



IV. HOUSING RESOURCES

This section describes and analyzes resources available for the development, rehabilitation, and preservation of housing in the City of Huntington Beach. This includes the availability of land resources, financial resources available to support the provision of affordable housing, administrative resources available to assist in implementing the City's housing programs, and resources for energy conservation.

A. AVAILABILITY OF SITES FOR HOUSING

1. Vacant Land

The City of Huntington Beach currently encompasses 27.5 square miles, approximately 98 percent of which is developed. As vacant, developable land becomes more scarce, it is increasingly important for the City to track and manage this diminishing resource. To this end, in the summer of 2007, the Huntington Beach Planning Department conducted a comprehensive windshield survey of all vacant land within the City to provide useful data concerning these areas to planners, developers, investors and other members of the public.

As shown in Table IV-1, the land survey documents a total of 366 vacant acres, representing 2.1 percent of the City's total acreage. Evaluating this vacant acreage by General Plan land use designation, the largest segment of vacant land (217.8 acres) is reserved Open Space, consisting of parks or conservation areas. Areas designated for Residential use constitute the second largest segment of vacant land, with 75.2 acres. The Mixed Use designation provides additional capacity for residential development, with 7.8 vacant acres. Parcels designated for Public and Institutional uses provide 41 acres of vacant land. Finally, only 23 acres of vacant Commercial and Industrial designated areas remain in the City.

**Table IV-1
Vacant Land Summary**

General Plan Category	Vacant Acres	% of Vacant Land
Residential	75.2	21%
Commercial	10.8	3%
Mixed-Use	7.8	2%
Industrial	12.8	3%
Open Space	217.8	60%
Public and Institutional	41.0	11%
Total	366.16	100%

Source: City of Huntington Beach Vacant Land Survey, July 2007.

For purposes of the Housing Element, a more detailed analysis of the City’s vacant residential and mixed use areas has been conducted, as summarized in Table IV-2. As now required under Housing Element law, a parcel-specific inventory of vacant residential sites has been prepared which identifies the following for each parcel: Assessor’s parcel number, site acreage, General Plan and Zoning designation, developable density, and realistic dwelling unit potential. Only those residential sites with reasonable potential to develop have been included in the inventory, reducing the developable residential and mixed use acreage to 23 acres, compared to the 83 acres identified in Table IV-1. A copy of the detailed residential sites inventory and corresponding maps are included in Appendix A to the Element.

**Table IV-2
Developable Vacant Residential Sites**

General Plan Category	Permitted Density	Vacant Acres	Potential Dwelling Units
Residential Low (RL)	7 du/acre	7.7	72 units
Residential Medium (RM)	15 du/acre	13.3	146 units
Residential Medium-High (RMH)	25 du/acre	0.7	10 units
Residential High (RH)	30 du/acre	0.5	7 units
Mixed Use Vertical (MV)		0.86	11 units
Mixed Use Horizontal (MH)		0.07	1 unit
Total		23.13	247 units

Source: City of Huntington Beach Vacant Land Survey, July 2007.

The majority of remaining vacant residential sites in Huntington Beach are less than an acre in size, and can accommodate between one to four units. For example, many of the RM designated sites are located in the downtown, where the RMH-A zoning has helped to facilitate development of these small, 25 foot wide parcels. Because of the small size of many of these sites, most are unable to be developed to the maximum permitted density. City staff carefully evaluated the realistic development potential on each of the vacant sites, accounting for parcel size and historic development densities within each district. It should be noted however that on larger parcels, higher densities are achievable, as demonstrated by the 30 unit/acre Pacific City Project described below.

The vacant residential sites inventory (Appendix A) also identifies the following two sites with proposed General Plan or Zone changes to accommodate residential development. Given their pending status, these projects have not currently been included in the Housing Element sites inventory.

- 45 acre Coastal Zone site containing degraded wetlands. Owner received approval from City for development of 170 unit “Parkside Estates” in 2002. However, the Coastal Commission recently voted to require an expanded wetland and buffer area, thereby reducing the project yield by an estimated 50

units. The project requires further approvals from the Coastal Commission as well as the City before it can move forward.

- 2.5 acre vacant RM site within medium density residential neighborhood. Portion of site is designated CG - general commercial, thereby necessitating a General Plan amendment for this portion, although the entire site is zoned RM. The combined site can accommodate 35 medium density units.

In addition to vacant sites, residentially designated properties with entitlements provide for an additional 736 units (711 market-rate and 25 for low- to moderate-income households), as illustrated in Table IV-3. These reflect projects with entitlements that will be built within the near term planning horizon. Two of these projects - Pacific City and Blue Canvas - will provide a significant contribution to the City's housing stock, and are described in greater detail below.

**Table IV-3
Residential Development Potential -
Projects with Entitlements**

	Total Project Units	Low-Income	Moderate-Income	Market Rate
The Villas	19		4	15
Pacific City Condominiums	516*			516
Blue Canvas	201	3	18	180
Total	736	3	22	711

*117 affordable housing units, including 39 very low, 39 low, and 39 median income units to be provided off-site.

Pacific City

The Pacific City site is the last major site in the downtown area to be developed. It is a vacant 31-acre site bounded by the Pacific Coast Highway, First Street, Huntington Street and Atlanta Avenue being developed with a mix of visitor-serving commercial uses and residential to complement the downtown commercial core. The site is divided into three parcels, with the largest, 17.2-acre parcel to be developed with 516 residential condominiums (at a density of 30 units/acre) in a mix of two, three and four story buildings. The residential parcel will include a 2-acre village park/open space area dedicated for public usage. Site work has begun on phase one of the residential, with an expected opening in fall of 2008.

As Pacific City is within a Redevelopment Project Area, the affordability requirement is for 15 percent of units developed. The Affordable Housing Plan approved as part of the Pacific City Owner Participation Agreement stipulates that in exchange for an in-lieu contribution to the Redevelopment Agency's housing set-aside fund, the Agency will satisfy Pacific City's affordable housing requirement in the following manner:

- The Agency or its assignee shall cause to be constructed, or otherwise made available, 117 affordable housing units, including 39 units for very low income households, 39 units for low income households, and 39 units for median income households
- The units will be available for occupancy prior to issuance of building permits for the last phase of Pacific City; or evidence of the Agency's reasonable progress towards attainment of completion of the affordable units for the respective phase
- Units will have affordability covenants and restrictions for 60 years

Blue Canvas

The Blue Canvas Project will provide a master planned residential community of 201 attached homes (Medium Density Residential) on a former site used as an oil pipeline and storage tank terminal. The project will consist of duplex and triplex units, and will include a variety of dwelling unit types and sizes. Ten percent of the units will be provided as affordable, with 18 units affordable for moderate income households and 3 units affordable to low income households. Residential uses will occupy approximately 8.5 net acres of the site, with a two-acre public park developed for public use. Rough grading on the site has been completed, with the first phase of residential units expected to be completed by fall of 2008.

2. Beach/ Edinger Corridor Specific Plan

Beach Boulevard and Edinger Avenue serve as two of the City's primary major commercial thoroughfares, and are home to a diverse mix of both small and large retail developments, auto sales, residential and institutional uses. While these corridors have recognized economic success, it is the City's desire to establish a more cohesive integration of land uses and visual identity to the corridors.

In the fall of 2006, the City hired a consultant to prepare a revitalization study for Beach and Edinger to define a clear vision for growth and change. An extensive public involvement program is guiding this effort, providing input into development of the Beach/Edinger Corridor Specific Plan. Land use and development standards established in the specific plan will replace existing zoning regulations, and will set forth a series of new public improvements to enhance the corridors' physical image. A conceptual draft land use plan for the Edinger corridor has been reviewed by the community, and will be presented to City Council in January 2008. Subsequent to Council endorsement of the plan for Edinger, the land use plan for Beach Boulevard will be developed, with the entire Specific Plan targeted for adoption in 2008.

A key component of the Edinger Avenue portion of the specific plan is the integration of higher density housing along the corridors, with the following preliminary goals:

- 2,000 new units within Edinger Avenue Corridor Area

- Beach Boulevard in the vicinity of Ellis Avenue - Residential Medium High Density
- Beach Boulevard between Talbert and Heil - residential/commercial mixed use

Two large residential projects have already been proposed for the Edinger Avenue Corridor, both currently in the environmental review stage. The Ripcurl project is proposing approximately 440 apartment units on a 3.8 acre site, and would require a General Plan amendment from its current General Commercial designation. Bella Terra Phase II is also proposing a mix of approximately 500 new ownership and rental units adjacent to the million square foot Bella Terra retail mall (formerly the Huntington Center Mall), and would also require an amendment to the General Plan. Pursuant to the City' inclusionary housing requirements, a minimum ten percent of the units in Rip Curl would be deed restricted as affordable, and because Bella Terra falls within a Redevelopment Project Area, fifteen percent of its units would be affordable. A third project for Edinger Avenue is in the preliminary negotiation stage, and would construct approximately 175 units of student housing in proximity to Golden West College on a 2.7 acre vacant property owned by the Redevelopment Agency. The Agency would partner with a non-profit housing developer to build the student housing, and require affordability covenants on the units, currently estimated at 40 percent low income and 60 percent moderate income. A fourth project is being proposed by Watt Development for redevelopment of an older shopping center with approximately 600 apartment units, while maintaining 100,000 square feet of retail.

The Beach/Edinger Corridor Specific Plan is being developed to permit residential use on every parcel in the Edinger Corridor area, with additional residential anticipated to be accommodated along Beach Boulevard. For purposes of the Housing Element, only those projects that are pending or in the pipeline are being included in the residential sites inventory, presented in Table IV-4 (see Appendix A for site details).

**Table IV-4
Beach/Edinger Corridor Specific Plan
Potential Residential Development Capacity**

Projects	Number of New Units
Ripcurl Project	440 apartment units
Bella Terra Phase II	500 units
Golden West College Student Housing	175 apartment units
Watt Development Property	600 units
Total	1,715 units

3. Surplus School Sites

The City currently has six closed public school sites within its jurisdiction that have either been declared surplus or are being considered for surplus status by the School Districts, and are being made available for development. The City’s Development Assistance Team has met with the Huntington Beach and Fountain Valley School Districts on these surplus sites to provide early direction on their development. All six sites are located within single-family neighborhoods, and therefore the City’s direction has been to develop these sites as Low Density single-family. Table IV-5 summarizes the acreage and unit potential on each of these sites.

Entitlement applications are in the process of being submitted for the two Fountain Valley School District sites: Lamb and Wardlow schools. In August 2007, the Huntington Beach School District issued a Request for Proposal for development on four closed school sites: Burke, Gisler, Kettler and LeBard. The General Plan currently designates these four sites as Public, thereby necessitating a General Plan amendment and Zone Change to Low Density Residential. While the City supports their redesignation, because they are early in the planning stages, development potential on the four Huntington Beach School district sites has not been included in the residential sites inventory. With continued trends of declining enrollment, additional surplus school sites may also be developed for residential use during the planning period.

**Table IV-5
Surplus School Sites
City of Huntington Beach**

School Site	School District	Lot Size	Density	Unit Potential
Lamb	Fountain Valley	14.2 acres (includes acreage acquired by City for park use)	4.5 units/acre	63 units
Wardlow	Fountain Valley	14.3 acres (includes acreage acquired by City for park use)	6 units/acre	44 units
Total				107 units

Source: City of Huntington Beach Planning Department, October 2007.

4. Committed Assistance

Government Code Section 65583.1[c] permits jurisdictions to rely on existing units to fulfill up to 25 percent of their residential sites requirement (RHNA) in the Housing Element, pursuant to specified criteria. The following activities may be eligible:

- Substantial rehabilitation of substandard rental housing
- Conversion of multi-family rental units from non-affordable to affordable
- Preservation of at-risk housing

To qualify, a community must provide “committed assistance” to specified projects within the first two years of the planning period through a legally enforceable

agreement. Units must be provided at affordable rent levels to very low and low income households, with affordability terms ranging from 20 – 55 years, depending on the activity.

The City of Huntington Beach has committed to providing financial assistance towards the preservation of at-risk housing, and is seeking to apply credits towards the City's RHNA obligations (refer to Appendix B - Adequate Sites Program Alternative Checklist).

Preservation of At-Risk Housing

Wycliffe (Huntington) Gardens is a 185 unit Section 231 senior project with a mortgage extending through 2016, and project-based Section 8 contracts subject to annual renewals by HUD. In November 2006, the owner of Wycliffe Gardens provided a Notice of Intent to Prepay to the City, HUD, the State, and tenants of the project. City Economic Development staff are currently working with a non-profit housing developer to negotiate the acquisition and continued affordability of Wycliffe Gardens, or alternatively, the extension and preservation of the existing affordable terms and Section 8 housing assistance. Pursuant to Housing Element statutes, City/Agency funding assistance will require affordability and occupancy restrictions on the 185 very low income units to be maintained for a minimum of 40 years. The Agency will commit \$14 million in redevelopment housing set-aside funds towards preservation of Wycliffe Gardens in 2008, consistent with the Agency's Affordable Housing Strategy (December 2007).

Pursuant to Government Code Section 65583.1[c], the City will report to the State Department of Housing and Community Development (HCD) on the status of preservation of Wycliffe Gardens no later than July 1, 2010. If the City has not entered into an enforceable agreement of committed assistance for the units specified in this program, it will amend the Housing Element to identify additional appropriately zoned and suitable sites.

5. Residential Development Potential Compared with Huntington Beach's Regional Housing Needs

SCAG has determined the projected housing need for its region for the 2008-2014 Housing Element cycle, and has allocated this housing need to each jurisdiction by income category. This Regional Housing Needs Assessment (RHNA) represents the minimum number of housing units each community is required to plan for by providing "adequate sites" for through general plan and zoning.

As defined by the RHNA, Huntington Beach's new construction need for the 2008-2014 period is for 2,092 new units, distributed among the four income categories as shown in Table IV-6. Housing units receiving building permits during the 2006-2007 RHNA "gap period" can be credited towards the RHNA. As documented in Appendix C, 174 newly constructed units have been issued building permits between January 1, 2006

and October 31, 2007, including three low income and nine moderate income deed restricted units. Two second units were also built during this period, providing rental opportunities within the range of affordability to moderate income households.

Table IV-6 compares Huntington Beach’s remaining RHNA of 1,918 units with the City’s residential sites inventory, which provides for a total of 2,805 new units, and an additional 185 existing units to be provided through committed assistance. This unit potential is derived from the following, and is depicted in Figure 8:

- 247 units on vacant residential sites
- 736 units in projects with entitlements - The Villas, Pacific City, Blue Canvas
- 1,715 units in Beach/Edinger Corridor Specific Plan
- 107 units on surplus school sites
- 185 units through committed assistance for preservation of at-risk housing

**Table IV-6
Comparison of Regional Growth Need and Residential Sites
City of Huntington Beach**

Income Group	Total RHNA	Units Issued Building Permits (1/2006 – 10/2007)	Remaining RHNA	Minimum Density Guidelines	Site Inventory Feasible Units Capacity*
Very Low**	454	0	454	≥30 units/acre	958
Low	369	3	366		
Moderate	414	11	403	≥12 units/acre	321
Above Moderate	855	160	695	<12 units/acre	1,711
Total	2,092	174	1,918		2,990

* Includes vacant land (Table IV-2); projects with entitlements (Table IV-3); residential development projected within the Beach/Edinger Corridor Specific Plan (Table IV-4); development proposed on 2 surplus school sites (Table IV-5); and committed assistance to Wycliffe Gardens.

In terms of evaluating the adequacy of these sites to address the affordability targets established by the RHNA, Housing Element statutes now provide for use of “default densities” to assess affordability. Based on its population, Huntington Beach falls within the default density of 30 units/acre for providing sites affordable to very low and low income households. For moderate income households, based on several moderate income projects developed in the City (Cape Ann and the Promenade), the City has chosen a threshold of 12 units/acre to reflect a reasonable density with which moderate income development can be achieved. Allocating Huntington Beach’s residential sites inventory based on these density thresholds, combined with the affordability mix anticipated in both entitled and proposed projects, results in a sufficient unit capacity to address the City’s lower and moderate income needs.¹⁵

¹⁵ Excess site capacity at 30+ units/acre can be utilized to address the shortfall in moderate income sites.

Figure 8 Residential Sites Inventory

5. Availability of Infrastructure and Public Services

As a completely urbanized community, the City of Huntington Beach has already in place all of the necessary infrastructure to support future development. All land designated for residential use is served by sewer and water lines, streets, storm drains, and telephone, electrical, and gas lines. However, as an older community, much of the City's infrastructure is aging and will require improvements or replacement over time. The timing and funding of improvements need to be closely correlated with development phasing. The City has adopted an Integrated Infrastructure Master Plan that identifies needed improvement(s) and associated costs.

The City's 1996 General Plan identifies adequate transportation infrastructure, utility infrastructure and public service capacity to serve 18,500 additional residential units beyond what existed in 1990. Even with the 5,000 new units developed in Huntington Beach since 1990, the City has more than adequate infrastructure capacity to accommodate the City's residential growth needs (RHNA) for the 2008-2014 Housing Element cycle, which anticipates only 2,000 units. New development will tie into existing water and sewer mains, and in some instances mains may need to be upgraded to accommodate new demands generated by development. No specific parcels during the 2008-2014 planning horizon are constrained by infrastructure availability.

SB 1087, effective January 2006, requires water and sewer providers to grant priority for service allocations to proposed developments that include units affordable to lower income households. Pursuant to these statutes, upon adoption of its Housing Element, Huntington Beach will immediately deliver the Element to local water and sewer providers, along with a summary of its regional housing needs allocation.

B. FINANCIAL RESOURCES

There are a variety of potential funding sources available for housing activities in Huntington Beach. Due to both the high cost of developing and preserving housing and limitations on both the amount and uses of funds, a variety of funding sources may be required. Table IV-7 lists the potential funding sources that are available for housing activities. They are divided into five categories including: federal, state, county, local and private resources.

The primary source of funds for affordable housing activities in Huntington Beach is derived from the Redevelopment Agency housing set-aside fund. As required by California Redevelopment Law, the Huntington Beach Redevelopment Agency sets aside 20 percent of all tax increment revenue generated from the redevelopment project area for the purpose of increasing and improving the community's supply of housing for low- and moderate income households. These set-aside funds are placed in a separate Low- and Moderate-Income Housing Fund. Interest earned on money in the Fund, and repayments from loans, advances or grants are returned to the Fund and used to assist other affordable housing projects and programs.

The Agency has recently updated the Affordable Housing Component to the AB 1290 Implementation Plan (November 2007). This Plan specifies anticipated annual contributions to the redevelopment set-aside fund of between \$3.2 - \$3.6 million during the 2008-2014 period, for a total contribution of approximately \$24 million. In addition, in the beginning of fiscal year 2008/09, the Agency is anticipated to have a set-aside fund balance of approximately \$10 million.

**Table IV-7
Financial Resources Available for Housing Activities
City of Huntington Beach**

Program Name	Description	Eligible Activities
1. Federal Programs		
Community Development Block Grant (CDBG)	Grants awarded to City on a formula basis for housing and community development activities primarily benefiting low and moderate income households. Huntington Beach allocates approximately \$160,000 in CDBG funds annually towards its rehabilitation program.	<ul style="list-style-type: none"> ▪ Acquisition ▪ Rehabilitation ▪ Homebuyer Assistance ▪ Economic Development ▪ Homeless Assistance ▪ Public Services
HOME	Flexible grant program awarded to City on formula basis for housing activities. Huntington Beach receives approximately \$700,000 annually.	<ul style="list-style-type: none"> ▪ New Construction ▪ Acquisition ▪ Rehabilitation ▪ Homebuyer Assistance ▪ Rental Assistance

**Financial Resources Available for Housing Activities
City of Huntington Beach**

Program Name	Description	Eligible Activities
Section 8 Rental Assistance	Rental assistance payments to owners of private market rate units on behalf of low-income (50% MFI) tenants. Administered by the Orange County Housing Authority.	<ul style="list-style-type: none"> ▪ Rental Assistance
Section 202	Grants to non-profit developers of supportive housing for the elderly.	<ul style="list-style-type: none"> ▪ Acquisition ▪ Rehabilitation ▪ New Construction
Section 811	Grants to non-profit developers of supportive housing for persons with disabilities, including group homes, independent living facilities and intermediate care facilities.	<ul style="list-style-type: none"> ▪ Acquisition ▪ Rehabilitation ▪ New Construction ▪ Rental Assistance
2. State Programs		
Low-income Housing Tax Credit (LIHTC)	Tax credits are available to persons and corporations that invest in low-income rental housing. Proceeds from the sale are typically used to create housing.	<ul style="list-style-type: none"> ▪ New Construction
Multi-Family Housing Program (MHP)	Deferred payment loans to local governments, non-profit and for-profit developers for new construction, rehabilitation and preservation of permanent and transitional rental housing for lower income households. Two funding rounds annually through 2009.	<ul style="list-style-type: none"> ▪ New Construction ▪ Rehabilitation ▪ Preservation ▪ Conversion of nonresidential to rental ▪ Social services within project
Multi-family Housing Program - Supportive Housing	Deferred payment loans for rental housing with supportive services for the disabled who are homeless or at risk of homelessness. Two funding rounds annually through 2009.	<ul style="list-style-type: none"> ▪ New Construction ▪ Rehabilitation ▪ Preservation ▪ Conversion of nonresidential to rental ▪ Social services within project
Building Equity and Growth in Neighborhoods (BEGIN)	Grants to cities to provide downpayment assistance (up to \$30,000) to low and moderate income first-time homebuyers of new homes in projects with affordability enhanced by local regulatory incentives or barrier reductions. One funding round annually through 2009.	<ul style="list-style-type: none"> ▪ Homebuyer Assistance

**Financial Resources Available for Housing Activities
City of Huntington Beach**

Program Name	Description	Eligible Activities
CalHome	Grants to cities and non-profit developers to offer homebuyer assistance, including downpayment assistance, rehabilitation, acquisition/rehabilitation, and homebuyer counseling. Loans to developers for property acquisition, site development, predevelopment and construction period expenses for homeownership projects. One funding round annually through 2011.	<ul style="list-style-type: none"> ▪ Predevelopment, site development, site acquisition ▪ Rehabilitation ▪ Acquisition/rehab ▪ Downpayment assistance ▪ Mortgage financing ▪ Homebuyer counseling
Transit-Oriented Development Program	Funding for housing and related infrastructure near transit stations. One funding round annually through 2009.	<ul style="list-style-type: none"> ▪ Regulations under development
Affordable Housing Innovation Fund	Funding for pilot programs to demonstrate innovative, cost-saving ways to create or preserve affordable housing	<ul style="list-style-type: none"> ▪ Regulations pending
Infill Incentive Grant Program	Funding of public infrastructure (water, sewer, traffic, parks, site clean-up, etc) to facilitate infill housing development. One funding round annually.	<ul style="list-style-type: none"> ▪ Regulations pending
CalHFA Residential Development Loan Program	Low interest, short term loans to local governments for affordable infill, owner-occupied housing developments. Links with CalHFA's Downpayment Assistance Program to provide subordinate loans to first-time buyers. Two funding rounds per year.	<ul style="list-style-type: none"> ▪ Site acquisition ▪ Pre-development costs
CalHFA Homebuyer's Downpayment Assistance Program	CalHFA makes below market loans to first-time homebuyers of up to 3% of sales price. Program operates through participating lenders who originate loans for CalHFA. Funds available upon request to qualified borrowers.	<ul style="list-style-type: none"> ▪ Homebuyer Assistance
3. Local Programs		
Redevelopment Housing Fund	State law requires that 20% of Redevelopment Agency funds be set aside for a wide range of affordable housing activities governed by State law. The Huntington Beach Implementation Plan estimates \$3.2 - \$3.6 million will be contributed to the Low/Mod Housing Fund annually.	<ul style="list-style-type: none"> ▪ Acquisition ▪ Rehabilitation ▪ New Construction

**Financial Resources Available for Housing Activities
City of Huntington Beach**

Program Name	Description	Eligible Activities
Housing Trust Fund	Inclusionary housing in-lieu fees as permitted for projects with 3-9 units. Funded projects are required to include a minimum of 50 percent very low and low income units, with at least 20 percent of units affordable to very low income households.	<ul style="list-style-type: none"> ▪ Pre-development costs ▪ Land acquisition ▪ Rehabilitation ▪ Land Write-downs ▪ Interest rate subsidies
Housing Development Fund	Developer payments made to the Redevelopment Agency in exchange for the Agency fulfilling the developer's inclusionary housing obligations.	<ul style="list-style-type: none"> ▪ Activities consistent with fulfillment of project-specific inclusionary housing obligations
Tax Exempt Housing Revenue Bond	The City can support low-income housing by issuing housing mortgage revenue bonds requiring the developer to lease a fixed percentage of the units to low-income families at specified rental rates.	<ul style="list-style-type: none"> ▪ New Construction ▪ Rehabilitation ▪ Acquisition
4. Private Resources/Financing Programs		
Federal National Mortgage Association (Fannie Mae)	Fixed rate mortgages issued by private mortgage insurers.	<ul style="list-style-type: none"> ▪ Homebuyer Assistance
	Mortgages which fund the purchase and rehabilitation of a home.	
	Low Down-Payment Mortgages for Single-Family Homes in under served low-income and minority cities.	
Federal Home Loan Bank Affordable Housing Program	Direct Subsidies to non-profit and for profit developers and public agencies for affordable low-income ownership and rental projects.	<ul style="list-style-type: none"> ▪ New Construction
Savings Association Mortgage Company Inc.	Pooling process to fund loans for affordable ownership and rental housing projects. Non-profit and for profit developers contact member institutions.	<ul style="list-style-type: none"> ▪ New construction of rentals, cooperatives, self help housing, homeless shelters, and group homes
Freddie Mac	HomeWorks-1st and 2nd mortgages that include rehabilitation loan; City provides gap financing for rehabilitation component. Households earning up to 80% MFI qualify.	<ul style="list-style-type: none"> ▪ Home Buyer Assistance combined with Rehabilitation

Source: Karen Warner Associates

C. ADMINISTRATIVE RESOURCES

Described below are several non-profit agencies that have completed projects in Huntington Beach and can continue to serve as resources in the implementation of housing activities in the City. These agencies play an important role in meeting the housing needs of the City, and are integral in implementing activities for acquisition/rehabilitation, preservation of assisted housing, development of affordable housing.

Orange Housing Development Corporation (OHDC): OHDC is a non-profit housing developer founded in 1990. Located in the City of Orange, the Agency's start-up costs were originally funded by the Orange Redevelopment Agency. OHDC's primary focus is within Orange County, but has developed over 3,000 units in communities throughout California. In 2002, the Huntington Beach Redevelopment Agency funded OHDC to develop the 20 unit Bowen Court senior housing project.

Jamboree Housing Corporation (JHC): JHC is a non-profit developer that has developed and implemented numerous affordable housing projects throughout Orange County and the State. Jamboree has also established an in-house social services division to assist residents in maintaining self-sufficiency. "Housing with a HEART" (Helping Educate, Activate and Respond Together) now operates at most Jamboree-owned properties. JHC has completed two multi-family acquisition/rehabilitation projects in the Oakwood neighborhood in Huntington Beach, with three additional projects pending.

Shelter for the Homeless: Shelter for the Homeless provides emergency, transitional and permanent supportive housing for homeless and lower income families. The City has partnered with Shelter for the Homeless to rehabilitate a total of twelve units in the Oakview neighborhood and provide units at affordable rents for extremely to very low income families.

Habitat for Humanity: Habitat is a non-profit, Christian organization that builds and repairs homes for very low income families with the help of volunteers and homeowner/partner families. Habitat homes are sold to partner families at no profit with affordable, no interest loans. The City has supported Habitat in the development of four new homes in Huntington Beach, with two additional projects pending.

D. OPPORTUNITIES FOR ENERGY CONSERVATION

Conventional building construction, use and demolition along with the manufacturing of building materials have multiple impacts on our environment. In the United States, the building industry accounts for:

- ✓ 65% of electricity consumption
- ✓ 30% of greenhouse gas emissions
- ✓ 30% of raw materials use
- ✓ 30% of landfill waste
- ✓ 12% of potable water consumption

Interest in addressing these impacts at all levels of government has been growing. In 2004, the State of California adopted legislation requiring LEED (Leadership in Energy and Environmental Design) certification for new and renovated public buildings. Some local jurisdictions have not only adopted similar standards for their public buildings, but have also recently required LEED certification for larger commercial and residential developments. For example, the City of Pasadena requires the LEED certified level for commercial construction of 25,000+ square feet and residential buildings with 4+ stories. Other Southland cities that have adopted similar requirements are Calabasas, Santa Monica, Long Beach, and Los Angeles.

LEED certification building standards are one piece of a coordinated green building program. Why would a city adopt a green building program? Most local building standards already consider energy and stormwater issues. In addition, many jurisdictions have programs related to recycling, water conservation, stormwater management, land use, and public health. However, these programs are often overlapping and uncoordinated. One of the primary goals behind establishing a green building program is to create a holistic, integrated design approach to green building.

A green building program considers a broad range of issues including community and site design, energy efficiency, water conservation, resource-efficient material selection, indoor environmental quality, construction management, and building maintenance. The end result will be buildings that minimize the use of resources; are healthier for people; and reduce harm to the environment.

Both the public and private sectors currently offer grants, refunds, and other funding for green building. In addition, developments built to green standards assist both the owners and tenants with energy and maintenance costs over time.

Other efforts by cities related to energy conservation include: providing information regarding energy efficient techniques for rehabilitation; referrals for residents and businesses to energy conservation programs; and local incentives for building green.

The following presents a variety of ways in which Huntington Beach can promote energy conservation:

- Advertise utility rebate programs and energy audits available through Edison and Southern California Gas, particularly connected to housing rehabilitation programs. Lower-income households are also eligible for State sponsored energy and weatherization programs.
- Develop green (energy-efficient and environmentally-sensitive) building standards for public buildings.
- Provide incentives, such as expedited plan check, for private developments that are building green
- Support the elimination of contamination in older buildings (lead-based paint, asbestos, etc.) during rehabilitation and code inspections.
- Allow higher densities and mixed use development within walking distance of commercial, thereby reducing vehicular trips and reducing greenhouse gas emissions.
- Promote funding opportunities for private green buildings, including available rebates and funding available through the California Energy Commission for installation of solar panels.
- Provide resource materials and training opportunities regarding green building and energy conservation.
- Apply green building criteria to rehabilitation of single and multi family buildings.

Global Green, a leader in the green building field, has designed a step-by-step guide for local governments interested in creating a green building program. The steps are outlined as follows:

1. Establish Your Baseline - what are current local policies, ordinances, and environmental programs; identify gaps
2. Analyze Building Trends - what are past trends, planned city and major private projects, and projected growth
3. Review Existing Guidelines - do they fit with local climate, city procedures, local building practice, and address local priorities
4. Conduct Outreach - form city staff team and citizen committee; convene groups; and identify issues and priorities
5. Establish Framework - identify priority sectors; determine phasing; set incentives; and determine administration
6. Implementation - adopt policy; prepare and provide resources and materials; hold workshops and trainings; identify additional staff needs

The City of Huntington Beach has made a strong commitment to Green Building. The Planning Department offers a “Green Building Tips” handout for both homeowners and builders, and the City is initiating a fee reduction program for remodels that include solar panels. Both the Planning Commission and City Council have formed subcommittees to evaluate and develop measures to initiate a comprehensive Green Building Program. The City has budgeted for a new Green Building/Energy Coordinator staff position to implement the Program.

To further green building goals, residential and mixed-use developments receiving Redevelopment Agency assistance will be required to include sustainable design features to the extent financially feasible, such as:

- Energy and water reduction strategies
- Building design that maximizes sunlight for heat and light, and maximizes air flow for natural cooling
- Solid waste reduction technologies
- Storm water mitigation
- Gray water recycling

Southern California Edison Customer Assistance Program

Southern California Edison (SCE) offers a variety of energy conservation services under Customer Assistance Programs (CAP). These services are designed to help low-income households, senior citizens, permanently disabled, and non-English speaking customers control their energy use. All CAP participants must meet the federally-established income guidelines. Most services are available free of charge.

Southern California Gas Company Involvement Program

The Southern California Gas Company offers an energy conservation service known as the Community Involvement Program (CIP). This service provides weatherization for the homes or apartments of low-income families, provided they meet the federally-established income guidelines. These services are provided to the low-income families free of charge while later being reimbursed by the Gas Company.