



# IV Housing Market Analysis

## A. CHARACTERISTICS OF SANTA ANA’S HOUSING MARKET

The City of Santa Ana is required to undertake an analysis of its current housing market in order to facilitate the development of a strategic plan to address the housing needs of the community over the next five-year period. Several factors that affect the City’s housing market are considered and discussed below.

### **SUPPLY**

Based on 2004 California Department of Finance statistics, Santa Ana has 75,006 housing units. **Table 21** and **Graph 8** summarizes housing unit information by type.

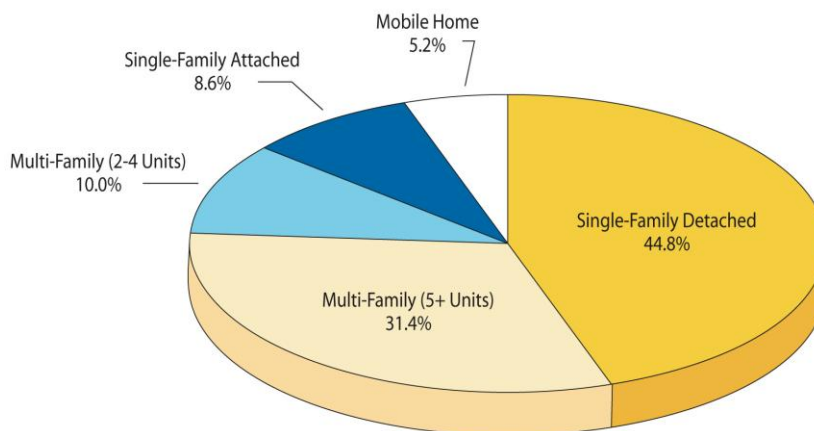
**Table 21: HOUSING CHARACTERISTICS BY TYPE**

TYPE	NUMBER	PERCENT OF TOTAL HOUSING STOCK
Single-Family Detached	33,579	44.8%
Single-Family Attached	6,481	8.6%
Multi-Family (2-4 Units)	7,518	10.0%
Multi-Family (5+ Units)	23,519	31.4%
Mobile Home	3,909	5.2%
<b>TOTAL</b>	<b>75,006</b>	<b>100.00%</b>

Source: CA Dept of Finance Population and Housing Estimates (Table 2 E-5) 1/1/04

Of Santa Ana’s 75,006 residential units, approximately 41% of the City’s housing units were developed as multi-family units. Over 58% were constructed as “single-family units” (including mobile homes);

**Graph 8  
Housing Characteristics by Type 2004**



Source: CA Department of Finance Population and Housing Estimates, January 2004

however, not all single-family housing units are owner-occupied. The 2000 Census indicates that the mix of owner/tenant households is almost equal - **Table 22** provides an overview of owner versus tenant occupied housing based on 2000 Census data.

**Table 22: HOUSING CHARACTERISTIC BY OCCUPANT TENURE**

TYPE	2000	
	UNITS	%
Tenant	36,954	50.7%
Owner	35,928	49.3%
<b>TOTAL</b>	<b>72,882</b>	<b>100.0%</b>

Source: U.S. Census Bureau Census 2000

Santa Ana is over 98% built-out and thus lacks substantial amounts of vacant land that is suitable for new residential development. The City has relied on recycling land in order to accommodate housing, as well as commercial and industrial development. In recent years the Santa Ana Unified School District has aggressively sought land to build new schools. The school district’s search for

appropriate school sites has competed directly with residential development opportunities.

***DEMAND***

Similar to the nation’s economy, Orange County’s economy has experienced significant changes during the past five-year period. Most recently the renewed expansion of the region’s economy has sparked a demand for housing that has resulted in one of the tightest and most expensive housing markets in the nation. The State of California has established a 5% vacancy rate as the standard signaling the adequate supply of housing opportunities for a community. Ideally, vacant units should be available in various housing types, sizes, price ranges, and locations within the community.

In January 2005, ***The Orange County Register*** reported the County’s rental housing vacancy rate at 4.1% during the fourth quarter of 2004. Santa Ana has not been spared. **Table 23** provides information regarding Santa Ana’s rental housing occupancy rate over the past nine quarters.

**TABLE 23: SANTA ANA RENTAL HOUSING OCCUPANCY RATE BY QRTS**

<b>DATE</b>	<b>AVERAGE OCCUPANCY RATE</b>
4 <sup>th</sup> Qrt 2002	96.6%
1 <sup>st</sup> Qrt 2003	96.5%
2 <sup>nd</sup> Qrt 2003	96.8%
3 <sup>rd</sup> Qrt 2003	97.0%
4 <sup>th</sup> Qrt 2003	96.4%
1 <sup>st</sup> Qrt 2004	95.3%
2 <sup>nd</sup> Qrt 2004	95.8%
3 <sup>rd</sup> Qrt 2004	96.8%
4 <sup>th</sup> Qrt 2004	96.6%
1 Yr. Change	+0.2%

Source: RealFacts, January 2005

**Table 24** provides a five-year summary of the City's rental housing occupancy rate.

**TABLE 24: SANTA ANA ANNUAL RENTAL HOUSING OCCUPANCY RATE BY YRS**

DATE	AVERAGE OCCUPANCY RATE
2000	97.6%
2001	97.0%
2002	96.0%
2003	96.7%
2004	96.1%
5 Yr. Change	-1.5%

Source: RealFacts, January 2005

Following a basic concept of economics, if demand remains high, so will price. The demand for owner occupied housing can also be predicted by an increase in home purchase price. A review of home sales statistics is provided later in this Housing Market Analysis; however, the analysis indicates a steady increase in the price for ownership housing in Santa Ana.

### **CONDITION**

The condition of Santa Ana's housing stock is affected by several factors, the most important factors being age, physical condition, and occupancy (i.e., overcrowding).

There is a relationship between the **age** of the housing stock within a community and the need for maintenance, repair and replacement. The age (i.e., the year of construction) of Santa Ana's housing stock ranges from pre-1940 through early-2000 (see **Table 25**). It is important to note that over 80% of the City's housing stock is older than 20 years.

**TABLE 25: AGE OF SANTA ANA HOUSING STOCK**

YEAR BUILT	NUMBER OF UNITS	PERCENT OF UNITS
Pre 1940	4,640	6.2%
1940 – 1949	5,530	7.4%
1950 – 1959	12,935	17.4%
1960 – 1969	17,305	23.2%
1970 – 1979	20,191	27.1%
1980 – 1989	10,173	13.7%
1990 – 1998	3,201	4.3%
1999 – March 2000	500	0.7%
<b>TOTAL</b>	<b>74,475</b>	<b>100.0%</b>

Source: U.S. Census Bureau Census 2000

**Table 26** provides an overview (based on 2000 Census data) of the age of Santa Ana’s housing stock by comparing age with tenure type. Note that over 88% of the City’s owner-occupied is older than 20 years, and approximately 75% of renter-occupied housing is of similar age.

**TABLE 26: AGE OF SANTA ANA HOUSING STOCK BY TENURE**

YEAR BUILT	OWNER		RENTAL	
	UNITS	%	UNITS	%
Pre 1940	2,696	7.5%	1,888	5.1%
1940 – 1949	3,206	8.9%	2,199	6.0%
1950 – 1959	8,374	23.3%	4,387	11.9%
1960 – 1969	8,882	24.7%	8,014	21.7%
1970 – 1979	8,511	23.7%	11,056	29.9%
1980 – 1989	2,736	7.6%	7,315	19.8%
1990 – 1998	1,259	3.5%	1,874	5.1%
1999 – March 2000	264	0.7%	221	0.6%

Total percentages may not equal 100% due to rounding error.

Totals by “Age & Tenure” (Table 25) will not equal total units by “Age” (Table 24) due to vacancies

Source: U.S. Census Bureau Census 2000

There is no current housing condition analysis of Santa Ana’s housing stock; however, in March 1999, the State of California Department of Housing and Community Development (HCD) prepared the “*California Housing Markets 1990 – 1997*” report which provides information regarding housing **conditions** on a regional basis (i.e., Orange County). This report can be used to assess some general

conditions of Santa Ana’s housing stock. The HCD report found the majority of the State’s housing stock is in good condition; however, there is a significant portion of housing throughout the State that needs repairs or replacement. “Lower income households often occupy this stock. For owners, the problem is often one of ongoing maintenance problems – for these households, low incomes lead to a lack of funds for maintenance and repairs. For rental properties, rent that can be collected on properties may not be sufficient to cover the needed costs [of maintenance], leading to deterioration.”<sup>42</sup>

This HCD report estimates 8% of Orange County’s housing stock was “substandard” in 1997. The definition of a “substandard unit” adopted by the State of California was based on the “Codebook for the American Housing Survey: 1973 - 1993,” and includes the housing unit characteristics delineated in **Table 27**:

**TABLE 27: UNIT CHARACTERISTICS OF SUBSTANDARD HOUSING CONDITION**

UNIT COMPONENT	DEFINITION OF SUBSTANDARD CONDITION
Plumbing	<ul style="list-style-type: none"> <li>▪ Lack of hot piped water or a flush toilet, or lack of both bathtub and shower, all for exclusive use of the unit.</li> <li>▪ All toilets broken down at least once (or at least three times in the past three months) for at least six hours each time.</li> </ul>
Heating	<ul style="list-style-type: none"> <li>▪ Discomfort during winter for 24 hours or more because the heating equipment broke down at least three times for at least six hours each time.</li> <li>▪ Un-vented gas, oil or kerosene heaters as the main source of heat. These devices give off unsafe fumes.</li> </ul>
Unit Upkeep	<ul style="list-style-type: none"> <li>▪ Three of the following six maintenance problems:               <ul style="list-style-type: none"> <li>▪ Leaks from outdoors</li> <li>▪ Leaks from indoors</li> <li>▪ Holes in floor</li> <li>▪ Holes or open cracks in walls or ceilings</li> <li>▪ More than one square foot of peeling paint or plaster</li> <li>▪ Rats in at least the past 90 days</li> </ul> </li> </ul>

<sup>42</sup> “The State of California’s Housing Market 1990-1997.” California Department of Housing and Community Development, March 1999.

UNIT COMPONENT	DEFINITION OF SUBSTANDARD CONDITION
Hallways	<ul style="list-style-type: none"> <li>▪ Three of the following problems in public hallways:               <ul style="list-style-type: none"> <li>▪ No working light fixtures</li> <li>▪ Loose or missing steps</li> <li>▪ Loose or missing railings</li> <li>▪ No elevator</li> </ul> </li> </ul>
Electrical	<ul style="list-style-type: none"> <li>▪ No electricity</li> <li>▪ All of the following electrical problems:               <ul style="list-style-type: none"> <li>▪ Exposed wiring</li> <li>▪ A room with no working outlets</li> <li>▪ Three blown fuses/ tripped circuit breakers in the last 90 days</li> </ul> </li> </ul>
Kitchen	<ul style="list-style-type: none"> <li>▪ Lack of a sink, range, or refrigerator, all for the exclusive use of the unit</li> </ul>
Exterior Conditions	<ul style="list-style-type: none"> <li>▪ Building with any of the following:               <ul style="list-style-type: none"> <li>▪ Sagging or missing roof materials</li> <li>▪ Roof has hole(s)</li> <li>▪ Building walls missing wall materials/siding</li> <li>▪ Building has sloping outside walls</li> <li>▪ Building has crumbling foundation</li> </ul> </li> </ul>

Source: "The State of California's Housing Market 1990-1997."

The California Department of Finance estimates that in January 2004, there were 1,003,929 housing units in Orange County (7.5% of these units are in Santa Ana). If it is assumed that 8% of the City's housing units meet the State's substandard conditions described above, **6,001** Santa Ana housing units can be considered "substandard."

The 2000 Census identified a total of 429 Santa Ana owner-occupied housing units without complete kitchen and plumbing facilities – two of three variables that HUD utilizes to identify a household experiencing "housing problems;" a total of 1,856 renter-occupied housing units were also reported to have incomplete kitchen/plumbing facilities.<sup>43</sup> Utilizing this standard, 2.8% of the city's housing stock was considered substandard in 2000.

<sup>43</sup> HUD defines a household experiencing "housing problems" as one that is experiencing overcrowding (1.01 or more persons per room), and/or without complete kitchen or plumbing facilities.

Based on input of the City's Community Preservation, Code Enforcement staff, it is estimated that **8,000** multi-family units are substantially substandard which equates to approximately 25% of the City's multi-family housing stock. This estimate is based on the City's Proactive Rental Enforcement Program (PREP).<sup>44</sup> Additionally, Code Enforcement estimates 20% of the City's single-family housing stock is substandard, which translates to approximately **8,600** substandard single-family housing units. Substandard is used in the context of housing units with serious building code deficiencies, such as un-permitted or bootleg improvements and code violations that require multiple inspections and aggressive corrective action. The definition does not include housing units with minor code violations that are easily correctable or do not require repeated enforcement (e.g., removal of debris, proper installation of water heaters, or broken window repairs).

Another factor that impacts the condition of the community's housing stock is **occupancy**, specifically **overcrowding**. The 2000 Census estimated that 61.4% of rental units and 38.9% of owner-occupied units in Santa Ana were overcrowded (i.e., occupied by 1.01 or more persons per room). Applying these percentages to Santa Ana's 2004 single-family and multi-family housing unit count, approximately 19,057 rental units and 17,104 owner-occupied units are overcrowded. As discussed previously, the Census/HUD definition of overcrowded living conditions is significantly different from the State definition that the City is required to enforce. State housing unit occupancy standards are based on the persons per square footage (see **Table 10**, page 18).

There are no current reports on the number of overcrowded housing units in Santa Ana. Using either definition, Code Enforcement personnel estimate that approximately 10% to 20% of the City's multifamily housing and single-family

---

<sup>44</sup> The City, the Apartment Association of Orange County and the East Orange County Association of Realtors developed PREP. An annual fee of \$17.50/unit funds the program. In addition to correcting code violations, PREP has resulted in hundreds of thousands of dollars in private investment to improve Santa Ana's multi-family housing stock.

housing units are overcrowded when utilizing the State definition (i.e., approximately 7,500 – 15,000 housing units). Based on HUD’s occupancy guideline (1.01 person per room) 51% of the City’s housing stock is considered overcrowded.

Another means of assessing the occupancy issue is by comparing occupancy as a function of the number of persons per housing unit. Based on January 1, 2004 estimates from the State of California Department of Finance, Santa Ana has the highest ratio of persons per housing unit than any other community in Orange County – 4.76 persons per housing unit. By comparison: Garden Grove had a ratio of 3.66 persons per housing unit (the next highest ratio among Orange County cities), Anaheim - 3.45 persons per housing unit, Orange - 3.01 persons per housing unit, and Costa Mesa - 2.84 persons per housing unit. The Orange County community with the lowest ratio of persons per housing unit was Laguna Woods at 1.45.

Overcrowding is a major factor impacting the condition of Santa Ana’s housing stock in terms of wear and tear of major building systems and public infrastructure.

### ***COST***

As with other factors evaluated in the Housing Market Analysis, the cost of housing in Santa Ana is an important element that will dictate strategies to address priority housing needs. The City’s Housing Division conducted an analysis of housing sales in early 2004, which identified the median home sales price in Santa Ana at \$400,000.<sup>45</sup> Santa Ana median home sales in January 2005 ranged from a low of \$267,500 (zip code area 92701) to \$755,000 (zip code area 92705). The latter zip code area includes a large portion of unincorporated County land that has traditionally been one of the County’s most expensive housing markets. **Table 28** below provides an overview of Santa Ana’s median home sales price from 1980 through 2004.

---

<sup>45</sup> Median home sales price based on transactions between February 2004 and April 2004. Sales prices ranged from \$975,000 to \$115,000 – average sales price equaled \$413,996.

**TABLE 28: MEDIAN HOME SALES PRICE SANTA ANA & ORANGE COUNTY**

YEAR	SANTA ANA DETACHED	ORANGE COUNTY DETACHED	SANTA ANA ATTACHED	ORANGE COUNTY ATTACHED
1980	\$77,500	\$118,500	\$68,000	\$81,500
1985	\$107,000	\$143,250	\$72,000	\$105,000
1990	\$185,000	\$235,000	\$115,000	\$156,000
1995 <sup>1</sup>	\$165,000	\$139,000	\$80,500	\$214,000
1999	\$190,100 <sup>2</sup>	\$240,000 <sup>3</sup>	\$100,000 <sup>4</sup>	\$160,000 <sup>5</sup>
2004 <sup>6</sup>	\$500,700	\$567,750	\$254,200	\$390,000

1. 1995 data based on 1995-1999 Consolidated Plan.
2. Information from Dataquick Information Systems via *The Orange County Register* (1/23/00)
3. Information from Dataquick Information Systems via *The Orange County Register* (1/23/00).
4. Average based on Real Estate Multiple Listing Services, October 1999.
5. Information from Dataquick Information Systems via *The Orange County Register* (1/23/00).
6. Information from Dataquick Information Systems via *The Orange County Register* (1/18/05).

HUD requires an analysis of the cost of the City's rental housing stock. **Tables 29** and **30** provide an overview of Santa Ana's rental housing history over two periods of time.

**TABLE 29: SANTA ANA AVERAGE RENT BY QUARTERS**

UNIT SIZE	QUARTER									
	4 <sup>TH</sup> QRT 2002	1 <sup>ST</sup> QRT 2003	2 <sup>ND</sup> QRT 2003	3 <sup>RD</sup> QRT 2003	4 <sup>TH</sup> QRT 2003	1 <sup>ST</sup> QRT 2004	2 <sup>ND</sup> QRT 2004	3 <sup>RD</sup> QRT 2004	4 <sup>TH</sup> QRT 2004	
<b>AVERAGE ALL UNITS</b>	<b>\$1,120</b>	<b>\$1,124</b>	<b>\$1,139</b>	<b>\$1,144</b>	<b>\$1,147</b>	<b>\$1,154</b>	<b>\$1,156</b>	<b>\$1,177</b>	<b>\$1,180</b>	
Studio	\$856	\$854	\$869	\$873	\$876	\$895	\$900	\$926	\$933	
Jr. 1 Bd	\$882	\$868	\$861	\$861	\$867	\$867	\$867	\$863	\$871	
1 Bd 1 Bth	\$980	\$983	\$1,003	\$1,007	\$1,002	\$1,009	\$1,014	\$1,024	\$1,035	
2 Bd 1 Bth	\$1,096	\$1,095	\$1,125	\$1,135	\$1,142	\$1,154	\$1,160	\$1,184	\$1,170	
2 Bd 2 Bth	\$1,326	\$1,331	\$1,343	\$1,362	\$1,365	\$1,373	\$1,368	\$1,401	\$1,041	
2 Bd Town House	\$1,325	\$1,332	\$1,336	\$1,322	\$1,339	\$1,341	\$1,342	\$1,370	\$1,364	
3 Bd 2 Bth	\$1,621	\$1,621	\$1,632	\$1,653	\$1,670	\$1,677	\$1,677	\$1,730	\$1,726	
3 Bd Town House	\$1,613	\$1,613	\$1,605	\$1,638	\$1,638	\$1,642	\$1,642	\$1,698	\$1,714	

Source: RealFacts January 2005

**TABLE 30: SANTA ANA AVERAGE RENT BY YEARS**

UNIT SIZE	YEAR					
	2000	2001	2002	2003	2004	5 YR CHANGE
<b>AVERAGE ALL UNITS</b>	<b>\$982</b>	<b>\$1,063</b>	<b>\$1,099</b>	<b>\$1,139</b>	<b>\$1,167</b>	<b>18.8%</b>
Studio	\$736	\$785	\$848	\$868	\$913	24.0%
Jr. 1 Bedroom	\$774	\$828	\$881	\$864	\$867	12.0%
1 Bedroom 1 Bath	\$864	\$929	\$959	\$999	\$1,021	18.2%
2 Bedrooms 1 Bath	\$981	\$1,081	\$1,105	\$1,125	\$1,167	19.0%
2 Bedrooms 2 Bath	\$1,157	\$1,256	\$1,300	\$1,350	\$1,386	19.8%
2 Bedroom Town House	\$1,156	\$1,279	\$1,289	\$1,332	\$1,354	17.1%
3 Bedrooms 2 Bath	\$1,496	\$1,577	\$1,598	\$1,644	\$1,702	13.8%
3 Bedroom Town House	\$1,447	\$1,580	\$1,595	\$1,624	\$1,674	15.7%

Source: RealFacts January 2005

***VACANT AND UNDERUTILIZED LAND***

As previously reported, Santa Ana is predominately built out. Few vacant parcels of land are available for the development of new housing; however, this lack of undeveloped land does not relieve the City from identifying vacant and underutilized land that could be used for housing development.

According to the City’s Planning and Building Agency, opportunities for residential development in the City fall into two categories:

1. Vacant land that either is designated for residential.
2. Underutilized residential designated sites where the current General Plan use is less intensive than that allowed for by the site's General Plan designation

The City’s Planning and Building Agency defines vacant land as property having no permanent structure or physical improvements. Underutilized parcels are defined as land that is developed or utilized at less than its full potential, which may include used car lots, storage yards, and agricultural properties. In 2000, the City’s Planning and Building Agency estimated that there are a total of 153.9 acres of vacant residential land and 74.6 acres of underutilized land within the boundaries of the City

of Santa Ana that may potentially be developed into 1,775 dwelling units. Some of this land has been developed over the past years; however, **Table 31** provides an estimate of vacant and underutilized land in Santa Ana that is suitable for residential development. This table depicts the residential mix of future potential housing development. This estimate is based upon a parcel-by-parcel evaluation of properties in the General Plan Land Use Element conducted in 1999.

**TABLE 31: CITYWIDE VACANT & UNDERUTILIZED LAND SUITABLE FOR HOUSING DEVELOPMENT**

<b>GENERAL PLAN LAND USE</b>	<b>ACREAGE OF VACANT</b>	<b>ACREAGE OF UNDERUTILIZED</b>	<b>ESTIMATED UNITS <sup>1</sup></b>
Low Density Residential (LR)	97.5	15.6	490
Low Medium Density Residential (LMR)	2.9	2.0	28
Medium Density Residential (MR)	3.9	0	32
Residential/Industrial (R/I)	2.5	0	10
District Center (DC)	47.1	57	1215
<b>TOTAL</b>	<b>153.9</b>	<b>74.6</b>	<b>1,775</b>

<sup>1</sup>“Estimated Units” based on parcel by parcel evaluation of development potential and rounding down of data.  
Source: City of Santa Ana Planning Department, 1999.

Sixty-five percent of the vacant land specified for residential development in the City is designated for single-family units. The remaining 35% of the City’s vacant land is designated in the City’s General Plan Land Use Element to accommodate attached and multi-family developments. Based on build out scenario, and the evaluation of existing available land designated for residential use, there is sufficient land for residential development to meet the City’s existing and future housing needs based on projected population growth. This assertion is based on current available residential acreage yielding an estimated 1,357 residential units.

The Southern California Association of Governments (SCAG) is responsible for preparing a Regional Housing Needs Assessment (RHNA) for a five-county region (Imperial County, Los Angeles County, Orange County, Riverside County, San Bernardino County, and Ventura County). The most recent RHNA was completed in November 2000, and is used by SCAG to plan for regional growth and to quantify the need for housing for each city within SCAG’s jurisdiction between 1998 and

2005. Cities must utilize RHNA data when they plan and decide how they will address housing needs when completing respective Housing Elements of their General Plans. Per State law, the RHNA must measure existing and future housing need. SCAG estimates a need for 1,339 new housing units in Santa Ana to meet future regional population growth. Of these units, 45% (or 603) are needed to meet the housing needs of very low- and low-income households and 55% (or 736 units) for moderate- and above moderate-income households.

While underutilized land provides opportunities for the development of new housing, issues such as relocation and toxic clean up may make recycling of underutilized land costly.

#### ***Areas of Minority Concentration***

As part of the assessment of the current housing market in Santa Ana, HUD requires an analysis of race/ethnicity minority concentration. As demonstrated in **Tables 4** and **5**, the largest minority populations in Santa Ana are Asians (9.3% of the City's population) and Hispanics/Latinos (76% of the City's population). Other minority populations (e.g., African-American, Native Americans and Pacific Islanders) comprise a small proportion of the City's population and typically reside in a scattered pattern throughout the City. Asians are predominately located in the western portion of the City near the neighboring communities of Westminster and Garden Grove. With over three-fourths of the City's population, Hispanic/Latino residents are not concentrated in one specific area of the City but are concentrated throughout.

#### ***Areas of Low-Income Concentration***

Based on **Map No. 1**, (page 167) most of Santa Ana's neighborhoods are predominately low- and moderate-income. Low- and moderate-income areas may be eligible for activities funded with federal funds.

## **B. PUBLIC AND ASSISTED HOUSING**

As stated previously, the Housing Authority of the City of Santa Ana does not operate or maintain public housing units; however, HUD requires that the Consolidated Plan address the following items regarding the Authority's assisted housing program and other publicly assisted affordable housing projects.

### ***Number of Assisted Housing Units and Condition of Units***

As of January 2005, the Housing Authority had 2,746 families participating in the Housing Choice Voucher program (i.e., Section 8 rental assistance). Prior to allowing a qualified tenant to move into a housing unit, Authority staff initiates a Housing Quality Standard (HQS) inspection. HQS is HUD's minimum housing unit condition standard. If a unit does not meet all minimum HQS conditions, the property owner is provided an opportunity to make corrections. When all HQS conditions are met, a Section 8 program participant is allowed to move into the unit. At a minimum, each unit under Section 8 contract is inspected annually to ensure HQS conditions are still being met. As with the initial inspection, a property owner and tenant are given an opportunity to correct HQS deficiencies in order for rental assistance to continue.

### ***Federal, state, and locally assisted housing units that may be lost from the City's affordable housing stock***

HUD requires that the City undertake an analysis of federal, state, and locally assisted housing units that may be lost from the City's affordable housing stock. The expiration of affordability restrictions on government-assisted rental units is the typical reason for this potential loss. Much of the housing at risk of conversion from affordable housing to market rate housing is predominately reserved for lower income households.

The State of California Department of Housing and Community Development (HCD) estimates that in 1998, there were over 186,000 federally assisted housing units in California.<sup>46</sup> Eight thousand eight hundred and ninety-two (8,892) of these units were located in Orange County. The California Housing Partnership Corporation (CHPC) estimates that by 2001, 17,000 had been removed from the affordable housing stock through the prepayment of federally assisted mortgages and/or opted out of federally assisted rental subsidies. In January 2001, SCAG estimated that between 1998 and 2005, 52,073 privately owned, federally subsidized housing units had the potential to lose their federal mandated affordability requirements and convert to market-rate units - 5% of these units did convert to market-rate housing during this timeframe. SCAG also estimated that an additional 23% of subsidized units were at a high or moderate risk of converting – 2,416 of these units are located in Orange County.<sup>47</sup> SCAG further estimated that as of July 5, 2000, 198 housing units in Santa Ana had received some form of subsidy, and 199 units that had received Section 8 rental subsidies were at high risk of conversion to market-rate.<sup>48</sup> The potential loss of these affordable housing units, and the resulting displacement of lower-income tenants, will result in many pressing issues that will demand the attention of local policy makers, nonprofit organizations, housing developers and housing advocates.

Santa Ana's Community Development Agency has undertaken an analysis of housing units with affordability covenants in an effort to track affordable housing units that may be at risk of converting to market rate. **Table 32** provides this inventory.

---

<sup>46</sup> Assistance types included HUD rental subsidy contracts, mortgage subsidies by the Federal Housing Administration (FHA) and HUD, tax- exempt bonds, and Rural Section 515.

<sup>47</sup> To estimate "high" and "moderate" risk of conversion, SCAG utilized a standard established by CHPC. According to CHPC, the fundamental determination of whether an owner will make the decision to "opt out" is economic, i.e., if their property will generate more as a market-rate development, there is a strong incentive to opt out. Projects with profit motivated owners, were rated them as "High Risk" of conversion if the estimated Section 8 contract rent was 105% or less than comparable market-rent rates. Projects were rated as "Moderate Risk" of market-rate conversion if they had contract rents above 105% to 120% of estimated market rents.

<sup>48</sup> "Housing Southern Californians," Southern California Association of Governments, January 2001.

**TABLE 32: SUBSIDIZED AFFORDABLE HOUSING UNITS**

<b>PROJECT NAME AND ADDRESS</b>	<b>TYPE OF PUBLIC ASSISTANCE</b>	<b>TOTAL PROJECT UNITS</b>	<b>TOTAL AFFORDABLE UNITS</b>	<b>TYPE AND INCOME TARGET</b>	<b>DATE OF POTENTIAL CONVERSION/STATUS</b>
Rosswood Villas 100 N. Ross	FHA Sec 221(D)(4)	199	198	<ul style="list-style-type: none"> <li>▪ SENIORS</li> <li>▪ 50% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ April 2000 (renewing every year)</li> <li>▪ Currently undertaking market studies to lower rents and refinance terms. Assistance will continue on annual basis until they “opt out” at which time HUD will provide Sec 8 vouchers.<sup>49</sup></li> </ul>
Santa Ana Towers 401 W. First St	Sec 8 New Construction	199	198	<ul style="list-style-type: none"> <li>▪ Seniors</li> <li>▪ 50% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ May 2000 (renewing every year)</li> <li>▪ Currently undertaking market studies to lower rents and refinance terms. Assistance will continue on annual basis until they “opt out” at which time HUD will provide Sec 8 vouchers.</li> </ul>
Highland West 1128 Highland Ave	FHA Sec 236 (J)(I) Section 8 (2 units)	12	12	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 50% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ May 2000</li> <li>▪ City will continue to monitor project</li> </ul>
Wycliff Towers 1401 N. Flower	FHA Sec 236	200	140	<ul style="list-style-type: none"> <li>▪ Seniors</li> <li>▪ 50% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ June 2000</li> <li>▪ Currently undertaking market studies to lower rents and refinance terms. Assistance will continue on annual basis until they “opt out” at which time HUD will provide Sec 8 vouchers</li> </ul>
3524 W. Washington	Sec 8 Moderate Rehabilitation	8	6	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 50% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ September 2000</li> </ul>
Sullivan Manor 2516 W. First	FHA Sec 221(D)(4) Sec 8 & CalHFA	54	54	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 50% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ February 2003</li> </ul>

<sup>49</sup> If this or other similarly funded projects “opt out,” HUD is obligated to provide Section 8 rental assistance vouchers to eligible households. Housing affordability for these Section 8 recipients will continue until HUD terminates assistance or recipient is no longer eligible.

<b>PROJECT NAME AND ADDRESS</b>	<b>TYPE OF PUBLIC ASSISTANCE</b>	<b>TOTAL PROJECT UNITS</b>	<b>TOTAL AFFORDABLE UNITS</b>	<b>TYPE AND INCOME TARGET</b>	<b>DATE OF POTENTIAL CONVERSION/STATUS</b>
Heninger Village Apartments 200 S. Sycamore	Tax Exempt Bond & Density Bonus	58	58	<ul style="list-style-type: none"> <li>▪ Seniors</li> <li>▪ 60% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ December 2056 (Bond term affordability)</li> <li>▪ December 2012 (Density bonus affordability)</li> </ul>
Harbor Pointe 1500 N. Harbor	Tax Exempt Bond	130	26	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 80% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ April 2010</li> </ul>
Civic Center Barrio 1060 W. Third Street	Redevelop. 20% Set-aside	6	4	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 80% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ In perpetuity</li> </ul>
Civic Center Barrio 2009 W. Myrtle	Redevelop. 20% Set-aside	6	6	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 80% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ In perpetuity</li> </ul>
Civic Center Barrio 3524 W. Washington	Redevelop. 20% Set-aside	7	7	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 80% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ Payoff of existing Agency loans</li> </ul>
Civic Center Barrio 405 S. Raitt St.		12	6	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 50% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ April 2008</li> </ul>
Civic Center Barrio 304 N. Jackson	Redevelop. 20% Set-aside	4	4	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 80% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ In perpetuity</li> </ul>
Civic Center Barrio 201 N. Raitt St.	Redevelop. 20% Set-aside	6	2	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 80% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ August 2008</li> </ul>
Civic Center Barrio 301 S. Cypress	Redevelop. 20% Set-aside	1	1	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 80% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ In perpetuity</li> </ul>
Town Square Various Locations in 600 W 3 <sup>rd</sup> St. and 700 W. 1 <sup>st</sup> St.	HOME	63	63	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 6 units @ 40%-60% AMI</li> <li>▪ 51 units @ 50% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ September 2005 (1 unit)</li> <li>▪ April 2013 (15 units)</li> <li>▪ September 2025 (29 units)</li> <li>▪ January 2026 (1 unit)</li> <li>▪ December 2026 (8 units)</li> <li>▪ February 2027 (1 unit)</li> <li>▪ May 2027 (2 units)</li> <li>▪ June 2027 (6 units)</li> </ul>
Vintage Woods 3900 W. Fifth	Tax Exempt Bond	170	34	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 50% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ April 2010</li> </ul>
415 – 417 Birch	CalHFA	7	3	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 80% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ August 2010</li> </ul>

**CITY OF SANTA ANA  
2005-2009 CONSOLIDATED PLAN**

<b>PROJECT NAME AND ADDRESS</b>	<b>TYPE OF PUBLIC ASSISTANCE</b>	<b>TOTAL PROJECT UNITS</b>	<b>TOTAL AFFORDABLE UNITS</b>	<b>TYPE AND INCOME TARGET</b>	<b>DATE OF POTENTIAL CONVERSION/STATUS</b>
<b>Villa Del Sol</b> 811 S. Fairview	Tax Exempt Bond & Low Income Housing Tax Credit	562	112	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 50% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ October 2011</li> </ul>
<b>City Gardens</b> 2901 N. Bristol	Tax Exempt Bond	274	55	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 40% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ December 2011</li> </ul>
638-642 E. Adams	Redevelop. 20% Set-aside & CDBG Tax Credit Assistance	6	2	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 80% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ January 2017</li> </ul>
<b>Flower Park Plaza</b> 901 First St	Sec 8 New Construction & CalHFA	199	197	<ul style="list-style-type: none"> <li>▪ Seniors</li> <li>▪ 50% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ October 2014</li> </ul>
<b>Garden Court</b> 300 E Santa Ana Blvd	HOME	84	42	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 40% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ May 2025</li> </ul>
1025 N. Spurgeon	HOME	4	4	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 50% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ August 2025</li> </ul>
<b>Warwick Square</b> 708 S. Lyon	CalHFA & Tax Credits	500	500	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 100 Units at 50% AMI</li> <li>▪ 400 Units at 50 AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ February 2027</li> </ul>
<b>Orange County Community Housing Corp.</b> 430D, 300C & 201D W. Carriage	HOME	3	3	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 50% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ September 2027 (430D)</li> <li>▪ September 2027 (300C)</li> <li>▪ October 2027 (201D)</li> </ul>
<b>Orange County Community Housing Corp.</b> 2760 E. Segerstrom	HOME	1	1	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 50% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ October 2027</li> </ul>
<b>Orange County Community Housing Corp.</b> 1765B W. Third	HOME	1	1	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 50% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ November 2027</li> </ul>
<b>Orange Housing Dev. Corp.</b> 901 E. 6 <sup>th</sup> Street	HOME and Redevelop. 20% Set-aside	24	24	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 30% - 80% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ January 2060</li> </ul>

<b>PROJECT NAME AND ADDRESS</b>	<b>TYPE OF PUBLIC ASSISTANCE</b>	<b>TOTAL PROJECT UNITS</b>	<b>TOTAL AFFORDABLE UNITS</b>	<b>TYPE AND INCOME TARGET</b>	<b>DATE OF POTENTIAL CONVERSION/STATUS</b>
<b>Orange Housing Dev. Corp.- Minnie 1</b> 1002, 1021, 1022, 1025, 1026, 1030, 1102, 1114, 1118, 1121, 1125 S. Minnie	HOME, Redevelop. 20% Set-aside, Tax Exempt Bonds	110	110	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 50% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ In perpetuity</li> </ul>
<b>Orange Housing Dev. Corp. - Minnie 2</b> 935, 1006, 1010, 1014, 1018 S. Minnie	HOME, Redevelop. 20% Set-aside, Tax Exempt Bonds	36	36	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 40% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ In perpetuity</li> </ul>
<b>Orange Housing Dev. Corp. - Minnie 3</b> 1029, 1101, 1122, 1126 S. Minnie	HOME and Redevelop. 20% Set-Aside	32	32	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 40% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ January 2060</li> </ul>
<b>Santiago Villas</b> 939 E. 17 <sup>th</sup> Street	HOME, Redevelop. 20% Set-aside, Tax Exempt Bonds	89	89	<ul style="list-style-type: none"> <li>▪ Seniors</li> <li>▪ 50% - 80% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ November 2058</li> </ul>
<b>Jamboree Housing Corp.</b> 805,810, 815,816,825, 828, 835, 904 S. Minnie	HOME, Redevelop. 20% Set-aside, Tax Exempt Bonds	127	127	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 40% - 60% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ January 2060</li> </ul>
<b>Habitat for Humanity</b> 1309 W. Borchard	Redevelop. 20% Set-aside.	1	1	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 50% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ December, 2062</li> </ul>
<b>Habitat for Humanity</b> 320-322 E Adams 641 E. Adams	Redevelop. 20% Set-aside	3	3	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 50% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ November 2063</li> </ul>
<b>Habitat for Humanity</b> 1414-1428 N. Bush	HOME, Redevelop. 20% Set-aside	4	4	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 50% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ May 2063</li> </ul>
<b>Southland Development</b> 1633 E. Sixth St.	HOME	1	1	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 80% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ March 2050</li> </ul>

**CITY OF SANTA ANA  
2005-2009 CONSOLIDATED PLAN**

<b>PROJECT NAME AND ADDRESS</b>	<b>TYPE OF PUBLIC ASSISTANCE</b>	<b>TOTAL PROJECT UNITS</b>	<b>TOTAL AFFORDABLE UNITS</b>	<b>TYPE AND INCOME TARGET</b>	<b>DATE OF POTENTIAL CONVERSION/STATUS</b>
<b>Southland Development</b> 2309 Monica Lane	HOME	1	1	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 80% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ November 2027</li> </ul>
<b>Southland Development</b> 4501 Sunswept	HOME	1	1	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 80% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ November 2027</li> </ul>
<b>Southland Development</b> 4501 W. Flight	HOME	1	1	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 80% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ November 2027</li> </ul>
809 S. Diamond	HOME	1	1	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 50% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ June 2028</li> </ul>
1705 S. Spruce	HOME	1	1	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 50% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ October 2028</li> </ul>
1060 W. Third St.	Redevelop. 20% Set-aside	6	6	<ul style="list-style-type: none"> <li>▪ 80% AMI</li> <li>▪ 2 of 6 Seniors</li> </ul>	<ul style="list-style-type: none"> <li>▪ In perpetuity</li> </ul>
<b>Jackson Park</b> 300-304 N. Jackson	Redevelop. 20% Set-aside	7	4	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 50% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ In perpetuity</li> </ul>
<b>Affordable Live-Work Lofts</b> 208 Spurgeon #58 212 3 <sup>rd</sup> . #35 207 Bush #66 227 Bush #46 247 Bush #51 263 Bush #38	Redevelop. 20% Set-aside	6	6	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 80% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ October – December, 2049</li> </ul>
<b>Cornerstone Village</b> 923 S. Minnie	Redevelop. 20% Set-Aside CalHFA Loan	10	10	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 60% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ February 2016</li> </ul>
<b>Cornerstone Village</b> 924 S. Minnie	Redevelop. 20% Set-Aside CalHFA Loan	10	10	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 60% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ February 2016</li> </ul>
<b>Cornerstone Village</b> 927 S. Minnie	Redevelop. 20% Set-Aside CalHFA Loan	10	10	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 60% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ October 2016</li> </ul>
<b>Cornerstone Village</b> 928 S. Minnie	Redevelop. 20% Set-Aside CalHFA Loan	10	10	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 60% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ February 2016</li> </ul>
<b>Cornerstone Village</b> 931 S. Minnie	Redevelop. 20% Set-Aside CalHFA Loan	10	10	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 60% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ October 2016</li> </ul>

<b>PROJECT NAME AND ADDRESS</b>	<b>TYPE OF PUBLIC ASSISTANCE</b>	<b>TOTAL PROJECT UNITS</b>	<b>TOTAL AFFORDABLE UNITS</b>	<b>TYPE AND INCOME TARGET</b>	<b>DATE OF POTENTIAL CONVERSION/STATUS</b>
<b>Cornerstone Village</b> 932 S. Minnie	Redevelop. 20% Set-Aside CalHFA Loan	10	10	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 60% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ February 2016</li> </ul>
<b>Cornerstone Village</b> 936 S. Minnie	Redevelop. 20% Set-Aside CalHFA Loan	10	10	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 60% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ February 2016</li> </ul>
<b>Cornerstone Village</b> 939 S. Minnie	Redevelop. 20% Set-Aside CalHFA Loan	10	10	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 60% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ October 2016</li> </ul>
<b>Cornerstone Village</b> 940 S. Minnie	Redevelop. 20% Set-Aside CalHFA Loan	10	10	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 60% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ August 2020</li> </ul>
<b>Cornerstone Village</b> 1001 S. Minnie	Redevelop. 20% Set-Aside CalHFA Loan	10	10	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 60% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ October 2016</li> </ul>
<b>Cornerstone Village</b> 1005 S. Minnie	Redevelop. 20% Set-Aside CalHFA Loan	10	10	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 60% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ April 2019</li> </ul>
<b>Cornerstone Village</b> 1009 S. Minnie	Redevelop. 20% Set-Aside CalHFA Loan	10	10	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 60% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ October 2018</li> </ul>
<b>Cornerstone Village</b> 1013 S. Minnie	Redevelop. 20% Set-Aside CalHFA Loan	10	10	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 60% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ February 2020</li> </ul>
<b>Cornerstone Village</b> 1017 S. Minnie	Redevelop. 20% Set-Aside CalHFA Loan	10	10	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 60% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ February 2020</li> </ul>
<b>Cornerstone Village</b> 1105 S. Minnie	Redevelop. 20% Set-Aside CalHFA Loan	10	10	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 60% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ January 2023</li> </ul>
<b>Cornerstone Village</b> 1106 S. Minnie	Redevelop. 20% Set-Aside CalHFA Loan	10	10	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 60% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ February 2016</li> </ul>
<b>Cornerstone Village</b> 1109 S. Minnie	Redevelop. 20% Set-Aside CalHFA Loan	10	10	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 60% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ January 2023</li> </ul>

**CITY OF SANTA ANA  
2005-2009 CONSOLIDATED PLAN**

<b>PROJECT NAME AND ADDRESS</b>	<b>TYPE OF PUBLIC ASSISTANCE</b>	<b>TOTAL PROJECT UNITS</b>	<b>TOTAL AFFORDABLE UNITS</b>	<b>TYPE AND INCOME TARGET</b>	<b>DATE OF POTENTIAL CONVERSION/STATUS</b>
<b>Cornerstone Village</b> 1110 S. Minnie	Redevelop. 20% Set-Aside CalHFA Loan	10	10	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 60% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ February 2016</li> </ul>
<b>Cornerstone Village</b> 1113 S. Minnie	Redevelop. 20% Set-Aside CalHFA Loan	10	10	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 60% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ January 2018</li> </ul>
<b>Cornerstone Village</b> 1117 S. Minnie	Redevelop. 20% Set-Aside CalHFA Loan	10	10	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 60% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ January 2018</li> </ul>
813 – 815 N. Ross	Redevelop. 20% Set-Aside	3	3	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 80% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ September 2010</li> </ul>
809 – 809 1/2 N. Ross	Redevelop. 20% Set-Aside	2	2	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 80% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ September 2010</li> </ul>
<b>Shelter for the Homeless</b> 1025 N. Spurgeon	HOME	4	4	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 50% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ In perpetuity</li> </ul>
<b>Shelter for the Homeless</b> 1101 N. French	Redevelop. 20% Set-Aside HOME	1	1	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 50% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ November 2012</li> </ul>
<b>Shelter for the Homeless</b> 1115 N. Bush	Redevelop. 20% Set-Aside HOME	2	2	<ul style="list-style-type: none"> <li>▪ Families</li> <li>▪ 40% AMI</li> </ul>	<ul style="list-style-type: none"> <li>▪ March 2013</li> </ul>

Source: City of Santa Ana Community Development Agency.

## C. HOMELESS FACILITIES

### INVENTORY OF HOMELESS FACILITIES

The Consolidated Plan is required to include an inventory of facilities that are available to serve the homeless of the community.

#### *EMERGENCY SHELTERS*

Emergency shelters are 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 in Santa Ana provide emergency shelter and services for the homeless. Additionally, there are several agencies outside the city limits of Santa Ana that provide shelter and services to Santa Ana's homeless. **Table 33** focuses on shelters that are located in Santa Ana. The number of beds listed represents potential total capacity - not all of shelter beds are restricted for Santa Ana homeless.

**TABLE 33: SANTA ANA EMERGENCY SHELTERS**

SHELTER NAME	LOCATION <sup>1</sup>	NO. OF BEDS	SERVICES
Catholic Worker	316 S. Cypress	60	Emergency Shelter for men, women and children
Cooper House	409 N. Cooper	71	Housing and alcohol rehabilitation counseling
O.C. Rescue Mission for Men	1901 W. Walnut	40	Emergency shelter and services for homeless single men
Salvation Army Hospitality House	818 E. Third St	57	Emergency shelter and services for homeless families
Santa Ana Armory <sup>2</sup>	612 E. Warner	250	Cold weather emergency shelter - only operates during winter months (Dec-Mar)
Teen Challenge	418 S. Main	20	Emergency housing for young single males

Source: County of Orange Housing and Community Services Department

1. Location may be administrative office and not location of shelter facility.

2. Beds only available during winter months

***TRANSITIONAL HOUSING***

Transitional housing is an important component for assisting homeless individuals and families to become self-sufficient. As with emergency shelter facilities, several transitional housing programs that serve Santa Ana’s homeless are located in neighboring communities. **Table 34** focuses on transitional housing facilities located in Santa Ana; however, these resources are not limited to Santa Ana’s homeless.

**TABLE 34: SANTA ANA TRANSITIONAL HOUSING FACILITIES**

<b>SHELTER NAME</b>	<b>LOCATION</b>	<b>NO. OF BEDS</b>	<b>SERVICES</b>
Gary House	1225 W. 6th St	12	Transitional housing and supportive services for IV drug users
Gary House West	217 N. Cooper	6	Transitional housing and supportive services for IV drug users
Mercy House/ Emmanuel House	P.O. Box 1905	21	Transitional housing and supportive services for single men and women with HIV/AIDS
Mercy House/ Joseph House	P.O. Box 1905	21	Transitional housing and supportive services for single men
Mercy House/ Regina House	P.O. Box 1905	20	Transitional housing and supportive services for families with children
Orange County Rescue Mission	1901 W. Walnut	26	Transitional housing for and supportive services for single men
Phoenix House	1207 E. Fruit	85	Transitional housing and supportive services for young women and men
Phoenix House Academy	1207 E. Fruit	45	Transitional housing and supportive services for young women and men
Salvation Army Buffalo House	2202 & 2204 E. Buffalo St	6	Transitional housing and supportive services for women and men
The Villa	910 N. French	27	Housing and alcohol rehabilitation counseling for single women
WISE Place	1411 N. Broadway	30	Transitional housing and supportive services for women

Source: County of Orange Housing and Community Services Department

***PERMANENT SUPPORTIVE AND PERMANENT HOUSING***

One of the most important components of a continuum of care for the homeless is permanent supportive housing for persons with special needs. These facilities are not only few in number in Santa Ana but are limited in Orange County in general. **Table 35** provides a list of permanent supportive housing within Santa Ana City limits.

**TABLE 35: PERMANENT SUPPORTIVE & PERMANENT HOUSING FACILITIES FOR THE HOMELESS**

<b>SHELTER NAME</b>	<b>LOCATION</b>	<b>NO. OF UNITS</b>	<b>TYPE OF SUPPORTIVE HOUSING</b>
Mercy House/ San Miguel	P.O. Box 1905	5	Permanent affordable housing for persons leaving transitional housing living with HIV/AIDS
Shelter For The Homeless	518 & 426 S. Birch	2	Permanent affordable housing for emancipated youth leaving transitional housing
Shelter For The Homeless	1025 N. Spurgeon	4	Permanent housing for formerly homeless
Shelter For The Homeless	1115 & 1117 N. Bush	2	Permanent housing for formerly homeless
Shelter For The Homeless	1101 N. French	1	Permanent housing for formerly homeless
Shelter For The Homeless	105 S. Birch	1	Permanent housing for formerly homeless

Source: County of Orange Housing and Community Services Department and City of Santa Ana CDA

**D. SUPPORTIVE HOUSING**

HUD requires that the City provide an overview of supportive housing currently available in the community for populations with special needs, but not homeless.

***ASSISTED LIVING RESIDENCES***

There are several skilled nursing and residential care facilities located in Santa Ana that provide housing and services for Santa Ana’s elderly. These facilities are listed on **Table 36** and **Table 37** respectively.

**TABLE 36: SENIOR SKILLED CARE FACILITIES**

<b>NAME</b>	<b>LOCATION</b>	<b>NUMBER OF BEDS</b>
Carehouse Convalescent Hospital	1800 Old Tustin Road	174
Coastal Community Hospital	2701 S. Bristol	46
Country Club Convalescent Hospital	2361 W. Santa Ana Ave	53
Country Villa Plaza Convalescent Hospital	1209 Hemlock Way	145
French Park Care Center	600 E. Washington	202
Royale Health Care Center	1030 W. Warner	255
St. Edna Subacute Rehabilitation Center	1929 N. Fairview	144
Saint Frances Home	1718 W. Sixth	90
Summerville @ Main Place	2025 N. Bush	120
Sunbridge Care and Rehabilitation	2210 E. First	99
Sunflower Gardens	3730 S. Greenville	72
Town and Country Manor	555 W Memory Lane	240
Town and Country Manor	555 W Memory Lane	95
<b>TOTAL BEDS</b>		<b>1,735</b>

Source: Council on Aging of Orange County, June 2004.

**TABLE 37: RESIDENTIAL CARE FACILITIES FOR THE ELDERLY**

<b>NAME</b>	<b>LOCATION</b>	<b>NUMBER OF BEDS</b>
Arbor Gardens #1	2502 N. Bristol	6
Arbor Gardens #2	2504 N. Bristol	6
Bastida Home	2060 S. Olive	6
Bubbe And Zayde's #1	2220 N. Concord	6
Bubbe And Zayde's #2	1533 E. 20 <sup>th</sup> St	6
Bubbe And Zayde's #3	1530 E. 21 <sup>st</sup> St	4
Bubbe And Zayde's #4	1529 E. 20 <sup>th</sup> St	6
California Villa	1402 S. Broadway	11
Espiritu Guest Home	2602 N. Grand	10
Floral Park Assisted Living	2606 N. Olive	5
Grand Parents #1	1909 W. Carlton	6
LG Manor #1	310 N. Cooper	6
LG Manor #2	314 N. Cooper	6
Marie's Residential Care	2510 S. Artesia St	4
<b>TOTAL BEDS</b>		<b>88</b>

Source: Council on Aging of Orange County, June 2004.

**SENIOR HOUSING**

Several senior housing complexes throughout Santa Ana have been built with public assistance. **Table 38** provides a partial inventory of senior housing in Santa Ana.

**TABLE 38: SENIOR HOUSING COMPLEXES**

FACILITY NAME	LOCATION	NUMBER OF SENIOR UNITS
Rosswood Villas	100 N. Ross	199
Flower Park	901 Flower	199
Santa Ana Tower	2616 W. First	199
Wycliff Towers	2616 N. Flower	200
Sycamore Retirement Apartments	200 S. Sycamore	58
Santiago Villa's	939 E. 17 <sup>th</sup>	89
<b>TOTAL BEDS</b>		<b>944</b>

Source: City of Santa Ana Community Development Agency

**GROUP HOMES/QUARTERS**

The State of California reports that in January 2004, there were 5,647 residents living in Santa Ana “group quarters.” The Census reports 5,624 city residents lived in group quarters. **Table 39** provides a summary of these group quarters residents.

**TABLE 39: GROUP QUARTERS**

TYPE OF GROUP QUARTER	NUMBER OF RESIDENTS
Institutionalized	
Local Jail/Police Lockups/Other	2,436
Nursing Homes	752
Hospitals/Hospice for Chronically Ill	140
Hospitals/Schools for Mentally Retarded	6
Homes for Abused/Neglected Children	4
Training Schools for Juvenile Delinquents	144
Non-Institutionalized (Group Homes)	
Substance Abuse Homes/Halfway House	279
Homes for Mentally Ill	28
Homes for Mentally Retarded	236
Homes for Physically Disabled	38
Other Group Homes	92
Religious Group Quarters	104
Other Non-institutional Group Quarters	1,365
<b>TOTAL</b>	<b>5,624</b>

Source: U.S. Census Bureau Census 2000

The City's Planning and Building Agency also maintains an inventory of group homes that serve seven or more residents and "care home" facilities including single-family homes serving seven or less residents (see **Table 40**).

**TABLE 40: LICENSED GROUP HOMES**

TYPE OF FACILITY	TOTAL NUMBER OF FACILITIES	TOTAL CAPACITY
Group Homes	6	130
Adult Residential	53	387
Residential Elderly	15	597
Drug & Alcohol	11	225
Intermediate Care	2	12
Small Family Care	2	3
<b>TOTAL</b>	<b>89</b>	<b>1,354</b>

Source: St of CA Dept of Social Services, Dept of Alcohol & Drug Programs & Dept of Health Services, as provided by City of Santa Ana Planning & Building Agency

### **HIV/AIDS HOUSING**

A list of HIV/AIDS housing projects was listed in the Housing and Homeless Needs Assessment. By way of review, **Table 41** provides a list of current HIV/AIDS housing projects. Due to the nature of these units, no addresses are provided.

**TABLE 41: HIV/AIDS HOUSING RESOURCES**

PROJECT NAME	AIDS UNITS/PERSONS SERVED ANNUALLY
Emergency Shelters <sup>1</sup>	0 Beds
Transitional Housing Shelters	
Emmanuel House	21 Beds
Gerry House West	6 Beds
START House	6 Beds
Permanent Housing Assistance	
Case Alegre	23 Units
Hagan Place	24 Units
San Miguel	5 Beds
<b>SUBTOTAL</b>	<b>85 Beds/Units</b>
Other HIV/AIDS Housing Resources	
Emergency Housing Program	500 Persons
Transitional Housing Program	75 Persons
Rental Assistance Program (RAP)	53 Persons
<b>SUBTOTAL</b>	<b>628 Persons</b>

Source: Orange County Housing and Community Services Department and City of Santa Ana CDA  
1. There is no emergency shelter dedicated solely for persons with HIV/AIDS; however, resources provided via the Emergency Housing Program ensure no person with HIV/AIDS is without emergency shelter options.

## **E. BARRIERS TO AFFORDABLE HOUSING**

In preparing the Consolidated Plan, the City consulted with representatives of the building community (including for-profit and nonprofit developers), advocates for low-income tenants, rental property owners, and others. Based on the input of these interested parties, the following barriers to affordable housing in Santa Ana have been evaluated for their impact on the development of affordable housing and housing in general.

### ***PROPERTY TAX POLICY***

In California, property taxes rates are constitutionally limited. Local assessments may be added to a property tax bill; however, in most cases these assessments must be approved by a two-thirds majority vote of the community's voters. The Santa Ana City Council, School District and other special district agencies do have the ability to pursue special property tax assessments; however, traditionally these assessments have been kept to a minimum. While property taxes/assessments are a factor of housing costs, current City policies have aimed to minimize their impact on housing costs.

### ***Land Use Controls***

Every city in the State of California must have a General Plan that establishes guidelines for the development and quality of life within the City. The General Plan is the foundation of all land use controls in a jurisdiction, and is composed of a minimum of seven elements, plus any additional element a community may want to include. Santa Ana's General Plan includes the following mandated elements:

- Circulation
- Conservation
- Housing
- Land Use
- Noise
- Open Space
- Public Safety

The Land Use Element identifies the location, distribution and density of land uses for the City. General Plan residential densities are expressed as dwelling units per acre. To implement the General Plan, the City of Santa Ana utilizes a number of planning tools including specific plans, zoning regulations, and subdivision ordinances.

In the 1970's Santa Ana's land use policies attracted the development of high-density rental housing. During this time, developers purchased older single-family structures, demolished existing units and developed large multi-level apartment complexes, predominately with one- and two-bedroom units. Unfortunately, over a 20-year period, this housing product became subject to overcrowding and deterioration. In response, the Santa Ana City Council modified the General Plan in 1993, re-designating the residential density in many of the areas of the City that had been impacted by the aforementioned trend. Overall, housing densities in the City were reduced. In theory, maintaining low densities increases per unit construction costs. Conversely, it can be argued that higher densities lowers the per unit construction cost. Areas designated by the City as District Centers provide the primary opportunity for high-density residential development in conjunction with a mixture of uses such as retail and office. As outlined previously in **Table 31**, approximately 48.5 acres of vacant and underutilized land is designated for District Center development potentially yielding 732 housing units.

### **ZONING**

Zoning regulations control development by establishing requirements related to height, density, lot area, yard setbacks, and minimum parking spaces. Residential design and development standards, via zoning, are important tools to preserving the living environment of a community. While maintaining and improving the City's residential design and development standards is a high priority, the need to provide

quality, affordable housing may prompt the waiver of zoning standards on a case-by-case basis.

### ***BUILDING CODES***

Building and safety codes are adopted for purposes of preserving public health and safety, and ensuring the construction of safe and decent housing. Changes to building codes often increase the cost of housing construction or maintenance. The City of Santa Ana has adopted the California Building Code, 2001 Edition along with the Uniform Housing Code, 1997 Edition. The purpose of the first code is for regulating and controlling the design, construction, quality of materials, use and occupancy, location and maintenance of all buildings and structures within the City's jurisdiction. The purpose of the second code is for regulating and controlling the use and occupancy, location and maintenance of all residential buildings within the City's jurisdiction. Due to health and building safety issues, building code requirements are rarely waived.

### ***FEES AND CHARGES***

Various fees and assessments are charged by the City and other public agencies to cover the cost of processing development permits and providing local services. These fees help ensure quality development and the provision of adequate public services. Development fees; however, are typically passed through to renters and homeowners in the price/rent of housing, and thus affect housing affordability.

The Orange County Chapter of the Building Industry Association provides a yearly land development fee survey for Orange County jurisdictions. The most recent survey was completed in December 2004 and provides fee information of all Orange County cities based upon a hypothetical 50-unit subdivision. Evaluation of development fees indicates that Santa Ana is comparable to surrounding jurisdictions, such as the cities of Anaheim, Costa Mesa, Orange and Tustin.

### ***GROWTH LIMITS***

The City of Santa Ana does not have growth limit ordinances at the present time.

Aside from addressing these barriers to affordable housing as required by Consolidated Plan regulations, Santa Ana has identified other governmental and non-governmental constraints, policies, standards, and actions that may also act as barriers to affordable housing.

### ***PARKING REQUIREMENTS***

Parking requirements in Santa Ana are typical for a city of its size. While these standards do not act as a prohibitive constraint to the development of housing, the City is often asked to consider a reduction in parking requirements in order to provide additional housing units or reduce development costs. The City may consider these requests on a case-by-case basis, especially when considering affordable housing projects.

### ***PREVAILING WAGE***

Federal regulations and State Redevelopment law require that the City ensures all laborers working on certain types of housing developments are paid prevailing wages. It is commonly accepted that complying with prevailing wage requirements adds 10% to 30% to the overall costs of construction. In addition to increased labor costs, administrative/management resources are needed to complete payroll and other reporting requirements. Contractors typically will add the cost of prevailing wage compliance to their bids thus increasing the overall cost of housing.

### ***AMERICANS WITH DISABILITIES ACT***

The City's building codes require that new residential construction comply with the Federal Americans with Disabilities Act (ADA) and Section 504. As previously outlined, these provisions include requirements for a minimum percentage of units in new developments to be fully accessible to the physically disabled. It is commonly

accepted that the provision of fully accessible units increase overall project development costs and can also impact the viability of the rehabilitation of older properties required to be brought up to current code standards. Nonetheless these regulations provide minimum standards that must be complied with in order to ensure the development of safe and accessible housing.

#### ***ENVIRONMENTAL CONSTRAINTS***

Several environmental hazards may affect the development and cost of housing units. The following environmental hazards may impact the development or rehabilitation of residential units in the City. The cost to mitigate hazards may act as a barrier to creating affordable housing opportunities.

- **Seismic Hazards:** The City of Santa Ana is located in an area of high seismic activity. Although no active faults cross the City, Santa Ana's close proximity to five major fault zones subjects the area to surface rupture, ground shaking, and ground failure. The greatest potential seismic dangers are the collapse of older residential units constructed from un-reinforced masonry and explosions of petroleum and fuel lines. Some of Santa Ana's historic and culturally significant buildings have not been brought up to seismic code, thus there may exist a conflict between landmark preservation and the elimination of public danger from seismic damage. Implementation of new development standards to prevent structural damage during an earthquake may increase the costs of housing.
  
- **Flooding:** The principal body of water that traverses the City is the Santa Ana River. Santiago Creek, a main tributary to the Santa Ana River, also traverses the City. A portion of the City is located within the 100-year floodplain, including a large portion of the City's west side. Recent improvements to the Santa Ana River have resulted in a significant reduction in flood hazards; however, some flood plain hazards still exist and must be assessed. Mitigation of flood hazards will add to development costs.

- **Toxic and Hazardous Wastes:** There are a number of land uses within the City of Santa Ana that handle hazardous materials. The majority of hazardous materials are located in industrially zoned land or within commercial development that either sells or utilizes such materials. New construction and rehabilitation housing projects may be impacted by the need to mitigate the potential impacts of these hazards.
- **Noise:** Residential land uses are considered the most sensitive to loud noise. The principal noise sources in Santa Ana are generated from primary transportation systems, including the Interstate 5 Freeway (I-5), State Route (SR) 55, SR-22, rail lines, and John Wayne Airport (JWA). The southern portion of the City is within the FAA notification area for JWA. HUD requires a full assessment and mitigation of noise hazards for all federally funded projects. Noise mitigation measures may add to the cost of housing development.
- **Infrastructure Constraints:** The City of Santa Ana is relatively built-out; therefore the existing infrastructure system is well developed. The deficiencies that presently exist, as well as those projected in the future, are primarily a result of age, capacity, and recent/future development pressures. New developments are typically required to contribute to the cost of upgrading these facilities thus adding to the cost of housing.
- **Competition for Land –** In recent years the Santa Ana Unified School district has set an aggressive course of action to construct new schools to meet enrollment demands. The school district has identified vacant and underutilized land as potential school sites. In some cases these same sites were identified as potential sites for the development of new housing. This competition for land has pitted two critical community needs against each other – classrooms versus homes. The demand for these sites has resulted in a general increase in land costs thus increasing the cost of development in general.

Non-governmental constraints that may act as barriers to affordable housing include the following:

***VACANT LAND***

Vacant land issues are discussed above.

***LAND PRICE***

The cost of land directly influences the cost of housing. In turn, land prices are determined by a number of factors, most important of which are land availability and permitted development density. As land becomes scarce its purchase price increases.

***CONSTRUCTION COSTS***

The cost of construction depends primarily on the price of materials and labor associated with the type of unit being built and the quality of the product being produced. Labor saving materials and construction techniques are available but they may reduce the quality of the finished product. Industry professionals peg the average construction costs for residential housing in the Southern California region at \$96 per square foot; multi-family housing estimated at \$130 per square foot.

***FINANCING***

Mortgage interest rates have a significant influence on the affordability of housing. Interest rate increases add to the cost of development, i.e., interest paid by a developer during the construction phase of a project. Increased interest rates also decrease the number of persons able to purchase homes. During the past three to five years, interest rates have been at record lows; however, national economic trends have lead to steady incremental increases. If this trend continues housing financing costs will most like respond in kind, resulting in a general increase in the cost of housing.

***INTENTIONALLY BLANK***