

TOWN OF WINDSOR AGENDA REPORT

Joint Windsor Town Council, Windsor Redevelopment Successor Agency and Windsor Water District Meeting Date: April 1, 2026

To: Mayor and Town Council
From: Jennifer Sedna, Planner I
Subject: 2025 General Plan and Housing Element Annual Progress Reports

Recommendation to Council:

1. Receive the 2025 General Plan Annual Progress Report.
2. Adopt a resolution Accepting the 2025 Housing Element Annual Progress Reports for submittal to the California Department of Housing and Community Development and the Governor's Office of Land Use and Innovation.

Strategic Plan Element:

The recommended action supports the goal of Livability. Goal Statement: Preserve community character by maximizing the use of existing amenities and creating future opportunities that enhance quality of life for all.

Background:

General Plan – Annual Progress Report

The Town of Windsor's General Plan 2040 addresses the physical development and growth of Windsor, and it represents the community's aspirations for the future. The General Plan is required by State law and has a long-range focus, looking 20 or more years into the future. The General Plan guides the Town's growth and development as well as the funding of public improvement projects, including parks and streets.

Staff prepares the General Plan Annual Progress Report to provide members of the public and the Town's decision makers with information relating to progress in implementing the General Plan and toward meeting Town goals. This General Plan Annual Progress Report looks at the 2025 calendar year (Attachment 2). All jurisdictions are required to provide this report to the California Governor's Office of Land Use and Innovation each year pursuant to Government Code Sections 65400.

Housing Element – Annual Progress Report

The Town's General Plan Housing Element and the California Department of Housing and Community Development (HCD) have policies requiring the Town to also complete a Housing Element Annual Progress Report (APR) each year, pursuant to Government Code Section 65400. The report provides an update on the Town's progress towards its General Plan Implementation Measures and meeting its affordable housing goals and summarizes the Town's housing activity for the calendar year. In general, new housing development is tracked from submittal of a planning entitlement application through issuance of a certificate of occupancy. A summary of the information collected by HCD is provided below:

- Information on housing units for which a planning entitlement application was deemed complete between January 1 and December 31, 2025 (Attachment 1, Exhibit A - Table A).

- Information on approved planning entitlement applications for any project that includes residential units, building permits issued, certificates of occupancy issued, any special provisions used for an affordable housing project (e.g. density bonus, reduction in parking, incentives or concessions, streamlined processing), and residential units demolished (Attachment 1, Exhibit A - Table A2). Each category includes the affordability level of each unit (very low, low, moderate, or above moderate) and if the units are deed or non-deed restricted. Only units that were issued a building permit in the reporting year are counted towards the Town's Regional Housing Needs Allocation (RHNA).
- Summary by year of the Town's progress towards meeting the Town's RHNA obligation for this cycle (January 31, 2023-January 31, 2031) (Attachment 1, Exhibit A - Table B).
- Information on the number of sites identified or rezoned to accommodate a shortfall in housing need (Attachment 1, Exhibit A - Table C).
- Information on compliance with each implementation measure included in the Town's Housing Element (Attachment 1, Exhibit A - Table D). The complete text of the Housing Element Programs is included as Attachment 3.
- Information on affordable units constructed through a partnered housing agreement between the Town and a commercial developer to construct affordable units through a joint project or two separate projects (Government Code section 65915.7) (Attachment 1, Exhibit A - Table E). This entitles the commercial developer to a development bonus as allowed by this statute.
- Information on the number of affordable housing units that were rehabilitated, preserved, and acquired (Attachment 1, Exhibit A - Optional Table F).
- Information on the number of multifamily units that have been converted to deed restricted moderate income housing pursuant to Government Code section 65400.2 (Attachment 1, Exhibit A - Table F2).
- Information on Town-owned property included in the Housing Element sites inventory that were disposed of (e.g. sold, leased, etc.) (Attachment 1, Exhibit A - Table G).
- Inventory of locally owned or controlled lands declared surplus pursuant to Government Code Section 54221 or identified as excess pursuant to Government Code Section 50569 (Attachment 1, Exhibit A - Table H).
- Information on student housing development for lower income students for which was granted a density bonus pursuant to Government Code Section 65915 (Attachment 1, Exhibit A - Table J).
- Annual report on any Local Early Action Planning (LEAP) grant funds received by the jurisdiction (Attachment 1, Exhibit A - LEAP Reporting). In 2021, the Town received a \$150,000 LEAP grant for a housing focused update to the Zoning Ordinance, which was adopted in November by Town Council last year. The reporting for this was completed last year.

The attached resolution and exhibit summarize the activity for the 2025 calendar year. HCD requires the Town Council to review and accept the report at a public hearing.

Discussion:

General Plan Report – Annual Progress Report

The Town of Windsor General Plan 2040 was adopted in April 2018 and was amended in 2022 to update the Land Use Diagram. The General Plan includes the following elements:

- Land Use and Community Design
- Economic Development
- Transportation and Mobility
- Public Facilities and Services
- Environmental Resources
- Public Health and Safety
- Housing

Local governments are required to keep their General Plans current and internally consistent. There is no specific requirement that a local government update its General Plan on a particular timeline, except the Housing Element which is required to be updated every eight years.

The attached Annual Report represents the progress the Town has made towards implementing the goals and policies of the General Plan during the 2025 calendar year (Attachment 2). Goals for which there has been significant progress are cited in the attached reports.

Housing Element – Annual Progress Report

A summary of the Town’s housing activities for the 2025 calendar year is provided below.

Building Permits

A total of 58 residential building permits were issued and 29 residential building permits were finalized in 2025, compared to 39 permits issued and 38 permits finalized in the prior year. A summary of building permit activity is provided below:

- 14 permits were issued and 7 permits were finalized for accessory dwelling units (ADUs). This is only 1 less than in 2024, however 4 of the permits issued were for the Hembree Lane Oaks, thus there are 5 total fewer permits from individual homeowners compared to 2024.
- 37 permits were issued and 21 permits were finalized for detached single-family homes, which is an overall 18% increase from 2024. The permits issued were primarily for Old Redwood Highway Villages, Hembree Lane Oaks, and 6500/6516 Old Redwood Highway subdivisions, and the permits finalized were primarily for Portello and Old Redwood Highway Villages.
- 6 permits were issued for the 60 residential units of Elowen Oak (Shiloh Apartments) and 1 permit was issued for the 33 units of Heritage Park Apartments. No permits were finalized for multifamily developments.

Affordable Housing Projects

In 2025, there were eight affordable housing projects in various stages of the entitlement or construction process. A summary of the status of each project is provided below.

Finalized:

No deed restricted units were finalized in 2025.

Under Construction:

- Shiloh Terrace is a 134-unit affordable rental housing project located on the northwest corner of Old Redwood Highway and Shiloh Road. The project includes 133 low-income units and one managerial unit. Temporary Occupancy was issued in December of 2023 and final Certificate of Occupancy is still pending.
- Shiloh Crossing is a 173-unit affordable rental project with commercial space located at 295 Shiloh Road. The project includes 171 low-income units and 2 moderate-income, managerial units. Building permits were issued for both buildings in 2023.
- Heritage Park is a 33-unit affordable rental project located at 8685 Old Redwood Highway and is comprised of 32 very low- and low-income units with one moderate-income manager’s unit. Building permits were issued in 2025.
- The 3 deed-restricted, moderate-income units of Old Redwood Highway Villages were issued

building permits.

Building Permits Submitted:

- Kashia/Burbank Affordable Housing is a mixed-use project that includes 53 extremely-, very low-, and low-income units with one moderate-income manager's unit, at 10221 Old Redwood Highway. Building permits were submitted in 2023 and financing is in progress.
- Cora Creek is 106 units within two four-story buildings off Conde Lane; 84 of the units will be low-income restricted and 21 will be moderate-income restricted.
- Redwood Glen is a 43-unit affordable rental project located at 8550-8560 Old Redwood Highway that was approved in 2022. The project includes 5 very low-income units, 37 low-income units, and one managerial unit. The applicant is lining up financing and submitted building permits at the end of 2025.

Approved Entitlements/Building Permits Not Submitted:

- Duncan Village is a 16-unit single-family home ownership project located at 484 Wall Street approved by Planning Commission in November 2018. The applicant is lining up financing.

Entitlements Approved:

- Cora Creek was entitled in April of 2025 (see above for details).
- The 30 deed restricted units for the Quail Acres project were entitled in 2025.

Pre-Application:

In 2025, two pre-applications were submitted for affordable housing:

- Village on the Town Green was initially submitted as a preapplication and submitted as a formal application at the end of 2025. It is located at 9290 Old Redwood Highway and is a mixed-use project with 98 single-family dwellings, 48 deed-restricted affordable ADUs, 97 affordable multifamily units, and a 113-unit continuing care facility (including six memory care units).
- Mill Creek Townhomes is a new project with 260 condominiums, of which 10% will be restricted to moderate-income affordability, on 20.3 acres on Bell Road.

Existing Affordable Housing Stock

The stock of affordable housing remain unchanged in 2025 since no affordable units were finaled. The Town currently has approximately 597 affordable units, including 121 affordable senior apartments. This represents less than 5% of the total housing stock in Windsor. Once Shiloh Terrace, Cora Creek, and Shiloh Crossing are finaled, the stock is expected to increase significantly.

Market Rate Projects

In 2025, there were 21 market rate projects in various stages of the entitlement or construction process. A summary of the status of each project is provided below.

Occupancy:

- The remaining 13 market rate single-family homes were finaled and issued certificates of occupancy in 2025 for the Victoria Oaks (Portello) subdivision.
- Two lots for the 19th Hole Subdivision and 6 lots for Old Redwood Highway Villages were issued certificates of occupancy.

Under Construction:

- Shiloh Mixed Use includes 29 apartment units and a community market at 1200 Shiloh Road.
- 6500 and 6516 Old Redwood Highway is an 8-lot single family subdivision.
- Hembree Lane Oaks, a 24-lot single-family subdivision at 7842 Hembree Lane, includes 2 moderate-income deed restricted units and 5 ADUs.

- Old Redwood Highway Villages is a 29-unit small lot subdivision at 6114 and 6122 Old Redwood Highway; 6 units will have flex/office spaces, and 3 units will be deed-restricted, moderate-income units.
- Elowen Oak (formerly Shiloh Apartments) is a 60-unit apartment complex on Shiloh Road between Golf Course Drive and Conde Lane.

Building Permits Submitted:

- Windsor Gardens was a 12-lot subdivision for which the planning entitlements and building permit application have expired.
- Overlook is a 12-lot single family subdivision at the Southeast corner of Windsor Road and Mitchell Lane.
- Windsor Place (Richardson Street Mixed Use) has 30 condominium units with ground floor commercial space. Per AB 2729, the entitlement was extended to expire December of 2026. The applicant is lining up financing.
- Clearwater includes 10 affordable multi-family units, 34 memory care, 71 assisted living, and 141 independent living units. The independent living units can be counted towards the Town's RHNA upon the issuance of building permits.

Approved Entitlements/Building Permits Not Submitted:

- 19th Hole Subdivision is an 11-lot single family dwelling subdivision. Note two units were finalized in 2025.
- Draper Estates Subdivision is a Tentative Subdivision Map that divides a 23.42-acre property located at 10501 Herb Road into five residential parcels. Per AB 2729, the entitlement was extended to expire January of 2027.
- Estates at Ross Ranch is a 30-lot single-family residential subdivision at 1295 Jensen Lane. The final map and improvement plans have been submitted.
- Mill Creek is a 360-unit residential condominium project south of Windsor River Road and downtown. The applicant is lining up financing.
- Sherlock Homes is a 7-lot, single-family subdivision at 260 Arata Lane.

Entitlements Approved:

In 2025, three residential projects completed the entitlement process:

- Quail Acres, a 301-unit residential development that includes 10% onsite affordable units, is located North of Arata Lane.
- 6118 Lockwood Drive is a 2-lot subdivision (SB 9 lot split).
- The Artesian of Windsor, a 64-unit assisted living and memory care facility at 6675 Old Redwood Highway, was entitled earlier in 2025. None of the units will count towards the RHNA requirements since there are no independent living units.

Under Review:

In 2025, three market rate residential projects were in the entitlement and environmental review process:

- Arata North Subdivision, a 55-lot subdivision at 115 Arata Lane, is pending completeness.
- Los Amigos Cottages includes 24-lot single-family residences with 8 affordable duet units at 263 Arata Lane. The application was deemed complete in 2024 and is under environmental review.
- The Mews at Pool Creek is a 23 single-family, zero lot line subdivision and an apartment building with 6 affordable units at 6405 Old Redwood Highway. The application was deemed complete in 2024.

Pre-Application:

In 2025, no pre-applications were submitted for market rate housing.

Fire Related Housing Measures

To provide temporary housing in response to the more than 5,000 housing units lost in the Nuns and Tubbs fires that occurred in October 2017, Town Council adopted Zoning Ordinance amendments to provide temporary housing for people displaced by the fires and workers involved in the recovery and reconstruction efforts. The Ordinance allowed for fire-related temporary housing through December 2023. In October 2023, the Town Council adopted an Urgency Ordinance to extend the deadline by four years. There were no permit applications for fire-related housing submitted in 2025.

Regional Housing Needs Allocation Progress

Table 1 on Attachment 4 summarizes the housing activity and progress towards meeting the Town's 2023-2031 RHNA. A total of 422 housing units have been issued a permit to date; overall, the Town is approximately 42% toward meeting its RHNA requirements for the Sixth Cycle, with five years remaining in the reporting period. The requirements for the very low- and moderate-income categories have the fewest units, with only 3% and 15% met, respectively. The above moderate category has 61% of the required units issued, and the low-income category has exceeded the requirement by 3 units. Excess units in an income level can be counted to the income level above, thus the excess units in the low-income category would be counted towards the moderate-income category (Table 1). Of the units permitted in this cycle, a total of 59% of the units (251 units) are affordable (i.e. below market rate).

There are 17 entitled projects that could have building permits issued in the upcoming years, with five projects already having some units counted towards RHNA (footnote to Table 2 on Attachment 4). As shown in Table 2, projections of permits issued could result in exceeding or meeting the units required in the low-, moderate-, and above moderate-income categories (Attachment 4). The projection indicates approximately 69% of the required units could be met once permits are issued for these projects (682 of the 994 RHNA units), and that the Town would not meet its requirement for the extremely low/very low-income category for the Sixth Cycle RHNA.

Fiscal Impact:

There is no fiscal impact as a result of this item.

Environmental Review:

The recommended action does not constitute a "project" within the meaning of California Environmental Quality Act (CEQA) Guidelines Section 15378 and requires no environmental review.

Attachment(s):

1. [Housing APR Resolution](#)
2. [Exhibit A - 2025 Housing Element Annual Progress Report](#)
3. [GP Annual Progress Report](#)
4. [2023-2031 Housing Element Programs](#)
4. [Tables 1 & 2 - 2025 RHNA Progress & 6th Cycle Potential Units](#)
- 13.1 [PowerPoint \(Distributed 2026.03.31\)](#)

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