications were filed in Rancho Santa Margarita. The approval rate for refinance loans (73 percent) was slightly lower than the approval rates for conventional and government-backed home purchase loans (both 77 percent).

Approval rates in the City did vary noticeably by the income level of the applicant. More than 63 percent of loan applicants in Rancho Santa Margarita had incomes that exceeded 120 percent of the AMI. Approximately 76 percent of applications filed by these upper income households were approved, while 12 percent were denied. Lower income households, particularly very low income households had the lowest loan approval rates and highest denial rates. Only 46 percent of very low income and 69 percent of low income applicants were approved.

**Table H-36  
Disposition of Loan Applications**

Applications	Total	Percent Approved	Percent Denied	Percent Other
<b>By Loan Type</b>				
Conventional	916	77.0%	10.0%	13.0%
Government Backed	479	76.6%	11.3%	12.1%
Home Improvement	112	57.1%	29.5%	13.4%
Refinancing	4,136	72.5%	14.6%	12.8%
<b>By Income</b>				
Very Low (<50% AMI)	163	46.0%	36.8%	17.2%
Low Income (51-80% AMI)	499	68.7%	18.0%	13.2%
Moderate Income (81-120% AMI)	1,138	72.5%	14.4%	13.1%
Above Moderate (>120% AMI)	3,559	75.7%	12.0%	12.3%
Not Available	284	69.7%	15.5%	14.8%
<b>Total</b>	<b>5,643</b>	<b>73.3%</b>	<b>13.9%</b>	<b>12.8%</b>

Notes:

1. "Approved" includes loans approved by the lenders whether or not they are accepted by the applicants.
2. "Other" includes loan applications that were either withdrawn or closed for incomplete information.

Source: HMDA data, 2011.

Given the high rates of approval, refinancing and home purchase loans are generally available and not considered to be a significant constraint in Rancho Santa Margarita.

With limited public resources, the City is not in a position to substantially subsidize a rental or ownership housing development. Nonetheless, the City will continue to provide referrals to the County's Housing Authority and/or local nonprofit agencies that provide homebuyer assistance.

#### **a. Foreclosures**

Between 2000 and 2005, with low interest rates, "creative" financing (e.g., zero down, interest only, adjustable loans), and predatory lending practices (e.g., aggressive marketing, hidden fees, negative

amortization), many households purchased homes that were beyond their financial means. Under the false assumptions that refinancing to lower interest rates would always be an option and home prices would continue to rise at double-digit rates, many households were (and still are) unprepared for the hikes in interest rates, expiration of short-term fixed rates, and decline in sales prices that were set off in 2006. Suddenly faced with significantly inflated mortgage payments and loans that were larger than the value of their homes, many households had their homes foreclosed.

While foreclosures remain an issue, particularly for the region, the situation has improved dramatically in recent years. In Orange County, 3,255 Notices of Default (NODs) were recorded in the third quarter of 2012, compared to 4,817 NODs filed during the same period in the previous year (for a 32 percent decrease).<sup>18</sup> Three and a half years after the foreclosure crisis hit its peak, the number of California homes entering the foreclosure process fell to the lowest level since the first-quarter of 2007. On average, homes foreclosed on in the third quarter of 2012 took eight months to wind their way through the formal foreclosure process.

In November 2012, 170 homes in Rancho Santa Margarita were listed as foreclosures for sale.<sup>19</sup> These homes are listed at various stages of foreclosure (from pre-foreclosures to auctions) and range in price from under \$100,000 to \$650,000. The range in prices of these homes facing foreclosure indicates that the impact of foreclosure extends to households with higher incomes as well as lower income households.

## **D. Fair Housing**

State law also prohibits discrimination in the development process or in real property transactions, and it is the City's policy to uphold the law in this regard. As a recipient of CDBG funds, the City of Rancho Santa Margarita participated in the preparation of a regional Analysis of Impediments to Fair Housing Choice (AI), which was most recently updated in 2010. The City also works in partnership with the Fair Housing Council of Orange County and the U.S. Department of Housing and Urban Development (HUD) to ensure unimpeded access to fair housing opportunities.

The Fair Housing Council is a private non-profit organization formed in 1965 in the wake of the civil rights movement that resulted in the Civil Rights Act of 1964. The Council incorporated in 1968, the same year that Congress extended civil rights protections to cover housing

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<sup>18</sup> <http://www.dqnews.com/Articles/2012/News/California/CA-Foreclosures/RRFor121017.aspx>, accessed December 6, 2012.

<sup>19</sup> <http://www.homes.com>, accessed December 6, 2012.

with the adoption of the Fair Housing Act. The agency works to fulfill a mission of protecting the quality of life in Orange County by ensuring equal access to housing opportunities, fostering diversity and preserving dignity and human rights. Contracting to serve all of Orange County's local governments for provision of fair housing services for their residents, the Fair Housing Council handles more than 250 cases of alleged housing discrimination in the County each year.

Services offered by the Fair Housing Council include counseling and landlord/tenant problems, special assistance for ethnic minority and single-parent households, bilingual housing literature and videotape presentations, and housing assistance counseling.



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# Housing Action Plan

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## A. Goals and Policies

Earlier sections of the Housing Element evaluate the City's housing needs, opportunities and constraints, while Appendix A presents a review of the previous Housing Element (2008-2014). This Action Plan reflects the City's experience during the past eight years and sets forth the goals, policies, and programs to address the identified housing needs and issues for the 2013–2021 planning period. Quantified Objectives for new construction, rehabilitation and conservation are also identified for this planning period.

The goals and policies that guide the City's housing programs and activities are as follows:

### 1. Housing Diversity and Opportunities

Persons and households of different ages, types, income levels and lifestyles have different housing needs and preferences that change over time. Maintaining diversity in types of housing allows all persons, regardless of family type or income, to have the opportunity to find housing suitable to their needs.

**Goal 1:** Maintain a range of housing opportunities to adequately meet the existing and projected needs of the entire community

**Policy 1.1:** Maintain a variety of housing types and prices throughout the City to increase housing choice and ensure that households of all types and income levels have the opportunity to find suitable housing.

**Policy 1.2:** Identify adequate sites (e.g., annexation areas within the Sphere of Influence, infill sites) with appropriate zoning and development standards to facilitate and encourage housing production commensurate with the projected housing needs of the City.

**Policy 1.3:** Maintain a geographic dispersal of units affordable to all income levels throughout the City.

**Policy 1.4:** Ensure that new residential development and modifications to existing development are compatible with surrounding neighborhoods.

**Policy 1.5:** Reduce actual and potential governmental constraints to the development, maintenance, and improvement of housing.

**Policy 1.6:** Support the concept of “aging in place” by maintaining a range of housing that allows people to remain in the community as their housing needs change.

**Policy 1.7:** Ensure that new housing developments provide their share of adequate parks and recreational facilities to meet community needs.

## **2. Maintenance and Preservation of Housing and Neighborhoods**

Housing and neighborhood condition is an important indicator of the quality of life in a community. As the community ages, Rancho Santa Margarita may be confronted with issues of deteriorating housing, public improvements and community facilities. The existing high-quality, well-planned development and neighborhoods need to be maintained and preserved. Multi-faceted strategies will be used to address the needs of the community as it ages.

**Goal 2: Maintain and improve existing neighborhoods and housing stock**

**Policy 2.1:** Work with Homeowner Associations and community foundations to promote the maintenance of the local housing stock to enhance the quality of life in established neighborhoods and promote community identity and pride.

**Policy 2.2:** Maintain the quality of ownership and rental housing by enforcing compliance with housing and property maintenance standards.

**Policy 2.3:** Through public-private partnerships and collaborative efforts, rehabilitate substandard housing where needed.

**Policy 2.4:** Ensure that units produced for very-low, low- and moderate-income households are made available to those groups and maintained as affordable units.

**Policy 2.5:** Support public education programs that promote property maintenance.

## **3. Housing Assistance**

Certain segments of the population may have more difficulty in finding decent, affordable housing due to special circumstances. These “special needs” groups include lower-income households, the elderly, disabled persons, large families, single-parent households, and the homeless. To ensure the housing needs of these groups are met, the City will continue to further fair housing choices through actively

expanding housing opportunities and removing impediments to fair housing.

**Goal 3:** Use public-private partnerships and collaborative efforts to ensure that all segments of the community have access to safe and decent housing that meets their special needs.

**Policy 3.1:** Participate in programs assisting in the production and conservation of decent, safe, and attractive housing affordable to very-low-, low- and moderate-income households and other special needs groups.

**Policy 3.2:** Encourage the provision of housing for homeless persons through the use of state and federal programs and through public-private partnerships and collaborative efforts.

**Policy 3.3:** Work to ensure that individuals and families seeking housing in Rancho Santa Margarita are not discriminated against on the basis of race, religion, sex, marital and familial status, ancestry, national origin, color, disability, or other arbitrary factors.

**Policy 3.4:** Facilitate the maintenance of affordable housing through inclusionary housing requirements and financial assistance.

**Policy 3.5:** Support collaborative partnerships of nonprofit organizations, affordable housing developers, major employers, and for profit developers to conserve affordable housing.

#### **4. Related Goals and Policies**

The goals and policies described in the Housing Element are related to and support subjects included in other General Plan elements. In turn, many goals and policies from other elements directly or indirectly support the goals, and policies of the Housing Element. These supporting goals and policies are identified in the following table.

**Table H-37  
Related Goals and Policies in General Plan Elements**

General Plan Element	Housing Element Issue Areas		
	Housing Diversity and Opportunities	Maintenance and Preservation of Housing and Neighborhoods	Housing Assistance
Land Use	1.4, 2.2	2.1, 2.2, 2.3, 2.4, 2.5, 2.6, 2.7	
Circulation		1.4, 3.4	
Economic Development	1.1, 1.2		
Conservation/Open Space		1.4, 2.2	
Safety		1.1, 1.2, 1.3, 1.6	
Noise		1.2, 1.3	

## **B. Housing Programs**

Rancho Santa Margarita offers a variety of housing opportunities to meet the needs of the community. This section of the Housing Action Plan addresses the issues identified in the previous sections of the Element and provides a strategy to achieve the City's housing goals. The housing programs are discussed in detail below.

### **1. Provide Adequate Housing Sites**

A key element in satisfying the housing needs of all segments of the community is the provision of adequate sites for housing. This is an important function of both the General Plan and zoning.

**1.1: Regional Housing Needs Allocation:** Planning and regulatory actions to provide adequate housing sites are achieved through the Land Use Element and Zoning Code. The Land Use Element provides for a variety of residential types, ranging from lower-density single-family homes to higher-density apartments and condominiums, transitional housing and second units. Pre-incorporation development agreements apply to a number of the planned communities in Rancho Santa Margarita and identify permitted levels of development based on the provision of public facilities and infrastructure. The use designations identified in the Land Use Element are consistent with the development densities identified in the development agreements.

The City is primarily built out and therefore SCAG has identified a 2014-2021 future housing need for Rancho Santa Margarita of only two new units -- one very low income unit and one low income unit. Second unit construction is likely the primary source of new housing units in the future.

***Program Objectives and Timeframe:***

- As part of the annual General Plan Implementation Report, the City will monitor and report on progress made toward meeting the 2013-2021 RHNA allocation.
- Monitor the development of second units in the City to determine if the current development standards in place are adequate to facilitate the construction of second units, given current market conditions. Develop incentives or modify development standards as necessary and appropriate.
- Continue to pursue annexation of the Future Planned Area. Pursue developers for these sites and the annexation area in order to provide future rental and ownership opportunities for a range of income groups and household types.
- Support applications by qualified housing developers to pursue local, state and federal funds for the rehabilitation and/or construction of housing targeted for persons with disabilities, including persons with developmental disabilities, provided the proposed project is consistent with the City's General Plan.

***Responsible Agency:*** Development Services Department

***Funding Source:*** Departmental budget

**2.2: Homeless Services:** The main source for data regarding the number of homeless in Orange County is the 2011 Point-In-Time Homeless Count and Survey (PITS). However, based on the 2011 PITS data, no homeless person identified Rancho Santa Margarita as the city in which they resided before becoming homeless. This finding is consistent with input provided by the Orange County Sheriff's Department, which indicates that there are few (if any) homeless in the City. Transients and victims of domestic violence make up the bulk of the Sheriff's service calls related to homelessness.

According to the City's Consolidated Plan, homelessness is not a significant issue in the City, but services and shelter for victims of domestic violence and assistance to prevent homelessness were identified as needs. The City continues to utilize a portion of its CDBG public service grant resources to support local agencies that address these needs. About five individuals annually receive emergency shelter assistance from the City and various service providers.

***Program Objectives and Timeframe:***

- Continue to coordinate with the County of Orange and homeless service providers to ensure that homeless persons and persons threatened with homelessness are referred to shelters and appropriate social service agencies.

**Responsible Agency:** Development Services Department

**Funding Source:** CDBG funds

## **2. Provide, Maintain, and Improve Affordable Housing**

Programs to achieve this goal address two issue areas: 1) provision and conservation of affordable housing for all economic segments of the community and special needs groups; and 2) maintenance and preservation of the City's housing stock and neighborhoods.

**2.1: Housing Choice Voucher (Section 8) Assistance:** The City of Rancho Santa Margarita cooperates with the Orange County Housing Authority (OCHA), which administers the Section 8 Voucher Program. The Housing Assistance Payments Program assists low income, elderly and disabled households by paying the difference between 30% of an eligible household's income and the actual rent. This program addresses the needs of overpayment and overcrowding of very-low- and extremely-low-income households through the provision of adequately-sized apartments at affordable rents. According to the Orange County Housing Authority, a total of 115 tenant-based Section 8 vouchers are used in the City. Of these 115 households, there are 93 extremely-low, 16 very-low, and six low-income households. Additionally, there are 54 disabled households and 58 elderly households.

The City facilitates use of the Section 8 program within its jurisdiction by advertising OCHA Section 8 programs on the City's website and newsletters.

### ***Program Objectives and Timeframe:***

- The City will cooperate with OCHA to continue to assist 115 households annually, and if possible, expand assistance to an increased number of households, particularly families with children.

**Responsible Agency:** Development Services Department and OCHA

**Funding Source:** Section 8 funds

**2.2: OCHA Special Needs Groups Rental Assistance Programs:** The County administers rental assistance programs targeting special needs groups, including families whose children are at risk of being placed in out-of-home care, disabled persons, homeless and veterans. These programs serve extremely-low-income persons and include the following:

- **Family Unification Program** which provides Section 8 assistance to families whose children are at risk of being placed

in out-of-home care or delayed in returning from care because of the families' inadequate housing.

- **Shelter Plus Care Program** which provides rent subsidies to homeless persons with disabilities.
- **Veterans Affairs Supportive Housing (VASH) Program** which provides permanent housing subsidies and case management services to homeless veterans with mental and addictive disorders.
- **Rental Assistance for Non-Elderly Persons with Disabilities Program** which provides incremental Section 8 Housing Choice Vouchers for non-elderly disabled families.

***Program Objectives and Timeframe:***

- The City will continue to facilitate the use of the Section 8 and other Housing Authority programs in its jurisdiction by advertising programs on the City's website and in its newsletter.

***Responsible Agency:*** Development Services Department

***Funding Source:*** Departmental budget

**2.3: Code Enforcement:** The Code Enforcement Program is operated through the City's Planning Department. Code Enforcement staff cooperates with the various Homeowner Associations in the City to respond to complaints related to substandard housing, property maintenance, overgrown vegetation, trash and debris, improper occupancy, and other nuisance and zoning complaints.

***Program Objectives and Timeframe:***

- The City's Code Enforcement staff will continue to work with Homeowner Associations to enforce the City's property maintenance standards and the City's building and zoning codes.

***Responsible Agency:*** Development Services Department

***Funding Source:*** Departmental budget

**2.4: First Time Homebuyer Assistance:** With limited public resources, the City is not in a position to substantially subsidize a rental or ownership housing development. Nonetheless, the City will continue to provide referrals to the County's Housing Authority and/or local nonprofit agencies that provide homebuyer assistance.

In addition, the Southern California Home Financing Authority (SCHFA) offers a mortgage revenue bond program that issues 30-year mortgage revenue funds at below-market interest rates. To be eligible for the program, the buyer must be a first-time homebuyer whose

income may not exceed 120 percent of the Orange County median income. The City will continue to participate in the mortgage revenue bond program, providing information regarding the program on the City's website and at the public counter, library, post office, and other community locations.

***Program Objectives and Timeframe:***

- Continue to provide referrals to the County's Housing Authority and/or local nonprofit agencies that provide homebuyer assistance.
- Continue to participate in the mortgage revenue bond program, providing information regarding the program to interested residents.

***Responsible Agency:*** Development Services Department

***Funding Source:*** Departmental budget

**2.5: Second Units:** The City plans to meet its 2014-2021 RHNA through the provision of second units. In order to facilitate second unit construction, the City adopted the Second Unit Ordinance in 2007, which allows a second unit to be detached, attached, or fully integrated into the principal unit. This flexibility is intended to encourage second unit construction and offers opportunity for moderating the cost of construction. However, due to the housing market crash in 2008 and subsequent economic recession, no second units have been constructed.

Along with the gradual recovery of the economy, the City is beginning to receive inquiries about second units. The City will promote second unit opportunities and, based on past trends, anticipates at least two second units could be constructed between 2014 and 2021, fulfilling the City's RHNA of two units.

***Program Objectives and Timeframe:***

- Promote second unit opportunities to interested residents.
- Monitor the development of second units in the City to determine if the current development standards in place are adequate to facilitate the construction of second units, given current market conditions. Develop incentives or modify development standards as necessary and appropriate.

***Responsible Agency:*** Development Services Department

***Funding Source:*** Departmental budget

**2.6: Energy Conservation:** The uniqueness of Rancho Santa Margarita is due, in large part, to its many natural and open space resources. The City has taken strong efforts to create policies to



protect and maintain natural resources such as water, soils, wildlife, and minerals, and prevent wasteful resource exploitation and destruction. The Conservation/Open Space Element of the City's General Plan specifically addresses the City's goals, policies and objectives to protect environmental resources and open space.

***Program Objectives and Timeframe:***

- Continue to explore ways to promote energy conservation and sustainability.

***Responsible Agency:*** Development Services Department

***Funding Source:*** Departmental budget

### **3. Remove Governmental Constraints**

State law requires the Housing Element to address, where appropriate and legally possible, removal of governmental constraints affecting the maintenance, improvement, and development of housing. Implementation of the following programs will help lessen governmental constraints on housing development.

**3.1: Expedited Project Review:** The City's evaluation and review process for housing projects contributes to the cost of housing because holding costs incurred by developers are ultimately reflected in the unit's selling price. To minimize holding costs incurred by developers, Rancho Santa Margarita will prioritize any project with an affordable housing component. The City recently expedited the approval of 66 housing units on the former Morasha Jewish Day School site.

***Program Objectives and Timeframe:***

- Continue to implement procedures for priority processing of affordable housing projects in order to reduce the time and cost associated with the development process.
- Expedite permit processing for projects targeted for persons with disabilities, including persons with developmental disabilities.

***Responsible Agency:*** Development Services Department

***Funding Source:*** Departmental budget

### **4. Promote Equal Housing Opportunities**

In order to make adequate provision for the housing needs of all segments of the community, the housing program must include actions that promote housing opportunities for all persons regardless of race,

religion, sex, family size, marital status, ancestry, national origin, color, or disability.

**4.1: Fair Housing Council of Orange County:** Currently, Rancho Santa Margarita contracts with the Fair Housing Council of Orange County (FHCOC) to provide fair housing services. Services offered include counseling and landlord/tenant problems, special assistance for ethnic minority and single-parent households, bilingual housing literature and videotape presentations, and housing assistance counseling.

***Program Objectives and Timeframe:***

- Continue to contract with a qualified provider to provide fair housing services to City residents.
- Advertise fair housing services in the City newsletter and in local periodicals and place posters and brochures advertising fair housing services in both English and Spanish at the public counter, library, post office, and other community locations.

***Responsible Agency:*** Development Services Department

***Funding Source:*** CDBG funds

**C. Quantified Objectives**

The City’s quantified objectives for new construction, rehabilitation and conservation are presented in . While the new construction objectives include two lower-income units, it must be recognized that the City has no redevelopment agency and other local resources for affordable housing subsidies are severely limited. No rehabilitation objective is established since the City’s housing stock is relatively new and there are no units in need of substantial repair. The conservation objective represents Housing Choice Vouchers, as no units are at risk during this planning period.

**Quantified Objectives – 2013-2021**

Program Category	Income Category					Totals
	Ex. Low	V. Low	Low	Mod	Upper	
New Construction	0	1	1	0	0	2
Rehabilitation	0	0	0	0	0	0
Conservation	93	16	6	0	0	115

## **Appendix A: Evaluation of the 2008 Housing Element**

Section 65588(a) of the Government Code requires that jurisdictions evaluate the effectiveness of the existing Housing Element, the appropriateness of goals, objectives and policies, and the progress in implementing programs for the previous planning period. This appendix contains a review the housing goals, policies, and programs of the previous housing element and evaluates the degree to which these programs have been implemented during the previous planning period, 2008 through 2014. This analysis also includes an assessment of the appropriateness of goals, objectives and policies. The findings from this evaluation have been instrumental in determining the City's 2013-2021 Housing Implementation Program.

### **A. Program Evaluation**

Table A-1 summarizes the programs contained in the previous Housing Element along with the source of funding, program objectives, accomplishments, and implications for future policies and actions.

### **B. Progress in Meeting Quantified Objectives**

Table A-2 presents the City's progress in meeting the quantified objectives from the previous Housing Element.

**Table A-1  
Housing Element Program Evaluation  
City of Rancho Santa Margarita  
2008 – 2014**

Program	Responsible Agency	Funding Source	Program Objectives	Accomplishments	Future Policies and Actions
<b>Provide Adequate Housing Sites</b>					
1. Land Use Element: Plan for adequate housing sites in the community in the Land Use Element.	Planning Department	General Fund	<p>Designate the Morasha school site “Specific Plan”, which allows at least 28 units of multi-family residential development by-right.</p> <p>Convene a meeting with the property owner and prospective developers by December 2009.</p> <p>Monitor and report on progress toward the City’s objective of 28 multi-family units on the Morasha site, and if a development proposal has not been submitted by June 2011, the City Council will consider alternate sites.</p> <p>Pursue annexation of the Northeast Future Planned Community area.</p>	<p>A Specific Plan was prepared that allowed 66 units of multi-family residential development by right.</p> <p>The City began meeting with the developers in 2009 to discuss the development requirements. The applicant submitted an application in August 2009 to propose a General Plan Amendment and Zoning Code Amendment to designate the site as High Density Residential. The application also included a proposed Specific Plan to allow for the development of 66 units of multi-family residential development by right.</p>	<p>This program continues to be appropriate and is included in the 2013-2021 Housing Element.</p>

Program	Responsible Agency	Funding Source	Program Objectives	Accomplishments	Future Policies and Actions
<p>2. Zoning Code: Plan for adequate housing sites in the community in the Zoning Code.</p>	<p>Planning Department</p>	<p>General Fund</p>	<p>Continue to implement the Zoning Code consistent with the Land Use Element.</p> <p>Amend the Municipal Code within one year of Housing Element adoption to bring provisions regarding family care facilities into conformance with state law.</p> <p>Amend the Municipal Code within one year of Housing Element adoption to include a definition, development standards and procedures for SRO facilities.</p> <p>Monitor and report annually on second unit production, and revise development standards if appropriate.</p>	<p>In 2011, the City amended the Zoning Code to comply with the Lanterman Developmental Disabilities Services Act with regard to licensing for residential care facilities for the disabled. Small residential care facilities (serving six or fewer persons) are now permitted in all of the City’s residential zones. Large residential care facilities (serving seven or more persons) are conditionally permitted in all of the City’s residential zones.</p> <p>In 2011, the City amended its Zoning Ordinance to define SROs and permit them in the RH zone.</p>	<p>No additional constraints are identified. This program is not included in the 2013-2021 Housing Element.</p>
<p>3. Sites for Homeless Shelters, Transitional and Supportive Housing: Amend the Municipal Code in compliance with SB 2 and assist homeless persons and those threatened with homelessness.</p>	<p>Planning Department, Police Services Division of O.C. Sherriff’s Department</p>	<p>General Fund</p>	<p>Amend the Municipal Code within one year of Housing Element adoption in compliance with SB 2.</p> <p>Continue to coordinate with the County of Orange and homeless service providers to ensure that homeless persons and persons threatened with homelessness are referred to shelters and appropriate social service agencies.</p>	<p>In 2011, the City amended its Zoning Code to permit emergency shelters in the CF zone. The amendment also outlined development and management standards for these shelters, as allowed by SB 2.</p> <p>The City continues to utilize a portion of its CDBG public service grant resources to support local agencies that addressed the needs of the homeless. These agencies provide a variety of services including counseling and referrals, access to food pantries, life skills training, and employment counseling.</p>	<p>The City will continue to provide assistance to the homeless. This program is modified and included in the 2013-2021 Housing Element.</p>

Program	Responsible Agency	Funding Source	Program Objectives	Accomplishments	Future Policies and Actions
<b>Provide, Maintain, and Improve Affordable Housing</b>					
4. a) Section 8 rental Assistance: Cooperate with the Orange County Housing Authority (OCHA) to provide Section 8 rental assistance.	OCHA, Planning Department. City Manager's Office	Section 8	Cooperate with OCHA to continue to assist no less than 106 households, and if possible, expand assistance to an increased number of households, particularly families with children.	The City continues to cooperate with the Orange County Housing Authority (OCHA) to provide Section 8 rental assistance to residents. As of 2012, 115 households in Rancho Santa Margarita are receiving Section 8 vouchers. Of these 115 households, there are 93 extremely-low, 16 very-low, and six low-income households. Additionally, there are 54 disabled households and 58 elderly households.	This program continues to be appropriate and will be included in the 2013-2021 Housing Element.
4. b) OCHA Special Needs Groups Rental Assistance Programs: Cooperate with OCHA to provide rental assistance targeting special needs groups.	OCHA, Planning Department. City Manager's Office	General Fund	Advertise OCHA Section 8 programs and OCH Section 8 contact information on City website and in City newsletters.	The City continues to advertise OCHA Section 8 programs and contact information on the City website.	This program continues to be appropriate and will be included in the 2013-2021 Housing Element.
5. Code Enforcement: Preserve the community's housing stock and neighbor-hoods.	Planning Department	General Fund	Continue to enforce the City's Building and Zoning Codes.	The City continues to provide code enforcement activities. This program is complaint-driven and staff offers resources and guidance to property owners to correct any violations cited.	This program continues to be appropriate and will be included in the 2013-2021 Housing Element.

Program	Responsible Agency	Funding Source	Program Objectives	Accomplishments	Future Policies and Actions
<p>6. Mortgage Revenue Bonds: Assist first-time homebuyers through the Mortgage Revenue Bond program.</p>	<p>SCHFA, County of Orange, Rancho Santa Margarita Planning Department</p>	<p>Mortgage revenue bonds, General Fund</p>	<p>Advertise the MCC program administered by the Southern California Home Financing Authority (SCHFA). Assist 5 first-time homebuyers annually.</p>	<p>In April 2010, CDBG funding was authorized by the City Council to work in partnership with Habitat for Humanity to help lower income homebuyers purchase a home in Rancho Santa Margarita. Habitat for Humanity proposed using NSP funds to purchase and rehabilitate foreclosed properties in the City. They would also assist the buyer to qualify for a mortgage. City funds would be used to provide gap financing for those homebuyers who needed additional resources to qualify for their first mortgage. In late May 2011, Habitat notified the City it had utilized other funding resources to leverage NSP funds and therefore would not be using the City's CDBG funds. These funds will be reprogrammed for other eligible uses.</p>	<p>This program continues to be appropriate and will be included in the 2013-2021 Housing Element.</p>
<p><b>Remove Governmental Constraints</b></p>					
<p>7. Expedited Project Review: Provide fast track permit processing for projects with an affordable component.</p>	<p>Planning Department</p>	<p>General Fund, Development Fees</p>	<p>Continue to implement priority processing procedures.</p>	<p>Given the market conditions, residential development activities have been limited in recent years. Therefore, the City has no backlog in project reviews and no expediting has been required.</p>	<p>This program continues to be appropriate and will be included in the 2013-2021 Housing Element.</p>

Program	Responsible Agency	Funding Source	Program Objectives	Accomplishments	Future Policies and Actions
<b>Promote Equal Housing Opportunities</b>					
8. Fair Housing Council of Orange County: Further fair housing practices in the community.	Planning Department	General Fund	Advertise the Fair Housing Council's services in the City's newsletters and periodicals.	A proportion of 2010-2011 CDBG funding was used for fair housing enforcement and program administration. Rancho Santa Margarita continued to contract with FHCOC to provide comprehensive educational and enforcement programs to City residents.	This program continues to be appropriate and will be included in the 2013-2021 Housing Element.
9. Reasonable Accommodations for Persons with Disabilities: Establish procedures for reviewing and approving reasonable accommodations for persons with disabilities in conformance with state and federal law.	Planning Department	General Fund	Adopt a Reasonable Accommodation Ordinance within one year of Housing Element adoption.	The City adopted a formal Reasonable Accommodations procedure in 2011.	This program is completed and not included in the 2013-2021 Housing Element.



**Table A-2**  
**Progress in Achieving Quantified Objectives**  
**City of Rancho Santa Margarita**  
**2008 – 2014**

<b>Program Category</b>	<b>Quantified Objective</b>	<b>Progress</b>
<b>New Construction*</b>	124	0
<b>Rehabilitation</b>	0	0
<b>Conservation</b>	106	106
Total	230	

Source: City of Rancho Santa Margarita Planning Department, 2013.



## Appendix B: Public Participation Summary

### B-1: Outreach List

The following agencies received a notice of the City's public hearing to review the Draft Housing Element.

**Table B-1  
Public Notice Distribution List**

**City of Rancho Santa Margarita 2013 Housing Element Update**

County of Orange  
Ignacio Ochoa  
Director of Public Works  
PO Box 4048  
Santa Ana, CA 92702

Kevin Fincher  
Housing & Community Services  
County of Orange  
1770 N. Broadway  
Santa Ana, CA 92706

Teryll Hopper  
OC Association of Realtors  
25552 La Paz Road  
Laguna Hills, CA 92653

Linda Tang  
Kennedy Commission  
17701 Cowan Avenue, Suite 200  
Irvine, CA 92614

Fair Housing Council  
201 South Broadway  
Santa Ana, California 92701-5633

Laura Archuleta  
President  
Jamboree Housing Corp  
17701 Cowan Avenue, Suite 200  
Irvine, CA 92614

Kristine E. Thalman  
Executive Director  
BIA Orange County Chapter  
17744 Sky Park Circle, Suite 170  
Irvine, CA 92614

Orange County Business Council  
2 Park Plaza, Suite 100  
Irvine, CA 92614

Vickie Talley  
Board Member  
Orange County Housing Providers  
25241 Paseo de Alicia, Suite 120  
Laguna Hills, CA 92653

Chuck Wilson  
City of Mission Viejo  
200 Civic Center  
Mission Viejo, CA 92691

Dan Ferrons  
Santa Margarita Water District  
26111 Antonio Parkway  
Las Flores, CA 92688

Hector Ramirez  
Trabuco Canyon Water District  
32003 Dove Canyon Dr.  
Trabuco Canyon, CA 92679

SAMLARC  
c/o Merit Property Management  
22342-A Avenida Empresa, Suite 102A  
Rancho Santa Margarita, CA 92688

Trabuco Highlands HOA  
Progressive Community Management  
Cathy Acquazzino  
27405 Puerta Real, Suite 300  
Mission Viejo, CA 92691

Rancho Cielo HOA  
Huntington West Properties  
Jack Williams  
13812 Goldenwest Street, Suite 100  
P.O. Box 1098  
Westminster, CA 92683

Dove Canyon HOA  
Seabreeze Property Management  
Carla Hohmann  
39 Argonaut, Suite 100  
Aliso Viejo, CA 92656

Robinson Ranch HOA  
Power Stone Property Management  
Kendrah Kay  
16470 Bake Parkway  
Irvine, CA 92618

Walden HOA  
TSG Independent Property Management  
Tina S. Gustave  
27129 Calle Arroyo, Suite 1802  
San Juan Capistrano, CA 92675

SAMCORP  
Accell Property Management  
Steve Feistel  
23046 Avenida de la Carlota #700  
Laguna Hills, CA 92653

Capistrano Unified School District  
33122 Valle Road  
San Juan Capistrano, CA 92675

Saddleback Valley Unified School  
District  
25631 Peter Hartman Way  
Mission Viejo, CA 92691

Jacqui Kerze  
Community Outreach Coordinator  
Regional Center of Orange County  
P.O. Box 22010  
Santa Ana, CA 92702-2010

Kevin Shirata  
KISCO  
21952 Buena Suerle  
Rancho Santa Margarita, CA 92688

Amaya Genaro  
The Bell Tower Foundation  
22232 El Paseo  
Rancho Santa Margarita, CA 92688

Dr. Marilyn L. Ditty  
Age Well Senior Services  
24300 El Torro Road Suite A-2000  
Laguna Woods, CA 92637

Margaret R. Bayston  
Laura's House  
999 Corporate Drive, Ste 225  
Ladera Ranc, CA 92694

Margie Wakeham  
Families Forward  
9221 Irvine Blvd.  
Irvine, CA 92618

Lara Fisher  
South County Outreach  
26776 Vista Terrace  
Lake Forest, CA 92630

Vocational Visions  
26041 Pala  
Mission Viejo, CA 92691

Suzanne Singh  
Rancho Santa Margarita  
Chamber of Commerce  
31441 Santta Margarita Pkwy A-234  
Rancho Santa Margarita, CA 92688

## B-1: Other Outreach Methods

A notice regarding the April 3, 2013 meeting was published in the Orange County Register:

<http://www.ocregister.com/news/housing-501707-city-element.html>

In addition, the public hearing was announced on the homepage of the City's website:

