



# **Calaveras County Housing Element 2019-2027**

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# CREDITS

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## **Board of Supervisors**

Gary Tofanelli

Jack Garamendi

Merita Callaway

Dennis Mills

Benjamin Stopper

## **Planning Commission**

Trent Fiorino

Timothy Laddish

Michelle Plotnik

Kelly Wooster

Brett Henderson

## **Planning Department**

Peter Maurer, Planning Director

## **Planning Consultant**

PlaceWorks

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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 (2018) 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 2015. 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 2015. This 2019 Housing Element is an update of the 2014 Housing Element and will serve an eight-year planning period from 2019 to 2027.

## **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, including those with special needs, such as 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; renter-to-owner ratios; level of rent or mortgage payment compared to ability to pay; and housing stock characteristics, such as 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, including the California Department of Housing and Community Development’s (HCD) pre-approved data packet. Information on population, housing stock, and economics comes primarily from the 2010 U.S. Census, American Community Survey, and the California Department of Finance (DOF). 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, 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 in 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.

Per Assembly Bill (AB) 162 (Government Code Section 65302), as part of the General Plan update, anticipated to be adopted in July or August 2019, the County evaluated and amended the Safety and Conservation Elements, as appropriate, to include analysis and policies regarding flood hazard and management information.

## **Public Participation**

The California Department of Housing and Community Development requires local governments to make



diligent efforts to solicit public participation from all economic segments of the community, especially low-income persons, in the development of the Housing Element. During the preparation of this Housing Element update, public input was actively encouraged in a variety of ways.

All segments of the community were encouraged to participate in the preparation of the Housing Element through a combination of general public notices and direct contacts with organizations serving low-income and special needs groups and inviting them to attend public workshops on the Housing Element.

### ***Public Workshops***

To provide opportunities for public participation in the preparation of the Housing Element, the County conducted three workshops: two were held on February 25, 2019 in San Andreas and Murphys, and one was held on February 26, 2019 in Mountain Ranch. The County held three meetings in an effort to reach residents throughout the County, where housing needs and issues may be different. All meetings were well attended, and several public comments were received. A copy of the public notice and the sign-in sheets for each meeting are located in Appendix A.

The workshops were held to explain the purpose and contents of the Housing Element, explain state requirements, and initiate dialogue regarding specific housing needs. Invitations were sent to the following community-based organizations, nonprofit housing organizations, building industry representatives, and public agencies; a notice was published in the local paper; and a notice was posted on the Planning Department's website.

- Calaveras County Association of Realtors
- Calaveras County Health and Human Services Agency
- Calaveras County Homelessness Task Force
- Calaveras Planning Coalition
- Faith Lutheran Church
- Gold Country Alliance for Mentally Ill
- Habitat for Humanity, Calaveras County
- MyValleySprings.com
- The Resource Connection

### **Comments Received – San Andreas Meeting**

- Look into exemption for the Oaks Tree Ordinance, the CEQA requirement makes completing affordable housing projects difficult.
- The fire sprinkler requirements are too costly for new development. Consider amending Title 25 Article 8 of the Code of Regulations, to not require fire sprinklers for new housing units under 1,200 square feet and exempt manufactured or mobile homes. According to residents ten rural counties have already made this amendment in an effort to minimize housing costs.
- Consider co-housing, yurts, and tiny homes as options for new affordable housing.

- Are cannabis growers considered in the farmworker numbers? When will the latest numbers be updated and will it include cannabis growers?
- Residents are still dealing with displacement from the Butte fire. Seniors don't want to rebuild new single-family homes but there aren't other housing options.
- County should consider a variety of senior housing options.
- Seniors on a fixed income also need assistance with brush clearing to help maintain their large parcels.

### Comments Received – Murphys Meeting

- Vacation homes in Murphys and Arnold are taking up all the workforce rental housing options.
- The County should take on a market analysis to identify the impact of vacation rentals throughout the County. The County should consider surveying employees to identify the housing needs of their local workforce.
- Infrastructure won't support multi-family development.
- The County should consider acquiring properties that currently have liens to use for affordable housing development.
- Are there rural set-aside grant funds that the County could apply for?
- The County Planning Department has been great to work with and is willing to work with developers on fees to get affordable housing projects completed.
- Consider mobile homes and mobile home parks for affordable housing, possible land trust.
- Consider inclusionary housing study to determine if an inclusionary housing ordinance would work in the county.

### Comments Received – Mountain Ranch Meeting

- Housing shortage – several homes lost on the fire have not been rebuilt. 549 legal structures were lost, only 102 have been rebuilt.
- High cost to rebuild – County should consider waiving fees for building costs.
- County should consider alternative materials/approaches for building.
- County should amend Title 25, Article 8 to eliminate the requirement for fire sprinklers on homes 1200 sq. ft. or less. This has been done in several other rural counties.
- County should allow co-housing.

### Addressing Public Comments

In an effort to address the comments received at the public workshops, the County has included several programs listed below and included in the 8-year Housing Element policy document.

- H-6D Weatherization Efforts (new program)

- H-1I Title 25 Amendment (new program)
- H-2E Affordable Housing Program Study (continued program)
- H-5D Vacation Home Rental Study (new program)
- H-2G Encourage Co-Housing/Cooperative Housing (continued program)

### **Stakeholder Interviews**

As a part of the Housing Element update, the County conducted one on one phone consultations with the following groups to gain insight on the needs within the County. Information from these consultations is cited throughout the document.

- Calaveras County Housing Coalition
- The Resource Connection (previously the Calaveras County Human Resources Council)
- Calaveras County Mental Health Services
- Calaveras County Association of Realtors
- Gold Country Alliance for the Mentally Ill
- Central Sierra Continuum of Care

### ***Public Hearings***

*Text will be added once hearings occur.*

### ***Additional Public Comment Received***

Appendix A includes all public comments received during the 60-day review period.

The comments received are summarized below followed by the County efforts to address the comments.

- Public Comment: Commit to hiring/designating a Housing Specialist  
*County Response: Program H-7A has been revised to include additional efforts.*
- Public Comment: Adopt regulations and additional restrictions on short-term vacation rentals.  
*County Response: Program H-5D commits the County to conducting a vacation home rental study by 2021.*
- Public Comment: Address critical, special housing needs in the Butte Fire area including holding a housing workshop to gather input on challenges residents face and recommend the Board of Supervisors make Title 25 Code Changes as soon as possible.  
*County Response: As part of the Housing Element outreach effort the County held three public meetings to gather input on housing challenges within the County. Several of the programs included were to address those needs. In addition, the County has revised program H-1I to hold a housing workshop by summer 2020 to discuss the challenges and consider additional amendments.*  
*Program H-1I aims to have Title 25 Code amendments evaluated by the end of 2020.*
- Public Comment: Revisit the creation of the Housing Advisory Committee

*County Response: At this time the County has decided not to revisit the creation of the Housing Advisory Committee.*

- Public Comment: Encourage ongoing public participation.

*County Response: The County submits an annual progress report on April 1 of each year to the California Department of Housing and Community Development. This progress report is first heard at a public meeting and is open for public comment. The County encourages continued public input during the entire housing element planning period.*

- Public Comment: Accessory Dwelling Unit Ordinance

*County Response: The County has an adopted ADU ordinance that addresses all new state law. In addition, while the County sees ADUs as an affordable housing type, currently there are no rental rates to make the case that ADUs are renting at a rate affordable to lower income households. While the analysis is included in the Housing Element, the County is not taking credit for any lower income ADUs.*

- Public Comment: Minimum densities could constrain development.

*County Response: Program H-D is included to help preserve multifamily sites for higher density projects. Prior to making this amendment the County will consider project constraints and market feasibility.*

- Public Comment: Inclusionary Housing

*County Response: The County has included program H-2G to complete a study to explore options for an affordable housing strategy.*

- Public Comment: Green Building

*County Response: The County has modified program H-6B to provide information, on request, regarding green standards currently being applied.*

- Public Comment: Infrastructure Capacity

*County Response: While the County has capacity to meet its RHNA, capacity is not reserved for specific sites.*

## 4.3 EXISTING NEEDS ASSESSMENT

### Introduction

This section describes 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 establish the “baseline” population, employment, and housing characteristics for Calaveras County. The main sources of the information in this section are the 2012-2016 American Community Survey, DOF, and the 2014 Calaveras County Housing Element. Other sources of information include the California Employment Development Department, 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 2018. However, it grew rapidly in the 1970s and 1980s. Between 1970 and 1980, the average annual growth rate (AAGR) for Calaveras County was 5.2 percent. Between 1980 and 1990, the county added residents even more quickly (an average of 5.5 percent per year). From 1990 to 2000, growth slowed to an AAGR of 2.7 percent. From 2000 to 2010, the population AAGR was 1.2 percent, much slower than the rate of growth seen in previous decades. For the most recent period, from 2010 to 2018, Calaveras County experienced a decrease in the growth rate by -0.1 percent, which contrasts with the state’s slightly increasing growth rate of 0.7 percent.

Year	Calaveras County			California		
	Population	Change	AAGR	Population	Change	AAGR
1920	6,183	-	-	3,426,861	--	--
1930	6,008	-175	-0.3%	5,677,251	2,250,390	6.6%
1940	8,221	2,213	3.7%	6,907,387	1,230,136	2.2%
1950	9,902	1,681	2.0%	10,586,223	3,678,836	5.3%
1960	10,289	387	0.4%	15,717,204	5,130,981	4.8%

**Table 4-1  
Historical Population Change  
Calaveras County and California  
1920 to 2018**

Year	Calaveras County			California		
	Population	Change	AAGR	Population	Change	AAGR
1970	13,585	3,296	3.2%	19,953,134	4,235,930	2.7%
1980	20,710	7,125	5.2%	23,667,902	3,714,768	1.9%
1990	31,998	11,288	5.5%	29,760,021	6,092,119	2.6%
2000	40,554	8,556	2.7%	33,873,086	4,113,065	1.4%
2010	45,578	5,024	1.2%	37,253,956	3,380,870	1.0%
2018	45,157	-421	-0.1%	39,809,693	2,555,737	0.7%

Source: 1990-2010 U.S. Census; California Department of Finance, Official State Population and Housing Estimates, January 1, 2018 (Table E-5)

### Age

Table 4-2 shows the distribution of unincorporated Calaveras County’s population by age in 2010 and 2016. As shown in the table, the share of persons between ages 0 to 24 either declined or remained relatively the same from 2010 to 2016; those aged 25 to 34 years and over the age of 55 grew; and those between the age of 35 to 54 years decreased in the overall population. The largest increase in population was in the 65 to 74 age group, which increased from 11.8 percent in 2010 to 15.3 percent of the population in 2016. Calaveras County had a smaller percentage of residents under the age of 44 (40.3 percent) than California (62.1 percent) in 2016. Conversely, 56.9 percent of residents in Calaveras County were 45 and older compared to only 38.1 percent of all California residents. In 2010 the median age in Calaveras County (51.2) was significantly higher than that of the state (36.0).

About 24.3 percent of the county’s population was 65 years of age or older in 2016—the highest percentage in the Central Sierra region. The oldest median ages in the county in 2016 were in Dorrington, Valley Springs, and Forest Meadows (62.8, 52.4, and 50.7 respectively), while the youngest median ages were in Rancho Calaveras (45.6) and San Andreas (41.6). 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  
2010 and 2016**

Age Group	Unincorporated Calaveras County				California			
	2010		2016		2010		2016	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
0 to 4	1,628	3.9%	1,682	4.1%	2,527,973	6.9%	2,512,523	6.5%
5 to 14	5,069	12.0%	4,224	10.3%	5,092,583	13.9%	5,063,701	13.1%
15 to 19	2,697	6.4%	2,297	5.6%	2,821,071	7.7%	2,628,486	6.8%
20 to 24	1,724	4.1%	1,682	4.1%	2,711,159	7.4%	2,899,065	7.5%

**Table 4-2  
Age Characteristics  
Unincorporated Calaveras County and California  
2010 and 2016**

Age Group	Unincorporated Calaveras County				California			
	2010		2016		2010		2016	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
25 to 34	2,930	6.9%	3,486	8.5%	5,239,132	14.3%	5,720,822	14.8%
35 to 44	4,539	10.8%	3,609	8.8%	5,275,770	14.4%	5,179,664	13.4%
45 to 54	7,390	17.5%	5,906	14.4%	5,129,221	14.0%	5,218,318	13.5%
55 to 64	7,693	18.2%	7,833	19.1%	3,773,641	10.3%	4,522,542	11.7%
65 to 74	4,991	11.8%	6,439	15.7%	2,124,963	5.8%	2,821,757	7.3%
75 and over	3,495	8.3%	3,773	9.2%	1,941,776	5.3%	2,164,636	5.6%
<b>TOTAL</b>	<b>42,204</b>	<b>99.9%</b>	<b>41,013</b>	<b>99.8%</b>	<b>36,637,290</b>	<b>100.0%</b>	<b>38,654,206</b>	<b>100.2%</b>

Source: 2012-2016 American Community Survey 5-Year Estimates  
 Note: Total population may not be a sum of subgroups due to rounding of Census data.

### Race and Ethnicity

Table 4-3 summarizes data regarding the race and ethnicity of unincorporated Calaveras County and California residents in 2016. Calaveras County’s population was less racially and ethnically diverse than the state. As shown in the table, white persons made up 95.7 percent of the county’s population compared to only 65.1 percent of the total state population. The number of persons identifying as Hispanic or Latino was only 11.1 percent of the county’s population compared to 38.6 percent of the statewide population.

**Table 4-3  
Population By Race and Ethnicity  
Unincorporated Calaveras County and California  
2016**

Racial/Ethnic Category	Unincorporated Calaveras County		California	
	Number	Percentage	Number	Percentage
White (non-Hispanic)	39,266	95.7%	25,159,975	65.1%
Black or African American	594	1.4%	2,723,286	7.0%
American Indian and Alaska Native	1219	3.0%	728,094	1.9%
Asian	981	2.4%	6,122,435	15.8%
Total Native Hawaiian and Other Pacific Islander	197	0.5%	305,202	0.8%
Other	475	1.2%	5,575,498	14.4%
Hispanic or Latino (of any race)	4,563	11.1%	14,903,982	38.6%
<b>Total Population</b>	<b>41,013</b>	<b>100.0%</b>	<b>38,654,206</b>	<b>100.0%</b>

Source: 2012-2016 American Community Survey 5-Year Estimates  
 Note: Total population may not be a sum of subgroups due to rounding of Census data.

Per the 2012-2016 American Community Survey, the Rail Road Flat CDP has the largest population, per capita, of American Indian and Alaska natives. San Andreas CDP has the largest population, per capita, of native Hawaiian and other Pacific Islanders and of black or African Americans. The largest Asian populations, per capita, are located in the Rancho Calaveras and Wallace CDPs. Both the Mokelumne Hill CDP and Wallace CDP have significant populations of Hispanic or Latinos (of any race). The San Andreas CDP is one of the most ethnically diverse in the county, with relatively larger populations of black or African Americans, American Indian and Alaska natives, Asians, and native Hawaiian and other Pacific Islanders than the other CDPs in the county.

### ***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 in 2016 for Calaveras County and California based on the American Community Survey Five Year Estimate.<sup>1</sup> Approximately 33.6 percent of households in Calaveras County earned under \$35,000 compared to 28.4 percent in the state. On the higher end of the income spectrum, 37.2 percent of Calaveras County households earned more than \$75,000 in 2016, compared to 43.3 percent in the state. The statistics indicate, for the County, a relatively large increase in households earning less than \$35,000 (7.7% increase) and a moderate increase in households earning more than \$75,000 since 2009 (3.6% increase). This may be due to the change in the methodologies used in gathering income data (Census data versus American Community Survey projections) or to a relative widening of the income spread from lower-income households to affluent households in Calaveras County. The County should continue to monitor this trend over time to assess the data’s reliability.

<b>Table 4-4 Household Income Distribution Calaveras County and California 2016</b>				
<b>Income</b>	<b>Calaveras County</b>		<b>California</b>	
	<b>Households</b>	<b>Percent</b>	<b>Households</b>	<b>Percent</b>
Less than \$10,000	868	4.9%	730,021	5.7%
\$10,000 to \$14,999	1,010	5.7%	627,562	4.9%
\$15,000 to \$24,999	2,072	11.7%	1,165,472	9.1%
\$25,000 to \$34,999	2,002	11.3%	1,114,243	8.7%
\$35,000 to \$49,999	2,409	13.6%	1,511,272	11.8%
\$50,000 to \$74,000	2,763	15.6%	2,113,219	16.5%
\$75,000 to \$99,999	2,090	11.8%	1,549,694	12.1%
\$100,000 to \$149,999	2,763	15.6%	1,946,723	15.2%

<sup>1</sup> American Community Survey figures are used in this discussion, 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 this margin of error when establishing policy based on American Community Survey data.



**Table 4-4**  
**Household Income Distribution**  
**Calaveras County and California**  
**2016**

Income	Calaveras County		California	
	Households	Percent	Households	Percent
\$150,000 to \$199,999	957	5.4%	934,939	7.3%
\$200,000 or more	779	4.4%	1,114,243	8.7%
<b>Total</b>	<b>17,713</b>	<b>--</b>	<b>12,807,388</b>	<b>--</b>
<i>Median Household Income</i>	\$53,502		\$63,783	
<i>Mean Household Income</i>	\$75,402		\$91,149	

*Source: 2012-2016 American Community Survey 5-Year Estimates*

Table 4-5 shows the median household incomes in 2010 and 2016 for Calaveras County and California. The median household income in Calaveras continues to remain lower than the median household income for California.

**Table 4-5**  
**Median Income**  
**Calaveras County and California**  
**2010-2016**

Area	Calaveras County		California	
	2010	2016	2010	2016
Median Household Income	\$54,971	\$53,502	\$60,883	\$63,783
Median Family Income	\$65,542	\$70,878	\$69,322	\$72,952

*Source: 2012-2016 American Community Survey 5-Year Estimates*

## Employment

Table 4-6 shows the employment and unemployment rates along with industry employment by major classification for Calaveras County and California for 2013 and 2018.

The number of jobs that the California Employment Development Department 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.

**Table 4-6  
Employment by Industry  
Calaveras County and California  
2013 and 2018**

	Calaveras County				California			
	2013 <sup>/a/</sup>		2018 <sup>/a/</sup>		2013 <sup>/a/</sup>		2018 <sup>/a/</sup>	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Civilian Employment	17,250	89.6%	20,960	96.2%	16,933,300	91.05%	18,547,900	95.9%
Civilian Unemployment	2,010	10.4%	830	3.8%	1,663,500	8.95%	803,100	4.2%
<b>Civilian Labor Force Total</b>	<b>19,260</b>	<b>100.00%</b>	<b>21,790</b>	<b>100.00%</b>	<b>18,596,800</b>	<b>100.00%</b>	<b>19,351,000</b>	<b>100.00%</b>
<b>Jobs by Place of Employment</b>								
Natural Resources, Mining and Construction	640	7.7%	840	8.5%	656,600	4.2%	879,600	5.0%
Manufacturing	320	3.9%	320	3.3%	1,257,200	8.1%	1,316,600	7.5%
Wholesale Trade	130	1.6%	150	1.5%	689,700	4.4%	721,800	4.1%
Retail Trade	960	11.5%	1,330	13.5%	1,567,000	10.0%	1,680,200	9.5%
Transportation, Warehousing, and Utilities	240	2.9%	260	2.6%	499,700	3.2%	637,700	3.6%
Information	110	1.3%	100	1.0%	445,900	2.9%	534,500	3.0%
Financial Activities	210	2.5%	210	2.1%	783,300	5.0%	833,700	4.7%
Professional and Business Services	420	5.1%	580	5.9%	2,328,700	14.9%	2,611,400	14.8%
Educational and Health Services	1,000	12.0%	1,220	12.4%	2,299,300	14.7%	2,711,900	15.4%
Leisure and Hospitality	1,290	15.5%	1,390	14.1%	1,682,300	10.8%	2,012,400	11.4%
Other Services	350	4.2%	360	3.7%	513,800	3.3%	567,400	3.2%
Government	2,570	30.9%	2,800	28.4%	2,422,900	15.5%	2,629,900	14.9%
<b>Total Farm</b>	<b>80</b>	<b>1.0%</b>	<b>320</b>	<b>3.3%</b>	<b>468,100</b>	<b>3.0%</b>	<b>429,300</b>	<b>2.4%</b>
<b>Total Nonfarm</b>	<b>8,240</b>	<b>99.0%</b>	<b>9,540</b>	<b>96.8%</b>	<b>15,150,400</b>	<b>97.0%</b>	<b>17,191,900</b>	<b>97.6%</b>
<b>Total Industrial Employment</b>	<b>8,320</b>	<b>100.0%</b>	<b>9,860</b>	<b>100.0%</b>	<b>15,618,500</b>	<b>100.0%</b>	<b>17,621,200</b>	<b>100.0%</b>

Source: California Employment Development Department, Employment by Industry Data, 2013-2018

/a/ 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, the most significant employment sectors in Calaveras County in 2018 included government, leisure and hospitality, retail trade jobs, and education and health services. The retail trade sector had the largest increases in jobs from 2013 to 2018 with relatively moderate increases in government, natural resources, mining, and construction, and educational and health services, while the information sector had the largest job losses.

Table 4-7 identifies individual major employers in Calaveras County in 2018, according to the Employment Development Department. It is worth noting that some 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, off of 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  
2018**

Employer	Location	Number of Employees <sup>/b/</sup>
Avalon Training Center	San Andreas	100-249
Bear Valley Mountain Resort	Bear Valley	250-499
Big Trees Market	Arnold	50-99
Bret Harte High School	Angels Camp	100-249
Calaveras County Human Services	San Andreas	50-99
Calaveras County Sheriff	San Andreas	50-99
Calaveras High School	Angels Camp	50-99
Calaveras Lumber	Angels Camp	50-99
Calaveras Public Works Dept	San Andreas	50-99
Foothill Village Senior Living	Angels Camp	50-99
Forestry & Fire Protection (CAL FIRE)	San Andreas	250-499
Global Payments Inc	Bear Valley	50-99
Hotcakesinc	Not Available	50-99
Ironstone Vineyards	Murphys	100-249
Jenny Lind Elementary School	Valley Springs	50-99
MACT Health Board Inc	Angels Camp	50-99
Mark Twain Medical Center <sup>/a/</sup>	San Andreas	250-499
Native Daughters-Golden West	Murphys	100-249
Rail Road Flat Elementary School	San Andreas	50-99
Rite Passage Sierra Ridge Academy	San Andreas	100-249
Smith Timber Co.	Wilseyville	50-99
Sonora Regional Med Center	Angels Camp	50-99
UPS Customer Center	Angels Camp	50-99
Worldmark Angels Camp	Angels Camp	50-99

Source: California Employment Development Department, American Labor Market Information System (LMIS) 2018, <https://www.labormarketinfo.edd.ca.gov/majorer/countymajorer.asp?CountyCode=000009>

/a/ Also known as Mark Twain Medical Center, a member of Dignity Health

/b/ Numbers represent estimates only

## Unemployment

The unemployment rate in Calaveras County has decreased in recent years, following trends of the state and national recession recovery. Table 4-8 shows unemployment rates in the county and state from 2000 to 2017. Since 2003, the county's unemployment rate has been consistently higher than the state average, excluding the average for 2018. The unemployment rate increased from 2006 through 2010, consistent with an overall decrease in the state and national economies. Since 2011, unemployment rates have consistently decreased in Calaveras County. As of 2017, the unemployment rate in Calaveras County was lower than pre-recession levels, with 4.7 percent of Calaveras County residents unemployed, similar to the statewide unemployment rate for that same period (4.8 percent). The overall unemployment trends in Calaveras County generally follow the ups and downs of the state, except at a slightly higher rate.

<b>Year</b>	<b>Calaveras County</b>	<b>California</b>
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
2014	8.6	7.5
2015	6.4	6.2
2016	5.7	5.5
2017	4.7	4.8

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

*/a/ Figures are annual average unemployment rates.*

## Population and Employment Projections

DOF produces population projections for all counties in California. DOF's most recent projections, released in 2017 and updated in 2018, cover the period from 2010 to 2060. Table 4-9 shows the DOF population estimate in 2018 and the projected population for 2018 through 2060, as well as the AAGR for each time period. As shown in the table, Calaveras County's population is projected to increase from 45,157 in 2018 to 50,259 in 2060. Calaveras County's population is expected to grow at a continuously slower rate than the state average between 2018 and 2060. Growth rates in the region appear to be increasing in the near term, declining in the coming decades, but are then projected to increase again in the further future.

Year <sup>/a/</sup>	Calaveras County		California	
	Persons	AAGR	Persons	AAGR
2018	45,157	-	39,809,693	-
2020	44,953	-0.45%	40,639,392	2.08%
2025	45,934	2.18%	42,326,397	4.15%
2030	46,920	2.15%	43,939,250	3.81%
2035	47,642	1.54%	45,440,735	3.42%
2040	48,033	0.82%	46,804,202	3.00%
2045	48,256	0.46%	48,007,817	2.57%
2050	48,566	0.64%	49,077,801	2.23%
2055	49,188	1.28%	50,044,172	1.97%
2060	50,259	2.18%	50,975,904	1.86%

Source: California Department of Finance (DOF), Official State Population and Housing Estimates, January 1, 2018 (Table E-5)

Note: Total population may not be a sum of subgroups due to rounding of Census data.

/a/ Projections commencing in 2020 for DOF Report P-1 are based on a DOF 2016 County and State population estimate of 44,692 and 39,952,483 respectively (and not on 2018 estimates).

The California Employment Development Department provided industry employment and occupational projections in October 2018 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 2014 to 2024:

- Construction (690 jobs, 41.1 percent)
- Educational Services (Private), Health Care, and Social Assistance (7,530 jobs, 27.4 percent)
- Professional and Business Services (2,480 jobs, 25.9 percent)
- Total Farm (70 jobs, 14.0 percent)
- Leisure and Hospitality, mostly accommodations and food (7,390 jobs, 13.5 percent)
- Trade, Transportation, and Utilities (7,150 jobs, 13.3 percent)

- Government (15,620 jobs, 11.5 percent)
- Other Services, excluding Private Household Workers (1,370 jobs, 11.4 percent)
- Financial Activities (1,210 jobs, 11.0 percent)
- Information (560 jobs, 9.8 percent)
- Manufacturing (2,050 jobs, 8.8 percent)

One industry expected to decline over the planning period is Mining and Logging with a decrease in 300 jobs (-6.2 percent).

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

## **Household Characteristics and Housing Supply**

The section analyzes 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 HCD 6th Cycle Data Packet, which is based on the 2012-2016 American Community Survey 5-Year Estimates, DOF, the 2010 U.S. Census, and other sources.

### ***Household Characteristics***

#### **Household Population**

Household population is an 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 DOF, as of 2018, unincorporated Calaveras County had a total household population of 41,036 with 452 people (or about 1 percent) living in group quarters. With 15,944 households, the unincorporated county had an average of 2.32 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 2010, 71.7 percent of Calaveras County households were family households compared to 68.7 percent in the state. From 2010 to 2016, family households as a percentage of total households in unincorporated Calaveras County decreased to 69.1 percent, nearly the same as for the state (see Table 4-11).

Table 4-10 provides additional information on the types of households in Calaveras County in 2016. Married couples with children under 18 made up only 13.5 percent (2,152) of households in the County, compared to the state average of 22.0 percent. Married couples without children, accounted for nearly 41.5 percent (6,622), significantly greater than California (27.2 percent) in 2016. 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  
2016**

Household Type	Unincorporated Calaveras County		California	
	Number	Percent	Number	Percent
<b>Family Households</b>				
Married Couples with Own Children under 18	2,152	15.5%	2,822,586	22.0%
Married Couples without Own Children under 18	6,622	41.5%	3,487,951	27.2%
Single Head of Household with Own Children under 18	951	6.0%	1,210,307	9.5%
Single Head of Household without Own Children under 18	1,300	8.2%	1,279,175	10.0%
<b>Non-Family Households</b>				
Householder living alone (2,342 are 65+)	4,017	25.2%	3,069,644	24.0%
Householder not living alone	902	5.7%	937,724	7.3%
<b>Total Households</b>	<b>15,944</b>	<b>100.0%</b>	<b>12,807,387</b>	<b>100.0%</b>

*Source: 2012-2016 American Community Survey 5-Year Estimates*

In 2016, there were 951 single-parent households in Calaveras County, making up 6.0 percent of the total households. Of these single-parent households, about 63 percent (595) were female-headed households and 37 percent (356) were male-headed households. The percentage of single-parent households was lower in Calaveras County than in the state (9.5 percent) in 2016.

**Table 4-11  
Family and Non-Family Households  
Unincorporated Calaveras County and California  
2010 and 2016**

Year	Unincorporated Calaveras County		California	
	Number	Percent	Number	Percent
<b>2010</b>				
Family Households	12,297	71.7%	8,495,322	68.6%
Non-Family Households	4,860	28.3%	3,897,530	31.4%

**Table 4-11  
Family and Non-Family Households  
Unincorporated Calaveras County and California  
2010 and 2016**

Year	Unincorporated Calaveras County		California	
	Number	Percent	Number	Percent
<b>Total Households</b>	<b>17,157</b>	<b>100.0%</b>	<b>12,392,852</b>	<b>100.0%</b>
<b>2016</b>				
Family Households	11,025	69.1%	8,800,019	68.7%
Non-Family Households	4,919	30.9%	4,007,368	31.3%
<b>Total Households</b>	<b>15,944</b>	<b>100.0%</b>	<b>12,807,387</b>	<b>100.0%</b>

*Source: 2012-2016 American Community Survey 5-Year Estimates; 2006-2010 American Community Survey 5-Year Estimates*

Non-family households made up 30.9 percent of all households in unincorporated Calaveras County in 2016; 81.7 percent of these non-family households were composed of individuals living alone, similar to the state's 76.6 percent. Households of unrelated persons not living alone accounted for 5.7 percent (902) of households in Calaveras County, compared to 7.3 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 2012-2016 American Community Survey is the most recent source of data on tenure in Calaveras County. Table 4-12 shows rates of homeownership and renter occupancy in unincorporated Calaveras County and California in 2016. As shown in the table, Calaveras County had a higher rate of homeownership (78.8 percent) than the state (54.1 percent) in 2016.

**Table 4-12  
Housing Tenure  
Unincorporated Calaveras County and California  
2016**

Tenure	Unincorporated County		California	
	Number	Percent	Number	Percent
Owner Occupied	12,556	78.8%	6,928,796	54.1%
Renter Occupied	3,388	21.2%	5,878,591	45.9%
<b>Total Occupied Housing Units</b>	<b>15,944</b>	<b>100.0%</b>	<b>12,807,387</b>	<b>100.0%</b>

*Source: 2012-2016 American Community Survey 5-Year Estimates*



## 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 compares housing overcrowding data for Calaveras County with data for California. In 2016, 98.0 percent of unincorporated Calaveras County's housing units had one or fewer persons per room with only 2.0 percent considered overcrowded. Of all units in unincorporated Calaveras County, 1.6 percent had between 1.01 and 1.50 persons per room, and only 0.4 percent were severely overcrowded with more than 1.5 persons per room. Overcrowding was less of a problem in unincorporated Calaveras County in 2016 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 unincorporated Calaveras County's owner households were overcrowded, while 1.5 percent of renter households were overcrowded in 2016.

<b>Table 4-13 Overcrowding Calaveras County and California 2016</b>				
<b>Tenure</b>	<b>Unincorporated County</b>		<b>California</b>	
<b>Occupants/Room</b>	<b>Number of Units</b>	<b>Percent</b>	<b>Number of Units</b>	<b>Percent</b>
<b>Owner Occupied</b>				
1.00 or less	12,310	98.0%	6,651,847	96.0%
1.01 to 1.5	205	1.6%	207,870	3.0%
1.51 or more	45	0.4%	69,290	1.0%
<b>Total</b>	<b>12,560</b>		<b>6,929,007</b>	
<b>Renter Occupied</b>				
1.00 or less	3,294	97.3%	5,102,434	86.8%
1.01 to 1.5	62	1.8%	482,027	8.2%
1.51 or more	28	0.8%	293,919	5.0%
<b>Total</b>	<b>3,384</b>		<b>5,878,380</b>	
<b>Total Occupied Housing Units</b>				
1.00 or less	15,604	88.1%	11,757,181	91.8%
1.01 to 1.5	267	1.5%	691,599	5.4%
1.51 or more	73	0.4%	358,607	2.8%
<b>Total</b>	<b>17,713</b>		<b>12,807,387</b>	

Source: 2012-2016 American Community Survey 5-Year Estimates

## Household Size

Table 4-14 shows average household size by tenure for unincorporated Calaveras County and California in 2016. Calaveras County had a much smaller proportion (9.6 percent) of large households (five or more members) than California (15.8 percent). Calaveras County also had a larger proportion of one- and two-person households than California in 2016 (60.8 percent compared to 48.5 percent). Renter-occupied units tend to have smaller households than owner households; however, this is not entirely true in Calaveras County. In the county, 31.4 percent of renter households were one-person households compared to 23.6 percent for owner households. Two-person households made up a much smaller percentage of renter households compared to owner households (25.4 percent and 47.5 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**  
**2016**

Tenure # Persons in Household	Unincorporated Calaveras County		California	
	Number	Percent	Number	Percent
<b>Owner Occupied</b>				
1 Person	2,958	23.6%	1,379,489	19.9%
2 Persons	5,971	47.5%	2,330,483	33.6%
3 Persons	1,730	13.8%	1,167,184	16.8%
4 Persons	1,097	8.7%	1,108,421	16.0%
5 Persons	478	3.8%	532,429	7.7%
6 Persons	249	2.0%	229,677	3.3%
7 Persons or more	77	0.6%	181,324	2.6%
<b>Total</b>	<b>12,560</b>	<b>100.0%</b>	<b>6,929,007</b>	<b>100.0%</b>
<b>Renter Occupied</b>				
1 Person	1,061	31.4%	1,690,545	28.8%
2 Persons	861	25.4%	1,524,477	25.9%
3 Persons	578	17.1%	961,537	16.4%
4 Persons	445	13.2%	834,848	14.2%
5 Persons	416	12.3%	484,383	8.2%
6 Persons	0	0.0%	220,176	3.7%
7 Persons or more	23	0.7%	162,414	2.8%
<b>Total</b>	<b>3,384</b>	<b>100.0%</b>	<b>5,878,380</b>	<b>100.0%</b>
<b>All Households</b>				
1 Person	1,061	8.2%	1,690,545	14.8%
2 Persons	6,832	52.6%	3,854,960	33.7%
3 Persons	2,308	17.8%	2,128,721	18.6%

**Table 4-14**  
**Household Size by Tenure**  
**Unincorporated Calaveras County and California**  
**2016**

Tenure # Persons in Household	Unincorporated Calaveras County		California	
	Number	Percent	Number	Percent
4 Persons	1,542	11.9	1,943,269	17.0%
5 Persons	894	6.9%	1,016,812	8.9%
6 Persons	249	1.9%	449,853	3.9%
7 Persons or more	100	0.8%	343,738	3.0%
<b>Total</b>	<b>12,986</b>	<b>100.0%</b>	<b>11,427,898</b>	<b>100.0%</b>

Source: 2012-2016 American Community Survey 5-Year Estimates

Table 4-15 shows the number of bedrooms by housing unit by tenure in Calaveras County and California in 2016. As shown in the table, 11.4 percent of occupied housing units in Calaveras County contained four or more bedrooms in 2016 compared to 21.8 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 2016, where 12.5 percent of owner-occupied units had four or more bedrooms, compared to only 7.6 percent of renter-occupied units.

**Table 4-15**  
**Number of Bedrooms by Tenure**  
**Calaveras County and California**  
**2016**

Tenure # Bedrooms	Calaveras County		California	
	Number	Percent	Number	Percent
<b>Owner Occupied</b>				
No bedroom	69	0.5%	40,069	0.6%
1 bedroom	541	4.0%	175,380	2.5%
2 or 3 bedrooms	11,325	83.0%	4,377,300	63.2%
4 or more bedrooms	1,708	12.5%	2,336,258	33.7%
<b>Total<sup>a/</sup></b>	<b>13,643</b>	<b>100.0%</b>	<b>6,929,007</b>	<b>100.0%</b>
<b>Renter Occupied</b>				
No bedroom	68	1.7%	409,561	7.0%
1 bedroom	638	15.7%	1,553,112	26.4%
2 or 3 bedrooms	3,056	75.1%	3,459,527	58.9%
4 or more bedrooms	308	7.6%	456,180	7.8%
<b>Total<sup>a/</sup></b>	<b>4,070</b>	<b>100.0%</b>	<b>5,878,380</b>	<b>100.0%</b>

**Table 4-15  
Number of Bedrooms by Tenure  
Calaveras County and California  
2016**

Tenure # Bedrooms	Calaveras County		California	
	Number	Percent	Number	Percent
<b>All Households</b>				
No bedroom	137	0.8%	449,630	3.5%
1 bedroom	1,179	6.7%	1,728,492	13.5%
2 or 3 bedrooms	14,381	81.2%	7,836,827	61.2%
4 or more bedrooms	2,016	11.4%	2,792,438	21.8%
<b>Total<sup>/a/</sup></b>	<b>17,713</b>	<b>100.0%</b>	<b>12,807,387</b>	<b>100.0%</b>

Source: 2012-2016 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 2000, 2010, and 2016. While average household size increased at the state level over this time period, the average household size was fairly consistent in Calaveras County from 2.44 persons per household in both 2000 and 2010 and increasing slightly to 2.50 in 2016. 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.

**Table 4-16  
Average Household Size by Tenure  
Calaveras County and California  
2000, 2010, and 2016**

Tenure	Calaveras County			California		
	2000	2010	2016	2000	2010	2016
<b>All Households</b>	2.44	2.44	2.5	2.87	2.89	2.95
Owner Occupied	2.43	2.4	2.45	2.95	2.97	2.99
Renter Occupied	2.45	2.57	2.65	2.78	2.79	2.91

Source: 2000 U.S. Census; 2012-2016 American Community Survey 5-Year Estimates; 2006-2010 American Community Survey 5-Year Estimates

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, 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 2010 and 2018, according to the type of structures in which units are located.

As shown, single-family detached housing units account for the overwhelming majority of housing in unincorporated Calaveras County in 2018. At 88.0 percent of the total housing stock, single-family detached units in Calaveras County make up a much larger share of the total housing stock than in the state, where only 57.6 percent of all units are single-family detached. From 2010 to 2018, over 260 single-family detached units decreased from the housing stock count in Calaveras County. This is most likely due to the 2015 Butte Fire, where 500+ units were lost.

Mobile homes are the next largest segment of Calaveras County's housing stock, comprising 7.7 percent of the total in 2018, a slight increase from 7.5 percent in 2010. This may be due to the replacement and construction of new manufactured or stick-built homes during the economic recovery from the national recession.

<b>Table 4-17 Housing Stock by Type Unincorporated Calaveras County and California 2010 and 2018</b>							
<b>Year</b>		<b>Total Units</b>	<b>Single Family</b>		<b>Multi-Family</b>		<b>Mobile Homes</b>
			<b>Detached</b>	<b>Attached</b>	<b>2 to 4</b>	<b>5 plus</b>	
<b>Unincorporated Calaveras County</b>							
2010	Number	26,298	23,232	295	541	272	1,958
	Percent	100.0%	88.3%	1.1%	2.1%	1.0%	7.5%
2018	Number	26,102	22,972	295	547	272	2,016
	Percent	100.0%	88.0%	1.1%	2.1%	1.0%	7.7%
<b>California</b>							
2010	Number	13,670,298	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%
2018	Number	14,157,590	8,160,784	985,936	1,129,758	3,319,105	562,007
	Percent	100.0%	57.6%	7.0%	8.0%	23.4%	4.0%

Source: California Department of Finance, Official State Population and Housing Estimates, January 1, 2018 (Table E-5)

## Occupancy/Vacancy Rates

According to HCD, the desired vacancy rates necessary to provide a stable housing environment are approximately 2 percent for the for-sale housing and 5 percent for rental housing. As shown in Table 4-18, unincorporated 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 3.0 percent between 2010 and 2018 while the state rate decreased by 0.7 percent.

Location Occupied or Vacant	2000		2010		2018	
	Number	Percent	Number	Percent	Number	Percent
<b>Unincorporated Calaveras County</b>						
Occupied Units	15,190	70.5%	17,241	66.4%	16,562	63.5%
Vacant Units <sup>/a/</sup>	6,346	29.5%	8,741	33.6%	9,540	36.6%
<b>Total Housing Units</b>	<b>21,536</b>	<b>100.0%</b>	<b>25,982</b>	<b>100.0%</b>	<b>26,102</b>	<b>100.0%</b>
<b>California</b>						
Occupied Units	11,502,870	94.2%	12,577,498	91.9%	13,113,840	92.6%
Vacant Units	711,679	5.8%	1,102,583	8.1%	1,043,750	7.4%
<b>Total Housing Units</b>	<b>12,214,549</b>	<b>100.0%</b>	<b>13,680,081</b>	<b>100.0%</b>	<b>14,157,590</b>	<b>100.0%</b>

Source: California Department of Finance, Official State Population and Housing Estimates, January 1, 2018 (Table E-5); 2000 U.S. Census; 2010 U.S. Census

/a/ Vacant units include unoccupied units for sale or rent, units that are part-time or seasonally, and vacation rentals.

The overall vacancy rate was 39 percent (10,180 units) in unincorporated Calaveras County in 2016. Of those units, 80.8 percent of vacant units were classified as “for seasonal, recreational, or occasional use”. This is significantly higher than California vacancy rate at 7.9% and 2.7%, respectively. The County has included Program H-5D to complete a Vacation Home Rental study will assess how vacation home rentals impact local workforce housing and the housing market and propose ideas to mitigate the impacts.

Vacancy Status	Unincorporated Calaveras County		California	
	Number	Percent	Number	Percent
For rent	329	2.0%	232,391	1.7%
For sale only	292	0.7%	89,797	0.6%
Rented or sold; not occupied	649	6.4%	109,307	0.8%
For seasonal; recreational; or occasional use	8,223	80.8%	373,589	2.7%

**Table 4-19**  
**Vacant Units by Type**  
**Unincorporated Calaveras County and California**  
**2016**

Vacancy Status	Unincorporated Calaveras County		California	
	Number	Percent	Number	Percent
For migrant workers	0	0.0%	2,967	0.0%
Other vacant	706	6.9%	296,299	2.1%
<b>Total Vacant</b>	<b>10,180</b>	<b>39.0%</b>	<b>1,104,350</b>	<b>7.9%</b>
<b>Total Units</b>	<b>26,124</b>	<b>100.0%</b>	<b>13,911,737</b>	<b>100.0%</b>

*Source: 2012-2016 American Community Survey 5-Year Estimates*

## 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.

The age of the community’s housing stock is often an indicator of overall housing conditions. Typically, housing over 30 years old is likely to have rehabilitation needs that may include new plumbing, roof repairs, foundation work, and various other repairs.

As shown in Table 4-20, the median year built for all housing units in unincorporated Calaveras County was 1987, compared to 1974 for California. According to the 2012- 2016 ACS, over half (55% of the unincorporated County’s housing stock was built before 1989, which means that the need for rehabilitation of these homes is likely to occur during the planning period. The County’s Chief Code Enforcement Officer confirmed that most units built before 1989 are in need of some type of rehabilitation. The County has a rehabilitation program that can assist homeowners with these needed repairs.

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, which the housing market has been recovering from in recent years.

**Table 4-20  
Age of Housing Stock  
Unincorporated Calaveras County and California  
2016**

When Built	Unincorporated Calaveras County		California	
	Number	Percent	Number	Percent
<b>Total Housing Units</b>				
Built 2014 or later	31	0.2%	33,032	0.3%
Built 2010 to 2013	73	0.5%	162,083	1.3%
Built 2000 to 2009	3,837	24.1%	1,481,314	11.6%
Built 1990 to 1999	3,182	20.0%	1,399,619	10.9%
Built 1980 to 1989	3,372	21.1%	1,946,353	15.2%
Built 1970 to 1979	2,336	14.7%	2,293,128	17.9%
Built 1960 to 1969	753	4.7%	1,729,001	13.5%
Built 1950 to 1959	1,087	6.8%	1,786,444	13.9%
Built 1940 to 1949	579	3.6%	794,653	6.2%
Built 1939 or earlier	694	4.4%	1,181,760	9.2%
<b>Total</b>	<b>26,124</b>	<b>100.0%</b>	<b>12,807,387</b>	<b>100.0%</b>
<b>Median Year Built<sup>/a/</sup></b>	1985		1974	

Source: 2012-2016 American Community Survey 5-Year Estimates

/a/ American Community Survey 2012-2016 (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 and California  
2016**

Tenure When Built	Calaveras County		California	
	Number	Percent	Number	Percent
<b>Owner Occupied Housing Units</b>				
Built 2014 or later	31	0.2%	18,263	0.26%
Built 2010 to 2013	56	0.4%	80,276	1.16%
Built 2000 to 2009	3,269	24.0%	911,466	13.15%
Built 1980 to 1999	5,575	40.9%	1,841,753	26.58%
Built 1960 to 1979	2,689	19.7%	2,037,593	29.41%
Built 1940 to 1959	1,429	10.5%	1,482,811	21.40%
Built 1939 or earlier	594	4.4%	556,845	8.04%
<b>Total<sup>/a/</sup></b>	<b>13,643</b>	<b>100.0%</b>	<b>6,929,007</b>	<b>100.00%</b>



**Table 4-21**  
**Housing Stock Conditions By Tenure**  
**Calaveras County and California**  
**2016**

Tenure	Calaveras County		California	
When Built	Number	Percent	Number	Percent
Units Lacking Complete Plumbing Facilities <sup>/a/</sup>	68	0.5%	13,858	0.2%
Units Lacking Complete Kitchen Facilities <sup>/a/</sup>	14	0.1%	20,787	0.3%
<b>Median Year Built</b>	N/A		N/A	
<b>Renter Occupied Housing Units</b>				
Built 2014 or later	0	0.0%	17,635	0.3%
Built 2010 to 2013	28	0.7%	82,297	1.4%
Built 2000 to 2009	1022	25.1%	570,203	9.7%
Built 1980-1999	1416	34.8%	1,504,865	25.6%
Built 1960 to 1979	798	19.6%	1,986,892	33.8%
Built 1940 to 1959	452	11.1%	1,099,257	18.7%
Built 1939 or earlier	354	8.7%	623,108	10.6%
<b>Total</b>	<b>4,070</b>	<b>100.0%</b>	<b>5,878,380</b>	<b>100.1%</b>
Units Lacking Complete Plumbing Facilities <sup>/b/</sup>	8	0.2%	41,149	0.7%
Units Lacking Complete Kitchen Facilities <sup>/b/</sup>	28	0.7%	129,324	2.2%
<b>Median Year Built</b>	N/A		N/A	

Source: 2012-2016 American Community Survey 5-Year Estimates

/a/ Margins of error for these estimates equal or exceed the number themselves

/b/ American Community Survey 2012-2016 (placing Calaveras County tied for fourth in the state for “newest” median age of a home)

## 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 (Government Code Section 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 a 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 analyzes 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. The data in this section uses the CHAS data from HUD’s SOCDS 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 AMI, as adjusted by HUD.

Table 4-22 shows the SOCDS CHAS special tabulation data from the 2006-2008 and 2009-2013 American Community Survey, updated most recently by HUD in 2018, 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, 47.0 percent of all households in Calaveras County had an excessive housing cost burden in 2015. This rate was lower than the statewide average of 63.3 percent. County and state rates increased 7.5 and 18.2 percent, respectively, between 2010 and 2015 in response to rising housing costs across the state. Of all households in Calaveras County, 15.5 percent had a severe housing cost burden in 2015 compared to 12.9 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. Among lower-income households (incomes less than or equal to 80 percent of the area median family income (AMI)), 36.4 percent of households in Calaveras County had an excessive or severe housing cost burden in 2015 compared to 10.5 percent of non-lower-income households. This rate of housing cost burden for lower-income households is higher than the statewide average of 28.8 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.

**Table 4-22  
Housing Cost Burden by Household Income Classification  
Calaveras County<sup>/b/</sup> and California  
2011-2015**

Tenure	Calaveras County				California			
<b>OWNERS</b>								
Household Income	# of Households Overpaying			Total Not Overpaying	# Households Overpaying			Total Not Overpaying
	Cost Burden > 30% (Excessive)	Cost Burden >50% (Severe)	Total Overpaying		Cost Burden > 30% (Excessive)	Cost Burden >50% (Severe)	Total Overpaying	
Household Income less than or = 30% HAMFI (Extremely Low Income)	1,010	815	1,825	305	388,680	321,525	531,435	142,755
Household Income >30% to less than or = 50% HAMFI (Very Low Income)	965	595	1,560	685	395,455	259,460	625,410	229,955
Household Income >50% to less than or = 80% HAMFI (Low Income)	1,310	615	1,925	1,145	526,035	232,300	989,925	463,890
<b>Subtotal Lower Income</b>	<b>3,285</b>	<b>2,025</b>	<b>5,310</b>	<b>2,135</b>	<b>1,310,170</b>	<b>813,285</b>	<b>2,146,770</b>	<b>836,600</b>
	<b>19.7%</b>	<b>12.2%</b>	<b>31.9%</b>	<b>12.8%</b>	<b>11.4%</b>	<b>7.1%</b>	<b>18.7%</b>	<b>7.3%</b>
Household Income > 80% to less than or = 100% HAMFI	550	180	730	760	292,410	81,835	666,005	373,595
Household Income > 100% HAMFI	1,190	185	1,375	6,345	720,365	107,525	4,096,400	3,376,035
<b>Subtotal Moderate/Above Mod. Income</b>	<b>1,740</b>	<b>365</b>	<b>2,105</b>	<b>7,105</b>	<b>1,012,775</b>	<b>189,360</b>	<b>4,762,405</b>	<b>3,749,630</b>
	<b>10.4%</b>	<b>2.2%</b>	<b>12.6%</b>	<b>42.7%</b>	<b>8.8%</b>	<b>1.6%</b>	<b>41.4%</b>	<b>32.6%</b>
<b>Total<sup>/a/</sup></b>	<b>5,025</b>	<b>2,390</b>	<b>7,415</b>	<b>9,240</b>	<b>2,322,945</b>	<b>1,002,645</b>	<b>6,909,175</b>	<b>4,586,230</b>
	<b>30.2%</b>	<b>14.4%</b>	<b>44.5%</b>	<b>55.5%</b>	<b>20.2%</b>	<b>8.7%</b>	<b>60.1%</b>	<b>39.9%</b>

**Table 4-22  
Housing Cost Burden by Household Income Classification  
Calaveras County<sup>/b/</sup> and California  
2011-2015**

Tenure	Calaveras County				California			
<b>RENTERS</b>								
	# Households Overpaying			Total Not Overpaying	# Households Overpaying			Total Not Overpaying
Household Income	Cost burden > 30% (Excessive)	Cost burden >50% (Severe)	Total Overpaying		Cost burden > 30% (Excessive)	Cost burden >50% (Severe)	Total Overpaying	
Household Income less than or = 30% HAMFI (Extremely Low Income)	625	570	1,195	320	1,196,680	1,027,440	1,480,830	284,150
Household Income >30% to less than or = 50% HAMFI (Very Low Income)	560	235	795	155	870,375	418,795	1,041,130	170,755
Household Income >50% to less than or = 80% HAMFI (Low Income)	400	105	505	335	634,570	125,820	1,118,740	484,170
<i>Subtotal Lower Income</i>	<b>1,585</b>	<b>910</b>	<b>2,495</b>	<b>810</b>	<b>2,701,625</b>	<b>1,572,055</b>	<b>3,640,700</b>	<b>939,075</b>
	<b>33.4%</b>	<b>19.2%</b>	<b>52.6%</b>	<b>17.1%</b>	<b>33.6%</b>	<b>19.5%</b>	<b>45.2%</b>	<b>11.7%</b>
Household Income > 80% to less than or = 100% HAMFI	65	0	65	215	174,820	16,285	548,820	374,000
Household Income > 100% HAMFI	55	30	85	1,070	140,830	7,740	1,619,105	1,478,275
<i>Subtotal Moderate/Above Mod. Income</i>	<b>120</b>	<b>30</b>	<b>150</b>	<b>1,285</b>	<b>315,650</b>	<b>24,025</b>	<b>2,167,925</b>	<b>1,852,275</b>
	<b>2.5%</b>	<b>0.6%</b>	<b>3.2%</b>	<b>27.1%</b>	<b>3.9%</b>	<b>0.3%</b>	<b>26.9%</b>	<b>23.0%</b>
<b>Total<sup>/a/</sup></b>	<b>1,705</b>	<b>940</b>	<b>2,645</b>	<b>2,095</b>	<b>3,017,275</b>	<b>1,596,080</b>	<b>5,259,805</b>	<b>2,791,350</b>
	<b>36.0%</b>	<b>19.8%</b>	<b>55.8%</b>	<b>44.2%</b>	<b>37.5%</b>	<b>19.8%</b>	<b>65.3%</b>	<b>34.7%</b>

**Table 4-22  
Housing Cost Burden by Household Income Classification  
Calaveras County<sup>/b/</sup> and California  
2011-2015**

Tenure	Calaveras County				California			
TOTAL (OWNERS + RENTERS)								
Household Income	# Households Overpaying			Total Not Overpaying	# Households Overpaying			Total Not Overpaying
	Cost Burden > 30% to Less Than or =50% (Excessive)	Cost Burden >50% (Severe)	Total Overpaying		Cost Burden > 30% to Less Than or =50% (Excessive)	Cost Burden >50% (Severe)	Total Overpaying	
Household Income less than or = 30% HAMFI (Extremely Low Income)	1,635	1,385	3,020	625	1,585,360	1,348,965	2,012,265	426,905
Household Income >30% to less than or = 50% HAMFI (Very Low Income)	1,520	825	2,345	845	1,265,835	678,255	1,666,540	400,705
Household Income >50% to less than or = 80% HAMFI (Low Income)	1,705	720	2,425	1,480	1,160,605	358,120	2,108,665	948,060
<b>Subtotal Lower Income</b>	<b>4,860</b>	<b>2,930</b>	<b>7,790</b>	<b>2,950</b>	<b>4,011,800</b>	<b>2,385,340</b>	<b>5,787,470</b>	<b>1,775,670</b>
	<b>22.7%</b>	<b>13.7%</b>	<b>36.4%</b>	<b>13.8%</b>	<b>20.0%</b>	<b>11.9%</b>	<b>28.8%</b>	<b>8.8%</b>
Household Income > 80% to less than or = 100% HAMFI	615	180	795	975	467,235	98,125	1,214,825	747,590
Household Income > 100% HAMFI	1,245	215	1,460	7,415	861,195	115,265	5,715,505	4,854,310
<b>Subtotal Moderate/Above Mod. Income</b>	<b>1,860</b>	<b>395</b>	<b>2,255</b>	<b>8,390</b>	<b>1,328,430</b>	<b>213,390</b>	<b>6,930,330</b>	<b>5,601,900</b>
	<b>8.7%</b>	<b>1.8%</b>	<b>10.5%</b>	<b>39.2%</b>	<b>6.6%</b>	<b>1.1%</b>	<b>34.5%</b>	<b>27.9%</b>
<b>Total<sup>/a/</sup></b>	<b>6,720</b>	<b>3,325</b>	<b>10,045</b>	<b>11,340</b>	<b>5,340,230</b>	<b>2,598,730</b>	<b>12,717,800</b>	<b>7,377,570</b>
	<b>31.4%</b>	<b>15.5%</b>	<b>47.0%</b>	<b>53.0%</b>	<b>26.6%</b>	<b>12.9%</b>	<b>63.3%</b>	<b>36.7%</b>

Source: HUD SOCDs, Comprehensive Housing Affordability Strategy Database, 2011-2015

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

/b/ American Community Survey 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.

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, 52.6 percent of low-income renter households paid 30 percent or more of their monthly incomes for housing costs in 2015, compared to 31.9 percent of low-income owner households. Similarly, 45.2 percent of state low-income renters paid 30 percent or more of their monthly incomes versus 18.7 percent of state low-income owners were “overpaying.” Among moderate- and above moderate-income households, the percentage of owner households with excessive (>30%) housing cost burdens was far higher than renter households in both the county and state (10.4 percent of owners overpaying compared to 2.5 percent of renters for the county and 8.8 percent of owners versus 3.9 percent of renters for the state).

Table 4-23 shows housing cost burden information for unincorporated Calaveras County in 2011-2015 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. Approximately 9.3 percent of these households had a severe (more than 50%) cost burden and an additional 9.3 percent of these households excessive (over 30%) cost burden. Overall, 70.4 percent of the households in this category are overpaying; 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” (1,101).

Similar to low-income owner households, the low-income renter household type with the highest percentage (87.5%) with a housing cost burden greater than 30 percent were “large, related” households. In comparison, the highest total number of households with a housing cost burden was “small, households” (525). The information in this table regarding senior households is addressed in more detail in subsection 3, Special Needs.

### Ability to Pay for Housing

The following section compares 2018 income levels and ability to pay for housing with actual housing costs. Each year, HUD reports the Area Median Income (AMI) for Calaveras County. 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 30 percent or less than the AMI. A household of four is considered to be extremely low income in Calaveras County if its combined income is \$25,100 or less in 2018.
- **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 \$25,100 and \$36,150 in 2018.
- **Low-Income Unit:** affordable to a household whose combined income is at or between 51 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 \$36,150 and \$57,850 in 2018.

- **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 \$57,850 and \$86,750 in 2018.
- **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 \$86,750 in 2018.

**Table 4-23  
Housing Cost Burden by Household Type and Household Income Classification  
Unincorporated Calaveras County  
2011-2015**

	Renters						Owners						Total Owner and 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 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	
<b>Household Income &lt; or equal to 30% MFI</b>													
<b>Total Households</b>	<b>30</b>	<b>165</b>	<b>0</b>	<b>160</b>	<b>390</b>	<b>745</b>	<b>225</b>	<b>295</b>	<b>10</b>	<b>405</b>	<b>265</b>	<b>1,195</b>	<b>1,940</b>
<b>Total Households Overpaying</b>	<b>25</b>	<b>135</b>	<b>0</b>	<b>120</b>	<b>155</b>	<b>435</b>	<b>186</b>	<b>240</b>	<b>10</b>	<b>285</b>	<b>200</b>	<b>921</b>	<b>1,356</b>
<b>% Total Households Overpaying</b>	<b>83.3%</b>	<b>81.8%</b>	<b>0.0%</b>	<b>75.0%</b>	<b>39.7%</b>	<b>58.4%</b>	<b>82.7%</b>	<b>81.4%</b>	<b>100.0%</b>	<b>70.4%</b>	<b>75.5%</b>	<b>77.1%</b>	<b>69.9%</b>
Number w/cost burden > 30% , but less than or = 50%	10	0	0	45	0	55	21	30	0	70	50	171	226
Percent > 30%, but less than or = 50%	33.3%	0.0%	0.0%	28.1%	0.0%	7.4%	9.3%	10.2%	0.0%	17.3%	18.9%	14.3%	11.6%
Number w/cost burden >50%	15	135	0	75	155	380	165	210	10	215	150	750	1,130
Percent w/cost burden >50%	50.0%	81.8%	0.0%	46.9%	39.7%	51.0%	73.3%	71.2%	100.0%	53.1%	56.6%	62.8%	58.2%
<b>Household Income &gt;30% and &lt; or = 50%</b>													
<b>Total Households</b>	<b>10</b>	<b>215</b>	<b>55</b>	<b>235</b>	<b>95</b>	<b>605</b>	<b>435</b>	<b>236</b>	<b>55</b>	<b>801</b>	<b>80</b>	<b>1,600</b>	<b>2,205</b>
<b>Total Households Overpaying</b>	<b>10</b>	<b>195</b>	<b>55</b>	<b>140</b>	<b>50</b>	<b>450</b>	<b>241</b>	<b>111</b>	<b>40</b>	<b>505</b>	<b>50</b>	<b>947</b>	<b>1,397</b>
<b>% Total Households Overpaying</b>	<b>100.0%</b>	<b>90.7%</b>	<b>100.0%</b>	<b>59.6%</b>	<b>52.6%</b>	<b>74.4%</b>	<b>55.4%</b>	<b>47.0%</b>	<b>72.7%</b>	<b>63.0%</b>	<b>62.5%</b>	<b>59.2%</b>	<b>63.4%</b>
Number w/cost burden > 30% but less than or = 50%	0	115	40	30	30	215	70	45	25	175	50	365	580



**Table 4-23  
Housing Cost Burden by Household Type and Household Income Classification  
Unincorporated Calaveras County  
2011-2015**

	Renters						Owners						Total Owner and 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 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	
Percent > 30% but less than or = 50%	0.0%	53.5%	72.7%	12.8%	<b>31.6%</b>	<b>35.5%</b>	16.1%	19.1%	45.5%	21.8%	62.5%	<b>22.8%</b>	<b>26.3%</b>
Number w/cost burden >50%	10	80	15	110	<b>20</b>	<b>235</b>	171	66	15	330	<b>0</b>	<b>582</b>	<b>817</b>
Percent w/cost burden >50%	100.0%	37.2%	27.3%	46.8%	<b>21.1%</b>	<b>38.8%</b>	39.3%	28.0%	27.3%	41.2%	0.0%	<b>36.4%</b>	<b>37.1%</b>
<b>Household Income &gt;50% &lt; or = 80%</b>													
<b>Total Households</b>	<b>105</b>	<b>370</b>	<b>25</b>	<b>105</b>	<b>45</b>	<b>655</b>	<b>650</b>	<b>710</b>	<b>205</b>	<b>605</b>	<b>155</b>	<b>2,330</b>	<b>2,985</b>
<b>Total Households Overpaying</b>	<b>70</b>	<b>195</b>	<b>15</b>	<b>40</b>	<b>20</b>	<b>340</b>	<b>235</b>	<b>425</b>	<b>140</b>	<b>311</b>	<b>105</b>	<b>1,216</b>	<b>1,556</b>
<b>% Total Households Overpaying</b>	<b>66.7%</b>	<b>52.7%</b>	<b>60.0%</b>	<b>38.1%</b>	<b>44.4%</b>	<b>51.9%</b>	<b>36.2%</b>	<b>59.9%</b>	<b>68.3%</b>	<b>51.4%</b>	<b>67.7%</b>	<b>52.2%</b>	<b>52.1%</b>
Number w/cost burden > 30% but less than or = 50%	30	145	15	40	<b>20</b>	<b>250</b>	115	240	140	145	20	<b>660</b>	<b>910</b>
Percent > 30% but less than or = 50%	28.6%	39.2%	60.0%	38.1%	<b>44.4%</b>	<b>38.2%</b>	17.7%	33.8%	68.3%	24.0%	12.9%	<b>28.3%</b>	<b>30.5%</b>
Number w/cost burden >50%	40	50	0	0	<b>0</b>	<b>90</b>	120	185	0	166	85	<b>556</b>	<b>646</b>
Percent w/cost burden >50%	38.1%	13.5%	0.0%	0.0%	<b>0.0%</b>	<b>13.7%</b>	18.5%	26.1%	0.0%	27.4%	54.8%	<b>23.9%</b>	<b>21.6%</b>
<b>Subtotal Households with Income &lt;= 80%</b>													
<b>Total Households</b>	<b>145</b>	<b>750</b>	<b>80</b>	<b>500</b>	<b>530</b>	<b>2,005</b>	<b>1,310</b>	<b>1,241</b>	<b>270</b>	<b>1,811</b>	<b>500</b>	<b>5,125</b>	<b>7,130</b>

**Table 4-23  
Housing Cost Burden by Household Type and Household Income Classification  
Unincorporated Calaveras County  
2011-2015**

	Renters						Owners						Total Owner and 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 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	
<b>Total Households Overpaying</b>	<b>105</b>	<b>525</b>	<b>70</b>	<b>300</b>	<b>225</b>	<b>1,225</b>	<b>662</b>	<b>776</b>	<b>190</b>	<b>1,101</b>	<b>355</b>	<b>3,084</b>	<b>4,309</b>
<b>% Total Households Overpaying</b>	<b>72.4%</b>	<b>70.0%</b>	<b>87.5%</b>	<b>60.0%</b>	<b>42.5%</b>	<b>61.1%</b>	<b>50.5%</b>	<b>62.5%</b>	<b>70.4%</b>	<b>60.8%</b>	<b>71.0%</b>	<b>60.2%</b>	<b>60.4%</b>
Number w/cost burden > 30% but less than or = 50%	40	260	55	115	50	520	91	75	25	245	100	536	1,056
Percent > 30% but less than or = 50%	27.6%	34.7%	68.8%	23.0%	9.4%	25.9%	6.9%	6.0%	9.3%	13.5%	20.0%	10.5%	14.8%
Number w/cost burden >50%	65	265	15	185	175	705	456	461	25	711	235	1,888	2,593
Percent w/cost burden >50%	44.8%	35.3%	18.8%	37.0%	33.0%	35.2%	34.8%	37.1%	9.3%	39.3%	47.0%	36.8%	36.4%
<b>Households Income &gt; 80% MFI</b>													
<b>Total Households</b>	<b>125</b>	<b>555</b>	<b>205</b>	<b>55</b>	<b>275</b>	<b>1,205</b>	<b>2,490</b>	<b>3,565</b>	<b>430</b>	<b>855</b>	<b>695</b>	<b>8,025</b>	<b>9,230</b>
<b>Total Households Overpaying</b>	<b>30</b>	<b>55</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>89</b>	<b>261</b>	<b>880</b>	<b>144</b>	<b>119</b>	<b>146</b>	<b>1,550</b>	<b>1,639</b>
<b>% Total Households Overpaying</b>	<b>24.0%</b>	<b>9.9%</b>	<b>2.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>7.4%</b>	<b>10.5%</b>	<b>24.7%</b>	<b>33.5%</b>	<b>13.9%</b>	<b>21.0%</b>	<b>19.3%</b>	<b>17.8%</b>
Number w/cost burden > 30% but less than or = 50%	30	55	4	0	0	89	250	720	100	115	126	1,311	1,400
Percent > 30% but less than or = 50%	24.0%	9.9%	2.0%	0.0%	0.0%	7.4%	10.0%	20.2%	23.3%	13.5%	18.1%	16.3%	15.2%

**Table 4-23**  
**Housing Cost Burden by Household Type and Household Income Classification**  
**Unincorporated Calaveras County**  
**2011-2015**

	Renters						Owners						Total Owner and 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 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	
Number w/cost burden >50%	0	0	0	0	<b>0</b>	<b>0</b>	11	160	44	4	20	<b>239</b>	<b>239</b>
Percent w/cost burden >50%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	4.5%	10.2%	0.5%	2.9%	<b>3.0%</b>	<b>2.6%</b>

Source: HUD SOCDs, Comprehensive Housing Affordability Strategy Database, 2011-2015

Table 4-24 shows the 2018 HCD-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. According to the state's adjusted HCD income limits, the median family income for a four-person household in Calaveras County was \$72,300 in 2018. Income limits for larger or smaller households were higher or lower, respectively, and are calculated using a formula developed by HUD.

<b>Table 4-24</b>					
<b>HCD State-Adjusted Income Limits Based on Persons per Household</b>					
<b>Calaveras County</b>					
<b>2018</b>					
<b>Income Categories</b>	<b>Persons per Household</b>				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Extremely Low Income	\$15,200	\$17,400	\$20,780	\$25,100	\$29,420
Very Low Income	\$25,350	\$28,950	\$32,550	\$36,150	\$39,050
Low Income	\$40,500	\$46,300	\$52,100	\$57,850	\$62,500
Median Income	\$50,600	\$57,850	\$65,050	<b>\$72,300</b>	\$78,100
Moderate Income	\$60,700	\$69,400	\$78,100	\$86,750	\$93,700

Source: California Department of Housing and Community Development, State Income Limits, 2018

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 \$52,100 in 2018. A household with this income could afford to pay a monthly gross rent (including utilities) of up to \$1,433 or could afford to purchase a house priced at or below \$206,309.

<b>Table 4-25</b>						
<b>Ability to Pay for Housing Based on HCD Income Limits</b>						
<b>Calaveras County<sup>/a/</sup></b>						
<b>2018</b>						
<b>Housing Type</b>	<b>Studio</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>	<b>5 Bedroom</b>
<b>Number of Persons</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>Extremely Low-Income Households at 30% of 2018 Area Median Income</b>						
Income Level	\$15,200	\$17,400	\$20,780	\$25,100	\$29,420	\$33,740
Max. Monthly Gross Rent <sup>/b/</sup>	\$418	\$479	\$571	\$690	\$809	\$928
Max. Purchase Price <sup>/c/</sup>	\$60,308	\$68,878	\$82,362	\$99,436	\$116,510	\$133,584
<b>Very Low-Income Household at 50% of 2018 Area Median Income</b>						
Income Level	\$25,350	\$28,950	\$32,550	\$36,150	\$39,050	\$41,950
Max. Monthly Gross Rent <sup>/b/</sup>	\$697	\$796	\$895	\$994	\$1,074	\$1,154
Max. Purchase Price <sup>/c/</sup>	\$100,487	\$114,715	\$128,943	\$143,172	\$154,651	\$166,131
<b>Low-Income Household at 80% of 2018 Area Median Income</b>						

**Table 4-25  
Ability to Pay for Housing Based on HCD Income Limits  
Calaveras County<sup>/a/</sup>  
2018**

<b>Housing Type</b>	<b>Studio</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>	<b>5 Bedroom</b>
Income Level	\$40,500	\$46,300	\$52,100	\$57,850	\$62,500	\$67,150
Max. Monthly Gross Rent <sup>/b/</sup>	\$1,114	\$1,273	\$1,433	\$1,591	\$1,719	\$1,847
Max. Purchase Price <sup>/c/</sup>	\$160,391	\$183,350	\$206,309	\$229,188	\$247,539	\$266,052
<b>Median-Income Households at 100% 2018 Area Median Income</b>						
Income Level	\$50,600	\$57,850	\$65,050	\$72,300	\$78,100	\$83,850
Max. Monthly Gross Rent <sup>/b/</sup>	\$1,392	\$1,446	\$1,626	\$1,988	\$2,148	\$2,096
Max. Purchase Price <sup>/c/</sup>	\$200,489	\$232,270	\$262,333	\$286,343	\$309,303	\$340,831
<b>Moderate-Income Households at 120% of 2018 Area Median Income</b>						
Income Level	\$60,700	\$69,400	\$78,100	\$86,750	\$93,700	\$100,650
Max. Monthly Gross Rent <sup>/b/</sup>	\$1,518	\$1,735	\$1,953	\$2,169	\$2,343	\$2,516
Max. Purchase Price <sup>/c/</sup>	\$244,170	\$280,496	\$316,823	\$352,940	\$381,959	\$410,979

*Source: California Department of Housing and Community Development, State Income Limits, 2018*

*/a/ Based on the 2018 HUD Median Family Income in Calaveras County adjusted by HCD: \$72,300 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.*

## Monthly Rental Costs

Table 4-26 shows HUD-defined fair market rent levels (FMR) for Calaveras County in 2019. 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 \$52,100 could afford to pay \$1,433 monthly gross rent (including utilities). The 2019 FMR for a two-bedroom unit is \$930, which is affordable to the household, assuming such a unit was available in Calaveras County. However, a three-person, very low-income household (\$32,550) could afford to pay only \$895, which is below the 2019 FMR.

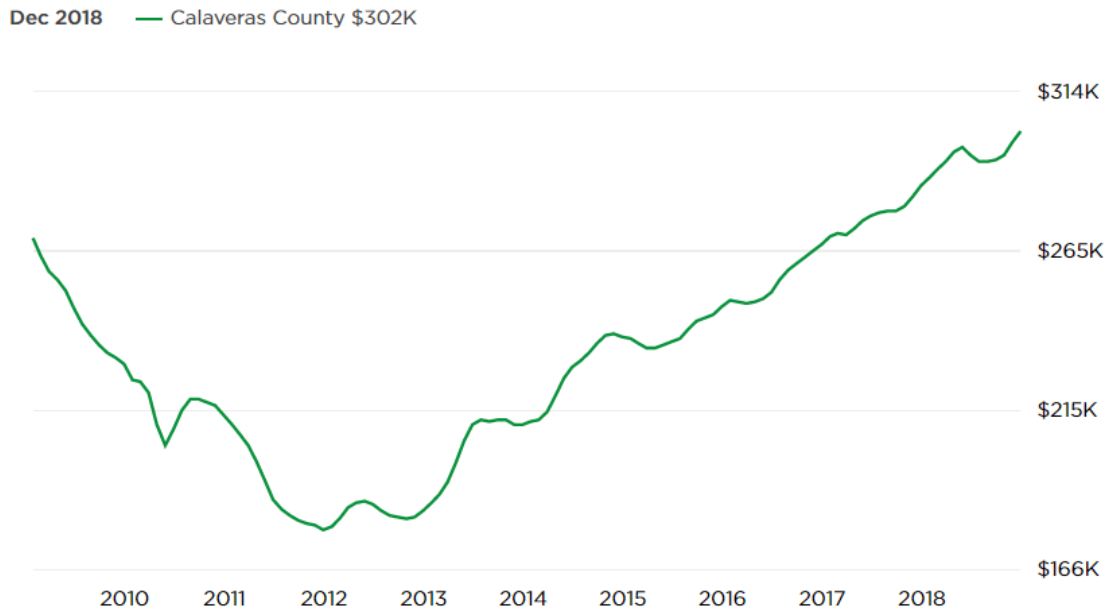
Table 4-26 HUD Fair Market Rent Calaveras County 2019	
Bedrooms in Unit	2019 Fair Market Value
Studio	\$633
1 Bedroom	\$799
2 Bedrooms	\$930
3 Bedrooms	\$1,345
4 Bedrooms	\$1,634

Source: U.S. Department of Housing and Urban Development, Final FY 2019 Calaveras County FMRs for all Bedroom Sizes.

## Housing Values

This section discusses trends in the Calaveras County median housing price. The median home value for single-family houses for 2011-2018 is illustrated in the graph below provided by Zillow.

**Figure 4-1: Calaveras County Median Home Value (Zillow.com, October 2018)**



The graph illustrates the sharp decline in median housing values in the county and recovery reflective of the nationwide recession. In December 2018, the County’s median housing value peaked at \$302,000, rising from a low of \$178,000 in December 2011. Since that low, the median home value in Calaveras County has increased by 69.7%, and the median home value has increased by 6.0% over the past year consistent with the national economic recovery. In comparison, the median home values in neighboring Tuolumne, Stanislaus, San Joaquin, and Amador Counties in 2018 were \$329,000, \$301,700, \$357,600, and \$304,100 respectively.<sup>2</sup> In September 2018, the Calaveras County median listing price was \$359,500 and median home value price, as estimated by Zillow, was \$291,700.

The median list price in Calaveras County continues to be below that of the state (\$359 versus \$544 /square foot). The County’s median monthly rent price of \$1,600 is lower than the state’s median monthly rent of \$2,750.

<b>Table 4-27 Median Housing and Rent Price Calaveras County 2018</b>	
<b>Year</b>	<b>2018</b>
Median Residence List Price	\$359,500
Median Residence Sale Price	\$328,400
Median rent price <sup>/a/</sup>	\$1,600

Source: Zillow.com 2018

<sup>/a/</sup> “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 firefighters and police officers, schoolteachers, and minimum wage earners. A firefighter earning an income of \$49,538 could be considered low income depending on the household size, and could afford to purchase a home for \$230,926. A registered nurse earning \$103,273 could afford to pay an estimated \$493,108 for a home. Households with two wage earners, such as a firefighter and a registered nurse, or a police officer and teacher, are able to afford the median-priced resale home in Calaveras County.

<b>Table 4-28 Affordable Rents and Housing Prices by Income and Occupation Calaveras County 2018</b>			
<b>Category</b>	<b>Average Income<sup>/c/</sup></b>	<b>Affordable Monthly Rent<sup>/a/</sup></b>	<b>Affordable House Price<sup>/b/</sup></b>
<b>General Occupations (2018)</b>			
Firefighter	\$49,538	\$1,362	\$230,926
Police and Sheriff’s Patrol Officer	\$90,559	\$2,490	\$431,074
Registered Nurse (RN)	\$103,273	\$2,840	\$493,108
Licensed Vocational Nurse (LVN)	\$55,272	\$1,520	\$258,903

<sup>2</sup> Information is unavailable for Alpine and Mono Counties.

**Table 4-28**  
**Affordable Rents and Housing Prices by Income and Occupation**  
**Calaveras County**  
**2018**

Preschool Teacher (excluding special education)	\$25,549	\$703	\$113,879
Secondary School Teacher	\$69,184	\$1,903	\$326,782
Farmworkers and Laborers	\$27,248	\$749	\$122,169
Security Guards	\$31,146	\$857	\$141,188
Waiters and Waitresses	\$34,099	\$938	\$155,596
Cashier	\$26,797	\$737	\$119,968
<b>Childcare Workers</b>	\$30,601	\$842	\$138,529
<b>Medical Assistants</b>	\$37,318	\$1,026	\$171,303
<b>Carpenters</b>	\$56,552	\$1,555	\$265,148
<b>Office &amp; Administrative Support</b>	\$37,822	\$1,040	\$173,761
<b>Postal Service Clerk</b>	\$50,310	\$1,384	\$234,453
<b>Two Wage Earners (2018)</b>			
Firefighter and Registered Nurse	\$152,811	\$4,202	\$734,813
Police Officer and Secondary School Teacher	\$159,743	\$4,393	\$768,636
Preschool Teacher and Security Guard	\$56,695	\$1,559	\$265,846
<b>Full-Time Minimum Wage Earners (2018 @ \$10/hr)</b>			
Single Wage Earner	\$20,800	\$572	\$90,609
Two Wage Earners	\$41,600	\$1,144	\$192,194
<b>SSI (Aged or Disabled) – 2018<sup>d/</sup></b>			
One person household with SSI only	\$15,619	\$430	\$65,429
Couple with SSI only	\$24,991	\$687	\$111,157
<b>2018 HCD-Defined Income Groups (based on a household of 3 persons)</b>			
Extremely Low Income	\$20,780	\$571	\$90,611
Very Low Income	\$32,550	\$895	\$148,038
Low Income	\$52,100	\$1,433	\$243,426
Median Income	\$65,050	\$1,790	\$276,472
Moderate Income	\$78,100	\$2,148	\$366,204

Sources: California Employment Development Department, American Labor Market Information System (LMIS) 2018;  
California Department of Housing and Community Development, State Income Limits, 2018

/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

/d/ September 2018, average of \$1,301.59/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 nonprofit, 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 2016. Seniors represented 24.9 percent of the population in Calaveras County in 2016 compared to 12.9 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 40.1 percent of all households in Calaveras County compared to 22.2 percent in California. Senior households have a high homeownership rate. In 2018, 88.1 percent of senior households in Calaveras County owned their homes, compared to 78.8 percent of all households in the county. Senior households represented 44.8 percent of all owner households in Calaveras County in 2016.

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, 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**  
**2016**

	Unincorporated Calaveras County		California	
	Number	Percent	Number	Percent
<b>Population</b>				
<b>Total Population</b>	<b>40,931</b>	<b>100.0%</b>	<b>38,731,514</b>	<b>100.0%</b>
<i>Total Persons 65 years and older</i>	<i>10,222</i>	<i>24.9%</i>	<i>4,970,724</i>	<i>12.8%</i>
Male	5,069	12.4%	2,188,911	5.6%
Female	5,153	12.6%	2,781,813	7.2%
<b>Households</b>				
<b>Total Households</b>	<b>15,944</b>	<b>100.0%</b>	<b>12,807,387</b>	<b>100.0%</b>
Owner	12,560	78.8%	6,929,007	54.1%
Renter	3,384	21.2%	5,878,380	45.9%
Senior Headed-Households <sup>/a/</sup>	6,393	100.0%	2,841,997	100.0%
Owner	5,632	88.1%	2,071,961	72.9%
Renter	761	11.9%	770,036	27.1%
Seniors as % of all Households	6,393	40.1%	2,841,997	22.2%
% of Owner households headed by a senior	88.1%	44.8%	72.9%	29.9%
% of Renter households headed by a senior	11.9%	22.5%	27.1%	13.1%

Source: 2012-2016 American Community Survey 5-Year Estimates

/a/ Percentages are of total senior-headed households

Note: Total population may not be a sum of subgroups due to rounding of Census data.

Table 4-23 shows housing cost burdens by age and tenure in Calaveras County and California based in 2011-2015. As derived from the Elderly Family and Elderly Non-Family categories that table, 55.7 percent of all low-income senior owner households and 66.2 percent of all low-income senior renter households in unincorporated Calaveras County had a housing cost burden greater than 30 percent in 2011-2015.<sup>3</sup> An additional 12.2 percent of moderate and above-moderate income senior owner households and 12 percent 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 (5,632 in all income categories) versus senior-headed renter households (761).

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, SSI is the only source of income

<sup>3</sup> Includes both family and non-family elderly households. "Elderly" is defined by HUD as 62 or older.

for many low-income seniors. With the maximum monthly benefit of \$1,301.59 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 \$390 (or 30 percent of their income) for rent. They would need to find publicly assisted units with deep subsidies, or participate in the Section 8 Program. As of December 2017, there were 1,026 total SSI recipients in the county with 222 SSI recipients 65 years and over, or 0.5 percent of the total county population (compared to 3.1 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 2012-2016 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. In Calaveras County, 19.4 percent of the total population five years and older had one or more disabilities, compared to 10.5 percent in California.

In terms of the three age groups shown in the table, 4.5 percent of the county's population 5 to 17 years of age, 16.4 percent of the population 18 to 64 years of age, and 37.0 percent of seniors (65 years and older) had one or more disabilities in the 2012-2016 American Community Survey estimates. The percentages of the county's population 18 to 64 years of age with one or more disabilities for the 2012-2016 period are higher for the county than for California as a whole, while the percentage of seniors (65 years and older) is slightly (1 percent) higher.

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 (15,775) exceeds the number of persons with disabilities (7,882) because a person can have more than one disability. Among school age children, the most frequent disability was cognitive (64.2 percent). For persons ages 18 to 64 years, the most frequent disabilities were ambulatory (26.7 percent), independent living (20.1 percent), and cognitive (19.9 percent) disabilities. Finally, for seniors, ambulatory (31.5 percent), hearing (21.2 percent), and independent living (15.9 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 in Stockton 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 June 30, 2016 report, approximately 250 clients are from Calaveras County. Approximately 74 percent of adult customers 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  
Unincorporated Calaveras County and California  
2012-2016**

	Unincorporated Calaveras County		California	
	Number	Percent	Number	Percent
<b>Population 5 to 17 years<sup>/a/</sup></b>	<b>7,281</b>	<b>100.0%</b>	<b>9,124,984</b>	<b>100.0%</b>
Persons 5 to 17 years without a disability	6,956	95.5%	8,830,930	96.8%
Persons 5 to 17 years with a disability	325	4.5%	294,054	3.2%
<b>Total Disabilities Talled</b>	<b>388</b>	<b>100.0%</b>	<b>408,070</b>	<b>100.0%</b>
Hearing difficulty	0	0.0%	47,189	11.6%
Vision difficulty	39	10.1%	60,975	14.9%
Cognitive difficulty	249	64.2%	198,115	48.5%
Ambulatory difficulty	79	20.4%	38,894	9.5%
Self-care difficulty	21	5.4%	62,897	15.4%
Independent living difficulty	N/A	N/A	N/A	N/A
<b>Population 18 to 64 years<sup>/a/</sup></b>	<b>23,199</b>	<b>100.0%</b>	<b>24,146,091</b>	<b>100.0%</b>
Persons age 18 to 64 without a disability	19,393	83.6%	22,168,782	91.8%
Persons age 18 to 64 with a disability	3,806	16.4%	1,977,309	8.2%
<b>Total Disabilities Talled</b>	<b>7,535</b>	<b>100.0%</b>	<b>3,650,456</b>	<b>100.0%</b>
Hearing difficulty	1,010	13.4%	372,589	10.2%
Vision difficulty	573	7.6%	375,759	10.3%
Cognitive difficulty	1,501	19.9%	842,653	23.1%
Ambulatory difficulty	2,011	26.7%	937,636	25.7%
Self-care difficulty	929	12.3%	383,696	10.5%
Independent living difficulty	1,511	20.1%	738,123	20.2%
<b>Population 65 years and over<sup>/a/</sup></b>	<b>10,148</b>	<b>100.0%</b>	<b>4,880,922</b>	<b>100.0%</b>
Persons 65 years and over without a disability	6,397	63.0%	3,124,095	64.0%
Persons 65 years and over with a disability	3,751	37.0%	1,756,827	36.0%
<b>Total Disabilities Talled</b>	<b>7,852</b>	<b>100.0%</b>	<b>4,668,378</b>	<b>100.0%</b>
Hearing difficulty	1,661	21.2%	704,281	15.1%
Vision difficulty	657	8.4%	326,497	7.0%
Cognitive difficulty	949	12.1%	1,141,810	24.5%
Ambulatory difficulty	2,475	31.5%	1,141,810	24.5%
Self-care difficulty	858	10.9%	493,732	10.6%
Independent living difficulty	1,252	15.9%	860,248	18.4%

Source: 2012-2016 American Community Survey 5-Year Estimates  
/a/ Noninstitutionalized

Due to inherent inaccuracies in the American Community Survey 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 (2015), of the 2,347 unduplicated Calaveras County families served by the agency in 2015, 1,386 families had disabled family members—59 percent of the low-income families served by the food bank. This indicates that American Community Survey data may slightly underestimate the total disabled population in the county.

## Persons with Developmental Disabilities

Senate Bill (SB) 812 requires the County to include the needs of individuals with a developmental disability within the community in the special housing needs analysis. Developmental disabilities are studied separately from sensory, physical, cognitive, self-care, and independent living limitations because they are often lifelong physical and/or cognitive disabilities which manifested before age 18 in childhood. Table 4-31 shows the developmentally disabled population by age in 2018 as provided by HCD in its Calaveras County data packet. Overall, 254 persons were living with a developmental disability in Calaveras County. The largest age category in 2018 was that of 22 to 51 years, with 39 percent of the developmentally disabled population. The developmentally disabled population of Calaveras County represented about 0.6 percent of the total county population in 2018.

Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person's living situation as a child to an appropriate level of independence as an adult.

The California Department of Developmental Services currently provides community-based services to approximately 243,000 persons with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. The Valley Mountain Regional Center in Stockton, which serves the Calaveras County area via the San Andreas field office, provides point of entry to services for people with developmental disabilities. The center is a private, nonprofit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families.

A number of housing types are appropriate for people living with a development disability: rent-subsidized homes, licensed and unlicensed single-family homes, inclusionary housing, Housing Choice (Section 8) vouchers, special programs for home purchase, HUD housing, and SB 962 homes. The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the types of considerations that are important in serving this group. Incorporating "barrier-free" design in all new multi-family housing (as required by California and federal fair housing laws) is especially important to provide the widest range of choices for disabled residents. Special consideration should also be given to the affordability of housing, as people with disabilities may be living on a fixed income.

In order to address the housing needs for persons with developmental disabilities, the County will implement programs to coordinate housing activities and outreach with the Valley Mountain Regional

Center and encourage housing providers to designate a portion of new affordable housing developments for persons with disabilities, especially persons with developmental disabilities, and pursue funding sources designated for persons with special needs and disabilities. Program H-3G is proposed to specifically address the needs of the developmentally disabled.

<b>Table 4-31</b> <b>Population with a Developmental Disability by Age</b> Calaveras County 2018		
Age	Number	Percentage
13 years or younger	72	28.3%
14 to 21 years	51	20.1%
22 to 51 years	100	39.4%
52 to 61 years	18	7.1%
62 years and older	13	5.1%
<b>Total Developmental Disability Population</b>	254	100.0%
<b>Percentage of Total County Population</b>	--	0.6%

*Source: California Department of Developmental Services 2018; California Department of Finance, Official State Population and Housing Estimates, January 1, 2018 (Table E-5)*

**Efforts to Remove Regulatory Constraints for Persons with Disabilities**

The state has removed any County discretion for review of small group homes for persons with disabilities (six or fewer residents). The Calaveras County Zoning Ordinance complies with state law and defines “residential care facilities” in the Municipal Code for six or fewer persons as allowed within any residential zone. In addition, group homes with seven or more persons are allowed with a conditional use permit in the Rural Residential (RR), Residential Agriculture (RA), Agriculture Preserve (AP), and General Agriculture (GA) zoning districts.

The three principal statutes that address the fair housing and building standards for persons with disabilities are the Federal Fair Housing Act, the California Fair Employment and Housing Act of 1964, and the Americans with Disabilities Act as supported in Title 24 of the California Government Code. The County has adopted the 2016 California Building Code. Calaveras County ensures that new housing developments comply with California building standards and federal requirements for accessibility.

**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, to new construction in the county could increase the opportunities in housing and employment for everyone.

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 which applies to multifamily housing. Newer multifamily 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 has included program H-3A to adopt a reasonable accommodation procedure to allow for deviations from strict application of the County Code when necessary to accommodate a disability without the necessity of acquiring a variance.

## 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, large families unable to rent single-family houses may be overcrowded in smaller units. In general, large families may also desire safe outdoor play areas for children and access to schools and childcare facilities.

Table 4-32 shows the number and share of large households in unincorporated Calaveras County and California in 2016. As shown in the table, 7.8 percent of all households in Calaveras County had five or more persons. Of these large households, 804 were owner households and 439 were renter households. The percentage of large owner (6.4 percent) and renter (13.0 percent) households in unincorporated Calaveras County was significantly lower than in California as a whole (13.6 and 14.8 percent, respectively).

As shown in Table 4-23 earlier in this report, out of the 270 “large related” owner households classified as lower-income in Calaveras County in 2011-2015, 72.7 percent earning 30-50% of AMI had a housing cost burden greater than 30 percent, and 68.3 percent of those earning 50-80% AMI had a housing cost burden greater than 30 percent. The majority of the county’s large related owner households are owned by households with incomes exceeding 80% AMI. Of the 430 such households, 144 (33.5%) have a housing cost burden of greater than 30 percent.

Of the 80 “large related” renter households classified as low-income, 87.5 percent (70 households) had a housing cost burden greater than 30 percent, and 18.8 percent (15 households) had a cost burden exceeding 50 percent. For large related households rented by those earning more than 80% AMI, 2.0 percent had a housing cost burden greater than 30% AMI, but none had a burden exceeding 50% AMI.

These numbers compare to 60.2 percent of all lower-income owner households and 61.1 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 have an excessive housing cost burden problem relative to other types of households in Calaveras County.

<b>Table 4-32 Large Households Unincorporated Calaveras County and California 2016</b>				
<b>Tenure Household Size</b>	<b>Unincorporated Calaveras County</b>		<b>California</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>Owner Occupied</b>				
Less than 5 Persons	11,756	93.6%	5,985,577	86.4%
5+ Persons	804	6.4%	943,430	13.6%
<b>Total</b>	<b>12,560</b>	<b>100.0%</b>	<b>6,929,007</b>	<b>100.0%</b>
<b>Renter-Occupied</b>				
Less than 5 Persons	2,945	87.0%	5,011,407	85.3%
5+ Persons	439	13.0%	866,973	14.8%
<b>Total</b>	<b>3,384</b>	<b>100.0%</b>	<b>5,878,380</b>	<b>100.0%</b>
<b>All Households</b>				
Less than 5 Persons	14,701	92.2%	10,996,984	85.9%
5+ Persons	1,243	7.8%	1,810,403	14.1%
<b>Total</b>	<b>15,944</b>	<b>100.0%</b>	<b>12,807,387</b>	<b>100.0%</b>

Source: 2012-2016 American Community Survey 5-Year Estimates

### 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 4-33, there were 951 single-headed households with children, comprising 6.0 percent of total households in Calaveras County based on estimates from the 2012-2016 American Community Survey. A



total of 62.6 percent of these households are single-female households, which make up 3.7 percent of all households in the county. Single male-headed households make up 37.4 percent of all single-headed households and 2.2 percent of all households in the county. The percentage of single female-headed households in Calaveras County is lower than the state by 3.1 percent.

Household Type	Unincorporated Calaveras County		California	
	Number	Percent	Number	Percent
<b>Total Households</b>	<b>15,944</b>	<b>100.0%</b>	<b>12,807,387</b>	<b>100.0%</b>
Single female households with children	595	3.7%	869,395	6.8%
Single male households with children	356	2.2%	340,912	2.7%
<b>Total single-headed households with children</b>	<b>951</b>	<b>6.0%</b>	<b>1,210,307</b>	<b>9.5%</b>

Source: 2012-2016 American Community Survey 5-Year Estimates

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.

### Childcare Facilities

Childcare is a critical service for single-parent households and other households with children and working parents. As of 2017, the American Community Survey estimated that the county population included 7,945 children under 18 years (a decrease of 1,254 since 2010). For reference, approximately 12.8 percent of households in Calaveras County have an income to poverty ratio of less than 1.5. Of note, approximately 42 percent of households with an income to poverty ratio of less than 1.5 were single-parent households with children. Furthermore, of these single-parent households with children, 97.8 percent are earning even less, with an income to poverty ratio of less than 1.3. This indicates that many low-income single-headed households are potentially in need of childcare.

According to the 2014 Calaveras Child Care Council’s (CCCC) Child Care Needs Assessment Update (adopted January 2015), Calaveras County had 63 childcare providers/facilities and 1,138 childcare spaces, which included 127 infant spaces, 580 preschool spaces, and 431 school age spaces. The total shortfall in childcare 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 childcare facilities has declined from meeting 82% of the county need to meeting 68% of the need. While there is a moderate supply of childcare 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 childcare needs of existing and future residents.

As part of the CCCC 2016-2018 Draft Strategic Plan, the CCCC requested that the Calaveras County Board of Supervisors include child care policies in the 2015-2019 General Plan Housing Element. To maintain this request, the County has included H-3.5 and H-3.6.

Ordinance 3054, which updated the County’s density bonus ordinance, was adopted by the Calaveras County Board of Supervisors on March 10, 2015. The ordinance includes a density bonus as an incentive for residential childcare facilities per the Government Code.

### Farmworkers

Farmworkers and day laborers are an essential component of California’s agriculture industry. Farmworker households often comprise 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. The study was based on secondary source information, including existing database information and interviews. According to this report, there were an estimated 242 migrant and seasonal farm workers in Calaveras County in 2000 (see Table 4-34).

<b>Table 4-34 ESTIMATED FARMWORKER POPULATION Calaveras County 2000-2012</b>				
<b>Farmworker Characteristics</b>	<b>2000 Farmworkers (Not Including Non- Farmworkers in Farmworker Households)</b>		<b>2012 Farmworkers (Not Including Non- Farmworkers in Farmworker Households)</b>	
	<b>Number of Individuals</b>	<b>Percent of Total</b>	<b>Number of Individuals</b>	<b>Percent of Total</b>
Works more than 150 days/year (Migrant)	86	35%	140	23%
Works fewer than 150 days/year (Seasonal)	156	65%	461	77%
<b>Total</b>	<b>242</b>	<b>100%</b>	<b>601</b>	<b>100%</b>

*Source: USDA National Agricultural Statistics Service 2012 Census of Agriculture Table 7 Hired Farm Labor – Workers and Payroll: 2012; Migrant & Seasonal Farmworker 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 2012, approximately 601 migrant farm workers in 176 farming operations were estimated in Calaveras County (see Table 4-35). As health care becomes more widely accessible to farmworkers, more refined data may be available in the future.

**Table 4-35**  
**Estimated Farmworker Population**  
**Calaveras County**  
**2012**

Number of Operations with Migrant Workers	Number of Migrant Workers
176	601

*Source: USDA National Agricultural Statistics Service 2012 Census of Agriculture Table 7 Hired Farm Labor – Workers and Payroll: 2012*

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 23 percent of the County’s total migrant farmworker population (23% of 601, or 140 individuals) remained in the county for more than 150 days.

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. To ensure compliance with state law, the County has included program H-3B addressing farmworker housing.

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.

### Homeless Persons

Those who are homeless or at risk of becoming homeless have varying housing needs. Some require emergency shelter, while others require assistance to enable them to become productive members of society. Estimates from the 2019 Point in Time count indicate that County residents make up 40-80 percent of the homeless population. 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 become homeless due to domestic violence.

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.

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, Mariposa, and Tuolumne Counties once every year. These studies enumerate each county's homeless/unsheltered population, but Calaveras County data doesn't distinguish between those living in the unincorporated county and those living in the City of Angels Camp. The CoC's assumes that homeless and unsheltered populations in the four-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 2019 Point in Time Homeless count captured 220 homeless individuals, which reflects the sheltered population and includes the City of Angels Camp.

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, two individuals identified themselves as chronically homeless, with one of the chronically homeless individuals also identified as a veteran. In addition, two individuals identified themselves as victims of domestic violence, and three (16 percent) identified alcohol or drug addiction as a cause for homelessness. Serious mental illness was identified as a reason for homelessness by four individuals in Calaveras County. In addition, two homeless veterans were identified in Calaveras County.

One source of emergency shelter beds 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. According to Kelli Coane, the chief administrative director of The Resource Connection, as of 2018 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.

The Crisis Center provides a surplus of emergency shelter beds, indicating that the county provides resources that meet the needs of the homeless/unsheltered population. However, the emergency beds are reserved for battered women and their children, leaving other homeless/unsheltered individuals without resources. This gap would likely require the addition of 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 County adopted Ordinance 3050 in December 2014 which made emergency shelters a permitted use in the C1 and C2 zoning districts and establishes non-discretionary standards for this use. 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 acres and 4 acres in size and not subject to any planned development restrictions was conducted in January 2015 and verified again in 2018. The inventory shows 60± acres of vacant C1- and C2-zoned land on 40± 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-3). 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.

**Homeless Services**

As of spring 2019 Calaveras County was in the process of developing two temporary homelessness shelters. One is planned to be located in the community of West Point, utilizing three or four portable modular structures or shelter units. These units may house single individuals or two people. The shelter would be funded by the County but operated jointly with the Blue Mountain Coalition for Youth Services on or adjacent to a 1.5-acre site.

A similar project was being developed in San Andreas near the County Government Center. The County plans to shelter a minimum of nine individuals on a temporary basis but, up to six months. The shelters would be funded through an approximate \$300,000 grant from the Homeless Emergency Assistance Program (HEAP) and local funds.

In addition, there are several agencies that provide temporary housing and services in cases of emergency. The closest shelters are located in Jackson and Sonora, 16 and 28 miles from San Andreas, the county seat, respectively. Table 4-36 shows the homeless services offered in Calaveras County, including motel vouchers, food and clothing banks, mobile services, and temporary housing.

<b>Table 4-36 Homeless Services Calaveras County 2018</b>	
<b>Organization</b>	<b>Services Provided</b>
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.
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.

**Table 4-36  
Homeless Services  
Calaveras County  
2018**

<b>Organization</b>	<b>Services Provided</b>
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 operates a homeless shelter for veterans. Through the CoC, the nonprofit is assisting other organizations with pursuing the establishment of homeless shelters.
Give Someone a Chance (GSA)	A Tuolumne County nonprofit that provides homeless services including a mobile shower bus and outreach center. Through the CoC, the nonprofit is also assisting (and receiving assistance from) other organizations to pursue the establishment of other homeless shelters.

### Extremely Low-Income Households

Extremely low-income 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 \$20,900 in 2018 would qualify as an extremely low-income household. Table 4-37 shows the number of extremely low-income households and their housing cost burden in Calaveras County and California in 2011-2015. As shown in the table, Calaveras County had a lower percentage (11.4 percent) of total extremely low-income households than the state (25.5 percent). The County had a larger proportion of extremely low-income renter households (19.6 percent) and a smaller proportion of extremely low-income owner households (9.2 percent). In Calaveras County, 12.1 percent<sup>4</sup> of extremely low-income households had a moderate housing cost burden and 67.2 percent had a severe housing cost burden. This was 0.4 percent higher than the rate of moderate cost burdens and 0.2 percent higher than the rate of severe cost burdens of extremely low-income households in the state. Extremely low-income owners almost double extremely low-income renters in Calaveras County (63.8 percent and 36.2 percent of total extremely low-income households, respectively). The table shows the same pattern for severe cost burden in owners and renters (58.8 percent and 41.2 percent, respectively).

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<sup>4</sup> Past evaluations included both moderate and severely burdened households in this count. This number reflects the separation of moderate burdens (>30% to less than 50%) from severe (>50%) burdens.

**Table 4-37  
Housing Cost Burden of Extremely Low-Income (ELI) Households  
Calaveras County<sup>/a/</sup> and California  
2011-2015**

Household Cost Burden	Calaveras County			California		
	Owners	Renters	Total	Owners	Renters	Total
Number of ELI households	1,315	745	2,060	531,435	1,480,830	2,012,265
Number of total households	14,265	3,795	18,060	6,909,175	5,808,625	12,717,800
<b>ELI as % of total households</b>	<b>9.2%</b>	<b>19.6%</b>	<b>11.4%</b>	<b>7.7%</b>	<b>25.5%</b>	<b>15.8%</b>
<b>Number of ELI with cost burden &gt;30% to less than 50%</b>	195	55	250	67,155	169,240	236,395
% of total ELI households with cost burden >30% to less than 50%	14.8%	7.4%	12.1%	12.6%	11.4%	11.7%
<b>Number of ELI with cost burden &gt;50%</b>	815	570	1,385	321,525	1,027,440	1,348,965
% of total ELI households with cost burden >50%	62.0%	76.5%	67.2%	60.5%	69.4%	67.0%
<b>Total Burdened ELI Households</b>	<b>1,010</b>	<b>625</b>	<b>1,635</b>	<b>388,680</b>	<b>1,196,680</b>	<b>1,585,360</b>
<b>Total Burdened ELI Households as % Total ELI households</b>	<b>76.8%</b>	<b>83.9%</b>	<b>79.4%</b>	<b>73.1%</b>	<b>80.8%</b>	<b>78.8%</b>

Source: HUD SOCDs, Comprehensive Housing Affordability Strategy (CHAS) Database, 2011-2015

/a/ Due to inaccuracies in American Community Survey 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 2018-2027 regional housing needs allocation, there is a projected need for 134 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 HCD Division of Housing Policy Development. 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

HCD prepared, and Calaveras County approved, the 2019-2027 Regional Housing Needs Plan for Calaveras County. State law requires that the RHNP quantify 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 ensuring 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 4-38 shows the projected housing needs for the planning period from December 31, 2018, to June 15, 2027, for unincorporated Calaveras County.

	<b>Extremely Low</b>	<b>Very Low</b>	<b>Low</b>	<b>Moderate</b>	<b>Above Moderate</b>	<b>Total</b>
RHNA	134	134	178	168	482	1,096
Percent of Total	24.5%		16.2%	15.3%	44.0%	100%

*Source: Regional Housing Need Determination and Plan for the sixth Housing Element Update for Calaveras County, September 24, 2018, HCD.*

As shown in Table 4-38, the RHNA allocates 1,096 new housing units to unincorporated Calaveras County for the 2019 to 2027 planning period. The allocation is equivalent to a yearly need of approximately 137 housing units for the eight-year time period. Of the 1,096 housing units, 168 units are to be affordable to moderate-income households and 446 affordable to lower-income households. Countywide, the total housing need is 1,340 new units, of which the unincorporated county received approximately 82 percent, and the City of Angels received the remainder.



HCD allows jurisdictions to count four methods for meeting their RHNA:

- **Actual Production.** Jurisdictions can count the number of approved (i.e., tentative and final subdivision/site map) and built units during the previous planning period 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.

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

Calaveras County has one specific plan area located in the southeastern part of the county.

### ***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 .25 to over 1 acre and range in price from \$65,000 to \$139,000 (January 2019). The Saddle Creek Community Services District provides services and maintenance for the community's roads, storm drains, landscaping, and wildlife and wetland easements.

There are no multi-family uses or deed-restricted 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. The development agreement for this Specific Plan will expire in June 2019 and a new tentative map application has been submitted for the remainder of the site for 753 residential lots.

The Saddle Creek Resort Specific Plan and additional sites located in Appendix C provides sufficient capacity meet the County's above moderate allocation.

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

In Calaveras County, manufactured housing and accessory units provide a significant source of housing affordable to lower-income households. Both manufactured housing and accessory 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. This analysis projects the number of units based on units constructed over the past five years.

The number of manufactured homes built between 2014 and 2018 averaged 27 annually. Accessory dwelling units averaged 9 annually. Table 4-39 shows the number of building permits issued for manufactured homes and accessory units from 2014-2018 as well as the projected numbers for the 2019-2027 Housing Element.

The average number of mobile and manufactured homes installed each year between 2014 and 2018 varied from 7 to 65 units, with a total of 137 units. Based on these numbers, the County's projection for manufactured

housing is 27 units per year or a total of 216 units over the planning period.

Unit affordability justification is located in the Appendix B and is based on the affordability breakdown provided in Table 4-25.

The average number of accessory dwelling units (ADU) varied from 5 to 13 units built per year between 2014 and 2018 for a total of 46 units. Based on these numbers, the County’s projection for accessory dwelling units is 9 units per year or a total of 72 units over the planning period.

Although the County assumes ADUs to be an affordable housing option, tracking actual rental prices is difficult. Because of this, until further data is available, the County is crediting ADUs toward meeting a portion of the above moderate-income housing need.

<b>Table 4-39 Projected Units 2019-2027 Manufactured Housing and Accessory Units</b>		
<b>Year</b>	<b>Manufactured Housing</b>	<b>Accessory Units</b>
2014	7	10
2015	10	6
2016	65	13
2017	34	12
2018	21	5
<b>Total</b>	<b>137</b>	<b>46</b>
<b>Projected Units per Year</b>	<b>27</b>	<b>9</b>
<b>Total Projected Units 2019-2027</b>	<b>216</b>	<b>72</b>

Source: Calaveras County, January 2019

## **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.

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.
- 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 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 unincorporated Calaveras County. The data was compiled by County staff and mapped using a geographic information system (GIS). A complete inventory of all vacant residential land within unincorporated Calaveras County was not conducted. Only vacant land allowing for higher-density residential development was included in the inventory, as shown in Appendix C.

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

- **Location:** All parcels within unincorporated Calaveras County. To avoid double counting, this assessment excludes approved projects within specific plan areas.
- **Vacancy:** All parcels listed were verified as vacant or underused through aerial photographs and assessor's records (valuation), and reviewed by County GIS for accuracy.
- **Zoning districts:** Only parcels with the Multiple Family Residential (R3) zoning district was retained in the inventory:
- **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. 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)
  - 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.<sup>5</sup> 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 available upon adoption of the new General Plan.

- **Size:** Only parcels larger than one half acre or smaller than 9 acres were included in the inventory. These size parcels have a greater potential to provide lower 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, HCD considers parcels larger than 10 acres as "large sites" that may require further lot subdivision. The County is not relying on sites larger than 9 acres to meet its RHNA. But should a developer have interest

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<sup>5</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).

in the development of a larger sites, the County has included Program H-1G to facilitate development of affordable housing on large sites.

- **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 on-site septic systems to serve future development and encourage high-density development served by public surface water and sewer. The 2019 draft General Plan update includes these goals, policies, and implementation measures relative to adequate provision of public water and public sewer.

All parcels 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 or R3 zones.
- **Relation of density to income categories.** Sites with zoning that allow multi-family development of at least 10 units per acre were inventoried as available for lower-income households 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 dwelling unit (du)/acre. Two-family Residential (R2) zoning allows for development at a density of 2 units per 7,000 square feet (12 du/acre). Therefore, either R2 or R3 zones meet the 10 unit per acre density requirement. Although the R2 zone could provide sites for lower income housing, the County has not included those parcels towards meeting a portion of its RHNA.
- **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 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 atypically high and most likely is the result of density transfers. The site is zoned R1 and has a land use designation of Copper Cove/Poker Flat Community Center (CC-CC-PF).

- o 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).
- o Lake Front Townhomes, by Lemke, has seven half-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) show the inventory of vacant higher-density residential sites in the Calaveras County unincorporated area that can meet the lower- and moderate-income housing need. Figures C-1 to C-3 show the location of the vacant sites available for moderate- and lower-income units (Appendix C).

### ***Underused Sites***

Although there are underutilized sites available in the County suitable to accommodate housing, the County is not relying on these sites to meet the RHNA.

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

Table 4-41 summarizes the residential holding capacity in Calaveras County compared to its share of the regional housing need for lower-income households as assigned in the RHNA. Calaveras County has sufficient capacity to meet all RHNA income levels. The table below shows that the County has a lower-income surplus of 272 units, moderate income surplus of 351 units, and an above moderate-income surplus of 153 units. A complete inventory of above moderate-income sites was not conducted; thus there is most likely additional available capacity if needed.

<b>Table 4-41 Unit Capacity Compared to RHNA by Income Unincorporated Calaveras County December 31, 2018 to June 15, 2027</b>				
	<b>Lower Income</b>	<b>Moderate Income</b>	<b>Above Moderate Income</b>	<b>Total</b>
<b>RHNA</b>	<b>446</b>	<b>168</b>	<b>482</b>	<b>1,096</b>
Saddle Creek Specific Plan		190	563	753
Projected manufactured and ADUs (See Table 4-39)	216		72	288
Vacant Sites Capacity (See Appendix C)	502	329*		831
<b>Total Capacity</b>	<b>718</b>	<b>519</b>	<b>635</b>	<b>1,872</b>
<b>Surplus</b>	<b>272</b>	<b>351</b>	<b>153</b>	<b>776</b>

Source: Calaveras County, January 2019

\*If needed, it is possible that a portion of this capacity could develop as above moderate units, based on density.

## ***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, 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.

<b>Table 4-42 Public Water and Wastewater Agencies Calaveras County 2019</b>		
<b>Provider</b>	<b>Water</b>	<b>Wastewater</b>
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 Final Water and Wastewater Municipal Services Review, June 18, 2012*

The following analysis is based on the Calaveras Agency Formation Commission's (LAFCo) Adopted Water and Wastewater Municipal Services Review (MSR), June 18, 2012, as incorporated into the draft General Plan's Public Facilities & Services Element (2016) and included in the Draft General Plan Background Report.

### **Water**

Since the previous 2014-2019 Housing Element, California has recovered from a prolonged drought that impacted the water needs of the region. The moratorium on new water hook-ups in one water service agency was lifted in 2016, and the State Division of Drinking Water found that the district had adequate water to meet current demands and future connection demands. The 2015 Butte Fire partially catalyzed the restoration of service connections, provoking CPUD and the Federal Emergency Management Agency to increase efforts to lift the moratorium by improving infrastructure. According to the Calaveras LAFCo 2012 Adopted Water and Wastewater MSR, utility districts across the county have adequate water to meet existing and future demand through 2030, contingent upon specific, identified improvements. The following is a summary of the capacity of water districts to meet future demand.

### **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, some portions of CPUD's infrastructure system are old and undersized. CPUD has an ongoing 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. It does 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 its current system; however, this agency relies on groundwater supplies. As noted in the LAFCo 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. 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 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, 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 its 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-front. 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 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 time frame 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.

## **4.5 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 analyzes 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 has adopted all current versions of Title 24 and the California Green Building Standards Code (CalGreen). The 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 Department 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 conditioned floor area of a building or alter certain components.

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 most common weatherization tasks undertaken in Calaveras County by the Amador Tuolumne Community Action Agency (ATCAA) 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
- replacement of refrigerators 10 years of age and older

The County partners with PG&E to inform residents on energy efficiency training programs, conducting home energy efficiency audits, and providing funding opportunities for energy-efficiency home improvements for moderate- and lower-income households.

## **4.6 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.

### **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 nonprofit 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 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, nonprofit sponsors of affordable elderly housing.

Public sponsors are not eligible for the Section 202 program.

### ***Low-Income Tax Credits (LIHTC)***

The 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 9 percent or 4 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 up-front 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**

### ***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, infill incentives, brownfield cleanup, multi-family housing programs, emergency shelters and supportive housing, and many other housing programs.

### ***Multi-family 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, nonprofit 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.

### ***Infill Incentive Grant 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 State Hospitals, the act provides funding to expand community mental health services through six different components: community planning; community services and support; 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 nonprofit 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 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.

## **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 66 households participating in the program.

### ***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 Community Development Block Grant (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, 3, or 5 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.

### ***First-time Homebuyers Program***

The County has obtained CDBG funding for this program in three grant cycles. The Calaveras County Administration Office implements this program. As of 2019, 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 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 build 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.

## **Summary of Federal and State Programs and Resources**

Table 4-43 shows a summary of federal and state housing programs and financial resources.

<b>Table 4-43 Financial Resources For Housing</b>	
	<b>Program Description</b>
<b>Federal Programs</b>	
Community Development Block Grant (CDBG)	Provides grants for acquisition, rehabilitation, homebuyer assistance, economic development, homeless assistance, and public services.
HOME	Provides grants to jurisdictions on a competitive basis for acquisition, rehabilitation, homebuyer assistance, and rental assistance.
Low Income Housing Tax Credits (LIHTC)	Provides federal and state income tax credits to persons and corporations that invest in low-income rental housing projects.
Mortgage Credit Certificate (MCC) Program	Provides income tax credits to first-time homebuyers to buy new or existing homes. Has partnered with the California Housing Authority (CalHFA).
Federal Emergency Shelter Grant Program (FESG)	Provides grants to jurisdictions to implement a broad range of activities that serve the homeless. Eligible activities include shelter construction, shelter operation, social services, and homeless prevention.
Housing Choice Voucher (formerly Section 8) Rental Voucher Program	Provides financial assistance to public housing authorities to fund rental assistance payments to owners of private market-rate units on behalf of very low-income tenants.
Section 108 Loan Guarantee Program	Provides loan guarantees to CDBG entitlement jurisdictions for capital improvement projects that benefit low- and moderate-income persons, or aid in the prevention of 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, homebuyer 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, nonprofit sponsors. Public sponsors are not eligible for the program.

**Table 4-43  
Financial Resources For Housing**

<b>Table 4-43 Financial Resources For Housing</b>	
	<b>Program Description</b>
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, nonprofit sponsors. Public sponsors are not eligible for the program.
Shelter Plus Care Program (S+C)	Provides rental assistance for hard-to-serve homeless persons with disabilities in connection with supportive services funded from sources outside the program.
Supportive Housing Program	Provides funding for transitional housing and supportive services for homeless persons.
U.S. Department of Agriculture (USDA) Housing Programs (Section 514/516)	Provides below market-rate loans and grants for new construction or rehabilitation of farmworker rental housing.
<b>State Programs</b>	
Affordable Housing and Sustainable Communities (AHSC) Program	The Strategic Growth Council's Affordable Housing and Sustainable Communities Program funds land use, housing, transportation, and land preservation projects to support infill and compact development that reduces greenhouse gas emissions. These projects facilitate the reduction of greenhouse gases emissions 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 Innovation Program – Loan Fund (AHIP-L)	Provides quick acquisition financing for the development or preservation of affordable housing. The loans are provided to developers through a nonprofit fund manager.
Affordable Housing Innovation Program – Practitioner Fund (AHIP-P) <sup>a/</sup>	Provides acquisition financing to pre-qualified developers for the development or preservation of affordable housing. The loans are provided to developers directly by HCD.
Affordable Housing Innovation Program – Local Housing Trust Fund (LHTF) <sup>a/</sup>	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)	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.)
Building Equity and Growth in Neighborhoods (BEGIN)	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.
CalHOME	Provides grants to local governments and nonprofit agencies for local homebuyer 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.



**Table 4-43  
Financial Resources For Housing**

	<b>Program Description</b>
CalHFA First-Time Homebuyer Program	CalHFA sells tax-exempt bonds to make below-market loans to first-time buyers. Program operates through participating lenders who originate loans for CalHFA.
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.
Infill Infrastructure Grant Program – (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.
Mobilehome Park Resident Ownership Program (MPROP)	Provides loans to mobile home park resident organizations, nonprofit 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.
Transit-Oriented Development 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 housing, infrastructure improvements, parks, and community revitalization efforts.
<b>Private Resources</b>	
California Community Reinvestment Corporation	Nonprofit mortgage banking consortium that provides long-term debt financing for multi-family affordable rental housing. It specializes in programs for families, seniors, citizens with special needs, and mixed-use developments. Both nonprofit 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 multi- family housing, and has programs specifically designed for affordable housing.
Freddie Mac Home Works	A government-sponsored enterprise that provides first and second mortgages.

Source: California Department 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 (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, defined as nonprofit 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 unincorporated Calaveras County. According to the California Housing Partnership, there are 43 units at risk of converting to market-rate housing within the next 10 years: CASA (8 units) and the Sierra Meadows Apartments (35 units).

<b>Table 4-44</b> <b>Assisted Housing Developments</b> <b>Unincorporated Calaveras County</b> <b>2018</b>							
Name	Location	Year Built	Assisted Units	Target Population	Source of Funding	Expiration Date for Funding	Risk Assessment
Bear Mountain Residences	San Andreas	1990	19	Lower-income families	HUD	2032	Low
<b>CASA</b>	<b>San Andreas</b>	<b>1980s</b>	<b>8</b>	<b>Lower-income seniors</b>	<b>HUD</b>	<b>2022</b>	<b>High</b>
Diamond Place Apts.	San Andreas	1983	29	Lower-income families	LIHTC/USDA	2068	Low
Murphys Senior Apartments	Murphys	1996 (est)	23	Lower-income seniors	LIHTC/USDA	2049	Low
San Andreas Apartments	San Andreas	1980 Oct	47	Lower-income families	LIHTC/USDA	2065	Low
<b>Sierra Meadows<sup>/a/</sup></b>	<b>Arnold</b>	<b>1988±</b>	<b>35</b>	<b>Lower-income families</b>	<b>LIHTC/USDA</b>	<b>2018</b>	<b>Very High</b>
<b>Total Assisted Units</b>			<b>161</b>				

Source: California Housing Partnership Corporation, 2018

<sup>/a/</sup> Although the Low-Income Housing Tax Credit on the development has expired, the loan is set to mature in 2039.

Table 4-45 shows the estimated cost of constructing new units to replace the 35 units at Sierra Meadows Apartments. Assuming a maximum density of 12 units per acre, it would cost an estimated \$4.68 million to replace the at-risk units, or \$142,005 per unit. Adding the additional 8 units at CASA, this would be an estimated \$6.11 million to replace all 43 at-risk units.

<b>Table 4-45 Estimated Construction/Replacement Costs of At Risk Units Sierra Meadows Apartments (35 Subsidized)</b>		
<b>Fee/Cost Type</b>	<b>Total Project Cost</b>	<b>Cost Per Unit</b>
<b>Land acquisition<sup>/a/</sup></b>	\$800,000	\$24,242
<b>Development costs<sup>/b/</sup></b>	\$3,886,208	\$117,763
<b>Fees/c/</b>	\$0	\$0
<b>Total</b>	<b>\$4,686,208</b>	<b>\$142,005</b>

Source: Calaveras County, 2019

/a/ Current site is 2.91 acres. Cost projection based on 3-acre site @ \$200,000/acre with public/mutual water and septic (per MLS).

/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

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

Table 4-46 shows the estimated cost of preserving the Sierra Meadows Apartments. It would cost an estimated \$3 million to preserve the 35 units through purchase and rehabilitation. Preserving the units would cost an estimated \$3 million less than to replace them with new construction.

<b>Table 4-46 Estimated Acquisition/Preservation Costs of At Risk Units</b>		
<b>Fee/Cost Types</b>	<b>Total Project Cost</b>	<b>Cost Per Unit</b>
<b>Estimated purchase price</b>	\$2,500,000	\$71428
<b>Rehabilitation<sup>/a/</sup></b>	\$525,000	\$15,000
<b>Total</b>	<b>\$3,025,000</b>	<b>\$86,428</b>

/a/ Assumes minor rehabilitation of \$15,000 per unit

Qualified Entities are nonprofit or for-profit organizations with the legal and managerial capacity to acquire and manage at-risk properties and 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:

- In Hayward: Eden Housing, Inc.
- In San Rafael: EAH, Inc.
- In San Francisco: Belveron Real Estate Partners, LLC; Renaissance Housing Communities

## 4.7 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

On July 31, 2019 the Board of Supervisors declared their intent to adopt a new General Plan, directing staff to prepare findings and return for final action at a later date. The General Plan establishes residential dwelling unit densities based on the land use designation and the availability of water and type of sewage disposal. Most lands within the county outside of Community Areas, are designated as Rural Transition, Working Lands or Resource Production, which are planned for low-density or limited 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 and resource production lands.

The General Plan identifies areas appropriate for higher density and intensity of uses. These are identified as Community Areas. The following land use categories provide for residential uses:

**Rural Transition** – These areas are predominantly existing rural residential parcels developed in large lot, estate parcels of five to 20 acres in size. They are typically located outside of Community Areas due to the lack of public water and sewage disposal.

**Rural Residential** – This designation identifies areas suitable for residential parcels of one to five acres in size. Public water is available but public sewage disposal service is limited. Rural Residential lands are typically found within Community Areas.

**Residential Low Density** – This designation supports small lot, single family homes within Community Areas served by public water and sewer. The density range is one to six units per acre.

**Residential Medium Density** – Medium density provides for a mix of attached and detached residential units in Community Areas with a density range of six to twelve units per acre.

**Residential High Density** – This designation identifies areas for the highest density of residential development with a range of twelve to 24 dwelling units per acre. It is appropriate only in Community Areas.

**Community/Historic Center** – These designations identify the center regions of the County's communities and provide for a mix of uses including commercial retail and residential. The Historic Center allows for a density of up to twelve units per acre while the Community Center allows up to 20 units per acre.

**Community Plans.** The following six areas have adopted community plans: Glencoe, Mokelumne Hill, Mountain Ranch, Paloma, Railroad Flat, Rancho Calaveras/Jenny Lind, San Andreas, Sheep Ranch, West Point, and Wilseyville. Only a few of these areas have water and sewer service and, therefore, qualify for densities appropriate for affordable housing. Future Community Plans are anticipated to be developed for Arnold, Avery, Copperopolis, Hathaway Pines, Murphys, and Valley Springs. These all have public water and/or sewer and are, therefore, appropriate for affordable housing.

**Specific Plan Areas.** There is one adopted specific plan in the County in accordance with the provisions of the California Government Code, Saddle Creek. No affordable housing is identified in this specific plan.

## 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**

<b>General Plan Designation<sup>/a/</sup></b>	<b>Consistent Zones<sup>/b/</sup></b>
Rural Transition-A and -B	RR, RA
Rural Residential	RR
Residential Low Density	R1
Residential Medium Density	R1, R2
Residential High Density	R2, R3
Historic Center	R1, R2, R3, C1
Community Center	R1, R2, R3, C1

*Source: Calaveras County General Plan, 2019*

*/a/ General Plan designations are those referenced in Table LU-1 of the General Plan.*

*/b/ Compatible zones are identified in Table LU-2 of the 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 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.

**Table 4-48  
Zoning Districts  
Unincorporated Calaveras County  
2019**

Name	Purpose	Type of Residential-Related Use	
		Permitted	Conditional
<b>Districts Allowing Residences as a Permitted Use (Primary or Secondary)</b>			
Unclassified (U)	Intended to apply to lands until more precise zoning is adopted. Any projects for which a use permit or subdivision approval is required shall be accompanied by a rezoning application from U to a specific zone.	Single-family dwelling, accessory dwellings	None
Highway Service (HS) Zone	Provide an interim zoning for a parcel until it is reclassified into a zoning district consistent with the General Plan.	Single-family dwelling, accessory dwellings	None
General Forest (GF) and Timber Production (TP) Zones	Provide for resource production including commercial timber production and timber production consistent with the provisions of the Z' Berg, Warren, Collier Forest Taxation Reform Act (California Government Code), including timber 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	Identify areas for general farming and ranching practices and assign such uses as the primary use of the area. Residential uses are placed in a position of secondary importance to the commercial scale production of food and fiber on parcels zoned A1. The purpose of the AP zone is to protect and preserve lands for intensive agricultural and ranching practices and for lands with a Williamson Act contract. The AP zone also may 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 zone—place an equal emphasis on residential and agricultural uses providing land for small-scale and personal-scale farming and ranching and larger agricultural parcel. RR zone—provide lands for personal ranches in which residential use is the primary land use. The zone permits small-scale farming primarily for personal use and not as the primary use of the property.	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	The purpose of this zone is to provide lands for single-family residential neighborhoods with houses on individual parcels.	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

**Table 4-48  
Zoning Districts  
Unincorporated Calaveras County  
2019**

Name	Purpose	Type of Residential-Related Use	
		Permitted	Conditional
Two-Family Residential (R2) Zone	Provide lands for conventional duplexes. Secondly, the site may be used for single-family attached housing such as condominiums, planned unit developments, or townhouses in which 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, accessory dwellings	Group care homes of more than six clients
Multiple-Family Residential (R3) Zone	Provide lands for apartments, condominiums, planned unit developments, townhouses, and other high-density land uses. Zones are designated to be located where commercial services, recreation facilities, and public services are located 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, accessory dwellings	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	Provide for small-scale industries secondary to the principal residential use of the property. RM zones may be considered where the consistent residential zone is A1, AP, GF, TP, RR or RR. Uses must be compatible with neighboring properties.	Single-family dwellings, day care per state licensing; group care homes for six or fewer clients	None
Local Commercial (C1) Zone	Provide small-scale retail and service businesses meeting the needs of the local community located in close proximity to single-family residential neighborhoods.	Group care homes per Health & Safety Code 1501, day care for preschool children (no limit), residential uses subordinate to the principal permitted use	Single-family dwelling



**Table 4-48  
Zoning Districts  
Unincorporated Calaveras County  
2019**

Name	Purpose	Type of Residential-Related Use	
		Permitted	Conditional
General Commercial (C2) Zone	Provide lands for intensive, general, commercial uses.	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	Provide locations for professional offices, administrative offices, and conditionally permitted 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	Provide sites for local and visitor-oriented recreational activities.	Single-family dwellings, subdivision common area	Multiple-family dwellings
<b>Combining Districts Applicable to Housing</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
Mobile home (MHP) Combining District <sup>/a/</sup>	Promote available housing opportunities for present and future residents of the county by providing policies and development standards for mobile home parks.	As per the base zoning district	Mobile home parks

Source: Calaveras County Code of Ordinances, Title 17 Zoning, February 2019

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.

/a/ The County no longer uses the MHP combining 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)**

**Unincorporated Calaveras County  
2019**

Zoning District	Development Standards (except Parking, Roads and Sidewalks – See following tables)							
	Public Water	Public Sewer	Lot Size/ Density	Lot Coverage	Lot Dimensions	Setbacks	Vision Clearance	Height
<b>Residential Zones</b>								
<b>RR:</b> Rural Residential	Yes	Yes	1 acre unless ½ acre under community or special plan	25%	Avg. width: 100' Width at road: 15-20' Depth: 100' avg. (100' min.)	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'
	Yes	No	1 acre					
	No	No	5 acres					
<b>R1:</b> Single-family residential	Yes	Yes	7,000 sq. ft.		Avg. width: 75' Width at road: 15-20' Depth: 75' avg. (60' min.)	F=20' P/L or F=50' r-o-w R=20' S=5' 30' all P/L for defensible space for fire	35'	35'
	Yes	No	1 acre	--				
	No	No	5 acres					
<b>R2:</b> Two family residential	Yes	Yes	7,000 sq. ft. (12 du/1 acre)		Avg. width: 75' Width at road: 15-20' Depth: 75' avg. (60' min.)	F=20' P/L or F=50' r-o-w R=20' S=5' 30' all P/L for defensible space for fire	35'	35'
	Yes	No	1 acre (2 du/1 acre)	--				
	No	No	5 acres (2 du/5 acres)					
<b>R3:</b> Multiple Family Residential	Yes	Yes	7,000 sq. ft. (12 du/1 acre)		Avg. width: 80' Width at road: 15-20' Depth 80' avg. (60' min)	F=20' P/L or F=50' r-o-w R=20' S=10' 30' all P/L for defensible space for fire	35'	45'
	Yes	No	1 acre (6 du/1 acre)	--				
	No	No	5 acres (3 du/5 acres)					
<b>Resource Zones</b>								
<b>GF:</b> 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'
<b>TP:</b> 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'

**Table 4-49  
Development Standards for Residential Uses in Zoning Districts Allowing Housing  
as a Permitted Use (Primary or Secondary Use)  
Unincorporated Calaveras County  
2019**

Zoning District	Development Standards (except Parking, Roads and Sidewalks – See following tables)							
	Public Water	Public Sewer	Lot Size/ Density	Lot Coverage	Lot Dimensions	Setbacks	Vision Clearance	Height
<b>A1:</b> General Agriculture	Yes or no	Yes or no	20 acres/1 du per 20 acres	No maximum	Width: 200' Width at road: 15-20' Depth 500' 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' (Res)
<b>AP:</b> Agricultural Preserve	Yes or no	Yes or no	1 du/50 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' (Res) No limit-ag
<b>RA:</b> Residential Agriculture	Yes or no	Yes or no	1 du/5 acres	25%	Width: 200' Width at road: 15-20' Depth 250' avg. 300' min)	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'
<b>Commercial and Economic Zones</b>								
<b>RC:</b> Rural Commercial	No	No	1 du/5 acres	50%	Avg. width: 100' Width at road: 75' Depth: 150' avg., (100' min.)	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'
	Yes	No	1 du/1 acre					
	Yes	Yes	20,000 sq. ft.					
<b>RM:</b> Rural Home Industry	No	No	1 du/5 acres (with exceptions)	25%	Avg. width: 200' Width at road: 1000' Depth: no avg., (100' min.)	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'
	Yes	No						
	Yes	Yes						
<b>C2:</b> General Commercial	No	No	1 du/5 acres	35%	Avg. width: 75' Width at road: 60' Depth: 100' avg., (75' min.)	F=0' P/L or F=30' r-o-w R=0' (adj. non residential) R=20 (adj. residential) S=0' (adj. RC, C1, CP, C2)	35'	45'
	Yes	No	1 du/1 acre					
	Yes	Yes	1 du/7,000 sq. ft.					

**Table 4-49  
Development Standards for Residential Uses in Zoning Districts Allowing Housing  
as a Permitted Use (Primary or Secondary Use)  
Unincorporated Calaveras County  
2019**

Zoning District	Development Standards (except Parking, Roads and Sidewalks – See following tables)							
	Public Water	Public Sewer	Lot Size/Density	Lot Coverage	Lot Dimensions	Setbacks	Vision Clearance	Height
						S=5' (other zones adj.) 30' all P/L for defensible space for fire		
<b>C1:</b> Local Commercial	No	No	1 du/5 acres			F=0' P/L or F=30' r-o-w R=0' (adj. non residential)		
	Yes	No	1 du/1 acre			R=20 (adj. residential)		
				50%	Avg. width: 75' Width at road: 60' Depth: 100' avg., (75' min.)	S=0' (adj. RC, C1, CP, C2) S=5' (other zones adj.) 30' all P/L for defensible space for fire	35'	35'
<b>CP:</b> Professional Offices	No	No	1 du/5 acres			F=0' P/L or F=30' r-o-w R=0' (adj. non residential)		
	Yes	No	1 du/1 acre			R=20 (adj. residential)		
			1 du/7,000 sq. ft. for single-family; 1 du/3,500 for multi-family	50% single-family 75% multi-family	Avg. width: 75' Width at road: 60' Depth: 100' avg., (75' min.)	S=0' (adj. RC, C1, CP, C2) S=5' (other zones adj.) 30' all P/L for defensible space for fire	35'	35'
<b>REC:</b> Recreation (time-sharing and multi-family uses)	No	No	3 du/5 acres			F=30' P/L or F=60' r-o-w R=20'		
	Yes	No	6 du/acre		Width: 200' min. Depth: 100' min.	S=10' 30' all P/L for defensible space for fire	35'	35'
	Yes	Yes	12 du/acre	35%				
<b>REC</b> Recreation Single family residence	--	--	1 du/5 acres	35%	Width: 200' min. Depth: 100' min	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'

**Table 4-49  
Development Standards for Residential Uses in Zoning Districts Allowing Housing  
as a Permitted Use (Primary or Secondary Use)**

**Unincorporated Calaveras County  
2019**

Zoning District	Development Standards (except Parking, Roads and Sidewalks – See following tables)							
	Public Water	Public Sewer	Lot Size/ Density	Lot Coverage	Lot Dimensions	Setbacks	Vision Clearance	Height
<b>Specific Plan Zones</b>								
<b>SP:</b> Specific Plan without Plan	--	--	Min parcel = 200 acres Density 1 du/40 acres	25%	Avg. width: 500' Width at road: 15-20' Depth: 500' avg., (200' min.)	F=30' P/L or F=50' r-o-w R=20' S=10' 30' all P/L for defensible space for fire	35'	35'
<b>Combining Districts</b>								
<b>MHP:</b> Mobile home Combining (Chapter 17.54) <sup>/a/</sup>	Per base district		3,000 sq. ft.	75%	Width: 30' plus width of mobile home	F=7' front yard R=5 S=5	--	--
<b>PD:</b> Planned development combining (Chapter 17.50)	Per base district		No minimum size; Density per base zoning district	Per approved Plan	No requirements	Per approved plan	35'	Per base zone
<b>Interim Zones</b>								
<b>HS:</b> Highway Service	No	No	1/5 acres	35%	No new lots permitted	F=30' P/L or F=60' r-o-w	35'	35'
	Yes	No	1/1 acre			R=20' S=10'		
	Yes	Yes	1/1 acre			30' all P/L for defensible space for fire		
<b>U:</b> 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'

Source: Calaveras County Code of Ordinances, Title 17 Zoning, February 2019

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

/a/ The County no longer uses the MHP combining zone; however, it remains in the Zoning Code

\*\*The County does not have minimum densities and therefore does not have a process for approving projects below the required density.

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

<b>Table 4-50 Permitted and Conditionally Permitted Residential Uses by Zoning District Unincorporated Calaveras County 2019</b>																			
Residential Use Type	Zoning District																		
	U	HS	GF	TP	A1	AP	RA	RR	R1	R2	R3	RC	RM	REC	CP	C1	C2	CP	M4
Single-Family Residence	P	P	P	P	P	P	P	P	P	P	P	P	P	P	C	C	C	C	
Multi-Family Dwelling											P			C	C		C	C	
Group Care Home (6 people or less)		P	P	P	P	P	P	P	P	P	P	P	P		C	P	P	C	P
Group Care Home (7 or more)			C	C					C	C	C	P			C	P	P	C	
Condominium, PUD, Coop, Townhomes											P								
Duplexes, one two-unit structure										P		P			C		C	C	
Accessory Dwellings	P	P	P	P	P	P	P	P	P	P	P	P	P						
Labor Camp			C	C	P/a/	P/a/	C/a/							P					
Logging Camp			AC	AC	P	P	C												
Ag Employee Housing					P	P	AC												
Emergency Shelter																P	P		

Source: Calaveras County Municipal Code, Title 17 Zoning, 2018

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

/a/ Temporary farm labor camps are a permitted use

## Provisions for Accessory Dwelling Units

An accessory dwelling unit, 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).

In July 2018, Calaveras County revised its Second Dwelling Unit ordinance to comply with state law.

## 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 a difference of more than 10 years 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.

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.

The County has included program H-2F to amend the County Code to allow mobile and manufactured homes in single family residential zones “by right,” to encourage construction of new mobile and manufactured housing and increase the supply of affordable housing units.

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

The Calaveras County Building Department enforces the California Building Standards Code, which has 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.

The Calaveras County Building Department views code enforcement as the means to ensure safe and uniform construction practices critical to providing decent, suitable shelter for all economic segments of the community, and to safeguard the general health, safety and welfare of the community. Therefore, enforcement of the California Building Standards 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 online 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 subdivisions must provide on- and off-site roads to provide sufficient access to meet SRA Fire Safe Regulations and County road standards as set forth in Title 12 of the Calaveras County Code. The County does not require new on-site roads for multi-family residential development where the units have a dedicated access through or across a typical on-site parking lot. 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

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 serving residential developments.



**Table 4-51  
Road and Sidewalk Standards  
Unincorporated Calaveras County  
2018**

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)
<b>Public Regional Roads</b>						
Major Collector	4	55 mph	108	78	48	0
	3		76	52	36	0
	2		64	40	24	0
Minor Collector	4	45 mph	88	64	48	0
	3		76	52	36	0
	2		64	40	24	0
Local	2	25 mph	60	36	24	0
<b>Public Community Roads</b>						
Through	4	45 mph 45 mph 35 mph	100	78	60	4.5 (two sides)
	3	45 mph 35 mph 35 mph	66	52	48	
	2	45 mph 35 mph 35 mph	54	40	36	
Connector	4	35 mph 35 mph 35 mph	80	64	60	4.5 (two sides)
	3		66	52	48	4.5 (two sides)
	2		54	40	36	
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
<b>Private Regional Roads</b>						
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
<b>Private Community Roads</b>						

**Table 4-51  
Road and Sidewalk Standards  
Unincorporated Calaveras County  
2018**

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)
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)
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

Source: Calaveras County 2018

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 4-52. 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 to be 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 4-52  
Required Off-Street Parking Spaces  
Unincorporated Calaveras County  
2019**

Residential Use	Parking Requirements	Special Provisions
R1: Single-family residential	2 spaces per dwelling unit	<ul style="list-style-type: none"> <li>• Parking areas shall be provided off the right-of-way</li> </ul>

**Table 4-52  
Required Off-Street Parking Spaces  
Unincorporated Calaveras County  
2019**

Residential Use	Parking Requirements	Special Provisions
		<ul style="list-style-type: none"> <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 style="list-style-type: none"> <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> <li>• Shall be paved</li> </ul>
R3: Multi-family residential	2 spaces per dwelling unit plus one additional space for every 4 dwelling units	<ul style="list-style-type: none"> <li>• Assigned tandem parking permitted</li> <li>• Shall be paved</li> </ul>
MH: Mobile home 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 and 17.70.040, as of January 2019*

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 Municipal Code describes the park and recreation facilities requirements for developments in the county. The County requires that 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 parkland 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 the California Environmental Quality Act (CEQA). Pursuant to Policy H 2.1, 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. The following lists the site plans and building permits required, along with the general approval procedure, for the following types of housing projects:

### Single-family residential

1. Submit building permit application.
2. Planning Department reviews application for consistency with zoning requirements.
3. Environmental Health Department reviews on-site sewage disposal if applicable.
4. Building Department reviews construction drawings for consistency with the California Building Standards Code.
5. 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.
6. Public Works Department reviews and approves of grading plan, encroachment, and stormwater pollution prevention plan if applicable.
7. Building Department and other County departments issues building permit and conducts necessary inspections.

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

1. Submit building permit application including site plan, landscaping plan, and parking plan.
2. Planning Department reviews site plan for compliance with parking and landscaping requirements. Planning is permitted 15 calendar days to conduct its review.
3. Same as steps 3-7, above.

Once a discretionary housing development project is approved by the County the timing of development is in the hands of the applicant and can vary greatly. If conditions of approval such as encroachment permits or environmental mitigation are required as a condition of project approval, these must be satisfied prior to issuance of a building permit. Architectural drawings, engineering, and other technical reports necessary for issuance of a building permit are prepared by the applicant. Upon completion, the building permit application can be submitted to the County. Because there have been so few residential development applications in the past ten years, there is no way to estimate an average time between project approval and submittal of a building permit application.

When assuming average processing times for a building permits in Calaveras County, a single-family dwelling would take approximately 2-3 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, design review permit, or planned development. Many jurisdictions require all multi-family residential projects to undergo a discretionary review process. The elimination of that process for some multi-family projects expedites 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: structure height, structural setbacks, parking spaces, and paving requirements. The process for receiving a variance is as follows:

1. Submit application to the Planning Department.
2. 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.
3. Planning Director decisions may be appealed to the Planning Commission within 15 calendar days of the director's decision.
4. For variance requests filed after construction has begun, 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 60-120 days. All variance reviews are categorically exempt pursuant to the County's adopted CEQA guidelines. 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. Waivers may be used for temporary uses of structures for temporary residence, and for manufactured home standards as defined in Section 17.55.020. 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 process provides an option unavailable in many communities although it is limited as described above. 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. Table 4-50 shows the residential uses requiring Conditional Use Permits.

The process for receiving a Conditional Use Permit is as follows:

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

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. A Zoning Ordinance amendment updated the accessory dwelling unit standards to be consistent with recent changes in state law (Ordinance 3097, July 10, 2018). An accessory dwelling needs only a building permit to be constructed on parcels zoned for residential use.

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 multi-family housing entitlements based on NIMBYism. Table 4-53 shows a summary of average processing times by entitlement

procedure.

<b>Table 4-53 Permit Review Process Unincorporated Calaveras County</b>		
<b>Entitlement</b>	<b>Processing Time (Approximate averages)<sup>/a/</sup></b>	<b>Discretionary or Ministerial Review</b>
Zone Change	120-180 days	Discretionary
Tentative Subdivision Map	180-270 days	Discretionary
Conditional Use Permit	90-180 days	Discretionary
Building Permit	2-6 weeks (14-42 days)	Ministerial
Waiver	0-30 days	Discretionary
Variance	60-120 days	Discretionary

*Source: Calaveras County Planning Department, September 2018*

*/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.*

These 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 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. On November 13, 2018, the Board of Supervisors adopted an ordinance removing the planned development combining zone in Mokelumne Hill and replacing it with a design review zone. Although still discretionary, the process is streamlined and approval lies with the Planning Director rather than the Planning Commission. However, the planned development overlay zone and permit process is still in place in other communities, such as Avery and Arnold.

### Typical Densities for Development

Calaveras County is a rural county with diverse small communities that has not experienced significant housing development since the economic recession of 2008-09. Densities vary widely depending on infrastructure availability in different communities. However, where public water and sewage disposal is available, the typical density for development in the past has been approximately three dwelling units per acre. Outside of community areas rural residential densities are typically five to ten acres per dwelling unit. Multifamily densities in community areas are typically seven to ten units per acre.

## ***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 County fees are from March 2019. 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.

<b>Table 4-54 Land Development Application Fees<sup>/a/</sup> Unincorporated Calaveras County March 2019</b>	
Zone Change	\$5,529
Use Permit	\$354
Administrative Use Permit	\$2,058
Conditional Use Permit	\$4,837
Variance – Administrative	\$3,021
Variance – Planning Commission (as built)	\$3,236
Environmental Impact Report (EIR)/b/	\$22,192
General Plan Amendment	\$5,635
Tentative Subdivision map (0-500 lots)	\$13,682-\$14,238
California Department of Fish and Wildlife Fee – EIR/c/	\$3,271
California Department of Fish and Wildlife Fee – Negative Declaration/c/	\$2,355

Source: Calaveras County, March 2019

/a/ Includes applicable fees for all departments (Planning, Public Works, Environmental Health etc.)

/b/ Staff time, in addition to application fees and consultant cost for EIR preparation

/c/ Department of Fish and Wildlife Fees effective January 1, 2019

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

<b>Table 5-55 Building Permit Fees Unincorporated Calaveras County 2019</b>	
Size of Home (Square Feet)	Building Permit Fee
1,000	\$4,605
1,200	\$4,609
1,400	\$4,614
1,600	\$4,636
1,800	\$4,676
2,000	\$4,713

Source: Calaveras County Building Department Verified March 2019

The preceding application and building permit fees are similar to those of other jurisdictions and are not considered a deterrent to the development of affordable housing. The County currently (2019) 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.

Table 4-56 shows the 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 within the Calaveras Public Utility District. The fees for single-family development range from 4 percent to 8 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 9 percent of the total development cost. The fees are comparable to, and in many cases below, those of neighboring counties and cities.

<b>Table 4-56 Typical Fees Associated with Residential Development Unincorporated Calaveras County 2019</b>		
Description	Amount	
<b>Single-Family Home on Public Water and Sewer<sup>/a/</sup></b>		
Building Permit Fee		\$4,614
Fire District Fees <sup>/b/</sup>		\$350
Encroachment Permit Fee		\$500
Traffic Impact Mitigation Fee <sup>/g/</sup>		\$4,429
School Fees <sup>/c/</sup>		\$4,480
Water Fees <sup>/d/</sup>		\$3,725
Sewer Fees <sup>/e/</sup>		\$12,644
	<b>Total Fees</b>	<b>\$30,742</b>
<b>Single-Family Home on Private Well and Septic<sup>/a/</sup></b>		
Building Permit Fee		\$4,614
Fire District Fees <sup>/b/</sup>		\$350
Encroachment Permit Fee		\$500
Traffic Impact Mitigation Fee <sup>/g/</sup>		\$4,429
School Fees <sup>/c/</sup>		\$4,480
Well Permit Fee		\$536
Septic Permit Fee <sup>/h/</sup>		\$1,150
	<b>Total Fees</b>	<b>\$16,059</b>
<b>Multi-Family Development on Public Water and Sewer<sup>/i/</sup></b>		
	<b>Amount Per Unit</b>	<b>Total Amount</b>
Building Permit Fee	\$738	\$14,752
Fire District Fees <sup>/b/</sup>	\$212	\$4,250
Encroachment Permit Fee	\$500	\$500
Traffic Impact Mitigation Fee <sup>/f/ /g/</sup>	\$3,090	\$61,800
School Fees <sup>/c/</sup>	\$2,560	\$51,200
Water Fees <sup>/d/</sup>	\$3,725	\$18,450
Sewer Fees <sup>/e/</sup>	\$5,192	\$103,842
	<b>Total Fees</b>	<b>\$16,017</b>
		<b>\$254,794</b>

**Table 4-56**  
**Typical Fees Associated with Residential Development**  
**Unincorporated Calaveras County**  
**2019**

Description	Amount
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*Source: Calaveras County Planning Department, March 2019*

*/a/ Assumes a 1,400 square foot single-family home (in San Andreas)/e/ San Andreas Sanitary District fees. (Assumes 3-bedroom house at 90 gal/bedroom by \$46.83/ gal.)*  
*/b/ Fees represent those of the San Andreas Fire Department (\$0.25/square foot) /f/ Assumes two 10-unit structures (total of 20 units) at 800 square feet per unit*  
*/c/ School fees are \$3.20/square foot*  
*/d/ Calaveras Public Utility District (CPUD). It should be noted that fees vary widely from district to district. Calaveras County Water District (CCWD) covers homes within the County and has a higher 1" meter connection fee of \$29,382.50.*  
*/g/ Road Impact Mitigation (RIM) Fee Program, Effective February 11, 2013; Resolution 2012-176*  
*/h/ Traditional (non-engineered) system including installation fee*

### ***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 to receive a density bonus. The bill also increased the maximum density bonus from 25 percent to 35 percent. The 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.
- 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. SB 435 was also passed in 2005, 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 laws now 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 local government can grant a maximum number of three incentives. 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 1 acre in size or large enough to allow development of at least 40 units.
- 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)].

<b>Table 4-57 Statewide Parking Standards for Affordable Housing California 2015</b>	
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. 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 nonprofit 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 nonprofit 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. 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 overconcentration 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 and 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.
  - b. 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:
    - i) Published notice (not less than 10 days prior to the public hearing).
    - ii) 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 use 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 of 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 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 Conditional Use Permit 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 was intended to expand large group homes as a permitted use in 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, to redefine 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, 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 as permitted uses several retail, service, office, public assembly and, since the adoption of Ordinance 3050, emergency shelters. 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 as permitted uses an extensive list of retail, service, office, public assembly, and, with the adoption of Ordinance 3050, emergency shelters. 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-3 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(c)(3) 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) further defines “transitional housing” as “buildings configured as rental housing developments but operated under program requirements that call for the termination of assistance and recirculation of the assisted unit to another eligible program recipient at some predetermined future point in time, which shall be no less than six months.”

The Calaveras County Code (Section 17.06.1912) was updated on December 16, 2014, with the passage of Ordinance 3050 to define “transitional housing” consistent with the Government Code:

*“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 multi-family 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” as “housing with no limit on length of stay, that is occupied by the target population, and that is linked to onsite or offsite services that assist the tenant to retain the housing, improve his or her health status, maximize their ability to live and, when possible, to work in the community. This housing may include apartments, single-room occupancy residences, or single-family homes.”

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 of 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). To address AB 2162, the County has included Program H-1B.

### ***Housing for Farmworkers***

The provisions of California Health and Safety Code (HSC) Section 17020 (et seq.) 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 this section. 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 (2014) is currently inconsistent with state law in regard 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 County has included program H-3B to address farmworker housing requirements.

### ***Review of Local Ordinances***

The County does not have any locally adopted ordinances that hinder the development of affordable housing.



## 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 a 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. Tables 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, and utilities and services available. Based on a partial search using Zillow.com, looking at unimproved land for sale in February 2019, the median cost per acre for residential lots 1 acre or smaller was about \$131,627. Table 4-58 shows the average cost per acre of land by community, including parcels less than 1 acre. The communities with the most listings were Copperopolis, and Valley Springs. High costs per acre could also be due to the small sample size for each, information should be considered advisory only.

Area	Number of Parcels Counted	Total Acres Counted	Average Cost Per Acre
Arnold	5	2.98	\$100,611
Avery	1	0.55	\$181,636
Camp Connell	1	0.62	\$51,613
Copperopolis	7	2.57	\$441,961
Hathaway Pines	1	0.31	\$62,903
Mokelumne Hill	3	3.26	\$72,500
Murphys	4	3.00	\$100,830

**Table 4-58  
Per Acre Land Costs by Area  
Unincorporated Calaveras County  
February, 2019**

Area	Number of Parcels Counted	Total Acres Counted	Average Cost Per Acre
San Andreas	3	0.80	\$220,625
Tamarack	5	3.54	\$70,104
Tulloch	3	0.94	\$79,938
Vallecito	1	0.59	\$76,271
Valley Springs	6	2.79	\$74,746
Wallace	1	0.31	\$177,419

Sources: Zillow, February 2019

### **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. Using current pricing sources (homeadvisor.com), the low-end costs for a newly constructed 1,400-square-foot single-family production home (not including land) in the Calaveras County region would cost around \$160,000.

### **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-square-foot single-family home on one-third of an acre.

**Table 4-59  
Total Estimated Development Costs  
Unincorporated Calaveras County  
2019**

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 <sup>/a/</sup>	\$60,000	\$60,000
Construction Costs	\$160,000	\$160,000
Typical Fees <sup>/b/</sup>	\$30,742	\$16,059
Well and Septic System Installation	\$0	\$30,000
<b>Total</b>	<b>\$250,742</b>	<b>\$266,059</b>

Source: Calaveras County Planning Department, 2015

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

/b/ See Table 4-56

## *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 created unstable mortgages for homeowners. 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 down payment 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 resulted in huge waves of foreclosures.

Interest rates reached historically low levels but are slowly increasing. However, it is not possible to forecast what will happen to interest rates during this Housing Element planning period. If interest rates continue to rise, it makes new construction costlier and it could lower the sales price that buyers can afford to pay.

## **4.8 PROGRAM EVALUATION**

The following section reviews and evaluates the County's progress in implementing the 2014–2019 Housing Element programs.

Table 4-60 summarizes the results and effectiveness of programs from the previous Housing Element planning period. 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.

**Table 4-60  
Evaluation of 2014-2019 Housing Element Programs**

<b>Program #</b>	<b>Program</b>	<b>Quantified Objectives</b>	<b>Evaluation</b>	<b>Continue, Modify, or Delete</b>
<b>New Residential Construction</b>				
H-1A	<p><b>Inventory of Vacant and Underutilized Land.</b> 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.</p> <p><b>Responsible Department:</b> Planning Department  <b>Timeframe:</b> FY 2018/2019, update approximately once every three years</p>	--	<p>Due to very little development over the planning period, the County has not had the opportunity to identify additional infill parcels.</p> <p>The County does provide the sites inventory on the website as well as at the Planning Department counter.</p>	Continue
H-1B	<p><b>Development Standards.</b> 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.</p> <p><b>Responsible Department:</b> Planning Department, Public Works Department, Board of Supervisors  <b>Timeframe:</b> Ongoing</p>	--	<p>In an effort to remove any possible impediments to the development of housing, the County amended its Zoning Code regulations in August 2018 to comply with 2016 and 2017 state law changes. In addition, the County developed \$1,100 fee and streamlined the process.</p>	Continue
H-1C	<p><b>Infill Incentive Program.</b> 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</p>	<p>Low: 10  Moderate: 5  Above-Moderate: 5</p>	<p>The County is in the process of a comprehensive General Plan update, planned for adoption in summer/fall 2019. Once the General Plan is adopted, the County will focus efforts on a comprehensive Zoning Code update and plans to evaluate the possibility of adopting an Infill Incentive Ordinance.</p>	Continue

**Table 4-60  
Evaluation of 2014-2019 Housing Element Programs**

<b>Program #</b>	<b>Program</b>	<b>Quantified Objectives</b>	<b>Evaluation</b>	<b>Continue, Modify, or Delete</b>
	decrease or defer the costs of development; or direct grants from the County. The County will post this information on its website. <b>Responsible Department:</b> Planning Department, Board of Supervisors <b>Timeframe:</b> FY 2018/2019			
H-1D	<b>Minimum Density Standard.</b> The County shall amend the Zoning Code reflect minimum density standards for multi-family residential zoning districts (R-2 and R-3). <b>Responsible Department:</b> Planning Department, Board of Supervisors <b>Timeframe:</b> FY 2018/2019	--	As part of the comprehensive Zoning Code update, which will start after the General Plan is adopted in summer/fall 2019, the County plans to amend minimum density standards for multi-family zoning districts.	Continue
H-1E	<b>Encourage Second-Floor Housing Units.</b> The County shall amend the Zoning Code to allow second-floor housing units as a permitted use above commercial establishments. <b>Responsible Department:</b> Planning Department, Board of Supervisors <b>Timeframe:</b> FY 2018/2019	Very Low: 10 Low: 10	As part of the comprehensive Zoning Code update, which will start after the General Plan is adopted in summer/fall 2019, the County plans to amend the code to allow second-floor housing units as a permitted use above commercial establishments.	Continue
H-1F	<b>Parking Requirements for Multi-Family Development.</b> The County shall amend the zoning ordinance to reduce parking standards for multi-family uses in multi-family zones as follows: <ul style="list-style-type: none"> <li>• studio to one bedroom: one onsite parking space per dwelling unit; and</li> <li>• two bedroom or larger: two onsite parking spaces.</li> </ul> <b>Responsible Department:</b> Planning Department, Board of Supervisors <b>Timeframe:</b> FY 2018/2019	--	As part of the comprehensive Zoning Code update, which will start after the General Plan is adopted in summer/fall, the County plans to amend the Zoning Ordinance to reduce parking standards for multi-family uses, allowing one on-site parking space for studios and one-bedroom units and two on-site parking spaces for two-bedroom units or larger.	Continue
H-1G	<b>Planning for Large Sites.</b> 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	--	While the County would encourage further lot subdivision or development of specific plans for larger sites to facilitate development at the	Continue

**Table 4-60  
Evaluation of 2014-2019 Housing Element Programs**

<b>Program #</b>	<b>Program</b>	<b>Quantified Objectives</b>	<b>Evaluation</b>	<b>Continue, Modify, or Delete</b>
	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. <b>Responsible Department:</b> Planning Department <b>Timeframe:</b> Ongoing		expected affordability levels, no applications were filed.	
H-1H	<b>Design Review Revisions.</b> The County shall amend Chapter 17.84 (Design Permit) 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. <b>Responsible Department:</b> Planning Department, Board of Supervisors <b>Timeframe:</b> FY 2018/2019	--	As part of the comprehensive Zoning Code update, which will start after the General Plan is adopted in summer/fall 2019, the County plans to amend Chapter 17.84 to include current practices that reflect the applicable goals, policies, and programs in the new General Plan. Implemented in part with adoption of the Mokelumne Hill Design Review Ordinance.	Delete
H-II	<b>Additional Infrastructure Capacity.</b> 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. <b>Responsible Department:</b> Planning Department <b>Timeframe:</b> Ongoing	--	The County continues to work cooperatively with the water and wastewater districts but currently there are no long-range infrastructure plans in the pipeline. The County does initiate partnerships as situations rise and reaches out to ensure there is sufficient capacity.	Continue. Now includes program H-1H
<b>Affordable Housing</b>				
H-2A	<b>Pursue State and Federal Funding.</b> 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	Extremely Low: 5 Very Low: 5 Low: 5 Moderate: 15	The County received CDBG funds for fiscal years 2016-2017 and 2017-2018. Specifically, the County received \$91,787 for the Owner Occupied Rehabilitation program in June 2018.	Continue

**Table 4-60  
Evaluation of 2014-2019 Housing Element Programs**

<b>Program #</b>	<b>Program</b>	<b>Quantified Objectives</b>	<b>Evaluation</b>	<b>Continue, Modify, or Delete</b>
	households. The County shall periodically update and review available housing programs to identify additional funding sources. <b>Responsible Department:</b> Planning Department, CalWorks <b>Timeframe:</b> At least annually		The County is constantly looking for available funding sources to assist lower- and moderate-income households.	
H-2B	<b>First-Time Homebuyer Assistance Program.</b> 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. <b>Responsible Department:</b> California Health and Human Services Agency, or equivalent <b>Timeframe:</b> Ongoing	Low: 3 Moderate: 3	Due to lack of funding and limited staff the County does not plan to pursue this program at this time.	Modify, combine with program H-2A
H-2C	<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 affordability covenants consistent with state law. <b>Responsible Department:</b> Planning Department, County Administration, Board of Supervisors <b>Timeframe:</b> Once every four years	Low: 5 Moderate: 5	The County evaluated three County-owned sites to determine suitability for affordable housing. The sites below are all still owned by the County but the County has been working with Stanislaus Housing Authority for potential purchase. The County may use these sites to develop its own housing or develop a homeless shelter. <ul style="list-style-type: none"> <li>• San Andreas (42-035-003): 1-acre site. Partially developed with office and parking. It has a stream which is an environmental constraint and is currently zoned Commercial.</li> <li>• Murphys (66-001-028): 3.97-acre site. 60 percent is already developed with parking, theater and veteran’s memorial. The site is zoned Recreational.</li> <li>• Copperopolis (54-012-052): .5-acre site. It has a stream which is an environmental constraint and is zoned Unclassified.</li> </ul>	Continue



**Table 4-60  
Evaluation of 2014-2019 Housing Element Programs**

<b>Program #</b>	<b>Program</b>	<b>Quantified Objectives</b>	<b>Evaluation</b>	<b>Continue, Modify, or Delete</b>
H-2D	<p><b>Assisting Affordable Housing Developers.</b> 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.</p> <p><b>Responsible Department:</b> Planning Department <b>Timeframe:</b> Ongoing</p>	--	<p>While the County would 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, no developers have approached the County.</p> <p>Links to affordable housing information are provided on the HHSA web page.</p>	Continue
H-2E	<p><b>Incentives for Affordable Housing.</b> 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.</p> <p><b>Responsible Agency/Department:</b> Planning Department, Board of Supervisors <b>Timeframe:</b> Ongoing</p>	<p>Extremely Low: 10 Very Low: 10 Low: 10</p>	<p>While the County would provide fee reductions, fee waivers, deferral payments, installment payments, or building fees for developments with affordable housing components, no developers have approached the County.</p>	Continue
H-2F	<p><b>Provision of Water and Sewer Facilities for Affordable Housing.</b> 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</p>	<p>Low: 15 Moderate: 15</p>	<p>Sufficient water and sewer capacity is monitored for each specific municipal agency on a project by project basis.</p> <p>The County continues to review LAFCo's Municipal Services Review to assess changes in the status of water and sewer availability.</p> <p>The County submitted the Housing Element to local water and sewer providers within one month of its adoption.</p>	Combine with H-II

**Table 4-60  
Evaluation of 2014-2019 Housing Element Programs**

<b>Program #</b>	<b>Program</b>	<b>Quantified Objectives</b>	<b>Evaluation</b>	<b>Continue, Modify, or Delete</b>
	<p>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.</p> <p><b>Responsible Agency/Department:</b> Planning Department, Public Works Department, local water and sewer districts  <b>Timeframe:</b> FY 2016/2017, Updates ongoing</p>			
H-2G	<p><b>Affordable Housing Program Study.</b> 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.</p> <p><b>Responsible Department:</b> Planning Department, CalWorks  <b>Timeframe:</b> FY 2018/2019</p>	--	<p>Although the County has not yet identified an affordable housing strategy to increase the supply of housing for extremely low- to moderate-income households, this is something the County is still interested in pursuing.</p> <p>The County does attend focus meetings for specific grants as well as meets quarterly with the Housing Strategy group and every other month with Homelessness Taskforce regarding homeless issues.</p>	Continue

**Table 4-60  
Evaluation of 2014-2019 Housing Element Programs**

<b>Program #</b>	<b>Program</b>	<b>Quantified Objectives</b>	<b>Evaluation</b>	<b>Continue, Modify, or Delete</b>
H-2H	<p><b>Manufactured Housing.</b> 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.</p> <p><b>Responsible Department:</b> Planning Department, Board of Supervisors <b>Timeframe:</b> FY 2018/2019</p>	--	The County does not currently restrict manufactured homes to specific zones but as part of the comprehensive Zoning Code update, the County will review for compliance with state law.	Modify and continue
H-2I	<p><b>Land Supply.</b> 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.</p> <p><b>Responsible Department:</b> Planning Department <b>Timeframe:</b> FY 2016/2017</p>	--	As part of the General Plan update the County reviewed land use patterns, existing densities, locations of job centers, and availability of services to identify areas suitable for higher-density residential development.	Combine with program H-1A.
H-2J	<p><b>Encourage Co-Housing/Cooperative Housing.</b> 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.</p> <p><b>Responsible Department:</b> Planning Department, Board of Supervisors <b>Timeframe:</b> FY 2018/2019</p>	--	As part of the comprehensive Zoning Code update, which will start after the General Plan is adopted in summer/fall 2019, the County plans to amend the Zoning Code to include co-housing as a permitted or conditional use in residential or other zoning districts.	Continue
H-2K	<p><b>Support Self-Help Housing Programs.</b> 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</p>	--	The County did not extend the fee resolution amendment to waive building permit and planning application fees for the construction of affordable housing sponsored by self-help	Delete

**Table 4-60  
Evaluation of 2014-2019 Housing Element Programs**

<b>Program #</b>	<b>Program</b>	<b>Quantified Objectives</b>	<b>Evaluation</b>	<b>Continue, Modify, or Delete</b>
	<p>permit and planning application fees for the construction of affordable housing sponsored by these programs past June 30, 2017.</p> <p><b>Responsible Department:</b> County Administration, Planning Department, Board of Supervisors <b>Timeframe:</b> FY 2015/2016</p>		<p>programs but still recognizes this as a board policy and would still provide this waiver to affordable projects.</p>	
H-2L	<p><b>Housing Choice Vouchers Program.</b> 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).</p> <p><b>Responsible Department:</b> CalWorks, Stanislaus County Housing Authority <b>Timeframe:</b> Ongoing</p>	<p>Extremely Low: 66 Very Low: 65</p>	<p>The County continues to work with the Stanislaus County Housing Authority and other agencies to administer the Housing Choice Voucher Program. The County worked with the Housing Authority to administer 60 housing choice vouchers (this is an average for 2017 and 2018).</p>	Continue
<b>Special Needs Housing</b>				
H-3A	<p><b>Publicizing Reasonable Accommodation.</b> 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.</p> <p><b>Responsible Department:</b> Planning Department <b>Timeframe:</b> 2016/2017</p>	--	<p>The County also has a formal process for granting reasonable accommodations and continues to provide information in the County’s website. The County also has programs through DRAIL (Disability Resource Agency for Independent Living) that assist individuals with upgrading their homes.</p>	Modify
H-3B	<p><b>Zoning for Farmworker Housing.</b> 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</p>	--	<p>As part of the comprehensive Zoning Code update, which will start after the General Plan is adopted in summer/fall 2019, the County plans to amend the Zoning Code to ensure the permit processing procedures for farmworker housing do not conflict with Health and Safety Code Sections 17021.5 and 17021.6.</p> <p>The County has not received any proposals for farmworker housing but would uphold state law as it supersedes the County’s local ordinance.</p>	Continue

**Table 4-60  
Evaluation of 2014-2019 Housing Element Programs**

<b>Program #</b>	<b>Program</b>	<b>Quantified Objectives</b>	<b>Evaluation</b>	<b>Continue, Modify, or Delete</b>
	<p>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.</p> <p><b>Responsible Department:</b> Planning Department, Board of Supervisors <b>Timeframe:</b> FY 2018/2019</p>			
H-3C	<p><b>Funding for Emergency Shelters.</b> The County shall pursue funding for emergency shelter programs to be developed through inter-jurisdictional cooperation.</p> <p><b>Responsible Department:</b> Planning Department, CalWorks, Board of Supervisors <b>Timeframe:</b> One application prior to 2018</p>	--	The County is actively seeking grant funding for temporary homeless housing units. The County also has an agreement with Amador Tuolumne Community Action Agency (ATCAA) and is looking at grant funding for temporary homeless housing units.	Continue
H-3D	<p><b>Single Room Occupancy (SRO) Units.</b> 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 available.</p> <p><b>Responsible Department:</b> Planning Department, Board of Supervisors <b>Timeframe:</b> FY 2018/2019</p>	Very Low: 3 Low: 3	As part of the comprehensive Zoning Code update, which will start after the General Plan is adopted in summer/fall 2019, the County plans to amend the Zoning Code to define SRO units and allow them explicitly as a residential use in multi-family, mixed use, and appropriate commercial zones.	Continue
H-3E	<p><b>Processing Procedures for Group Homes.</b> The County shall amend the Zoning Ordinance to allow group homes</p>	--	As part of the comprehensive Zoning Code update, which will start after the General Plan is	

**Table 4-60  
Evaluation of 2014-2019 Housing Element Programs**

<b>Program #</b>	<b>Program</b>	<b>Quantified Objectives</b>	<b>Evaluation</b>	<b>Continue, Modify, or Delete</b>
	of seven or more as a permitted use in Two-Family Residential (R-2) and Multiple Family Residential (R-3). <b>Responsible Department:</b> Planning Department, Board of Supervisors <b>Timeframe:</b> FY 2018/2019		adopted in summer/fall 2019, the County plans to amend the Zoning Ordinance to allow group homes of seven or more as a permitted use in R-2 and R-3 zones.	
H-3F	<b>Funding for Extremely Low-Income Households.</b> 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. <b>Responsible Department:</b> Planning Department <b>Timeframe:</b> Ongoing	--	The County did not pursue partnerships and funding sources to facilitate the development of extremely low-income housing but, if approached by a developer, the County would provide fee reductions, fee waivers, deferral payments, or installment payments for extremely low-income developments.	Continue
<b>Equal Opportunity Housing</b>				
H-4A	<b>Fair Housing.</b> 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. <b>Responsible Department:</b> Human Resource Council, CalWorks <b>Timeframe:</b> Ongoing	--	The County continues to be the local contact point for the DFEH and HUD for federally subsidized units.  The County has not yet provided brochures at County public counters but does have a link on the website to entities and their fair housing discrimination references, contacts, and compliance procedures.	Continue
<b>Existing Housing</b>				
H-5A	<b>Rehabilitation Funds.</b> 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	Very Low: 3 Low: 3	The County received CDBG funds in fiscal years 2016-17 and 2017-18. In June 2018 the County received \$91,737 (\$78,647 for direct costs and \$13,090 for administration) for Owner Occupied	Continue

**Table 4-60  
Evaluation of 2014-2019 Housing Element Programs**

<b>Program #</b>	<b>Program</b>	<b>Quantified Objectives</b>	<b>Evaluation</b>	<b>Continue, Modify, or Delete</b>
	County shall promote the availability of funding and resources through public outreach and collaboration with non-profits, local realtors, lenders, and escrow companies. <b>Responsible Department:</b> County Administration, Building Department, CalWorks, Board of Supervisors <b>Timeframe:</b> Annually		Rehabilitation. The County has an outside grant administrator who administered the grant. All the other funding received was for a dental project and food bank.	
H-5B	<b>Housing Rehabilitation Funding/Revolving Loans.</b> The County shall continue to administer the Calaveras County Housing Rehabilitation Revolving Loan Program to improve housing conditions in targeted locations in the county. <b>Responsible Department:</b> County Administration, CalWorks <b>Timeframe:</b> Ongoing	Very Low: 5 Low: 5	The County administered the Calaveras County Housing Rehabilitation Revolving Loan Program a few years back which administered deposits for individuals. They County had issues with loan holders not paying back the loans. Due to lack of funding and participation, the County plans to remove this program.	Combine with program H-5A
H-5C	<b>Preservation of Properties.</b> 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. <b>Responsible Department:</b> Planning Department, CalWorks <b>Timeframe:</b> Ongoing	--	The Continuum of Care has been working with landlords to try and get more housing available— offering case management type work, monitoring rentals, etc.  The Continuum of Care provides technical assistance for the acquisition and rehabilitation of at-risk properties.	Continue
H-5D	<b>Housing Conditions Survey and Rehabilitation Study.</b> 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. <b>Responsible Department:</b> Planning Department, Building Department, CalWorks <b>Timeframe:</b> Once prior to 2019, funding permitting	--	The County has not conducted a housing conditions survey but gathers data from code enforcement to determine the rehabilitation needs of the county. The County would consider conducting a targeted survey, if needed.	Delete
H-5E	<b>Water and Sewer Connections and Replacement.</b> The County shall continue to provide financing to qualified	--	The County has not received any applications requesting financing to lower-income households	Continue

**Table 4-60  
Evaluation of 2014-2019 Housing Element Programs**

<b>Program #</b>	<b>Program</b>	<b>Quantified Objectives</b>	<b>Evaluation</b>	<b>Continue, Modify, or Delete</b>
	<p>lower-income households, currently on well and septic to connect their homes to new or existing water and sewer systems.</p> <p><b>Responsible Department:</b> Environmental Management Agency, Public Works <b>Timeframe:</b> Ongoing</p>		<p>to connect their homes to water and sewer systems but would assist where possible.</p> <p>The County was able to provide some funding to assist with refurbishing septic systems and wells for fire victims.</p>	
<b>Energy Conservation</b>				
H-6A	<p><b>Energy Efficiency and Green Building Opportunities.</b> 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.</p> <p><b>Responsible Department:</b> Building Department <b>Timeframe:</b> Ongoing</p>	--	The County continues to provide information on currently available energy efficiency and green building programs and plans to add a link to the website.	Continue
H-6B	<p><b>Green Building Incentives.</b> The County shall encourage the implementation of the voluntary (Tier 2) provisions of the Green Building standards.</p> <p><b>Responsible Department:</b> Building Department <b>Timeframe:</b> Ongoing</p>	--	The County provides information to encourage the implementation of the voluntary provisions of the Green Building standards.	Continue
H-6C	<p><b>PG&amp;E Energy Conservation Programs and Workshops.</b> The County shall work with PG&amp;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.</p> <p><b>Responsible Department:</b> Building Department <b>Timeframe:</b> Ongoing</p>	--	The County provides brochures in the County offices regarding energy efficiency programs provided by PG&E.	Continue



**Table 4-60  
Evaluation of 2014-2019 Housing Element Programs**

<b>Program #</b>	<b>Program</b>	<b>Quantified Objectives</b>	<b>Evaluation</b>	<b>Continue, Modify, or Delete</b>
<b>Implementation and Reporting</b>				
H-7A	<p><b>Housing Coordinator.</b> 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.</p> <p><b>Responsible Department:</b> County Administration, Board of Supervisors, City of Angels Administration, City of Angels City Council</p> <p><b>Timeframe:</b> FY 2017/2018</p>	--	<p>Due to budget constraints, the County has not yet hired or designated a Housing Coordinator but is hoping to within the 2019-2027 planning cycle.</p> <p>The County has not yet investigated possible partnerships with other jurisdictions and housing agencies to assist in funding this position but will reevaluate this in the next planning cycle.</p>	Continue
H-7B	<p><b>Annual Reporting.</b> 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.</p> <p><b>Responsible Department:</b> Planning Department</p> <p><b>Timeframe:</b> Annually</p>	--	The County reviews and reports on the implementation of the Housing Element annually to HCD.	Continue
H-7C	<p><b>Housing Advisory Committee.</b> The County shall appoint a Housing Advisory Committee to assist with the implementation of the Housing Element.</p> <p><b>Responsible Department:</b> Planning Department, Board of Supervisors</p> <p><b>Timeframe:</b> Annually</p>	--	The County has not appointed a Housing Advisory Committee and is not interested in this at this time.	Delete
H-7D	<p><b>Annual Reporting on Manufactured Housing and Accessory Units</b></p> <p>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</p>		The County reviews and reports on the implementation of the Housing Element annually to HCD.	Combine with program H-7B

**Table 4-60  
Evaluation of 2014-2019 Housing Element Programs**

<b>Program #</b>	<b>Program</b>	<b>Quantified Objectives</b>	<b>Evaluation</b>	<b>Continue, Modify, or Delete</b>
	revise policies and programs to ensure that these housing units are meeting the needs of lower income residents. <b>Responsible Department:</b> Planning Department <b>Timeframe:</b> Annually <b>Implements Policies:</b> H-7.1 <b>Funding:</b> General Fund			

# PART 2. POLICY DOCUMENT

## 4.9 GOALS, POLICIES, AND PROGRAMS

### 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 time frame 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 the primary responsible party 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 a 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 an eight-year time frame.

# Goals and Policies

## New Residential Construction

### Goal

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

### Policies

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- 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 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 nonresidential uses.
- H 1.6** Encourage residential development of high architectural and physical quality.

## Affordable Housing

### Goal

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

### Policies

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- 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 Housing Choice Voucher (Section 8) assistance is available for eligible households.
- H 2.9** Identify challenges in constructing or rebuilding housing and evaluate the feasibility of amending regulations to help meet those challenges.
- H 2.10** Provide relief for disaster victims seeking to rebuild.

## **Special Needs Housing**

### **Goal**

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- H-3** Adequate housing for 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.

### **Policies**

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- 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 childcare in new housing developments, including affordable housing developments.

**H 3.6** Work with childcare advocates and developers to evaluate the demand for childcare in new housing developments and establish incentives for their inclusion in development plans.

## **Equal Opportunity Housing**

### **Goal**

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**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**

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**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>6</sup>

## **Existing Housing**

### **Goal**

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

### **Policies**

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**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, mobile homes in mobile home parks, and low-cost private rental housing.

## **Energy Conservation**

### **Goal**

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

### **Policies**

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**H 6.1** Enforce State Energy Efficiency Standards for Residential Buildings in compliance

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<sup>6</sup> See California Government Code Sections 12921(b), effective January 1, 2014 and 12955 (n),(o), p(1), and p(2) - January 2012.

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**

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- H-7** Implementation of the Housing Element programs on a timely basis with regular monitoring and evaluation.

### **Policies**

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- 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.



# 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 and 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. 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

**Time Frame:** Annually review.

**Implements Policies:** H 1.1

**Funding:** General Fund

### **H-1B** Development Standards

The County shall review bi-annually and amend land use regulations, development standards, permitting procedures, and fees as needed, and where feasible, to remove impediments to and reduce the cost of affordable residential development.

In addition, to comply with AB 2162, the County will amend the Zoning Ordinance to allow supportive housing as a permitted use in zones where multifamily and mixed uses are permitted, including nonresidential zones permitting multifamily uses.

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

**Time Frame:** Bi-annually review, amend as needed. Comply with AB 2162 by FY 20/21

**Implements Policies:** H 1.2

**Funding:** General Fund

### **H-1C** Infill Incentive Program

To facilitate development of infill projects, the County shall consider adopting 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

**Time Frame:** Evaluate the need for an incentive program within 2 years and if it is needed adopt an incentive program within 4 years.

**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 to reflect minimum density standards for multi-family residential zoning districts (R-2 and R-3). Prior to making any amendments the County will consider development constraints and market feasibility.

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

**Time Frame:** Within the first half of the planning period.

**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 residential as a permitted use above commercial establishments. The County will also establish a mixed-use zoning district to encourage the development of housing.

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

**Timeframe:** Complete zoning for second floor residential by 2021. Establish a mixed-use zone by FY 2019-2020.

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

**Funding:** General Fund

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

**H-1F** **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 on-site parking space per dwelling unit
- two bedroom or larger: two on-site parking spaces

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

**Time Frame:** 2023

**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., 10 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

**Time Frame:** Ongoing. As projects are processed.

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

**Funding:** General Fund

### **H-1H**    **Infrastructure Capacity**

The County shall continue to work 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 wastewater 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.

In addition, to ensure the provision of water and sewer facilities for affordable housing, the County will continue to 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 Department:** Planning Department, Public Works Department, local water and wastewater districts

**Time Frame:** Ongoing throughout the planning period.

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

**Funding:** General Fund, 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-1I Limited Density Owner-Built Rural Housing**

The County shall evaluate the feasibility of amending the County’s implementation of California Code of Regulations Title 25, Division 1, Chapter 1 Article 8 to provide greater flexibility to meet the needs of residents.

The County shall establish a pilot program within the Butte Fire area to apply such measures.

**Responsible Department:** Planning and Building Departments

**Time Frame:** Develop program by end of 2019

**Implements Policies:** H 1.2, H 2.9, H 2.10 and H 5.1

**Funding:** General Fund

**H-1J Incentives for Replacement of Structures Lost in Disasters**

The County shall develop a program to provide fee reductions, fee waivers, deferral payments, or installment payments for development and/or building fees on replacement projects for owners who lost structures in county, state or federal declared disasters.

**Responsible Department:** Planning, Building, Public Works Departments, Environmental Management Agency, and Administration

**Time Frame:** Develop program by end of 2020

**Implements Policies:** H 1.2, H 2.9 and H 2.10

**Funding:** General Fund

**H-1K Housing Workshop**

The County shall hold one or more housing workshops to gather input on measures needed that could benefit County residents with challenges they are facing. Measures arising in this workshop that deal with low density owner-built rural housing shall be considered in the evaluation conducted under Measure H-1I.

**Responsible Department:** Planning and Building Departments

**Time Frame:** Hold first workshop by end of 2019

**Implements Policies:** H 1.2, H 2.9 and H 2.10

**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 CalHome funds, to support the efforts of nonprofit and for-profit developers to meet new construction and rehabilitation needs of extremely low-, very low-, low-, and moderate-income households. This could be done through First-Time Home Buyer assistance, self-help projects, etc. The County shall periodically update and review available housing

programs to identify additional funding sources.

**Responsible Department:** Planning Department, Health and Human Services Agency

**Time Frame:** Annually, and as Notices of Funding Available (NOFA) are released.

**Implements Policies:** H 2.3

**Funding:** General Fund, HOME, CDBG

**Quantified Objective:** Units for 16 extremely low-, 16 very low-, 16 low-, and 16 moderate-income households

#### **H-2B 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, HHSA

**Time Frame:** 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-2C Assisting Affordable Housing Developers**

The County shall work with the Housing Authority to 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 shall continue to have this information available on its website.

**Responsible Department:** Planning Department, Housing Authority

**Time Frame:** Annually

**Implements Policies:** H 2.3

**Funding:** General Fund, HOME funds, CDBG funds

#### **H-2D Incentives for Affordable Housing**

The County shall develop a program to 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

**Time Frame:** Develop program by 2021. Implement by 2022.

**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-2E**     **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) 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, HHSA

**Time Frame:** Explore options of an ordinance by the end of 2021; if determined to be feasible, adopt an ordinance by the end of 2022.

**Implements Policies:** H 2.2, H 2.7

**Funding:** SB 2 funding

**H-2F**     **Mobile/Manufactured Housing**

The County shall continue to allow mobile and manufactured homes in single family residential zones “by right,” to encourage construction of new mobile and manufactured housing to increase the supply of affordable housing units. The County assumes an annual increase of 27 manufactured/mobile homes per year and continues to rely on this housing type as an affordable housing option.

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

**Time Frame:** Ongoing. Annually permit approximately 27 units.

**Implements Policies:** H 2.6

**Funding:** General Fund

**H-2G**     **Encourage Co-Housing/Cooperative Housing**

The County shall amend the Zoning Code to include co-housing and/or cooperative housing as a permitted or conditional use in residential and/or other zoning districts.

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

**Time Frame:** FY 2022-2023

**Implements Policies:** H 2.7

**Funding:** General Fund

**H-2H 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).

**Responsible Department:** HHSA, Stanislaus County Housing Authority

**Time Frame:** Ongoing

**Implements Policies:** H 2.8

**Funding:** Section 8 Federal Choice Voucher Funds/US Department of Housing and Urban Development (HUD)

**Quantified Objective:** 66 qualifying households

## Special Needs Housing

**H-3A Reasonable Accommodation**

The County shall continue to provide reasonable accommodations through a formal procedure by reviewing and approving requests for modifications to building or zoning requirements in order to ensure accommodations for persons with disabilities.

Additionally, the County shall continue to provide information on the website regarding reasonable accommodations and printed information, on request.

**Responsible Department:** Planning Department

**Time Frame:** Ongoing

**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, respectively: “Any employee housing providing accommodations for six or fewer employees shall be deemed a single-family structure with a residential land use designation. 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” and “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

**Time Frame:** FY 2021-22

**Implements Policies:** H 3.2

**Funding:** General Fund

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

The County shall pursue funding twice during the planning period for emergency shelter programs to be developed through inter-jurisdictional cooperation.

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

**Time Frame:** Twice during the planning period, as NOFAs are released

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

**Funding:** State and federal funding sources or any other available general funds

**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 available.

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

**Time Frame:** FY 2021-2022

**Implements Policies:** H 3.2

**Funding:** General Fund

**Quantified Objective:** Units for 10 extremely low- and 10 very 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) zones.

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

**Time Frame:** FY 2020-2021

**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

**Time Frame:** Ongoing

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

**Funding:** CDBG funds, state and federal funds

**Quantified Objective:** Units for 5 low-income households

**H-3G**    **Assistance for Persons with Developmental Disabilities**

In order to assist in the housing needs for persons with developmental disabilities, the County will meet with housing activists and outreach with the Valley Mountain Regional Center and encourage housing providers to designate a portion of new affordable housing developments for persons with disabilities, especially persons with developmental disabilities, and pursue funding sources designated for persons with special needs and disabilities.

**Responsible Department:** Planning Department

**Time Frame:** Ongoing, meet annually

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

**Funding:** General Fund

## Equal Opportunity Housing

**H-4A**    **Fair Housing**

The County shall continue to be the local contact point and refer interested persons to the California Department of Fair Employment and Housing (DFEH) and the U.S. Department of Housing and Urban Development (for federally subsidized units) as complaints are received. The County will also display fair housing information at the County Library, Senior Center, and County Offices, and shall provide links on its website to these entities and their fair housing discrimination references, contacts, and compliance procedures.

**Responsible Department:** The Resource Connection, CalWorks

**Time Frame:** Ongoing, display fair housing information by the end of 2019.

**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 nonprofits, local realtors, lenders, and escrow companies.

In addition, 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 Department:** County Administration, Building Department, CalWorks, Board of Supervisors

**Time Frame:** Annually, as appropriate

**Implements Policies:** H 5.1

**Funding:** CDBG funds

**Quantified Objective:** Units for 8 very low- and 8 low-income households

### H-5B Preservation of Properties

The County will monitor the status of all affordable housing projects and, as their funding sources near expiration, will work with property owners and public or private organizations to ensure continued availability and affordability of subsidized units. The County will also provide technical assistance to property owners and tenants regarding proper procedures relating to noticing and options for preservation.

**Responsible Department:** Planning Department, HHSA

**Time Frame:** Annually monitor

**Implements Policies:** H 5.2

**Funding:** General Fund, CDBG and HOME funds

**Quantified Objective:** Preserve 43 units at risk of converting to market rate.

### H-5C Water and Sewer Connections and Replacement

The County shall provide financing to qualified lower-income households, currently on well and septic, to connect their homes to new or existing water and sewer systems. In addition, the County will provide available funding for fire victims to assist with refurbishing septic systems and wells.

**Responsible Department:** Environmental Management Agency, Public Works

**Time Frame:** Ongoing, as assistance is requested

**Implements Policies:** H 4.1, H 4.2

**Funding:** Local, state, and federal funds

**Quantified Objective:** Assist 3 lower-income households to connect to the water and/or sewer system

**H-5D**    **Vacation Home Rental Study**

The County shall conduct a study to analyze the impacts of vacation home rentals (VHR) on the quality of life, neighborhood character and available permanent housing. The comprehensive report would assess how VHR's impact local workforce housing and the housing market and propose ideas to mitigate the impacts.

**Responsible Department:** Planning Department

**Time Frame:** Conduct a study by 2021.

**Implements Policies:** H 5.1

**Funding:** SB 2 funding

## Energy Conservation

**H-6A**    **Energy Efficiency and Green Building Opportunities**

The County shall 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. This information will be available at County public counters and linked on the County's website, as appropriate.

**Responsible Department:** Building Department

**Time Frame:** 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. The County will also provide information, on request, regarding green standards currently being applied.

**Responsibility:** Building Department

**Time Frame:** Ongoing

**Implements Policies:** H 6.1, H 6.2

**Funding:** General Fund

**H-6C**    **PG&E Energy Conservation Programs**

The County shall continue to partner with PG&E to inform residents on energy-efficiency training programs, conduct home energy efficiency audits, and provide funding opportunities for energy-efficiency home improvements for moderate- and lower-income households.

**Responsibility:** Building Department

**Time Frame:** Ongoing

**Implements Policies:** H 6.3, H 6.5

**Funding:** Enterprise Funds

**Quantified Objective:** 35 lower- and 20 moderate- income households

**H-6D**     **Weatherization Efforts**

In an effort to assist homeowners, especially senior and low-income households, with property maintenance, the County will research and apply for weatherization programs as NOFAs are released. In addition, the County will utilize funding through the current Housing Rehabilitation Program (refer to program H-5A) to provide assistance to homeowners. The County will publish this information on the County’s website and provide printouts, on request.

In addition, the State of California offers a Low-Income Weatherization Program (LIWP) that provides low-income households with solar photovoltaic systems and energy upgrades at no cost to residents.

**Responsibility:** Planning Department, HHS

**Time Frame:** Ongoing, as NOFAs are released

**Implements Policies:** H 5.1

**Funding:** General Fund, CDBG, State of California

**Quantified Objective:** 10 lower-income households

## Implementation and Reporting

**H-7A**     **Housing Coordinator**

The County shall either hire or designate a full time Housing Coordinator who will be responsible for: monitoring and implementing the Housing Element; pursuing funding sources and state and federal grant opportunities; supporting nonprofit and for-profits agencies, public-private partnerships and programs to develop and facilitate housing rehabilitation, low-income housing, affordable rentals, homeless shelters, and fire-safe housing retrofits. In addition, responsibilities would include identifying updates or revisions to policy or ordinances; assisting with other housing related activities and investigating partnerships with other jurisdictions and housing agencies to assist in funding the position.

**Responsible Department:** Health and Human Services Agency, Planning Department, Board of Supervisors

**Timeframe:** FY 2020/2021

**Implements Policies:** H 7.1

**Funding:** General Fund

**H-7B**    **Annual Reporting**

The County shall review and report to the Department of Housing and Community Development on the implementation of Housing Element programs and efforts in meeting the County's regional housing need, consistent with state requirements.

**Responsible Department:** Planning Department

**Time Frame:** Annually, April 1

**Implements Policies:** H 7.1

**Funding:** General Fund

## 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 are an estimated number of housing units by income category that can be reasonably constructed, rehabilitated, and conserved over the eight-year time period.

The following table summarizes the quantified objectives for the construction, rehabilitation, or conservation of units during the Housing Element time frame (2019-2027).

<b>Table 4-61 Summary of Quantified Objectives Calaveras County 2019-2027</b>						
Objective Category/Program	Extremely Low	Very Low	Low	Moderate	Total Affordable	Above Moderate
<b>New Construction</b>						
<i>New Residential Construction</i>						
1C Infill Incentive Program	--	--	10	5	15	5
1E Encourage Second Floor Housing Units	--	10	10	--	20	--
1H Infrastructure Capacity		15	15		30	
<i>Affordable Housing</i>						
2A Pursue State and Federal Funding	16	16	16	16	64	--
2B Surplus County Land	--	--	5	5	10	--
2D Incentives for Affordable Housing	10	10	10	--	30	--
2H Housing Choice Voucher Program	33	33	--	--	66	--
<i>Special Needs Housing</i>						
3D Single Room Occupancy (SRO) Units	10	10	0	--	20	--
3F Funding for ELI Households	5				5	
<b>Rehabilitation</b>						
<i>Existing Housing</i>						
5A Rehabilitation Funds	--	8	8	--	16	--
H-5C Water and Sewer Connections and Replacement			3		3	
<i>Energy Conservation</i>						
H 6C PG&E Energy Conservation Programs and Workshops		35		20	55	
H 6D Weatherization Efforts			10			
<b>Conservation/Preservation</b>						
5B Preservation of Properties			43		43	
<b>TOTAL</b>	<b>74</b>	<b>137</b>	<b>130</b>	<b>46</b>	<b>377</b>	<b>5</b>

Source: Calaveras County, January 2019