



# El Dorado County Housing Element Update

Planning Commission Workshop  
October 22, 2020



# Workshop Agenda

## » Introductions

## » Housing Element:

- Housing Element Overview
- Regional Housing Needs Assessment (RHNA)
- Existing Needs Assessment
- Special Needs Housing

## » Key Changes to State Housing Law

## » Schedule

## » Questions & Answers

# Housing Element



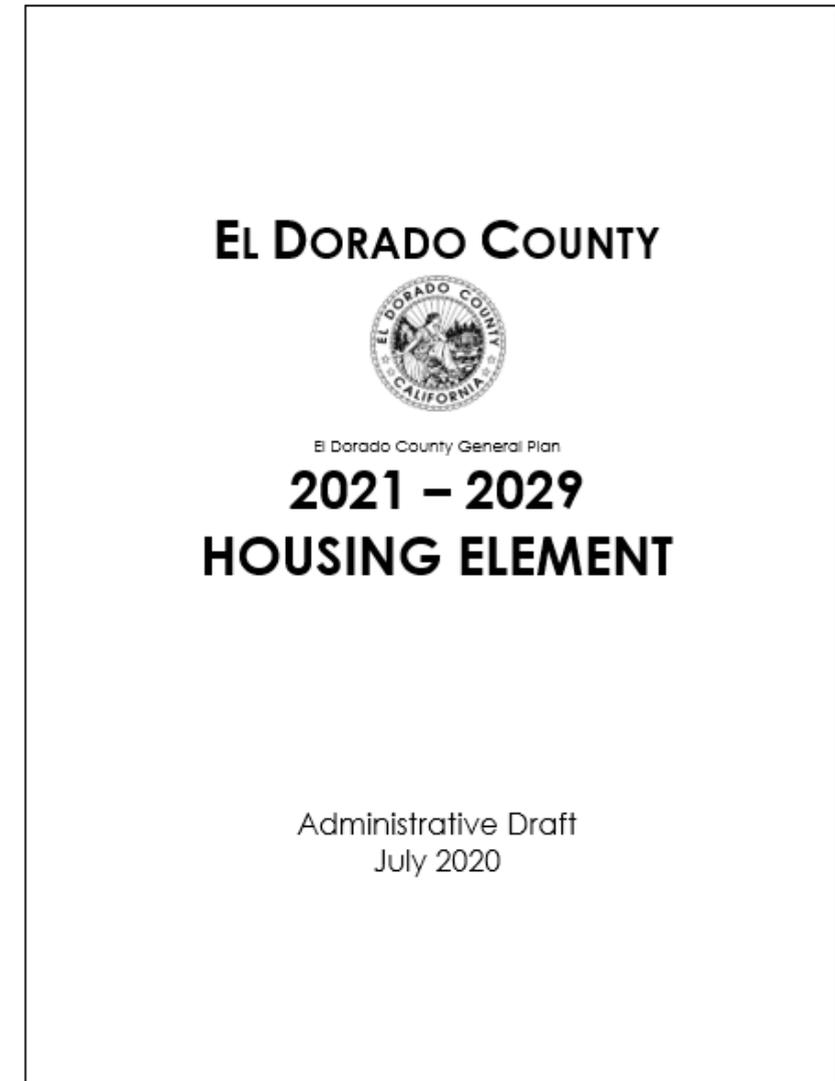
# Housing Element Overview

- » Adoption Deadline: May 15, 2021
- » Required Element of the General Plan
- » State-mandated update schedule
- » Review and certified by State Housing and Community Development (HCD) Dept. for compliance with State law
- » Plan for accommodating a jurisdiction's fair share of the regional housing need.

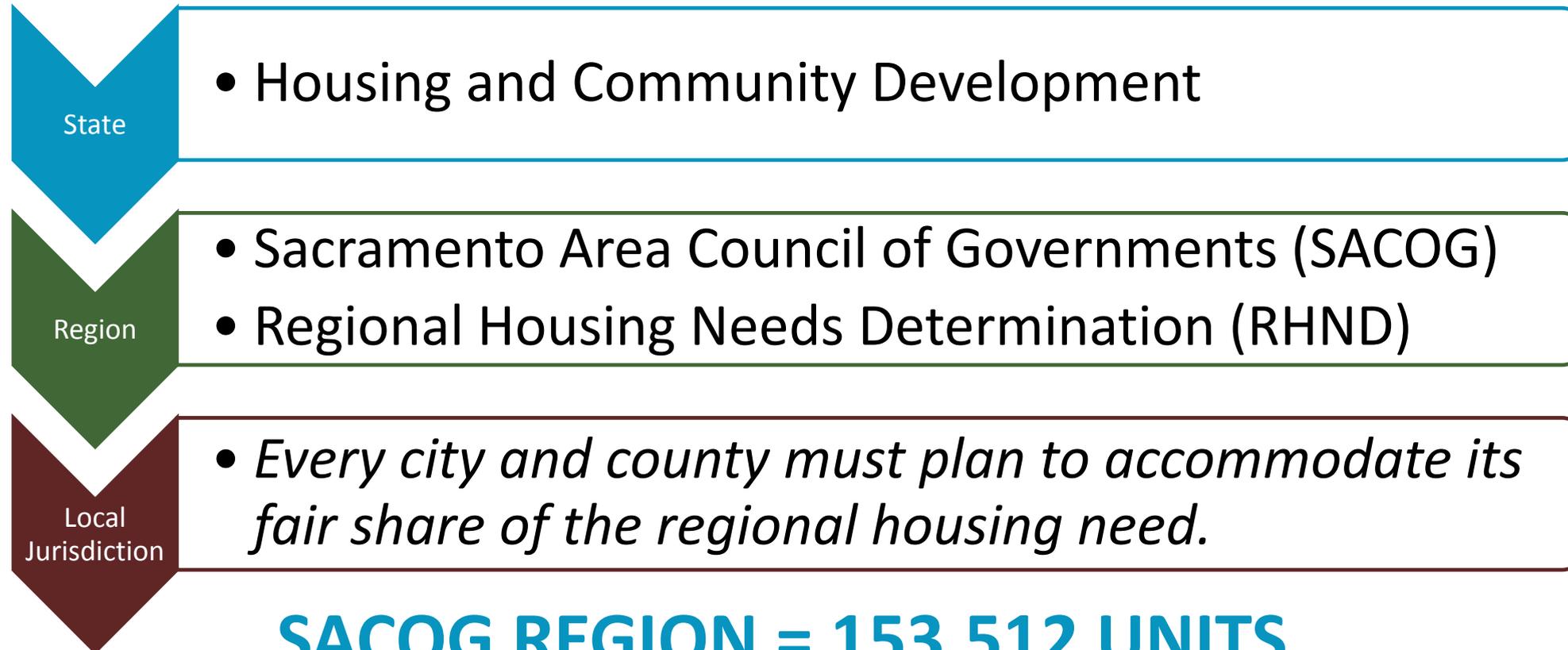


# Housing Element Contents

- » Analysis of existing and projected housing needs
- » Inventory of available land for housing
- » Analysis of potential constraints on housing (e.g., permit-processing procedures, fees)
- » Evaluation of previous housing element
- » Goals, policies, and implementation programs



# Regional Housing Needs Allocation (RHNA)



**SACOG REGION = 153,512 UNITS**

**UNINCORPORATED EL DORADO COUNTY, WEST SLOPE = 4,994**

**UNINCORPORATED EL DORADO COUNTY, TAHOE BASIN = 359**

# El Dorado County's 2021 – 2029 RHNA Allocation

Income Category	Unincorporated El Dorado County	Tahoe Basin	Zoning Required to Meet Need	
<b>Very Low Income</b> (<50% of Median Income)	1,350	91	High-density residential (20-30 units/acre minimum)	} <b>2,309 units</b>
<b>Low Income</b> (50%-80% of Median Income)	813	55	High-density residential (20-30 units/acre minimum)	
<b>Moderate Income</b> (81%-120% of Median Income)	840	63	Any residential density	
<b>Above Moderate Income</b> (>120% of Median Income)	1,991	150	Any residential density	
<b>Total</b>	<b>4,994</b>	<b>359</b>		

# TRPA Housing Allocations and RHNA

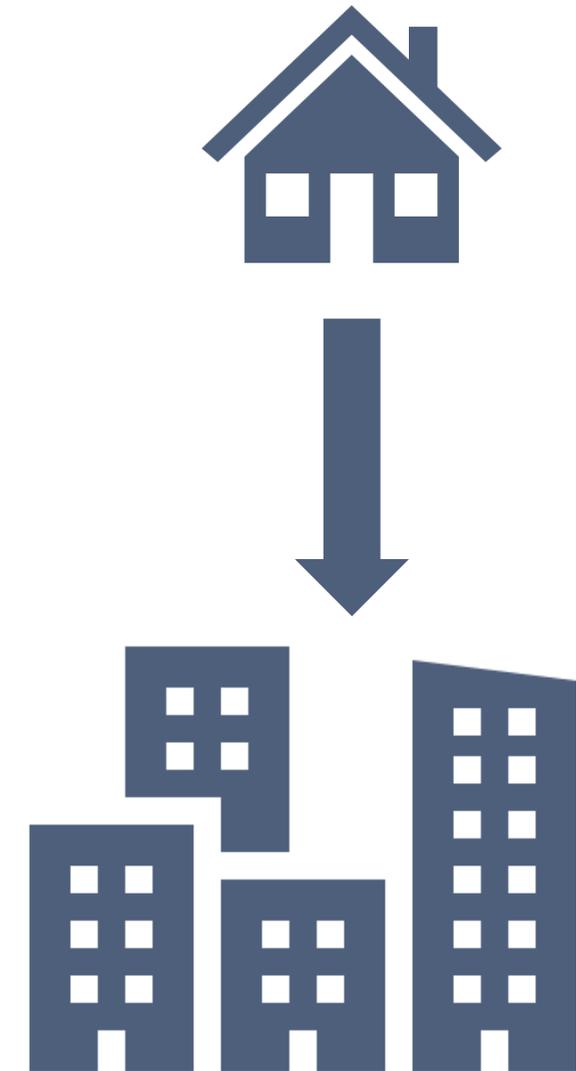
- » Tahoe Regional Planning Agency (TRPA) allocates development rights as part of its growth management strategy
- » TRPA working to align Code of Ordinances with state ADU legislation
- » Allocation of 30 new residential units to El Dorado County per year
- » Maximum density of 15 units per acre
  - *Affordable housing projects may increase density by up to 25%*

2021-2029 RHNA		
Income Category	RHNA Tahoe Basin	Average Needed Per Year
Lower Income (<80% of Median Income)	91 - Very Low 55 - Low	~ 18 per year
Moderate Income (81%-120% of Median Income)	63	~ 8 per year
Above-Moderate (>120% of Median Income)	150	~ 19 per year
<b>Total</b>	<b>359</b>	<b>~ 45 per year</b>

# Accommodating the RHNA

- » Cities and counties must show adequate land zoned for housing to accommodate the RHNA at each income level
- » Default density standard for lower-income housing:

Type of Jurisdiction	Default Density
Metropolitan Jurisdictions	30 units per acre
Suburban jurisdictions	20 units per acre
Nonmetropolitan jurisdictions with a micro-metropolitan area	15 units per acre
Nonmetropolitan jurisdictions	10 units per acre



# Meeting the RHNA

## How does the County implement RHNA?

- » County must show how it plans to meet the unit needs identified
- » Primarily this is done by zoning specific sites to accommodate various housing types and income levels
  - Different sizes and configuration of housing – “affordable by design”
  - Relationship between housing density and housing affordability
  - Maximum density countywide is **24 units/acre**

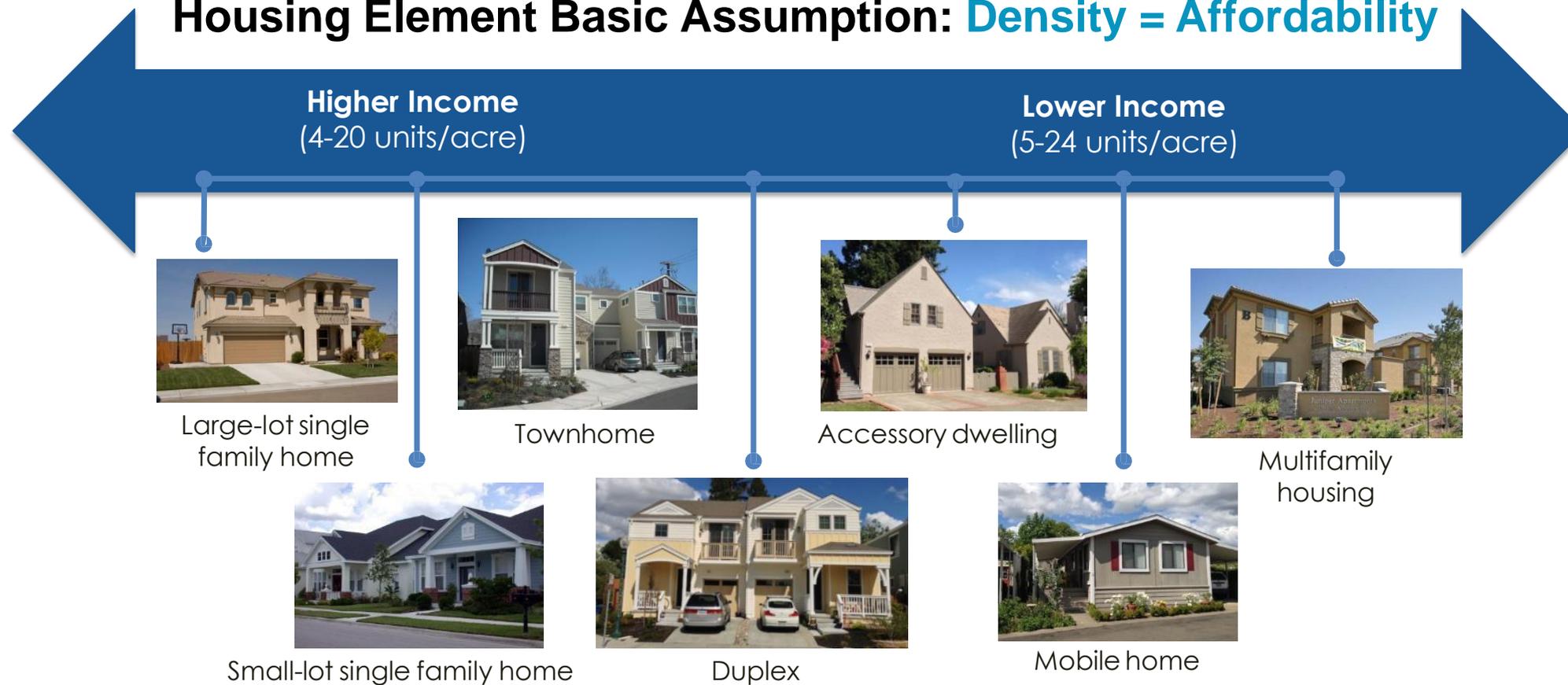
# Vacant Land Inventory

## » Current Residential Densities:

Residential Zones	Allowable Density (du/acre)	Vacant Sites Available in Previous HE Inventory, West Slope	Vacant Sites Available in Previous HE Inventory, Tahoe Basin
Multi-unit Residential (RM)	Minimum: 5 du/acre Maximum: 24 du/acre	184.74 Acres	28.41 Acres
Single-unit Residential (R)	1 du/lot Min. lot size 6,000 or 20,000 SF	62,160.75 Acres	666.58 Acres
One-acre Residential (R1A)	1 du/acre		
Two-acre Residential (R2A)	1 du/2 acres		
Three-acre Residential (R3A)	1 du/3 acres		

# Housing Types and Affordability

Housing Element Basic Assumption: **Density = Affordability**



Must demonstrate enough **vacant land** zoned at **appropriate densities** to accommodate the projected new housing units for each income category.

# Existing Needs Assessment



# What does Low-Income mean?

- » State and HUD define affordability level
- » Affordability levels are countywide

Income category	Percent of median income	2020 Annual income (4-person household)	Monthly affordable housing cost
Extremely low-income	30%	\$26,200	\$655
Very low-income	50%	\$43,150	\$1,079
Low-income	80%	\$69,050	\$1,726
Median-income	100%	\$86,300	\$2,158
Moderate-income	120%	\$103,550	\$2,589

Sources: 2020 HCD Income Levels. Monthly affordable housing costs assumes 30% of monthly income is spent on housing.

# Who is considered Low-Income?

- » HCD 2020 Median Income for a family of four in El Dorado County: **\$86,300**
- » ***Approximately 37% of households in the county fall into the lower income category***

Income category	Percent of median income	Typical occupations
<b>Extremely low-income</b>	30%	Food service workers, retail clerks, manicurists, home care aides
<b>Very low-income</b>	50%	Preschool teachers, bank tellers, security guards, landscapers, truck drivers, data entry workers, medical assistants
<b>Low-income</b>	80%	EMT/paramedics, teachers, mail carriers, admin assistants, maintenance workers, auto mechanics

Sources: 2020 HCD Income Levels, 2012-2016 CHAS

# How affordable is El Dorado County?

- » Median Sales Price Countywide: **\$454,800 (April 2020)**
- » Based on the 2020 Median Income of **\$86,300**.
- » Maximum Affordable Sale Price:
  - Moderate-Income: **\$387,700**
  - Low- Income: **\$258,600**

Community	Median Home Value July 2020
Tahoma	\$671,376
South Lake Tahoe	\$454,574
El Dorado	\$382,700
Cool	\$354,900
Pollock Pines	\$324,257

Sources: Zillow.com

# Is renting more affordable than buying?

## » El Dorado County Median rent

- Was **\$2,100** in July 2020
- Higher than median rents in Sacramento—Roseville—Arden Arcade MSA --**\$1,975**

## » Potential Mortgage Payment

- **\$1,866** monthly payment affordable to **moderate-income** household
- **\$1,245** monthly payment affordable to **low-income** household
- For a home at the county median sale price, the estimated monthly mortgage payment would be **\$2,187**



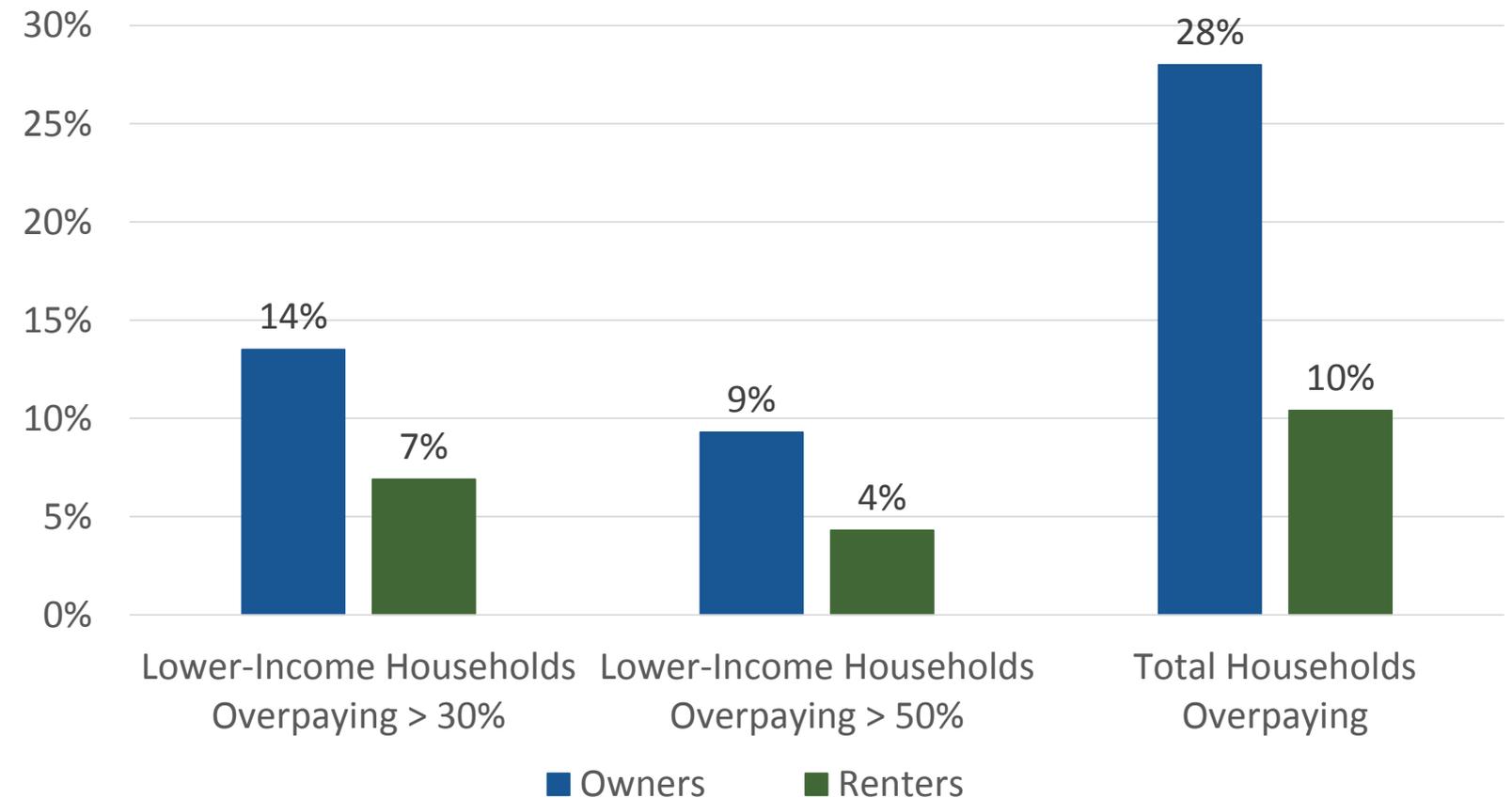
Sources: Data Zillow.com; image via Trulia.com

Mortgage payment estimates assume 30 year mortgage with 5% down-payment, 4.5% interest rate, 1.5% property taxes, and PMI.

# Who is effected by high prices?

- » Housing Cost Burden refers to households overpaying for housing
- » **Overpayment** = Paying more than 30% for housing
- » **Lower-Income** = Extremely low-, very low-, and low-income households, combined.

Percent of Households Overpaying for Housing

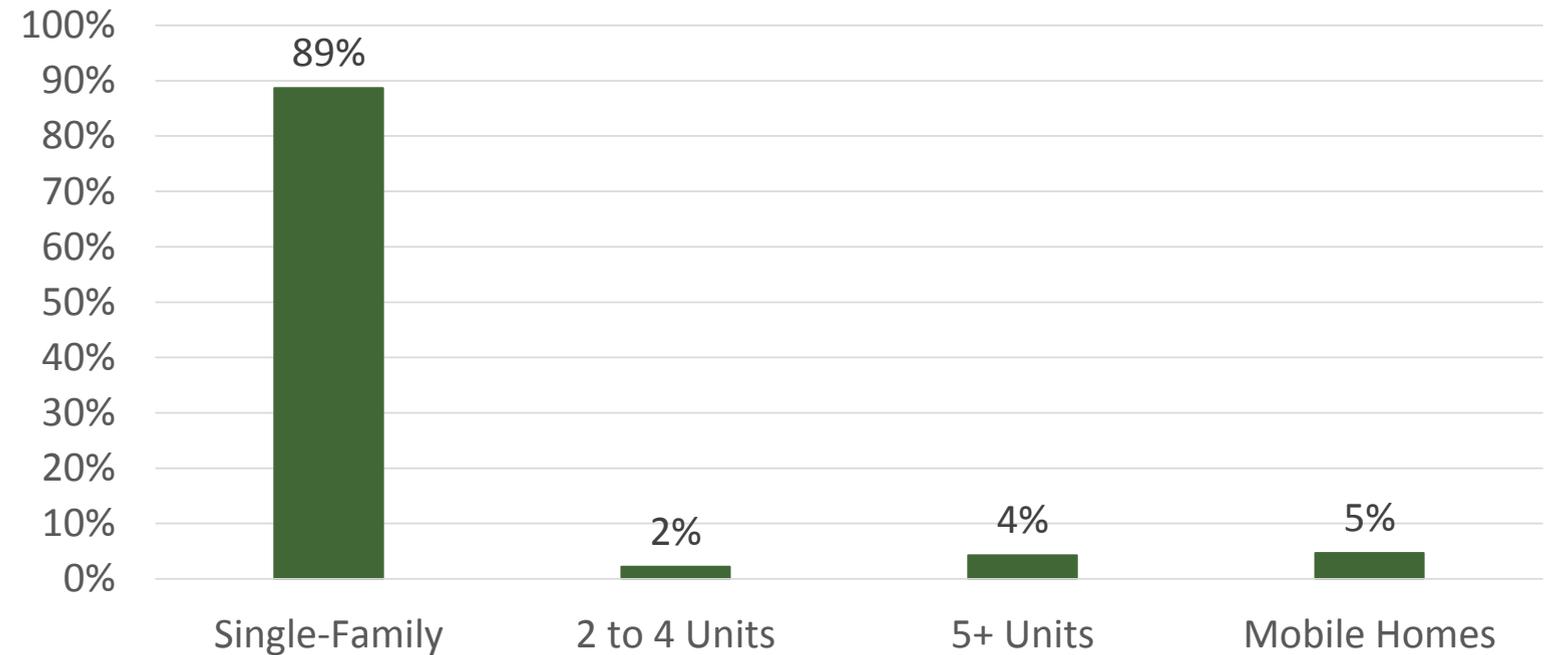


Source: Comprehensive Housing Affordability Strategy (CHAS) database, 2012-2016

# Housing types in the community

- » **43%** more than 30 years old
  - May require maintenance or rehabilitation
- » **69%** are owner occupied
- » **14%** are renter occupied
- » **17%** vacancy rate, mostly due to seasonal housing

Percentage of Total Housing Units by Type  
Unincorporated El Dorado County



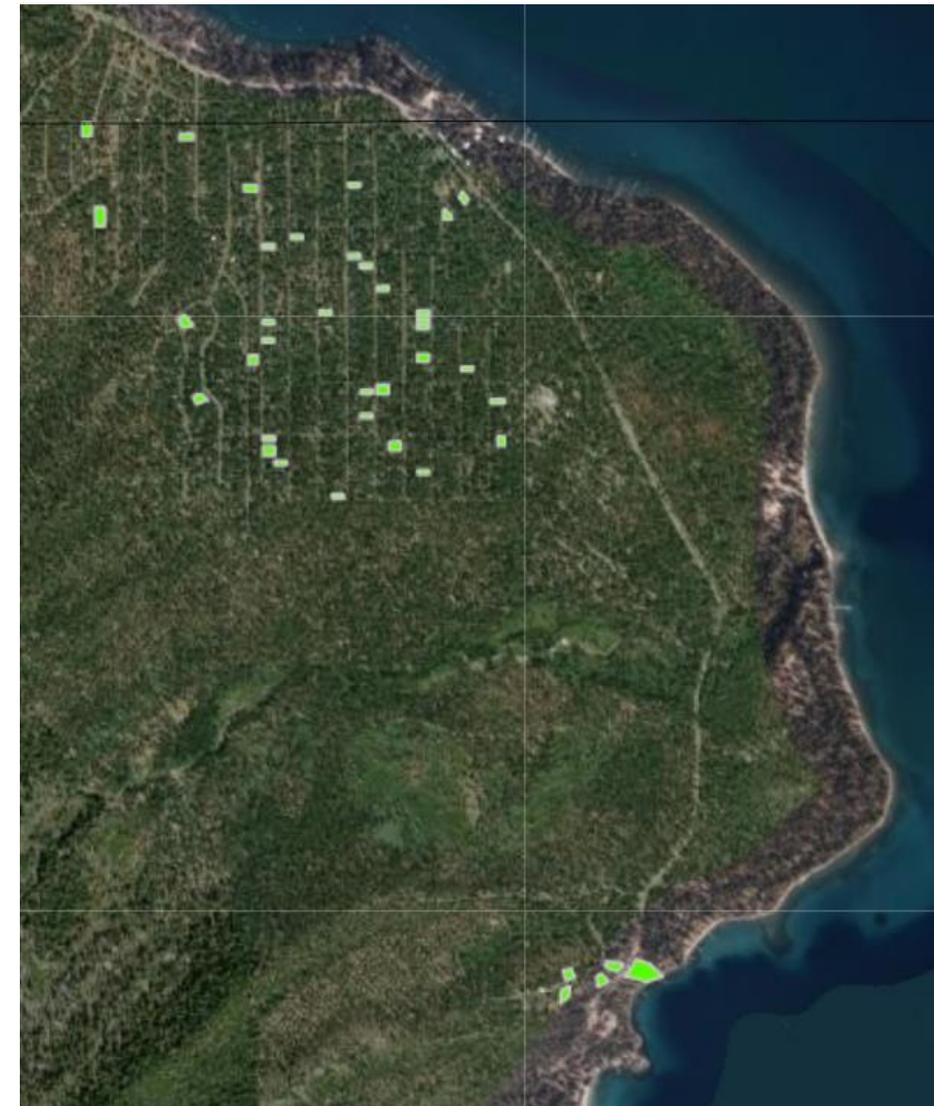
Sources: 2014-2018 ACS 5-Year Estimates. Source: California Department of Finance, Table e-5, 2019;; California Department of Finance, Table e-5, 2019



# Short-Term (Vacation) Rentals

- » Limited long-term rentals available
  - Rental vacancy rates have not topped 2% over the past several years. Rentals are considered to be in short supply when vacancy rates drop below 6%.
  - As of August 2020, only one long-term rental (4BR) available outside of the City for \$3,200
  - Fair Market Rents for 4BRs in the area range \$2,160-\$2,390 (2020)
- » 512 vacation rentals with active County permits

Source: Tahoe Prosperity Center Housing Needs Report 10-2019.



Excerpt of map showing active vacation rental permits in Tahoe and Meeks Bay  
Source: El Dorado County

# What special housing needs should we consider?

613 Residents  
Experiencing  
Homelessness

39% of Residents  
are Seniors

13% of Residents  
have a Disability

10% of  
Households are  
Female-Headed

9% of Households  
are Extremely-  
Low Income

Source: Comprehensive Housing Affordability Strategy (CHAS) database, 2012-2016, EI  
Dorado County Point-in-Time Survey 2019, American Community Survey 2014-2018

# Key Changes to State Housing Law



# AB 1397 – Adequate Housing Element Sites

- » Land inventory sites **must be “Available”** and may only include non-vacant sites with realistic development potential
- » If more than 50% of lower income sites are non-vacant sites, existing uses are presumed to impede development absent findings
- » Sites from prior elements allowed only if 20% lower-income by-right development required
- » Stricter requirements for sites smaller than 0.5 acre or greater than 10 acres



# Programs to Comply with State Laws

## » Low Barrier Navigation Centers

- Amending Zoning Ordinance to define and allow navigation centers.

## » Supportive Housing

- Amend Zoning Ordinance to clarify that supportive housing is a permitted use without discretionary review in zones where multifamily and mixed-uses are permitted.

## » SB 35 Streamlining Approval Process

- Establishing a written policy/procedure for approving projects eligible projects

## » Affirmatively Further Fair Housing

- Developing a plan to address significant disparities in housing needs and in access to opportunity.

# Public Outreach



# Public Outreach

- » Consultations with service providers/agencies
  - April 2020
- » Steering Committee Survey
  - June 2020
- » Public Workshops
  - Western Slope – August 2020
  - Tahoe Basin – August 2020
- » Public Hearings
  - Dates: TBD

# Public Workshops: August 18, 2020

- » Two virtual workshops, one focused on the Western Slope and one on Tahoe Basin
- » 55 attendees registered
- » Public comments included:
  - Concerns about affordability and renter protections for accessory dwelling units
  - Desire to ensure access to utilities such as water and internet, and to protect water resources
  - Consideration of community concerns in both the sites inventory and project review
  - Concerns about building permit timelines
  - Support for housing for disabled and homeless community members
  - Questions about inclusionary zoning, density, and maintaining rural character

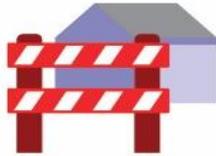
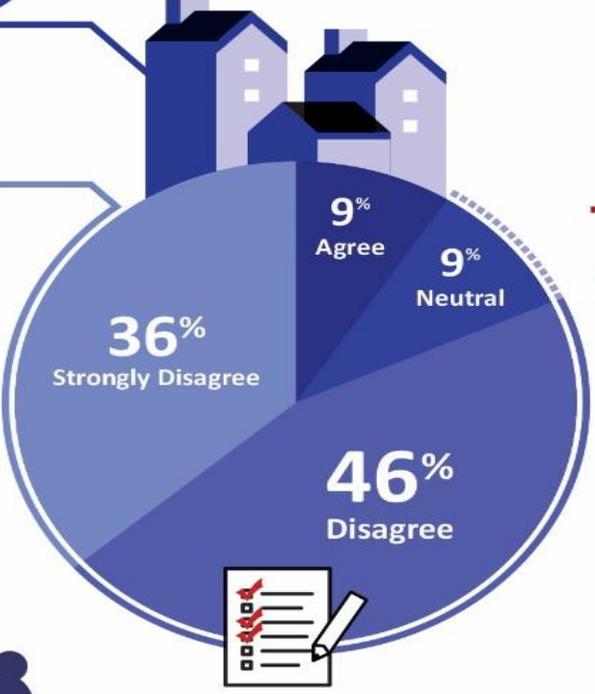
# Survey Results

Do you believe there are enough housing options for all residents in the County?

There are not enough housing options for residents in the County!

The County's **underserved populations** (from most to least) for housing options:

- Homeless and persons with physical and cognitive limitations
- Young adults (i.e., first-time homebuyers, young families with children)
- Housing for those who work in the County
- Seniors
- Farmworkers



## Major Barriers to New Housing

- 1 Community Opposition to New Housing Development Projects
- 2 Building Permit Fees
- 3 Lack of Adequate Infrastructure: Water, Sewer, Electricity, and Internet

## Housing Type Preferences



# Project Schedule



# Project Schedule



# How to Participate?

» SUBMIT COMMENTS/QUESTIONS AFTER THE MEETING:

- CJ Freeland, El Dorado County – [cynthia.freeland@edcgov.us](mailto:cynthia.freeland@edcgov.us)

» SUBSCRIBE TO THE HOUSING ELEMENT UPDATE WEBPAGE:

- » <https://www.edcgov.us/Government/longrangeplanning/LandUse/Pages/General-Plan-Housing-Element---2021.aspx>

# Thank you

