I would like to commend Mike Roberts for writing a very informative article about Affordable/Low Income/High Density Housing in El Dorado County (EDC). He sets the picture for 2007-2013 as one of immediate need of housing that does not exist. The problem is that the problem does not exist. The experts at Business Week Magazine in 1969 said: "The goal of owning a home seems to be getting beyond the reach of more and more Americans. The typical new house today costs about \$28,000."

As a business person we should know our market before we proceed to create and sell our product, so let's break this down.

- 1. How many homeless are in EDC? The county does not know, and will not do a count, but the guess is about 200 (Sheriff's Department should know best).
- 2. How many of these will stay in housing if provided? Many of these people have no intention of staying in housing and some are mentally ill and should have supervision. Of course we have closed our mental institutions under a bill signed by then governor Pat Brown so, as a society, we leave them out in the dark to be preyed upon as our act of benign neglect.
- 3. Who qualifies as homeless? A woman leaves her husband or he abandons her and she moves in with her parents in Serrano, she and her children are now on the homeless roles. County employees are referred to as needing this housing but it appears that none of them are homeless. The problem is this, to attract top quality employees they need to have access to top quality but inexpensive housing. We all have that wish!
- 4. Are we to *import* Very Low and Low Income earners to our county to fulfill some bureaucrats' idea of *Social Planning*? That seems to be the plan.
 - a. A main underlying statistic for building Serrano was that this county needed a more stable tax base so Parker Construction promoted Serrano with its Country Club and 4,000 upscale homes. Now we are making a change to marginalize our county with 5,817 new units of Low and Very low Income Units to be built by 2013. And make no mistake, if El Dorado Hills had become a city about 5,000 of those units would have been placed inside the EDH city limits.
 - b. We will import low income earners to fill the 1,000 or so jobs at the new Indian (Native American) Casino. The builders of the casino say they will hire El Dorado County residents to fill these jobs. OK, but where will the other employers get there new low income workers to replace the workers they lose to the casino?
 - c. Why wasn't the casino required to build 400 units (or appropriate number) of Low Income/High Density Housing units right there on their property?
- 5. We are surrounded by SACOG's ((Sacramento Area Council of Governments)(San Jose has ABAG's)) who know what is best for us and for our children. Six Counties and Twenty two cities who are really interested in your welfare. Let's look at SACOG's mandates (http://www.sacog.org/about/index.cfm).

at Board Hearing of 8/14/07

- a. Transportation is a major issue and it is where Light Rail comes into play. The federal contracts that fund Light Rail *require* High Density Housing zoning.
- b. SACOG's Light Rail promoters have been to El Dorado Hills and proposed that Light Rail be extended from Costco along Old Placerville Road to White Rock and then east to Oak Meadow School. This will create a corridor of mandatory zoning for Low/Very Low/High Density Housing right up to Oak Meadow School. Because they were challenged at that meeting they have changed that plan.
- c. Light Rail will likely be extended to the EDH Business Park creating a corridor across Old Placerville Road to White Rock for the aforementioned housing. For those of you who do not know, the City of Folsom is in the process of creating almost 13,000 homes south of Highway 50 and east of Prairie City Road. 2,600 of those will be mandated for Low/Very Low/High Density Hosing.
- 6. Home Ownership for single people has never been a federal or state priority yet this group has some of the most limited incomes. A story in a local paper described a single woman who made \$58,000 per year and couldn't find a home to purchase. What they should have said is she couldn't find a home she LIKED for what she could afford.
 - a. We are told that the sheriff, or the firefighter, or the registered nurse cannot buy a home in El Dorado County. If you are single you would have to purchase a small home but if you are two incomes you have no difficulty at all finding a home. The difficulty in qualifying almost always comes from having too much debt.
- 7. So where does the county staff want to take us using the advice of PMC, consultants for such matters.
 - a. Reduce EDC fees to help with Low Income Housing (the budget would be put at serious risk). Total housing fees are about \$100,000 per unit in EDC and rising.
 - b. Reduce or eliminate the requirement for Open Space.
 - c. Reduce the area allowed for parking (cars can park on the streets?).
 - d. Eliminate or reduce Oak Tree preservation. The Oak Tree Ordinance still needs to take into effect the differences in Oak Trees preserving the best.
 - e. Relax the 30% Slope rule. This one was rich. We enforce the 30% for a residential home builder so they cannot build on the view part of their lot and then we relax the rule for Low and Very Low Income residents who are likely to be elderly or handicapped and let them walk and roll up and down hills.
 - f. Put Low Income Housing next to business, therefore the EDH Business Park and, what should have been, the Indian Casino where infrastructure already exists.
 - g. Use Inclusionary Zoning and force 20% of all new housing be allocated for Low and Very Low Income people. Developers should pay for, subsidize, all new Low Income Housing, costs that are passed along to the new homebuyers who now qualify for less. Imagine Serrano with 20% Low and Very low Income Housing lining Serrano Parkway and Silva Valley Parkway.

So, what do we do? A couple of our city proponents, who came to a few of the Affordable Housing Task Force meetings, spoke favorably about Inclusionary Zoning. I think they are

wrong. The market has produced the housing stock that is available but the government would like to take the credit. It is you and the Developer who had a dream and planned your home.

Mike Roberts states toward the end of his article that; "Affordable housing opponents call the state's efforts heavy-handed social engineering that interferes with the free market and local control of land use." That is exactly what it is! The state isn't interested in good Low income programs such as the Mortgage Credit Certificate Program because they don't reap enough government fees, or create new government departments, and don't create new housing.

What could be built are senior units (yes, I am a senior) in high rise buildings of seven to ten floors (75-100 feet) which would give seniors a place to retire, freeing up their own real estate for a new family. Seniors today are looking for quality of life amenities that require large projects. The EDC General Plan is stuck on a 54' limit for building which is left over from the 1940's and should be amended.

Mike Roberts' last statement is: "The pressure is on. People continue to move to the county and state laws now require all jurisdictions to at least zone for affordable housing. It's up to El Dorado County to decide how and where." EDC has already zoned many properties for Low/Very Low Income residents but the properties are small and in rural areas. The results of what they are trying to do are zone larger parcels close to industry (EDH Business Park) to supply low cost labor to the park. Whatever units are built they must be spread across the county so that their impact will not be costly to only one area, El Dorado Hills.

Steve Ferry

Past President CALIFORNIA ASSOCIATION OF RESIDENTIAL LENDERS

1988 Member of City of San Jose Housing Task Force

2007 Member of El Dorado County Housing Task Force representing the El Dorado County

Association of Realtors

Letters to the Editor

Can everyone win with EDH Golf Course?

As a community, we have to make a choice to fight or unify on many politically charged issues. The future of the EDH Golf Course is one of those issues that needs to find a solution that satisfies as many of the citizens of El Dorado Hills as possible and solves some larger ED County issues. Here is a solution that I hope moves all of us in a unified direction.

 Golf Course and Driving Range The property on the south side of Serrano Parkway would be sold to ED County to be used for its original intent, a golf course and driving range.

2. Senior Citizen Housing

EDH is in need of affordable housing for seniors and the northeastern part of the property (up towards the hill and Firehouse) could be used for building this housing. The seniors in the new facility could buy annual passes to play golf or use the driving range. Golf carts could be provided El Dorado Hills

so that the seniors could drive to Raley's using the existing tunnel under Serrano Parkway.

3. CSD Soccer Field.

Acreage just south and east of the Senior Housing, yet north of Serrano Parkway should be sold to the CSD and developed into a park with Soccer Fields, Baseball Fields, and playground.

What does all of this accomplish?

1. Parker Development gets zoning that increases the value of the

2. CSD gets recreational facilities

that it desperately needs.

3. El Dorado County retains a much desired golf course and driving range with the responsibility to maintain the facility professionally. El Dorado County also gets the benefit of meeting SACOG's affordable housing requirements. And, lastly our senior population will have a place close to their loved ones to spend their autumn

If you support this solution, let me know, steve@stevefciry.com.

Steve Ferry