

June

# Housing

2006

Advisory  
Council Housing  
and  
Transportation Standing  
Committee's  
Blue Ribbon Report



*Riverside County Advisory Council on Aging  
Riverside County Office on Aging*





**BLUE RIBBON HOUSING REPORT – June 2006**  
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# Blue Ribbon Housing Report – June 2006

## I. SUMMARY OF HIGHLIGHTS

### **Legislative Barriers and Future Action**

- Inadequate funding is a major barrier that affects every aspect of the development of senior housing. Often funding sources are fragmented resulting in an inefficient, inexpedient, and costly process for developers and builders.
- Inconsistent and incompatible housing standards and codes are pervasive. This also translates into costly deterrents to building or modification of affordable/accessible housing.
- We must advocate for adequate resources to meet the housing needs, but also advocate for a streamlined processing of housing development requests that result in prohibitive costs that drive developers out of the market.

### **Regulatory Barriers and Future Action**

- City and County ordinances are complex and sometimes conflicting.
- Encourage a teamwork perspective between the decision-makers who create opportunities for senior housing.

### **General Barriers and Future Action**

- A "culture of 'no'" keeps senior housing from emphasizing the sociability factors for development.
- Consider the importance of the social climate and advocate on behalf of the humanitarian aspect of senior housing.
- Encourage universal design components in ALL housing to allow for greater integration.

## II. INTRODUCTION

The Riverside County Advisory Council on Aging, the Riverside County Office on Aging, and the Economic Development Agency, convened a housing forum, "Restoring the Dream," on February 22, 2006, to discuss solutions to the growing need for senior housing. For the purpose of the forum and this document, the term "senior housing" encompasses issues of affordability and accessibility for all adults with special needs including those with disabilities. Affordability means having sufficient resources to pay the rent, mortgage, property taxes, maintenance, et cetera.

The forum brought a diverse group of individuals together. Planners, non-profit developers, for-profit developers, architects, and elected officials came to discuss the important issues and to work toward new solutions rather than

restating old problems. It encouraged many creative options for senior housing from building complexes on unused parking lot space in strip malls to transportation sharing. Key elements to senior housing were identified through the discussion with a focus on the needs of clients such as affordability, accessibility, availability, and location. In addition, it was determined that social interaction must be an aspect of any development as it is an integral part of the quality of life which should be considered when building senior housing. We must consider not only the physical well-being, but also the emotional, social, and psychological well-being of individuals. These elements are complex, but ultimately lead to an enhanced quality of life for the older adults in our communities.

One model of senior housing does not exist, as no single model is right for every individual. Senior housing can be any number of arrangements in which seniors live as they age. These vary from assisted living, to aging in place, to an elder fraternity approach in which several seniors live in one home and pool their resources. In addition, affordability has different meanings for people in different circumstances. Some define affordability as the ability to purchase a house while others look at affordability in terms of rent. In either case, affordability has become unattainable for many seniors in this country due to rising house prices. Diversity exists among older adults in general as well as in their requirements for housing. Because of this, each proposed development should look to the interests of a diverse population offering standard amenities but allowing for the flexibility of consumer choice.

Currently, cost is a major factor in the availability of senior housing. Complexes are expensive to build and often expensive for the consumers as well. Unfortunately, this lack of affordability has drawn us into the problems we are facing today with a booming senior population and not enough affordable housing to meet their needs. There are real, humanitarian consequences to not having affordable senior housing which will likely increase without an honest look at the barriers and the solutions to the issues. This forum and following summary is the first step in the process to improve the housing situation for seniors and adults with disabilities in Riverside County.

*For your information, a list of several housing Best Practices have been included in this report (refer to the Appendix, beginning on page 15).*

### **III. FORUM PARTICIPANTS**

Because of the specialized nature of the subject matter, participants were selected based upon unique criteria and key positions in terms of influencing the development or improvement of senior housing in their communities. Participants included county planners, city planners, elected officials, for-profit housing developers, non-profit housing

developers, architects, and zoning officials. These individuals were able to share expertise and important information that will lead to improved service delivery for senior housing issues.

#### **IV. BACKGROUND INFORMATION**

The forum and this report grew out of goals and objectives in the Riverside County Office on Aging's 2005-2009 Strategic Plan entitled, Strength in Aging. This plan outlined six priority areas, one of which is housing. The goal for this priority area is "to sustain and increase housing options to meet the needs and preferences of seniors, and adults with disabilities, residing in Riverside County." Objectives for this goal include convening two forums and issuing a Blue Ribbon Housing Report. The first of the two forums was held on February 22, 2006 and this Blue Ribbon Report identifies the recommendations for sustaining and increasing housing options for seniors and adults with disabilities that were suggested through discussion at that forum. The forum and this resulting report are meant to encourage action on the part of participants and the Advisory Council on Aging in the hope that there will be effective changes taking place by the date of the follow-up forum in September of 2007.

Because of the nature of the forum, assumptions were made as to the important needs that surround senior housing in Riverside County. The assumptions were based on the following:

- The available senior housing is often prohibitively expensive.
- There are two housing programs administered by the Department of Housing and Urban Development: Section 8 and Affordable Public Housing. In Riverside County, the waiting list for Section 8 housing vouchers has been closed since May 2004 and only opened recently for additional names to be added to the list. Representatives from that agency are not able to estimate the number of people on the waiting list currently. That leaves only the Affordable Public Housing Program as an option for low-income individuals. After the eligibility determination for the Affordable Public Housing program, individuals wait, on average, 18 months before they are placed in housing.
- Accessible housing for adults with special needs is very difficult to find.
- According to the Commission on Affordable Housing and Health Facility Needs for Seniors, the nation needs an additional 730,000 rent-assisted units by 2020 because of the growing demand.

## V. BARRIERS

<b>Issues and Findings</b>	<b>Legislative Issue</b>	<b>Regulatory Issue</b>	<b>General Issue</b>
<b>A.</b> Many cities and counties choose not to adopt “voluntary guidelines” for senior housing as identified in California Assembly Bill 2787; implemented January 2004 (the original intent of the bill was to provide “standards for universal design”). Therefore, Universal Design has been improperly applied or not applied at all.	X		
<b>B.</b> Funding restrictions will not allow for differences within units in a single complex to reflect varying resident needs, i.e., a lack of inclusionary housing. Therefore, there are few developments that cater to individuals with diverse needs.		X	
<b>C.</b> County ordinances regarding senior housing are weak and tend to look at proposed senior housing projects on a complex by complex basis. Therefore, developers do not know what they will be measured against as their proposed projects come under review and approval.		X	
<b>D.</b> Enforcement of the State Unruh Fair Housing Act in Riverside County has not been consistent and there is local confusion as to where the responsibility for enforcement lies; although, the California Department of Fair Employment and Housing is the official enforcer. The Unruh Fair Housing Act is seen as legislation mandating universal design components in senior housing developments. In the Act, there are specific sections that are applicable only to Riverside County. Sections 51.11 and 51.12 are specific to Riverside County and make discrimination illegal unless a housing development is designed specifically for seniors. In that case, all senior housing must be accessible, or easily made accessible (i.e., walls must be reinforced for grab bars if they are not yet installed).	X		X

<b>Issues and Findings</b>	<b>Legislative Issue</b>	<b>Regulatory Issue</b>	<b>General Issue</b>
<b>E.</b> California Assembly Bill 499 is not being implemented due to budget constraints. AB 499 provides for Medi-Cal funded assisted living and would have established a pilot Medi-Cal waiver program for Medi-Cal recipients residing in residential care facilities. If successful, this pilot program would have been expanded allowing people more choice in their residential facilities.	X		
<b>F.</b> Processes to develop and build senior housing are slow and cumbersome, as all three government levels (federal, state, local) often impose conflicting requirements.	X	X	
<b>G.</b> Lack of and/or restrictive use of funding.	X	X	X
<b>H.</b> The cost of assisted living (AL) has increased commensurate with added regulatory requirements resulting in less affordability and sometimes the closure of a facility.		X	X
<b>I.</b> City and county building requirements are too rigid and inhibit design creativity. Design is focused on fulfilling building standards that do not necessarily lend themselves to making livable communities. <ul style="list-style-type: none"> <li>• Individual interpretations of regulations mean that housing standards may differ between cities and counties.</li> </ul>		X	
<b>J.</b> Even when senior housing is a priority in general plans, that does not guarantee implementation. For example, zoning requirements may work against senior housing development as provided for in general plans.		X	
<b>K.</b> Development of new housing is inhibited by the need to meet the prevailing wage of the construction industry.		X	
<b>L.</b> Some cities have anti-development attitudes and a slow-growth bias that precludes senior housing from being built.		X	X
<b>M.</b> There is no “roadmap” to direct individuals who want to develop senior housing. Checklists that explain the processes of creating senior housing are not available for developers and planning officials to use.		X	X
<b>N.</b> Courtyard and cottage style housing, which is considered an appealing option for inner-city senior housing, are low-density so developers are less			X



inclined to build them.			
<b>Issues and Findings</b>	<b>Legislative Issue</b>	<b>Regulatory Issue</b>	<b>General Issue</b>
<b>O.</b> A “culture of no” is simply exacerbated by the stereotype of “old folks homes.”			X
<b>P.</b> NIMBYism (Not in My Backyard) threatens multi-generational housing and separates families by prosperity. Grandparents raising grandchildren have a special challenge finding affordable housing that is accessible because most senior communities do not allow children to live in the homes.			X
<b>Q.</b> We currently design tunnels of non-social space. For example, when building homes, consideration should be given to the distance at which an individual will recognize another person. That distance is much lower for seniors than younger individuals.			X
<b>R.</b> Alternative life-style approaches, such as encouragement of casual group houses where two or more seniors voluntarily pool their resources and live together, should be included in housing discussions.			X

## **VI. ADVOCACY, COORDINATION AND EDUCATION RECOMMENDATIONS**

### **ADVOCACY**

- ❖ The Advisory Council on Aging (AC) should advocate for the protection of existing requirements for affordable senior housing to ensure that individuals are able to secure homes.
- ❖ The AC should advocate for the development of separate guidelines for senior housing projects, but make them a part of blended communities. This can be accomplished by adding housing elements to the county general plan that include standards for senior-friendly, mixed use, and fully integrated developments.
- ❖ The AC should advocate the use of “infills” (i.e., the use of vacant land and property within a built-up area for further construction or development) to qualify for exemptions.
  - ◆ Encourage the investigation of how to make California Environmental Quality Act (CEQA) reviews of infill projects more efficient and less uncertain.

- ◆ Allow for greater density in infill areas, property tax abatements, and fee waivers for infrastructure hook-ups.
- ❖ The AC should encourage city officials to allow more design flexibility giving more freedom to developers and architects to build within set standards for accessibility.
- ❖ The AC should advocate for requirements related to senior needs to be set forth in General Plans.
  - ◆ Advocate for more cottages and courtyard housing; making all units at ground-level.
  - ◆ Advocate for amending zoning ordinances and elements of the General Housing Plan to include universal design standards.
- ❖ The AC should proactively encourage the enforcement of legislative requirements such as Unruh by asking for accountability.
- ❖ The AC should advocate that universal design should be encouraged in ALL housing.
  - ◆ Perhaps a universal design checklist could be developed that is applicable across jurisdictions. Universal amenities in all communities would allow those who choose to age in place the chance to do so.
  - ◆ Encourage the building and plan “checkers” to be educated in terms of universal design standards in order to provide greater enforcement.
- ❖ The AC and Office on Aging (OoA) should work to gain commitment from top leadership such as mayors, city council members and county board of supervisors for senior housing issues.
- ❖ The AC should request that the county spend a greater percentage of Community Development Block Grant funding on home modifications for seniors.

### **COORDINATION**

- The Office on Aging (OoA) should create a staff position to do home assessments and determine the needs of residents to increase home accessibility.
- The OoA should involve a broad range of personnel in solution-focused meetings for senior housing, i.e., firefighters, transportation officials and planning staff.

- Cities and/or the County should appoint an ombudsman to help those interested in senior housing to navigate the maze of regulatory issues.
- Cities should set up housing endowment funds to cover “gap funding.”
- The OoA and AC should coordinate with appropriate officials to offer incentives for the development of senior housing.
  - ◆ Lower-cost financing and faster project approval through the use of minor conditional permits, which save money in filing fees and processing time.
  - ◆ Advocate for a fast-track policy that guarantees senior housing getting through the approval phase in half the usual time.
  - ◆ Investigate whether developer impact fees can be reduced since seniors use fewer resources (i.e., flushing toilets, driving cars, etc.)
- The AC should encourage cities and the County to explore further use of “granny flats.”
  - ◆ Building these flats no longer requires a public hearing, and they can be manufactured homes.
- All levels of government should look at alternative models of assisted-living (AL) such as the possibility of integrating senior housing with assisted living facilities to provide continuity of care. This would provide much-needed assistance for an individual over-burdened with the care of a frail spouse.
  - ◆ In addition, a majority of AL residents live close to their children, which has implications for multi-generational housing. Traditional families have changed and children often look for alternative housing arrangements for older parents who need more specialized care.
- Communities should explore ways of integrating social amenities with senior housing developments.
  - ◆ Housing is more than a dwelling. We need to ensure that individuals are closer to their neighbors and have access to nearby services. Communities should be walkable with safe and secure access to amenities. Consideration should be given to the changing mobility needs of seniors. Garages, which take up so much space, are less important in senior living arrangements. A creative idea is for a senior housing facility to have one shared car for every eight residents, increasing socialization and decreasing the need for wasted garage space. We should promote interdependence rather than independence.

## **EDUCATION**

- Help change the image of planners from “regulators” to “facilitators.”
- The AC should educate the public regarding the benefits of universal design for all ages and physical conditions.
- The California Departments of Aging and Housing should encourage counties and cities to adopt standards that improve accessibility in housing by discussing the importance of accessibility with governmental representatives.
- City and county officials should emphasize sociability and visitability in standards for housing amenities.
- Rather than immediately dismissing an idea for senior housing, local officials and leadership should ask, “What is the right project?” “What will work?”
- Local officials and leadership should be encouraged by the AC to address the specialized housing needs of grandparents raising grandchildren.
- Local leadership should encourage a culture change that is more trusting across the different roles involved in senior housing.
  - Encourage planners, architects, and developers to learn more about one another’s roles.
- The AC should lead a cultural change that will result in cities soliciting senior housing from developers, rather than the other way around.
  - ♦ Educate the public about senior housing, why it is needed, and the positive impact it can have on a neighborhood.
- The AC and OoA should educate and enable the senior community to be creative in meeting their own housing needs.

## **VII. FOLLOW-UP PLANS**

This forum was the first step in a long-term action strategy; thus, future plans are of utmost importance. The group convened for the initial forum has plans to reconvene in September of 2007 to celebrate progress, discuss timely developments, identify new barriers, and reassess their advocacy, coordination, and education recommendations that flowed from the 2006 forum. In the time between the two forums, the Office on Aging Advisory Council will advocate on

behalf of senior housing and will work to reduce the barriers that are presently hindering the development of affordable and accessible housing for older adults, as identified in this report.

## **VIII. RESOURCES**

AB 1400 Model Universal Design Checklist

Commission on Affordable Housing and Health Facility Needs for Seniors

Access at <http://govinfo.library.unt.edu/seniorscommission/>

California Department of Housing and Community Development – Division of Codes and Standards

City of Riverside Housing Task Force Document of Recommendations

“The Future of Infill Housing in California: Opportunities, Potential, Feasibility and Demand, Volume Two: Full Study”

Access at <http://infill.gisc.berkeley.edu/about.html>.

Governor’s Office of Planning and Research – Unruh Civil Rights Act

Access at <http://ag.ca.gov/publications/civilrights/01CRhandbook/chapter3.php?PHPSESSI>

Policylink.org

“Infill Incentives”

*Sperling’s Best Cities for Seniors*

A Synopsis of Affordable Housing Issues in Riverside County

Report prepared by Riverside County Advisory Council on Aging and No Wrong Door Team

Universal Housing Design Recommendations for Accessibility

[http://www.smco-cod.org/smc/departments/cod/home/o,2151,65129\\_300190036\\_00.html](http://www.smco-cod.org/smc/departments/cod/home/o,2151,65129_300190036_00.html).

## **IX. List of Participants**

### **Supervisor Marion Ashley**

Riverside County Board of Supervisors, District V

### **Barbara Affolter**

Advisory Council on Aging

### **Mark Balys**

Riverside County Planning Department

### **Michael Barnard**

Joslyn Senior Center

### **Charles Belknap**

Mental Health Association Village

### **Tony Borges**

Component Housing Systems, U.S.A.

### **Steve Brown**

City of Coachella

### **Michael Carbine**

Advisory Council on Aging

### **Cathy Colt**

Riverside County Assessors Office

### **Dale Cook**

City of Palm Springs

### **Robert Donald**

AIA Architect

### **Grace Deisler**

Riverside County Office on Aging

### **Nancy Driggers**

City of Murrieta

### **Dorothy Farmer**

City of Moreno Valley

### **James Finney**

City of Perris Planning Commission

### **Deborah Franklin**

City of Banning

### **Paul Franko**

Rancho Mirage Housing Authority

### **Bill Gayk**

Transportation and Land Management Agency

### **Jesus Gomez**

Redevelopment Department

### **Jessica Gonzales**

City of Palm Desert

### **Mike Grabendike**

Raincross Senior Partners, LLC

### **Ken Gutierrez**

City of Riverside Planning Department

### **Robin Hastings**

Supervisor Ashley, District V

### **Sharon Heil**

Wildomar Chamber – Land Development

### **Richard Heil**

Community Attendee

### **Lizzie Jones**

Community Attendee

### **Mary Jo Kittok**

Community Access Center

### **Gary Kyle**

City of Moreno Valley

### **Tylisha Larimer**

City of Lake Elsinore

**Edna Lebron**  
City of Hemet

**Lenwood Long**  
Advisory Council on Aging

**Barbara Lupro**  
City of Murrieta - Planning

**Susan Mack**  
Homes for Easy Living

**Vee Maiden**  
Advisory Council on Aging

**Ray Mastalish**  
Riverside County Office on Aging

**Douglas McAllister**  
City of Murrieta

**Catherine McMillan**  
Coachella Valley Association of  
Governments

**John Meyer**  
City of Temecula

**Lu Molberg**  
Riverside County Office on Aging

**Mark Moran**  
Advisory Council on Aging

**Faith Morreo**  
T.A.N.F. Tribal Liaison

**Roger Nunez**  
City of Coachella

**Erica Ostrom**, Assemblywoman  
Bonnie Garcia's Office

**Steve Pasarow**  
City of San Jacinto

**Jacque Paul**  
The Press Enterprise

**John Pena**  
John Pena Association

**Donna Pierce**  
Riverside County Office on Aging

**Patrick Ramos**  
Advisory Council on Aging

**Charles Rangel**  
Inland Empire Section American  
Planners Association / Young  
Homes

**Betty Rogers**  
Advisory Council on Aging

**Elizabeth Romero**  
Supervisor Wilson, District IV

**Gloria Sanchez**  
Advisory Council on Aging

**Lori Schiefelbein**  
City of Moreno Valley

**Richard Smith**  
Director of the TRIP Program &  
Executive Director of the  
Partnership to Preserve  
Independent Living

**Ann Stephens**  
Supervisor Tavaglioni, District II

**Linda Swanson**  
Riverside County Office on Aging

**Ellis Swing**  
Advisory Council on Aging

**Craig Thralls**  
Amber-Thralls Development Co. &  
Wildomar Senior Leisure  
Community

**Bill Timmons**  
President, Senior Friendly  
Communities of America

**Mark Trabing**  
City of Hemet

**Ed Walsh**  
Riverside County Office on Aging

**David Willmon**  
Advisory Council on Aging

**Shirley Wolf** City of Riverside  
Development Department

**Reuel Young**  
Interactive Design Corporation



## BEST PRACTICES

### A. City of Long Beach

#### Mental Health Association Village

Contact: Charles Belknap, Director of Community Development, [cbelknap@mhala.org](mailto:cbelknap@mhala.org)

*The Village is a creative special needs housing organization. They look to use old motels and convert them to their consumers' needs with a consumer-driven perspective. Multiple funding sources are often needed for such developments. Mr. Belknap identified NIMBYism, time, market changes, and cultural change as some of the obstacles to developing special needs housing. He also identified the strengths of getting neighborhood associations to partner with organizational ideals. His principles include:*

1. *Think system.*
2. *Build capital.*
3. *Keep systems fluid.*
4. *Preach values.*
5. *Keep it simple.*

### B. City of Riverside

#### Affordable Housing Task Force Recommendations to the General Plan

Contact: Ken Gutierrez/ Mike Grabendike

*The City of Riverside had the foresight to realize the impact that the aging boomer generation will have in the next few decades. They developed a task force that was specifically designed to examine the issues of housing in the city and develop recommendations for action in the next 25 years. The purpose of the report is to look at ways of attracting an economically vital population to Southern California by developing a senior housing concept that integrates land-use decisions and economic strategy. Recommendations include:*

1. *Make senior housing a priority in the General Plan.*
2. *Create a senior housing zoning ordinance.*
  - *Alternative – flexible standards to make development easier and provide incentives.*
3. *Adjust redevelopment fees specific to senior housing.*
  - *Riverside has reduced fees 60%.*
4. *Encourage age-integrated housing projects.*
5. *Generate creative sources of financing.*
6. *Exploit opportunities for funding by attracting the economic strength of the older adult population.*

7. *Take a competitive approach – partner to find opportunities.*
8. *Maximize existing housing stock.*
9. *Reverse sprawl – mixed-use zoning; pedestrian friendly.*
10. *Recommend universal design components in all new developments.*

### **C. City of Moreno Valley**

#### One Stop Center

Contact: Lori Shiefelbein, Development Services Coordinator

*Moreno Valley houses all city offices that are necessary for obtaining building permits under one roof. There is greater coordination between departments and consumers find it simpler to navigate the complexities of the development process. The One Stop Center endeavors to be consumer-friendly and to demystify the development process by allowing individuals to have all their concerns addressed by staff in one building. In addition, the coordinator of the building creates integration between departments that leads to less fragmentation of services.*

### **D. City of Palm Springs**

#### Palm Springs Home Repair Program

3200 East Tahquitz Canyon Way  
Palm Springs, CA 92262  
760-323-8264

Contact: Marina Karas or Dale Cook

*The city operates this program through a federal Community Development Block Grant. Although originally it served seniors and individuals with disabilities, it has expanded to include all very-low income individuals. The program provides grants to homeowners for minor routine maintenance, emergency repairs, accessibility modifications, and other health or safety code work. Through this program, the city also cultivates resource linkages with numerous community agencies mutually beneficial to one another clients' needs so as not to duplicate efforts and resources.*

### **E. City of Hemet**

#### City Housing Division

445 E. Florida Ave.  
Hemet, CA 92543  
951-765-2381

Contact: Mark Trabing

*The City Housing Division is partnering with federal, state, and local governments to obtain financing to develop 75 units of affordable senior housing for extremely low-income seniors. It also offers the Senior Home Repair Program, the Homeowner Rehabilitation Program, and through the Volunteer Center, a Senior Shared Housing and Assisted Living Ombudsman Program. Through the Inland Fair Housing and Mediation Board, the city offers the Mobile Home Mediation Program and the Mobile Home Resident Assistance Program which serve mostly seniors.*

## **F. City of Temecula**

### **Corporation for Better Housing**

15303 Ventura Blvd. Ste 1100

Sherman Oaks, CA 91403

818-905-2430

Contact: Mary Silverstein, Executive Vice President

*The Temecula Redevelopment Agency partnered with the Corporation for Better Housing to develop the Riverbank Senior Housing Apartments. The project met the Agency's Affordable Housing goals by:*

- *Increasing, improving, and preserving the supply of affordable housing*
- *Upgrading the physical appearance of a Project Area neighborhood*
- *Establishing new standards for the private development within a Project Area neighborhood*

*Riverbank consists of 66 garden style apartments with several amenities including a community room and swimming pool. Thirteen units are reserved for very low-income individuals and 53 units are reserved for low-income individuals. The center is in close proximity to a senior center and stabilizes the surrounding neighborhood.*

*The Corporation for Better Housing was established in 1995 with the mission to provide safe, quality, affordable housing with coordinated access to enhanced social service programs. Since its founding it has created 1254 units, has 397 units under construction and plans to construct 648 units in the next year throughout California. They believe that community action changes people's lives, embodies the spirit of hope, improves neighborhoods, and makes communities better places to live.*

## **G. Cathedral City**

### **Tierra Del Sol**

Warren Bradshaw, Housing Programs Manager

Cathedral City Redevelopment Agency

phone: (760) 770-0376 or 0377

Fax: (760) 202-1470

*This project houses 75 apartments for low-income seniors. Mercy Housing has worked with the Cathedral City Redevelopment Agency for almost seven years to plan and raise funds for the \$11 million project. Tierra Del Sol will be its first development in the Coachella Valley. The funding for construction came from the U.S. Department of Housing and Urban Development, Cathedral City Redevelopment Agency, Riverside County and the Federal Home Loan Bank of San Francisco. Tierra Del Sol residents will be able to rent a one-bedroom apartment for no more than 30% of their monthly income. The complex will be managed by Mercy Services California, an affiliate of the national Mercy Housing. The mixed-use development will also house the city's senior center, providing a convenient location for the residents and clientele of the center to access programs and other services including a daily meal program.*





To learn more about the  
Riverside County Office on Aging,  
please call: 1(800) 510-2020 or (951) 867-3800  
or visit our Web Site: [www.rcaging.org](http://www.rcaging.org)

Funding for this report was provided by the Office on Aging through the Older Americans Act.