

California Housing Finance Agency HELP Program

April 20, 2007

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El Dorado County's housing experience and capacity to carry-out the proposal:

The El Dorado County Department of Human Services, Community Services Division, operates all housing related programs in the unincorporated areas of the County. The Housing Authority, as a unit of Community Services, administers the Section 8 Housing Choice Voucher Program, the HOME Investment Partnerships Program, Community and Economic Development Block Grant Programs, including the Housing Rehabilitation Loan Program, First-Time Homebuyer Loan Program, Microenterprise Assistance and Business Loan Programs, and other activities.

The County relies on its partnership with private housing firms to develop and operate the affordable housing programs and projects. The County has successfully obtained state Housing and Community Development HOME Program awards to finance affordable rental properties developed by private non-profit developers.

El Dorado County is proposing to use the HELP award to assist Mercy Housing California for development of Runnymede Terrace. Runnymede Terrace is a 70 unit affordable family rental housing development in an unincorporated area in the city of Placerville within El Dorado County. Mercy Housing California ("MHC") is a nonprofit housing development corporation dedicated to providing quality affordable housing to low-income persons in California with supportive programming, which encourages community building as well as self-reliance. MHC will act as the sponsor/developer for the project. Mercy Services Corporation, and MHC affiliate, will provide the property management services.

MHC has successfully completed 108 developments (6,207 units) and 2,924 self-help homes and an additional 5,000 affordable homes are being planned, clearly indicating that this project will be completed as proposed and in the timeline indicated. Through its work MHC has served more than 22,000 economically disadvantaged people in California including low and very low income working families, seniors, persons who are homeless and people with special needs including physical and mental disabilities and persons with HIV/AIDS.

MHC maintains offices in San Francisco, Sacramento, and Los Angeles with approximately 520 employees statewide. MHC is the largest regional development organization of Mercy Housing, Inc (MHI). MHI is sponsored by a number of Catholic women's religious orders (i.e. Sisters of Mercy, Sisters of St. Joseph of Peace and St. Joseph of Orange, Daughters of Charity and the Sisters of the Bon Secours). The depth of experience and continuity in the current MHC staff, combined with the financial strength of Mercy Housing, provide a strong base and assurance that Runnymede Terrace will be completed in a timely and professional manner.

Mercy Services Corporation (MSC) provides property management for most of MHI's properties, including all developments in the Sacramento region. MSC is responsible for the management of 12,564 of affordable housing serving families, the

elderly, and people with special needs. MSC has a holistic approach to property management that has made it a leader in the field. It begins with an unwavering commitment to maintaining a safe, beautiful and service-enriched environment for economically poor individuals and families. Our buildings are kept meticulously clean and up to date on preventative maintenance to ensure that they remain assets in the community well into the future. Property management staff works closely with residents to keep the buildings safe and crime free. Mercy keeps a watchful eye on the financial health of all its buildings by providing quality asset management and monitoring regulatory compliance.

For additional information on Mercy Housing, please refer to **Attachment 1**.

Proposal Executive Summary

The County of El Dorado is proposing to lend to Mercy Housing California \$1,500,000 in HELP Program funds to develop a rental community of 70 family apartments approximately ½ mile from an existing grocery stores and banks that serves western Placerville and most of Diamond Springs. Placerville and Diamond Springs are adjacent communities approximately 40 miles east of Sacramento at about 1800 feet of elevation in the Sierra foothills. The apartment complex will be situated in seven separate various sized three story buildings with walk-up flats. The apartment flats will be a mix of one through four bedroom units targeting from 30% to 60% of the Area Median Income (\$65,400). The project will also include a 1950 SF community building. The County of El Dorado will further facilitate the success of this development through its access to CDBG financing to ensure the permanent affordability and long-term sustainability of the Mercy Housing development.

Mercy Housing California is proposing to complete the design work in 2007 and acquire the property in 2008 with the use of the HELP Program funds. Construction would start in late 2008 and occupancy is expected to be achieved by late 2009. The proposed development is enhanced by the public-private partnership between El Dorado County, Mercy Housing, and Community groups.

A purchase agreement with Rural California Housing Corporation (RCHC) (**Attachment 2**), a California 501(c)(3) non-profit corporation and designated as a Community Housing Development Organization by the State is an affiliate of Mercy Housing California and provides site control.

The site is located at the intersection of Runnymede Drive and El Dorado Road. A County of El Dorado master-planned community was recently approved with the stipulation that the 6.97-acre parcel be developed as an affordable rental property. See **Attachment 3** for site and area maps. The County Board of Supervisors recently supported and approved a General Plan amendment for the parcel which provides the all necessary entitlements for the multifamily development. See **Attachment 10** for the minutes of the Board of Supervisors meeting.

Mercy Housing has a long history of successful quality development throughout the region, including several single-family and multifamily projects in partnership with El Dorado County. Through this shared experience, this partnership will ensure quality architectural design, appropriate services, timely execution, sustainable operating and maintenance standards, and permanent affordability.

Detail of the Proposed Program

El Dorado County is requesting \$1,500,000 to create a revolving loan fund to support the development of affordable multifamily rental housing. The first project has been identified and will leverage the \$1,500,000 to secure more than \$25 million in additional public and private sources while delivering 70 units of affordable family rental housing. The County will lend the HELP Program funds to Mercy Housing California for their proposed Runnymede Terrace multifamily development in the west Placerville/Diamond Springs area of the unincorporated County.

Mercy Housing California (MHC) is proposing the 70 unit family development in an unincorporated area of El Dorado County. The apartments will be situated in 7 separate various sized buildings, mostly three stories walk-up flats. These will be a mix of one through four bedroom units targeting from 30% to 60% of the area median income on a 6.97 acre site. Runnymede Terrace is approximately 40 mile east of Sacramento and about 1800 feet of elevation in the Sierra foothills. Historically, the community fits the typical rural foothills economy, but has expanded recently with major retail and Sacramento commuter housing development.

MHC will structure the financing to meet the dynamic housing needs of this growing community. Affordability targeting will vary to provide a wide range of housing options for lower income households. One hundred percent of the units will be targeting to households earning 60% of the area median income or less. Additional levels providing deeper affordability will be accomplished depending on the access to financing and further market analysis.

MHC and the County have worked jointly to secure an allocation of state HCD CDBG funds in the amount of \$500,000 for the project.

MHC, through the affiliate Rural California Housing Corporation, has obtained A \$3,956,052 HOME commitment for the Runnymede development. See **Attachment 9** for the evidence of the HOME commitment.

With HELP awards anticipated in June 2007, El Dorado County would seek to access the HELP funds as soon as possible thereafter to complete the predevelopment work necessary to compete for competitive state HCD Multifamily Housing Program funds. With a successful Fall 2007 MHP application, and bond and tax credits in the spring of 2008, Acquisition is expected by June 2008.

El Dorado County will secure long term (55 year) affordability restrictions either directly through its CDBG regulatory agreements, or as part of the California Tax Credit Allocation Committee regulatory requirements.

Construction is expected to begin October 2008 and is estimated to take 12 months. Rent-up is estimated to take 3 months, at which time 69 low and very low

income families would be living at Runnymede Terrace. The additional unit will be for on-site staff.

El Dorado County's unmet and growing affordable housing need:

El Dorado County is growing rapidly. With a growth rate of over 2% a year, the demand for housing at all income levels has been overwhelming. Even with the slowing of the market-rate housing market, the demand for affordable housing continues without let-up. There are over 90 people on the waiting list for White Rock Village in El Dorado Hills. That waiting list alone would fill the proposed project. The White Rock Village project indicates that these units will fill at the same rate as the smaller units. There is a demand for new units based on new growth in the county.

The west Placerville/north Diamond Springs area of unincorporated El Dorado County is experiencing noticeable commercial growth and real estate appreciation. El Dorado County has recently enacted a new General Plan that greatly re-directed growth to certain areas in close proximity to Highway 50.

The project market study concludes that El Dorado is one of the fastest growing counties in California. The surrounding area is rapidly developing with an assortment of complementary goods and services providing easy access to employment services and shopping. Given this growth and the excess demand of 376 units, the Runnymede development will fill a high, and growing need for affordable housing in El Dorado County. See **Attachement 8**.

During the past 3 years a Super Wal-Mart was built approximately 2 miles from the site and a town-center style shopping center was built $\frac{3}{4}$ mile to the east of the site. This shopping center, which includes a Safeway, gas station, and several restaurants and other retail, and the Wal-Mart alone have already brought hundreds of new service-level jobs to the immediate area. The Suncoast outdoor mall is currently planned less than $\frac{1}{2}$ mile northeast of the site. There is also a 400,000 square foot shopping center anchored by several department stores planned for development within $\frac{1}{2}$ mile of this site. County staff report that plans for this shopping center are now moving along. Even today there is not enough housing in the immediate area to support the number of jobs being created. The fact that the vast majority of housing being built in the region is single family detached homes starting in the \$400,000 - \$500,000 range highlights the need for affordable rental housing in this location.

In pursuit of Mercy Housing's mission to serve the economically poor and to help El Dorado County fulfill its obligation to its very low income residents, Runnymede Terrace has kept 35% of the units at extremely low income targeting.

The Mercy development will bring a wide array of community and economic programs on-site that are currently not available or otherwise planned in this part of the

County. The project's on-site community building will be a central service center for the residents and the wider community. The following are services anticipated for the residents of Runnymede Terrace: after school programs, employment development, visiting nursing program, community garden, and a computer lab.

The CalHFA HELP funds:

El Dorado County will loan the HELP Program funds to Mercy Housing for the acquisition of the property, predevelopment and construction activities contributing toward the successful construction of the apartments. The loan from El Dorado County to Mercy Housing for the project will be at 3 ½ % simple interest for 5 years or 100% occupancy, whichever comes first. The project's permanent sources of financing will be used to repay the County the principal balance and accrued interest. The County will then be able to re-lend the HELP funds to another affordable housing activity, with at least 5 years remaining before it is to be repaid to CalHFA.

El Dorado County's financial and administrative contribution to the project:

El Dorado County is contributing both financial and administrative assistance to the proposed project. The County's direct financial assistance will include a California Department of Housing Community Development Community Development Block Grant. The Community Development Block Grant not only involve a significant administrative commitment by the County, but also commits the County to use its entire eligible allocation under HCD rules for the year. The Community Development Block Grant program would involve a 55-year commitment to support the project.



Mercy Housing

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Facts About Mercy Housing

March 2007

Co-Sponsors

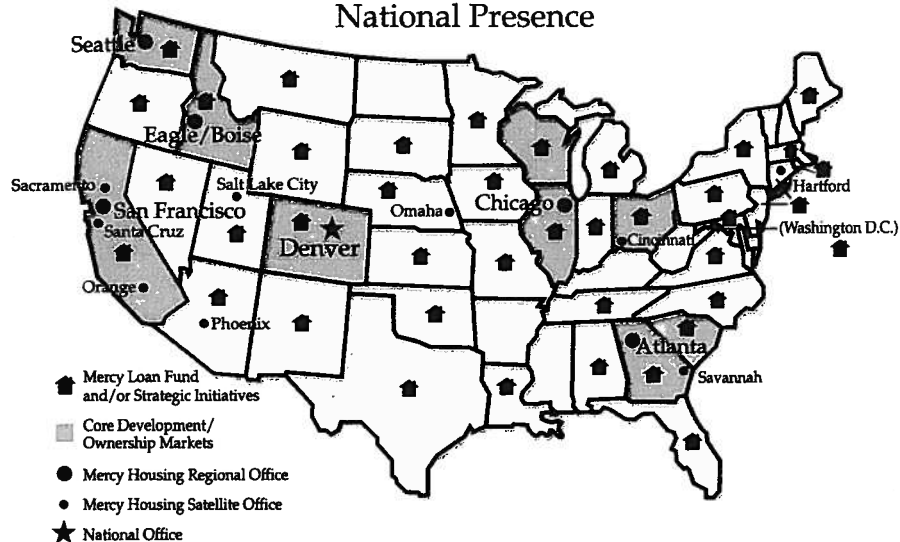
Daughters of Charity, West	1997
Daughters of Charity, East Central	1999
Daughters of Charity, West Central	1998
Sisters of Bon Secours	1998
Sisters of Mercy of Auburn	1989
Sisters of Mercy of Burlingame	1989
Sisters of Mercy of Cedar Rapids	1993
Sisters of Mercy of Chicago	2003
Sisters of Mercy of Connecticut	2003
Sisters of Mercy of Omaha	1981
Sisters of Mercy of St. Louis	1998
Sisters of St. Joseph of Orange	1997
Sisters of St. Joseph of Peace	1993

Strategic Healthcare Partners

Ascension Health
Bon Secours Health System
Catholic Health East
Catholic Health Initiatives
Catholic Healthcare Partners
Catholic Healthcare West
Christus Health
Provena Health
St. Joseph Health System

- Developed nearly **19,000** affordable homes, both rental and single family, currently serving more than **58,000** people.
- An additional **7,315** homes are in the pre-development, construction or concept phase.
- The median annual income of families at Mercy Housing is **\$18,276**. The median annual income of seniors is **\$11,702**; the median income of transitional residents is **\$5,095**; and the median income of special needs residents is **\$9,984**.
- Founded in 1981.
- Developed nearly **\$1.6 billion** in affordable real estate.
- Develop multi-family rental housing and single family homes for purchase.
- 71% of residents are families. 16% are seniors and 13% are people with special needs (people with HIV/AIDS, formerly homeless, and people with physical and mental impairments).
- **Mercy Loan Fund** has loaned more than \$130 million to not-for-profit developers which they leveraged into \$1 billion of affordable housing financing and more than 14,200 homes for 41,000 people.
- Employs nearly **1,100** people nationwide.
- Through our Preservation Initiative, we purchase and rehabilitate existing housing stock.
- Property management provided through **Mercy Services Corporation**.
- On-site Resident Programs include computer learning centers, arts programs, health classes, employment initiatives and homeownership seminars and are funded through grants and donations.

Mercy Housing National Presence



- House icon: Mercy Loan Fund and/or Strategic Initiatives
- Square icon: Core Development/Ownership Markets
- Circle icon: Mercy Housing Regional Office
- Small circle icon: Mercy Housing Satellite Office
- Star icon: National Office

Mercy Housing



Mercy Housing

Mercy Housing California

Facts About Mercy Housing California

February 2007

- To date, Mercy Housing has developed 9,131 affordable homes in California – (6,207 in rental & 2,924 in homeownership).
- An additional 5,000 affordable homes are being planned.
- Owns 108 rental properties in California serving families, seniors and people with special needs.
- The average size of the rental properties owned by Mercy Housing in California is 60 apartments.
- Operates in 32 counties state-wide.
- Has development/management offices in five locations: San Francisco, Santa Cruz, Sacramento, Los Angeles and Orange.
- Assists 70 families each year in building their own homes and becoming first time homeowners.
- 3,000 + families have become first time homeowners through Mercy Housing's homeownership program.
- A top producer of affordable housing in the City of San Francisco, owning 28 properties throughout the city.
- Over 22,000 adults and children are housed at Mercy properties in California.
- Mercy Housing began operating in California in 1988.
- Employs 520 Mercy Housing employees throughout the state.
- Provides services in properties serving the needs of 22,000 residents.
- For every \$1 spent on resident services, Mercy Housing attracts another \$4 worth of services from others.
- The average annual income of a Mercy Housing household in California is \$16,960 or a wage of \$8.15 per hour.
- An estimated 360,000 Californians are homeless, of whom 80,000 to 95,000 are children.
- Mercy Housing is a national organization that works locally – national strength with local impact.

www.mercyhousing.org

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Mercy Housing is sponsored by communities of Catholic Sisters.



Mercy Housing

Mercy Housing California

***Our mission:** To create stable, vibrant and healthy communities by developing, financing and operating affordable, program enriched housing for families, seniors and people with special needs who lack the economic resources to access quality, safe housing opportunities.*

Mercy Housing California (MHC), the largest regional division of Mercy Housing, founded in 1981, is a recognized leader in the development of quality, affordable housing. Our properties serve low and very low income working poor families, senior citizens, persons who are homeless and people with special needs including the formerly homeless, people with disabilities and persons living with HIV/AIDS. Mercy Housing California maintains offices in San Francisco, Sacramento, Santa Cruz and Orange

Through the provision of safe, decent, service-enriched housing, MHC strives to strengthen families and build healthy communities. Through the property management affiliate, Mercy Services Corporation, residents are offered services and programs designed to encourage economic independence and self-sufficiency within the safety of a community.

MHC is a member of Mercy Housing Inc., a national not-for-profit developer of affordable housing, sponsored by the **Sisters of Mercy** (Auburn, Burlingame, Cedar Rapids, Chicago, Hartford, Omaha and St. Louis communities), the **Sisters of St. Joseph of Peace**, the **Sisters of St. Joseph of Orange**, the **Daughters of Charity** (Province of the West, West Central & East Central Provinces) and the **Sisters of Bon Secour**. Regional offices are located in Arizona, California, Colorado, Georgia, Idaho, Illinois, Iowa, Nebraska, North Carolina, and Washington. Mercy Housing has developed in 38 states, serving more than 58,000 people on any given day.

Facts About Mercy Housing California

- Mission-based non-profit organization
- Strengthening communities through provision of affordable housing
- Affordable housing for families, seniors and people with special needs
- 6207 units in 108 properties in operation with an additional 869 in development throughout the state of California
- Own and manage all of our properties
- Provide services and programs to residents as an integrated part of management
- 2909 single family self help homes completed, another 57 in construction and 268 in predevelopment.
- Part of national not-for-profit organization, Mercy Housing, Inc.

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Mercy Housing California's Unique Qualities

Development

- **Community Input**
 - Consistent & On-Going Throughout Development Process
 - Types Of Community Participation
 - Advisory Committees
 - Boards
 - Community Design Process
- **Well-Built Buildings/Neighborhood Appropriate**
- **Equity Investment With Strings Attached**
- **Involved Lenders**
- **Community Space And Outdoor Play Space**
- **Track Record/Respected In The Housing Field**

Marketing/Rent-Up

- **Community Outreach**
 - Commitment To Broad Community Involvement
 - Commitment To A Fair And Open Process
- **Thorough Screening Process**
 - Third Party Income Verification
 - Credit Checks And Criminal Checks
 - Interviews With All Family Members
 - Home Visits
- **Strict Lease Requirements & Addenda**
 - All Family Members Sign Lease
 - Parking Agreements
 - Drug Free Policy
 - House Rules

Operations

- **On-Site Management**
 - Staff Offices
 - Management Staff Unit – 24 Hour On-Site Presence
- **Management**
 - Well-Funded Operations
 - Commitment To The Neighborhood
 - Appearance Of Property
 - On-Going Maintenance
 - Involvement With Neighborhood Issues & Organizations
- **Resident Services Programs**
 - Working With Residents To Achieve Greater Economic Independence
 - Working With Community Members To Strengthen Neighborhood





Mercy Housing

Mercy Services Corporation
A Good Neighbor

Mercy Services Corporation (MSC) is the property manager for Mercy Housing California (MHC).

Mission Statement: To create stable, vibrant and healthy communities by developing, financing and operating affordable, program enriched housing for families, seniors and people with special needs who lack the economic resources to access quality, safe housing opportunities.

Mercy Services Corporation is a Good Neighbor, one who is:

Experienced

Managing over 5000 affordable housing units in California since 1998.

Professional

A professionally trained Resident Manager lives and works on the site, providing 24 hour on-site presence. The manager is invested in the success of the development, involved in neighborhood issues and organizations and responsible for the appearance and maintenance of the property.

Invested

The investment starts with Mercy Housing California, which is committed to owning its housing developments and has for 55 years or more. MHC invests in good design and durable, high-quality materials. Mercy Services gives responsive attention to on-going and preventative maintenance to protect the long-term investment. Mercy Services is required by lenders to carefully monitor to assure quality for the life of the property

Caring

The Resident Services Program of Mercy Services offers residents opportunities to enhance education, strengthen families, acquire job skills, improve career opportunities, and build healthy communities. After-school tutoring programs, computer learning centers, adult education, arts programs, job training, health initiatives, English language and homeownership classes are all offered by Mercy Services.



Mercy Housing

Mercy Housing Residents Good Neighbors

Who lives in MHC affordable family housing? Residents in Mercy's family developments are typically working families. A family member might be a retail employee like a cashier at the supermarket, a public employee like a traffic control officer or a pre-school teacher, an industry employee like an aircraft mechanic, or a services employee like a loan credit clerk.

How does Mercy Services ensure the Residents are Good Neighbors too?

By Building Community Residents of Mercy Housing buildings participate in community-building activities such as neighborhood watch and neighborhood clean-ups. Resident councils meet regularly to create solutions to neighborhood concerns.

With A Thorough Screening Process Mercy Services does not rent to residents whose habits or behavior would be detrimental to the property, the other residents or the neighbors. The screening process is far stricter than any market-rate development, and includes:

- 1) Third Party Income Verification - The income verification process ensures that the residents are truly in need of affordable housing yet also can afford to pay the monthly rent. Incomes are recertified annually.
- 2) History of Responsible Tenancy, Behavior and Conduct - Written references from the current landlord and landlords for the past 5 years are requested and credit reports, eviction history and criminal backgrounds are checked for each adult member of the family.
- 3) Personal interviews with each family member.
- 4) Staff visits to the current residence to evaluate housekeeping and care of property.

www.mercyhousing.org

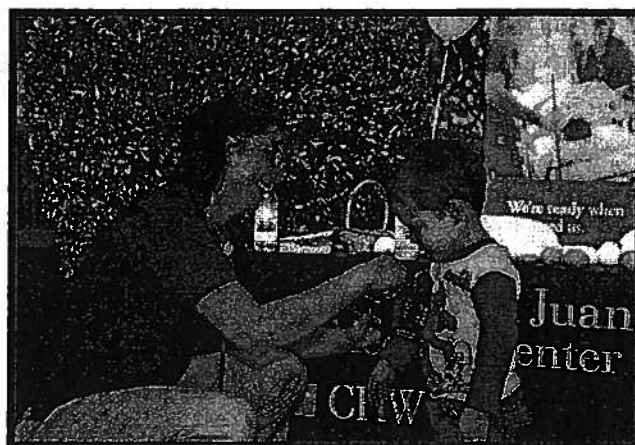




Mercy Housing

Resident Services Programs

In a supportive community, children thrive, families flourish, seniors live in dignity. The Resident Services Program of Mercy Services Corporation offers residents opportunities aimed at enhancing education, guiding children, acquiring jobs skills, improving career options, and living healthy lives.



Resident Service Coordinators

Resident Services Coordinators provide guidance and foster resident leadership in implementing community and residents' initiatives. Coordinators collaborate with neighborhood and broader community groups in order to connect residents to opportunities in the community. The coordinator's role is to help the residents use their gifts and skills or improve their skills, education, civic participation and income level. The coordinator also helps facilitate resident identification of their goals and initiatives and support implementation. When necessary, the coordinator will refer residents to services in the community.

Vision and Activities

Resident Services Coordinators assist residents in their efforts to become economically self-sufficient. Through these initiatives, residents can increase their education, acquire the skills to gain more disposable income and become active participants in civic events, activities and concerns.

Resident Services is About...

Determining Community Needs and Assets
Brokering Services
Implementing Programs
Measuring Results



We Do It By ...

Listening
Responding
Collaborating
Empowering

Resident Services Initiatives...

Economic Development
Education
Civic Participation
Health & Wellness



Significant Outcomes ...

- Increase Educational Levels Of Adults And Children
- Increase Disposable Income
- Increase Civic Participation
- Basic Life Skills
- Maximize Independent Living Potential

Mission Statement: To create stable, vibrant and healthy communities by developing, financing and operating affordable, program enriched housing for families, seniors and people with special needs who lack the economic resources to access quality, safe housing opportunities.

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Mercy Housing

Community Development

Housing Rehabilitation

Working with local government, the Community Development Department staff of Mercy Housing California (MHC) manages and oversees the rehabilitation of substandard and unsafe homes owned or occupied by low-income households. Mercy Housing also helps local jurisdictions access funds for housing rehabilitation.

"It is truly wonderful to see a complete home and heating system that will help me breathe better and cut my heating costs in half. I am so glad there are programs out there for people who cannot afford to get their homes fixed so we can live in a safe and healthy environment."

-Linda L. Trump, Marysville



First-Time Homebuyer Program

Mercy Housing's first-time homebuyer program strengthens neighborhoods by making home ownership possible for low-income families. Using federal, state, and local redevelopment programs, MHC works in partnership with local governments to design loan programs and underwrite housing loans providing eligible, low-income families in target neighborhoods the opportunity to purchase a home of their own

Community Improvements

Working closely with local governments to address critical needs, Mercy Housing staff secures Community Development Block Grant (CDBG) funding for a wide range of projects that improve the quality of life for families in need. These projects include essential community facilities like homeless shelters, domestic violence safe houses, health clinics, and child care centers.

Mercy Housing California is a development partner in the statewide Affordable Buildings for Children's Development (ABCD) program, initiated by the David & Lucille Packard Foundation, to address the shortage of childcare facilities in California.

Mercy Housing also has a strong commitment to historic preservation and downtown revitalization and provides development expertise in the adaptive reuse of the historic resources for housing and commercial purposes. MHC also assists rural communities with leveraging funds to address water and wastewater needs.

Community Planning

Mercy Housing California (MHC) collaborates with city officials, neighbors and partners to facilitate the development of quality, affordable housing. By forming advisory committees, conducting community design meetings, and performing extensive outreach and education, Mercy Housing is able to ensure that well-designed multi-family housing is an asset to neighborhoods.

"It is good to involve the neighborhood in developments of this sort. Many people have misconceptions of affordable housing. They think of gigantic blocks of inhumane housing. If involved in the process, they begin to realize that affordable housing is an asset, not a threat."

*-Bob Grinchuck
San Diego Property Owner*

Mercy Housing works in a consulting capacity with social service agencies, school districts, and units of local government, to conduct feasibility studies for the development of child care facilities, health clinics, office buildings, adaptive reuse of historic buildings, and housing condition surveys – all of which are geared to implement projects to improve the well being of low income families and revitalize communities.

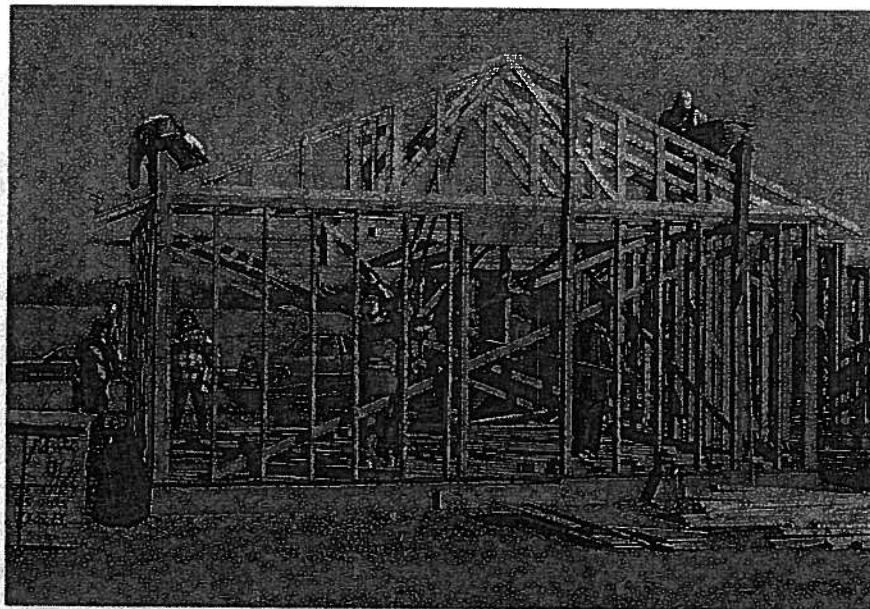


Mercy Housing

Self Help Housing

Affordable Homeownership

Mercy Housing's Self-Help Housing program offers low-income families the opportunity to build their own home and create a new community. Groups of eight to ten families work together for one year under the direction of Mercy Housing construction staff to build their own home from start to finish. While the sweat equity earned through their many hours of labor provides the required down payment, the families develop long-lasting friendships and a strong sense of community. Through education and training, the Self-Help Housing program enables families to construct, maintain and own their own homes.

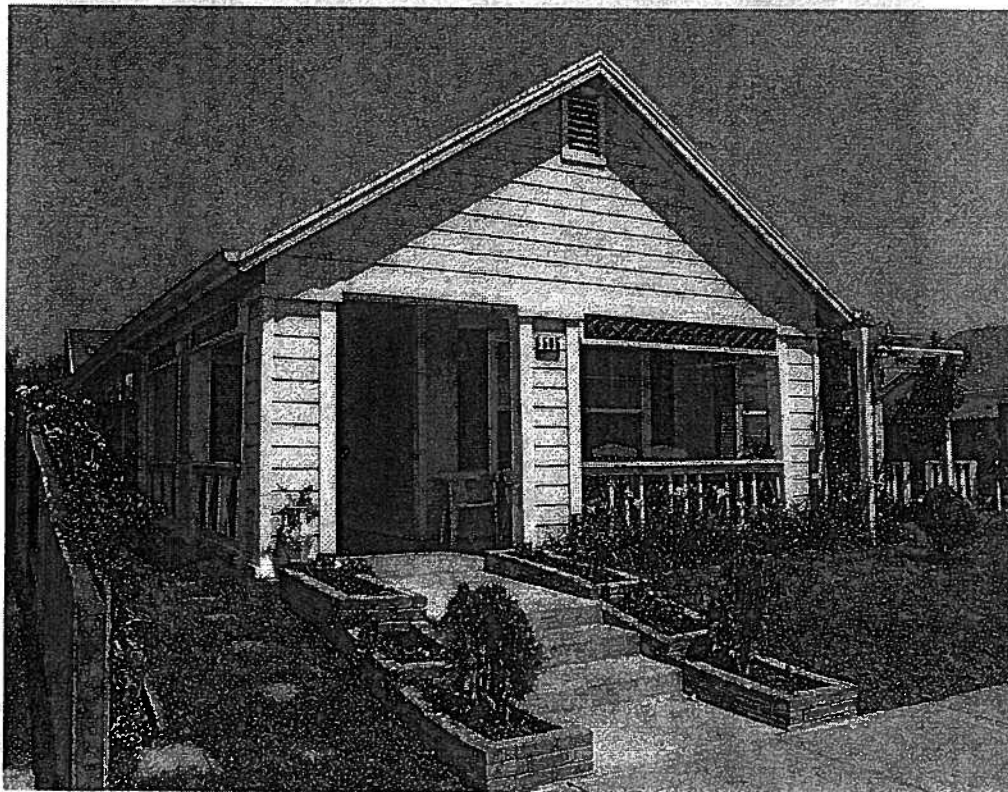


How Families Participate

Participating families, aided by a Mercy Housing loan Specialist, must first qualify for a mortgage. Counseling is provided to each family to prepare for home ownership and ensure long-term success. During the building process, each family commits a minimum of 40 hours of labor each week, in addition to work and school responsibilities. When construction is complete, families move into their new homes with a deep satisfaction gained from this tremendous accomplishment.

Benefits

The benefits of the Self-Help Housing Program to families and the community are significant. Low-income families realize their dream of homeownership. Homes are built in cooperation with neighbors, creating a personal investment in the neighborhood. The experience of working together to build their own homes empowers the community and creates community leaders. Parents are proud of their accomplishments and this pride is reflected in the accomplishments of their children.



AGREEMENT OF PURCHASE AND SALE
(Rural California Housing Corporation/Sherrod Living Trust)

This Agreement of Purchase and Sale ("Agreement"), dated for reference purposes as of July 28th, 2006, is entered into by and between Kenneth W. Sherrod and Zolane Sherrod Living Trust, a California ("Seller"), and RURAL CALIFORNIA HOUSING CORPORATION, a California non-profit corporation ("Buyer").

Recitals

A. Seller is the owner of certain undeveloped real property located in the County of El Dorado ("County"), California (the "Property"), which is commonly known as the Sherrod 6.97 acre multi-family site, which Property is more particularly described in Exhibit A attached hereto and incorporated herein by this reference.

B. Buyer and Seller have been cooperating under the general agreement entered into through Letters of Intent executed during 2005 toward the re-zoning of the Property. Starting in October 2005, Buyer and Seller jointly submitted a Re-Zone, General Plan Amendment and Planned Development application ("Entitlement Application") to El Dorado County to allow for the development of up to 80 units of affordable multifamily residential units on the Property.

C. Pursuant to agreements regarding costs associated with the entitlement applications in Paragraph B above, Buyer and Seller have each incurred costs that if not explicitly addressed in this Agreement, will not be reimbursed by either party.

D. Buyer desires to purchase from Seller and Seller desires to sell to Buyer the Property pursuant to the provisions of this Agreement.

NOW, THEREFORE, in consideration of the foregoing recitals and the mutual covenants contained herein, the parties agree as follows:

Agreement

1. **Purchase and Sale/Effective Date.** Seller agrees to sell and convey to Buyer, and Buyer agrees to purchase from Seller, the Property on the terms and subject to the conditions set forth in this Agreement. For the purpose of this Agreement, the date on which the last party executes this Agreement and delivers it to the other party shall hereinafter be referred to as the "Effective Date."

2. **Purchase Price.** The purchase price ("Purchase Price") for the Property shall be the amount of One Million One Hundred Thousand and No/100ths Dollars (\$1,100,000.00).

3. Payment of Purchase Price. The Purchase Price shall be payable by Buyer to Seller as follows:

(a) Deposit. No later than the third (3rd) Business Day (as hereinafter defined) following the Effective Date, Buyer shall deposit with Placer Title Company, 455 Watt Avenue, Sacramento, California ("Escrow Holder") the amount of Five Hundred and No/100ths Dollars (\$500.00) ("Deposit"). The Deposit shall be invested by Escrow Holder with a financial institution acceptable to Seller, in a federally-insured interest-bearing demand account, and the Deposit and all interest accrued thereon shall be credited to the Purchase Price upon the Close of Escrow (as hereinafter defined). The Deposit shall be nonrefundable except in the event of a default by Seller or except as otherwise provided in this Agreement.

(b) Balance of Purchase Price. On or before the Close of Escrow, Buyer shall deposit with Escrow Holder the balance of the Purchase Price, in immediately available funds, which shall be paid to Sellers at Close of Escrow.

4. Escrow.

(a) Opening of Escrow. Not later than the third (3rd) Business Day following the Effective Date, Buyer and Seller shall open an escrow ("Escrow") with Escrow Holder. Buyer and Seller agree to execute and deliver to Escrow Holder, in a timely manner, all escrow instructions necessary to consummate the transaction contemplated by this Agreement. Any such instructions shall not conflict with, amend or supersede any portion of this Agreement. If there is any inconsistency between such escrow instructions and this Agreement, this Agreement shall control.

(b) Close of Escrow. For the purpose of this Agreement, "Close of Escrow" shall be defined as the date that the Grant Deed (as hereinafter defined) is recorded in the Official Records of the County. The Close of Escrow shall occur on or before June 30, 2007 (the "Closing Date"), unless extended by the mutual written consent of Buyer and Seller.

5. Conditions of Title. The Property shall be conveyed to Buyer by Seller by Grant Deed, in the form customarily used by Escrow Holder in the County ("Grant Deed"), subject only to (a) a lien to secure payment of real estate taxes, not delinquent as of Close of Escrow; (b) the lien of supplemental taxes, not delinquent as of Close of Escrow; (c) all title matters affecting the Property created by or with the written consent of Buyer; (d) exceptions to title approved and/or accepted by Buyer, in writing, in accordance with this Agreement; and (e) all applicable laws, ordinances, rules and governmental regulations (including, but not limited to those relative to building, zoning and land use) affecting the development, use, occupancy or enjoyment of the Property (collectively, "Approved Conditions of Title").

6. Title Policy. At the Close of Escrow, Escrow Holder's title insurer ("Title Company") shall issue to Buyer its American Land Title Association ("ALTA") Owner's Policy of Title Insurance showing fee title to the Property vested in Buyer subject only to the Approved Conditions of Title ("Title Policy"). The Title Policy shall be issued with liability in an amount equal to the Purchase Price.

7. Conditions to Close of Escrow.

(a) Conditions to Buyer's Obligations. The Close of Escrow and Buyer's obligation to consummate the transactions contemplated by this Agreement are subject to the satisfaction of the following conditions (or Buyer's waiver thereof) for Buyer's benefit on or prior to the dates designated below for the satisfaction of such conditions, or the Close of Escrow in absence of a specified date:

(i) Title. Buyer shall have the right to approve any and all matters of and exceptions to title of the Property, including the legal description, as disclosed by the following documents and instruments (collectively, "Title Documents"): (A) a Preliminary Report issued by Title Company covering the Property and all matters referenced therein; and (B) legible and complete copies of all documents referred to in such Preliminary Report. Seller shall cause Escrow Holder to deliver the Title Documents to Buyer within ten (10) calendar days following the Effective Date. Buyer shall have ninety (90) calendar days following its receipt of the Title Documents to give Seller and Escrow Holder written notice ("Buyer's Title Notice") of Buyer's approval or disapproval of every item or exception disclosed by the Title Documents. The failure of Buyer to give Buyer's Title Notice to Seller within the specified time period shall be deemed Buyer's approval of title to the Property.

(ii) Board Approval. Between the Effective Date and January 31, 2007, Buyer shall use its good faith efforts to obtain from the Rural California Housing Corporation and Mercy Housing California Boards of Directors final approval of the transaction contemplated by this Agreement ("Board Approval"). In the event that Buyer, after using its good faith efforts, is unable to obtain the Board Approval prior to January 31, 2007, Buyer shall have the right to terminate this Agreement by providing written notice of such termination to Seller, in which event the provisions of Section 7(c) shall apply. Buyer's failure to notify Seller, in writing, of its election to terminate this Agreement pursuant to the provisions of this Section 7(a)(ii) by January 31, 2007 shall be deemed to constitute Buyer's waiver of the Board Approval condition.

(iii) Financing Condition. As of the Close of Escrow, Buyer shall have obtained approval of its permanent financing for the acquisition and development of the Property ("Financing"). Promptly after the Effective Date of this Agreement, Buyer shall commence its efforts to obtain the Financing, and shall use good faith and commercially reasonable efforts to obtain approval of the Financing by the Closing Date. Buyer intends to apply for (a) an award by the California Department of Housing and

Community Development of HOME Program funds to the County, (b) an award by the California Department of Housing and Community Development of MHP funds to Buyer, (c) an allocation by the California Debt Limit Allocation Committee and the California Tax Credit Allocation Committee of tax exempt bonds and Low Income Housing Tax Credits to Buyer, and (d) an award by the Federal Home Loan Bank of San Francisco of AHP funds to Buyer. At any time prior to the Close of Escrow Buyer may terminate this agreement by providing notice to Seller that sufficient Financing has not been made available for the development of the Property.

(iv) Entitlements. Between the Effective Date and December 31, 2006, Buyer shall use its good faith efforts to obtain from El Dorado County Board of Supervisors approval of the Entitlement Application. In the event that Buyer, after using its good faith efforts, is unable to obtain the El Dorado County Board of Supervisor's approval prior to December 31, 2006, Buyer shall have the right to terminate this Agreement by providing written notice of such termination to Seller, in which event the provisions of Section 7(c) shall apply.

(v) Title Insurance. As of the Close of Escrow, Title Company shall have issued or shall have irrevocably committed to issue, in writing, the Title Policy to Buyer.

(vi) Seller's Representations. All representations and warranties made by Seller to Buyer in this Agreement shall be true and correct as of the Close of Escrow.

(vii) Closing Date. The Close of Escrow shall have occurred on or before the Closing Date.

(b) Conditions to Seller's Obligations. The Close of Escrow and Seller's obligation to consummate the transactions contemplated in this Agreement are subject to the satisfaction of the following conditions (or Seller's waiver thereof) for Seller's benefit on or prior to the dates designated below for the satisfaction of such conditions, or the Close of Escrow in absence of a specified date:

(i) Buyer's Representations. All representations and warranties made by Buyer to Seller in this Agreement shall be true and correct as of the Close of Escrow.

(ii) Closing Date. The Close of Escrow shall have occurred on or before the Closing Date.

(iii) Buyer's Obligations. As of the Close of Escrow, Buyer shall have performed all of the obligations required to be performed or waived by Buyer under this Agreement.

(c) Failure of Condition to Close of Escrow. In the event any of the conditions set forth in Section 7(a) or 7(b) are not timely satisfied or waived by the appropriate benefited party, for a reason other than the default of the other party, this Agreement shall

terminate, and the Deposit shall be immediately returned to Buyer, and, except as otherwise provided herein, the parties shall have no further obligations hereunder.

8. Deposits By Seller. At least one (1) Business Day prior to the Close of Escrow, Seller shall deposit with the Escrow Holder the following documents:

(a) Grant Deed. The Grant Deed, duly executed and acknowledged in recordable form by Seller, conveying fee title to the Property, subject only to the Approved Conditions of Title;

(b) Withholding Exemption. Evidence satisfactory to Buyer and Escrow Holder that Seller is exempt from the withholding provisions of the California Revenue and Taxation Code, as amended, and that neither Buyer nor Escrow Holder is required to withhold any amounts from the Purchase Price pursuant to such provisions;

(c) Closing Documents. Any other documentation necessary to complete the transaction described herein in accordance with the provisions of this Agreement, and executed and acknowledged by Seller where applicable, which includes, but is not limited to those required by the Title Company confirming the limited partnership authority to complete the described transaction.

9. Deposits by Buyer. At least one (1) Business Day prior to the Close of Escrow, Buyer shall deposit or cause to be deposited with Escrow Holder the following documents:

(a) Purchase Price. The funds which are to be applied towards the payment of the Purchase Price (as adjusted by the prorations and credits hereinafter provided, including any Pre-Development Costs to be reimbursed by Seller to Buyer pursuant to Section 17);

(b) Improvement Costs. Buyer's Share of the Improvement Costs (as hereinafter defined);

(c) Pre-Development Costs. The balance of any Pre-Development Costs that are required to be reimbursed by Buyer to Seller pursuant to Section 17 of this Agreement; and

(d) Closing Documents. Any other documentation necessary to complete the transaction described herein in accordance with the provisions of this Agreement, and executed and acknowledged by Buyer where applicable, which includes, but is not limited to those required by the Title Company confirming the corporate authority to complete the described transaction.

10. Costs and Expenses. Any documentary transfer tax charged by the County shall be paid by Seller. Seller and Buyer shall equally share the expense of issuing the

Title Policy. Buyer shall pay for any endorsements to the Title Policy and any survey costs. Seller and Buyer shall equally divide all escrow fees and costs and any document recording charges. All other costs and expenses of escrow and title shall be shared pursuant to the custom in the County. Buyer and Seller shall each pay all legal and professional fees and fees of other consultants incurred by Buyer and Seller, respectively.

11. Prorations.

(a) Taxes/Assessments. All non-delinquent real estate taxes on the Property shall be prorated as of 11:59 p.m. on the day prior to the Close of Escrow based on the actual current tax bill, but if such tax bill has not yet been received by Seller by the Close of Escrow, then the current year's taxes shall be estimated to be one hundred two percent (102%) of the amount of the previous year's tax bill for the Property. All delinquent taxes and all assessments, if any, on the Property shall be paid at the Close of Escrow from funds accruing to Seller. All supplemental taxes billed after the Close of Escrow for periods prior to the Close of Escrow shall be paid promptly by Seller to Buyer in immediately available funds, which obligations shall survive the Close of Escrow.

(b) Corrections. If any errors or omissions are made regarding adjustments and prorations as set forth herein, the parties shall make the appropriate corrections promptly upon discovery thereof. If any estimates are made at the Close of Escrow regarding adjustments or prorations, the parties shall make the appropriate correction promptly when accurate information becomes available. Any corrected adjustment or proration shall be paid in cash to the party entitled thereto. The provisions of this Section 11(c) shall survive the Close of Escrow.

12. Condition and Inspection of Property. Buyer hereby acknowledges and agrees that, except as provided herein, it is purchasing the Property in its present "AS-IS, WHERE IS, WITH ALL FAULTS," condition and with all defects and neither Seller nor any employee or agent of Seller has made or will make, either expressly or impliedly, any representations, guaranties, promises, statements, assurances or warranties of any kind.

Buyer is strongly encouraged to conduct its own inspection and investigation of the Property Conditions referred to above and is further encouraged to obtain, at its expense, expert advice as to such matters from professional inspectors and others. Buyer acknowledges that as of the Close of Escrow, it has been given the full opportunity to inspect and investigate such Property Conditions to its own satisfaction or cause such an inspection and investigation by experts engaged by Buyer. Buyer represents to Seller that, excepting Seller's representations and warranties expressly set forth in this Agreement, it is relying solely upon such inspection and investigation in connection with its purchase of the Property and not upon any express or implied representations, guaranties, promises, statements, assurances or warranties of Seller or any of Seller's employees or agents as to such Property Conditions, unless otherwise expressly provided under this Agreement. Buyer also understands and agrees that, except as otherwise

provided in this Agreement, it is purchasing the Property without any obligation on the part of Seller to make any repairs, changes or alterations with respect to the Property or any of the Property Conditions.

13. Seller's Representations and Warranties. As a material part of the consideration for Buyer entering into this Agreement, Seller makes the representations and warranties set forth in this Section, each of which is material and is being relied upon by Buyer (the continued truth and accuracy of which constitutes a condition precedent to Buyer's obligations hereunder). For the purpose of this Agreement, without creating any personal liability on behalf of such individual, usage of "to the best of Seller's knowledge," or words to such effect, shall mean the actual current knowledge of Kenneth Sherrod, excluding constructive knowledge or duty of inquiry, existing as of the Effective Date. Seller represents and warrants to Buyer that Kenneth Sherrod is the representative of Seller with the most familiarity with the Overall Property. In the event that Buyer, prior to Close of Escrow, becomes aware, from Seller or otherwise, of any inaccuracy or omission in the disclosures, information, or representations previously provided to Buyer by Seller or its consultants or agents, which will have a material, adverse impact on Buyer, the Property or the intended use of the Property, Buyer, as its sole option and remedy, may either (i) terminate this transaction and receive a refund of its Deposit, thereby waiving any claims or actions that Buyer may have against Seller as a result of such inaccuracy or omission, or (ii) proceed with the Close of Escrow hereunder, thereby waiving any rights that Buyer may have against Seller as a result of such inaccuracy or omission. Buyer agrees that, under no circumstances, shall Buyer be entitled to purchase the Property hereunder and then bring any claim or action against Seller for damages as a result of such inaccuracy or omission.

(a) Seller's Authority. Seller is the sole owner of fee title to the Property and has the legal power, right and authority to enter into this Agreement and the instruments referenced herein, and to consummate the transactions contemplated hereby in the execution, delivery and performance of this Agreement. Furthermore, the execution and delivery of this Agreement has been duly authorized and no other action by Seller is required in order to make it a valid and binding contractual obligation of Seller.

(b) Proceedings. To the best of Seller's knowledge, there are no actions, suits, proceedings or governmental investigations pending or threatened against or affecting all or any part of the Property, in law or equity.

(c) Compliance with Laws. Seller has received no notice and, to the best of Seller's knowledge, there are no violations of any applicable law, ordinance, rule, regulation or requirement of any governmental agency or body affecting or relating to all or any part of the Property, including, without limitation, any subdivision, land development, building, use or environmental law, ordinance, rule, requirement or regulation.

(d) Condemnation. There are no pending or, to the best of Seller's knowledge, threatened proceedings in eminent domain or otherwise which would affect all or any part of the Property.

(e) Hazardous Materials. To the best of Seller's knowledge, there is no contamination, hazardous waste, toxic substance or petroleum based products in existence on or below the surface of all or part of the Property or on or under any other portion of the Property, including, without limitation, contamination of the soil, subsoil or ground water.

(f) No Prior Transfers. Seller has not previously sold, transferred or conveyed the Property, or granted to any other person or entity any right or interest in all or any part of the Property and Seller has not entered into any executory contracts for the sale of all or any part of the Property (other than this Agreement), nor do there exist any rights of first refusal or options to purchase the Property, other than this Agreement.

(g) Truthfulness at Close of Escrow. The representations and warranties of Seller set forth in this Agreement shall be true on and as of the Close of Escrow as if those representations and warranties were made on and as of such time.

(h) Bankruptcy. There are no attachments, judgments, executions, or voluntary or involuntary proceedings in bankruptcy against Seller.

(i) Encumbrances. Seller shall not voluntarily subject any right, title and interest in or to the Property to any mortgage, pledge, lien or other hypothecation or encumbrance that is not in effect on the Effective Date without the consent of Buyer, and if the Property involuntarily becomes subject to any such encumbrance, Sellers shall immediately notify Buyer thereof and shall remove such encumbrance at Sellers' sole cost.

14. Buyer's Representations and Warranties. In consideration of Seller entering into this Agreement and as an inducement to Seller to sell the Property to Buyer, Buyer makes the following representations and warranties, each of which is material and is being relied upon by Seller (the continued truth and accuracy of which constitutes a condition precedent to Seller's obligations hereunder):

(a) Authority. Buyer has the legal right, power and authority to enter into this Agreement and to consummate the transactions contemplated hereby, and the execution, delivery and performance of this Agreement have been duly authorized and no other action by Buyer is requisite to the valid and binding execution, delivery and performance of this Agreement; and

(b) Truthfulness at Close of Escrow. The representations and warranties of Buyer set forth in this Agreement shall be true on and as of the Close of Escrow as if those representations and warranties were made on and as of such time.

15. Review of Documents and Materials. Within ten (10) business days following the Effective Date, Seller shall deliver to Buyer, at Seller's sole cost and expense, copies of all documents submitted by Seller to the County relating to the development of the Property, including, without limitation, the Initial Grading Permit Application and the materials and drawings that were prepared in connection with the Grading Permit application (collectively, the "**Project Plans and Specifications**"). Seller makes no representation or warranty concerning such documents and materials. Buyer acknowledges and agrees that Buyer will make its own independent investigation of the Property and of the accuracy and completeness of all documents provided by Seller.

16. Improvement Work. In order to facilitate construction of the adjacent property also owned by Seller, Seller may be required to, or voluntarily wish to, perform certain improvements. Upon the consent of the Buyer, and only once cost reimbursement is agreed to in writing by Buyer and Seller ("**Future Improvement Agreement**"), Seller shall cause all or a portion of the 900 foot private entry road and all related improvements associated with connecting the public right of way to the Property over this easement, including any and all utilities, ("**Private Access Road**"); and grading of the Property in the rough form meeting the specifications of the engineered drawings, ("**Rough Grading**"), (as such terms are hereinafter defined) (collectively, the "**Improvements**") to be constructed and installed in accordance with the Improvement Agreement.

(a) Description of Improvements. Private Access Road. Pursuant to the Parcel Map recorded June 21, 2005 as document number 2005-0050322 as PM 49/8/2 (Parcel 2 of Book 49 of Parcel Maps, Page 8) the Property is accessed via a Road, Drainage and Public Utility Easement approximately 900 feet long by 50 feet wide over the adjacent parcel number 327-160-46-100, the location of which is more particularly described on Exhibit B attached hereto. The improvements comprising the Private Access Road will include certain improvements required by El Dorado County to be constructed in conjunction with the construction of the Private Access Road. The improvements comprising the Private Access Road (the "**Private Access Road Improvements**") are more particularly described on Exhibit D attached hereto.

(b) Performance of Construction. Seller shall cause the Improvements to be constructed and installed in accordance with the Specific Plan and with the requirements of the Applicable Authorities pursuant to all applicable federal, state and local laws, moratoria, initiatives, referenda, ordinances, rules, regulations, standards, orders, zoning conditions and other governmental requirements applicable to the Property. The construction of the Improvements shall be performed in a good and workman like manner, with materials of high quality.

(c) Cost of Construction. Seller shall be responsible for the cost of constructing and installing the Improvements, provided, however, concurrently with the Close of Escrow and as a condition to the Close of Escrow, Buyer shall reimburse Seller in the amount to be determined by mutual consent and prior to Seller performing any work.

(d) Completion of Improvements. Seller shall (and hereby agrees) to diligently prosecute the construction of the Improvements to be completed by the date certain to be stipulated in the Future Improvement Agreement.

The provisions of this Section 16 shall survive the Close of Escrow and shall not merge into the Grant Deed.

17. Reimbursement of Pre-Development Costs. Seller and Buyer have incurred certain pre-development costs and expenses with respect to the design of the Project, including, without limitation, architectural costs and engineering costs (the "Pre-Development Costs"). In connection with the submittal of the Entitlement Application to El Dorado County, Seller and Buyer have incurred costs both separate and shared through mutual agreement. Buyer has agreed to assume all new architectural costs associated with the application. Seller has agreed that all previous engineering and environmental studies performed in association Seller's Initial Grading Permit shall be assigned as necessary in for the use by Buyer in pursuit of the Entitlement Application approval and any other financing or development approval required for the Development. Buyer shall not be responsible for any costs incurred by Seller unless agreed to in writing after the Effective Date of this Agreement. Buyer and Seller have agreed to divide the cost of the Traffic Study required for the Entitlement Application and procured by Buyer from Ferh and Peers. The final cost of the Traffic Study will be paid 50% by Seller and 50% by Buyer, up to a maximum \$15,000 by Seller. Seller will reimburse Buyer or pay directly immediately upon presentation of invoices from Ferh and Peers. No Pre-Development Costs shall be credited against the Purchase Price.

18. Right of Entry. Between the Effective Date and the Close of Escrow, Buyer, its agents, contractors and subcontractors shall have the right to enter upon the Property, at reasonable times during ordinary business hours, to make any and all inspections and tests as may be necessary or desirable in Buyer's sole judgment and discretion. Buyer shall keep the Property free of any mechanics' liens caused by the entry and/or activities upon the Property by Buyer, its agents, employees or contractors, and, upon the completion of all inspections, investigations, tests and studies conducted by Buyer, shall restore the Property to the same condition as it was in before such inspections, investigations, tests and studies were conducted by Buyer. Buyer shall not perform any destructive testing without the prior written approval of Seller. In the event that destructive testing is approved, Buyer agrees that any testing samples taken from the Property shall be divided and shared with Seller, and that Seller's engineers may, at Seller's option, accompany Buyer's representatives during such inspections and tests.

Buyer shall indemnify and hold Seller and the Property harmless from any and all claims, damage and liabilities arising out of or resulting from the inspection of the Property by Buyer, its agents, contractors and/or subcontractors in connection with such entry and/or activities upon the Property.

19. Damage Or Condemnation Prior To Closing. Seller shall promptly notify Buyer of any casualty to the Property or any condemnation proceeding commenced prior to the Close of Escrow. If any such damage or proceeding relates to or may result in the loss of any material portion of the Property, Buyer may, at its option, elect either to (i) terminate this Agreement, in which event all funds deposited into Escrow by Buyer which are held by Escrow or have been released from Escrow, including any interest thereon, shall be returned to Buyer and neither party shall have any further rights or obligations hereunder, or (ii) continue the Agreement in effect, in which event upon the Close of Escrow, Buyer shall be entitled to any compensation, award, or other payments or relief resulting from such casualty or condemnation proceedings.

20. Notices. All notices, demands, consents, requests or other communications required to or permitted to be given pursuant to this Agreement shall be in writing, shall be given only in accordance with the provisions of this Section, shall be addressed to the parties in the manner set forth below, and shall be conclusively deemed to have been properly delivered: (a) upon receipt when hand delivered during normal business hours (provided that notices which are hand delivered shall not be effective unless the sending party obtains a signature of a person at such address that the notice has been received); (b) upon receipt when sent by facsimile to the number set forth below (provided, however, that notices given by facsimile shall not be effective unless the receiving party delivers the notice also by one other method permitted under this Section); (c) upon the day of delivery if the notice has been deposited in a authorized receptacle of the United States Postal Service as first-class, registered or certified mail, postage prepaid, with a return receipt requested (provided that the sender has in its possession the return receipt to prove actual delivery); or (d) one (1) Business Day after the notice has been deposited with either FedEx or United Parcel Service to be delivered by overnight delivery (provided that the sending party receives a confirmation of actual delivery from the courier). The addresses of the parties to receive notices are as follows:

TO BUYER:

Rural California Housing Corporation

3120 Freeboard Drive, Suite 202
West Sacramento, California 95691
Attention: Stephan Daues
Telephone: (916) 414-4440
Facsimile: (916) 414-4490

TO SELLER:

Sherrod Living Trust

3292 Airport Road

Placerville, CA 95667

Telephone: (530) 622-3993

ATTN: Kenneth Sherrod

ESCROW HOLDER: Placer Title Company
455 Watt Ave

Sacramento, California 95864

Attention: Barbie Light

Telephone: (916) 973-1002

Facsimile: (916) 482-4039

Each party shall make an ordinary, good faith effort to ensure that it will accept or receive notices that are given in accordance with this Section, and that any person to be given notice actually receives such notice. Any notice to a party which is required to be given to multiple addresses shall only be deemed to have been delivered when all of the notices to that party have been delivered pursuant to this Section. If any notice is refused, the notice shall be deemed to have been delivered upon such refusal. Any notice delivered after 5:00 p.m. (recipient's time) or on a non-Business Day shall be deemed delivered on the next Business Day. Notices delivered by electronic mail shall not be deemed properly delivered, even if the electronic mail addresses of the parties appear above for convenience. A party may change or supplement the addresses given above, or designate additional addressees, for purposes of this Section by delivering to the other party written notice in the manner set forth above.

21. Brokers. Each party represents that it has dealt with no broker or finder in connection with the transaction contemplated under this Agreement. If any claims for brokers' or finders' fees for the consummation of this Agreement arise, then Buyer hereby agrees to indemnify, hold harmless and defend Seller from and against such claims if they shall be based upon any statement, representation or agreement by Buyer, and Seller hereby agrees to indemnify, hold harmless and defend Buyer if such claims shall be based upon any statement, representation or agreement made by Seller.

22. Assignment. Except as otherwise provided herein, Buyer shall not assign this Agreement, voluntarily or by operation of law, without the prior written consent of Seller, which shall not be unreasonably withheld. Provided that Buyer complies with the terms of this Section, Buyer shall have the right to assign this Agreement to an entity which is owned and controlled by Buyer. In order for any permitted assignment to be valid, (i) any such assignment shall be in writing, (ii) the assignee shall have agreed in such written assignment to assume all of the obligations of Buyer hereunder, (iii) any such

assignment shall be an assignment of all of Buyer's rights and obligations under this Agreement, (iv) a copy of the written assignment shall be delivered to Seller immediately upon execution, and (v) the written assignment shall contain the name, address, telephone number, facsimile number and contact person for the assignee. Any attempted assignment in violation of the foregoing provision shall be void and a material default of this Agreement. Absent a written agreement between the parties hereto to the contrary, no assignment of any of the rights or obligations under this Agreement shall result in a novation or in any other manner release Buyer from its obligations under this Agreement.

23. Miscellaneous.

(a) Partial Invalidity. If any term or provision of this Agreement or the application thereof to any person or circumstance shall, to any extent, be invalid or unenforceable, the remainder of this Agreement, or the application of such term or provision to persons or circumstances other than those as to which it is held invalid or unenforceable, shall not be affected thereby, and each such term and provision of this Agreement shall be valid and be enforced to the fullest extent permitted by law.

(b) Waivers. No waiver of any breach of any covenant or provision herein contained shall be deemed a waiver of any preceding or succeeding breach thereof, or of any other covenant or provision herein contained. No extension of time for performance of any obligation or act shall be deemed an extension of the time for performance of any other obligation or act except those of the waiving party, which shall be extended by a period of time equal to the period of the delay.

(c) Survival of Representations. Notwithstanding any provision of this Agreement to the contrary, the covenants, representations, warranties, hold harmless and indemnification obligations made by each party herein shall survive (1) the Close of Escrow and shall not merge into the Grant Deed and the recordation thereof and (2) the termination and/or cancellation of this Agreement.

(d) Successors and Assigns. This Agreement shall be binding upon and shall inure to the benefit of the grantees, transferees, successors and permitted assigns of the parties hereto.

(e) Attorneys' Fees. If either party commences an action against the other to interpret or enforce any of the terms of this Agreement or because of the breach by the other party of any of the terms hereof, the losing party shall pay to the prevailing party reasonable attorneys' fees, costs and expenses and court costs and other costs of action incurred in connection with the prosecution or defense of such action, whether or not the action is prosecuted to a final judgment. For the purpose of this Agreement, the terms "attorneys' fees" or "attorneys' fees and costs" shall mean the fees and expenses of counsel to the parties hereto, which may include printing, photostating, duplicating and other expenses, air freight charges, and fees billed for law clerks, paralegals, librarians

and others not admitted to the bar but performing services under the supervision of an attorney. The terms "attorneys' fees" or "attorneys' fees and costs" shall also include, without limitation, all such fees and expenses incurred with respect to appeals, arbitrations and bankruptcy proceedings, and whether or not any action or proceeding is brought with respect to the matter for which said fees and expenses were incurred. The term "attorney" shall have the same meaning as the term "counsel."

(f) Entire Agreement. This Agreement (including all Exhibits attached hereto), is the final expression of, and contains the entire agreement between, the parties with respect to the subject matter hereof and supersedes all prior understandings with respect thereto. This Agreement may not be modified, changed, supplemented, superseded, canceled or terminated, nor may any obligations hereunder be waived, except by written instrument signed by the party to be charged or by its agent duly authorized in writing or as otherwise expressly permitted herein. The parties do not intend to confer any benefit hereunder on any person, firm or corporation other than the parties hereto.

(g) Time of Essence. Seller and Buyer hereby acknowledge and agree that time is strictly of the essence with respect to each and every term, condition, obligation and provision hereof and that failure to timely perform any of the terms, conditions, obligations or provisions hereof by either party shall constitute a material breach of and a non-curable (but waivable) default under this Agreement by the party so failing to perform.

(h) Relationship of Parties. Nothing contained in this Agreement shall be deemed or construed by the parties to create the relationship of principal and agent, a partnership, joint venture or any other association between Buyer and Seller.

(i) Construction. Headings at the beginning of each paragraph and subparagraph are solely for the convenience of the parties and are not a part of the Agreement. Whenever required by the context of this Agreement, the singular shall include the plural and the masculine shall include the feminine and vice versa. This Agreement shall not be construed as if it had been prepared by one of the parties, but rather as if both parties had prepared the same. Unless otherwise indicated, all references to paragraphs, sections, subparagraphs and subsections are to this Agreement. All exhibits referred to in this Agreement are attached and incorporated by this reference.

(j) Recitals/Exhibits. The Recitals set forth in this Agreement and the exhibits referenced herein are incorporated herein by this reference.

(k) Governing Law. The parties hereto acknowledge that this Agreement has been negotiated and entered into in the State of California. The parties hereto expressly agree that this Agreement shall be governed by, interpreted under, and construed and enforced in accordance with the laws of the State of California.

(l) Days of Week. A "Business Day," as used herein, shall mean any day other than a Saturday, Sunday or holiday, as defined in Section 6700 of the California Government Code. If any date for performance herein falls on a day other than a Business Day, the time for such performance shall be extended to 5:00 p.m. on the next Business Day.

(m) Possession of Property. Buyer shall be entitled to the possession of the Property immediately following the Close of Escrow.

(n) Counterparts. This Agreement may be executed in multiple counterparts, each of which shall be deemed an original, but all of which, together, shall constitute one and the same instrument.

(o) Facsimile Signatures. In order to expedite the transaction contemplated herein, telecopied signatures may be used in place of original signatures on this Agreement. Seller and Buyer intend to be bound by the signatures on the telecopied document, are aware that the other party will rely on the telecopied signatures, and hereby waive any defenses to the enforcement of the terms of this Agreement based on the use of a facsimile signature.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the dates set forth below.

BUYER:

RURAL CALIFORNIA HOUSING CORPORATION, a California non-profit corporation

By: [Signature]
Its: Executive Director
Date: 8/14/06

SELLER:

Kenneth W. Sherrod and Zolane SHERROD LIVING TRUST

By: [Signature]
Date: 8-11-06
By: [Signature]
Date: 8/11/06

EXHIBIT LIST

- Exhibit A - Legal Description of Property
- Exhibit B - Map Showing Location of Private Access Road

EXHIBIT A

LEGAL DESCRIPTION OF PROPERTY

THE LAND DESCRIBED HEREIN IS SITUATED IN THE STATE OF CALIFORNIA, COUNTY OF EL DORADO, UNINCORPORATED ARE, AND IS DESCRIBED AS FOLLOWS:

A portion of Sections 22 and 23, township 10 North, Range 10 East, M.D.B.&M. Described as follows:\

Parcel 2, as shown on that certain parcel map filed in the Office of the County Recorder, County of El Dorado, State of California on June 27, 2005 in book 49 of parcel maps at page 8.

ASSESSOR'S PARCEL NUMBER 327-160-47-100

EXHIBIT B

MAP SHOWING LOCATION OF PRIVATE ENTRY ROAD

IF YOU REQUIRE A COPY OF THIS PLAN, CONTACT THE ARCHITECT AT THE ADDRESS LISTED BELOW.



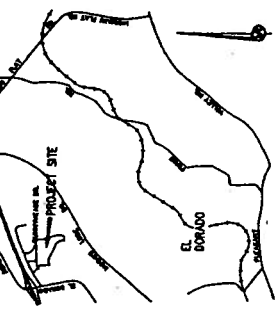
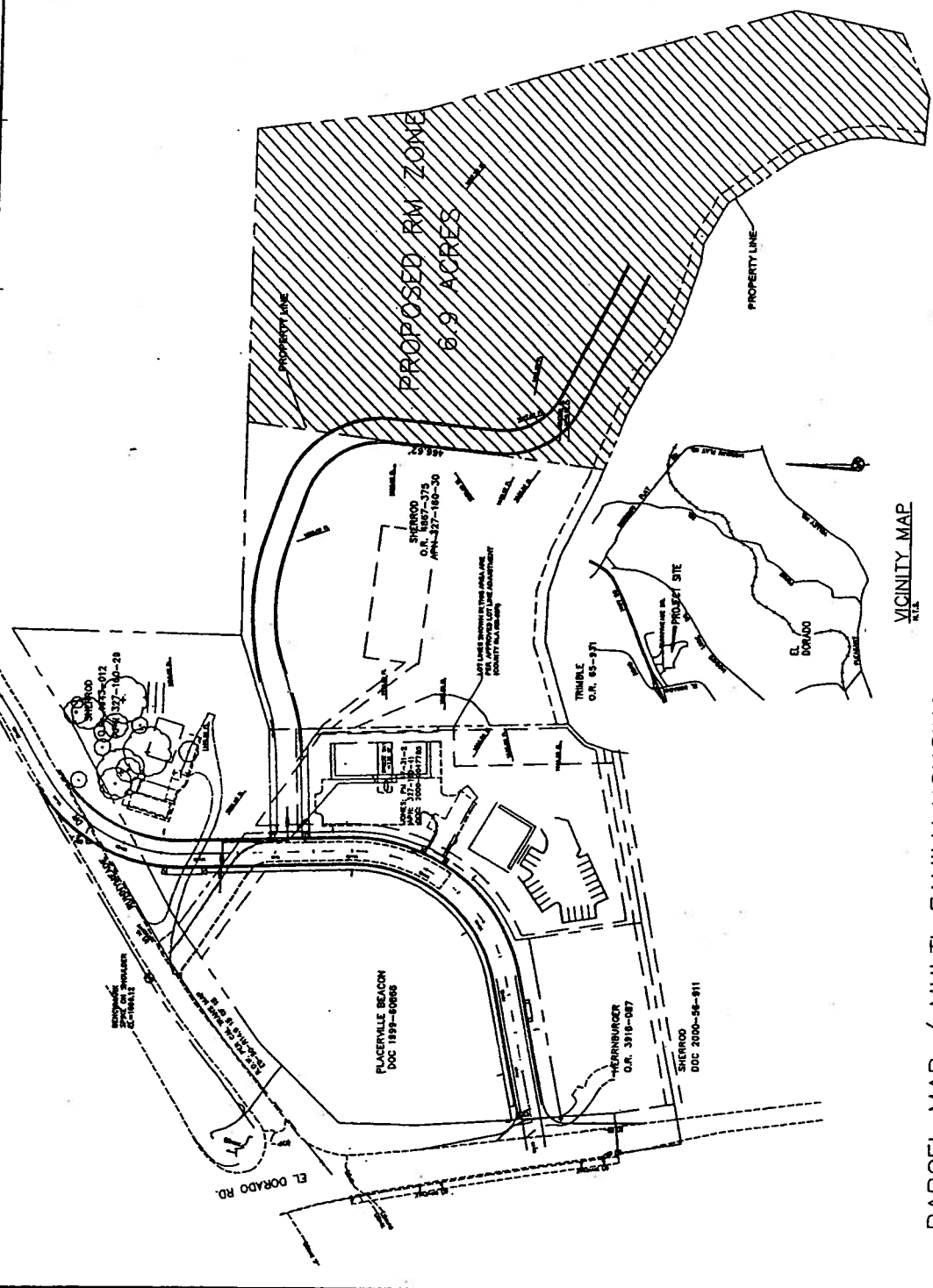
ARTINA TAM ASSOCIATES, INC.
 ARCHITECTS PLANNERS INTERIORS
 10000 WILSON BLVD., SUITE 200
 WEST GARDEN CITY, CALIFORNIA 91301
 TEL: (818) 351-1111

PROJECT DEVELOPER
MERCY HOUSING CALIFORNIA
 3700 FARMERSBURG BLVD., SUITE 200
 WEST GARDEN CITY
 ATTENTION: STEPHANIE GAUER

PROJECT
**EL DORADO ROAD
 MULTI-FAMILY HOUSING**

DATE: 07/14/14

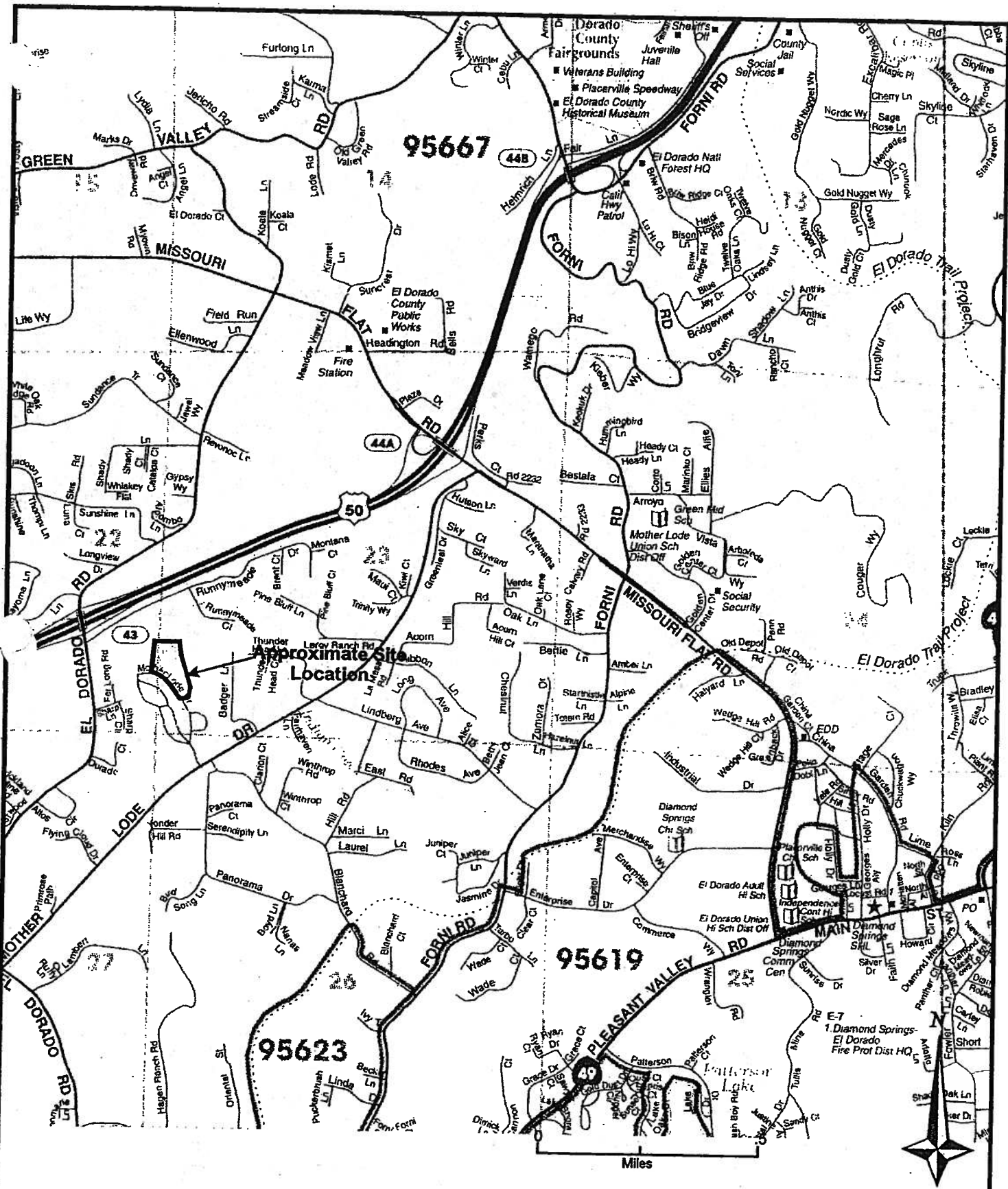
DATE	07/14/14
BY	STG
CHECKED BY	STG
SCALE	AS SHOWN



VICINITY MAP
 NORTH

PARCEL MAP / MULTI-FAMILY HOUSING

SCALE: 1"=1/4" = 1/4 MILE



REFERENCE: El Dorado County Compass Map 2006 Page 200

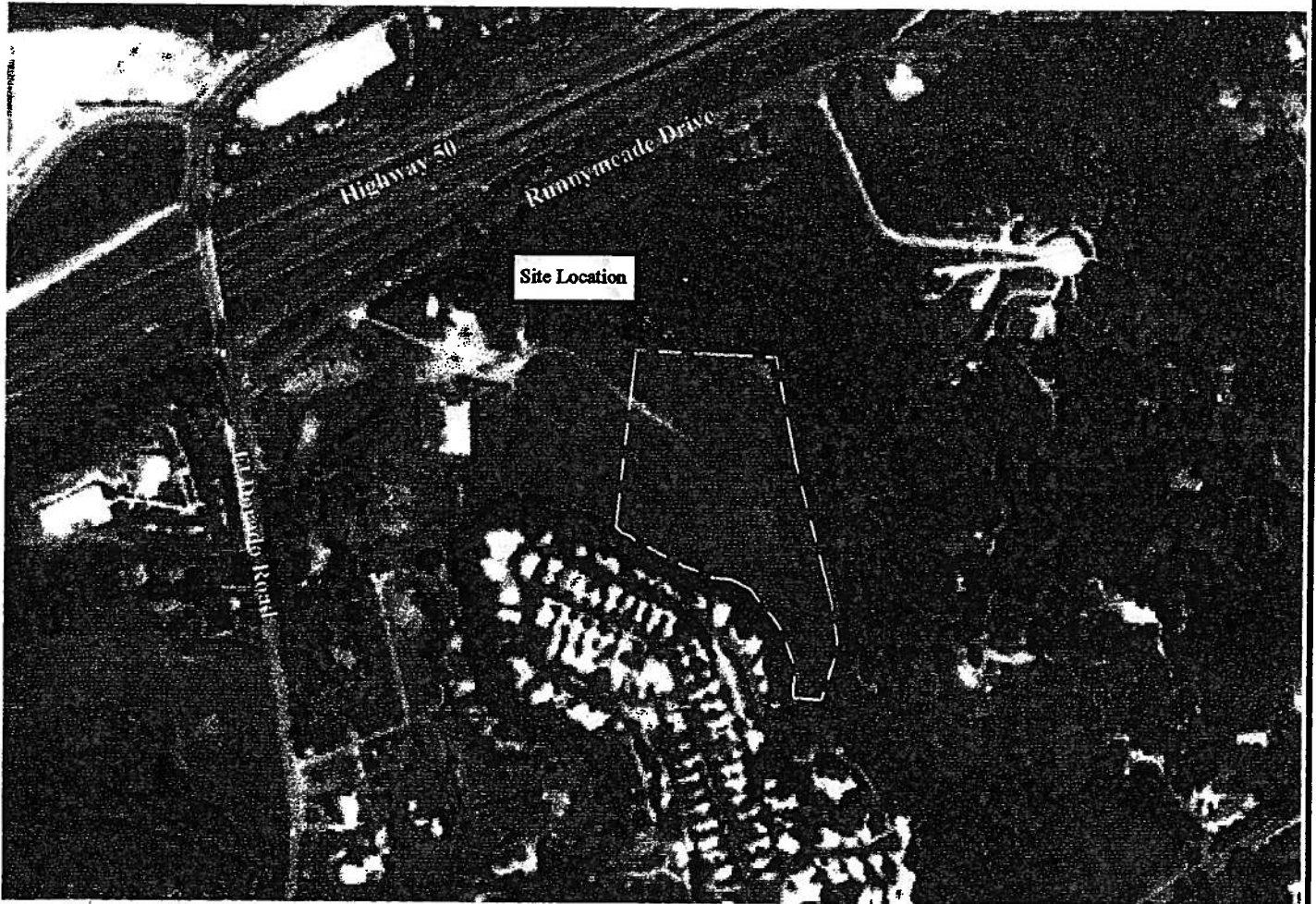
YOUNGDAHL
CONSULTING GROUP, INC.
 GEOTECHNICAL • ENVIRONMENTAL • MATERIALS TESTING

Project No.:
 E03051.002

August 2006

VICINITY MAP
 Runnymede Terrace
 Diamond Springs, California

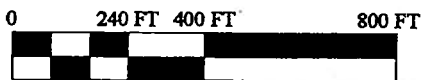
FIGURE
A-1



Source: Image Atlas Globe Explorer, Photograph dated May 2005



Approximate Scale: 1" = 400'



Note: All locations are approximate

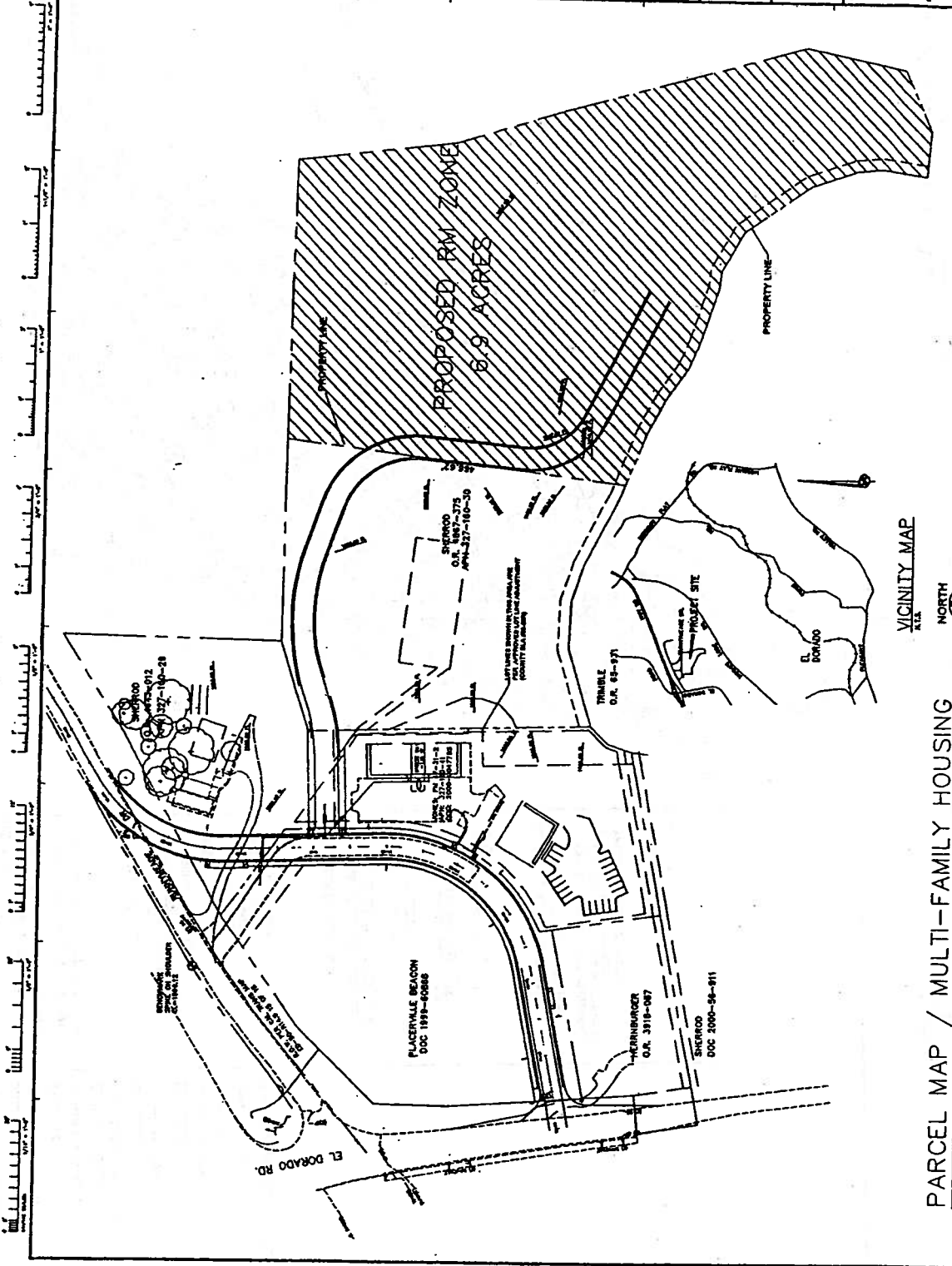
AERIAL PHOTOGRAPH
UNDEVELOPED PROPERTY
Runnymede Drive
Placerville, California 95667
EEI Project No. 60708-V



EEI

Expertise... Service... Solutions

FIGURE 3



PROJECT NUMBER
 MERCY HOUSING CALIFORNIA
 2101 W. EL DORADO STREET
 WEST SACRAMENTO
 ATTENTION: STEPHEN BLAIR



Project Name	
Project No.	
Sheet No.	
Date	

PARCEL MAP / MULTI-FAMILY HOUSING

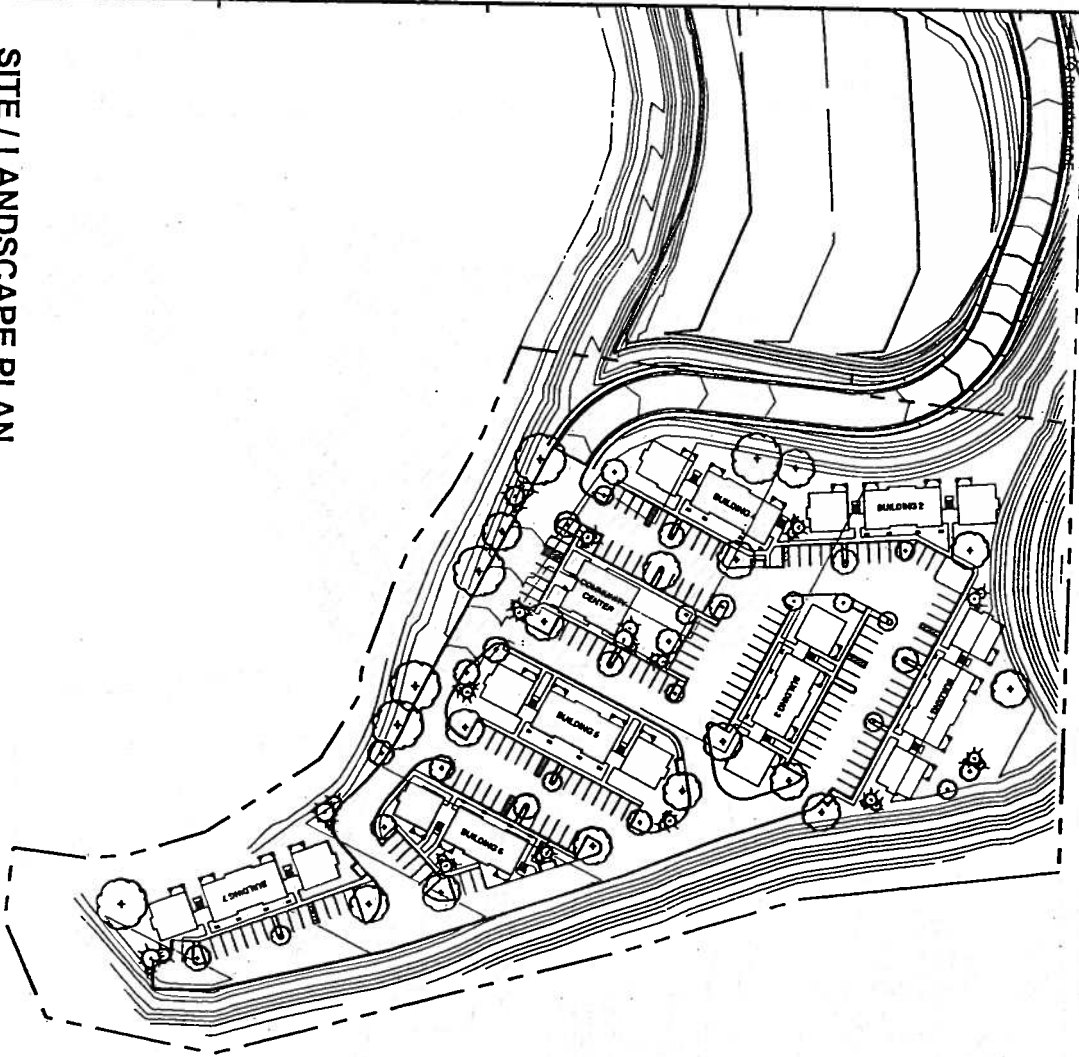
VICINITY MAP



SCALE: 1"=80'-0"



SITE / LANDSCAPE PLAN



SITE INFORMATION

CURRENT ZONE-CR14
 PROPOSED NEZONE - MULTI-FAMILY RM
 A.P.N. 327-160-00

LOT SPECIFICATIONS:

LOT SIZE-4.8 ACRES - 204,937 S.F.
 LOT COVERAGE - 80% MAXIMUM - 151,173 S.F.
 REBID LANDSCAPING: 5% (16,178 sq)
 LANDSCAPING PROVIDED: 7.8% (23,197 sq)

LOT SPECIFICATIONS:

ALLOWABLE DENSITY:
 1 UNIT PER 1,000 S.F. - 151 UNITS
 UNIT COUNT: 70 UNITS
 UNIT MIX
 15- ONE BEDROOM
 24- TWO BEDROOM
 23- THREE BEDROOM
 4- FOUR BEDROOM

PARKING REQUIREMENTS:

2 STALLS PER UNIT LABED UNITS (2)
 1.6 STALLS PER UNIT LABED UNITS (1)
 COMMUNITY CENTER:
 1 STALL PER 300 S.F. - 6
 TOTAL REQUIRED STALLS = 133
 TOTAL STALLS PROVIDED = 133
 STANDARD STALL SIZE: 9' x 18'
 ACCESS AISLE: 26' WIDE

BUILDING HEIGHT REQUIREMENTS:

MAXIMUM BUILDING HEIGHT: +32'-0"
 IF ABOVE +32'-0" SUBJECT TO INCREASE
 ALL YARDS BY 5'-0" FOR EVERY 10'-0" OF
 THEREOF IN EXCESS OF 25'-0"

LANDSCAPE AREA:

23,197 S.F.

BUILDING INFORMATION

BUILDING 1
 SQUARE FOOTAGE: 11,100
BUILDING 2
 SQUARE FOOTAGE: 11,500
BUILDING 3
 SQUARE FOOTAGE: 11,500
BUILDING 4
 SQUARE FOOTAGE: 9,350
COMMUNITY CENTER
 SQUARE FOOTAGE: 1,850 S.F.
BUILDING 5
 SQUARE FOOTAGE: 12,300
BUILDING 6
 SQUARE FOOTAGE: 8,750
BUILDING 7
 SQUARE FOOTAGE: 11,500
TOTAL SQUARE FOOTAGE: 78,102

SCALE: 1"=50'-0"



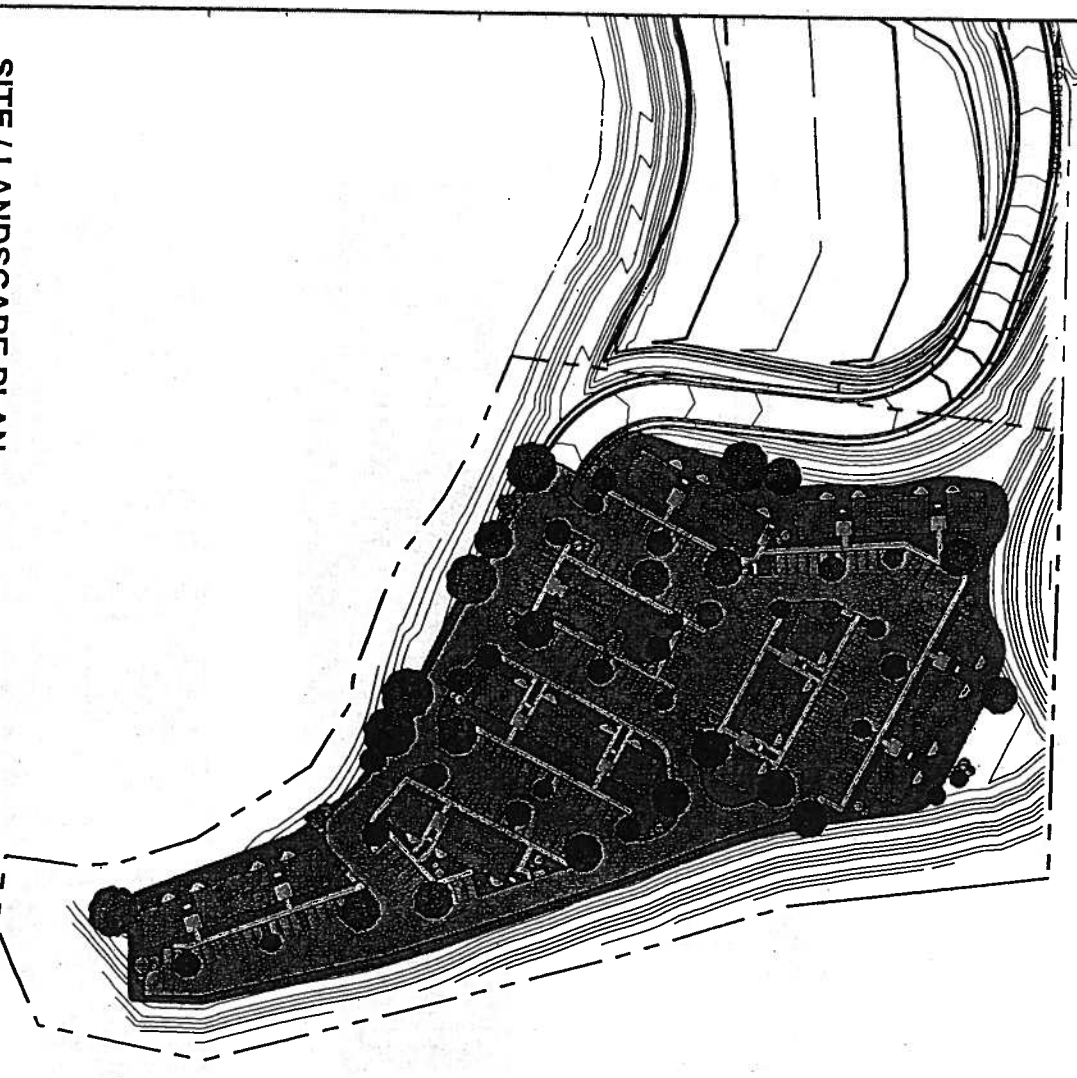
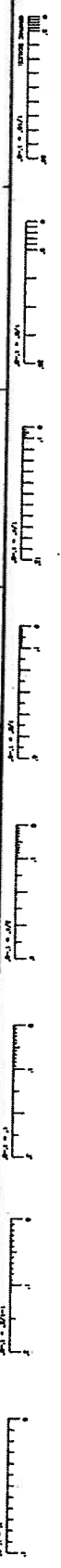
**RUNNYMEAD TERRACE
 EL DORADO COUNTY, CALIFORNIA**

ARTHUR TAI ARCHITECTS, INC.
 ARCHITECT
 1500 W. 10TH STREET, SUITE 100
 ANAHEIM, CALIFORNIA 92801
 TEL: 714/771-1111
 FAX: 714/771-1112

PROJECT NUMBER:
 MERCY HOUSING CALIFORNIA
 1500 W. 10TH STREET, SUITE 100
 ANAHEIM, CALIFORNIA 92801

Project Name:
 RUNNYMEAD TERRACE

Sheet No.	1
Total Sheets	1
Scale	1"=50'-0"
Date	10/15/00
By	ART
Check	ART
Approved	ART



SITE / LANDSCAPE PLAN

SITE INFORMATION

CURRENT ZONE: C-101A
 PROPOSED REZONE: MULTI-FAMILY RM
 A.P.N. 327-186-00

LOT SPECIFICATIONS:

LOT SIZE: 4.8 ACRES - 208,577 S.F.
 LOT COVERAGE: 50% MAXIMUM - 104,288 S.F.
 RECD LANDSCAPING: 5% (14,178 SF)
 LANDSCAPING PROVIDED: 7.8% (23,787 SF)

LOT SPECIFICATIONS:

ALLOWABLE DENSITY:
 1 UNIT PER 1,000 S.F. - 181 UNITS
 UNIT COUNT: 78 UNITS
 UNIT MIX

- 15- ONE BEDROOM
- 23- TWO BEDROOM
- 23- THREE BEDROOM
- 4- FOUR BEDROOM

PARKING REQUIREMENTS:

2 STALLS PER UNIT (288 UNITS) = 576
 1.6 STALLS PER UNIT (181 UNITS) = 290
 TOTAL STALLS PROVIDED = 866

COMMUNITY CENTER:

1 STALL PER 300 S.F. = 6
 TOTAL REQUIRED STALLS = 132
 TOTAL STALLS PROVIDED = 866
 STANDARD STALL SIZE: 8' X 18'
 ACCESS AISLE: 24' WIDE

BUILDING HEIGHT REQUIREMENTS:

MAXIMUM BUILDING HEIGHT: +8'-0"
 IF ABOVE +8'-0", SUBJECT TO INCREASE ALL YARDS BY 5'-0" FOR EVERY 1'-0" OF BUILDING HEIGHT OR PORTION THEREOF IN EXCESS OF 25'-0".

LANDSCAPE AREA:

23,787 S.F.

BUILDING INFORMATION

- BUILDING 1
SQUARE FOOTAGE: 11,100
- BUILDING 2
SQUARE FOOTAGE: 11,500
- BUILDING 3
SQUARE FOOTAGE: 11,500
- BUILDING 4
SQUARE FOOTAGE: 9,250
- BUILDING 5
SQUARE FOOTAGE: 12,200
- BUILDING 6
SQUARE FOOTAGE: 8,750
- BUILDING 7
SQUARE FOOTAGE: 11,500
- TOTAL SQUARE FOOTAGE: 78,100

SCALE: 1"=50'-0"



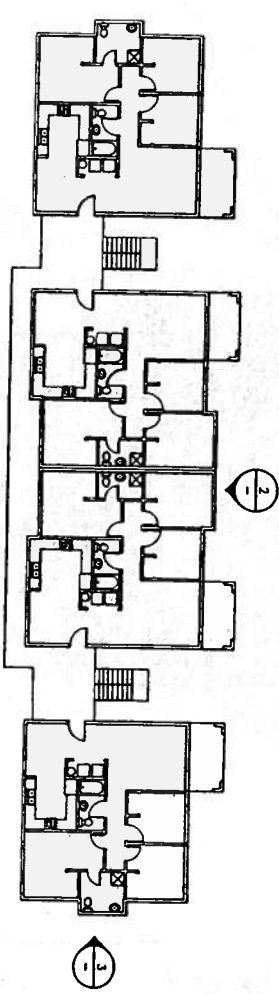
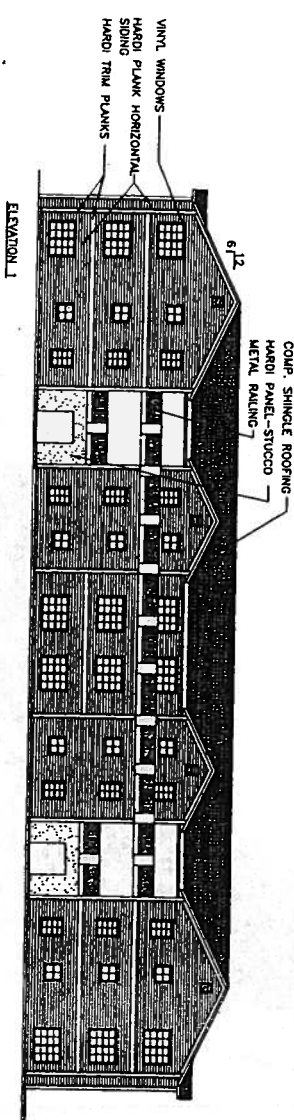
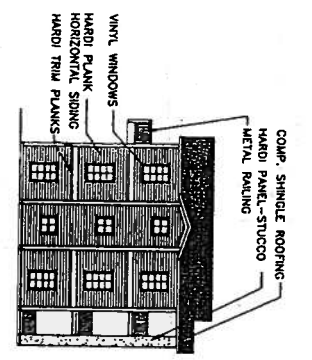
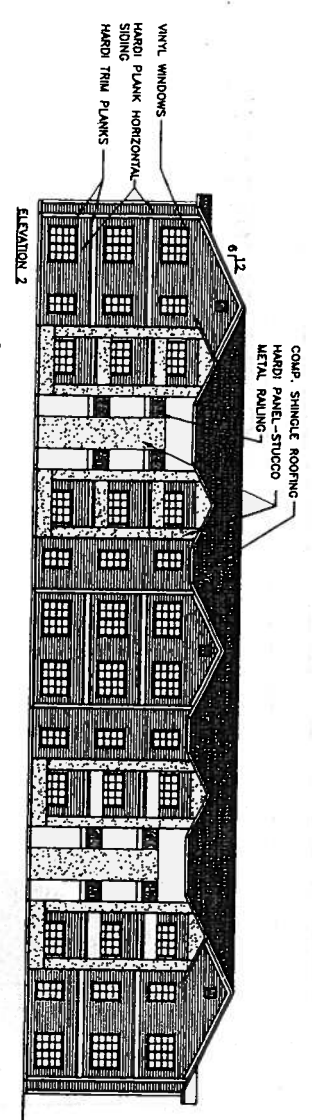
**RUNNYMEAD TERRACE
 EL DORADO COUNTY, CALIFORNIA**



ARCHITECT: ARCHITECTURAL ASSOCIATES, INC.
 5151 W. CENTRAL AVENUE, SUITE 200
 WEST SACRAMENTO, CA 95605

PROJECT: RUNNYMEAD TERRACE

Drawn by	Checked by	Approved by	Date
			1



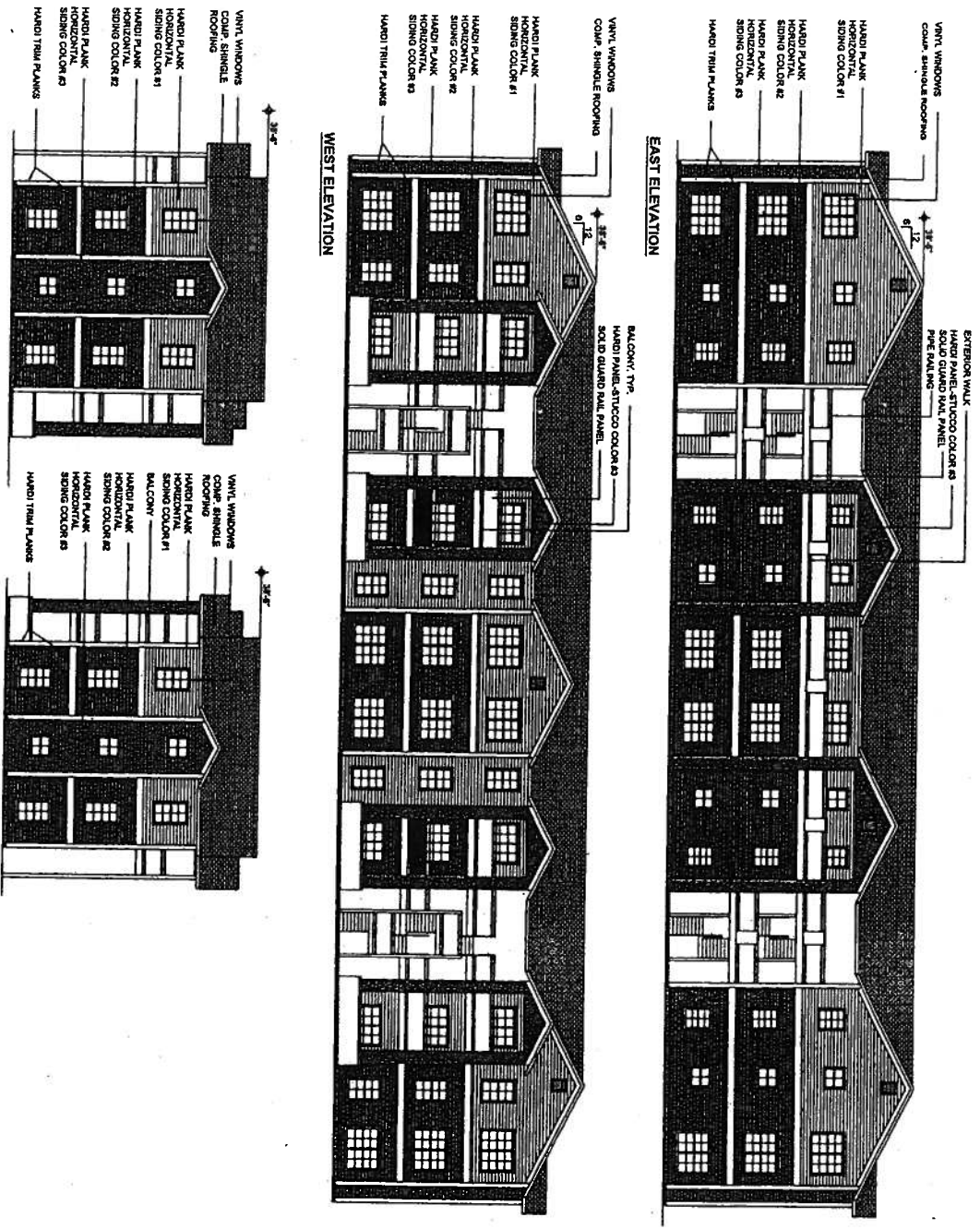
CONCEPTUAL ELEVATION BUILDING 1/ MULTI-FAMILY HOUSING

ANTHONY TVAL & ASSOCIATES
 ARCHITECTS
 1000 17th Street, Suite 200
 San Francisco, CA 94103
 Phone: 415.774.1111
 Fax: 415.774.1112

PROJECT INFORMATION
MERCY HOUSING CALIFORNIA
 2150 PIEDMONT BLVD, SUITE 200
 WEST BACHAVANTO

Project Name
EL DORADO ROAD
MULTI-FAMILY HOUSING

Architect	ANTHONY TVAL & ASSOCIATES
Client	MERCY HOUSING CALIFORNIA
Scale	1/8" = 1'-0"
Date	2008



ELEVATIONS BUILDING 2, BUILDING 3, AND BUILDING 7

SCALE: 1/8" = 1'-0"

**MERCY HOUSING
MULTI-FAMILY HOUSING
EL DORADO HILLS, CALIFORNIA**

PROJECT LOCATION:
MERCY HOUSING CALIFORNIA
3150 WILSON AVENUE, SUITE 200
EL DORADO HILLS, CALIFORNIA

EL DORADO ROAD
MULTI-FAMILY HOUSING

DATE	REV

SECTION 2: HOUSING ASSESSMENT AND NEEDS

This section includes discussions regarding population characteristics, employment, income, special needs groups, housing stock characteristics, housing cost and affordability, and projected housing needs.

POPULATION CHARACTERISTICS

The U.S. Census Bureau estimates that the population of the unincorporated areas of El Dorado County was 123,080 on April 1, 2000. A comparison of the 1990 and 2000 Census data (Table HO-2) shows that the population of the unincorporated part of the county grew 28 percent during that ten-year period (the overall population of the County increased by 24 percent). According to 2000 Census data for all areas of all California counties, El Dorado County had the eighth highest increase in overall California county population between 1990 and 2000. The California Department of Finance (DOF) ranks El Dorado County 30th (out of 58 counties) in population (State of California Department of Finance 2002).

	1990	2000	% Change
Population, Entire County	125,995	156,299	24
Population, Unincorporated County	96,054	123,080	28

Source: U.S. Census Bureau: Table P1 (Total Population) for the 1990 and 2000 Census counts (2001).

The results of the 2000 Census report that the residents of unincorporated El Dorado County lived in 45,528 housing units. Persons per household is determined by dividing the total number of occupied housing units by the population; the 2000 average countywide household size (persons/occupied unit) was 2.63. The number is slightly higher in renter-occupied units, at 2.73. In the unincorporated areas only, the average household size was 2.70 persons/occupied unit.

Population Projections

In March 2002, Economic & Planning Systems (EPS) completed a detailed land use forecast for the West Slope of El Dorado County (Economic & Planning Systems, Inc. 2002). Economic & Planning Systems estimates that, based on market research, historical growth patterns, and SACOG projections, El Dorado County could be home to an additional 78,000 persons by 2025. Table HO-3 summarizes the EPS population projection. According to the EPS projection, it is expected that the West Slope population would increase 64 percent between 2000 and 2025.

TABLE HO-3				
Population Forecast for the West Slope of El Dorado County¹				
	Year			
	2000 ²	2010	2020	2025
Population	122,000	153,000	185,000	200,000
Increase from previous period	26,000	31,000	32,000	15,000
Average annual growth from previous period	2.4% ³	2.3%	1.9%	1.6%
Notes:				
¹ Excludes the Tahoe Basin				
² At the time the EPS report was being prepared, the final 2000 Census data were not available. The population number indicated here was based on early Census estimates.				
³ Based on a 1990 population of 96,000.				
Source: Economic and Planning Systems, Inc.: El Dorado County Land Use Forecasts for Draft General Plan (2002).				

Based on projections by the Tahoe Regional Planning Agency (TRPA), the El Dorado County portion of the Tahoe Basin (which includes the City of South Lake Tahoe) is expected to grow at a rate of 0.04 percent per year between 2000 and 2010, from 31,514 to 32,793 persons (Tahoe Regional Planning Agency 2002). If the growth rate remains steady through 2025, then the El Dorado County portion of the Tahoe Basin would be home to an additional 3,151 persons between 2000 and 2025.

Households: Age, Race and Ethnicity

According to the 2000 Census (U.S. Census Bureau 2001a), there are 123,080 individuals and 45,526 households in unincorporated areas of El Dorado County. Table HO-4 summarizes the demographics of households in unincorporated El Dorado County. Statistics for different types of families are also displayed.

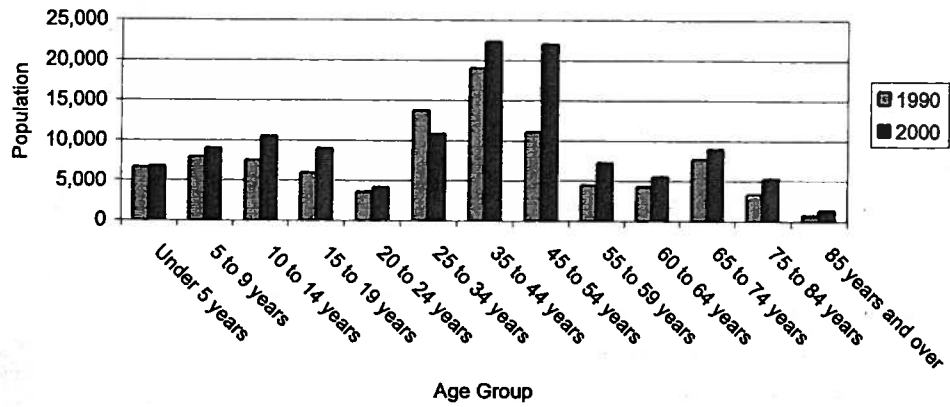
The age distribution in unincorporated El Dorado County is illustrated in Figure HO-1. Data are shown from 1990 and 2000. Populations in most age categories have increased in the ten years, although the county's "25 to 34" decreased. The largest age group in El Dorado County and the State of California in 2000 was "35 to 44." The "45 to 54" group has increased most dramatically, by more than 10,000 residents. These data indicate that the county's median age is increasing.

Figure HO-2 displays the age of the householder in owner-occupied units. In 1990, 54.9 percent (12,035 households) of the householders in owner-occupied units in unincorporated areas of the county were between the ages of 15 and 44. In 2000, that percentage decreased to 32.1 percent (12,135 households).

Figure HO-3 displays the age of the householder in renter-occupied units. Generally, fewer people over 65 are shown as the householder in renter-occupied units as compared to owner-occupied units.

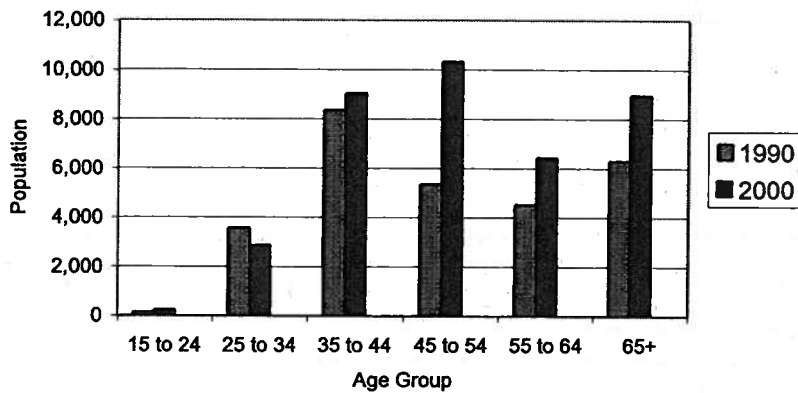
TABLE HO-4 2000 Census Unincorporated County Demographics		
	Number	%
Population	123,080	100%
<i>Race: White</i>	113,619	92%
<i>Race: Black or African American</i>	871	0.7%
<i>Race: American Indian or Alaskan Native</i>	1,193	1.0%
<i>Race: Asian</i>	1,589	1.3%
<i>Race: Native Hawaiian or Other Pacific Islander</i>	168	0.1%
<i>Race: Other</i>	1,858	1.5%
<i>Race: Two or More Races</i>	3,701	3.0%
<i>Hispanic or Latino Origin, Regardless of Race</i>	6,728	5.5%
Total Number of Housing Units in the County	53,036	
Number of Households (Occupied Housing Units)	45,526	
<i>Population Living in Households</i>	122,330	
<i>Average Household Size (persons)</i>	2.7	
Number of Families	35,465	
<i>Population in Families</i>	109,351	
<i>Average Family Size (persons)</i>	3.03	
Married Couple Family Households	30,621	
<i>With Children Under 18 Years of Age</i>	13,185	
Other Family Households	4,844	
<i>With Children Under 18 Years of Age</i>	2,973	
<i>With Female Householder (no husband present) and Children Under 18</i>	2,063	
Nonfamily Households	2,309	
<i>With Children Under 18 Years of Age</i>	169	
<i>With Female Householder (no husband present) and Children Under 18</i>	44	
Households with One or More People 65 Years of Age or Older	15,590	
<i>Householder is 65 Years of Age or Older</i>	6,362	
Definitions:		
<ul style="list-style-type: none"> • A <i>householder</i> is the person, or one of the people, in whose name the home is owned, being bought, or rented. • A <i>family</i> is a group of two or more people who reside together and who are related by birth, marriage, or adoption. A <i>family householder</i> is a householder living with one or more people related to him or her by birth, marriage, or adoption. The householder and all people in the household related to him are family members. A <i>nonfamily householder</i> is a householder living alone or with nonrelatives only. • <i>Other family</i> includes single parent families, stepfamilies, and subfamilies. 		
Source: U.S. Census Bureau: Census 2000, <i>Summary File 3</i> (August 2002).		

FIGURE HO-1
Age Breakdown, 1990 and 2000



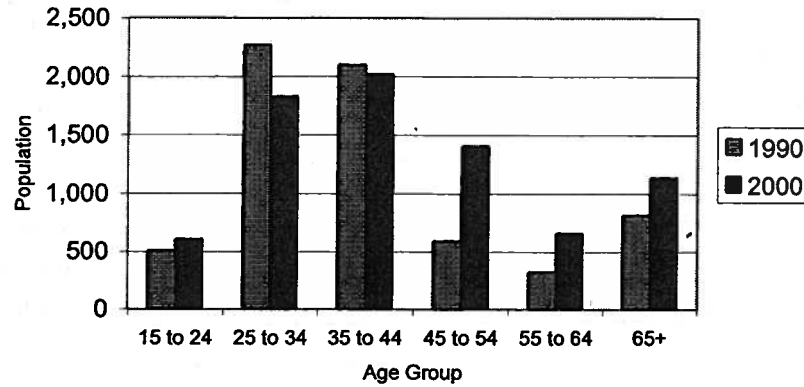
Source: U.S. Census Bureau: Census 1990, *Summary File 3* (1990); Census 2000, *Summary File 2* (January 2002).

FIGURE HO-2
Age of Owner-Occupied Householder



Source: U.S. Census Bureau: Census 1990, *Summary File 3*; Census 2000, *Summary File 3* (August 2002).

FIGURE HO-3
Age of Renter-Occupied Householder



Source: U.S. Census Bureau: Census 1990, *Summary File 3*; Census 2000, *Summary File 3* (August 2002).

EMPLOYMENT

The State of California Employment Development Department (EDD) reports that, in 2000, the civilian labor force in all of El Dorado County totaled 82,200 workers (State of California Employment Development Department 2001). “Labor force” is defined as all civilians 16 years of age or older living in the geographical area who are working or looking for work; it is the sum of employed and unemployed. Individuals that are part of the labor force may work in or outside of El Dorado County. Table HO-5 summarizes the 2000 labor force data.

TABLE HO-5 El Dorado County 2000 Annual Average Monthly Labor Force	
Labor Force: Total	82,200
Employment	79,000
Unemployment	3,200
Unemployment Rate	3.9%
Notes: Data are not seasonally adjusted. Data include unincorporated and incorporated areas of the county.	
Source: State of California Employment Development Department Labor Market Information Division (2001).	

In addition to tracking the labor force of California’s counties, EDD also tracks industry employment data (Table HO-6). These data reflect jobs by place of work without regard to the residency of the employee (i.e., the individual working in the job may live in another county). The jobs of self-employed, unpaid family workers, or household employees are not included in the total.

TABLE HO-6 El Dorado County 2000 Annual Average Employment by Industry		
Industry	Number of Jobs	% of All Jobs
Farming	400	0.89
Goods Producing		
Construction and Mining	4,000	8.99
Manufacturing	2,500	5.62
Service Producing		
Transportation and Public Utilities	1,200	2.69
Trade	10,800	24.27
Finance, Insurance, and Real Estate	1,600	3.60
Services	15,000	33.71
Government	9,000	20.23
TOTAL	44,500	
Note: Data include unincorporated and incorporated areas of the county.		
Source: State of California Employment Development Department Labor Market Information Division (2001).		

SACOG also tracks employment on the West Slope by defined Regional Analysis Districts (RADs). Table HO-7 shows percentages of employment by RAD in 1999.

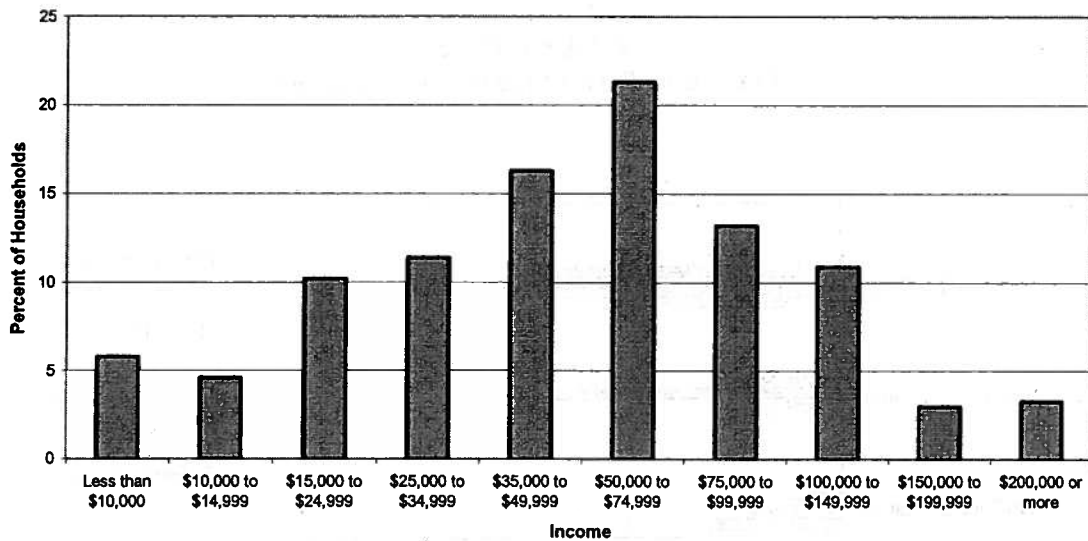
TABLE HO-7 West Slope Employment by SACOG Regional Analysis District		
Regional Analysis District	1999 Jobs	Percent of Total Jobs ¹
El Dorado Hills (RAD 85)	6,082	20
Cameron Park-Shingle Springs (RAD 86)	4,953	16
Pilot Hill (RAD 87)	377	1
Coloma-Lotus (RAD 88)	525	2
Diamond Springs (RAD 89)	1,304	4
West Placerville (RAD 90)	4,459	15
South Placerville (RAD 91)	7,579	25
East Placerville (RAD 92)	1,003	3
Pollock Pines (RAD 93)	2,147	7
Mt. Aukum-Grizzly Flat (RAD 94)	377	1
Georgetown (RAD 95)	1,107	4
El Dorado High Country (RAD 96)	219	<1
TOTAL	30,132	
Note:		
¹ Total may not equal 100 percent due to rounding.		
Source: Sacramento Area Council of Governments (SACOG) (2002).		

INCOME

In January 2002, HCD reported that the 2002 area median family income for a four-person family in El Dorado County (and for all of the Sacramento metropolitan area, which includes Sacramento, Placer, and El Dorado Counties) was \$57,300 (State of California Department of Housing and Community Development 2002a).

The Department of Finance reports that the 1999 median adjusted gross income for El Dorado County based on personal income tax returns was \$36,701 for individual filers and \$61,548 for joint filers (State of California Department of Finance 2002c). The Department of Finance projects that personal income will increase six percent from 2002 to 2003 (State of California Department of Finance 2002d). Figure HO-4 shows the 1999 distribution of household income (U.S. Census Bureau 2001b). These data assume a median income of \$51,484 in El Dorado County in 1999.

FIGURE HO-4
1999 Distribution of Household Income for El Dorado County



Source: U.S. Census Bureau: Census 2000: demographic profiles 100 percent and sample data (2001).

SPECIAL NEEDS GROUPS

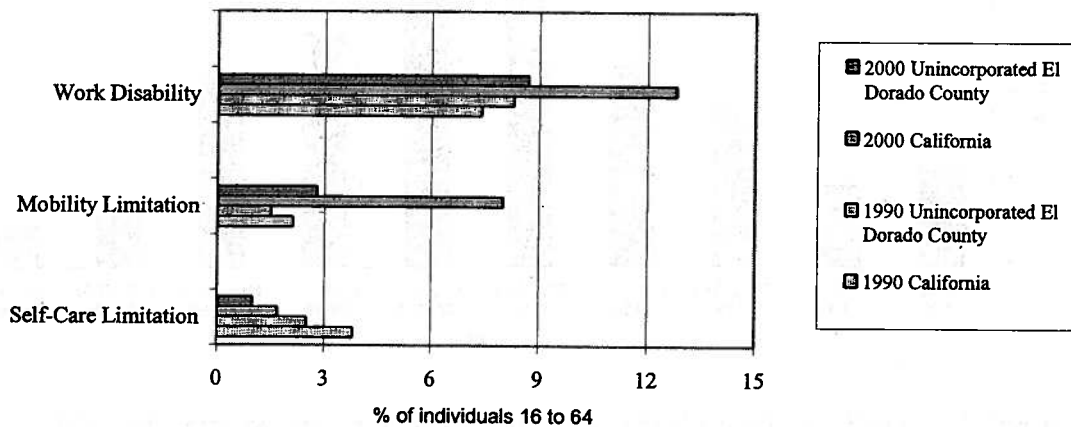
This portion of the element identifies and discusses six groups in El Dorado County that require special housing needs: people with disabilities, seniors, agricultural employees, female heads of households, homeless persons, and large families and households. To build support for housing solutions, local participation needs to be at the very core of the process. The County attends regular monthly meetings held by several organizations (One Stop/Job One Partners, Golden Sierra Job Training Agency Youth Council, and MAAT (Multi Area

Agency Team) to discuss all factors of special needs groups, including housing, employment as it relates to housing issues, and homelessness.

Disabled

The 2000 census recorded 7,870 persons aged 16 to 64 in unincorporated areas of El Dorado County who had a work disability, 2,569 who had mobility limitations, and 917 who had self-care limitations (Figure HO-5). The number with work disabilities increased by 2,834 persons from 1990. Mobility limitations increased by 1,651 persons from 1990. Self-care limitations decreased by 597 persons since 1990. Additionally, according to Census 2000, 1,437 households in unincorporated El Dorado County received Supplemental Security Income (SSI) from the federal government. Supplemental Security Income recipients represent persons that have lost a “major life activity,” that is, they are severely disabled. One thing to note is that all of the above numbers do not represent thousands of others who also have special needs due to their height, weight, or a mental or temporary disability from injury or illness. Furthermore, it is also important to consider that at some point in everyone’s life, ability to maneuver through the built environment will decrease.

**FIGURE HO-5
Disabled as Percentage of the Population**



Source: U.S Census Bureau: Census 1990, *Summary File 3*; Census 2000, *Summary File 3* (August 2002).

The housing needs of disabled persons vary depending on the nature and severity of the disability. Physically disabled persons generally require modifications to the housing units such as wheelchair ramps, elevators or lifts, wide doorways, accessible cabinetry, modified fixtures and appliances. If the disability prevents the person from operating a vehicle, then access to services and public transportation are also important. People with severe physical or mental disabilities may also require supportive housing, nursing facilities, or care facilities. If the severe physical or mental disability prevents individuals from working or

limits their income, then the cost of housing and the costs of modifications can become even more of a concern. Because disabilities vary, this group does not congregate toward a single service organization, making it difficult to estimate the number of individuals and their specific needs. In addition, many disabled people rely solely on Social Security Income, which is insufficient to pay for market-rate housing.

There are several organizations in El Dorado County that serve disabled clients, such as Ride to Health, Aid to Families with Dependent Children (AFDC), Dial-A-Ride, In-Home Supportive Services, Tri-Visual Services, Association for Retarded Citizens of El Dorado County, Ride & Shine, Marshall Medical Support Services, Multipurpose Senior Service Program, Linkages Program, Public Guardian, Adult Protective Services, and Senior Nutrition Program. These groups all provide services to a clientele that have a wide variety of needs.

A growing number of architects and developers are integrating “universal design” principles into their buildings to increase the accessibility of the built environment to disabled persons. 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 to new construction in El Dorado County will increase the opportunities in housing for everyone. Furthermore, studies have shown the access features integrated into the design of new facilities in the early conceptual stages increase costs less than one-half of one percent in most developments.

The following are the seven principles of universal design as outlined by the Center for Universal Design (2002):

1. **Equitable Use:** The design is useful and marketable to people with diverse abilities.
2. **Flexibility in Use:** The design accommodates a wide range of individual preferences and abilities.
3. **Simple and Intuitive:** Use of the design is easy to understand, regardless of the user’s experience, knowledge, language skills, or current concentration level.
4. **Perceptible Information:** The design communicates necessary information effectively to the user, regardless of ambient conditions or the user’s sensory abilities.
5. **Tolerance for Error:** The design minimizes hazards and the adverse consequences of accidental or unintended action.
6. **Low Physical Effort:** The design can be used efficiently and comfortably with minimum fatigue.
7. **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.

Seniors

According to Census 2000 (2002c), the unincorporated portion of the county's population of persons 65 and older increased from 11,762 to 15,749 (33.9 percent) from 1990 to 2000. On a state level, the over 65 population increased 14.9 percent in the same ten-year period. In El Dorado County, a large number of senior households own their home. There were 8,951 senior owner households and 1,138 senior renter households in 2000. Additionally, 7.3 percent of the total households in El Dorado County are made up of seniors who live alone (U.S. Census Bureau 2002c).

Because seniors tend to live on fixed incomes dictated by Social Security and other retirement benefits, those who do not own their homes are significantly affected by rising housing costs. Also, while some seniors may prefer to live in single-family detached homes, others may desire smaller, more affordable homes with less upkeep, such as condominiums, townhouses, apartments, or mobile homes. Currently, nearly 85 percent (50,480 units) of El Dorado County's housing stock is made up of single-family detached homes, leaving only 15 percent of the housing stock for those who choose to or must live in other forms of housing.

Some seniors have the ability to continue driving well into their retirement; however, those who cannot or choose not to drive must rely on alternative forms of transportation. This includes not only buses and ridesharing programs, but also safe, walkable transit centers and neighborhoods that cater to pedestrians by providing well-lit, wide, shaded sidewalks and clearly marked crosswalks with longer signals at intersections.

There are several programs that serve the county's senior citizens; many of these programs serve disabled or otherwise underprivileged groups as well. Programs for seniors and their families and caregivers include the Legal Assistance for the Elderly, Family Caregiver Support, Home Energy Assistance, Multipurpose Senior Service, Linkages, Senior Nutrition, Elder ID, Senior Day Care, and Health Insurance Counseling and Advocacy programs.

Agricultural Employees

For El Dorado County, the *California Migrant and Seasonal Farmworker Enumeration Profiles Study* (Larson 2000) estimated that there are 444 migrant and 515 non-migrant seasonal farmworkers. This represents less than one percent of non-migrant seasonal and migrant farmworkers statewide.

Although the enumeration profiles study indicates that the population of seasonal farmworkers is relatively small, there is still a demand for agricultural employee housing in the county. The 2001 *Annual Crop Report* shows the biggest agricultural industries as timber (\$23,692,400) and fruit and nut crops (\$11,636,700). Fruit and nut production requires some agricultural employee labor. The County has limited channels to address the need for agricultural employee housing. These include Community Development Block Grant (CDBG) and Home Investment Partnership Program (HOME) funding and HCD grants (e.g., Joe Serna, Jr. Farmworker Housing Grant Program). Other organizations with local representation, such as the Rural Community Assistance Corporation, also offer agricultural employee assistance.

Agricultural employee housing is allowed with a special use permit in the Agricultural (A), Exclusive Agricultural (AE), Planned Agricultural (PA), and Select Agricultural (SA) zoning districts. There are approximately 3,800 parcels (558,361 acres) zoned A, AE, PA, or SA countywide. Because most of the land zoned A is federally owned (U.S. Forest Service land), it is assumed that those lands zoned AE, PA, or SA could best accommodate agricultural employee housing. These lands total 1,446 parcels (80,142 acres). Of these, 1,042 parcels are greater than or equal to 10 acres; a minimum of 10 acres must be in agricultural production for agricultural employee housing to be built (El Dorado County Zoning Ordinance Sections 17.36.080, 17.36.140, and 17.36.240). This number of potentially available parcels is adequate to meet the housing needs for agricultural employees in El Dorado County. In addition, efforts to provide affordable housing generally and rental housing specifically will help address the housing needs of this group (see also Measure HO-S).

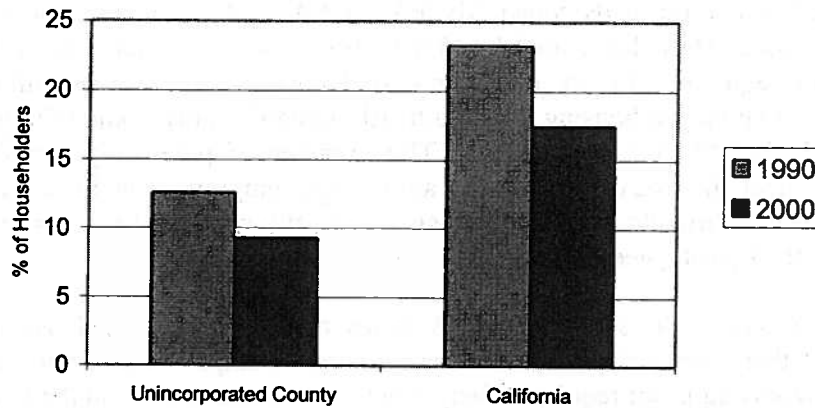
Health and Safety Code Section 17021.6 states that “no conditional use permit, zoning variance, or other zoning clearance shall be required of employee housing that serves 12 or fewer employees and is not required of any other agricultural activity in the same zone.” The County has proposed Measure HO-NN to ensure that agricultural employee housing permitting procedures are in compliance with Health and Safety Code 17021.6 and that the procedures encourage and facilitate agricultural employee housing development.

Female Heads of Household

El Dorado County, and the state as a whole, experienced a decrease in single female households from 1990 to 2000. In 1990 there were 3,510 single female households, which decreased to 3,293 in 2000 (See Table HO-8 and Figure HO-6).

Geographical Area	Total Households	Total Single Female Householders	With Related Children Under 18
Unincorporated El Dorado County	35,465	3,293	2,224
California	7,985,489	1,401,078	954,733
Source: U.S. Census Bureau: Census 2000, <i>Summary File 3</i> (August 2002).			

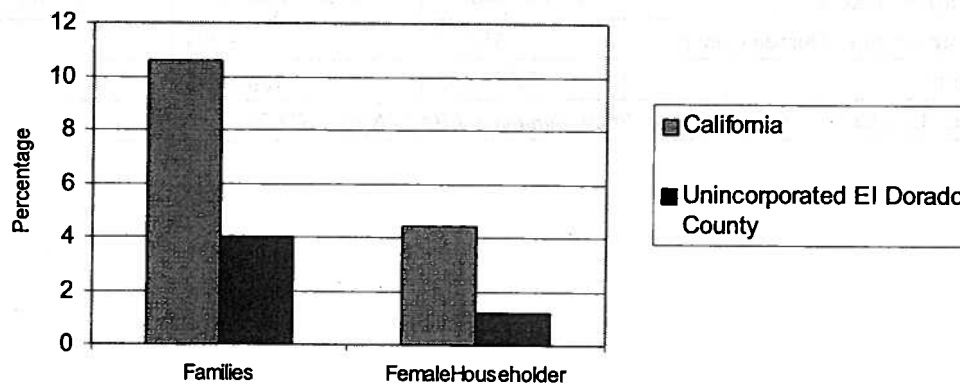
FIGURE HO-6
Percentage of Single Female Householders



Source: U.S. Census Bureau: Census 2000, *Summary File 3*; Census 1990, *Summary File 3* (August 2002).

Figure HO-7 compares poverty statistics for families and female householders in unincorporated areas of the county and in the state in 1999. The percentages in El Dorado County are significantly lower than the state figures.

FIGURE HO-7
Percentage of Families in Poverty, 1999



Source: U.S. Census Bureau: Census 2000, *Summary File 3* (August 2002).

Homeless and Other Groups in Need of Temporary and Transitional Affordable Housing

There are several definitions of homelessness. The U.S. Government Code (Title 42, Chapter 119, Subchapter 1, Section 11302) defines a homeless person as “an individual who has a primary residence that is in: (1) a publicly or privately operated shelter designed to provide temporary living accommodations; (2) an institution that provides a temporary residence for individuals intended to be institutionalized; or (3) a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.”

Homeless individuals and homeless families rely on emergency shelters and transitional housing. An emergency shelter is a facility that provides shelter to the homeless on a limited, short-term basis. Although there are some organizations providing services to the homeless, El Dorado County has no emergency shelter. Transitional housing is typically defined as temporary housing (often six months to two years) for a homeless individual or family who is transitioning to permanent housing (or permanent supportive housing) or for youths that are moving out of the foster care system. The County does provide some transitional and permanent supportive housing in the form of group housing.

The State Department of Housing and Community Development estimates that the homeless population has topped 360,000 in California. About a third of the homeless consists of homeless families. However, El Dorado County does not have a current estimate of the number of homeless people in the county. Further, counting the homeless in the county is a difficult, if not impossible task. In most cases, homelessness is a temporary circumstance, not a permanent condition. A more appropriate measure of the magnitude of homelessness is the number of homeless people at a specific point in time. The County proposes to work with the community and local organizations in order to understand and acknowledge that homelessness may be an issue in the community. The outcome of this partnership is increased support for homeless programs, community education, and a better understanding of the unmet need.

Many other groups are also in need of temporary and transitional affordable housing. The El Dorado County Community Action Committee believes that victims of domestic violence and at-risk or runaway youth should be priority populations in efforts to provide adequate affordable housing opportunities. The El Dorado County Community Action Committee has pointed out that the lack of affordable and/or subsidized housing prevents victims of domestic violence and their children from leaving violent situations. Lack of housing options and fear of escalating violence are recognized as the two primary reasons that victims of domestic abuse do not leave. Providing housing opportunities for these groups will reduce homelessness while ensuring that families move from crisis to safety within the community. These groups have been addressed in Policies HO-4d, HO-4e, and HO-4f.

Residential shelters, transitional housing, and permanent supportive housing can be permitted as Community Care Facilities pursuant to the County Zoning Ordinance. Community Care Facilities are defined as “Any facility, place or building which houses more than six people and is maintained and operated to provide nonmedical residential care, day care or homefinding agency services for children, adults, or children and adults, including, but not

limited to, the developmentally disabled, physically handicapped, mentally disordered, or incompetent persons." Currently, Community Care Facilities are allowed by right in the following districts, subject to the development standards of each:

- Commercial (C)
- Professional Office Commercial (CPO)
- Planned Commercial (CP)

Community Care Facilities are allowed subject to a special use permit in the following districts:

- Limited Multifamily Residential (R2)
- Multifamily Residential (RM)
- One-family Residential (R1)
- One-half Acre Residential (R-20,000)
- One-acre Residential (R1A)
- Single-family Two-acre Residential (R2A)
- Single-family Three-acre Residential (R3A)
- Estate Residential Five-acre (RE-5)
- Estate Residential Ten-acre (RE-10)
- Tourist Residential (RT)

Special use permits are discretionary, so environmental review pursuant to the California Environmental Quality Act and approval by the appropriate body (i.e., Zoning Administrator or Planning Commission) are necessary. Conditions of approval vary based on the specific nature of the proposal.

Community Care Facilities may be established on currently developed as well as undeveloped parcels. Table HO-9 summarizes the number of parcels, by zone district, assigned a designation that would allow a Community Care Facility either by right or subject to a Special Use Permit. The table is not intended to summarize where Community Care Facilities will be developed but rather how many parcels are currently zoned in a manner that could facilitate establishment of such facilities.

TABLE HO-9 Parcels Upon Which a Community Care Facility Could be Established, by Zone District	
Zone District	Number of Parcels
Commercial (C)	958
Professional Office Commercial (CPO)	72
Planned Commercial (CP)	506
Limited Multifamily Residential (R2)	1,843
Multifamily Residential (RM)	103
One-family Residential (R1)	35,477
One-half Acre Residential (R-20,000)	1,469
One-acre Residential (R1A)	4,808
Single-family Two-acre Residential (R2A)	4,337
Single-family Three-acre Residential (R3A)	1,326
Estate Residential Five-acre (RE-5)	11,374
Estate Residential Ten-acre (RE-10)	8,048
Tourist Residential (RT)	167
Note: Includes both currently developed and vacant parcels.	
Source: El Dorado County (2003).	

Implementation Measure HO-GG of this Housing Element includes direction to the County to review and revise its Zoning Ordinance to clarify the placement of shelters and transitional housing.

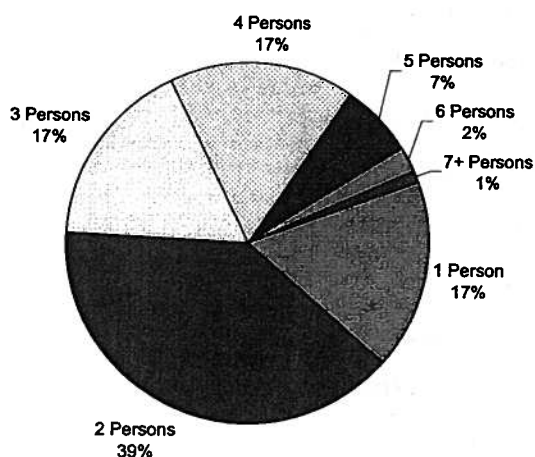
Large Families and Households

The State Department of Housing and Community Development defines large families and households as those having five or more members (2002c). The 1990 Census data indicate that the distribution of family size in El Dorado County did not change significantly between 1990 and 2000. According to the 2000 Census, 10 percent of family households in unincorporated El Dorado County were comprised of five or more persons. Of the large family households, 3,839 were owners and 765 were renters. When nonfamily households (single individuals or unrelated individuals living together) are added into the analysis, the percentage of large households in unincorporated areas remains at about 10 percent. Statewide the figures are much higher, 23 percent of family households (and 16 percent of all households) have five or more members. In El Dorado County, less than one percent of all

nonfamily households have seven or more individuals. Figure HO-8 summarizes 2000 family size in unincorporated El Dorado County.

A review of Census data indicates that the percentages of large families in the county are not obviously weighted toward any identifiable ethnic group or toward the birthplace of householders (U.S. Census Bureau 2002b).

FIGURE HO-8
Distribution of Family Households by Size in Unincorporated El Dorado County



Source: U.S. Census Bureau: *Census 2000 Summary File 3* (August 2002).

HOUSING STOCK CHARACTERISTICS

Housing

The 2000 Census reported that the unincorporated portions of El Dorado County have 53,036 housing units (U.S. Census Bureau 2002). Of these, 45,501 (86 percent) are occupied. Table HO-10 summarizes housing unit occupancy.

TABLE HO-10		
Unincorporated El Dorado County 2000 Housing Unit Occupancy		
	Number	Percent
Total Housing Units Available	53,036	
Occupied Housing Units	45,501	86
<i>Owner Occupied</i>	37,838	71
<i>Renter Occupied</i>	7,663	14
Vacant Housing Units	7,535	14
<i>Number of Vacant Units for Seasonal, Recreational, or Occasional Use Only</i>	6,225	12
Source: U.S. Census Bureau: Census 2000, <i>Summary File 3</i> (August 2002).		

Because it encompasses extensive areas of National Forest land and a portion of the Lake Tahoe region, El Dorado County has a long history of the use of housing units for seasonal, recreational, or occasional use. According to the U.S. Census, the unincorporated portion of the county has 6,225 such units. Because these units are included in the vacancy figure but are generally not available for yearly rental or purchase, the true number of vacant units available for rent or purchase in the county is substantially lower than 7,535. The seasonal units present a housing challenge, particularly in the Tahoe Basin, which has the greatest concentration of unavailable units and a great need for affordable housing.

Housing Type

As shown on Table HO-11, in 1990 there were 43,820 housing units in the unincorporated areas of El Dorado County. By 2000, the number increased to 53,036 units. Most of this increase was due to single-family construction. The number of 5+ unit structures increased by 481, as did the proportion of these types of units (up from 3.0 to 3.6 percent of the total number of units). During this same time period, 2 to 4 unit buildings increased in number but decreased in proportion of the total number of units. Mobile homes saw a decrease in their share of both number of units and percentage of total units.

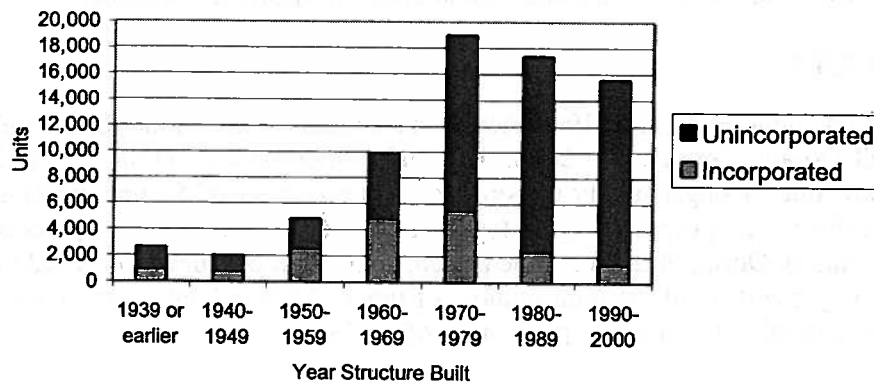
	1990		2000		Change in Units
	Units	Percent ¹	Units	Percent	
Single Family	37,376	85.3	46,681	88.0	+ 9,305
2 to 4 Units	855	2.0	897	1.7	+ 42
5+ Units	1,297	3.0	1,912	3.6	+ 615
Mobile Homes	4,089	9.3	3,396	6.4	- 693
Other ²	203	0.5	150	0.3	- 53
Total	43,820		53,036		+ 9,216

Notes:
¹ Numbers may not add up to 100% due to rounding.
² Includes boats, recreational vehicles, vans, and the like.

Source: U.S. Census Bureau: Census 1990, *Summary File 3* (1992) and Census 2000, *Summary File 3* (August 2002).

Figure HO-9 shows the housing construction in unincorporated and incorporated areas of the county. The rate of construction has increased in the unincorporated parts of the county as compared to the 1950s. Numbers of units constructed have been the highest in the three decades since 1970. The number of units constructed in all areas of the county peaked from 1970-1979.

**FIGURE HO-9
Housing Units Constructed by Decade**

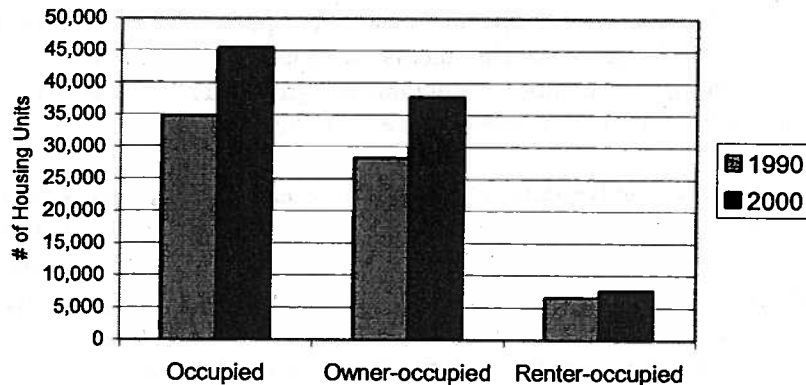


Source: U.S. Census Bureau: Census 2000, *Summary File 3* (August 2002).

Tenure

The U.S. Census Bureau defines tenure as the distinction between owner-occupied and renter-occupied housing units. Figure HO-10 illustrates the changes in tenure from 1990 to 2000.

**FIGURE HO-10
Changes in Tenure Since 1990**



Source: U.S. Census Bureau: Census 2000, *Summary File 3* (August 2002).

Physical Housing Conditions

Table HO-12 shows the results of a survey on housing conditions in portions of El Dorado County by Connerly & Associates, Inc., in November 1995. The purpose of this survey was to rate the condition of the housing stock in older, more established areas of the county. The survey was conducted using “windshield” and walk-by survey techniques, keeping within the public rights-of-way, to assess the exterior physical condition of each housing structure. The survey included all single-family, multifamily, and duplex homes in the survey area.

The survey results indicated that 30 percent of housing in the survey area was substandard and in need of structural repair work in order for the dwelling to remain habitable. A small amount of the housing stock (less than one percent) was deemed not suitable for repairs. These results are similar to Placer County (Placer County Planning Department 2002). However, only 13 percent of the housing stock needs replacement or rehabilitation statewide (California Housing Law Project 2002). Although, since the time the survey was completed, land and home values have increased significantly and interest rates have dropped. Accordingly, many individuals have made improvements to their homes, as a result of additional equity and as a means to increase the resale value of their properties.

However, while the conditions may have changed some, the overall results remain valid (Schulze pers. comm. 2002). Accordingly, there are greater rehabilitation needs in Survey Area 2, the eastern slope of Sierra Nevada; Survey Area 4, the Highway 50 corridor east of Placerville; and Survey Area 5, along State Route 49 and south of Highway 50. According to County Code Compliance staff, there are also some rehabilitation needs in the older residential neighborhoods of the Cameron Park area, which were not included in the Connerly & Associates survey (Schulze pers. comm. 2002).

The following definitions were used during the survey to identify “standard,” “substandard-suitable for rehabilitation,” and “substandard-not suitable for rehabilitation.”

Standard. Structural components appear to be in acceptable condition based on an exterior examination of the roofline, wall alignments, foundation, window and door opening, and electrical and plumbing connections (structural integrity). The structure appears acceptable for the purposes of habitation and intended use (structural condition).

Substandard–Suitable for Repairs. One or more structural components appear substandard, as evidenced by a sagging roofline, walls out of plumb, sagging foundation, or displaced foundation elements, door and/or window openings out of alignment, and/or substandard electrical connections or plumbing, if visible from the street (structural integrity). Overall condition of the structure appears minimally acceptable for the purposes of habitation and intended use, but some repairs are necessary (structural condition).

Substandard–Not Suitable for Repairs. Most of the structural components appear severely out of alignment, damaged, substandard or missing (structural integrity). Overall condition of the structure is unacceptable for the purpose of habitation and the intended use (structural conditions).

TABLE HO-12 Housing Conditions Summary								
Survey Area	Communities in Survey Area	Units Surveyed	Standard	% of Total	Substandard Repairs	% of Total	Not Suitable for Repairs	% of Total
1 North of US 50	Arroyo Vista, Auburn Lake Trails, Coloma, Cool, Garden Park, Garden Valley, Georgetown, Greenwood, Kelsey, Mosquito, Pilot Hill, Rescue	1,585	1,405	89%	176	11%	4	<1%
2 Eastern Slope of Sierra Nevada	Meyers	706	452	64%	254	36%	0	0%
3 East of SR 49 and south of US 50	Grizzly Flat, Mt. Aukum, Newtown, Pleasant Valley	358	296	83%	60	17%	2	<1%
4 US 50 corridor east of Placerville	Camino, Camino Heights, Cedar Grove, Pollock Pines, Smith Flat	2,200	1,359	62%	828	38%	13	<1%
5 Along SR 49 and south of US 50	Deer Park, Diamond Springs, El Dorado, Frenchtown, Latrobe, Shingle Springs	843	499	59%	340	40%	4	<1%
TOTAL		5,692	4,011	70%	1,658	30%	23	<1%

Crowding

The Census Bureau and U.S. Department of Housing and Urban Development (HUD) define an overcrowded unit as one occupied by more than one person per room and a severely overcrowded unit as one occupied by more than one and one-half persons per room. The room count does not include bathrooms, halls, foyers or vestibules, balconies, closets, alcoves, pantries, strip or pullman kitchens, laundry or furnace rooms, unfinished attics or basements, open porches, sun porches not suited for year-round use, unfinished space used for storage, mobile homes or trailers used only as bedrooms, and offices used only by persons not living in the unit (U.S. Census Bureau 2002a).

The U.S. Census Bureau estimates that, in 2000, 2.9 percent of countywide occupied housing units were overcrowded and 2.3 percent were severely overcrowded, resulting in a total overcrowding rate of 5.2 percent (U.S. Census Bureau 2001b). This is considerably less than the 2000 statewide estimates of 6.1 percent overcrowded and 9.1 percent severely overcrowded (total of 15.2 percent living in overcrowded units). By tenure, the Census showed that 2.6 percent of owner-occupied houses in the County were overcrowded and 0.75 percent were severely overcrowded. In renter-occupied units, 4.0 percent were overcrowded and 2.6 percent were severely overcrowded. A comparison with the countywide 1990 Census estimates indicates that the percentages of overcrowded occupied units did not increase over the ten-year period (U.S. Census Bureau 1991); this is consistent with the California Research Bureau's findings that the 2000 statewide crowding rate is not significantly different from the 1990 rate (Moller et al. 2002).

According to a 2002 report by the California Research Bureau (Moller et al. 2002), demographic variables are the most significant factors explaining crowding in California. This finding is contrary to the popular belief that crowding is mostly determined by the housing market; the Research Bureau found that measures of housing availability and affordability at the county level appear to be uncorrelated with changes in overcrowding. Because demographic factors are such powerful predictors of crowding, any analysis of crowding must examine these factors in addition to the more traditionally analyzed subjects of housing availability and affordability (see the following discussion regarding housing cost and affordability).

HOUSING COST AND AFFORDABILITY

Income Limits

The HUD and HCD use income limits to determine housing affordability for the four different income groups (very low, lower, moderate, and above moderate; see page 76). Table HO-13 shows the 2002 County income limits (i.e., the maximum incomes for each income category) as determined by HCD. These limits are revised yearly by HCD, consistent with state and federal law.

TABLE HO-13 2002 Income Limits for El Dorado County¹				
Number of Persons in Household	Maximum Income in Dollars			Median Income in Dollars²
	Very Low	Lower	Moderate	
1	20,050	32,100	48,150	40,100
2	22,900	36,650	55,000	45,850
3	25,800	41,250	61,900	51,550
4	28,650	45,850	68,750	57,300
5	30,950	49,500	74,250	61,900
6	33,250	53,150	79,750	66,450
7	35,550	56,850	85,250	71,050
8	37,800	60,500	90,750	75,650

Notes:
¹ Based on an MFI for a four-person family of \$57,300. Above moderate income category not included as there is no upper limit for that category.
² The median income of the household, based on number of persons in that household.

Source: State of California Department of Housing and Community Development: *2002 Income Limits* (2002).

Jobs to Housing Balance

Government Code Section 65890.1 states that, "State land use patterns should be encouraged that balance the location of employment-generating uses with residential uses so that employment-related commuting is minimized." This type of balance is normally measured by a jobs-to-housing ratio, which must take into account the location, intensity, nature, and relationship of jobs and housing; housing demand; housing costs; and transportation systems (Governor's Office of Planning and Research 1998). According to the DOF and state General Plan Guidelines, a jobs-to-housing ratio of 1.5:1 is considered "balanced" (Association of Bay Area Governments 2001).

According to SACOG, there were 30,132 jobs available on the West Slope for individuals living in 51,685 housing units in 1999 (Table HO-14) (SACOG 2002a and 2002b). This equates to 0.6 jobs for each housing unit, indicating that many workers must leave the county to work. Only one of the eleven SACOG Regional Analysis Districts (RADs), West Placerville (RAD 90), has a "balanced" ratio.

TABLE HO-14			
Jobs-to-Housing Ratios for the West Slope of El Dorado County			
Regional Analysis District (RAD)	1999 Jobs	1999 Housing	Jobs:Housing
El Dorado Hills (RAD 85)	6,082	6,685	0.9:1
Cameron Park-Shingle Springs (RAD 86)	4,953	10,144	0.5:1
Pilot Hill (RAD 87)	377	1,764	0.2:1
Coloma-Lotus (RAD 88)	525	2,810	0.2:1
Diamond Springs (RAD 89)	1,304	4,640	0.3:1
West Placerville (RAD 90)	4,459	2,915	1.5:1
South Placerville (RAD 91)	7,579	3,734	2:1
East Placerville (RAD 92)	1,003	2,143	0.5:1
Pollock Pines (RAD 93)	2,147	6,980	0.3:1
Mt. Aukum-Grizzly Flat (RAD 94)	377	3,498	0.1:1
Georgetown (RAD 95)	1,107	2,908	0.4:1
El Dorado High Country (RAD 96)	219	1,465	0.2:1
TOTAL	30,132	51,685	0.6:1
Source: Sacramento Area Council of Governments (2002).			

What the enumerated jobs-to-housing ratios shown in Table HO-14 do not consider are the types and distribution of jobs in the county and the affordability of housing in each region. For example, there is currently a concentration of high-end housing development in the western part of the county (El Dorado Hills area, RAD 85) and a large export of workers from that same area. Although this RAD supplies a substantial percentage of the West Slope's jobs (20 percent of the total, according to SACOG), those jobs do not pay in the range to support habitation in the type of housing available in El Dorado Hills. The result is an increasing number of individuals living in more affordable areas (in other parts of El Dorado County and Sacramento County) and commuting to work in El Dorado Hills. The mean travel time to work for El Dorado County residents is 30 minutes (which results in a 60-minute average commute per workday) (U.S. Census Bureau 2001b).

Housing Affordability

In its 1999 report *State of California's Housing Markets*, HCD indicates that, statewide, 22 percent of homeowners and 29 percent of renters overpay for housing; recent estimates of rental overpayment are substantially higher. According to current public standards, overpayment occurs when a household spends 30 percent or more of gross income on housing. Of those households that overpay, many are low income, although housing affordability is also of concern to moderate income households.

Lower Income Households Overpaying for Housing

According to the National Low Income Housing Coalition’s report *Out of Reach 2001: America’s Growing Wage-Rent Disparity*, California is the least affordable state in which to live in the nation in terms of rental affordability. To be “affordable,” the monthly shelter cost must not exceed 30 percent of the household income (household income is defined as the total income of all working members of the household). Shelter cost is defined as the rent plus the cost of all utilities (except telephones).

Section 8(c)(1) of the United States Housing Act of 1937 requires HUD to publish fair market rents (FMRs) annually. Fair Market Rents are gross estimates for fair shelter costs that vary nationwide. They are used to determine payment standard amounts for a number of federal housing programs (including the Section 8 Housing Choice Voucher [HCV] Program), though nonfederal programs may require use of FMRs for other purposes. Fair Market Rents provide a useful tool for determining the extent of housing cost overpayment by low-income households.

According to NLIHC, 47 percent of California renter households pay more than what is considered affordable for shelter. In an El Dorado County household with a single worker, that worker must earn at least \$13.63 per hour to afford the FMR for a two-bedroom unit. Table HO-15 shows FMRs for El Dorado County based on the number of rooms, associated hourly wages needed to afford FMR, and the number of hours an individual must work per week at minimum wage to afford payment of FMR.

TABLE HO-15				
2001 Fair Market Rents for El Dorado County				
	Number of Bedrooms			
	1	2	3	4
Fair Market Rent (FMR)	\$566	\$709	\$983	\$1,159
Hourly Wage Needed to Afford FMR	\$10.88	\$13.63	\$18.90	\$22.29
Percent of Minimum Wage ¹	174%	218%	302%	357%
Work Hours per Week at Minimum Wage Needed to Afford FMR	70	87	121	143
Note:				
¹ Assumes one worker per household working a 40-hour work week.				
Source: National Low Income Housing Coalition: <i>Out of Reach 2001: America’s Growing Wage-Rent Disparity</i> (October 2001).				

Currently, there are 28 apartment complexes in the unincorporated part of the county, three of which are for seniors only. Of these, 16 provide two-bedroom units for rent at or less than HUD’s FMR (or, in some cases, for rent at 30 percent of the renter’s income). According to SACOG, however, the average market rents for one-, two-, and three-bedroom units (including houses as well as apartments) are substantially higher than HUD’s FMR determination (Table HO-16) (SACOG 2002c).

Number of Bedrooms	Average Rent	Amount Above FMR
1	\$1,030 ¹	\$464
2	\$990	\$281
3	\$1,147	\$164

Note:
¹ The average rent for a one-bedroom apartment is higher than that for a two-bedroom apartment because of the short supply of one-bedroom units. Additionally, most one-bedroom apartments are in more desirable areas of the county where housing prices are generally higher.

Source: Sacramento Area Council of Governments: *Facts & Figures* (February 2002 Edition).

As of November 2002, the County's Section 8 Program had a waiting list of over 1,000 individuals/families in need of housing assistance; most of these individuals/families earn less than 50 percent of MFI. The County "opens up" the Section 8 Program waiting list approximately once every two years. When it was opened in October 2002, over 700 individuals/families were placed on the list.

According to the 2000 Census, more than 48 percent of households countywide earned less than the countywide median income in 1999 (at that time, \$51,000 per year). Table HO-17 gives examples of affordable rents for each of the five income groupings for those earning less than \$50,000 annually (income groupings as defined by the Census Bureau).

Total Annual Income	Percent of Households in County	Affordable Rent Range ¹
Less than \$10,000	5.8	\$250/month and less
\$10,000 to \$14,999	4.6	\$250 to \$375/month
\$15,000 to \$24,999	10.2	\$375 to \$625/month
\$25,000 to \$34,999	11.4	\$625 to \$875/month
\$35,000 to \$49,999	16.3	\$875 to \$1,250/month

Notes
¹ Assumes an affordable rent is 30 percent of household income.

Source: U.S. Census Bureau: *Census 2000 Supplementary Survey Summary Table for Sacramento County* (2001).

Overpayment statistics from the 2000 Census indicate that there were 3,553 lower-income renter households earning \$35,000 or less of which 2,372 paid 30 percent or more of their household income on housing, and 5,629 lower-income owner households earning \$35,000 or less of which 3,686 paid 30 percent or more of their household income on housing. When this is combined with the fact that an individual must work 87 hours/week at minimum wage to afford FMR for a two-bedroom unit, it becomes apparent that overpayment is a serious concern for many residents. These high percentages of households overpaying for housing

are not unique to El Dorado County; statewide estimates for rental overpayment range from 29 percent (HCD estimate) to 47 percent (National Low Income Housing Coalition estimate).

In El Dorado County, the 2002 income limit for a three-person low-income household is \$41,250 annually (or \$3,437 monthly) (State of California Department of Housing and Community Development 2002a). Table HO-18 contains examples of rent affordability for three different types of such households.

TABLE HO-18 Examples of Wages and Rental Housing Affordability for Low Income Households in El Dorado County			
	Estimated Monthly Household Income	Affordable Payment	Monthly Rent Affordability¹
Retired Couple with Grandchild	\$2,044	\$613	-\$96
Minimum Wage Couple with Child (both full-time ² @ \$6.75/hr)	\$2,340	\$702	-\$7
Preschool Teacher and Two Children	\$1,954	\$586	-\$123
Notes:			
¹ Assumes that FMR for a two-bedroom unit is \$709.			
² Based on working 2,080 hours per year.			
Source: State of California Department of Housing and Community Development (2002).			

Affordability for Moderate Income Households

Traditionally, discussions regarding affordable housing have focused on very low and lower income households. It is increasingly being recognized that moderate income households—those earning 81 to 120 percent of MFI—have difficulty paying for shelter, whether it be a rental unit or home ownership.

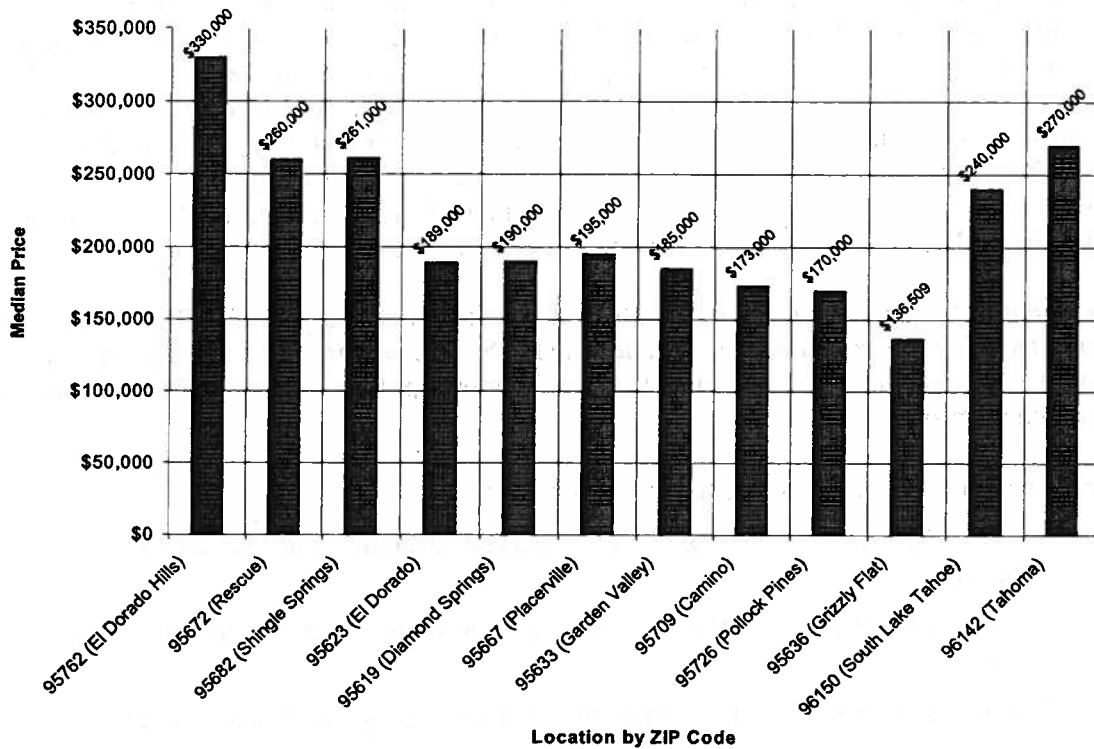
Based on HCD's income limits, a two-person moderate income household earns between \$36,650 and \$55,000 annually (see Table HO-13), which equates to a monthly salary of \$3,054–\$4,583 and an hourly wage of \$17.62–\$26.44. A one-person moderate income household is one that earns between \$32,100 and \$48,150 annually. Moderate income households normally do not qualify for rental housing assistance (e.g., through the Section 8 Program); accordingly, a comparison of wages earned and ability to pay FMR is not an accurate measure of rent affordability for moderate income households.

Table HO-19 summarizes housing affordability for one- and two-person moderate income households using the average El Dorado County two-bedroom rent (which does not take utility costs into account), as reported by SACOG. Income is based on Sacramento Primary Metropolitan Statistical Area (PMSA) wages as reported by the State Employment Development Department Labor Market Information Division; El Dorado County is part of the Sacramento PMSA, so use of these wages is appropriate.

TABLE HO-19 Examples of Wages and Rental Housing Affordability for Moderate Income Households in El Dorado County			
	Estimated Monthly Household Income	Affordable Payment	Monthly Rental Housing Affordability
Preschool Teacher and Security Guard (couple)	\$3,612	\$1,083	+\$93
Retail Sales Clerk and Landscaping Worker (couple)	\$3,690	\$1,107	+\$117
Single Carpenter	\$3,565	\$1,069	+\$79
Single Fitness Trainer	\$2,846	\$853	-\$137
Assumptions: Full-time work (40 hours/week or 2,080 hours per year). Affordable housing cost is 30 percent of monthly income and that an average rent for a two -bedroom unit is \$990 (See Table HO-16.).			
Source: State of California Employment Development Department: <i>Labor Market Information for El Dorado County</i> (2002)			

Historically, home ownership was generally thought to be affordable to this income group. However, countywide median home prices have placed home ownership beyond the financial capabilities of many moderate income households. In many of the county's communities, home ownership is even a challenge for the above moderate income group. Figure HO-11 summarizes the median home price by postal ZIP code, and Table HO-20 shows examples of home ownership affordability for moderate income households.

**FIGURE HO-11
Median Home Price by ZIP Code, April 2002**



Source: DataQuick: Home Sale Price Trends (2002).

TABLE HO-20
Examples of Home Ownership Affordability for a Household Earning the Area Median Income¹ for a Three-Person Family

Area	April 2002 Median Home Price	Affordable Monthly Mortgage Payment ²	Monthly Mortgage ³	Difference
El Dorado Hills	\$330,000	\$1,289	\$2,086	-\$797
Shingle Springs	\$261,000		\$1,650	-\$361
Garden Valley	\$185,000		\$1,169	+\$120
Pollock Pines	\$170,000		\$1,074	+\$215
South Lake Tahoe	\$240,000		\$1,517	-\$228

Notes:
¹ Annual income of \$51,550 (MFI for a three-person household).
² An affordable mortgage payment cost is 30 percent of monthly income.
³ Based on five percent down and seven percent APR, financed for 30 years. Amount does not include Mortgage Insurance, which would be required with only five percent down.

Sources: DataQuick (2002) and State of California Department of Housing and Community Development (2002), Granite Bay Loans OnLine (2002).

Assisted Housing Projects at Risk of Conversion to Market-Rate Units

Housing developed through federal government programs is a major component of the existing affordable housing stock in California. Government-assisted units are financed using several programs with varying regulatory standards. Under these programs, the federal government provides developers with subsidies that result in the development of multifamily rental housing with rent-restricted units affordable to lower and very low income persons. It has been estimated that 375,000 to 450,000 people in California, mostly very low income elderly and families with children, have benefited from subsidized housing (State of California Department of Housing and Community Development 1999).

Currently, there are over 148,000 units in the state that are "assisted." These include units that have low interest financing and/or rental subsidies as a result of various programs that began in the 1960s (California Housing Partnership Corporation 2001a). Assistance programs include:

- Section 8: Rental Housing Assistance Program
- Section 221(d)(3) and Section 236: Mortgage Insurance and Subsidized Interest Rate Programs
- Section 515: Farmer's Home Administration (now Rural Development) Mortgage Program
- Rental Assistance: Rural Development's Rental Housing Assistance Program

In many cases, units are subsidized using more than one program.

In April 2001, the California Housing Partnership Corporation reported that El Dorado County has 745 federally assisted units (Table HO-21) countywide.

Program	Number of Units
Section 8 Only	165
Section 236/221(d)(3) Mortgages and Section 8	168
Section 236/221(d)(3) Mortgages without Section 8	100
Section 515 Mortgages and Section 8	48
Section 515 Mortgages and Rental Assistance	159
Section 515 without Rental Subsidy	105
TOTAL	745
Source: California Housing Partnership Corporation (2001).	

Units at risk of conversion are those that may have their subsidized contracts terminated (“opt out”) or that may “prepay” the mortgage, thus terminating the rental restrictions that keep the unit affordable to lower income tenants. There are several reasons why the property owner may choose to convert a government assisted unit to a market rate unit, including a determination that the unit(s) can be operated more profitably as a market-rate development; difficulties in dealing with HUD oversight and changing program rules; the depletion of tax advantages available to the owner; and a desire to roll over the investment into a new property.

Table HO-22 identifies the level of conversion risk for assisted units. “Units at Risk” are, for the most part, units with contracts that will expire between 2001 and 2005. The risk assessment does not measure the likelihood that a property owner will renew a contract; it cannot be assumed that those units identified as “at risk” will actually be lost. In El Dorado County, Section 8 contracts first began expiring in 1999. Between 1999 and April 2001, all of the expiring Section 8 contracts were renewed (i.e., none of the owners chose to opt out). Assuming this trend continues, a substantial loss of affordable housing due to conversion to market rate is not expected. Regardless, this Housing Element contains a number of policies that address conversion and conservation of affordable units.

TABLE HO-22 Affordable Units at Risk of Conversion, April 2001		
	Number	Percent of Total Assisted Units
Units at Risk	288	39
Units at Lower Risk: Nonprofit Owned	122	16
Lower Risk: Post 2006 Contract Expiration	67	9
Previously preserved	168	23
Units Prepaid ¹	100	13
TOTALS	745	100
Notes:		
¹ Prepaid units are not automatically converted to market rate. Prepayment of mortgage allows the property owner future flexibility to convert the unit, so the unit remains at risk of conversion.		
Source: California Housing Partnership Corporation (2001).		

Table HO-23 lists the assisted housing developments at-risk in the unincorporated areas of El Dorado County. As the table shows, the unincorporated County has 99 units with contracts at risk of expiring by 2005. Section 515 assistance was funded by the Farmer’s Home Administration (now Rural Development). The loans are for 40 years and may be prepayable in 20 years. Due to the lack of available land, high construction costs, and limited resources, the County has determined that preserving at-risk units is more cost effective than replacing them. To this end, the County has proposed several specific measures to monitor and preserve assisted housing developments (see Measures HO-BB and HO-CC). In addition, several other funding sources, such as the housing trust fund (Measure HO-K), could be used for the preservation of at-risk units once the trust fund is implemented.

TABLE HO-23				
Assisted Housing Developments in El Dorado County At Risk				
Development and Monthly Rate¹	# of Assisted Units	Type of Assistance Received	Handicapped Accessible	Senior Complex
Cameron Park				
Green Valley Apartments 1 Bedroom: \$386 and up 2 Bedroom: \$448 and up 3 Bedroom: \$517 and up	40	Section 515	✓	
Diamond Springs				
Diamond Springs Apartments 1 Bedroom: \$393 2 Bedroom: \$458 and up 3 Bedroom: \$503 and up	23	Section 515	✓	
Diamond Springs Senior Apartments 1 Bedroom: 30% of Income	24	Section 515	✓	✓
Shingle Springs				
Shingle Terrace Apartments 2 Bedroom: \$417 3 Bedroom: \$485 4 Bedroom: \$535	12	Section 515	✓	
Notes: ¹ Rental rates from November 2001.				
Source: El Dorado County Department of Human Services				

PROJECTED HOUSING NEEDS

Table HO-24 shows future housing needs in the unincorporated areas of El Dorado County based upon the adopted Regional Housing Needs Plan prepared by SACOG. State law requires councils of governments to prepare such plans for all cities and counties within their jurisdiction.

The intent of a housing allocation plan is to ensure adequate housing opportunities for all income groups. The Department of Housing and Community Development provides guidelines for preparation of the plans, and ultimately certifies the plans as adequate.

TABLE HO-24					
El Dorado County Housing Allocations (2001-2008)					
Income Category	Number of Units As of 2001	SACOG Housing Allocation	Projected Total Units-2008	% of Projected Need	% Increase Over 2001
Very Low	10,605	2,829	13,434	28.31%	26.7%
Lower	8,803	1,890	10,693	18.91%	21.47%
Moderate	11,208	2,100	13,308	21.01%	18.74%
Above Moderate	25,516	3,175	28,691	31.77%	26.68%
Total	56,132	9,994	66,126	100.00%	17.80%
Source: Sacramento Area Council of Governments Letter dated September 10, 2002.					

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**2004 EL DORADO COUNTY GENERAL PLAN
A PLAN FOR MANAGED GROWTH AND OPEN
ROADS; A PLAN FOR QUALITY
NEIGHBORHOODS AND TRAFFIC RELIEF**

ADOPTED JULY 19, 2004

**2004 EL DORADO COUNTY GENERAL PLAN
A PLAN FOR MANAGED GROWTH AND OPEN ROADS;
A PLAN FOR QUALITY NEIGHBORHOODS AND
TRAFFIC RELIEF**

**ADOPTED BY THE BOARD OF SUPERVISORS JULY 19, 2004
RESOLUTION NUMBER 235-2004**

RUSTY DUPRAY, CHAIR, DISTRICT I

HELEN K. BAUMANN, DISTRICT II

JAMES R. SWEENEY, DISTRICT III

CHARLIE PAINE, DISTRICT IV

DAVID A. SOLARO, DISTRICT V

PLANNING COMMISSION

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CHRIS CHALOUPKA, DISTRICT IV

ALAN TOLHURST, DISTRICT V

**ACCOMPANYING ENVIRONMENTAL IMPACT REPORT CERTIFIED JULY 19, 2004
RESOLUTION NUMBER 234-2004**

STATE CLEARINGHOUSE NUMBER 2001082030

PREPARED BY

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EL DORADO COUNTY GENERAL PLAN HOUSING ELEMENT

SECTION 1: INTRODUCTION

This Housing Element embodies El Dorado County's plan for addressing the housing needs of residents of unincorporated areas of the county through 2008. The element was cooperatively prepared by Crawford Multari & Clark Associates and the El Dorado County Planning, Building, and Human Services Departments, with vital assistance from the Sacramento Area Council of Governments (SACOG), City of South Lake Tahoe, City of Placerville, and Tahoe Regional Planning Agency.

The State Department of Housing and Community Development (HCD) must review and the El Dorado County Board of Supervisors must independently approve this Housing Element. Once approved, the element becomes part of the County's General Plan.

This element is divided into six sections and is organized as follows:

- Section 1: Introduction
- Section 2: Housing Assessment and Needs
- Section 3: Housing Constraints
- Section 4: Housing Resources and Opportunities
- Section 5: Evaluation of the Previous Housing Element
- Section 6: Housing Goals, Policies, and Implementation Program

Attachment B contains details to support the evaluation of the previous Housing Element.

REGULATORY FRAMEWORK

Housing element law, enacted in 1969, mandates that local governments adequately plan to meet the existing and projected housing needs of all economic segments of the community. Specifically, the law states that counties and cities must prepare and implement housing elements that, along with federal and state programs, will help the state attain the following housing goal:

The availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every Californian, including farmworkers, is a priority of the highest order.
(Government Code Section 65581[a])

The law recognizes that each locality is best capable of determining what efforts are required to contribute to the attainment of the state housing goal, provided such a determination is compatible with the state housing goal and regional housing needs.

The Legislature recognizes that in carrying out this responsibility, each local government also has the responsibility to consider economic, environmental, and fiscal factors; community goals set forth in its general plan; and to cooperate with other local governments and the state in addressing regional housing needs. Housing policy in the state rests largely upon the effective implementation of local general plans and, in particular, local housing elements.

Pursuant to state law, each county governing body is required to adopt a comprehensive, long-term general plan for the physical development of the county. General plans are mandated to require seven elements, one of which is the housing element. Housing elements must be updated once every five years.

CONTENTS AND ORGANIZATION OF THE ELEMENT

State law (Government Code Section 65583) requires that housing elements include:

- A. **Housing Needs Assessment and Quantified Objectives:** California law requires that HCD project statewide housing needs and then allocate the statewide need to each region in the state. Housing and Community Development provided the regional data to SACOG, which distributed the Regional Housing Needs Determination (RHND) to cities and counties within the SACOG region.

El Dorado County must independently assess existing housing needs within the community through analysis of population characteristics, housing conditions, and special housing needs (e.g., disabled, elderly).

After the needs assessment is complete, the County must develop quantified objectives for new construction, rehabilitation, and conserved units by income category (i.e., very low, lower, moderate, and above moderate) to make sure that both the existing and the projected future housing needs are met, consistent with the County's share of the regional housing needs allocation.

- B. **County's Land Inventory:** The County must compile relevant information on the zoning, acres, density ranges, availability of services and infrastructure, and dwelling unit capacity of sites that are suitable for residential development within the planning period.
- C. **Governmental and Nongovernmental Constraints:** The County must identify and analyze impediments to the development of housing for all income levels.
- D. **Review of the Previous Housing Element:** The County must review the actual results of the goals, objectives, policies, and programs adopted in the previous housing element, and analyze the differences between what was projected and what was achieved.
- E. **Housing Goals and Objectives:** The County must develop housing programs and quantified objectives that meet local housing goals and fulfill HCD requirements.

BACKGROUND

The County's previous Housing Element was adopted by the Board of Supervisors on January 23, 1996, and approved by HCD on June 18, 1996. The 1996 Housing Element was based on regional housing needs for the period of 1990–1997, as allocated by the Sierra Planning Organization (SPO), the Council of Governments with which the County was previously associated. Pursuant to state law, the County was scheduled to adopt a new Housing Element in June of 2001. However, since adoption of the 1996 element, the state modified the schedule for completion of subsequent housing elements and El Dorado County became a member of a different Council of Governments, SACOG. These two changes extended the deadline for completion of El Dorado County's next Housing Element to December 31, 2003. Consistent with direction from HCD, the cities of South Lake Tahoe and Placerville are on the same schedule for completion of their updated Housing Elements.

Housing Responsibility in El Dorado County

Several County departments and approving bodies are responsible for ensuring implementation of the Housing Element. The El Dorado County Housing Authority, which is part of the Department of Human Services, provides housing assistance through a number of programs. The County Housing Authority also provides housing assistance to the residents of the cities of Placerville and South Lake Tahoe. The Planning Department reviews and applies County regulations to housing development proposals. The Building Department, Environmental Management Department, and Department of Transportation work with the Planning Department to ensure that homes are built safely and in a manner consistent with applicable codes and regulations. Finally, the Board of Supervisors, Planning Commission, and Zoning Administrator make decisions regarding the location and extent of housing, consistent with the General Plan and County Code.

REGIONAL HOUSING NEEDS PLAN

The state initiates housing element cycles by calculating statewide housing needs. The Department of Housing and Community Development evaluates the overall need and distributes regional needs to Councils of Governments representing various regions (or counties) of the state. The Councils of Governments then allocate housing needs to jurisdictions that they represent. As noted above, El Dorado County is now a member of SACOG, which acts as the Council of Government for a six-county region (Sacramento, Yolo, Yuba, Placer, Sutter, and El Dorado Counties).

Consistent with state law (Government Code Section 65584), SACOG prepared and adopted a Regional Housing Needs Plan (RHNP) in 2001. The 2001 RHNP allocates, by jurisdiction, the "fair share" of the region's projected housing needs by household income group through 2007. The RHNP also identifies and quantifies existing housing needs for each jurisdiction. The 2001 RHNP replaces El Dorado County's allocation as outlined in SPO's 1991 RHNP. As it developed regional needs, SACOG considered factors such as market demand for housing, employment opportunities, availability of suitable sites and public facilities, loss of existing affordable units, and special housing needs.

The major goal of the RHNP is to assure a fair distribution of housing targets among cities and counties so that every community provides an opportunity for a mix of housing affordable to all of its economic segments. In its RHNP, SACOG identifies four key concepts:

- A. The housing unit allocations, as distributed by income category, are primarily determined by the following: (1) the jurisdiction's projected housing growth in relation to regionwide housing growth; and (2) the extent to which a jurisdiction's current income distribution differs from that of the regional average.
- B. The allocations are intended to be used by jurisdictions in updating their housing elements as the basis for assuring that adequate sites and zoning are available to accommodate at least the number of units allocated. The allocations are not housing unit quotas that jurisdictions must achieve within the planning period of the housing element.
- C. The regional allocations only address a portion of each jurisdiction's housing needs under the provisions of state housing law.
- D. Under state law, existing zoning ordinances, policies, building standards, and other local land use regulations cannot be used by local jurisdictions as a justification for a request to reduce their allocation targets.

SACOG's allocations are shown in Table HO-1 and are discussed in detail later in this element.

Income Category	SACOG Allocation	% of Projected Need
Very Low	2,829	28.31
Lower	1,890	18.91
Moderate	2,100	21.01
Above Moderate	3,175	31.77
Total	9,994	100.00
<i>Source: Sacramento Area Council of Governments: Regional Housing Needs Plan (2001, as amended).</i>		

INCOME LEVELS USED IN THIS DOCUMENT

Throughout this element, housing affordability is addressed in terms of four income levels: very low, lower, moderate, and above moderate. These are defined as:

- Very Low: households with incomes that do not exceed 50 percent of the area median family income (MFI).

- Lower: households with incomes greater than 50 percent but no more than 80 percent of the MFI.
- Moderate: households with incomes greater than 80 percent but no more than 120 percent of the MFI.
- Above Moderate: households with incomes greater than 120 percent of the MFI.

Throughout this document, references to “low income” mean both the very low and lower income groups.

Because low-income households are severely limited in their ability to pay for housing, they typically need to rely on high-density or multifamily housing. In many cases, low-income households need subsidized housing due to the gap between what they can afford and the cost of market-rate housing. A detailed discussion of housing affordability is in Section 2 under “Housing Costs and Affordability.”

PUBLIC PARTICIPATION

Opportunities for residents to provide input on housing issues and to recommend strategies is critical to the development of appropriate and effective housing programs. In order to facilitate this process, five public workshops and one public hearing were held during the development of the Housing Element and input was solicited from all economic groups through outreach to individuals and organizations that play a key role in providing local housing opportunities and social services. To notice these meetings, the County published legal notices in county newspapers, sent notices to persons who indicated that they wanted to be noticed, and posted announcements at county office, libraries, and post offices.

All of the workshops were to inform the community of State Housing Law requirements, to gather information on existing conditions, and to discuss local concerns. A presentation was made at each meeting detailing each of these items. One of these workshops was held in South Lake Tahoe to discuss housing issues of particular concern in the Lake Tahoe Basin. The other workshops were held in Placerville, Greenwood, El Dorado Hills, and Somerset. Verbal comments were recorded at the meetings, and written comments were also received.

On December 13, 2002, the housing goals and policies were released to the public and posted on the County website. A hearing to receive comments on the proposed goals and policies was held before the El Dorado County Planning Commission on January 9, 2003.

All of the input received at the workshops and at the hearing has been considered and incorporated into the Housing Element, where appropriate.

Public outreach will continue throughout the completion and adoption of the element. At least three additional public hearings will be scheduled: two before the Planning Commission (as part of the draft and final General Plan and Environmental Impact Report hearings) and one at the Board of Supervisors (as part of the final General Plan and Environmental Impact Report hearing).

CONSISTENCY WITH GENERAL PLAN

The Housing Element is one of seven mandatory elements of the El Dorado County General Plan. The purpose of the Housing Element is to support and increase the supply of housing affordable to lower income households by providing guidance in the development of future plans, procedures, and programs and by removing governmental constraints to housing. To this end, the Housing Element has detailed goals, policies, and specific measures. However, under state law, the entire general plan is required to be "internally consistent" meaning that all elements of the plan have equal legal status and no policy within the General Plan can directly conflict with another. Without consistency, the General Plan cannot effectively serve as a guide to future development. The policies of this Housing Element have been reviewed for consistency with the remaining elements of this General Plan. None of the policies in this element are inconsistent with any other policy. Where General Plan policies seek to achieve seemingly competing objectives, the policies have been designed to allow a balanced approach towards those objectives. For example, while some General Plan policies promote preservation of open space, others set land use designations that allow development of housing on some undeveloped land while leaving other land with a lower intensity of development.

SECTION 2: HOUSING ASSESSMENT AND NEEDS

This section includes discussions regarding population characteristics, employment, income, special needs groups, housing stock characteristics, housing cost and affordability, and projected housing needs.

POPULATION CHARACTERISTICS

The U.S. Census Bureau estimates that the population of the unincorporated areas of El Dorado County was 123,080 on April 1, 2000. A comparison of the 1990 and 2000 Census data (Table HO-2) shows that the population of the unincorporated part of the county grew 28 percent during that ten-year period (the overall population of the County increased by 24 percent). According to 2000 Census data for all areas of all California counties, El Dorado County had the eighth highest increase in overall California county population between 1990 and 2000. The California Department of Finance (DOF) ranks El Dorado County 30th (out of 58 counties) in population (State of California Department of Finance 2002).

	1990	2000	% Change
Population, Entire County	125,995	156,299	24
Population, Unincorporated County	96,054	123,080	28
Source: U.S. Census Bureau: Table P1 (Total Population) for the 1990 and 2000 Census counts (2001).			

The results of the 2000 Census report that the residents of unincorporated El Dorado County lived in 45,528 housing units. Persons per household is determined by dividing the total number of occupied housing units by the population; the 2000 average countywide household size (persons/occupied unit) was 2.63. The number is slightly higher in renter-occupied units, at 2.73. In the unincorporated areas only, the average household size was 2.70 persons/occupied unit.

Population Projections

In March 2002, Economic & Planning Systems (EPS) completed a detailed land use forecast for the West Slope of El Dorado County (Economic & Planning Systems, Inc. 2002). Economic & Planning Systems estimates that, based on market research, historical growth patterns, and SACOG projections, El Dorado County could be home to an additional 78,000 persons by 2025. Table HO-3 summarizes the EPS population projection. According to the EPS projection, it is expected that the West Slope population would increase 64 percent between 2000 and 2025.

TABLE HO-3				
Population Forecast for the West Slope of El Dorado County¹				
	Year			
	2000 ²	2010	2020	2025
Population	122,000	153,000	185,000	200,000
Increase from previous period	26,000	31,000	32,000	15,000
Average annual growth from previous period	2.4% ³	2.3%	1.9%	1.6%
Notes:				
¹ Excludes the Tahoe Basin				
² At the time the EPS report was being prepared, the final 2000 Census data were not available. The population number indicated here was based on early Census estimates.				
³ Based on a 1990 population of 96,000.				
Source: Economic and Planning Systems, Inc.: El Dorado County Land Use Forecasts for Draft General Plan (2002).				

Based on projections by the Tahoe Regional Planning Agency (TRPA), the El Dorado County portion of the Tahoe Basin (which includes the City of South Lake Tahoe) is expected to grow at a rate of 0.04 percent per year between 2000 and 2010, from 31,514 to 32,793 persons (Tahoe Regional Planning Agency 2002). If the growth rate remains steady through 2025, then the El Dorado County portion of the Tahoe Basin would be home to an additional 3,151 persons between 2000 and 2025.

Households: Age, Race and Ethnicity

According to the 2000 Census (U.S. Census Bureau 2001a), there are 123,080 individuals and 45,526 households in unincorporated areas of El Dorado County. Table HO-4 summarizes the demographics of households in unincorporated El Dorado County. Statistics for different types of families are also displayed.

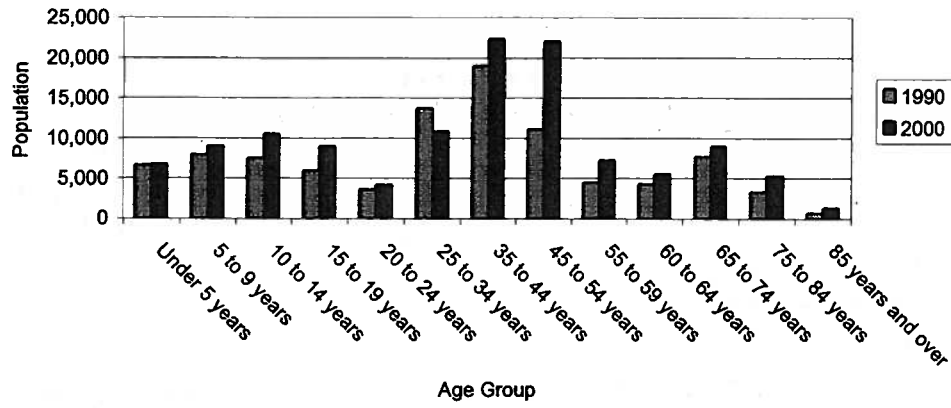
The age distribution in unincorporated El Dorado County is illustrated in Figure HO-1. Data are shown from 1990 and 2000. Populations in most age categories have increased in the ten years, although the county's "25 to 34" decreased. The largest age group in El Dorado County and the State of California in 2000 was "35 to 44." The "45 to 54" group has increased most dramatically, by more than 10,000 residents. These data indicate that the county's median age is increasing.

Figure HO-2 displays the age of the householder in owner-occupied units. In 1990, 54.9 percent (12,035 households) of the householders in owner-occupied units in unincorporated areas of the county were between the ages of 15 and 44. In 2000, that percentage decreased to 32.1 percent (12,135 households).

Figure HO-3 displays the age of the householder in renter-occupied units. Generally, fewer people over 65 are shown as the householder in renter-occupied units as compared to owner-occupied units.

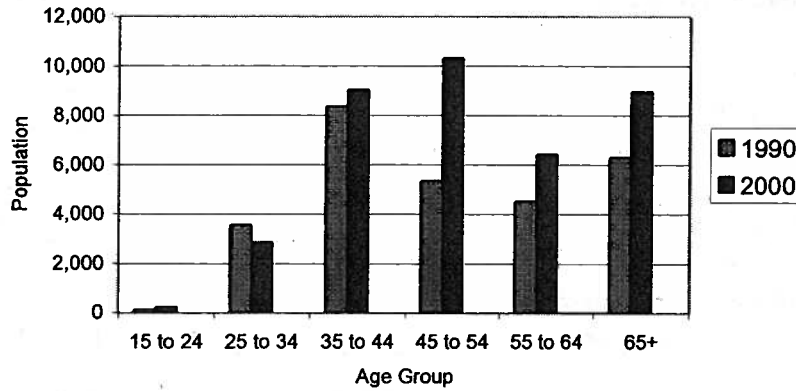
TABLE HO-4		
2000 Census Unincorporated County Demographics		
	Number	%
Population	123,080	100%
<i>Race: White</i>	113,619	92%
<i>Race: Black or African American</i>	871	0.7%
<i>Race: American Indian or Alaskan Native</i>	1,193	1.0%
<i>Race: Asian</i>	1,589	1.3%
<i>Race: Native Hawaiian or Other Pacific Islander</i>	168	0.1%
<i>Race: Other</i>	1,858	1.5%
<i>Race: Two or More Races</i>	3,701	3.0%
<i>Hispanic or Latino Origin, Regardless of Race</i>	6,728	5.5%
Total Number of Housing Units in the County	53,036	
Number of Households (Occupied Housing Units)	45,526	
<i>Population Living in Households</i>	122,330	
<i>Average Household Size (persons)</i>	2.7	
Number of Families	35,465	
<i>Population in Families</i>	109,351	
<i>Average Family Size (persons)</i>	3.03	
Married Couple Family Households	30,621	
<i>With Children Under 18 Years of Age</i>	13,185	
Other Family Households	4,844	
<i>With Children Under 18 Years of Age</i>	2,973	
<i>With Female Householder (no husband present) and Children Under 18</i>	2,063	
Nonfamily Households	2,309	
<i>With Children Under 18 Years of Age</i>	169	
<i>With Female Householder (no husband present) and Children Under 18</i>	44	
Households with One or More People 65 Years of Age or Older	15,590	
<i>Householder is 65 Years of Age or Older</i>	6,362	
Definitions:		
<ul style="list-style-type: none"> • A <i>householder</i> is the person, or one of the people, in whose name the home is owned, being bought, or rented. • A <i>family</i> is a group of two or more people who reside together and who are related by birth, marriage, or adoption. A <i>family householder</i> is a householder living with one or more people related to him or her by birth, marriage, or adoption. The householder and all people in the household related to him are family members. A <i>nonfamily householder</i> is a householder living alone or with nonrelatives only. • <i>Other family</i> includes single parent families, stepfamilies, and subfamilies. 		
Source: U.S. Census Bureau: Census 2000, <i>Summary File 3</i> (August 2002).		

FIGURE HO-1
Age Breakdown, 1990 and 2000



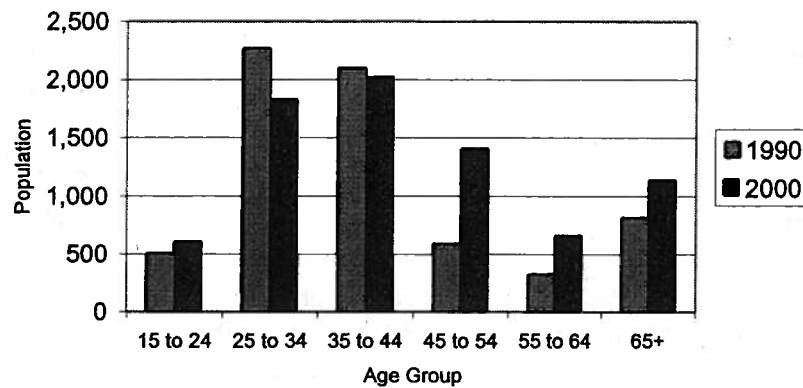
Source: U.S. Census Bureau: Census 1990, *Summary File 3* (1990); Census 2000, *Summary File 2* (January 2002).

FIGURE HO-2
Age of Owner-Occupied Householder



Source: U.S. Census Bureau: Census 1990, *Summary File 3*; Census 2000, *Summary File 3* (August 2002).

FIGURE HO-3
Age of Renter-Occupied Householder



Source: U.S. Census Bureau: Census 1990, *Summary File 3*; Census 2000, *Summary File 3* (August 2002).

EMPLOYMENT

The State of California Employment Development Department (EDD) reports that, in 2000, the civilian labor force in all of El Dorado County totaled 82,200 workers (State of California Employment Development Department 2001). “Labor force” is defined as all civilians 16 years of age or older living in the geographical area who are working or looking for work; it is the sum of employed and unemployed. Individuals that are part of the labor force may work in or outside of El Dorado County. Table HO-5 summarizes the 2000 labor force data.

TABLE HO-5 El Dorado County 2000 Annual Average Monthly Labor Force	
Labor Force: Total	82,200
Employment	79,000
Unemployment	3,200
Unemployment Rate	3.9%
Notes: Data are not seasonally adjusted. Data include unincorporated and incorporated areas of the county.	
Source: State of California Employment Development Department Labor Market Information Division (2001).	

In addition to tracking the labor force of California’s counties, EDD also tracks industry employment data (Table HO-6). These data reflect jobs by place of work without regard to the residency of the employee (i.e., the individual working in the job may live in another county). The jobs of self-employed, unpaid family workers, or household employees are not included in the total.

TABLE HO-6
El Dorado County 2000 Annual Average Employment by Industry

Industry	Number of Jobs	% of All Jobs
Farming	400	0.89
Goods Producing		
Construction and Mining	4,000	8.99
Manufacturing	2,500	5.62
Service Producing		
Transportation and Public Utilities	1,200	2.69
Trade	10,800	24.27
Finance, Insurance, and Real Estate	1,600	3.60
Services	15,000	33.71
Government	9,000	20.23
TOTAL	44,500	

Note: Data include unincorporated and incorporated areas of the county.

Source: State of California Employment Development Department Labor Market Information Division (2001).

SACOG also tracks employment on the West Slope by defined Regional Analysis Districts (RADs). Table HO-7 shows percentages of employment by RAD in 1999.

TABLE HO-7
West Slope Employment by SACOG Regional Analysis District

Regional Analysis District	1999 Jobs	Percent of Total Jobs¹
El Dorado Hills (RAD 85)	6,082	20
Cameron Park-Shingle Springs (RAD 86)	4,953	16
Pilot Hill (RAD 87)	377	1
Coloma-Lotus (RAD 88)	525	2
Diamond Springs (RAD 89)	1,304	4
West Placerville (RAD 90)	4,459	15
South Placerville (RAD 91)	7,579	25
East Placerville (RAD 92)	1,003	3
Pollock Pines (RAD 93)	2,147	7
Mt. Aukum-Grizzly Flat (RAD 94)	377	1
Georgetown (RAD 95)	1,107	4
El Dorado High Country (RAD 96)	219	<1
TOTAL	30,132	

Note:

¹ Total may not equal 100 percent due to rounding.

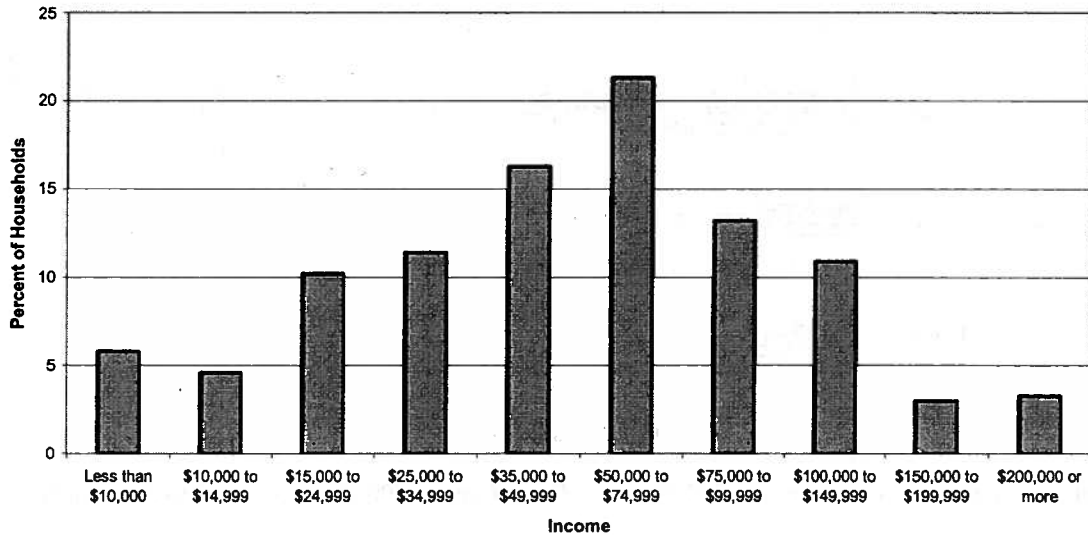
Source: Sacramento Area Council of Governments (SACOG) (2002).

INCOME

In January 2002, HCD reported that the 2002 area median family income for a four-person family in El Dorado County (and for all of the Sacramento metropolitan area, which includes Sacramento, Placer, and El Dorado Counties) was \$57,300 (State of California Department of Housing and Community Development 2002a).

The Department of Finance reports that the 1999 median adjusted gross income for El Dorado County based on personal income tax returns was \$36,701 for individual filers and \$61,548 for joint filers (State of California Department of Finance 2002c). The Department of Finance projects that personal income will increase six percent from 2002 to 2003 (State of California Department of Finance 2002d). Figure HO-4 shows the 1999 distribution of household income (U.S. Census Bureau 2001b). These data assume a median income of \$51,484 in El Dorado County in 1999.

FIGURE HO-4
1999 Distribution of Household Income for El Dorado County



Source: U.S. Census Bureau: Census 2000: demographic profiles 100 percent and sample data (2001).

SPECIAL NEEDS GROUPS

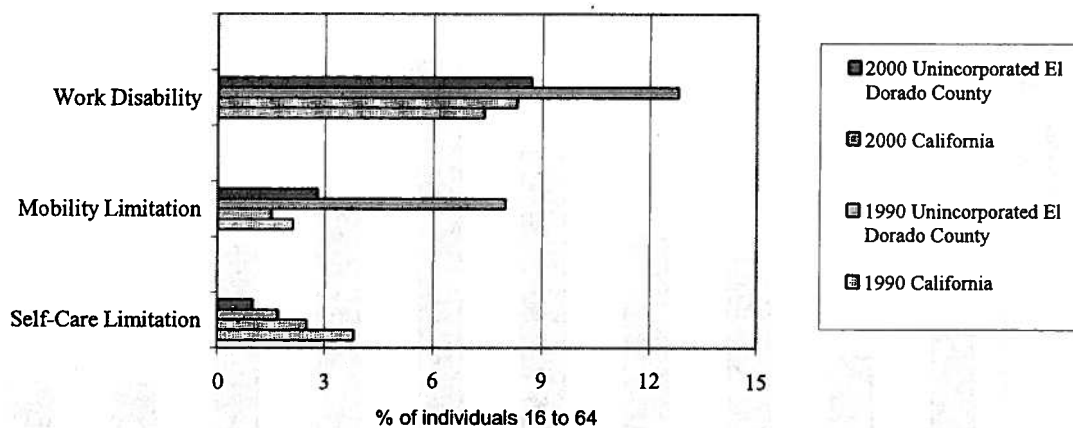
This portion of the element identifies and discusses six groups in El Dorado County that require special housing needs: people with disabilities, seniors, agricultural employees, female heads of households, homeless persons, and large families and households. To build support for housing solutions, local participation needs to be at the very core of the process. The County attends regular monthly meetings held by several organizations (One Stop/Job One Partners, Golden Sierra Job Training Agency Youth Council, and MAAT (Multi Area

Agency Team) to discuss all factors of special needs groups, including housing, employment as it relates to housing issues, and homelessness.

Disabled

The 2000 census recorded 7,870 persons aged 16 to 64 in unincorporated areas of El Dorado County who had a work disability, 2,569 who had mobility limitations, and 917 who had self-care limitations (Figure HO-5). The number with work disabilities increased by 2,834 persons from 1990. Mobility limitations increased by 1,651 persons from 1990. Self-care limitations decreased by 597 persons since 1990. Additionally, according to Census 2000, 1,437 households in unincorporated El Dorado County received Supplemental Security Income (SSI) from the federal government. Supplemental Security Income recipients represent persons that have lost a “major life activity,” that is, they are severely disabled. One thing to note is that all of the above numbers do not represent thousands of others who also have special needs due to their height, weight, or a mental or temporary disability from injury or illness. Furthermore, it is also important to consider that at some point in everyone’s life, ability to maneuver through the built environment will decrease.

FIGURE HO-5
Disabled as Percentage of the Population



Source: U.S Census Bureau: Census 1990, *Summary File 3*; Census 2000, *Summary File 3* (August 2002).

The housing needs of disabled persons vary depending on the nature and severity of the disability. Physically disabled persons generally require modifications to the housing units such as wheelchair ramps, elevators or lifts, wide doorways, accessible cabinetry, modified fixtures and appliances. If the disability prevents the person from operating a vehicle, then access to services and public transportation are also important. People with severe physical or mental disabilities may also require supportive housing, nursing facilities, or care facilities. If the severe physical or mental disability prevents individuals from working or

limits their income, then the cost of housing and the costs of modifications can become even more of a concern. Because disabilities vary, this group does not congregate toward a single service organization, making it difficult to estimate the number of individuals and their specific needs. In addition, many disabled people rely solely on Social Security Income, which is insufficient to pay for market-rate housing.

There are several organizations in El Dorado County that serve disabled clients, such as Ride to Health, Aid to Families with Dependent Children (AFDC), Dial-A-Ride, In-Home Supportive Services, Tri-Visual Services, Association for Retarded Citizens of El Dorado County, Ride & Shine, Marshall Medical Support Services, Multipurpose Senior Service Program, Linkages Program, Public Guardian, Adult Protective Services, and Senior Nutrition Program. These groups all provide services to a clientele that have a wide variety of needs.

A growing number of architects and developers are integrating “universal design” principles into their buildings to increase the accessibility of the built environment to disabled persons. 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 to new construction in El Dorado County will increase the opportunities in housing for everyone. Furthermore, studies have shown the access features integrated into the design of new facilities in the early conceptual stages increase costs less than one-half of one percent in most developments.

The following are the seven principles of universal design as outlined by the Center for Universal Design (2002):

1. **Equitable Use:** The design is useful and marketable to people with diverse abilities.
2. **Flexibility in Use:** The design accommodates a wide range of individual preferences and abilities.
3. **Simple and Intuitive:** Use of the design is easy to understand, regardless of the user’s experience, knowledge, language skills, or current concentration level.
4. **Perceptible Information:** The design communicates necessary information effectively to the user, regardless of ambient conditions or the user’s sensory abilities.
5. **Tolerance for Error:** The design minimizes hazards and the adverse consequences of accidental or unintended action.
6. **Low Physical Effort:** The design can be used efficiently and comfortably with minimum fatigue.
7. **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.

Seniors

According to Census 2000 (2002c), the unincorporated portion of the county's population of persons 65 and older increased from 11,762 to 15,749 (33.9 percent) from 1990 to 2000. On a state level, the over 65 population increased 14.9 percent in the same ten-year period. In El Dorado County, a large number of senior households own their home. There were 8,951 senior owner households and 1,138 senior renter households in 2000. Additionally, 7.3 percent of the total households in El Dorado County are made up of seniors who live alone (U.S. Census Bureau 2002c).

Because seniors tend to live on fixed incomes dictated by Social Security and other retirement benefits, those who do not own their homes are significantly affected by rising housing costs. Also, while some seniors may prefer to live in single-family detached homes, others may desire smaller, more affordable homes with less upkeep, such as condominiums, townhouses, apartments, or mobile homes. Currently, nearly 85 percent (50,480 units) of El Dorado County's housing stock is made up of single-family detached homes, leaving only 15 percent of the housing stock for those who choose to or must live in other forms of housing.

Some seniors have the ability to continue driving well into their retirement; however, those who cannot or choose not to drive must rely on alternative forms of transportation. This includes not only buses and ridesharing programs, but also safe, walkable transit centers and neighborhoods that cater to pedestrians by providing well-lit, wide, shaded sidewalks and clearly marked crosswalks with longer signals at intersections.

There are several programs that serve the county's senior citizens; many of these programs serve disabled or otherwise underprivileged groups as well. Programs for seniors and their families and caregivers include the Legal Assistance for the Elderly, Family Caregiver Support, Home Energy Assistance, Multipurpose Senior Service, Linkages, Senior Nutrition, Elder ID, Senior Day Care, and Health Insurance Counseling and Advocacy programs.

Agricultural Employees

For El Dorado County, the *California Migrant and Seasonal Farmworker Enumeration Profiles Study* (Larson 2000) estimated that there are 444 migrant and 515 non-migrant seasonal farmworkers. This represents less than one percent of non-migrant seasonal and migrant farmworkers statewide.

Although the enumeration profiles study indicates that the population of seasonal farmworkers is relatively small, there is still a demand for agricultural employee housing in the county. The 2001 *Annual Crop Report* shows the biggest agricultural industries as timber (\$23,692,400) and fruit and nut crops (\$11,636,700). Fruit and nut production requires some agricultural employee labor. The County has limited channels to address the need for agricultural employee housing. These include Community Development Block Grant (CDBG) and Home Investment Partnership Program (HOME) funding and HCD grants (e.g., Joe Serna, Jr. Farmworker Housing Grant Program). Other organizations with local representation, such as the Rural Community Assistance Corporation, also offer agricultural employee assistance.

Agricultural employee housing is allowed with a special use permit in the Agricultural (A), Exclusive Agricultural (AE), Planned Agricultural (PA), and Select Agricultural (SA) zoning districts. There are approximately 3,800 parcels (558,361 acres) zoned A, AE, PA, or SA countywide. Because most of the land zoned A is federally owned (U.S. Forest Service land), it is assumed that those lands zoned AE, PA, or SA could best accommodate agricultural employee housing. These lands total 1,446 parcels (80,142 acres). Of these, 1,042 parcels are greater than or equal to 10 acres; a minimum of 10 acres must be in agricultural production for agricultural employee housing to be built (El Dorado County Zoning Ordinance Sections 17.36.080, 17.36.140, and 17.36.240). This number of potentially available parcels is adequate to meet the housing needs for agricultural employees in El Dorado County. In addition, efforts to provide affordable housing generally and rental housing specifically will help address the housing needs of this group (see also Measure HO-S).

Health and Safety Code Section 17021.6 states that “no conditional use permit, zoning variance, or other zoning clearance shall be required of employee housing that serves 12 or fewer employees and is not required of any other agricultural activity in the same zone.” The County has proposed Measure HO-NN to ensure that agricultural employee housing permitting procedures are in compliance with Health and Safety Code 17021.6 and that the procedures encourage and facilitate agricultural employee housing development.

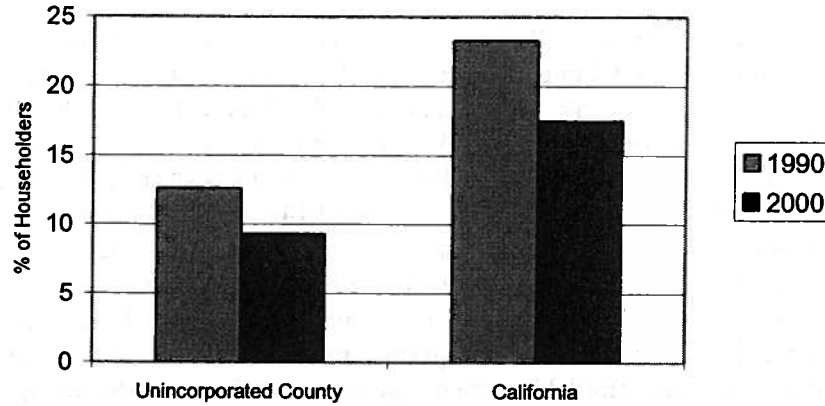
Female Heads of Household

El Dorado County, and the state as a whole, experienced a decrease in single female households from 1990 to 2000. In 1990 there were 3,510 single female households, which decreased to 3,293 in 2000 (See Table HO-8 and Figure HO-6).

Geographical Area	Total Households	Total Single Female Householders	With Related Children Under 18
Unincorporated El Dorado County	35,465	3,293	2,224
California	7,985,489	1,401,078	954,733

Source: U.S. Census Bureau: Census 2000, *Summary File 3* (August 2002).

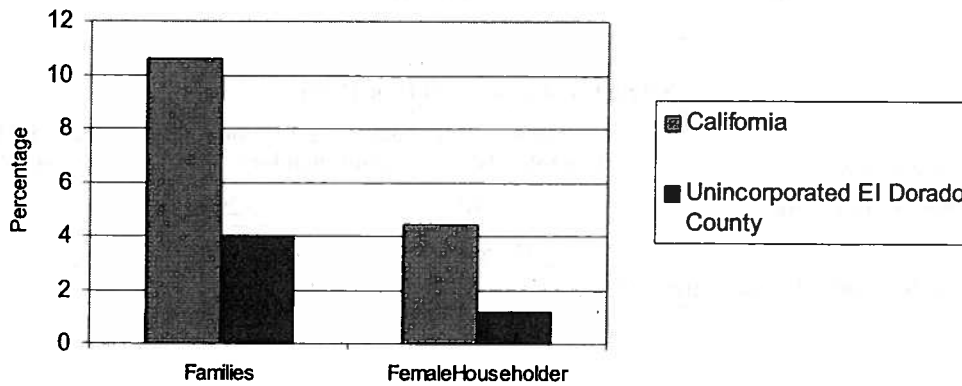
FIGURE HO-6
Percentage of Single Female Householders



Source: U.S. Census Bureau: Census 2000, *Summary File 3*; Census 1990, *Summary File 3* (August 2002).

Figure HO-7 compares poverty statistics for families and female householders in unincorporated areas of the county and in the state in 1999. The percentages in El Dorado County are significantly lower than the state figures.

FIGURE HO-7
Percentage of Families in Poverty, 1999



Source: U.S. Census Bureau: Census 2000, *Summary File 3* (August 2002).

Homeless and Other Groups in Need of Temporary and Transitional Affordable Housing

There are several definitions of homelessness. The U.S. Government Code (Title 42, Chapter 119, Subchapter 1, Section 11302) defines a homeless person as “an individual who has a primary residence that is in: (1) a publicly or privately operated shelter designed to provide temporary living accommodations; (2) an institution that provides a temporary residence for individuals intended to be institutionalized; or (3) a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.”

Homeless individuals and homeless families rely on emergency shelters and transitional housing. An emergency shelter is a facility that provides shelter to the homeless on a limited, short-term basis. Although there are some organizations providing services to the homeless, El Dorado County has no emergency shelter. Transitional housing is typically defined as temporary housing (often six months to two years) for a homeless individual or family who is transitioning to permanent housing (or permanent supportive housing) or for youths that are moving out of the foster care system. The County does provide some transitional and permanent supportive housing in the form of group housing.

The State Department of Housing and Community Development estimates that the homeless population has topped 360,000 in California. About a third of the homeless consists of homeless families. However, El Dorado County does not have a current estimate of the number of homeless people in the county. Further, counting the homeless in the county is a difficult, if not impossible task. In most cases, homelessness is a temporary circumstance, not a permanent condition. A more appropriate measure of the magnitude of homelessness is the number of homeless people at a specific point in time. The County proposes to work with the community and local organizations in order to understand and acknowledge that homelessness may be an issue in the community. The outcome of this partnership is increased support for homeless programs, community education, and a better understanding of the unmet need.

Many other groups are also in need of temporary and transitional affordable housing. The El Dorado County Community Action Committee believes that victims of domestic violence and at-risk or runaway youth should be priority populations in efforts to provide adequate affordable housing opportunities. The El Dorado County Community Action Committee has pointed out that the lack of affordable and/or subsidized housing prevents victims of domestic violence and their children from leaving violent situations. Lack of housing options and fear of escalating violence are recognized as the two primary reasons that victims of domestic abuse do not leave. Providing housing opportunities for these groups will reduce homelessness while ensuring that families move from crisis to safety within the community. These groups have been addressed in Policies HO-4d, HO-4e, and HO-4f.

Residential shelters, transitional housing, and permanent supportive housing can be permitted as Community Care Facilities pursuant to the County Zoning Ordinance. Community Care Facilities are defined as “Any facility, place or building which houses more than six people and is maintained and operated to provide nonmedical residential care, day care or homefinding agency services for children, adults, or children and adults, including, but not

limited to, the developmentally disabled, physically handicapped, mentally disordered, or incompetent persons.” Currently, Community Care Facilities are allowed by right in the following districts, subject to the development standards of each:

- Commercial (C)
- Professional Office Commercial (CPO)
- Planned Commercial (CP)

Community Care Facilities are allowed subject to a special use permit in the following districts:

- Limited Multifamily Residential (R2)
- Multifamily Residential (RM)
- One-family Residential (R1)
- One-half Acre Residential (R-20,000)
- One-acre Residential (R1A)
- Single-family Two-acre Residential (R2A)
- Single-family Three-acre Residential (R3A)
- Estate Residential Five-acre (RE-5)
- Estate Residential Ten-acre (RE-10)
- Tourist Residential (RT)

Special use permits are discretionary, so environmental review pursuant to the California Environmental Quality Act and approval by the appropriate body (i.e., Zoning Administrator or Planning Commission) are necessary. Conditions of approval vary based on the specific nature of the proposal.

Community Care Facilities may be established on currently developed as well as undeveloped parcels. Table HO-9 summarizes the number of parcels, by zone district, assigned a designation that would allow a Community Care Facility either by right or subject to a Special Use Permit. The table is not intended to summarize where Community Care Facilities will be developed but rather how many parcels are currently zoned in a manner that could facilitate establishment of such facilities.

TABLE HO-9 Parcels Upon Which a Community Care Facility Could be Established, by Zone District	
Zone District	Number of Parcels
Commercial (C)	958
Professional Office Commercial (CPO)	72
Planned Commercial (CP)	506
Limited Multifamily Residential (R2)	1,843
Multifamily Residential (RM)	103
One-family Residential (R1)	35,477
One-half Acre Residential (R-20,000)	1,469
One-acre Residential (R1A)	4,808
Single-family Two-acre Residential (R2A)	4,337
Single-family Three-acre Residential (R3A)	1,326
Estate Residential Five-acre (RE-5)	11,374
Estate Residential Ten-acre (RE-10)	8,048
Tourist Residential (RT)	167
Note: Includes both currently developed and vacant parcels.	
Source: El Dorado County (2003).	

Implementation Measure HO-GG of this Housing Element includes direction to the County to review and revise its Zoning Ordinance to clarify the placement of shelters and transitional housing.

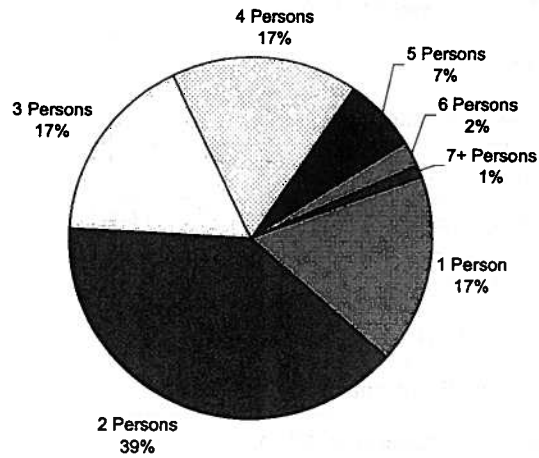
Large Families and Households

The State Department of Housing and Community Development defines large families and households as those having five or more members (2002c). The 1990 Census data indicate that the distribution of family size in El Dorado County did not change significantly between 1990 and 2000. According to the 2000 Census, 10 percent of family households in unincorporated El Dorado County were comprised of five or more persons. Of the large family households, 3,839 were owners and 765 were renters. When nonfamily households (single individuals or unrelated individuals living together) are added into the analysis, the percentage of large households in unincorporated areas remains at about 10 percent. Statewide the figures are much higher, 23 percent of family households (and 16 percent of all households) have five or more members. In El Dorado County, less than one percent of all

nonfamily households have seven or more individuals. Figure HO-8 summarizes 2000 family size in unincorporated El Dorado County.

A review of Census data indicates that the percentages of large families in the county are not obviously weighted toward any identifiable ethnic group or toward the birthplace of householders (U.S. Census Bureau 2002b).

FIGURE HO-8
Distribution of Family Households by Size in Unincorporated El Dorado County



Source: U.S. Census Bureau: *Census 2000 Summary File 3* (August 2002).

HOUSING STOCK CHARACTERISTICS

Housing

The 2000 Census reported that the unincorporated portions of El Dorado County have 53,036 housing units (U.S. Census Bureau 2002). Of these, 45,501 (86 percent) are occupied. Table HO-10 summarizes housing unit occupancy.

	Number	Percent
Total Housing Units Available	53,036	
Occupied Housing Units	45,501	86
<i>Owner Occupied</i>	37,838	71
<i>Renter Occupied</i>	7,663	14
Vacant Housing Units	7,535	14
<i>Number of Vacant Units for Seasonal, Recreational, or Occasional Use Only</i>	6,225	12
Source: U.S. Census Bureau: Census 2000, <i>Summary File 3</i> (August 2002).		

Because it encompasses extensive areas of National Forest land and a portion of the Lake Tahoe region, El Dorado County has a long history of the use of housing units for seasonal, recreational, or occasional use. According to the U.S. Census, the unincorporated portion of the county has 6,225 such units. Because these units are included in the vacancy figure but are generally not available for yearly rental or purchase, the true number of vacant units available for rent or purchase in the county is substantially lower than 7,535. The seasonal units present a housing challenge, particularly in the Tahoe Basin, which has the greatest concentration of unavailable units and a great need for affordable housing.

Housing Type

As shown on Table HO-11, in 1990 there were 43,820 housing units in the unincorporated areas of El Dorado County. By 2000, the number increased to 53,036 units. Most of this increase was due to single-family construction. The number of 5+ unit structures increased by 481, as did the proportion of these types of units (up from 3.0 to 3.6 percent of the total number of units). During this same time period, 2 to 4 unit buildings increased in number but decreased in proportion of the total number of units. Mobile homes saw a decrease in their share of both number of units and percentage of total units.

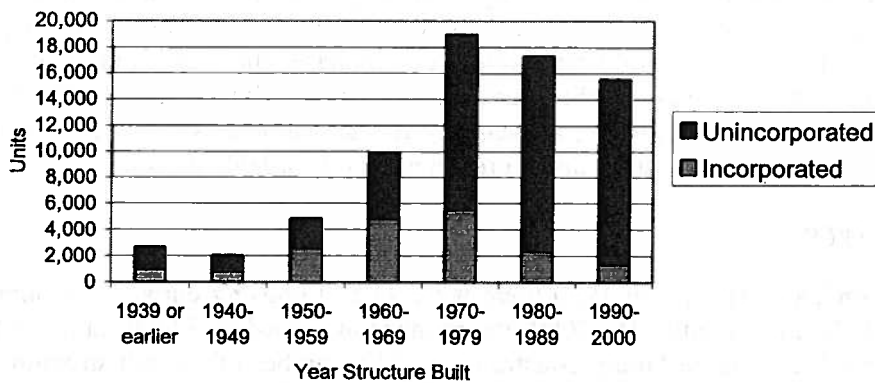
TABLE HO-11 Housing Units By Type					
	1990		2000		Change in Units
	Units	Percent ¹	Units	Percent	
Single Family	37,376	85.3	46,681	88.0	+ 9,305
2 to 4 Units	855	2.0	897	1.7	+ 42
5+ Units	1,297	3.0	1,912	3.6	+ 615
Mobile Homes	4,089	9.3	3,396	6.4	- 693
Other ²	203	0.5	150	0.3	- 53
Total	43,820		53,036		+ 9,216

Notes:
¹ Numbers may not add up to 100% due to rounding.
² Includes boats, recreational vehicles, vans, and the like.

Source: U.S. Census Bureau: Census 1990, *Summary File 3* (1992) and Census 2000, *Summary File 3* (August 2002).

Figure HO-9 shows the housing construction in unincorporated and incorporated areas of the county. The rate of construction has increased in the unincorporated parts of the county as compared to the 1950s. Numbers of units constructed have been the highest in the three decades since 1970. The number of units constructed in all areas of the county peaked from 1970-1979.

FIGURE HO-9
Housing Units Constructed by Decade

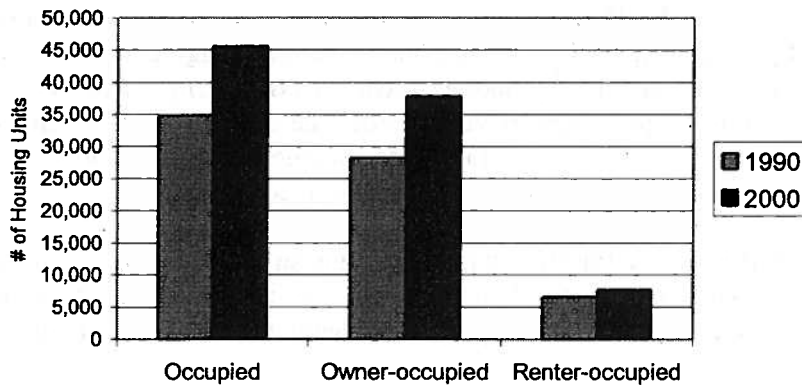


Source: U.S. Census Bureau: Census 2000, *Summary File 3* (August 2002).

Tenure

The U.S. Census Bureau defines tenure as the distinction between owner-occupied and renter-occupied housing units. Figure HO-10 illustrates the changes in tenure from 1990 to 2000.

FIGURE HO-10
Changes in Tenure Since 1990



Source: U.S. Census Bureau: Census 2000, *Summary File 3* (August 2002).

Physical Housing Conditions

Table HO-12 shows the results of a survey on housing conditions in portions of El Dorado County by Connerly & Associates, Inc., in November 1995. The purpose of this survey was to rate the condition of the housing stock in older, more established areas of the county. The survey was conducted using “windshield” and walk-by survey techniques, keeping within the public rights-of-way, to assess the exterior physical condition of each housing structure. The survey included all single-family, multifamily, and duplex homes in the survey area.

The survey results indicated that 30 percent of housing in the survey area was substandard and in need of structural repair work in order for the dwelling to remain habitable. A small amount of the housing stock (less than one percent) was deemed not suitable for repairs. These results are similar to Placer County (Placer County Planning Department 2002). However, only 13 percent of the housing stock needs replacement or rehabilitation statewide (California Housing Law Project 2002). Although, since the time the survey was completed, land and home values have increased significantly and interest rates have dropped. Accordingly, many individuals have made improvements to their homes, as a result of additional equity and as a means to increase the resale value of their properties.

However, while the conditions may have changed some, the overall results remain valid (Schulze pers. comm. 2002). Accordingly, there are greater rehabilitation needs in Survey Area 2, the eastern slope of Sierra Nevada; Survey Area 4, the Highway 50 corridor east of Placerville; and Survey Area 5, along State Route 49 and south of Highway 50. According to County Code Compliance staff, there are also some rehabilitation needs in the older residential neighborhoods of the Cameron Park area, which were not included in the Connerly & Associates survey (Schulze pers. comm. 2002).

The following definitions were used during the survey to identify “standard,” “substandard-suitable for rehabilitation,” and “substandard-not suitable for rehabilitation.”

Standard. Structural components appear to be in acceptable condition based on an exterior examination of the roofline, wall alignments, foundation, window and door opening, and electrical and plumbing connections (structural integrity). The structure appears acceptable for the purposes of habitation and intended use (structural condition).

Substandard–Suitable for Repairs. One or more structural components appear substandard, as evidenced by a sagging roofline, walls out of plumb, sagging foundation, or displaced foundation elements, door and/or window openings out of alignment, and/or substandard electrical connections or plumbing, if visible from the street (structural integrity). Overall condition of the structure appears minimally acceptable for the purposes of habitation and intended use, but some repairs are necessary (structural condition).

Substandard–Not Suitable for Repairs. Most of the structural components appear severely out of alignment, damaged, substandard or missing (structural integrity). Overall condition of the structure is unacceptable for the purpose of habitation and the intended use (structural conditions).

TABLE HO-12 Housing Conditions Summary									
Survey Area	Communities in Survey Area	Units Surveyed	Standard	% of Total	Substandard for Repairs	% of Total	Not Suitable for Repairs	% of Total	% of Total
1 North of US 50	Arroyo Vista, Auburn Lake Trails, Coloma, Cool, Garden Park, Garden Valley, Georgetown, Greenwood, Kelsey, Mosquito, Pilot Hill, Rescue	1,585	1,405	89%	176	11%	4	<1%	
2 Eastern Slope of Sierra Nevada	Meyers	706	452	64%	254	36%	0	0%	
3 East of SR 49 and south of US 50	Grizzly Flat, Mt. Aukum, Newtown, Pleasant Valley	358	296	83%	60	17%	2	<1%	
4 US 50 corridor east of Placerville	Camino, Camino Heights, Cedar Grove, Pollock Pines, Smith Flat	2,200	1,359	62%	828	38%	13	<1%	
5 Along SR 49 and south of US 50	Deer Park, Diamond Springs, El Dorado, Frenchtown, Latrobe, Shingle Springs	843	499	59%	340	40%	4	<1%	
TOTAL		5,692	4,011	70%	1,658	30%	23	<1%	

Crowding

The Census Bureau and U.S. Department of Housing and Urban Development (HUD) define an overcrowded unit as one occupied by more than one person per room and a severely overcrowded unit as one occupied by more than one and one-half persons per room. The room count does not include bathrooms, halls, foyers or vestibules, balconies, closets, alcoves, pantries, strip or pullman kitchens, laundry or furnace rooms, unfinished attics or basements, open porches, sun porches not suited for year-round use, unfinished space used for storage, mobile homes or trailers used only as bedrooms, and offices used only by persons not living in the unit (U.S. Census Bureau 2002a).

The U.S. Census Bureau estimates that, in 2000, 2.9 percent of countywide occupied housing units were overcrowded and 2.3 percent were severely overcrowded, resulting in a total overcrowding rate of 5.2 percent (U.S. Census Bureau 2001b). This is considerably less than the 2000 statewide estimates of 6.1 percent overcrowded and 9.1 percent severely overcrowded (total of 15.2 percent living in overcrowded units). By tenure, the Census showed that 2.6 percent of owner-occupied houses in the County were overcrowded and 0.75 percent were severely overcrowded. In renter-occupied units, 4.0 percent were overcrowded and 2.6 percent were severely overcrowded. A comparison with the countywide 1990 Census estimates indicates that the percentages of overcrowded occupied units did not increase over the ten-year period (U.S. Census Bureau 1991); this is consistent with the California Research Bureau's findings that the 2000 statewide crowding rate is not significantly different from the 1990 rate (Moller et al. 2002).

According to a 2002 report by the California Research Bureau (Moller et al. 2002), demographic variables are the most significant factors explaining crowding in California. This finding is contrary to the popular belief that crowding is mostly determined by the housing market; the Research Bureau found that measures of housing availability and affordability at the county level appear to be uncorrelated with changes in overcrowding. Because demographic factors are such powerful predictors of crowding, any analysis of crowding must examine these factors in addition to the more traditionally analyzed subjects of housing availability and affordability (see the following discussion regarding housing cost and affordability).

HOUSING COST AND AFFORDABILITY

Income Limits

The HUD and HCD use income limits to determine housing affordability for the four different income groups (very low, lower, moderate, and above moderate; see page 76). Table HO-13 shows the 2002 County income limits (i.e., the maximum incomes for each income category) as determined by HCD. These limits are revised yearly by HCD, consistent with state and federal law.

TABLE HO-13				
2002 Income Limits for El Dorado County¹				
Number of Persons in Household	Maximum Income in Dollars			Median Income in Dollars²
	Very Low	Lower	Moderate	
1	20,050	32,100	48,150	40,100
2	22,900	36,650	55,000	45,850
3	25,800	41,250	61,900	51,550
4	28,650	45,850	68,750	57,300
5	30,950	49,500	74,250	61,900
6	33,250	53,150	79,750	66,450
7	35,550	56,850	85,250	71,050
8	37,800	60,500	90,750	75,650

Notes:
¹ Based on an MFI for a four-person family of \$57,300. Above moderate income category not included as there is no upper limit for that category.
² The median income of the household, based on number of persons in that household.

Source: State of California Department of Housing and Community Development: *2002 Income Limits* (2002).

Jobs to Housing Balance

Government Code Section 65890.1 states that, "State land use patterns should be encouraged that balance the location of employment-generating uses with residential uses so that employment-related commuting is minimized." This type of balance is normally measured by a jobs-to-housing ratio, which must take into account the location, intensity, nature, and relationship of jobs and housing; housing demand; housing costs; and transportation systems (Governor's Office of Planning and Research 1998). According to the DOF and state General Plan Guidelines, a jobs-to-housing ratio of 1.5:1 is considered "balanced" (Association of Bay Area Governments 2001).

According to SACOG, there were 30,132 jobs available on the West Slope for individuals living in 51,685 housing units in 1999 (Table HO-14) (SACOG 2002a and 2002b). This equates to 0.6 jobs for each housing unit, indicating that many workers must leave the county to work. Only one of the eleven SACOG Regional Analysis Districts (RADs), West Placerville (RAD 90), has a "balanced" ratio.

TABLE HO-14
Jobs-to-Housing Ratios for the West Slope of El Dorado County

Regional Analysis District (RAD)	1999 Jobs	1999 Housing	Jobs:Housing
El Dorado Hills (RAD 85)	6,082	6,685	0.9:1
Cameron Park-Shingle Springs (RAD 86)	4,953	10,144	0.5:1
Pilot Hill (RAD 87)	377	1,764	0.2:1
Coloma-Lotus (RAD 88)	525	2,810	0.2:1
Diamond Springs (RAD 89)	1,304	4,640	0.3:1
West Placerville (RAD 90)	4,459	2,915	1.5:1
South Placerville (RAD 91)	7,579	3,734	2:1
East Placerville (RAD 92)	1,003	2,143	0.5:1
Pollock Pines (RAD 93)	2,147	6,980	0.3:1
Mt. Aukum-Grizzly Flat (RAD 94)	377	3,498	0.1:1
Georgetown (RAD 95)	1,107	2,908	0.4:1
El Dorado High Country (RAD 96)	219	1,465	0.2:1
TOTAL	30,132	51,685	0.6:1
Source: Sacramento Area Council of Governments (2002).			

What the enumerated jobs-to-housing ratios shown in Table HO-14 do not consider are the types and distribution of jobs in the county and the affordability of housing in each region. For example, there is currently a concentration of high-end housing development in the western part of the county (El Dorado Hills area, RAD 85) and a large export of workers from that same area. Although this RAD supplies a substantial percentage of the West Slope's jobs (20 percent of the total, according to SACOG), those jobs do not pay in the range to support habitation in the type of housing available in El Dorado Hills. The result is an increasing number of individuals living in more affordable areas (in other parts of El Dorado County and Sacramento County) and commuting to work in El Dorado Hills. The mean travel time to work for El Dorado County residents is 30 minutes (which results in a 60-minute average commute per workday) (U.S. Census Bureau 2001b).

Housing Affordability

In its 1999 report *State of California's Housing Markets*, HCD indicates that, statewide, 22 percent of homeowners and 29 percent of renters overpay for housing; recent estimates of rental overpayment are substantially higher. According to current public standards, overpayment occurs when a household spends 30 percent or more of gross income on housing. Of those households that overpay, many are low income, although housing affordability is also of concern to moderate income households.

Lower Income Households Overpaying for Housing

According to the National Low Income Housing Coalition's report *Out of Reach 2001: America's Growing Wage-Rent Disparity*, California is the least affordable state in which to live in the nation in terms of rental affordability. To be "affordable," the monthly shelter cost must not exceed 30 percent of the household income (household income is defined as the total income of all working members of the household). Shelter cost is defined as the rent plus the cost of all utilities (except telephones).

Section 8(c)(1) of the United States Housing Act of 1937 requires HUD to publish fair market rents (FMRs) annually. Fair Market Rents are gross estimates for fair shelter costs that vary nationwide. They are used to determine payment standard amounts for a number of federal housing programs (including the Section 8 Housing Choice Voucher [HCV] Program), though nonfederal programs may require use of FMRs for other purposes. Fair Market Rents provide a useful tool for determining the extent of housing cost overpayment by low-income households.

According to NLIHC, 47 percent of California renter households pay more than what is considered affordable for shelter. In an El Dorado County household with a single worker, that worker must earn at least \$13.63 per hour to afford the FMR for a two-bedroom unit. Table HO-15 shows FMRs for El Dorado County based on the number of rooms, associated hourly wages needed to afford FMR, and the number of hours an individual must work per week at minimum wage to afford payment of FMR.

TABLE HO-15				
2001 Fair Market Rents for El Dorado County				
	Number of Bedrooms			
	1	2	3	4
Fair Market Rent (FMR)	\$566	\$709	\$983	\$1,159
Hourly Wage Needed to Afford FMR	\$10.88	\$13.63	\$18.90	\$22.29
Percent of Minimum Wage ¹	174%	218%	302%	357%
Work Hours per Week at Minimum Wage Needed to Afford FMR	70	87	121	143
Note:				
¹ Assumes one worker per household working a 40-hour work week.				
Source: National Low Income Housing Coalition: <i>Out of Reach 2001: America's Growing Wage-Rent Disparity</i> (October 2001).				

Currently, there are 28 apartment complexes in the unincorporated part of the county, three of which are for seniors only. Of these, 16 provide two-bedroom units for rent at or less than HUD's FMR (or, in some cases, for rent at 30 percent of the renter's income). According to SACOG, however, the average market rents for one-, two-, and three-bedroom units (including houses as well as apartments) are substantially higher than HUD's FMR determination (Table HO-16) (SACOG 2002c).

TABLE HO-16 Average Rent for El Dorado County, September 2001		
Number of Bedrooms	Average Rent	Amount Above FMR
1	\$1,030 ¹	\$464
2	\$990	\$281
3	\$1,147	\$164

Note:
¹ The average rent for a one-bedroom apartment is higher than that for a two-bedroom apartment because of the short supply of one-bedroom units. Additionally, most one-bedroom apartments are in more desirable areas of the county where housing prices are generally higher.

Source: Sacramento Area Council of Governments: *Facts & Figures* (February 2002 Edition).

As of November 2002, the County's Section 8 Program had a waiting list of over 1,000 individuals/families in need of housing assistance; most of these individuals/families earn less than 50 percent of MFI. The County "opens up" the Section 8 Program waiting list approximately once every two years. When it was opened in October 2002, over 700 individuals/families were placed on the list.

According to the 2000 Census, more than 48 percent of households countywide earned less than the countywide median income in 1999 (at that time, \$51,000 per year). Table HO-17 gives examples of affordable rents for each of the five income groupings for those earning less than \$50,000 annually (income groupings as defined by the Census Bureau).

TABLE HO-17 Examples of Affordable Rent for Households Earning Less than \$50,000 per Year		
Total Annual Income	Percent of Households in County	Affordable Rent Range ¹
Less than \$10,000	5.8	\$250/month and less
\$10,000 to \$14,999	4.6	\$250 to \$375/month
\$15,000 to \$24,999	10.2	\$375 to \$625/month
\$25,000 to \$34,999	11.4	\$625 to \$875/month
\$35,000 to \$49,999	16.3	\$875 to \$1,250/month

Notes
¹ Assumes an affordable rent is 30 percent of household income.

Source: U.S. Census Bureau: *Census 2000 Supplementary Survey Summary Table for Sacramento County* (2001).

Overpayment statistics from the 2000 Census indicate that there were 3,553 lower-income renter households earning \$35,000 or less of which 2,372 paid 30 percent or more of their household income on housing, and 5,629 lower-income owner households earning \$35,000 or less of which 3,686 paid 30 percent or more of their household income on housing. When this is combined with the fact that an individual must work 87 hours/week at minimum wage to afford FMR for a two-bedroom unit, it becomes apparent that overpayment is a serious concern for many residents. These high percentages of households overpaying for housing

are not unique to El Dorado County; statewide estimates for rental overpayment range from 29 percent (HCD estimate) to 47 percent (National Low Income Housing Coalition estimate).

In El Dorado County, the 2002 income limit for a three-person low-income household is \$41,250 annually (or \$3,437 monthly) (State of California Department of Housing and Community Development 2002a). Table HO-18 contains examples of rent affordability for three different types of such households.

TABLE HO-18 Examples of Wages and Rental Housing Affordability for Low Income Households in El Dorado County			
	Estimated Monthly Household Income	Affordable Payment	Monthly Rent Affordability¹
Retired Couple with Grandchild	\$2,044	\$613	-\$96
Minimum Wage Couple with Child (both full-time ² @ \$6.75/hr)	\$2,340	\$702	-\$7
Preschool Teacher and Two Children	\$1,954	\$586	-\$123
Notes:			
¹ Assumes that FMR for a two-bedroom unit is \$709.			
² Based on working 2,080 hours per year.			
Source: State of California Department of Housing and Community Development (2002).			

Affordability for Moderate Income Households

Traditionally, discussions regarding affordable housing have focused on very low and lower income households. It is increasingly being recognized that moderate income households—those earning 81 to 120 percent of MFI—have difficulty paying for shelter, whether it be a rental unit or home ownership.

Based on HCD's income limits, a two-person moderate income household earns between \$36,650 and \$55,000 annually (see Table HO-13), which equates to a monthly salary of \$3,054–\$4,583 and an hourly wage of \$17.62–\$26.44. A one-person moderate income household is one that earns between \$32,100 and \$48,150 annually. Moderate income households normally do not qualify for rental housing assistance (e.g., through the Section 8 Program); accordingly, a comparison of wages earned and ability to pay FMR is not an accurate measure of rent affordability for moderate income households.

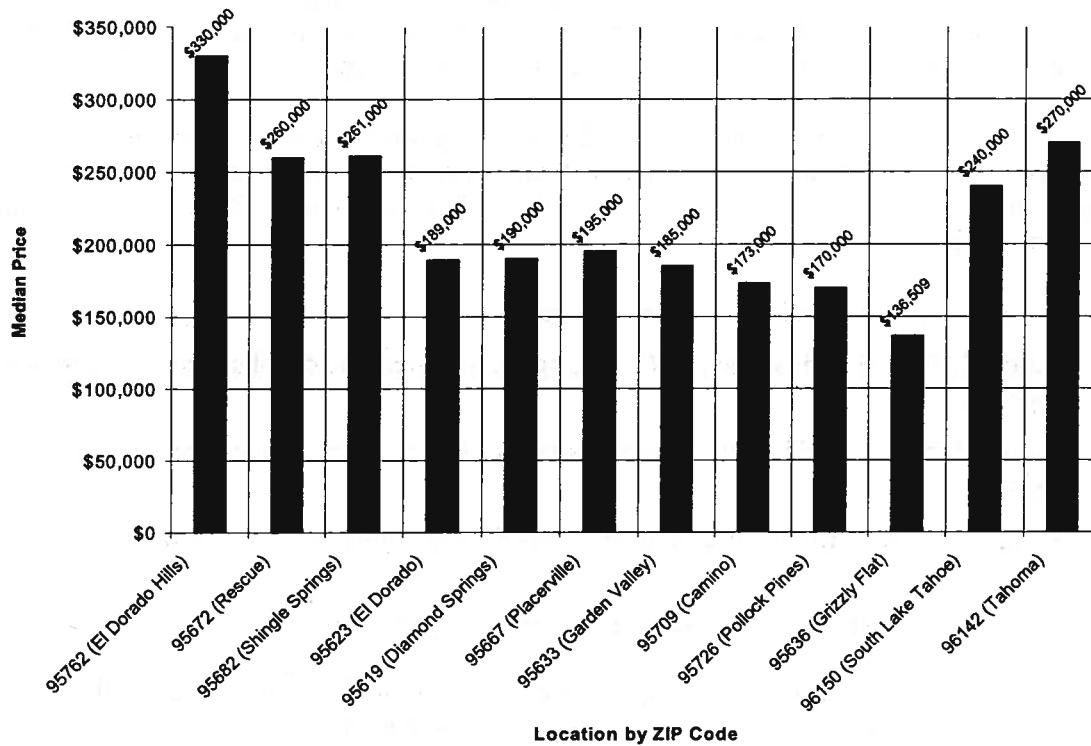
Table HO-19 summarizes housing affordability for one- and two-person moderate income households using the average El Dorado County two-bedroom rent (which does not take utility costs into account), as reported by SACOG. Income is based on Sacramento Primary Metropolitan Statistical Area (PMSA) wages as reported by the State Employment Development Department Labor Market Information Division; El Dorado County is part of the Sacramento PMSA, so use of these wages is appropriate.

TABLE HO-19
Examples of Wages and Rental Housing Affordability for Moderate Income Households
in El Dorado County

	Estimated Monthly Household Income	Affordable Payment	Monthly Rental Housing Affordability
Preschool Teacher and Security Guard (couple)	\$3,612	\$1,083	+\$93
Retail Sales Clerk and Landscaping Worker (couple)	\$3,690	\$1,107	+\$117
Single Carpenter	\$3,565	\$1,069	+\$79
Single Fitness Trainer	\$2,846	\$853	-\$137
Assumptions:			
Full-time work (40 hours/week or 2,080 hours per year).			
Affordable housing cost is 30 percent of monthly income and that an average rent for a two -bedroom unit is \$990 (See Table HO-16.).			
Source: State of California Employment Development Department: <i>Labor Market Information for El Dorado County</i> (2002)			

Historically, home ownership was generally thought to be affordable to this income group. However, countywide median home prices have placed home ownership beyond the financial capabilities of many moderate income households. In many of the county's communities, home ownership is even a challenge for the above moderate income group. Figure HO-11 summarizes the median home price by postal ZIP code, and Table HO-20 shows examples of home ownership affordability for moderate income households.

FIGURE HO-11
Median Home Price by ZIP Code, April 2002



Source: DataQuick: Home Sale Price Trends (2002).

TABLE HO-20
Examples of Home Ownership Affordability for a Household Earning the Area Median Income¹
for a Three-Person Family

Area	April 2002 Median Home Price	Affordable Monthly Mortgage Payment ²	Monthly Mortgage ³	Difference
El Dorado Hills	\$330,000	\$1,289	\$2,086	-\$797
Shingle Springs	\$261,000		\$1,650	-\$361
Garden Valley	\$185,000		\$1,169	+\$120
Pollock Pines	\$170,000		\$1,074	+\$215
South Lake Tahoe	\$240,000		\$1,517	-\$228

Notes:
¹ Annual income of \$51,550 (MFI for a three-person household).
² An affordable mortgage payment cost is 30 percent of monthly income.
³ Based on five percent down and seven percent APR, financed for 30 years. Amount does not include Mortgage Insurance, which would be required with only five percent down.

Sources: DataQuick (2002) and State of California Department of Housing and Community Development (2002), Granite Bay Loans OnLine (2002).

Assisted Housing Projects at Risk of Conversion to Market-Rate Units

Housing developed through federal government programs is a major component of the existing affordable housing stock in California. Government-assisted units are financed using several programs with varying regulatory standards. Under these programs, the federal government provides developers with subsidies that result in the development of multifamily rental housing with rent-restricted units affordable to lower and very low income persons. It has been estimated that 375,000 to 450,000 people in California, mostly very low income elderly and families with children, have benefited from subsidized housing (State of California Department of Housing and Community Development 1999).

Currently, there are over 148,000 units in the state that are "assisted." These include units that have low interest financing and/or rental subsidies as a result of various programs that began in the 1960s (California Housing Partnership Corporation 2001a). Assistance programs include:

- Section 8: Rental Housing Assistance Program
- Section 221(d)(3) and Section 236: Mortgage Insurance and Subsidized Interest Rate Programs
- Section 515: Farmer's Home Administration (now Rural Development) Mortgage Program
- Rental Assistance: Rural Development's Rental Housing Assistance Program

In many cases, units are subsidized using more than one program.

In April 2001, the California Housing Partnership Corporation reported that El Dorado County has 745 federally assisted units (Table HO-21) countywide.

Program	Number of Units
Section 8 Only	165
Section 236/221(d)(3) Mortgages and Section 8	168
Section 236/221(d)(3) Mortgages without Section 8	100
Section 515 Mortgages and Section 8	48
Section 515 Mortgages and Rental Assistance	159
Section 515 without Rental Subsidy	105
TOTAL	745
Source: California Housing Partnership Corporation (2001).	

Units at risk of conversion are those that may have their subsidized contracts terminated (“opt out”) or that may “prepay” the mortgage, thus terminating the rental restrictions that keep the unit affordable to lower income tenants. There are several reasons why the property owner may choose to convert a government assisted unit to a market rate unit, including a determination that the unit(s) can be operated more profitably as a market-rate development; difficulties in dealing with HUD oversight and changing program rules; the depletion of tax advantages available to the owner; and a desire to roll over the investment into a new property.

Table HO-22 identifies the level of conversion risk for assisted units. “Units at Risk” are, for the most part, units with contracts that will expire between 2001 and 2005. The risk assessment does not measure the likelihood that a property owner will renew a contract; it cannot be assumed that those units identified as “at risk” will actually be lost. In El Dorado County, Section 8 contracts first began expiring in 1999. Between 1999 and April 2001, all of the expiring Section 8 contracts were renewed (i.e., none of the owners chose to opt out). Assuming this trend continues, a substantial loss of affordable housing due to conversion to market rate is not expected. Regardless, this Housing Element contains a number of policies that address conversion and conservation of affordable units.

	Number	Percent of Total Assisted Units
Units at Risk	288	39
Units at Lower Risk: Nonprofit Owned	122	16
Lower Risk: Post 2006 Contract Expiration	67	9
Previously preserved	168	23
Units Prepaid ¹	100	13
TOTALS	745	100
Notes:		
¹ Prepaid units are not automatically converted to market rate. Prepayment of mortgage allows the property owner future flexibility to convert the unit, so the unit remains at risk of conversion.		
Source: California Housing Partnership Corporation (2001).		

Table HO-23 lists the assisted housing developments at-risk in the unincorporated areas of El Dorado County. As the table shows, the unincorporated County has 99 units with contracts at risk of expiring by 2005. Section 515 assistance was funded by the Farmer’s Home Administration (now Rural Development). The loans are for 40 years and may be prepayable in 20 years. Due to the lack of available land, high construction costs, and limited resources, the County has determined that preserving at-risk units is more cost effective than replacing them. To this end, the County has proposed several specific measures to monitor and preserve assisted housing developments (see Measures HO-BB and HO-CC). In addition, several other funding sources, such as the housing trust fund (Measure HO-K), could be used for the preservation of at-risk units once the trust fund is implemented.

TABLE HO-23 Assisted Housing Developments in El Dorado County At Risk				
Development and Monthly Rate¹	# of Assisted Units	Type of Assistance Received	Handicapped Accessible	Senior Complex
Cameron Park				
Green Valley Apartments <i>1 Bedroom: \$386 and up 2 Bedroom: \$448 and up 3 Bedroom: \$517 and up</i>	40	Section 515	✓	
Diamond Springs				
Diamond Springs Apartments <i>1 Bedroom: \$393 2 Bedroom: \$458 and up 3 Bedroom: \$503 and up</i>	23	Section 515	✓	
Diamond Springs Senior Apartments <i>1 Bedroom: 30% of Income</i>	24	Section 515	✓	✓
Shingle Springs				
Shingle Terrace Apartments <i>2 Bedroom: \$417 3 Bedroom: \$485 4 Bedroom: \$535</i>	12	Section 515	✓	
Notes: ¹ Rental rates from November 2001.				
Source: El Dorado County Department of Human Services				

PROJECTED HOUSING NEEDS

Table HO-24 shows future housing needs in the unincorporated areas of El Dorado County based upon the adopted Regional Housing Needs Plan prepared by SACOG. State law requires councils of governments to prepare such plans for all cities and counties within their jurisdiction.

The intent of a housing allocation plan is to ensure adequate housing opportunities for all income groups. The Department of Housing and Community Development provides guidelines for preparation of the plans, and ultimately certifies the plans as adequate.

TABLE HO-24					
El Dorado County Housing Allocations (2001–2008)					
Income Category	Number of Units As of 2001	SACOG Housing Allocation	Projected Total Units–2008	% of Projected Need	% Increase Over 2001
Very Low	10,605	2,829	13,434	28.31%	26.7%
Lower	8,803	1,890	10,693	18.91%	21.47%
Moderate	11,208	2,100	13,308	21.01%	18.74%
Above Moderate	25,516	3,175	28,691	31.77%	26.68%
Total	56,132	9,994	66,126	100.00%	17.80%

Source: Sacramento Area Council of Governments Letter dated September 10, 2002.

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SECTION 3: HOUSING CONSTRAINTS

The provision of adequate and affordable housing opportunities is an important goal of the County. However, a number of factors can constrain the maintenance, improvement, or development of housing, particularly housing affordable to lower income households. Housing constraints are those restrictions that add significant costs to housing development.

State housing law requires that the County review constraints to the maintenance and production of housing for all income levels. These constraints fall into two basic categories: governmental, those controlled by federal, state, or local governments; and non-governmental factors that are not created by and generally cannot be affected by government controls.

This section addresses these potential constraints and their effect on the supply of affordable housing.

GOVERNMENTAL CONSTRAINTS

Local policies and regulations play an important role in protecting the public's health, safety and welfare. However, governmental policies and regulations can act as constraints that affect both the amount of residential development that occurs and housing affordability. State law requires housing elements 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]). Therefore, the County must monitor these regulations to ensure there are no unnecessary restrictions on the operation of the housing market. If the County determines that a policy or regulation results in excessive constraints, the County must attempt to identify what steps can be taken to remove or minimize obstacles to affordable residential development.

The County's primary policies and regulations that affect residential development and housing affordability are land use controls; development processing procedures, fees, and improvement requirements; and building and housing codes and enforcement. Special district management and the state and federal governments impose additional constraints.

Land Use Controls

Land use controls guide local growth and development. El Dorado County applies land use controls through its General Plan and Zoning and Subdivision Ordinances. The General Plan and Zoning Ordinance establish the amount and distribution of land allocated for different uses, including housing. The Subdivision Ordinance governs the process of converting undeveloped land to building sites.

General Plan

El Dorado County's principal land use policy document is the Land Use Element of its General Plan. Additional policies related to land use that potentially affect housing are contained in the Transportation and Circulation, Conservation and Open Space, and Agriculture and Forestry General Plan Elements. The entire El Dorado County General Plan is being updated concurrently with this Housing Element.

State planning law requires general plans to establish "standards of population density and building intensity" for the various land use designations in the plan (Government Code Section 65302[a]). One of the fundamental objectives of El Dorado County's General Plan is to direct intensive development to the identified Community Regions and Rural Centers where public facilities and infrastructure are generally more available. Policies in each of the elements referenced above are designed to achieve the desired land use patterns, coordinate development with infrastructure availability, equitably distribute the cost of public services, maintain the character of existing communities, and preserve agricultural lands, natural resources, and open space.

Table HO-25 shows the land use designations outlined in the Land Use Element. The corresponding existing zone districts are listed beside the appropriate land use designation. As noted, residential development may be permitted in certain commercial zone districts as mixed-use development.

TABLE HO-25 Compatible Land Use Designations and Zone Districts	
General Plan Land Use Designation	Zone Districts¹
Agricultural Lands (AL)	Residential Agricultural Districts (RA-20, RA-40, RA-80, RA-160), Agricultural (A), Exclusive Agricultural (AE), and Planned Agricultural (PA) Districts
Rural Residential (RR)	RA-20, RA-40, RA-80, RA-160; A, AE, PA, Mobile Home Park District (MP)
Low-Density Residential (LDR)	Estate Residential Districts (RE-5, RE-10); Select Agricultural District (SA-10); MP
Medium-Density Residential (MDR)	One-acre Residential (R1A), Single-family Two-acre Residential (R2A), and Single-family Three-acre Residential (R3A) Districts; MP
High-Density Residential (HDR)	One-family Residential (R1) and One-half Acre Residential (R-20,000) Districts; MP
Multifamily Residential (MFR)	Limited Multifamily Residential (R2) and Multifamily Residential (RM) Districts; Tourist Residential (TR) District; MP
Commercial ² (C)	Commercial (C), Professional Office Commercial (CPO), and Planned Commercial (CP) Districts
<p>Note:</p> <p>¹ See the following section for more information about zone districts. Zone districts are as defined in Title 17 of the El Dorado County Code.</p> <p>² By special use permit for mixed-use development.</p>	

Policies directing growth to Community Regions and Rural Centers and concurrency policies requiring adequate public utilities and infrastructure could be viewed as governmental constraints. However, when viewed as a necessary method to direct growth to areas that are most suitable for development and to protect agricultural lands, open space, and natural resources, the benefits outweigh any constraints that may be imposed. Directing infill and the greatest extent of new growth to Community Regions would generally be more affordable and is more likely to result in affordable housing, as costs associated with services to and infrastructure development in support of the development would be substantially less (and thus not passed on to the renter or buyer).

Zoning Ordinance

Land use controls affecting the location, type, and timing of housing development are prescribed through the minimum standards contained in the Zoning and Subdivision Ordinances (Titles 17 and 16 of the El Dorado County Code). The Zoning Ordinance and the assignment of zone districts are intended to ensure that the land uses in the county are compatible, suitably located in relation to one another, and reflect the County’s vision and goals as set forth in the General Plan. If zoning standards are excessively restrictive and do not allow adequate land use flexibility, development costs could increase. While the Zoning Ordinance and development standards present the potential to restrict housing, the County intends to implement these regulations for General Plan consistency and the protection of public health, safety, and welfare.

The current El Dorado County Zoning Ordinance has ten residential districts:

- Multifamily Residential (RM)
- Limited Multifamily Residential (R2)
- Tourist Residential (RT)
- One-family Residential (R1)
- One-half Acre Residential (R-20,000)
- One-acre Residential (R1A)
- Single-family Two-acre Residential (R2A)
- Single-family Three-acre Residential (R3A)
- Estate Residential Five-acre (RE-5)
- Estate Residential Ten-acre (RE-10)

Residential use is also allowed by right in all residential agricultural districts (Residential Agricultural [RA] 20, 40, 80, and 160); agricultural districts (Agricultural [A], Exclusive Agricultural [AE], Planned Agricultural [PA], and Select Agricultural [SA-10]); the Mobile Home Park (MP) District; the Planned Development (PD) District; and the Unclassified (U) District. Mixed residential and nonresidential uses are allowed in three commercial districts: Commercial (C), Professional Office Commercial (CPO), and Planned Commercial (CP). Table HO-26 shows the maximum residential density permitted in each existing zone district.

Table HO-27 provides setback, coverage, and height requirements throughout the unincorporated portions of El Dorado County. Setbacks in multifamily residential zones are slightly less restrictive, providing the option for a larger footprint on the parcel. The setbacks, maximum coverage and height requirements are comparable to other communities throughout the state and are not considered a constraint to the development of affordable housing.

TABLE HO-26 Zoning Ordinance Maximum Densities	
Zone District	Maximum Density One dwelling unit per:
Multifamily Residential (RM)	1,000 sq. ft./750 sq. ft. ¹
Limited Multifamily Residential (R2)	2,000 sq. ft.
One-family Residential (R1)	6,000 sq. ft.
One-half Acre Residential (R-20000)	20,000 sq. ft.
One-acre Residential (R1A)	1 acre
Single-family Two-acre Residential (R2A)	2 acres
Single-family Three-acre Residential (R3A)	3 acres
Estate Residential Five-acre (RE-5)	5 acres
Estate Residential Ten-acre (RE-10)	10 acres
Mobile Home Park (MP)	6,000 sq. ft. ²
Tourist Residential (RT)	6,000 sq.ft./2,000 sq. ft. ³
Residential Agricultural Twenty-acre (RA-20)	20 acres
Residential Agricultural Forty-acre (RA-40)	40 acres
Residential Agricultural Sixty-acre (RA-60)	60 acres
Residential Agricultural Eighty-acre (RA-80)	80 acres
Residential Agricultural One Hundred Sixty-acre (RA-160)	160 acres
Agricultural (A)	10 acres
Exclusive Agricultural (AE)	20 acres ⁴
Planned Agricultural (PA)	20 acres
Select Agricultural (SA-10)	10 acres
Commercial (C)	1,000 sq. ft./750 sq. ft. ¹
Professional Office Commercial (CPO)	2,000 sq. ft. ⁵
Planned Commercial (CP)	1,000 sq. ft./750 sq. ft. ¹
Notes:	
¹ Minimum unit size is 1,000 ft ² for first- and second-story units, 750 ft ² for third-story units. Maximum density permitted by the General Plan land use designation under which these zone districts are allowed is 24 units per acre.	
² Lower density may apply based on land use designation.	
³ Minimum lot size is 6,000 ft ² . Lot area of 2,000 ft ² allowed when proposed with attached dwelling units.	
⁴ Minimum parcel size may be reduced to 10 acres if the parcel exists and meets specific standards for agricultural production.	
⁵ Minimum lot size is 2,000 ft ² . Maximum density is 24 units/acre.	
Source: <i>El Dorado County Zoning Ordinance</i> (as amended through 2002).	

TABLE HO-27					
Zoning District Setbacks					
Zoning District	Front Setback	Side Setback	Rear Setback	Maximum Coverage	Maximum Height
One-family Residential (R1)	20 feet	5 feet ¹	15 feet	35 percent	40 feet
Limited Multifamily Residential (R2)	20 feet	5 feet	15 feet	50 percent	40 feet
Multifamily Residential (RM)	20 feet	5 feet	10 feet	50 percent	50 feet
Tourist Residential (RT)	20 feet	5 feet	10 feet	50 percent	50 feet
Residential Agricultural Twenty-acre (RA-20)	50 feet on all yards	50 feet on all yards	50 feet on all yards	None	45 feet
Note:					
¹ Side yard will be increased one foot for each additional foot of building height in excess of twenty-five feet.					
Source: <i>El Dorado County Zoning Ordinance</i> (as amended through 2003).					

Table HO-28 lists the off-street parking requirements for different residential uses in the County. The County's parking requirements are consistent with other communities and are not considered to unnecessarily burden affordable housing construction.

TABLE HO-28	
Schedule of Off-Street Vehicle Parking Requirements	
Use	Minimum Off-Street Parking
Conventional single-family detached	2 spaces, not in tandem
Single-family with second unit	2 spaces, not in tandem plus 1 space for each additional unit
Single-family attached	2 spaces, not in tandem per unit
Apartments	
Studio/1 bedroom	1.6 spaces per unit
2 or more bedrooms	2 spaces per unit
Rooming house, boarding home, fraternity	1 space per bedroom
Mobile Home	1 space per mobile home space plus one visitor space for every 5 units.
Source: <i>El Dorado County Zoning Ordinance</i> (as amended through 2003).	

Table HO-29 outlines the extent of permitted housing types by zone district. Consistent with state law, El Dorado County will revise its Zoning Ordinance for consistency with the General Plan once a new General Plan is adopted. Accordingly, the number and specifications of the current zone districts may change with the Zoning Ordinance update.

ZONING ORDINANCE PERMITTING

As shown on Table HO-29, some housing types require issuance of permits or other discretionary approval for development under the current zoning ordinance. While most housing types are allowed by right in most residential zone districts, others may be subject to site plan review, issuance of a special use permit, or approval of a planned development. Multifamily housing is permitted by right in the Multifamily Residential (RM), Limited Multifamily Residential (R2), and Tourist Residential (RT) zones.

Site Plan Review: This process provides for review and approval of development consistent with the Zoning Ordinance where limited review is required or necessary to ensure compliance with adopted County standards, to provide appropriate project design, and to protect the public health, safety, and welfare. Under the current Zoning Ordinance, some group residential and group care facilities for more than six persons require site plan review.

Special Use Permit: The Special Use Permit process provides for review to consider uses that may be compatible with other permitted uses in a zone district but, due to their nature, require consideration of site design, adjacent land uses, availability of public infrastructure and services, and environmental impacts. Under the current Zoning Ordinance, some multifamily, group residential, and farm employee housing; group care facilities for more than six persons; and mobile home parks require Special Use Permits.

The following outlines the approval process for a Special Use Permit:

1. **Prepare and submit application.** The applicant prepares required materials and submits the package to the Planning Department.
2. **Receive application.** The Planning Department reviews the application with the applicant. If the application is complete, the Planning Department accepts the project, assigns it to a planner, and distributes copies of application materials to affected agencies for review and comment.
3. **Process application.** The Planning Department processes the application in coordination with other departments and agencies as necessary. Processing normally includes:
 - A site meeting with applicant and representatives of other appropriate County departments.
 - A “Technical Advisory Committee” meeting with the applicant and representatives of concerned County departments and agencies. The other County departments and agencies may state a requirement for additional information or studies at the meeting.
 - Preparation of a draft environmental document pursuant to the California Environmental Quality Act (CEQA). Depending upon the potential impacts of the project, a Negative Declaration, Mitigated Negative Declaration, or Environmental Impact Report (EIR) may be required. If an EIR is required, the applicant is responsible for the costs of the EIR process.

- Noticing of the public hearing for the project and environmental document in the local newspaper (notice shall include information regarding public review time frame).
 - Preparation of a staff report, which is presented to the decision-making body in advance of the project hearing. The applicant reviews the staff report a minimum of two weeks before the public hearing so that he/she understands staff-recommended conditions of approval.
4. **Hold public hearing.** A public hearing is held before the Zoning Administrator or Planning Commission to make a decision on the proposed project. The hearing includes certification of environmental document and may result in conditions of approval that are different from staff recommendations. If the hearing body approves the project, the applicant may proceed pursuant to the conditions of approval. If the hearing body denies the project, the applicant may choose to modify the project and repeat the process.
 5. **Post-decision procedure.** If any party wishes to appeal the decision of the Zoning Administrator or Planning Commission, the appeal must be filed within ten working days after the decision. The appeal hearing, which is publicly noticed, is held before the Board of Supervisors at one of its regular meetings. For appealed projects, the Board of Supervisors makes a final decision. The timing of the appeal hearing is approximately 30 days after the filing of the appeal.

The entire process is generally completed within six to eight months. The length of time is mainly determined by the level of environmental review required, changes or modifications made to the project by the applicant, or additional information needed to resolve issues or complete the environmental document.

Planned Development: Planned Development review and subsequent application of a Planned Development zone district provides for flexibility of development. Planned Developments provide for benefits such as more efficient use of a site, more efficient use of public or private infrastructure, and environmental protection. Under the current Zoning Ordinance, discretionary Planned Development approval is required for some mobile home parks and multifamily and group residential developments.

TABLE HO-29
Zoning Districts Permitting Residential Uses

	Zone District																						
	RM	R3	R1	R20000	R1A	R2A	R3A	RE-5	RE-10	MP	R1	RA-20	RA-40	RA-80	RA-160	A	AE	PA	SA-10	C	CP0	CP	
Single-Family	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	U			
Multifamily	Y	Y				Y					Y					U	U	PD	U			U	PD
Second Unit	Y	Y		Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	U			
Mobile Home Parks										Y	U												PD
Mobile Homes	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	PD	Y	Y			
Group Residential	U	U	U	U	U	U	U	U	U		U											S	S
Farm Employee Housing																							
Group Care Facility >6 persons	U	U	U	U	U	U	U	U	U		U	U	U	U	U	U	U			Y			S

Notes:
Y: Permitted
U: Use Permit
PD: Planned Development
S: Site Plan

Source: El Dorado County Zoning Ordinance (as amended through 2002).

Subdivision Ordinance

The Subdivision Ordinance contains land use controls affecting the location, type, and timing of housing development; it governs the process of converting undeveloped land into building sites. It is the tool whereby the County ensures that residential lots are created in a manner consistent with the General Plan, Zoning Ordinance, and the County's improvement standards. Compliance with this ordinance provides for orderly development, protection of property values, and assures that adequate streets, public utilities, and other essential public services are provided. Excessive restrictions on subdivision could result in inflated land development costs and/or lack of development interest. However, the County's subdivision regulations are comparable to other jurisdictions in the region and are not considered a constraint on development.

Development Processing Procedures, Fees, and Improvement Requirements

Similar to other jurisdictions, the County has a number of procedures it requires developers to follow for processing entitlements and building permits. Although the permit approval process must conform to the Permit Streamlining Act (Government Code Section 65920 et seq.), housing proposed in the county is subject to one or more of the following review processes: environmental review, zoning, subdivision review, use permit control, design review, and building permit approval.

Delays in processing the various permits and applications necessary for residential development can add to housing costs and discourage housing developers. In El Dorado County, the processing time for a tentative map is typically four to six months. When accompanied by a zone change or planned development application, the time can be longer. Plan check for a single-family home is typically four to six weeks, although options for outside plan check services can reduce that time to about two weeks.

Multifamily development in many parts of El Dorado County requires discretionary design review approval because Design Review combining zone districts overlay much of the area where multifamily development is appropriate. This adds to the processing time and subjects applicants to greater scrutiny, potential opposition from the community, and political issues. One opportunity to eliminate a constraint would be to establish specific standards for multifamily housing and develop a process for the ministerial approval of such development.

As required by the California Environmental Quality Act (CEQA), the County's permit processing procedures include an assessment of the potential environmental impacts of the proposed project. The environmental review process helps protect the public from significant environmental degradation and locating inappropriate development sites. It also gives the public an opportunity to comment on project impacts. However, if a project requires an Environmental Impact Report (EIR), additional processing, cost, and time is required.

Compliance with CEQA is the first step in the review of a discretionary project, prior to scheduling any permit or application before a hearing body. If, after completing a CEQA

Initial Study, County staff determine that the proposal will have no significant adverse impact upon the environment, the applicant will be notified that a Negative Declaration will be prepared by the County. If staff determine that the project may have a significant impact, an EIR is required. An EIR is an in-depth analysis of the potentially significant environmental impacts of a project. Once it has been determined that the EIR is acceptable, the EIR is distributed for public review. After the applicant files the tentative map or subsequent entitlement application, a public hearing will be set to consider the CEQA document (which is either an Initial Study/Negative Declaration or an EIR) and any other entitlements.

Impact Fees

Impact and other fees are assessed with most building permit applications to offset the impact of new construction on various services and infrastructure needs that the County or other agencies provide.

Total development fees, including planning, building, and capital improvement fees collected by the County and special districts operating in the county, are approximately \$35,700 per unit in a 25-unit subdivision, \$29,916 per unit for infill development, and \$22,799 per unit in a 45-unit apartment building (State Department of Housing and Community Development 2001). Table HO-30 lists impact and related development fees for a single-family dwelling in El Dorado County.

As noted on table HO-30, a portion of total fees are payable to entities other than the County (i.e., fire districts, school districts, park and recreation providers, community services districts, and water providers). The County has no authority to change or waive fees assessed by non-County entities. County-levied fees for single-family dwellings are based on costs to process applications (building permit and septic system fees), ordinance requirements (rare plant fees), and costs to construct improvements. Developments that consist of something other than a single unit may have additional processing fees depending upon the type and size of the project (e.g., a large subdivision project may require preparation of an Environmental Impact Report pursuant to the California Environmental Quality Act, which would be funded by the applicant).

County-levied fees are established or changed using a formal process. To determine an appropriate fee (or fee change), the County conducts a study that identifies details of the service and the cost to administer that service. The Board of Supervisors then considers the new or amended fee based on the results of the study. The Board has final say in the established fee amounts. The County regularly reviews its fee programs and conducts fee studies in responses to changes in requirements, changes in demand, and changes in the value of its services (e.g., influenced by inflation).

**TABLE HO-30
Single-Family Dwelling Impact and Other Fees¹**

Type of Fee	Amount of Fee	Agency Collecting Fee	Time of Assessment
Building Permit	\$0.83-87/sq. ft. ²	El Dorado County	Building Permit
Road, County	\$4,337-8,645/d.u. ³	El Dorado County	Building Permit
Road, State	\$1,676-2,908/d.u. ⁴	El Dorado County	Building Permit
Road, Special District	\$94-5,864/d.u. \$97-6,791/d.u. ⁵	El Dorado County	Building Permit
Fire	\$281-1,915/d.u.	Fire District	Building Permit
School	\$2.14-3.07/sq. ft.	School Districts	Building Permit
Park Dedication In-Lieu Fee	Varies ⁶	Park Agency	Final Subdivision or Parcel Map
Recreation	\$2,331-2,747/d.u. ⁷	Community Services Districts	Building Permit
Rare Plant, County	\$0-885/d.u. ⁸	El Dorado County	Building Permit
Rare Plant, EID ⁹	\$345	EID	Building Permit
Water, EID	\$5,210/d.u. ¹⁰	EID	Building Permit or Final Map ¹¹
Water, GDPUD ¹²	\$100-5,000/d.u.	GDPUD	Building Permit or Final Map ¹³
Water, Grizzly Flats CSD	\$3,650/d.u.	GFCSD	Building Permit
Water, Permit to Drill Well	\$245	El Dorado County	Building Permit
Sewer	\$7,467-8,902/d.u. ¹⁴	EID	Building Permit or Final Map
Septic System	\$490	El Dorado County	Building Permit

Notes:

- ¹ Fees in effect as of October 19, 2003.
- ² Varies based on construction type.
- ³ Road Impact Fee (RIF) for El Dorado Hills Area; Traffic Impact Mitigation fee (TIM) for remainder of West Slope.
- ⁴ Varies based on location by Regional Analysis Zone (RAZ).
- ⁵ Varies based on location and size of structure.
- ⁶ Park fees based on the value of the land and the amount of land required for dedication.
- ⁷ Recreation fees are only collected in the El Dorado Hills and Cameron Park Community Services Districts boundaries.
- ⁸ Plant fee varies based on location.
- ⁹ El Dorado Irrigation District
- ¹⁰ Based on a ¾" meter.
- ¹¹ Fee is collected at recording of a subdivision final or parcel map, unless the lot is pre-existing and does not already have an EDU allocated to it.
- ¹² Georgetown Divide Public Utility District
- ¹³ \$100 is basic service fee for previously assessed parcels; \$5,000 or more is due at time of recording a map creating new parcels.
- ¹⁴ Varies based on location.

Source: El Dorado County Building Department, Planning Department, El Dorado Irrigation District, and Georgetown Divide Public Utility District (2003).

Though not indicated on the table, larger residential projects (subdivisions of more than four parcels or development of more than four multifamily units) may require additional road improvement fees or road construction in order to comply with policies first adopted pursuant to Measure Y, "The Control Traffic Congestion Initiative." This initiative, passed by the voters in 1998, added five policies to the General Plan. These policies are currently in effect under the Writ of Mandate. Similar policies are included in the draft general plans currently being considered by the County. The policies with the greatest potential to affect fees related to housing development are as follows:

- Traffic from residential development projects of five or more units or parcels of land shall not result in, or worsen, Level of Service "F" (gridlock, stop-and-go) traffic congestion during weekday, peak-hour periods on any highway, road, interchange, or intersection in the unincorporated areas of the County.
- Developer-paid traffic impact fees shall fully pay for building all necessary road capacity improvements to fully offset and mitigate all direct and cumulative traffic impacts from new development upon any highways, arterial roads, and their intersections during weekday, peak-hour periods in unincorporated areas of the County; and
- County tax revenues shall not be used in any way to pay for building road capacity improvements to offset traffic impacts from new development projects. Exceptions are allowed if County voters first give their approval.

In summary, if subject residential development were to cause or contribute to existing Level of Service (LOS) F conditions (gridlock, stop-and-go), the developer would be required to fund its share of roadway improvements to ensure that the impact would not occur (i.e., ensure that development would not cause/contribute to LOS F conditions). The cost for necessary roadway improvements would vary depending upon the location of the development and roadway LOS conditions in the area. If the necessary roadway improvement(s) were substantial (e.g., adding lanes or reconstructing interchanges), the costs associated with the developer's share could be high. This cost factor could constrain development.

On and Off-Site Requirements

Site improvements and design costs can affect the cost of housing. Improvements typically are imposed at the time of the issuance of the building permit and are a part of the construction costs. Improvements such as parking and landscaping standards are a result of standards in the Zoning Ordinance or the *Design and Improvement Standards Manual*, and are usually imposed on multifamily residential projects. These are typical for such development within the region and are not considered a heavy constraint on development.

Additional design constraints related to physical site features can also affect the cost of housing. For example, extreme (steep) slopes constrain development. The County has also adopted specific parcel size standards that further limit the potential development beyond the

purely physical limitations. Standards such as these have the potential to restrict the number of dwelling units created during the subdivision mapping process.

Other site improvements imposed at the time lots are created include the construction, both on-site and off-site, if necessary, of roads, water and sewer lines, storm drainage systems, and other infrastructure improvements. These improvements are necessary to support the development and are not considered a constraint on development.

Building Codes and Enforcement

Uniform codes regulate new construction and rehabilitation of dwellings. These codes include building, plumbing, electrical, mechanical, and fire codes. The codes establish minimum standards and specifications for structural soundness, safety, and occupancy. El Dorado County enforces the 1998 editions of the California Building, Plumbing, Mechanical, and Fire Codes and the 1997 National Electrical Code. The County last updated Title 15, the Building Ordinance, in November of 2002, adopting by reference the above codes and defining the County's administrative processes and specific County provisions for construction. The building codes enforced by El Dorado County are typical of those enforced throughout the state.

The El Dorado County Building Department is responsible for enforcement of the codes. Code compliance is conducted through a series of scheduled inspections during the course of construction to ensure compliance with the health and safety standards. Inspections are also conducted in response to public complaints or an inspector's observations that construction is occurring or has occurred without proper permits. Code enforcement is limited to correcting violations that are brought to the County's attention. Proactive code enforcement is limited due to limited resources. Violation correction typically results in code compliance without adverse effects upon the availability or affordability of the housing units involved. Code enforcement officers encourage eligible property owners to seek assistance through the Community Development Block Grant rehabilitation program.

Other Land Use Controls

Writ of Mandate

In January 1999, the Superior Court ruled against the County in a lawsuit filed against the 1996 General Plan and EIR. The subsequent Writ of Mandate prohibited the approval of new discretionary residential development projects except for approval of maps in projects that have executed Development Agreements. This has had the effect of constraining residential development, particularly multifamily development, since most multifamily projects require discretionary approval. Adoption of a new General Plan is expected to occur by June 2004. Once the new plan is adopted and restrictions of the Writ are lifted, the County expects to receive many applications for residential development that would have been restricted under the Writ. However, the effects of the Writ will have constrained housing projects for several years (particularly multifamily housing), contributing to the unmet demand for certain types of housing in the county.

Existing Commitments

At the time the Writ was issued, over 14,000 approved residential units had not been built. Because these units were approved prior to issuance of the Writ, they may be built, consistent with the court-imposed restrictions. These “existing commitments” account for a substantial amount of the county’s expected growth over the next 20 years. The majority of units associated with these commitments are near the westernmost boundary of the county, close to the job centers of Folsom, Sacramento, and the El Dorado Hills Business Park.

The existing commitments pose a constraint in that, when they were originally approved, there was very little consideration given to providing affordable housing as part of the new developments. Specific Plans encompassing a portion of the commitments would allow for but do not mandate the construction of affordable units. It is likely that the types of housing actually constructed will be determined by market forces, which have recently called for large, more expensive single-family homes in low-density areas.

Concurrency Requirements

The County typically requires applicants for discretionary projects to demonstrate that the project will not exceed level of service standards established by the General Plan. In some areas, particularly with respect to roadways, the costs of meeting those standards can be high. The General Plan provides that discretionary projects cannot cause roadways to fall below Level of Service E. Although many communities require better levels of service and while traffic operating at Level of Service E is generally considered to create considerable driver discomfort and inconvenience, adherence to even this standard could require costly roadway improvements in the county. Depending on the manner in which this requirement is administered, the necessary improvements could increase the costs of housing development in the county.

Impediments to Affordable Housing Production in the Tahoe Region

The U.S. Congress established TRPA in 1969 to oversee development and protect the natural resources of the Tahoe Basin. The Tahoe Regional Planning Agency adopted a Regional Plan, Code of Ordinances, and other regulations, which establish specific restrictions on land use, density, rate of growth, land coverage, excavation, and scenic impacts. The Code sets maximum annual housing unit allocations, as well as density limitations on multifamily development. These regulations are designed to bring the Tahoe region into conformance with the TRPA threshold standards established for water quality, air quality, soil conservation, wildlife habitat, vegetation, noise, recreation, and scenic resources. However, while these regulations serve to protect and enhance the Tahoe Basin, they create additional costs and requirements that can constrain development and housing production despite the great need for such housing.

While low-income developments may obtain waivers from the TRPA allocation requirements, once the low-income deed restriction expires and the project is eligible to convert to market rate, the owner must obtain an allocation in order to proceed with the conversion. Because of the difficulty in receiving housing allocations, this added step may

prohibit or stall the conversion of a development to market rate and serves as a disincentive to many developers that want to count on converting to market-rate housing at some time in the future.

The TRPA's regulations have little direct effect on the rehabilitation of basic structural components of existing housing units. However, TRPA's regulations may discourage rehabilitation of substandard buildings involving significant additions or remodeling.

Governmental Constraints on Housing Production for Persons with Disabilities

As part of the governmental constraints analysis, the Housing Element must analyze potential and actual constraints upon the development, maintenance, and improvement of housing for persons with disabilities. The County must also demonstrate efforts to remove constraints or provide reasonable accommodations for housing designed for persons with disabilities.

The County proposes three new measures (HO-DD, HO-EE, HO-MM) to comply with the state requirement. The County will adopt a reasonable accommodation ordinance (Measure HO-MM). In addition, the County proposes reviewing not only the Zoning Ordinance, but also land use policies, permitting practices, and building codes to comply with state and federal fair housing laws (Measure HO-EE). The County will also encourage the incorporation of universal design in new construction (Measure HO-DD).

Additional analysis of current regulations and practices is presented below. This analysis is based on guidance for the constraints analysis developed by the California Department of Housing and Community Development.

General Constraints

- Does the County have a process for persons with disabilities to make requests for reasonable accommodation?

The County will adopt an ordinance establishing a process for making requests for reasonable accommodation (Measure HO-MM) upon General Plan adoption.

- Has the County made efforts to remove constraints on housing for persons with disabilities?

In addition to the analysis here, the County will complete an in-depth review of land use regulations and practices for compliance with fair housing laws (Measure HO-EE) and to adopt an ordinance establishing a process for making requests for reasonable accommodation (Measure HO-MM) upon General Plan adoption.

- Does the County make information available about requesting reasonable accommodation?

The County will adopt an ordinance establishing a process for making requests for reasonable accommodation (Measure HO-MM) upon General Plan adoption.

Zoning and Land Use Constraints

- Has the County reviewed all its zoning laws, policies, and practices for compliance with fair housing law?

In addition to the analysis here, the County intends to review land use regulations and practices for compliance with fair housing laws (Measure HO-EE).

- Are residential parking standards for persons with disabilities different from other parking standards?

The County Code does not specifically state residential parking standards for persons with disabilities. However, boarding homes are required to provide a minimum of one space per bedroom. The County applies state and federal standards for "handicap" parking stalls.

- Does the County have a policy or program for the reduction of parking requirements for special needs housing if a proponent can demonstrate a reduced parking need?

The County will adopt an ordinance establishing a process for disabled persons to make requests for reasonable accommodation, which may include deviation from current parking standards (Measure HO-MM). The County also has a policy that provides opportunities for disabled persons to reside in all neighborhoods (Policy HO-4b).

- Does the locality restrict the siting of group homes?

Group homes for six or fewer individuals are allowed by right in residential zone districts. Group homes for seven or more individuals require review by the County. See the next item.

- What zones allow group homes other than those allowed by state law? Are group homes over six persons allowed?

The County allows group homes (identified as "residential facilities" in the Zoning Ordinance) for six or fewer individuals by right in all residential zone districts. Group homes of seven individuals or more are allowed by right in the Commercial (C) district and with a site plan review in the Professional Office Commercial (CPO) and Planned Commercial (CP) districts. Special Use Permits are required for group homes of seven or more persons in most residential districts.

- Does the County have occupancy standards in the zoning code that apply specifically to unrelated adults and not to families?

No.

- Does the land use element regulate the siting of special needs housing in relationship to one another?

No. There is no minimum distance required between two or more special needs housing.

Permits and Processing Constraints

- How does the County process a request to retrofit homes for accessibility?

The County will adopt an ordinance establishing a process for making requests for reasonable accommodation (Measure HO-MM) upon General Plan adoption.

- Does the County allow group homes with fewer than six persons by right in single-family zones?

Yes.

- Does the County have a set of particular conditions or use restrictions for group homes with greater than six persons?

Group homes for seven or more persons typically require review by the County. Design standards of the zone district may be addressed during the review.

- What kind of community input does the County allow for the approval of group homes?

Group homes of seven individuals or more are allowed with a Special Use Permit in residential zone districts. The use permit provides the public with an opportunity to review the project and express their concerns in a public hearing.

- Does the County have particular conditions for group homes that will be providing services on site?

No, the County does not have established special standards for the operation of group homes.

Building Code Constraints

- Has the locality adopted the Uniform Building Code?

Yes. No amendments have been made that affect the ability to accommodate persons with disabilities.

- Has the County adopted any universal design element into the code?

The County will encourage the incorporation of universal design in new construction (Measure HO-DD).

- Does the County provide reasonable accommodation for persons with disabilities in the enforcement of building codes and the issuance of building permits?

The County will adopt an ordinance establishing a process for making requests for reasonable accommodation (Measure HO-MM) upon General Plan adoption.

Lessening the Effects of Governmental Constraints

This Housing Element proposes a number of programs to help alleviate the effects of some governmental constraints. The following text summarizes those measures that may lessen the effects of the constraints, as appropriate.

For the most part, proposals outlined in this Housing Element addressing governmental constraints are focused on affordable housing. However, a number of the constraints are requirements of state law and are necessary to ensure maintenance of public health and safety. The County lacks the authority to reduce the effects of these constraints.

Land Use Control: General Plan

General Plan land use controls are required by state law, including land use designations that protect open space. Other designations allow for residential development. The land use map designates sufficient land for housing development, so no adjustments are necessary.

Land Use Control: Zoning

Zoning land use controls are required by state law. The County will update its Zoning Ordinance upon adoption of a new General Plan. As outlined in this Housing Element, the County is proposing some Implementation Measures that would facilitate or encourage certain types of residential development. Measure HO-G directs the County to review and revise Zoning Ordinance standards to provide more flexibility for developers of affordable housing. Measure HO-T directs the County to amend the Planned Development combining zone district in a manner that provides incentives for the development of a variety of housing types. Measure HO-U directs the County to adopt standards for affordable housing development so that it may be considered for ministerial approval; such standards would likely be included in the Zoning Ordinance. Finally, Measure HO-EE directs the County to review the Zoning Ordinance for constraints to housing for persons with disabilities. These measures are sufficient to lessen the effect of the Zoning Ordinance as a constraint to housing development.

Land Use Control: Subdivision Ordinance

The County's Subdivision Ordinance is consistent with state law. The subdivision requirements are comparable with those of jurisdictions having similar topography and

demographics. The ordinance does not create excessive obstacles to residential development. No changes are necessary.

Development Processing Procedures

The County's development processing procedures are similar to those of other jurisdictions statewide. The procedures do not create excessive obstacles to residential development, though this Housing Element includes programs to relax the procedures for certain types of projects. These include HO-N, which directs the County to review its current procedures to identify opportunities for streamlining; HO-R, which directs the County to establish a working group to ensure consistent application of processing requirements; HO-U, which directs the County to adopt standards that would facilitate ministerial approval of affordable housing projects; and HO-MM, which directs the County to develop a procedure for processing reasonable accommodation requests. No additional changes are necessary.

Impact Fees

As noted above, only a portion of impact fees associated with residential development are established by the County. The combination of the County's fees and those of other agencies and service providers collectively pose a constraint to the development of affordable housing because developers cannot as easily pass the cost on to the purchaser or future inhabitants. The County is proposing a fee waiver/fee reduction ordinance (Measure HO-I) to help alleviate some of its fee requirements. Other Implementation Measures that may be used to help developers offset fee requirements include HO-E, which directs the County to partner with other entities to obtain grant money or negotiate fee waivers to develop affordable housing; Measure HO-K, which would establish a Housing Trust Fund that could potentially be used to offset fees for affordable housing construction; Measure HO-V, which directs the County to consider ministerial approval of affordable housing, which could lead to overall lower development fees; and Measure HO-EE, which directs the County to adopt an ordinance addressing reasonable accommodation for disabled persons, including funding for such development.

In addition to the measures addressing impact fees (discussed above), the County will continue to consider ways to reduce the adverse effects of impact fees on affordable housing projects as it develops new fee programs.

On and Offsite Requirements

On and offsite requirements, such as those for parking and landscaping, are consistent with the Zoning Ordinance, Subdivision Ordinance, and other County codes. Jurisdictions across California have these types of requirements. Although these requirements do not place an undue hardship on developers of residential projects, this Housing Element contains incentives that may relax standards for certain types of development. Measure HO-G, directs the County to review and revise Zoning Ordinance standards to provide more flexibility for developers of affordable housing. Measure HO-J directs the County to work with TPRA to consider changes to its Code of Ordinances that would facilitate the construction of affordable housing. Measure HO-O directs the County to develop an infill incentive

ordinance, which will address standards for such development. Finally, Measure HO-T directs the County to amend the Planned Development combining zone district in a manner that provides incentives for the development of a variety of housing types.

It should be noted that some of the new measures proposed in this Housing Element may lead to additional development requirements. No mitigation is proposed for these new requirements.

Building Codes

Building code requirements are intended to protect public health and safety. No changes are necessary.

Writ of Mandate

The Writ of Mandate, issued by a Superior Court Judge, will be in effect until the Court agrees that the County has met the terms of the Writ. Upon adoption of a new General Plan, the County will return to the Court and ask that the Writ be lifted. Other than following the procedure to have the Writ lifted, there are no other changes that can be made.

Existing Commitments

Because of the location of units associated with the majority of the existing commitments, these projects promote housing development near job centers. Generally, the agreement(s) may only be changed if both parties agree to renegotiate the terms. No mitigation is available.

Concurrency Requirements

Requirements for concurrency of services and development are contained in the General Plan and County Code. Requirements for utility delivery, such as water, are necessary for public health and safety. Requirements for concurrency of roadway improvements are tied to the County's LOS standard. It is not feasible to lower the LOS standards or concurrency requirements without significant adverse effects on traffic congestion and air quality.

Special Requirements in the Tahoe Basin

Residential development in the Tahoe Basin is primarily regulated by the TRPA. The County has no authority to relax or otherwise change the standards of TRPA. This Housing Element contains Implementation Measures (Measure HO-J and HO-Q) that encourage closer cooperation with TRPA so that affordable housing issues in the El Dorado County portion of the Basin may be more adequately addressed. No additional measures are necessary.

Government Constraints and Housing for Disabled Persons

As noted in the text, the County is proposing three Implementation Measures (Measures HO-DD, HO-EE, and HO-MM) to address the constraints associated with the development of housing for persons with disabilities. No additional measures are necessary.

NON-GOVERNMENTAL CONSTRAINTS

Non-governmental constraints to housing production include a wide range of market, environmental, and physical constraints. This analysis focuses not only on land costs, construction costs, and market financing (65583[a][5]), but also on the availability of services, environmental constraints, and physical (land) constraints. Although most non-governmental constraints are outside the control of the County, they can sometimes be mitigated by County policies or actions.

Land Cost

Costs associated with the acquisition of land include both the market price of raw land and the cost of holding the property throughout the development process. Land acquisition costs can account for over half of the final sales price of new homes in very small developments and in areas where land is scarce.

Raw land costs vary substantially across the county based on a number of factors. The main determinants of land value are location, access to public services, zoning, and parcel size. Land in a desirable area that is zoned for residential uses will likely be more valuable than a remote piece of land that is zoned for agricultural uses. According to a local real estate agent, land available for sale zoned for multifamily development is very scarce in the county (Wall pers. comm. 2002). The agent estimates that land zoned for multifamily development in the Placerville area ranges from \$120,000 to over \$600,000 per acre, based on exact parcel size and/or precise location. However, this figure can exceed \$1,000,000 per acre in the Tahoe Basin. Land costs in El Dorado County are consistent with other counties in the region with similar characteristics.

Construction Cost

Construction costs vary widely depending on the type, size, and amenities of the development. According to the Construction Industry Research Board, construction "hard costs" for typical single-family residential buildings range from approximately \$60 to \$95 per square foot; however, construction costs can be up to \$200 or higher per square foot for high amenity developments or for lots with steep slopes or other environmental constraints. Multifamily residences such as apartments can generally be constructed for slightly less per square foot than single-family homes due to cost-efficient building methods.

Availability of Financing

Another non-governmental constraint to housing production is limited financing resources. Although, financing support may be available from local government sources, generally, these sources are not sufficient to meet local housing needs. Based on information obtained from the Planning Department and the Department of Human Services, lending practices in the county appear to be consistent with neighboring jurisdictions and not a significant threat to housing production.

Water Supply

In El Dorado County, the primary sources of potable water are surface water resources. Rural areas where surface water is in short supply or where surface water delivery systems are absent rely on groundwater resources.

There are five primary public water providers in El Dorado County, all of which are independent public entities:

- El Dorado Irrigation District (EID), which provides water to the western part of the county from El Dorado Hills to Placerville;
- Georgetown Divide Public Utility District (GDPUD), which provides water to the Georgetown Divide;
- Grizzly Flats Community Services District (GFCSD), which provides water to the Grizzly Flat Rural Center;
- South Lake Tahoe Public Utility District (STPUD), which provides water to South Lake Tahoe and surrounding unincorporated areas; and
- Tahoe City Public Utility District (TCPUD), which provides water to the communities along the west shore of Lake Tahoe.

Much of El Dorado County is without water service, including the larger communities of Pollock Pines and Camino. An exception in the rural areas is Grizzly Flat, which has its own community services district that provides water service. The limited availability of public water confines more dense residential development to those areas having potable water service.

The availability of water to support residential development will depend on the supplies ultimately sought by the water purveyors in the county and state and federal regulatory constraints on those supplies. The County will cooperate with the water purveyors in seeking to establish a water supply that is sufficient to meet the county's diverse needs, including water for housing, agriculture, and nonresidential (e.g., commercial and industrial) development. The availability of water supply may also be influenced by the availability of infrastructure to deliver water. Water purveyors in the county are currently engaged in an infrastructure planning process that will seek to make water available throughout their service areas. Depending on the timing and funds available for those infrastructure improvements, however, water supply could pose a constraint to the development of housing.

Wastewater Services

Like water services, wastewater services are provided in only limited areas of the county. Currently, public wastewater collection, treatment, and disposal systems are present in portions of the western half of the county and in the Tahoe Basin, with services provided by EID, GDPUD, and STPUD. The EID operates and maintains the wastewater systems for the western part of the county from the county line to the Placerville area along the U.S.

Highway 50 corridor. The GDPUD manages on-site disposal for the Auburn Lake Trails subdivision. In the Tahoe Basin, STPUD operates the wastewater system in the South Lake Tahoe area.

The remainder of the county is not served by public wastewater systems. This includes more populated areas of Georgetown, Camino, and Pollock Pines. Areas not receiving service from one of the public providers rely on individual (usually septic) systems. However, the suitability of the soils on the lower West Slope to accept septic tank effluent varies widely. Many areas have a geology that includes shear zones, serpentine, melange and other rock and soil types that may not be suitable for acceptance of septic tank effluent. In many cases, connection to an existing wastewater management system (i.e., EID's system) is the only way a parcel on the lower West Slope can develop. Connecting to EID's system may not always be financially practicable, though, and could ultimately result in the extension of service to rural areas that the County has not identified as future growth areas on the General Plan Land Use Map.

The absence of extensive public wastewater collection and treatment services is a considerable constraint to dense residential development in areas without such services. While it is recognized that long-term solutions are needed, it is unlikely that the wastewater collection and treatment providers will expand beyond their current spheres of influence within the planning period of this housing element.

Special Status Species

El Dorado County is home to a number of rare, threatened, endangered, or otherwise sensitive plant and animal species whose protection is required pursuant to state and federal law. For example, the County has an ongoing partnership with the California Department of Fish and Game and U.S. Fish and Wildlife Service to permanently protect a number of rare, threatened, or endangered plant species in five rare plant preserves. These plant preserves are situated in the western part of the county, which is also where the greatest pressure for residential development has occurred over the last several years. Restrictions of state and federal law affect the County's ability to identify these lands for residential development and a developer's ability to actually construct the residential units.

Topography and Other Physical Land Constraints

Most of El Dorado County is very rural; over half of the county's land area is commercial forestland that is owned by the federal government (with lesser holdings by the state, private companies, and individuals) and has limited access and services. These rural areas encompass a range of topographical and other physical features that can also limit residential development.

Much of the county is moderately to steeply sloping, a factor that can substantially affect housing density. Since many of these areas are in the Rural Regions, which are devoid of services (e.g., no water or wastewater services, no road access), they are generally not suitable for residential development.

Other physical features that can affect residential development include the presence of rivers, streams, and other water bodies (many of which are subject to regulation by the state and federal governments); high or extreme fire hazard (because of surrounding vegetation, lack of access, and lack of protective services); and land ownership patterns.

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SECTION 4: HOUSING RESOURCES AND OPPORTUNITIES

This section analyzes the resources and opportunities available for the development, rehabilitation, and preservation of affordable housing in El Dorado County. Included is an evaluation of the availability of land resources, financial administrative resources available to support housing activities, and opportunities for energy conservation.

LAND AND SERVICES AVAILABLE FOR RESIDENTIAL DEVELOPMENT

Housing element law specifies that jurisdictions must identify adequate sites (vacant and surplus lands that are appropriate for residential development) to be made available to encourage the development of a variety of housing types for all economic segments of the population. In evaluating the residential growth potential, El Dorado County has reviewed vacant sites in the unincorporated areas identified for residential use, which are summarized in the vacant land survey. Attachment A provides detail on vacant land available by zone district within the county's established communities.

Survey Methodology

The vacant land survey is a summary of information contained in the County Assessor's database. After identifying target areas (established communities as shown on Figure HO-12), the County ran a query for vacant parcels assigned zoning designations that would allow residential development. These data were summarized for residential development suitability by zone district within each community.

The vacant land survey assumed the following:

- Though there are numerous suitable rural residential parcels, the most intensive residential development is expected to occur in established urbanized and rural communities. This assumption is consistent with direction in the General Plan Land Use Element to target the communities for such development.
- "Higher density" development is that which provides 4 or more dwelling units (DUs) per acre. For the purposes of determining suitable sites for affordable housing, the County identified areas having higher density development potential and the availability of public water and wastewater disposal services.
- The availability of services was broken down into three categories: (1) areas where public water and public wastewater disposal services are available; (2) areas where public water is available but wastewater must be disposed of using a private system (usually a septic system); and (3) areas without public water or wastewater disposal service.
- Mixed residential and commercial use on commercial lands is allowed at a maximum of 10 DUs per acre in urbanized communities (Cameron Park, Diamond Springs/El Dorado, El Dorado Hills, Placerville periphery, and Shingle Springs) and 4 DUs per acre in rural communities.

- For residentially zoned parcels outside of the Tahoe Basin, adjusted maximum capacity is 80 percent of the maximum capacity. Application of the 80 percent factor is consistent with regional development trends. It also accounts for limitations such as slope and access, and development requirements such as fire safe clearances.
- For mixed residential and commercial uses on commercially zoned parcels, adjusted maximum capacity is 10 percent of the maximum capacity. This reduction was applied because the County has not to date processed any mixed-use projects. Mixed use is included in the survey because the County anticipates a demand for this type of housing as a result of increased development pressure in existing communities.
- Because TRPA regulates the amount of residential development in the Tahoe Basin, the survey assumes that a limited number of residential building permits will be available. The Tahoe Regional Planning Agency has authorized the County to issue an average of 92 residential building permits per year (this number does not include building permits for affordable housing). The survey assumes an adjusted maximum capacity of 460 new residential units for the five-year Housing Element period.
- The County has entered in to a number of Development Agreements through which several thousand new residential DUs have been permitted (see the “Existing Commitments” discussion in the Housing Constraints section of this Element for more information). The survey includes DUs associated with the areas covered by the Bass Lake Hills Specific Plan, Carson Creek Specific Plan, El Dorado Hills (Serrano) Specific Plan, Marble Valley Tentative Subdivision Map, Promontory Specific Plan, and Valley View Specific Plan. The survey includes the entire Bass Lake Hills Specific Plan area even though Development Agreements have not been signed for the entire Specific Plan area. Other areas having approved tentative parcel and tentative subdivision maps that are not subject to Development Agreements are simply treated as vacant parcels.

Survey Summary

The survey results show that El Dorado County has enough land appropriately zoned to meet its total 2001–2008 allocation of 9,994 units. As shown on Table HO-31, there is capacity to accommodate 12,059 DUs outside of the Development Agreement areas.

Consistent with Section 65583(c)(1) of the Government Code, the survey does not attempt to predict actual rates of residential development, but rather provides an inventory of land available for development. Once the County adopts a new General Plan and the Superior Court of California removes the restrictions outlined in the 1999 Writ of Mandate (see the Writ of Mandate discussion under “Other Land Use Controls” in Section 3: Housing Constraints), the County expects that actual housing development will be influenced by the housing market, housing programs included in this element, and constraints outlined in Section 3 of this element.

The survey numbers reflect development uninhibited by constraints described in Section 3 of this Housing Element. While few of these constraints would affect the physical development potential of vacant sites, the County expects that some could affect development rates and intensities. For example, a landowner wishing to develop a smaller parcel with a limited

number of multifamily units could have more difficulty in securing the funds necessary to complete the project. This element proposes a number of programs that could offset or assist landowners with fee payment, including fee waiver/fee reduction (Measure HO-I), a housing trust fund (Measure HO-K), additional grant monies (Measure HO-M), and model or relaxed development standards (Measures HO-N, HO-O, HO-T, and HO-V).

Typically, those lands zoned for higher density development (4 or more DUs per acre) and having public water supply and wastewater disposal services are most suited to accommodate housing for very low and lower income households. The 2001–2008 allocations identify a target of 4,719 units to accommodate such households. The inventory and Table HO-31 indicate that there is capacity to supply a total of 8,060 higher density units having public water and sewer (this does not include the Development Agreement areas). This is more than adequate to meet the allocation for very low and lower income households.

	Acres	Parcels	Adjusted Maximum Capacity (DUs)
All Lands in Communities Except Lands in Development Agreements ¹			
Total of Vacant Lands	11,985.1	1,575	12,059
Higher Density Lands (4+ DUs/acre)	1701.9	278	9,680
Higher Density Lands Having Public Services	1541.4	120	8,060
2001–2008 Allocations: Very Low = 2,829 units; Lower = 1,890 units; Moderate = 2,100 units; Above Moderate = 3,175 units; Total = 9,994 units.			
Notes:			
¹ Considers land vacant as of August 2002 (information from the El Dorado County Assessor's Office database). See text and Attachment A for further information.			

Subsequent to adoption of a new General Plan, the County will review and revise its Zoning Ordinance, consistent with state Planning and Zoning Law. This Zoning Ordinance update will occur during the planning period to which this Element applies (i.e., 2001–2008). The next revision of the housing element will be based on the revised Zoning Ordinance.

FINANCIAL AND ADMINISTRATIVE RESOURCES

El Dorado County has access to a variety of funding sources available for affordable housing activities. They include programs from local, state, federal, and private sources. The following section describes the most significant housing resources in El Dorado County. All of these programs are administered by the El Dorado County Department of Human Services. The Department of Human Services functions as the Housing Authority Agent for the Board of Supervisors.

Section 8 Program

The Section 8 Housing Choice Voucher (HCV) Program is a federal program that provides rental assistance to lower and very low income persons in need of affordable housing. The Section 8 Program provides a housing voucher to a tenant, which generally covers the difference between the fair market rent payment standards established by HUD and what a tenant can afford to pay (e.g., 30 percent of their income). Many of those receiving Section 8 vouchers are elderly or disabled households.

As of October 2002, the County had 374 vouchers available, of which 346 were "leased up" (i.e., 346 lower and very low income households in El Dorado County are receiving Section 8 rental assistance). Eligible voucher holders have had difficulty locating properties to rent due to the "gap" between the payment standard set by HUD (Fair Market Rent [FMR]) and the cost of market-rate rental housing in El Dorado County. (See Table HO-16 for an example of this.) A trend is developing wherein the majority of housing available that qualifies within the HUD payment standards is found in the subsidized rental market, and this market is very limited.

As noted earlier in this element, the County had a Section 8 waiting list of about 1,000 applicants as of November 2002.

Community Development Block Grant Housing Rehabilitation Program

Through the CDBG Program, HUD provides grants and loans to local governments for funding a wide range of community development activities. However, El Dorado County does not qualify as an entitlement jurisdiction to receive CDBG funding directly from HUD; therefore, the County applies to the state for CDBG program funds for specific programs under a competitive funding process.

The purpose of the CDBG Program is to provide adequate housing, a suitable living environment, and expanded economic opportunities for persons of low and moderate income. The CDBG funds can be used for acquisition/rehabilitation, homebuyer assistance, economic development, homeless assistance, public services, and neighborhood revitalization. A minimum of 51 percent of the CDBG funds provided must be used for the support of activities that benefit low and moderate income persons. The County uses CDBG funding for housing rehabilitation programs and public works projects.

The CDBG funds are used to preserve the existing stock of affordable housing through the County Housing Rehabilitation Loan Program. This program provides housing rehabilitation and weatherization loans and services to low-income households throughout the county. The maximum loan amount is \$40,000. However, the recently passed Senate Bill 975 requires the payment of prevailing wages on CDBG financed owner-occupied rehabilitation for low-income households.

Mortgage Credit Certificate Program

The Mortgage Credit Certificate (MCC) Program is designed to assist first-time homebuyers. The MCCs are allocated on an annual basis to each county in the state on a population-based formula. The County, in conjunction with mortgage institutions, administers the program. The applicant for an MCC applies to the County, which screens the applicants. Home purchasers who receive MCCs are entitled to an income tax credit against the interest paid on their mortgage. The value of the tax credit effectively reduces the monthly mortgage and is taken into consideration by the mortgage lender when qualifying the borrower.

Every year, a percentage of the MCC assistance must go to households earning 80 percent or less of the median family income (the percentage changes from year to year). The program has limitations on home sales price. Because home prices in El Dorado County are relatively high, participation in the MCC is difficult or impossible for many of the individuals that would benefit most from the program.

ENERGY CONSERVATION OPPORTUNITIES

This section describes opportunities for conserving energy in existing homes as well as in new residential construction. It discusses the factors affecting energy use, conservation programs currently available in El Dorado County, and examples of effective programs used by other jurisdictions.

The California State Building Standards Codes (specifically Title 24) requires that all new residential development comply with several energy conservation standards. The standards require ceiling, wall, and concrete slab insulation, vapor barriers, weather-stripping on doors and windows, closeable doors on fireplaces, insulated heating and cooling ducts, water heater insulation blankets, swimming pool covers and timers, certified energy efficient appliances, etc. All new construction in El Dorado County must comply with Title 24.

The primary energy conservation program for older homes is weatherization. The Department of Human Services offers home weatherization services to very low and lower income households countywide through its Low-Income Home Weatherization Program. On average, the County assists 200 households per year under this program. Furnace repair and replacement is also available. The County generally assists more than 1,000 households with energy payments through crisis intervention programs.

The County encourages energy efficiency in new residential construction by emphasizing energy efficient construction practices. This strategy provides information to builders on the short- and long-run costs and benefits of energy efficient design and construction.

The County also employs policies that encourage solar energy technology in both retrofits and new construction. There are two distinct approaches to solar heating: active and passive. Active systems use mechanical equipment to collect and transport heat, such as the relatively common roof plate collector system used in solar water and space heaters. Collectors can contain water, oil, or air that is pumped through conduits and heated, then piped to the spaces to be heated or to a water heater tank.

Passive solar systems collect and transport heat through non-mechanical means. Essentially, the structure itself becomes part of the collection and transmission system. Certain types of building materials absorb solar energy and can transmit that energy later. Passive systems often employ skylight windows to allow sunlight to enter the room, and masonry walls or walls with water pipes inside to store the solar heat. This heat is then generated back into the room when the room cools in the evening.

The best method to encourage use of active or passive solar systems for heating and cooling is to not restrict their use in the zoning and building ordinances and to require subdivision layouts that facilitate solar use.

In addition, PG&E publishes a wide variety of pamphlets that provide information on energy conservation practices.

SECTION 5: EVALUATION OF PREVIOUS HOUSING ELEMENT

State housing law requires housing element updates to include an evaluation that reviews the success of the previous housing element and identifies revisions that may remedy that element's weaknesses. This section summarizes the results of the County's review of the 1996 Housing Element by discussing its overall effectiveness, progress in implementation of the element's policies, and the appropriateness of those policies. A detailed review of each policy from the 1996 Housing Element is contained in Attachment B.

The 1996 Housing Element contained five goals related to housing opportunities, housing sites, housing incentives (affordable housing), residential environment (conservation and rehabilitation), and housing efficiency and safety.

GOAL 1: HOUSING OPPORTUNITIES

The 1996 housing opportunities goal was as follows:

“[Provide for] a variety of housing opportunities by type, tenure, price, and neighborhood character to ensure the availability of sufficient quantities of buildable land to allow the construction of decent housing within a suitable residential environment for all residents, regardless of income, race, gender, age, or any other arbitrary factor.”

The 1996 Housing Element noted that this goal could be met through implementation of a number of policies that would meet five objectives:

1. Attainment of the County's projected share of the regional housing needs.
2. Provision of safe, comfortable housing for groups with special needs having low to moderate income.
3. Elimination of discriminatory practices that result in denying residents access to affordable housing.
4. Limitations on conversions of existing rental housing to condominiums.
5. Continued support of the El Dorado County Housing Authority.

As detailed in Attachment B, the County has not successfully met its projected fair share of regional housing needs, including very low to moderate income special needs groups. In general, the County believes the primary reasons for this shortfall were a lack of incentives for builders to propose and construct affordable housing, either as stand-alone projects or as part of larger planned developments, and a strong market demand for above moderate housing. Other reasons contributing to the shortfall include legal challenges to development densities within Specific Plan areas and public opposition to proposals for affordable housing.

The County successfully implemented the majority of its policies addressing safe, comfortable housing for low to moderate income groups with special needs; eliminating discriminatory housing practices; and continued support of the El Dorado County Housing Authority (see Attachment B). As noted in Attachment B, special needs housing policies were, for the most part, included in the Zoning Ordinance in effect during the life of the 1996 Housing Element. This revised element provides a number of policies and implementation strategies for special needs groups (see Goal HO-4) and equal housing opportunities (see Goal HO-6). Strategies include working with local organizations to address special housing needs, adopting a Fair Housing Ordinance, and taking more aggressive steps to provide information to the public. Continued support of the Housing Authority is carried into this revised element.

The County did not receive requests for conversions of rental housing to condominiums between adoption of the 1996 Housing Element and 2001 and thus did not apply any of its policies relating to such conversions. Currently, very few multifamily housing developments are suitable for conversion or are likely to be converted to condominiums. As the county grows and more multifamily housing developments are built, this may become more of a concern. Nevertheless, this new element maintains policies addressing conversions in the event any are proposed before the next element revision.

GOAL 2: HOUSING SITES

The 1996 housing sites goal was as follows:

“[Provide for] adequate housing sites suitable for residential development of all types that are properly located in response to environmental constraints, community facilities, and public services.”

The 1996 Housing Element noted that this goal could be met through implementation of a number of policies that would meet six objectives:

1. Designation of adequate sites for multifamily housing in the unincorporated portion of the county.
2. Identification of suitable sites for development of mobile and manufactured homes.
3. Use of planned developments to allow for design flexibility and creativity to produce affordable housing.
4. Development of planned communities containing a mix of housing sites.
5. Development of rural housing opportunities within Rural Centers.
6. Identification of suitable opportunities for the development of employee housing.

The 1996 Housing Element required the County to identify a certain amount of land to support at least 862 additional units of multifamily housing and to consider establishment of a combining zone district on at least 25 percent of General Plan-designated multifamily residential land. The intent of the combining zone district was to ensure that minimum

densities were met in certain areas. The County did not establish this combining zone district, largely due to the fact that it had not completed its Zoning Ordinance update at the time the Court set aside the General Plan. This element contains a different approach to providing affordable, multifamily housing, including changes to review requirements, mandatory inclusion of affordable units, development of a housing trust fund, and creation of voluntary incentive programs.

Two of the County's policies addressing mobile homes/manufactured home siting repeat requirements of state law. The remaining policies included assigning a percentage of multifamily, high-density, and medium-density residential to a mobile home park combining zone district and the reduction of building fees for the placement of mobile or manufactured homes in lieu of traditional single-family homes. Because the Zoning Ordinance update was not completed, a mobile home park combining zone district was not created. This element contains a different approach to preserving mobile home and manufactured home parks, focusing on mobile home park conversion issues. This element also contains policies and implementation measures addressing the waiver or deferral of fees for affordable housing, which may include mobile and manufactured homes.

Although available during the life of the 1996 Housing Element, the Planned Development (-PD) combining zone district was not used for the development of affordable housing and thus was not effective in helping the County achieve the objective and policy addressing this issue. The primary reason for this was a lack of incentives for developers to propose and construct such development. This Housing Element update includes a measure to amend the PD combining zone district to provide better incentives for the inclusion of affordable units.

The General Plan Land Use Map in effect during the 1996 Housing Element identified some but not all of the County's Specific Plan areas as Planned Communities (PC). Several Specific Plans included proposals for a variety of housing types and mixed uses, as suggested by the 1996 Housing Element's objective and policy addressing Planned Communities. Because the County does not anticipate establishing any additional Planned Communities, the revised element does not address future Planned Communities.

On the 1996 General Plan Land Use Map, the County identified a number of Rural Centers in which higher density residential development would have been permitted. In many cases, residential development and commercial establishments are already present in Rural Centers. Under all of the proposed General Plan alternatives, some additional Rural Center residential development would be permitted to the extent that existing conditions would support higher density development (e.g., because such development would typically rely on groundwater and septic, development at the maximum density would likely not be feasible). This element update also includes policy and implementation measures encouraging the distribution of affordable housing countywide, including throughout the county's rural areas.

Two of the 1996 policies under the employee housing objective were a restatement of state law, and two others were inconsistent with state law. The current Zoning Ordinance addresses the requirements of the other policies, which focused on employee housing objectives (housing for six or fewer employees, housing for more than 12 farmworkers,

limiting the occupancy of employee housing in agriculturally zoned areas to farmworkers, and issuance of a building permit for employee housing that is permitted by the state). Because the County was unable to complete the Zoning Ordinance update, revisions needed to correct discrepancies were not accomplished.

Because employee housing is regulated by both the state and by the County, it is difficult for the County to determine the status of employee housing projects and to understand the level and nature of countywide employee housing. Rather than identify specific policies, then, the County believes that future establishment of employee housing will require closer coordination with the State Department of Housing and Community Development. This revision of the Housing Element addresses this coordination.

GOAL 3: HOUSING INCENTIVES (AFFORDABLE HOUSING)

The 1996 housing incentives goal was as follows:

“[Develop and implement] programs, which assist developers in providing affordable housing opportunities while protecting the public health, safety, and welfare.”

The 1996 Housing Element noted that this goal could be met through implementation of a number of policies that would meet five objectives:

1. Development of density bonus and incentive programs to encourage builders and developers to provide dwelling units suitable for sale or rent to low and moderate income groups.
2. Determination of the feasibility of a separate fee structure for affordable housing developments.
3. Creation of road development standards for all housing projects as a means to reduce the cost of development.
4. Public education regarding secondary residential units and temporary hardship mobile homes.
5. Expansion of the County's programs to provide information related to affordable housing.

The 1996 Housing Element included a density bonus program, but it was not used to establish affordable housing units. This was primarily due to the fact that the incentives were not strong enough to compete with the market for larger homes on larger lots. Additionally, because the Zoning Ordinance update was not completed, the density bonus program was never codified. This element update includes a measure to develop and adopt a new, stronger density bonus ordinance.

The County adopted an affordable housing fee structure in 2000 (Housing Policy B11). This Housing Element includes an additional measure that further addresses fee waivers and

deferrals, though current voter-approved policy precludes the County's ability to completely waive some fees (see the Housing Constraints section of this element).

The County did not develop or adopt road development standards for all types of housing development. The Department of Transportation continues to require design of subdivision streets consistent with the *Design and Improvement Standards Manual* (1986, as amended through 1992), which is available to developers.

Three of the four policies identified to implement the objective to educate the public regarding second residential units and temporary hardship mobile homes did not address public education. Rather, they addressed the conditions under which second residential units and temporary hardship mobile homes would be allowed. While these policies were successfully implemented by being included in the Zoning Ordinance in effect during the life of the 1996 Housing Element, they did not effectively promote the stated objective. The County did provide information regarding second residential units and hardship mobile homes through its permit center research room and its customer service counters. The County recognizes that the need to provide this information is ongoing and intends to continue in its education efforts through its customer service counters and via its website. This revised element contains a number of implementation measures that include a public outreach component.

GOAL 4: RESIDENTIAL ENVIRONMENT (CONSERVATION AND REHABILITATION)

The 1996 residential environment goal was as follows:

“[Provide] a quality residential environment obtained through the conservation and rehabilitation of the existing housing stock resulting in the maintenance and improvement of community character.”

The 1996 Housing Element noted that this goal could be met through implementation of policies that would meet the objective of encouraging the improvement of existing residential neighborhoods. The element contained only two policies addressing this subject. Both were focused on providing information to the public regarding effective types of improvements, information on potential funding sources, and basic assistance to homeowners. The County provides continual homeowner assistance through the Low Income Home Energy Assistance Program. This revision of the Housing Element includes many more policies and implementation measures directed toward conservation and rehabilitation.

GOAL 5: HOUSING EFFICIENCY AND SAFETY

The 1996 housing efficiency and safety goal was as follows:

“Future housing units [are] designed to minimize the consumption of natural resources and to protect against natural hazards.”

The 1996 Housing Element noted that this goal could be met through implementation of policies that would meet the objective of promoting energy and water efficient housing and site design. These policies directed the County to prepare and distribute information on Title 24, weatherization, building and site design, and water conserving landscaping. The County did not prepare brochures about Title 24, weatherization, and building and site design. For the most part, staff provides this information through the public assistance counters. Although brochures about the County's water conserving landscape standards and drought-tolerant landscaping are available to the public, application of the standards or use of drought-tolerant landscaping is not actively encouraged when single-family home builders apply for building permits (the existing standards only apply to nonresidential projects). This element contains revised policies and implementation measures that focus on more active distribution of information.

REVIEW SUMMARY

In summary, the County met a number of its housing goals, objectives, and policies but fell short in a number of important areas, most notably meeting its fair share housing goals. The 1996 element also contained a number of policies that were not very effective in contributing to the success of the stated goals and objectives. This was further complicated by the fact that the County had not completed adoption of a new Zoning Ordinance consistent with the 1996 General Plan (and 1996 Housing Element) before the Court set aside the General Plan.

The goals and policies of this new housing element address the shortcomings of the 1996 element by presenting what the County believes is a more explicit and, in some cases, mandatory direction. This version also contains more exhaustive implementation programs for the element's policies, which will help ensure that they are implementable and that agencies and/or departments responsible for application are clearly identified.

SECTION 6: Housing Goals, Policies, and Implementation Program

GOALS AND POLICIES

GENERAL HOUSING POLICIES

These policies are targeted toward supporting and increasing the supply of housing affordable to lower income households by providing broad guidance in the development of future plans, procedures, and programs and by removing governmental constraints to housing production. They also attempt to foster increased communication and cooperation among stakeholders.

Goal HO-1: To provide for housing that meets the needs of existing and future residents in all income categories.

- Policy HO-1a When adopting or updating programs, procedures, or Specific Plans or other planning documents, the County shall ensure that the goals, policies, and implementation programs are developed with the consideration of achieving the County's regional housing allocation.
- Policy HO-1b To ensure that projected housing needs can be accommodated, the County shall maintain an adequate supply of suitable sites that are properly located based on environmental constraints, community facilities, and adequate public services.
- Policy HO-1c In the establishment of development standards, regulations, and procedures, the County shall consider the cost of housing in relation to public health and safety considerations and environmental protection.
- Policy HO-1d The County shall support the Department of Human Services in order to assist with achievement and maintenance of the County's housing goals, policies, and programs.
- Policy HO-1e The County shall direct higher density residential development to Community Regions and Rural Centers.
- Policy HO-1f The County will encourage new or substantially rehabilitated discretionary residential developments to provide for housing that is affordable to low and moderate income households.
- Policy HO-1g The County shall give highest priority for permit processing to development projects that provide housing affordable to very low or lower income households.

- Policy HO-1h The County shall encourage mixed-use projects where housing is provided in conjunction with compatible nonresidential uses.
- Policy HO-1i The County shall work with local community, neighborhood, and special interest groups in order to integrate affordable workforce housing into a community and to minimize opposition to increasing housing densities.
- Policy HO-1j The County shall apply for funds from the state and federal government to support construction of affordable housing.
- Policy HO-1k Affordable housing in residential projects shall be dispersed throughout the project area.
- Policy HO-1l To the extent feasible, very low, lower, and moderate income housing produced through government subsidies, incentives, and/or regulatory programs shall be distributed throughout the county and shall not be concentrated in a particular area or community.
- Policy HO-1m For projects that include below market-rate units, the County shall require such units to be available for occupancy at the same time or within a reasonable amount of time following construction of the market-rate units.
- Policy HO-1n The County shall work with the Tahoe Regional Planning Agency (TRPA) to strengthen the effectiveness of existing incentive programs for the production of affordable housing in the Tahoe Basin.
- Policy HO-1o The County shall explore establishing a Redevelopment Agency and identify sources of local funding for establishing a Housing Trust Fund.
- Policy HO-1p The County shall minimize discretionary review requirements for affordable housing.
- Policy HO-1q The County shall ensure that its departments work together in all aspects of housing production in order to make certain that housing policies and programs are implemented as efficiently and effectively as possible and to ensure that funding is judiciously managed.
- Policy HO-1r The County shall develop incentive programs and partnerships to encourage private development of affordable housing.
- Policy HO-1s The County shall review its surplus land inventory for potential sites to meet its affordable housing needs.
- Policy HO-1t The County shall investigate the potential of developing a land bank for the development of housing for very low and lower income households.

- Policy HO-1u The County shall track the approval and status of housing dedicated for agricultural employees.
- Policy HO-1v The County shall support establishing a first-time homebuyers program.
- Policy HO-1w The County shall provide access to information on housing policies and programs at appropriate locations.

Also refer to the Land Use and Economic Development Elements.

CONSERVATION AND REHABILITATION POLICIES

Under Goal HO-2, the policies concentrate on maintaining community character and preserving housing stock through the continuation of County programs, effective code enforcement, and investigation of new funding sources.

Under Goal HO-3, the policies focus on preserving the affordable housing stock through continued maintenance, preservation, and rehabilitation of the existing affordable housing.

Goal HO-2: To provide quality residential environments for all income levels.

- Policy HO-2a The County shall continue to make rehabilitation loans to qualifying households from its Community Development Block Grant program revolving loan funds.
- Policy HO-2b The County shall continue to apply for Community Development Block Grant, Home Investment Partnership (HOME) Program, and other similar state and federal grant funding for the purpose of rehabilitating low-cost, owner-occupied, and rental housing.
- Policy HO-2c The County shall encourage private financing for the rehabilitation of housing.
- Policy HO-2d The County shall require the abatement of unsafe structures while encouraging property owners to correct deficiencies.
- Policy HO-2e The County shall encourage manufactured home subdivisions.

Goal HO-3: To conserve the County's current stock of affordable housing.

- Policy HO-3a The County shall strive to preserve the current stock of affordable housing by encouraging property owners to maintain subsidized units rather than converting such units to market-rate rentals.

- Policy HO-3b The demolition of existing multifamily units should be allowed only if a structure is found to be substandard and unsuitable for rehabilitation and tenants are given reasonable notice, an opportunity to purchase the property, and/or relocation assistance by the landlord.
- Policy HO-3c The County shall support efforts to convert mobile home parks where residents lease their spaces to resident ownership of the park.
- Policy HO-3d The conversion of mobile home parks to housing that is not affordable to very low and lower income households shall be discouraged.
- Policy HO-3e The County shall continue to provide Section 8 Housing Choice Voucher Program rental housing assistance to eligible households.
- Policy HO-3f The County shall continue to allow rehabilitation of dwellings that do not meet current lot size, setback, or other current zoning standards, so long as the nonconformity is not increased and there is no threat to public health and/or safety.
- Policy HO-3g New multifamily affordable housing developments shall not be converted to condominiums for at least twenty years after issuance of the Certificate of Occupancy.
- Policy HO-3h All requests for the conversion of affordable multifamily housing units to condominiums shall be reviewed to determine the impact on the availability of the affordable housing stock and options for preserving affordable housing stock.
- Policy HO-3i The County shall strive to preserve all at-risk dwelling units (i.e., those that are currently in a subsidized housing program but are approaching the end of the program's time frame and will soon revert to market-rate housing).
- Policy HO-3j All new residential projects having an affordable housing component shall contain a provision that the owner(s) provide notice to the California Department of Housing and Community Development, the County Department of Human Services, and the existing tenants at least two years prior to the conversion of any affordable housing units to market rate in any of the following circumstances:
- A. The units were constructed with the aid of government funding;
 - B. The project was granted a density bonus; and/or
 - C. The project received other incentives based on the inclusion of affordable housing.

Policy HO-3k The County should work with TRPA to identify existing unpermitted residential units in the Tahoe Basin and develop an amnesty program to legalize such units where the units would be utilized by very low or lower income households.

Policy HO-3l The Department of Human Services shall act as a clearinghouse for information regarding the promotion and maintenance of government subsidized low-income housing.

SPECIAL NEEDS POLICIES

These policies attempt to address the needs of particular population segments that may require housing that differs from housing typically provided by the free market. In order to meet these special needs and to provide a variety of housing types, the County is committed to working with developers, nonprofit organizations, and the appropriate agencies.

Goal HO-4: To recognize and meet the housing needs of special groups of county residents, including a growing senior population, the homeless, agricultural employees, and the disabled through a variety of programs.

Policy HO-4a The development of affordable housing for seniors, including congregate care facilities, shall be encouraged.

Policy HO-4b County policies, programs, and ordinances shall provide opportunities for disabled persons to reside in all neighborhoods.

Policy HO-4c The County shall work with homebuilders to encourage the incorporation of universal design features in new construction in a way that does not increase housing costs.

Policy HO-4d The County shall work with emergency shelter programs that provide services in centralized locations that are accessible to the majority of homeless persons and other persons in need of shelter in the county.

Policy HO-4e The County shall assist various nonprofit organizations that provide emergency shelter and other aid to the homeless and other displaced persons.

Policy HO-4f The County shall work with local organizations at the community level to develop a coordinated strategy to address homelessness and associated services issues, which may include a homeless crisis intake center to better assist those who wish to move from homelessness to self-sufficiency.

Policy HO-4g The County shall incorporate provisions for co-housing, cooperatives, and other shared housing arrangements in its regulations and standards for multifamily or high-density residential land uses.

Policy HO-4h The County shall work with the State Department of Housing and Community Development to develop a program to track the approval and status of employee housing, particularly housing in the Tahoe Basin and housing for agricultural employees.

ENERGY CONSERVATION POLICIES

These policies focus on increasing the energy efficiency in both new developments and existing housing and reducing energy costs.

Goal: HO-5: To increase the efficiency of energy and water use in new and existing homes.

Policy HO-5a The County shall require all new dwelling units to meet current state requirements for energy efficiency and shall encourage the retrofitting of existing units.

Policy HO-5b New land use development standards and review processes should encourage energy and water efficiency, to the extent feasible.

EQUAL OPPORTUNITY POLICIES

Goal HO-6: To assure equal access to sound, affordable housing for all persons regardless of age, race, religion, color, ancestry, national origin, sex, disability, familial status, or sexual orientation.

Policy HO-6a When considering proposed development projects and adopting or updating programs, procedures, Specific Plans, or other planning documents, the County shall endeavor to ensure that all persons have equal access to sound and affordable housing, regardless of race, religion, color, ancestry, national origin, sex, disability, family status, or sexual orientation.

Policy HO-6b The County shall continue to support the legal attorney service provided to seniors.

Policy HO-6c The County shall provide reasonable accommodation to rules, policies, practices, and procedures where such accommodation may be necessary to afford individuals with disabilities equal opportunity to housing.

IMPLEMENTATION PROGRAM

MEASURE HO-A

As part of a General Plan amendment, and as part of each Specific Plan or other community plan update, the County will review land use patterns, existing densities, the location of job centers, and the availability of services to identify additional areas within the plan or project area that may be suitable for higher density residential development to ensure that a sufficient supply of residentially designated land is available to achieve the County's housing objectives. [Policies HO-1a and HO-1b]

Responsibility:	Planning Department
Time Frame:	Ongoing
Funding:	General Fund
Expected Outcome:	As part of long-term planning efforts, identify areas appropriate for future housing.

MEASURE HO-B

Periodically review and update the capital improvement programs under the County's control that contain strategies for extending services and facilities to areas that are designated for residential development, but do not currently have access to public facilities, so that the County's housing goals, policies, and implementation measures effectively applied. [Policy HO-1e]

Responsibility:	Planning Department, Department of Transportation, and General Services Department
Time Frame:	Ongoing
Funding:	General Fund
Expected Outcome:	Revised facility plans; extension of services to underserved areas of the County.

MEASURE HO-C

The County shall establish a task force to explore options that will encourage and assist in the development of affordable housing. One option to be considered is an inclusionary housing ordinance that encourages that a percentage of units in market-rate developments be affordable to very low, lower, and moderate income households. This ordinance may examine the following methods to provide affordable housing: 1) Construction of housing on-site; 2) construction of housing off-site; 3) dedication of land for housing; and 4) payment of an in-lieu fee. Development of this ordinance requires an analysis of the following variables:

- A. Limiting the application of the ordinance to developments exceeding a certain size.

- B. Percentage of housing units required to be set aside as affordable and their level of affordability.
- C. Design and building requirements.
- D. Timing of affordable unit construction.
- E. Determination of a fee in lieu of developing affordable units.
- F. Developer incentives, such as cost offsets.
- G. Administration of affordability control.

[Policy HO-1f]

Responsibility:	Planning Department and Department of Human Services
Time Frame:	Within 180 days of General Plan adoption.
Funding:	General Fund
Expected Outcome:	Identification of new or additional means to encourage and assist in the development of affordable housing.

MEASURE HO-D

Evaluate County-owned surplus land to determine its suitability for workforce housing affordable to very low and lower income households. This evaluation should include identifying appropriate entities to hold or acquire such land and a process for transferring the properties to these entities, and should also include procedures for land swaps if sites more suitable for affordable housing are identified. [Policy HO-1s]

Responsibility:	Planning Department, General Services Department, and Department of Human Services
Time Frame:	Within one year of General Plan adoption.
Funding:	General Fund
Expected Outcome:	Adopted procedures

MEASURE HO-E

Partner with existing nonprofit and for-profit corporations that are interested and able to construct and manage housing affordable to very low and lower income families in order to expand their ability to serve the county. Partnerships may focus on site identification, site acquisition, design standards, and identification of subsidy sources like Home Investment Partnership Program (HOME) funds, Community Development Block Grant (CDBG) monies, fee waivers, and expedited permit processing. [Policy HO-1r]

Responsibility:	Planning Department, Building Department, and Department of Human Services
Time Frame:	Ongoing
Funding:	General Fund
Expected Outcome:	Partnerships with nonprofits for development of affordable housing.
Objective:	400 units

MEASURE HO-F

Continue to implement the following incentive programs:

- Allow second residential units with single-family residences by right; and
- Allow “hardship mobile homes,” as defined in the Zoning Ordinance, as temporary second residential units in residential and/or agricultural zones.

Develop a method to track and record such units and extend current public awareness efforts in order to improve the effectiveness of these programs. Increased public awareness includes, but is not limited to, posting information about these programs on the County website and providing information to the public at appropriate locations, such as the Department of Human Services. [Policy HO-1r]

Responsibility:	Planning Department and Department of Human Services
Time Frame:	Ongoing; within one year of General Plan adoption for public awareness component.
Funding:	General Fund
Expected Outcome:	Continued use of these programs.
Objectives:	300 second units and 500 mobile homes in residential zones

MEASURE HO-G

Amend the Zoning Ordinance and *Design and Improvement Standards Manual* to provide more flexibility in development standards as incentives for affordable housing developments. Any amendments to development standards should consider site characteristics. The specific standards that may be evaluated include, but are not limited to, the following:

- Reduction in minimum lot size to accommodate smaller units;
- Reduction in setbacks;
- Reduction in the area of paved surfaces through the use of angled parking and one-way circulation;
- Reduction in street widths;
- Reduction in turning radius on cul-de-sacs;

- Reduction in pavement thickness when it can be demonstrated that soils and geotechnical conditions can permit a lesser thickness;
- Increase in the allowable lot coverage for affordable housing developments; and
- Consideration of cluster development particularly where either more open space is achieved or existing requirements increases costs or reduces density.

[Policy HO-1c]

Responsibility:	Planning Department
Time Frame:	Within one year of General Plan adoption.
Funding:	General Fund
Expected Outcome:	Zoning Ordinance amendment(s).

MEASURE HO-H

Adopt a density bonus ordinance in accordance with state law and promote the benefits of this program to the development community by posting information on the County’s website and creating a handout to be distributed with land development applications. [Policy HO-1r]

Responsibility:	Planning Department
Time Frame:	Within one year of General Plan adoption.
Funding:	General Fund
Expected Outcome:	Adoption of Density Bonus Ordinance.
Objective:	100 units

MEASURE HO-I

Adopt a fee waiver or fee reduction ordinance for non-profit and/or for-profit developers that construct housing in which a specified percent of the units are affordable to very low or lower income households. The ordinance may waive, reduce, or defer application processing fees, and/or service mitigation fees when either an alternative funding source is identified to pay these fees or deferral terms are met. The County will promote the benefits of this program to the development community by posting information on their website and creating a handout to be distributed with land development applications. [Policy HO-1g]

Responsibility:	Chief Administrative Office, Planning Department, Building Department, Environmental Management Department, Department of Transportation, and Department of Human Services
Time Frame:	Within three months of General Plan adoption.
Funding:	General Fund
Expected Outcome:	Adopted fee waiver/fee reduction ordinance.
Objective:	225 units

MEASURE HO-J

Work with the Tahoe Regional Planning Agency (TRPA) to establish a framework for consideration of changes to the TRPA Code of Ordinances that will facilitate the construction of affordable and workforce housing in the Tahoe Basin in a manner consistent with the *Tahoe Regional Plan*. Such efforts may include:

- Relaxing TRPA development codes for affordable housing developments and second residential units;
- Allowing affordable housing developments an exemption from the requirement to secure development rights;
- Increasing the density bonus for affordable housing developments to make them more financially feasible;
- Applying flexibility in the October to May building ban to rehabilitation of affordable housing, such as low-income households served in the Community Development Block Grant program;
- Allowing bonus units for affordable housing to be assigned from a basin-wide pool; and
- Developing an amnesty program for existing unpermitted units that would serve very low and low income households.

[Policies HO-1n and HO-3k]

Responsibility:	Planning Department and Department of Human Services
Time Frame:	Ongoing
Funding:	General Fund
Expected Outcome:	Adopted changes in the TRPA code to allow more affordable housing.

MEASURE HO-K

Establish a Housing Trust Fund as a flexible, locally controlled source of funds dedicated to meeting local housing needs. In order to ensure the security and longevity of the funds, the County should undertake the following activities:

- Identify major stakeholders and begin a Housing Trust Fund Campaign;
- Establish a task force or committee structure;
- Determine fund administration structure and an oversight body;
- Outline key responsibilities and administration funding;
- Evaluate revenue sources and establish a dedicated revenue source and dollar goal;
- Provide clear guidelines for the awarding of funds; and
- Determine program application procedures and criteria.

[Policy HO-1o]

Responsibility:	Planning Department and Department of Human Services
Time Frame:	Within two years of General Plan adoption.
Funding:	To be determined
Expected Outcome:	Establishment of a Housing Trust Fund

MEASURE HO-L

Identify financial institutions operating in the county that fall under the requirements of the Community Reinvestment Act and request that these institutions develop specific programs for providing financing for affordable housing. [Policy HO-1j]

Responsibility:	Planning Department, Department of Human Services, and Office of Economic Development
Time Frame:	Ongoing
Funding:	General Fund
Expected Outcome:	County coordination with local financial institutions for financing programs under the Community Reinvestment Act.
Objective:	50 units financed

MEASURE HO-M

Apply for state and federal monies for direct support of affordable housing construction and rehabilitation. The Planning Department and the Department of Human Services will continue to assess potential funding sources, such as the Community Development Block Grant (CDBG), Home Investment Partnerships Program, and AB 2034 programs, and explore additional ways such funds may be used countywide (e.g., if they can be used to pay for necessary infrastructure improvements). The County shall make it a priority to identify sufficient matching funds from the County for the CDBG programs. The County will promote the benefits of these programs to the community by posting information on their website and creating handouts to be distributed with land development applications. [Policy HO-1j]

Responsibility:	Planning Department and Department of Human Services
Time Frame:	Ongoing, depending on funding programs; within one year of General Plan adoption for public awareness component.
Funding:	General Fund and Technical Assistance Grants
Expected Outcome:	Applications for state and federal funding for affordable housing, including 2004 and 2005 CDBG funds with matching funds from the County.

MEASURE HO-N

Review the County’s residential development processing procedures to identify additional opportunities to further streamline the procedures for affordable housing projects while maintaining adequate levels of public review. The review may include, but is not limited to:

- Prioritizing the development review process for projects that provide housing for very low and lower income households;
- Developing a land development issues oversight committee and interdepartmental land development teams, with regular briefings on key issues;
- Training and cross-training for new tools and processes;
- Greater public outreach and education; and
- Using new technology including on-line permitting, expanded use of geographic information systems, and greater use of the County website.

[Policy HO-1c]

Responsibility:	Planning Department, Building Department, Department of Transportation, and Environmental Management Department
Time Frame:	Within two years of General Plan adoption.
Funding:	General Fund
Expected Outcome:	Reduced processing time for affordable housing developments.

MEASURE HO-O

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 and setback requirements, to accommodate smaller or odd-shaped parcels, and waivers or deferrals of certain development fees, helping to decrease or defer the costs of development. [Policy HO-1e]

Responsibility:	Planning Department
Time Frame:	Within two years of General Plan adoption.
Funding:	General Fund
Expected Outcome:	150 units

MEASURE HO-P

Investigate land banking as a method to provide sites for affordable housing by undertaking the following process:

- A. Conduct an inventory of publicly owned land and examine the feasibility of that lands' use for housing development;
- B. Contact other agencies and organizations, such as public agencies, lending institutions, school districts, service organizations, and religious institutions to identify potential sites for acquisition;
- C. Evaluate the use of redevelopment set-asides and Housing Trust Funds monies for securing sites;

- D. Evaluate how appropriate sites would be made available to developers at a reduced cost in exchange for the provision of affordable housing units; and
- E. Seek input from housing developers and the community on program objectives and constraints.

[Policy HO-1t]

Responsibility:	Planning Department, Department of Human Services, Chief Administrative Office, and Office of Economic Development
Time Frame:	Within one year of General Plan adoption.
Funding:	General Fund
Expected Outcome:	New affordable housing program.

MEASURE HO-Q

Support a legislative platform to facilitate the development of affordable housing, especially in the Tahoe Basin. The legislative platform includes, but is not limited to, the following items:

- Revision of federal and state statutes and regulations to allow dormitories to be considered housing for resort workers;
- Amend federal and state low-income housing tax credit programs to allow developers to earn “points” toward winning the tax credits for high-cost areas in the rural set-aside, because currently “points” cannot be obtained in both categories;
- Increase the income limits and the allowable sales price for the Home Investment Partnerships Program;
- Expand the Tahoe Regional Planning Agency’s urban limit line where opportunities to provide affordable housing exist, such as surplus school sites;
- Grant the Lake Tahoe basin entitlement status for Community Development Block Grant (CDBG) funds; and
- Exempt affordable housing from the state prevailing wage law.

[Policy HO-1n]

Responsibility:	Chief Administrative Office, Planning Department, and Department of Human Services
Time Frame:	Ongoing
Funding:	General Fund
Expected Outcome:	Continued support of legislative platform.

MEASURE HO-R

Establish an interdepartmental working group to ensure cooperation between departments in the implementation of policies and programs. Hold periodic meetings with the Chief

Administrative Officer and have biennial workshops with the Board of Supervisors regarding the status and potential improvements to policies and programs. [Policy HO-1q]

Responsibility:	Chief Administrative Office, Planning Department, Department of Human Services, Building Department, Environmental Management Department, and Department of Transportation
Time Frame:	Establish working group upon adoption of the General Plan; ongoing thereafter.
Funding:	General Fund
Expected Outcome:	Increased interdepartmental coordination and better application of County policies and programs.

MEASURE HO-S

Develop a program to track the approval and status of employee housing. Tracking should be done by region within the County and specific type of employee such as agricultural employees and seasonal employees. [Policy HO-1u]

Responsibility:	Department of Human Services
Time Frame:	Within one year of General Plan adoption.
Funding:	General Fund
Expected Outcome:	Increased coordination between HCD and the County.

MEASURE HO-T

Amend the Planned Development combining zone district to provide adequate developer incentives to encourage inclusion of a variety of housing types for all income levels. [Policy HO-1r]

Responsibility:	Planning Department
Time Frame:	Within one year of General Plan adoption as part of revision to the Zoning Ordinance.
Funding:	General Fund
Expected Outcome:	Revised Planned Development combining zone district.

MEASURE HO-U

Work with non-profit and for profit developers to adopt development and design standards that would make affordable multifamily housing ministerial, requiring such housing to blend in with the surrounding area. [Policy HO-1p]

Responsibility:	Planning Department
Time Frame:	Within two years of General Plan adoption.
Funding:	General Fund
Expected Outcome:	Quicker turnaround of multifamily development applications; reduced cost for multifamily development; and minimization of constraints to new multifamily development.

MEASURE HO-V

Consider ministerial approval affordable housing. [Policies HO-1f and HO-1p]

Responsibility:	Planning Department
Time Frame:	Within two years of General Plan adoption.
Funding:	General Fund
Expected Outcome:	Report on ministerially approving affordable housing.

MEASURE HO-W

Pursue the establishment and implementation of a first-time homebuyers program. [Policy HO-1v]

Responsibility:	Department of Human Services
Time Frame:	Within two years of General Plan adoption.
Funding:	General Fund and HOME funds
Expected Outcome:	First-time homebuyers program

MEASURE HO-X

Apply for Community Development Block Grant (CDBG) rehabilitation funds annually to provide housing rehabilitation services and continue to provide weatherization services to very low and lower income households. [Policy HO-2a]

Responsibility:	Department of Human Services
Time Frame:	Ongoing
Funding:	CDBG
Expected Outcome:	CDBG applications and weatherization grants annually
Objective:	800 units rehabilitated

MEASURE HO-Y

Continue to administer the Housing Choice Voucher Program (Section 8 assistance) through the El Dorado County Housing Authority and continue efforts to expand resources and improve coordination and support with other agencies through formal agreements and increased staffing and financial resources for the Department of Human Services. [Policies HO-2b, HO-3e, and HO-3d]

Responsibility:	Department of Human Services
Time Frame:	Ongoing
Funding:	Section 8 Housing Choice Voucher Funds and General Fund
Expected Outcome:	Continued and expanded Section 8 Housing Choice Voucher Program
Objective:	Achieve and maintain 100 percent lease-up or allocation utilization rate, and apply for additional fair share vouchers when eligible.

MEASURE HO-Z

Adopt a mobile home park conversion ordinance with measures to encourage retention of mobile home and manufactured home housing, aid in relocation, and provide compensation to owners and residents. The ordinance may consider the following approaches to preserve affordable mobile home housing:

- Provide rent subsidies;
- Grant financial assistance with Community Development Block Grant, tax increment, or other local sources;
- Establish rehabilitation loans to correct health and safety violations;
- Participate with mobile home residents in the state's Mobile Home Park Assistance Program;
- Require adequate notice of any intent to raise rent; and
- Protect current mobile home parks and sites by zoning them for appropriate residential use.

[Policies HO-3a and HO-3d]

Responsibility:	Planning Department and Department of Human Services
Time Frame:	Within two years of General Plan adoption.
Funding:	General Fund
Expected Outcome:	Mobile home park conversion ordinance.
Objective:	200 Mobile Homes

MEASURE HO-AA

Continue code enforcement efforts to work with property owners to preserve the existing housing stock. [Policy HO-3b]

Responsibility:	Planning Department and Building Department
Time Frame:	Ongoing
Funding:	General Fund
Expected Outcome:	Preservation of existing housing stock.
Objective:	300 units preserved

MEASURE HO-BB

Annually update the list of all dwellings within the unincorporated county that are currently subsidized by government funding or affordable housing developed through local regulations or incentives. The list shall include, at a minimum, the number of units, the type of government program, and the date at which the units may convert to market-rate dwellings. [Policies HO-3a, HO-3g, HO-3h, and HO-3l]

Responsibility:	Department of Human Services
Time Frame:	Ongoing
Funding:	General Fund
Expected Outcome:	Annually updated list

MEASURE HO-CC

In all existing and new incentive or regulatory programs include a requirement to give at least a two-year notice prior to the conversion of any units of affordable housing to market-rate units. [Policy HO-3j]

Responsibility:	Planning Department and Department of Human Services
Time Frame:	Within two years of General Plan adoption.
Funding:	General Fund
Expected Outcome:	Revisions to all housing incentive and regulatory programs.

MEASURE HO-DD

Develop universal design standards to be included in new construction. Such features may include:

- Entrances to homes without steps;
- Hallways and doors that comfortably accommodate strollers and wheelchairs;
- Lever door handles and doors of the appropriate weight;
- Electrical outlets that can be accessed without having to move furniture;
- Rocker action light switches to aide people with a loss of finger dexterity;
- Showers that can accommodate a wheelchair and that have adjustable showerheads to accommodate people of different heights; and

- Varying counter heights.

[Policies HO-4b and HO-4c]

Responsibility:	Planning Department and Building Department
Time Frame:	Within two years of General Plan adoption.
Funding:	General Fund
Expected Outcome:	A greater number of homes that accommodate people of different abilities.

MEASURE HO-EE

Review the Zoning Ordinance, existing policies, permitting practices, and building codes to identify provisions that could pose constraints to the development of housing for persons with disabilities. Adopt an ordinance, pursuant to the Fair Housing Amendments Act of 1988, to establish a process for making requests for reasonable accommodations to land use and zoning decisions and procedures regulating the siting, funding, development and use of housing for people with disabilities. [Policy HO-4c]

Responsibility:	Planning Department and Building Department
Time Frame:	Within three years of General Plan adoption.
Funding:	General Fund
Expected Outcome:	Review regulations, policies, and practices and amend, as appropriate; adopt Fair Housing ordinance

MEASURE HO-FF

Work with community and local organizations in providing community education on homelessness, gaining better understanding of the unmet need, and developing and maintaining emergency shelter programs, including funding for programs developed through interjurisdictional cooperation and working with local organizations to annually apply for the End Chronic Homelessness through Employment and Housing grant. [Policy HO-4d]

Responsibility:	Department of Human Services
Time Frame:	Ongoing
Funding:	General Fund/State Emergency Shelter Program/U.S. Department of Housing and Urban Development/other specialized funding
Expected Outcome:	A "Continuum of Care" strategy

MEASURE HO-GG

As part of the Zoning Ordinance update, clearly define temporary shelters, transitional housing, and permanent supportive housing and identify zone districts within which temporary shelters or transitional housing may be established by right or by Special Use Permit. Once that exercise is complete, identify suitable sites for establishment of emergency shelters and transitional and permanent supportive housing, with characteristics appropriate

for such use, including but not limited to proximity to public services and facilities and accessibility to and from areas where homeless persons congregate. [Policy HO-4d]

Responsibility:	Planning Department and Department of Human Services
Time Frame:	Zoning Ordinance to be updated within one year of General Plan adoption. Identification of sites to begin immediately thereafter.
Funding:	General Fund and other
Expected Outcome:	Identification of suitable sites for emergency shelters and transitional housing.

MEASURE HO-HH

Implement provisions of the Subdivision Map Act that require subdivisions to be oriented for solar access. [Policy HO-5a]

Responsibility:	Planning Department, Building Department, and Department of Transportation
Time Frame:	Ongoing
Funding:	General Fund
Expected Outcome:	New subdivisions that are oriented for solar access, to the extent practicable.

MEASURE HO-II

Provide information to the public regarding ways to improve the efficient use of energy and water in the home and to increase energy and water efficiency in new construction. This program will be promoted by posting information on the County’s web site and creating a handout to be distributed with land development applications. [Policy HO-5a]

Responsibility:	Planning Department, Building Department, and Department of Human Services
Time Frame:	Ongoing; within one year of General Plan adoption for public awareness component.
Funding:	General Fund
Expected Outcome:	Distribution of information with all residential building permits.

MEASURE HO-JJ

Promote programs that encourage efficient energy use, such as compact urban form, access to non-auto transit, non-traditional design, and use of traffic demand management into new and updated land use plans. [Policy HO-5b]

Responsibility:	Planning Department and Department of Transportation
Time Frame:	Ongoing
Funding:	General Fund
Expected Outcome:	Policies that encourage efficient energy use.

MEASURE HO-KK

Provide resource and referral information regarding housing and tenant rights through brochures available at the Department of Human Services, the El Dorado County Library, other local social services offices, and on the County web site. [Policy HO-6a]

Responsibility:	Department of Human Services and the El Dorado County Library
Time Frame:	Ongoing
Funding:	General Fund
Expected Outcome:	More effective distribution of information regarding equal access to housing.

MEASURE HO-LL

Continue to refer people who suspect discrimination in housing to the appropriate agency or organization for help. The County Human Services Department will also endeavor to distribute fair housing information as a part of its housing programs. These are ongoing efforts by the County. [Policies HO-6b and HO-6c]

Responsibility:	Department of Human Services
Time Frame:	Ongoing
Funding:	General Fund
Expected Outcome:	Distribution of Information

MEASURE HO-MM

Adopt an ordinance to establish a process for making requests for reasonable accommodations to land use and zoning decisions and to procedures regulating the siting, funding, development, and use of housing for people with disabilities. [Policy HO-4b]

Responsibility:	Planning Department
Time Frame:	Within one year of General Plan adoption.
Funding:	General Fund
Expected Outcome:	Reasonable Accommodations Ordinance

MEASURE HO-NN

As part of the Zoning Ordinance update, ensure that the permit processing procedures for agricultural employee housing do not conflict with Health and Safety Code Section 17021.6 which states that "no conditional use permit, zoning variance, or other zoning clearance shall

be required of employee housing that serves 12 or fewer employees and 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 agricultural employees.

Responsibility:	Planning Department and Department of Human Services
Time Frame:	Zoning Ordinance to be updated within one year of General Plan adoption
Funding:	General Fund and other
Expected Outcome:	Compliance with Health and Safety Code Section 17021.6 and procedures that encourage and facilitate the development of agricultural employee housing

MEASURE HO-00

Using information presented in Table A-3 of the County's vacant land inventory (Attachment A), identify the geographic areas where development consistent with the inventory could best be accommodated without the need to construct additional infrastructure (e.g., water lines, sewer connections, additional or expanded roadways) that could add substantial costs to affordable housing developments.

Responsibility:	Planning Department, Department of Transportation, and Department of Human Services
Time Frame:	Complete review and present findings to Board of Supervisors within one year of General Plan adoption.
Funding:	General Fund
Expected Outcome:	Identification of geographic areas within which affordable higher density development could occur without the need to fund or complete major infrastructure improvements.

MEASURE HO-PP

Work with owners of subsidized housing units and organizations interested in preserving such units to develop a strategy to ensure the preservation of housing units at risk of conversion to market rate housing. The strategy should include identification of funding sources that may be used to preserve at-risk units.

Responsibility:	Department of Human Services
Time Frame:	Develop strategy within two years of General Plan adoption
Funding:	General Fund
Expected Outcome:	Strategy to preserve units at risk of conversion

QUANTIFIED HOUSING OBJECTIVES

Table HO-32 summarizes the housing objectives for each measure and shows if the units will be provided by new construction, rehabilitation, or conservation. New construction refers to the number of new units that could potentially be constructed by each measure. Rehabilitation refers to the number of existing units expected to be rehabilitated. Conservation refers to the preservation of affordable housing stock. A subset of the conservation objective is the preservation of units defined as "at-risk". The quantified objectives are further broken down by income category (e.g. very low income, low income, and moderate income). Because a jurisdiction may not have the resources to provide the state mandated housing allocation (see Table HO-24) the quantified objectives do not need to match the state allocation by income category.

TABLE HO-32 Quantified Housing Objectives												
Measure	Objective	Construction				Rehabilitation			Conservation			
		Very Low	Lower	Moderate	Above Moderate	Very Low	Lower	Moderate	Very Low	Lower	Moderate	
HO-E	400	100	200	100								
HO-F	200 second units, 300 mobile homes	200	250	50								
HO-H	150		50	50	50							
HO-I	225	75	150									
HO-L	50		50									
HO-O	200	75	75	25	25							
HO-X	800					400	300	100				
HO-Z	200 mobile homes								80	70	50	
HO-AA	300								175	100	25	
Total	2,825	450	775	225	75	400	300	100	255	170	75	
Additional Market Rate Units				80	3,200			160				
Grand Totals		450	775	305	3,275	400	300	260	255	170	75	

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ATTACHMENT A: VACANT LAND SURVEY

**TABLE A-1
VACANT LAND SUITABLE FOR RESIDENTIAL DEVELOPMENT¹**

Zoning	Acres	# of Parcels	Acres/Parcels	Parcel Size Range (Acres)	Services ²	Max DU/Acre	Max Capacity (Units) ³	Adjusted Max Capacity (Units) ⁴
Cameron Park								
Commercial (C)	12.9	2	6.5	4.2-8.7	A	10	129	13
Commercial-Design Control (C-DC)	2.1	1	2.1	-	A	10	21	2
Planned Commercial (CP)	19.1	3	6.4	3.1-8.7	A	10	191	19
Planned Commercial-Design Control (CP-DC)	54.3	5	10.9	2.1-33.7	A	10	543	54
Planned Commercial-Planned Development & Design Control (CP-PD-DC)	18.1	2	9.1	5.1-13.0	A	10	181	18
Professional Office Commercial-Design Control (CPO-DC)	20.2	3	6.7	4.2-11.1	A	10	202	20
Multifamily Residential-Design Control (RM-DC)	2.5	1	2.5	-	A	24	60	48
One-family Residential (R1)	135.5	19	7.1	2.2-31.2	A	7.3	989	791
One-family Residential-Planned Development (R1-PD)	27.4	2	13.7	2.9-24.5	A	7.3	200	160
One-acre Residential (R1A)	22.2	2	11.1	2.8-19.4	A	1	22	18
Limited Multifamily Residential (R2)	3.2	2	1.6	1.6-1.6	A	21.8	70	56
Limited Multifamily Residential-Design Control (R2-DC)	17.3	3	5.8	3.3-10.7	A	21.8	377	302
Limited Multifamily Residential-Planned Development (R2-PD)	16.4	4	4.1	2.8-6.5	A	21.8	358	286
One-half Acre Residential (R-20000)	24.9	1	24.9	-	A	2.2	55	44
Estate Residential Ten-acre (RE-10)	653.2	14	46.7	2.4-166.0	A	0.1	65	52
Estate Residential Ten-acre-Planned Development (RE-10-PD)	68.3	5	13.7	3.5-25.4	A	0.1	7	5
Estate Residential Five-acre (RE-5)	96.9	15	6.5	3.2-20.1	A	0.2	19	16
Tourist Residential (RT)	4.7	1	4.7	-	A	21.8	102	82
Cameron Park Total	1,199.2 acres	85 parcels					3,591 units	1,986 units
Camino/Pollock Pines								
Commercial-Design Control (C DC)	6.1	2	3.1	2.1-4.0	B	4	24	2
One-family Residential (R1)	37.5	12	3.1	2.0-5.7	B	7.3	274	219
One-acre Residential (R1A)	124.1	23	5.4	2.0-29.6	B	1	124	99
One-acre Residential-Planned Development (R1A-PD)	21.9	1	21.9	-	B	1	22	18
Limited Multifamily Residential (R2)	16.7	3	5.6	2.1-12.5	B	21.8	364	291

TABLE A-1
VACANT LAND SUITABLE FOR RESIDENTIAL DEVELOPMENT¹

Zoning	Acres	# of Parcels	Acres/ Parcels	Parcel Size Range (Acres)	Services ²	Max DU/Acre	Max Capacity (Units) ³	Adjusted Max Capacity (Units) ⁴
One-half Acre Residential (R-20000)	5.1	1	5.1	-	B	2.2	11	9
Single-family Two-acre Residential (R2A)	249.6	77	3.2	2.0-33.0	B	0.5	125	100
Single-family Three-acre Residential (R3A)	444.0	78	5.7	1.1-20.1	B	0.33	147	117
Residential Agricultural Twenty-acre (RA-20)	116.4	10	11.6	6.2-19.4	B	0.05	6	5
Residential Agricultural Forty-acre (RA-40)	76.0	3	25.3	0.3-38.0	B	0.03	2	2
Estate Residential Ten-acre (RE-10)	1077.2	98	11.0	1.0-60.8	B	0.1	108	86
Estate Residential Five-acre (RE-5)	324.8	63	5.2	2.0-15.0	B	0.2	65	52
Tourist Residential (RT)	2.2	1	2.2	-	B	21.8	48	38
Select Agricultural (SA-10)	36.8	4	9.2	2.2-15.9	B	0.1	4	3
Camino/Pollock Pines Total	2,538.4 acres	376 parcels					1,324 units	1,041 units
Chrome Ridge								
Planned Commercial (CP)	3.5	2	1.8	1.5-2.0	B	4	14	1
Estate Residential Five-acre (RE-5)	3.4	1	3.4	-	B	0.2	1	1
Chrome Ridge Total	6.9 acres	3 parcels					15 units	2 units
Coloma								
Commercial (C)	2.3	1	2.3	-	B, C	4	9	1
Single-family Three-acre Residential (R3A)	3.1	1	3.1	-	B, C	0.33	1	1
Estate Residential Ten-acre (RE-10)	6.3	1	6.3	-	B, C	0.1	1	1
One-acre Residential (R1A)	2.7	1	2.7	-	B, C	1	3	2
Coloma Total	14.4 acres	4 parcels					14 units	5 units
Cool								
Commercial-Design Control (C-DC)	10.5	1	10.5	-	B	4	42	4
Planned Commercial-Design Control (CP-DC)	19.6	1	19.6	-	B	4	78	8
One-family Residential (R1)	3.1	2	1.6	1.0-2.1	B	7.3	23	18
Limited Multifamily Residential-Design Control (R2-DC)	40.1	4	10.0	7.1-18.2	B	21.8	874	699
Single-family Two-acre Residential (R2A)	211.8	29	7.3	2.0-98.8	B	0.5	106	85
Single-family Two-acre Residential-Planned Development (R2A-PD)	24.1	1	24.1	-	B	0.5	12	10
Single-family Three-acre Residential (R3A)	9.2	3	3.1	2.9-3.2	B	0.33	3	2
Residential Agricultural Twenty-acre (RA-20)	0.2	1	0.2	-	B	0.05	1	1

**TABLE A-1
VACANT LAND SUITABLE FOR RESIDENTIAL DEVELOPMENT¹**

Zoning	Acres	# of Parcels	Acres/Parcels	Parcel Size Range (Acres)	Services ²	Max DU/Acre	Max Capacity (Units) ³	Adjusted Max Capacity (Units) ⁴
Estate Residential Five-acre (RE-5)	100.6	8	12.6	2.0-71.1	B	0.2	20	16
One-acre Residential (R1A)	0.9	1	0.9	-	B	1	1	1
Cool Total	420.1 acres	51 parcels					1,160 units	844 units
Diamond Springs/EI Dorado								
Commercial (C)	6.1	3	2.0	0.9-2.9	A	10	61	6
Commercial-Design Control (C-DC)	42.3	7	6.0	2.1-16.3	A	10	423	42
Commercial-Planned Development (C-PD)	4.7	2	2.4	2.3-2.4	A	10	47	5
Planned Commercial (CP)	2.9	1	2.9	-	A	10	29	3
Professional Office Commercial (CPO)	7.2	1	7.2	-	A	10	72	7
Professional Office Commercial-Planned Development (CPO-PD)	2.2	1	2.2	-	A	10	22	2
Mobile Home Park (MP)	51.1	3	17.0	17.4-27.3	A	7	358	286
One-family Residential (R1)	120.5	12	10.0	3.5-41.8	A	7.3	880	704
One-family Residential-Design Control (R1-DC)	12.0	2	6.0	5.0-7.0	A	7.3	88	70
One-family Residential-Planned Development (R1-PD)	35.3	5	7.1	3.7-11.6	A	7.3	258	206
One-acre Residential (R1A)	102.1	24	4.3	1.3-13.1	A	1	102	82
Limited Multifamily Residential (R2)	17.5	4	4.4	2.2-10.0	A	21.8	382	305
Limited Multifamily Residential-Design Control (R2-DC)	41.5	8	5.2	0.1-16.8	A	21.8	905	724
Limited Multifamily Residential-Planned Development (R2-PD)	9.2	2	4.6	2.1-7.0	A	21.8	201	160
Single-family Two-acre Residential (R2A)	40.0	11	3.6	2.0-15.4	A	0.5	20	16
Single-family Three-acre Residential (R3A)	45.9	10	4.6	3.0-9.3	A	0.33	15	12
Residential Agricultural Twenty-acre (RA-20)	250.6	12	20.9	0.7-67.0	A	0.05	13	10
Estate Residential Ten-acre (RE-10)	98.2	13	7.6	0.1-39.2	A	0.1	10	8
Estate Residential Five-acre (RE-5)	311.7	33	9.5	2.3-66.1	A	0.2	62	50
Diamond Springs/EI Dorado Total	1,201 acres	154 parcels					3,986 units	2,698 units
EI Dorado Hills								
Exclusive Agricultural (AE)	24.6	1	24.6	-	A	0.05	1	1
Commercial-Design Control (C-DC)	28.7	4	7.2	2.0-18.7	A	10	287	29
Planned Commercial-Design Control (CP-DC)	7.0	1	7.0	-	A	10	70	7
One-family Residential (R1)	228.5	20	11.4	0.1-49.8	A	7.3	1668	1,334

TABLE A-1
VACANT LAND SUITABLE FOR RESIDENTIAL DEVELOPMENT¹

Zoning	Acres	# of Parcels	Acres/ Parcels	Parcel Size Range (Acres)	Services ²	Max DU/Acre	Max Capacity (Units) ³	Adjusted Max Capacity (Units) ⁴
One-family Residential-Planned Development (R1-PD)	10.7	3	3.6	0.2-6.6	A	7.3	78	62
One-acre Residential (R1A)	79.2	20	4.0	0.1-12.2	A	1	79	63
One-acre Residential-Planned Development (R1A-PD)	78.3	7	11.2	3.5-35.1	A	1	78	63
Limited Multifamily Residential-Design Control (R2-DC)	57.5	4	14.4	6.3-22.6	A	21.8	1254	1,003
One-half Acre Residential (R-20000)	87.6	9	9.7	2.0-18.9	A	2.2	193	154
Single-family Two-Acre Residential (R2A)	11.8	2	5.9	2.4-9.4	A	0.5	6	5
Estate Residential Ten-acre (RE-10)	279.3	16	17.5	4.1-68.6	A	0.1	28	22
Estate Residential Five-acre (RE-5)	103.3	11	9.4	2.0-21.2	A	0.2	21	17
Multifamily Residential-Design Control (RM-DC)	22.5	2	11.3	0.7-21.8	A	24	540	432
El Dorado Hills Total	1,019 acres	100 parcels					4,303 units	3,192 units
Fairplay								
Estate Residential Five-acre (RE-5)	6.1	1	6.1	-	C	0.2	1	1
Fairplay Total	6.1 acres	1 parcel					1 unit	1 unit
Garden Valley								
Commercial-Planned Development (C-PD)	7.0	1	7.0	-	B	4	28	3
Single-family Two-acre Residential (R2A)	19.0	36	0.5	2.0-7.3	B	0.5	10	8
Single-family Three-acre Residential (R3A)	22.0	7	3.1	2.1-4.3	B	0.33	7	6
Estate Residential Ten-acre (RE-10)	2.0	1	2.0	-	B	0.1	1	1
Estate Residential Five-acre (RE-5)	11.0	4	2.8	0.6-5.0	B	0.2	2	2
Garden Valley Total	61 acres	49 parcels					48 units	20 units
Georgetown								
Planned Commercial (CP)	2.5	1	2.5	-	B	4	10	1
One-acre Residential (R1A)	26.6	5	5.3	2.2-14.7	B	1	27	21
Single-family Two-acre Residential (R2A)	44.9	12	3.7	2.0-7.8	B	0.5	22	18
Single-family Three-acre Residential (R3A)	153.2	35	4.4	2.1-12.2	B	0.33	51	40
Residential Agricultural Twenty-acre (RA-20)	112.6	5	22.5	9.3-37.7	B	0.05	6	5
Estate Residential Ten-acre (RE-10)	1381.9	86	16.1	2.0-90.4	B	0.1	138	111
Estate Residential Five-acre (RE-5)	492.6	87	5.7	2.1-21.1	B	0.2	99	79
Georgetown Total	2,214.3 acres	231 parcels					353 units	275 units

TABLE A-1
VACANT LAND SUITABLE FOR RESIDENTIAL DEVELOPMENT¹

Zoning	Acres	# of Parcels	Acres/Parcels	Parcel Size Range (Acres)	Services ²	Max DU/Acre	Max Capacity (Units)	Adjusted Max Capacity (Units)
Greenwood								
Commercial (C)	2.0	1	2.0	-	B	4	8	1
One-acre Residential (R1A)	0.2	1	0.2	-	B	1	1	1
Single-family Two-acre Residential (R2A)	19.0	6	3.2	2.1-5.1	B	0.5	10	8
Single-family Three-acre Residential (R3A)	36.0	5	7.2	5.0-13.0	B	0.33	12	10
Estate Residential Five-acre (RE-5)	5.0	1	5.0	-	B	0.2	1	1
Greenwood Total	62.2 acres	14 parcels					32 units	21 units
Grizzly Flat								
One-acre Residential (R1A)	6.0	3	2.0	2.0-2.5	B	1	6	5
Single-family Three-Acre Residential (R3A)	28.0	9	3.1	3.0-4.2	B	0.33	9	7
Residential Agricultural Twenty-acre (RA-20)	4.0	1	4.0	-	B	0.05	1	1
Residential Agricultural Forty-acre (RA-40)	166.0	5	33.2	3.9-74.8	B	0.03	5	4
Estate Residential Ten-acre (RE-10)	28.0	6	4.7	3.2-12.0	B	0.1	3	2
Estate Residential Five-acre (RE-5)	155.0	34	4.6	2.0-12.2	B	0.2	31	25
Grizzly Flat Total	387 acres	58 parcels					55 units	44 units
Kelsey								
Estate Residential Five-acre (RE-5)	5.0	2	2.5	2.0-3.2	C	0.2	1	1
Kelsey Total	5 ac	2 parcels					1 unit	1 unit
Kyburz								
Commercial (C)	0.9	2	0.4	0.2-0.7	C	4	4	0
One-family Residential (R1)	16.9	41	0.4	0.14-1.9	C	7.3	123	99
Single-family Two-acre Residential (R2A)	3.7	2	1.8	1.7-1.9	C	0.5	2	1
Kyburz Total	21.5 acres	45 parcels					129 units	100 units
Latrobe								
Residential Agricultural Forty-acre (RA-40)	10.0	1	10.0	-	C	0.03	1	1
Estate Residential Ten-acre (RE-10)	7.0	3	2.3	2.3-3.2	C	0.1	1	1
Latrobe Total	17 acres	4 parcels					2 units	2 units

TABLE A-1
VACANT LAND SUITABLE FOR RESIDENTIAL DEVELOPMENT¹

Zoning	Acres	# of Parcels	Acres/ Parcels	Parcel Size Range (Acres)	Services ²	Max DU/Acre	Max Capacity (Units) ³	Adjusted Max Capacity (Units) ⁴
Little Norway								
Commercial (C)	2.3	1	2.3	-	C	4	9	1
One-family Residential (R1)	14.9	25	0.6	0.2-2.67	C	7.3	109	87
Little Norway Total	17.2 acres	26 parcels					118 units	88 units
Mosquito								
Planned Commercial (CP)	1.5	1	1.5	-	C	4	6	1
Single-family Two-acre Residential (R2A)	27.0	12	2.3	2.0-3.5	C	0.5	14	11
Unclassified (U)	4.4	1	4.4	-	C	1	4	4
Mosquito Total	32.9 acres	14 parcels					24 units	16 units
Mt. Aukum								
Commercial (C)	23.0	5	4.6	4.3-5.2	C	4	92	9
Mt. Aukum Total	23 acres	5 parcels					92 units	9 units
Mt. Ralston								
Commercial (C)	0.2	1	0.2	-	C	4	1	0
One-family Residential (R1)	11.9	34	0.4	0.2-2.1	C	7.3	87	69
Estate Residential Five-acre (RE-5)	7.4	4	1.8	0.4-4.9	C	0.2	1	1
Estate Residential Ten-acre (RE-10)	1.0	1	1.0	-	C	0.1	1	1
Mt. Ralston Total	20.5 acres	40 parcels					90 units	71 units
Nashville								
Estate Residential Five-acre (RE-5)	9.0	1	9.0	-	C	0.2	2	1
Nashville Total	9 ac	1 parcel					2 units	1 unit
Oak Hill								
One-acre Residential (R1A)	6.0	2	3.0	2.3-4.0	B	1	6	5
Oak Hill Total	6 acres	2 parcels					6 units	5 units
Phillips								
Agricultural (A)	2.5	1	2.5	-	C	0.1	1	1
Commercial-Planned Development (C-PD)	21.8	1	21.8	-	C	4	87	9
One-family Residential (R1)	3.2	9	0.4	0.14-0.73	C	7.3	23	19
One-half Acre Residential (R-20000)	3.4	5	0.7	0.4-1.0	C	2.2	7	6

TABLE A-1
VACANT LAND SUITABLE FOR RESIDENTIAL DEVELOPMENT¹

Zoning	Acres	# of Parcels	Acres/Parcels	Parcel Size Range (Acres)	Services ²	Max DU/Acre	Max Capacity (Units)	Adjusted Max Capacity (Units)
Single-family Two-acre Residential (R2A)	9.0	4	2.3	0.4-3.0	C	0.5	5	4
Estate Residential Five-acre (RE-5)	7.2	3	2.4	2.2-2.6	C	0.2	1	1
Phillips Hill Total	47.1 acres	23 parcels					124 units	40 units
Pilot Hill								
One-acre Residential (R1A)	45.3	8	5.7	0.6-15.6	C	1	45	36
Estate Residential Five-acre (RE-5)	58.4	12	4.9	0.7-11.3	C	0.2	12	9
Estate Residential Ten-acre (RE-10)	1.3	1	1.3	-	C	0.1	1	1
One-family Residential (R1)	0.2	1	0.2	-	C	7.3	1	1
Pilot Hill Total	105.2 acres	22 parcels					59 units	47 units
Placerville⁵								
Exclusive Agricultural (AE)	321.7	9	35.7	2.6-72.3	A	0.05	16	13
Mobile Home Park (MP)	4.2	2	2.1	2.0-2.2	A	7	29	24
One-family Residential (R1)	3.4	1	3.4	-	A	7.3	25	20
One-acre Residential (R1A)	29.5	11	2.7	2.0-4.2	A	1	30	24
One-acre Residential-Planned Development (R1A-PD)	21.1	4	5.3	3.9-7.3	A	1	21	17
Single-family Two-acre Residential (R2A)	59.6	13	4.6	2.0-17.7	A	0.5	30	24
Single-family Three-acre Residential (R3A)	11.7	4	2.9	2.0-4.5	A	0.33	4	3
Estate Residential Ten-acre (RE-10)	43.6	9	4.8	2.1-24.6	A	0.1	4	3
Estate Residential Five-acre (RE-5)	230.7	29	8.0	2.1-20.7	A	0.2	46	37
Residential Agricultural Twenty-acre (RA-20)	24.6	1	24.6	-	A	0.05	1	1
Placerville Total	750.1 acres	83 parcels					206 units	166 units
Pleasant Valley								
Planned Commercial (CP)	2.0	1	2.0	-	B	4	8	1
Single-family Two-acre Residential (R2A)	30.0	3	10.0	2.4-16.9	B	0.5	15	12
Estate Residential Five-acre (RE-5)	13.0	4	3.3	2.2-4.0	B	0.2	3	2
Pleasant Valley Total	45 acres	8 parcels					26 units	15 units
Quintette								
Single-family Two-acre Residential (R2A)	27.0	7	3.9	2.4-16.9	C	0.5	14	11
Quintette Total	27 acres	7 parcels					14 units	11 units

TABLE A-1
VACANT LAND SUITABLE FOR RESIDENTIAL DEVELOPMENT¹

Zoning	Acres	# of Parcels	Acres/ Parcels	Parcel Size Range (Acres)	Services ²	Max DU/Acre	Max Capacity (Units) ³	Adjusted Max Capacity (Units)
Rescue								
One-half Acre Residential (R-20000)	19.0	3	6.3	4.3-10.1	B	2.2	42	33
Single-family Two-acre Residential (R2A)	24.0	8	3.0	2.0-5.6	B	0.5	12	10
Estate Residential Ten-acre (RE-10)	11.0	1	11.0	-	B	0.1	1	1
Rescue Total	54 acres	12 parcels					55 units	44 units
Shingle Springs								
Commercial (C)	8.0	2	4.0	2.9-5.1	A	10	80	8
Commercial-Design Control (C-DC)	2.2	1	2.2	-	A	10	22	2
Planned Commercial (CP)	2.7	1	2.7	-	A	10	27	3
Professional Office Commercial-Design Control (CPO-DC)	7.3	3	2.4	2.1-2.8	A	10	73	7
Commercial-Planned Development (C-PD)	16.9	4	4.2	2.2-9.8	A	10	169	17
One-acre Residential (R1A)	97.4	19	5.1	1.8-11.9	A	1	97	78
Limited Multifamily Residential (R2)	5.5	1	5.5	-	A	21.8	120	96
Limited Multifamily Residential-Planned Development (R2-PD)	26.1	2	13.1	2.1-24.0	A	21.8	569	455
Single-family Two-acre Residential (R2A)	17.9	7	2.6	2.1-4.0	A	0.5	9	7
Single-family Two-acre Residential-Planned Development (R2A-PD)	4.3	2	2.2	2.2-2.2	A	0.5	2	2
Single-family Three-acre Residential (R3A)	5.0	2	2.5	1.8-3.2	A	0.33	2	1
Estate Residential Ten-acre (RE-10)	84.3	3	28.1	19.7-36.7	A	0.1	8	7
Estate Residential Five-acre (RE-5)	531.0	51	10.4	2.1-59.9	A	0.2	106	85
Shingle Springs Total	808.6 acres	98 parcels					1,284 units	768 units
Somerset								
Commercial (C)	7.7	2	3.9	2.7-5.0	C	4	31	3
One-family Residential (R1)	4.0	1	4.0	-	C	7.3	29	23
Estate Residential five-acre (RE-5)	15.8	2	7.9	5.2-10.7	C	0.2	3	3
Somerset Total	27.5 acres	5 parcels					63 units	29 units
Strawberry								
One-family Residential (R1)	9.8	25	0.4	0.2-0.7	B	7.3	71	57
Strawberry Total	9.8 acres	25 parcels					71 units	57 units

**TABLE A-1
VACANT LAND SUITABLE FOR RESIDENTIAL DEVELOPMENT¹**

Zoning	Acres	# of Parcels	Acres/ Parcels	Parcel Size Range (Acres)	Services ²	Max DU/Acre	Max Capacity (Units) ³	Adjusted Max Capacity (Units) ⁴
Tahoe Basin⁶								
Agricultural (A)	42.1	5	8.4	4.7-12.0	A	0.1	4	- ⁶
Exclusive Agricultural (AE)	67.4	4	16.9	6.3-23.3	A	0.05	3	- ⁶
One-family Residential (R1)	659.5	14	47.1	4.7-189.9	A	7.3	4,814	- ⁶
Estate Residential Five-Acre (RE-5)	30.7	1	30.7	-	A	0.2	6	- ⁶
Tourist Residential (RT)	29.4	3	9.8	5.0-16.2	A	21.8	641	- ⁶
Tahoe Basin Total	829.1 acres	27 parcels					5,468 units	460 units
TOTAL ALL COMMUNITIES	11,985.1 acres	1,575 parcels					22,716 units	12,059 units

Notes:

- Based on current zoning. Survey focuses on established communities in the unincorporated areas of El Dorado County. See Figure HO-12 for locations of communities.
- A = public water and sewer service available
B = public water and septic
C = private water and septic
- Maximum density from Zoning Ordinance. For commercially zoned lands, the maximum amount of residential units allowed as part of mixed-use projects is 10 DU/acre in urbanized communities and 4 DU/acre in rural communities.
- Adjusted maximum capacity is 80% of maximum capacity for residential development in all areas of the county except the Tahoe Basin. Adjusted maximum capacity for commercially zoned lands is 10% of maximum capacity. See the text for more information.
- Refers to land on the periphery of the Placerville city limits. Does not include land within the City of Placerville.
- Development in the Tahoe Basin is subject to the regulations of the Tahoe Regional Planning Agency (TRPA). On average, the County issues 92 building permits per year under TRPA's allocation system. The adjusted maximum capacity units number represents five years at 92 permits/year (a total of 460 units).

Source: El Dorado County Assessor's Records (2002).

**TABLE A-2
VACANT LAND SUBJECT TO DEVELOPMENT AGREEMENTS¹**

Type of Use	Acres	Density (DU/ac)	Planned Units
Basin Lake Hills Specific Plan			
High-Density Residential 1	49.01	3.69	181
High-Density Residential 2	148.65	2.45	364
Medium-Density Residential	437.09	1.50	655
Low-Density Residential 1	360.92	0.62	225
Low-Density Residential 2	171.14	0.19	33
Total for Basin Lake Hills	1,166.81 acres		1,458 units
Carson Creek Specific Plan			
Village 1	74.8	3.4	- ²
Village 2	1.1	3.6	- ²
Village 3	9.5	2.9	- ²
Village 4	3.2	2.2	- ²
Village 5	31.2	4	- ²
Village 6a	10.4	3.4	- ²
Village 6b	20.9	4	- ²
Village 7	9.2	4	- ²
Village 8	55.3	5.5	- ²
Village 9	16.6	4	- ²
Village 10	136.4	5.5	- ²
Total for Carson Creek	368.6 acres		1,470 units²
El Dorado Hills (Serrano) Specific Plan			
North Uplands	820	2.38	- ³
South Uplands	660	3.37	- ³
Valley Floor	541	3.67	- ³
Total for El Dorado Hills	2,021 acres		4,481 units³
Marble Valley Tentative Subdivision Map			
	2,341 acres	0.2	398 units

**TABLE A-2
VACANT LAND SUBJECT TO DEVELOPMENT AGREEMENTS¹**

Type of Use	Acres	Density (DU/ac)	Planned Units
Promontory Specific Plan			
Village 1	60.6	1.39	84
Village 2	60.1	1.35	81
Village 3	82.7	2.15	178
Village 4	107.9	1.32	142
Village 5	109.8	1.13	124
Village 6	168.5	0.94	158
Village 7	175.7	0.76	134
Village 8	63.3	1	63
Village Center A	6	11.5	69
Village Center B	1.4	0.6	1
Village Center C	5.2	2.7	14
Village Center G	2.5	4.4	11
Village Center H	12.2	3.4	41
Total for Promontory	8,55.9 acres		1,100 units
Valley View Specific Plan			
Estate Residential-LL	206	0.25	- ⁴
Estate Residential-1	172	1	- ⁴
Estate Residential-2	648	2	- ⁴
Single Family Residential	152	4	- ⁴
Core Residential	53	6-15	- ⁴
Multifamily Residential	11	12	- ⁴
Mixed Use	11	10	- ⁴
TOTAL	1,253 acres		2,840 units⁴
	8,006.3 acres		11,747 units
Notes:			
¹ Includes all units approved as part of the Bass Lake Hills Specific Plan even though Development Agreements have not been signed for the entire Specific Plan area.			
² Total number of units in the Carson Creek Specific Plan area cannot exceed 1,470.			
³ Unit number based on revised estimates from the developer of Serrano (the plan area was originally approved for 6,162 units).			
⁴ Total number of units in the Valley View Specific Plan area cannot exceed 2,840.			
Sources: Bass Lake Hills Specific Plan (1995), Carson Creek Specific Plan (1999a), El Dorado Hills Specific Plan (1998), Promontory Specific Plan (1999b), Valley View Specific Plan (1998), Economic & Planning Systems, Inc. (2002a).			

TABLE A-3
VACANT LAND SUITABLE FOR HIGHER DENSITY RESIDENTIAL DEVELOPMENT¹

Zoning	Acres	# of Parcels	Acres/Parcels	Parcel Size Range (Acres)	Services ²	Max DU/Acre	Max Capacity (Units)	Max Expected (Units) ⁴
Cameron Park								
Multifamily Residential-Design Control (RM-DC)	2.5	1	2.5	-	A	24	60	48
One-family Residential (R1)	135.5	19	7.1	2.2-31.2	A	7.3	989	791
One-family Residential-Planned Development (R1-PD)	27.4	2	13.7	2.9-24.5	A	7.3	200	160
Limited Multifamily Residential (R2)	3.2	2	1.6	1.6-1.6	A	21.8	70	56
Limited Multifamily Residential-Design Control (R2-DC)	17.3	3	5.8	3.3-10.7	A	21.8	377	302
Limited Multifamily Residential-Planned Development (R2-PD)	16.4	4	4.1	2.8-6.5	A	21.8	358	286
Tourist Residential (RT)	4.7	1	4.7	-	A	21.8	102	82
Cameron Park Total	207.0 acres	32 parcels					2,156 units	1,725 units
Camino/Pollock Pines								
One-family Residential (R1)	37.5	12	3.1	2.0-5.7	B	7.3	274	219
Limited Multifamily Residential (R2)	16.7	3	5.6	2.1-12.5	B	21.8	364	291
Tourist Residential (RT)	2.2	1	2.2	-	B	21.8	48	38
Camino/Pollock Pines Total	56.4 acres	16 parcels					686 units	548 units
Cool								
One-family Residential (R1)	3.1	2	1.6	1.0-2.1	B	7.3	23	18
Limited Multifamily Residential-Design Control (R2-DC)	40.1	4	10.0	7.1-18.2	B	21.8	874	699
Cool Total	43.2 acres	6 parcels					897 units	717 units
Diamond Springs/EI Dorado								
Mobile Home Park (MP)	51.1	3	17.0	17.4-27.3	A	7	358	286
One-family Residential (R1)	120.5	12	10.0	3.5-41.8	A	7.3	880	704
One-family Residential-Design Control (R1-DC)	12.0	2	6.0	5.0-7.0	A	7.3	88	70
One-family Residential-Planned Development (R1-PD)	35.3	5	7.1	3.7-11.6	A	7.3	258	206
Limited Multifamily Residential (R2)	17.5	4	4.4	2.2-10.0	A	21.8	382	305
Limited Multifamily Residential-Design Control (R2-DC)	41.5	8	5.2	0.1-16.8	A	21.8	905	724
Limited Multifamily Residential-Planned Development (R2-PD)	9.2	2	4.6	2.1-7.0	A	21.8	201	160
Diamond Springs/EI Dorado Total	287.1 acres	36 parcels					3,072 units	2,455 units

**TABLE A-3
VACANT LAND SUITABLE FOR HIGHER DENSITY RESIDENTIAL DEVELOPMENT¹**

Zoning	Acres	# of Parcels	Acres/Parcels	Parcel Size Range (Acres)	Services ²	Max DU/Acre	Max Capacity (Units) ³	Max Expected (Units) ⁴
El Dorado Hills								
One-family Residential (R1)	228.5	20	11.4	0.1-49.8	A	7.3	1668	1,334
One-family Residential-Planned Development (R1-PD)	10.7	3	3.6	0.2-6.6	A	7.3	78	62
Limited Multifamily Residential-Design Control (R2-DC)	57.5	4	14.4	6.3-22.6	A	21.8	1254	1,003
Multifamily Residential-Design Control (RM-DC)	22.5	2	11.3	0.7-21.8	A	24	540	432
El Dorado Hills Total	319.2 acres	29 parcels					3,540 units	2,831 units
Kyburz								
One-family Residential (R1)	16.9	41	0.4	0.14-1.9	C	7.3	123	99
Kyburz Total	16.9 acres	41 parcels					123 units	99 units
Little Norway								
One-family Residential (R1)	14.9	25	0.6	0.2-2.67	C	7.3	109	87
Little Norway Total	14.9 acres	25 parcels					109 units	87 units
Mt. Ralston								
One-family Residential (R1)	11.9	34	0.4	0.2-2.1	C	7.3	87	69
Mt. Ralston Total	11.9 acres	34 parcels					87 units	69 units
Phillips								
One-family Residential (R1)	3.2	9	0.4	0.14-0.73	C	7.3	23	19
Phillips Total	3.2 acres	9 parcels					23 units	19 units
Pilot Hill								
One-family Residential (R1)	0.2	1	0.2	-	C	7.3	1	1
Pilot Hill Total	0.2 acres	1 parcel					1 unit	1 unit
Placerville⁵								
Mobile Home Park (MP)	4.2	2	2.1	2.0-2.2	A	7	29	24
One-family Residential (R1)	3.4	1	3.4	-	A	7.3	25	20
Placerville Total	7.6 acres	3 parcels					54 units	44 units

**TABLE A-3
VACANT LAND SUITABLE FOR HIGHER DENSITY RESIDENTIAL DEVELOPMENT¹**

Zoning	Acres	# of Parcels	Acres/ Parcels	Parcel Size Range (Acres)	Services ²	Max DU/Acre	Max Capacity (Units) ³	Max Expected (Units) ⁴
Shingle Springs								
Limited Multifamily Residential (R2)	5.5	1	5.5	-	A	21.8	120	96
Limited Multifamily Residential-Planned Development (R2-PD)	26.1	2	13.1	2.1-24.0	A	21.8	569	455
Shingle Springs Total	31.6 acres	3 parcels					689 units	551 units
Somerset								
One-family Residential (R1)	4.0	1	4.0	-	C	7.3	29	23
Somerset Total	4.0 acres	1 parcel					29 units	23 units
Strawberry								
One-family Residential (R1)	9.8	25	0.4	0.2-0.7	B	7.3	71	57
Strawberry Total	9.8 acres	25 parcels					71 units	57 units
Tahoe Basin⁶								
One-Family Residential (R1)	659.5	14	47.1	4.7-189.9	A	7.3	4,814	404
Tourist Residential (RT)	29.4	3	9.8	5.0-16.2	A	21.8	641	50
Tahoe Basin Total	688.9 acres	17 parcels					5,455 units	454 units
TOTAL HIGHER DENSITY	1,701.9 acres	278 parcels					16,996 units	9,680 units
<i>Total With Both Water And Sewer Service</i>	<i>1,541.4 acres</i>	<i>120 parcels</i>					<i>14,966 units</i>	<i>8,060 units</i>

Notes:

- Higher density development is 7 or more dwelling units (DUs) per acre. Survey focuses on established communities in the unincorporated areas of El Dorado County. See Figure HO-12 for locations of communities.
- A = public water and sewer service available
B = public water and septic
C = private water and septic
- Maximum density from Zoning Ordinance.
- Adjusted maximum capacity is 80% of maximum capacity for residential development in all areas of the county except the Tahoe Basin. See the text for more information.
- Refers to land on the periphery of the Placerville city limits. Does not include parcels in the City of Placerville.
- Development in the Tahoe Basin is subject to the regulations of the Tahoe Regional Planning Agency (TRPA). On average, the County issues 92 building permits per year under TRPA's allocation system. The adjusted maximum capacity units shown are based on the proportion of R1 and TR lands as compared to all vacant residential lands. According to Table A-1, R1 units account for 88% and TR units account for 11% of the vacant lands in the Tahoe Basin. The adjusted maximum capacity for R1 and TR units, then, is 88% and 11% of the 460 unit five-year allocation. The remaining housing types combined represent approximately 1% of the five-year allocation.

Source: El Dorado County Assessor's Records (2002).

ATTACHMENT B: STATUS OF PREVIOUS HOUSING ELEMENT

GOAL: HOUSING OPPORTUNITIES

A variety of housing opportunities by type, tenure, price, and neighborhood character to ensure the availability of sufficient quantities of buildable land to allow the construction of decent housing within a suitable residential environment for all residents, regardless of income, race, gender, age or any other arbitrary factor.

<p>OBJECTIVE: TO ATTAIN THE COUNTY'S PROJECTED SHARE OF THE REGIONAL HOUSING NEEDS.</p>	
<p>Policy: Provide housing for lower income households in accordance with the following quantified objectives:</p> <p>Very Low Income (<50% of area median income) 1990-1997 Allocation Total = 3,937 units Quantified Objectives: Rehabilitation = 59 units Conservation = 208 units New Construction = 3,670 units</p> <p>Lower Income (51-80% of area median income) 1990-1997 Allocation Total = 3,234 units Quantified Objectives: Rehabilitation = 0 units Conservation = 0 units New Construction = 3,234 units</p> <p>Moderate Income (81-120% of area median income) 1990-1997 Allocation Total = 4,043 units Quantified Objectives: Rehabilitation = 0 units Conservation = 0 units New Construction = 4,043 units</p> <p>Above Moderate Income (>120% of area median income) 1990-1997 Allocation Total = 6,122 units Quantified Objectives: Rehabilitation = 0 units Conservation = 0 units New Construction = 6,122 units</p>	<p>Result:</p> <p><u>Very Low Income</u> 1990-2000 New Construction = 1,179 Rehabilitation = 24 Conservation = 374</p> <p><u>Lower Income</u> 1990-2000 New Construction = 312 Rehabilitation = 7 Conservation = Not available</p> <p><u>Moderate Income</u> 1990-2000 New Construction = 6,321</p> <p><u>Above Moderate Income</u> 1990-2000 New Construction = 4,484</p> <p>Analysis: The County did not meet the targets for very low, lower, and above moderate income categories. However, the County exceeded the target for the moderate income group. The planning period for the prior Housing Element was extended to 2000 by the state.</p> <p>Housing Element Update: The update continues to address housing for very low, lower, and moderate income groups. See Goal HO-1.</p>

OBJECTIVE: TO ATTAIN THE COUNTY'S PROJECTED SHARE OF THE REGIONAL HOUSING NEEDS.

Policy: Develop programs and design funding mechanisms to promote and provide a distribution of housing opportunities consistent with the County's quantified objectives.

Result: In 2000, the County adopted Policy B11: Affordable Housing Fee Structure. This policy allows the County to defer or waive development fees for nonprofit developers of affordable housing. No other programs were developed during the life of the previous housing element (1996-2000).

Analysis: To date, one nonprofit developer has taken advantage of Policy B11. That developer has constructed three single-family homes and is in the process of planning for construction of a fourth home.

Failure to develop additional programs was due to several factors including, but not limited to, insufficient resources, legal challenges, and the failure to adopt a new Zoning Ordinance.

Housing Element Update: The policies of this new Housing Element include stronger language addressing the issue of developing a plan for and meeting housing needs.

While Policy B11 works well for nonprofit developers, the County recognizes that a policy revision would allow fee deferral for builders of affordable housing who may not necessarily be affiliated with a nonprofit organization.

OBJECTIVE: TO ATTAIN THE COUNTY'S PROJECTED SHARE OF THE REGIONAL HOUSING NEEDS.

Policy: Specific plans need to address and provide for affordable housing.

Results: The County approved three Specific Plans during the planning period: Valley View (1998), Carson Creek (1999), and Promontory (1997).

Analysis:

Valley View: The Valley View Specific Plan, which has yet to be constructed, includes provisions for development of multifamily residential housing and mixed uses but not necessarily affordable housing. As of December 2002, there was one, 180-unit affordable housing development in process in the Valley View Specific Plan area.

Carson Creek: The Carson Creek Specific Plan, as amended, does not specifically identify areas for or the requirement of multifamily residential housing or affordable housing. Rather, it simply identifies areas for residential uses and is largely planned to provide senior housing. Multifamily housing would be permitted, though not required, in some of the residential areas at a minimum rate of five dwelling units per acre. However, the same areas may also support single-family residential housing. Mixed use of commercial areas (apartments on floors above commercial use) is also allowed. Again, the affordability of any multifamily housing or single-family housing is unknown. Actual development densities and types will be decided at a later date.

Promontory: The Promontory Specific Plan provides guidelines for affordable housing densities in the Village Center portion of the plan area. The Village Center has yet to be built, although current plans for that area indicate a reduced residential component from that originally proposed. To date, only single-family development has been approved for the Promontory Specific Plan area. Based on the cost of real estate in the vicinity, it is unknown whether any of the development in the Promontory Specific Plan Area would qualify as affordable housing.

Housing Element Update: A policy addressing the need for Specific Plans to address the County's housing goals is included in the update. See Policy HO-1a and Implementation Measure HO-A.

OBJECTIVE: TO ATTAIN THE COUNTY'S PROJECTED SHARE OF THE REGIONAL HOUSING NEEDS.

Policy: The County shall work with parties such as the state and federal governments, developers, nonprofit housing corporations, and legal services providers to attempt to provide housing for lower income households in accordance with the County's quantified objectives.

Results: During the planning period, the County worked with the state and federal governments to provide affordable housing through the following programs:

- Section 8 Rental Assistance Program
- Section 8 Assistance Program: Family Unification
- Section 8 Assistance Program: Family Self-Sufficiency
- Community Development Block Grant Program: Housing Rehabilitation
- Community Development Block Grant Program: Community Facilities
- Economic Development Revolving Loan Fund
- Mortgage Credit Certificate Program
- Low Income Home Energy Assistance Program: Home Energy Assistance
- Low Income Home Energy Assistance Program: Weatherization
- Emergency Housing Assistance Vouchers
- Permanent Homeless Assistance

The County also worked with developers to implement a tax credit program for the development of affordable housing.

Analysis: According to the County Department of Human Services, there are challenges in the provision of the services listed above. Written agreements with other agencies could result in better support services. Services are also limited by staffing and budget constraints. A serious challenge is the shortage of matching funds for the Community Development Block Grant Programs.

Housing Element Update: This policy did not have an associated program in the 1996 element and thus measurable milestones were not established. The revised element contains a number of policies and implementation measures that address partnerships with private and government entities.

<p>OBJECTIVE: TO PROVIDE SAFE, COMFORTABLE HOUSING FOR GROUPS WITH SPECIAL NEEDS WITH LOW TO MODERATE INCOMES.</p>	
<p>Policy: Community care facilities for six or fewer persons shall be allowed by right within all residential land use designations.</p>	<p>Results: The Zoning Ordinance in effect during the life of the 1996 Housing Element allowed for community care facilities housing six or fewer persons by right in all residential zoning districts.</p> <p>Analysis: Between 1996–2000, five community care facilities for six or fewer persons were established in the county. All of these were in areas having residential land use designations.</p> <p>Housing Element Update: This policy has been carried forward.</p>
<p>Policy: Community care facilities for more than six persons shall be allowed by special use permit within all residential land use designations and shall be allowed by right in commercial designations.</p>	<p>Results: Chapter 17.28 of the Zoning Ordinance in effect during the life of the 1996 Housing Element allowed for community care facilities housing more than six persons by special use permit in all residential zoning districts.</p> <p>Chapter 17.32 of the Zoning Ordinance in effect during the life of the 1996 Housing Element allowed for community care facilities housing more than six persons by right in commercial, professional office commercial, and planned commercial zoning districts. Such uses were allowed by special use permit in general commercial districts.</p> <p>Analysis: Between 1996 and 2000, six community care facilities for more than six persons were established by the special use permit process in the county. All of these facilities are in areas having residential land use designations. Community care facilities in general commercial zoning districts required a special use permit because of the greater potential for conflicts between general commercial uses and residential uses associated with larger care facilities.</p> <p>Housing Element Update: The Zoning Ordinance will be revised following adoption of a new General Plan. The new Zoning Ordinance will allow community care facilities for more than six persons by right in all commercial districts except those that allow for “heavy” uses (e.g., tire rebuilding, recapping, and retreading or packing and crating establishments) as the potential for land use conflicts requires review pursuant to the special use permit process.</p>

OBJECTIVE: TO PROVIDE SAFE, COMFORTABLE HOUSING FOR GROUPS WITH SPECIAL NEEDS WITH LOW TO MODERATE INCOMES.

Policy: Shelters for battered and abused women and children shall be considered community care facilities, subject to the policies stated above.

Program: The County shall revise the definition of community care facilities contained in the Zoning Ordinance to specifically include shelters for battered and abused women and children, thereby allowing such shelters to be located in areas designated as residential. Shelters shall also be included as a use allowed by right within commercially-designated lands.

Responsibility: Board of Supervisors and Planning Department

Timeline: Update Zoning Ordinance within one year of the General Plan adoption.

Results: The Zoning Ordinance in effect during the life of the 1996 Housing Element does not specifically identify shelters for battered and abused women and children as community care facilities. As noted above, the Zoning Ordinance allows for community care facilities in all commercial zoning districts except general commercial.

Analysis: The County intended to revise the Zoning Ordinance following adoption of the 1996 General Plan. However, that update never occurred because of legal challenges associated with the General Plan.

It should be noted that the County uses and defers to the Health and Safety Code definition of community care facility (Section 1502[a]), which includes abused and neglected children. Section 1502(a)(1) also identifies facilities that offer "protection of an individual" as community care facilities.

Housing Element Update: Because the Health and Safety Code includes abused children and protection of individuals in its definition of a community care facility and because the County uses and defers to the Code's definition, this policy is unnecessary and has been eliminated. As noted above, the subject of commercial zone districts in which community care facilities are allowed by right will be revisited in the next update of the Zoning Ordinance.

<p>OBJECTIVE: TO ELIMINATE DISCRIMINATORY PRACTICES THAT RESULT IN DENYING RESIDENTS ACCESS TO AFFORDABLE HOUSING</p>	
<p>Policy: The County shall obtain and make available information regarding the enforcement programs of the State Fair Employment and Housing Commission.</p> <p>Program: The County shall obtain posters and other materials regarding discrimination in housing from the State Fair Employment and Housing Commission and shall post these materials in the Permit Center Public Research Room and other appropriate public places.</p> <p>Responsibility: Planning Department</p> <p>Timeline: Ongoing.</p>	<p>Results: The following materials were available to the public through the Permit Center Public Research Room:</p> <ul style="list-style-type: none"> ▪ <i>A Guide for Complainants (Housing)</i> (Form DFEH-158H) ▪ <i>Pre-Complaint Questionnaire–Housing</i> (Forms DFEH-700-01 and DFEH-700-01S) ▪ <i>Mobile Home Ombudsman</i> poster (HCB OMB 200) ▪ <i>Complaint Information Sheet Regarding the Office of the Mobile Home Ombudsman</i> (HCD-418 and HCD-418S) ▪ <i>Request for Assistance–Mobile Home Park Complaint</i> (HCD-419 and HCD-419S) ▪ <i>Request for Assistance–Manufactured Home Sales Complaint</i> (HCD-420 and HCD-420S) ▪ <i>Employee Housing Request for Assistance</i> (HCD-421 and HCD-421S) <p>Most forms are available in English and Spanish.</p> <p>Analysis: While it was a good location to have publications and information available to the public, the public research room was not regularly visited by individuals who may be in need of information on fair housing practices. Furthermore, the Permit Center Public Research Room was closed (eliminated) in the fall of 2002.</p> <p>Housing Element Update: The updated element includes a measure that addresses fair housing. See Implementation Measure HO-LL.</p>
<p>Policy: The County shall notify the responsible state or federal enforcement agencies concerning violation of anti-discrimination laws.</p>	<p>Results: Between 1996 and 2000, the County did not receive any housing discrimination complaints. The California Department of Fair Housing and Employment received four complaints directly during the same time period.</p> <p>Analysis: Although four complaints regarding fair housing were filed in the planning period, none of these complaints came through the County (all were filed directly with the Department of Fair Employment and Housing). The policy was not used during the planning period.</p> <p>Housing Element Update: The updated element includes a new measure that addresses fair housing. See Implementation Measure HO-LL.</p>

OBJECTIVE: TO LIMIT CONVERSIONS OF EXISTING RENTAL HOUSING TO CONDOMINIUMS.

Policy: Multifamily apartment complexes shall not be converted to condominiums for at least five years after issuance of the Certificate of Occupancy.

Results: No multifamily apartment complexes were converted to condominiums during the planning period.

Analysis: No conversions were proposed.

Housing Element Update: The policy is carried into the update. See Policy HO-3g.

Policy: Multifamily apartment complexes built under the Density Bonus Program shall not be converted to condominiums for at least ten years after issuance of the Certificate of Occupancy. Approval of the conversion shall require the designation of all units that were developed as density bonus units or no less than 20 percent of the units for "lower income" families and no less than 10 percent of the units for "very low income" families, whichever is greater.

Results: No multifamily apartment complexes were built pursuant to the density bonus program during the planning period.

Analysis: Because the density bonus program was not used and no conversions were proposed, the policy was not applied or tested.

Housing Element Update: The updated element addresses establishment of a density bonus program and the conversion of affordable apartments to condominiums. See Policies HO-3g and HO-3h and Implementation Measure HO-H.

Policy: All requests for the conversion of affordable apartment rental units to condominiums shall be reviewed to determine the impact on the availability of affordable rental housing.

Results: No conversions of affordable apartment rental units were proposed during the planning period.

Analysis: No conversions were proposed.

Housing Element Update: The policy is carried into the update. See Policy HO-3h.

OBJECTIVE: TO CONTINUE TO SUPPORT THE ACTIVITIES OF THE EL DORADO COUNTY HOUSING AUTHORITY.

Policy: The El Dorado County Housing Authority will conduct any and all activities authorized by the Housing Authorities Law. The Authority has all powers authorized by applicable state law, County ordinance, and its bylaws necessary and incidental to effect its purpose.

Program: The County shall continue to provide support to the Housing Authority through the El Dorado County Department of Community Services.

Responsibility: Board of Supervisors, Housing Authority, Department of Community Services, and Planning Department

Timeline: Ongoing.

Results: The County continues to support the Housing Authority through the Department of Human Services (formerly the Department of Community Services).

Analysis: The Housing Authority is a section of the El Dorado County Department of Human Services. Between 1996 and 2001, the County provided limited support to the Housing Authority through staff and funding.

Housing Element Update: This directive has been carried into the revised element. See Policy HO-1d.

GOAL: HOUSING SITES

Adequate housing sites suitable for residential development of all types that are properly located in response to environmental constraints, community facilities, and public services.

OBJECTIVE: TO DESIGNATE ADEQUATE SITES FOR MULTIFAMILY HOUSING IN THE UNINCORPORATED PORTION OF THE COUNTY.

Policy: To accommodate the County’s regional share of lower income housing needs, sufficient land shall be designated as multifamily residential (MFR) and shall allow for a 2:1 ratio of all multifamily units versus units affordable to low and very low income households. At least 862 additional units shall be identified on the General Plan Land Use Map. These lands shall be: (A) designated within the boundaries of Community Regions and Rural Centers; (B) located within the service area for both public water and sewer and proximate to the existing systems; and (C) close to job centers or commuting facilities.

Results: The General Plan Land Use Map in effect during the previous housing element identified 1,320 acres for MFR development. If fully developed, this area would accommodate 6,600 to 31,680 units, depending on development densities (the allowable density for MFR was 5 to 24 units/acre). No General Plan amendments were processed during the life of the previous Housing Element, so no additional land was identified for MFR development.

1491 units built between 1990–2000 were for very low and lower income groups.

Analysis: During the planning period, the County faced several challenges associated with land use in general and with multifamily development in particular; the effect of ongoing litigation was such that the County was not able to identify additional land for MFR. Furthermore, the Superior Court’s 1999 order made it such that General Plan amendments were not possible, further eliminating the possibility that additional lands would be identified MFR.

The 2:1 ratio of multifamily to very low/lower income units was exceeded. According to the ratio, 50 percent of multifamily housing should be affordable. During the planning period, almost 94 percent (1,491 units out of 1,591 units) of the multifamily housing was affordable to very low and low income households.

Housing Element Update: Currently, the County is evaluating four alternatives for a new General Plan. The acreage of vacant land to be devoted to MFR uses for each alternative is as follows:

- No Project and 1996 General Plan Alternatives: 810.4 acres in Community Regions and Rural Centers
- Roadway Constrained Six-Lane “Plus” Alternative: 580.8 acres in Community Regions and Rural Centers
- Environmentally Constrained Alternative: 517.8 acres in Community Regions and Rural Centers

OBJECTIVE: TO DESIGNATE ADEQUATE SITES FOR MULTIFAMILY HOUSING IN THE UNINCORPORATED PORTION OF THE COUNTY.

	<p>This Housing Element update includes a current vacant land inventory and analysis of the ability of the County to meet its regional housing needs allocation based on the proposed land use designations. In all cases, the County could meet the eight-year allocation for very low and lower income groups assuming multifamily housing is the appropriate housing type.</p>
<p>Policy: To further accommodate the County's regional share of lower income housing needs, those sites designated Multifamily Residential (MFR) on the General Plan Land Use Map shall be further evaluated for application of a combining zone district which shall provide for a density range not to be less than 10 units per acre. The application of the combining zone district shall be based on site suitability to support the density. The County shall target 25 percent of the available MFR designated lands for application of said combining zone.</p>	<p>Results: The County did not establish a combining zone district for the density described in this policy.</p> <p>Analysis: None</p> <p>Housing Element Update: The County does not intend to establish a combining zone district for multifamily lands when the Zoning Ordinance is updated; the County believes that there are more efficient ways to provide opportunities for the establishment and protection of affordable housing.</p>
<p>Policy: All multiple family housing projects shall be an allowed use permitted by right except where a combining zone district requires design review.</p>	<p>Results: The Zoning Ordinance in effect during the life of the 1996 Housing Element allowed for multiple family housing in two zone districts: Multifamily Residential (RM) and Limited Multifamily Residential (R2).</p> <p>Analysis: A substantial amount of RM and R2 occurred in design control districts. In many cases, multifamily housing development proposed prior to issuance of the Writ was effectively reduced or eliminated through the discretionary process associated with design review.</p> <p>Housing Element Update: This policy will be carried through in the Zoning Ordinance update. However, this element addresses minimizing review requirements for affordable housing (Policy HO-1p) and public outreach to address opposition to the establishment of multifamily housing development (Policy HO-1i).</p>

OBJECTIVE: TO DESIGNATE ADEQUATE SITES FOR MULTIFAMILY HOUSING IN THE UNINCORPORATED PORTION OF THE COUNTY.	
Policy: Co-housing shall be an appropriate dwelling type permitted on lands designated as Multifamily Residential and High-Density Residential.	Results: The Zoning Ordinance in effect during the life of the 1996 Housing Element did not address co-housing (defined as “a structure or structures containing two or more dwelling and rooming units limited in occupancy, providing indoor, conveniently located, shared food preparation service and major dining areas and common recreation, social, and service facilities for the exclusive use of its residents”).
Program: Revisions shall be made to all zoning districts that are consistent with the Multifamily Residential and the High-Density Residential land use designations to allow co-housing facilities as uses allowed by right.	Analysis: Following adoption of the 1996 General Plan, the County began the process of updating the Zoning Ordinance. A draft of a new Zoning Ordinance included provisions for co-housing. However, because the draft was never adopted as final, the code was never amended.
Responsibility: Board of Supervisors and Planning Department	Housing Element Update: This policy remains in the element update. See Policy HO-4g.
Timeline: Update Zoning Ordinance within one year of the General Plan adoption	

OBJECTIVE: TO PROVIDE SUITABLE SITES FOR THE DEVELOPMENT OF MOBILE HOMES AND MANUFACTURED HOUSING OPPORTUNITIES.

Policy: Mobile/manufactured home parks shall be permitted in all residential land use designations subject to the density standards of the district and subject to an approved special use permit.

Results: Pursuant to California Government Code Section 65852.7, mobile home parks are a permitted use on all lands planned or zoned for residential land uses. The Zoning Ordinance in effect during the life of the previous Housing Element only addressed mobile home parks in Tourist Residential (RT) districts.

Analysis: Following adoption of the 1996 General Plan, the County began the process of updating the Zoning Ordinance. A draft of a new Zoning Ordinance clearly articulated the allowance of mobile home parks in residential districts upon issuance of a special use permit.

Housing Element Update: Because this policy is a requirement of state law, it has been removed from the element update. The language describing the placement of mobile home parks in residential districts will be included in the new Zoning Ordinance that will be drafted upon adoption of the new General Plan.

Policy: Mobile/manufactured home parks shall be a use allowed by right on residential lands zoned with the Mobile Home Park (MP) combining zone district subject to all appropriate water, sewer and road requirements, applicable development fees, and design review. The County shall zone 10 percent of all Multifamily Residential, High-Density Residential and Medium-Density Residential with the MP combining zone district.

Results: The Zoning Ordinance in effect during the life of the 1996 Housing Element did not include a mobile home park combining zone district.

Analysis: Following adoption of the 1996 General Plan, the County began the process of updating the Zoning Ordinance. A draft of a new Zoning Ordinance included a mobile home park combining zone district, consistent with this policy. The draft ordinance was never adopted as final, so the County never followed through with identifying MFR, HDR, and MDR land suitable for application of the combining zone district.

Housing Element Update: While the County intends to create a mobile home park combining zone district in the Zoning Ordinance update, it must first complete a comprehensive review of land suitable for application of the combining zone district.

OBJECTIVE: TO PROVIDE SUITABLE SITES FOR THE DEVELOPMENT OF MOBILE HOMES AND MANUFACTURED HOUSING OPPORTUNITIES.

Policy: The utilization of mobile homes and manufactured homes as an alternative to conventionally constructed homes is deemed appropriate on all parcels within the County where residential usage is allowed by right, provided these homes are placed on permanent foundations as described in the Uniform Building Code. Building fees shall reflect home construction and inspection governed by the Department of Housing and Urban Development (HUD) and be reduced accordingly.

Results: The Zoning Ordinance in effect during the life of the 1996 Housing Element allowed for the placement of mobile/manufactured homes in lieu of other single-family residences; this is also required pursuant to California Government Code Section 65852.4. The type of foundation is not addressed in the Zoning Ordinance but is reviewed at the time a building permit is issued by the County Building Department.

Analysis: None

Housing Element Update: This policy has been removed, because state law allows the placement of mobile/manufactured homes in lieu of "conventionally constructed" homes.

OBJECTIVE: TO PROMOTE THE USE OF PLANNED DEVELOPMENTS TO ALLOW DESIGN FLEXIBILITY AND CREATIVITY TO PRODUCE AFFORDABLE HOUSING.

Policy: Use of the Planned Development (-PD) combining zone district shall be promoted to allow greater flexibility in development standards to encourage developers to include low and moderate income housing within residential developments.

Results: Since adoption of the 1996 Housing Element, the PD combining zone district was not used to provide low and moderate income housing.

Analysis: Although the PD combining district allowed for low and moderate income housing, it was not used for such due to a lack of other successful incentives to include housing in planned developments.

Housing Element Update: The updated element addresses incentives to promote development of affordable housing. See Goal HO-1. The County intends to include the PD combining zone district in the Zoning Ordinance update following adoption of a new General Plan.

OBJECTIVE: TO DEVELOP PLANNED COMMUNITIES CONTAINING A MIX OF HOUSING TYPES.

Policy: Boundaries delineating the location of Planned Communities (-PC) shall be shown on the General Plan Land Use Map. Planned Communities shall be planned and developed through the specific plan process to ensure a variety of housing types and mixed uses.

Results: The General Plan Land Use Map in effect during the life of the 1996 Housing Element identified the Carson Creek and Promontory Specific Plan areas as planned communities. Other Specific Plans that were previously adopted were identified on the map, but not also as Planned Communities.

Analysis: Historically, the County has encouraged the inclusion of a mix of housing types and uses in Planned Communities. Developers have also voluntarily proposed provisions for such development. However, the location of planned communities in the county, market forces, and political challenges have effectively focused such development on lower density construction for above moderate income groups. The net result has been planned communities that are not accessible to very low, lower, and, in some cases, moderate income groups.

Housing Element Update: The County does not anticipate establishing any new planned communities. This updated element includes a number of strategies for addressing the inclusion of a mix of housing types in development agreements, Specific Plans, and residential subdivisions.

OBJECTIVE: DEVELOP RURAL HOUSING OPPORTUNITIES WITHIN RURAL CENTERS.

Policy: Rural Centers shall be delineated within the Rural Regions of the county to identify those areas where higher density residential usage shall be permitted proximate to, or in conjunction with, commercial opportunities. Maximum densities within Rural Centers may be limited based on the availability of public and/or community water and sewage disposal services.

Results: The 1996 General Plan identified Rural Centers within the Rural Regions of the county.

Analysis: Most of these Rural Centers included land identified for (and in some cases already used for) high-density residential uses. The County never completed a comprehensive analysis of the services available in each Rural Center or developed a plan for promoting housing opportunities in Rural Centers.

Housing Element Update: The updated element focuses on preserving housing opportunities in and adjacent to Rural Centers as opposed to simply identifying suitable areas for such development. See Policy HO-1e and Implementation Measure HO-B.

OBJECTIVE: TO PROVIDE SUITABLE OPPORTUNITIES FOR THE DEVELOPMENT OF EMPLOYEE HOUSING.

Policy: Within areas zoned for residential uses, Employee Housing providing accommodations for six or fewer employees shall be deemed a single-family structure and shall be subject to the same provisions and requirements governing the construction of single-family dwellings, subject to a showing, based on substantial evidence, that the applicant for such housing is likely to obtain, or has obtained, a Permit to Operate from the State Department of Housing and Community Development in conformance with State Health and Safety Code Section 17021.5.

Results: Consistent with state law, employee housing structures providing accommodations for six or fewer employees are considered single-family structures and are allowed by right in residential zoning districts. The Zoning Ordinance in effect during the life of the previous housing element did not specifically state that this use is allowed by right, although it is implied.

Analysis: The ordinance did not prevent the establishment of single-family residences as employee housing for six or fewer employees.

Housing Element Update: Because it is required by state law, this policy has been removed from the updated element.

Policy: Within areas zoned for agricultural uses, the construction of Employee Housing for 12 or fewer farmworkers shall be subject to the same provisions and requirements governing the construction of structures permitted by right on a parcel in such agricultural zones, subject to a showing, based on substantial evidence, that the applicant for such housing is likely to obtain, or has obtained, a Permit to Operate from the State Department of Housing and Community Development in conformance with State Health and Safety Code Section 17021.6.

Results and Analysis: Chapter 17.36 of the Zoning Ordinance in effect during the life of the 1996 Housing Element allowed for housing for agricultural employees in agricultural zoning districts subject to a special use permit without specifying the number of employees such housing accommodates. Three special use permits were issued for employee housing during the planning period. In all cases, however, the need for a use permit was triggered by an action other than the provision of employee housing (two permits were for additional single-family residences greater than the maximum square footage allowed by right, and one was for a combination equipment shed/residence that also exceeded the maximum square footage).

Analysis: Because it was not consistent with state law, the County recognized that the Zoning Ordinance needed to be amended to reflect that such uses are allowed by right. However, because a new Zoning Ordinance was never adopted, the change was never made.

Housing Element Update: When a new Zoning Ordinance is drafted upon adoption of a new General Plan, it will note that agricultural employee housing for 12 or fewer employees will be permitted by right, as described under California Health and Safety Code Section 17021.6.

<p>OBJECTIVE: TO PROVIDE SUITABLE OPPORTUNITIES FOR THE DEVELOPMENT OF EMPLOYEE HOUSING.</p>	
<p>Policy: In areas zoned for agricultural uses, development of Employee Housing for more than 12 farmworkers shall require approval of a special use permit in addition to a Permit to Operate from the State Department of Housing and Community Development.</p>	<p>Results: Chapter 17.36 of the Zoning Ordinance in effect during the life of the 1996 Housing Element allowed for housing for agricultural employees in agricultural zoning districts subject to a special use permit without specifying the number of employees such housing accommodates. There were no applications for agricultural employee housing for more than 12 employees during the planning period.</p> <p>Analysis: The policy was not applied during the planning period.</p> <p>Housing Element Update: This element contains a policy that addresses the tracking of employee housing (Policy HO-4h). When the new Zoning Ordinance is drafted upon adoption of the new General Plan, it will note that agricultural employee housing for more than 12 employees will require a special use permit in addition to a Permit to Operate.</p>
<p>Policy: In areas zoned for agricultural uses, the occupancy of Employee Housing developed under these provisions shall be limited to farmworkers.</p>	<p>Results: Chapter 17.36 of the Zoning Ordinance in effect during the life of the 1996 Housing Element specifically stated that Employee Housing in agriculturally zoned areas is for "agriculture labor housing." The County did not receive any applications for non-agricultural employee housing during the planning period.</p> <p>Analysis: None</p> <p>Housing Element Update: The limitation of agricultural employee housing for agricultural workers is addressed in the Agriculture and Forestry Element of this General Plan (Policy AF-3a).</p>
<p>Policy: All Employee Housing shall require, at a minimum, the issuance of a building permit by the County, in addition to a Permit to Operate issued by the State Department of Housing and Community Development. Where an applicant for a building permit has not yet obtained a Permit to Operate, the applicant must demonstrate to the County, based on substantial evidence, that the Employee Housing will conform to pertinent building code requirements and the requirements necessary to obtain a Permit to Operate, and that the Employee Housing will be occupied only by persons qualifying as "employees" within the meaning of the State Employee Housing Act.</p>	<p>Results: Under the 1996 Housing Element, any employee housing would have required the issuance of a building permit by the County in addition to a Permit to Operate from the State Department of Housing and Community Development.</p> <p>Analysis: None</p> <p>Housing Element Update: This policy has not been carried forward. The County will adhere to Employee Housing Act when approving and permitting employee housing.</p>

GOAL: HOUSING INCENTIVES

Programs which assist developers in providing affordable housing opportunities while protecting the public health, safety, and welfare.

OBJECTIVE: TO DEVELOP A DENSITY BONUS PROGRAM AND AN INCENTIVES PROGRAM TO ENCOURAGE BUILDERS AND DEVELOPERS TO PROVIDE DWELLING UNITS SUITABLE FOR SALE OR FOR RENT TO LOW AND MODERATE INCOME GROUPS.

Policy: An incentive program shall be developed and included in the Zoning Ordinance for the development of lower income housing units.

Program: The County shall develop an incentive program, pursuant to state law, for inclusion in the revised Zoning Ordinance. The program shall specify the specific incentives, and procedures for their use, which may be made available to developers desiring to develop housing projects under the Density Bonus Program.

Responsibility: Board of Supervisors, Planning Department, and Department of Transportation.

Timeline: Update Zoning Ordinance within one year of the General Plan adoption.

Results: The Density Bonus Program, as presented in the 1996 Housing Element, was not utilized during the planning period.

Analysis: Following adoption of the previous General Plan, the County began the process of updating the Zoning Ordinance to include the Density Bonus Program for planned residential development outlined in the 1996 Housing Element. The 1999 draft of a new Zoning Ordinance included the program. However, because the draft ordinance was never adopted and codified, the density bonus program was never fully implemented.

Although not included in the Zoning Ordinance, the Density Bonus Program was still available to developers during the planning period. Because of lower density development patterns in the county, developers were not interested in using the program to increase densities. For example, in most cases development did not approach maximum allowable densities under the General Plan land use designations and Zoning Ordinance regulations. Accordingly, there would have been no incentive for developers to participate in a density bonus program since they did not seek to increase density.

Housing Element Update: The updated Housing Element proposes development of density bonus program as required by state law (Implementation Measure HO-H). However, the County recognizes that density bonus may not be a viable solution for this mostly rural area and that a different approach is needed to provide for low and moderate income housing.

<p>OBJECTIVE: TO DEVELOP A DENSITY BONUS PROGRAM AND AN INCENTIVES PROGRAM TO ENCOURAGE BUILDERS AND DEVELOPERS TO PROVIDE DWELLING UNITS SUITABLE FOR SALE OR FOR RENT TO LOW AND MODERATE INCOME GROUPS.</p>	
<p>Policy: Implement the El Dorado County Density Bonus Program.</p> <p>Program: A procedural document shall be prepared for use by staff and for distribution to the development community on the implementation of the Density Bonus Program. The document shall clearly identify the responsibilities of both the developer and the County in the preparation and processing of an affordable housing project proposal.</p> <p>Responsibility: Planning Department</p> <p>Timeline: Within one year of the General Plan adoption.</p>	<p>Results: After approval of the 1996 Housing Element, the County did not prepare the procedural document described in this policy.</p> <p>Analysis: As described above, the Density Bonus Program was not formally codified or successfully implemented during the planning period. Before a procedural document can be prepared, the County must first revise and formalize the program.</p> <p>Housing Element Update: See Implementation Measure HO-H.</p>
<p>OBJECTIVE: TO SEPARATE FEE STRUCTURE FOR AFFORDABLE HOUSING.</p>	
<p>Policy: The County shall, within one year of the adoption of this General Plan, research and determine the feasibility of creating a separate fee structure for affordable housing developments.</p> <p>Program: A feasibility study shall be conducted to determine the possibility of reducing certain fees for housing projects developed under the guidelines of the Density Bonus Program. Should the study determine that a separate fee structure is feasible, the new fee structure should be prepared immediately thereafter for presentation to the Board of Supervisors for adoption.</p> <p>Responsibility: Board of Supervisors, Planning Department, Building Department, Department of Transportation, public utility purveyors</p> <p>Timeline: Within one year of the General Plan adoption.</p>	<p>Results: The County did not perform the feasibility study described in this policy and program.</p> <p>Analysis: Because the Density Bonus Program was never formalized, the study was never initiated.</p> <p>Housing Element Update: This element takes a different approach to fees for processing of affordable housing development (Implementation Measures HO-K and HO-M). The County recognizes that it must address the fee structure for many different programs it sponsors, not just the density bonus program.</p>
<p>OBJECTIVE: TO CREATE APPROPRIATE ROAD DEVELOPMENT STANDARDS FOR ALL HOUSING PROJECTS TO REDUCE THE COST OF DEVELOPMENT.</p>	
<p>No policies or programs proposed.</p>	<p>Results: The County did not consider or establish road development standards for all housing projects as a means to reduce the cost of development.</p> <p>Analysis: None</p> <p>Housing Element Update: The updated element addresses development standards for affordable housing. See Implementation Measure HO-G.</p>

OBJECTIVE: TO EDUCATE THE PUBLIC REGARDING SECOND RESIDENTIAL UNITS AND TEMPORARY HARDSHIP MOBILE HOMES.

Policy: The Planning Department shall prepare informational brochures describing second residential units and temporary hardship mobile homes.

Program: Informational brochures shall be prepared and reviewed for update on an annual basis to ensure consistency with changes to state law. The brochures shall clearly delineate the circumstances under which these housing types may be utilized. These brochures shall be available at the Permit Center Public Research Room.

Responsibility: Planning Department

Timeline: Ongoing.

Results: Copies of current Zoning Ordinance Chapters 17.15, which describes the minimum development standards for second residential units on single-family lots, and 17.52, which outlines the guidelines for temporary hardship mobile homes, are and will remain available in the Permit Center Research Room. No additional brochures were created.

Analysis: When potential or actual applicants visit the Planning Help Counter or call a planner on duty, they are provided the Zoning Ordinance information and are able to discuss second residential units or hardship mobile homes with a planner. This has been a more effective means of providing information to the public, as the Permit Center Research Room is not generally used.

Housing Element Update: The updated element addresses public education regarding second units and hardship mobile homes. See Implementation Measure HO-F.

Policy: Second residential units shall be permitted in all zone districts which permit single-family residential use by right provided all other on-site development standards are met, minimum public water and sewer capacities are not reduced, or on-site water and sewage disposal standards are maintained.

Results: These provisions were included in Chapter 17.15 of the Zoning Ordinance in effect during the life of the 1996 Housing Element.

Analysis: None

Housing Element Update: When the Zoning Ordinance is updated following adoption of a new General Plan, it will allow second units by right as long as other development standards can be met.

<p>OBJECTIVE: TO EDUCATE THE PUBLIC REGARDING SECOND RESIDENTIAL UNITS AND TEMPORARY HARDSHIP MOBILE HOMES.</p>	
<p>Policy: Temporary hardship mobile homes shall be allowed, with the approval of a Temporary Mobile Home Permit, for the following purposes:</p> <ul style="list-style-type: none"> ▪ Use by the property owner or members of the family to prevent the dislocation/homelessness of family members and/or to allow for in-home medical care of family members; ▪ As a residence for a caretaker on parcels one acre or larger in size where the primary dwelling is occupied by the elderly or handicapped property owner in need of care; ▪ For use by a caretaker or watchman for the protection of commercial and industrial sites when a finding of necessity can be made; or ▪ For the housing of farmworkers and their families provided the employees are persons hired to carry on agricultural pursuits on the premises and the necessity for the housing has been approved by the Agricultural Commission. 	<p>Results: These provisions were included in Chapter 17.52 of the Zoning Ordinance in effect during the life of the 1996 Housing Element.</p> <p>Analysis: None</p> <p>Housing Element Update: Conditions for establishment of temporary mobile homes will remain in the Zoning Ordinance once it is updated following adoption of a new General Plan.</p>
<p>Policy: A temporary mobile home permit, valid for a two-year time period, shall be required prior to the placement of the temporary mobile home. Time extensions for two-year periods may be approved upon proof that the hardship condition continues to exist. Circumstances that justify the need for a temporary hardship mobile home shall be described in the Zoning Ordinance.</p>	<p>Results: These provisions were included in Chapter 17.52 of the Zoning Ordinance in effect during the life of the 1996 Housing Element.</p> <p>Analysis: None</p> <p>Housing Element Update: These provisions will be contained in the updated Zoning Ordinance.</p>

OBJECTIVE: TO EXPAND COUNTY ASSISTANCE PROGRAM TO PROVIDE INFORMATION AND BUILDING PLANS FOR AFFORDABLE HOUSING.

Policy: The Building Department shall publish a public information packet advising potential owner-builders of Building Code criteria. The packet shall include information to assist the owner-builder in designing and preparing building plans.

Program: Brochures containing pertinent information on Uniform Building Code criteria shall be developed and made available to the public at the Permit Center Public Research Room. Instructions shall be included to inform the owner-builder of the requirements for a complete set of building plans.

Responsibility: Building Department

Timeline: 1996–1997 fiscal year, ongoing thereafter.

Results: Uniform Building Code brochures were not developed. However, Building Department staff provides regular assistance to the public regarding UBC requirements at its public counter and via the telephone and internet.

Analysis: None

Housing Element Update: Building Department staff will continue to assist the public at its counter and via the telephone and internet.

Policy: The Building Department shall make available pre-approved residential building plans for basic small residences targeted for low and moderate income households.

Program: In support of the affordable housing program, the Building Department shall identify building plans for basic small residences that comply with all codes adopted by the County. These plans shall be pre-approved through the Master Plan program. Informational brochures on these residences shall be available at the Permit Center Public Research Room. Complete sets of plans shall be available for purchase at a nominal cost through the Building Department.

Responsibility: Building Department

Timeline: 1996–1997 fiscal year, ongoing thereafter.

Results: The Building Department did not develop pre-approved residential building plans targeted for low and moderate income households.

Analysis: None

Housing Element Update: This policy was not carried into the update. Because of limited staff and budget, the County believes that incentive policies will more successfully contribute to construction of affordable housing. The update includes an implementation measure addressing design standards for affordable housing (Implementation Measure HO-U).

GOAL: RESIDENTIAL ENVIRONMENT

A quality residential environment obtained through the conservation and rehabilitation of the existing housing stock resulting in the maintenance and improvement of community character.

<p>OBJECTIVE: TO ENCOURAGE THE IMPROVEMENT OF EXISTING RESIDENTIAL NEIGHBORHOODS TO PREVENT DETERIORATION.</p>	
<p>Policy: The County shall expand self-help programs already established for new homes to include informative data relating to existing home improvements and refinancing.</p> <p>Program: In an effort to encourage the rehabilitation of substandard housing within the county, information shall be developed and made available at the Permit Center Public Research Room regarding improvements that can be made to existing homes and sources of financing to accomplish these renovations. The El Dorado County Housing Authority shall provide basic assistance to the homeowners in determining the level of improvements necessary to bring the dwelling up to code. The Authority shall also assist landowners in locating sources of financing.</p> <p>Responsibility: Building Department, Planning Department, and Housing Authority</p> <p>Timeline: 1996-1997 fiscal year, ongoing thereafter.</p>	<p>Results: During the planning period, the Housing Authority assisted homeowners through the Low Income Home Energy Assistance Program (LIHEAP).</p> <p>Analysis: LIHEAP is an ongoing program. The County will continue to assist homeowners with energy efficiency upgrades.</p> <p>Housing Element Update: Although not included as a direct policy, the County intends to continue participation in the LIHEAP. Furthermore, this update includes a measure addressing additional monies for weatherization programs (Implementation Measure HO-X).</p>
<p>Policy: The El Dorado County Department of Community Services shall seek funding through participation in such state housing rehabilitation programs as the Community Development Block Grant Program and through programs available with the California Housing and Community Development Department.</p> <p>Program: The County will continue to receive and apply for funds from the state for CDBG, California Housing Rehab Program for Owner Occupied Housing (CHRP-O) and California Housing Rehab for Renters (CHRP-R).</p> <p>Responsibility: Department of Community Services</p> <p>Timeline: Annually.</p>	<p>Results: The County continues to apply for and receive Community Development Block Grant (CDBG) Programs focused on housing rehabilitation.</p> <p>Analysis: Currently, the County receives CDBG program grants, on average, every other year.</p> <p>Housing Element Update: The County intends to continue applying for CDBG funding (See Implementation Measure HO-M).</p>

GOAL: HOUSING EFFICIENCY AND SAFETY

Future housing units designed to minimize the consumption of natural resources and to protect against natural hazards.

OBJECTIVE: TO PROMOTE ENERGY AND WATER EFFICIENT HOUSING AND SITE DESIGN.	
<p>Policy: The County shall enforce Title 24 requirements and other applicable regulations for energy conservation in new residential projects and encourage developers to employ additional energy conservation measures.</p> <p>Program: Informational brochures regarding Title 24 requirements shall be prepared and made available to builders and developers. Information shall also be made available illustrating ways to improve energy conservation through better design of streets and driveways, lot patterns and configuration, siting of buildings, and the provision of landscaping and solar access. This information shall be available at the Permit Center Public Research Room.</p> <p>Responsibility: Building Department and Planning Department</p> <p>Timeline: 1996–1997 fiscal year, ongoing thereafter.</p>	<p>Results: The Building Department did not develop Title 24 informational brochures. As with UBC requirements, Building Department staff regularly assist the public regarding Title 24 requirements.</p> <p>Analysis: None</p> <p>Housing Element Update: This update addresses public information regarding energy efficiency (Implementation Measures HO-II and HO-JJ).</p>
<p>Policy: The County shall make available updated self-help information regarding weatherization programs, and building, site, and landscape design.</p> <p>Program: Existing brochures shall be updated and additional brochures shall be developed as necessary to provide the public with current information on weatherization program, and building, site, and landscape design. These brochures shall be available at the Permit Center Public Research Room.</p> <p>Responsibility: Building Department and Planning Department</p> <p>Timeline: Ongoing.</p>	<p>Results: The Building Department does not maintain information regarding weatherization programs or design recommendations. The Department of Human Services provides information regarding weatherization programs.</p> <p>Analysis: None</p> <p>Housing Element Update: This update includes measures addressing energy efficiency and site design (Implementation Measures HO-U, HO-II, and HO-JJ).</p>

<p>OBJECTIVE: TO PROMOTE ENERGY AND WATER EFFICIENT HOUSING AND SITE DESIGN.</p>	
<p>Policy: Discretionary applications for new development shall be analyzed in terms of energy and water efficient site design.</p>	<p>Results: During the review of discretionary projects, applicants are required to provide proof that the local energy and water providers can accommodate the proposed development. The County and service providers do not complete an additional review of energy and water efficiency, with the exception of the requirement to meet water conserving landscape standards for landscaping associated with commercial development.</p> <p>Analysis: The County's California Environmental Quality Act (CEQA) checklist, which it uses in its analysis of discretionary proposals, does not address energy or water efficiency. The most efficient way for the County to begin addressing these issues is through the CEQA process.</p> <p>Housing Element Update: The updated element includes a revision of this policy. See Policy HO-5b.</p>
<p>Policy: Encourage the application of the Water Conserving Landscape Standards currently required for commercial, industrial, and multifamily projects to single family projects.</p> <p>Program: Information brochures shall be prepared explaining the Water Conserving Landscape Standards and shall be made available to the public at the Permit Center Public Research Room.</p> <p>Responsibility: Planning Department</p> <p>Timeline: 1996–1997 fiscal year.</p>	<p>Results: Information regarding the County's Water Conserving Landscape Standards and drought-tolerant landscape plants is available to the public through both the Planning service counter and the Permit Center Public Research Room.</p> <p>Analysis: The County has not actively encouraged the application of water-conserving landscape standards to single-family development, but instead has focused on commercial development. Under normal conditions, issuance of building permits for residential development is ministerial and does not require conditioning by the County. When an individual applies for this ministerial permit, application of the landscape standards or use of drought-tolerant plants for landscaping is not typically encouraged.</p> <p>Housing Element Update: The element contains an update of this policy. See Policy HO-5b.</p>

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RESOLUTION NO. 087-2007
OF THE BOARD OF SUPERVISORS OF THE COUNTY OF EL DORADO

THE GOVERNING BOARD OF THE COUNTY OF EL DORADO AUTHORIZES THE FOLLOWING:

THE SUBMITTAL OF AN APPLICATION TO THE CALIFORNIA STATE HOUSING FINANCE AGENCY ("CalHFA") FOR THE HELP PROGRAM AND: TO INCUR INDEBTEDNESS AND FOR THE EXECUTION OF LOAN DOCUMENTS IF SELECTED FOR SUCH FUNDING AND ANY AMENDMENTS THERETO; ANY RELATED DOCUMENTS NECESSARY TO PARTICIPATE IN THE HELP PROGRAM; AND TO TAKE OTHER ACTIONS NECESSARY TO FACILITATE THE PROPOSED PROGRAM;

THE EXECUTION OF LOAN DOCUMENTS AND DISBURSMENT OF A PREDEVELOPMENT LOAN TO MERCY HOUSING CALIFORNIA.

WHEREAS,

- A. The County of El Dorado, a political subdivision of the State of California, wishes to apply for and receive a loan through the HELP Program (hereinafter referred to as "HELP");
- B. Mercy Housing California ("Mercy"), a private not-for-profit public benefit corporation authorized to do business in the County of El Dorado, is proposing to construct and operate 70 units of affordable family rental housing known as the Runnymede Terrace development located in an unincorporated area of Placerville, California, hereinafter referred to as the "Development";
- C. The California Housing Finance Agency (hereinafter referred to as "CalHFA") has issued a Notice of Funding Availability for the HELP program and is authorized to make loans to local government entities; and
- D. The County of El Dorado has advised Mercy that it will submit an application to obtain from CalHFA an allocation of HELP loan funds and to re-loan said funds to Mercy.

NOW, THEREFORE, BE IT RESOLVED

1. The County of El Dorado shall submit to CalHFA an application to participate in the HELP program in response to the NOFA issued on February 26, 2007 requesting a loan allocation in the amount of

\$1,500,000 to be loaned to Mercy for the development of 70 units of affordable family rental housing known as Runnymede Terrace.

2. The Director of Human Services is authorized to submit the application, and, contingent upon approval of County Counsel and Risk Management, to execute the loan documents and any amendments thereto and all other documents required by CalHFA for participation in the HELP program and to take other actions necessary to facilitate the proposed program.

PASSED AND ADOPTED by the Board of Supervisors of the County of El Dorado at a regular meeting of said Board, held the 17th day of April, 2007, by the following vote of said Board:

Ayes: Dupray, Santiago, Baumann, Sweeney, Briggs

Attest:
Cindy Keck
Clerk of the Board of Supervisors

Noes: none
Absent: none

By: [Signature]
Deputy Clerk

[Signature]
Chairman, Board of Supervisors

I CERTIFY THAT:
THE FOREGOING INSTRUMENT IS A CORRECT COPY OF THE ORIGINAL ON FILE IN THIS OFFICE.

DATE: 4-17-07

Attest: CINDY KECK, Clerk of the Board of Supervisors of the County of El Dorado, State of California.

By: [Signature]
Deputy Clerk

MARKET STUDY

RUNNYMEADE TERRACE

**70-UNIT MULTI-FAMILY
NEW CONSTRUCTION DEVELOPMENT**

**CITY OF PLACERVILLE
EL DORADO COUNTY, CALIFORNIA**

**M. E. SHAY & CO.
1006 FOURTH STREET, 6TH FLOOR
SACRAMENTO, CA 95814**



JULY 2006

M.E. Shay & Co.

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Sacramento CA 95814
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FOREWORD

This Study was prepared at the request of Stephen Daues of Mercy Housing California to determine the feasibility of developing a 70-unit multi-family development in the City of Placerville, El Dorado County, California.

The Study was prepared by Mary Ellen Shay, an independent Real Estate Market and Feasibility Consultant, doing business in Sacramento, California. The consultant certifies that she has no present or future interest in the proposed project and that there is no bias with regard to the contents of this study. The analyst assumes full responsibility for the conclusions reached in this report.

The data contained in this Study are true and accurate to the best of the consultant's knowledge. Analyses are based on information and opinions furnished from sources considered to be reliable. The consultant assumes no responsibility for the accuracy of such items. All data are current as of July 4, 2006. Field work was completed on July 4, 2006. The report was completed on August 4, 2006.

The information contained in this Study is for the use of the clients, investors, and lenders for whom the report was prepared. Disclosure of the contents is governed by the National Council of Affordable Housing Market Analysts (NCAHMA) of which the analyst is a Charter Member.



Mary Ellen Shay



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CHAPTER I

EXECUTIVE SUMMARY AND CONCLUSIONS

SITE DESCRIPTION

Runnymede Terrace is the proposed new construction of 70 family apartments in unincorporated El Dorado County. The apartments will be suited in 7 separate various sized buildings, mostly three-story, walk-up flats. These will be a mix of one- through four-bedroom units targeting from 30% to 60% of the area median income (\$65,400 currently) on a 6.9-acre site.

The site is located approximately 1 mile from an existing regional retail establishment that serves western Placerville and most of Diamond Springs near the intersection of Runnymede and El Dorado Road. Placerville and Diamond Springs are adjacent communities, approximately 40 miles east of Sacramento at about 1,800 feet of elevation in the Sierra foothills. Historically, the community fits the typical rural foothill economy, but has expanded recently with major retail and Sacramento commuter housing development.

Mercy Housing's Runnymede Terrace site is not located within a 100-year flood plain.

PROPOSED PROJECT

PERCENT OF AMI	NO. OF UNITS	BEDROOM SIZE	SF	PROPOSED RENT	UTILITIES	TOTAL SHELTER
30	5	1/1	625	\$293	\$75	\$368
50	5	1/1	625	\$538	\$75	\$613
60	5	1/1	625	\$661	\$75	\$736
30	10	2/1	750	\$343	\$99	\$442
50	6	2/1	750	\$637	\$99	\$736
60	11	2/1	750	\$784	\$99	\$883
30	10	3/2	1,000	\$399	\$111	\$510
50	4	3/2	1,000	\$739	\$111	\$850
60	9	3/2	1,000	\$909	\$111	\$1,020
50	4	4/2	1,200	\$815	\$133	\$948
Manager	1					
Total Units	70					

PROJECT SUMMARY

Runnymede Terrace will include parking, laundry, and play facilities on site. A separate community building with offices is also planned. It will be operated by Mercy Housing's management affiliate, Mercy Services Corporation. Mercy staff will coordinate many on-site services at the multi-purpose room and outdoor recreation at the nearby and on-site parks. In addition to the multi-purpose room where many activities will serve the residents, a separate computer lab and child-care classroom will be built in the project's community center. Head Start will likely operate the child-care center so that all the residents will have an affordable option near their home. Of the many community services Mercy Housing is already linked with at other properties in the region, the following are services that are most appropriate for Runnymede Terrace:

- After-school programs
- Employment development
- Health services

MARKET AREA

The Primary Market Area of the Study is El Dorado County. The Secondary Market Area is the City of Placerville, from which most of the new residents will relocate. See Exhibits 1 and 2 in Chapter II, "Introduction."

MARKET FEASIBILITY

El Dorado County is one of the fastest growing counties in Northern California. With a growth rate of over 2% a year, the demand for housing at all income levels has been overwhelming. Even with the slowing of the market-rate housing market, the demand for affordable housing continues without let-up. There are over 70 people on the waiting list for White Rock Village in El Dorado Hills. That waiting list alone would fill the proposed project. There is a demand for 376 affordable four-bedroom units in El Dorado County. The demand is broken down as follows: 105 one-bedroom units; 132 two-bedroom units, and 19 three- and four-bedroom units. Demand for four-bedroom units is folded into the three-bedroom demand, because the proposed rent is less than that proposed for three-bedroom units at 60% of AMI. Even though the numerical demand for the three- and four-bedroom units is not great, experience at the White Rock Village project indicates that these units will fill at the same rate as the smaller units. There is also a demand for 120 new units based on new growth in the county.

STRENGTHS, WEAKNESSES, AND RISKS OF THE PROJECT

Runnymede Terrace's greatest strength is the local experience and knowledge of the developer, Mercy Housing California. Mercy completed a 180-unit project in 2005 in El Dorado Hills which is currently fully occupied and which has a waiting list of 75 households: 22 one-bedroom units, 36 two-bedroom units, 12 three-bedroom units, and 5 four-bedroom units. If all of the households on the waiting list of White Rock were to occupy Runnymede, it would be full upon opening.

The greatest weakness of the project is its slightly remote location. This is a developing area, but this project will be the pioneer for the south side of Highway 50 in this area. Still, there are ample shopping and service opportunities just a mile from the site, and more opportunities in Placerville and Diamond Springs.

The greatest risks associated with the project are construction risks involved in developing a hilly site. Both off-site and on-site infrastructure will have to be brought to the site, and this will be a costly and time-consuming process, which has been taken into account in the development schedule of the project.

SUMMARY OF RENT COMPARABLES

The following table provides summary rent comparable data for Runnymede Terrace. The subject's rent and rent per square foot are lower the market-rate comparables, and offers most of the market-rate amenities. The project meets the TCAC/CDLAC rent differential requirements in all categories. All of these projects serve the general population and are not reserved for any special needs or age category.

AFFORDABLE HOUSING COMPARABLES

Runnymede is very similar in rents, size, and amenities to the existing affordable projects in the City of Placerville and surrounding areas.

**MARKET-RATE RENTAL HOUSING CHARACTERISTICS
PLACERVILLE, CALIFORNIA**

COMPARABLE	DIST- ANCE (miles)	TOTAL UNITS	YEAR BUILT	NO. OF BEDROOMS												PARK- ING	NO. OF STORIES	ELEV			
				1 BR			2 BR			3 BR			4 BR								
				RENT	SF	RSF	RENT	SF	RSF	RENT	SF	RSF	RENT	SF	RSF				RENT	SF	RSF
1 Woodbridge Apts.	2.65	101	1970	\$735	\$624	\$1.18	\$835	824	\$1.01	\$935	896	\$1.04	\$909	1,000	\$0.91	\$815	1,200	\$0.68	1 U	3	No
2 Ridgecrest Apts.	3.67	46	1970	\$580	600	\$0.97	\$700	800	\$0.88	\$995	1,000	\$1.00	\$935	896	\$1.04	-	-	-	1 U	2	No
3 920 Clark Street	3.57	18	1960	\$750	\$700	\$1.07	\$900	850	\$1.06	-	-	-	-	-	-	-	-	-	1 C	2	No
4 Vineyards at Valley View	10.24	344	2003	\$875	740	\$1.33	\$1,050	986	\$1.06	\$1,480	1,264	\$1.17	\$1,700	1,600	\$1.06	-	-	-	1 C	3	No
5 Barnett Village Apts.	6.23	16	1985	-	-	-	\$950	1,000	\$0.95	-	-	-	-	-	-	-	-	-	2 U	2	No
6 SFR - 2489 Coloma Ct	3.46	1	2002	-	-	-	-	-	-	\$1,700	1,600	\$1.06	-	-	-	-	-	-	2 G	2	No
7 SFR - 3025 Lewis	3.64	1	1950	-	-	-	-	-	-	-	-	-	-	-	-	\$1,350	1,600	\$0.84	2 G	1	No
8 SFR - 2751 Hillcrest Dr.	7.89	1	1998	-	-	-	-	-	-	-	-	-	-	-	-	\$1,650	1,800	\$0.92	2 G	1	No
9 SFR - 4261 Rimini	3.73	1	2004	-	-	-	-	-	-	-	-	-	-	-	-	\$1,995	2,700	\$0.74	2 G	2	No

UNIT AMENITIES

	ST	RE	GD	DW	MIC	W/D Hook-ups	Washer/Dryer	HVAC	CABLE TV	CARPET/BLINDS/DRAPES	VAULTED CEILING	WALK-IN CLOSET	PATIO/BALCONY	INTERNET ACCESS
Subj 1	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Comp 1	✓	✓	✓					✓	✓	✓			✓	
Comp 2	✓	✓	✓					✓	✓	✓			✓	
Comp 3	✓	✓	✓	✓		✓		✓	✓	✓			✓	
Comp 4	✓	✓	✓	✓	✓		✓	✓	✓	✓			✓	✓
Comp 5	✓	✓	✓	✓	✓		✓	✓	✓	✓			✓	
Comp 6	✓	✓	✓	✓	✓	✓		✓	✓	✓			✓	
Comp 7	✓	✓	✓	✓	✓	✓		✓	✓	✓			✓	
Comp 8	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Comp 9	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	

COMMON AREA AMENITIES

	LAUNDRY ROOM	STORAGE	GATED	BBQ/PICNIC	PETS	LIBRARY	TOT LOT	POOL/SPA	FITNESS CENTER	COMPUTER ROOM	SPORT COURTS	CLUB-HOUSE	COM. ROOM	BUSINESS CENTER	ACTIVITIES/SERVICES	HEAD-START
Subj 1	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Comp 1	✓			✓			✓									
Comp 2	✓			✓												
Comp 3																
Comp 4				✓												
Comp 5				✓									✓	✓		
Comp 6																
Comp 7																
Comp 8																
Comp 9																

**AFFORDABLE RENTAL HOUSING CHARACTERISTICS
PLACERVILLE, CALIFORNIA**

COMPARABLE	DIST- ANCE (miles)	TOTAL UNITS	YEAR BUILT	NO. OF BEDROOMS												PARK- ING	NO. OF STORIES	ELEV
				1 BR			2 BR			3 BR			4 BR					
				RENT	SF	RSF	RENT	SF	RSF	RENT	SF	RSF	RENT	SF	RSF			
Sumner Terrace	-	70	2008	\$661	625	\$1.06	\$774	750	\$1.05	\$909	1,000	\$0.91	\$815	1,200	\$0.68	1 U	3	No
10A Shingle Terrace Apts.	6.25	71	1999	-	-	-	\$540	842	\$0.64	\$620	1,158	\$0.54	\$690	1,360	\$0.51	1 U	2	No
11A The Knolls	6.73	200	2005	\$711	645	\$1.10	\$851	818	\$1.04	\$980	1,068	\$0.92	-	-	-	1 U	2	No
12A White Rock Village	10.24	180	2005	\$660	639	\$1.03	\$784	954	\$0.82	\$909	1,076	\$0.84	\$1,005	1,213	\$0.83	2 C/U	2 & 3	No
13A Placer Village Apts.	2.28	76	1997	-	-	-	\$815	804	\$1.01	\$895	1,038	\$0.86	\$955	1,280	\$0.75	1 U	2	No
14A Carson Ridge Apts.	3.74	78	'75/'92	\$510	631	\$0.81	\$555	772	\$0.71	\$600	1,020	\$0.59	-	-	-	1 U	2	No
15A Placerville Apts.	3.52	84	1986	\$742	750	\$0.99	\$799	850	\$0.94	\$889	1,150	\$0.77	-	-	-	1 U	2	No

UNIT AMENITIES														
	ST	RE	GD	DW	MIC	WD Hook-ups	Washer/Dryer	HVAC	CABLE TV	CARPET/BLINDS/DRAPES	VAULTED CEILING	WALK-IN CLOSET	PATIO/BALCONY	INTERNET ACCESS
Subp	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Comp 10A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Comp 11A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Comp 12A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Comp 13A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Comp 14A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Comp 15A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

COMMON AREA AMENITIES																
	LAUNDRY ROOM	STORAGE	GATED	BBQ/PICNIC	PETS	LIBRARY	TOT LOT	POOL/SPA	FITNESS CENTER	COMPUTER ROOM	SPORT COURTS	CLUB-HOUSE	COM. ROOM	BUSINESS CENTER	ACTIVITIES/SERVICES	HC/STAIR
Subp	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Comp 10A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Comp 11A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Comp 12A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Comp 13A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Comp 14A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Comp 15A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

KEY CONCLUSIONS

Positives and Negatives

The proposed project is a well-designed and -located project which will serve its target market well. Apart from the somewhat isolated location of the project (which is rapidly being eliminated) there are no negatives associated with this project.

The project should be developed as proposed and approved by El Dorado County.

Evaluation

The proposed project is appropriately sized, designed, and priced for the target market. Using a conservative 10- to 15-unit-per-month absorption, the project should lease up in four to six months of completion.

Demographics

As mentioned above, El Dorado County is one of the fastest growing counties in California. That growth will continue, although somewhat more slowly, for the next five years. The proposed project will be easily assimilated into the existing affordable housing supply and will not have an adverse affect on the current affordable housing inventory in El Dorado County. There are no other known affordable housing projects currently being planned or developed in El Dorado County or Placerville.

CHAPTER II

MARKET AREA

This Market Study has been prepared to determine the feasibility of developing a 70-unit multi-family new construction development in the City of Placerville, El Dorado County, California.

GENERAL LOCATION AND AREA DESCRIPTION

El Dorado County

El Dorado County is at the heart of California's Gold Rush country, often called the "Mother Lode." Folsom Lake and rolling foothills are on the western border with Sacramento County. Lake Tahoe and 10,000-foot mountain peaks are on the eastern border that is shared with the State of Nevada. Within these borders are great rivers, lakes, gold mines, historic towns, incredible views, and everything that nature has to offer.

El Dorado County is 30 miles east of Sacramento, California's State Capitol, and 40 miles west of Carson City, Nevada's State Capitol. San Francisco lies 125 miles to the west and Reno is a mere 50 miles to the northeast of the "Golden County."

The center of the Western Slope is Placerville, the seat of government for El Dorado County. Here the hills begin to become mountains. Sitting at an elevation of about 2,000 feet, the old section of town has been restored and offers great shopping. The City of Placerville owns and operates Gold Bug Mine, the only gold mine in California that is open to visitors.

North of Placerville is the town of Coloma where gold was first discovered in California over 150 years ago. The Coloma Gold Discovery Site has been restored to 1840's style and is a living museum.

The country roads in southern El Dorado County will lead you through the best wine country in the Sierras. The congeniality of the small wineries will make one feel as if visiting old friends!

East of Placerville is another historic community of Camino ... home to popular "Apple Hill" where orchards abound ... a place to relax, take in the beauty, especially in the fall when the apples are ripe and autumn shows off its brilliance of colors.

Further east, the Sierras are home to the Christmas tree and logging industries, while providing great places to camp, hike, hunt, fish, and ski.

Lake Tahoe, the "mile-high" lake is on the eastern border. On mountain peaks reaching over 10,000 feet high, you will find some of the best Alpine style skiing in the United States.

The City of South Lake Tahoe is the center of commerce on the eastern slope of the Sierras and attracts people from all over the world to its wonderful scenery, fishing, sailing, and snow skiing.

City of Placerville

Prior to the discovery of gold in nearby Coloma, California, by James W. Marshall in 1849 sparking the California Gold Rush, the small town now known as Placerville was known as Dry Diggins after the manner in which the miners moved cartloads of dry soil to running water to separate the gold from the soil. Later in 1849, the town earned its most common historical name, Hangtown, due to the numerous hangings that had taken place there. By 1850, the temperance league and a few local churches had begun to request that a more friendly name be bestowed upon the town. The name was not changed until 1854 when the City of Placerville was incorporated. At its incorporation Placerville was the third largest town in California. In 1857 the county seat was then moved from Coloma to Placerville, where it remains today.

The Southern Pacific Railroad once had a branch line that extended from Sacramento to Placerville. The track was abandoned in the 1980s. The Camino, Placerville, and Lake Tahoe Railroad (now abandoned) also operated an 8-mile shortline that operated between Camino, California, and Placerville until June 17, 1986.

PRIMARY MARKET AREA OF THE STUDY

The Primary Market Area of the Study is El Dorado County (Exhibit 1). The Secondary Market Area is the City of Placerville (Exhibit 2).

EXHIBIT 1 - EL DORADO COUNTY

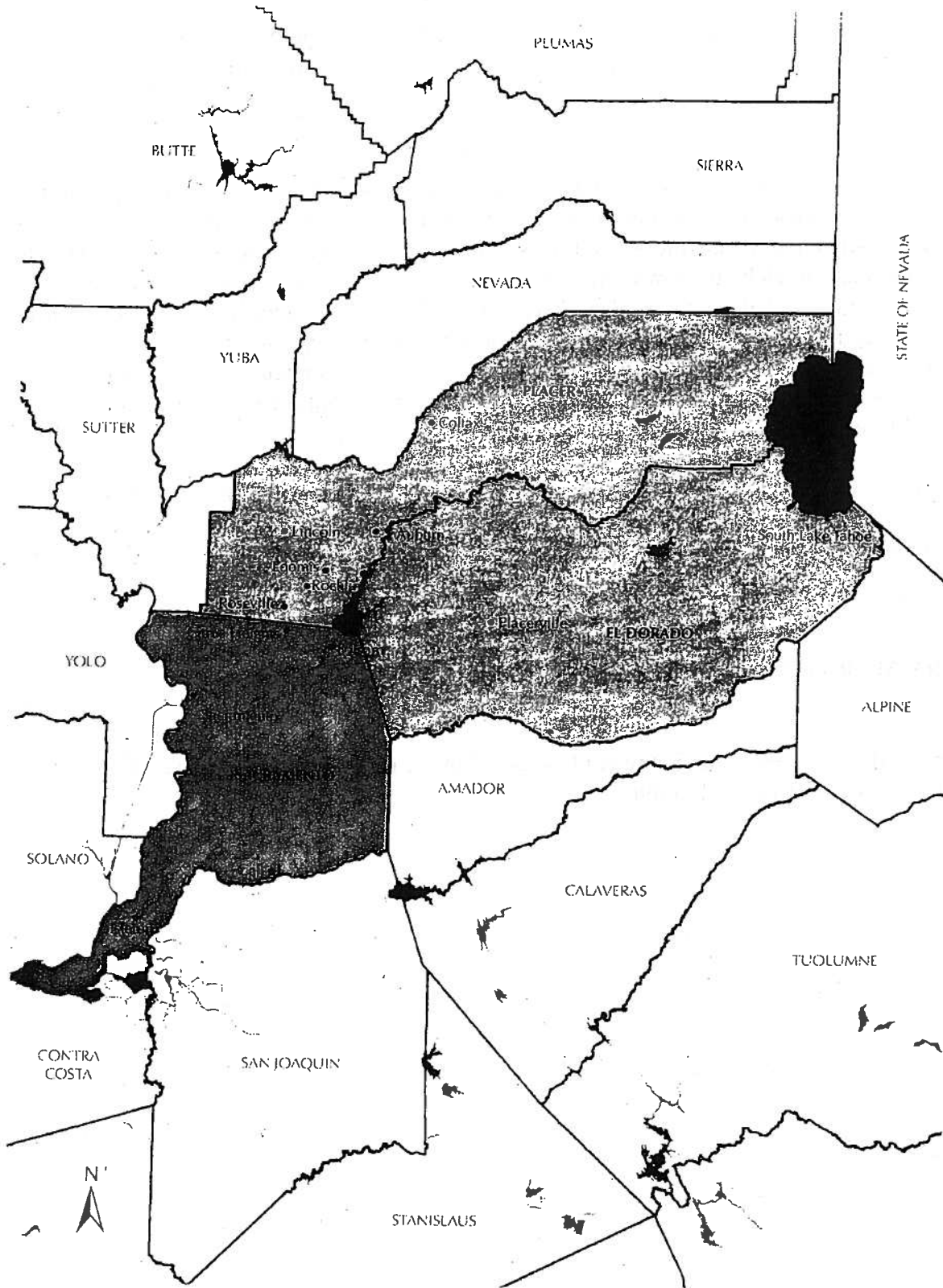
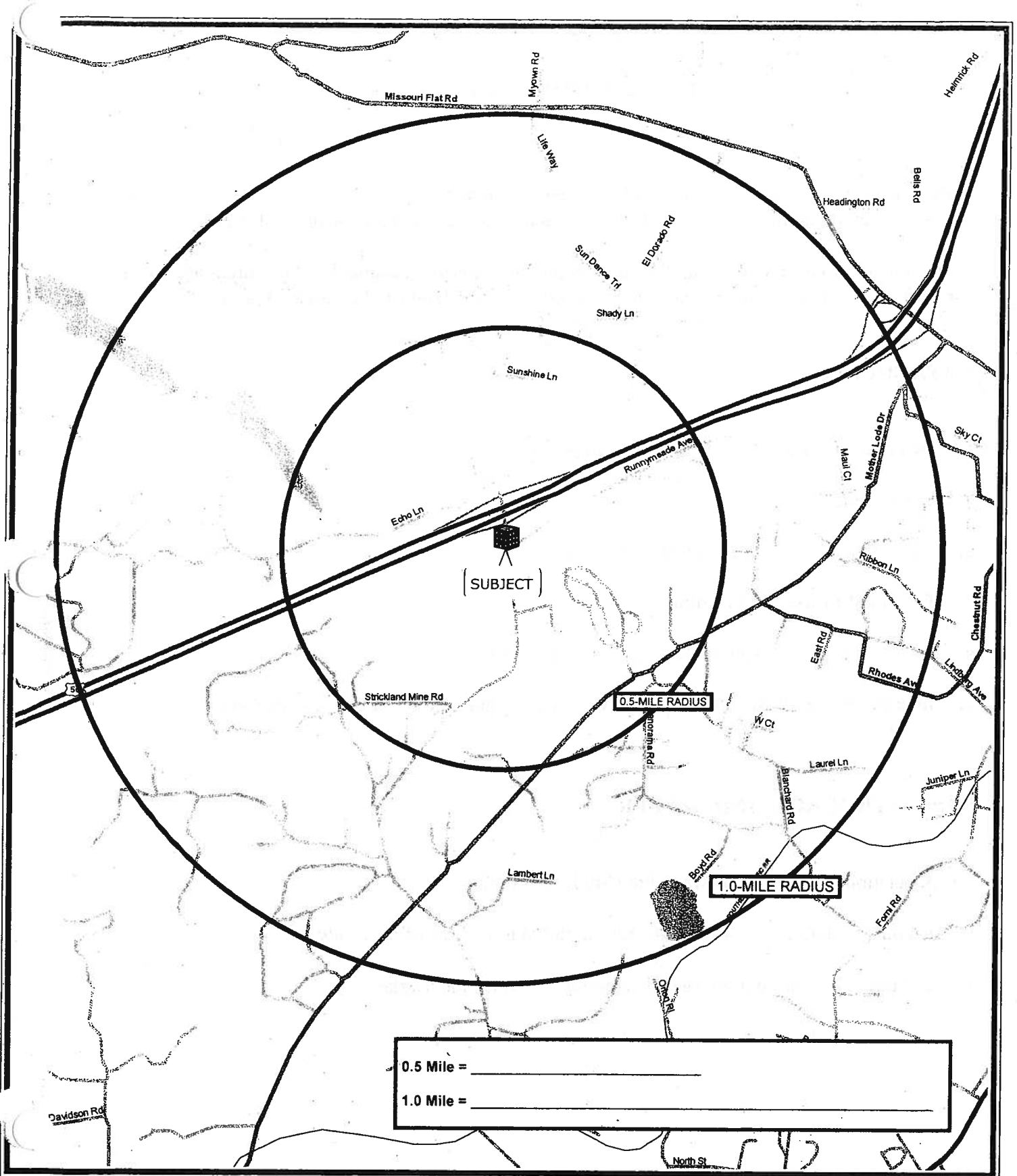


EXHIBIT 2 - SECONDARY MARKET AREA OF THE SUBJECT



CHAPTER III

DEMOGRAPHIC ANALYSIS

This chapter contains the data on which this report's demand analysis is based. There are three sections: Demographic Analysis, Housing Characteristics, and Employment and Economics.

Every attempt was made to obtain the most recent, verifiable data available. All sources are noted for each table. Primary and source data are readily available and can be provided on request.

DATA SOURCES

Data were collected from the following sources:

1. Claritas Inc.
2. City of Placerville Chamber of Commerce
3. County of El Dorado Planning Department
4. APR - 2006, Employment Development Department
5. Interviews with local owners, property managers, and stakeholders in the Market Area of the Study.

POPULATION, AGE, AND GENDER

The population of the Market Area of the Study is 10,028.

Women outnumber men 53.48% to 46.52% in the Market Area of the Study.

Tables 1 through 3 summarize basic demographic data for the Market Area.

Table 1. Population

YEAR	NUMBER	CHANGE	PERCENT CHANGE	SIMPLE ANNUAL PERCENT CHANGE
City of Placerville				
2000	9,610	--	--	--
2006 Estimated	10,028	418	4.35	0.73
2011 Projected	10,345	317	3.16	0.53
El Dorado County				
2000	156,299	--	--	--
2006 Estimated	175,836	19,537	12.50	2.08
2011 Projected	190,009	14,173	8.06	1.61

Source: 1990 U.S. Census; Claritas.

Table 2. Population by Age

AGE	CITY OF PLACERVILLE		EL DORADO COUNTY	
	NO.	PERCENT	NO.	PERCENT
0 - 4	587		9,052	5.15
5 - 9	625		10,007	5.69
10 - 14	653		12,379	7.04
15 - 17	445		8,654	4.92
18 - 20	421		7,578	4.31
21 - 24	536		9,539	5.42
25 - 34	1,602		20,098	11.43
35 - 44	1,201		23,868	13.57
45 - 49	709		15,702	8.93
50 - 54	706		15,402	8.76
55 - 59	553		12,702	7.22
60 - 64	437		9,406	5.35
65 - 74	627		11,878	6.76
75 - 84	612		7,016	3.99
85 +	314		2,555	1.45
Median Age	36.21		39.45	

Source: Claritas.

Table 3. Population by Gender

GENDER	CITY OF PLACERVILLE		EL DORADO COUNTY	
	NO.	PERCENT	NO.	PERCENT
Male	4,665	46.52	87,621	49.83
Female	5,363	53.48	88,215	50.17

Source: Claritas.

HOUSEHOLDS

Household growth is the primary cause of increasing housing demand. Households can increase even during periods of static population growth, since new households are formed as young people leave home, through divorce and separation, and by the aging of the population.

There are 4,232 households in the Market Area. Average household size is 2.31, compared to 2.62 for the county at large.

Approximately 53.43% of the Market Area's residents are owners; 46.57% are renters.

Table 4. Households

YEAR	NUMBER	CHANGE	PERCENT CHANGE	SIMPLE ANNUAL PERCENT CHANGE
City of Placerville				
2000	4,001	--	--	--
2006 Estimated	4,232	231	5.77	0.96
2011 Projected	4,407	175	4.14	0.83
El Dorado County				
2000	58,939	--	--	--
2006 Estimated	66,651	7,622	8.36	1.39
2011 Projected	72,224	5,573	13.08	2.62

Source: Claritas.

Table 5. Persons Per Household

PERSONS	CITY OF PLACERVILLE		EL DORADO COUNTY	
	NO.	PERCENT	NO.	PERCENT
1	1,365	32.25	13,716	20.58
2	1,486	35.11	24,972	37.47
3	619	14.63	11,140	16.71
4	433	10.23	10,181	15.28
5	217	5.13	4,316	6.48
6	70	1.65	1,511	2.27
7+	42	0.99	815	1.22
Average Household Size	2.31		2.62	

Source: Claritas.

Table 6. Households by Tenure

TENURE	CITY OF PLACERVILLE		EL DORADO COUNTY	
	NO.	PERCENT	NO.	PERCENT
Owner	2,261	53.43	50,502	75.77
Renter	1,971	46.57	16,149	24.23

Source: Claritas.

INCOME

Another major factor in determining the need for housing in a specific area is the income of the area. The following table reflects the income of households by income range. The median income of households in the Market Area in 2006 is \$40,713. The county median income is \$61,025.

Table 7. Households by Income

INCOME	CITY OF PLACERVILLE		EL DORADO COUNTY	
	NO.	PERCENT	NO.	PERCENT
< \$15,000	623	14.72	5,737	8.61
\$15,000 - \$24,999	674	15.93	5,618	8.43
\$25,000 - \$34,999	551	13.02	6,369	9.56
\$35,000 - \$49,999	704	16.64	9,626	14.44
\$50,000 - \$75,000	735	17.37	13,550	20.33
\$75,000 - \$99,999	487	11.51	9,623	14.44
\$100,000 - \$149,999	399	9.43	9,890	14.84
\$150,000 - \$249,999	36	0.85	4,390	6.59
\$250,000 - \$499,999	21	0.50	1,278	1.92
\$500,000+	2	0.05	570	0.86
Total Households				
Median Household Income	\$40,713		\$61,025	

Source: Claritas.

HOUSING

There are 4,488 housing units in the City of Placerville.

*Table 8. Estimated Housing Units
by Units in Structure*

UNIT	NUMBER	PERCENT
1 Unit Attached	272	6.06
1 Unit Detached	2,793	62.23
2 Units	175	3.90
3 to 19 Units	733	16.33
20 to 49 Units	207	4.61
50 or More Units	142	3.16
Mobilehome or Trailer	166	3.70
Boat, RV, Van, etc.	0	0.00
Total	4,488	--

Source: Claritas.

*Table 9. Estimated Housing Units
by Year Structure Built*

YEAR	NUMBER	PERCENT
1999 - Present	502	11.19
1995 - 1998	203	4.52
1990 - 1994	268	5.97
1980 - 1989	675	15.04
1970 - 1979	784	17.47
1960 - 1969	531	11.83
1950 - 1959	526	11.72
1940 - 1949	333	7.42
1939 or Earlier	666	14.84
Total	4,488	--

Source: Claritas.

BUILDING PERMITS

The following is the most recent building permit information available.

*Table 10. Building Permits
Single-Family New Home Construction*

YEAR	NO. OF BUILDINGS	AMOUNT*
1996	53	\$122,000
1997	31	\$116,100
1998	29	\$131,300
1999	30	\$159,300
2000	56	\$163,100
2001	38	\$183,700
2002	23	\$198,000
2003	25	\$226,000
2004	32	\$231,200

*Average cost

Source: www.citydata.com

COMMUTING PATTERNS

Commute time in Placerville is 25.44 minutes, a little over 4.52 minutes shorter than the statewide average of 29.96 minutes. More commuters travel alone in Placerville as well, with the statewide average of 71.93% compared to 75.25%.

*Table 11. Commuting Patterns
Estimated Workers Age 16+*

Transportation to Work	NUMBER	PERCENT
Drove Alone	3,232	75.25
Car Pooled	674	15.69
Public Transportation	71	1.65
Walked	156	3.63
Motorcycle	11	0.26
Bicycle	0	0.00
Other Means	0	0.00
Worked at Home	151	3.52
Travel Time to Work		
Less than 15 Minutes	1,922	46.38
15 to 29 Minutes	991	23.91
30 to 44 Minutes	476	11.49
45 to 59 Minutes	350	8.45
60 or more Minutes	405	9.77
Average Travel Time to Work in Minutes	25.44	
Source: Claritas.		

ECONOMICS AND EMPLOYMENT

*Table 12. Unemployment Rate and Labor Force
(Not Seasonally Adjusted)*

AREA	YEAR	TIME PERIOD	LABOR FORCE	NO. OF EMPLOYED	NO. OF UNEMPLOYED	UNEMPLOYMENT RATE
El Dorado County	2006	June	91,800	87,700	4,100	4.5

Source: Labor Market Info, State of California Employment Development Department.

*Table 13. Employment By Industry
(Not Seasonally Adjusted)*

Year	TIME PERIOD	INDUSTRY TITLE	NO. OF EMPLOYEES
2006	June	Total wage and salary	912,400
2006	June	Total Non-Farm	904,700
2006	June	Service Providing	777,800
2006	June	Total Private	674,400
2006	June	Residual-Private Services Providing	547,500

* Data for El Dorado County is not available. Data for Sacramento-Arden Arcade-Roseville MSA has been displayed for Employment by Industry (not seasonally adjusted).

Source: Labor Market Info, State of California Employment Development Department.

*Table 14. Occupations with Fastest Job Growth
(Percent Change)*

OCCUPATION	ESTIMATED YEAR-PROJECTED YEAR	EMPLOYMENT		EMPLOYMENT CHANGE	
		ESTIMATED	PROJECTED	NUMBER	PERCENT
Traffic Technicians	2002-2012	130	270	140	107.7
Hazardous Materials Removal Workers	2002-2012	130	250	120	92.3
Postsecondary Teachers, All Other	2002-2012	1,000	1,730	730	73.0
All Other Teachers, Primary, Secondary, and Adult	2002-2012	3,200	5,540	2,340	73.1
Postsecondary Teachers	2002-2012	2,970	4,970	2,000	67.3

* Data for El Dorado County is not available. Data for Sacramento-Arden Arcade-Roseville MSA has been displayed for Employment by Industry (not seasonally adjusted).

Source: Labor Market Info, State of California Employment Development Department.

Table 15. High-Wage Occupations

OCCUPATION	YEAR	TIME PERIOD	HOURLY MEAN	EMPLOYMENT CHANGE		
				25 TH	MEDIAN	75 TH
Dentists, General	2005	3rd Qtr	\$85.74	\$68.72	N/A	N/A
Surgeons	2005	3rd Qtr	\$77.95	\$65.10	N/A	N/A
Obstetricians and Gynecologists	2005	3rd Qtr	\$77.90	\$62.42	N/A	N/A
Physicians and Surgeons, All Other	2005	3rd Qtr	\$72.54	\$59.75	N/A	N/A
Judges, Magistrate Judges, and Magistrates	2005	3rd Qtr	\$70.35	\$61.46	N/A	N/A

* Data for El Dorado County is not available. Data for Sacramento MSA has been displayed for High-Wage Occupations.

Source: Labor Market Info, State of California Employment Development Department.

Table 16. Building Permits

TYPE OF PERMIT	YEAR	TIME PERIOD	NO. OF PERMITS	TOTAL COST
Multi-Family	2005	Annual	138	\$10,430,686
Single-Family	2005	Annual	1,466	\$396,853,473
Total All Types Construction Permits	2005	Annual	1,604	\$407,284,159

Source: California Labor Market Info.

Table 17. Labor Force Data for Sub-County Areas

AREA NAME	LABOR FORCE	EMPLOY- MENT	UNEMPLOYMENT		CENSUS RATIOS	
			NUMBER	RATE	EMPLOYED	UMEM- PLOYED
El Dorado County	91,800	87,700	4,100	4.5%	1.000000	1.000000
Cameron Park CDP	9,100	8,800	300	3.1%	0.100446	0.067523
Diamond Springs CDP	2,300	2,200	100	5.7%	0.025399	0.032335
El Dorado Hills CDP	10,700	10,400	300	2.6%	0.118124	0.066809
Georgetown CDP	500	500	0	8.1%	0.005595	0.010461
Placerville city	5,400	5,000	400	6.9%	0.056502	0.088207
Pollock Pines CDP	2,400	2,300	100	5.2%	0.026578	0.030670
Shingle Springs CDP	1,600	1,500	100	3.2%	0.017461	0.012363
South Lake Tahoe city	15,100	14,200	900	6.2%	0.161919	0.227294

CDP = Census Designated Place.

Source: State of California, Employment Development Department, June (Preliminary) 2006.

Table 18. Major Employers in El Dorado County

EMPLOYER	LOCATION	INDUSTRY
AmDocs Limited	El Dorado Hills	Publishers - Computer Software
Barton Memorial Hospital	South Lake Tahoe	Hospitals
Camp Richardson Resort	South Lake Tahoe	Resorts
Doug Veerkamp Engineering Inc.	Placerville	Excavating Contractors
DST Output	El Dorado Hills	Computer Software
El Dorado County Transportation	Placerville	County Government - Transportation Programs
El Dorado County Financial Aid	Placerville	Government Offices - County
El Dorado County Sheriff	Placerville	Sheriff
El Dorado County Social Services	Placerville	County Government - Social/Human Resources
El Dorado Irrigation District	Placerville	Water and Sewage Companies - Utility
Embassy Suites Hotel	South Lake Tahoe	Hotels and Motels
Endwave Corp.	Diamond Springs	Telephone Equipment and Supplies
Fortune 800	El Dorado Hills	Telemarketing Services
Georgetown Mercantile	Georgetown	Gift Shops
Heavenly Ski Resort	South Lake Tahoe	Resorts
Lake Tahoe Community College	South Lake Tahoe	Schools - Universities and Colleges Academic
Lewis Jakki Bail Bonds	Placerville	Bonds - Bail
Marriott Grand Residence Club	South Lake Tahoe	Clubs
Marshall Hospital	Placerville	Hospitals
McClone Construction Co.	Cameron Park	Building Contractors
More Employment Services	Placerville	Non-Profit Organizations
More Recycling Center	Placerville	Recycling Centers (Wholesale)
Safeway	South Lake Tahoe	Grocers - Retail
Sierra Pacific Industries	Camino	Lumber - Manufacturers
Sierra-At-Tahoe	Twin Bridges	Skiing Centers and Resorts

Source: America's Labor Market Information System (ALMIS) Employer Database, 2006.

CHAPTER IV

CONCLUSIONS, RECOMMENDATIONS, AND DEMAND ESTIMATE

INTRODUCTION

Mercy Housing California is planning to develop a 70-unit multi-family new construction development in the City of Placerville, El Dorado County. The purpose of this Study is to determine the need and demand for these units and to make recommendations regarding unit mix, rents, and individual and common area amenities for the project.

The following information summarizes the primary conclusions and findings of this report. Supporting data for this summary are contained in the balance of the report.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

1. There is a demand for 376 affordable 1-, 2-, 3-, and 4-bedroom units in El Dorado County.
2. The capture rate for the proposed project is 31%.
3. The penetration rate is 85%.
4. The project is appropriately designed for the subject site, is conveniently located to all needed services and facilities, and offers a full complement of services and amenities on site.
5. The project will not have an adverse affect on the existing affordable housing supply in El Dorado County.

Recommendations

Build the project as proposed and approved by El Dorado County.

DEMAND ESTIMATE

Methodology

Demand for housing is calculated in the following manner:

1. The total number of households in the Market Area is entered into the formula.
2. Because certain unit sizes are appropriate only for households of certain sizes, the percentage of appropriately sized households is entered next. For example, one-bedroom units would typically be in demand for one- and two-person households.
3. The result of that calculation is further modified by the number of renters in the Market Area, since it is assumed that homeowners would not normally move from ownership to rental housing.
4. Finally, that result is reduced by the number of households with sufficient income to rent the unit at the prices proposed. That calculation assumes that renters are paying 30% of their income for rent only, not including utilities.

In this way the entire universe of households is steadily reduced until only those households who are size, tenure, and income qualified for the project are included in the demand analysis. In some cases, high rent for one unit size might overlap low unit rent for the next unit size. For example, high one-bedroom rents might be \$700 and low two-bedroom rents might be \$650. In order to avoid duplicate counting, the demand calculation for two-bedroom units would begin at \$700, not \$650.

The following table summarizes this demand by unit size and rent and is an unduplicated count. Rents are calculated at 30% of income for rent.

UNIT SIZE	RENT	UNITS
Existing Demand		
1/1	\$661	105
2/1	\$784	132
3/2		
4/2*	\$909	19
Total Existing Demand		256
New Household Demand		
All Units - All Income Ranges		
Total New Household Demand		120
Total Demand - Existing and New		376
* Four-bedroom demand is incorporated into three-bedroom demand, because its highest rents are lower than the highest three-bedroom units.		

DEMAND ESTIMATE

PROPOSED RENT LEVEL: \$661

PROPOSED BEDROOM SIZE: 1/1

DEMAND FROM EXISTING HOUSEHOLDS

Existing Households	66,651
x Percent of 1-Person Households	20.58%
Eligible Households by Size	13,689
x Percent of Renters	24.23%
Total Number of Renters	3,317
x Percent Income Eligible	
\$250 - \$661 (\$10,000 - \$26,440 @ 30%)	12.65%
Total Income Eligible	420
x Percent of Turnover	25%
ESTIMATED ANNUAL DEMAND - EXISTING	105

PROPOSED RENT LEVEL: \$784

PROPOSED BEDROOM SIZE: 2/1

DEMAND FROM EXISTING HOUSEHOLDS

Existing Households	66,651
x Percent of 2-, 3-, and 4-Person Households	69.46%
Eligible Households by Size	46,296
x Percent of Renters	24.23%
Total Number of Renters	11,214
x Percent Income Eligible	
\$661 - \$784 (\$26,440 - \$31,360 @ 30%)	4.70%
Total Income Eligible	527
x Percent of Turnover	25%
ESTIMATED ANNUAL DEMAND - EXISTING	132

PROPOSED RENT LEVEL: \$909

PROPOSED BEDROOM SIZE: 3/2

DEMAND FROM EXISTING HOUSEHOLDS

Existing Households	66,651
x Percent of 5-, 6-, and 7-Person Households	9.96%
Eligible Households by Size	6,638
x Percent of Renters	24.23%
Total Number of Renters	1,608
x Percent Income Eligible \$784 - \$909 (\$31,361 - \$36,360 @ 30%)	4.78%
Total Income Eligible	77
x Percent of Turnover	25%
ESTIMATED ANNUAL DEMAND - EXISTING	19

DEMAND FROM NEW HOUSEHOLDS

Estimated Number of New Households	5,573
Estimated Annual Growth (2005-2010) ($5,573 \div 5 = 1,115 \times 2$ years)	2,229
x Percent of Income Qualified (\$10,000 - \$36,360)	22.13%
	493
x Percent of Renters	24.23%
ESTIMATED ANNUAL DEMAND - NEW HOUSEHOLDS	120

Capture and Penetration Rates

The **capture rate** is the percentage of age, size, and income qualified renter households in the Market Area that the individual property must capture to achieve stabilized occupancy. It is calculated by dividing the number of units proposed by the number of net eligible households (the number of competitive units must be subtracted from the gross eligible households).

Total Eligible Households	<u>1,024</u>
Competitive Units	<u>798</u>
Net Eligible Households	<u>226</u>
Proposed Project	<u>70</u>
Capture Rate (70 ÷ 226)	<u>31%</u>

The **penetration rate** is the percentage of eligible households which must be captured to fill all competitive units in the Market Area—798 units—and 70 units at site.

Total Eligible Households	<u>1,024</u>
Competitive Units	<u>868</u>
Penetration Rate (868 ÷ 1,024)	<u>85%</u>

ABSORPTION ANALYSIS

Using a conservative 10 to 15 units per month absorption rate, and assuming 20% preleased, the project should lease up in 4 to 6 months.

UNITS PER MONTH	PRE- LEASED	MONTHS					
		1	2	3	4	5	6
10	14	24	34	44	54	64	74
15	14	29	44	59	74	-	-

CHAPTER V

COMPETITIVE ANALYSIS

EXISTING UNITS

There are several average quality market-rate units in the City of Placerville and surrounding areas. For this study we have selected those closest to the subject, but none are within the one-mile radius generally required for this analysis. The proposed project is located in a developing area that is just outside the city limits of Placerville. These rent comparables are the best available in El Dorado County.

Woodbridge Apartments is a 101-unit project located in **Placerville**. Rents are \$735 for one-bedroom units, \$835 for two-bedroom units, and \$935 for three-bedroom units. Appliances include stove, refrigerator, and garbage disposal only. Common areas include laundry room, picnic area, and children's play area. An overall quality adjustment was made to compensate for the project's average quality. There are no vacancies and a waiting list.

Ridgecrest Apartments is a 46-unit project located in **Placerville**. One-bedroom units rent for \$580, two-bedroom units rent for \$700, and three-bedroom units rent for \$995. Appliances include stove, refrigerator, and garbage disposal. There is a laundry room and picnic area on site. These units are barely standard units, and a significant quality adjustment was made to compensate for the average quality of the units. There is a 7% vacancy and no waiting list.

920 Clark Street, Placerville, offers one-bedroom units for \$750 and two-bedroom units for \$900. Appliances include garbage disposal, dishwasher, stove, and refrigerator. Washer-dryer hook-ups are also included. There are no common area amenities. There are no vacancies and no waiting list.

Vineyards at Valley View is located in **El Dorado Hills** and is the closest good quality market-rate project to the subject. Rents are \$925 for one-bedroom units; \$1,050 for two-bedroom units, and \$1,480 for three-bedroom units. These units are uncommonly large, and include all standard appliances as well as microwaves and washers and dryers. Common area amenities include pool, fitness center, community, and business center. There is a 5% vacancy and no waiting list.

Barnett Village Apartments is located in **Shingle Springs** and offers two-bedroom/one-and-one-half-bath units for \$950. Units include all appliances and washer and dryer in each unit. There is a picnic area on site. There are no vacancies and no waiting list.

2489 Coloma Court. This single-family home is representative of the newer rental offerings in the **Placerville** area. Rent for the three-bedroom/two-bath unit is \$1,700 per month. It was advertised in the July 3, 2006, edition of the *Mountain Democrat*.

3025 Lewis Street. This four-bedroom single-family home rents for \$1,350, which is the low end of the single-family marketplace in Placerville. All standard appliances and washer-dryer hookups are included. Advertised July 3, 2006, in the *Mountain Democrat*.

2751 Hillcrest Drive. This newer four-bedroom/two-bath single-family property located in Cameron Park rents for \$1,650. All standard appliances—microwave, washer and dryer, and fireplace—are included. Advertised July 3, 2006, in the *Mountain Democrat*.

4261 Rimini, El Dorado Hills. This new four-bedroom/two-bath single-family property is available for \$1,995. It is fully equipped and was advertised in the July 3, 2006, edition of the *Mountain Democrat*.

MARKET RENTS

Based on these data, we have concluded that the market-rate rents for good quality apartments in El Dorado County are:

One Bedroom Unit	\$775
Two Bedroom Unit	\$900
Three Bedroom Unit	\$1,200
Four Bedroom Unit	\$1,600

PROPOSED PROJECTS

There are no known other market-rate or affordable projects currently being planned or developed in El Dorado County or the City of Placerville.

STRENGTHS, WEAKNESSES, AND RISKS OF THE PROJECT

Runnymede Terrace's greatest strength is the local experience and knowledge of the developer, Mercy Housing California. Mercy completed a 180-unit project in 2005 in El Dorado Hills which is currently fully occupied and which has a waiting list of 75 households: 22 one-bedroom units, 36 two-bedroom units, 12 three-bedroom units, and 5 four-bedroom units. If all of the households on the waiting list of White Rock were to occupy Runnymede, it would be full upon opening.

The greatest weakness of the project is its slightly remote location. This is a developing area, but this project will be the pioneer for the south side of Highway 50 in this area. Still, there are ample

shopping and service opportunities just a mile from the site, and more opportunities in Placerville and Diamond Springs.

The greatest risks associated with the project are construction risks involved in developing a hilly site. Both off-site and on-site infrastructure will have to be brought to the site, and this will be a costly and time-consuming process, which has been taken into account in the development schedule of the project.

HOUSING ALTERNATIVES/SECTION 8 VOUCHERS

There are no viable housing options for persons eligible for residency in Runnymede Terrace. All existing Housing Choice vouchers are currently being used and there is a lengthy waiting list for future vouchers.

RENT COMPARABLES

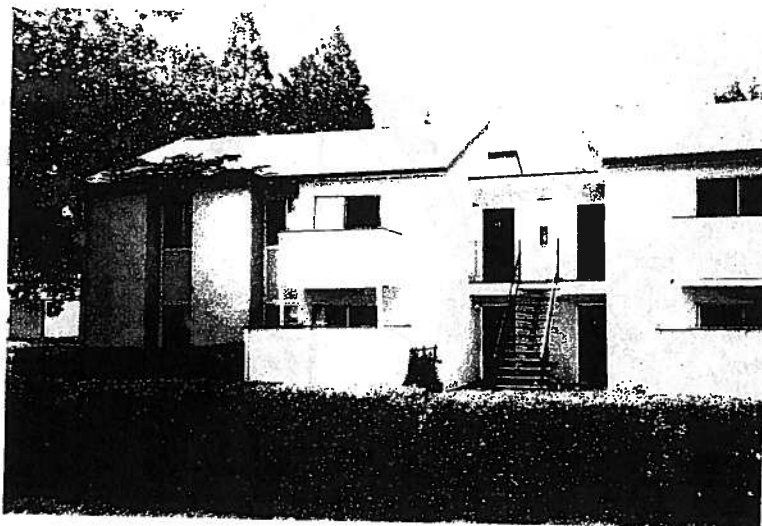
The following individual data sheets and Excel spreadsheets provide detailed information on each of the rent comparables used in this study. As required by TCAC/CDLAC guidelines, the rent differential and rent-per-square-foot differential meets the 10 and 20 percent requirements in all unit sizes.

COMPARABLE NO. 1



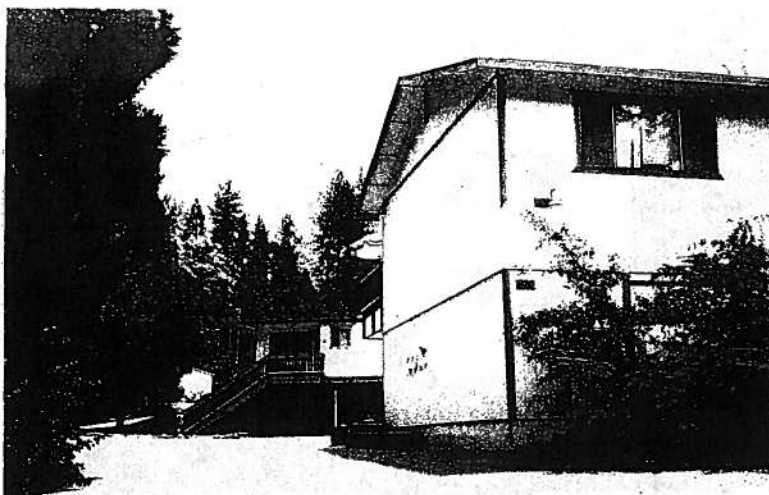
Name: Woodbridge Apartments		Phone: (530) 622-7784		
Address: 2811 Cold Springs Road, Placerville		Length of Lease: -		
Distance from Subject: 2.65 miles		Security Deposit: \$400		
No. Units	Bed/Bath	SF	Rent	
			Monthly	SF
30	1/1	624	\$735	\$1.18
60	2/1	824	\$835	\$1.01
11	3/1	896	\$935	\$1.04
Total Units: 101		No. of Stories: 2		
Utilities: Not included Heat/Cook Source: Gas/Elec.		Elevator: No		
Age: 1970		Parking: 1:1 uncovered		
Quality: Average		Vacancy: 0		
Condition: Average		Waiting List: Yes Turnover: N/A		
Amenities - Individual Units		Amenities - Common Area		
Garbage Disposal: ✓	Vaulted Ceiling:	Pool/Spa:		
Dishwasher:	Walk-in Closet:	Fitness Center:		
Microwave:	Patio/Balcony: ✓	Tennis Court:		
Stove: ✓	Internet Access:	Volleyball Court:		
Refrigerator: ✓	Laundry Room: ✓	Recreation Room:		
Washer/Dryer Hookup:	Storage:	Horseshoe Pit:		
Central Heating/Air: ✓	Gated Entrance:	Clubhouse:		
Fireplace:	Picnic/BBQ Areas: ✓	Com. Dining Room:		
Cable TV: ✓	Pets - Cat: ✓	Community Room:		
Carpet: ✓	Library:	On Bus Route:		
Blinds/Drapes: ✓	Children's Play Area: ✓	Store:		
Services/City-Run:				
Move-in Special: -				
Comments: -				

COMPARABLE NO. 2



Name: Ridgecrest Apartments		Phone: (530) 626-0774		
Address: 2640 Woodbridge Court, Placerville		Length of Lease: MTM		
Distance from Subject: 3.67 miles		Security Deposit: 1 mo. rent		
No. Units	Bed/Bath	SF	Rent	
			Monthly	SF
22	1/1	600	\$580	\$0.97
22	2/1	800	\$700	\$0.88
2	3/2	1,000	\$995	\$1.00
Total Units:	46	No. of Stories:	2	
Utilities: Not included	Heat/Cook Source: Gas/Elec.	Elevator:	No	
Age:	1970	Parking:	1:1 covered	
Quality:	Average	Vacancy:	-	
Condition:	Average	Waiting List:	No	Turnover: N/A
Amenities - Individual Units		Amenities - Common Area		Pool/Spa:
Garbage Disposal:	✓	Vaulted Ceiling:		Fitness Center:
Dishwasher:		Walk-in Closet:		Tennis Court:
Microwave:		Patio/Balcony:	✓	Volleyball Court:
Stove:	✓	Internet Access:		Recreation Room:
Refrigerator:	✓	Laundry Room:	✓	Horseshoe Pit:
Washer/Dryer Hookup:		Storage:		Clubhouse:
Central Heating/Air:	✓	Gated Entrance:		Com. Dining Room:
Fireplace:		Picnic/BBQ Areas:	✓	Community Room:
Cable TV:	✓	Pets:		On Bus Route:
Carpet:	✓	Library:		Store:
Blinds/Drapes:	✓	Children's Play Area:		Services/City-Run:
Move-in Special:	-			
Comments:	Unusually low rents.			

COMPARABLE NO. 3



Name: -		Phone: (530) 295-8137		
Address: 920 Clark Street, Placerville		Length of Lease: MTM		
Distance from Subject: 3.57 miles		Security Deposit: 1 mo. rent		
No. Units	Bed/Bath	SF	Rent	
			Monthly	SF
6	1/1	700	\$750	\$1.07
11	2/1	850	\$900	\$1.06
1	2/1 House	1,000	\$1,200	\$1.20
Total Units: 18		No. of Stories: 2		
Utilities: Not included Heat/Cook Source: Gas/Elec.		Elevator: No		
Age: 1960		Parking: 1:1 covered		
Quality: Average		Vacancy: 0		
Condition: Average		Waiting List: No Turnover: N/A		
Amenities - Individual Units		Vaulted Ceiling:		Pool/Spa:
Garbage Disposal: ✓	Walk-in Closet:	Fitness Center:		
Dishwasher: ✓	Patio/Balcony:	Tennis Court:		
Microwave:	Internet Access:	Volleyball Court:		
Stove: ✓	Amenities - Common Area		Recreation Room:	
Refrigerator: ✓	Laundry Room:	Horseshoe Pit:		
Washer/Dryer Hookup: ✓	Storage:	Clubhouse:		
Central Heating/Air: ✓	Gated Entrance:	Com. Dining Room:		
Fireplace:	Picnic/BBQ Areas:	Community Room:		
Cable TV: ✓	Pets:	On Bus Route:		
Carpet: ✓	Library:	Store:		
Blinds/Drapes: ✓	Children's Play Area:	Services/City-Run:		
Move-in Special: -				
Comments: -				

COMPARABLE NO. 4



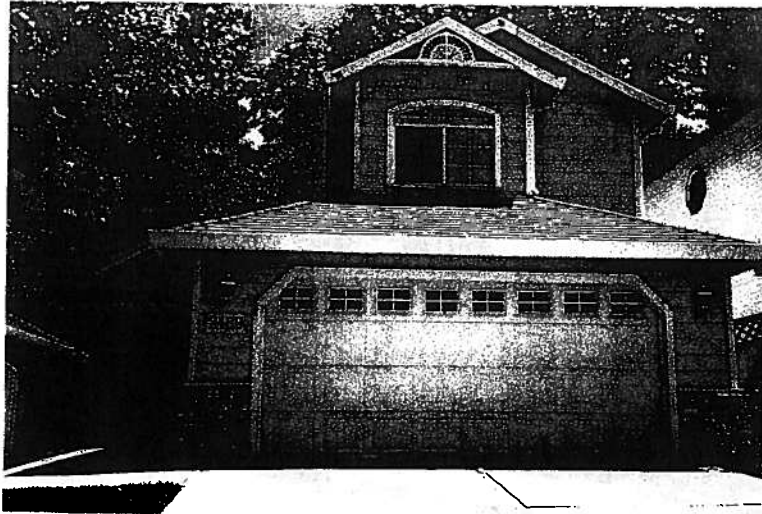
Name: Vineyards at Valley View		Phone: (916) 941-0915		
Address: 2100 Valley View Parkway, El Dorado Hills		Length of Lease: 12 mos.		
Distance from Subject: 10.24 miles		Security Deposit: 1 mo. rent		
No. Units	Bed/Bath	SF	Rent	
			Monthly	SF
100	1/1	632-740	\$925-\$985	\$1.46-\$1.33
200	2/1	986	\$1,050	\$1.06
44	3/2	1,264	\$1,480	\$1.17
Total Units:	344	No. of Stories:	2 and 3	
Utilities: Not included	Heat/Cook Source: Gas/Gas	Elevator:	No	
Age:	2003	Parking:	1:1 uncovered and covered	
Quality:	Good	Vacancy:	5%	
Condition:	Good	Waiting List:	No	Turnover: N/A
Amenities - Individual Units		Amenities - Common Area		
Garbage Disposal:	✓	Vaulted Ceiling:	Pool/Spa:	✓
Dishwasher:	✓	Walk-in Closet:	Fitness Center:	✓
Microwave:	✓	Patio/Balcony:	Tennis Court:	
Stove:	✓	Internet Access:	Volleyball Court:	
Refrigerator:	✓	Laundry Room:	Recreation Room:	
Washer/Dryer:	✓	Storage:	Horseshoe Pit:	
Central Heating/Air:	✓	Gated Entrance:	Clubhouse:	
Fireplace:		Picnic/BBQ Areas:	Com. Dining Room:	
Cable TV:	✓	Pets:	Community Room:	✓
Carpet:	✓	Library:	On Bus Route:	
Blinds/Drapes:	✓	Children's Play Area:	Business Center:	✓
Move-in Special:	-		Services/City-Run:	
Comments:	-			

COMPARABLE NO. 5



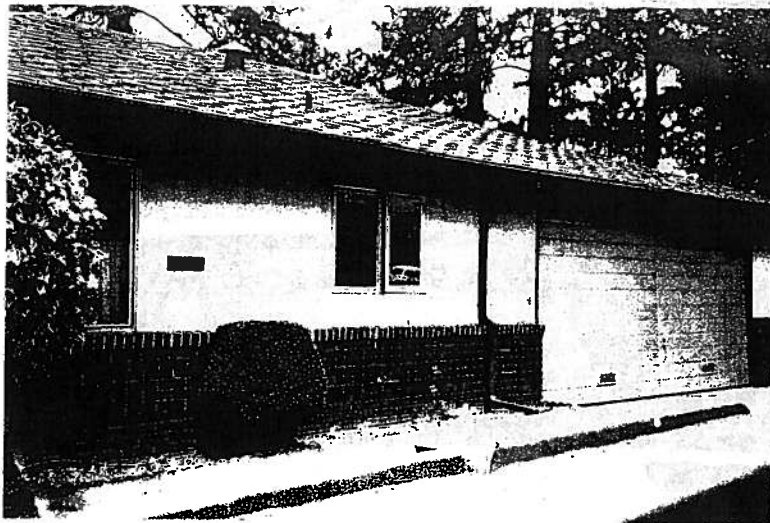
Name: Barnett Village Apartments		Phone: (530) 676-0220		
Address: 3820 Market Court, Shingle Springs		Length of Lease: -		
Distance from Subject: 6.23 miles		Security Deposit: \$700		
No. Units	Bed/Bath	SF	Rent	
			Monthly	SF
1	2/1.5 Townhouse	1,000	\$950	\$0.95
Total Units: 16		No. of Stories: 2		
Utilities: Not included	Heat/Cook Source: Elec./Elec.	Elevator: No		
Age: 1985	Parking: 2:1 uncovered			
Quality: Good	Vacancy: 0			
Condition: Good	Waiting List: 0		Turnover: N/A	
Amenities - Individual Units		Amenities - Common Area		
Garbage Disposal: ✓	Vaulted Ceiling:	Pool/Spa:		
Dishwasher: ✓	Walk-in Closet:	Fitness Center:		
Microwave:	Patio/Balcony: ✓	Tennis Court:		
Stove: ✓	Internet Access:	Volleyball Court:		
Refrigerator: ✓	Laundry Room:	Recreation Room:		
Washer/Dryer: ✓	Storage:	Horseshoe Pit:		
Central Heating/Air: ✓	Gated Entrance:	Clubhouse:		
Fireplace:	Picnic/BBQ Areas: ✓	Com. Dining Room:		
Cable TV: ✓	Pets:	Community Room:		
Carpet: ✓	Library:	On Bus Route:		
Blinds/Drapes: ✓	Children's Play Area:	Store:		
Services/City-Run:				
Move-in Special: -				
Comments: -				

COMPARABLE NO. 6



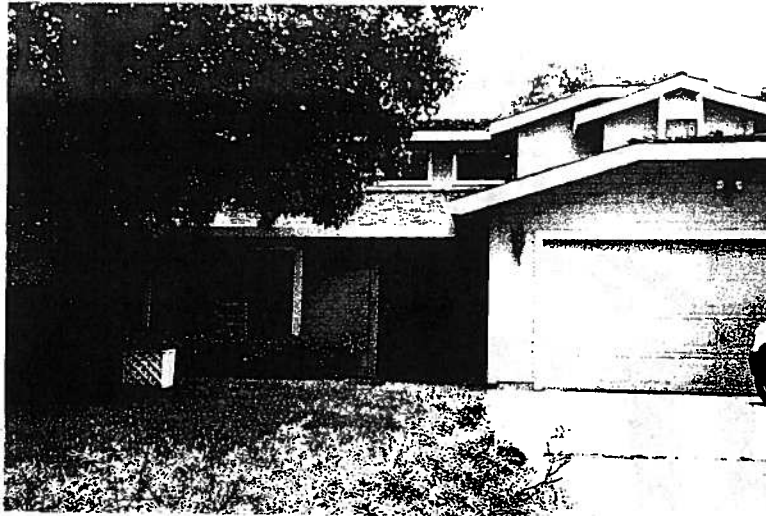
Name: Single-Family Residence		Phone: (805) 402-5083		
Address: 2489 Coloma Court, Placerville		Length of Lease: 12 mos.		
Distance from Subject: 3.46 miles		Security Deposit: 1 mo. rent		
No. Units	Bed/Bath	SF	Rent	
			Monthly	SF
1	3/2	1,600	\$1,700	\$1.06
Total Units: 1		No. of Stories: 2		
Utilities: Not included	Heat/Cook Source: Gas/Gas	Elevator: No		
Age: 2002	Parking: 2-car garage			
Quality: Good	Vacancy: Ad rental 7/3/06			
Condition: Good	Waiting List: No	Turnover: N/A		
Amenities - Individual Units		Amenities - Common Area		
Garbage Disposal: ✓	Vaulted Ceiling:	Pool/Spa:		
Dishwasher: ✓	Walk-in Closet:	Fitness Center:		
Microwave: ✓	Patio/Balcony: ✓	Tennis Court:		
Stove: ✓	Internet Access:	Volleyball Court:		
Refrigerator: ✓	Laundry Room:	Recreation Room:		
Washer/Dryer Hookup: ✓	Storage:	Horseshoe Pit:		
Central Heating/Air: ✓	Gated Entrance:	Clubhouse:		
Fireplace:	Picnic/BBQ Areas:	Com. Dining Room:		
Cable TV: ✓	Pets:	Community Room:		
Carpet: ✓	Library:	On Bus Route:		
Blinds/Drapes: ✓	Children's Play Area:	Store:		
Move-in Special: -		Services/City-Run:		
Comments: -				

COMPARABLE NO. 7



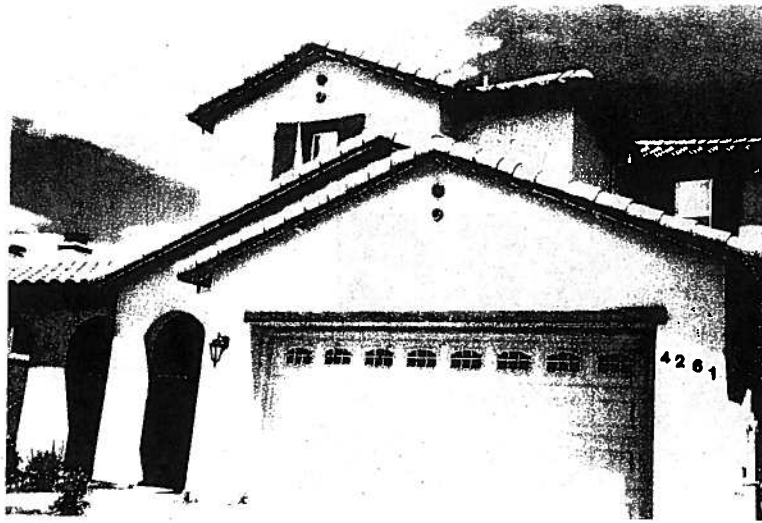
Name: Single-Family Residence		Phone: (530) 676-7004		
Address: 3025 Lewis Street, Placerville		Length of Lease: 12 mos.		
Distance from Subject: 3.64 miles		Security Deposit: 1 mo. rent		
No. Units	Bed/Bath	SF	Rent	
			Monthly	SF
1	4/2	1,600	\$1,350	\$0.84
Total Units: 1		No. of Stories: 1		
Utilities: Not included	Heat/Cook Source: Gas/Gas	Elevator: No		
Age: 1950	Parking: 2-car garage			
Quality: Average	Vacancy: Ad rental			
Condition: Average	Waiting List:		Turnover: N/A	
Amenities - Individual Units		Amenities - Common Area		
Garbage Disposal: ✓	Vaulted Ceiling:	Pool/Spa:		
Dishwasher: ✓	Walk-in Closet:	Fitness Center:		
Microwave:	Patio/Balcony: ✓	Tennis Court:		
Stove: ✓	Internet Access:	Volleyball Court:		
Refrigerator: ✓	Laundry Room:	Recreation Room:		
Washer/Dryer Hookup: ✓	Storage:	Horseshoe Pit:		
Central Heating/Air: ✓	Gated Entrance:	Clubhouse:		
Fireplace:	Picnic/BBQ Areas:	Com. Dining Room:		
Cable TV: ✓	Pets:	Community Room:		
Carpet: ✓	Library:	On Bus Route:		
Blinds/Drapes: ✓	Children's Play Area:	Store:		
Move-in Special: -		Services/City-Run:		
Comments: -				

COMPARABLE NO. 8



Name: Single-Family Residence		Phone: (530) 644-4585		
Address: 2751 Hillcrest Drive, Cameron Park		Length of Lease: 12 mos.		
Distance from Subject: 7.89 miles		Security Deposit: 1 mo. rent		
No. Units	Bed/Bath	SF	Rent	
			Monthly	SF
1	4/2.5	1,800	\$1,650	\$0.92
Total Units: 1		No. of Stories: 1		
Utilities: Not included	Heat/Cook Source: Gas/Gas	Elevator: No		
Age: 1998		Parking: 2-car garage		
Quality: Good		Vacancy: Ad rental 7/3/06		
Condition: Good		Waiting List: 0	Turnover: N/A	
Amenities - Individual Units		Amenities - Common Area		
Garbage Disposal: ✓	Vaulted Ceiling:	Pool/Spa:		
Dishwasher: ✓	Walk-in Closet:	Fitness Center:		
Microwave: ✓	Patio/Balcony: ✓	Tennis Court:		
Stove: ✓	Internet Access:	Volleyball Court:		
Refrigerator: ✓	Laundry Room:	Recreation Room:		
Washer/Dryer Hookup: ✓	Storage:	Horseshoe Pit:		
Central Heating/Air: ✓	Gated Entrance:	Clubhouse:		
Fireplace: ✓	Picnic/BBQ Areas:	Com. Dining Room:		
Cable TV: ✓	Pets:	Community Room:		
Carpet: ✓	Library:	On Bus Route:		
Blinds/Drapes: ✓	Children's Play Area:	Store:		
Move-in Special: -		Services/City-Run:		
Comments: -				

COMPARABLE NO. 9
(Not Mapped)



Name: Single-Family Residence		Phone: (916) 939-7004		
Address: 4261 Rimini, El Dorado Hills		Length of Lease: 12 mos.		
Distance from Subject: 11.96 miles		Security Deposit: 1 mo. rent		
No. Units	Bed/Bath	SF	Rent	
			Monthly	SF
1	4/3	2,700	\$1,995	\$0.74
Total Units: 1		No. of Stories: 2		
Utilities: Not included Heat/Cook Source: Gas/Gas		Elevator: No		
Age: 2004		Parking: 2-car garage		
Quality: Good		Vacancy: Ad rental 7/3/06		
Condition: Good		Waiting List: N/A Turnover: N/A		
Amenities - Individual Units		Amenities - Common Area		Pool/Spa:
Garbage Disposal: ✓	Vaulted Ceiling:	Walk-in Closet:	Fitness Center:	
Dishwasher: ✓	Walk-in Closet:	Patio/Balcony: ✓	Tennis Court:	
Microwave: ✓	Internet Access:	Volleyball Court:		
Stove: ✓	Laundry Room:	Recreation Room:		
Refrigerator: ✓	Storage:	Horseshoe Pit:		
Washer/Dryer Hookup: ✓	Gated Entrance:	Clubhouse:		
Central Heating/Air: ✓	Picnic/BBQ Areas:	Com. Dining Room:		
Fireplace: ✓	Pets:	Community Room:		
Cable TV: ✓	Library:	On Bus Route:		
Carpet: ✓	Children's Play Area:	Store:		
Blinds/Drapes: ✓		Services/City-Run:		
Move-in Special: -				
Comments: -				

Analysis Using Highest Rents for Subject

Placerville Market 1BR	Runnymede Terrace	Woodbridge Apartments	Ridgecrest Apartments	920 Clark Street	Vineyards At Valley View					
	Runnymede and El Dorado Placerville	2811 Cold Springs Road Placerville	2640 Woodbridge Court Placerville	920 Clark Street Placerville	2100 Valley View Place El Dorado Hills					
Date of Market Study: 4-Aug-06										
Prepared By: M. E. Shay & Co.	n/a	530 622 7784	530 626 0774	530 295 8137	916 941 0915					
Use Subject's Highest Rent										
Characteristic	Char	Adj	Char	Adj	Char	Adj	Char	Adj	Totals & Weighted Averages	Differential
Type ("M"arket, "L"ow Income)	L	M	M	M	M	M				
Distance in Miles from Subject		0.00	0.00	0.00	0.00	0.00				
Number of Units	15	30	22	6	100	158				
Vacancy Rate		0%	0%	0%	5%					
Waiting List ("Y"es or "N"o)		y	n	n	n					
Turnover Rate		25%	25%	25%	25%					
Unit Size in SF	625	624	600	700	740					
Aggregate Size in SF		18720	13200	4200	74000	696,962,053				
Base Rent	\$661	\$735	\$580	\$750	\$985	110,120				
Aggregate Rent		\$22,050	\$12,760	\$4,500	\$98,500	\$872			\$137,810	-24.22%
Value Ratio (\$/SF)	\$1.06	\$1.18	\$0.97	\$1.07	\$1.33	\$1.25				-16.48%
# of stories	3	2	2	2	3					
Elevator ("Y"es or "N"o)	n	n	n	n	n					
# of Bedrooms	1	1	1	1	1					
# of Bathrooms	1	1	1	1	1					
Unit Size Adjustment	625	624	600	700	740					
Rent Concessions										
Age (built or last renovated)	2008	1970	1970	1960	2003					
Utilities Paid by Tenant										
Electricity	x	x	x	x	x					
Heat ("G"as or "E"lectric)	g	g	g	g	g					
Hot Water (G or E)										
Cooking (G or E)	g	e	e	e	g					
TV ("C"able or "S"atellite)	c	c	c	c	c					
Water										
Sewer										
Trash										
Unit Amenities										
Central Heat/Cool	x	x	x	x	x					
Blinds	x	x	x	x	x					
Carpet	x	x	x	x	x					
Ceiling Fan										
Skylight										
Storage Closet										
Coat Closet										
Walk-in Closet										
Fireplace										
Patio/Balcony	x	x	x		\$5	x				
Appliances										
Refrigerator	x	x	x	x	x					
Stove/Oven	x	x	x	x	x					
Dishwasher	x		\$5	\$5.00	x	x				
Garbage Disposal	x	x	x	x	x					
Microwave										
Washer/Dryer	x		\$15	\$15.00	x	x				
Washer/Dryer Hook-ups					x	\$10				
Parking/Transportation										
Surface Parking	x	x			x					
Carport			x	-\$10.00	x	-\$10				
Underground Parking										
Detached Garage										
Attached Garage										
Tuck-under Garage										
Parking Garage										
Project Amenities										
Clubhouse/Community Room	x		\$10	\$10.00		\$10	x			
Swimming Pool							x	-\$5		
Spa/Jacuzzi										
Exercise Room							x	-\$10		
Picnic Area										
Tot Lot/Playground	x	x		x			x			
Tennis Court	x	x								
Basketball Court										
Volleyball Court										
On Site Manager	x	x		x	x		x			
Laundry Room	x	x		x		\$15				
Computer Room	x									
Business Center							x	-\$10		
Head Start	x									
Security										
Gated										
Courtesy Patrol										
Overall Quality			\$125	\$125.00						
Adjusted Rent	\$661	\$850	\$725	\$780	\$955	\$904				-26.88%
Aggregate Adjusted Rent		\$26,700	\$15,950	\$4,680	\$95,500	\$142,830				
Adjusted Value Ratio (w/sf)	\$1.06	\$1.43	\$1.21	\$1.11	\$1.29	\$1.30				-16.46%

Analysis Using Highest Rents for Subject

Placerville Market 2BR Date of Market Study: 4-Aug-06 Prepared By: M. E. Shay & Co.	Runnymede Terrace	Woodbridge Apartments		Ridgecrest Apartments		Barnett Village Apartments		Totals & Weighted Averages	Differential
	Runnymede and El Dorado Road Placerville	2811 Cold Springs Road Placerville		2640 Woddbridge Court Placerville		3820 Market Court Shingle Springs			
	n/a	530 622 7784		530 626 0774		530 675 0220			
	Use Subject's Highest Rent	Char	Adj	Char	Adj	Char	Adj		
Characteristic	L	M	M	M	M	M			
Type ("M"arket, "L"ow Income)	L	M	M	M	M	M			
Distance in Miles from Subject		0.00		0.00		0.00			
Number of Units	27	60		22		1	83		
Vacancy Rate		0%		0%		0%			
Waiting List ("Y"es or "N"o)		y		n		n			
Turnover Rate		25%		25%		25%			
Unit Size in SF	750	824		800		1000	819.7590361		
Aggregate Size in SF		49440		17600		1000	68,040		
Base Rent	\$784	\$835		\$700		\$950	\$801	-2.07%	
Aggregate Rent		\$50,100		\$15,400		\$950	\$66,450		
Value Ratio (R/SF)	\$1.05	\$1.01		\$0.88		\$0.95	\$0.98	7.03%	
# of stories	3	2		2		2			
Elevator ("Y"es or "N"o)	n	n		n		n			
# of Bedrooms	2	2		2		2			
# of Bathrooms	1	1		1		1			
Unit Size Adjustment	750	824		800		1000	-\$250		
Rent Concessions									
Age (built or last renovated)	2008	1970		1970		1985			
Utilities Paid by Tenant									
Electricity	x	x		x		x			
Heat ("G"as or "E"lectric)	g	g		g		e			
Hot Water (G or E)									
Cooking (G or E)	g	e		e		e			
TV ("C"able or "S"atellite)	c	c		c		c			
Water									
Sewer									
Trash									
Unit Amenities									
Central Heat/Cool	x	x		x		x			
Blinds	x	x		x		x			
Carpet	x	x		x		x			
Ceiling Fan									
Skylight									
Storage Closet									
Coat Closet									
Walk-in Closet									
Fireplace									
Patio/Balcony	x	x		x		x			
Appliances									
Refrigerator	x	x		x		x			
Stove/Oven	x	x		x		x			
Dishwasher	x		\$5	\$5.00		x			
Garbage Disposal	x	x		x		x			
Microwave									
Washer/Dryer	x		\$15	\$15.00		x			
Washer/Dryer Hook-ups									
Parking/Transportation									
Surface Parking	x	x				x			
Carport				x	-\$10.00	x			
Underground Parking									
Detached Garage									
Attached Garage									
Tuck-under Garage									
Parking Garage									
Project Amenities									
Clubhouse/Community Room	x		\$10	\$10.00		\$10			
Swimming Pool									
Spa/Jacuzzi									
Exercise Room									
Picnic Area	x	x		x		x			
Tot Lot/Playground	x	x							
Tennis Court									
Basketball Court									
Volleyball Court									
On Site Manager	x	x		x		x			
Laundry Room	x	x		x					
Computer Room	x								
Business Center									
Head Start	x								
Security									
Gated									
Courtesy Patrol									
Overall Quality			\$125	\$175.00					
Adjusted Rent	\$784	\$890		\$895		\$710	\$661	-18.48%	
Aggregate Adjusted Rent		\$59,400		\$19,890		\$710	\$79,800		
Adjusted Value Ratio (R/SF)	\$1.05	\$1.29		\$1.12		\$0.71	\$1.17	-10.87%	

Analysis Using Highest Rents for Subject

Placerville Market 3BR Date of Market Study: Aug-06 Prepared By: M. E. Shay & Co.	Runnymede Terrace	Woodbridge Apartments	Ridgecrest Apartments	SFR	Vineyards At Valley View			
	Runnymede and El Dorado Road	2811 Cold Springs Road	2640 Woodbridge Court	2489 Coloma	2100 Valley View Place			
	Placerville	Placerville	Placerville	Placerville	El Dorado Hills			
Use Subject's Highest Rent	n/a	530 622 7784	530 626 0774	805 402 5083	916 941 0915			
Characteristic	Char	Adj	Char	Adj	Char	Adj	Totals & Weighted Averages	Differential
Type ("M"arket, "L"ow Income)	L	M	M	M	M	M		
Distance in Miles from Subject	23	0.00	0.00	0.00	0.00	0.00		
Number of Units		11	2	1	44		58	
Vacancy Rate		0%	0%	0%	5%			
Waiting List ("Y"es or "N"o)		y	n	n	n			
Turnover Rate		25%	25%	25%	25%			
Unit Size in SF	1000	896	1000	1600	1264		1190.896552	
Aggregate Size in SF		9856	2000	1600	55616		69,072	
Base Rent	\$909	\$935	\$995	\$1,700	\$1,480		\$1,364	
Aggregate Rent		\$10,285	\$1,990	\$1,700	\$65,120		\$79,095	-33.34%
Value Ratio (\$/sf)	\$0.91	\$1.04	\$1.00	\$1.06	\$1.17		\$1.15	-20.62%
# of stories	3	2	2	2	3			
Elevator ("Y"es or "N"o)	n	n	n	n	n			
# of Bedrooms	3	3	3	3	3			
# of Bathrooms	2	1	2	2	2			
Unit Size Adjustment	1000	896	1000	1600	1264			
Rent Concessions		\$25						
Age (built or last renovated)	2008	1970	1970	2002	2003			
Utilities Paid by Tenant								
Electricity	x	x	x	x	x			
Heat ("G"as or "E"lectric)	g	g	g	g	g			
Hot Water (G or E)								
Cooking (G or E)	g	e	e	g	g			
TV ("C"able or "S"atellite)	c	c	c	c	c			
Water								
Sewer								
Trash								
Unit Amenities								
Central Heat/Cool	x	x	x	x	x			
Blinds	x	x	x	x	x			
Carpet	x	x	x	x	x			
Ceiling Fan								
Skylight								
Storage Closet								
Coat Closet								
Walk-in Closet								
Fireplace								
Patio/Balcony	x	x	x	x	x			
Appliances								
Refrigerator	x	x	x	x	x			
Stove/Oven	x	x	x	x	x			
Dishwasher	x	\$5	\$5.00	x	x			
Garbage Disposal	x	x	x	x	x			
Microwave								
Washer/Dryer	x	\$15	\$15.00	x	-\$5	-\$5		
Washer/Dryer Hook-ups				x	-\$10			
Parking/Transportation								
Surface Parking	x	x			x			
Carport				x	-\$10.00			
Underground Parking								
Detached Garage								
Attached Garage					x	-\$25		
Tuck-under Garage								
Parking Garage								
Project Amenities								
Clubhouse/Community Room	x	\$10	\$10.00		x			
Swimming Pool					x	-\$5		
Spa/Jacuzzi								
Exercise Room								
Picnic Area	x	x			x	-\$10		
Tot Lot/Playground	x	x		x	x			
Tennis Court								
Basketball Court								
Volleyball Court								
On Site Manager	x	x	x		x			
Laundry Room	x	x	x					
Computer Room	x							
Business Center								
Head Start	x				x	-\$10		
City								
Gated								
Courtesy Patrol								
Surveillance Camera								
Adjusted Rent	\$909	\$990	\$1,015	\$1,660	\$1,450	\$1,361		
Aggregate Adjusted Rent		\$10,890	\$2,030	\$1,660	\$63,800	\$78,380		-32.74%
Adjusted Value Ratio (\$/sf)	\$0.91	\$1.10	\$1.02	\$1.04	\$1.15	\$1.13		-18.88%

Analysis Using Highest Rents for Subject

Placerville Market 4BR Date of Market Study: 4-Aug-06 Prepared By: M. E. Shay & Co.	Runnymede Terrace	SFR		SFR		SFR		Totals & Weighted Averages	Differential
	Runnymede and El Dorado Road Placerville n/a Use Subject's Highest Rent	3025 Lewis Placerville 530 676 7004		2751 Hillcrest Cameron Park 530 644 4585		4261 Rimini El Dorado Hills 916 939 7004			
Characteristic	Char	Adj	Char	Adj	Char	Adj			
Type ("M"arket, "L"ow Income)	L	M		M		M			
Distance in Miles from Subject	4	0.00		0.00		0.00		3	
Number of Units		1		1		1			
Vacancy Rate		0%		0%		0%			
Waiting List ("Y"es or "N"o)		n		n		n			
Turnover Rate		n/a		n/a		n/a			
Unit Size in SF	1200	1600		1800		2700		2033.333333	
Aggregate Size in SF		1600		1800		2700		6,100	
Base Rent	\$815	\$1,350		\$1,650		\$1,995		\$1,665	-51.05%
Aggregate Rent		\$1,350		\$1,650		\$1,995		\$4,995	
Value Ratio (s/sf)	\$0.68	\$0.84		\$0.92		\$0.74		\$0.82	-17.06%
# of stories	3	1		2		2			
Elevator ("Y"es or "N"o)	n	n		n		n			
# of Bedrooms	4	4		4		4			
# of Bathrooms	2	2		2		2			
Unit Size Adjustment	1200	1600		1800		2700			
Rent Concessions									
Age (built or last renovated)	2008	1950		1998		2004			
Utilities Paid by Tenant									
Electricity	x	x		x		x			
Heat ("G"as or "E"lectric)	g	g		g		g			
Hot Water (G or E)									
Cooking (G or E)	g	g		g		g			
TV ("C"able or "S"atellite)	c	c		c		c			
Water									
Sewer									
Trash									
Unit Amenities									
Central Heat/Cool	x	x		x		x			
Blinds	x	x		x		x			
Carpet	x	x		x		x			
Ceiling Fan									
Skylight									
Storage Closet									
Coat Closet									
Walk-in Closet									
Fireplace									
Patio/Balcony	x	x		x		x			
Appliances									
Refrigerator	x	x		x		x			
Stove/Oven	x	x		x		x			
Dishwasher	x	x		x		x			
Garbage Disposal	x	x		x		x			
Microwave				x	-\$5.00	x	-\$5		
Washer/Dryer	x					x			
Washer/Dryer Hook-ups		x	-\$10	x	-\$10.00	x	-\$10		
Parking/Transportation									
Surface Parking	x								
Carport									
Underground Parking									
Detached Garage									
Attached Garage		x	-\$25	x	-\$25.00	x	-\$25		
Tuck-under Garage									
Parking Garage									
Project Amenities									
Clubhouse/Community Room	x								
Swimming Pool									
Spa/Jacuzzi									
Exercise Room									
Picnic Area	x								
Tot Lot/Playground	x								
Tennis Court									
Basketball Court									
Volleyball Court									
On Site Manager	x								
Laundry Room	x								
Computer Room	x								
Business Center									
Head Start	x								
Security									
Gated									
Courtesy Patrol									
Surveillance Camera									
Adjusted Rent	\$815	\$1,315		\$1,610		\$1,955		\$1,627	-49.90%
Aggregate Adjusted Rent		\$1,315		\$1,610		\$1,955		\$4,880	
Adjusted Value Ratio (s/sf)	\$0.68	\$0.82		\$0.89		\$0.72		\$0.80	-18.10%

EXISTING AFFORDABLE PROJECTS

There are 798 existing affordable family projects in El Dorado County.

Affordable Units El Dorado County	
Shingle Terrace Apartments	71
The Knolls	200
White Rock Village	180
Placer Village Apartments	76
Carson Ridge Apartments	78
Placerville Apartments	84
Diamond Terrace Apartments	61
Deer View Park Apartments	48
	<hr/> 798

EFFECT OF SUBJECT ON EXISTING AFFORDABLE APARTMENTS

El Dorado County is one of the fastest growing counties in Northern California. Even with the current slowdown in housing activity, there is still an unmet demand for affordable units, as indicated by the low vacancies and long waiting lists for affordable projects in the county.

The development of Runnymede Terrace is not expected to have an adverse effect on the existing affordable housing stock in El Dorado County.

RENT COMPARABILITY GRIDS

The following rent comparability grids clearly indicate that the proposed project is comparable to the existing affordable projects in rents, size, amenities, and services. Most weight should be placed on the White Rock project, which was developed by the same developer, Mercy Housing, as the proposed project, Runnymede Terrace.

COMPARABLE NO. 10A



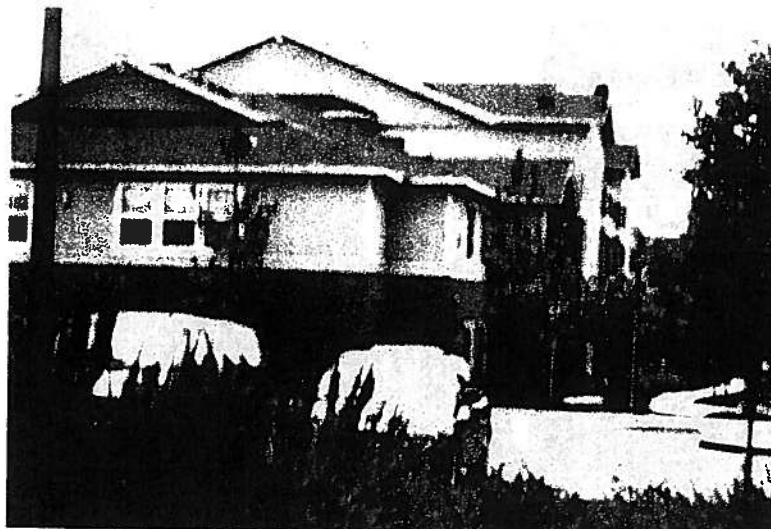
Name: Shingle Terrace Apartments		Phone: (530) 677-7999		
Address: 3840 Market Court, Shingle Springs		Length of Lease: 6 mos.		
Distance from Subject: 6.25 miles		Security Deposit: 1 mo. rent		
No. Units	Bed/Bath	SF	Rent	
			Monthly	SF
28	2/1	842	\$540	\$0.64
32	3/2	1,158	\$620	\$0.54
12	4/2	1,360	\$690	\$0.51
Total Units: 71		No. of Stories: 2		
Utilities: Not included Heat/Cook Source: Gas/Gas		Elevator: No		
Age: 1999		Parking: 1:1 uncovered		
Quality: Good		Vacancy: 1		
Condition: Good		Waiting List: Yes Turnover: N/A		
Amenities - Individual Units		Amenities - Common Area		
Garbage Disposal: ✓	Vaulted Ceiling:	Pool/Spa: ✓	Fitness Center:	
Dishwasher:	Walk-in Closet:	Tennis Court:	Volleyball Court:	
Microwave:	Patio/Balcony: ✓	Recreation Room:	Horseshoe Pit:	
Stove: ✓	Internet Access:	Clubhouse: ✓	Com. Dining Room:	
Refrigerator: ✓	Amenities - Common Area	Community Room:	On Bus Route:	
Washer/Dryer Hookup:	Laundry Room: ✓	Store:	Services/City-Run:	
Central Heating/Air: ✓	Storage:			
Fireplace:	Gated Entrance:			
Cable TV: ✓	Picnic/BBQ Areas: ✓			
Carpet: ✓	Pets:			
Blinds/Drapes: ✓	Library:			
	Children's Play Area: ✓			
Move-in Special: -				
Comments: -				

COMPARABLE NO. 11A



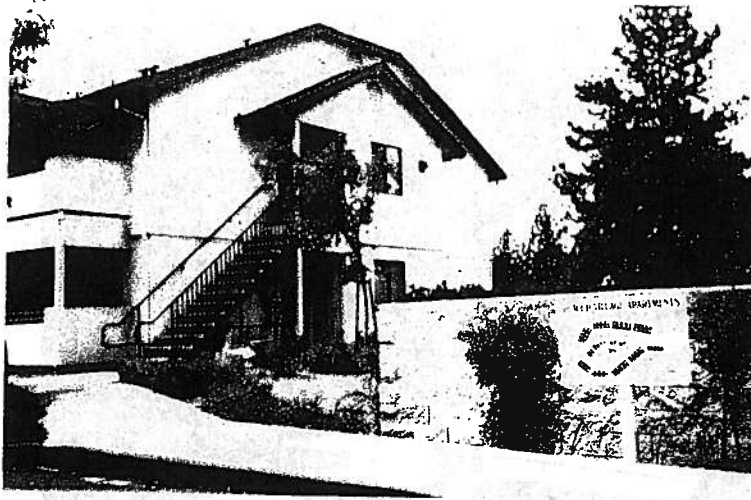
Name: The Knolls		Phone: (866) 384-3248		
Address: 3301 Cimarron Road, Cameron Park		Length of Lease: MTM/6mos		
Distance from Subject: 6.73 miles		Security Deposit: 1 mo. rent		
No. Units	Bed/Bath	SF	Rent	
			Monthly	SF
60	1/1	645	\$711	\$1.10
100	2/1	818	\$851	\$1.04
40	3/2	1,068	\$980	\$0.92
Total Units:	200	No. of Stories:	2	
Utilities: Not included	Heat/Cook Source: Gas/Elec.	Elevator:	No	
Age:	2006	Parking:	1:1 uncovered	
Quality:	Good	Vacancy:	Leasing up	
Condition:	Good	Waiting List:	No	Turnover: N/A
Amenities - Individual Units		Amenities - Common Area		Pool/Spa:
Garbage Disposal:	✓	Vaulted Ceiling:		✓
Dishwasher:	✓	Walk-in Closet:		Fitness Center:
Microwave:		Patio/Balcony:	✓	Tennis Court:
Stove:	✓	Internet Access:	✓	Volleyball Court:
Refrigerator:	✓	Laundry Room:	✓	Recreation Room:
Washer/Dryer Hookup:	✓	Storage:		Horseshoe Pit:
Central Heating/Air:	✓	Gated Entrance:		Clubhouse:
Fireplace:		Picnic/BBQ Areas:		Com. Dining Room:
Cable TV:	✓	Pets:		Community Room:
Carpet:	✓	Library:		On Bus Route:
Blinds/Drapes:	✓	Children's Play Area:	✓	Store:
Move-in Special:				Services/City-Run:
Comments:		Leasing up. Project 75% full.		

COMPARABLE NO. 12A



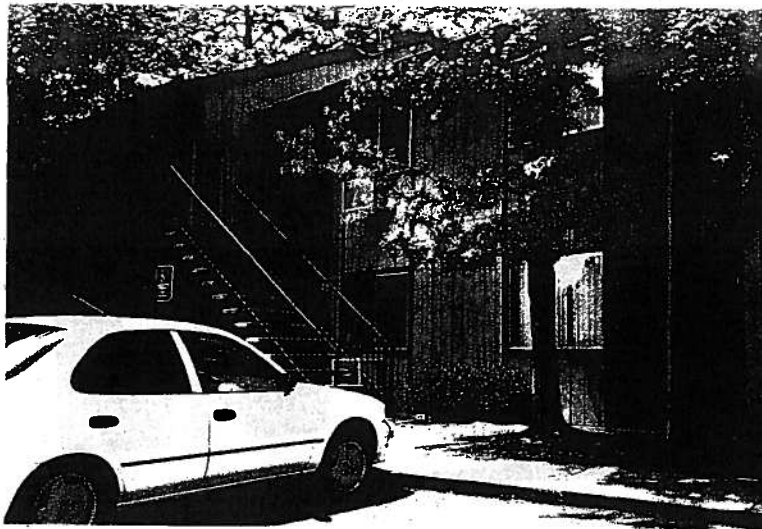
Name: White Rock Village		Phone: (530) 941-2350		
Address: 2200 Valley View Parkway, El Dorado Hills		Length of Lease: 6 mos.		
Distance from Subject: 10.24 miles		Security Deposit:		
No. Units	Bed/Bath	SF	Rent	
			Monthly	SF
40	1/1	570-639	\$660	\$1.03
60	2/1	869-954	\$784	\$0.82
52	3/2	1,061-1,076	\$909	\$0.84
18	4/2	1,213	\$1,005	\$0.83
Total Units: 180		No. of Stories: 2		
Utilities: Not included Heat/Cook Source: Gas/Gas		Elevator: No		
Age: 2005		Parking: 2:1 (1 covered and 1 uncovered)		
Quality: Good		Vacancy: 0		
Condition: Good		Waiting List: Yes Turnover: N/A		
Amenities - Individual Units		Amenities - Common Area		Pool/Spa:
Garbage Disposal: ✓	Vaulted Ceiling:	Walk-in Closet:	Pool/Spa:	Fitness Center:
Dishwasher: ✓	Patio/Balcony: ✓	Laundry Room: ✓	Tennis Court:	Volleyball Court:
Microwave:	Internet Access: ✓	Storage:	Recreation Room:	Horseshoe Pit:
Stove: ✓	Gated Entrance:	Clubhouse:	Com. Dining Room:	Community Room: ✓
Refrigerator: ✓	Picnic/BBQ Areas: ✓	Com. Dining Room:	Community Room: ✓	On Bus Route:
Washer/Dryer: ✓	Pets:	Computer Room: ✓	On Bus Route:	Computer Room: ✓
Central Heating/Air: ✓	Library:	Services: ✓	Computer Room: ✓	Services: ✓
Fireplace:	Children's Play Area: ✓	Services: ✓	Services: ✓	Services: ✓
Cable TV: ✓				
Carpet: ✓				
Blinds/Drapes: ✓				
Move-in Special: -				
Comments: -				

COMPARABLE NO. 13A



Name: Placer Village Apartments		Phone: (530) 622-0110		
Address: 2789 Ray Lawyer Drive, Placerville		Length of Lease: 6 mos.		
Distance from Subject: 2.28 miles		Security Deposit: 1 mo. rent		
No. Units	Bed/Bath	SF	Rent	
			Monthly	SF
36	2/1	804	\$815	\$1.01
32	3/2	1,038	\$895	\$0.86
8	4/2	1,280	\$955	\$0.75
Total Units: 76		No. of Stories: 2		
Utilities: Not included Heat/Cook Source: Elec./Gas		Elevator: No		
Age: 1997		Parking: 1:1 uncovered		
Quality: Average		Vacancy: 0		
Condition: Average		Waiting List: Yes Turnover: N/A		
Amenities - Individual Units		Amenities - Common Area		
Garbage Disposal: ✓	Vaulted Ceiling:	Pool/Spa: ✓	Fitness Center:	
Dishwasher: ✓	Walk-in Closet:	Tennis Court:	Basketball Court: ✓	
Microwave:	Patio/Balcony: ✓	Recreation Room:	Horseshoe Pit:	
Stove: ✓	Internet Access:	Clubhouse:	Com. Dining Room:	
Refrigerator: ✓	Amenities - Common Area	Community Room:	On Bus Route:	
Washer/Dryer Hookup: ✓	Laundry Room: ✓	Store:	Services/City-Run:	
Central Heating/Air: ✓	Storage:	Move-in Special: -	Comments: -	
Fireplace:	Gated Entrance:			
Cable TV: ✓	Picnic/BBQ Areas: ✓			
Carpet: ✓	Pets:			
Blinds/Drapes: ✓	Library:			
	Children's Play Area: ✓			

COMPARABLE NO. 14A



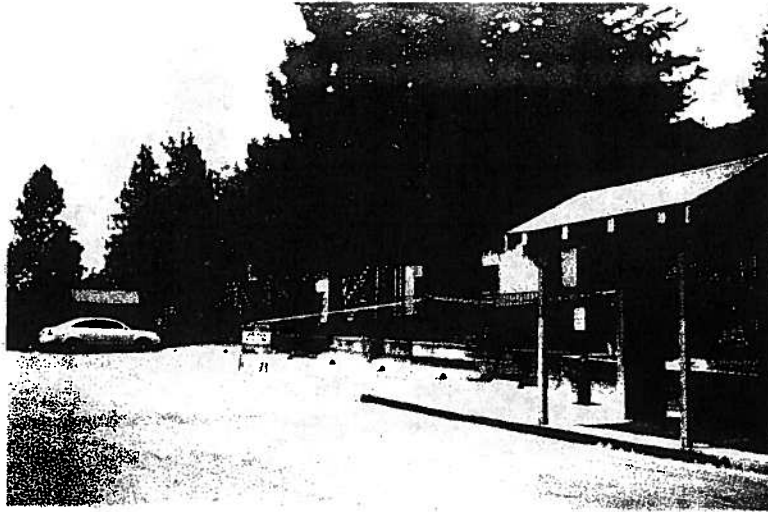
Name: Carson Ridge Apartments I & II		Phone: (530) 626-1380		
Address: 2838 Schell School Road		Length of Lease: MTM		
Distance from Subject: 3.74 miles		Security Deposit: 1 mo. rent		
No. Units	Bed/Bath	SF	Rent	
			Monthly	SF
24	1/1	631	\$510-\$715	\$0.81
38	2/1	772	\$550-\$795	\$0.71
16	3/1	1,020	\$600-\$895	\$0.59
Total Units:	78	No. of Stories:	2	
Utilities: Not included	Heat Source:	Elevator:	No	
Age:	1975	Parking:	1:1 uncovered	
Quality:	Poor	Vacancy:	9/78 (12%)	
Condition:	Poor	Waiting List:	No	Turnover: N/A
Amenities - Individual Units		Amenities - Common Area		Pool/Spa:
Garbage Disposal:	✓	Vaulted Ceiling:		Fitness Center:
Dishwasher:		Walk-in Closet:		Tennis Court:
Microwave:		Patio/Balcony:	✓	Volleyball Court:
Stove:	✓	Internet Access:		Recreation Room:
Refrigerator:	✓	Laundry Room:	✓	Horseshoe Pit:
Washer/Dryer Hookup:		Storage:		Clubhouse:
Central Heating/Air:	✓	Gated Entrance:		Com. Dining Room:
Fireplace:		Picnic/BBQ Areas:		Community Room:
Cable TV:	✓	Pets:		On Bus Route:
Carpet:	✓	Library:		Store:
Blinds/Drapes:	✓	Children's Play Area:		Services/City-Run:
Move-in Special:	-			
Comments:	-			

COMPARABLE NO. 15A



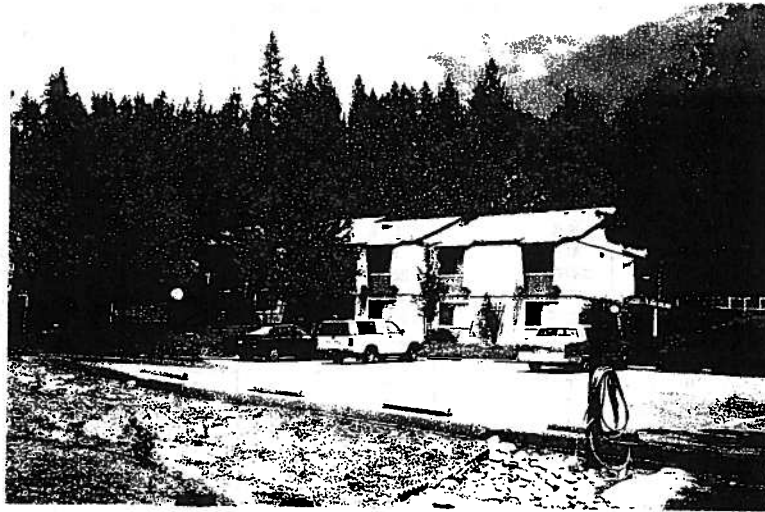
Name: Placerville Apartments		Phone: (530) 622-1186		
Address: 2684 Coloma Court, Placerville		Length of Lease: MTM		
Distance from Subject: 3.52 miles		Security Deposit: 1 mo. rent		
No. Units	Bed/Bath	SF	Rent	
			Monthly	SF
39	1/1	750	\$523/\$742	\$0.99
39	2/1	850	\$564-\$799	\$0.94
6	3/1	1,150	\$607/\$889	\$0.77
Total Units:	84	No. of Stories:	2	
Utilities: Not included	Heat/Cook Source: Elec./Elec.	Elevator:	No	
Age:	1988	Parking:	1:1 uncovered	
Quality:	Good	Vacancy:	2	
Condition:	Good	Waiting List:	Yes	Turnover: N/A
Amenities - Individual Units		Amenities - Common Area		
Garbage Disposal:	✓	Vaulted Ceiling:	Pool/Spa:	
Dishwasher:		Walk-in Closet:	Fitness Center:	
Microwave:		Patio/Balcony:	Tennis Court:	
Stove:	✓	Internet Access:	✓	Volleyball Court:
Refrigerator:	✓	Laundry Room:	✓	Recreation Room:
Washer/Dryer Hookup:		Storage:	✓	Horseshoe Pit:
Central Heating/Air:	✓	Gated Entrance:	✓	Clubhouse:
Fireplace:		Picnic/BBQ Areas:	✓	Com. Dining Room:
Cable TV:	✓	Pets:		Community Room:
Carpet:	✓	Library:		On Bus Route:
Blinds/Drapes:	✓	Children's Play Area:	✓	Store:
Move-in Special:	-			
Comments:	USDA - RD.			

COMPARABLE NO. 16A



Name: Diamond Terrace Apartments		Phone: (530) 295-0726		
Address: 6035 Service Road, Placerville		Length of Lease:		
Distance from Subject: 3.34 miles		Security Deposit:		
No. Units	Bed/Bath	SF	Rent	
			Monthly	SF
28	2/1	850	\$564	\$0.66
28	3/2	1,150	\$607	\$0.53
6	4/2	1,300	\$650	\$0.50
Total Units: 61		No. of Stories: 2		
Utilities: Not included Heat Source:		Elevator: No		
Age: 1999		Parking: 1:1 uncovered		
Quality: Good		Vacancy: N/A		
Condition: Good		Waiting List: N/A Turnover: N/A		
Amenities - Individual Units		Amenities - Common Area		
Garbage Disposal: ✓	Vaulted Ceiling:	Pool/Spa:		
Dishwasher: ✓	Walk-in Closet:	Fitness Center:		
Microwave:	Patio/Balcony: ✓	Tennis Court:		
Stove: ✓	Internet Access:	Volleyball Court:		
Refrigerator: ✓	Laundry Room: ✓	Recreation Room:		
Washer/Dryer Hookup:	Storage:	Horseshoe Pit:		
Central Heating/Air:	Gated Entrance:	Clubhouse:		
Fireplace:	Picnic/BBQ Areas:	Com. Dining Room:		
Cable TV: ✓	Pets:	Community Room:		
Carpet: ✓	Library:	On Bus Route:		
Blinds/Drapes: ✓	Children's Play Area:	Store:		
Services/City-Run:				
Move-in Special: -				
Comments: These are estimates. Was not able to confirm with manager.				

COMPARABLE NO. 17A



Name: Deer View Park Apartments		Phone: (530) 626-8600		
Address: 2880 Schnell School Road, Placerville		Length of Lease:		
Distance from Subject: 4.68 miles		Security Deposit:		
No. Units	Bed/Bath	SF	Rent	
			Monthly	SF
			N/A	
Total Units: 48		No. of Stories: 2		
Utilities: Not included	Heat Source:	Elevator:	No	
Age: 1975		Parking:	1:1 uncovered	
Quality: Good		Vacancy:	N/A	
Condition: Good		Waiting List:	N/A	
		Turnover:	N/A	
Amenities - Individual Units		Amenities - Common Area		
Garbage Disposal: ✓	Vaulted Ceiling:	Pool/Spa:		
Dishwasher:	Walk-in Closet:	Fitness Center:		
Microwave:	Patio/Balcony:	Tennis Court:		
Stove: ✓	Internet Access:	Volleyball Court:		
Refrigerator: ✓	Laundry Room: ✓	Recreation Room:		
Washer/Dryer Hookup:	Storage:	Horseshoe Pit:		
Central Heating/Air: ✓	Gated Entrance:	Clubhouse:		
Fireplace:	Picnic/BBQ Areas:	Com. Dining Room:		
Cable TV: ✓	Pets:	Community Room:		
Carpet: ✓	Library:	On Bus Route:		
Blinds/Drapes: ✓	Children's Play Area:	Store:		
		Services/City-Run:		
Move-in Special: --				
Comments: --				

Analysis Using Highest Rents for Subject

Placerville Affordable 1BR	Runnymede Terrace	The Knolls		White Rock Village		Placerville Apartments		Totals & Weighted Averages	Differential
	Runnymede and El Dorado Road Placerville	3301 Cimarron Cameron Park		2200 Valley View Pkwy El Dorado Hills		2664 Coloma Court Placerville			
	n/a	866 384 3248		916 941 2350		530 622 1186			
Date of Market Study: 4-Aug-06	Use Subject's Highest Rent	Char	Adj	Char	Adj	Char	Adj		
Type ("M"arket, "L"ow Income)	L	A		A		A			
Distance in Miles from Subject		0.00		0.00		0.00			
Number of Units	15	60		40		39		139	
Vacancy Rate		n/a		0%		2%			
Waiting List ("Y"es or "N"o)		y		y		y			
Turnover Rate		25%		25%		25%			
Unit Size in SF	625	645		639		750			
Aggregate Size in SF		38700		25560		29250		672,733,8129	
Base Rent	\$661	\$711		\$660		\$523		\$644	2.71%
Aggregate Rent		\$42,660		\$26,400		\$20,397		\$89,457	
Value Ratio (w/sf)	\$1.06	\$1.10		\$1.03		\$0.70		\$0.96	10.55%
# of stories	3	2		2 and 3		2			
Elevator ("Y"es or "N"o)	n	n		n		n			
# of Bedrooms	1	1		1		1			
# of Bathrooms	1	1		1		1			
Unit Size Adjustment	625	645		639		750			
Rent Concessions									
Age (built or last renovated)	2008	2006		2005		1988			
Utilities Paid by Tenant									
Electricity	x	x		x		x			
Heat ("G"as or "E"lectric)	g	g		g		e			
Hot Water (G or E)									
Cooking (G or E)	g	e		g		e			
TV ("C"able or "S"atellite)	c	c		c		c			
Water									
Sewer									
Trash									
Unit Amenities									
Central Heat/Cool	x	x		x		x			
Blinds	x	x		x		x			
Carpet	x	x		x		x			
Ceiling Fan									
Skylight									
Storage Closet									
Coat Closet									
Walk-In Closet									
Fireplace									
Patio/Balcony	x	x		x		x			
Appliances									
Refrigerator	x	x		x		x			
Stove/Oven	x	x		x		x			
Dishwasher	x	x		x		x		\$5	
Garbage Disposal	x	x		x		x			
Microwave									
Washer/Dryer	x			x				\$15	
Washer/Dryer Hook-ups		x		\$10		x		\$10	
Parking/Transportation									
Surface Parking	x	x		x		x			
Carport				x		-\$10.00			
Underground Parking									
Detached Garage									
Attached Garage									
Tuck-under Garage									
Parking Garage									
Project Amenities									
Clubhouse/Community Room	x	x		x				\$10	
Swimming Pool									
Spa/Jacuzzi									
Exercise Room									
Picnic Area	x			x		x			
Tot Lot/Playground	x	x		x		x			
Tennis Court									
Basketball Court									
Volleyball Court									
On-Site Manager	x	x		x		x			
Laundry Room	x	x		x		x			
Computer Room	x			x					
Business Center									
Head Start	x								
Security									
Gated									
Courtesy Patrol									
Surveillance Camera									
Adjusted Rent	\$661	\$721		\$650		\$563		\$656	0.73%
Aggregate Adjusted Rent		\$43,260		\$26,000		\$21,957		\$91,217	
Adjusted Value Ratio (w/sf)	\$1.06	\$1.12		\$1.02		\$0.75		\$0.96	8.42%

Analysis Using Highest Rents for Subject

Placerville Affordable 2BR Date of Market Study: 11-Aug-06 Prepared By: M. E. Shay & Co.	Runnymede Terrace	The Knolls	White Rock Village	Placerville Apartments	Shingle Terrace Apartments	Placer Village Apartments	Totals & Weighted Averages	Differential
	Runnymede and El Dorado Placerville	3301 Cimmaron	2200 Valley View Pkwy	2684 Coloma Court	3840 Market Court	2789 Ray Lawyer Drive		
Use Subject's Highest Rent	Placerville	Cameron Park	El Dorado Hills	Placerville	Shingle Springs	Placerville		
Characteristic	Char Adj	Char Adj	Char Adj	Char Adj	Char Adj	Char Adj		
Type ("M"arket, "L"ow Income)	L	A	A	A	A	A		
Distance in Miles from Subject	0.00	0.00	0.00	0.00	0.00	a		
Number of Units	27	100	60	39	28	36	263	
Vacancy Rate	n/a	0%	0%	2%	0%	0%		
Waiting List ("Y"es or "N"o)	y	y	y	y	y	y		
Turnover Rate	25%	25%	25%	25%	25%	25%		
Unit Size In SF	750	818	954	850	842	804	854,410,646	
Aggregate Size in SF		81800	57240	33150	23576	28944	224,710	
Base Rent	\$784	\$851	\$784	\$564	\$540	\$815	\$755	3.82%
Aggregate Rent		\$85,100	\$47,040	\$21,996	\$15,120	\$29,340	\$198,596	
Value Ratio (R/SF)	\$1.05	\$1.04	\$0.82	\$0.66	\$0.64	\$1.01	\$0.88	18.28%
# of stories	3	2	2 and 3	2	2	2		
Elevator ("Y"es or "N"o)	n	n	n	n	n	n		
# of Bedrooms	2	2	2	2	2	2		
# of Bathrooms	1	1	1	1	1	1		
Unit Size Adjustment	750	818	954	850	842	804		
Rent Concessions								
Age (built or last renovated)	2008	2006	2005	1988	1999	1997		
Utilities Paid by Tenant								
Electricity	x	x	x	x	x	x		
Heat ("G"as or "E"lectric)	g	g	g	e	g	e		
Hot Water (G or E)								
Cooking (G or E)	g	e	g	e	g	g		
TV ("C"able or "S"atellite)	c	c	c	c	c	c		
Water								
Sewer								
Trash								
Unit Amenities								
Central Heat/Cool	x	x	x	x	x	x		
Blinds	x	x	x	x	x	x		
Carpet	x	x	x	x	x	x		
Ceiling Fan								
Skylight								
Storage Closet								
Coat Closet								
Walk-In Closet								
Fireplace								
Patio/Balcony	x	x	x	x	x	x		
Appliances								
Refrigerator	x	x	x	x	x	x		
Stove/Oven	x	x	x	x	x	x		
Dishwasher	x	x	x	\$5	\$5	x		
Garbage Disposal	x	x	x			x		
Microwave								
Washer/Dryer	x		x	\$15	\$15			
Washer/Dryer Hook-ups		x	\$10	x	\$10	x	\$10	
Parking/Transportation								
Surface Parking	x	x	x	x	x	x		
Carport			x	-\$10.00				
Underground Parking								
Detached Garage								
Attached Garage								
Tuck-under Garage								
Parking Garage								
Project Amenities								
Clubhouse/Community Room	x	x	x	\$10	x			
Swimming Pool					x	-\$5	x	
Spa/Jacuzzi								
Exercise Room								
Picnic Area	x		x	x	x	x		
Tot Lot/Playground	x	x	x	x	x	x		
Tennis Court								
Basketball Court							x	
Volleyball Court								
On Site Manager	x	x	x	x	x	x		
Laundry Room	x	x	x	x	x	x		
Computer Room	x		x					
Business Center								
Head Start	x							
by								
Sated								
Courtesy Patrol								
Surveillance Camera								
Adjusted Rent	\$784	\$861	\$774	\$604	\$555	\$825	\$766	2.41%
Aggregate Adjusted Rent		\$86,100	\$46,440	\$23,556	\$15,540	\$29,700	\$201,336	
Adjusted Value Ratio (R/SF)	\$1.05	\$1.05	\$0.81	\$0.71	\$0.66	\$1.03	\$0.90	18.67%

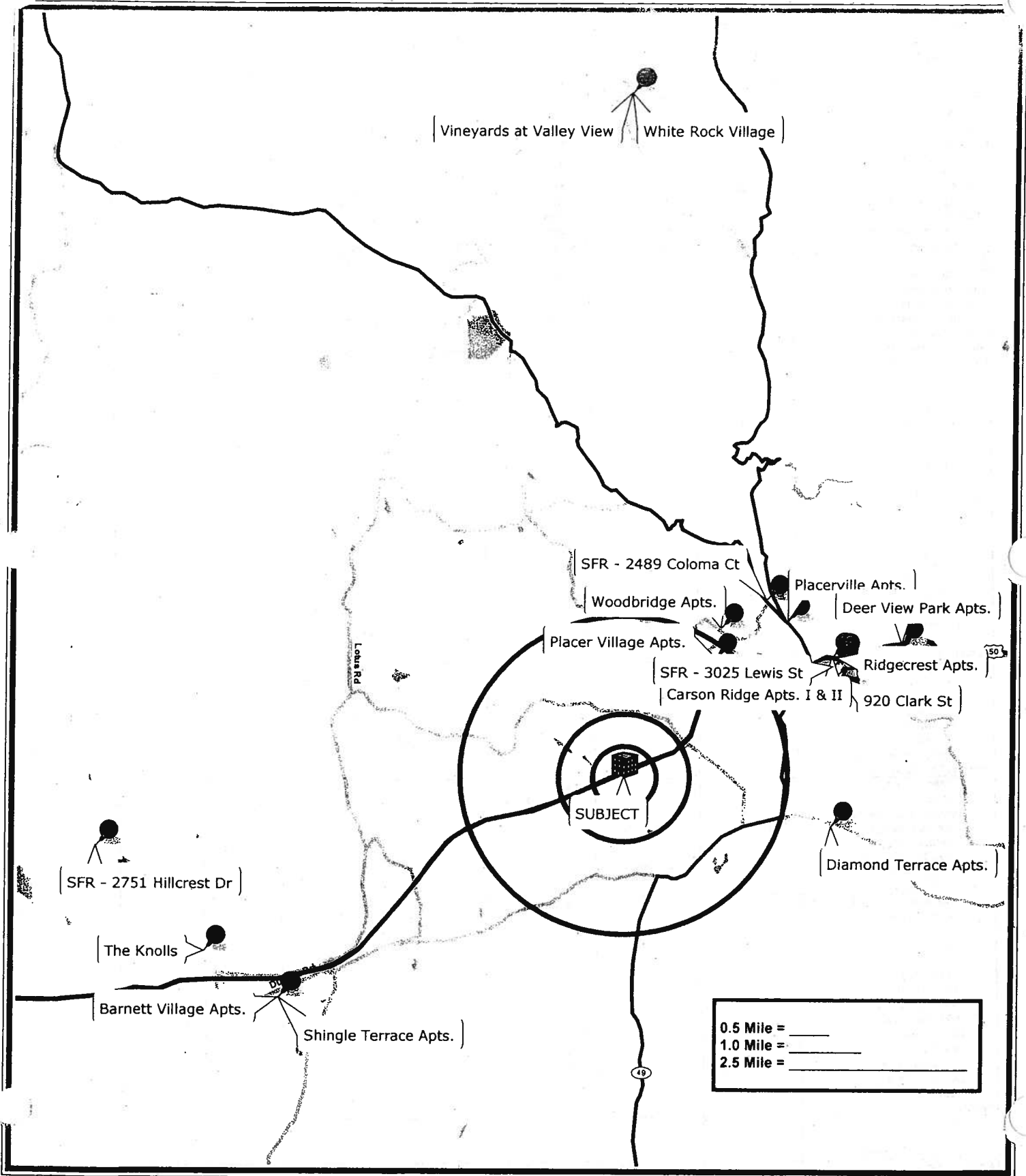
Analysis Using Highest Rents for Subject

Placerville Affordable 3BR Date of Market Study: 4-Aug-06 Prepared By: M. E. Shay & Co.	Runnymede Terrace	The Knolls		White Rock Village		Placerville Apartments		Shingle Terrace		Placer Village Apartments		Totals & Weighted Averages	Differential
	Runnymede and El Dorado	3301 Cimmaron		2200 Valley View Pkwy		2664 Coloma Court Placerville		3840 Market Court Shingle Springs		2789 Ray Lawyer Drive Placerville			
	Placerville	Cameron Park		El Dorado Hills		Placerville		Shingle Springs		Placerville			
	Use Subject's Highest Rent	866 384 3248		916 941 2350		530 622 1186		530 677 7999		530 622 0110			
Characteristic	Char	Adj	Char	Adj	Char	Adj	Char	Adj	Char	Adj			
Type ("M"arket, "L"ow Income)	L		A		A		A		A		A		
Distance in Miles from Subject		0.00		0.00		0.00		0.00		0.00		a	
Number of Units	23	40		52		6		32		32		162	
Vacancy Rate		n/a		0%		2%		0%		0%			
Waiting List ("Y"es or "N"o)		y		y		y		y		y			
Turnover Rate		25%		25%		25%		25%		25%			
Unit Size In SF	1000	1068		1076		1150		1158		804			
Aggregate Size in SF		42720		55952		6900		37056		33216		1085,45879	
Base Rent	\$909	\$980		\$909		\$607		\$620		\$895		\$855	6.25%
Aggregate Rent		\$39,200		\$47,268		\$3,642		\$19,840		\$28,640		\$138,590	
Value Ratio (R/SF)	\$0.91	\$0.92		\$0.84		\$0.53		\$0.54		\$0.86		\$0.79	18.33%
# of stories	3	2		2 and 3		2		2		2			
Elevator ("Y"es or "N"o)	n	n		n		n		n		n			
# of Bedrooms	3	3		3		3		3		3			
# of Bathrooms	2	2		2		2		2		2			
Unit Size Adjustment	1000	1068		1076		1150		1158		804			
Rent Concessions													
Age (built or last renovated)	2008	2006		2005		1988		1999		1997			
Utilities Paid by Tenant													
Electricity	x	x		x		x		x		x			
Heat ("G"as or "E"lectric)	g	g		g		e		g		e			
Hot Water (G or E)													
Cooking (G or E)	g	e		g		e		g		g			
TV ("C"able or "S"atellite)	c	c		c		c		c		c			
Water													
Sewer													
Trash													
Unit Amenities													
Central Heat/Cool	x	x		x		x		x		x			
Blinds	x	x		x		x		x		x			
Carpet	x	x		x		x		x		x			
Ceiling Fan													
Skylight													
Storage Closet													
Coat Closet													
Walk-in Closet													
Fireplace													
Patio/Balcony	x	x		x		x		x		x			
Appliances													
Refrigerator	x	x		x		x		x		x			
Stove/Oven	x	x		x		x		x		x			
Dishwasher	x	x		x		\$5		\$5		x			
Garbage Disposal	x	x		x		x		x		x			
Microwave													
Washer/Dryer	x			x		\$15		\$15					
Washer/Dryer Hook-ups		x	\$10			x	\$10			x	\$10		
Parking/Transportation													
Surface Parking	x	x		x		x		x		x			
Carport				x	-\$10.00								
Underground Parking													
Detached Garage													
Attached Garage													
Tuck-under Garage													
Parking Garage													
Project Amenities													
Clubhouse/Community Room	x	x		x		\$10		x		x			
Swimming Pool								x	-\$5	x			
Spa/Jacuzzi													
Exercise Room													
Picnic Area	x			x		x		x		x			
Tot Lot/Playground	x	x		x		x		x		x			
Tennis Court													
Basketball Court													
Volleyball Court													
On Site Manager	x	x		x		x		x		x			
Laundry Room	x	x		x		x		x		x			
Computer Room	x			x									
Business Center													
Head Start	x												
Security													
Gated													
Courtesy Patrol													
Surveillance Camera													
Adjusted Rent	\$909	\$990		\$899		\$647		\$635		\$805		\$861	6.65%
Aggregate Adjusted Rent		\$39,600		\$48,748		\$3,882		\$20,320		\$28,960		\$139,510	
Adjusted Value Ratio (R/SF)	\$0.91	\$0.93		\$0.84		\$0.56		\$0.55		\$0.87		\$0.79	14.57%

Analysis Using Highest Rents for Subject

Placerville Affordable 4BR	Runnymede Terrace		White Rock Village	Shingle Terrace	Placer Village Apartments		
	Runnymede and El Dorado		2200 Valley View Pkwy	3840 Market Court	2789 Ray Lawyer Drive		
Date of Market Study: 4-Aug-06	Placerville	Cameron Park	El Dorado Hills	Shingle Springs	Placerville		
Prepared By: M. E. Shay & Co.	n/a	866 384 3248	916 941 2350	530 677 7999	530 622 0110		
	Use Subject's Highest Rent					Totals & Weighted Averages	Differential
Type ("M"arket, "L"ow Income)	L		A	A	A		
Distance in Miles from Subject	0.00		0.00	0.00	a		
Number of Units	4		18	12	8	38	
Vacancy Rate	n/a		0%	0%	0%		
Waiting List ("Y"es or "N"o)	y		y	y	y		
Turnover Rate	25%		25%	25%	25%		
Unit Size in SF	1200		1213	1360	1280		
Aggregate Size in SF	0		21834	16320	10240	1273.526316	
Base Rent	\$815		\$1,005	\$690	\$955	\$895	-8.94%
Aggregate Rent	\$0		\$18,090	\$8,280	\$7,640	\$34,010	
Value Ratio (\$/SF)	\$0.68	\$0.00	\$0.83	\$0.51	\$0.75	\$0.70	-3.36%
# of stories	3		2 and 3	2	2		
Elevator ("Y"es or "N"o)	n		n	n	n		
# of Bedrooms	4		4	4	4		
# of Bathrooms	2		2	2	2		
Unit Size Adjustment	1200		1213	1360	1280		
Rent Concessions							
Age (built or last renovated)	2008		2005	1999	1997		
Utilities Paid by Tenant							
Electricity	x		x	x	x		
Heat ("G"as or "E"lectric)	g		g	g	e		
Hot Water (G or E)							
Cooking (G or E)	g		g	g	g		
TV ("C"able or "S"atellite)	c		c	c	c		
Water							
Sewer							
Trash							
Unit Amenities							
Central Heat/Cool	x		x	x	x		
Blinds	x		x	x	x		
Carpet	x		x	x	x		
Ceiling Fan							
Skylight							
Storage Closet							
Coat Closet							
Walk-in Closet							
Fireplace							
Patio/Balcony	x		x	x	x		
Appliances							
Refrigerator	x		x	x	x		
Stove/Oven	x		x	x	x		
Dishwasher	x		x		\$5		
Garbage Disposal	x		x	x	x		
Microwave							
Washer/Dryer	x		x		\$15		
Washer/Dryer Hook-ups						x \$10	
Parking/Transportation							
Surface Parking	x		x	x	x		
Carport			x				
Underground Parking							
Detached Garage							
Attached Garage							
Tuck-under Garage							
Parking Garage							
Project Amenities							
Clubhouse/Community Room	x		x	x			
Swimming Pool				x	\$5	x	
Spa/Jacuzzi							
Exercise Room							
Picnic Area	x		x	x		x	
Tot Lot/Playground	x		x	x		x	
Tennis Court							
Basketball Court						x	
Volleyball Court							
On Site Manager	x		x	x		x	
Laundry Room	x		x	x		x	
Computer Room	x		x				
Business Center							
Head Start	x						
Security							
Gated							
Courtesy Patrol							
Surveillance Camera							
Adjusted Rent	\$815	\$0	\$995	\$705	\$965	\$897	-8.15%
Aggregate Adjusted Rent	\$0	\$0	\$17,910	\$8,480	\$7,720	\$34,090	
Adjusted Value Ratio (\$/SF)	\$0.68	\$0.00	\$0.82	\$0.52	\$0.75	\$0.70	-3.69%

EXHIBIT 3 - RENT COMPARABLES



CHAPTER VI

PROPOSED PROJECT

PROJECT LOCATION/TARGET POPULATION

Runnymede Terrace is the proposed new construction of 70 family apartments in unincorporated El Dorado County. The apartments will be suited in 7 separate various sized buildings, mostly three-story, walk-up flats. These will be a mix of one- through four-bedroom units targeting from 30% to 60% of the area median income (\$65,400 currently) on a 6.9-acre site.

The site is located approximately 1 mile from an existing regional retail establishment that serves western Placerville and most of Diamond Springs near the intersection of Runnymede and El Dorado Road. Placerville and Diamond Springs are adjacent communities, approximately 40 miles east of Sacramento at about 1,800 feet of elevation in the Sierra foothills. Historically, the community fits the typical rural foothill economy, but has expanded recently with major retail and Sacramento commuter housing development.

Mercy Housing's Runnymede Terrace site is not located within a 100-year flood plain.

SURROUNDING LAND USES

North: Highway 50 and residential

East: Mobilehome park - undeveloped property

South: Undeveloped and single-family property

West: Dental office, El Dorado Road

ACCESS AND VISIBILITY

The project will be clearly visible from Highway 50 and will be accessed from Runnymede, just east of El Dorado Road.

PUBLIC SAFETY

There are no public safety problems associated with the site or neighborhood.

Crime in Placerville by Year

TYPE	2000	2001	2002	2003	2004
Murders	0	2	0	0	0
Per 100,000	0.0	20.8	0.0	0.0	0.0
Rapes	7	3	6	5	3
Per 100,000	72.8	31.2	62.4	52.0	31.2
Robberies	5	4	4	9	6
Per 100,000	52.0	41.6	41.6	93.7	62.4
Assaults	59	69	36	26	35
Per 100,000	613.9	718.0	374.6	270.6	364.2
Burglaries	81	153	112	111	87
Per 100,000	842.9	1,592.1	1,165.5	1,155.0	905.3
Thefts	176	140	165	232	297
Per 100,000	1,831.4	1,456.8	1,717.0	2,414.2	3,090.5
Auto Thefts	34	44	42	41	54
Per 100,000	353.8	457.9	437.0	426.6	561.9
City-data.com crime index (higher means more crime, U.S. average = 327.2)	328.1	395.7	297.6	314.6	336.0

Source: www.city-data.com

PROJECT DESCRIPTION

Runnymede Terrace will include parking, laundry, and play facilities on site. A separate community building with offices is also planned. It will be operated by Mercy Housing's management affiliate, Mercy Services Corporation. Mercy staff will coordinate many on-site services at the multi-purpose room and outdoor recreation at the nearby and on-site parks. In addition to the multi-purpose room where many activities will serve the residents, a separate computer lab and child-care classroom will be built in the project's community center. Head Start will likely operate the child-care center so that all the residents will have an affordable option near their home. Of the many community services Mercy Housing is already linked with at other properties in the region, the following are services that are most appropriate for Runnymede Terrace:

- After-school programs
- Employment development
- Health services

PROPOSED START OF CONSTRUCTION, LOAN CLOSING, AND COMPLETION DEADLINES

Loan Closing:	Spring 2007
Start of Construction:	On sites, Spring 2007 Building, Summer 2007
Completion:	Winter 2008

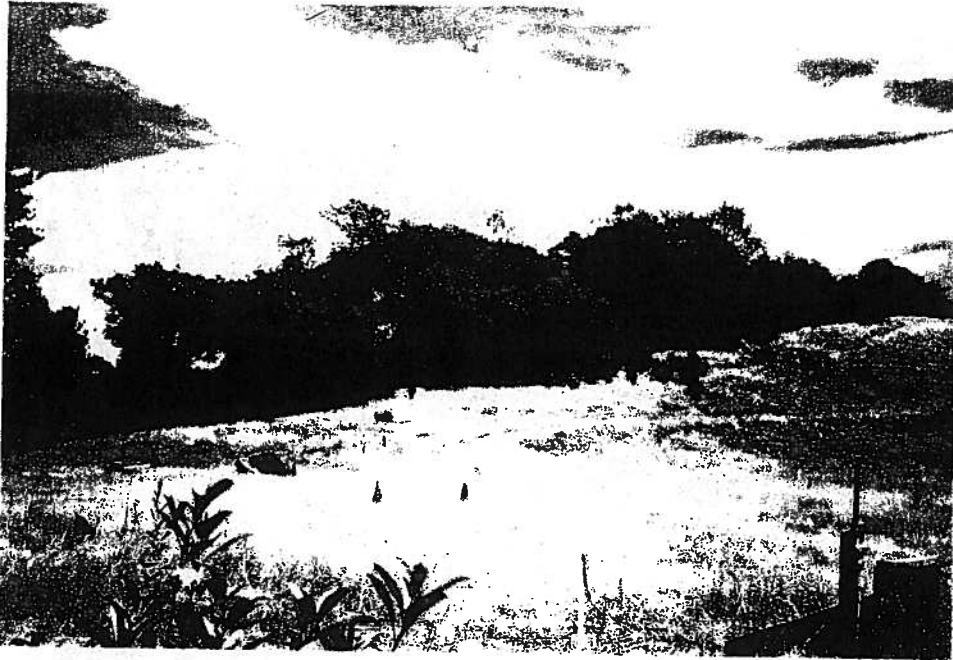
LOCATION OF SERVICES

Runnymede Terrace is about 1 mile from most facilities.

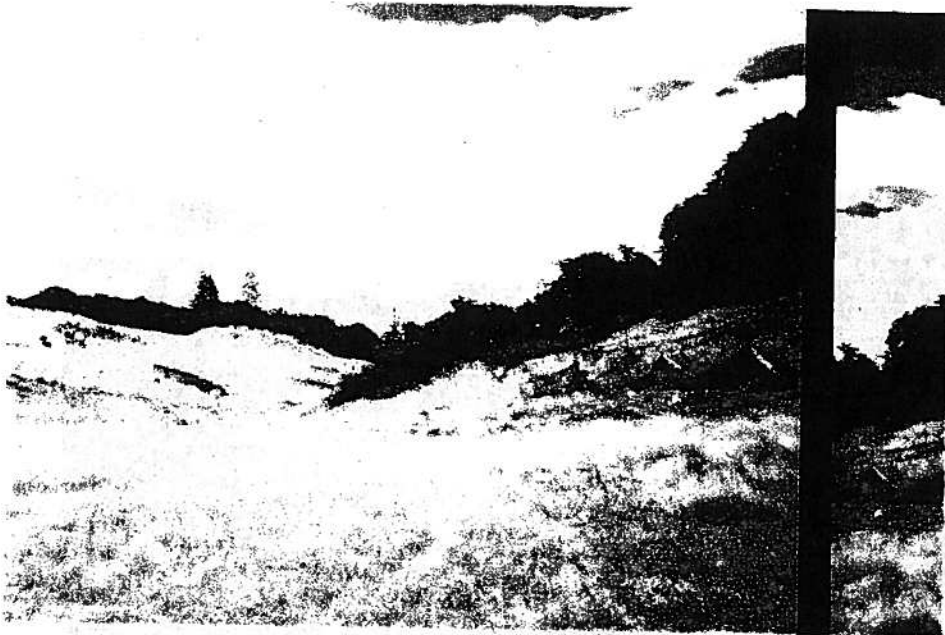
EXHIBIT 4 - SITE MAP

Not Available

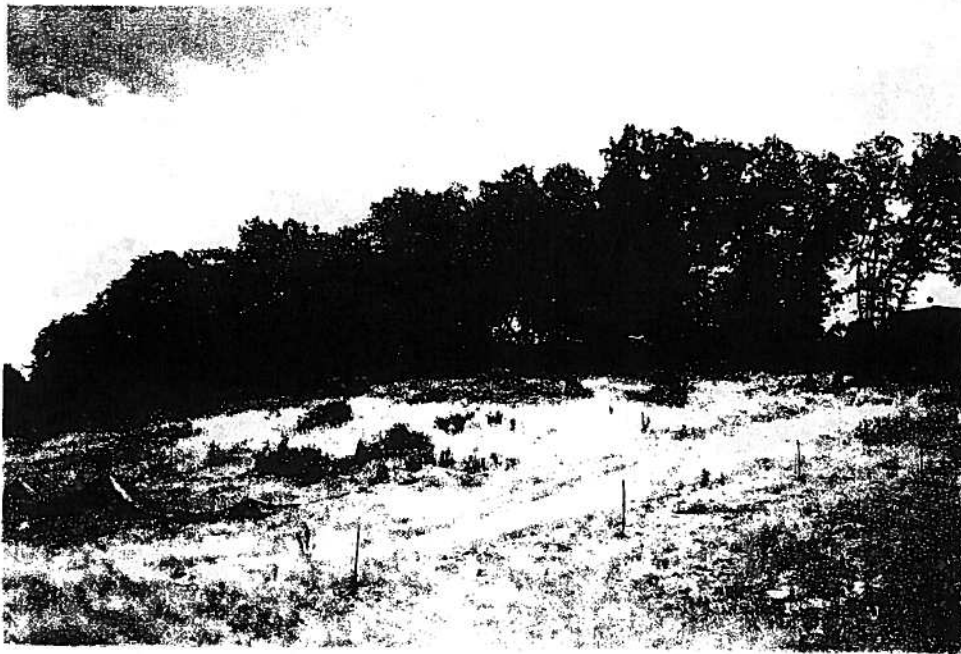
EXHIBIT 5 - SITE PHOTOS



Facing east from dentist's office toward site. Site is located south of Runnymede and east of El Dorado



Facing further south toward site

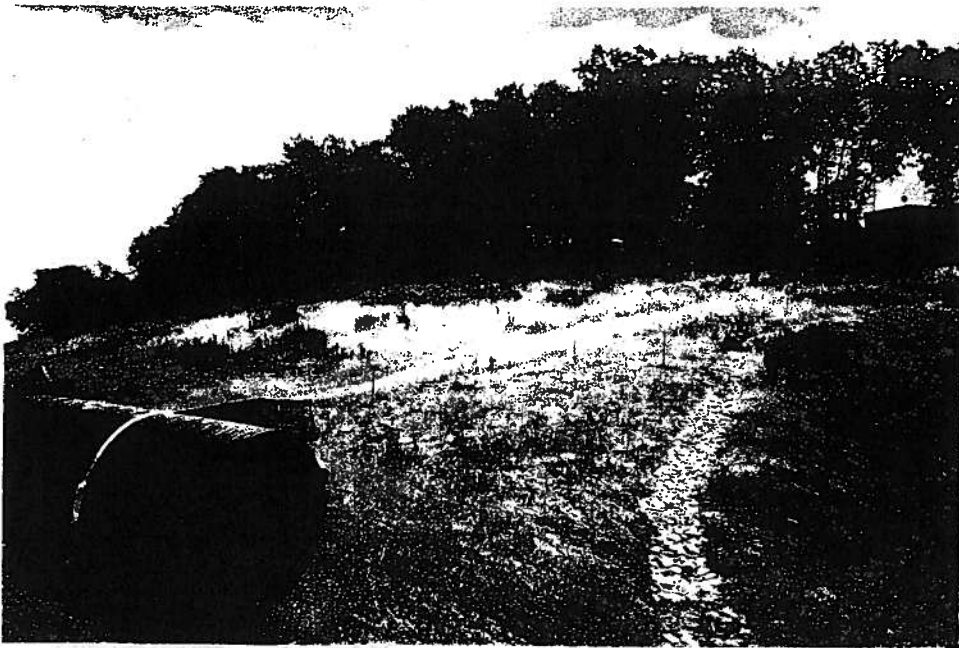


Facing southeast across the site - mobile home park visible through trees

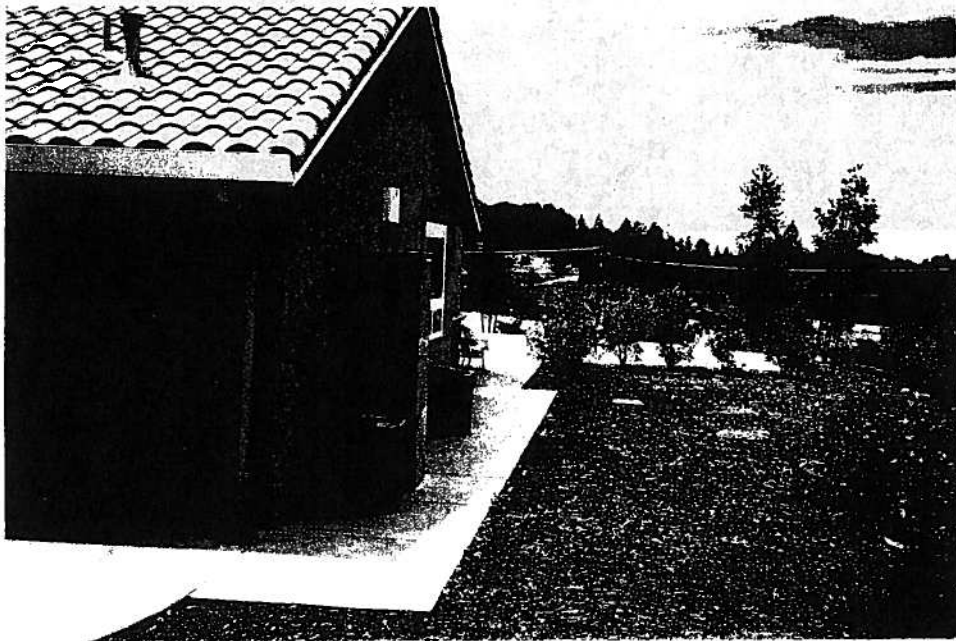


Facing east through center of the site

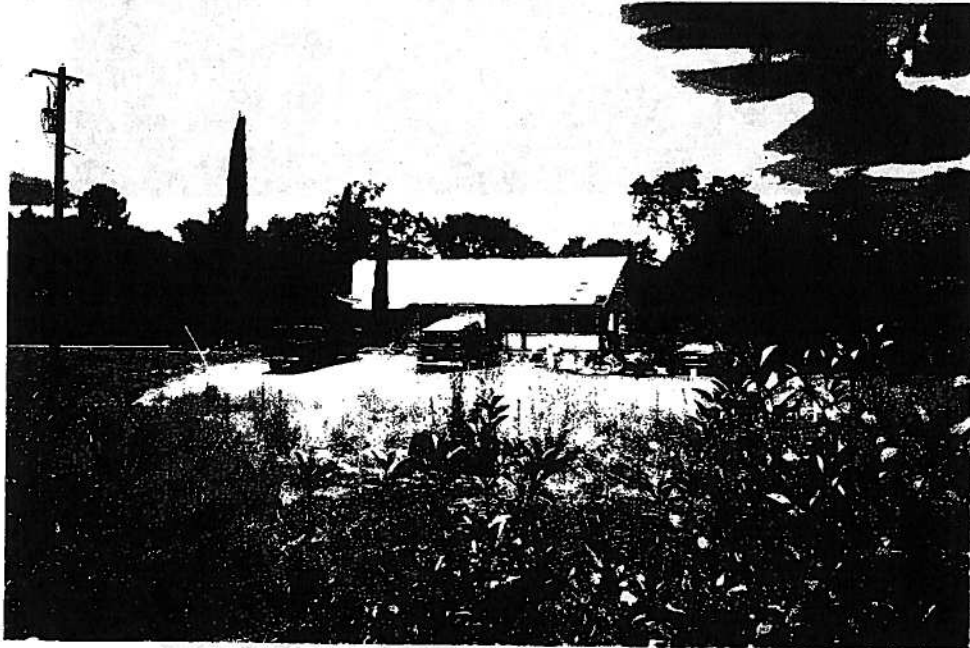
SURROUNDING LAND USES



Mobile home park through trees

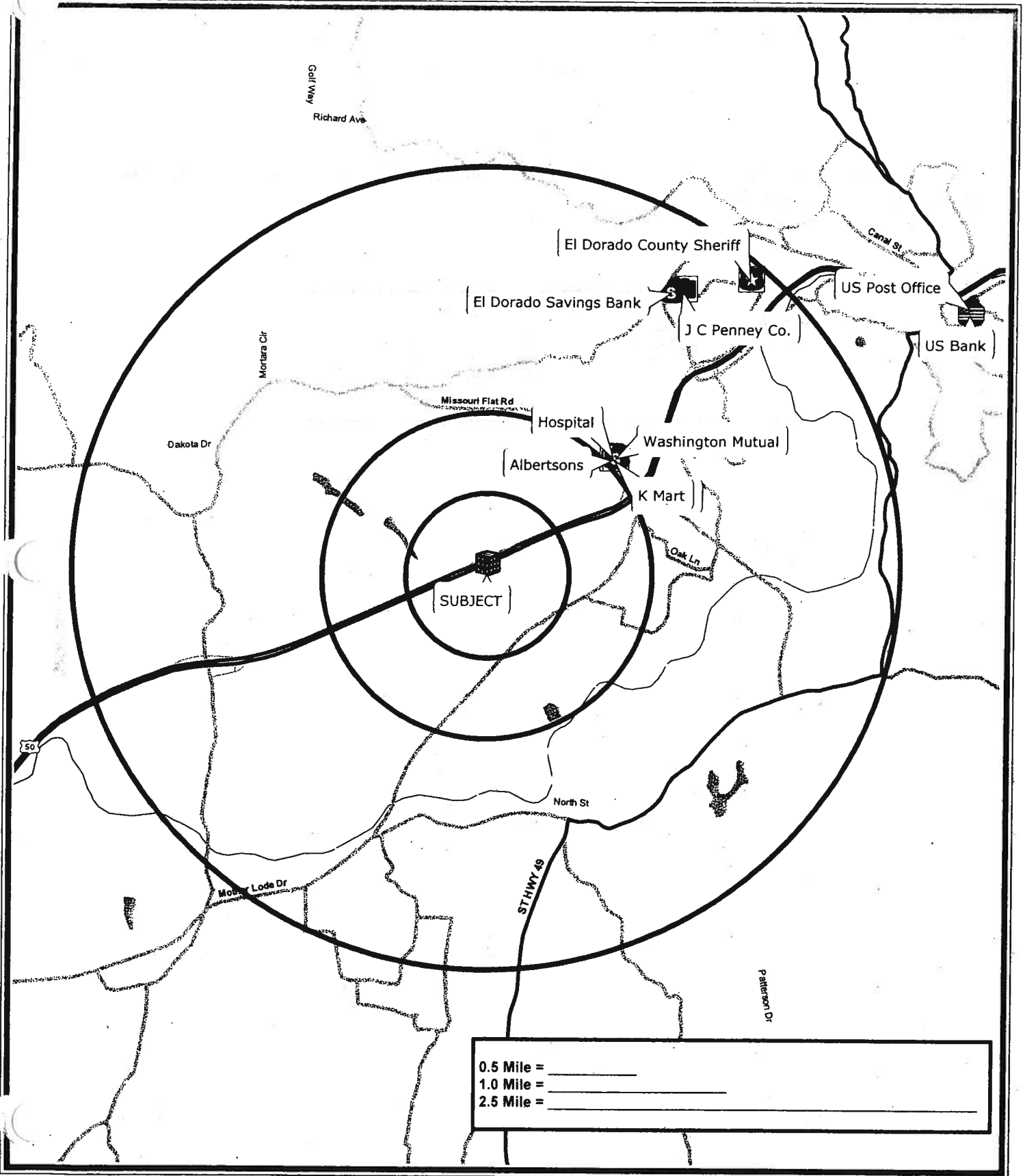


Dental office - immediate west of the site



SFR - northwest of site on Runnymede

EXHIBIT 6 - LOCATION OF SERVICES



CHAPTER VII

ABSORPTION ANALYSIS

Using a conservative 10 to 15 units per month absorption rate, and assuming 20% preleased, the project should lease up in 4 to 6 months.

UNITS PER MONTH	PRE- LEASED	MONTHS					
		1	2	3	4	5	6
10	14	24	34	44	54	64	74
15	14	29	44	59	74	-	-

APPENDIX A
MEMBER CERTIFICATION

M.E. Shay & Co.

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E-Mail: meshayco@earthlink.net
Web Site: www.meshayco.com

MEMBER CERTIFICATION

This Market Study has been prepared by M.E. Shay & Co., a member in good standing of the National Council of Affordable Housing Market Analysts (NCAHMA). This study has been prepared in conformance with the standards adopted by NCAHMA for the market analysts' industry. These standards include the *Standard Definitions of Key Terms Used in Market Studies for Affordable Housing Projects*, and *Model Content Standards for the Content of Market Studies for Affordable Housing Projects*. These Standards are designed to enhance the quality of market studies and to make them easier to prepare, understand, and use by market analysts and by the end users. These Standards are voluntary only, and no legal responsibility regarding their use is assumed by the National Council of Affordable Housing Market Analysts.

M.E. Shay & Co. is duly qualified and experienced in providing market analysis for Affordable Housing. The company's principals participate in the National Council of Affordable Housing Market Analysts (NCAHMA) educational and information sharing programs to maintain the highest professional standards and state-of-the-art knowledge. M.E. Shay & Co. is an independent market analyst. No principal or employee of M.E. Shay & Co. has any financial interest whatsoever in the development for which this analysis has been undertaken.

Mary Ellen Shay

Mary Ellen Shay

August 4, 2006

Date



Note: Information on the National Council of Affordable Housing Market Analysts may be obtained by calling (202) 939-1750, or by visiting <http://www.housingonline.com/mac/home.htm>.

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E-Mail: meshayco@earthlink.net
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PROFESSIONAL QUALIFICATIONS

CURRENT POSITION: President, M. E. Shay & Co. - Real Estate Market Analysis and Development Services
Legislative Advocate - California Housing Authorities Association
California Association of Local Housing Finance Agencies

PREVIOUS PROFESSIONAL EXPERIENCE

Section Chief, State of California Housing and Community Development Department - Pre-Development Loan and Technical Assistance Section; Urban and Rural Land Purchase Programs, California Housing Advisory Services

Program Manager, State of California Housing and Community Development Department - Housing Assistance Program for the Disabled, Rural Assistance Programs, and the HUD National Technical Assistance Program for the Disabled

Staff Member, City of Redding, Planning and Community Development Department - Development and administration of the City's first Community Development Block Grant Program (CDBG); Housing Authority local Section 8 Program, including rehabilitation programs

Director, Self-Help Home Improvement Project, Redding, California. VISTA Volunteer.

EDUCATION: Washington University in St. Louis; B.A., San Francisco State College, 1970; Graduate studies, MPA, University of Northern California

PERTINENT AFFILIATIONS: National Council of Affordable Housing Market Analysts; Advisory Committee, Federal Home Loan Bank Affordable Housing Program; California Council for Affordable Housing; California Housing Consortium (Board Member); Northern California Association for Non-Profit Housing; Southern California Association for Non-Profit Housing; National Association of Housing and Redevelopment Officials; Sacramento Habitat for Humanity, Past President (1989-1991)

PUBLICATIONS AND TEACHING

- Co-Author - *California Affordable Housing Handbook*, published by California Redevelopment Association, 1998
- Instructor - Affordable Housing Training Programs sponsored by National Association of Local Housing Finance Agencies, National Association for County Community and Economic Development, and HUD, 1994-ongoing

MARKET AND FEASIBILITY SERVICES

Market Studies - Since 1984, M.E. Shay & Co. has completed over 350 market and feasibility studies. Each market study meets the standards adopted by the National Council of Affordable Housing Market Analysts (NCAHMA) and includes:

1. Report Summary and Demand Analysis
2. A demographic analysis of the project which projects demand based on appropriate demographics
3. A competitive analysis which analyzes present and proposed competition for the project, including a rent differential analysis
4. A description and analysis of the proposed project, compared to existing projects

An absorption analysis, based on these data, which estimates the amount of time it will take to fully lease or sell a project

Feasibility Studies - Compares the projected performance of a property to resources required for the project and identifies gap.

Professional Qualifications (continued)

Selected Assignments

- Mixed-Use Residential/Commercial Development - City of Reno, Community Services Agency of Nevada
- Housing Needs Analysis - Housing Element - EIR - USDA Market Study, City of Avalon
- Market Studies for Tax Credit and Bond Allocation Projects. Partial client list: USA Properties Fund, Mercy Housing California, Cascade Housing Association, A.F. Evans, LA Design Center, Coachella Valley Housing Coalition, CFY Development
- Feasibility Study - Acquisition and Rehab of Vacant Hotel Properties, City of Orland

PROGRAM DEVELOPMENT SERVICES

- TCAC/CDLAC Applications - Assisted in the preparation of over 200 successful Tax Credit and Debit Limit Allocation applications since 1990
- State HOME and CDBG Applications (partial list):
 - City of Newman - "Valley Manor Apartments" (Multi-Family: Acquisition and Rehabilitation): 48 units
 - County of Imperial - "Heber Family Apartments" (Multi-Family: New Construction): 81 units
 - City of Oroville - "Oroville Manor" (Senior Apartments: Acquisition and Rehabilitation): 72 units
 - Town of Mammoth Lakes - "Mammoth Lakes Family Apartments" (Multi-Family: New Construction): 48 units
 - City of Riverbank - "Willow Pointe Apartments" (Multi-Family: New Construction): 25 units
 - City of Jackson - "Kennedy Meadows Apartments" (Multi-Family: New Construction): 56 units
 - County of El Dorado - "White Rock Village Apartments" (Multi-Family: New Construction): 168 units
 - City of Watsonville - "Vista Montana Apartments" (Multi-Family: New Construction): 132 units
 - City of Hesperia - "Village at Hesperia" (Senior: Rental New Construction): 68 units
 - City of Grass Valley - "Glenbrook Apartments" (Multi-Family: New Construction) - 52 units
 - Yuba County - "Linda Multi-Family (Country Woods Apartments)" (Acquisition and Rehabilitation): 65 units
 - City of Vacaville - "Lincoln Corners" (Multi-Family: Acquisition and rehabilitation): 134 units
 - City of Mendota - "The Village at Mendota II" (Multi-Family: New Construction): 81 units
 - City of Hollister - "Vista Meadows" (Senior: Rental New Construction): 72 units
 - City of Eureka - "Multiple Assistance Center (MAC)" (Acquisition and Rehabilitation): 18 units
 - City of Clearlake - "Walnut Grove Apartment Homes" (Multi-Family: New Construction): 80 units
 - Nevada County Housing Development Corp. - "The Courtyards at Penn Valley" (Multi-Family: New Construction): 42 units
 - City of Grass Valley - "Cedar Park Apartments" (Multi-Family: New Construction): 81 units
 - City of Clearlake - "Cache Creek Apartments" (Multi-Family: New Construction): 80 units
 - City of Mendota - "The Village at Mendota I" (Multi-Family: New Construction): 81 units
- State Bond Programs - From 1990 through 1994 assisted in the preparation of more than 30 successful RHCP and CHRP loan applications
- California Housing Finance Agency (CalHFA) (1992-ongoing) - Provided consulting services and/or market studies for numerous multifamily housing projects
- Administrative Subcontractor - State Home Program Active Projects:

• Yuba County	• City of Hesperia	• Imperial County
• City of Mendota - 2 projects	• City of Watsonville	• City of Oroville
• City of Clearlake - 2 projects	• City of Jackson	• City of Newman
• City of Grass Valley - 2 projects	• City of Riverbank	• City of Eureka
	• Town of Mammoth Lakes	• County of El Dorado
- Federal Home Loan Bank Affordable Housing Program:

• Project GO - Maidu Village	• Northern Valley Catholic Social Services, City of Redding
• City of Avalon - Senior Housing	• City of Grass Valley
• Shasta Housing Development Corp., City of Shasta Lake	• City of Shasta Lake

REFERENCES

APPENDIX B

ADDENDUM - MARKET STUDY INDEX

ADDENDUM - MARKET STUDY INDEX

A. INTRODUCTION

Members of the National Council of Affordable Housing Market Analysts provide a checklist referencing all components of their market study. This checklist is intended to assist readers on the location content of issues relevant to the evaluation and analysis of market studies.

B. DESCRIPTION AND PROCEDURE FOR COMPLETING

The following components have been addressed in this market study. The page number of each component is noted below. Each component is fully discussed on that page or pages. In cases where the item is not relevant, the author has indicated "N/A" or not applicable. Where a conflict with or variation from client standards or client requirements exists, the author has indicated a "V" (variation) with a comment explaining the conflict.

C. CHECKLIST

	COMPONENT	PAGE(S)
1.	Executive Summary	1-8
2.	Concise description of the site and adjacent parcels	1
3.	Project summary	2
4.	Precise statement of key conclusions	8
5.	Recommendations and/or modification to project discussion	8
6.	Market strengths and weaknesses impacting project	3
7.	Lease-up projection with issues impacting performance	27
8.	Project description with exact number of bedrooms and baths proposed, income limitation, proposed rents and utility allowances	1
9.	Utilities (and utility sources) included rent and paid by landlord or tenant?	App E
10.	Project design description	1-2
11.	Unit and project amenities, parking	2
12.	Public programs included	N/A
13.	Date of construction/preliminary completion	60
14.	Reference to review/status of project plans	App D
15.	Target population description	1
16.	Market area/secondary market area description	9-10
17.	Description of site characteristics	58
18.	Site photos/maps	61-65
19.	Map of community services	66
20.	Visibility and accessibility evaluation	58
21.	Crime information	59
22.	Population and household counts	14-16
23.	Households by tenure	16
24.	Distribution of income	16
25.	Employment by industry	20

CHECKLIST *continued*

	COMPONENT	PAGE(S)
26.	Area major employers	22
27.	Historical unemployment rate	20
28.	Five-year employment growth	20
29.	Typical wages by occupation	N/A
30.	Discussion of commuting patterns of area workers	18
31.	Existing rental housing discussion	28-30
32.	Area building permits	21
33.	Comparable property discussion	28-30
34.	Comparable property profiles	28-30
35.	Area vacancy rates, including rates for Tax Credit and government-subsidized	31-39/45-52
36.	Comparable property photos	31-39
37.	Identification of waiting lists	31-39
38.	Narrative of subject property compared to comparable properties	28-30
39.	Discussion of other affordable housing options including homeownership	30
40.	Discussion of subject property on existing housing	30
41.	Map of comparable properties	57
42.	Description of overall rental market including share of market-rate and affordable properties	28-30
43.	List of existing and proposed LIHTC properties	44
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APPENDIX C
DEMOGRAPHIC DATA

City of Placerville, California

Executive Summary

Prepared For: M.E. SHAY & COMPANY
Project Code: 2403674 - PLACERVILLE, CA

Order #: 964238665
Site: 01

Place (see appendix for geographies), Total



- The population in this area is estimated to change from 9,610 to 10,028, resulting in a growth of 4.3% between 2000 and the current year. Over the next five years, the population is projected to grow by 3.2%.

The population in the United States is estimated to change from 281,421,906 to 298,021,266, resulting in a growth of 5.9% between 2000 and the current year. Over the next five years, the population is projected to grow by 4.8%.

- The current year median age for this population is 36.2, while the average age is 38.8. Five years from now, the median age is projected to be 37.9.

The current year median age for the United States is 36.3, while the average age is 37.2. Five years from now, the median age is projected to be 37.5.

- Of this area's current year estimated population:

86.0% are White Alone, 0.3% are Black or African Am. Alone, 1.0% are Am. Indian and Alaska Nat. Alone, 1.2% are Asian Alone, 0.2% are Nat. Hawaiian and Other Pacific Isl. Alone, 7.4% are Some Other Race, and 3.9% are Two or More Races.

For the entire United States:

73.3% are White Alone, 12.4% are Black or African Am. Alone, 0.9% are Am. Indian and Alaska Nat. Alone, 4.2% are Asian Alone, 0.2% are Nat. Hawaiian and Other Pacific Isl. Alone, 6.3% are Some Other Race, and 2.7% are Two or More Races.

- This area's current estimated Hispanic or Latino population is 16.0%, while the United States current estimated Hispanic or Latino population is 14.5%.



- The number of households in this area is estimated to change from 4,001 to 4,232, resulting in an increase of 5.8% between 2000 and the current year. Over the next five years, the number of households is projected to increase by 4.1%.

The number of households in the United States is estimated to change from 105,480,101 to 112,267,302, resulting in an increase of 6.4% between 2000 and the current year. Over the next five years, the number of households is projected to increase by 5.0%.



- The average household income is estimated to be \$51,254 for the current year, while the average household income for the United States is estimated to be \$65,849 for the same time frame.

The average household income in this area is projected to increase 8.7% over the next five years, from \$51,254 to \$55,730. The United States is projected to have a 10.7% increase in average household income.

- The current year estimated per capita income for this area is \$21,891, compared to an estimate of \$25,129 for the United States as a whole.



Executive Summary

Prepared For: M.E. SHAY & COMPANY
Project Code: 2403674 - PLACERVILLE, CA

Order #: 964238665
Site: 01

Place (see appendix for geographies), Total



For this area, 44.2% of the population is estimated to be employed and age 16 and over for the current year. The employment status of this labor force is as follows:

0.0% are in the Armed Forces, 55.3% are employed civilians, 5.0% are unemployed civilians, and 39.7% are not in the labor force.

For the United States, 47.0% of the population is estimated to be employed and age 16 and over for the current year. The employment status of this labor force is as follows:

0.5% are in the Armed Forces, 60.1% are employed civilians, 3.6% are unemployed civilians, and 35.8% are not in the labor force.

- For this area, 44.2% of the population is estimated to be employed and age 16 and over for the current year. The occupational classifications are as follows:
22.5% have occupation type blue collar, 59.6% are white collar, and 18.0% are Service & farm workers.

For the United States, 47.0% of the population is estimated to be employed and age 16 and over for the current year. The occupational classifications are as follows:

23.9% have occupation type blue collar, 60.0% are white collar, and 16.0% are Service & farm workers.

- For the civilian employed population age 16 and over in this area, it is estimated that they are employed in the following occupational categories:
9.7% are in "Management, Business, and Financial Operations", 20.4% are in "Professional and Related Occupations", 17.7% are in "Service", and 29.6% are in "Sales and Office".

0.2% are in "Farming, Fishing, and Forestry", 12.6% are in "Construction, Extraction, and Maintenance", and 9.9% are in "Production, Transportation, and Material Moving".

For the civilian employed population age 16 and over in the United States, it is estimated that they are employed in the following occupational categories:

13.7% are in "Management, Business, and Financial Operations", 20.2% are in "Professional and Related Occupations", 14.7% are in "Service", and 26.7% are in "Sales and Office".

0.7% are in "Farming, Fishing, and Forestry", 9.5% are in "Construction, Extraction, and Maintenance", and 14.5% are in "Production, Transportation, and Material Moving".



- Currently, it is estimated that 7.9% of the population age 25 and over in this area had earned a Master's, Professional, or Doctorate Degree and 11.7% had earned a Bachelor's Degree.

In comparison, for the United States, it is estimated that for the population over age 25, 8.9% had earned a Master's, Professional, and Doctorate Degree, while 15.7% had earned a Bachelor's Degree.



- Most of the dwellings in this area (53.4%) are estimated to be Owner-Occupied for the current year. For the entire country the majority of the housing units are Owner-Occupied (66.9%).

- The majority of dwellings in this area are estimated to be structures of 1 Unit Detached (62.2%) for the current year. In the United States, the majority of dwellings are estimated to be structures of 1 Unit Detached (60.7%) for the same year.

- The majority of housing units in this area (17.5%) are estimated to have been Housing Unit Built 1970 to 1979 for the current year. The majority of housing units in the United States (16.8%) are estimated to have been Housing Unit Built 1970 to 1979 for the current year.



Executive Summary

Prepared For: M.E. SHAY & COMPANY
Project Code: 2403674 - PLACERVILLE, CA

Order #: 964238665
Site: 01

Appendix: Area Listing

Area Name:

Type: List - Place

Reporting Detail: Aggregate

Reporting Level: Place

<u>Geography Code</u>	<u>Geography Name</u>	<u>Geography Code</u>	<u>Geography Name</u>
0657540	Placerville city		



Pop-Facts: Demographic Snapshot Report

Trade Area: PLA, (see appendix for geographies), aggregate

Description	Total PLA	%
Population		
2011 Projection	10,345	
2006 Estimate	10,028	
2000 Census	9,610	
1990 Census	9,119	
Growth 2006-2011	3.16%	
Growth 2000-2006	4.35%	
Growth 1990-2000	5.38%	
2006 Est. Population by Single Race Classification		
	10,028	
White Alone	8,622	85.98
Black or African American Alone	35	0.35
American Indian and Alaska Native Alone	105	1.05
Asian Alone	116	1.16
Native Hawaiian and Other Pacific Islander Alone	17	0.17
Some Other Race Alone	744	7.42
Two or More Races	389	3.88
2006 Est. Population Hispanic or Latino by Origin*		
	10,028	
Not Hispanic or Latino	8,424	84.00
Hispanic or Latino:	1,604	16.00
Mexican	1,217	75.87
Puerto Rican	41	2.56
Cuban	4	0.25
All Other Hispanic or Latino	342	21.32
2006 Est. Hispanic or Latino by Single Race Class.		
	1,604	
White Alone	699	43.58
Black or African American Alone	0	0.00
American Indian and Alaska Native Alone	24	1.50
Asian Alone	10	0.62
Native Hawaiian and Other Pacific Islander Alone	0	0.00
Some Other Race Alone	733	45.70
Two or More Races	138	8.60



Pop-Facts: Demographic Snapshot Report

Trade Area: PLA, (see appendix for geographies), aggregate

Description	Total	
	PLA	%
2006 Est. Pop. Asian Alone Race by Category*	116	
Chinese, except Taiwanese	23	19.83
Filipino	21	18.10
Japanese	24	20.69
Asian Indian	24	20.69
Korean	12	10.34
Vietnamese	3	2.59
Cambodian	0	0.00
Hmong	0	0.00
Laotian	0	0.00
Thai	0	0.00
Other Asian	4	3.45
Two or more Asian categories	5	4.31
2006 Est. Population by Ancestry	10,028	
Pop, Arab	0	0.00
Pop, Czech	30	0.30
Pop, Danish	61	0.61
Pop, Dutch	136	1.36
Pop, English	1,050	10.47
Pop, French (except Basque)	303	3.02
Pop, French Canadian	75	0.75
Pop, German	1,233	12.30
Pop, Greek	25	0.25
Pop, Hungarian	15	0.15
Pop, Irish	905	9.02
Pop, Italian	467	4.66
Pop, Lithuanian	4	0.04
Pop, United States or American	485	4.84
Pop, Norwegian	192	1.91
Pop, Polish	85	0.85
Pop, Portuguese	164	1.64
Pop, Russian	42	0.42
Pop, Scottish	157	1.57
Pop, Scotch-Irish	164	1.64
Pop, Slovak	5	0.05
Pop, Sub-Saharan African	24	0.24
Pop, Swedish	193	1.92
Pop, Swiss	59	0.59
Pop, Ukrainian	3	0.03
Pop, Welsh	39	0.39
Pop, West Indian (exc Hisp groups)	0	0.00



Pop-Facts: Demographic Snapshot Report

Trade Area: PLA, (see appendix for geographies), aggregate

Description	Total	
	PLA	%
2006 Est. Population by Ancestry		
Pop, Other ancestries	2,266	22.60
Pop, Ancestry Unclassified	1,846	18.41
2006 Est. Pop Age 5+ by Language Spoken At Home		
	9,441	
Speak Only English at Home	8,041	85.17
Speak Asian/Pacific Islander Language at Home	15	0.16
Speak IndoEuropean Language at Home	230	2.44
Speak Spanish at Home	1,106	11.71
Speak Other Language at Home	49	0.52
2006 Est. Population by Sex		
	10,028	
Male	4,665	46.52
Female	5,363	53.48
Male/Female Ratio	0.87	
2006 Est. Population by Age		
	10,028	
Age 0 - 4	587	5.85
Age 5 - 9	625	6.23
Age 10 - 14	653	6.51
Age 15 - 17	445	4.44
Age 18 - 20	421	4.20
Age 21 - 24	536	5.35
Age 25 - 34	1,602	15.98
Age 35 - 44	1,201	11.98
Age 45 - 49	709	7.07
Age 50 - 54	706	7.04
Age 55 - 59	553	5.51
Age 60 - 64	437	4.36
Age 65 - 74	627	6.25
Age 75 - 84	612	6.10
Age 85 and over	314	3.13
Age 16 and over	8,010	79.88
Age 18 and over	7,718	76.96
Age 21 and over	7,297	72.77
Age 65 and over	1,553	15.49
2006 Est. Median Age		
	36.21	
2006 Est. Average Age		
	38.78	



Pop-Facts: Demographic Snapshot Report

Trade Area: PLA, (see appendix for geographies), aggregate

Description	Total	
	PLA	%
2006 Est. Male Population by Age	4,665	
Age 0 - 4	301	6.45
Age 5 - 9	338	7.25
Age 10 - 14	329	7.05
Age 15 - 17	230	4.93
Age 18 - 20	217	4.65
Age 21 - 24	269	5.77
Age 25 - 34	786	16.85
Age 35 - 44	574	12.30
Age 45 - 49	300	6.43
Age 50 - 54	316	6.77
Age 55 - 59	258	5.53
Age 60 - 64	193	4.14
Age 65 - 74	265	5.68
Age 75 - 84	206	4.42
Age 85 and over	83	1.78
2006 Est. Median Age, Male	33.25	
2006 Est. Average Age, Male	36.06	
2006 Est. Female Population by Age	5,363	
Age 0 - 4	286	5.33
Age 5 - 9	287	5.35
Age 10 - 14	324	6.04
Age 15 - 17	215	4.01
Age 18 - 20	204	3.80
Age 21 - 24	267	4.98
Age 25 - 34	816	15.22
Age 35 - 44	627	11.69
Age 45 - 49	409	7.63
Age 50 - 54	390	7.27
Age 55 - 59	295	5.50
Age 60 - 64	244	4.55
Age 65 - 74	362	6.75
Age 75 - 84	406	7.57
Age 85 and over	231	4.31
2006 Est. Median Age, Female	39.51	
2006 Est. Average Age, Female	41.15	



Pop-Facts: Demographic Snapshot Report

Trade Area: PLA, (see appendix for geographies), aggregate

Description	Total	
	PLA	%
2006 Est. Population Age 15+ by Marital Status*	8,163	
Total, Never Married	1,962	24.04
Married, Spouse present	3,646	44.66
Married, Spouse absent	387	4.74
Widowed	698	8.55
Divorced	1,470	18.01
Males, Never Married	1,120	13.72
Previously Married	629	7.71
Females, Never Married	842	10.31
Previously Married	1,735	21.25
2006 Est. Pop. Age 25+ by Educational Attainment*	6,761	
Less than 9th grade	291	4.30
Some High School, no diploma	825	12.20
High School Graduate (or GED)	1,823	26.96
Some College, no degree	1,991	29.45
Associate Degree	501	7.41
Bachelor's Degree	793	11.73
Master's Degree	368	5.44
Professional School Degree	114	1.69
Doctorate Degree	55	0.81
Households		
2011 Projection	4,407	
2006 Estimate	4,232	
2000 Census	4,001	
1990 Census	3,687	
Growth 2006-2011	4.14%	
Growth 2000-2006	5.77%	
Growth 1990-2000	8.52%	
2006 Est. Households by Household Type	4,232	
Family Households	2,581	60.99
Nonfamily Households	1,651	39.01
2006 Est. Group Quarters Population	265	
2006 Households by Ethnicity, Hispanic/Latino	429 10.14	



Pop-Facts: Demographic Snapshot Report

Trade Area: PLA, (see appendix for geographies), aggregate

Description	Total	
	PLA	%
2006 Est. Households by Household Income	4,232	
Income Less than \$15,000	623	14.72
Income \$15,000 - \$24,999	674	15.93
Income \$25,000 - \$34,999	551	13.02
Income \$35,000 - \$49,999	704	16.64
Income \$50,000 - \$74,999	735	17.37
Income \$75,000 - \$99,999	487	11.51
Income \$100,000 - \$149,999	399	9.43
Income \$150,000 - \$249,999	36	0.85
Income \$250,000 - \$499,999	21	0.50
Income \$500,000 and more	2	0.05
2006 Est. Average Household Income	\$51,254	
2006 Est. Median Household Income	\$40,713	
2006 Est. Per Capita Income	\$21,891	
2006 Est. Household Type, Presence Own Children*	4,232	
Single Male Householder	454	10.73
Single Female Householder	911	21.53
Married-Couple Family, own children	712	16.82
Married-Couple Family, no own children	1,012	23.91
Male Householder, own children	129	3.05
Male Householder, no own children	59	1.39
Female Householder, own children	463	10.94
Female Householder, no own children	206	4.87
Nonfamily, Male Householder	155	3.66
Nonfamily, Female Householder	131	3.10
2006 Est. Households by Household Size*	4,232	
1-person household	1,365	32.25
2-person household	1,486	35.11
3-person household	619	14.63
4-person household	433	10.23
5-person household	217	5.13
6-person household	70	1.65
7 or more person household	42	0.99
2006 Est. Average Household Size	2.31	



Pop-Facts: Demographic Snapshot Report

Trade Area: PLA, (see appendix for geographies), aggregate

Description	Total	
	PLA	%
2006 Est. Households by Presence of People*		
	4,232	
Households with 1 or more People under Age 18:		
Married-Couple Family	740	17.49
Other Family, Male Householder	138	3.26
Other Family, Female Householder	495	11.70
Nonfamily, Male Householder	14	0.33
Nonfamily, Female Householder	9	0.21
Households no People under Age 18:		
Married-Couple Family	984	23.25
Other Family, Male Householder	50	1.18
Other Family, Female Householder	174	4.11
Nonfamily, Male Householder	595	14.06
Nonfamily, Female Householder	1,033	24.41
2006 Est. Households by Number of Vehicles*		
	4,232	
No Vehicles	436	10.30
1 Vehicle	1,693	40.00
2 Vehicles	1,410	33.32
3 Vehicles	451	10.66
4 Vehicles	191	4.51
5 or more Vehicles	51	1.21
2006 Est. Average Number of Vehicles*		
	1.64	
Family Households		
2011 Projection	2,659	
2006 Estimate	2,581	
2000 Census	2,486	
1990 Census	2,418	
Growth 2006-2011	3.02%	
Growth 2000-2006	3.82%	
Growth 1990-2000	2.81%	



Pop-Facts: Demographic Snapshot Report

Trade Area: PLA, (see appendix for geographies), aggregate

Description	Total PLA	%
2006 Est. Family Households by Household Income	2,581	
Income Less than \$15,000	252	9.76
Income \$15,000 - \$24,999	287	11.12
Income \$25,000 - \$34,999	325	12.59
Income \$35,000 - \$49,999	396	15.34
Income \$50,000 - \$74,999	530	20.53
Income \$75,000 - \$99,999	403	15.61
Income \$100,000 - \$149,999	342	13.25
Income \$150,000 - \$249,999	24	0.93
Income \$250,000 - \$499,999	21	0.81
Income \$500,000 and more	1	0.04
2006 Est. Average Family Household Income	\$60,823	
2006 Est. Median Family Household Income	\$51,460	
2006 Est. Families by Poverty Status*	2,581	
Income At or Above Poverty Level:		
Married-Couple Family, own children	612	23.71
Married-Couple Family, no own children	1,043	40.41
Male Householder, own children	105	4.07
Male Householder, no own children	8	0.31
Female Householder, own children	431	16.70
Female Householder, no own children	123	4.77
Income Below Poverty Level:		
Married-Couple Family, own children	48	1.86
Married-Couple Family, no own children	21	0.81
Male Householder, own children	73	2.83
Male Householder, no own children	2	0.08
Female Householder, own children	114	4.42
Female Householder, no own children	1	0.04
2006 Est. Pop Age 16+ by Employment Status*	8,010	
In Armed Forces	0	0.00
Civilian - Employed	4,432	55.33
Civilian - Unemployed	400	4.99
Not in Labor Force	3,178	39.68



Pop-Facts: Demographic Snapshot Report

Trade Area: PLA, (see appendix for geographies), aggregate

Description	Total PLA	%
2006 Est. Civ Employed Pop 16+ Class of Worker*		
	4,432	
For-Profit Private Workers	2,670	60.24
Non-Profit Private Workers	318	7.18
Local Government Workers	602	13.58
State Government Workers	171	3.86
Federal Government Workers	141	3.18
Self-Emp Workers	498	11.24
Unpaid Family Workers	32	0.72
2006 Est. Civ Employed Pop 16+ by Occupation*		
	4,432	
Management, Business, and Financial Operations	432	9.75
Professional and Related Occupations	904	20.40
Service	783	17.67
Sales and Office	1,311	29.58
Farming, Fishing, and Forestry	7	0.16
Construction, Extraction and Maintenance	557	12.57
Production, Transportation and Material Moving	438	9.88
2006 Est. Pop 16+ by Occupation Classification*		
	4,432	
Blue Collar	995	22.45
White Collar	2,640	59.57
Service and Farm	797	17.98
2006 Est. Workers Age 16+, Transportation To Work*		
	4,295	
Drove Alone	3,232	75.25
Car Pooled	674	15.69
Public Transportation	71	1.65
Walked	156	3.63
Motorcycle	11	0.26
Bicycle	0	0.00
Other Means	0	0.00
Worked at Home	151	3.52
2006 Est. Workers Age 16+ by Travel Time to Work*		
	4,144	
Less than 15 Minutes	1,922	46.38
15 - 29 Minutes	991	23.91
30 - 44 Minutes	476	11.49
45 - 59 Minutes	350	8.45
60 or more Minutes	405	9.77
2006 Est. Average Travel Time to Work in Minutes*		
	25.44	



Pop-Facts: Demographic Snapshot Report

Trade Area: PLA, (see appendix for geographies), aggregate

Description	Total	
	PLA	%
2006 Est. Tenure of Occupied Housing Units	4,232	
Owner Occupied	2,261	53.43
Renter Occupied	1,971	46.57
2006 Occ Housing Units, Avg Length of Residence	9	
2006 Est. All Owner-Occupied Housing Values	2,261	
Value Less than \$20,000	0	0.00
Value \$20,000 - \$39,999	18	0.80
Value \$40,000 - \$59,999	26	1.15
Value \$60,000 - \$79,999	13	0.57
Value \$80,000 - \$99,999	36	1.59
Value \$100,000 - \$149,999	73	3.23
Value \$150,000 - \$199,999	96	4.25
Value \$200,000 - \$299,999	523	23.13
Value \$300,000 - \$399,999	692	30.61
Value \$400,000 - \$499,999	303	13.40
Value \$500,000 - \$749,999	361	15.97
Value \$750,000 - \$999,999	81	3.58
Value \$1,000,000 or more	39	1.72
2006 Est. Median All Owner-Occupied Housing Value	\$349,928	
2006 Est. Housing Units by Units in Structure*	4,488	
1 Unit Attached	272	6.06
1 Unit Detached	2,793	62.23
2 Units	175	3.90
3 to 19 Units	733	16.33
20 to 49 Units	207	4.61
50 or More Units	142	3.16
Mobile Home or Trailer	166	3.70
Boat, RV, Van, etc.	0	0.00



Pop-Facts: Demographic Snapshot Report

Trade Area: PLA, (see appendix for geographies), aggregate

Description	Total	
	PLA	%
2006 Est. Housing Units by Year Structure Built	4,488	
Housing Units Built 1999 to 2006	502	11.19
Housing Unit Built 1995 to 1998	203	4.52
Housing Unit Built 1990 to 1994	268	5.97
Housing Unit Built 1980 to 1989	675	15.04
Housing Unit Built 1970 to 1979	784	17.47
Housing Unit Built 1960 to 1969	531	11.83
Housing Unit Built 1950 to 1959	526	11.72
Housing Unit Built 1940 to 1949	333	7.42
Housing Unit Built 1939 or Earlier	666	14.84
2006 Est. Median Year Structure Built **	1972	

*In contrast to Claritas Demographic Estimates, "smoothed" data items are Census 2000 tables made consistent with current year estimated and 5 year projected base counts.

**1939 will appear when at least half of the Housing Units in this reports area were built in 1939 or earlier.



Pop-Facts: Demographic Snapshot Report

Appendix: Area Listing

Area Name:

Type: List - Place

Reporting Detail: Aggregate

Reporting Level: Place

<u>Geography Code</u>	<u>Geography Name</u>	<u>Geography Code</u>	<u>Geography Name</u>
0657540	Placerville city		

Project Information:

Site: 1

Order Number: 964238665



Prepared On: Fri Jul 07, 2006

Page 12 Of 12

Claritas Tech Support: 1 800 866 6511

Project Code: 2403674 - PLACERVILLE, CA

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Prepared For: M.E. SHAY & COMPANY

Prepared By:

CLARITAS
MARKETPLACE

El Dorado County , California

Executive Summary

Prepared For: M.E. SHAY & COMPANY
Project Code: 2403675 - EL DORADO COUNTY, CA

Order #: 964238685
Site: 01

County (see appendix for geographies), Total



The population in this area is estimated to change from 156,299 to 175,836, resulting in a growth of 12.5% between 2000 and the current year. Over the next five years, the population is projected to grow by 8.1%.

The population in the United States is estimated to change from 281,421,906 to 298,021,266, resulting in a growth of 5.9% between 2000 and the current year. Over the next five years, the population is projected to grow by 4.8%.

The current year median age for this population is 39.4, while the average age is 38.7. Five years from now, the median age is projected to be 41.2.

The current year median age for the United States is 36.3, while the average age is 37.2. Five years from now, the median age is projected to be 37.5.

Of this area's current year estimated population:

87.7% are White Alone, 0.9% are Black or African Am. Alone, 0.9% are Am. Indian and Alaska Nat. Alone, 2.7% are Asian Alone, 0.2% are Nat. Hawaiian and Other Pacific Isl. Alone, 3.9% are Some Other Race, and 3.6% are Two or More Races.

For the entire United States:

73.3% are White Alone, 12.4% are Black or African Am. Alone, 0.9% are Am. Indian and Alaska Nat. Alone, 4.2% are Asian Alone, 0.2% are Nat. Hawaiian and Other Pacific Isl. Alone, 6.3% are Some Other Race, and 2.7% are Two or More Races.

This area's current estimated Hispanic or Latino population is 10.4%, while the United States current estimated Hispanic or Latino population is 14.5%.



The number of households in this area is estimated to change from 58,939 to 66,651, resulting in an increase of 13.1% between 2000 and the current year. Over the next five years, the number of households is projected to increase by 8.4%.

The number of households in the United States is estimated to change from 105,480,101 to 112,267,302, resulting in an increase of 6.4% between 2000 and the current year. Over the next five years, the number of households is projected to increase by 5.0%.



The average household income is estimated to be \$78,910 for the current year, while the average household income for the United States is estimated to be \$65,849 for the same time frame.

The average household income in this area is projected to increase 11.0% over the next five years, from \$78,910 to \$87,623. The United States is projected to have a 10.7% increase in average household income.

The current year estimated per capita income for this area is \$30,030, compared to an estimate of \$25,129 for the United States as a whole.



Executive Summary

Prepared For: M.E. SHAY & COMPANY
Project Code: 2403675 - EL DORADO COUNTY, CA

Order #: 964238685
Site: 01

County (see appendix for geographies), Total



- For this area, 49.2% of the population is estimated to be employed and age 16 and over for the current year. The employment status of this labor force is as follows:
0.1% are in the Armed Forces, 61.2% are employed civilians, 3.4% are unemployed civilians, and 35.3% are not in the labor force.
For the United States, 47.0% of the population is estimated to be employed and age 16 and over for the current year. The employment status of this labor force is as follows:
0.5% are in the Armed Forces, 60.1% are employed civilians, 3.6% are unemployed civilians, and 35.8% are not in the labor force.
- For this area, 49.2% of the population is estimated to be employed and age 16 and over for the current year. The occupational classifications are as follows:
17.7% have occupation type blue collar, 63.1% are white collar, and 19.3% are Service & farm workers.
For the United States, 47.0% of the population is estimated to be employed and age 16 and over for the current year. The occupational classifications are as follows:
23.9% have occupation type blue collar, 60.0% are white collar, and 16.0% are Service & farm workers.
- For the civilian employed population age 16 and over in this area, it is estimated that they are employed in the following occupational categories:
16.6% are in "Management, Business, and Financial Operations", 21.5% are in "Professional and Related Occupations", 18.5% are in "Service", and 25.1% are in "Sales and Office".
0.6% are in "Farming, Fishing, and Forestry", 10.1% are in "Construction, Extraction, and Maintenance", and 7.6% are in "Production, Transportation, and Material Moving".
For the civilian employed population age 16 and over in the United States, it is estimated that they are employed in the following occupational categories:
13.7% are in "Management, Business, and Financial Operations", 20.2% are in "Professional and Related Occupations", 14.7% are in "Service", and 26.7% are in "Sales and Office".
0.7% are in "Farming, Fishing, and Forestry", 9.5% are in "Construction, Extraction, and Maintenance", and 14.5% are in "Production, Transportation, and Material Moving".



- Currently, it is estimated that 8.6% of the population age 25 and over in this area had earned a Master's, Professional, or Doctorate Degree and 18.4% had earned a Bachelor's Degree.
In comparison, for the United States, it is estimated that for the population over age 25, 8.9% had earned a Master's, Professional, and Doctorate Degree, while 15.7% had earned a Bachelor's Degree.



- Most of the dwellings in this area (75.8%) are estimated to be Owner-Occupied for the current year. For the entire country the majority of the housing units are Owner-Occupied (66.9%).
- The majority of dwellings in this area are estimated to be structures of 1 Unit Detached (80.8%) for the current year. In the United States, the majority of dwellings are estimated to be structures of 1 Unit Detached (60.7%) for the same year.
- The majority of housing units in this area (23.2%) are estimated to have been Housing Unit Built 1970 to 1979 for the current year. The majority of housing units in the United States (16.8%) are estimated to have been Housing Unit Built 1970 to 1979 for the current year.



Executive Summary

Prepared For: M.E. SHAY & COMPANY
Project Code: 2403675 - EL DORADO COUNTY, CA

Order #: 964238685
Site: 01

Appendix: Area Listing

Area Name:

Type: List - County

Reporting Detail: Aggregate

Reporting Level: County

<u>Geography Code</u>	<u>Geography Name</u>	<u>Geography Code</u>	<u>Geography Name</u>
06017	El Dorado County, CA		



Pop-Facts: Demographic Snapshot Report

Trade Area: CTY, (see appendix for geographies), aggregate

Description	Total CTY	%
Population		
2011 Projection	190,009	
2006 Estimate	175,836	
2000 Census	156,299	
1990 Census	125,995	
Growth 2006-2011	8.06%	
Growth 2000-2006	12.50%	
Growth 1990-2000	24.05%	
2006 Est. Population by Single Race Classification		
	175,836	
White Alone	154,230	87.71
Black or African American Alone	1,547	0.88
American Indian and Alaska Native Alone	1,598	0.91
Asian Alone	4,826	2.74
Native Hawaiian and Other Pacific Islander Alone	310	0.18
Some Other Race Alone	6,943	3.95
Two or More Races	6,382	3.63
2006 Est. Population Hispanic or Latino by Origin*		
	175,836	
Not Hispanic or Latino	157,511	89.58
Hispanic or Latino:	18,325	10.42
Mexican	13,564	74.02
Puerto Rican	432	2.36
Cuban	128	0.70
All Other Hispanic or Latino	4,201	22.92
2006 Est. Hispanic or Latino by Single Race Class.		
	18,325	
White Alone	9,416	51.38
Black or African American Alone	86	0.47
American Indian and Alaska Native Alone	369	2.01
Asian Alone	98	0.53
Native Hawaiian and Other Pacific Islander Alone	51	0.28
Some Other Race Alone	6,680	36.45
Two or More Races	1,625	8.87



Pop-Facts: Demographic Snapshot Report

Trade Area: CTY, (see appendix for geographies), aggregate

Description	Total CTY	%
2006 Est. Pop. Asian Alone Race by Category*		
Chinese, except Taiwanese	901	18.67
Filipino	1,843	38.19
Japanese	665	13.78
Asian Indian	649	13.45
Korean	284	5.88
Vietnamese	178	3.69
Cambodian	17	0.35
Hmong	12	0.25
Laotian	3	0.06
Thai	35	0.73
Other Asian	157	3.25
Two or more Asian categories	82	1.70
2006 Est. Population by Ancestry		
Pop, Arab	311	0.18
Pop, Czech	565	0.32
Pop, Danish	1,458	0.83
Pop, Dutch	2,129	1.21
Pop, English	19,503	11.09
Pop, French (except Basque)	4,600	2.62
Pop, French Canadian	963	0.55
Pop, German	21,852	12.43
Pop, Greek	739	0.42
Pop, Hungarian	630	0.36
Pop, Irish	14,975	8.52
Pop, Italian	9,736	5.54
Pop, Lithuanian	115	0.07
Pop, United States or American	9,407	5.35
Pop, Norwegian	3,633	2.07
Pop, Polish	2,672	1.52
Pop, Portuguese	2,142	1.22
Pop, Russian	934	0.53
Pop, Scottish	3,782	2.15
Pop, Scotch-Irish	2,825	1.61
Pop, Slovak	115	0.07
Pop, Sub-Saharan African	199	0.11
Pop, Swedish	3,567	2.03
Pop, Swiss	832	0.47
Pop, Ukrainian	321	0.18
Pop, Welsh	1,180	0.67
Pop, West Indian (exc Hisp groups)	63	0.04



Pop-Facts: Demographic Snapshot Report

Trade Area: CTY, (see appendix for geographies), aggregate

Description	Total	
	CTY	%
2006 Est. Population by Ancestry		
Pop, Other ancestries	35,871	20.40
Pop, Ancestry Unclassified	30,717	17.47
2006 Est. Pop Age 5+ by Language Spoken At Home		
	166,784	
Speak Only English at Home	150,510	90.24
Speak Asian/Pacific Islander Language at Home	2,059	1.23
Speak IndoEuropean Language at Home	3,729	2.24
Speak Spanish at Home	10,087	6.05
Speak Other Language at Home	399	0.24
2006 Est. Population by Sex		
	175,836	
Male	87,621	49.83
Female	88,215	50.17
Male/Female Ratio		0.99
2006 Est. Population by Age		
	175,836	
Age 0 - 4	9,052	5.15
Age 5 - 9	10,007	5.69
Age 10 - 14	12,379	7.04
Age 15 - 17	8,654	4.92
Age 18 - 20	7,578	4.31
Age 21 - 24	9,539	5.42
Age 25 - 34	20,098	11.43
Age 35 - 44	23,868	13.57
Age 45 - 49	15,702	8.93
Age 50 - 54	15,402	8.76
Age 55 - 59	12,702	7.22
Age 60 - 64	9,406	5.35
Age 65 - 74	11,878	6.76
Age 75 - 84	7,016	3.99
Age 85 and over	2,555	1.45
Age 16 and over	141,414	80.42
Age 18 and over	135,744	77.20
Age 21 and over	128,166	72.89
Age 65 and over	21,449	12.20
2006 Est. Median Age		
	39.45	
2006 Est. Average Age		
	38.75	



Pop-Facts: Demographic Snapshot Report

Trade Area: CTY, (see appendix for geographies), aggregate

Description	Total CTY	%
2006 Est. Male Population by Age	87,621	
Age 0 - 4	4,644	5.30
Age 5 - 9	5,159	5.89
Age 10 - 14	6,371	7.27
Age 15 - 17	4,375	4.99
Age 18 - 20	3,943	4.50
Age 21 - 24	4,800	5.48
Age 25 - 34	10,416	11.89
Age 35 - 44	11,650	13.30
Age 45 - 49	7,556	8.62
Age 50 - 54	7,767	8.86
Age 55 - 59	6,457	7.37
Age 60 - 64	4,621	5.27
Age 65 - 74	5,761	6.57
Age 75 - 84	3,126	3.57
Age 85 and over	975	1.11
2006 Est. Median Age, Male	38.52	
2006 Est. Average Age, Male	38.05	
2006 Est. Female Population by Age	88,215	
Age 0 - 4	4,408	5.00
Age 5 - 9	4,848	5.50
Age 10 - 14	6,008	6.81
Age 15 - 17	4,279	4.85
Age 18 - 20	3,635	4.12
Age 21 - 24	4,739	5.37
Age 25 - 34	9,682	10.98
Age 35 - 44	12,218	13.85
Age 45 - 49	8,146	9.23
Age 50 - 54	7,635	8.65
Age 55 - 59	6,245	7.08
Age 60 - 64	4,785	5.42
Age 65 - 74	6,117	6.93
Age 75 - 84	3,890	4.41
Age 85 and over	1,580	1.79
2006 Est. Median Age, Female	40.33	
2006 Est. Average Age, Female	39.44	



Pop-Facts: Demographic Snapshot Report

Trade Area: CTY, (see appendix for geographies), aggregate

Description	Total CTY	%
2006 Est. Population Age 15+ by Marital Status*	144,398	
Total, Never Married	29,598	20.50
Married, Spouse present	88,036	60.97
Married, Spouse absent	4,415	3.06
Widowed	7,388	5.12
Divorced	14,961	10.36
Males, Never Married	16,695	11.56
Previously Married	9,262	6.41
Females, Never Married	12,903	8.94
Previously Married	15,215	10.54
2006 Est. Pop. Age 25+ by Educational Attainment*	118,627	
Less than 9th grade	3,216	2.71
Some High School, no diploma	9,293	7.83
High School Graduate (or GED)	26,002	21.92
Some College, no degree	37,316	31.46
Associate Degree	10,740	9.05
Bachelor's Degree	21,840	18.41
Master's Degree	6,948	5.86
Professional School Degree	2,299	1.94
Doctorate Degree	973	0.82
Households		
2011 Projection	72,224	
2006 Estimate	66,651	
2000 Census	58,939	
1990 Census	46,845	
Growth 2006-2011	8.36%	
Growth 2000-2006	13.08%	
Growth 1990-2000	25.82%	
2006 Est. Households by Household Type	66,651	
Family Households	48,659	73.01
Nonfamily Households	17,992	26.99
2006 Est. Group Quarters Population	1,038	
2006 Households by Ethnicity, Hispanic/Latino	4,944	7.42



Pop-Facts: Demographic Snapshot Report

Trade Area: CTY, (see appendix for geographies), aggregate

Description	Total CTY	%
2006 Est. Households by Household Income	66,651	
Income Less than \$15,000	5,737	8.61
Income \$15,000 - \$24,999	5,618	8.43
Income \$25,000 - \$34,999	6,369	9.56
Income \$35,000 - \$49,999	9,626	14.44
Income \$50,000 - \$74,999	13,550	20.33
Income \$75,000 - \$99,999	9,623	14.44
Income \$100,000 - \$149,999	9,890	14.84
Income \$150,000 - \$249,999	4,390	6.59
Income \$250,000 - \$499,999	1,278	1.92
Income \$500,000 and more	570	0.86
2006 Est. Average Household Income	\$78,910	
2006 Est. Median Household Income	\$61,025	
2006 Est. Per Capita Income	\$30,030	
2006 Est. Household Type, Presence Own Children*	66,651	
Single Male Householder	6,318	9.48
Single Female Householder	7,398	11.10
Married-Couple Family, own children	17,534	26.31
Married-Couple Family, no own children	22,741	34.12
Male Householder, own children	1,549	2.32
Male Householder, no own children	1,047	1.57
Female Householder, own children	3,698	5.55
Female Householder, no own children	2,090	3.14
Nonfamily, Male Householder	2,501	3.75
Nonfamily, Female Householder	1,775	2.66
2006 Est. Households by Household Size*	66,651	
1-person household	13,716	20.58
2-person household	24,972	37.47
3-person household	11,140	16.71
4-person household	10,181	15.28
5-person household	4,316	6.48
6-person household	1,511	2.27
7 or more person household	815	1.22
2006 Est. Average Household Size	2.62	



Pop-Facts: Demographic Snapshot Report

Trade Area: CTY, (see appendix for geographies), aggregate

Description	Total CTY	%
2006 Est. Households by Presence of People*		
Households with 1 or more People under Age 18:		
Married-Couple Family	18,373	27.57
Other Family, Male Householder	1,704	2.56
Other Family, Female Householder	4,106	6.16
Nonfamily, Male Householder	205	0.31
Nonfamily, Female Householder	79	0.12
Households no People under Age 18:		
Married-Couple Family	21,902	32.86
Other Family, Male Householder	892	1.34
Other Family, Female Householder	1,682	2.52
Nonfamily, Male Householder	8,614	12.92
Nonfamily, Female Householder	9,094	13.64
2006 Est. Households by Number of Vehicles*		
No Vehicles	2,875	4.31
1 Vehicle	17,118	25.68
2 Vehicles	28,698	43.06
3 Vehicles	12,569	18.86
4 Vehicles	3,555	5.33
5 or more Vehicles	1,836	2.75
2006 Est. Average Number of Vehicles*		
	2.06	
Family Households		
2011 Projection	52,728	
2006 Estimate	48,659	
2000 Census	43,029	
1990 Census	35,000	
Growth 2006-2011	8.36%	
Growth 2000-2006	13.08%	
Growth 1990-2000	22.94%	



Pop-Facts: Demographic Snapshot Report

Trade Area: CTY, (see appendix for geographies), aggregate

Description	Total CTY	%
2006 Est. Family Households by Household Income	48,659	
Income Less than \$15,000	2,349	4.83
Income \$15,000 - \$24,999	2,826	5.81
Income \$25,000 - \$34,999	4,015	8.25
Income \$35,000 - \$49,999	6,119	12.58
Income \$50,000 - \$74,999	10,542	21.67
Income \$75,000 - \$99,999	8,467	17.40
Income \$100,000 - \$149,999	8,786	18.06
Income \$150,000 - \$249,999	3,835	7.88
Income \$250,000 - \$499,999	1,178	2.42
Income \$500,000 and more	542	1.11
2006 Est. Average Family Household Income	\$90,043	
2006 Est. Median Family Household Income	\$71,391	
2006 Est. Families by Poverty Status*	48,659	
Income At or Above Poverty Level:		
Married-Couple Family, own children	17,686	36.35
Married-Couple Family, no own children	21,339	43.85
Male Householder, own children	1,426	2.93
Male Householder, no own children	767	1.58
Female Householder, own children	3,321	6.83
Female Householder, no own children	1,548	3.18
Income Below Poverty Level:		
Married-Couple Family, own children	684	1.41
Married-Couple Family, no own children	566	1.16
Male Householder, own children	320	0.66
Male Householder, no own children	83	0.17
Female Householder, own children	821	1.69
Female Householder, no own children	98	0.20
2006 Est. Pop Age 16+ by Employment Status*	141,414	
In Armed Forces	82	0.06
Civilian - Employed	86,544	61.20
Civilian - Unemployed	4,864	3.44
Not in Labor Force	49,924	35.30



Pop-Facts: Demographic Snapshot Report

Trade Area: CTY, (see appendix for geographies), aggregate

Description	Total CTY	%
2006 Est. Civ Employed Pop 16+ Class of Worker*		
	86,544	
For-Profit Private Workers	54,333	62.78
Non-Profit Private Workers	4,884	5.64
Local Government Workers	9,429	10.90
State Government Workers	5,367	6.20
Federal Government Workers	1,848	2.14
Self-Emp Workers	10,244	11.84
Unpaid Family Workers	439	0.51
2006 Est. Civ Employed Pop 16+ by Occupation*		
	86,544	
Management, Business, and Financial Operations	14,380	16.62
Professional and Related Occupations	18,590	21.48
Service	15,995	18.48
Sales and Office	21,751	25.13
Farming, Fishing, and Forestry	510	0.59
Construction, Extraction and Maintenance	8,781	10.15
Production, Transportation and Material Moving	6,537	7.55
2006 Est. Pop 16+ by Occupation Classification*		
	86,544	
Blue Collar	15,318	17.70
White Collar	54,566	63.05
Service and Farm	16,660	19.25
2006 Est. Workers Age 16+, Transportation To Work*		
	84,572	
Drove Alone	64,216	75.93
Car Pooled	11,195	13.24
Public Transportation	1,493	1.77
Walked	1,754	2.07
Motorcycle	154	0.18
Bicycle	247	0.29
Other Means	492	0.58
Worked at Home	5,021	5.94
2006 Est. Workers Age 16+ by Travel Time to Work*		
	79,551	
Less than 15 Minutes	22,333	28.07
15 - 29 Minutes	23,894	30.04
30 - 44 Minutes	14,327	18.01
45 - 59 Minutes	8,714	10.95
60 or more Minutes	10,283	12.93
2006 Est. Average Travel Time to Work in Minutes*		
	31.75	



Pop-Facts: Demographic Snapshot Report

Trade Area: CTY, (see appendix for geographies), aggregate

Description	Total CTY	%
2006 Est. Tenure of Occupied Housing Units	66,651	
Owner Occupied	50,502	75.77
Renter Occupied	16,149	24.23
2006 Occ Housing Units, Avg Length of Residence	9	
2006 Est. All Owner-Occupied Housing Values	50,502	
Value Less than \$20,000	440	0.87
Value \$20,000 - \$39,999	508	1.01
Value \$40,000 - \$59,999	466	0.92
Value \$60,000 - \$79,999	331	0.66
Value \$80,000 - \$99,999	348	0.69
Value \$100,000 - \$149,999	673	1.33
Value \$150,000 - \$199,999	1,065	2.11
Value \$200,000 - \$299,999	6,536	12.94
Value \$300,000 - \$399,999	11,092	21.96
Value \$400,000 - \$499,999	9,155	18.13
Value \$500,000 - \$749,999	12,081	23.92
Value \$750,000 - \$999,999	4,788	9.48
Value \$1,000,000 or more	3,019	5.98
2006 Est. Median All Owner-Occupied Housing Value	\$441,421	
2006 Est. Housing Units by Units in Structure*	80,452	
1 Unit Attached	1,715	2.13
1 Unit Detached	65,019	80.82
2 Units	1,534	1.91
3 to 19 Units	4,934	6.13
20 to 49 Units	1,268	1.58
50 or More Units	968	1.20
Mobile Home or Trailer	4,827	6.00
Boat, RV, Van, etc.	187	0.23



Pop-Facts: Demographic Snapshot Report

Trade Area: CTY, (see appendix for geographies), aggregate

Description	Total CTY	%
2006 Est. Housing Units by Year Structure Built	80,452	
Housing Units Built 1999 to 2006	12,316	15.31
Housing Unit Built 1995 to 1998	5,398	6.71
Housing Unit Built 1990 to 1994	7,879	9.79
Housing Unit Built 1980 to 1989	17,235	21.42
Housing Unit Built 1970 to 1979	18,636	23.16
Housing Unit Built 1960 to 1969	9,753	12.12
Housing Unit Built 1950 to 1959	4,696	5.84
Housing Unit Built 1940 to 1949	1,955	2.43
Housing Unit Built 1939 or Earlier	2,584	3.21
2006 Est. Median Year Structure Built **	1982	

*In contrast to Claritas Demographic Estimates, "smoothed" data items are Census 2000 tables made consistent with current year estimated and 5 year projected base counts.

**1939 will appear when at least half of the Housing Units in this reports area were built in 1939 or earlier.



Pop-Facts: Demographic Snapshot Report

Appendix: Area Listing

Area Name:

Type: List - County

Reporting Detail: Aggregate

Reporting Level: County

<u>Geography Code</u>	<u>Geography Name</u>	<u>Geography Code</u>	<u>Geography Name</u>
06017	El Dorado County, CA		

Project Information:

Site: 1

Order Number: 964238685

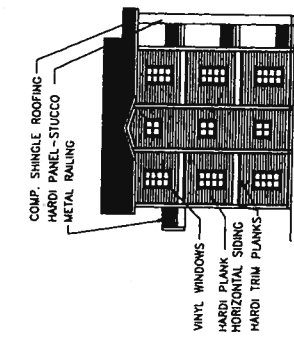


APPENDIX D

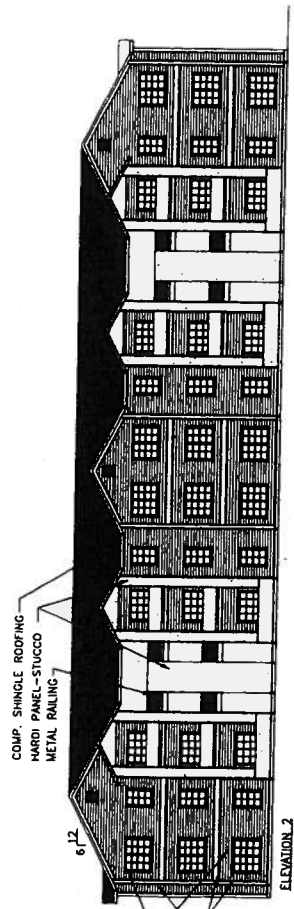
FLOOR PLANS AND ELEVATIONS



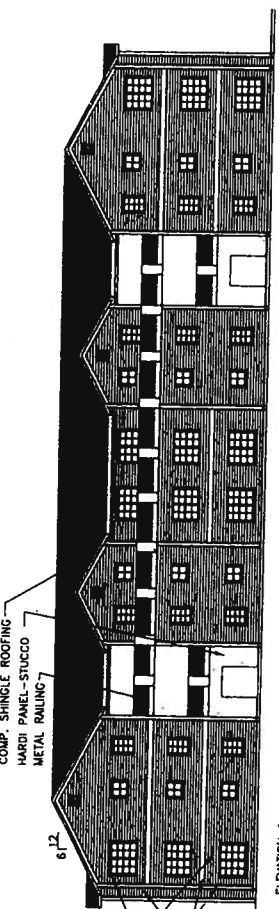
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DATE: 05/18/18	SCALE: AS SHOWN	DATE: 05/18/18	SCALE: AS SHOWN	DATE: 05/18/18	SCALE: AS SHOWN



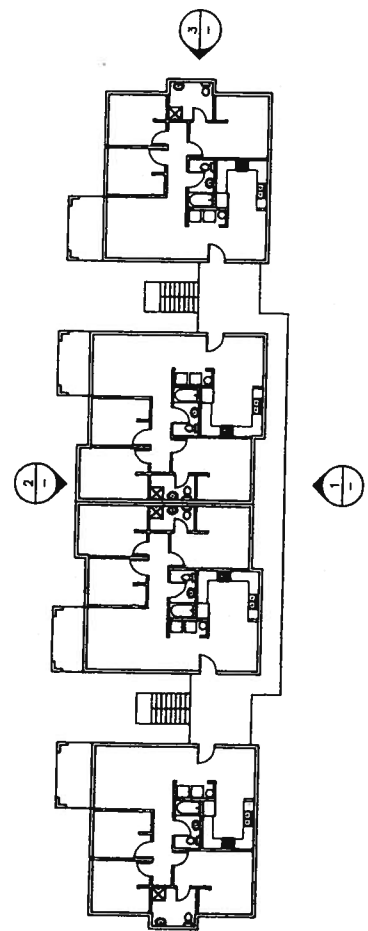
ELEVATION 3



ELEVATION 2



ELEVATION 1



CONCEPTUAL ELEVATION BUILDING 1/ MULTI-FAMILY HOUSING

APPENDIX E

UTILITY SCHEDULE

Not Available

APPENDIX F

**TAX CREDIT AND BOND PROJECTS IN
THE COUNTY OF EL DORADO**

All El Dorado County Projects Awarded Credit 1987-2005

Application #	Name	Address	City	County	Zip Code	Census Tract	Application Stage	Housing Type	Total Units	Low Income Units	SRO Units	1br Units	2br Units	3br Units	4br Units	5br Units	6br Units
CA-1993-096	Cameron Park Village	3433 Palmer Drive	Cameron Park	El Dorado	95682		Placed In Service	Large Family	80	80	0	0	0	0	0	0	0
CA-1996-114	Glenview Apartments	2361 Bass Lake Road	Cameron Park	El Dorado	95682		Placed In Service	Large Family	90	90	0	0	0	0	0	0	0
CA-2004-850	Green Valley Apartments	2640 La Crescenta Drive	Cameron Park	El Dorado	95682	308.03	Preliminary Reservation	Large Family	40	39	0	16	16	0	0	0	0
CA-2003-900	The Knolls at Green Valley	3301 Cimmaron Road	Cameron Park	El Dorado	95682	308.02	Preliminary Reservation	At-Risk	200	199	0	0	0	0	0	0	0
CA-1997-082	Diamond Terrace Apartments	6035 Service Road	Diamond Springs	El Dorado	95619	315.02	Placed In Service	Large Family	61	60	0	0	0	0	0	0	0
CA-2002-889	White Rock Village	2200 Valley View Parkway	El Dorado Hills	El Dorado	95762	307.04	Placed In Service	Large Family	180	167	0	40	60	28	6	0	0
CA-1987-055	Carson Ridge II Apts.	2848 Schnell School Road	Placerville	El Dorado	95667		Extended	Large Family	36	36	0	0	0	0	0	0	0
CA-1997-603	Cottonwood Park Apartments	3030 New Jersey Way	Placerville	El Dorado	95667	311	Placed In Service	Large Family	77	77	0	0	0	0	0	0	0
CA-2005-902	Deer View Park Apartments	2880 Schnell School Rd.	Placerville	El Dorado	95667	301.01	Preliminary Reservation	At-Risk	48	47	0	0	0	0	0	0	0
CA-1995-119	Placer Village Apartments	2789 Ray Lawyer Drive	Placerville	El Dorado	95667		Placed In Service	Large Family	76	75	0	0	0	0	0	0	0
CA-1998-546	Cottonwood Senior Apartments	2801 Clay Street	Placerville	El Dorado	95677	311	Placed In Service	Senior	81	80	0	64	16	0	0	0	0
CA-1997-604	Shingle Terrace Apartments	3840 Market Court	Shingle Springs	El Dorado	95682	308.04	Placed In Service	Large Family	71	71	0	0	28	32	12	0	0
CA-2000-864	Bijou Woods Apartments	3421 Spruce Avenue	South Lake Tahoe	El Dorado	95705	301.02	Placed In Service	Large Family	92	90	0	20	32	34	6	0	0
CA-1993-076	Tahoe Pines Apts.	3431 Spruce Ave	South Lake Tahoe	El Dorado	96150		Placed In Service	Large Family	28	27	0	0	12	15	0	0	0

APPENDIX G
DATA SOURCES

DATA SOURCES

- Claritas Inc.
- Claritas Inc.
- City of Placerville Chamber of Commerce
- County of El Dorado Planning Department
- APR - 2006, Employment Development Department
- Interviews with local owners, property managers, and stakeholders in the Market Area of the Study.

STATE OF CALIFORNIA
STANDARD AGREEMENT
 STD 213 (Rev 06/03)

AGREEMENT NUMBER 06-HOME-2450
REGISTRATION NUMBER

1. This Agreement is entered into between the State Agency and the Contractor named below:

STATE AGENCY'S NAME
DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

CONTRACTOR'S NAME
Rural California Housing Corp.

2. The term of this Agreement is: **Upon HCD approval through May 31, 2065**

3. The maximum amount of this Agreement is: **\$3,956,052.00**

4. The parties agree to comply with the terms and conditions of the following exhibits which are by this reference made a part of the Agreement.

Exhibit A - Authority, Purpose and Scope of Work	3 page(s)
Exhibit B - Budget Detail and Payment Provisions	4 page(s)
Exhibit C - HCD General Terms and Conditions	19 page(s)
Exhibit D - State of California General Terms and Conditions	5 page(s)
Exhibit E - Special Terms and Conditions	1 page(s)
Exhibit F - Additional Provisions	N/A
TOTAL NUMBER OF PAGES ATTACHED:	32 pages

IN WITNESS WHEREOF, this Agreement has been executed by the parties hereto.

CONTRACTOR		California Department of General Service Use Only
CONTRACTOR'S NAME (if other than an individual, state whether a corporation, partnership, etc) Rural California Housing Corp.		
BY (Authorized Signature)	DATE SIGNED (Do not type)	
PRINTED NAME AND TITLE OF PERSON SIGNING		
ADDRESS 3120 Freeboard Drive, Suite 202, West Sacramento, CA 95691		
STATE OF CALIFORNIA		
AGENCY NAME Department of Housing and Community Development		
BY (Authorized Signature)	DATE SIGNED (Do not type)	
PRINTED NAME AND TITLE OF PERSON SIGNING Susan J. Phillips, Manager, Budget and Contracts Branch		
ADDRESS 1800 Third Street, Room 350, Sacramento, CA 95814		

Exempt from: Department of
 General Services
 Approval

EXHIBIT A**AUTHORITY, PURPOSE AND SCOPE OF WORK****1. Authority & Purpose**

This Standard Agreement (hereinafter "Agreement") will provide official notification of the conditional reservation of funds under the State of California's administration of the Home Investment Partnerships Program (hereinafter "HOME") by the Department of Housing and Community Development (hereinafter the "Department") pursuant to the provisions of the Cranston-Gonzalez National Affordable Housing Act (42 USC 12741 et seq.), the HOME Investment Partnerships Program (Title 24 of the Code of Federal Regulations Part 92), California Health and Safety Section 50896, and Title 25, Division 1, Chapter 7, Subchapter 17 of the California Code of Regulations, Sections 8200 through 8220 (the "State Regulations"), all as amended and in effect from time to time. The HOME Program is listed in the Catalog of Federal Domestic Assistance (CFDA) as 14.239 - Home Investment Partnerships Program. In accepting this conditional reservation of funds, the Contractor (sometimes referred to herein as the "State Recipient", "CHDO" or collectively "HOME Recipient") agrees to comply with the terms and conditions of this Agreement, the Notice of Funding Availability under which the HOME Recipient applied, the representations contained in the HOME Recipient's application for this funding allocation (the "Application"), and the requirements of the authorities cited above.

2. Scope of Work

A. HOME Recipient shall perform the Work as described in the Application, which is on file at the Department of Housing and Community Development, Financial Assistance Division, 1800 Third Street, Room 390, Sacramento, California and which is incorporated herein by reference. All written materials or alterations submitted as addenda to the original Application and which are approved in writing by the HOME Program Manager or higher Departmental official, as appropriate, are hereby incorporated as part of the Application. The Department reserves the right to require the HOME Recipient to modify any or all parts of the application in order to comply with HOME federal and/or Department regulations or requirements. The Department reserves the right to review and approve all Work to be performed by the HOME Recipient in relation to this Agreement. Any proposed revision to the Work must be submitted in writing for review and approval by the Department. Any approval shall not be presumed unless such approval is made by the Department in writing.

B. The Work shall consist of:

Project Location	Type of Activity	HOME Funds	Administrative Funds	Total Units	HOME Units
Placerville	Rental New Construction Project	\$3,856,052.00	\$100,000.00	70	30

FROM THE MINUTES OF JANUARY 25, 2007

9. GENERAL PLAN AMENDMENT/REZONE (Public Hearing)

AZ05-0002/Planned Development PD06-0031 submitted by MERCY HOUSING to change the land use designation from Medium Density Residential (MDR) to Multifamily Residential (MFR); rezone the same property from One-acre Residential (R1A) to Multifamily Residential-Planned Development (RM-PD); and development plan for a 70-unit apartment complex. The property, identified by Assessor's Parcel Number 327-160-47, consisting of 6.97 acres, is located on the south side of Runnymede Drive, approximately 500 feet east of the intersection with El Dorado Road, in the **Diamond Springs/El Dorado area**. (Supervisory District II) (Mitigated negative declaration prepared)

Staff: Peter Maurer recommended conditional approval. Commissioner Mac Cready suggested incorporating outdoor open space that can be utilized by everyone in the project. Commissioners Machado and Mathews asked for further clarification on the project.

Stephan Daues, Mercy Housing, said this project is very preliminary. He explained the proposed project. The architect for the project explained the location of the community building and proposed landscaping. Mr. Maurer explained the Missouri Flat road improvement area.

Janet Wallins was unaware of this project. Their area is country. If you have a project like this, you should have a cyclone fence around the project so the children will be contained in the project. There should be a stop sign on Mother Lode Drive at El Dorado Road. Mrs. Wallins is not against this project. They have the roads to handle it, but you have to consider the people that live there already. Art Marinaccio supported what the proponent requested today. This is an appropriate area for multifamily. Affordable housing is a critical issue for this County. Ken Sherrod, property owner of the subject property, likes what they are proposing. This project will not be very visible from the highway. There was no further input.

MOTION: COMMISSIONER TOLHURST, SECONDED BY COMMISSIONER MATHEWS AND CARRIED BY THE FOLLOWING VOTE: AYES – COMMISSIONERS MAC CREADY, MATHEWS, TOLHURST, AND KNIGHT; NOES – COMMISSIONER MACHADO, IT WAS MOVED TO FORWARD A RECOMMENDATION THAT THE BOARD OF SUPERVISORS ADOPT THE MITIGATED NEGATIVE DECLARATION, AS PREPARED, APPROVE AZ05-0002 CHANGING THE LAND USE DESIGNATION ON ASSESSOR'S PARCEL NUMBER 327-160-47 FROM MEDIUM DENSITY RESIDENTIAL (MDR) TO MULTIFAMILY RESIDENTIAL (MFR), AND REZONE THE SAME PROPERTY

**FROM ONE-ACRE RESIDENTIAL (R1A) TO MULTIFAMILY RESIDENTIAL-
PLANNED DEVELOPMENT (RM-PD), ADOPTING THE DEVELOPMENT PLAN
AS THE OFFICIAL DEVELOPMENT PLAN, BASED ON THE FINDINGS
PROPOSED BY STAFF, SUBJECT TO THE CONDITIONS/MITIGATION
MEASURES AS MODIFIED.**