HOP's Homes

Housing Affordability & Public Land Opportunity Report

Perris and the Inland Empire, with Southern California public-land opportunities

September 2026

Prepared for HOP's CommUNITY

Building a strong CommUNITY one family at a time.

The housing crisis is not only visible homelessness. It is also the family paying too much to remain housed, the household doubled up because rent is out of reach, and the working family locked out of homeownership.

Executive Summary

HOP's Homes is being developed in response to a housing problem that is broader than homelessness alone. In Perris and the surrounding Inland Empire, high housing costs are contributing to overcrowding, cost burden, housing instability, displacement risk, and an increasingly difficult path to first-time homeownership.

Finding	Why it matters
65% of U.S. households cannot afford the median-priced new home in NAHB's 2026 estimate.	Homeownership affordability is no longer a problem limited to very-low-income households.
49% of U.S. renters were cost burdened in 2024; 12.1 million renter households spent more than half of income on housing.	Millions of renters have little room left for food, transportation, childcare, healthcare, emergencies, or savings.
Perris has documented unusually high overcrowding, including roughly one in four renter households in the City's housing analysis.	Many families experiencing a housing crisis remain technically housed, often by doubling up or accepting inadequate space.
The 2025 Perris PIT count identified 100 people experiencing homelessness in city limits.	Homelessness remains serious, but it is only one point on a larger continuum of housing instability.
Riverside County's Housing Authority has already used public infill parcels with a nonprofit developer to create 39 self-help single-family homes.	There is a local precedent for the exact public-land + nonprofit + affordable-homeownership model HOP's Homes wants to study.

> **HOP's Homes proposed long-term direction: STAY -> STABILIZE -> OWN.**

STAY: Help households avoid preventable displacement and remain safely housed.

STABILIZE: Address housing instability, overcrowding, excessive housing costs, and barriers to better housing.

OWN: Build or facilitate realistic pathways to permanently affordable homeownership, including the strategic use of public land.

1. The Housing Problem HOP's Homes Is Addressing

National affordability has broken away from ordinary household incomes

NAHB's February 2026 priced-out analysis estimates that 88.2 million U.S. households - about 65% - cannot afford the median-priced new home of $413,595 under its underwriting assumptions. The estimated minimum income needed was $121,674.

Harvard's Joint Center for Housing Studies reports that 22.7 million renter households - 49% of renters - were housing-cost burdened in 2024, meaning they spent more than 30% of income on housing. Of those, 12.1 million were severely burdened, spending more than half of income on housing.

Perris: affordability pressure often appears as overcrowding before homelessness

The City of Perris Housing Element documents severe overcrowding pressures. One city analysis reported 2,897 overcrowded units, or 17% of occupied households, including 24% of renter households. A later fair-housing analysis described roughly one in six dwelling units as overcrowded and one in four renter households as overcrowded, linking the condition to a disproportionate need for larger affordable housing units.

This matters because overcrowding is often the hidden face of housing insecurity: adult children unable to leave home, multiple families sharing one dwelling, families moving into smaller-than-appropriate units, and older adults moving in with relatives because independent housing is unaffordable.

Homelessness is part of the problem - but not the whole problem

Perris reported 100 people experiencing homelessness during the 2025 Point-in-Time count: 56 unsheltered and 44 sheltered. In January 2026, the City conducted an unofficial internal count that again identified 56 unsheltered people. These numbers demand attention, but the much larger population experiencing rent burden and overcrowding shows why the local response cannot begin and end with homelessness services.

> **The continuum HOP's Homes is responding to: high housing costs -> rent burden -> inability to save -> doubling up / overcrowding -> housing instability -> displacement or homelessness. A second path leads from high rents -> no down-payment savings -> rising home prices -> long-term exclusion from homeownership.**

2. Why Public Land Matters

Affordable housing is expensive not only because of the house itself. Land acquisition, infrastructure, financing, entitlement, professional services, fees, and developer carrying costs all become part of the final project cost. Public land can remove or greatly reduce one of the largest variables: the cost of acquiring the site.

California's Surplus Land Act is designed to make public land that is no longer needed for government purposes available for housing, with affordable-housing developers receiving notice and an opportunity to negotiate. The process applies to public agencies such as cities, counties, districts, and housing authorities when they sell or lease surplus land.

California also operates an Excess State Land for Affordable Housing initiative. HCD and the Department of General Services screened more than 44,000 state-owned parcels and provide an opportunity map and developer proposal process. Program materials include ground-lease documents, demonstrating that long-term public ground leasing is an established tool for developing affordable housing on state land.

A $0 or nominal land-acquisition model can be more valuable than a cheap sale

HOP's Homes should evaluate both discounted land conveyances and long-term public ground leases. Under a ground lease, the public agency can retain ownership of the land while an affordable-housing developer controls the site for decades. This can keep the land value out of the homebuyer's mortgage and can also preserve long-term affordability through recorded restrictions.

3. The Strongest Public-Land Opportunities Identified

Agency / program	Priority	What we found	HOP's next move
Riverside County Housing Authority (HACR)	Highest-priority lead	HACR received vacant former-redevelopment parcels and has already collaborated with a nonprofit developer to build 39 self-help single-family homes on 39 infill parcels. County planning documents state that HACR continues working with affordable-housing developers on remaining vacant parcels.	Ask for the current inventory of undeveloped Housing Authority / housing-successor parcels and upcoming developer opportunities, with special attention to small infill sites suitable for ownership housing.
City of Perris / Perris Housing Authority	Highest-priority local lead	Perris continues to process city-owned parcels through the Surplus Land Act. In August 2025 the City formally declared APNs 313-271-012 and 313-271-013 surplus and directed staff to proceed with notice and negotiation requirements.	Request the current status of all city and Housing Authority parcels that have entered surplus-land proceedings, including parcels where prior negotiations did not result in disposition.
Riverside County HOME Program	Funding + nonprofit capacity	Riverside County states that HOME funds can support new construction and acquisition/rehabilitati on for single-family	Explore whether HOP's Homes should eventually obtain CHDO capacity itself or partner with an experienced

Agency / program	Priority	What we found	HOP's next move
		and multifamily housing. Nonprofit developers and CHDOs may apply, and at least 15% of the County HOME allocation is set aside for qualified CHDO development activity.	CHDO/nonprofit housing developer for the first project.
San Bernardino Regional Housing Trust	Regional land-bank opportunity	The regional housing trust is intended to raise and leverage resources for affordable housing across San Bernardino County. Its planning work creates an opening for regional land-banking and public-property strategies.	Establish an early relationship and ask how community nonprofits can participate in land acquisition, land banking, and future development partnerships.
City of San Bernardino Real Property Division	Public parcel inventory	The City maintains a list and GIS map of city-owned property, separated into declared surplus/exempt-surplus property and undeclared city-owned property.	Monitor declared parcels and, more importantly, identify undeclared residentially suitable parcels before they enter the formal disposition pipeline.
Los Angeles County Land Bank Pilot	Formal land bank	LA County is acquiring underutilized parcels for permanent affordable housing. The County has allocated $22 million for acquisitions and anticipates selecting sites; selected development teams would generally receive site control through negotiated ground leases.	Use this as both a potential future development opportunity and a model for how public land banking can preserve land for affordability.
San Diego County	County surplus	San Diego County	Track future notices

Agency / program	Priority	What we found	HOP's next move
public land	pipeline	reports 11 County-owned sites in various stages of affordable-housing planning and development. Its public process follows the Surplus Land Act and uses notices/RFPs once properties are declared surplus and feasible for housing.	rather than focus only on sites already deep in development.
California HCD / DGS Excess State Sites	Statewide land pipeline	California screened more than 44,000 state-owned parcels and maintains a statewide affordable-housing opportunities map and developer-interest portal.	Screen sites in Riverside, San Bernardino, Los Angeles, and San Diego counties for small or medium parcels with existing infrastructure and realistic residential entitlement.

4. The Riverside County Precedent HOP's Should Study Closely

The most important finding in this research is that Riverside County has already implemented a model very close to the vision behind HOP's Homes. County documents state that the Housing Authority successfully developed 39 infill parcels by collaborating with a nonprofit developer, resulting in 39 self-help single-family homes.

> **This means the question is no longer only, "Can public land be used for nonprofit affordable homeownership in Riverside County?" The County has already done it. The strategic question is: how can HOP's participate in the next version of that model?**

A first HOP's Homes pilot does not need to begin as a 100-unit development. A more realistic proof of concept may be one parcel or a small cluster of infill parcels, one experienced development partner, one defined affordability model, and a small number of ownership homes. If the economics and participant outcomes work, the model can be repeated and scaled.

5. A Proposed HOP's Homes Program Framework

STAY

Housing stabilization and prevention: resource navigation, emergency assistance referrals, landlord/tenant and fair-housing connections, benefits screening, utility support, and coordinated referrals designed to reduce preventable displacement.

STABILIZE

Help families move from unsafe, overcrowded, doubled-up, or excessively cost-burdened housing toward a more stable housing situation. This may include housing search support, relocation resources, credit/financial readiness, and connections to existing affordable-housing programs.

OWN

Long-term affordable homeownership: homebuyer readiness, down-payment and mortgage partnerships, shared-equity or deed-restricted ownership, self-help/sweat-equity opportunities, and eventually HOP's-sponsored or HOP's-partnered development on public or low-cost land.

What HOP's should promise now - and what should remain a long-term goal

Near-term public language should say that HOP's Homes is building pathways to housing stability and affordable homeownership while developing the partnerships, financing, land strategy, and technical capacity required for future affordable-housing development. Until land control, financing, and development partners are secured, HOP's should not promise that it is already constructing homes.

6. Site-Screening Criteria for the First HOP's Homes Project

Screen	What to evaluate
Public ownership or realistic acquisition path	City, county, housing authority, special district, transit agency, state, federal, or land-bank ownership; or private land that a public land bank could acquire.
Existing infrastructure	Prefer sites with street access, water, sewer, electricity, and reasonable fire/emergency access. "Free" land with major infrastructure obligations can be more expensive than market land.
Residential feasibility	Zoning, General Plan designation, density, lot size, setbacks, environmental constraints, and subdivision potential must support the intended housing type.
Scale appropriate to HOP's first project	Start with roughly 1-20 homes rather than assuming HOP's first development needs to be a

Screen	What to evaluate
	large tax-credit project.
Family-sized housing potential	Because overcrowding is a local problem, evaluate layouts that can serve families rather than optimizing solely for the highest unit count.
Affordability mechanism	Determine whether the home remains affordable through deed restrictions, shared equity, community land trust ownership, a public ground lease, resale formulas, or another enforceable structure.
Total project cost - not land price alone	Include utility extensions, grading, environmental work, fees, insurance, interest/carry, professional services, off-site improvements, and long-term maintenance obligations.

7. Recommended 90-Day Development Agenda

1. Build the public-land inventory - Create a working spreadsheet of public parcels in Perris, Riverside County and San Bernardino first, then LA and San Diego. Record owner, APN, acreage, zoning, utilities, current status, and Surplus Land Act stage.

2. Contact HACR - Ask specifically for remaining vacant parcels, prior self-help ownership project details, and requirements for nonprofit development partners.

3. Contact Perris - Request the status of surplus and Housing Authority parcels and identify parcels that may return to the market after unsuccessful negotiations.

4. Enter California's developer-notice ecosystem - Use HCD's Surplus Land Act notices/map and Developer Interest List so new public-land opportunities reach the project team quickly.

5. Recruit an experienced housing-development partner - For the first project, prioritize a nonprofit developer/CHDO with completed affordable-ownership projects, government contracting experience, and the financial capacity required by public agencies.

6. Model one pilot site - Before attempting a large portfolio, calculate the full cost of building one modest family home or a small cluster on a real site.

7. Design the affordability covenant - Determine who the target buyer is, maximum housing payment, resale restrictions, equity-sharing approach, and how affordability will be preserved over time.

8. Build the funding stack - Evaluate HOME funds, local housing trust funds, public land contribution, low-interest predevelopment financing, philanthropy, CRA/bank participation, grants, buyer mortgages, and down-payment assistance.

8. How This Report Should Appear on the HOP's Homes Web Page

For accessibility and usability, the website should not force visitors to download a PDF to understand the findings. The HOP's Homes page should publish a concise HTML summary using real heading levels, readable text, high color contrast, descriptive link text, and a small data table. The full PDF can then be offered as an optional download.

Suggested page module

Housing in Our CommUNITY: What the Data Shows

More than a homelessness issue, our local housing crisis includes families paying too much to stay housed, overcrowded households, displacement risk, and working families increasingly locked out of homeownership. HOP's Homes is studying how housing stabilization, affordable-homeownership pathways, and the strategic use of public land can help change that trajectory.

Recommended buttons: “Read the Housing Report” and “Download the Full Report (PDF)”. A second action can invite government agencies, developers, lenders, and landowners to “Partner with HOP's Homes.”

Sources & Further Reading

• National Association of Home Builders - Households Being Priced Out of the Housing Market (2026) - Open source

• Harvard Joint Center for Housing Studies - Housing Unaffordability Soared to New Highs in 2024 (published 2026) - Open source

• City of Perris - 2021-2029 Housing Element / overcrowding analysis - Open source

• City of Perris - Fair Housing / Housing Element analysis - Open source

• City of Perris - FY 2024-25 CAPER / 2025 PIT Count - Open source

• City of Perris - Resolution 6705 declaring APNs 313-271-012 and 313-271-013 surplus - Open source

• Riverside County Housing and Workforce Solutions - HOME Program - Open source

• Riverside County Housing Authority - public parcel/self-help housing precedent (County Consolidated Plan) - Open source

• Riverside County Housing and Workforce Solutions - Revolving Loan Fund - Open source

• California HCD - Surplus Local Land for Affordable Housing - Open source

• California HCD - Developer resources and notices for surplus local land - Open source

• California HCD - Excess State Land for Affordable Housing - Open source

• City of San Bernardino - Real Property / city-owned land inventory - Open source

- San Bernardino Regional Housing Trust - Open source
- LA County Land Bank Pilot Program - Open source
- LA County Land Bank - FAQs - Open source
- San Diego County - County-owned surplus sites for affordable housing - Open source
- San Diego Metropolitan Transit System - affordable housing joint development example - Open source

Research Note

This report is a planning and community-education document, not legal, tax, real-estate, engineering, or financial advice. Public-land status, funding availability, zoning, parcel feasibility, affordability requirements, and program rules change. Any potential site must be independently verified with the owning public agency, HCD, local planning staff, title professionals, engineers, and qualified affordable-housing counsel before HOP's CommUNITY makes commitments or representations.