

## 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). From April 1, 2000 to January 1, 2007, the California Department of Finance estimates that the unincorporated County grew an additional 18 percent, to 144,733. 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 2007).

<b>TABLE HO-2 Comparison 1990, 2000 and 2007 Population</b>					
	<b>1990</b>	<b>2000</b>	<b>2007</b>	<b>% Change 1990- 2000</b>	<b>% Change 2000- 2007</b>
Population, Entire County	125,995	156,299	178,674	24%	14%
Population, Unincorporated County	96,054	123,080	144,733	28%	18%
<b>Source:</b> U.S. Census Bureau: Table P1 (Total Population) for the 1990 and 2000 Census counts (2001). 2007: Department of Finance, Table E-1 (City/County Population Estimates)					

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.

<b>TABLE HO-3</b>				
<b>Population Forecast for the West Slope of El Dorado County<sup>1</sup></b>				
	<b>Year</b>			
	<b>2000<sup>2</sup></b>	<b>2010</b>	<b>2020</b>	<b>2025</b>
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% <sup>3</sup>	2.3%	1.9%	1.6%
<b>Notes:</b>				
<sup>1</sup> Excludes the Tahoe Basin				
<sup>2</sup> 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.				
<sup>3</sup> Based on a 1990 population of 96,000.				
<b>Source:</b> 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. According to the California Department of Finance, the unincorporated County population had increased to 144,733 by 2007. 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.

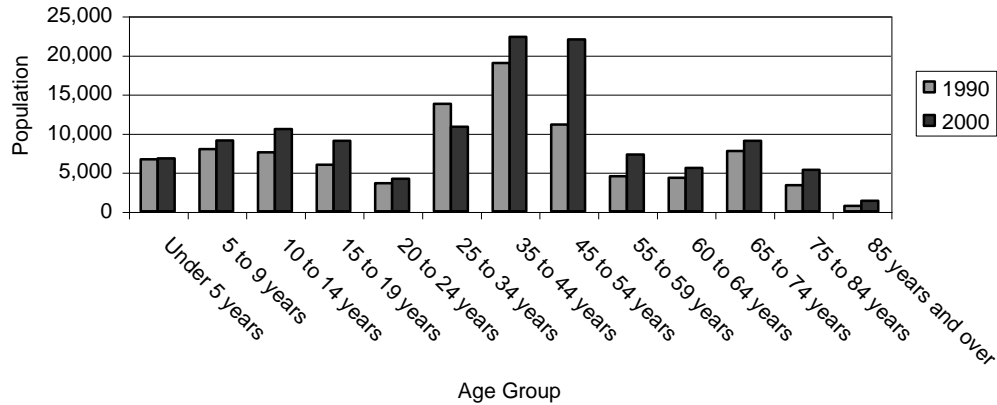
Figure HO-2 displays the age of the householder in owner-occupied units. In 1990, 54.9 percent (12,035 households) of the householders in owner-occupied units in unincorporated areas of the county were between the ages of 15 and 44. In 2000, that percentage decreased to 32.1 percent (12,135 households).

<b>TABLE HO-4 2000 Census Unincorporated County Demographics</b>		
	<b>Number</b>	<b>%</b>
<b>Population</b>	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%
<b>Total Number of Housing Units in the County</b>	53,036	
<b>Number of Households (Occupied Housing Units)</b>	45,526	
<i>Population Living in Households</i>	122,330	
<i>Average Household Size (persons)</i>	2.7	
<b>Number of Families</b>	35,465	
<i>Population in Families</i>	109,351	
<i>Average Family Size (persons)</i>	3.03	
<b>Married Couple Family Households</b>	30,621	
<i>With Children Under 18 Years of Age</i>	13,185	
<b>Other Family Households</b>	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	
<b>Nonfamily Households</b>	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	
<b>Households with One or More People 65 Years of Age or Older</b>	15,590	
<i>Householder is 65 Years of Age or Older</i>	6,362	
<b>Definitions:</b>		
<ul style="list-style-type: none"> <li>• A <i>householder</i> is the person, or one of the people, in whose name the home is owned, being bought, or rented.</li> <li>• 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.</li> <li>• <i>Other family</i> includes single parent families, stepfamilies, and subfamilies.</li> </ul>		

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

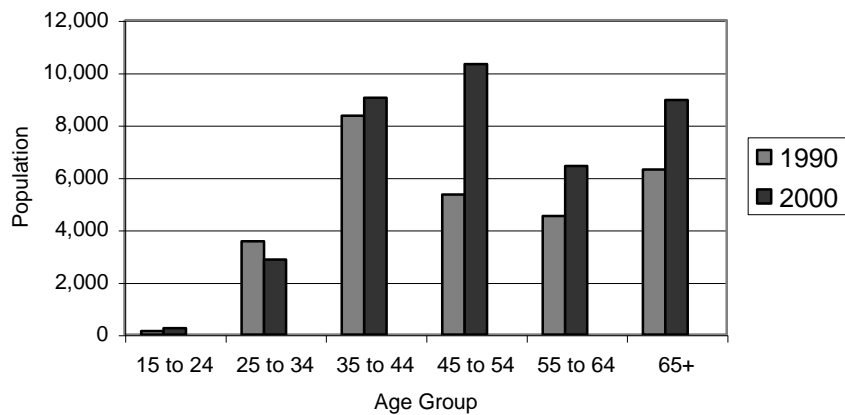
Figure HO-3 displays the age of the householder in renter-occupied units. Generally, fewer people over 65 are shown as the householder in renter-occupied units as compared to owner-occupied units.

**FIGURE HO-1  
Age Breakdown, 1990 and 2000**



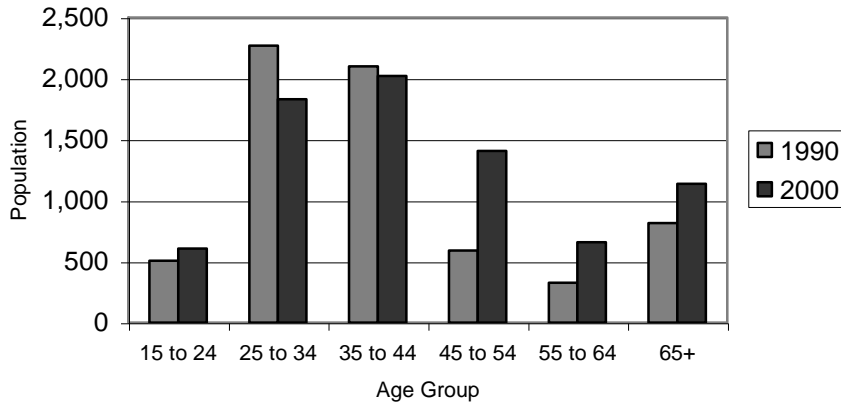
**Source:** U.S. Census Bureau: Census 1990, *Summary File 3* (1990); Census 2000, *Summary File 2* (January 2002).

**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 2007, the civilian labor force in all of El Dorado County totaled 95,600 workers (State of California Employment Development Department 2007). “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 2007 labor force data.

<b>TABLE HO-5 El Dorado County 2007 Annual Average Monthly Labor Force</b>	
<b>Labor Force: Total</b>	95,600
Employment	90,000
Unemployment	5,600
Unemployment Rate	5.9%
<b>Notes:</b> Data are not seasonally adjusted. Data include unincorporated and incorporated areas of the county.	
<b>Source:</b> State of California Employment Development Department Labor Market Information Division (2007).	

In addition to tracking the labor force of California’s counties, EDD also tracks industry employment data (Table HO-6). Data by industry is available through 2006. 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.

<b>TABLE HO-6</b>		
<b>El Dorado County 2006 Annual Average Employment by Industry</b>		
<b>Industry</b>	<b>Number of Jobs</b>	<b>% of All Jobs</b>
Agriculture	316	0.6%
Goods Producing		
Natural Resources, Construction and Mining	5,692	10.8%
Manufacturing	2,319	4.4%
Service Producing		
Trade, Transportation and Public Utilities	7,800	14.8%
Financial Activities	3,478	6.6%
Professional & Business Services	7,325	13.9%
Government	9,591	18.2%
Leisure & Hospitality	7,694	14.6%
Education & Health Services	5,902	11.2%
Information	685	1.3%
Other Services	1,897	3.6%
<b>TOTAL</b>	<b>52,700</b>	<b>100%</b>
<b>Note:</b> Data include unincorporated and incorporated areas of the county.		
<b>Source:</b> State of California EDD Labor Market Information Division (2007).		

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.

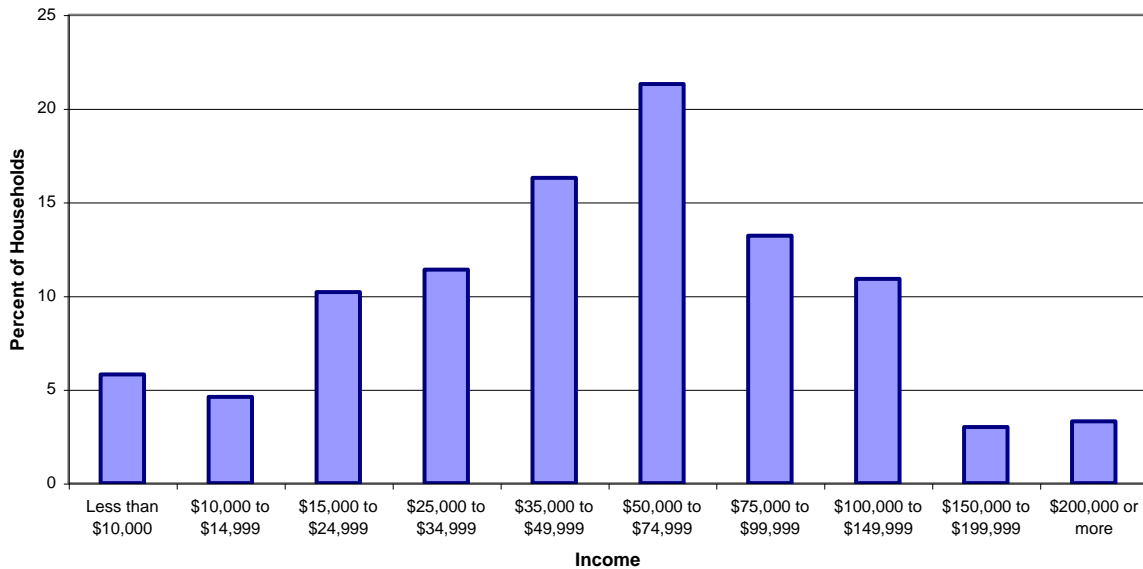
<b>TABLE HO-7</b>		
<b>West Slope Employment by SACOG Regional Analysis District</b>		
<b>Regional Analysis District</b>	<b>1999 Jobs</b>	<b>% of Total Jobs<sup>1</sup></b>
El Dorado Hills (RAD 85)	6,082	20
Cameron Park-Shingle Springs (RAD 86)	4,953	16
Pilot Hill (RAD 87)	377	1
Coloma-Lotus (RAD 88)	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
<b>TOTAL</b>	<b>30,132</b>	
<b>Note:</b> <sup>1</sup> Total may not equal 100 percent due to rounding.		
<b>Source:</b> Sacramento Area Council of Governments (SACOG) (2007).		

**INCOME**

In January 2007, HCD reported that the 2007 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 \$67,200 (State of California Department of Housing and Community Development 2007).

The Department of Finance reports that the 2005 per capita income for El Dorado County was \$40,906, which is 111 percent of the California average. The average earnings per job in 2005 was \$36,311.

**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).

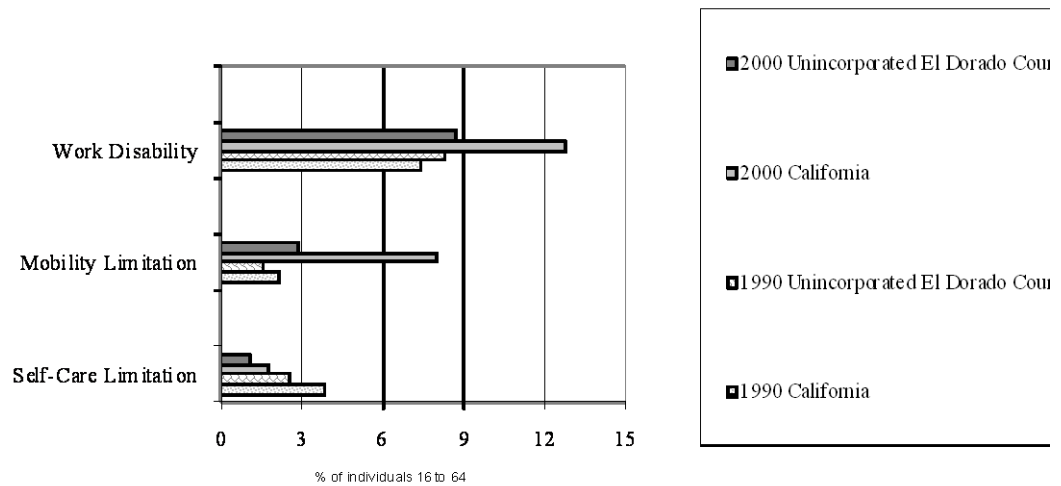
**SPECIAL NEEDS GROUPS**

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. As of 2007, nearly 87 percent of unincorporated El Dorado County's housing stock was made up of single-family detached homes<sup>1</sup>, 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 2006 *Annual Crop Report* shows the biggest agricultural industries as timber (\$29,443,403) and fruit and nut crops (\$11,663,565). 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, and technical assistance and training for developers and agricultural worker housing sponsors.

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<sup>1</sup> California Department of Finance, Report E-5

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

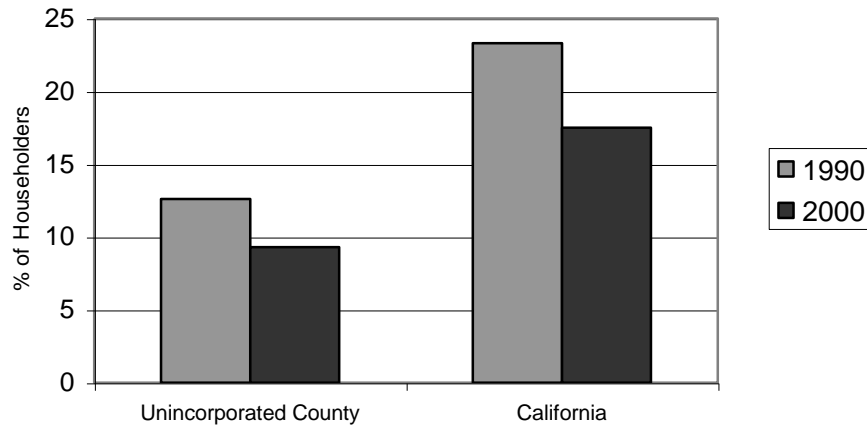
Health and Safety Code Section 17021.6 states that “no conditional use permit, zoning variance, or other zoning clearance shall be required of employee housing that serves 12 or fewer employees and is not required of any other agricultural activity in the same zone.” The County has proposed Measure HO-28 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).

<b>TABLE HO-8</b>			
<b>Single Female Heads of Households</b>			
<b>Geographical Area</b>	<b>Total Households</b>	<b>Total Single Female Householders</b>	<b>With Related Children Under 18</b>
Unincorporated El Dorado County	35,465	3,293	2,224
California	7,985,489	1,401,078	954,733
<b>Source:</b> U.S. Census Bureau: Census 2000, <i>Summary File 3</i> (August 2002).			

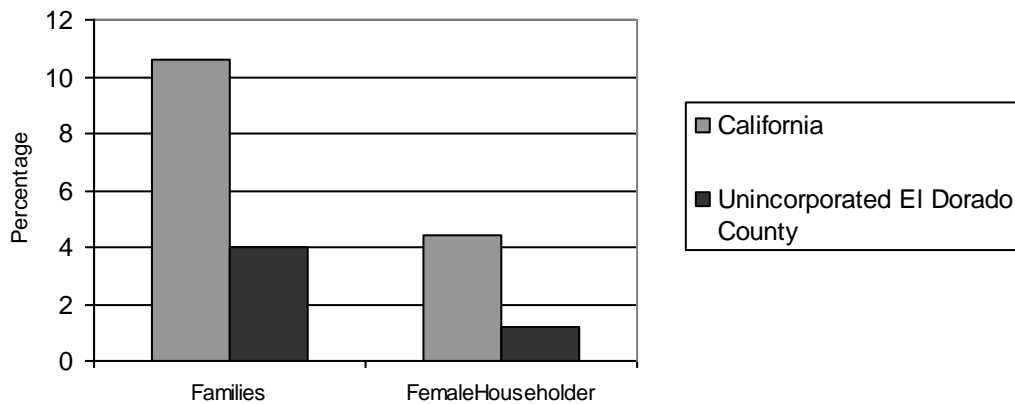
**FIGURE HO-6**  
**Percentage of Single Female Householders**



**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 permanent emergency homeless shelters. 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. According to a count and survey of homeless persons conducted by the County in January 2008, preliminary data provided by HomeBase suggests that each year an estimated 418 people experience homelessness in El Dorado County.

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 Agency 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 Agency 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-4.4, HO-4.5, and HO-4.6.

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.

<b>TABLE HO-9 Parcels Upon Which a Community Care Facility Could be Established, by Zone District</b>	
<b>Zone District</b>	<b>Number of Parcels</b>
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
<b>Note:</b> Includes both currently developed and vacant parcels.	
<b>Source:</b> El Dorado County (2008).	

Implementation Measure HO-25 of this Housing Element includes direction to the County to review and revise its Zoning Ordinance to identify zone districts within which temporary shelters or transitional housing may be established by right.

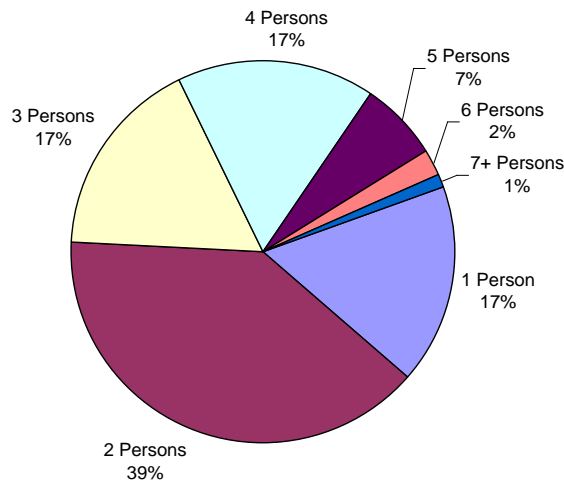
### **Large Families and Households**

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) were occupied. Table HO-10 summarizes housing unit occupancy. According to the El Dorado County Development Services Department, 12,488 units were added to the housing stock from 2000 to 2007, a 23.5 percent increase.

<b>TABLE HO-10 Unincorporated El Dorado County 2000 Housing Unit Occupancy</b>		
	<b>Number</b>	<b>Percent</b>
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
<b>Source:</b> 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 had 6,225 such units in 2000. 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, and to 65,777 units by 2007. Most of this increase was due to single-family construction. The number of 5+ unit structures increased by 950 from 2000 to 2007, as did the proportion of these types of units (up from 3.6 to 4.5 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 from 1990 to 2007 in their share of both number of units and percentage of total units.

**TABLE HO-11  
Housing Units by Type**

	1990		2000		2007		Change 1990 - 2007
	Units	Percent <sup>1</sup>	Units	Percent	Units	Percent	
Single Family	37,376	85.3	46,681	88.0	56,404	88.4	+ 19,028
2 to 4 Units	855	2.0	897	1.7	965	1.5	+ 110
5+ Units	1,297	3.0	1,912	3.6	2,862	4.5	+ 1,565
Mobile Homes	4,089	9.3	3,396	6.4	3,546	5.5	-3,546
<b>Total</b>	<b>43,820</b>		<b>53,036</b>		<b>63,777</b>		<b>+1 9,957</b>

**Notes:** <sup>1</sup>Numbers may not add up to 100% due to rounding.

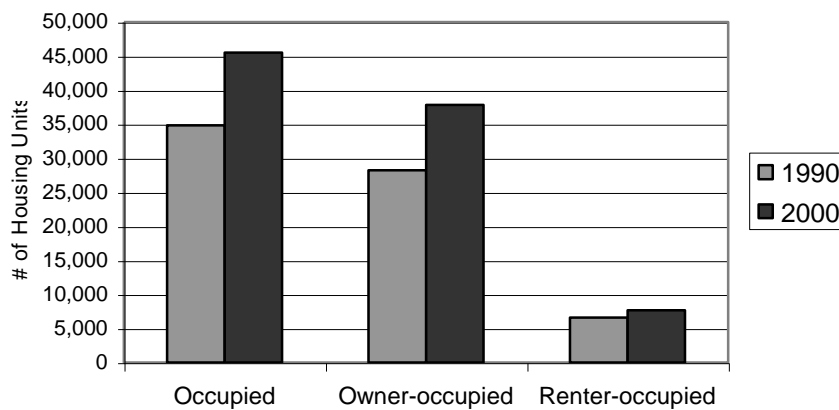
**Source:** U.S. Census Bureau: Census 1990, *Summary File 3* (1992); Census 2000, *Summary File 3* (August 2002); Department of Finance, Table E-5 (January 2007). **Source:** U.S. Census Bureau: Census 2000, *Summary File 3* (August 2002).

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. Despite the recent slowdown in residential building, the number of units constructed since 2000 were the highest in any seven-year period since 1970. From 2000 to 2007, El Dorado County estimates that an additional 12,488 dwelling units have been built in the unincorporated area, a 23 percent increase. The Department of Finance estimates that 10,741 units have been built during this same timeframe.

**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.

The County receives approximately 30 to 40 Code Enforcement Investigation Requests per month and takes appropriate enforcement actions, with health and safety violations receiving the highest priority. Due to the high case volume, required administrative and legal steps to investigate and remedy each violation, there is currently a 1,300-case backlog in the Code Enforcement system.<sup>2</sup>

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).

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<sup>2</sup> Building Services Pending Project Activity Report, October 1, 2006

<b>TABLE HO-12 Housing Conditions Summary</b>								
<b>Survey Area</b>	<b>Communities in Survey Area</b>	<b>Units Surveyed</b>	<b>Standard</b>	<b>% of Total</b>	<b>Substandard Suitable for Repairs</b>	<b>% of Total</b>	<b>Not Suitable for Repairs</b>	<b>% of Total</b>
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%
<b>TOTAL</b>		5,692	4,011	70%	1,658	30%	23	<1%

## Overcrowding

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). Table HO-13 shows the 2007 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  
2007 Income Limits for El Dorado County<sup>1</sup>**

Number of Persons in Household	Maximum Income in Dollars				Median Income in Dollars <sup>2</sup>
	Extremely Low	Very Low	Lower	Moderate	
1		23,500	37,650	56,400	47,000
2		26,900	43,000	64,500	53,800
3		30,250	48,400	72,500	60,500
4	20,015	33,600	53,750	80,600	67,200
5		38,300	58,050	87,000	72,600
6		39,000	62,350	93,500	78,000
7		41,659	65,650	99,900	83,300
8		44,350	70,950	106,400	88,700
	<b>Notes:</b> <sup>1</sup> Based on an MFI for a four-person family of \$67,200. Above moderate income category not included as there is no upper limit for that category. <sup>2</sup> The median income of the household, based on number of persons in that household.				
	<b>Source:</b> State of California Department of Housing and Community Development: <i>2007 Income Limits</i> .				

**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. According to the state General Plan Guidelines, a jobs-to-housing ratio of 1.5:1 is considered “balanced.”

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), had a “balanced” ratio.

<b>TABLE HO-14</b>			
<b>Jobs-to-Housing Ratios for the West Slope of El Dorado County</b>			
<b>Regional Analysis District (RAD)</b>	<b>1999 Jobs</b>	<b>1999 Housing</b>	<b>Jobs:Housing</b>
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 2007 report *California's Deepening Housing Crisis*, HCD indicates that, statewide, 35 percent of California households and 40 percent of renters overpay for housing. 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 \$20.21 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.

<b>TABLE HO-15</b>				
<b>2008 Fair Market Rents for El Dorado County</b>				
	<b>Number of Bedrooms</b>			
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
Fair Market Rent (FMR)	\$805	\$982	\$1,417	\$1,624
Hourly Wage Needed to Afford FMR	\$16.56	\$20.21	\$29.16	\$33.41
Percent of Minimum Wage <sup>1</sup>	207%	252%	364%	418%
<b>Note:</b>				
<sup>1</sup> Assumes one worker per household working a 40-hour work week.				
<b>Source:</b> HUD 2008 Fair Market Rents for Sacramento – Arden-Arcade – Roseville Metro Market Area				

Currently, there are 32 apartment complexes in the unincorporated part of the county, five 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 RealFacts, 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).



Number of Bedrooms	Average Rent	Amount Above FMR
1	\$1,021	\$216
2 (1 bath)	\$1,106	\$39
3	\$1,484	\$67

**Source:** RealFacts (February 2008).

El Dorado County issues 374 Housing Choice Vouchers to low income individuals and families countywide. As of January 2008, the County’s Housing Choice Voucher (HCV) Program had a waiting list of 90 families in need of housing assistance; most of these families earn less than 50 percent of MFI. The County opens the HCV Program waiting list approximately once every five years. When it was opened in October 2002, over 700 individuals/families were placed on the list. When the waiting list was opened in February 2008, over 1,400 families applied to the list.

According to the 2000 Census, more than 48 percent of households countywide earned less than the countywide median household income in 1999 (at that time, \$51,000 per year). Since that time, the median household income has increased by approximately 32 percent, to \$67,200. Table HO-17 gives examples of affordable rents for each household income category, including Extremely Low, Very Low and Low Income households.

**TABLE HO-17  
Income Categories and Affordable Housing Costs –  
El Dorado County**

2007 County Median Income = \$67,200	Income Limits	Affordable Rent	Affordable Price (est.)
Extremely Low (<30%)	\$20,150	\$504	\$63,259
Very Low (31-50%)	\$33,600	\$840	\$105,491
Low (51-80%)	\$53,750	\$1,343	\$168,751
Moderate (81-120%)	\$80,600	\$2,015	\$253,037
Above moderate (120%+)	\$80,600+	\$2,015+	\$253,037+

Assumptions: --Based on a family of 4  
 -30% of gross income for rent or PITI  
 -10% down payment, 6.25% interest, 1.25% taxes & insurance, \$200 HOA dues  
 Source: Cal. HCD; Conexus

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 2007 income limit for a three-person low-income household is \$48,400 annually (or \$4,033 monthly) (State of California Department of Housing and Community Development 2007). Table HO-18 contains examples of rent affordability for three different types of such households.

<b>TABLE HO-18</b> <b>Examples of Wages and Rental Housing Affordability for Low Income Households in El Dorado County</b>			
	Estimated Monthly Household Income	Affordable Payment	Monthly Rent Affordability <sup>1</sup>
Retired Couple with Grandchild	\$2,044	\$613	-\$96
Minimum Wage Couple with Child (both full-time <sup>2</sup> @ \$8.00/hr)	\$2,773	\$832	-\$150
Preschool Teacher and Two Children	\$2,119	\$636	-\$346
<b>Notes:</b> <sup>1</sup> Assumes that FMR for a two-bedroom unit is \$982. <sup>2</sup> Based on working 2,080 hours per year.			
<b>Source:</b> State of California Employment Development Department (2007).			

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 \$43,000 and \$64,500 annually (see Table HO-13), which equates to a monthly salary of \$3,583–\$5,375 and an hourly wage of \$20.67–\$31.00. A one-person moderate income household is one that earns between \$37,650 and \$56,400 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.

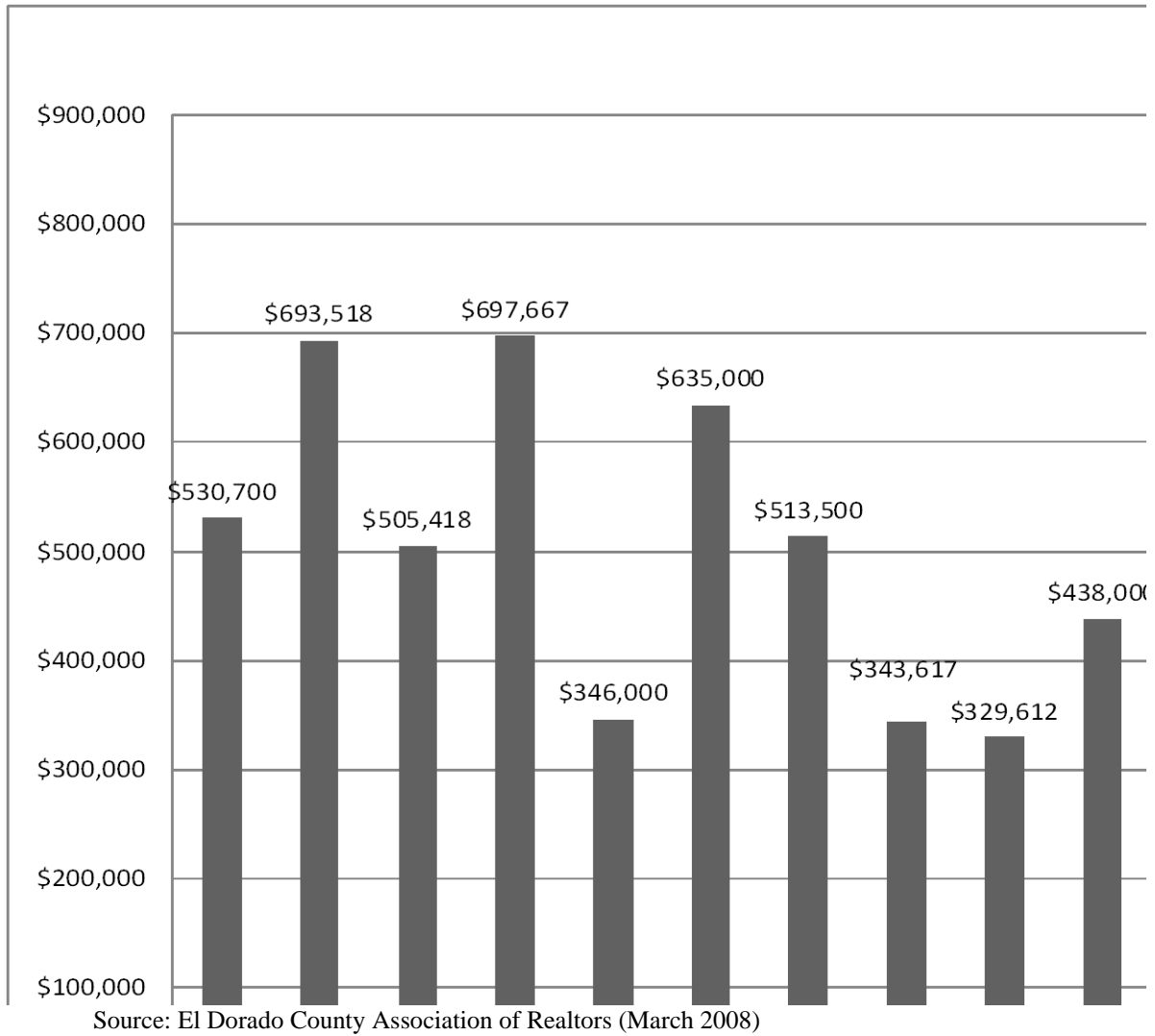
<b>TABLE HO-19 Examples of Wages and Rental Housing Affordability for Moderate Income Households in El Dorado County</b>			
	<b>Estimated Monthly Household Income</b>	<b>Affordable Payment</b>	<b>Monthly Rental Housing Affordability</b>
Preschool Teacher and Security Guard (couple)	\$4,004	\$1,201	+\$185
Retail Sales Clerk and Landscaping Worker (couple)	\$4,045	\$1,213	+\$197
Single Carpenter	\$4,264	\$1,279	+\$263
Single Fitness Trainer	\$3,535	\$1,060	+\$44
<b>Assumptions:</b> 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 \$1,016 (See Table HO-16.).			
<b>Source:</b> State of California Employment Development Department: <i>Labor Market Information for El Dorado County (Sacramento PMSA) (2007)</i>			

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 in 2002 by postal ZIP code. Based on the 2007 median income of \$67,400 for a four-person household, a Moderate Income family can afford a purchase price of \$253,037 (Table HO-17). However, the 2007 median home price for El Dorado County was \$451,500, almost 78 percent more than a Moderate Income family can afford to pay.<sup>3</sup> From 2004 through 2007, the average multi-family (condominium) unit sold for \$317,939, almost 25 percent above a Moderate Income family<sup>4</sup>

<sup>3</sup> Calif. Department of Finance, El Dorado County Profile - 2007

<sup>4</sup> EDC Association of Realtors - 3/2008

**FIGURE HO-11**  
**Average Home Price by Community, 2007**



**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. 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
- LIHTC: Low Income Housing Tax Credit Program (per Tax Reform Act of 1986) administered by the California Tax Credit Allocation Committee (TCAC)

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

In February 2008, the California Housing Partnership Corporation reported that unincorporated El Dorado County has 730 federally assisted units (Table HO-21) countywide.

<b>TABLE HO-21 Inventory of Federally Assisted Units, February 2008</b>	
<b>Program</b>	<b>Number of Units</b>
Section 515 Mortgages and Section 8	20
Section 515	5
Section 515 with LIHTC	39
Low Income Housing Tax Credit	666
<b>TOTAL</b>	<b>730</b>
<b>Source:</b> California Housing Partnership Corporation (2008).	

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.

According to the California Housing Partnership, there are no affordable “Units at Risk” of conversion to market-rate units in unincorporated El Dorado County.<sup>5</sup> “Units at Risk” are, for the most part, those units with contracts that will expire between 2008 and 2013.

### **PROJECTED HOUSING NEEDS**

Table HO-22 shows future housing needs in the unincorporated areas of El Dorado County based upon the adopted Regional Housing Needs (RHNA) Plan prepared by SACOG. State law requires councils of governments to prepare such plans for all cities and counties within their jurisdiction. SACOG has distributed the unincorporated El Dorado County RHNA by “East Slope” (Tahoe National Forest Area and Lake Tahoe Basin) and West Slope.”

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.

<b>TABLE HO-22 El Dorado County Housing Allocations (2006–2013)</b>				
<b>Income Category</b>	<b>SACOG Housing Allocation West Slope</b>	<b>SACOG Housing Allocation East Slope</b>	<b>Unincorporated Countywide Total</b>	<b>Percentage Allocation</b>
Very Low	2,242	171	2,413	30%
Lower	1,466	130	1,596	20%
Moderate	1,412	100	1,512	19%
Above Moderate	2,354	169	2,523	31%
<b>Total</b>	<b>7,474</b>	<b>570</b>	<b>8,044</b>	<b>100%</b>

<sup>5</sup> California Housing Partnership (Response to Affordable Housing Workshop Information, February 11, 2008)