

Public Comment #21  
BOS Recd. 4-8-25

**From:** Bud Zeller <zteam4u@gmail.com>  
**Sent:** Monday, April 7, 2025 4:22 PM  
**To:** BOS-Clerk of the Board  
**Subject:** Reference: El Dorado County, California BOS Meeting Agenda 4/8/2025. File # 25-2610

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Planning and Building Department, Economic Development and Administrative Division, recommending the Board: 1) Hold a workshop to discuss affordable housing issues and topics identified by the Affordable Housing Task Force; and 2) Provide direction to staff on potential solutions and priorities for addressing affordable housing challenges within El Dorado County that should be incorporated in an Affordable Housing Ordinance.

Having monitored all of the "Affordable Housing Task Force" meetings, I am really impressed with the efforts and subject areas they have covered. Plus, I commend the individual qualifications and contributions each member has contributed.

In follow up, I would appreciate offering these comments.

Regarding: attachment: 1. A - Workshop Presentation.

I am in favor and request you pay special attention to pages 4) regarding "Density Bonus," 8) "Expediting Permit Processing" and 9) "Fast-Tracking Financing." Details therein will represent important issues.

PLUS, these 3 programs offer additional opportunities for "Affordable Housing."

"USDA Home Loan Programs" have been available for several years and should be seriously considered. Their programs help low-income individuals or households purchase homes in rural areas. The Section 502 LOAN Program allows monthly payment assistance based on their family size, income, etc. This subsidy is repaid if the home is refinanced or sold.

Habitat for Humanity - The Self-Help Homeownership Opportunity Program (SHOP) supports the ability of Habitat affiliates nationwide to serve more low-income families in need of affordable housing. A program administered by the Department of Housing and Urban Development (HUD) that supports homeownership opportunities for low-income families.

Cal HFA offers helpful programs. Their "MyHome Assistance Program" allows the borrower 3% or 3.5% down payment assistance. Their "California Dream for all" Shared Appreciation Loan program may be of interest.

Some of the concepts discussed by the Task Force like the following justify additional applications, studies and refinement: ADU's, Modular Homes and Tiny Homes with or without wheels on private property or Tiny Home Subdivisions. Plus, a "Shell Home" program with a functional bathroom and kitchen sink. This allows owners to work on completing the home and schedule subcontractors.

Workshops to discuss affordable housing issues and topics should include contractors, product manufactures, developers, home loan financial experts and community members with these proposals or concepts. Plus, public individuals should be provided easier access for "Affordable Housing" questions and programs offered by the county.

Thank you. Bud Zeller. General Building Contractor and General Engineering Contractor licenses, Real Estate Professor and county resident since 1964.