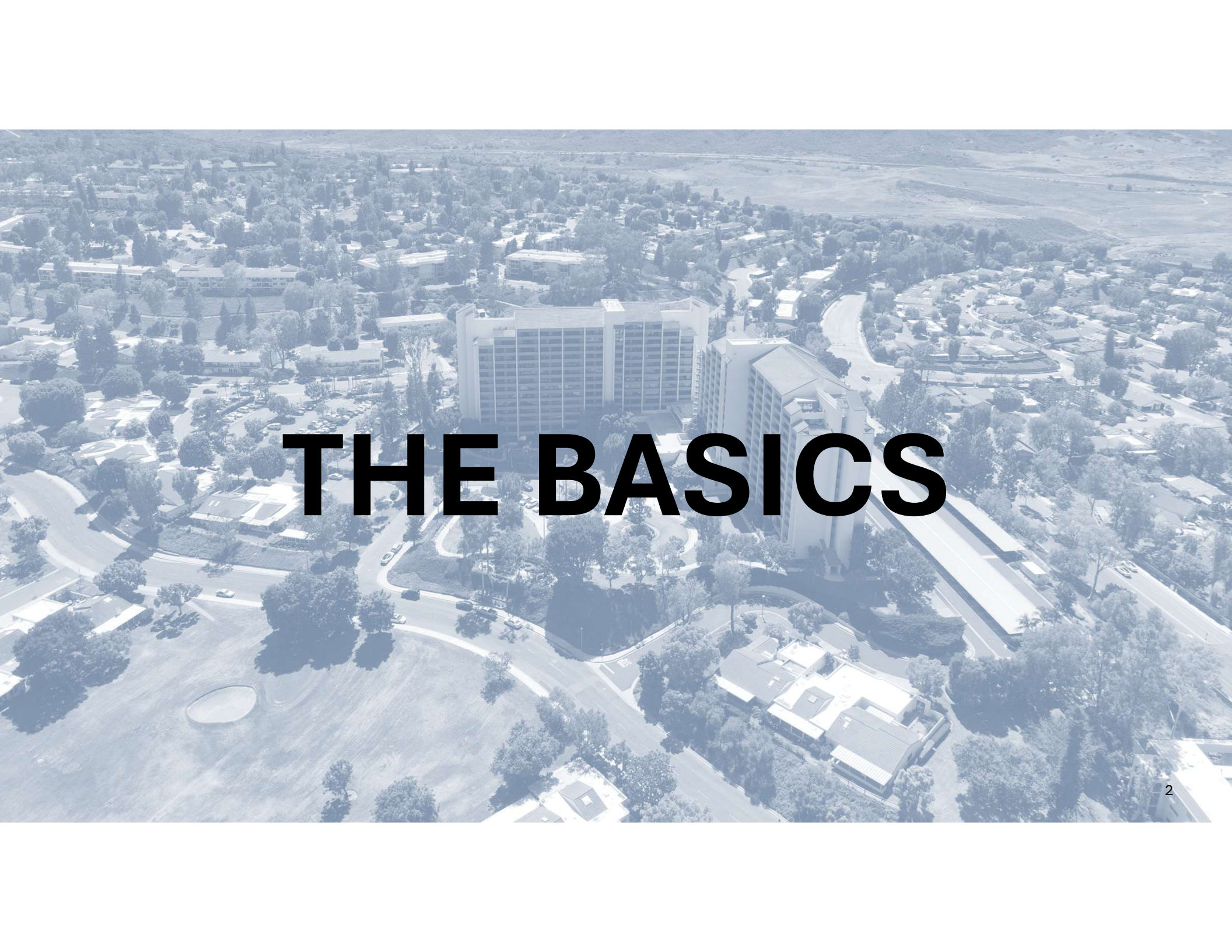


Laguna Woods Housing Element 101 & Implementation Update

1st Annual Laguna Woods Housing Forum
October 26, 2026



An aerial photograph of a university campus. The central focus is a large, multi-story building with a grid-like facade of windows. To its right is a long, low building with a curved roof. The campus is surrounded by lush green trees and lawns. In the foreground, there's a large open field with some circular patterns, possibly a sports field or a golf course. The background shows more campus buildings and a distant horizon under a clear sky.

THE BASICS

1. State law requires the City to take certain actions to support the development of housing, including zoning sufficient land to allow for the construction of a specified number of new housing units. *(Think of it as creating opportunities...)*

2. State law DOES NOT require the City or property owners to construct housing.
(It is an option, not an obligation...)

So how does housing get constructed?

The government has to allow it.

A property owner has to be willing.

A developer has to be interested.

The financing has to work out.

Is the City able to zone private property?

Yes. State law ***requires*** the City to designate “the proposed general distribution and general location and extent of the uses of the land” within city limits, including both “public and private uses of land” (California Government Code Section 65302(a)).

All public and private property in Laguna Woods, with the exception of public streets, is presently zoned and has been since the community was first constructed.

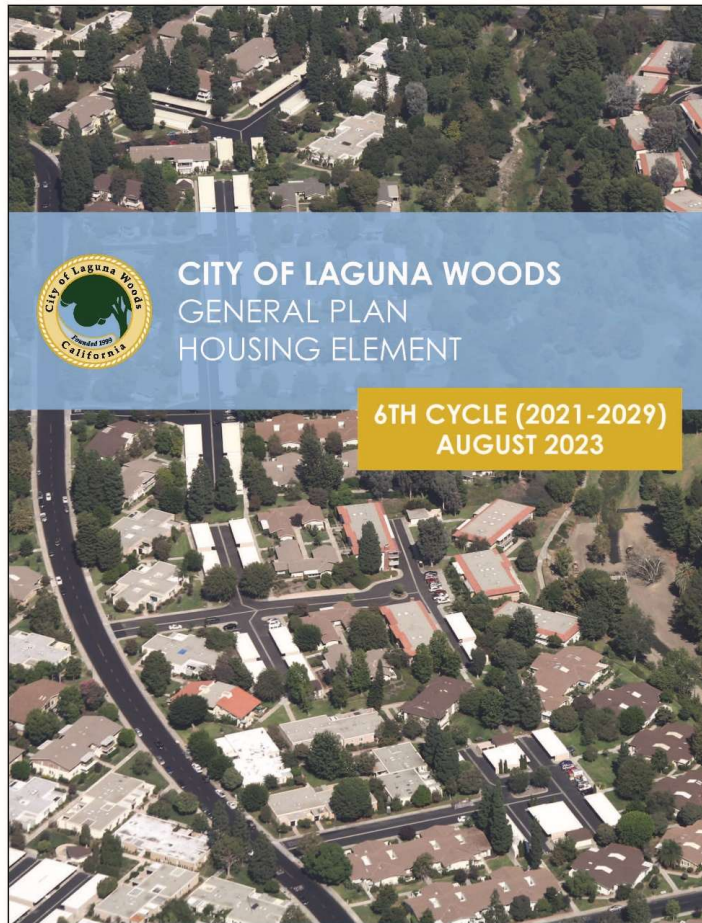
But what about HOAs?

Homeowners' associations ("HOAs") are non-governmental in nature. They are typically organized as nonprofit mutual benefit corporations.

There are an estimated 50,000 HOAs in California. All are subject to zoning and other land use regulations promulgated by a city, county, or city/county.

An aerial photograph of a university campus, featuring a large central building with a glass facade, surrounded by trees, parking lots, and other campus structures. The image is overlaid with a semi-transparent blue filter.

THE HOUSING ELEMENT



The current, 232-page General Plan Housing Element applies to the period of **October 2021-October 2029**.

Preparation of the Housing Element spanned approximately two years and included eight public meetings, plus a public review period.

Adopted: August 16, 2023

Rezoning Completed: September 18, 2024

Substantial Compliance: October 28, 2024

How many new housing units was the City required to zone for?

Income Level	Minimum Number of Housing Units to Zone For	Actual Number of Housing Units Zoned For
Very-low	127	152
Low	136	163
Moderate	192	230
Above-moderate	542	651
Total	997	1,196


6th Cycle Regional Housing Needs Assessment (“RHNA”)
Housing Needs Allocation

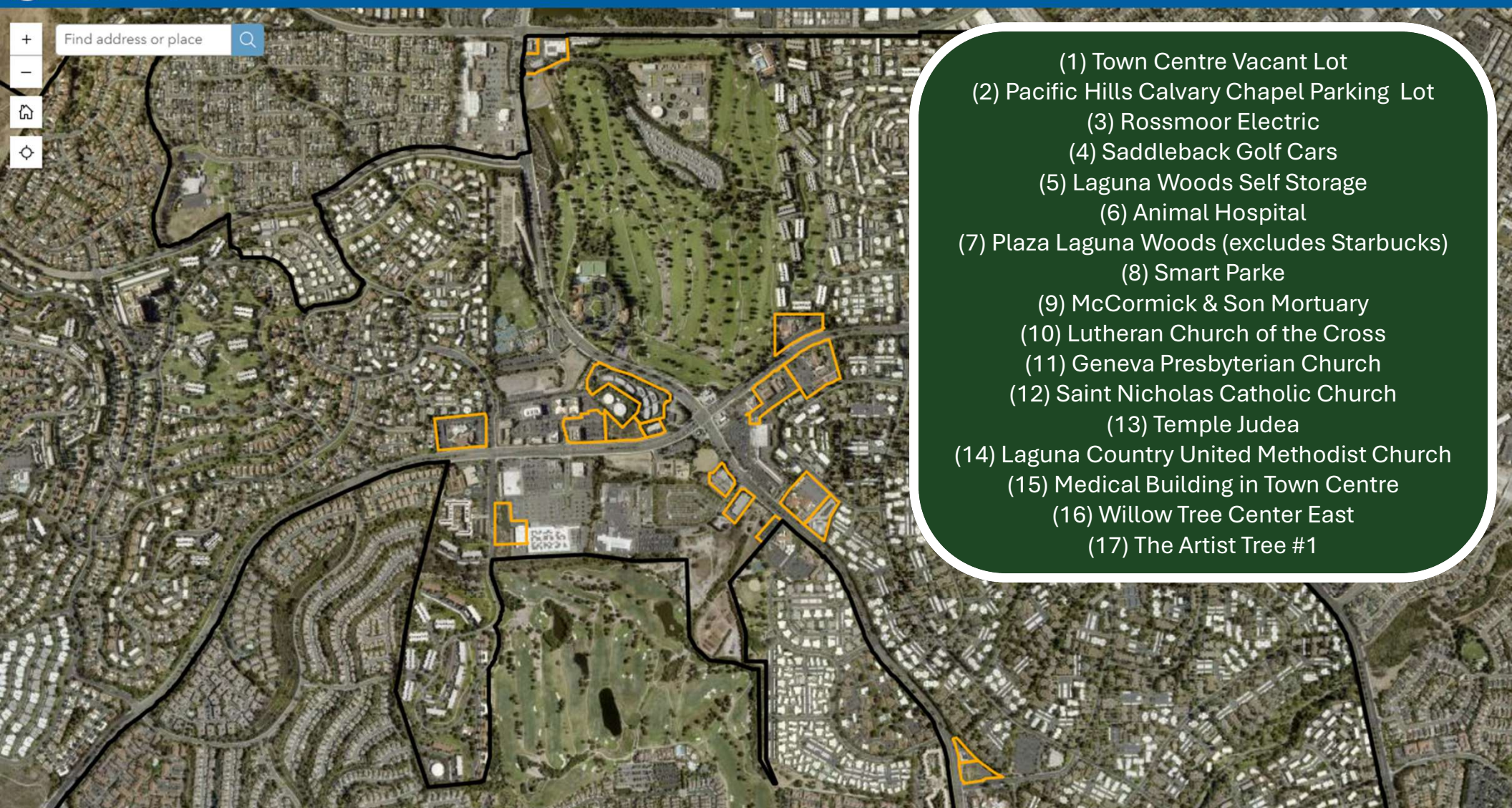
Where can new housing units be constructed?

17 sites in non-residential districts

Includes all churches/places of worship

On each site, housing can be constructed as an additional use or as the only use.

Remember, deciding to construct housing still takes a **willing property owner** and **interested developer**.



- (1) Town Centre Vacant Lot
- (2) Pacific Hills Calvary Chapel Parking Lot
- (3) Rossmoor Electric
- (4) Saddleback Golf Cars
- (5) Laguna Woods Self Storage
- (6) Animal Hospital
- (7) Plaza Laguna Woods (excludes Starbucks)
- (8) Smart Parke
- (9) McCormick & Son Mortuary
- (10) Lutheran Church of the Cross
- (11) Geneva Presbyterian Church
- (12) Saint Nicholas Catholic Church
- (13) Temple Judea
- (14) Laguna Country United Methodist Church
- (15) Medical Building in Town Centre
- (16) Willow Tree Center East
- (17) The Artist Tree #1

Does that mean new housing cannot be constructed in Laguna Woods Village?

New housing is theoretically possible in Laguna Woods Village, but is unable to be counted toward the City's Housing Needs Allocation due to:

- Income, assets, and age requirements; and
- A lack of evidence indicating a likelihood of redevelopment.

What else does the Housing Element commit the City to doing?

34 programs organized under four goals, 11 policy objectives, and the following four priority issues:

1. Housing Development
2. Housing Conservation
3. Affirmatively Furthering Fair Housing
4. Housing Element Implementation

Housing Element Implementation Highlight

Program H-1.2.3.

The City requires a portion of all newly constructed housing units to be affordable. A market study was conducted in 2024 to ensure that these “**inclusionary housing**” requirements do not impede housing development.

- Rental Units: 2.5% extremely low-income, 2.5% very low-income
- For-Sale Units: 5% for very low-income, 5% for low-income

Housing Element Implementation Highlight

Programs H-1.2.5.
and H-2.2.2.

Affordable Housing Building Fee Reduction Program

For new projects with
minimum 55-year
affordability covenants
(at least 5% extremely
low, 10% very low or
low, or 50% moderate)

20% of City-enacted fees

Seniors with Disabilities Building Fee Reduction Program

For home
improvements to
accommodate a
physical or mental
disability

50% off City-enacted fees

Veterans with Disabilities Building Fee Waiver Program

For home
improvements to
accommodate a
service-connected
disability

100% of City-enacted fees

Effective on November 16, 2026

What's Next?

Continuing – Implementation of the 6th Cycle Housing Element

October 2026 – The State of California released its 7th Cycle Regional Housing Needs Determination for the region that includes Laguna Woods. **1,359,750 housing units**. 6th Cycle: 1,341,827.

April 2028 – The City will receive its 7th Cycle Housing Needs Allocation. For the first time, it is expected to include allocations for acutely low and extremely low-income housing units.

October 2029 – The City will be required to adopt a 7th Cycle Housing Element for the period of October 2029-October 2037.

An aerial photograph of a university campus, featuring a large, modern building with a glass facade in the center. The campus is surrounded by lush greenery, trees, and smaller buildings. A road curves around the central building, and a large open field is visible in the foreground. The overall scene is a typical university setting.

**QUESTIONS
FOR LATER**

1. What input or feedback do you have on the implementation of the Housing Element?
2. What housing needs exist in Laguna Woods or do you anticipate may exist in the future?
3. What resources or constraints exist for meeting housing needs in Laguna Woods?
4. How could the City help?

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