# DRAFT Planning Commission Recommended Calaveras County Housing Element 2014-2019

April 23, 2015

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# **PART 1. BACKGROUND REPORT**

#### 4.1 INTRODUCTION

State Housing Element Law (Government Code Section 65580 (et seq.)) mandates that local governments must adequately plan to meet the existing and projected housing needs of all economic segments of the community. This Calaveras County Housing Element Background Report provides current (2010) information on household characteristics, housing needs, housing supply, land inventory for new development, housing programs, and constraints. It also evaluates progress made since Calaveras County's last Housing Element was adopted in 2010. The Housing Element Background Report identifies the nature and extent of the County's housing needs, which in turn provides the basis for the County's response to those needs in the Policy Document.

Calaveras County last updated its Housing Element in 2010. This 2014 Housing Element is an update of the 2010 Housing Element and will serve a 5-year planning period from 2014 to 2019.

#### 4.2 OVERVIEW

#### **Overview of State Requirements**

State law recognizes the vital role local governments play in the supply and affordability of housing. For this reason, each local government in California is required to adopt a housing element as part of its comprehensive, long-term general plan. The law acknowledges that, in order for the private market to adequately address housing needs and demand, local governments must adopt land use plans and regulatory systems that provide opportunities for, and do not unduly constrain, housing development. As a result, the state's ability to achieve its goal of "decent housing and a suitable living environment for every California family" depends, largely, on the ability of local governments to successfully design and implement their housing element policies and programs.

Local governments are required by law to address their share of the existing and projected regional housing needs for all economic segments of their population, as well as those with special needs, including the homeless and those with disabilities. The purpose of the housing element is to identify an area's housing needs, set goals and objectives to meet those needs, and define the policies and programs that will be used to achieve its stated goals and objectives. The Housing Element Background Report provides the foundation for the goals, policies, implementation programs, and quantified objectives. As required by California Government Code Section 65583(a), the Background Report must contain an assessment and inventory that includes the following:

- Analysis of population and employment trends and projections and quantification of Calaveras County's existing and projected housing needs for all income levels, including the County's share of the regional housing need.
- Analysis and documentation of household characteristics, including: overcrowding, renterto- owner ratios; level of rent or mortgage payment compared to ability to pay; and housing stock characteristics, including housing conditions, vacancy rates, and housing units by type.
- An inventory of parcels suitable for residential development during the Housing Element planning period, including vacant sites and sites having potential for redevelopment, and an analysis of the land use designations and zoning, public facilities,

and services for these sites.

- Identification of zoning district(s) where emergency shelters are allowed as a permitted use, without any additional discretionary permits.
- Analysis of potential and actual governmental constraints on the maintenance, improvement, or development of housing for all income levels and for persons with disabilities, including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures. Analysis should also address local efforts to remove identified governmental constraints.
- Analysis of potential and actual non-governmental constraints on the maintenance, improvement, or development of housing for all income levels, including the availability of financing, the price of land, and the cost of construction.
- Analysis of any special housing needs for seniors, persons with physical and/or developmental disabilities, large families, farmworkers, families with female heads of household, and those in need of emergency shelter and transitional housing.
- Analysis of opportunities for residential energy conservation.
- Analysis of "at-risk" assisted housing developments that are eligible to change from low- income housing uses during the next 10 years.

The Background Report sections draw on a broad range of informational sources. Information on population, housing stock, and economics comes primarily from the 2010 U.S. Census, the California Department of Finance (DOF), and Calaveras County records. Information on available sites and services for housing, constraints on housing production, and past and current housing efforts in Calaveras County is provided by the Calaveras County Assessor, CalWorks, County Administrative Office, Calaveras County Association of Realtors, and the County Planning and Building Departments.

#### **General Plan and Housing Element Consistency**

State law requires consistency among elements of the general plan. As such, goals and policies contained within the Housing Element have been developed to be consistent with the goals and policies of the other elements of Calaveras County's 1996 General Plan and the Draft General Plan released in December, 2014. To ensure that the contents of this Housing Element maintain consistency with any revisions resulting from the General Plan update, the County may need to make minor amendments to the Housing Element prior to the next update cycle.

#### **Public Participation**

As part of the Housing Element Update process, the County implemented the State's public participation requirements set forth in Government Code Section 65583(c)(8), which states that jurisdictions "...shall make a diligent effort to achieve participation of all economic segments of the community in the development of the housing element."

At the start of the planning process, Consultant met with Planning Staff to review the current Housing Element and identify outstanding issues or constraints. As a result of that meeting, the County initiated the following zoning code amendments: 1) changed the definition of "family," added definitions for "homeless shelter," "transitional housing," "supportive housing," and "target population," 2) added provisions for emergency shelters as permitted uses in certain zoning districts, 3) addressed transitional and supportive housing, established emergency shelter standards, adopted reasonable accommodation procedures in accordance with state law and 4) updated the County's density bonus ordinance. Ordinance 3050, adopted on December 16, 2014, addressed items 1-3, Ordinance 3054, addressing density bonus was adopted on March 10, 2015.

The County held two public outreach events.

#### April 15, 2014 Central Sierra Continuum of Care (CoC) Meeting

In an effort to "go to the source" and bolster participation, the County, in cooperation with the Central Sierra CoC, included the Housing Element update as a regular meeting agenda item, attended CoC's regular meeting to listen to housing issues and learn about ongoing programs from multiple housing advocates and agencies, provided an overview of the housing element update process, and gathered input for the Calaveras County Housing Element update from the attendees. The more than twenty agencies and stakeholders present represented: Sierra Hope, Amador-Tuolumne Community Action Agency, Living Room, Calaveras Health and Human Services, Operation Care, Tuolumne County Housing Coordinator, the Tuolumne County Department of Social Services, Behavioral Health, The Resource Connection, Give Someone a Chance (GSAC), a non-profit assisting in the provision of homeless shelters), Victory Village (helping homeless veterans), and the general public. **Appendix A** includes the minutes (including the list of attendees) of the April 15<sup>th</sup> Continuum of Care meeting.

Outcomes of the meeting included general support for the County's proposed ordinance revisions related to emergency shelters, transitional and supportive housing, re-defining family and density bonus updates. Information related to the County's transitional housing efforts identified some successes with domestic violence shelters due to an existing foundation of case management and support for that population. However, nontraditional families representing the "truly homeless" have been unsuccessful due to both a lack of facilities (there are zero homeless shelters in Calaveras County as of 2015) and such barriers as education, literacy, mental illness, addiction issues and lack of basic life skills. Many of these homeless individuals include early release inmates (AB109). Some programs (e.g., adult literacy) do exist, but portions of the homeless population lack interest in those programs.

Sierra Hope operates three permanent supportive housing units in the County, all located in the incorporated City of Angels Camp and originally established under a NAMI grant for the mentally/physically disabled and homeless (per HUD definitions). Challenges related to supportive housing have not been related to zoning, but rather to finding landlords willing to work with the program. Willing landlords tend to own older buildings where there has been a high turnover rate and supportive housing clients provide assured rents with very low turnover. Clients are urged to get on low income housing waiting lists and move out to create openings for new clients. One difficulty was

encountered placing a severely disabled individual. Two of six clients are seniors.

GSAC is building a homeless shelter, but in Tuolumne rather than Calaveras County. GSAC provided suggestions for addressing NIMBY issues related to homeless shelters (e.g., meeting with adjacent landowners and locating in an area that is predominantly non-residential).

CoC members reported that the AB109 (early inmate release) program has improved the relationship between shelter/housing providers and law enforcement. County probation officers realize that released parolees will re-offend if they don't have housing. The Resource Connection in Calaveras County has a HUD-funded program to assist parolees with transitional housing leasing three units from the Black Bart Inn where clients may stay for 6-12 months. With the program, case management can be provided, police know where parolees can be found, and the housing and services assist with family reunification.

In addition to the preceding, attendees learned more about the process for pursuing and having the County adopt and implement housing-related programs.

#### June 5, 2014 County-Sponsored Open House

The Open House was held at the main branch of the Calaveras County public library in San Andreas. A notice was published in the Calaveras Enterprise announcing the Open House and soliciting input on multiple housing issues. The CoC further sent an e-mail blast to its members advertising the event. The thirteen attendees reviewed general plan maps identifying affordable housing opportunities (vacant, multi-family land), reviewed the existing element's goals, policies and programs and made suggestions for improving the County's housing programs. **Appendix A** includes the public notice and sign-in sheet for the June 5<sup>th</sup> County sponsored Housing Open House.

Outcomes of the Open House included reiterating the need for both a Housing Task Force and a Housing Coordinator and ensuring that those programs remain in the Housing Element. Habitat for Humanity (Habitat) also indicated that the organization can bid on foreclosed housing and prefers to avoid rehabilitation properties. The organization has completed  $11\pm$  units in San Andreas (6), West Point (3) and Valley Springs (2) in addition to some accessory dwellings. Habitat urged the County to continue waiving building, planning and public works fees. The Resource Connection identified the location of its four transitional/supportive housing units in San Andreas.

#### 4.3 EXISTING NEEDS ASSESSMENT

#### Introduction

This section provides a description of the housing and demographic characteristics of Calaveras County and discusses the existing housing needs for all county residents, including residents of all income levels and those with special needs. Data for Calaveras County is presented alongside data for the State of California for comparison. This facilitates an understanding of the County's characteristics by illustrating how the County is similar to, or differs from, the state in various aspects related to demographic, employment, and housing characteristics and needs. Data specifying "Calaveras County" covers the entire County, including the incorporated City of Angels Camp. Data specifying "Unincorporated County" excludes the City of Angels Camp.

#### **Demographic and Employment Profile**

The demographics and employment profile establishes the "baseline" population, employment, and housing characteristics for Calaveras County. The main sources of the information in this section are the 2000 U.S. Census, 2010 U.S. Census, DOF, and the 2010 Calaveras County Housing Element. Other sources of information include the California Employment Development Department (EDD), U.S. Department of Housing and Urban Development (HUD), and local economic data, including home sale prices, rents, and wages. Employment data for Calaveras County is based on the Mother Lode Region, which includes Amador, Calaveras, Mariposa, and Tuolumne Counties.

#### Demographics

#### **Population**

Table 4-1 shows population growth in Calaveras County and California since 1920. Calaveras is ranked 44th out of 58 California Counties by population size in 2010; however, it grew rapidly in the 1970s and 1980s. Between 1970 and 1980, the AAGR for Calaveras County was 4.3 percent. Between 1980 and 1990, the County added residents even more quickly (an average of 4.4 percent per year). From 1990 to 2000, growth slowed to an AAGR of 2.4 percent. For the most recent period from 2000 to 2010, the population AAGR was 1.2 percent, much slower than the rate of growth seen in previous decades.

Table 4-1 Historical Population Change Calaveras County 1920 to 2010								
Year		alaveras County			California			
Teur	Population	Change	AAGR	Population	Change	AAGR		
1920	6,183	-	-	3,426,861				
1930	6,008	-175	-0.3%	5,677,251	2,250,390	5.2%		
1940	8,221	2,213	3.2%	6,907,387	1,230,136	2.0%		
1950	9,902	1,681	1.9%	10,586,223	3,678,836	4.4%		
1960	10,289	387	0.4%	15,717,204	5,130,981	4.0%		
1970	13,585	3,296	2.8%	19,953,134	4,235,930	2.4%		
1980	20,710	7,125	4.3%	23,667,902	3,714,768	1.7%		
1990	31,998	11,288	4.4%	29,760,021	6,092,119	2.3%		
2000	40,554	8,556	2.4%	33,873,086	4,113,065	1.3%		
2010	45,578	5,024	1.2%	37,253,956	3,380,870	1.0%		

Source: U.S. Census County Population 1900-2010

#### Age

Table 4-2 shows the distribution of Calaveras County's population by age in 2000 and 2010. As shown in the table, the share of persons between ages 5 and 54 declined from 2000 to 2010, while those aged 0 to 4 remained stable, and those over the age of 55 increased in their share of the overall population. The largest increase in population was in the 55 to 64 age group which increased from 14.4 percent in 2000 to 18.9 percent of the population in 2010. Calaveras County had a smaller percentage of residents under the age of 54 (60.3 percent) than California (77.8 percent) in 2010. Conversely, 39.7 percent of residents in Calaveras County were 55 and older compared to only 22.2 percent of all California residents. In 2010 the median age in Calaveras County (49.2) was significantly higher than that of the state (35.2).

About 20.8 percent of the County's population was 65 years of age or older in 2010 – the highest percentage in the Central Sierra region. The oldest median ages in the County in 2010 were in Forest Meadows and Dorrington (58 and 57.6 respectively), while the youngest median ages were in Valley Springs (41.7), Rancho Calaveras (43.5), and San Andreas (42.1). Since 1990, the average age of Calaveras County residents has continued to increase due to both the aging of the baby boomer generation and an in-migration of retirees.

Table 4-2 AGE CHARACTERISTICS Unincorporated Calaveras County and California 2000 and 2010 Unincorporated Calaveras County California								
Age	200	_	201	•	200		201	10
Group	Number	Percent	Number	Percent	Number	Percent	Number	Percent
0 to 4	1,635	4.3%	1,784	4.3%	2,486,981	7.3%	2,531,333	6.8%
5 to 14	5,209	13.8%	7,177/b/	17.2%	5,296,702	15.6%	5,096,769	13.7%
15 to 19	2,447	6.5%			2,450,888	7.2%	2,823,940	7.6%
20 to 24	1,254	3.3%	16,206/b/	38.8%	2,381,288	7.0%	2,765,949	7.4%
25 to 34	2,880	7.7%			5,229,062	15.4%	5,317,877	14.3%
35 to 44	5,512	14.7%			5,485,341	16.2%	5,182,710	13.9%
45 to 54	6,444	17.1%			4,331,635	12.8%	5,252,371	14.1%
55 to 64	5,404	14.4%	7,883	18.9%	2,614,093	7.7%	4,036,493	10.8%
65 to 74	4,029	10.7%	8,692	20.8%	1,887,823	5.6%	2,275,336	6.1%
75 and	2,797	7.4%			1,707,835	5.0%	1,971,178	5.3%
over								i
TOTAL	37,611	100%	41,742/b/	100%/b/	33,871,648	100%	37,253,956	100%

Source: 2000 and 2010 US Census

#### Race and Ethnicity

Table 4-3 summarizes data regarding the race and ethnicity of Calaveras County and California residents in 2010. Calaveras County's population was less racially and ethnically diverse than the state. As shown in the table, white persons made up 89.1 percent of the County's population compared to only 57.6 percent of the total state population. The number of persons identifying as Hispanic or Latino was only 10 percent of the County's population compared to 37.6 percent of the statewide population.

<sup>/</sup>a/ Estimates generated using the American Community Survey include large margins of error due to the small size of Calaveras County and the City of Angels Camp. Therefore, less refined, but more accurate, Dpt. of Finance information based directly on the 2010 US Census is substituted.

<sup>/</sup>b/ DOF totals exclude persons between the ages of 18 and 20 totalling1,219 (2.9%) for the unincorporated County, 2/3rds are included in the 5-19 age group and 1/3rd is added to the 20-24 age group.

# Table 4-3 POPULATION BY RACE AND ETHNICITY Unincorporated Calaveras County and California

	2010				
Racial/Ethnic Category	Unincorporated Coun		California		
Kaciai/Ethine Category	#	%	#	%	
White (non-Hispanic)	37,193	89.1%	21,453,934	57.6%	
Black or African American	371	0.9%	2,299,072	6.2%	
American Indian and Alaska Native	641	1.5%	362,801	1.0%	
Asian	522	1.3%	4,861,007	13.0%	
Total Native Hawaiian and Other Pacific	74	0.2%	144,386	0.4%	
Islander					
Other/a/	2,941	7.0%	8,132,756	21.8%	
TOTAL POPULATION	41,742	100%	37,253,956	100.00%	
Hispanic or Latino (of any race)	4,205	10%	14,013,719	37.6%	

/a/ Includes "other" racial category and "two or more races."

Source: 2010 U.S. Census

Per the 2010 Census, the West Point CDP has the largest population, per capita, of American Indian and Alaska Natives and of Native Hawaiian and Other Pacific Islanders. The largest Asian populations, per capita, are located in the Valley Springs and Wallace CDPs. Black or African American populations, per capita, are distributed relatively evenly countywide. The Rancho Calaveras CDP is one of the most ethnically diverse in the County with the County's highest total populations of Black or African Americans, American Indian and Alaska Natives, Asians, Native Hawaiian and Other Pacific Islanders, and Hispanic or Latinos (of any race).

#### **Income and Employment**

Local demand for housing is significantly impacted by income, employment characteristics, and regional job growth. To effectively address the housing and jobs relationship, an understanding of local salary and job profiles is needed. This section analyzes household income and employment characteristics for Calaveras County.

#### **Household Income**

Table 4-4 shows the distribution of household income for the 2009-2013 period for Calaveras County and California based on the American Community Survey (ACS) Five Year Estimate. 31.2 percent of households in Calaveras County earned under \$35,000 in compared to 29.6 percent in the state. On the higher end of the income spectrum, 35.9 percent of Calaveras County households earned more than \$75,000 in 2009-2013, compared to 41.3 percent in the state. The statistics indicate, for the County, a relatively large decrease in households earning less than \$35,000 (a 9.9% decline) and a relatively large increase in households earning more than \$75,000 since 1999 (a 14.9% increase). This may be due to the change in the methodologies used in gathering income data (Census data versus ACS projections) or to a relatively significant increase in affluent households in Calaveras County with a corresponding decrease in lower income households. The County should continue to monitor this trend over time to assess the data's reliability.

<sup>&</sup>lt;sup>1</sup> Commencing with the 2010 Census, household income information is no longer collected. ACS figures are now substituted, but are projected based upon a small sample size with a high margin of error for low (more rural) populations. Calaveras County should take into account margin of error when establishing policy based on ACS data.

# TABLE 4-4 HOUSEHOLD INCOME DISTRIBUTION

### Calaveras County and California 2009-2013

2007-2013								
Income	Calaveras	s County/a/	Califor	nia				
	Households	Percent	Households	Percent				
Less than \$10,000	1,032	5.5%	714,855	5.7%				
\$10,000-\$14,999	940	5.0%	646,495	5.2%				
\$15,000 to \$24,999	2,020	10.8%	1,201,822	9.6%				
\$25,000 to \$34,999	1,851	9.9%	1,137,796	9.1%				
\$35,000 to \$49,999	2,583	13.8%	1,541,102	12.3%				
\$50,000 to \$74,000	3,554	19.0%	2,122,567	16.9%				
\$75,000 to \$99,999	2,550	13.6%	1,551,514	12.4%				
\$100,000 to \$149,999	2,719	14.5%	1,870,135	14.9%				
\$150,000 to \$199,999	723	3.9%	848,259	6.8%				
\$200,000 or more	730	3.9%	907,915	7.2%				
Total/f/	18,702	99.9%	12,542,460	100.1%				
Median Household Income	\$55,295/b/		\$61,094/d/					
Mean Household Income	\$70,	161/c/	\$85,408/e/					

Source: 2009-2013 American Community Survey 5-year Estimates.

/a/ Margins of error range from  $\pm 197$  to  $\pm 551$ 

/b/ Margin of error ±2,657

/c/ Margin of error ±3,081

/d/ Margin of error ±157

/e/Margin of error ±204

/f/ May not equal 100% due to rounding

Table 4-5 shows the median household incomes in 1999 and 2013 for Calaveras County and California. The median household income in Calaveras County has been and continues to be lower than that of California by approximately 10%). The gap between state and County for median family incomes appears to be closing.<sup>2</sup>

TABLE 4-5 MEDIAN INCOME Calaveras County and California 1999-2013/a/						
Area	Calavera	as County	Calif	ornia		
Year	1999	2013	1999	2013		
Median Household Income         \$41,022         \$55,295         \$47,493         \$61,094						
Median Family Income	\$47,379	\$68,401	\$53,025	\$69,661		

/a/ 1999 numbers from Census 2000. 2009-2013 numbers from: U.S. Census Bureau: State and County QuickFacts. Data derived from Population Estimates, American Community Survey, Census of Population and Housing, State and County Housing Unit Estimates, County Business Patterns, Nonemployer Statistics, Economic Census, Survey of Business Owners, Building Permits. Last Revised: 12/4/2014. <a href="http://quickfacts.census.gov/qfd/states/06/06009.html">http://quickfacts.census.gov/qfd/states/06/06009.html</a>. In comparison, the California Dpt. of Transportation estimates a slightly lower median household income for 2012 of \$53,463 for Calaveras County.

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<sup>&</sup>lt;sup>2</sup> The estimate for Calaveras County median family income appears significantly inconsistent with past relationships between median household and median family income in the County as well as differing significantly from past relationships between median family income for the state and County. The County should continue to monitor this value over time to assess its reliability

#### **Employment**

Table 4-6 shows the employment and unemployment rates along with industry employment by major classification for Calaveras County and California for 2000 and 2013.

The number of jobs that the California Employment Development Department (EDD) reports for Civilian Employment differs from the number of jobs reported for total industry employment (also known as Wage and Salary employment). Civilian Labor Force counts the number of working people by where they live. This includes business owners, the self-employed, unpaid family workers, private household workers, and wage and salary workers. A person with more than one job is only counted once. Total Industry Employment counts the number of jobs by the place of work. This does not include business owners, the self-employed, unpaid family workers, or private household workers. If someone holds more than one job, they may be counted more than once. The industry employment indicates the number of jobs within a given jurisdiction.

The most significant employment sectors in Calaveras County in 2013 included government, leisure and hospitality, retail trade jobs, and education and health services. The education and health services sector had the largest increase in jobs from 2000 to 2013 with relatively moderate increase in transportation, warehousing and utilities, while the natural resources, mining and construction sector had the largest job losses.

TABLE 4-6 EMPLOYMENT BY INDUSTRY Calaveras County and California									
	2000 and 2013								
	20		ras County	2//	200	Calif			
	Number	000 Damaant	201 Number/a/	3/a/   Percent/a/	200 Number		2013 Number	/a/   Percent	
Civilian		Percent				Percent	- 100		
	17,130	94.4%	17,250	89.6%	16,024,300	95.1%	16,933,300	91.1%	
Employment	1.010	F (0)	2.010	10.40/	922 200	4.00/	1.662.500	0.00/	
Civilian	1,010	5.6%	2,010	10.4%	833,200	4.9%	1,663,500	8.9%	
Unemployment	40.440	400.007	10.000	100.00/	4 6 0 5 5 5 0 0	400.00/	40 70 6 000	400.00/	
Civilian Labor	18,140	100.0%	19,260	100.0%	16,857,500	100.0%	18,596,800	100.0%	
Force Total		. 5. /	<u> </u>	<u> </u>					
Jobs by Place of E			T	ī			ı		
Natural	1,010	12.5%	650	8.1%	759,900	5.1%	666,800	4.3%	
Resources,									
Mining and									
Construction									
Manufacturing	400	4.9%	320	4.0%	1,852,700	12.4%	1,250,900	8.0%	
Wholesale Trade	120	1.5%	130	1.6%	646,200	4.3%	697,400	4.5%	
Retail Trade	1,080	13.3%	970	12.1%	1,563,400	10.5\$	1,601,400	10.3%	
Transportation,	150	1.9%	260	3.2%	518,300	3.5%	503,700	3.2%	
Warehousing, and									
Utilities									
Information	140	1.7%	110	1.4%	576,700	3.9%	450,400	2.9%	
Financial	310	3.8%	210	2.6%	806,900	5.4%	782,300	5.0%	
Activities									
Professional and	560	6.9%	410	5.1%	2,221,800	14.9%	2,330,900	15.0%	
<b>Business Services</b>									

#### TABLE 4-6 EMPLOYMENT BY INDUSTRY Calaveras County and California 2000 and 2013

		Calave	ras County		California				
	20	00	201	3/a/	200	2000		2013/a/	
	Number	Percent	Number/a/	Percent/a/	Number	Percent	Number	Percent	
Educational and Health Services	550	6.8%	900	11.2%	1,401,000	9.4%	2,307,100	14.8%	
Leisure and Hospitality	1,040	12.9%	1,270	15.8%	1,335,600	9.0%	1,671,300	10.7%	
Other Services	380	4.7%	340	4.2%	487,700	3.3%	515,200	3.3%	
Government	2,330	28.8%	2,410	30.0%	2,318,100	15.6%	2,370,100	15.2%	
Total Farm	30	0.4%	60	0.7%	408,500	2.7%	411,400	2.6%	
Total Nonfarm	8,060	99.6%	7.960	99.3%	14,488,200	97.3%	15,147,400	97.4%	
Total Industrial Employment	8,090	100%	8,020	100.0%	14,896,700	100.0%	15,558,800	100.0%	

Source: California Employment Development Department, Employment by Industry Data, 2000-2014 /a/ Annual Average. 2013

/b/ Total Jobs by Place of Employment may not equal Total Industrial Employment and may not total 100% due to the factors indicated in the text preceding this Table

As shown in Table 4-6, Government (local, state and federal), Leisure and Hospitality, Retail Trade and Education and Health Services are the largest employment sectors in the County. Table 4-7 identifies individual major employers, located in Calaveras County in 2014, according to the Employment Development Department. It is worth noting that many of the largest employers have a large number of seasonal jobs. In addition, although it is not located in Calaveras County, the Jackson Rancheria Casino located off State Route 88 outside of the City of Jackson is a major employer for Calaveras County residents as is the Bear Valley Ski Area which provides seasonal employment in neighboring Alpine County.

TABLE 4-7 MAJOR EMPLOYERS Calaveras County 2014	
Employer	Number of Employees/b/
Calaveras County Government/d/	250-499
California Dpt. of Forestry and Fire Protection	250-499
Mark Twain St. Joseph's Hospital/a/	250-499
Calaveras High School	250-499
Ironstone Vineyards	100-249
Mark Twain Convalescent Hospital	100-249
Rite-of-Passage-Sierra Ridge Academy	100-249
Big Trees Market	50-99
Calaveras County Water District	50-99
Bret Harte High School	50-99
Calaveras Lumber	50-99
California Pavement Maintenance Company	50-99
Foothill Village/c/	50-99

#### TABLE 4-7 MAJOR EMPLOYERS Calaveras County 2014

Employer	Number of Employees/b/
Independent Learning Center	50-99
Jenny Lind Elementary School	50-99
Mar-Val Food Stores	50-99
Saddle Creek Resort	50-99
World mark by Wyndham	50-99
Oars Raft Trips (Seasonal)	50-99
39 <sup>th</sup> Agricultural Association (Seasonal)	50-99
United Parcel Service	50-99
Caltrans (seasonal)	50-99
Pacific Gas & Electric	50-99

Source: Employment Development Department, American Labor Market Information System (LMIS) 2014

- /a/ Also known as Mark Twain Medical Center, a member of Dignity Health
- /b/ Numbers represent estimates only
- /c/ Within the Angels Camp City Limits
- /d/ Normally 454-475 full time/regular employees. Total excludes temporary hires.

The unemployment rate in Calaveras County has increased in recent years, following trends of the state and national recession. Table 4-8shows unemployment rates in the County and state from 2000 to 2014. Since 2003, the county's unemployment rate has been consistently higher than the state average. The unemployment rate has increased since 2006, consistent with an overall decrease in the state and national economies. As of December, 2014, 7.5 percent of Calaveras County residents were unemployed, somewhat higher than the statewide unemployment rate for that same month (7.0 percent). The overall unemployment trends in Calaveras County generally follow the ups and downs of the state, except at a slightly higher rate.

TABLE 4-8 UNEMPLOYMENT RATE Calaveras County and California 2000-2014/a/				
Year	Calaveras County	California		
2000	5.6	4.9		
2001	5.5	5.4		
2002	6.5	6.7		
2003	7.4	6.8		
2004	6.8	6.2		
2005	6.3	5.4		
2006	5.9	4.9		
2007	6.4	5.4		
2008	8.7	7.2		
2009	13.9	11.3		
2010	15.2	12.4		
2011	14.6	11.8		
2012	12.9	10.4		
2013	10.4	8.9		

# TABLE 4-8 UNEMPLOYMENT RATE Calaveras County and California 2000-2014/a/ 2014 8.6 6.7/b/

Source: Employment Development Department Labor Market Information Division.

/a/ Figures are annual average unemployment rates.

/b/ As of 2/1/15, this number is preliminary

#### Population and Employment Projections

The California Department of Finance (DOF) produces population projections for all counties in California, including Calaveras County. DOF's most recent projections, released in 2014, cover the period from 2010 to 2060. Table 4-8 shows the DOF population estimate in 2014 and the projected population for 2015 through 2035, as well as the average annual growth rate (AAGR) for each time period. As shown in the table, Calaveras County's population is projected to increase from 44,650 in 2014 to 54,912 in 2035. Calaveras County's population is expected to grow at about the same rate as the state average between 2015 and 2035. Growth rates in the region appear to be declining.

Table 4-9 POPULATION PROJECTIONS Calaveras County/a/ 2014-2035					
Year	Calaveras	s County	California		
1 ear	Persons/a/	AAGR	Persons/a/	AAGR	
2014	44,650	-0.7%	38,340,074	0.9%	
2015/b/	45,923	0.1%	38,896,969	0.8%	
2020	48,957	1.3%	40,619,346	0.9%	
2025	51,415	1.0%	42,373,301	0.9%	
2030	53,317	0.7%	44,085,600	0.8%	
2035	54,912	0.6%	45,747,645	0.8%	

Source: 2014 Data from DOF Table E-1 City/County Population Estimates w/Annual Percentage Change January 1, 2013 and 2014. Data for 2015-2035 DOF Report P-1 (Total Population) State and County Population Projects July 1, 2010-2060 (5-year increments); 12/15/2014.

The California Employment Development Department provided industry employment and occupational projections in September, 2013 for the Mother Lode Workforce Investment Region which includes Amador, Calaveras, Mariposa, and Tuolumne counties. The following are the industry sectors projected to gain the most jobs and grow fastest in the region from 2010 to 2020:

- Construction (540 jobs, 37.5 percent)
- Manufacturing (390 jobs, 22.4 percent)
- Transportation, Warehousing and Utilities (120 jobs, 18.5 percent)

<sup>/</sup>a/ Includes City of Angels Camp

<sup>/</sup>b/ Projections commencing in 2015 for DOF Report P-1 are based on a DOF 2010 County and State population estimate of 45,654 and 37,341,978 respectively (and not on 2014 estimates).

- Education and Health Services (680 jobs, 14.1 percent);
- Wholesale Trade (40 jobs, 11.1 percent)
- Retail Trade (420 jobs, 9.2 percent)
- Financial Activities (90 jobs, 8.0 percent)
- Mining and Logging (20 jobs, 6.7 percent)
- Leisure and Hospitality, mostly accommodations and food (350 jobs, 5.5 percent);
- Other Services (20, 1.9 percent)

Two industries expected to decline over the planning period are: State Government (-360 jobs, -9.9 percent) and Information (-20 jobs, -3.6 percent). A small decline in the self-employed is also projected (-50 jobs, -1.5 percent).

State budget trends and the lifting of the national recession, including the down-turn in the housing industry and related services, may alter the projections.

#### **Household Characteristics and Housing Supply**

The section provides an analysis of household characteristics and housing supply. The first part of this section analyzes Calaveras County's household characteristics, such as household population, composition, size, tenure, and overcrowding. The second part of this section analyzes the County's housing inventory and supply, including a discussion of vacant units.

The discussion of the housing stock, housing and population information in Calaveras County relies primarily on data from the 2010 Census Summary File 1 (SF1) which is based on a complete count.

#### Household Characteristics

#### **Household Population**

Household population is establishing measure of the number of persons residing in private households. Persons in institutional or group quarters are not included in the count of household population. According to the California Department of Finance (DOF), as of 2010, unincorporated Calaveras County had a total household population of 41,742 with 446 people (or about 1 percent) living in group quarters. With 17,241 households, the unincorporated County had an average 2.42 persons per household. The increase in household size from 2.26 in 2000 has been attributed, in large part, to the nationwide recession as households combine to meet financial obligations.

#### **Household Composition**

The U.S. Census divides households into two different categories, depending on their composition: family and non-family. Family households are those consisting of two or more related persons living together. Non-family households include persons who live alone or in groups composed of unrelated individuals. As shown in Table 4-10, families made up a slightly larger share of households in Calaveras County than in California. In 2000, 71.7 percent of Calaveras County households were family households compared to 68.9 percent in the state. From 2000 to 2010, family households as a percentage of total households in unincorporated Calaveras County decreased to 69.5 percent, nearly the same as for the state.

Table 4-9 provides additional information on the types of households in Calaveras County in 2010. Married couples with children under 18 made up only 15.6 percent (2,686) of households in the

County, compared to the state average of 23.4 percent. Married couples without children, accounted for nearly 41.2 percent (7,108), significantly greater than California (26 percent) in 2010. This difference is likely due to the significantly higher percentage of senior (retiree) households in Calaveras County.

TABLE 4-10 HOUSEHOLD COMPOSITION Unincorporated Calaveras County and California 2010						
Household Type	Unincorporate Cou		Ca	llifornia		
iivuseiiota 1, pe	Number	Percent	Number	Percent		
Family Households						
Married Couples with Own Children under 18	2,686	15.6	2,942,803	23.4		
Married Couples without Own Children under 18	7,108	41.2	3,270,507	26.0		
Single Head of Household with Own Children under 18	1,084	6.3	1,207,720	9.6		
Single Head of Household without Own Children under 18	1,099	6.4	1,221,443	9.7		
Non-Family Households						
Householder living alone (1,841 are 65+)	4,178	24.2	2,929,442	23.3		
Householder not living alone	1,086	6.3	1,005,583	8.0		
Total Households	17,241	100.0%	12,577,498	100.0%		

Source: 2010 US Census

In 2010, there were 1,084 single-parent households in Calaveras County, making up 6.3 percent of the total households. Of these single-parent households, about 66 percent (718) were female-headed households and 34 percent (366) were male-headed households. The percentage of single-parent households was lower in Calaveras County than in the State (9.6 percent) in 2010.

TABLE 4-11 FAMILY AND NON-FAMILY HOUSEHOLDS Unincorporated Calaveras County and California 2000 and 2010							
<u>Year</u>	Unincorporated Ca	alaveras County	Califo	rnia			
Household Type	Number	Percent	Number	Percent			
2000	2000						
Family Households	10,891	71.7%	7,920,049	68.9%			
Non-Family	4,292	28.3%	3,582,821	31.1%			
Households							
Total Households	15,183	100.0%	11,502,870	100.0%			
2010		<u> </u>					
Family Households	11,977	69.5%	8,642,473	68.7%			
Non-Family	5,264	30.5%	3,935,025	31.3%			
Households							
<b>Total Households</b>	17,241	100.0%	12,577,498	100.0%			

Source: 2000 and 2010 U.S. Census

Non-family households made up 30.5 percent of all households in Calaveras County in 2010, 24.2 percent were compromised of individuals living alone similar to the state's 23.3 percent. Households of unrelated persons not living alone accounted for 6.3 percent (1,086) of households in Calaveras County, compared to 8.0 percent of households in California.

#### **Tenure**

Tenure describes occupancy by owner or renter status. The owner versus renter distribution of a community's housing stock influences several aspects of the local housing market. Residential stability is influenced by tenure, with ownership housing typically having a much lower turnover rate than rental housing.

The 2010 U.S. Census is the most recent source of data on tenure in Calaveras County. Table 4-12 shows rates of homeownership and renter occupancy in Calaveras County and California in 2010. As shown in the table, Calaveras County had a higher rate of homeownership (78.1 percent) than the state (55.9 percent) in 2010.

TABLE 4-12 TENURE Unincorporated Calaveras County and California 2010						
Tenure	Unincorpor	ated County	California			
Tenure	Number	Percent	Number	Percent		
Owner Occupied	13,460	78.1	7,035,371	55.9		
Renter Occupied	3,781 21.9 5,542,127 44.1					
Total Occupied Housing Units	17,241	100.0	12,577,498	100.0		

#### Overcrowding

U.S. Census Bureau standards define a housing unit as overcrowded when the total number of occupants is greater than one person per room, excluding kitchens and bathrooms. A typical home might have a total of five rooms (three bedrooms, living room, and dining room). If more than five people were living in the home, it would be considered overcrowded. There is some debate about whether units with larger households where seven people might occupy a home with six rooms should really be considered overcrowded. Nonetheless, units with more than 1.5 persons per room are considered severely overcrowded, and should be recognized as a significant housing problem.

Table 4-13 below compares housing overcrowding data for Calaveras County with data for California. In 2010, 98.1 percent of Calaveras County's housing units had one or fewer persons per room with only 1.9 percent considered overcrowded. Of all units in Calaveras County, 1.4 percent had between 1.01 and 1.50 persons per room, and only 0.5 percent were severely overcrowded with more than 1.5 persons per room. Overcrowding was less of a problem in Calaveras County in 2010 than in California where 8.2 percent of households were considered overcrowded. Overcrowding is typically more of a problem in rental units than owner-occupied units. Only 1.8 percent of Calaveras County's owner households were overcrowded, while 2.7 percent of renter households were overcrowded in 2010.

TABLE 4-13 OVERCROWDING Calaveras County and California 2010 Tenure County California						
Occupants/Room	Number of Units	Percent	Number of Units	Percent		
Owner Occupied						
1.00 or less	14,402	98.3	6,654,601	95.9		
1.01 to 1.5	205	1.4	215,112	3.1		
1.51 or more	59	0.4	69,391	1.0		
Total/a/	14,666	100.1	6,939,104	100		
Renter Occupied						
1.00 or less	3,927	97.4	4,858,110	86.7		
1.01 to 1.5	69	1.7	453,872	8.1		
1.51 or more	40	1.0	291,374	5.2		
Total/a/	4,036	100.1	5,603,356	100		
Total Occupied Housing Units						
1.00 or less	18,347	98.1	11,513,978	91.8		
1.01 to 1.5	262	1.4	664,751	5.3		
1.51 or more	93	0.5	363,731	2.9		
Total	18,702	100	12,542,460	100		

Source: 2009-2013 American Community Survey 5-Year Estimates, Occupancy Characteristics

/a/ May not total 100% due to rounding

#### **Household Size**

Table 4-14 shows average household size by tenure for Calaveras County and California in 2010. Calaveras County had a much smaller proportion (7.1 percent) of large households (five or more members) than California (16.1 percent). Calaveras County also had a larger proportion of one- and two-person households than California in 2010 (70.6 percent compared to 51.3 percent). Renter-occupied units tend to have smaller households than owner households; however, this is not entirely true in Calaveras County. In the County, 30.5 percent of renter households were one-person households compared to 22.4 percent for owner households. Two-person households made up a much smaller percentage of renter households compared to owner households (28.2 percent and 48.2 percent, respectively). Three-, four-, and five- person households all made up slightly larger percentages of renter households than owner households, suggesting that there is a need for larger rental units in the County.

TABLE 4-14 HOUSEHOLD SIZE BY TENURE Unincorporated Calaveras County and California 2010 Tenure Unincorporated Calaveras County California					
# Persons in Household	Number	Number	Percent		
Owner Occupied					
1 Person	3,013	22.4	1,340,915	19.1	
2 Persons	6,486	48.2	2,269,063	32.2	
3 Persons	1,711	12.7	1,164,562	16.6	
4 Persons	1,302	9.7	1,129,739	16.1	

#### TABLE 4-14 HOUSEHOLD SIZE BY TENURE Unincorporated Calaveras County and California

2010

<b>Tenure</b>	Unincorporated (	Calaveras County	Calif	ornia
# Persons in Household	Number	Percent	Number	Percent
Owner Occupied				
5 Persons	604	4.5	577,673	8.2
6 Persons	212	1.6	273,058	3.9
7 Persons or more	132	1.0	280,361	4.0
Total/a/	13,460	100.1	7,035,371	100.0
Renter Occupied				
1 Person	1,155	30.5	1,588,527	28.7
2 Persons	1,065	28.2	1,384,739	25.0
3 Persons	607	16.1	879,250	15.9
4 Persons	507	13.4	753,712	13.6
5 Persons	259	6.9	462,735	8.3
6 Persons	103	2.7	234,413	4.2
7 Persons or more	75	2.0	238,751	4.3
Total/a/	3,781	99.8	5,542,127	100.0
All Households				
1 Person	4,168	24.2	2,929,442	23.3
2 Persons	7,551	43.8	3,653,802	29.1
3 Persons	2,318	13.4	2,043,812	16.2
4 Persons	1,809	10.5	1,883,451	15.0
5 Persons	863	5.0	1,040,408	8.3
6 Persons	315	1.8	507,471	4.0
7 Persons or more	207	1.2	519,112	4.1
Total/a/	17,241	99.9	12,577,498	100.0

/a/ May not equal 100 due to rounding

Source: 2010 U.S. Census

Table 4-15 shows the number of bedrooms by housing unit by tenure in Calaveras County and California in 2010. As shown in the table, 10.8 percent of occupied housing units in Calaveras County contained four or more bedrooms in 2010 compared to 21.6 percent in California. This is likely due to a combination of factors, including the smaller household sizes associated with the relatively high number of retiree households in Calaveras County.

Renter-occupied units tend to have a smaller number of bedrooms than owner-occupied units. This was the case in Calaveras County in 2010, where 11.8 percent of owner-occupied units had four or more bedrooms, compared to only 6.9 percent of renter-occupied units.

#### TABLE 4-15 NUMBER OF BEDROOMS BY TENURE Calaveras County and California 2010

<u>Tenure</u>	Calavera	S County	Calif	ornia
# Bedrooms	Number	Percent	Number	Percent
Owner Occupied				
No bedroom	117	0.8	34,661	0.5
1 bedroom	528	3.6	187,168	2.7
2 or 3 bedrooms	12,290	83.8	4,422,726	63.8
4 or more bedrooms	1,731	11.8	2,294,549	33.1
Total/a/	14,666	100	6,939,104	100.1
Renter Occupied				
No bedroom	49	1.2	369,822	6.6
1 bedroom	545	13.5	1,546,526	27.6
2 or 3 bedrooms	3163	78.3	3,277,963	58.5
4 or more bedrooms	279	6.9	409,045	7.3
Total/a/	4,036	99.9	5,603,356	100
All Households				
No bedroom	168	0.9	401,359	3.2
1 bedroom	1,066	5.7	1,730,859	13.8
2 or 3 bedrooms	15,448	82.6	7,701,071	61.4
4 or more bedrooms	2020	10.8	2,709,171	21.6
Total/a/	18,702	100	12,542,460	100

Source: 2009-2013 American Community Survey 5-Year Estimates

/a/ May not total 100 due to rounding

Average household size is defined as the household population (group quarters population is not counted) divided by the number of occupied housing units. Table 4-16 shows the average household size for Calaveras County and California in 1990, 2000, and 2010. While average household size increased at the state level over this time period, the average household size decreased in Calaveras County from 2.53 persons per household in 1990 to 2.44 in 2000 and 2.4 in 2010. The average household sizes in Calaveras County were significantly smaller than the statewide average—again, likely due to the large population of retiree households in the County.

<b>TABLE 4-16</b>
AVERAGE HOUSEHOLD SIZE BY TENURE
Calaveras County and California
1990, 2000, and 2010

Тотино	Calaveras County				California	
Tenure	1990	2000	2010	1990	2000	2010
All Households	2.53	2.44	2.40	2.79	2.87	2.90
Owner Occupied	2.48	2.43	2.34	2.84	2.95	2.95
Renter Occupied	2.58	2.45	2.54	2.74	2.78	2.83

Source: 1990 U.S. Census, 2000 U.S. Census, 2010 Census and Department of Finance Table E-5, 2009, State of California, Department of Finance, *E-5 Population and Housing Estimates for Cities, Counties and the State — January 1, 2011-2014*. Sacramento, California, May 2014

Based on the information regarding housing unit and household sizes, Calaveras County has a relatively

smaller need for large housing units than the state. With the County's smaller average household size than the state, the County also had lower overcrowding rates than the statewide averages.

#### Housing Inventory and Supply

While the previous section discussed the characteristics of persons living in households, this section provides information about the total supply of housing in Calaveras County. This section includes information about the total number of housing units in the County, vacancy status, and structural condition of the units. It also contains information on housing costs and affordability.

#### **Housing Units**

Table 4-17 shows the total housing stock in Calaveras County and California in 2000 and 2010 according to the type of structures in which units are located.

As shown in Table 4-17, single-family detached housing units account for the overwhelming majority of housing in Calaveras County in 2010. At 88.3 percent of the total housing stock in 2010, single-family detached units in Calaveras County make up a much larger share of the total housing stock than in the state, where only 58.2 percent of all units are single-family detached. From 2000 to 2010, over 4,744 single-family detached units were added to the housing stock in Calaveras County, making up about 88.3 percent of all housing units.

Mobile homes are the next largest segment of Calaveras County's housing stock, comprising 7.5 percent of the total in 2010, down from 9.4% in 2000. Between 2000 and 2010, mobile home numbers actually declined (by 65 units) in the County. This may be due to the removal of older mobiles that have surpassed their useful life and were replaced with manufactured or stick built homes.

TABLE 4-17 HOUSING STOCK BY TYPE Unincorporated Calaveras County and California 2000 and 2010								
_	/ear	Total	Single 1	Family	Mu	llti-Family	Mobile Homes	
1	ear	Units	Detached	Attached	2 to 4	5 plus	Mobile Homes	
Unincon	rporated Ca	laveras Count	ty					
2000	Number	21,524	18,488	398	373	242	2,023	
	Percent	100.0%	85.9%	1.8%	1.7%	1.1%	9.4%	
2010	Number	26,298	23,232	295	541	272	1,958	
	Percent	100.0%	88.3%	1.1%	2.1%	1.0%	7.5%	
Californ	California							
2000	Number	12,214,550	6,883,107	931,928	1,024,896	2,804,931	569,688	
	Percent	100.0%	56.4%	7.6%	8.4%	23.0%	4.7%	
2010	Number	13,670,304	7,959,072	966,440	1,110,620	3,076,519	557,647	
	Percent	100.0%	58.2%	7.1%	8.1%	22.5%	4.1%	

Source: California Department of Finance (DOF), Official State Population and Housing Estimates, January 1, 2009 (Table E-5) and State of California, Department of Finance, *E-5 Population and Housing Estimates for Cities, Counties and the State — January 1, 2011-2014.* Sacramento, California, May 2014.

#### Occupancy/Vacancy Rates

According to the California Department of Housing and Community Development (HCD), the desired vacancy rates necessary to provide a stable housing environment are approximately 2 percent for the forsale housing and 5 percent for rental housing. As shown in Table 4-18, Calaveras County has a much higher vacancy rate than the state average, due in large part to the number of second homes and vacation rentals in the County. The vacancy rate in Calaveras County increased by 4.1 percent between 2000 and 2010 while the state rate increased 2.3 percent.

TABLE 4-18 OCCUPANCY/VACANCY Unincorporated Calaveras County and California 1990, 2000, and 2010									
<b>Location</b>	199	90	20	00	201	10			
Occupied or Vacant	Number	Percent	Number	Percent	Number	Percent			
Unincorporated Calaveras	County								
Occupied Units	11,605	64.5%	15,190	70.5%	17,241	66.4%			
Vacant Units	6,389	35.5%	6,346	29.5%	8741	33.6%			
<b>Total Housing Units</b>	17,994	100.0%	21,536	100.0%	25,982	100.0%			
California					<u> </u>				
Occupied Units	10,381,206	92.8%	11,502,870	94.2%	12,577,498	91.9%			
Vacant Units	801,676	7.2%	711,679	5.8%	1,102,583	8.1%			
<b>Total Housing Units</b>	11,182,882	100.0%	12,214,549	100.0%	13,680,081	100.0%			

Source: California Department of Finance 2009, Table E-5; State of California, Department of Finance, E-5 Population and Housing Estimates for Cities, Counties and the State — January 1, 2011-2014. Sacramento, California, May 2014; and U.S. Census 1990, 2000, and 2010

Although the overall vacancy rate was 33.6 percent in Calaveras County in 2010, the vacancy rate of forsale housing available for occupancy was only 2.0 percent and the vacancy rate for rental housing available for occupancy was 1.7 percent (see Table 4-19). In 2010 the County had vacancy rates lower than the desired levels for rental housing. Although the rental vacancy rate increased between 2000 and 2010 from 0.9 to 1.7 percent; it remains significantly below the desired 5 percent rate indicating a potential need for more residential (i.e., not seasonal or recreational) rental housing.

TABLE 4-19 VACANT UNITS BY TYPE Unincorporated Calaveras County and California 2010									
Vacancy Status	Unincorporate Cou		Califo	rnia					
	Number	Percent	Number	Percent					
For rent	441	1.7	374,610	2.7					
For sale only	521	2.0	154,775	1.1					
Rented or sold; not occupied	168	0.6	54,635	0.4					
For seasonal; recreational; or occasional use	6832	26.3	302,815	2.2					
	0	0	0	0					
Other vacant	779	3.0	215,748	1.6					
Total Vacant	8741	33.6	1,102,583	8.1					
Total Units	25,982	100.0	13,680,081	100.0					

Source: 2010 U.S. Census

#### **Housing Conditions**

The U.S. Census provides only limited data that can be used to infer the condition of Calaveras County's housing stock. For example, the Census reports on whether housing units have complete plumbing and kitchen facilities. Since only a very small percentage of all housing units in Calaveras County lack complete plumbing or kitchen facilities (see Table 4-21), these indicators do not reveal much about overall housing conditions.

Since housing stock age and condition are generally correlated, one Census variable that provides an indication of housing conditions is the age of a community's housing stock. As shown in Table 4-20, the median year built for all housing units in Calaveras County per the 2008-2012 ACS was 1984, compared to 1973 for California. Just under 18 percent of Calaveras County's housing stock was less than 15 years old per the 2009-2013 ACS. Another 45.3 percent of the housing stock was between 15 and 35 years old. These statistics reflect the tremendous growth in the area during the 1980s and 1990s and the growth that continued into the 2000s until the recent decline in the housing market.

Because 63.2 percent of the housing units in Calaveras County were 35 years old or newer in 2010 (compared to 38.1 percent in the State), Calaveras County's housing stock should still be in relatively good condition compared to communities with larger shares of older homes. Between 2000 and 2010, there was a net increase of 4,577 housing units in Calaveras County, all of which should still be in sound condition.

TABLE 4-20 AGE OF HOUSING STOCK Unincorporated Calaveras County and California 2010										
When built Unincorporated Calaveras County California										
	Number	Percent	Number	Percent						
Total Housing Units										
Built 2010 or later	52	0.2	51,356	0.4						
Built 2000 to 2009	4,577	17.7	1,624,970	11.8						
Built 1990 to 1999	5,125	19.8	1,461,340	10.6						
Built 1980 to 1989	6,576	25.5	2,106,153	15.3						
Built 1970-1979	4,708	18.2	2,512,246	18.3						
Built 1960-1969	1,728	6.7	1,875,815	13.7						
Built 1950 to 1959	1,214	4.7	1,914,408	13.9						
Built 1940 to 1949	812	3.1	879,711	6.4						
Built 1939 or earlier	1,032	4.0	1,300,690	9.5						
Total/a/	25,824	99.9	13,726,869	99.9						
Median Year Built/b/	198	34	1973	3						

Source: 2009-2013 American Community Survey 5-Year Estimates/Selected Housing Characteristics and Physical Housing Characteristics for Occupied Housing Units

<sup>/</sup>a/ May not equal 100% due to rounding

<sup>/</sup>b/ American Community Survey 2008-2012 (Placing Calaveras County tied for fourth in the state for "newest" median age of a home)

# **TABLE 4-21** HOUSING STOCK CONDITIONS BY TENURE Calaveras County/a/ and California 2010

Tenure	Calaveras C		California			
When Built	Number	Percent	Number	Percent		
Owner Occupied Housing Units		<u> </u>	<u> </u>			
Built 2010 or later	59	0.4	27,756	0.4		
Built 2000 to 2009	2,977	20.3	902,084	13.0		
Built 1990 to 1999	6,541	44.6	1,873,558	27.0		
Built 1980 to 1989	·					
Built 1970-1979	2,992	20.4	2,067,853	29.8		
Built 1960-1969	·					
Built 1950 to 1959	1,320	9.0	1,505,786	21.7		
Built 1940 to 1949						
Built 1939 or earlier	777	5.3	562,067	8.1		
Total	14,666	100	6,939,104	100		
Units Lacking Complete Plumbing	88	0.6%/b/	20,817	0.3%		
Facilities						
Units Lacking Complete Kitchen	15	0.1%/b/	27,756	0.4%		
Facilities						
Median Year Built	N/A	Δ.	N/A			
<b>Renter Occupied Housing Units</b>						
Built 2010 or later	0	0.0	22,413	0.4		
Built 2000 to 2009	909	22.5	560,336	10.0		
Built 1990 to 1999	1,467	36.3	1,384,029	24.7		
Built 1980 to 1989						
Built 1970-1979	929	23.0	1,938,761	34.6		
Built 1960-1969						
Built 1950 to 1959	396	9.8	1,081,448	19.3		
Built 1940 to 1949						
Built 1939 or earlier	335	8.3	616,369	11.0		
Total	4,036	99.9	5,603,356	100		
Units Lacking Complete Plumbing Facilities	12	0.3/b/	44,827	0.8%		
Units Lacking Complete Kitchen	12	0.3/b/	123,274	2.2%		
Facilities						
Median Year Built	N/A	<b>A</b>	N/A			
<b>Total Occupied Housing Units</b>						
Built 2010 or later	56	0.3	50,120	0.4		
Built 2000 to 2009	3,890	20.8	1,466,002	11.7		
Built 1990 to 1999	8,004	42.8	3,257,781	26.0		
Built 1980 to 1989						
Built 1970-1979	3,928	21.0	4,009,578	32.0		
Built 1960-1969						
Built 1950 to 1959	1,721	9.2	2,581,166	20.6		
Built 1940 to 1949						
Built 1939 or earlier	1,103	5.9	1,177,813	9.4		
Total	18,702	100.0	12,542,460	100.1		
Units Lacking Complete Plumbing	92	0.5%	62,712	0.5%		

TABLE 4-21 HOUSING STOCK CONDITIONS BY TENURE Calaveras County/a/ and California 2010										
Facilities										
Units Lacking Complete Kitchen Facilities										
Median Year Built/c/	19	84	19	73						

Source: 2009-2013 American Community Survey 5-Year Estimates/Selected Housing Characteristics and Physical Housing Characteristics for Occupied Housing Units

#### **Housing Affordability**

For the purpose of this report, housing is classified as "affordable" if households do not pay more than 30 percent of income for payment of rent (including a monthly allowance for water, gas, and electricity) or monthly homeownership costs (including mortgage payments, taxes, and insurance). State law (65583(a)(2)) requires "an analysis and documentation of household characteristics, including level of payment compared to ability to pay." Identifying and evaluating existing housing needs are a critical component of the housing element. This requires comparison of resident incomes with the local cost of housing. The analysis helps local governments identify existing housing conditions that require addressing and households with housing cost burdens or unmet housing needs. This section includes an analysis of housing cost burden, ability to pay for housing, and the cost of housing.

The data in this section uses this Comprehensive Housing Affordability Strategy (CHAS) data from HUD's State of the Cities Data Systems (SOCDS) website. Income groups are shown in the SOCDS CHAS tabulation based on the HUD-adjusted area median family income.

#### **Housing Cost Burdens**

This section provides an analysis of the proportion of lower-income households "overpaying for housing." Lower-income households are defined as those that earn 80 percent or less of the area median income. This is a "share of income" approach to measure housing affordability in terms of the percentage of income that a household spends on its housing.

An assessment of housing cost burdens requires that information about household size be combined with information on household income for each household individually. HUD creates a special Census tabulation for use in Consolidated Plans.<sup>3</sup> The data in this section uses the Comprehensive Housing Affordability Strategy (CHAS) data from HUD's State of the Cities Data Systems (SOCDS)

<sup>/</sup>a/ Includes incorporated City of Angels Camp,

<sup>/</sup>b/ Margins of error for these estimates equal or exceed the number themselves

<sup>/</sup>c/ American Community Survey 2008-2012 (Placing Calaveras County tied for fourth in the state for "newest" median age of a home)

<sup>&</sup>lt;sup>3</sup> The Comprehensive Housing Affordability Strategy (CHAS) data file is a detailed tabulation of the Decennial Census sponsored by HUD. It includes data on a variety of physical and financial housing characteristics categorized by HUD-defined income and HUD-specified household types. As with the long form in the Decennial Census, CHAS indicators are estimates based on a sample of households. These "special tabulation" data are used by local governments for housing planning as part of the Consolidated Planning process and by HUD for various allocation formulas to distribute funds to localities.

website.

An "excessive cost burden" is defined by HUD as gross housing costs exceeding 30 percent of gross monthly income. A "severe cost burden" is defined as gross housing costs exceeding 50 percent of gross monthly income. For renters, gross housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

Income groups are shown in the SOCDS CHAS tabulation based on the HUD-adjusted area median family income (AMI). In 1974, Congress defined "low-income" and "very low-income" for HUD rental programs as incomes not exceeding 80 and 50 percent, respectively, of the area median family income, as adjusted by HUD.<sup>4</sup>

Table 4-22 shows the SOCDS CHAS special tabulation data from the 2010 Census regarding the percentage of households with an excessive housing cost burden (greater than 30 percent) and severe cost burden (greater than 50 percent) by income group and tenure for Calaveras County and California.

As shown in the table, 39.5 percent of all households in Calaveras County had an excessive housing cost burden in 2010. This rate was lower than the statewide average of 45.1 percent. County and state rates increased 8.3 and 10.6 percent, respectively, between 2000 and 2010 in response to the nationwide recession. Only 17.9 percent of all households in Calaveras County had a severe housing cost burden in 2010 compared to 21.8 percent for all of California. As would be expected, housing cost burdens were more severe for households with lower incomes, although the nationwide recession created some exceptions<sup>5</sup>. Among lower-income households (incomes less than or equal to 80 percent of the area median family income (MFI)), 24.5 percent of households in Calaveras County had an excessive or severe housing cost burden in 2010 compared to 15.1 percent of non-lower-income households. This rate of housing cost burden for lower-income households is lower than the statewide average of 30.4 percent. This data points to the need for more affordable housing units in Calaveras County; however, the need is relatively less than average for communities in California.

Rates of housing cost burden were greater among low-income renter households than among low-income owner households for both Calaveras County and California. In Calaveras County 37.5 percent of low-income renter households paid 30 percent or more of their monthly incomes for housing costs in 2010, compared to 21 percent of low-income owner households. Similarly, 45.4 percent of state low-income renters paid 30% or more of their monthly incomes versus 18.9 percent of state low-income owners were "overpaying." Among moderate- and above moderate-income households, the percentage of owner households with excessive housing cost burdens was far higher than renter households in both the County and state (18.0 percent of owners overpaying compared to 4.3 percent of renters for the County and 21.8 percent of owners versus 5.5 percent of renters for the state).

Table 4-23 shows housing cost burden information for unincorporated Calaveras County in 2007-

<sup>&</sup>lt;sup>4</sup> Statutory adjustments now include upper and lower caps for areas with low or high ratios of housing costs to income and, for each non-metropolitan county, a lower cap equal to its state's non-metropolitan average. Estimates of the median family income and the official income cutoffs for each metropolitan area and non-metropolitan county are based on the most recent Decennial Census results and updated each year by HUD. Each base income cutoff is assumed to apply to a household of four, and official cutoffs are further adjusted by household size

Slightly more moderate and above-moderate income owner households than low-income owners were "overpaying" in the state in 2010 (21.8 versus 21 percent).

2011 by household type, tenure, and income group. The low-income owner household types with the highest percentages of households with a housing cost burden greater than 30 percent were "large, related" owner households. All 76.5% of these households had a severe (more than 50%) rather than excessive (over 30%) cost burden. However, this household type makes up a small percentage of all low-income households in the County. The highest total number of low-income owner households with a housing cost burden was "elderly, non-family households" (1,055).

The low-income renter household type with the highest percentage (76.6%) and total number (670) of households with a housing cost burden greater than 30% were small related households. The information in this table regarding senior households is addressed in more detail in subsection 3, Special Needs.

HOUSIN	TABLE 4-22 HOUSING COST BURDEN BY HOUSEHOLD INCOME CLASSIFICATION Calaveras County/ b/ and California										
		Cal		ınty/ b/- an 2007-2011	d Calliorn	11a					
Tenure Calaveras County California											
OWNERS			alaveras Cou	inty		Cai	потта				
5 1121=25	# of Ho	useholds (	Overpaying		# Hou	seholds Ov	erpaying				
Household Income	Cost burden > 30% (Excess ive)	Cost burde n >50% (Sever e)  Total Overpayi ng		Total Not Overpayi ng	Cost burden > 30% (Excessiv e)	Cost burden >50% (Severe	burden >50% (Severe ) Total Overpaying				
Household Income less-than or = 30% HAMFI (Extremely Low Income)	300	715	1,015	415	61,140	295,550	356,690	128,720			
Household Income >30% to less-than or = 50% HAMFI (Very Low Income)	315	610	925	540	115,235	276,960	392,195	215,480			
Household Income >50% to less-than or = 80% HAMFI (Low Income)	470	700	1,170	940	255,540	327,700	583,240	421,910			
Subtotal Lower Income	1,085 (7.3%)	2,025 (13.6% )	3,110 (21.0%)	1,895 (12.8%)	431,915 (6.1%)	900,210 (12.8%)	1,332,125 (18.9%)	766,110 (10.9%)			
Household Income > 80% to less than or = 100% HAMFI	540	325	865	895	213,790	142,425	356,215	324,910			
Household	1,525	280	1,805	6,265	942,375	237,250	1,179,625	3,096,655			

#### **TABLE 4-22** HOUSING COST BURDEN BY HOUSEHOLD INCOME CLASSIFICATION

HOUSH	ig cos		averas Cou	inty/ b/ an			SIFICATIO	)N
T		C		2007-2011		G-1	•6•	
Tenure Income > 100%		C	alaveras Cou	nty		Cai	ifornia	
HAMFI								
Subtotal	2,065	605	2,670	7,160	1,156,165	379,675	1,535,840	3,421,565
Moderate/Above	(13.9%	(4.1%)	(18.0%)	(48.2%)	(16.4%)	(5.4%)	(21.8%)	(48.5%)
Mod. Income	(13.570	(4.170)	(10.070)	(40.270)	(10.470)	(3.470)	(21.070)	(40.370)
Total/a/	3,150	2,630	5,780	9,060	1,588,080	1,279,8	2,867,965	4,187,675
	(21.2%	(17.7	(38.9%)	(61.1%)	(22.5%)	85	(40.6%)	(59.4%)
	)	%)	, ,	, ,		(18.1%)	, ,	` ,
RENTERS								
	# Hous	seholds Ov	verpaying		# Hou	seholds Ov	erpaying	
	Cost	Cost	Total		Cost	Cost	Total	Total
Household	burden	burde	Overpayi	Total Not	burden	burden	Overpaying	Not
Income	> 30%	n	ng	Overpayi	> 30%	>50%		Overpa
Income	(Excess	>50%		ng	(Excessiv	(Severe		ying
	ive)	(Sever			<b>e</b> )	)		, ,
Household	80	<b>e</b> ) 420	500	115	152 525	906 665	1,050,190	242.710
Income less-than	80	420	300	113	153,525	896,665	1,030,190	242,710
or = $30\%$								
HAMFI								
(Extremely								
Low Income)								
Household	215	220	435	110	407,740	384,195	791,935	169,670
Income >30% to								
less-than or =								
50% HAMFI								
(Very Low								
Income) Household	475	100	575	455	400.010	121 720	601.740	474 455
Income >50% to	475	100	575	455	480,010	121,730	601,740	474,455
less-than or =								
80% HAMFI								
(Low Income)								
Subtotal Lower	770	740	1,510	680	1,041,275	1,402,5	2,443,865	886,835
Income	(19.1%	(18.4%	(37.5%)	(16.9%)	(19.4%)	90	(45.4%)	(16.5%)
	)	)				(26.1%)		
Household	125	0	125	500	150,940	15,675	166,615	372,355
Income > 80%								
to less than or =								
100% HAMFI	50	0	50	1 155	121.005	7.400	120 495	1 270 27
Household Income > 100%	30	0	30	1,155	121,995	7,490	129,485	1,378,37 5
HAMFI								
Subtotal	175	0	175	1,655	272,935	23,165	296,100	1,750,73
Moderate/Above	(4.3%)	(0%)	(4.3%)	(41.1%)	(5.1%)	(0.4%)	(5.5%)	0
Mod. Income	( = , = )	( - / - /	( / )	(, -/,	(/-/	( , , , , , ,	(=== / 0)	(3.6%)
Total/a/	945	740	1,685	2,340	1,314,210	1,425,7	2,739,965	2,637,56
	(23.5%	(18.4	(41.9%)	(58.1%)	(24.5%)	55	(51%)	5

#### **TABLE 4-22**

#### HOUSING COST BURDEN BY HOUSEHOLD INCOME CLASSIFICATION

#### Calaveras County/ b/ and California 2007-2011

Tenure		C	alaveras Cou	inty	Cal	ifornia	
	)	<b>%</b> )			(26.5%)		(49%)
TOTAL (OWN	FDC _ DI	FNTFDS	1				

TOTAL (OW	NERS + RI	ENTERS	)					
	# House	holds Ove	erpaying		# Hou	seholds Ov	erpaying	
	Cost	Cost	Total		Cost	Cost	Total	
Household Income	burden > 30% to less than or =50% (Excessiv e)	burde n >50% (Sever e)	Overpayi ng	Total Not Overpayi ng	burden > 30% to less than or =50% (Excessiv e)	burden >50% (Severe	Overpaying	Total Not Overpa ying
Household	380	1,135	1,515	535	214,660	1,192,2	1,406,875	371,435
Income less- than or = 30% HAMFI (Extremely Low Income)						15		
Household Income >30% to less-than or = 50% HAMFI (Very Low Income)	530	830	1,360	650	523,005	661,155	1,184,130	385,150
Household Income >50% to less-than or = 80% HAMFI (Low Income)	940	805	1,745	1,395	735,550	449,430	1,184,980	896,365
Subtotal Lower Income	1,850 (9.8%)	2,770 (14.7% )	4,620 (24.5%)	2,580 (13.7%)	1,473,215 (11.8%)	2,302,8 00 (18.5%)	3,775,985 (30.4%)	1,652,95 0 (13.3%)
Household Income > 80% to less than or = 100% HAMFI	665	325	990	1,400	364,730	158,100	522,830	697,265
Household Income > 100% HAMFI	1570	280	1,850	7,425	1,064,375	244,740	1,309,115	4,475,03
Subtotal Moderate/Ab ove Mod. Income	2,235 (11.8%)	605 (3.2%)	2,840 (15.1%)	8,825 (47.3%)	1,429,105 (11.5%)	402,840 (3.2%)	1,831,945 (14.7%)	5,172,29 5 (41.6%)
Total/a/	4,085 (21.7%)	3,375 (17.9 %)	7,460 (39.5%)	11,405 (60.5%)	2,902,290 (23.3%)	2,705,6 40 (21.8%)	5,607,930 (45.1%)	6,825,24 0 (54.9%)

/a/ Totals may not equal due to margins of error

/b/ACS estimates for City of Angels Camp are above an acceptable margin of error. Total for all of Calaveras County (including the City of Angels Camp) have a much lower (and more acceptable) margin of error. Therefore, these more statistically valid numbers are used herein.

Source: HUD SOCDS, Comprehensive Housing Affordability Strategy (CHAS) database, 2007-2011

#### **TABLE 4-23** HOUSING COST BURDEN BY HOUSEHOLD TYPE AND HOUSEHOLD INCOME CLASSIFICATION Unincorporated Calaveras County 2007-2011

			Renters	S		2007 20	/		Owners				
	Elderly Family (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	Elderly Non- Family	Non- Family Non- Elderly	Total Renter	Elderly Family (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	Elderly Non- Family	Non- Family Non- Elderly	Total Owner	Total Owner and Renter
Household In	come < or eq	ual to 30% I	MFI										
Total Households	25	175	0	40	235	470	215	255	0	615	220	1300	1,770
Total Households Overpaying	25	150	0	25	160	360	140	80	0	500	160	880	1,240
% Total Households Overpaying	100%	85.7%	0.0%	62.5%	68.1%	76.6%	65.1%	31.4%	0.0%	81.3%	72.7%	67.7%	70.1%
Number w/cost burden > 30%, but less than or = 50%	25	40	0	15	0	80	40	20	0	145	50	255	335
Percent > 30%, but less than or = 50%	100%	22.9%	0%	37.5%	0%	17.0%	18.6%	7.8%	0.0%	23.6%	22.7%	19.6%	18.9%
Number w/cost burden >50%	0	110	0	10	160	280	100	60	0	355	110	625	905
Percent w/cost burden >50% Household In	0%	62.9%	50%	25.0%	68.1%	59.6%	46.5%	23.5%	0	57.7%	50.0%	48.1%	51.1%

			Renters	}		2007-20	7.1		Owners	}			
	Elderly Family (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	Elderly Non- Family	Non- Family Non- Elderly	Total Renter	Elderly Family (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	Elderly Non- Family	Non- Family Non- Elderly	Total Owner	Total Owner and Renter
Total Households	70	245	0	95	55	465	365	265	10	510	200	1350	1,815
Total Households Overpaying	15	245	0	55	40	355	150	190	10	335	160	845	1,200
% Total Households Overpaying	21.4%	100.0%	0.0%	57.9%	72.7%	76.3%	41.1%	71.7%	100.0%	65.7%	80.0%	62.6%	66.1%
Number w/cost burden > 30% but less than or = 50%	0	80	0	45	30	155	95	75	0	120	0	290	445
Percent > 30% but less than or = 50%	0.0%	32.7%	0.0%	47.4%	54.5%	33.3%	26.0%	28.3%	0.0%	23.5%	0.0%	21.5%	24.5%
Number w/cost burden >50%	15	165	0	10	10	200	55	115	10	215	160	555	755
Percent w/cost burden >50%	21.4%	67.3%	0.0%	10.5%	18.2%	43.0%	15.1%	43.4%	100.0%	42.2%	80.0%	41.1%	41.6%
Household Inc				=-	400	005		=00		125	4==	4046	0.515
Total	30	455	70	70	180	805	635	500	75	425	275	1910	2,715

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			Renters	}		2007-20	, , ,		Owners				
	Elderly Family (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	Elderly Non- Family	Non- Family Non- Elderly	Total Renter	Elderly Family (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	Elderly Non- Family	Non- Family Non- Elderly	Total Owner	Total Owner and Renter
Households													
Total Households Overpaying	0	275	30	35	130	470	285	340	55	220	190	1,090	1,560
% Total Households Overpaying	0.0%	60.4%	42.9%	50.0%	72.2%	58.4%	44.9%	68.0%	73.3%	51.8%	69.1%	57.1%	57.5%
Number w/cost burden > 30% but less than or = 50%	0	245	30	20	85	380	165	135	0	70	30	400	780
Percent > 30% but less than or = 50%	0.0%	53.8%	42.9%	28.6%	47.2%	47.2%	26.0%	27.0%	0.0%	16.5%	10.9%	20.9%	28.7%
Number w/cost burden >50%	0	30	0	15	45	90	120	205	55	150	160	690	780
Percent w/cost burden >50%	0.0%	6.6%	0.0%	21.4%	25.0%	11.2%	18.9%	41.0%	73.3%	35.3%	58.2%	36.1%	28.7%
Subtotal House													
Total Households	125	875	70	205	470	1,745	1,215	1,020	85	1,550	695	4,565	6,310

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			Renters	}		2007-20	7,1		Owners	}			
	Elderly Family (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	Elderly Non- Family	Non- Family Non- Elderly	Total Renter	Elderly Family (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	Elderly Non- Family	Non- Family Non- Elderly	Total Owner	Total Owner and Renter
Total Households Overpaying	40	670	30	115	330	1,185	575	610	65	1,055	510	2,815	4,000
% Total Households Overpaying	32.0%	76.6%	42.9%	56.1%	70.2%	67.9%	47.3%	59.8%	76.5%	68.1%	73.4%	61.7%	63.4%
Number w/cost burden > 30% but less than or = 50%	25	365	30	80	115	615	300	230	0	335	80	945	1,560
Percent > 30% but less than or = 50%	20.0%	41.7%	42.9%	39.0%	24.5%	35.2%	24.7%	22.5%	0.0%	21.6%	11.5%	20.7%	24.7%
Number w/cost burden >50%	15	305	0	35	215	570	275	380	65	720	430	1,870	2,440
Percent w/cost burden >50%	12.0%	34.9%	0.0%	17.1%	45.7%	32.7%	22.6%	37.3%	76.5%	46.5%	61.9%	41.0%	38.7%
Households Income > 80% MFI													
Total Households	110	810	130	85	560	1690	2540	4470	555	645	775	8976	10,666
Total	15	70	30	0	55	170	705	1,195	215	205	415	2,735	2,905

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	Elderly Family (1 & 2	Small Related (2 to 4	Renters  Large Related (5 or	Elderly Non- Family	Non- Family Non-	Total Renter	Elderly Family (1 & 2	Small Related (2 to 4	Owners  Large Related (5 or	Elderly Non-	Non- Family Non-	Total Owner	Total Owner and Renter
	members)	members)	more members)	Failing	Elderly		members)	members)	more members)	Family	Elderly		Kenter
Households Overpaying													
% Total Households Overpaying	13.6%	8.6%	23.1%	0.0%	9.8%	10.1%	27.8%	26.7%	38.7%	31.8%	53.5%	30.5%	27.2%
Number w/cost burden > 30% but less than or = 50%	15	70	30	0	55	170	555	955	215	160	250	2,135	2,305
Percent > 30% but less than or = 50%	13.6%	8.6%	23.1%	0.0%	9.8%	10.1%	21.9%	21.4%	38.7%	24.8%	32.3%	23.8%	21.6%
Number w/cost burden >50%	0	0	0	0	0	0	150	240	0	45	165	600	600
Percent w/cost burden >50%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.9%	5.4%	0.0%	7.0%	21.3%	6.7%	5.6%

Source: HUD SOCDS, Comprehensive Housing Affordability Strategy (CHAS) database, 2007-2011

#### Ability to Pay for Housing

The following section compares 2010 income levels and ability to pay for housing with actual housing costs. Each year, the U.S. Department of Housing and Urban Development (HUD) reports the Area Median Income (AMI) for Calaveras County. The State Department of Housing and Community Development (HCD) uses the AMI to set income levels (i.e., extremely low-, very low-, low- median-, moderate-, and above moderate-income) that are used in affordable housing programs and projects. Since above moderate-income households do not generally have problems locating affordable units, affordable housing is usually defined as units that are reasonably priced for low- and moderate-income households. The list below shows the definition of housing income limits for housing units in Calaveras County.

- Extremely Low-Income Unit: affordable to households whose combined income is between the floor set at the minimum Supplemental Security Income (SSI) and 30 percent of the AMI. A household of four is considered to be very low-income in Calaveras County if its combined income is \$21,000 or less in 2014.
- **Very Low-Income Unit:** affordable to a household whose combined income is between 31 and 50 percent of the AMI. A household of four is considered to be very low-income in Calaveras County if its combined income is between \$21,000 and \$35,000 in 2014.
- **Low-Income Unit:** affordable to a household whose combined income is at or between 50 and 80 percent of the AMI. A household of four is considered to be low-income in Calaveras County if its combined income is between \$35,000 and \$56,000 in 2014.
- **Moderate-Income Unit:** affordable to a household whose combined income is at or between 81 and 120 percent of AMI. A household of four is considered to be moderate-income in Calaveras County if its combined income is between \$56,000 and \$84,000 in 2014.
- **Above Moderate-Income Unit:** affordable to a household whose combined income is above 120 percent of the AMI. A household of four is considered to be above moderate-income in Calaveras County if its combined income exceeds \$84,000 in 2014.

According to the state's adjusted HUD income limits, the median family income for a four-person household in Calaveras County was \$70,000 in 2014. Income limits for larger or smaller households were higher or lower, respectively, and are calculated using a formula developed by HUD (see Table 4-24).

TABLE 4-24 HUD STATE -ADJUSTED INCOME LIMITS BASED ON PERSONS PER HOUSEHOLD Calaveras County								
2014 Persons per Household								
Income Categories	1	2	3	4	5			
Extremely Low-Income	14,700	16,800	18,900	21,000	22,700			
Very Low Income	24,500	28,000	31,500	35,000	37,800			
Low-Income	39,200	44,800	50,400	56,000	60,500			
Median Income	49,000	56,000	63,000	70,000	75,600			
Moderate Income	58,800	67,200	75,600	84,000	90,700			

Source: 2013 U.S. Dpt. of Housing and Urban Development (HUD) Section 8 Housing Choice Voucher Program Income Limits adjusted by the California Department of Housing and Community Development, State Income Limits, 2014

Table 4-24 shows the 2014 HUD-defined household income limits for extremely low-, very low-, low-, and moderate-income households in Calaveras County by the number of persons in the household. Table 4-25 shows maximum affordable monthly rents and maximum affordable purchase prices for homes (see table footnotes for assumptions used to determine affordability levels). For example, a three-person household (the household size nearest the County median) is classified as low-income (80 percent of median) with an annual income of up to \$50,400 in 2014. A household with this income could afford to pay a monthly gross rent (including utilities) of up to \$1,260 or could afford to purchase a house priced at or below \$201,163.

ARII	ITY TO PAY		ABLE 4-25	N HIID INCC	MF I IMITS				
ADIL	III IOIAI		eras County/a/						
			2014						
Housing Type	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom			
Number of	1	1.5	3	4.5	6	7.5			
Persons		(2)		(5)		(8)			
Extremely Low-Income Households at 30% of 2014 Median Family Income									
Income Level	\$14,700	\$16,800	\$18,900	\$22,700	\$24,400	\$27,750			
Max. Monthly	\$368	\$420	\$473	\$567	\$610	\$694			
Gross Rent/b/									
Max. Purchase	\$52,100	\$60,869	\$69,637	\$85,504	\$92,602	\$106,590			
Price/c/									
Very Low-Income H	ousehold at 50%	% of 2014 Medi	an Family Inco	me					
Income Level	\$24,500	\$28,000	\$31,500	\$37,800	\$40,600	\$46,200			
Max. Monthly	\$612	\$700	\$788	\$945	\$1,015	\$1,155			
Gross Rent/b/									
Max. Purchase	\$93,019	\$107,633	\$122,247	\$148,553	\$160,244	\$183,626			
Price/c/									
Low-Income Househ	old at 80% of 2	014 Median Fa	mily Income						
Income Level	\$39,200	44,800	\$50,400	\$60,500	\$65,000	\$73,950			
Max. Monthly	\$980	\$1,120	\$1,260	1,512	\$1,625	\$1,849			
Gross Rent/b/									
Max. Purchase	\$154,398	\$177,781	\$201,163	\$243,335	\$262,124	\$299,499			
Price/c/									
Median-Income Hou	seholds at 100%	<b>6 2014 Median</b>	Family Income						
Income Level	\$49,000	\$56,000	\$63,000	\$75,600	\$81,200	\$92,400			
Max. Monthly	\$1,225	\$1,400	\$1,575	\$1,890	\$2,030	\$2,310			
Gross Rent/b/	·								
Max. Purchase	\$195,318	\$224,546	\$253,774	\$306,384	\$329,766	\$376,531			
Price/c/	·								
Moderate-Income H	ouseholds at 12	0% of 2014 Me	dian Family Inc	come					
Income Level	\$58,800	\$67,200	\$75,600	\$90,700	\$97,450	\$110,900			
Max. Monthly	\$1,470	\$1,680	\$1,890	\$2,267	\$2,436	\$2,772			
Gross Rent/b/		·	•	•	•	•			
Max. Purchase	\$236,237	\$271,310	\$306,384	\$369,433	\$397,617	\$453,777			
Price/c/	, , , , , , , , , , , , , , , , , , ,	ŕ	, i		ŕ				
Notes									

Notes:

 $<sup>^{(</sup>a)}$  Based on the 2013 HUD Median Family Income in Calaveras County adjusted by the California Dpt. of Housing and

Community Development in 2014: \$70,000 for a family of four

/b/ Assumes that 30% of income is available for either: monthly rent, including utilities; or mortgage payment, taxes, mortgage insurance, and homeowners insurance.

/c/ Assumes 100% loan at 5% annual interest rate and 30 year term; assumes taxes, mortgage insurance, and homeowners insurance account for 20% of total monthly payments; Zillow.com mortgage calculator with 36% debt-to-income ratio *Source: California Department of Housing and Community development Division of Housing Policy Development "State Income Limits for 2014" dated February 28, 2014.* 

#### **Monthly Rental Costs**

Table 4-26 shows HUD-defined fair market rent levels (FMR) for Calaveras County in 2015. In general, the FMR for an area is the amount that would be needed to pay the gross rent (shelter rent plus utilities) of privately owned, decent, safe, and sanitary rental housing of a modest (non-luxury) nature with suitable amenities. HUD uses FMRs for a variety of purposes: FMRs determine the eligibility of rental housing units for the Section 8 Housing Assistance Payments program; Section 8 Rental Certificate program participants cannot rent units whose rents exceed the FMRs; and FMRs also serve as the payment standard used to calculate subsidies under the Rental Voucher program.

The level at which FMRs are set is expressed as a percentile point within the rent distribution of standard quality rental housing units in the FMR area. The basic standard for the FMR figures is the 40th percentile. In other words, 60 percent of the rents in Calaveras County are above the figures shown and 40 percent are below.

Comparing the current FMR levels to Table 4-25, a three-person household classified as low-income (80 percent of median) with an annual income of up to \$50,400 could afford to pay \$1,260 monthly gross rent (including utilities). The 2014 FMR for a 2-bedroom unit is \$882, which is affordable to the household, assuming such a unit was available in Calaveras County. However, a three-person very low-income household (\$31,500) could afford to pay only \$788, which is below the 2014 FMR.

TABLE 4-26 HUD FAIR MARKET RENT Calaveras County 2015						
Bedrooms in Unit 2015 Fair Market Value						
Studio	\$642					
1-Bedroom	\$699					
2 Bedrooms	\$882					
3 Bedrooms \$1,300						
4 Bedrooms	\$1,562					

Source: U.S. Department of Housing and Urban Development (HUD), Final FY 2015 Calaveras County

FMRs for all Bedroom Sizes.

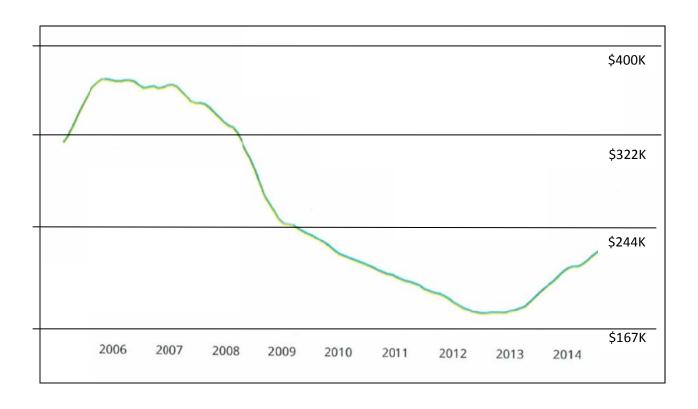
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<sup>&</sup>lt;sup>6</sup> According to HUD, "the level at which FMRs are set is expressed as a percentile point within the rent distribution of standard-quality rental housing units. The current definition used is the 40th percentile rent, the dollar amount below which 40 percent of the standard-quality rental housing units are rented. The 40th percentile rent is drawn from the distribution of rents of all units occupied by recent movers (renter households who moved to their present residence within the past 15 months). Public housing units and units less than 2 years old are excluded."

## **Housing Values**

This section discusses trends in the Calaveras County median housing price. The median home value for single-family houses for 2006-2014 is illustrated in the graph below provided by Zillow<sup>7</sup>.

Figure 4-1: Calaveras County Median Home Value (Zillow.com, December, 2014)



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<sup>&</sup>lt;sup>7</sup> http://www.zillow.com/calaveras-county-ca/home-values/

The graph illustrates the sharp decline in median housing values in the County and slow recovery reflective of the nationwide recession. In September, 2005, the County's median housing value peaked at \$380,000 before declining to a low of \$186,000 in June and July of 2012. As of December, 2014; the median home value in Calaveras County had increased to \$256,200 – a rise of 13.6% over the past year consistent with the relatively slow economic recovery. In comparison, the median home value in neighboring Tuolumne, Stanislaus and San Joaquin counties in 2014 were \$212,200, \$217,600 and \$247,100, respectively <sup>8</sup>. In December 2014, the Calaveras County median listing price was \$299,000 and median sales price was \$248,400.

The median list price in Calaveras County continues to be below that of the state (\$162 versus \$229 /square foot). The County's median monthly rent price of \$700 is lower than the state's median monthly rent of \$1,920.

Table 4-27 MEDIAN HOUSING AND RENT PRICE Calaveras County 2014					
Year	2014				
Median Residence List Price	\$299,000				
Median Residence Sale Price	\$248,400				
Median rent price/a/	\$700.00				

Source: Zillow.com

/a/ "Median rent price includes rental prices for vacation homes and may not be representative of the rental price for year-round rentals for County residents.

#### Affordable Housing by Income/Occupation

Table 4-28 is an abbreviated list of occupations and annual incomes for Calaveras County residents, such as fire fighters and police officers, school teachers, and minimum wage earners. A fire fighter earning an income of \$45,385 could be considered low-income depending on the household size, and could afford to purchase a home for \$180,223. A registered nurse earning \$98,662 could afford to pay an estimated \$402,678 for a home. With a median sale price of \$248,400 for resale single-family homes in Calaveras County in 2014, many, but not all of the households shown on the table are priced out of the market. Households with two wage earners, such as a fire fighter and a registered nurse, or a police officer and teacher, are able to afford the median-priced resale home in Calaveras County.

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<sup>&</sup>lt;sup>8</sup> Information is unavailable for Amador, Alpine and Mono Counties.

#### **Table 4-28** AFFORDABLE RENTS AND HOUSING PRICES BY INCOME AND **OCCUPATION**

**Calaveras County** 

2014

Category	Average Income/c/	Affordable Monthly Rent/a/	Affordable House Price/b/
General Occupations (2014)			
Fire Fighter	\$45,385	\$1,135	\$180,223
Police and Sheriff's Patrol Officer	\$82,617	\$2,065	\$335,683
Registered Nurse (RN)	\$98,662	\$2,467	\$402,678
Licensed Vocational Nurse (LVN)	\$54,177	\$1,354	\$216,934
Preschool Teacher (excluding special education)	\$31,707	\$793	\$123,112
Secondary School Teacher	\$68,240	\$1,706	\$275,653
Farmworkers and Laborers	\$22,101	\$553	\$83,003
Security Guards	\$26,481	\$662	\$101,291
Waiters and Waitresses	\$20,607	\$515	\$76,764
Cashier	\$24,874	\$622	\$94,581
Childcare Workers	\$24,335	\$608	\$92,330
Medical Assistants	\$32,053	\$801	\$124,556
Carpenters	\$53,764	\$1,344	\$215,209
Office & Administrative Support	\$35,784	\$895	\$140,135
Postal service clerk	\$44,989	\$1,125	\$178,570
Two Wage Earners (2014)			
Fire fighter and Registered Nurse	\$144,047	\$3,601	\$592,180
Police Officer and Secondary School Teacher	\$150,857	\$3,771	\$620,615
Preschool Teacher and Security Guard	\$58,188	\$1,455	\$233,681
Full-Time Minimum Wage Earners (2014 @ \$9	/hr)		
Single Wage-Earner	\$18,720	\$468	\$68,885
Two Wage Earners	\$37,440	\$936	\$147,049
SSI (Aged or Disabled) – 2014/d/			
One person household with SSI only	\$14,580	\$364	\$51,599
Couple with SSI only	\$23,466	\$587	\$88,702
2014 HUD-Defined Income Groups (based on a	household of 3		
Extremely Low-Income	\$18,900	\$473	\$69,637
Very Low Income	\$31,500	\$788	\$122,247
Low-Income	\$50,400	\$1,260	\$201,163
Median Income	\$63,000	\$1,575	\$253,774
Moderate Income	\$75,600	\$1,890	\$306,384

Sources:; California Employment Development Department Labor Market Information Occupational Employment Survey, 1st Quarter 2014; U.S. Department of Housing and Urban Development (HUD), 2014 State Income Limits (as adjusted by the California Department of Housing and Community Development).

 $<sup>^{/</sup>a/}$ Assumes 30 percent of income devoted to monthly rent, including utilities  $^{/b/}$ Assumes 30 percent of income devoted to mortgage payment and taxes, 90 percent loan at 5 percent interest rate, 30-year term /c/General Occupation incomes based on the Mother Lode Region (Amador, Calaveras, Mariposa, and Tuolumne

Counties); Based on median annual income

<sup>/</sup>d/ December 2014, average of \$1,214.99/month – Social Security Administration

#### Special Housing Needs

Within the general population of Calaveras County there are several groups of people who have special housing needs. These needs can make it difficult for members of these groups to locate suitable housing. The following subsections discuss the special housing needs of six groups identified in State housing element law (Government Code, Section 65583(a)(6)):

"elderly, persons with physical or developmental disabilities, large families, farmworkers, families with female heads of households, and families and persons in need of emergency shelter."

Where possible, estimates of the population or number of households in Calaveras County belonging to each group are shown.

For additional information, The Resource Connection (formerly the Human Resources Council) a local non-profit, is an excellent resource for populations with special needs and provides an up-to-date online directory of resources with websites, phone and human contact information as well as detailed program descriptions.

#### **Senior Households**

Seniors are defined as persons 65 years and older, and senior households are those households headed by a person 65 years and older. Seniors often face unique housing problems. While many may own their homes outright, fixed retirement incomes may not always be adequate to cover rising utility rates and insurance. Also, many elderly homeowners do not have sufficient savings to finance the necessary repair costs. This is a situation commonly described as "house-rich and cash-poor."

Table 4-29 shows information on the number of seniors, the number of senior households, and senior households by housing tenure in Calaveras County and California in 2010. Seniors represented 20.8 percent of the population in Calaveras County in 2010 compared to 11.4 percent of the population in California. Because of smaller household sizes, the share of senior households as a percentage of all households is higher than the percentage of seniors in the population. Senior households represented 31.8 percent of all households in Calaveras County compared to 20.4 percent in California. Senior households have a high homeownership rate. In 2010, 89.1 percent of senior households in Calaveras County owned their homes, compared to 78.1 percent of all households in the County. Senior households represented 36.3 percent of all owner households in Calaveras County in 2010.

While some seniors may prefer to live in single-family detached homes, others desire a smaller, more affordable home with less upkeep, such as condos, townhouses, apartments, or mobile homes. In general, most senior households consist of a single elderly person living alone, or a couple. In comparison, among non-senior households, a smaller percentage of households live alone. This information suggests that housing developments for senior households should contain larger proportions of smaller housing units than projects intended for the general population.

Some seniors have the physical and financial ability to continue driving well into their

retirement; however, those who cannot or choose not to drive must rely on alternative forms of transportation, such as bus, rail, ride sharing, and walking. In order to accommodate transit access, senior housing should be located near transit centers, and in neighborhoods that cater to pedestrians by providing well-lit, wide, shaded sidewalks, clearly marked crosswalks, and longer walk signals at intersections.

TABLE 4-29 SENIOR POPULATIONS AND HOUSEHOLDS Unincorporated Calaveras County and California 2010									
	Unincorporat		Califo	rnia					
	Cou Number	Percent	Number	Percent					
Population	Tuilibei	1 CI CCIII	Mannet	1 CI CCIII					
Total Population	41,742	100.0	37,253,956	100.0					
Total Persons 65 years and older	8,692	20.8	4,246,514	11.4					
Male	4,275	10.2	1,847,017	5.0					
Female	4,417	10.6	2,399,497	6.4					
Households									
<b>Total Households</b>	17,241	100.0	12,577,498	100.0					
Owner	13,460	78.1	7,035,371	55.9					
Renter	3,781	21.9	5,542,127	44.1					
Senior Headed-Households/a/	5,482	100.0	2,565,949	100.0					
Owner	4,882	89.1	1,871,250	72.9					
Renter/	600	10.9	694,699	27.1					
Seniors as % of all Households	5,482	31.8	2,565,949	20.4					
% of Owner households headed by a senior	4,882	28.3	1,871,250	14.9					
% of Renter households headed by a senior	600	3.5	694,699	5.5					

Source: 2010 U.S. Census.

/a/ Percentages are of total senior-headed households

Table 4-23 shows housing cost burdens by age and tenure in Calaveras County and California based in 2007-2011. As shown in the table, 35.7 percent of all low-income senior owner households and 8.9% percent of all low-income senior renter households in unincorporated Calaveras County had a housing cost burden greater than 30 percent in 2007-2011<sup>9</sup>. An additional 10.1 percent of moderate and above-moderate income senior owner households and 0.9% of senior renter households in the same income category had a housing cost burden greater than 30 percent.

The percentage of senior-headed households in Calaveras County with a cost burden greater than 30 percent was much greater for senior owner households than for senior renter households in all income categories, possibly due to the much larger percentage of senior-headed owner households in the County (2,540 in all income categories) versus senior-headed renter households (345).

Supplemental Security Income (SSI) is a needs-based program that pays monthly benefits to persons who are 65 or older, blind, or have a disability. Seniors who have never worked, or have insufficient work credits to qualify for Social Security disability, often receive SSI benefits. In fact,

<sup>&</sup>lt;sup>9</sup> Includes both family and non-family elderly households. "Elderly" is defined by HUD as 62 or older.

SSI is the only source of income for many low-income seniors. With the maximum monthly benefit of \$932.40 for an individual in California (including both state and federal payment amounts), SSI recipients are likely to have difficulty finding housing that fits within their budgets since they could afford to pay only \$280 (or 30 percent of their income) for rent. They need to find publicly assisted units with deep subsidies, or participate in the Section 8 Program. As of December 2013, there were 1135 total SSI recipients in the County with 180 SSI recipients 65 years and over, or 0.4 percent of the total County population (compared to 1.5 percent of the state population).

#### **Persons with Disabilities**

While there is limited data available on the housing needs of persons with disabilities in Calaveras County, data on the number of persons with disabilities and the types of these disabilities is useful in inferring housing needs. Table 4-30 shows information from American Community Survey 2009-2013 5-Year Estimates on the disability status and types of disabilities by age group for persons five years and older in Calaveras County and California. As shown in the table, 18.3 percent of the total population in Calaveras County five years and older had one or more disabilities in the 2009-2013 estimates, compared to 10.8 percent in California.

In terms of the three age groups shown in the table, 8.9 percent of the County's population 5 to 17 years of age, 15.6 percent of the population 18 to 64 years of age, and 31.5 percent of seniors (65 years and older) had one or more disabilities in the 2009-2013 ACS estimates. The percentages of the County's population 5 to 64 years of age with one or more disabilities for the 2009-2013 period are higher for the County than for California as a whole, while the percentage of seniors (65 years and older) is 5.3 percent lower.

Table 4-30 also provides information on the nature of these disabilities. The total number of disabilities shown for all age groups in Calaveras County (15,065) exceeds the number of persons with disabilities (7,837) because a person can have more than one disability. Among school age children, the most frequent disability was cognitive (67.7 percent). For persons ages 18 to 64 years, the most frequent disabilities were ambulatory (27.7 percent), hearing (15.6 percent), and independent living (15.1 percent). Finally, for seniors, ambulatory (30.9 percent), hearing (22.9 percent), and independent living (16.0 percent) disabilities were the most frequent.

Although these figures can give a sense of the proportion of the population with different types of disabilities, a much smaller proportion of the population may actually require specially-adapted housing to accommodate disabilities. In the case of developmental disabilities, supportive housing (group homes) may be necessary to meet the special housing needs of this population. The Valley Mountain Regional Center serves children and adults with developmental disabilities (including those with intellectual disabilities, cerebral palsy, epilepsy, autism or other conditions) in San Joaquin, Stanislaus, Amador, Calaveras and Tuolumne counties. Per the agency's July 1, 2014 report; 35 clients are from Calaveras County. 74% of these live with their families or in supportive or other independent living situations.

#### **Table 4-30**

# DISABILITY STATUS AND TYPE OF DISABILITIES BY AGE GROUP, PERSONS FIVE YEARS AND OLDER

# Calaveras County/a/ and California 2009-2013

	Calavera	s County	Calif	ornia
	Number	Percent	Number	Percent
Population 5 to 17 years/b/	6,697	100.0%	6,698,422	100.0%
Persons age 5 to 17 without a disability	6,098	91.1%	6,431,965	96.0%
Persons age 5 to 17 with a disability	599	8.9%	266,457	4.0%
Total Disabilities Tallied	801	100.0%	371,463	100.0%
Hearing difficulty	0	0.0%	37,446	10.1%
Vision difficulty	74	9.2%	48,229	13.0%
Cognitive difficulty	542	67.7%	186,082	50.1%
Ambulatory difficulty	73	9.1%	40,272	10.8%
Self care difficulty	112	14.0%	59,434	16.0%
Independent living difficulty	N/A	N/A	N/A	N/A
Population 18 to 64/b/	26,129	100.0%	23,554,540	100.0%
Persons age 18 to 64 without a disability	22,044	84.4%	21,676,211	92.0%
Persons age 18 to 64 with a disability	4,085	15.6%	1,878,329	8.0%
Total Disabilities Tallied	7,841	100.0%	3,472,490	100.0%
Hearing difficulty	1,225	15.6%	362,944	10.5%
Vision difficulty	502	6.4%	344,566	9.9%
Cognitive difficulty	1,647	21.0	792,615	22.8%
Ambulatory difficulty	2,169	27.7%	912,601	26.3%
Self care difficulty	1,111	14.2%	368,589	10.6%
Independent living difficulty	1,187	15.1%	691,175	19.9%
Population 65 years and over/b/	10,011	100.0%	4,350,370	100.0%
Persons 65 years and over without a disability	6,858	68.5%	2,750,855	63.2%
Persons 65 years and over with a disability	3,153	31.5%	1,599,515	36.8%
<b>Total Disabilities Tallied</b>	6,423	100.0%	3,686,957	100.0%
Hearing difficulty	1,472	22.9%	639,678	17.3%
Vision difficulty	654	10.2%	301,369	8.2%
Cognitive difficulty	697	10.9%	458,133	12.4%
Ambulatory difficulty	1,982	30.9%	1,043,115	28.3%
Self care difficulty	588	9.2%	453,601	12.3%
Independent living difficulty	1,030	16.0%	791,061	21.5%
Total Population 5 years and over/b/	42,837	100.0%	34,603,332	100.0%
Persons 5 years and over without a disability	35,000	81.7%	30,859,031	89.2%
Persons 5 years and over with a disability	7,837	18.3%	3,744,301	10.8%
<b>Total Disabilities Tallied</b>	15,065	100.0%	7,530,910	100.0%
Hearing difficulty	2,697	17.9%	1,040,068	13.8%
Vision difficulty	1,230	8.2%	694,164	9.2%
Cognitive difficulty	2,886	19.2%	1,436,830	19.1%
Ambulatory difficulty	4,224	28.0%	1,995,988	26.5%
Self care difficulty	1,811	12.0%	881,624	11.7%
Independent living difficulty	2,217	14.7%	1,482,236	19.7%

Source: 2009-2013 American Community Survey 5-Year Estimate, Disability Characteristics; Calaveras County/a/ Due to an extremely high margin of error in the ACS 2009-2013 5-Year Estimates for the City of Angels Camp disability data, data for all of Calaveras County (including the City of Angels Camp) is included here to increase accuracy (e.g., the total 2010 population for Angels Camp was 3836 with a negative growth rate. ACS population for civilian noninstitutionalized

population for Angels Camp is 13,246 with a margin of error or ±687 persons. However, even accounting for margin of error, the initial population count for Angels Camp is nearly 345% above the actual population and any data derived from that initial assumption is above an acceptable margin of error)

/b/ Noninstitutionalized

Due to inherent inaccuracies in the American Community Survey (ACS) data for more rural (i.e., relatively low population) areas, supplemental information was gathered for Calaveras County from some local agencies to help refine the County's disability data. Pursuant to the Resource Connection Food Bank Annual Report (2013), of the 2,736 unduplicated Calaveras County families served by the agency in 2013; 1,145 families included disabled family members—nearly 42% of the low income families served by the food bank. This indicates that ACS data may slightly under-estimate the total disabled population in the County.

#### **Housing Needs**

Persons with disabilities in Calaveras County have different housing needs depending on the nature and severity of the disability. Physically-disabled persons generally require modifications to their housing units such as wheelchair ramps, elevators or lifts, wide doorways, accessible cabinetry, and modified fixtures and appliances. If a disability prevents a person from operating a vehicle, then proximity to services and access to public transportation are particularly important. If a disability prevents an individual from working or limits income, then the cost of housing and the costs of modifications are likely to be even more challenging. Those with severe physical or mental disabilities may also require supportive housing, nursing facilities, or care facilities. In addition, many persons with disabilities rely solely on Social Security Income, which is insufficient for market rate housing.

A growing number of architects and developers are integrating universal design principles into their buildings to increase the accessibility of the built environment. The intent of universal design is to simplify design and construction by making products, communications, and the built environment usable by as many people as possible without the need for adaptation or specialized design. Applying these principles, in addition to the regulations specified in the Americans with Disabilities Act (ADA), to new construction in the County could increase the opportunities in housing and employment for everyone. Furthermore, studies have shown the access features integrated into the design of new facilities in the early conceptual stages increase costs less than half of 1 percent in most developments.

The following are the seven principles of universal design as outlined by the Center for Universal Design:

- Equitable Use The design is useful and marketable to people with diverse abilities.
- Flexibility in Use The design accommodates a wide range of individual preferences and abilities.
- Simple and Intuitive Use of the design is easy to understand, regardless of the user's experience, knowledge, language skills, or current concentration level.
- *Perceptible Information* The design communicates necessary information effectively to the user, regardless of ambient conditions or the user's sensory abilities.
- Tolerance for Error The design minimizes hazards and the adverse consequences of accidental or unintended action.

- Low Physical Effort The design can be used efficiently and comfortably with minimum fatigue.
- Size and Space for Approach and Use Appropriate size and space is provided for approach, reach, manipulation, and use regardless of user's body size, posture, or mobility.

The County has adopted the State's Title 24 regulations that address accessibility for persons with disabilities. Newer housing will at least meet minimum standards for access for persons with disabilities. One of the key needs for persons with disabilities is assistance in retrofitting older homes. In addition, the County adopted a Reasonable Accommodation ordinance in 2014 (Calaveras County Code Section 17.81.050) to allow for deviations from strict application of the County Code when necessary to accommodate a disability without the necessity of acquiring a variance (**Appendix B**).

#### Large Families/Households

HUD defines a large household or family as one with five or more members. Large families may have specific needs that differ from other families due to income and housing stock constraints. The most critical housing need of large families is access to larger housing units with more bedrooms than a standard three-bedroom dwelling. Multi-family rental housing units typically provide one or two bedrooms and not the three or more bedrooms that are required by large families. As a result, the large families that are unable to rent single-family houses may be overcrowded in smaller units. In general, housing for large families may desire safe outdoor play areas for children and access to schools and child-care facilities.

Table 4-31 below shows the number and share of large households in Calaveras County and California in 2010. As shown in the table, 8 percent of all households in Calaveras County had five or more persons. Of these large households 948 were owner households and 437 were renter households. The percentage of large owner (7 percent) and renter (11.6 percent) households in Calaveras County was significantly lower than in California as a whole (16.0 and 16.9 percent respectively).

As shown in Table 4-23 earlier in this report, out of the 85 "large related" owner households classified as lower-income in Calaveras County in 2007-2011, 10 of 10 earning 30-50% of MFI had a housing cost burden greater than 30 percent, and 73.3 percent of those earning 50-80% MFI (55 of 75) had a housing cost burden greater than 50 percent. The majority of the County's large related owner households are owned by households with incomes exceeding 80% MFI. Of the 555 such households, 205 (36.9%) have a housing cost burden of greater than 30 percent.

Of the 70 "large related" renter households classified as low-income, 42.9 percent (30 households) had a housing cost burden greater than 30 percent, and none had a cost burden exceeding 50 percent. For large related households rented by those earning more than 80% MFI, 23.1% had a housing cost burden greater than 30%, but none had a burden exceeding 50%.

These numbers compare to 61.7% percent of all lower-income owner households and 67.9% percent of all lower-income renter households in Calaveras County with a cost burden greater than 30 percent. This data shows that large owner households with low incomes in Calaveras County have an excessive housing cost burden problem relative to other types of households in the County.

TABLE 4-31 LARGE HOUSEHOLDS Unincorporated Calaveras County and California 2010 Tenure Unincorporated Calaveras County California									
<u>Tenure</u> Household Size	Number	Percent	Number	Percent					
Owner Occupied	- 1,0		- ,,,,,,,						
Less than 5 Persons	12,512	93.0%	5,904,279	84.0%					
5+ Persons	948	7.0%	1,131,092	16.0%					
Total	13,460	100.0%	7,035,371	100.0%					
Renter-Occupied									
Less than 5 Persons	3,344	88.4%	4,606,228	83.1%					
5+ Persons	437	11.6%	935,899	16.9%					
Total	3,781	100.0%	5,542,127	100.0%					
All Households									
Less than 5 Persons	15,856	92.0%	10,510,507	83.6%					
5+ Persons	1,385	8.0%	2,066,991	16.4%					
Total	17,241	100.0%	12,577,498	100.0%					

Source: 2010 U.S. Census

#### Single Female-Headed Households

According to the U.S. Census Bureau, a single female-headed household contains a female household head and at least one dependent, which could include a child, an elderly parent, or non-related child. As shown in Table 4-32, there were 1,084 single-headed households with children, comprising 6.3 percent of total households in Calaveras County at the time of the 2010 U.S. Census. 66.2 percent of these households are single-female households, which make up 4.2 percent of all households in the County. Single male-headed households make up 33.8 percent of all single-headed households and 2.1 percent of all households in the County. The percentage of single female-headed households in Calaveras County is lower than the state by 2.8 percent.

TABLE 4-32 SINGLE-PARENT HOUSEHOLDS Unincorporated Calaveras County and California 2010						
Household Type	Unincorporated Calaveras California County					
Number Percent Number Percent						
Total Households	17,241 100.0% 12,577,498 100.0					
Single female households with children	718	4.2%	856,882	6.8%		
Single male households with children	366	2.1%	350,838	2.8%		
Total single-headed households with children	1,084	6.3%	1,207,720	9.6%		

Source: 2010 U.S. Census

Because they generally have only one potential wage earner, single-headed households, and especially female-headed households, often have more difficulties finding adequate, affordable housing than families with two adults. Single-headed households with small children may need to pay for childcare, which further reduces disposable income. This special needs group will benefit generally from expanded affordable housing opportunities. More specifically, the need for dependent

care also makes it important that housing for single-headed families be located near childcare facilities, schools, youth services, and medical facilities, to the extent practicable in this rural county.

#### **Child Care Facilities**

Child care is a critical service for single parent households and other households with children and working parents. As of 2014, the County population included 5,168 children aged 0 to 12 (a decrease of 823 since 2008 representing a decrease from 14.8% to 11.5% of the total County population). Of note, more of the County's children (53.6%) lived in families earning less than 70% of the state median income (SMI) than lived in families earning more than 70% SMI (46.4%). Of those children living in families with less than 70% SMI, 1,780 (34.4%) were children of working parents (i.e., potentially in need of childcare). <sup>10</sup>

According to the 2014 Calaveras Child Care Council (CCCC), Child Care Needs Assessment Update (adopted January 2015) Calaveras County had 1,138 child care spaces and 63 child care providers/facilities, which include 127 infant spaces, 580 preschool spaces, and 431 school age spaces. The total shortfall in child care for the County equals about 547 spaces, the majority of which are school age spaces (57% of the demand for school age children is not being met) and infant spaces (a 34% shortfall exists for infants). Overall, about 68 percent of children needing licensed care have a space available countywide. Compared to the 2008 Child Care Needs Assessment, the supply of child care facilities has declined from meeting 82% of the County need to meeting 68% of the need. While there is a moderate supply of child care in the County, there is a significant shortage, relative to demand. The shortage is projected to increase to 982 spaces in 2018, assuming no new supply. New capacity may be added over the next ten years, decreasing the shortfall; however, there is a need for additional facilities to meet the child care needs of existing and future residents.

Per the CCCC 2010-2015 Strategic Plan, the CCCC requested, and the Calaveras County Board of Supervisors included, child care policies in the 2009-2014 General Plan Housing Element (See Policies H-3.5 and H-3.6).

Ordinance 3054, updating the County's density bonus ordinance, was adopted by the Calaveras County Board of Supervisors on March 10, 2015 (**Appendix B**). The ordinance includes a density bonus as an incentive for residential child care facilities per the Government Code.

#### **Farmworkers**

Farmworkers and day laborers are an essential component of California's agriculture industry. Farmworker households are often comprised of extended family members or single male workers and, as a result, many farmworker households tend to have difficulties securing safe, decent and affordable housing.

The Migrant Health Program of the U.S. Department of Health and Human Services released the Migrant and Seasonal Farmworker Enumeration Profiles Study in 2000 estimating the number of migrant and seasonal farmworkers and their non-farmworker household members in California. The study was based on secondary source information, including existing database information and interviews. According to the report, there were an estimated 241 migrant and seasonal farm workers in Calaveras County (see

<sup>&</sup>lt;sup>10</sup> 2014 Calaveras County Child Care Needs Assessment Update, 2014; Brion & Associates prepared for the Calaveras Child Care Council.

Table 4-33 ESTIMATED FARMWORKER POPULATION (INCLUDING NON-FARMWORKER RELATIVES IN HOUSEHOLDS) Calaveras County 2000							
Farmworker Characteristics	1997 (workers o	only)	200 (workers and nor in farmworker	n-farmworkers			
Characteristics	Number of Percent of Number of Percent of Individuals Total Individuals Total						
Works more than 150 days/year (Migrant)	41	10%	86	35%			
Works fewer than 150 days/year (Seasonal)	363	90%	156	65%			
Total	404	100%	2/11	100%			

Source: Migrant & Seasonal Farm worker (MSFW) Enumeration Profiles Study - California; Final. Prepared for the Migrant Health Program, Bureau of Primary Health Care, Health Resources Services Administration (U.S. Department of Health and Human Services) Alice C. Larson, PhD.; Larson Assistance Services; September, 2000

Since the 2000 study, new estimates on the number of farmworkers in Calaveras County have come primarily from the U.S. Department of Agriculture, Agricultural Census. In 2007, approximately 228 migrant farm workers in 12 farming operations were estimated in Calaveras County. As health care becomes more widely accessible to farmworkers, more refined data may be available in the future.

TABLE 4-34 ESTIMATED FARMWORKER POPULATION Calaveras County 2007					
Number of Operations with Migrant Workers  Number of Migrant Workers					
12/b/	228/c/				

Source: USDA National Agricultural Statistics Service 2007 Census of Agriculture Quick Stats for Calaveras County /b/ Margin of error 7.3 ±% /c/ Margin of error 7.8±%

Many of the farmworkers in Calaveras County are employed in reforestation after timber harvesting. Reforestation activities generally occur in the county's higher elevations and are often seasonal. As a result, the demand for farmworker housing for those employed in reforestation activities is normally greatest at elevations of 3,000 feet and above in areas relatively distant from the community centers.

In contrast, many of the County's non-forest agricultural crops can be found below 3,000 feet, relatively close to the community centers. Therefore, the primary emphasis of farmworker housing in

the lower elevations of the County is the provision of housing for migrant farmworkers employed in the production of non- forest crops and farm commodities. As indicated in the preceding tables, approximately 35 percent of the County's total migrant farmworker population (35% of 228, or 80 individuals) remained in the County for more than 150 days. Based on a 3.72 average household size for migrant farmworkers, this translates into a need for approximately 22 housing units countywide for migrant workers and their families.

Calaveras County addresses farmworker housing in the form of labor camps, logging camps and agricultural employee housing. As shown in Table 4-50, temporary farm labor camps are permitted in the A1 and AP zones. Labor camps are permitted in the REC zone. Logging camps, the housing type most likely to be in demand by a large portion of migrant farmworkers in the timber industry, are permitted in the A1 and AP zones and, with an administrative use permit, allowed in the GF and TP zones. Ag employee housing is also a permitted use in the A1 and AP zones.

If requests are made for labor camps, the Planning Department would continue to enforce the provisions of Section 17.04.120 of the County Code, which allows for temporary, seasonal, or permanent labor and logging camps. The code provisions for labor camps were originally instituted to accommodate laborers associated with the area's logging industry. However, as that industry declines, fewer requests are received for labor camps. However, the wine industry has been growing in Calaveras County in recent years, potentially increasing the future demand for farmworker housing. One of the largest wine grape producers in the County, Ironstone Vineyards in Murphys, provides year-round rental housing for farmworkers and winery workers. Ironstone provides eight rental units that average five individuals per unit in homes averaging two bedrooms per unit.

#### **Homeless Persons**

Those who are homeless or at-risk of becoming homeless have varying housing needs. Some require emergency shelter, while others require other assistance to enable them to become productive members of society. Some are just passing through Calaveras County, while others are long-time residents. There is often a crossover between homeless populations and other "special needs" groups. For example, farmworkers may become homeless due to seasonal employment, or female heads of household may due to domestic violence. More recently, the passage of \_AB 109 (inmate early-release) increased the population of parolees. Based on input received in conjunction with public outreach efforts for this element update, the early release of inmates has increased the homeless population in the tri-county (Amador, Tuolumne, Calaveras) area. Per the most recent homeless count, 9 individuals (6.8% of the homeless population) identified themselves as homeless due to a criminal record.

Homelessness is usually the end result of multiple factors that converge in a person's life. The combination of loss of employment and the inability to find a job because of the need for retraining leads to the loss of housing for some individuals and families. For others, the loss of housing is due to chronic health problems, physical disabilities, mental health disabilities, or drug and alcohol addictions, along with an inability to access the services and long-term support needed to address these conditions.

#### **Homeless Services**

Calaveras County does not have a formal homeless shelter, however several agencies provide temporary housing in cases of emergency. The closest shelters are located in Jackson and Sonora, 16 and 28 miles from San Andreas, respectively. Table 4-35 shows the homeless services offered in

Calaveras County, including motel vouchers, food and clothing banks, and temporary housing.

4-35 HOMELESS SERVICES Calaveras County 2014				
Organization	Services Provided			
Salvation Army	Temporary accommodations in emergency situations			
Calaveras County Works and Human Services Department	Assistance to Aid to Families with Dependent Children (AFDC) or General Assistance recipients to stay in their existing homes, and direct homeless housing (in some cases)			
The Resource Connection (previously the Human Resources Council)	The agency operates a thrift store (Once Again Thrift Store) under the agency's Prevention and Intervention program. The agency also operates a domestic violence shelter. A HUD-funded program assists parolees with transitional housing leasing three units from the Black Bart Inn where clients may stay for 6-12 months.			
Calaveras-Mariposa Community Action Agency	Motel vouchers, rental assistance, food banks, domestic violence shelters			
American Red Cross	Temporary housing, food, and clothing in response to disasters			
Churches	Some churches have limited funds set aside for a 1-2 night motel accommodations for the homeless			
Gold Country Alliance for the Mentally Ill (GCAMI)	Support services for the mentally ill. Offices are located at 520 N. Main Street, Angels Camp where GCAMI provides a drop-in center.			
Calaveras County Office of Mental Health Services	Support for individuals with mental illnesses			
Central Sierra Continuum of Care (CoC)	A planning group coordinating homeless housing and services in Amador, Calaveras and Tuolumne counties, The group oversees homeless surveys and assists its members with establishing homeless (and supportive and transitional) housing.			
Veteran's organizations	Victory Village in Amador County is operating a homeless shelter for veterans. Through the CoC, the non-profit is assisting other organizations with pursuing the establishment of homeless shelters.			
Give Someone a Chance (GSA)	A Tuolumne County non-profit that recently obtained approvals for a homeless shelter. Through the CoC, the non-profit is also assisting (and receiving assistance from) other organizations to pursue the establishment of other homeless shelters.			

It is very difficult to quantify the homeless population in a given area, particularly in a place such as Calaveras County where the closest services for homeless persons are located outside of the County. The Central Sierra Continuum of Care (CoC) conducts a point-in-time census of the homeless/unsheltered population of Amador, Calaveras, and Tuolumne counties once every two years. The most recent study was conducted January 28-29, 2015. These studies enumerate each County's homeless/unsheltered population, but don't distinguish between those living in the unincorporated County and those living in the City of Angels Camp. To reflect the CoC's assumption that homeless and unsheltered populations in the tri-county area are undercounted in point-in-time surveys due to their widely scattered locations and the desire of many to remain undetected, and to compensate for this potential undercounting, the County is estimating that 100 percent of the countywide

homeless/unsheltered population (worst-case assumption) resides in the unincorporated County.

Results of the January 28-29, 2015 survey identified 89 individuals in 75 households who were homeless/unsheltered in Calaveras County. Homeless/unsheltered counts include four categories for those lacking a fixed, regular, adequate, nighttime residence: 1) those in emergency shelters (including both the women's crisis center and motels), 2) those in transitional housing, 3) unsheltered persons (living outside, on the street, in a motorized vehicle or similar situation), and 4) couch surfers (i.e., moving from house to house or place to place for shelter). The CoC recognizes all four categories in assessing the County's need for permanent housing.

Of the homeless/unsheltered, 6 were children aged 17 or less, 8 individuals were age 60 or older and the majority (75) were between the ages of 18 and 59. Of the adults counted, 33 were women and 56 were men.

Of the homeless/unsheltered counted in the County, 11 were in emergency shelters (7 in the Women's Crisis Center and 4 in motels), 9 were lived in transitional housing, 36 were unsheltered and 33 were couch surfers. No unsheltered homeless households surveyed had children. An individual is considered chronically homeless if he/she has been homeless four separate times in the last three years or homeless for more than one year and has a disabling condition. Of the homeless adults in Calaveras County, 21 (24 percent) identified themselves as chronically homeless, 19 individuals (21 percent) identified themselves as victims of domestic violence, and 4 (4 percent) identified alcohol or drug addiction as a cause for homelessness. Serious mental illness was identified as a reason for homelessness by 16 individuals in Calaveras County (compared with 19 and 41 in Amador and Tuolumne counties, respectively). Similarly, a larger number of homeless veterans were identified in Tuolumne County (28) compared with 9 in Calaveras County.

One source of emergency shelter beds in the County is the Calaveras Crisis Center, operated by The Resource Connection, which primarily offers counseling, advocacy, and support services for victims of domestic violence and/or sexual assault, including men, women, and children. The Crisis Center provides 23 emergency shelter beds for battered women and their children. When needed, because of too much demand or safety concerns, the Crisis Center will work with partner organizations in Tuolumne or Amador counties to provide shelter for women. An additional 13 beds are available in transitional housing.

Based on the 2015 Homeless Count this indicates that there is an unmet need or gap of  $53\pm$  beds<sup>11</sup>. This gap would likely require the addition of at least two small-to-moderate sized shelters (one for women and children and one for men), although multiple smaller emergency shelters or transitional housing serving specialized populations could also help fill this gap (e.g., for single males, for single females, transitional housing for the mentally ill).

The adoption of Ordinance 3050 in December, 2014; makes Emergency Shelters permitted uses in the C1 and C2 zoning districts and establishes non-discretionary standards for this use (**Appendix B**). Based on the projected need for at least two moderate sized shelters (40-45 beds) and two smaller-sized shelters (20 beds each) to accommodate current need and the amount of acreage acquired for similar uses in adjacent counties; approximately 4 acres of land would be required. An inventory of available vacant land zoned C1 or C2 between 0.75 acre and 4 acres in size and not subject to any planned development restrictions was conducted in January, 2015, by the Calaveras County GIS division. The inventory shows in excess of

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 $<sup>89 \</sup>text{ homeless/unsheltered} - 23 \text{ permanent beds available in the Crisis Center and } 13 \text{ transitional housing beds} = 66 \text{ beds.}$ 

 $60\pm$  acres of vacant C1 and C2 land on  $40\pm$  parcels 0.75 to 4 acres in size or larger currently available and proposed to remain available under the updated general plan (Appendix C, Table C-4). Additional larger and smaller parcels totaling several hundred acres also are available, but only those with the highest potential for use as a shelter are included. This indicates that sufficient land exists to accommodate homeless shelters to meet current needs as a permitted use in Calaveras County.

#### **Extremely Low-Income Households**

Extremely low-income (ELI) households are defined as those households with incomes under 30 percent of the area median income. Extremely low-income households typically consist of minimum wage workers, seniors on fixed incomes, persons with disabilities, and farmworkers. This income group is likely to live in overcrowded and substandard housing conditions. Extremely low-income households have specific housing needs that require greater government subsidies and assistance, housing with supportive services, single room occupancy (SRO) and or shared housing, and/or rental subsidies or vouchers. In recent years rising rents, higher income and credit standards imposed by landlords, and insufficient government assistance has exacerbated the problem. Without adequate assistance this group has a high risk of homelessness.

In Calaveras County a household of three persons with an income of \$18,900 in 2014 would qualify as an extremely low-income household. Table 4-36 shows the number of extremely low-income households and their housing cost burden in Calaveras County and California in 2007-2011. As shown in the table, Calaveras County had a lower percentage (10.8 percent) of extremely low-income households than the State (14.3 percent). The County had a smaller proportion of extremely low-income renter households (3.3 percent) and a larger proportion of extremely low-income owner households (7.6 percent). In Calaveras County 18.6<sup>12</sup> percent of extremely low-income households had a moderate housing cost burden and 55.5 percent had a severe housing cost burden. This was 6.5 percent higher than the rate of moderate cost burdens and 11.5 percent lower than the rate of severe cost burdens of extremely low-income households in the state. Extremely low-income owners exceed ELI renters by more than double in Calaveras County (49.6 percent and 24.4 percent of total ELI households respectively). The table shows the same pattern for severe cost burden in owners and renters (35 percent and 20.5 percent respectively).

TABLE 4-36 HOUSING COST BURDEN OF EXTREMELY LOW-INCOME (ELI) HOUSEHOLDS Calaveras County/a/ and California 2007-2011								
<b>Household</b>	Cala	veras Cou	nty		California			
Cost Burden	Owners	Renters	Total	Owners Renters Total				
Number of ELI households	1,430	615	2,045	485,410	1,292,900	1,778,310		
Number of total households	14,840	4,025	18,865	5 7,055,640 5,377,530 12,433,170				
ELI as % of total households	I as % of total households 7.6% 3.3% 10.8% 3.9% 10.4% 14.3%							
Number of ELI with cost burden >30% to less than 50%	300	80	380	61,140	153,525	214,660		
% of total ELI households with cost burden >30% to less than 50%	14.7%	3.9%	18.6%	3.4%	8.6%	12.1%		

Past evaluations included both moderate and severely burdened households in this count. This number reflects the separate of moderate burdens (>30% to less than 50%) from severe (>50%) burdens.

Number of ELI with cost burden >50%	715	420	1,135	295,550	896,665	1,192,215
% of total ELI households with cost burden	35%	20.5%	55.5%	16.6%	50.4%	67.0%
>50%						
Total Burdened ELI Households	1,015	500	1,515	356,690	1,050,190	1,406,875
Total Burdened ELI Households Total Burdened ELI Households as %	1,015 49.6%	500 24.4%	1,515 74.1%	356,690 20.1%	1,050,190 59.0%	1,406,875 79.1%%

Source: HUD SOCDS, Comprehensive Housing Affordability Strategy (CHAS) Database, 2007-2011 ACS /a/ Due to inaccuracies in ACS projections for the City of Angels Camp, data provided is for all of Calaveras County

#### Government Code Section 65583(a)(1) states:

"Local agencies shall calculate the subset of very low-income households allotted under Section 65584 that qualify as extremely low-income households. The local agency may either use available census data to calculate the percentage of very low-income households that qualify as extremely low-income households or presume that 50 percent of the very low-income households qualify as extremely low-income households. The number of extremely low-income households and very low-income households shall equal the jurisdiction's allocation of very low-income households pursuant to Section 65584."

Based on Calaveras County's 2014-2019 regional housing needs allocation, there is a projected need for 120 extremely low-income housing units (assuming 50 percent of the very low-income allocation) (see Section 4.4, Future Needs Assessment).

#### 4.4 FUTURE NEEDS ASSESSMENT

This section evaluates projected future housing needs in the unincorporated areas of Calaveras County based on the adopted Regional Housing Need Determination and Plan (RHNP) prepared by the California Department of Housing and Community Development Division of Housing Policy Development (HCD). State law requires that the RHNP promote the following objectives: increase the housing supply and the mix of housing types, tenure, and affordability; promote infill development and socioeconomic equity; protect environmental and agricultural resources; encourage efficient development patterns; promote an improved intraregional balance between jobs and housing; and balance the distribution of households by income category. State law recognizes the most critical decisions regarding housing development occur at the local level within the context of a periodically updated general plan.

# Regional Housing Needs Allocation (RHNA)

HCD prepared, and Calaveras County approved the 2014-2019 Regional Housing Needs Plan for Calaveras County. State law requires that the RHNP quantifies each jurisdiction's share of the regional housing need through the Regional Housing Need Allocation (RHNA). The RHNA defines housing need as the minimum number of units needed to serve the projected household population and to accommodate a normal vacancy rate and the expected loss of housing stock. The RHNA is used by jurisdictions when updating their housing elements as the basis for assuring that adequate sites and zoning are available to accommodate at least the number of units allocated.

The core of the RHNA is a series of tables that indicate for each jurisdiction the distribution of housing needs for each of four household income groups (i.e., very low, low, moderate, and above moderate). The need for extremely low-income housing is then calculated as 50 percent of the very low-income figure (based on HCD guidance). Table 4-37 shows the projected housing needs for the planning period from January 1, 2014 to June 30, 2019 for unincorporated Calaveras County.

Table 4-37 REGIONAL HOUSING NEED ALLOCATION (RHNA)						
	Unincorporated Calaveras County January 1, 2014 to June 30, 2019					
Extremely Low Low Moderate Above Moderate Total						
RHNA	120	121	175	192	471	1,079
Percent of Total	22.	3	16.2	17.8	43.7	100%

Source: . Regional Housing Need Determination and Plan for the Fifth Housing Element Update for Calaveras County, June 30, 2012, HCD.

As shown in Table 4-37, the RHNA allocates 1,079 new housing units to unincorporated Calaveras County for the 2014 to 2019 planning period. The allocation is equivalent to a yearly need of approximately 196 housing units for the 5.5 year time period. Of the 1,079 housing units, 608 units are to be affordable to moderate-income households and below, including 120 extremely low-income units, 121 very low-income units, 175 low-income units, and 192 moderate-income units. Countywide, the total housing need is 1,240 new units, of which the unincorporated County received approximately 87 percent, and the City of Angels received the remainder.

HCD allows jurisdictions to count four methods for meeting their Regional Housing Needs Allocation:

- **Actual Production.** Jurisdictions can count the number of approved (i.e., tentative and final subdivision/site map) and built units during the planning period of 2014-2019 toward their RHNA.
- **Rehabilitation of Units.** Under State law, jurisdictions can count up to 25 percent of their RHNA for the rehabilitation of qualified substandard units that would otherwise be demolished.
- **Preservation of Affordable Units.** State law authorizes jurisdictions to count a part of the affordable units that would otherwise revert to market rents but are preserved through committed assistance from the jurisdiction.
- Available Land for Development. Cities and counties can count capacity on suitable vacant and underutilized sites.

# Comparison of Housing Unit Production with Projected Housing Needs

Since the Housing Element planning period runs from January 1, 2014, to June 30, , 2019, the County's Regional Housing Needs Allocation (RHNA) can be reduced by either number of new units built since January 1, 2014 or the number of units that are anticipated for development based on tentative

map (TM) approval, pending applications, or approved final maps. County staff addressed this by compiling an inventory of: 1) number of units with building permits issued from January 1, 2014 to December 31, 2014; and 2) number of existing vacant and underused parcels with suitable zoning and general plan land use designations. This section describes each of these components in detail and uses the sum total to calculate the remaining need for the Housing Element period. Because there are currently no pending or tentatively approved projects with the potential to generate a significant number of housing units, this alternative was not included in the Housing Needs Assessment.

### **Building Permits Issued During the Planning Period**

Table 4-38 provides a breakdown of the building permits issued from January 1, 2014 through December 31, 2014. As shown, 77 housing units have received building permits from the start of the planning period. The majority of these, 80.5 percent or 62 units, are single-family houses that are assumed to be affordable only to above moderate-income households.

Second to single-family houses, manufactured housing and accessory units account for 11.7 percent of the units constructed in the County since January 2014. The County Zoning Code does not distinguish between mobile homes on leased land or manufactured homes on single-family lots, each of these housing types are referred to as manufactured homes. In stakeholder workshops County staff and community stakeholders attested that manufactured housing and accessory dwellings are two of the main sources of new affordable housing in the County.

Based on a review of April, 2015 MLS information for manufactured/mobile homes for sale on existing lots in Calaveras County, seven manufactured/mobile homes were listed for sale at prices ranging from \$11,000 to \$150,000 with an average asking price of \$67,543 (Appendix E, Table E-1). Based on this data, mobile/manufactured homes already installed on existing lots (inside or out of mobilehome parks) are a source of affordable housing in Calaveras County.

Based on a review of building permits issued by the Calaveras County Building Department between 2009 and 2014, the range of valuations for mobilehomes/manufactured homes installed in the County was between \$36,936 and \$212,286 with an average valuation of \$88,236 (Appendix E, Table E-2). Adding average land and utility costs of \$33,700 brings the average cost of installing a mobilehome/manufactured home to \$121,936.

Based on the preceding, 96% of newly installed mobile/manufactured homes in Calaveras County provide housing for the extremely low, very low and low income households and 4% provide housing for moderate income households. Therefore, mobile/manufactured homes are a source of affordable housing in Calaveras County.

Table 4-38 shows that since the start of the planning period there were 23 units constructed that are affordable to low-income households (including 10 accessory units), 17 for moderate income households, and 39 constructed for above-moderate income households.

# TABLE 4-38 HOUSING UNITS CONSTRUCTED Unincorporated Calaveras County January 1, 2014 to December 31, 2014

Year	2014
Above Moderate-Income	2014
Single-family houses	39
Manufactured Housing	
Duplexes	
Apartments	
Condos/Townhouses	
Subtotal Above-Moderate	39
Moderate Income	
Single-family houses	17
Manufactured Housing	
Duplexes	
Apartments	
Condos/Townhouses	
Subtotal Moderate	17
Low-Income	
Accessory Units	10
Single-family houses	6
Manufactured Housing/a/	7
Duplexes	
Apartments	
Condos/Townhouses	
Subtotal Low	23
Total Housing Units	79

Source: Calaveras County Building Department,2014-2015

/a/ Total shows actual. None of the 2014 manufactured homes served moderate income households per Table E-2 (Appendix E)

## Remaining Need

Table 4-39 shows the RHNA that has already been met during the Housing Element period (i.e., January 1, 2014 to December 31, 2014) by built units and the remaining need. Calaveras County meets about 7.1 percent of its RHNA allocation through these units, however about 93 percent of the RHNA allocation for above moderate-, moderate-, low-, very low-, and extremely low-income (1,002 units) remains to be accounted for with capacity in the vacant sites inventory.

# TABLE 4-39 REMAINING NEED Unincorporated Calaveras County 2014-2019

Income Level	RHNA	Built Units	Approved or Pending Projects	Total	Remaining Need
Above moderate Income	471	39	1,340/c/	1,379	0
Moderate Income	192	17	0/b/	0	175
Lower-Income/a/	416	23	0	0	393
Total	1,079	79	1,340	1,379	568

<sup>/</sup>a/ Lower income includes the RHNA for low-, very low- and extremely low- income.

Source: Calaveras County, Planning and Building Departments, 2014

#### 4.5 RESIDENTIAL SITES INVENTORY

State law emphasizes the importance of an adequate land supply by requiring that each Housing Element contain "an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites" (Government Code Section 65583(a)(3).

This section provides an inventory of vacant land that is suitable and available within unincorporated Calaveras County for higher-density residential development. It compares this inventory to the County's RHNA-assigned need for new housing. Finally, this section discusses the adequacy of public facilities, services, and infrastructure for residential development during the Housing Element planning period.

## Methodology

The residential land inventory is required "to identify sites that can be developed for housing within the planning period and that are sufficient to provide for the jurisdiction's share of the regional housing need for all income levels" (Government Code Section 65583.2(a)). The phrase "land suitable for residential development" in Government Code Section 65583(a)(3) includes all of the following:

- Vacant sites zoned for residential use;
- Vacant sites zoned for nonresidential use that allows residential development;
- Residentially zoned sites that are capable of being developed at a higher density; and
- Sites zoned for nonresidential use that can be redeveloped for, and as necessary, rezoned for, residential use.

<sup>/</sup>b/ This number does not reflect the hundreds of existing lots in multiple subdivisions that have yet to be built. The Available Lands inventory (for multi-family parcels) shows more than an adequate supply available to fill moderate-income needs, therefore, existing vacant single-family lots were not inventoried

<sup>/</sup>c/ See Section 4.5, Inventory of sites with Specific Plans, Saddle Creek Resort

The inventory is required to include the following (Government Code Section 65583.2(b)):

- A listing of properties by parcel number or other unique reference.
- The size of each property listed and the general plan designation and zoning of each property.
- For non-vacant sites, a description of the existing use of each property.
- A general description of any environmental constraints to the development of housing within the jurisdiction, the documentation for which has been made available to the jurisdiction. This information need not be identified on a site-specific basis.
- A general description of existing or planned water, sewer, and other dry utilities supply, including the availability and access to distribution facilities. This information need not be identified on a site-specific basis.
- Sites identified as available for housing for above moderate-income households in areas not served by public sewer systems. This information need not be identified on a site-specific basis.
- A map that shows the location of the sites included in the inventory, such as the land use map from the jurisdiction's general plan for reference purposes only.

In order to calculate the number of units that will accommodate its share of the regional housing need for lower-income households, a jurisdiction is required to do either of the following (Government Code Section 65583.2(c)(3)):

- Provide an analysis demonstrating how the adopted densities accommodate this need.
  The analysis shall include, but is not limited to, factors such as market demand, financial
  feasibility, or information based on development project experience within a zone or
  zones that provide housing for lower-income households.
- Use the "default density standards" that are "deemed appropriate" in State law to accommodate housing for lower-income households given the type of the jurisdiction. Calaveras County is classified as a "nonmetropolitan/rural jurisdiction" and the density standard is defined as "sites allowing at least 10 units per acre." HCD is required to accept sites that meet this density standard as appropriate for accommodating Calaveras County's share of the regional housing need for lower-income households.

### **Inventory of Sites within Specific Plans**

Calaveras County has two specific plan areas located in the southeastern part of the county. The Oak Canyon Ranch Specific Plan was approved in 2001 and the Saddle Creek Specific Plan was approved in 1993. Neither of the specific plans has affordable housing components or allows for multi-family development. Both of the developments are golf resort communities, and have not been included in the sites inventory because they do not provide any higher-density sites that would allow for the construction of housing affordable to lower-income households.

#### Oak Canyon Ranch Specific Plan

The County approved the Oak Canyon Ranch Specific Plan on December 18, 2001. The Specific Plan covers 3,214 acres and includes 2,275 proposed residential units with a village center, commercial and retail services, a resort, two golf courses, and new elementary and high schools.

There are no affordable housing components or requirements in the Oak Canyon Ranch Specific Plan, the Development Agreement, or the tentative subdivision approval. To date (February 2015), the project has not started construction.

# Saddle Creek Resort Specific Plan (formerly Calaveras Country Club Specific Plan)

The Saddle Creek Resort Specific Plan was originally adopted in 1993 as Calaveras Country Club. Construction began in 1994 and proceeded in phases with the construction of separate subdivisions. Quail Creek and Copper Highlands are the only remaining subdivisions with lots available for purchase. According to the Saddle Creek Resort website, these lots range in size from one-quarter to over one-acre and range in price from \$65,000 to \$139,000 (February, 2015). There is a Saddle Creek Community Services District that provides services and maintenance for the community's roads, storm drains, landscaping, and wildlife and wetland easements.

There are no multi-family uses or affordable housing components in the Saddle Creek Specific Plan. There is a single-family high-density zoning district with a minimum lot size of 3,630 square feet intended for single-family, condo, planned unit developments, stock cooperatives, townhomes and attached single- family residences. According to the developer the project is approximately 30 percent built out with nearly 195 recorded lots remaining to be built on and an additional 1,145 already-approved units pending. These lots will fill 100% of the County's above-moderate RHNA.

# **Inventory of Projected Accessory Units and Manufactured Housing**

In Calaveras County, manufactured housing and accessory units provide a significant source of market-rate housing affordable to low-income households. Both of these types of units can be built on single-family low density land, which means they do not duplicate potential capacity on higher-density land in the County. Since it is difficult to determine build out for these types of units, this analysis provides a projection of the number of units based on units constructed in the prior planning period.

The number of manufactured homes built between 2000 and 2008 averaged 67 annually (pre-recession). Accessory units averaged 19 annually (pre-recession). Table 4-40 shows the number of building permits issued for manufactured homes and accessory units from 2009-2014. These numbers were used to calculate the number of projected units for 2014-2019.

The average number of mobile and manufactured homes installed each year between 2000 and 2008 varied from 26 to 109 units, with an average of 67 units. Between 2009 and 2014, the recession

reduced the number to an average of 9 units annually. It is assumed that the current slow recovery may increase to a modest recovery by the end of the planning period in 2019, but is unlikely to reach the pre-recession averages. Therefore, a conservative projection for manufactured housing units per year is 15. With only 9 units provided in 2014, an additional 60 units are anticipated for the remaining four years of the planning period.

The average number of accessory units varied from 11 to 30 units built per year between 2000 and 2008 with an average of 19 units. Projections for accessory units per year were increased to 30 for the 2009-2014 planning period, but this number was not achieved. Revisions to the County's second unit ordinance were adopted in 2013 (Program H-2.2) making the County's second unit regulations consistent with state law (Appendix B). The adoption of these revisions is, however, likely to be offset by the slow recovery from the recession. Therefore, similar to manufactured housing projections, it is anticipated that new accessory units will remain at an average below the 2000-2008 levels. Given that only two accessory units were identified in 2014, it is anticipated that an average of 8 such units will be constructed for the remaining four years of the planning period.

TABLE 4-40 CONSTRUCTED AND PROJECTED MANUFACTURED HOUSING AND ACCESSORY UNITS Calaveras County 2000-2019							
Year Manufactured Accessory Total Housing Units/a/							
2000-2008 annual average 67 19 8							
2009	9	8	17				
2010	17	6	23				
2011	9	3	12				
2012	5	6	11				
2013	9	6	15				
2014/b/	7	10	17				
Annual average 2009-2014	9	5	14				
Projected Units per Year	15	8	23				
Total projected units 2014-2019/c/	69	37	106				

<sup>/</sup>a/ Identified as "add living area" in building permit data

# **Inventory of Vacant Sites Available for Higher Density**

## Residential Development

In accordance with the requirements of Government Code Section 65583.2 described above, the County conducted an assessment of the vacant land suitable for higher-density housing within

<sup>/</sup>b/ Jan - Dec, 2014

<sup>/</sup>c/ Includes actual for 2014. Per Table E-2 (Appendix E), 66 of these units will provide affordable housing for extremely low, very low and low income households (96% of total) and 3 units will provide affordable housing for moderate income households.

unincorporated Calaveras County. The data was compiled by County staff and mapped using a Geographic Information System (GIS). Only vacant land allowing for higher-density residential development was included in the inventory. A complete inventory of all vacant residential land within unincorporated Calaveras County was not conducted since, as shown in Table 4-39, there are already enough moderate to above moderate-income units that are built, approved, or planned to meet the RHNA.

The following criteria were used to map vacant residential sites allowing for higher-density residential development:

- **Location:** All parcels within unincorporated Calaveras County, excluding projects within the specific plan areas.
- Vacancy: All parcels listed were verified as vacant or underused through aerial photographs, assessor's records (valuation), and reviewed by County GIS for accuracy. The effective date of the vacancy status for each site is February 6, 2014.
- **Zoning districts:** Only parcels with the following zoning districts, which allow for multi- family development, were retained in the inventory (see also Table 4-48 (Housing Types Permitted by Zone)):
  - Two-Family Residential (R2)
  - ➤ Multiple Family Residential (R3)
- General Plan land use designations: The following General Plan land use designations are the only designations that allow for multi-family development in the unincorporated County (see also Table 4-48, Land Use Designations Permitting Residential Use per the 1996 General Plan. They are shown below by community plan area.
  - ➤ General Plan: Community Center (CC), Residential Center (RC)
  - ➤ Arnold Community Plan: Multiple Family Residential (MFR), Recreation (REC);
  - Avery-Hathaway Pines Community Plan: Multiple Family Residential (MFR), Recreation (REC);
  - ➤ Mokelumne Hill Community Plan: Commercial Planned Development (C-PD), Multi-Family Residential (MFR);
  - ➤ Murphys & Douglas Flats Community Plan: Commercial (C), Multiple Family Residential (MFR), Professional Offices (PO);
  - > San Andreas Community Plan: Commercial (C), Multiple Family (MFR),

Offices and Multiple Family Residential (PO-MFR), Two-Family Residential (TFR); and

➤ Valley Springs Community Plan: Commercial (C), Multiple Family Residential (MFR).

Only parcels allowing higher density development under *both* the 1996 General Plan *and* the draft General Plan Update released December, 2014; are included in the inventory. Under the draft General Plan, the new multi-family land use designations countywide will be: Residential Medium Density (RMD) and Residential High Density (RHD). The draft General Plan also includes three new mixed use land use designations allowing 12-20 dwelling units per acre in conjunction with commercial land uses [Community Center Historic (CCH), Community Center Local (CCL) and Community Center Regional (CCR)]. Additional sites available for multi-family residential development in these three mixed use land use designations will be added upon adoption of the new General Plan.

• Size: Only parcels  $0.7\pm$  of an acre or larger were included in the inventory because these have the potential to provide at least five or more low-income affordable housing units.

Since most affordable housing developments using State or Federal assistance are between 50 and 150 units, some sites are considered too large for the development of affordable housing. Typically, the State Department of Housing and Community Development considers parcels larger than 15 acres as "large sites" that may require further lot subdivision. There are two sites in the inventory larger than 15 acres however, one of the sites has an expected unit count within the range of 50-150 units. The 17.0-acre parcel in San Andreas (42026013) has an expected unit count of 122 units and is appropriate for affordable housing <sup>14</sup>. The second parcel, a 30.9-acre parcel in San Andreas (42004015), has an expected unit count of 222 units. This parcel may be too large for a single affordable housing development and might require further subdivision. The County has included Program House-1F in the Housing Element to facilitate development of affordable housing on large sites now and in the future.

• Infrastructure: All parcels listed in the inventory are within the boundaries of one of the County's water, sanitary, or community service districts and have access to both water and sewer. This is consistent with the Board of Supervisors stated direction that the Land Use Element of the updated General Plan should include goals, policies, and implementation measures that would limit the use of groundwater and onsite septic systems to serve future development and encourage high-density development served by public surface water and sewer. That directive is further expressed in a Board resolution adopting a non-binding policy recommending that all divisions of land be served by public surface water and sewer (unless only one new parcel or parcels of 40 acres or more were created). This policy directive was to remain in effect until such time as the General Plan update is completed. The 2014 Draft General Plan update includes

<sup>&</sup>lt;sup>13</sup> Under the Draft General Plan, two-family and multi-family land use designations have been changed to Residential Medium Density (RMD) and Residential High Density (RHD).

<sup>&</sup>lt;sup>14</sup>A third site, 20.0 acres in Arnold (26066014), was developed as common area for the Mill Site Owners Association and includes a leach field easement. Therefore, the site was removed from the inventory.

these goals, policies and implementation measures relative to adequate provision of public water and public sewer.

Based on this direction, County staff believes it is reasonable to assume that highdensity development is not likely to occur on areas outside of those areas with reasonable access to public water and sewer within the timeframe of the Housing Element planning period.

All parcels that met the criteria above were reviewed by County GIS to confirm vacancy (or underuse) status, ownership, adequacy of public utilities and services, possible environmental constraints such as flood zones and steep slopes, and other possible constraints to development feasibility. The following assumptions were made in the inventory:

- **Type of sites.** The inventory only includes sites zoned for residential development in the R2 R3 zones.
- Relation of density to income categories. Sites with zoning that allow multi-family (greater than 2 units per parcel) development at least 10 units per acre were inventoried as available for lower-income households (low-, very low-, and extremely low-income) in accordance with the "default density standard" set forth in Government Code Section 65583.2(c)(3). The current Multi-family (R3) zone allows for development of densities of up to 12 du/acre. Two-family Residential (R2) zoning allows for development at a density of 2 units per 7,000 square feet (also 12 du/acre). Therefore, either R2 or R3 zones (unless otherwise modified by a Planned Development or numerical limit) meet the 10 unit per acre density standard necessary to qualify as low, very low- or extremely-low income.
- **Relation of density to buildout capacity.** While the maximum allowed residential density was used to determine the income categories of the inventoried sites, the inventory uses 75 percent of maximum density as a realistic unit buildout capacity. For example, a vacant site that allows a 12 unit per acre maximum density is inventoried with a development capacity of 9 units per acre (75 percent of 12 units per acre).
- Realistic development capacity. The County evaluated the implementation of its current multi-family development standards and on-site improvement requirements and determined that the imposition of the setback requirements, building height requirements, parking requirements, and open space requirements listed in Section 4.6 (Potential Governmental Constraints) allows at least 60 percent of maximum densities to be achieved. This is further demonstrated by projects that have been approved and constructed at densities at or above the 60 percent level. For example the following are projects that have been approved or built at densities at or above existing maximum densities for higher-density (i.e., R2, R3) land use designations:
  - ➤ Lake Meadow Townhomes, by FM Company, has a 49 unit multi-family apartment complex on 5 acres with a density of 9.8 dwelling units per acre. The site is located in the Arnold Community Plan. It is zoned R3-PD and has a land use designation of multi-family residential (MFR).

- Lake Tulloch Shores has 520 lots on 14.8 acres, with a density of 35.1 units per acre. Most of the lots are sized between 0.12 acres (5,225 square feet) and 0.2 acres (8,712 square feet). The density for this project is a-typically high and most likely is the result of density transfers from underneath the lake. The site is zoned R1 and has a land use designation of Copper Cove/Poker Flat Community Center (CC-CC-PF).
- ➤ EMC, Inc has 24 units on 2.5 acres in the Forest Meadows community, with a density of 9.6 units per acre. The site is designated Forest Meadows Community Center (CC-FM) and is zoned Recreation (REC) and Multi-family Planned Development (R3-PD).
- ➤ Lake Front Townhomes, by Lemke, has seven 0.5 acre (2,180 square foot) lots for condos with an overall density of 15 units per acre. The site is designated Copper Cove/Poker Flat Community Center (CC-CC-PF) and is zoned Recreation Planned Development (REC-PD).

Tables C-1 and C-2 (Appendix C) shows the inventory of vacant higher-density residential sites within the Calaveras County unincorporated area for low-income (R3 and R2 zoning) and moderate-income (R2 zones located in resort or gated communities generally regulated by Covenants, Conditions, and Restrictions that may limit the affordability of units) households. The effective inventory date is February 6, 2014 and the status of the parcel as of that date is used for inventory purposes. For each site the table shows: assessor's parcel number(s) (APN); community (per zip code); existing zoning; General Plan or community plan land use designation and 2014 Draft General Plan update designation; acres; expected density (dwelling units per acre); expected units; infrastructure service (water and sewer provider); presence of environmental constraints (100-year floodplain or slope greater than 15 percent); and additional comments. Figures C-1 to C-3 show the location of the vacant sites available for moderate and low income units (Appendix C).

#### **Underused Sites**

As described in Table C-3 and shown in Figure C-1, there are two adjacent parcels located along Highway 4, just south of Arnold that have significant potential for more intense development based on location, land use designation and zoning, infrastructure capacity, and access to nearby services. The larger parcel (2956 Hwy 4) has one existing residential structure built in 1965 and valued at \$46,972. The County has not contacted the property owner to assess their interest in further developing the 8.1 acre parcel. Using an expected density of 7.2 units per acre, the County estimates that, excluding the footprint of the existing structure (0.8 acres), there is a remaining capacity of 52 units which would be appropriate for lower income households. This site has access from Highway 4 and McKenzie Avenue. The second, smaller parcel (3022 Highway 4) has existing structures built in 1972 and valued at \$198,698. However, a Google image (shown on Figure C-10) shows that these structures appear to be abandoned buildings and sheds. The land use designations and zoning for this parcel is split between 4.3 acres of residential and 2.7 acres of commercial. The County has not contacted the property owner to assess their interest in further developing the 7.0 acre parcel. Using an expected density of 7.2 units per acre, the County estimates that, excluding the 2.7 acres of commercial frontage, there is a remaining capacity of 31 lower-income units. This site has access

# Total Residential Holding Capacity vs. Projected Needs by Housing Type and Income Group

Table 4-41 provides a summary of residential holding capacity in Calaveras County compared to its share of the regional housing need for lower-income households as assigned in the RHNA. The figures for the RHNA allocation are from Table 4-39. The figures for building permits are from Table 4-38. The data for residential holding capacity is shown for vacant land in Tables C-1 and C-2 (in Appendix C) and underutilized land in Table C-3.

As shown in the Table 4-41, Calaveras County has a total residential capacity (1,842) which is 1,266 units in excess of its remaining need for affordable (moderate- and lower-income) units (576). Additionally, Calaveras County has sufficient capacity for above moderate-income (market rate) housing to meet its RHNA numbers. However, as described previously, a complete inventory of all vacant lower-density residential land within unincorporated Calaveras County was not conducted.

TABLE 4-41 RESIDENTIAL HOLDING CAPACITY COMPARED TO RHNA BY INCOME Unincorporated Calaveras County January 1, 2014 to June 30, 2019						
	Lower Income	Moderate Income	Above Moderate Income	Total		
RHNA	416	192	471	1,079		
Building Permits (See Table 4-38)	23	17	39	79		
Planned and Approved Projects (See Section 4.5, Saddle Creek Specific Plan)	0	0	1,340	1,340		
Remaining Need	393	175	0	568		
Residential Holding Capacity						
Projected manufactured and accessory units (See Table 4-40)	103	3		106		
Capacity for low-income units on vacant land w/multi-family residential designations (See Table C-1)	1,339 (412)/a/			1,339 (412)/a/		
Capacity for moderate-income units on vacant land with multi-family residential designations (See Table C-2)		329		329		
Capacity for low to moderate income units on underused land with multi-family residential designations (See Table C-3)	42	41		83		
<b>Total Residential Holding Capacity</b>	1,484 (560)/a/	373	N/A	1,857 (930)		
Surplus	+1,091 (+167)/a/	+198	N/A	+1,289 (+362)/a/		

<sup>/</sup>a/ Amount with current water constraints due to drought

### Adequacy of Public Facilities and Infrastructure

The availability of water and wastewater infrastructure is one of the primary restrictions on the development of housing in Calaveras County. The unincorporated County is served by six public agencies that provide residential water supplies to County customers, <sup>15</sup> – each governed by its own board of directors. There are also nine private water companies that serve individual residential subdivisions; however water supplies for these mutual water companies come primarily from the larger public water agencies. There are six public wastewater providers serving residential uses.

Table 4-42 shows all public water and wastewater service providers serving County residential customers. The County's primary public residential water and wastewater providers are:

TABLE 4-42 PUBLIC WATER AND WASTEWATER AGENCIES Calaveras County 2014					
Provider	Water	Wastewater			
Calaveras County Water District (CCWD)	X	X			
Calaveras Public Utilities District (CPUD) X					
Mokelumne Hill Sanitary District X					
Murphys Sanitary District (MSD)		X			
San Andreas Sanitary District (SASD) X					
Union Public Utilities District (UPUD) X					
Utica Power Authority (UPA) X					
Valley Springs Public Utility District (VSPUD) X X					
Wallace Community Services District (WCSD)	X	X			

Source: Calaveras Agency Formation Commission's (CAFCo)<sup>16</sup> Final Water and Wastewater Municipal Services Review (MSR), June 18, 2012

The following analysis is based on the Calaveras Agency Formation Commission's (CAFCo)<sup>17</sup> *Final Water and Wastewater Municipal Services Review* (MSR), June 18, 2012 as incorporated into the draft General Plan (2014) and included in the Draft General Plan Background Report.

#### Water

At present, California is in the midst of a prolonged period of drought (2014). As a result, water supplies have been severely limited and a moratorium on new hook-ups has been issued by at least one water service agency (CPUD). In periods of more normal rainfall, there are adequate supplies of water to meet the existing and near-future domestic water needs, but a lack of infrastructure to deliver it in some areas. The following is a summary of the capacity of water districts to meet future demand.

<sup>&</sup>lt;sup>15</sup> Excluding Angels Camp (serving the City of Angels Camp), East Bay Municipal Utilities District (serving Contra Costa and Alameda Counties), and excluding mutual water companies serving individual small subdivisions

<sup>&</sup>lt;sup>16</sup> A.K.A. Calaveras County Local Agency Formation Commission (LAFCo)

<sup>&</sup>lt;sup>17</sup> A.K.A. Calaveras County Local Agency Formation Commission (LAFCo)

#### **Calaveras County Water District (CCWD)**

CCWD has identified several improvements in new water facilities needed to maintain current systems or meet the needs of planned growth throughout each of its service areas. Based on projected demands and expected supply, CCWD identifies the following domestic water supply and infrastructure needs:

- Increased water supply, treatment capacity, storage and extension of distribution systems to serve growth in Jenny Lind
- Expand Collierville Tunnel supply source and storage capacity at Ebbetts Pass to serve future growth
- Replace some storage facilities and water mains at Ebbetts Pass
- Replace 8 miles of pipeline in the West Point distribution system
- Replace steel mains in the Sheep Ranch distribution system.

The vacant sites inventory shows a total expected capacity of 326 units in Arnold, 8 in Avery, 307 units in Ebbetts Pass/Forest Meadows, 22 in Camp Connell, 165 units in Valley Springs, and 91 units in Copperopolis. CCWD has sufficient capacity to accommodate units in Arnold, Valley Springs, and Copperopolis; however, additional units in Ebbetts Pass/Forest Meadows and Camp Connell area might require additional improvements to meet the demand. These improvements would be evaluated as a part of the development review process.

#### **Calaveras Public Utilities District (CPUD)**

CPUD supplies treated water to the communities of San Andreas, Mokelumne Hill, Paloma, Glencoe, and other customers in outlying areas. CPUD has sufficient capacity to meet projections through 2025 in normal rainfall years. However, due to the prolonged drought, this district has placed a moratorium on new connections as of 2014. In addition, there are some portions of CPUD's infrastructure system that are old and undersized. CPUD has an on-going program for replacement of these lines. The vacant sites inventory shows a total expected capacity of 750 units in CPUD's service area. Based on this information, CPUD has sufficient capacity to accommodate the additional units, but only after water levels recover from the ongoing drought. In the interim, insufficient water exists in this system to serve new connections. As a result, numbers in the available lands inventory reflect viable sites both with CPUD water and without CPUD water.

#### **Union Public Utilities District (UPUD)**

UPUD's current district boundaries cover the area within and around the communities of Murphys, Douglas Flat, Vallecito, and Carson Hill. This area has experienced substantial demand for domestic water services. The Agency has sufficient capacity to meet the demand during the Housing Element planning period. The vacant sites inventory shows a total expected capacity of 70 units in Murphys and Douglas Flat. Based on this information, UPUD has sufficient capacity to accommodate the additional units.

#### **Utica Power Authority (UPA)**

UPA delivers untreated water to the City of Angels, UPUD, and irrigation customers. They do not supply domestic water. The vacant sites inventory does not show any expected units in this district, however, those areas (see preceding paragraph) served by UPUD water rely indirectly on UPA water.

#### **Valley Springs Public Utility District (VSPUD)**

VSPUD primarily serves residential and commercial customers in the community of Valley Springs. The capacity of VSPUD's active wells to serve future water projections is unknown; however, they are likely sufficient to meet the demand through the Housing Element planning period. As a result of the ongoing drought, water agencies have been seeking alternatives to groundwater. Because VSPUD relies on wells, the water supply available to this agency should be monitored. The vacant sites inventory shows a total expected capacity of 165 units in Valley Springs. Based on current information, VSPUD has sufficient capacity to accommodate the additional units provided drought conditions do not worsen.

#### **Wallace Community Services District (WCSD)**

WCSD provides water services to the Wallace Lake Estates subdivision and some surrounding development. WCSD can support growth within their current system, however, this agency relies on groundwater supplies. As noted in LAFCo's Municipal Service Review (MSR), this entity is actively seeking alternative surface water supplies. As with VSPUD, the water supply available from this agency should be monitored in light of ongoing drought conditions present in 2014. The vacant sites inventory shows 17 units in this district.

#### Wastewater

The following is a summary of the capacity of wastewater districts to meet future demand. The analysis is based on the 2012 LAFCo Municipal Services Review (MSR) and addresses only those communities for which potential housing sites are identified in the Housing Inventory (Appendix C).

#### **Calaveras County Water District (CCWD)**

CCWD's 13 wastewater service areas have widely varying degrees of future capacity.

For those communities in which the housing inventory identifies available sites:

- Systems currently at or exceeding permitted capacity and/or requiring capacity improvements to meet future demand in the CCWD system include: Forest Meadows and Copper Cove (Copperopolis)
- Systems that have sufficient capacity to serve growth well into the future include Arnold and Copperopolis outside of Copper Cove.

The vacant sites inventory shows a total expected capacity of 326 units in Arnold, 307 units in Ebbetts Pass/Forest Meadows, and 91 units in Copperopolis (outside of Copper Cove). Based on this information, CCWD has sufficient capacity to accommodate units in Arnold, and Copperopolis; additional units in the Ebbetts Pass/Forest Meadows area might require additional improvements to meet the demand. These improvements would be evaluated as a part of the development review process.

#### **Mokelumne Hill Sanitary District (MHSD)**

MHSD provides services in and around the community of Mokelumne Hill. Per the  $2012\ MSR$ , the MHSD has the capacity to serve the community well into the future. The vacant sites inventory

shows a total expected capacity of 47 units. Based on this information, MHSD has sufficient capacity to accommodate the additional units.

#### **Murphys Sanitary District (MSD)**

MSD provides wastewater collection, treatment, and disposal services for the community of Murphys. Per the 2012 MSR, MSD has sufficient capacity to serve additional customers; however capacity improvements are needed to meet future demand. The vacant sites inventory shows a total expected capacity of 70 units. Based on this information, additional units in the Murphys area might require additional improvements to meet the demand. These improvements would be evaluated as a part of the development review process

#### San Andreas Sanitary District (SASD)

SASD provides wastewater collection, treatment, and disposal services for the community of San Andreas and the surrounding area. SASD's capacity is adequate to handle current wastewater flows; however, the ability to meet future demand will require infrastructure expansion. In August 2007, the SASD Board of Directors passed a moratorium on new sewer connections; which since has been lifted.

In December 2007 SASD adopted a Wastewater Facilities Master Plan that details the District's three phase plan to upgrade their wastewater treatment systems. Phase A, completed in 2008-2009, brought the district up to date with current regulations and ensured sufficient capacity for existing connections. SASD began Phase B in 2008 during its Discharge Permit application process and expanded the capacity of the system to accommodate an additional 800 units and provide sufficient capacity for the next 5-10 years. Any demand beyond the Phase B capacity will trigger Phase C, Long Term Service Obligations. Phase C provides capacity for up to 2,400 additional units in three 800 unit stages over the next several decades and would likely involve construction of a second wastewater treatment facility.

The vacant sites inventory shows a total expected capacity of 703 units. Based on this information, any new development may have to pay connection fees up <u>f</u>ront. At this time, the County is exploring how to process proposed developments in light of this issue and will continue to work with SASD to ensure that there continues to be additional development opportunities in the County seat.

#### Valley Springs Public Utility District (VSPUD)

VSPUD has limited capacity to accommodate future development and currently (2009) lacks financial resources to upgrade the district's infrastructure. The vacant sites inventory shows a total expected capacity of 165 units. Based on this information, any new development might have to pay for improvements to infrastructure.

#### **Wallace Community Services District (WCSD)**

WCSD has sufficient capacity to meet demands within the timeframe of the Housing Element, however, per the 2012 MSR, additional improvements may be necessary to meet the demand. The vacant sites inventory shows 17 expected units in this district. These improvements would be evaluated as a part of the development review process for these units.

#### 4.6 ENERGY CONSERVATION

State housing element law requires an analysis of the opportunities for energy conservation in residential development. Energy efficiency has direct application to affordable housing because the more money spent on energy, the less available for rent or mortgage payments. High energy costs have particularly detrimental effects on low-income households that do not have enough income or cash reserves to absorb cost increases and must choose between basic needs such as shelter, food, and energy. In addition, energy price increases since 2004 have led to a renewed interest in energy conservation.

In accordance with this requirement, this section provides an analysis of the County's involvement in furthering opportunities for energy conservation. This analysis is conducted at two levels: 1) the County's efforts at implementing the residential energy standards for new housing units required by Title 24 of the State Building Code and CalGreen Code; and 2) other efforts at promoting and encouraging energy conservation.

### **New Residential Energy Standards**

All new buildings in California must meet the standards contained in Title 24, Part 6, of the California Code of Regulations (Building Energy Efficiency Standards for Residential and Nonresidential Buildings). These regulations respond to California's energy crisis and need to reduce energy bills, increase energy delivery system reliability, and contribute to an improved economic condition for the state. Local governments, through the building permit process, enforce energy efficiency requirements. All new construction must comply with the standards in effect on the date a building permit application is made. Builders may achieve compliance either by calculating energy performance in a prescribed manner or by selecting from alternative component packages which prescribe a fixed method of compliance.

Calaveras County fully enforces the provisions of Title 24 which requires energy conservation in new residences. All proposed residential units are checked by the County Building Division to ensure that their design and construction complies with the Title 24 energy standards. Additions and alterations must also meet the Title 24 energy standards if they increase the heated or cooled floor space of a building. Implementation of the Title 24 energy standards has, however, created problems. The calculations to determine energy performance are complex, often involving numerous substitutions, adjustments, or credits for construction variations to achieve compliance with energy standards. To achieve the goal of providing energy conservation for new residential units, the Building Division advocates using one set of standards with no requirements for calculations. Use of this approach simplifies the administration of the standards, reduces implementation costs to the County, and makes energy requirements more cost effective.

Calaveras County has adopted all current versions of Title 24 and the California Green Building Standards Code (CalGreen).

While the California Energy Commission estimates that the initial cost of compliance will be more than offset by the long-term savings in energy costs, it initially increases the cost of housing for the homeowner. The impact of this cost increase will vary, depending on the monthly utility savings from lower energy consumption and consumer interest rates for home loans. While long-term savings to the homeowner may be realized from energy efficiency, it is not clear if renters will reap similar benefits since any savings in energy costs could be offset by rents that are higher in order to cover the initial cost of the required conservation measures.

### Other Efforts to Promote Energy Efficiency and Conservation

The Amador-Tuolumne Community Action Agency (A-TCAA) implements a Home Energy Program, which provides low-income residents in Calaveras, Tuolumne, and Amador Counties with utility bill payment assistance; energy-saving home improvements, such as weather stripping, insulation and appliances; education on reducing energy costs; and budget counseling. In 2011, the Agency assisted 283 homes with weatherization and assisted a total of 1,718 homes with utility payments.

The most common weatherization tasks undertaken as part of the Home Energy Program are:

- Caulking;
- water heater blankets:
- attic insulation;
- weather stripping;
- low-flow shower heads;
- aerators for faucets
- ceiling fans;
- storm windows;
- shade screens on the southern and western exposures of homes; and
- replacement of refrigerators 10 years of age and older.

Some measures the County could undertake to assist in the implementation of this A-TCAA program include: providing brochures at public counters; providing brochures to senior centers, and providing a link to A-TCAA's energy program on the County website.

Where PG&E has been more active in previous years, they are no longer funding energy-efficiency programs, conducting audits, or holding training sessions. The Building Official has contacted PG&E to reinstate these programs and will continue to work with them on additional outreach programs.

#### 4.7 HOUSING PROGRAMS AND FINANCIAL RESOURCES

This section provides information on local housing programs as well as local, State, and Federal financial resources that are available to support Calaveras County's housing programs.

#### **Local Housing Programs**

#### Housing Choice Voucher Program (formerly Section 8)

The Stanislaus County Housing Authority implements the County's Housing Choice Voucher (HCV)Program (formerly Section 8 rental assistance program). Eligible households are those whose incomes are 50 percent or less than the County's median income based on household size. The County currently has 54 households participating in the program. During a 2015 re-opening of the waiting list, 131 households signed up for the program. In response, the quantified objective for Program House 2L (Housing Choice Voucher Program) increases the goal from 54 to 131.

#### Housing Repair Program

The Calaveras Works and Human Services Agency operates a housing repair program for low-income homeowners or landlords whose tenants are low-income (earning 80 percent or less of the county median income). The program, which is funded with CDBG funds, offers low-interest loans, deferred loans, or other types of loans depending on income level and need. Interest rates for home repair loans are zero, three, or five percent depending on the type of loan awarded. Residents who are elderly, disabled, or have a very low income may qualify for a deferred loan. Most loans are typically for 15 to 30 years. Eligible home repairs include: roofs, plumbing, electrical systems, foundations, heating, windows, siding, and handicapped accessibility improvements. To date, 45 households have been served through this program. As of 2015, the program is unfunded; however the County anticipates applying for funds in the future.

#### First-time Homebuyers Program

The County has obtained CDBG funding for this program in three grant cycles. To date, 24 homes have been purchased through this program in the unincorporated county, with four additional households currently (2009) in the process of receiving funding. The Calaveras County Administration Office implements this program. As of 2015, the program is unfunded; however the County anticipates applying for funds in the future.

#### Infrastructure Support Loans and Land Purchase Loans

When funds are available, the County also provides loans to organizations constructing single-family units that are affordable to low-income households. This program is funded with the Housing Repair Program revolving fund. To date, the County has provided one loan of \$100,000 to Habitat for Humanity to purchase a parcel in West Point. Habitat for Humanity plans to divide the parcel into four lots and built four new homes. Once the homes are completed, the new homeowners will each acquire one-quarter of the loan, which are zero-interest, 30-year loans. No additional loans will be made through this program until the loans are paid off. As of 2015, the program is unfunded; however the County anticipates applying for funds in the future.

#### **Federal Housing Programs**

In addition to the funding programs available through the County, there are several Federal funding programs that assist first-time homebuyers, build affordable housing, and help special needs groups, such as seniors and large households. In most cases, other entities, including for-profit and non-profit developers, apply for funds or other program benefits. For example, developers apply directly to USDA for Section 515 loans, to HUD for Section 202 and Section 811 loans, or to the California Tax Credit Allocation Committee (CTCAC) for low-income housing tax credits.

#### Section 811 Program

The Section 811 program, sponsored by HUD, provides interest-free capital advances and rental assistance funds to private, nonprofit sponsors to help finance the development of housing for persons with disabilities. Public sponsors are not eligible to apply for Section 811 funds. The capital advance can cover the construction, rehabilitation, or acquisition of supportive housing. The sponsor does not have to repay the capital advance as long as the project serves the target population for 40 years. Additionally, rental assistance funds are provided for three years to cover the difference between the HUD-approved operating cost for the development and the rent paid by tenants – usually 30 percent of adjusted income. These three-year contracts are renewable based on the availability of funds.

#### Section 202 Program

The Section 202 program, also sponsored by HUD, is similar to the Section 811 Program; however, the target population for the Section 202 program is the very low-income elderly. The same capital advance and rental assistance is available to private, non-profit sponsors of affordable elderly housing. As with the Section 811 program, public sponsors are not eligible for the Section 202 program.

#### Low-Income Tax Credits

The Low-Income Housing Tax Credit (LIHTC) program was created in 1986 by the Federal Government as a method for funding affordable housing. Depending on the project, the program gives either a nine percent or four percent income tax credit over a 10-year period to the housing developer to help leverage the private costs of construction and rehabilitation of affordable housing units. Since the amount of credit available to the owner often exceeds the amount the owner can use, private investors frequently participate in the LIHTC project through a syndication process and receive Federal tax credits in return for an upfront investment.

Applying for the LIHTC program is a competitive process. Projects are ranked relative to each other based on criteria in the State's Qualified Allocation Plan (QAP). The QAP considers factors such as cost, amenities, and project location when comparing proposed projects. To qualify for the LIHTC program, projects must also meet specific minimum requirements. These requirements are as follows:

• At least 20 percent of the residential units must be affordable to individuals whose income is 50 percent or less of the area median household income; or

- At least 40 percent of the residential units must be affordable to individuals whose income is 60 percent or less of the area median household income; and
- The housing units must remain affordable for a 30-year period.

### **State Funding Programs**

In the 2013/2014 FY, funding sources assisting in housing programs from the California Department of Housing and Community Development (HCD) were primarily Proposition 1C (Infill Infrastructure Grant Program, Multi-Family Housing Program – General and Supportive Housing, and the Transit – Oriented Development program); Proposition 46 state bond funds (a funding source nearing completion); SB 104 Drought Housing Rental Subsidies Program; ongoing federal programs (CDBG, Federal Emergency Solutions Grants, HOME Investment Partnership Program) and Revolving Funds established from the state General Fund (Predevelopment Loan Program and the Mobilehome Park Purchase Program).

#### **Proposition 1C Funding**

The Housing and Emergency Shelter Trust Fund Act of 2006, known as Proposition 1C, authorized \$2.85 billion in State funding for a variety of housing programs. Proposition 1C funds can be used for implementation of Transit Oriented Development (TOD), infill incentives, brownfield cleanup, multi- family housing programs, emergency shelters and supportive housing, and many other housing programs. As of June 30, 2014, nearly \$2.1 billion of Proposition 1C funds had been allocated with \$257± million remaining.

#### Multifamily Housing Program

The Multifamily Housing Program (MHP) is intended to assist in the construction, rehabilitation, and preservation of permanent and transitional rental housing for lower-income households. MHP funds can be used by local governments, non-profit and for-profit organizations and corporations, and private individuals.

#### Building Equity and Growth in Neighborhoods (BEGIN) Program

Sponsored by HCD, the BEGIN program is a homeownership program that provides grants to local governments that reduce regulatory constraints to housing. The grants are used for down payment assistance, in the form of a low-interest loan, to low- and moderate-income first-time homebuyers. The maximum amount of the loan is \$30,000 or 20 percent of the purchase price, whichever is less. Funding is not currently available for this program (2015).

### Infill Incentive Grant (IIG) Program

Sponsored by HCD, the Infill Incentive Grant program (also referred to as the Infill Infrastructure Grant Program) provides funds to local government to make infrastructure improvements that are necessary to encourage the development of infill housing. Infrastructure improvements for infill development include: park creation; water, sewer, or other public infrastructure; transportation

improvements; traffic mitigation; and brownfield cleanup. Grants allocated to qualifying infill projects range from \$500,000 to \$20 million. For qualifying infill areas, grants range from \$2 million to \$30 million.

#### Mental Health Services Act (MHSA)

The Mental Health Services Act, passed in 2004, provides funds to counties to expand services and develop programs for mentally ill children, adults, and seniors. The funding for this program comes from a 1 percent State tax on incomes of \$1 million or greater. Administered by the California Department of Mental Health (DMH), the Act provides funding to expand community mental health services through six different components: community planning; community services and supports; prevention and early intervention; innovative programs; capital facilities and technology; and workforce education and training.

### **Private Funding**

The Community Reinvestment Act of 1977 (CRA) directs the Department of the Treasury, the Federal Reserve System, the Federal Deposit Insurance Corporation, and the Federal Home Loan Bank Board to encourage and assist the institutions they regulate to meet the credit needs of their communities. These agencies must assess the records of their member institutions when evaluating applications for a charter or other regulated transactions. As a result of the CRA, many major financial institutions have elected to actively participate in funding low- and moderate-income housing developments developed by non-profit corporations.

The Federal Home Loan Bank provides direct project financing through its member institutions as part of its Affordable Housing Program. The California Community Reinvestment Corporation (CCRC) was formed to pool the resources of the state's banks to assist in financing affordable housing. Finally, the Federal National Mortgage Association (Fannie Mae) provides permanent financing for affordable housing development by purchasing or securitizing the lender-originated first mortgages on mutually agreeable terms.

### Summary of Federal and State Programs and Resources

TABLE 4-43 FINANCIAL RESOURCES FOR HOUSING 2014			
Program Name	Program Description		
Federal Programs			
Community Development	Provides grants for acquisition, rehabilitation, home buyer assistance, economic		
Block Grant (CDBG)	development, homeless assistance, and public services		
HOME	Provides grants to jurisdictions on a competitive basis for acquisition, rehabilitation,		
	home buyer assistance, and rental assistance.		
Low Income Housing Tax	Provides Federal and state income tax credits to persons and corporations that invest		

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	TABLE 4-43
	FINANCIAL RESOURCES FOR HOUSING
The state of the s	2014
Program Name	Program Description
Credits (LIHTC)	in low-income rental housing projects.
Mortgage Credit Certificate	Provides income tax credits to first-time homebuyers to buy new or existing homes.
(MCC) Program	Has partnered with the California Housing Authority (CalHFA)
Federal Emergency Shelter	Provides grants to jurisdictions to implement a broad range of activities that serve the
Grant Program (FESG)	homeless. Eligible activities include shelter construction, shelter operation, social
Grant Flogram (FESG)	services, and homeless prevention. No current funding is being offered for this
	program (2015)
Housing Choice Voucher	Provides financial assistance to public housing authorities to fund rental assistance
(formerly Section 8) Rental	payments to owners of private market-rate units on behalf of very low-income
Voucher Program	tenants.
Section 108 Loan Guarantee	Provides loan guarantees to CDBG entitlement jurisdictions for capital improvement
Program	projects that benefit low- and moderate-income persons, or aid in the prevention of
11081	slums. Maximum loan amount can be up to five times the jurisdiction's recent annual
	allocation. Maximum loan term is 20 years. Eligible activities include acquisition,
	rehabilitation, home buyer assistance, economic development, homeless assistance,
	and public services.
Section 202	Provides an interest-free capital advance to cover the costs of construction,
	rehabilitation, or acquisition of very low-income senior housing. The sponsor does
	not have to repay the capital advance as long as the project serves the target
	population for 40 years. Rental assistance funds are provided for three years, and are
	renewable based on the availability of funds. The program is available to private,
	non-profit sponsors. Public sponsors are not eligible for the program.
Section 811	Provides an interest-free capital advance to cover the costs of construction,
	rehabilitation, or acquisition of housing for persons with disabilities. The sponsor
	does not have to repay the capital advance as long as the project serves the target
	population for 40 years. Rental assistance funds are provided for three years, and are
	renewable based on the availability of funds. The program is available to private,
	non-profit sponsors. Public sponsors are not eligible for the program.
Shelter Plus Care Program	Provides rental assistance for hard-to-serve homeless persons with disabilities in
(S+C)	connection with supportive services funded from sources outside the program.
Supportive Housing	Provides funding for transitional housing and supportive services for homeless
Program	persons.
U.S. Department of	Provides below market-rate loans and grants for new construction or rehabilitation of
Agriculture (USDA)	farmworker rental housing.
Housing Programs (Section	
514/516)	
State Programs	The Strategic Growth Council's Affordable Housing and Sustainable Communities
Affordable Housing and	5
Sustainable Communities (AHSC) Program	Program funds land-use, housing, transportation, and land preservation projects to support infill and compact development that reduces greenhouse gas ("GHG")
(ATISC) i Tograni	emissions. These projects facilitate the reduction of the emissions of GHGs by
	improving mobility options and increasing infill development, which decrease
	vehicle miles traveled and associated greenhouse gas and other emissions, and by
	reducing land conversion, which would result in emissions of greenhouse gases
Affordable Housing	Provides quick acquisition financing for the development or preservation of
Innovation Program – Loan	affordable housing. The loans are provided to developers through a non-profit fund
Fund (AHIP-L)/a/	manager.
Affordable Housing	Provides acquisition financing to pre-qualified developers for the development or
Innovation Program –	preservation of affordable housing. The loans are provided to developers directly by
11110,441011 1 10514111	prostruction of arrorance housing. The found are provided to developers directly by

TABLE 4-43				
FINANCIAL RESOURCES FOR HOUSING 2014				
Program Name	Program Description			
Practitioner Fund (AHIP-P)/a/	HCD.			
Affordable Housing Innovation Program – Local Housing Trust Fund (LHTF)/a/	Provides matching grants (dollar-for-dollar) to local housing trust funds that are funded on an ongoing basis from private contributions or public sources (that are not otherwise restricted). The grants may be used to provide loans for construction of rental housing that is deed-restricted for at least 55 years to very low-income households, and for down-payment assistance to qualified first-time homebuyers.			
Construction Liability Insurance Reform Pilot Program (CLIRPP) Building Equity and Growth	Provides grants for predevelopment costs to reduce rates for condominium development through construction oversight and monitoring. (Note: Applicants must be receiving financing from other HCD or CalHFA programs.)  A homeownership program that provides grants to local governments that reduce			
in Neighborhoods (BEGIN)	regulatory constraints to housing. The grants are used for down-payment assistance, in the form of a low-interest loan, to low- and moderate-income first-time homebuyers. No current funding is being offered for this program (2015).			
CalHOME	Provides grants to local governments and non-profit agencies for local home buyer assistance and owner-occupied rehabilitation programs and new development projects. Funds can be used to finance the acquisition, rehabilitation, and replacement of manufactured homes.			
California Self-Help Housing Program (CSHHP)	Provides grants for sponsor organizations that provide technical assistance for low- and moderate-income families to build their homes with their own labor. No current funding is being offered and no applications are being accepted (2015)			
CalHFA First-Time Homebuyer Program	CHFA sells tax-exempt bonds to make below-market loans to first-time buyers.  Program operates through participating lenders who originate loans for CHFA.			
Emergency Housing and Assistance Program (EHAP and EHAPCD)	Provides grants and loans to support emergency housing. Two types of assistance are available: 1) deferred payment loans for capital development activities; and 2) grants for facility operating costs. No current funding is being offered for this program (2015)			
Infill Infrastructure Grant Program (IIG) – (Proposition 1C)	Provides grants to assist in the new construction and rehabilitation of infrastructure that supports higher-density affordable and mixed-income housing in locations designated as infill.			
Joe Serna, Jr. Farmworker Housing Grant Program	Provides matching grants and loans for the acquisition, development, and financing of ownership and rental housing for farmworkers. No current funding is being offered and no applications are being accepted at this time (2015)			
Mobilehome Park Resident Ownership Program (MPROP)	Provides loans to mobile home park resident organizations, non-profit entities, and local public agencies to finance the preservation of affordable mobile home parks by conversion to ownership control.			
Multi-Family Housing Program (MHP) – (Proposition 1C, Proposition 46)	Deferred payment loans for the new construction, rehabilitation, and preservation of rental housing.			
Predevelopment Loan Program (PDLP)	Provides short-term predevelopment loans to finance the start of low-income housing projects.			
TOD Housing Program (Proposition 1C)	Provides grants and/or loans for the development and construction of mixed-use and rental housing development projects, homeownership mortgage assistance, and infrastructure necessary for the development of housing near transit stations. (Note: this program applies to specific transit stations in particular cities.)			
Workforce Housing Reward (WHR) Program	Provides grants to cities and counties that issue building permits for very low- or low-income affordable housing. The funds can be used for a variety of projects including, but not limited to, housing, infrastructure improvements, parks, and community revitalization efforts. Program is not currently making grants (2015).			

TABLE 4-43 FINANCIAL RESOURCES FOR HOUSING 2014			
Program Name	Program Description		
<b>Private Resources</b>			
California Community Reinvestment Corporation (CCRC)	Non-profit mortgage banking consortium that provides long-term debt financing for multi-family affordable rental housing. CCRC specializes in programs for families, seniors, citizens with special needs, and mixed-use developments. Both non-profit and for-profit developers are eligible.		
Federal National Mortgage Association (Fannie Mae)	A shareholder-owned company with a Federal charter that operates in the secondary mortgage market. Fannie Mae provides a variety of mortgages for single- and multifamily housing, and has programs specifically designed for affordable housing.		
Freddie Mac Home Works	A government-sponsored enterprise that provides first and second mortgages.		

Source: 2010 Housing Element. Most information from California Dpt. of Housing and Community website and federal Housing and Urban Development website.

## **Preserving At-Risk Units**

State law requires that housing elements include an inventory of all publicly-assisted multi-family rental housing projects within the local jurisdiction that are at risk of converting to market-rate housing during the Housing Element planning period (2014-2019) and the subsequent eight years (2019-2027).

California Government Code Section 65863.10 requires that owners of federally-assisted properties must provide notice of intent to convert their properties to market rate twelve months and six months prior to the expiration of their contract, opt-outs, or prepayment. Owners must provide notices of intent to public agencies, including HCD, the local public housing authority, and to all impacted tenant households. The six-month notice must include specific information on the owner's plans, timetables, and reasons for termination. Under Government Code Section 65863.11, owners of federally-assisted projects must provide a Notice of Opportunity to Submit an Offer to Purchase to Qualified Entities, non-profit or for-profit organizations that agree to preserve the long-term affordability if they should acquire at-risk projects, at least one year before the sale or expiration of use restrictions. Qualified Entities have first right of refusal for acquiring at-risk units.

Table 4-44 shows all of the publicly-assisted housing in Calaveras County. There are 41 units at risk of converting to market-rate housing: the Goldstrike Residences (8 units) and the Sierra Meadows Apartments (33 units). However, the Goldstrike Residences are owned by a non-profit agency and have a low risk of conversion. The restrictive use covenants (RUC) for the Sierra Meadows Apartments, expired 1/20/2009 making it at risk for converting to market rate. The Multi-Family Housing Program, Rural Development United States Department of Agriculture (Auburn office) states that the owners have not informed the USDA of their plans, but a substantial loan balance remains on the project.

<sup>/</sup>a/ \$30 million of AHIP bond allocation was transferred to the Multi-family Housing Program in 2012

# TABLE 4-44 ASSISTED HOUSING DEVELOPMENTS Unincorporated Calaveras County 2014

Name	Location	Year Built	Number of Assisted units	Target Population	Source of Funding	Expiration Date for Funding/Risk Assessment	Risk Assessment
Bear Mountain Apartments	San Andreas	1990	19	Lower-income families	Section 202, Section 8	5/31/2032 (Low risk, non-profit ownership)	Low risk, non-profit ownership
Murphys Senior Apartments	Murphys	1996 (est)	23	Lower-income seniors	Section 202, Section 515	Operation Date: 11/21/95, RUC Expires 11/21/2045	Not at Risk
Goldstrike Residences (care home)*	San Andreas	1979	8	Lower-income persons with disabilities	Section 8 and 202	4/30/2017 (low risk, non-profit ownership)	Low risk, non-profit ownership
San Andreas Apartments	San Andreas	1980 Oct	43 (of 48)	Lower-income families	Section 515	Operation Date: 12/13/79, Project Transferred 3/15/2011 RUC Expires 3/15/2041	Not at Risk
Sierra Meadows	Arnold	1988±	33 (of 35)	Lower income Families	Section 515	Operation Date: 1/20/89, RUC Expired 1/20/2009	At Risk
Diamond Place Apts.	San Andreas	1983	19 (of 30)	Lower income Families	Section 515	Operation Date: 9/8/81, Project Transferred 11/21/2014; RUC Expires 11/21/2044	Not at Risk
	Total Assis	sted Units	145				

Notes: \*Previously Valley Mountain Regional Apartments

Source:;. California Housing Partnership Corporation

Table 4-45 shows the estimated cost of constructing new units to replace the 33 units at Sierra Meadows Apartments. Assuming a maximum density of 12 units per acre, it would cost an estimated \$5.010 million to replace the at-risk units, or \$143,141 per unit.

TABLE 4-45 ESTIMATED CONSTRUCTION/REPLACEMENT COSTS OF AT RISK UNITS Sierra Meadows Apartments (33 subsidized + 2 market rate)						
Fee/Cost Type	Fee/Cost Type Total Project Cost Cost Per Unit					
Land acquisition/a/	\$510,000	\$14,571				
Development costs/b/	\$4,499,953	\$128,570				
Fees/c/	\$0	\$0				
Total \$5,009,953.00 \$143,141.00						

<sup>/</sup>a/ Current site is 2.91 acres. Cost projection based on 3-acre site @ \$170,000/acre with public/mutual water and septic (per MLS).

Source: Calaveras County Assessor's Data, 2014; Calaveras County Multiple Listing Service (MLS)

Table 4-46 shows the estimated cost of preserving the Sierra Meadows Apartments. It would cost an estimated \$2.302 million to preserve the 33 units through purchase and rehabilitation. Preserving the units would cost an estimated \$2.707 million less than to replace them with new construction.

TABLE 4-46 ESTIMATED ACQUISITION/PRESERVATION COSTS OF AT RISK UNITS				
Fee/Cost Types Total Project Cost Cost Per Unit				
Estimated purchase price/a/	\$1,952,456	\$55,784		
Rehabilitation /b/ \$350,000 \$10,00				
Total	\$2,302,456.00	\$65,784.00		

<sup>/</sup>a/ Source: Calaveras County Assessor's Data adjusted from 1988 valuation of \$908,119 based on increase in value from 1988 median home values to 2011 home values per the US Census (115%)

Qualified entities are non-profit or for-profit organizations with the legal and managerial capacity to acquire and manage at-risk properties that agree to maintain the long-term affordability of projects. The following is a list of Qualified Entities for Calaveras County as identified on the HCD website:

- ACLC, Inc. (Stockton, CA)
- Rural California Housing Corp (West Sacramento CA)

Additional qualified entities serving all California counties and located nearest to Calaveras County are:

- <u>In Sacramento</u>: Afford able Community Housing Trust, California Coalition for Rural Housing, and the California Housing Finance Agency.
- <u>In San Francisco</u>: Bank of America, N.A.; Belveron Real Estate Partners, LLC; BRIDGE Housing Corporation; Cabouchon Properties, LLC; California Housing Partnership Corporation, Citizens Housing Corp., Domus Development, LLC; Mercy Housing California; Renaissance Housing Communities, and The John Stewert Company.

<sup>/</sup>b/ Based on 29,000 sq. ft. existing apartment complex using Building-cost.net based on the National Building Cost Manual, Craftsman Book Company for the Modesto, CA area plus 2 parking spaces per unit at \$12,000 per space,

<sup>/</sup>c/ Assumes fees are waived for qualifying units per Board of Supervisors Policy.

<sup>/</sup>b/ Assumes minor rehabilitation of \$10,000 per unit

#### 4.8 POTENTIAL HOUSING CONSTRAINTS

State housing law requires the County to review both governmental and non-governmental constraints to the maintenance and production of housing for all income levels. Since local governmental actions can restrict the development and increase the cost of housing, State law requires the Housing Element to "address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing" (Government Code Section 65583(c)(3)).

#### **Potential Governmental Constraints**

Local governments have little or no influence on the national economy or the Federal monetary policies which influence it. Yet these two factors have some of the most significant impacts on the overall cost of housing. The local housing market, however, can be encouraged and assisted locally. By reviewing local conditions and regulations that may impact the housing market, the local government can prepare for future growth through actions that protect the public's health and safety without unduly adding to the cost of housing production.

It is in the public interest for the government to regulate development to protect the general welfare of the community. At the same time government regulations can potentially constrain the supply of housing available in a community if the regulations limit the opportunities to develop housing, impose requirements that unnecessarily increase the cost to develop housing, or make the development process so arduous as to discourage housing developers.

Calaveras County's primary policies and regulations that affect residential development and housing affordability include land use controls, development processing procedures and fees, impact fees, on- and off-site improvement requirements, and building and housing codes and enforcement. This section discusses these standards and assesses whether any serve as a constraint to the development of affordable housing.

### General Plan and Zoning

Land use controls guide local growth and development. The Calaveras County General Plan, community plans, and Zoning Ordinance establish the amount and distribution of land allocated for different uses, including housing. The following discussion focuses on their general intent and their impact on housing production.

#### **General Plan Land Use Designations – Land Use Categories**

The existing (1996) General Plan establishes residential dwelling unit densities based on the availability of water, type of sewage disposal, road adequacy and land resource value. Because the General Plan is established on a land use capability basis, most lands within the County, outside of Community or Residential Centers, are designated as natural resource land, which is planned for low-density development. Calaveras County is predominantly rural, with past development patterns focusing on natural resource development. Due to the limited availability of public water and/or sewer infrastructure outside of the developed communities, relatively little acreage has been designated for medium and high- density residential land uses, in proportion to the amount of low density natural resource lands.

The existing (1996) Calaveras County General Plan divides land uses into two categories: Natural Resource Lands and Community Development Lands. Community Development Lands include land suitable for residential development. The following land use categories are consistent with residential uses:

**Future Single-Family Residential.** This designation applies to areas surrounding existing communities to be developed as single-family residential in the future once communities are at or near capacity within existing boundaries. Density for this designation is limited to one dwelling unit per 5 acres or one dwelling unit per 40 acres (dependent on location). This designation is used in the county outside of defined communities and contributes minimally to the provision of housing in the county due to the low density permitted. Therefore, additional analysis of areas with this designation is reserved for future housing elements when the areas become available for single-family residential uses on parcels of less than 5-40 acres in size as part of established communities and providing significant housing opportunities.

Community Center. The Community Center designation applies to relatively small towns for which community, special or specific plans have not been prepared. Community Centers approximately follow the boundaries of the county's original town sites or early subdivision maps and include fifteen areas: Avery, Burson, Camp Tamarack, Carson Hill, Copper Cove, Poker Flat, Copperopolis, Glencoe, La Contenta, Mountain Ranch, Railroad Flat, Sheep Ranch, Vallecito, Wallace and West point. Public facilities and services are generally available within Community Centers and generally include adequate roads, water supply, sewage disposal, and availability of fire protection. As a result, the Community Center designation allows higher densities more conducive to the creation of affordable housing.

**Residential Center.** Residential Centers are designated surrounding Community Centers and are intended to become logical extensions of community centers, as the county grows.

**Community Plan Area.** The following six areas have adopted community plans: Arnold, Avery-Hathaway Pines, Mokelumne Hill, Murphys-Douglas Flat, San Andreas, and Valley Springs. These areas also have water and sewer service and, therefore, qualify for densities appropriate for affordable housing.

**Specific Plan Areas.** The following areas have adopted specific plans in accordance with the provisions of the California Government code: Saddle Creek, and Oak Canyon Ranch.

**Special Plan Areas.** Special plans have been adopted for: the Calaveras County Airport, Ebbetts Pass Highway, and Rancho Calaveras.

**Mixed Use/Master Project Areas.** Mixed Use/Master Project Areas are intended for large scale projects with integrated uses including single and multiple family housing, commercial uses and recreation and open space. Areas with this designation must have direct frontage or other suitable access to one of the county's four state highways, be serviceable by sewer and water infrastructure and are intended to be developed over a period of 5 to 20 years.

**Single-Family Residential Areas.** Single family residential areas are located throughout the county within community centers, residential centers, community plan areas, special plan areas, specific plan areas, outside of community plan-special plan-specific plan-community center-residential center of mixed-use master project areas. Single-family residential areas are intended primarily for single-family dwellings, but may also be used for secondary, non-residential purposes. Residential areas are located within towns, residential subdivisions and rural settlements.

Most towns in the county are located in community centers and community or special plan areas. Rural settlements are found in areas of the county subdivided into parcels of 5-40 acres.

#### **Density**

Densities vary throughout the county and vary by community plan. Densities are dependent on the underlying zoning designation and the availability of public water and sewer. Table 4-47 shows the General Plan designations allowing residential uses and the consistent zoning designations.

TABLE 4-47 LAND USE DESIGNATIONS AND ZONING CONSISTENCY MATRIX Unincorporated Calaveras County 2014					
Consistent Zones/b/					
Not described in existing General Plan					
RA, RA, RR, PS					
Community Centers (Multi-Family Residential) R2, R3, PS					
Community Centers (Commercial) C1, C2, CP RC, PS					
R1, RA RR, PS					
Future Single-Family Residential (Single-Family RA, RR, PS					
Residential)					
Future Single-Family Residential A1, RA, RR, PS					
(Single-Family Residential w/50% or Greater Slope)					
Recreationally-Oriented Commercial REC, PS					

<sup>/</sup>a/ General Plan designations are those referenced in Table II-4 of the existing 1996 General Plan

#### Zoning

The following discussion reviews the types and densities of housing permitted and relevant development standards in the Calaveras County Zoning Code. Table 4-48 shows all the zoning districts that allow residential uses. Zoning districts that allow housing as permitted use include

<sup>/</sup>b/ The 1996 General Plan does not directly link land-use designations to several zones mentioned in the Calaveras County zoning ordinance. These include interim zones (zoning designations U and HS), most "combining districts" (zoning designations SHWF, PD, MHP, ME, PS and AO), and the special plan zone (zoning designation SP) Source: Calaveras County General Plan, 1996

residential, recreation and resource production zones. Housing is a conditional use in all commercial zones. A conventional single-family dwelling is not permitted in the Public Service (PS) zone or in industrial zones, although both zones allow night watchman quarters which can be occupied on a permanent basis.

<b>TABLE 4-48</b>						
ZONING DISTRICTS						
Unincorporated Calaveras County						
2014						
Name		Purpose	Type of Residen			
			Permitted	Conditional		
		ces as a Permitted Use (Primary or Seco				
Unclassified (U)	zoning permit be acco	ed to apply to lands until more precise is adopted. Any projects for which a use or subdivision approval is required shall ompanied by a rezoning application from specific zone.	Single-family dwelling	None		
Highway Service (HS) Zone	reclassi the gen	e an interim zoning for a parcel until it is ified into a zoning district consistent with eral plan.	Single-family dwelling	None		
General Forest (GF) and Timber Production (TP) Zones	comme product Z'Berg Act (Ca timber	e for resource production including recial timber production and timber tion consistent with the provisions of the Warren, Collier Forest Taxation Reform alifornia Government Code), including production and wildlife management.	Single-family dwelling, group care homes for six or fewer clients, family day care (per state licensing requirements)	Accessory dwellings, group care homes of more than six clients, labor camp		
General Agriculture (A1) Zone and Agricultural Preserve (AP) Zone	practice of the a position comme parcels to prote agricul with a	y areas for general farming and ranching es and assign such uses as the primary use area. Residential uses are placed in a n of secondary importance to the ercial scale production of food and fiber on zoned A1. The purpose of the AP zone is ect and preserve lands for intensive tural and ranching practices and for lands Williamson Act contract. The AP zone as be used for open space protection.	Single-family dwellings (per general plan density), group care homes for six or fewer clients, family day care (12 or fewer) pursuant to state regulations	Accessory dwellings, labor camps; group care homes of more than six clients		
Residential Agriculture (RA) and Rural Residential (RR) Zones	RA zor residen for sma ranchir zone - which to The zor for per the pro	ne - place an equal emphasis on tial and agricultural uses providing land all-scale and personal-scale farming and ag and larger agricultural parcel. RR provide lands for personal ranches in residential use is the primary land use. ne permits small-scale farming primarily sonal use and not as the primary use of perty.	Single-family residences, group care homes for six or fewer clients, family day care for 12 or fewer children	Accessory dwellings, group care homes of more than six clients		
Single-Family Residential (R1) Zone	single-	rpose of this zone is to provide lands for family residential neighborhoods with on individual parcels.	Residential-related uses permitted in the district are: Single- family residences, group care homes for six or fewer clients, family day	Residential-related conditional uses permitted in the district are: Accessory dwellings on parcels of one acre		

TABLE 4-48 ZONING DISTRICTS						
Unincorporated Calaveras County 2014						
Name	_	Purpose	Type of Residential-related Use			
			Permitted	Conditional		
			care for 12 or fewer children	or more , group care homes of more than six clients		
Two-Family Residential (R2) Zone	Second attache planne	e lands for conventional duplexes.  dly, the site may be used for single-family and housing such as condominiums, dunit developments or townhouses in each unit is individually owned.	Single-family residences, single-family attached residences (e.g., condominiums, townhouses), group care homes for six or fewer clients, family day care for 12 or fewer children	Group care homes of more than six clients		
Multiple-Family Residential (R3) Zone	planne other h designa service	e lands for apartments, condominiums, d unit developments, townhouses and high-density land uses. Zones are ated to be located where commercial es, recreation facilities and public services ated within a reasonable distance.	Single-family dwellings, multiple- family dwellings, condominiums, time- sharing land uses, and group care homes for six or fewer clients, family day care for 12 or fewer children	Group care homes of more than six clients		
Specific Plan (SP) Zone	Identify areas for which a comprehensive development plan is required prior to development and provide a means for creating a set of land use specifications and implementation programs tailored to a particular site and development.		Single-family dwellings (one per 40 acres), group care homes for six or fewer clients, family day care (12 or fewer) pursuant to state regulations	As specified by the specific plan		
Rural Commercial (RC) Zone	Provide for commercial uses in small towns, community centers and isolated areas		Single-family dwellings, duplexes; day care for preschool children (no limit); group care homes per Health & Safety Code 1501	None		
Rural Home Industry (RM) Zone	the pri RM zo consist RR or	e for small-scale industries secondary to ncipal residential use of the property.  nes may be considered where the tent residential zone is A1, AP, GF, TP, RR. Uses must be compatible with oring properties.	Residential-related uses permitted in the district are: single- family dwellings, day care per state licensing; group care homes for six or fewer clients	None		

	TABLE 4-48 ZONING DISTRICTS Unincorporated Calaveras County 2014								
Name	_	Purpose	Type of Residen						
Local Commercial (C1) Zone	meetin located	e small-scale retail and service businesses g the needs of the local community in close proximity to single-family stial neighborhoods	Permitted Group care homes per Health & Safety Code 1501, day care for preschool children (no limit), residential uses subordinate to the principal permitted use	Conditional Single-family dwelling					
General Commercial (C2) Zone	Providuses.	e lands for intensive, general, commercial	Group care homes per Health & Safety Code 1501, day care (no limit), residential uses subordinate to the principal permitted use	Single-family dwelling; duplex, multi-family residential, time- shares					
Professional Offices (CP) Zone	admini	e locations for professional offices, strative offices and conditionally ted residential complexes	Residential uses subordinate to the principal permitted use	Multiple family dwellings, duplexes, single- family dwellings, group care homes consistent with Section 1501 of the Health and Safety Code; day care centers					
Recreation (REC) Zone		e sites for local and visitor-oriented ional activities	Single-family dwellings, subdivision common area	Multiple-family dwellings					
<b>Combining Distric</b>									
Planned Development Combining (PD) Zone	Provide flexibility for purposes of density transfer, planned unit development and condominium development while encouraging design innovation		Per Plan	Per Plan					
Mobilehome (MHP) Combining District*	present providi	te available housing opportunities for and future residents of the county by ing policies and development standards bilehome parks.	As per the base zoning district	Mobilehome parks					

Note: Districts allowing residential uses as secondary uses (with or without a conditional use permit), but which do not substantially contribute to the County's housing stock include: Light Industrial (M1), General Industrial (M2), Business Park (M4), and Public Service (PS) zones that allow for a residential structure for security personnel only.

<sup>\*</sup>The County no longer uses the MHP combing zone; however, it remains in the Zoning Code.

The development standards for residential uses are shown in Table 4-49.

	TABLE 4-49 DEVELOPMENT STANDARDS FOR RESIDENTIAL USES IN ZONING DISTRICTS ALLOWING HOUSING AS A PERMITTED USE (PRIMARY OR SECONDARY USE)										
			Unincorp		averas County						
7	Zoning Development Standards (except Parking, Roads and Sidewalks – See following tables)										
Zoning											
District	Public Water	Public Sewer	Lot Size/ Density	Lot Coverage	Lot Dimensions	Setbacks	Vision Clearance	Height			
Residential											
RR: Rural	Yes	Yes	1 acre unless ½ acre under community or special plan	25%	Avg. width: 100' Width at road: 15-20'	F=20' P/L or F = 50' r-o-w R=20' S=10'	35'	35'			
Residential	Yes	No	1 acre	1	Depth: 100'	30' all P/L for					
	No	No	5 acres	]	avg. (100' min.)	defensible space for fire					
	Yes	Yes	7,000 sq. ft.		Avg. width:	F=20' P/L or					
	Yes	No	1 acre	1	75'	F = 50'  r-o-w					
R1: Single-family residential	No	No	5 acres		Width at road: 15-20' Depth: 75' avg. (60' min.)	R=20' S=5' 30' all P/L for defensible space for fire	35'	35'			
	Yes	Yes	7,000 sq. ft. (12 du/ acre)		Avg. width: 75'	F=20' P/L or F = 50' r-o-w					
<b>R2:</b> Two family	Yes	No	1 acre (2 du/1acre)		Width at road: 15-20'	R=20' S=5'	35'	35'			
residential	No	No	5 acres (2 du/5 acres)		Depth: 75' avg. (60' min.)	30' all P/L for defensible space for fire					
R3:	Yes	Yes	7,000 sq. ft. (12 du/ acre)		Avg. width: 80'	F=20' P/L or F = 50' r-o-w					
Multiple Family	Yes	No	1 acre (6 du/1acre)		Width at road: 15-20'	R=20' S=10'	35'	45'			
Residential	No	No	5 acres (3 du/5 acres)		Depth 80' avg. (60' min)	30' all P/L for defensible					
D 7				ļ		space for fire					
Resource Zo GF: General Forest	—	_	1/20 acres	No maximum	Width: 200' Width at road: 15-20' Depth 0' avg. (200' min)	F=30' P/L or F = 60' r-o-w R=30' S=20' 30' all P/L for defensible space for fire	35'	35'			
TP: Timber Production	_	_	1/160 acres	No maximum	No avg. width No avg. width at road No avg. or min. depth	F=30' P/L or F = 60' r-o-w R=30' S=20' 30' all P/L for defensible space for fire	35'	35'			
A1 General Agriculture	Yes or no	Yes or no	20 acres/1 du per 20 acres	No maximum	Width: 200' Width at road:	F=30' P/L or F = 60' r-o-w	35'	35' (Res)			

# DEVELOPMENT STANDARDS FOR RESIDENTIAL USES IN ZONING DISTRICTS ALLOWING HOUSING AS A PERMITTED USE (PRIMARY OR SECONDARY USE) Unincorporated Calaveras County 2014

Zoning	De	evelopmer	nt Standards (ex	cept Parkin	g, Roads and Si	dewalks – See fo	llowing table	es)
District	Public	Public	Lot Size/	Lot	Lot	Setbacks	Vision	Height
	Water	Sewer	Density	Coverage	Dimensions		Clearance	
					15-20'	R=30'		
					Depth 500'	S=20'		
					avg. (200' min)	30' all P/L for		
						defensible		
						space for fire		
AP:	Yes or	Yes or	1 du/50 acres	No	No avg. width	F=30' P/L or		
Agricultural	no	no		maximum	No avg. width	F = 60'  r-o-w		35'
Preserve					at road	R=30'		(Res)
					No avg. or	S=20'	35'	No
					min. depth	30' all P/L for		limit-
						defensible		ag
- ·					******	space for fire		
RA:	Yes or	Yes or	1 du/5 acres		Width: 200'	F=30' P/L or		
Residential	no	no			Width at road:	F = 60'  r-o-w		
Agriculture				250/	15-20'	R=20'	251	251
				25%	Depth 250'	S=10'	35'	35'
					avg. 300' min)	30' all P/L for		
						defensible space for fire		
	1 15	. 7				space for the	ļ	
Commercia				ı		E 201 D#		ı
RC: Rural	No	No	1 du/5 acres		Avg. width:	F=30' P/L or		
Commercial	Yes	No	1 du/1 acre		100'	F = 60'  r-o-w		
	Yes	Yes	20,000 sq. ft.	50%	Width at road: 75'	R=20' S=10'	35'	35'
				30%	Depth:	30' all P/L for	33	33
					150'avg.,	defensible		
					(100' min.)	space for fire		
RM: Rural	No	No	1 du/5 acres		Avg. width:	F=20' P/L or		
Home	Yes	No	(with		200'	F = 50' r-o-w		
Industry	Yes		exceptions)		Width at road:	R=20'		
maasay	res	Yes	скеерионз)	25%	1000'	S=10'	35'	35'
				2370	Depth: no	30' all P/L for	33	33
					avg.,	defensible		
					(100' min.)	space for fire		
C2:	No	No	1 du/5 acs		Avg. width:	F=0' P/L or		
General	Yes	No	1 du/1 ac	1	75'	F = 30' r-o-w		
Commercial	Yes	Yes	1 du/7,000 sq.	1	Width at road:	R=0' (adj. non		
	103	103	ft.		60'	residential)		
			10.		Depth:	R=20 (adj.		
					100 <sup>°</sup> avg.,	residential)		
				35%	(75' min.)	S=0' (adj. RC,	35'	45'
						C1, CP, C2)		
						S=5' (other		
						zones adj.)		
						30' all P/L for		
						defensible		
						space for fire		
C1: Local	No	No	1 du/5 acs		Avg. width:	F=0' P/L or		
Commercial	Yes	No	1 du/1 ac		75'	F = 30' r-o-w		
	Yes	Yes	1 du/7,000 sq.	50%	Width at road:	R=0' (adj. non	35'	35'
			ft.		60'	residential)		
					Depth:	R=20 (adj.		

# DEVELOPMENT STANDARDS FOR RESIDENTIAL USES IN ZONING DISTRICTS ALLOWING HOUSING AS A PERMITTED USE (PRIMARY OR SECONDARY USE) Unincorporated Calaveras County 2014

Zoning	De	Development Standards (except Parking, Roads and Sidewalks – See following tables)							
District	Public	Public	Lot Size/	Lot	Lot	Setbacks	Vision	Height	
	Water	Sewer	Density	Coverage	Dimensions		Clearance		
					100'avg.,	residential)			
					(75' min.)	S=0' (adj. RC, C1, CP, C2)			
						S=5' (other			
						zones adj.)			
						30' all P/L for			
						defensible			
						space for fire			
CP:	No	No	1 du/5 acs		Avg. width:	F=0' P/L or			
Professional	Yes	No	1 du/1 ac		75'	F = 30' r-o-w			
Offices	Yes	Yes	1 du/7,000 sq.		Width at road:	R=0' (adj. non			
			ft. for single-	50%	60'	residential)			
			family;	single-	Depth: 100'avg.,	R=20 (adj. residential)			
			1 du/3,500 for	family	(75' min.)	S=0' (adj. RC,	35'	35'	
			multi-family	75%	(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	C1, CP, C2)			
				multi-		S=5' (other			
				family		zones adj.)			
						30' all P/L for			
						defensible			
770	3.7	3.7	2.1.7		******	space for fire			
REC: Recreation	No	No	3 du/5 acs		Width: 200' min.	F=30' P/L or			
(time-	Yes	No	6 du/ac		min. Depth: 100'	F = 60' r-o-w R=20'			
sharing and	Yes	Yes	12 du/ac	35%	min.	S=10'	35'	35'	
multi-				3370	111111.	30' all P/L for	33	33	
family uses)						defensible			
						space for fire			
REC			1 du/5 acres		Width: 200'	F=30' P/L or			
Recreation					min.	F = 60'  r-o-w			
Single				250/	Depth: 100'	R=20'	251	25,	
family residence				35%	min	S=10' 30' all P/L for	35'	35'	
residence						defensible			
						space for fire			
Specific Pla	n Zones								
SP:			Min parcel =		Avg. width:	F=30' P/L or			
Specific			200 acres		500'	F = 50'  r-o-w			
Plan			Density 1		Width at	R=20'			
without			du/40 acres	25%	road: 15-20'	S=10'	35'	35'	
Plan					Depth: 500'	30' all P/L for defensible			
					avg.,	space for fire			
					(200' min.)	Space for the			
Combining	Combining Districts								
MHP:	Per base	district	3,000 sq. ft.	75%	Width: 30'	F= 7' front			
Mobilehom					plus width of	yard			
e Carabinina					mobilehome	R= 5			
Combining (Chapter						S=5			
(Chapter 17.54)*									
17.57)				1		<u>l</u>		l	

## DEVELOPMENT STANDARDS FOR RESIDENTIAL USES IN ZONING DISTRICTS ALLOWING HOUSING AS A PERMITTED USE (PRIMARY OR SECONDARY USE)

#### **Unincorporated Calaveras County**

2014

Zoning	De	Development Standards (except Parking, Roads and Sidewalks – See following tables)								
District	Public Water	Public Sewer	Lot Size/ Density	Lot Coverage	Lot Dimensions	Setbacks	Vision Clearance	Height		
PD: Planned developmen t combining (Chapter 17.50)	Per base	e district	No minimum size; Density per base zoning district	Per approved Plan	No requirements	Per approved plan	35'	Per base zone		
Interim Zor	nes									
HS: Highway Service	No Yes Yes	No No Yes	1/5 acres 1/1 acre 1/1 acre	35%	No new lots permitted	F=30' P/L or F = 60' r-o-w R=20' S=10' 30' all P/L for defensible space for fire	35'	35'		
U: Unclassified (unless application for land division or general plan or zoning change is also submitted)			1 du/existing parcel size	35%	Per land division application	F=20' P/L or F = 50' r-o-w R=20' S=10' 30' all P/L for defensible space for fire	35'	35'		

Notes: F = front; S = side; R = rear; P/L = property line; Avg. = average; min. = minimum

\*The County no longer uses the MHP combing zone; however, it remains in the Zoning Code.

Source: Calaveras County Code of Ordinances, Title 17 Zoning, February, 2015

Table 4-50 shows permitted and conditionally permitted residential uses by zoning district in Calaveras County.

#### **TABLE 4-50** PERMITTEDAND CONDITIONALLY-PERMITTED RESIDENTIAL USES BY ZONING DISTRICT **Unincorporated Calaveras County** 2014 Zoning District Residential Use Type U HS GF TP Α1 RARR R1 R2 R3 SP RCRM REC C1 C2 CP M4 AP C P C C C Single-Family P P P P P P P P P P P P P Residence P C C C C Multi-Family Dwelling P Group Care P P P P P P P P P P P P P P

Home (6

#### PERMITTEDAND CONDITIONALLY-PERMITTED RESIDENTIAL USES

#### BY ZONING DISTRICT

**Unincorporated Calaveras County** 

2014

Residential									Zonii	ng Dis	strict								
Use Type	U	HS	GF	TP	A1	AP	RA	RR	R1	R2	R3	SP	RC	RM	REC	C1	C2	CP	M4
people or less)																			
Group Care Home (More than 6 people)				С	С	С	С	С	С	С	С		P			P	P		
Condominium, Planned Unit Development, Stock Cooperative, Townhomes											P								
Duplexes, one two-unit structure										P			P				С	С	С
Accessory Dwellings			P	P	P	P	P	P	P	/a/	/a/			P					
Labor Camp			С	С	P/c/	P/c/	С								P				
Logging Camp			AC	AC	P	P	С												
Ag Employee Housing					P	P	С												
Emergency Shelter																P	P		P
Transitional and Supportive Housing			P	P	P	P	Р	P	P	P	P		P	P	Р	P /b/	P /b/	P /b/	P /b/

Notes: P= permitted use; C= conditionally permitted use, AC = Administrative Use Permit

/a/ Not applicable

/b/ Subordinate to principle use

/c/ Temporary Farm Labor Camps are a permitted use

Source: Calaveras County Municipal Code; Title 17 Zoning

### Provisions for Second Units (Accessory Dwellings)

An accessory dwelling, sometimes called a second unit or granny flat, is an additional self-contained living unit, either attached to or detached from the primary residential unit on a single lot. It has cooking, eating, sleeping, and full sanitation facilities. Accessory dwellings can be an important source of affordable housing since they can be constructed relatively cheaply and have no associated land costs. They can also provide supplemental income to the homeowner, allowing the elderly to remain in their homes or moderate-income families to afford houses.

To encourage establishment of accessory dwellings on existing developed lots, State law requires cities and counties to either adopt an ordinance based on standards set out in the law authorizing creation of

accessory dwellings in residentially-zoned areas, or where no ordinance has been adopted, to allow accessory dwellings on lots zoned for single-family or multi-family use that contain an existing single-family unit subject to ministerial approval ("by right") if they meet standards set out by law. Local governments are precluded from totally prohibiting accessory dwellings in residentially-zoned areas unless they make specific findings (Government Code, Section 65852.2).

Calaveras County revised its Second Dwelling Unit ordinance in 2013 in compliance with state law (Appendix B).

#### Manufactured Homes and Mobile Home Parks

#### Manufactured Homes on Lots

Manufactured housing is an important source of affordable housing in Calaveras County. Section 65852.4 of the California Government Code specifies that a jurisdiction shall allow the installation of manufactured homes on a foundation on all "lots zoned for conventional single-family residential dwellings." Except for architectural requirements, the jurisdiction is only allowed to "subject the manufactured home and the lot on which it is placed to the same development standards to which a conventional single-family residential dwelling on the same lot would be subject." The architectural requirements are limited to roof overhang, roofing material, and siding material.

The only two exceptions that local jurisdictions are allowed to make to the manufactured home siting provisions are if: 1) there is more than 10 years difference between the date of manufacture of the manufactured home and the date of the application for the issuance of an installation permit; or 2) if the site is listed on the National Register of Historic Places and regulated by a legislative body pursuant to Government Code Section 37361. The County's policy is to treat manufactured homes in the same manner as other single-family residences, provided it is placed on a permanent foundation.

#### **Mobile Home Parks**

Section 69852.7 of the California Government Code specifies that mobile home parks shall be a permitted use on "all land planned and zoned for residential land use." However, local jurisdictions are allowed to require use permits for mobile home parks.

Calaveras County's Zoning Code contains a Mobile Home (MHP) Combining Zone in which mobile home parks are permitted with a conditional use permit. However, the existing Mobile Home Combining Zone (Section 17.54) is no longer used, although it remains in the Code, and Section 17.55 (Manufactured Home Standards) still applies. The County is in the process of correcting the text of the Code to accurately reflect the existing process.

A conditional use permit is no longer required for mobile/modular homes set on permanent foundations unless such a permit would also be required for any other type of residential construction. Subdivisions designed to accommodate mobile/modular homes on smaller lots are often sited on parcels zoned R3 and may have a buildout density consistent with a multi-family development. However, mobile homes that are not on permanent foundations are considered temporary structures. Property subdivided for use as a mobile home park, which does allow mobile homes on temporary foundations, is under the jurisdiction of HCD, once the Final Map is recorded.

#### **Building Codes and Enforcement**

The Calaveras County Building Department enforces the Uniform Building Code, Uniform Mechanical Code, Uniform Plumbing Code, Uniform Housing Code, Uniform Fire Code and National Electrical Code, all of which have been adopted, in whole or part, by the Board of Supervisors for application within the unincorporated County. State and local standards relating to fire safety and health are also enforced by county departments. The County has not adopted local amendments to the Building Code.

Calaveras County Building Department views code enforcement as the means to insure safe and uniform construction practices to ensure the general health, safety and welfare of the community critical to providing decent, suitable shelter for all economic segments of the community. Therefore, enforcement of the Uniform Building Code is not viewed as an obstacle to the provision of affordable housing in the County.

In addition to enforcement of state building codes by Building Department inspectors (in the course of their regular inspection duties); the public may submit complaints to the Building Department which oversees the Code Compliance Unit for Calaveras County. Code Compliance Unit Complaint Forms are available on-line or at the Building Department. Neighbors or other members of the public must fill out a complaint form indicating the alleged violation of county codes and providing a sketch with directions to the alleged violation. Violations are investigated by the Code Compliance Unit on a complaint-basis.

#### On/Off Site Improvement Requirements

#### **Roadway Improvements**

All residential development with more than four dwelling units, except for subdivisions in which parcels are 160 acres or greater, must provide on- and off-site roads. The County does not require new on-site roads for multi-family residential subdivisions of an existing or proposed development where the project has a dedicated access through or across a typical on-site parking lot. Title 12 of the Calaveras County Code governs road standards. In addition to classifying roads pursuant to the common categories of Major Collector, Minor Collector, Local Road, Cul-de-Sac, Emergency Service and Minimum Services, the County also classifies roadways based on terrain (used to determine roadway speed and minimum radii in feet) as follows:

- Flat Terrain: 0-5 percent side slope
- Rolling Terrain: 5-15 percent side slope
- Mountainous Terrain: more than 15 percent side slope

In addition, the 1996 Calaveras County General Plan states that roads with a width of less than 18 feet are generally considered to be operating at a Level of Service F. Maximum percent grade for roadways is between 10 and 12 percent (except for emergency access roadways which may have a 16 percent grade).

Table 4-51 shows the general road and sidewalk standards that apply to new public roads that serve

	TABLE 4-51 ROAD AND SIDEWALK STANDARDS Unincorporated Calaveras County 2014									
Roadway Type	# Lanes	Speed (mph) Flat Terrain Rolling Terrain Mountainous Terrain	Right-of-Way Width (feet)	Roadbed Width (feet)	Surface Width (feet)	Sidewalk Width (feet)				
Public Regiona	Public Regional Roads									
Maion	4		108	78	48	0				
Major Collector	3	55 mph	76	52	36	0				
Concetor	2		64	40	24	0				
Minor	4		88	64	48	0				
Collector	3	45 mph	76	52	36	0				
	2	25 1	64	40	24	0				
Local	2	25 mph	60	36	24	0				
Public Commun	ity Roads									
	4	45 mph 45 mph 35 mph	100	78	60					
Through	3	45 mph 35 mph 35 mph	66	52	48	4.5 (two sides)				
	2	45 mph 35 mph 35 mph	54	40	36					
	4	35 mph	80	64	60	4.5 (two sides)				
Connector	3	35 mph	66	52	48					
	2	35 mph	54	40	36	4.5 (two sides)				
Residential w/sidewalk, curb, gutter, parking	2	25 mph	50	36	32	4.5 (two sides)				
Residential w/o sidewalk, curb, gutter, parking	2	25 mph	36	36	24	0				
Private Regiona	l Roads									
Local	2	30 mph 25 mph 25 mph	50	32	24	0				
Cul-de-Sac	2	30 mph 25 mph 25 mph	50	32	24	0				
Minimum Service	2	25 mph	30	18	18	0				
Emergency	2	N/A	32	20	18	0				
Private Commu	nity Roads									
Through	2	45 mph 35 mph 35 mph	54	40	36	4.5 (2 sides)				
Connector	2	35 mph	54	40	36	4.5 (2 sides)				
No Parking	2	25 mph	40	24	20	4.5 (1 side)				

TABLE 4-51 ROAD AND SIDEWALK STANDARDS Unincorporated Calaveras County 2014								
Roadway Type	# Lanes	Speed (mph) Flat Terrain Rolling Terrain Mountainous Terrain	Right-of-Way Width (feet)	Roadbed Width (feet)	Surface Width (feet)	Sidewalk Width (feet)		
Parking 1-Side	2	25 mph	50	30	26	4.5 (1 side)		
Parking 2- sides	2	25 mph	50	36	32	4.5 (2 sides)		
Residential – w/o sidewalks, curbs, gutters	2	30 mph 25 mph 25 mph	50	32	24	N/A		
Cul-de-sac	2	25 mph	40	24	20	N/A		

In general, road standards are consistent with those of other foothill counties and have not been identified as a potential constraint to the development of affordable housing. Title 12 establishes standards for sidewalks. These standards, when applied over long stretches or on relatively steep topography, may become cost-prohibitive and limit the development of affordable housing; however, it is unlikely that an affordable housing project would be built in areas with such steep slopes.

#### **Parking Standards**

Since off-street parking often requires large amounts of land, parking requirements are one of the development standards that can impact the development of affordable housing. Off-street parking requirements increase the cost of development and limit the funds available for providing housing. Calaveras County's off-street parking standards for residential uses are summarized in Table 4-49. The County requires two spaces per dwelling unit in every residential zone, regardless of unit type and size. Additionally, the County requires one space per four dwelling units in the Multi-family residential (R3) zone as guest parking. While the County has a need to ensure adequate parking; the requirement for two spaces per unit may be excessive for studio and one-bedroom multi-family units.

TABLE 5-52 REQUIRED OFF-STREET PARKING SPACES Unincorporated Calaveras County 2014								
Residential Use	Parking Requirements	Special Provisions						
R1: Single-family residential	2 spaces per dwelling unit	<ul> <li>Parking areas shall be provided off the right-of-way</li> <li>May be in tandem provided there is an area for at least two vehicles within the property lines and outside of the right-of-way</li> </ul>						
R2: Two-family residential	2 spaces per dwelling unit	<ul> <li>Parking areas shall be provided off the right-of-way</li> <li>May be in tandem provided there is an area for at least two vehicles within the</li> </ul>						

# TABLE 5-52 REQUIRED OFF-STREET PARKING SPACES Unincorporated Calaveras County

	2014	
Residential Use	Parking Requirements	Special Provisions
		property lines and outside of the right-of-way  Shall be paved
R3: Multi-family residential	2 spaces per dwelling unit plus one additional space for every 4 dwelling units	<ul><li>Assigned tandem parking permitted</li><li>Shall be paved</li></ul>
MH: Mobilehome combining district	2 spaces per dwelling unit plus one guest space for every 4 units and 1 RV space for every 5 units	

Source: Calaveras County Code of Ordinances: Section 17.70.030, February, 2015

While Calaveras County's parking standards are in-line with those of other similar jurisdictions, there may be opportunities to decrease the required number of parking spaces, especially for small multi-family units and housing that serves lower-income households or seniors since these groups generally require fewer parking spaces.

#### Landscaping

The County has minimal requirements for landscaping for residential development. There are no landscaping requirements in R1 or R2 zones. In R3 zones, developments must include a minimum of 10 percent of the area for new landscaping.

#### Park and Recreation Requirements

Park requirements can decrease the affordability of housing by decreasing the amount of land available on a proposed site for constructing units. Title 16 (Subdivisions) of the Calaveras County Code of Ordinances describes the park and recreation facilities requirements for developments in the county. The County requires 2.5 usable acres of property for each 1,000 persons in the county be dedicated by the proponent of the subdivision for neighborhood, community, and regional parks and trails. Subdividers can satisfy this requirement through the dedication of land, payment of an in-lieu fee, or both, at the option of the county. The County's park land requirement is comparable to other jurisdictions in California and does not unnecessarily add to the cost of housing.

#### Processing and Permit Procedures

To the greatest extent possible, local permitting procedures have been streamlined to facilitate quick permit processing and environmental review, pursuant to CEQA. Although there is no official policy in place, applications for affordable housing projects, or projects with an affordable housing component, are expedited to the extent feasible

The following permits and processing procedures are commonly used in conjunction with housing projects in Calaveras County:

#### **Site Plans and Building Permits**

Chapter 17.76 of the Calaveras County Zoning Code describes the requirements for site plans and building permits. Site Plans and Building Permits are required for the following types of housing projects:

#### Single-family residential

- 1. Submit site plan
- 2. Building Department circulates site plan to County departments
- 3. Building Department reviews site plan for consistency with the UBC
- 4. Issuance of building permit and inspections

#### Multi-family residential (when a conditional use permit or design permit is not required)

- 1. Submit site plan, including landscaping plan and parking plan.
- 2. Planning Department circulates site plan to responsible agencies. Planning Department reviews site plan for compliance with parking and landscaping requirements. Planning is permitted fifteen calendar days to conduct its review.
- 3. When responsible agencies have commented, Planning Department forwards application to the Building Department (with conditions as required by responsible agencies attached)
- 4. Building Department requires the project proponent to obtain clearance signatures from responsible fire protection, water supplier, sewage disposal and school districts (if applicable) prior to commencing review of building plans.
- 5. Building Department issues building permit and conducts necessary inspections.

Average processing time for a Building Permit in Calaveras County is 4-6 weeks. An additional two weeks may be added for review of multi-family residential projects when a conditional use permit or design permit is not required. This ministerial process shortens the review period for multi-family projects which do not otherwise require a use permit or design review permit. Many jurisdictions require all multi-family residential projects to undergo a discretionary review process. The elimination of that process for some multi-family projects speeds the review and construction of multi-family structures, especially infill projects.

#### Variance

Chapter 17.80 of the Calaveras County Zoning Code describes the requirements for variances. Variance requests may be submitted to the Planning Department to provide relief from strict enforcement of the code standards when unique, special, and unusual circumstances apply to a property and it is necessary to alleviate a hardship which would prevent execution of a property right. Variances may be requested for the following residential-related code requirements: lot size (provided general plan density remains consistent with the general plan), structure height, lot dimensions of width and depth, structural setbacks, distance between buildings, parking spaces,

parking area dimensions, number and size of parking spaces, paving requirements, driveway width, and Zoning Code road standards. The process for receiving a variance is as follows:

- 1. Submit application to the Planning Department
- 2. Planning Director requests additional documentation as may be necessary to review request.
- 3. For building setbacks, parking requirement reductions up to 25%, building height, driveway width, parking area dimension, paving requirements subject to review in the event of a change of use for variance requests submitted BEFORE partial or complete construction has occurred and FOR conditions which do not already exist: Planning Director reviews and renders a decision in writing approving, conditionally approving or denying the requested variance within 120 calendar days of receipt of a completed application for the following:
- 4. For all variance requests not covered in item #3, the Planning Department schedules the project for a public hearing before the Planning Commission.
- 5. Planning Commission renders a decision, approving, conditionally approving, or denying the request, in writing.
- 6. Planning Commission decisions may be appealed to the Board of Supervisors within 15 days of the Planning Commission's decision.

Variances are normally processed within 30-45 days. All variance reviews are categorically exempt pursuant to the County's adopted CEQA guidelines. This discretionary process includes a provision for in-house issuance of variances by the planning director for setbacks, parking, building height, driveway width, parking area dimensions and paving requirements in those cases where a violation has not occurred. The determination that variances are exempt from CEQA review also streamlines the variance process. This option, which does not require a public hearing, provides necessary flexibility to meet the demands of the county's topographical constraints in an expeditious manner.

#### **Waivers**

Chapter 17.81 of the Calaveras County Zoning Code describes the requirements for waivers. The Calaveras County Code includes waiver provisions that allow for the granting of exceptions to certain performance standards of Title 17 (Zoning Code). Waivers may be used for temporary uses of structures for temporary residence; for manufactured home standards as defined in Title 17 or other standards which do not otherwise require a variance (as defined in Chapter 17.80 of the Zoning Code). The process for receiving a waiver is as follows:

- 1. Applications are submitted to the Planning Department accompanied by a fee applicable to an appeal of a staff decision. The application is in the form of a written request including name, mailing address, phone number, waiver requested and special circumstances which justify the waiver request.
- 2. The Planning Department notifies all parcel owners within 300 feet of the subject parcel

- 3. The Planning Department schedules the matter for a public hearing before the Board of Supervisors within 30 days of receipt of a completed application and required fee.
- 4. The Board of Supervisors renders a decision approving, conditionally approving or denying the request. The Board may approve a waiver based on the existence of an economic or other hardship justifying relief from specific standards.

This discretionary process provides an option unavailable in many communities—the ability to alter performance standards without the necessity for a variance (where variance findings may not be present). The process further allows flexibility for reasons of economic or other hardship. This alternative is an invaluable tool that may be used to assist many individuals in identifying temporary housing in response to unexpected events (e.g., loss of a spouse, loss of income, illness, divorce).

#### **Conditional Use Permits**

Chapter 17.82 of the Calaveras County Zoning Code describes the requirements for conditional use permits (CUPs). Table 4-50 shows the residential uses requiring conditional use permits.

The process for receiving a CUP is as follows:

- 1. Submit application to the Planning Department
- 2. Planning Staff conducts a review which includes a site visit, notification of public agencies, county departments and other interested parties
- 3. A hearing date is set before the Planning Commission

For CEQA Exempt projects, a hearing date is tentatively set upon acceptance of the application

For projects subject to submittal to the State Clearinghouse, the project is scheduled for a public hearing only after completion of the environmental review process

Hearing notice requirements apply to all projects reviewed by design review committees, the planning commission or the Board of Supervisors and include:

- a. Published notice (not less than 10 days prior to the public hearing)
- b. Mailed notice (not less than 10 days prior to the public hearing to parcel owners within 300 feet)
- 4. The Planning Commission renders its decision approving, conditionally approving, or denying the application.
- 5. The applicant or any aggrieved party or individual member of the Board of Supervisors may file an appeal of the Planning Commission decision within 15 calendar days of the Planning Commission decision.

Conditional Use Permits generally are processed within 90-120 days (small projects) or 120-180 days (large projects). This discretionary process is typical of most jurisdictions and does not include any identifiable provisions which might hamper the issuance of permits for housing. County policy has already eliminated the issuance of discretionary permits for second dwellings on lots of one acre or more (ministerial permits are now issued); however, the Zoning Code needs to be updated to reflect this change.

This discretionary process, with respect to planned development review, is typical of most jurisdictions. Public hearings for this element indicate that the lack of environmental performance standards in the Planned Development district may invite delay and/or denial of multifamily housing entitlements based on NIMBYism. Table 5-50 shows a summary of average processing times by entitlement procedure.

TABLE 4-53 PERMIT REVIEW PROCESS Unincorporated Calaveras County 2015								
Entitlement	Processing Time	Discretionary or Ministerial						
	(Approximate averages)/a/	Review						
Zone Change	120-180 days	Discretionary						
Tentative Subdivision Map	180-270 days	Discretionary						
Conditional Use Permit	120-180	Discretionary						
Building Permit	4-12 weeks (28-84 days)	Ministerial						
Waiver	0-30 days	Discretionary						
Variance	60-120 days	Discretionary						

/a/ Excluding appeal. Processing time is from date application is complete for processing and may be longer if there are significant environmental issues and/or strong community opposition

Source: Calaveras County Planning Department February, 2015

The preceding processing times are the same as or less than the average permit processing times found in other communities and are not considered to be a constraint to development.

#### **Design Review in Mokelumne Hill Historic District**

On November 13, 2012 The Board of Supervisors adopted Design Guidelines for the community of Mokelumne Hill (Resolution No. 2012-163), with the intent to replace the planned development permit process provided in Chapter 17.50 of the Calaveras County Zoning Code. The Guidelines were developed by the Mokelumne Hill Design Review Committee, appointed by the Board for that purpose. The guidelines address design criteria for all renovations or remodeling projects, new construction, and applications for demolition of all Designated Historic Buildings, and projects within the Historic District and gateway areas of the community. However, the planned development overlay zone and permit process is still in place, as it is in other communities such as Murphys, Avery and Arnold. The design guidelines are reviewed for projects in Mokelumne Hill as a part of the planned development permit process. In the future, the County intends to rezone land in Mokelumne Hill to remove the Planned Development Combining Zone in order to provide a ministerial review process to determine consistency with the Design Guidelines.

#### **Development Fees and Other Exactions**

The County collects fees to help cover the costs of permit processing, environmental review, building inspections, and capital improvements. Fees collected by the County in the review and development process do not exceed the County's costs for providing these services. The most recent revision to the County's fee resolution was in June 2014. Fees charged for development applications involving residential development are summarized in Table 4-54. These fees apply to both single- and multi-family residential development.

TABLE 4-54 LAND DEVELOPMENT APPLICATION FEES/d/ Unincorporated Calaveras County Effective: June 24, 2014							
Zone Change	\$5,466						
Use Permit	\$354						
Administrative Use Permit	\$2,033						
Conditional Use Permit	\$4,764						
Variance – Administrative	\$2,958						
Variance – Planning Commission (as built)	\$3,173						
Environmental Impact Report (EIR)/a/	\$22,390						
General Plan Amendment	\$5,572						
Tentative Subdivision map (0-500 lots)	\$13,969-\$14,525						
Accessory Dwelling Unit Permit	\$1,538						
Appeal	\$100						
California Department of Fish and Wildlife Fee – EIR/b/	\$3,065.79/c/						
California Department of Fish and Wildlife Fee – Negative Declaration/b/	\$2,210/c/						

<sup>/</sup>a/ Staff time, in addition to application fees and consultant cost for EIR preparation

Table 4-55 shows typical building permit fees for single-family homes based on square footage.

TABLE 5-55 BUILDING PERMIT FEES Unincorporated Calaveras County 2014	
Size of Home (Square Feet)	Building Permit Fee
1,000	\$2,994
1,200	\$2,997
1,400	\$3,000
1,600	\$3,019
1,800	\$3,051
2,000	\$3,083

Source: Calaveras County Building Department Verified February 2015

<sup>/</sup>b/ Department of Fish and Wildlife Fees effective January 1, 2015

<sup>/</sup>c/ Plus \$50 additional County Clerk filing fee

<sup>/</sup>d/ Includes applicable fees for all departments (Planning, Public Works, Environmental Health etc.)

The preceding application and building permit fees are similar to those of other jurisdictions (excepting those established by State regulations for the California Department of Fish and Wildlife) and are not considered a deterrent to the development of affordable housing. The County currently (2015) does not have adopted general provisions for waiving or reducing fees. However, the County does waive both application fees and building permit fees for Habitat for Humanity projects pursuant to Resolution 2014-119 (Appendix B).

Table 4-56 shows estimates of the typical fees, including special district fees, associated with three different types of development in Calaveras County: a single-family home on public water and sewer, a single-family home on private well and septic, and a multi-family development on public water and sewer. The fees for single-family development range from 6-14 percent of the total development cost, depending on whether the house is connected to a septic tank and well or public sewer and water. For multi-family development, the fees are about 10 percent of the total development cost. The fees are comparable to, and in many cases below, those of neighboring counties and cities.

TABLE 5-56 TYPICAL FEES ASSOCIATED WITH RESIDENTIAL			
DEVELOPMENT			
<b>Unincorporated Calaveras County</b>			
	2014		
Description	Amo	ount	
Single-Family Home on Public Wa	ter and Sewer/a/		
Building Permit Fee		\$3,000	
Fire District Fees/b/		\$495	
Encroachment Permit Fee		\$500	
Traffic Impact Mitigation Fee/g/		\$4,429	
School Fees/c/		\$4,480	
Water Fees/d/		\$3,325	
Sewer Fees/e/		\$12,644	
Total Fees		\$28,873	
Single-Family Home on Private Well and Septic/a/			
	Building Permit Fee \$3,000		
Fire District Fees/b/ \$495			
Encroachment Permit Fee		\$500	
Traffic Impact Mitigation Fee/g/		\$4,429	
School Fees/c/		\$4,480	
Well Permit Fee		\$356	
Septic Permit Fee/h/		\$616	
Total Fees		\$13,876	
Multi-Family Development on Pub	olic Water and Sewer	/ <b>f</b> /	
	<b>Amount Per Unit</b>	Total Amount	
Building Permit Fee	\$738	\$14,752	
Fire District Fees/b/	\$212	\$4,250	
Encroachment Permit Fee	\$50	\$1,000	
Traffic Impact Mitigation Fee/f/,	\$3,090	\$61,800	
/g/			
School Fees/c/	\$2,560	\$51,200	
Water Fees/d/	\$923	\$18,450	
Sewer Fees/e/	\$8,600	\$172,000	

## TABLE 5-56 TYPICAL FEES ASSOCIATED WITH RESIDENTIAL DEVELOPMENT

## **Unincorporated Calaveras County**

Description	Amo	ount
Total Fees	\$16,173	\$323,452

- /a/ Assumes a 1,400 square foot single-family home (in San Andreas)
- /b/ Fees represent those of the San Andreas Fire Department (\$0.25/square foot)
- /c/ School fees are \$3.20/square foot.
- /d/ Calaveras Public Utility District
- /e/ San Andreas Sanitary District fees. (Assumes 3-bedroom house at 90 gal/bedroom by \$46.83/gal.)
- /f/ Assumes two 10-unit structures (total of 20 units) at 800 square feet per unit.
- /g/ Road Impact Mitigation (RIM) Fee Program, Effective February 11, 2013; Resolution 2012-176
- /h/ Traditional (non-engineered) system including installation fee
- Source: Calaveras County Planning Department, February 2015

## **Density Bonus**

A density bonus is the allocation of development rights that allows a parcel to accommodate additional square footage or additional residential units beyond the maximum for which the parcel is zoned. On January 1, 2005, SB 1818 revised California's density bonus statutes by reducing the number of affordable units that a developer must provide in order to receive a density bonus. The bill also increased the maximum density bonus from 25 to 35 percent. The new minimum affordability requirements are as follows:

- The project is eligible for a 20 percent density bonus if at least 5 percent of the units are affordable to very low-income households, or 10 percent of the units are affordable to low- income households; and
- The project is eligible to receive a 5 percent density bonus if 10 percent of for-purchase units are affordable to moderate-income households.

The law also established a sliding scale, which determines the additional density that a project can receive. A developer can receive the maximum density bonus of 35 percent when the project provides either 11 percent very low-income units, 20 percent low-income units, or 40 percent moderate-income units. In 2005 SB 435 was passed, clarifying California's density bonus law by explaining that a project can only receive one density bonus.

Prior to SB 1818 and SB 435 jurisdictions were required to grant one incentive, such as financial assistance or development standard reductions, to developers of affordable housing. The new laws require that cities and counties grant more incentives depending on the percentage of affordable units developed. Incentives include reductions in zoning standards, reductions in development standards, reductions in design requirements, and other reductions in costs for developers. Projects that satisfy the minimum affordable criteria for a density bonus are entitled to one incentive from the local government. Depending on the amount of affordable housing provided, the number of incentives can increase to a maximum of three incentives from the local government. If a project uses less than 50 percent of the permitted density bonus, the local government must provide an additional incentive.

Additionally, the laws provide density bonuses to projects that donate land for residential use. The donated land must satisfy all of the following requirements:

- The land must have general plan and zoning designations which allow the construction of very low-income affordable units as a minimum of 10 percent of the units in the residential development;
- The land must be a minimum of one acre in size or large enough to allow development of at least 40 units; and
- The land must be served by public facilities and infrastructure.

SB 1818 also imposes statewide parking standards that a jurisdiction must grant upon request from a developer of an affordable housing project that qualifies for a density bonus. The developer may request these parking standards even if they do not request the density bonus. The new parking standards are summarized in Table 4-57. These numbers are the total number of parking spaces including guest parking and handicapped parking. These parking standards were adopted by the Calaveras County Board of Supervisors on March 10, 2015 in conjunction with the County's update of its density bonus ordinance [Calaveras Code Section 17.04.200(L)].

TABLE 4-57 STATEWIDE PARKING STANDARDS FOR AFFORDABLE HOUSING California 2014		
Number of Bedrooms	Number of On-Site Parking Spaces	
0 to 1 bedroom	1	
2 to 3 bedrooms	2	
4 or more bedrooms	2.5	

Source: California Government Code Section

65915(p)

Section 17.04.200 of Calaveras County's Zoning Code contains the County's density bonus provisions which were updated in March, 2015 to conform with Government Code 65915 per the adoption of Ordinance 3054 (Appendix B). The updated Code allows a density bonus of up to 35 percent of the maximum permitted density, consistent with state law. The code further states that developers of qualified projects eligible for a density bonus are also eligible for additional incentives in accordance with state law.

## State of California, Article 34

Article 34 of the State Constitution requires voter approval for specified "low rent" housing projects that involve certain types of public agency participation. Generally, a project is subject to Article 34 if more than 49 percent of its units will be rented to low-income persons. Not all low-income housing is considered a "low rent" housing project. For example, if a project is owned and operated

by a non-profit corporation receiving only federal funding, Article 34 authority is not required. If a project is subject to Article 34, it will require an approval from the local electorate. This can pose a constraint to the production of affordable housing, since the process of securing ballot approval for affordable housing projects can be costly and time consuming, with no guarantee of success.

Calaveras County has not built affordable housing, so it has not needed Article 34 authorization. Most affordable housing projects are built by private or non-profit developers who seek financial assistance from the State and Federal governments.

## Housing for Persons with Special Needs

## **Housing for Persons with Disabilities**

State housing element law requires jurisdictions to analyze potential and actual constraints upon the development, maintenance, and improvement of housing for persons with disabilities and demonstrate local efforts to remove governmental constraints that hinder the locality from meeting the housing needs of persons with disabilities. In accordance with SB 520 (Chapter 671, Statutes of 2001), the County has analyzed the potential and actual governmental constraints on the development of housing for persons with disabilities.

#### Accessibility and Reasonable Accommodation

The County adopted a procedure for reasonable accommodation to land use and zoning decisions and procedures regulating the siting, funding, development and use of housing for people with disabilities pursuant to the Fair Housing Amendments Act . The reasonable accommodation provisions are incorporated into Calaveras Code Chapter 17.81.050 pursuant to Ordinance 3050, adopted December 16, 2014 (Appendix B) . Pursuant to the new ordinance, the Planning Director may now grant waivers to zoning provisions without the necessity for a variance and without a public hearing.

#### **Group Homes**

Consistent with State law, group homes with six or fewer clients are permitted "by right" in all residential zones in Calaveras County. Group homes with seven or more clients are allowed with a conditional use permit in all residential zones and are permitted by right in the RC, C1 and C2 zones. The County has some overconcentration requirements related to the location of group homes. In many zones, including R1, R2, and R3 zones, group homes are subject to review for over concentration pursuant to Health and Safety Section 1520.5 consistent with State law.

The process for a conditional use permit for special needs housing is identical to the process used in all other conditional uses in the county and is summarized as follows:

- 1. Submit application to the Planning Department
- 2. Planning Staff conducts a review which includes a site visit, notification of public agencies, county departments and other interested parties
- 3. A hearing date is set before the Planning Commission

- a. For CEQA Exempt projects, a hearing date is tentatively set upon acceptance of the application
- For projects subject to submittal to the State Clearinghouse, the project is scheduled for a public hearing only after completion of the environmental review process
- c. Hearing notice requirements apply to all projects reviewed by design review committees, the planning commission or the Board of Supervisors and include:
- d. Published notice (not less than 10 days prior to the public hearing)
- e. Mailed notice (not less than 10 days prior to the public hearing to parcel owners within 300 feet)
- 4. The Planning Commission renders its decision approving, conditionally approving, or denying the application based on whether the following findings can be made:
  - a. The proposed use is consistent with the county's general plan, any applicable community or special plan, and the provisions of this title;
  - b. The subject property is adequate in land area to accommodate the proposed project, its required parking area, access, landscaping and site improvements;
  - c. The proposed land us is compatible with neighboring land use and zoning;
  - d. The public and private roads providing access to the subject property meet necessary standards to provide safety and adequate access, or have been amended by conditions of project approval to satisfy the access requirements;
  - e. Conditions or project approval are necessary for the protection of the public health, safety and welfare, and to reduce or eliminate potential environmental effects.
- 5. The applicant or any aggrieved party or individual member of the Board of Supervisors may file an appeal of the Planning Commission decision within 15 calendar days of the Planning Commission decision.

As is the case with most land uses, the Conditional Use Permit (CUP) process invites affected parcel owners within 300 feet of the proposed project to comment on land use proposals. As with other land uses, the approval or denial of a conditional use permit ultimately is at the discretion of the Planning Commission or Board of Supervisors. The conditional use permit has not been used to deny a group home of seven or more individuals in Calaveras County; however, it could be a constraint to future projects. The County adopted a program in the 2010 Housing Element to remove the CUP requirement for group homes in the R2 and R3 zones in addition to the use already permitted by right in the RC, C1 and C2 zoning districts. Ordinance 3050 (Appendix B) was

intended to expand large group homes as a permitted use to the R2 and R3 zones, but an inadvertent amendment prevented it. An amended ordinance is pending to allow large group homes as a permitted use in the R2 and R3 zones.

The requirement to find that the proposed use is consistent with the neighboring land uses and the zoning district can be difficult when attempting to make such a finding within a single-family residential district populated by "traditional" families. In recognition of the necessity to provide adequate land for special needs housing, while preserving neighborhood character, the County has opted to make special needs housing permitted in single-family residential areas a permitted use for six or fewer individuals (consistent with State law), while establishing special needs housing for seven or more individuals as a conditional use in medium and high-density zoning districts (i.e., but not within single-family residential districts).

Special needs housing in medium- and high-density districts traditionally receives a higher level of support than do similar projects in single-family neighborhoods. The County is aware that this approach eliminates the option to provide large special needs housing projects within single-family residential areas. However, the County believes that the provision of a number of medium- and high-density parcels to accommodate special needs housing will ultimately result in the provision of more special needs housing than would otherwise be possible within single-family residential districts.

## Definition of Family

Section 17.06.0800 of the Calaveras County Ordinance Code was amended by Ordinance 3050 on December 16, 2014 (**Appendix B**) to re-define family as:

One or more persons living together in a dwelling unit, with common access to and common use of all parts of the dwelling unit.

This revision eliminates any potential constraints to the use of a single-"family" dwelling unit as a community care facility, emergency or transitional housing, residential care facility, group home or other special needs housing.

## **Emergency Shelters**

Multiple sections of the Calaveras County Ordinance Code were amended by Ordinance 3050 on December 16, 2014 (**Appendix B**) to define "Emergency Shelters;" establish emergency shelters as permitted uses in the C1, and C2 zoning districts; and establish guidelines for this use in compliance with the California Government Code. These revisions remove the potential constraints associated with neighboring landowner opposition generated through the discretionary planning process that might otherwise constrain the establishment of this use. The amendment making emergency shelters a ministerial use will assist in facilitating the establishment of emergency shelters in these zoning districts.

#### Local Commercial (C-1) Zone

The purpose of the Local Commercial (C-1) zone is to provide areas for small-scale retail and service businesses close to residential neighborhoods. The zone allows several retail, service, office,

public assembly and, since the adoption of Ordinance 3050, emergency shelters, as permitted uses. The commercial uses in this zone are compatible with an emergency shelter and the development standards support this use. Maximum lot coverage is 50 percent for residential uses and 100 percent for commercial uses. The maximum building height is 35 feet (i.e., three stories).

#### General Commercial (C-2) Zone

The purpose of the General Commercial (C-2) zone is to provide land for intensive and general commercial uses. The zone allows an extensive list of retail, service, office, public assembly, and, with the adoption of Ordinance 3050, the zone also permits emergency shelters, as permitted uses. It also allows multi-family dwellings, duplexes, and single-family dwellings as conditional uses. The development standards support the development of emergency shelters. Maximum lot coverage is 35 percent for residential uses and 100 percent for commercial uses. The maximum building height is 45 feet (i.e., four stories).

Table C-4 lists more than 60 acres of vacant C1 and C2 parcels 0.75 to 4.0 acres in size that could support an emergency shelter. Therefore, ample land exists to support the County's need for emergency shelters.

## **Transitional Housing**

Government Code Section 65583(a)(5) states that "transitional housing and supportive housing shall be considered a residential use of property, and shall be subject only to those restrictions that apply to other residential dwellings of the same type in the same zone."

Transitional housing is designed to assist homeless individuals and families in moving beyond emergency shelter to permanent housing. California Health and Safety Code Section 50675.2(h) defines "transitional housing."

The Calaveras County Code was updated on December 16, 2014 with the passage or Ordinance 3050 to define "Transitional Housing" consistent with the Government Code (Calaveras Code Section 17.06.1912) as:

"Housing operated under program requirements that require the termination of assistance and recirculation of the assisted unit to another eligible program recipient at a predetermined future point in time that shall be no less than six months from the beginning of the assistance."

The County Code revisions further establish transitional housing as a residential use subject only to those restrictions applicable to other residential uses of the same type in the same zone (Calaveras Code Section 17.04.240).

#### Supportive Housing

Supportive housing is permanent rental housing linked to a range of support services designed to enable residents to maintain stable housing and lead fuller lives. Typically, a portion of the housing is targeted to people who have risk factors such as homelessness, or health challenges such as mental illness or substance addiction. Supportive housing comes in all shapes and sizes. It could be a renovated motel offering furnished single-room occupancy (SRO) apartments; a multifamily development where tenants with disabilities live alongside other families with low incomes; a small,

more service-intensive building; or scattered-site apartments. Whatever the configuration, all of the housing allows tenants to access support services that enable them to live as independently as possible.

California Health and Safety Code Section 53260(c) defines "supportive housing."

Section 5116 ("Zoning Preemption") of the California Welfare and Institutions Code (Zoning of Homes or Facilities for Mentally Disordered, Handicapped Persons, or Dependent and Neglected Children) states:

• "Pursuant to the policy stated in Section 5115, a state-authorized, certified, or licensed family care home, foster home, or group home serving six or fewer mentally disordered or otherwise handicapped persons or dependent and neglected children, shall be considered a residential use of property for the purposes of zoning if such homes provide care on a 24-hour-a-day basis. Such homes shall be a permitted use in all residential zones, including, but not limited to, residential zones for single-family dwelling."

Based on this State zoning preemption and recent changes to the County Code, such facilities are a permitted use in all residential zones in Calaveras County. The Calaveras County Code was updated on December 16, 2014 with the passage or Ordinance 3050 to define "Supportive Housing" (Calaveras Code Section 17.06.1848) consistent with Government Code Section 53260(c) and "Target Population" (Calaveras Code Section 17.06.1850) as:

"Supportive Housing means housing with no limit on length of stay, that is occupied by persons from a target population, and that is linked to an onsite or offsite service that assists the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community."

"Target Population means persons with low incomes who have one or more disabilities including mental illness, HIV or AIDS, substance abuse, or other chronic health condition, or individuals eligible for services provided pursuant to the Lanterman Developmental Disabilities Services Act (CA Welfare and Institutions Code Division 4.5, Section 4500 et. seq.)"

The code revisions further establish supportive housing as a residential use subject only to those restrictions applicable to other residential uses of the same type in the same zone (Calaveras Code Section 17.04.240)

#### **Housing for Farmworkers**

The provisions of Government Code Section 17020 (*et seq.*) of the California Health and Safety Code relating to employee housing and labor camps supersede any ordinance or regulations enacted by local governments. Such housing is allowed in all jurisdictions in California pursuant to the regulations set forth in Government Code Section 17020. Government Code Section 17021.6(b) states, for example:

"Any employee housing consisting of no more than 36 beds in a group quarters or 12 units or spaces designed for use by a single family or household shall be deemed an agricultural land

use designation for the purposes of this section. For the purpose of all local ordinances, employee housing shall not be deemed a use that implies that the employee housing is an activity that differs in any other way from an agricultural use. No conditional use permit, zoning variance, or other zoning clearance shall be required of this employee housing that is not required of any other agricultural activity in the same zone. The permitted occupancy in employee housing in an agricultural zone shall include agricultural employees who do not work on the property where the employee housing is located."

Calaveras County's Zoning Code is currently (2014) inconsistent with State Law in regards to employee housing. Employee housing is a permitted use in the General Agriculture (A1) zone, but a conditional use in the Residential Agriculture (RA) zone (see Table 4-50). The Code needs to be updated to be consistent with State law.

### **Potential Non-Governmental Constraints**

The availability and cost of housing is strongly influenced by environmental conditions and market forces over which local governments have little or no control. Nonetheless, State law requires that the Housing Element contain a general assessment of these constraints, which can serve as the basis for actions to offset their effects. The primary non-governmental constraints to the development of new housing in Calaveras County can be broken into the following categories: topography, land and construction costs, availability of financing, and community opposition.

## Topography and Other Environmental Constraints

Topography in the foothills restricts the overall density of housing units that can be accommodated both physically and economically. Within the county limits, slopes vary from zero percent to in excess of 30 percent. Topography provides challenges for sidewalk construction and in meeting grade requirements for wheelchair accessibility. Calaveras County Code has special requirements for some sites with slopes of 50 percent or greater, including increased lot size, provisions for alternate access, and erosion control methods. Slope was taken into account in the residential sites inventory for this Housing Element. Table C-1 and C-2 note where steep slopes between 15 and 30 percent are present on a site; however, only a small part of any site is covered by steep slopes, therefore, slopes would not hinder a development from achieving maximum density.

The sites inventory also took into account all other known environmental constraints, including floodplains, protected wetlands, and presence of protected and endangered species.

### **Land Costs**

The price of land is determined by a number of factors, including location within the community, terrain, utilities and services available. Based on a partial search in the Calaveras County Multiple-Listings in February, 2015 of unimproved land for sale, the median cost per acre for residential lots one acre or smaller was about \$182,070<sup>18</sup>. Table 4-58 shows the average cost per

<sup>&</sup>lt;sup>18</sup> This figure only counts parcels smaller than one acre.

acre of land by community, including parcels less than one acre. The communities with the most listings were Arnold, Copperopolis, and Murphys.. The communities with the lowest per acre land costs were West Point and Valley Springs. Information for Burson, Railroad Flat, Paloma, and Mountain Ranch, Mokelumne Hill and Vallecito was unavailable due to a lack of MLS listings of less than one acre for those areas. Many of these communities tended to have larger parcels for sale. The highest per acre land costs were in Copperopolis and Murphys. High costs per acre were also found in Camp Connell, San Andreas, and Dorrington, but due to the small sample size for each, information should be considered advisory only.

Table 4-58 PER ACRE LAND COSTS BY AREA Unincorporated Calaveras County February, 2015			
Area	Number of Parcels Counted	Total Acres Counted	Average Cost Per Acre
Arnold	22	9.2	\$90,734
Avery	2	0.56	\$96,429
Burson	/a/		N/A
Camp Connell	1	0.4	\$149,750
Copperopolis	41	16.7	\$185,162
Dorrington	2	0.89	\$101,124
Hathaway Pines	1	0.45	\$77,778
Mokelumne Hill	0	0	N/A
Mountain Ranch	/a/	/a/	N/A
Murphys	18	5.7	\$182,070
Paloma	0	0	N/A
Railroad Flat	/a/	/a/	N/A
San Andreas	1	0.31	\$159,677
Vallecito	0	0	N/A
Valley Springs	2	1.1	\$54,545
West Point	1	0.63	\$47,619
Total	91	35.9	/b/\$182,070

Sources: Calaveras County Association of Realtors, Multiple Listing Service, February, 2015

### **Construction Costs**

Many factors can affect the cost to build a house, including type of construction, materials, site conditions, finishing details, amenities, and structure configuration. According to recent estimates from developers in California, average construction costs are approximately \$60 to \$70 per square foot for a typical single-family home (without upgrades or additional amenities).

## **Total Housing Development Costs**

Table 4-59 shows the total estimated development costs for a single-family home on public water and sewer and a single-family home on private well and septic. Both estimates assume a 1,400

<sup>/</sup>a/ All listings exceed one acre

<sup>/</sup>b/ Average cost per acre equals \$31,891. The total identifies the median cost per acre of \$182,070

square foot single-family home on one acre.

TABLE 4-59 TOTAL ESTIMATED DEVELOPMENT COSTS Unincorporated Calaveras County 2014				
Type of Cost Estimated Cost (Single-Family Home on Public Water and Sewer) Estimated Cost (Single-Family Home on Private Well and Septic)				
Land cost/a/	\$60,690	\$60,690		
Construction Costs/b/	\$100,000	\$100,000		
Typical Fees/c/	28,873	\$13,876		
Well and Septic System Installation	\$0	\$30,000		
Tota	al 189,563	174,566		

/a/ Assumes one-third acre of land at the County median (See Table 4-58)

/b/ Assumes about \$70 per square foot

/c/ See Table 4-56

Source: Calaveras County Planning Department, 2015

## Availability of Financing

Financing has historically been available for credit-worthy projects, with interest rates determined largely by the monetary policy of the Federal Reserve Board. Beginning in the 1990s, rising housing values and a growing housing industry boosted investor and homebuyer portfolios and contributed to a sense of security that encouraged continued investment in the housing market. Alternative mortgage products increased the number of homebuyers, especially investors who purchased single-family homes as non- primary residences. Virtually every business or profession related to homes sales, construction, mortgages, and titles had increased business opportunities during this period.

The use of alternative or "creative" mortgage products, such as graduated payment mortgages, variable and adjustable rate mortgages, interest-only loans, "stated income" loans with no income verification, and zero down payment loans allowed consumers to purchase high-priced housing without the qualifications required by traditional loans, such as sufficient income level. The mortgage products increased homeownership rates, a goal of affordable housing advocates; however, they provided homeowners with unstable mortgages. Even during periods of higher interest rates, homeownership and home sales increased. Government programs for increasing homeownership rely on fixed interest rate mortgages below market rate, for principle or downpayment assistance loans.

Starting in 2006 home prices throughout California began to level off and then decline for both new and existing homes. The subprime mortgage crisis precipitated when borrowers who purchased homes found that they owed more on their homes than their homes were worth. The mortgage market collapse also impacted borrowers with "jumbo" loans, relatively large loans that are not Federally-backed. A jumbo mortgage is a loan amount above conventional conforming loan limits

set by Fannie Mae (FNMA) and Freddie Mac (FHLMC), the Federally-chartered financial institutions that purchase the bulk of residential mortgages in the US. Resets of interest rates and mortgage payments in the subprime mortgage market have resulted in huge waves of foreclosures. Each month the number of subprime mortgages in default increases, and California has been one of the hardest hit areas in the nation.

Interest rates have reached historically low levels; however, due to the current financial condition of the national and international banking system, it is not possible to forecast what will happen to interest rates during this Housing Element planning period. If interest rates rise, not only will it make new construction more costly (since construction period loans are short term and bear a higher interest rate that amortized mortgages), but it will also lower the sales price that buyers can afford to pay. As of 2015, interest rates have begun to rise slightly in response to the slow recovery following the recession.

## 4.9 EVALUATION

The following section reviews and evaluates the County's progress in implementing the 2010 Housing Element. Table 4-60 summarizes the results and effectiveness of programs from the previous Housing Element planning period. In general, the lack of staff and financial resources limited the County's ability to implement many of its housing programs in the previous Housing Element planning period.

To remedy this situation, the County included three programs to support implementation of housing programs. Program House -7.1 commits the County to either hiring or designating a Housing Coordinator who will be responsible for implementing housing programs. Program House -7.3 commits to appointing a Housing Advisory Committee to assist with housing program implementation. Additionally, the County included a Program House -7.2 to report annually to the Department of Housing and Community Development on the implementation of the Housing Element. These programs went largely unimplemented during the preceding planning period. Annual reporting to HCD on Housing Element progress was accomplished in 2011 through 2013.

As with the previous planning period, the lack of staff and financial resources played a part in limiting the County's ability to implement its housing programs. However, additional obstacles came in the form of the nationwide recession (further decreasing available funding), worsening drought (limiting public water supplies), and numerous staff turnovers. With the ongoing general plan update, these impediments severely limited the County's ability to implement its housing programs. Despite all of these difficulties, the County has stabilized staffing and released its long-awaited General Plan update in December, 2014. The new document is expected to clarify and prioritize programs to facilitate implementation of all general plan programs, including those in the Housing Element.

In addition to the release of the Draft general plan update, HCD's incentive program for streamlining the Housing Element Update review process gave staff (and decision-makers) an increased incentive to divert scarce resources to prioritize implementation of some of the County's housing programs. As a result, and despite all obstacles, several housing programs were implemented as described in the following evaluation.

	TABLE 4-60 EVALUTION OF 2010 HOUSING ELEMENT IMPLEMENTATION PROGRAMS Unincorporated Calaveras County 2014				
Program #	Program	Quantified Program Objectives (by 2019)	Evaluation		
New Resid	ential Construction				
H-1.1	Inventory of Vacant and Underutilized Land. The County shall maintain an updated inventory of vacant and underutilized land that is designated for residential uses. In addition, the County shall identify parcels that are considered available for infill development. As part of its annual review of progress in implementing the Housing Element, the County shall update the inventory, if necessary, to maintain an adequate supply of land consistent with California Government Code Section 65863. The County shall make this information available to the public by providing the inventory at the Planning Department counter and on the County's website.  Responsible Department: Planning Department Timeframe: Annually		In conjunction with preparing this element update and preparing the general plan update, an inventory of vacant and underused land designated for residential uses was conducted by the County's GIS division. A portion of that inventory is included in Tables C-1 through C-3. Due to a lack of available staff and financial resources, this program has not yet been implemented online.		
H-1.2	Development Standards. The County shall amend land use regulations, development standards, permitting procedures, and fees where feasible to remove unnecessary impediments to and reduce the cost of residential development.  Responsible Department: Planning Department, Public Works Department, Board of Supervisors Timeframe: Ongoing		The County adopted Ordinance 3050 on December 16, 2014 to remove potential impediments to emergency shelters, supportive housing, transitional housing and allowing for reasonable accommodation through an administrative ministerial process (Appendix B)  The County also adopted /updated its accessory dwelling (2 <sup>nd</sup> Unit Ordinance 3021 on 3/12/13) – Appendix B		
H-1.3	Infill Incentive Program. To facilitate development of infill projects,	Units for 50 low-,	Due to a lack of available staff and		
	the County shall adopt an Infill Incentive Ordinance to assist developers in	60 moderate-, and	financial resources, no action was taken		

Program #	Program	Quantified Program Objectives (by 2019)	Evaluation
	addressing barriers to infill development. Incentives could include, but are not limited to: modifications of development standards, such as reduced parking, increased building height, reduced street width, and relaxed setback requirements to accommodate smaller or odd-shaped parcels; waivers or deferrals of certain development fees, helping to decrease or defer the costs of development; or direct grants from the County. The County will post this information on the its website.  Responsible Department: Planning Department, Board of Supervisors	50 above-moderate income households	on this program. It is anticipated that this revision will be incorporated in the comprehensive update of the zoning code that will occur after adoption of the updated general plan.
H-1.4	Timeframe: FY 2012/2013  Minimum Density Standard. The County shall amend the Zoning Code to eliminate single-family houses as permitted uses in the Two-family (R-2) and Multi-family (R-3) zoning districts, unless built to at least 60 percent of the maximum density for those zones.  Responsible Department: Planning Department, Board of Supervisors Timeframe: No later than 6 months after adoption of the Housing Element		This program has been partially fulfilled. The general plan update released December, 2014 includes minimum density requirements for the Residential Medium Density (RMD) and Residential High Density (RHD) land use designations.
H-1.5	Encourage Second-Floor Housing Units. The County shall amend the Zoning Code to allow second-floor housing units as a permitted use above commercial establishments.  Responsible Department: Planning Department, Board of Supervisors Timeframe: No later than 6 months after adoption of the Housing Element	Units for 10 very low- and 10 low- income households	Due to a lack of available staff and financial resources, no action was taken on this program. It is anticipated that this revision will be incorporated in the comprehensive update of the zoning code that will occur after adoption of the updated general plan.
H-1.6	Parking Requirements for Multi-family Development. The County shall amend the zoning ordinance to reduce parking standards for multi-family uses in multi-family zones as follows:  • studio to one bedroom: one onsite parking space per dwelling unit; and • two bedroom or larger: two onsite parking spaces.  Responsible Department: Planning Department, Board of Supervisors Timeframe: No later than 6 months after adoption of the Housing Element		This program is included in the County's updated density bonus ordinance approved by the Board of Supervisors on 3/10/15 (Appendix B)

	2014		
Program		Quantified Program	<b>-</b>
#	Program	Objectives	Evaluation
** 4.5		(by 2019)	
H-1.7	Planning for Large Sites. The County shall encourage further lot		No requests were made during the
	subdivision or development of specific plans for large sites (i.e., 15 acres		planning period to divide the single site
	or larger) that are identified in the Housing Element sites inventory if it facilitates development at the expected affordability level for the sites. The		subject to this provision. Due to a lack of available staff and financial resources, no
	County shall employ a range of tools and techniques, potentially including		action was taken on this program. It is
	outreach to property owners and stakeholders, City financial resources (e.g.,		anticipated that this revision will be
	CDBG funds), expedited processing, and other incentives to facilitate		incorporated in the comprehensive update
	development on these sites.		of the zoning code that will occur after
			adoption of the updated general plan
	Responsible Department: Planning Department		
	Timeframe: Ongoing		
H-1.8	Design Review Revisions. The County shall amend Chapter 17.84		Due to ongoing discussion in conjunction
П-1.6	(Design Permits) in the Zoning Code to reflect current practices.		with the general plan update; action on
	(Design Termins) in the Zoning code to reflect current practices.		this program has been delayed until
	Responsible Department: Planning Department, Board of Supervisors		adoption of the general plan update to
	<b>Timeframe:</b> No later than 6 months after adoption of the Housing Element		ensure consistency.
H-1.9	Additional Infrastructure Capacity. The County shall initiate partnerships		Due to a lack of available staff and
	with water and wastewater districts to ensure capacity for a diversity of new		financial resources, no action was taken
	housing types. The County shall provide technical assistance to the water and		on this program. However, programs
	waste water districts for the development of long-range infrastructure plans.		have been included in the Draft general
	The County shall also work cooperatively with the water and wastewater		plan update addressing this issue.
	districts to identify additional funding to support priority projects.		
	Responsible Department: Planning Department		
	<b>Timeframe:</b> At least twice in the planning period, Ongoing		
Affordable			
H-2.1	Density Bonus. The County shall update the Zoning Code to include		The County's updated density bonus
	density bonus provisions that are consistent with State law, including		ordinance was approved by the Board of
	statewide parking standards for affordable housing.		Supervisors 3/10/15 (Appendix B)
	Responsible Department: Planning Department, Board of Supervisors		

	2014		
Program #	Program	Quantified Program Objectives (by 2019)	Evaluation
	<b>Timeframe:</b> No later than 6 months after adoption of the Housing Element		
H-2.2	Second Units. The County shall amend the Zoning Code to allow second units, or accessory units, by right within all residential zones to provide another source of affordable housing. The amendments will ensure that the County's Zoning Code is consistent with State law requirements for second units.	Units for 25 extremely low-, 75 very low-, and 100 low- income households	The County adopted /updated its accessory dwelling (2 <sup>nd</sup> Unit Ordinance 3021 on 3/12/13) in compliance with state law– Appendix B
	<b>Responsible Department:</b> Planning Department, Board of Supervisors <b>Timeframe:</b> No later than 6 months after adoption of the Housing Element		
H-2.3	Pursue State And Federal Funding. The County shall pursue appropriate State and Federal funding sources, including HOME, CDBG, and Proposition 1-C funds, to support the efforts of non-profit and for-profit developers to meet new construction and rehabilitation needs of extremely low-, very low-, low-, and moderate-income households. The County shall periodically update and review available housing programs to identify additional funding sources.	Units for 15 extremely low-, 20 very low-, 30 low-, and 30 moderate- income households	Due to a lack of available staff and financial resources, no action was taken on this program.
	Responsible Department: Planning Department, CalWorks Timeframe: At least annually		
H-2.4	First-Time Homebuyer Assistance Program. The County shall continue to support and fund its First-Time Homebuyer Assistance Program to help make housing affordable for low- and moderate-income residents.  Responsible Department: Planning Department Timeframe: Ongoing	Units for 15 low- and 15 moderate- income households	Due to a lack of available staff and financial resources, no action was taken on this program. It is noted, however, that given difficulties in obtaining financing for many families as a result of the recession, interest in this program has been minimal.
H-2.5	<b>Surplus County Land.</b> The County shall evaluate all County-owned surplus land to determine its suitability for affordable housing and identify appropriate entities to hold or acquire such land. The County shall also develop a process for transferring the properties to these entities, including procedures for land exchanges if sites more suitable for affordable housing are identified. Affordable housing developed under this program shall have 55-	Units for 15 low- and 15 moderate- income households	Due to a lack of available staff and financial resources, no action was taken on this program.

Program #	Program Program	Quantified Program Objectives (by 2019)	Evaluation
	year affordability covenants for multi-family rental units and 45-year affordability covenants for ownership units.		
	<b>Responsible Department:</b> Planning Department, County Administration, Board of Supervisors <b>Timeframe:</b> FY 2012/2013		
H-2.6	Assisting Affordable Housing Developers. The County shall provide technical and/or financial assistance to affordable housing developers, such as site identification, site acquisition, and identification of subsidy sources including HOME funds and CDBG monies. The County will post this information on its website.  Responsible Department: Planning Department Timeframe: Ongoing		Due to a lack of available staff and financial resources, no action was taken on this program. It is noted, however, that as a result of the recession, interest in this program has been minimal.
H-2.7	Incentives for Affordable Housing. The County shall provide fee reductions, fee waivers, deferral payments, or installment payments for development and building fees on projects with an affordable housing component.  Responsible Agency/Department: Planning Department, Board of Supervisors Timeframe: Ongoing	Units for 10 extremely low-, 10 very low- and 15 low- income households.	The County adopted Resolution2014-119 (9/9/14) waiving fees for Habitat for Humanity projects through June 30, 2017. Habitat has been the only entity requesting such a waiver.
H-2.8	Provision of Water and Sewer Facilities for Affordable Housing. The County shall implement the provisions of Government Code Section 65589.7 which requires the granting of priority for the provision of water and sewer facilities for affordable housing projects. The County will initiate discussions with water and sewer agencies to obtain a written policy from each jurisdiction describing how each agency does or will grant priority for the provision of water and sewer facilities for affordable housing projects; or provide written verification indicating that sufficient water and sewer capacity and infrastructure exist to serve all parcels which have been	Units for 15 very low- and 15 low- income households	Due to a lack of available staff and financial resources, no action was taken on this program.

Program #	Program	Quantified Program Objectives (by 2019)	Evaluation
	identified in the Housing Element sites inventory. The County shall request that water and sewer agencies notify the county of changes in the status of water and sewer capacity or infrastructure.  Responsible Agency/Department: Planning Department, Public Works Department, local water and sewer districts Timeframe: FY 2010/2011		
H-2.9	Affordable Housing Program Study. The County shall conduct a study to identify an affordable housing strategy to increase the supply of owner and renter occupied housing for persons with extremely low- to moderate-incomes. Components of the strategy may include, but are not limited to: 1) mandatory construction of a fixed percentage or number of affordable housing units as a requirement for approval of proposed housing projects; 2) payment of fee(s) in- lieu of the construction of part or all of the required affordable housing units; or 3) other affordable housing fee collection mechanisms such as a per-project fee; 4) other methods for the private sector to assist ongoing efforts to meet the county's affordable housing need; or 5) feasibility of a housing trust fund. The study could include an analysis of potential requirements such as the appropriate percentage of affordable units and/or appropriate fee levels, minimum project size, income eligibility criteria, methods by which developers could meet the requirements, appropriate resale restrictions on ownership units, and time frame for affordable housing for extremely low- to moderate-income units.  Responsibility: Planning Department, CalWorks Time Frame: FY 2010/2011		Due to a lack of available staff and financial resources, no action was taken on this program.
H-2.10	Manufactured Housing. The County shall amend the County Code to remove the Mobile Home Combining Zone (MHP) and comply with the provisions of California Government Code Section 65852.3 to allow manufactured homes on single-family residential lots.		Due to a lack of available staff and financial resources, no action was taken on this program. It is anticipated that this revision will be incorporated in the

Program #	Program	Quantified Program Objectives (by 2019)	Evaluation
	Responsible Agency/Department: Planning Department, Board of Supervisors Timeframe: No later than 6 months after adoption of the Housing Element		comprehensive update of the zoning code that will occur after adoption of the updated general plan
H-2.11	Land Supply. The County shall review land use patterns, existing densities, location of job centers, and availability of services as a part of the General Plan Update to identify additional areas that may be suitable for higher-density residential development to ensure that a sufficient supply of land is available to achieve the County's housing objectives for lower-income households.		This task was accomplished during preparation of the draft General Plan updated released December, 2014. Adoption is pending.
	Responsible Department: Planning Department Timeframe: FY 2010/2011		
H-2.12	Encourage Co-Housing/Cooperative Housing. The County shall amend the Zoning Code to include Co-Housing (Cooperative Housing) as a permitted or conditional use in residential and/or other zoning districts. Co-Housing encourages homeownership in developments containing clusters of small homes generally near services, and including at least one common building where residents can meet, eat, gather.  Responsible Agency/Department: Planning Department, Board of Supervisors Timeframe: No later than 6 months after adoption of the Housing Element		Due to a lack of available staff and financial resources, no action was taken on this program. It is anticipated that this revision will be incorporated in the comprehensive update of the zoning code that will occur after adoption of the updated general plan
H-2.13	Support Self-Help Housing Programs. The County shall support self-help programs assisting in the construction of affordable housing (e.g., Habitat for Humanity) extending the fee resolution amendment to waive building permit and planning application fees for the construction of affordable housing sponsored by these programs until June 30, 2014.  Responsible Agency/Department: County Administration, Planning Department, Board of Supervisors Timeframe: FY 2010/2011		The County adopted Resolution2014-119 (9/9/14) waiving fees for Habitat for Humanity projects through June 30, 2017. Habitat has been the only entity requesting such a waiver
Special Ne	eds Housing		
H-3.1	Reasonable Accommodation. The County shall adopt a reasonable		The County adopted Ordinance 3050 on

Program #	Program	Quantified Program Objectives (by 2019)	Evaluation
	accommodation program to provide individuals, family members, caregivers, and/or anyone acting on behalf of the person with disabilities reasonable accommodation in rules, policies, practices, and procedures that may be necessary to ensure equal access to housing.  Responsible Department: Planning Department, Board of Supervisors Timeframe: FY 2010/2011		December 16, 2014 allowing for reasonable accommodation through an administrative ministerial process (Appendix B)
H-3.2	Publicizing Reasonable Accommodation. The County shall create a public information brochure on reasonable accommodation for disabled persons and provide that information at the counter and on the County's website.  Responsible Department: Planning Department Timeframe: FY 2010/2011	1	Due to the recent adoption (December, 2014) of the County's reasonable accommodation process, staff has not yet completed a summary for the County's website.
Н-3.3	Zoning for Farmworker Housing. The County shall amend the Zoning Code to ensure that permit processing procedures for farmworker housing do not conflict with Health and Safety Code Sections 17021.5 and 17021.6 which states that: "Any employee housing providing accommodations for six or fewer employees shall be deemed a single-family structure with a residential land use designation, and no conditional use permit, zoning variance, or other zoning clearance shall be required of employee housing that serves six or fewer employees that is not required of a family dwelling of the same type in the same zone Any employee housing consisting of no more than 36 beds in a group quarters or 12 units or spaces designed for use by a single family or household shall be deemed an agricultural land use designation for the purposes of this section. For the purpose of all local ordinances, employee housing shall not be deemed a use that implies that the employee housing is an activity that differs in any other way from an agricultural use. No conditional use permit, zoning variance, or other zoning clearance shall be required of this employee housing that is not required of any other agricultural activity in the same zone." The County shall also ensure that such procedures encourage and facilitate the development of housing for farmworkers.	1	Due to a lack of available staff and financial resources, no action was taken on this program. It is anticipated that this revision will be incorporated in the comprehensive update of the zoning code that will occur after adoption of the updated general plan

Program #	Program	Quantified Program Objectives (by 2019)	Evaluation
	Responsible Department: Planning Department, Board of Supervisors Timeframe: No later than 6 months after adoption of the Housing Element		
H-3.4	<b>Funding for Emergency Shelters.</b> The County shall pursue funding for emergency shelter programs to be developed through inter-jurisdictional cooperation.		Due to a lack of available staff and financial resources, no action was taken on this program.
	Responsible Department: Planning Department, CalWorks, Board of Supervisors Timeframe: Ongoing	<del></del>	
H-3.5	Zoning for Transitional and Supportive Housing. The County shall update the Zoning Code to explicitly state that transitional and supportive housing are considered residential uses subject only to those restrictions that apply to other residential uses of the same type in the same zone.  Responsible Department: Planning Department, Board of Supervisors Timeframe: No later than 6 months after adoption of the Housing Element		The County adopted Ordinance 3050 on December 16, 2014 to remove potential impediments to supportive housing, transitional housing and making them subject to the same restrictions applicable to other residential uses in the same zone. (Appendix B)
H-3.6	Zoning For Emergency Shelters. The County shall amend the Zoning Ordinance to allow emergency shelters "by right" (i.e., as a permitted use, without a conditional use permit or other discretional review process) in at least one of the following zones: Professional Offices (C-P); Local Commercial (C-1); or General Commercial (C-2). Additionally, the County shall adopt development standards for emergency shelters that encourage and facilitate the development of emergency shelters, and only subject emergency shelters to the same development and management standards that apply to other allowed uses within the same zone.	Units for 10 very low- and 15 low- income households	The County adopted Ordinance 3050 on December 16, 2014 to remove potential impediments to emergency shelters, and making them a permitted use in C1 and C2 zones. (Appendix B)
	Responsibility: Planning Department, Board of Supervisors Timeframe: No later than 6 months after adoption of the Housing Element		

Program #	Program	Quantified Program Objectives (by 2019)	Evaluation
H-3.7	Single Room Occupancy (SRO) Units. The County shall amend the Zoning Code to define Single Room Occupancy (SRO) units and explicitly allow SROs as a residential use in residential zones where water and sewer is a available  Responsible Department: Planning Department, Board of Supervisors Timeframe: No later than 6 months after the adoption of the Housing Element	1	Due to a lack of available staff and financial resources, no action was taken on this program. It is anticipated that this revision will be incorporated in the comprehensive update of the zoning code that will occur after adoption of the updated general plan
H-3.8	Definition of Family. The County shall amend Section 17.06.0800 of the Calaveras County Ordinance Code to re-define "family" as: One or more persons living together in a dwelling unit, with common access to and common use of all facilities.  Responsible Department: Planning Department, Board of Supervisors Timeframe: No later than 6 months after adoption of the Housing Element		The County adopted Ordinance 3050 on December 16, 2014 to re-define "family" consistent with state law. (Appendix B)
H-3.9	Processing Procedures for Group Homes. The County shall amend the Zoning Ordinance to allow group homes of seven or more as a permitted use in Two- Family Residential (R-2) and Multiple Family Residential (R-3).  Responsible Department: Planning Department, Board of Supervisors Timeframe: No later than 6 months after adoption of the Housing Element		The County already permits group homes of seven or more individuals as a permitted use in the RC, C1 and C2 zoning districts.  The County adopted Ordinance 3050 on December 16, 2014 with the intent of extending this as a permitted use to the R2 and R3 zones, but inadvertently misstated the intent of the amendment. An amended ordinance will be re-submitted in the near future.
H-3.10	Funding for Extremely Low Income Households. The County shall pursue public-private partnerships and funding sources to facilitate the development of housing for extremely low-income households in the county. In addition, the County shall provide fee reductions, fee waivers, deferral payments, or installment payments for extremely low-income		The County adopted Resolution2014-119 (9/9/14) waiving fees for Habitat for Humanity projects through June 30, 2017. Habitat has been the only entity requesting such a waiver. No further

#### **TABLE 4-60 EVALUTION OF 2010 HOUSING ELEMENT IMPLEMENTATION PROGRAMS Unincorporated Calaveras County** 2014 **Quantified Program Program** Objectives Evaluation Program # (by 2019) developments. action has been taken on this program. **Responsible Department:** Planning Department Timeframe: FY 2011/2012, and ongoing **Existing Housing** CDBG Rehabilitation Funds. The County shall apply annually for CDBG Units for 5 very low-H-4.1 Due to a lack of available staff and rehabilitation funds to provide down-payment assistance, rehabilitation and 5 low-income financial resources, no action was taken services, and rental assistance to very low- and low-income households. The households on this program County shall promote the availability of funding and resources through public outreach and collaboration with non-profits, local realtors, lenders, and escrow companies. **Responsible Department:** County Administration, Building Department, CalWorks, Board of Supervisors Timeframe: Annually Housing Rehabilitation Funding/Revolving Loans. The County shall H-4.2 Units for 10 very Due to a lack of available staff and continue to administer the Calaveras County Housing Rehabilitation Revolving low- and 15 lowfinancial resources, no action was taken Loan Program to improve housing conditions in targeted locations in the income households on this program. It is noted that, due to the recession, interest in this program has county. been low. Responsible Agency/Department: County Administration, CalWorks Timeframe: Ongoing The CSPC no longer exists. The Housing Choice Vouchers Program. The County shall continue to work H-4.3Maintain 54 with Central Sierra Planning Council to administer the Housing Choice Stanislaus County Housing Authority now vouchers for very Voucher Program (Section 8 assistance). implements this program. The County low- and extremely low- income has maintained its 54 vouchers. In 2015, a new eligibility list was established with Responsible Department: CalWorks, Central Sierra Planning Council households Timeframe: Ongoing 131 applicants. The program objective has been updated in the 2014 element to increase to 131 vouchers. Preservation of At-Risk Properties. The County shall work with While 33 units are identified as at-risk in H-4.4

	2014		
Program #	Program	Quantified Program Objectives (by 2019)	Evaluation
	property owners and public or private organizations to ensure continued availability and affordability of subsidized units, and shall provide technical and financial assistance for the acquisition and rehabilitation of at-risk properties.  Responsible Department: Planning Department, CalWorks Timeframe: Ongoing		the County; discussions with the USDA indicate that the entity holding the project has not indicated a desire to sell and maintains a large loan balance on the site. The County will continue to monitor this project
H-4.5	Housing Conditions Survey and Rehabilitation Study. The County shall conduct a housing survey to assess the condition of existing housing stock in targeted communities and determine the need for County-supported rehabilitation programs.  Responsible Department: Planning Department, Building Department, CalWorks Timeframe: September 30, 2012		Due to a lack of available staff and financial resources, no action was taken on this program
H-4.6	Water and Sewer Connections and Replacement. The County shall continue to provide financing to qualified lower-income households, currently on well and septic to connect their homes to new or existing water and sewer systems.  Responsible Department: Environmental Management Agency, Public Works Timeframe: Ongoing		Due to a lack of available staff and financial resources, no action was taken on this program
<b>Equal Opp</b>	oortunity		
H-5.1	Fair Housing. The County shall continue to be the local contact point for the California Department of Fair Employment and Housing, and provide resource and referral information regarding housing and tenant rights through the Human Resources Council, and other local social services agencies. The County shall post this information in a variety of County buildings and other public places and on the County website.  Responsible Department: Human Resource Council, CalWorks Timeframe: Ongoing		No requests for assistance were made during the planning period. This program has been updated in the 2014 element to reflect current information.

#### **TABLE 4-60 EVALUTION OF 2010 HOUSING ELEMENT IMPLEMENTATION PROGRAMS Unincorporated Calaveras County** 2014 **Quantified Program Program** Objectives Program Evaluation (by 2019) H-5.2 **Legal Assistance for Fair Housing.** Since Calaveras County does not have Ongoing a fair employment and housing board, the County shall refer people who suspect discrimination in housing to Legal Services of Northern California. **Responsible Department:** CalWorks Timeframe: Ongoing **Energy Conservation** Energy Efficiency Opportunities. The County shall continue to post The County Building Department H-6.1 and distribute information on currently available weatherization programs. continues to post information on its website as it become available. Title 24, The County shall also produce and distribute information regarding Title 24, green building, durable materials and designs, innovative building green building and related information is construction techniques and materials, land use and circulation patterns, water included on the County Building conservation, and renewable energy opportunities. Department web page. Responsible Department: Building Department Timeframe: Ongoing Green Building Code Regulations. The County shall enforce green H-6.2Completed: Codes have been adopted building standards in accordance with the Building Energy Efficiency and are being enforced by the County. Standards, Part 11 of Title 24 (effective January 1, 2010) and the Green Building Standards (CALGreen) Code (effective January 1, 2011). **Responsibility:** Building Department, Board of Supervisors **Timeframe:** Ongoing Green Building Incentives. The County shall periodically assess the Ongoing. The County Building H-6.3 Department has posted links to Green implementation of the CALGreen Code (and subsequent State mandates) and revise the County programs to further promote green building practices Building/ CAL GREEN programs on its through additional incentives such as priority processing, density bonuses, website (e.g., CAL Green Story; Cool and a waiver or reduction in application and development fees. Roofing Regs), and implements all Tier 1 incentives.

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**Responsibility:** Building Department **Timeframe:** FY 2012/2013, and ongoing

H-6.4

Promoting Green Building. The County shall continue to work with

community groups and local developers to actively promote green building

#### **TABLE 4-60 EVALUTION OF 2010 HOUSING ELEMENT IMPLEMENTATION PROGRAMS Unincorporated Calaveras County** 2014 **Quantified Program Program** Objectives Program Evaluation # (by 2019) practices and standards (e.g., LEED, Build it Green, Energy Star) for new residential and mixed-use commercial buildings. The County will post links to these community groups and information on their website about green building practices and standards. **Responsibility:** Building Department Timeframe: FY 2010/2011, and ongoing PG&E Energy Conservation Programs and Workshops. The County H-6.5 20 moderate- and 50 The building dpt. has continued to work shall work with PG&E to take a more active role in the county by scheduling lower-income with PG&E to conduct workshops, but training programs on energy efficiency, conducting home energy efficiency households that agency is not currently implementing audits, and providing funds for energy-efficiency home improvements for those programs. moderate- and lower-income households. **Responsibility:** Building Department Timeframe: FY 2010/2011, and ongoing **Implementation and Reporting** Housing Coordinator. The County shall either hire or designate a H-7.1 Due to a lack of available staff and Housing Coordinator who will be responsible for: monitoring and financial resources, no action was taken implementing the Housing Element; pursuing funding sources and grant on this program opportunities; identifying updates or revisions to policy or ordinances; and working with the Housing Advisory Committee and other partners. **Responsible Department:** County Administration, Board of Supervisors, City of Angels Administration, City of Angels City Council Annual Reporting. The County shall review and report on the H-7.2 Due to a lack of available staff and implementation of Housing Element programs to the Department of Housing financial resources, only partial action was taken on this program. Annual and Community Development consistent with State requirements. reports were submitted in 2011 through Responsible Department: Planning Department 2013. Timeframe: Annually Housing Advisory Committee. The County shall appoint a seven-

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Due to a lack of available staff and

H-7.3

Program #	Program	Quantified Program Objectives (by 2019)	Evaluation
	member Housing Advisory Committee to assist with the implementation of the Housing Element.  Responsible Department: Planning Department, Board of Supervisors Timeframe: FY 2010/2011		financial resources, no action was taken on this program. It is noted that the Central Sierra Continuum of Care has provided an excellent forum for housing agencies to meet and discuss housing issues. The County may wish to consider taking advantage of that agency to meet the goals of this program.
H-7.4	Annual Reporting on Manufactured Housing and Accessory Units.  The County shall monitor the affordability of manufactured housing and accessory units. The County shall provide this information in the annual report to the Department of Housing and Community Development. If necessary, the County shall revise policies and programs to ensure that these housing units are meeting the needs of lower income residents.  Responsible Department: Planning Department Timeframe: Annually		Ongoing. The County may wish to consider distinguishing more clearly which units are accessory units in its monthly finance updates.

## **PART 2. POLICY DOCUMENT**

## 4.10 INTRODUCTION

Under California law, the housing element must include the County's goals, policies, quantified objectives, and housing programs for the maintenance, improvement, and development of housing.

This Housing Element includes seven goal statements. Under each goal statement, the element sets out policies that amplify each goal statement. Implementation programs are listed at the end of the goals and policies and describe the proposed action, the County agencies or departments with primary responsibility for carrying out the program, the timeframe for accomplishing the program, which policy it implements, and the funding source. Several of the implementation programs also identify quantified objectives.

The following definitions describe the nature of the statements of goals, policies, implementation programs, and quantified objectives as they are used in the Housing Element Policy Document:

Goal: Ultimate purpose of an effort stated in a way that is general in nature and immeasurable.

**Policy**: Specific statement guiding action and implying clear commitment.

*Implementation Program*: An action, procedure, program, or technique that carries out general plan policy. Implementation programs also specify primary responsibility for carrying out the action and an estimated time frame for its accomplishment. The time frame indicates the fiscal year in which the activity is scheduled to be completed. These time frames are general guidelines and may be adjusted based on County staffing and budgetary considerations.

**Quantified Objective**: This is the number of housing units that the County expects to be constructed, conserved, or rehabilitated, or the number of households the County expects will be assisted through Housing Element programs based on general market conditions during the time frame of the Housing Element.

Housing element law recognizes that in developing housing policy and programs, identified housing needs may exceed available resources and the community's ability to satisfy these needs. The quantified objectives of the housing element, therefore, need not be identical to the identified housing need, but should establish the maximum number of housing units that can be constructed, rehabilitated, and conserved, or households assisted over a five-year time frame (i.e., 2014-2019).

## 4.11 Goals and Policies

## **New Residential Construction**

#### Goal

**H-1** A broad range of new housing types and densities to meet the needs of all Calaveras County residents.

#### **Policies**

- **H-1.1** Maintain an adequate supply of appropriately zoned land to accommodate the housing needs of existing and future residents.
- **H-1.2** Ensure that its adopted policies, regulations, and procedures do not add unnecessarily to the time required for development or cost of construction for new housing while still attaining other important County objectives, such as public health and safety.
- **H-1.3** Encourage new residential development to locate in existing community centers and in areas with existing water and sewer capacity.
- **H-1.4** Promote the use of cluster housing, density transfers, or planned development concepts that preserve open space.
- **H-1.5** Encourage mixed-use development projects where housing is provided in conjunction with compatible non-residential uses.
- **H-1.6** Encourage residential development of high architectural and physical quality.

## **Affordable Housing**

### Goal

**H-2** Development, construction, and maintenance of safe, decent, and well-built affordable housing in the County.

- **H-2.1** Give priority for permit processing to development projects that include an affordable residential component.
- H-2.2 Grant residential density bonuses and incentives consistent with State law for projects

- that include units for extremely low-, very low-, low- and/or moderate-income households.
- **H-2.3** Continue to apply for funds from the State and Federal government to support the efforts of public agencies and private entities involved in the provision of affordable housing.
- **H-2.4** Ensure that affordable housing resulting from government subsidies, incentives, or regulatory programs is distributed throughout the County and is not concentrated in a particular area or community.
- **H-2.5** Encourage the use of appropriately located surplus public property for the construction of housing affordable to extremely low-, very low- and low-income households.
- **H-2.6** Encourage the development of manufactured houses and second units as a source of affordable housing.
- **H-2.7** Encourage a variety of housing types (e.g., single-family attached homes, second units, duplexes, live-work units, multi-family rentals) within subdivisions to diversify income levels served by these developments.
- **H-2.8** The County shall continue to ensure that Section 8 Housing Choice Voucher assistance is available for eligible households.

## **Special Needs Housing**

#### Goal

H-3 Accommodate the housing requirements of County residents with special needs, including seniors, large families, single parents, farmworkers, persons in need of emergency shelter, and persons with physical or developmental disabilities.

- H-3.1 Consult and cooperate with the California Department of Housing and Community Development, Calaveras County Housing Coalition, Calaveras County Office of Mental Health Services, the Resource Connection, Calaveras Mariposa Community Action Agency, Stanislaus County Housing Authority, Central Sierra Continuum of Care, Gold Country Alliance for the Mentally Ill, and other State, Federal, and local agencies to develop and fund housing projects for special needs groups.
- **H-3.2** Facilitate the development and construction of special needs housing.
- **H-3.3** Encourage the development of housing for seniors on land within or contiguous to community centers, served by public water and sewer, and near public transit routes and medical facilities.

- **H-3.4** Provide for reasonable accommodation in rules, policies, practices, and procedures to ensure equal access to housing for persons with physical and/or developmental disabilities and other individuals with special housing needs.
- **H-3.5** Encourage the inclusion of space for child care in new housing developments, including affordable housing developments.
- **H-3.6** Work with child care advocates and developers to evaluate the demand for child care in new housing developments and establish incentives for their inclusion in development plans.

## **Equal Opportunity Housing**

#### Goal

**H-4** Equal access to sound, affordable housing for all persons regardless of race, color, religion, sex, sexual orientation, marital status, national origin, ancestry, familial status, disability, or source of income.

### **Policy**

**H-4.1** Promote housing opportunities for all persons regardless of race, color, religion, sex, sexual orientation, marital status, national origin, ancestry, familial status, disability, or source of income that prevent choice in housing.<sup>19</sup>

## **Existing Housing**

#### Goal

**H-5** Improve the County's existing stock of affordable housing.

- **H-5.1** Apply for CDBG, HOME, and other similar State and Federal funding for the purpose of facilitating the rehabilitation of affordable, owner-occupied, and rental housing.
- H-5.2 Strive to preserve all at-risk and existing affordable rental housing, such as subsidized apartments for extremely low-, very low- and low- income households,

<sup>&</sup>lt;sup>19</sup> See California Government Code Sections 12921(b), effective January 1, 2014 and 12955 (n),(o), p(1), and p(2) - January 2012.

mobilehomes in mobilehome parks, and low-cost private rental housing.

## **Energy Conservation**

#### Goal

**H-6** Energy efficiency and appropriate weatherization for all new and existing housing units.

#### **Policies**

- **H-6.1** Enforce State Energy Efficiency Standards for Residential Buildings in compliance with the provisions of Government Code Title 24, Part 6.
- **H-6.2** Require that all new dwelling units meet current State requirements for energy efficiency, and encourage developers to exceed Title 24 requirements. Retrofitting of existing units shall also be encouraged.
- **H-6.3** Support the use of weatherization programs for existing residential units.
- **H-6.4** Encourage energy conservation and efficiency improvements in the existing housing stock.
- **H-6.5** Work with local energy providers to promote energy conservation programs and incentives to existing residential developments, especially lower-income households.

## Implementation and Reporting

#### Goal

**H-7** Ensure that the Housing Element programs are implemented on a timely basis and progress of each program is monitored and evaluated regularly.

- **H-7.1** Collaborate with local, State, and Federal agencies and interested organizations to effectively implement the goals, policies, and programs of the Housing Element in a timely manner.
- **H-7.2** Pursue cooperative efforts with the City of Angels Camp and surrounding jurisdictions to facilitate implementation and increase opportunities for providing a wide variety of housing that is accessible and affordable to all county residents.
- **H-7.3** Participate in the Regional Housing Needs Allocation Planning process for the next Housing Element cycle to ensure an equitable distribution of the Regional Housing Needs Allocation for Calaveras County.

## **4.12 Implementation Programs**

## **New Residential Construction**

### H-1A Inventory of Vacant and Underutilized Land

The County shall maintain an updated inventory of vacant and underutilized land that is designated for residential uses. In addition, the County shall identify parcels that are considered available for infill development. As part of its annual review of progress in implementing the Housing Element, the County shall update the inventory, if necessary, to maintain an adequate supply of land consistent with California Government Code Section 65863. The County shall make this information available to the public by providing the inventory at the Planning Department counter and on the County's website.

Responsible Department: Planning Department

Timeframe: FY 2018/2019, update approximately once every three years

**Implements Policies:** H-1.1 **Funding:** General Funds

#### H-1B Development Standards

The County shall amend land use regulations, development standards, permitting procedures, and fees where feasible to remove unnecessary impediments to and reduce the cost of affordable residential development.

Responsible Department: Planning Department, Public Works Department, Board of

**Supervisors** 

Timeframe: Ongoing Implements Policies: H-1.2 Funding: General Fund

### H-1C Infill Incentive Program

To facilitate development of infill projects, the County shall adopt an Infill Incentive Ordinance to assist developers in addressing barriers to infill development. Incentives could include, but are not limited to: modifications of development standards, such as reduced parking, increased building height, reduced street width, and relaxed setback requirements to accommodate smaller or odd-shaped parcels; waivers or deferrals of certain development fees, helping to decrease or defer the costs of development; or direct grants from the County. The County will post this information on its website.

**Responsible Department:** Planning Department, Board of Supervisors

**Timeframe:** FY 2018/2019

**Implements Policies:** H-1.3, H-1.5, H-1.6

Funding: General Fund

Quantified Objective: Units for 10 low-, 5 moderate-, and 5 above-moderate income

households

#### H-1D Minimum Density Standard

The County shall amend the Zoning Code reflect minimum density standards for multi-family residential zoning districts (R-2 and R-3).

Responsible Department: Planning Department, Board of Supervisors Timeframe:

FY 2018/2019

**Implements Policies:** H-1.1, H-1.2

Funding: General Fund

### H-1E Encourage Second-Floor Housing Units

The County shall amend the Zoning Code to allow second-floor housing units as a permitted use above commercial establishments.

**Responsible Department:** Planning Department, Board of Supervisors **Timeframe:** 

FY 2018/19

**Implements Policy:** H-1.2, H-1.6

Funding: General Fund

**Quantified Objective:** Units for 10 very low- and 10 low-income households

### H-F Parking Requirements for Multi-family Development

The County shall amend the zoning ordinance to reduce parking standards for multi-family uses in multi-family zones as follows:

- studio to one bedroom: one onsite parking space per dwelling unit; and
- two bedroom or larger: two onsite parking spaces.

**Responsible Department:** Planning Department, Board of Supervisors **Timeframe:** FY

2018/2019

**Implements Policies:** H-1.2 **Funding:** General Fund

#### H-1G Planning for Large Sites

The County shall encourage further lot subdivision or development of specific plans for large sites (i.e., 15 acres or larger) that are identified in the Housing Element sites inventory if it facilitates development at the expected affordability level for the sites. The County shall employ a range of tools and techniques, potentially including outreach to property owners and stakeholders, County financial resources (e.g., CDBG funds), expedited processing, and other incentives to facilitate development on these sites.

**Responsible Department:** Planning Department

Timeframe: Ongoing

**Implements Policies:** H-1.2, H-1.4, H-1.6

Funding: General Fund

#### H-1H Design Review Revisions

The County shall amend Chapter 17.84 (Design Permits) in the Zoning Code to reflect current practices and/or update that section to reflect the applicable goals, policies and programs in the new general plan, upon adoption.

**Responsible Department:** Planning Department, Board of Supervisors **Timeframe:** 

FY 2018/2019

**Implements Policies:** H-1.2, H-1.6

Funding: General Fund

#### H-1I Additional Infrastructure Capacity

The County shall initiate partnerships with water and wastewater districts to ensure capacity for a diversity of new housing types. The County shall provide technical assistance to the water and waste water districts for the development of long-range infrastructure plans. The County shall also work cooperatively with the water and wastewater districts to identify additional funding to support priority projects.

**Responsible Department:** Planning Department

Timeframe: Ongoing
Implements Policies: H-1.3
Funding: General Fund

### **Affordable Housing**

#### H-2A Pursue State and Federal Funding

The County shall pursue appropriate State and Federal funding sources, including HOME, CDBG, and Proposition 1-C funds, to support the efforts of non-profit and for-profit developers to meet new construction and rehabilitation needs of extremely low-, very low-, low-, and moderate-income households. The County shall periodically update and review available housing programs to identify additional funding sources.

**Responsible Department:** Planning Department, CalWorks

**Timeframe:** At least annually **Implements Policies:** H-2.3

Funding: General Fund, HOME, CDBG

Quantified Objective: Units for 5 extremely low-, 5 very low-, 5 low-, and 15 moderate-

income households

#### H-2B First-Time Homebuyer Assistance Program

The County shall continue to support and fund its First-Time Homebuyer Assistance Program to help make housing affordable for low- and moderate-income residents.

**Responsible Department:** California Health and Human Services Agency, or equivalent

**Timeframe:** Ongoing **Implements Policies:** H-2.3 **Funding:** CDBG, HOME funds

Quantified Objective: Units for 3 low- and 3 moderate-income households

#### H-2C Surplus County Land

The County shall evaluate all County-owned surplus land to determine its suitability for affordable housing and identify appropriate entities to hold or acquire such land. The County shall also develop a process for transferring the properties to these entities, including procedures for land exchanges if sites more suitable for affordable housing are identified. Affordable housing developed under this program shall have affordability covenants consistent with state law.

Responsible Department: Planning Department, County Administration, Board of

Supervisors

**Timeframe:** Once every four years **Implements Policies:** H-2.5 **Funding:** CDBG, HOME funds

Quantified Objective: Units for 5 low- and 5 moderate-income households

#### H-2D Assisting Affordable Housing Developers

The County shall provide technical and/or financial assistance to affordable housing developers, such as site identification, site acquisition, and identification of subsidy sources including HOME funds and CDBG monies. The County will post or link this information on its website.

**Responsible Department:** Planning Department

**Timeframe:** Ongoing **Implements Policies:** H-2.3

Funding: General Fund, HOME funds, CDBG funds

#### H-2E Incentives for Affordable Housing

The County shall provide fee reductions, fee waivers, deferral payments, or installment payments for development and/or building fees on qualifying projects with an affordable housing component.

Responsible Agency/Department: Planning Department, Board of Supervisors

Timeframe: Ongoing

**Implements Policies:** H-2.1, H-2.4

Funding: General Fund

Quantified Objective: Units for 10 extremely low-, 10 very low- and 10 low- income

households.

### H-2F Provision of Water and Sewer Facilities for Affordable Housing

The County will obtain the written policies and procedures from each agency providing water and/or sewer service in the County describing how each agency does or will grant priority for the provision of water and sewer facilities for affordable housing projects pursuant to Government Code Section 65589.7. Alternatively, agencies may provide written verification indicating that sufficient water and sewer capacity and infrastructure exist to serve all parcels which have been identified in the Housing

Element sites inventory. The County shall request that water and sewer agencies notify the County of changes in the status of water and sewer capacity or infrastructure that could affect the development of sites in the available sites inventory. The County will continue to review LAFCo's Municipal Services Review as new updates are released to assess changes in the status of water and sewer availability for affordable housing and shall submit the Housing Element to local water and sewer providers within one month of its adoption in accordance with state law.

Responsible Agency/Department: Planning Department, Public Works

Department, local water and sewer districts **Timeframe:** FY 2016/2017, Updates ongoing

**Implements Policies:** H-1.3, H-2.4

Funding: CDBG, Planning/Technical Assistance Grant, USDA Rural Development

Fund

Quantified Objective: Units for 15 very low- and 15 low- income households; And/or in

accordance with written policies from the service agencies.

#### H-2G Affordable Housing Program Study

The County shall conduct a study to identify an affordable housing strategy to increase the supply of owner and renter occupied housing for persons with extremely low- to moderate-incomes. Components of the strategy may include, but are not limited to: 1) mandatory construction of a fixed percentage or number of affordable housing units as a requirement for approval of proposed housing projects; 2) payment of fee(s) in- lieu of the construction of part or all of the required affordable housing units; 3) or other affordable housing fee collection mechanisms such as a per-project fee; 4) other methods for the private sector to assist ongoing efforts to meet the County's affordable housing need; or 5) feasibility of a housing trust fund. The study could include an analysis of potential requirements such as the appropriate percentage of affordable units and/or appropriate fee levels, minimum project size, income eligibility criteria, methods by which developers could meet the requirements, appropriate resale restrictions on ownership units, and time frame for affordability of units. The study will result in the adoption of County policy on affordable housing for extremely low- to moderate-income units.

**Responsibility:** Planning Department, CalWorks

**Time Frame:** FY 2018/2019 **Implements Policy:** H-2.2, H-2.7

Funding: General Fund, CDBG, Planning/Technical Assistance Grant

#### H-2H Manufactured Housing

The County shall amend the County Code to remove the Mobile Home Combining Zone (MHP) and update manufactured home standards comply with the provisions of California Government Code Section 65852.3 et seq. to allow manufactured homes on single-family residential lots.

Responsible Agency/Department: Planning Department, Board of Supervisors

**Timeframe:** FY 2018/2019

**Implements Policy:** H-2.6 **Funding:** General Fund

#### H-2I <u>Land Supply</u>

The County shall review land use patterns, existing densities, location of job centers, and availability of services as a part of the General Plan Update to identify additional areas that may be suitable for higher-density residential development to ensure that a sufficient supply of land is available to achieve the County's housing objectives for lower-income households.

Responsible Department: Planning Department

**Timeframe:** FY 2016/2017

**Implements Policies:** H-2.4, H-2.5

Funding: General Fund

#### H-2J Encourage Co-Housing/Cooperative Housing

The County shall amend the Zoning Code to include Co-Housing (Cooperative Housing) as a permitted or conditional use in residential and/or other zoning districts. Co-Housing encourages homeownership in developments containing clusters of small homes generally near services, and including at least one common building where residents can meet, eat, gather.

Responsible Agency/Department: Planning Department, Board of Supervisors

Timeframe: FY 2018/2019 Implements Policies: H-2.7 Funding: General Fund

#### H-2K Support Self-Help Housing Programs

The County shall support self-help programs assisting in the construction of affordable housing (e.g., Habitat for Humanity) by extending the fee resolution amendment to waive building permit and planning application fees for the construction of affordable housing sponsored by these programs past June 30, 2017<sup>20</sup>.

Responsible Agency/Department: County Administration, Planning Department,

**Board of Supervisors** 

**Implements Policies:** H-2.1, H-2.4

**Timeframe:** FY 2015/2016 **Funding:** General Fund

#### H-2L Housing Choice Vouchers Program

The County shall continue to work with the Stanislaus County Housing Authority, or other agency as may be approved by Calaveras County, to administer the Housing Choice Voucher Program (Section 8 assistance).

<sup>&</sup>lt;sup>20</sup> Fee waivers are currently granted for Habitat for Humanity pursuant to Resolution 2014-119 passed 9/9/2014. It is the only currently active entity constructing affordable housing in Calaveras County at this time. Similar requests would be forwarded to the Board of Supervisors.

Responsible Department: CalWorks, Stanislaus County Housing Authority

**Timeframe:** Ongoing **Implements Policies:** H-2.8

Funding: Section 8 Federal Choice Voucher Funds/US Department of Housing and

Urban Development (HUD)

Quantified Objective: Increase from 54 vouchers to 131 qualifying households

# **Special Needs Housing**

#### H-3A Publicizing Reasonable Accommodation

The County shall create, or provide copies of existing, public information brochure(s) on reasonable accommodation for disabled persons and provide that information at public counters at the County and on the County's website.

Responsible Department: Planning Department

Timeframe: 2016/2017 Implements Policies: H-3.4 Funding: General Fund

#### H-3B Zoning for Farmworker Housing

The County shall amend the Zoning Code to ensure that permit processing procedures for farmworker housing do not conflict with Health and Safety Code Sections 17021.5 and 17021.6 which state that: "Any employee housing providing accommodations for six or fewer employees shall be deemed a single-family structure with a residential land use designation, and no conditional use permit, zoning variance, or other zoning clearance shall be required of employee housing that serves six or fewer employees that is not required of a family dwelling of the same type in the same zone. Any employee housing consisting of no more than 36 beds in a group quarters or 12 units or spaces designed for use by a single family or household shall be deemed an agricultural land use designation for the purposes of this section. For the purpose of all local ordinances, employee housing shall not be deemed a use that implies that the employee housing is an activity that differs in any other way from an agricultural use. No conditional use permit, zoning variance, or other zoning clearance shall be required of this employee housing that is not required of any other agricultural activity in the same zone." The County shall also ensure that such procedures encourage and facilitate the development of housing for farmworkers.

Responsible Department: Planning Department, Board of Supervisors Timeframe: FY

2018/2019

**Implements Policies:** H-3.2 **Funding:** General Fund

#### H-3C Funding for Emergency Shelters

The County shall pursue funding for emergency shelter programs to be developed through inter-jurisdictional cooperation.

**Responsible Department:** Planning Department, CalWorks, Board of Supervisors

**Timeframe:** One application prior to 2018

**Implements Policies:** H-3.1, H-3.2

Funding: State Emergency Shelter Program, HUD, other specialized funding

#### H-3D Single Room Occupancy (SRO) Units

The County shall amend the Zoning Code to define Single Room Occupancy (SRO) units and explicitly allow SROs as a residential use in multi-family and appropriate commercial and mixed use zones where public water and sewer is a available.

Responsible Department: Planning Department, Board of Supervisors Timeframe: FY

2018/2019

**Implements Policies:** H-3.2 **Funding:** General Fund

Quantified Objective: Units for 3 very low- and 3 low-income households

#### H-3E Processing Procedures for Group Homes.

The County shall amend the Zoning Ordinance to allow group homes of seven or more as a permitted use in Two- Family Residential (R-2) and Multiple Family Residential (R-3).

**Responsible Department:** Planning Department, Board of Supervisors

Timeframe: FY 2018/2019 Implements Policies: H-3.2 Funding: General Fund

#### H-3F Funding for Extremely Low Income Households

The County shall pursue public-private partnerships and funding sources to facilitate the development of housing for extremely low-income households in the county. In addition, the County shall provide fee reductions, fee waivers, deferral payments, or installment payments for extremely low-income developments.

Responsible Department: Planning Department

**Timeframe:** Ongoing

**Implements Policies:** H-3.1, H-3.2

Funding: CDBG funds, State and Federal funds

# **Equal Opportunity Housing**

#### H-4A Fair Housing

The County shall continue to be the local contact point for the California Department of Fair Employment and Housing (DFEH) and the U.S. Department of Housing and Urban Development (for federally subsidized units), The County shall provide brochures at County public counters and provide links on the County's website to these entities and their fair housing discrimination references, contacts and compliance procedures.

**Responsible Department:** Human Resource Council, CalWorks

**Timeframe:** Ongoing **Implements Policies:** H-4.1 **Funding:** General Fund

### **Existing Housing**

#### H-5A Rehabilitation Funds

The County shall apply annually for CDBG rehabilitation and other funds to provide down-payment assistance, rehabilitation services, and rental assistance to very low- and low-income households. The County shall promote the availability of funding and resources through public outreach and collaboration with non-profits, local realtors, lenders, and escrow companies.

**Responsible Department:** County Administration, Building Department, CalWorks, Board of

**Supervisors** 

**Timeframe:** Annually **Implements Policies:** H-5.1 **Funding:** CDBG funds

**Quantified Objective:** Units for 2 very low- and 2 low-income households

#### H-5B Housing Rehabilitation Funding/Revolving Loans

The County shall continue to administer the Calaveras County Housing Rehabilitation Revolving Loan Program to improve housing conditions in targeted locations in the county.

Responsible Agency/Department: County Administration, CalWorks

**Timeframe:** Ongoing **Implements Policies:** H-5.1

**Funding:** HOME Investment Partnership Program (HOME), Downtown Rebound Planning Grants Program (Infill), Downtown Rebound Capital Improvement

Program

Quantified Objectives: Units for 5 very low- and 5 low-income households

#### H-5C Preservation of Properties

The County shall work with property owners and public or private organizations to ensure continued availability and affordability of subsidized units, and shall provide technical and financial assistance for the acquisition and rehabilitation of at-risk properties.

**Responsible Department:** Planning Department, CalWorks

**Timeframe:** Ongoing

**Implements Policies:** H-5-2

Funding: General Fund, CDBG and HOME funds

Quantified Objective: Maintain the County's 33-units of at-risk property (Sierra

Meadows)

#### H-5D Housing Conditions Survey and Rehabilitation Study

The County shall conduct a housing conditions survey to assess the condition of existing housing stock in targeted communities and determine the need for County-supported rehabilitation programs.

**Responsible Department:** Planning Department, Building Department, CalWorks

**Timeframe:** Once prior to 2019, funding permitting

**Implements Policies:** H-5.

Funding: General Fund, Enterprise Funds, CDBG and HOME funds

#### H-5E Water and Sewer Connections and Replacement

The County shall continue to provide financing to qualified lower-income households, currently on well and septic to connect their homes to new or existing water and sewer systems.

**Responsible Department:** Environmental Management Agency, Public Works

Timeframe: Ongoing

**Implements Policies:** H-4.1, H-4.2 **Funding:** Local, State, and Federal funds

Quantified Objective: Assist three lower-income households to connect to the water

and/or sewer system

# **Energy Conservation**

#### H-6A Energy Efficiency and Green Building Opportunities

The County shall continue to provide information on currently available weatherization programs, Title 24, green building, LEED Certification, Build it Green, EnergyStar, durable materials and designs, innovative building construction techniques and materials, water conservation, and renewable energy opportunities. Provide this information at County public counters and link information to the County's website, as appropriate.

**Responsible Department:** Building Department

Timeframe: Ongoing

**Implements Policies:** H-6.1, H-6.4, H-6.5

**Funding:** Enterprise Funds

#### H-6B Green Building Incentives

The County shall encourage the implementation of the voluntary (Tier 2) provisions of the Green Building standards.

Responsibility: Building Department

Timeframe: Ongoing

**Implements Policies:** He-6.1, H-6.2

**Funding:** Enterprise Funds

#### H-6C PG&E Energy Conservation Programs and Workshops

The County shall work with PG&E to take a more active role in the county by scheduling training programs on energy efficiency, conducting home energy efficiency audits, and providing funds for energy-efficiency home improvements for moderate-and lower-income households.

Responsibility: Building Department

Timeframe: Ongoing

**Implements Policies:** H-6.3, H-6.5

**Funding:** Enterprise Funds

**Quantified Objective:** 20 moderate- and 35 lower-income households

### **Implementation and Reporting**

#### H-7A Housing Coordinator

The County shall either hire or designate a Housing Coordinator who will be responsible for: monitoring and implementing the Housing Element; pursuing funding sources and grant opportunities; identifying updates or revisions to policy or ordinances; and working with the Housing Advisory Committee and other partners, and other housing related activities. Investigate partnerships with other jurisdictions and housing agencies to assist in funding the position.

**Responsible Department:** County Administration, Board of Supervisors, City of Angels

Administration, City of Angels City Council

**Timeframe:** FY 2017/2018

**Implements Policies:** H-7.1, H-7.2, H-7.3

Funding: General Fund, CDBG, Planning/Technical Assistance Grant

#### H-7B Annual Reporting

The County shall review and report on the implementation of Housing Element programs to the Department of Housing and Community Development consistent with State requirements.

Responsible Department: Planning Department

**Timeframe:** Annually **Implements Policies:** H-7.1 **Funding:** General Fund **Quantified Objective:** N/A

#### H-7C Housing Advisory Committee

The County shall appoint a Housing Advisory Committee to assist with the implementation of the Housing Element.

Responsible Department: Planning Department, Board of Supervisors

**Timeframe:** FY 2017/2018

**Implements Policies:** H-7.1, H-7.2

Funding: General Fund, CDBG, Planning/Technical Assistance Grant

#### H-7D Annual Reporting on Manufactured Housing and Accessory Units

The County shall monitor the number of manufactured homes and accessory units being installed and/or constructed. The County shall provide this information in the annual report to the Department of Housing and Community Development. If necessary, the County shall revise policies and programs to ensure that these housing units are meeting the needs of lower income residents.

**Responsible Department:** Planning Department

**Timeframe:** Annually **Implements Policies:** H-7.1 **Funding:** General Fund

# 4.13 QUANTIFIED OBJECTIVES

One of the requirements of State law (California Government Code Section 65583[b]) is that the Housing Element contain quantified objectives for the maintenance, preservation, improvement, and development of housing. State law recognizes that the total housing needs identified by a community may exceed available resources and the community's ability to satisfy this need. Under these circumstances, the quantified objectives need not be identical to the total housing needs. The quantified objectives shall, however, establish the maximum number of housing units by income category that can be reasonably constructed, rehabilitated, and conserved over a five-year time period.

The following table summarizes the quantified objectives for the construction, rehabilitation, or conservation of units during the remaining time frame of the Housing Element (2014-2019).

# **TABLE 4-61** SUMMARY OF QUANTIFIED OBJECTIVES Calaveras County

2014-2019						
Objective	Extremely	Very Low	Low	Moderate	Total	Above-
Category/Program	Low	very how	Low	Moderate	Affordable	Moderate
New Residential Construction						
House-1C Infill			10	5	15	5
Incentive Program						
House- 1E		10	10		20	
Encourage Second						
Floor Housing Units						
Affordable Housing						
County Code	5	5	12		22	
Section 17.66						
Second Units/a/						
House 2A Pursue	5	5	5	15	30	
state and federal						
funding				_		
House 2B - First-			3	3	6	
Time Homebuyer						
Assistance Program				-	10	
House 2C - Surplus			5	5	10	
County Land	10	10	10		20	
House 2E –	10	10	10		30	
Incentives for						
Affordable Housing House 2F-			1.5	1.5	20	
Provision of Water			15	15	30	
and Sewer Facilities						
for Affordable						
Housing						
House 2L –	66	65			131	
Housing Choice	00	0.5			131	
Voucher Program						
Special Needs Housin	າσ					
House-3D Single		3	3		6	
Room Occupancy		3	3			
(SRO) Units						
Existing Housing						
House 5A- CDBG		3	3		6	
Rehabilitation			3			
Funds						
House 5B –		5	5		10	
Housing					_0	
Rehabilitation						
Funding/Revolving						
Loans						
TOTAL	86	106	81	43	316	5
/a/ Table 4-30						

/a/ Table 4-30

### 4.14 GLOSSARY

**Acre:** a unit of land measure equal to 43,650 square feet.

**Acreage:** Net: The portion of a site exclusive of existing or planned public or private road rights-of-way.

**Affordable Housing:** Under State and Federal statutes, housing which costs no more than 30 percent of gross household income. Housing costs include rent or mortgage payments, utilities, taxes, insurance, homeowner association fees, and other related costs.

**Affordable Units:** Units for which households do not pay more than 30 percent of income for payment of rent (including monthly allowance for utilities) or monthly mortgage and related expenses. Since above moderate-income households do not generally have problems in locating affordable units, affordable units are often defined as those that low- to moderate-income households can afford.

**Assisted Housing:** Housing that has been subsidized by federal, state, or local housing programs.

Assisted Housing Developments: Multifamily rental housing that receives governmental assistance under Federal programs listed in subdivision (a) of \$65863.10, state and local multifamily revenue bond programs, local redevelopment programs, the Federal Community Development Block Grant Program, or local in-lieu fees. The term also includes multi-family rental units that were developed pursuant to a local inclusionary housing program or used to a quality for a density bonus pursuant to \$65915.

**At-Risk Housing:** Multi-family rental housing that is at risk of losing its status as housing affordable for low- and moderate-income tenants due to the expiration of federal, state or local agreements.

California Department of Housing and Community Development - HCD: The State Department responsible for administering State-sponsored housing programs and for reviewing housing elements to determine compliance with State housing law.

California Environmental Quality Act (CEQA): A State law requiring State and local agencies to regulate activities with consideration for environmental protection. If a proposed activity has the potential for a significant adverse environmental impact, an environmental impact report (EIR) must be prepared and certified as to its adequacy before taking action on the proposed project.

**California Housing Finance Agency (CHFA):** A State agency, established by the Housing and Home Finance Act of 1975, which is authorized to sell revenue bonds and generate funds for the development, rehabilitation, and conservation of low- and moderate-income housing.

**Census:** The official United States decennial enumeration of the population conducted by the Federal government.

Community Development Block Grant (CDBG): A grant program administered by the U.S. Department of Housing and Urban Development (HUD) on a formula basis for entitlement communities, and by the State Department of Housing and Community Development (HCD) for

non-entitled jurisdictions. This grant allots money to cities and counties for housing rehabilitation and community development, including public facilities and economic development.

**Compatible:** Capable of existing together without conflict or ill effects.

**Condominium:** A building or group of buildings in which units are owned individually, but the structure, common areas and facilities are owned by all owners on a proportional, undivided basis.

**Consistent:** Free from variation or contradiction. Programs in the General Plan are to be consistent, not contradictory or preferential. State law requires consistency between a general plan and implementation measures such as the zoning ordinance.

**Contract Rent:** The monthly rent agreed to, or contracted for regardless of any furnishings, utilities, or services that may be included.

**Dedication, In lieu of:** Cash payments that may be required of an owner or developer as a substitute for a dedication of land, usually calculated in dollars per lot, and referred to as in lieu fees or in lieu contributions.

**Density:** The number of dwelling units per unit of land. Density usually is expressed "per acre" (e.g., a development with 100 units located on 20 acres has density of 5.0 units per acre).

**Density, Residential:** The number of permanent residential dwelling units per acre of land. Densities specified in the General Plan may be expressed in units per gross acre or per net developable acre.

**Density Bonus:** The allocation of development rights that allows a parcel to accommodate additional square footage or additional residential units beyond the maximum for which the parcel is zoned, as required by Government Code Section 65915.

**Developable Land:** Land that is suitable as a location for structures and that can be developed free of hazards to, and without disruption of, or significant impact on, natural resource areas.

**Development Impact Fees:** A fee or charge imposed on developers to pay for a jurisdiction's costs of providing services to new development.

**Development Right:** The right granted to a land owner or other authorized party to improve a property. Such right is usually expressed in terms of a use and intensity allowed under existing zoning regulation. For example, a development right may specify the maximum number of residential dwelling units permitted per acre of land.

**Dwelling, Multi-family:** A building containing two or more dwelling units for the use of individual households; an apartment or condominium building is an example of this dwelling unit type.

**Dwelling, Single-family Attached:** A one-family dwelling attached to one or more other one-family dwellings by a common vertical wall. Row houses and town homes are examples of this dwelling unit type.

**Dwelling, Single-family Detached:** A dwelling, not attached to any other dwelling, which is designed for and occupied by not more than one family and surrounded by open space or yards.

**Dwelling Unit:** A room or group of rooms (including sleeping, eating, cooking, and sanitation facilities, but not more than one kitchen), that constitutes an independent housekeeping unit, occupied or intended for occupancy by one household on a long-term basis.

**Elderly Household:** As defined by HUD, elderly households are one- or two- member (family or non- family) households in which the head or spouse is age 62 or older.

**Element:** A division or chapter of the General Plan.

**Emergency Shelter:** An emergency shelter is a facility that provides shelter to homeless families and/or homeless individuals on a limited short-term basis.

**Emergency Shelter Grants (ESG):** A grant program administered by the U.S. Department of Housing and Urban Development (HUD) provided on a formula basis to large entitlement jurisdictions.

**Encourage:** To stimulate or foster a particular condition through direct or indirect action by the private sector or government agencies.

**Enhance:** To improve existing conditions by increasing the quantity or quality of beneficial uses or features.

**Environmental Impact Report (EIR):** A report that assesses all the environmental characteristics of an area and determines what effects or impacts will result if the area is altered or disturbed by a proposed action.

**Fair Market Rent:** The rent, including utility allowances, determined by the United States Department of Housing and Urban Development for purposes of administering the Section 8 Existing Housing Program.

**Feasible:** Capable of being accomplished in a successful manner within a reasonable period of time, taking into account economic, environmental, social, and technological factors.

**First-Time Home Buyer:** Defined by HUD as an individual or family who has not owned a home during the three-year period preceding the HUD-assisted purchase of a home. Jurisdictions may adopt local definitions for first-time home buyer programs which differ from non-federally funded programs.

General Plan: The General Plan is a legal document, adopted by the legislative body of a City or County, setting forth policies regarding long-term development. California law requires the preparation of seven elements or chapters in the General Plan: Land Use, Housing, Circulation, Conservation, Open Space, Noise, and Safety. Additional elements are permitted, such as Economic Development, Urban Design and similar local concerns.

**Goal:** The ultimate purpose of an effort stated in a way that is general in nature and immeasurable. **Green Building:** Any building that is sited, designed, constructed, operated, and maintained for the health and well-being of the occupants, while minimizing impact on the environment.

**Gross Rent:** Contract rent plus the estimated average monthly cost of utilities (water, electricity, gas) and fuels (oil, kerosene, wood, etc.) To the extent that these are paid for by the renter (or paid for by a relative, welfare agency, or friend) in addition to the rent.

**Group Quarters:** A facility which houses groups of unrelated persons not living in households (U.S. Census definition). Examples of group quarters include institutions, dormitories, shelters, military quarters, assisted living facilities and other quarters, including single-room occupancy (SRO) housing, where 10 or more unrelated individuals are housed.

**HOME Program:** The HOME Investment Partnership Act, Title II of the National Affordable Housing Act of 1990. HOME is a Federal program administered by HUD which provides formula grants to States and localities to fund activities that build, buy, and/or rehabilitate affordable housing for rent or home ownership or provide direct rental assistance to low-income people.

**Homeless:** Unsheltered homeless are families and individuals whose primary nighttime residence is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings (e.g., the street, sidewalks, cars, vacant and abandoned buildings). Sheltered homeless are families and persons whose primary nighttime residence is a supervised publicly or privately operated shelter (e.g., emergency, transitional, battered women, and homeless youth shelters; and commercial hotels used to house the homeless).

**Household:** All those persons—related or unrelated—who occupy a single housing unit.

**Household Income:** The total income of all the persons living in a household. A household is usually described as very low income, low income, moderate income, and upper income based upon household size, and income, relative to the regional median income.

**Households, Number of:** The count of all year-round housing units occupied by one or more persons. The concept of household is important because the formation of new households generates the demand for housing. Each new household formed creates the need for one additional housing unit or requires that one existing housing unit be shared by two households. Thus, household formation can continue to take place even without an increase in population, thereby increasing the demand for housing.

**Household Population:** Persons living in households, not including group homes.

Housing and Community Development, Department of (HCD): The State agency that has principal responsibility for assessing, planning for, and assisting communities to meet the needs of low- and moderate-income households.

**Housing and Urban Development, U.S. Department of (HUD):** A cabinet-level department of the Federal government that administers housing and community development programs.

**Housing Problems:** Defined by HUD as a household which: (1) occupies a unit with physical defects (lacks complete kitchen or bathroom); (2) meets the definition of overcrowded; or (3) spends more than 30% of income on housing cost.

**Housing Subsidy:** Housing subsidies refer to government assistance aimed at reducing housing sales or rent prices to more affordable levels. Two general types of housing subsidy exist. Where a housing subsidy is linked to a particular house or apartment, housing subsidy is "project" or "unit" based. In Section 8 rental assistance programs the subsidy is linked to the family and assistance provided to any number of families accepted by willing private landlords. This type of subsidy is said to be "tenant based."

**Housing Unit:** The place of permanent or customary abode of a person or family. A housing unit may be a single-family dwelling, a multi-family dwelling, a condominium, a modular home, a mobile home, a cooperative, or any other residential unit considered real property under State law. A housing unit has, at least, cooking facilities, a bathroom, and a place to sleep. It also is a dwelling that cannot be moved without substantial damage or unreasonable cost.

**Impact Fee:** A fee, also called a development fee, levied on the developer of a project by a city, county, or other public agency as compensation for otherwise-unmitigated impacts the project will produce.

**Inclusionary Zoning:** Provisions established by a public agency to require that a specific percentage of housing units in a project or development remain affordable to very low-, and low-, or moderate income households for a specified period.

**Implementation Program:** An action, procedures, program, or technique that carries out general plan policy. Implementation programs also specify primary responsibility for carrying out the action and a time frame for its accomplishment.

**Income Category:** Four categories are used to classify a household according to income based on the median income for the county. Under state housing statutes, these categories are defined as follows: Extremely Low (< 30% of area median) Very Low (31-50% of area median); Low (51-80% of area median); Moderate (81-120% of area median); and Above Moderate (over 120% of area median).

**Infill Development:** Development of vacant land (usually individual lots or left-over properties) within areas that are already largely developed.

**Jobs/Housing Balance; Jobs/Housing Ratio:** The availability of affordable housing for employees. The jobs/housing ratio divides the number of jobs in an area by the number of employed residents. A ratio of

1.0 indicates a balance. A ratio greater than 1.0 indicates a net in-commute; less than 1.0 indicates a net out-commute.

**Large Household:** A household with five or more members.

Lease: A contractual agreement by which an owner of real property (the lessor) gives the right of possession to another (a lessee) for a specified period of time (term) and for a specified consideration (rent).

**Low-income Housing Tax Credits:** Tax reductions provided by the Federal and State governments for investors in housing for low-income households.

**Manufactured Housing:** Housing that is constructed of manufactured components, assembled partly at the site rather than totally at the site. Also referred to as modular housing.

**Market-Rate Housing:** Housing which is available on the open market without any subsidy. The price for housing is determined by the market forces of supply and demand and varies by location.

**Mean:** The average of a range of numbers.

**Median:** The mid-point in a range of numbers.

**Median Income:** The annual income for each household size within a region which is defined annually by HUD. Half of the households in the region have incomes above the median and half have incomes below the median.

**Mitigate, v.:** To ameliorate, alleviate, or avoid to the extent reasonably feasible.

**Mixed-use:** Properties on which various uses, such as office, commercial, institutional, and residential, are combined in a single building or on a single site in an integrated development project with significant functional interrelationships and a coherent physical design. A "single site" may include contiguous properties.

**Mobile Home:** A structure, transportable in one or more sections, built on a permanent chassis and designed for use as a single-family dwelling unit and which (1) has a minimum of 400 square feet of living space; (2) has a minimum width in excess of 102 inches; (3) is connected to all available permanent utilities; and (4) is tied down (a) to a permanent foundation on a lot either owned or leased by the homeowner or (b) is set on piers, with wheels removed and skirted, in a mobile home park.

**Multi-family Dwelling Unit:** A building or portion thereof designed for or occupied by two or more families living independently of each other, including duplexes, triplexes, quadplexes, apartments, and condominiums.

**Overcrowding:** Households or occupied housing units with 1.01 or more persons per room.

**Parcel:** A lot in single ownership or under single control, usually considered a unit for purposes of development.

**Physical Defects:** A housing unit lacking complete kitchen or bathroom facilities (U.S. Census definition). Jurisdictions may expand the Census definition in defining units with physical defects.

**Population.** People or inhabitants of a region or area.

**Poverty Level:** As used by the U.S. Census, families and unrelated individuals are classified as being above or below the poverty level based on a poverty index that provides a range of income cutoffs or "poverty thresholds" varying by size of family, number of children, and age of householder. The income cutoffs are updated each year to reflect the change in the Consumer Price Index.

**Project-Based Rental Assistance:** Rental assistance provided for a project, not for a specific tenant. A tenant receiving project-based rental assistance gives up the right to that assistance upon moving from the project.

**Public Housing:** A project-based low-rent housing program operated by independent local public housing authorities. A low-income family applies to the local public housing authority in the area in which they want to live.

Quantified Objective: The housing element must include quantified objectives which specify the maximum number of housing units that can be constructed, rehabilitated, and conserved by income level within a five- year time frame, based on the needs, resources, and constraints identified in the housing element (§65583 (b)). The number of units that can be conserved should include a subtotal for the number of existing assisted units subject to conversion to non-low-income households. Whenever possible, objectives should be set for each particular housing program, establishing a numerical target for the effective period of the program. Ideally, the sum of the quantified objectives will be equal to the identified housing needs. However, identified needs may exceed available resources and limitations imposed by other requirements of state planning law. Where this is the case, the quantified objectives need not equal the identified housing needs, but should establish the maximum number of units that can be constructed, rehabilitated, and conserved (including existing subsidized units subject to conversion which can be preserved for lower-income use), given the constraints.

**Redevelop:** To demolish existing buildings; or to increase the overall floor area existing on a property; or both; irrespective of whether a change occurs in land use.

**Redevelopment Agency:** California Community Redevelopment Law provides authority to establish a Redevelopment Agency with the scope and financing mechanisms necessary to remedy blight and provide stimulus to eliminate deteriorated conditions. The law provides for the planning, development, redesign, clearance, reconstruction, or rehabilitation, or any combination of these, and the provision of public and private improvements as may be appropriate or necessary in the interest of the general welfare by the Agency. Redevelopment law requires an Agency to set aside 20 percent of all tax increment dollars generated from each redevelopment project area for increasing and improving the community's supply of affordable housing.

**Regional Housing Needs Allocation:** A quantification by a COG or by HCD of existing and projected housing need, by household income group, for all localities within a region.

**Regional Housing Needs Plan (RHNP):** The Regional Housing Needs Plan (RHNP) is based on State of California projections of population growth and housing unit demand and assigns a share of the region's future housing need to each jurisdiction in California. These housing need numbers serve as the basis for the update of the Housing Element in each California city and county.

**Rehabilitation:** The repair, preservation, and/or improvement of substandard housing.

**Residential, Multiple Family:** Usually three or more dwelling units on a single site, which may be in the same or separate buildings.

**Residential, Single-family:** A single dwelling unit on a building site.

**Rezoning:** An amendment to the map and/or text of a zoning ordinance to effect a change in the nature, density, or intensity of uses allowed in a zoning district and/or on a designated parcel or land area.

**Secondary dwelling unit:** A self-contained living unit, either attached to or detached from, and in addition to, the primary residential unit on a single lot. "Granny Flat" is one type of secondary dwelling unit intended for the elderly.

**Section 8 Rental Assistance Program:** A Federal (HUD) rent-subsidy program that is one of the main sources of Federal housing assistance for low-income households. The program operates by providing "housing assistance payments" to owners, developers, and public housing agencies to make up the difference between the "Fair Market Rent" of a unit (set by HUD) and the household's contribution toward the rent, which is calculated at 30 percent of the household's adjusted gross monthly income (GMI). Section 8 includes programs for new construction, existing housing, and substantial or moderate housing rehabilitation.

Seniors: Persons age 65 and older.

**Service Needs:** The particular services required by special populations, typically including needs such as transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services preventing premature institutionalization and assisting individuals to continue living independently.

**Shall:** That which is obligatory or necessary.

**Should:** Signifies a directive to be honored if at all feasible.

**Site:** A parcel of land used or intended for one use or a group of uses and having frontage on a public or an approved private street. A lot.

**Small Household:** Pursuant to HUD definition, a small household consists of two to four non-elderly persons.

**Special Needs Groups:** Those segments of the population which have a more difficult time finding decent affordable housing due to special circumstances. Under California Housing Element statutes, these special needs groups consist of the elderly, handicapped, large families, femaleheaded households, farmworkers and the homeless. A jurisdiction may also choose to consider additional special needs groups in the Housing Element, such as students, military households, other groups present in their community.

**Subdivision:** The division of a tract of land into defined lots, either improved or unimproved, which can be separately conveyed by sale or lease, and which can be altered or developed.

**Subdivision Map Act**: Section 66410 et seq. of the California Government Code, this act vests in local legislative bodies the regulation and control of the design and improvement of subdivisions, including the requirement for tentative and final maps.

**Subsidize:** To assist by payment of a sum of money or by the granting of terms or favors that reduce the need for monetary expenditures. Housing subsidies may take the forms of mortgage interest deductions or tax credits from Federal and/or state income taxes, sale or lease at less than market value of land to be used for the construction of housing, payments to supplement a minimum affordable rent, and the like.

**Substandard Housing:** Residential dwellings that, because of their physical condition, do not provide safe and sanitary housing.

**Substandard, Suitable for Rehabilitation:** Substandard units which are structurally sound and where the cost of rehabilitation is economically warranted.

**Substandard, Needs Replacement:** Substandard units which are structurally unsound and for which the cost of rehabilitation is considered infeasible, such as instances where the majority of a unit has been damaged by fire.

**Supportive Housing:** Housing with a supporting environment, such as group homes or Single Room Occupancy (SRO) housing and other housing that includes a supportive service component such as those defined below.

**Supportive Services:** Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, child care, transportation, and job training.

**Tenure:** The manner in which a housing unit is occupied (i.e., rented or owned).

**Tenant-Based Rental Assistance:** A form of rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance. The assistance is provided for the tenant, not for the project.

**Transient Occupancy Buildings:** Buildings that have an occupancy of 30 days or fewer, such as boarding houses, hospices, hostels, and emergency shelters.

**Transit Occupancy Tax:** A tax imposed by a jurisdiction upon travelers to the area, collected by hotel, bed and breakfast, and condominium operators.

**Transitional Housing:** Transitional housing is temporary (often six months to two years) housing for a homeless individual or family who is transitioning to permanent housing. Transitional housing often includes a supportive services component (e.g. job skills training, rehabilitation counseling, etc.) to allow individuals to gain necessary life skills in support of independent living.

**Universal Design:** The creation of products and environments meant to be usable by all people, to the greatest extent possible, without the need for adaptation or specialization.

**U.S. Department of Housing and Urban Development (HUD):** The cabinet level department of the Federal government responsible for housing, housing assistance, and urban development at the national level. Housing programs administered through HUD include Community Development Block Grant (CDBG), HOME and Section 8, among others.

Vacant: Lands or buildings that are not actively used for any purpose.

**Zoning:** The division of a city or county by legislative regulations into areas, or zones, which specify allowable uses for real property and size restrictions for buildings within these areas; a program that implements policies of the General Plan