



## **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 the El Dorado County Development Services and Human Services Departments, with vital assistance from the Sacramento Area Council of Governments (SACOG) 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 five 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: Housing Goals, Policies, and Implementation Program
- Section 6:

Appendix A contains an evaluation of the previous Housing Element and Appendix B contains the residential land inventories.

### **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])

**TABLE HO-12  
Housing Conditions Summary**

| <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<br>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<br>Eastern Slope of Sierra Nevada     | Meyers  | 706                   | 452             | 64%               | 254                                     | 36%               | 0                               | 0%                |
| 3<br>East of SR 49 and south of US 50   | Grizzly Flat, Mt. Aukum, Newtown, Pleasant Valley   | 358                   | 296             | 83%               | 60                                      | 17%               | 2                               | <1%               |
| 4<br>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<br>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%               |

## **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). 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                                |
| <p><b>Notes:</b></p> <p><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.</p> <p><sup>2</sup> The median income of the household, based on number of persons in that household.</p> |                           |          |        |          |                                       |
| <p><b>Source:</b> State of California Department of Housing and Community Development: <i>2007 Income Limits</i>.</p>  |                           |          |        |          |                                       |

**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.

| <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               |
| <b>Source:</b> 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 (NLHIC) 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<br/>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><br><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 33 apartment complexes in the unincorporated part of the county, five of which are for seniors only. Of these, 28 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 =<br>\$67,200 | Income<br>Limits | Affordable<br>Rent | Affordable<br>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> |   |                           |   |
|   | <b>Estimated Monthly Household Income</b> | <b>Affordable Payment</b> | <b>Monthly Rent Affordability<sup>1</sup></b> |
| 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</b><br><b>Examples of Wages and Rental Housing Affordability for Moderate Income Households</b><br><b>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><br>Full-time work (40 hours/week or 2,080 hours per year).<br>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>   |   |                           |   |

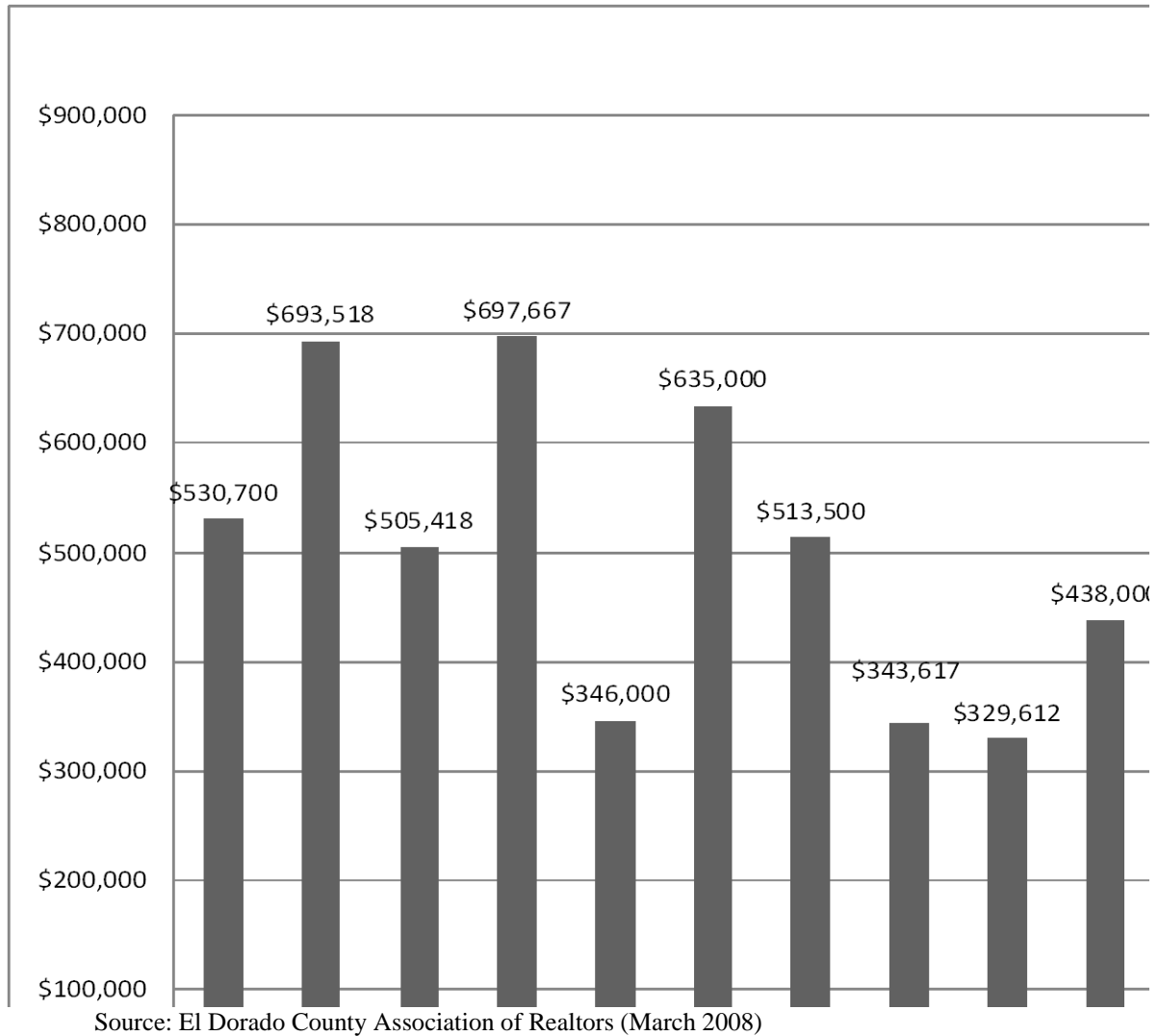
Historically, home ownership was generally thought to be affordable to this income group. However, countywide median home prices have placed home ownership beyond the financial capabilities of many moderate income households. In many of the county’s communities, home ownership is even a challenge for 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 \$67,200 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>1</sup> From 2004 through 2007, the average multi-family (condominium) unit sold for \$317,939, almost 25 percent above a Moderate Income family’s<sup>2</sup>

<sup>1</sup> Calif. Department of Finance, El Dorado County Profile - 2007

<sup>2</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 (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 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<br/>Inventory of Federally Assisted Units, February 2008</b> |                            |
|---|----------------------------|
| <b>Program</b>  | <b>Number of<br/>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.

**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>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>                  |

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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.



| <b>TABLE HO-25<br/>Compatible Land Use Designations and Zone Districts</b>   |  |
|--|--|
| <b>General Plan Land Use Designation</b>   | <b>Zone Districts<sup>1</sup></b>  |
| 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 <sup>2</sup> (C)  | Commercial (C), Professional Office Commercial (CPO), and Planned Commercial (CP) Districts  |
| <b>Note:</b><br><sup>1</sup> See the following section for more information about zone districts. Zone districts are as defined in Title 17 of the El Dorado County Code.<br><sup>2</sup> By special use permit for mixed-use development. |  |

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).

General Plan policies encourage the development of mixed uses (residential with commercial) within the Commercial land use designation. However, mixed use development is currently permitted only by special use permit. Implementation Measure HO-27 provides that the County will amend the General Plan and Zoning Ordinance within one year to permit mixed use development by right, subject to specified site development standards. This amendment is currently in process (March 2008).

**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.

| <b>TABLE HO-26<br/>Zoning Ordinance Maximum Densities</b>   |   |
|---|---|
| <b>Zone District</b>  | <b>Maximum Density<br/>One dwelling unit per:</b> |
| Multifamily Residential (RM)  | 1,000 sq. ft./750 sq. ft. <sup>1</sup>            |
| 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. <sup>2</sup>                        |
| Tourist Residential (RT)  | 6,000 sq.ft/2,000 sq. ft. <sup>3</sup>            |
| 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 <sup>4</sup>                             |
| Planned Agricultural (PA)   | 20 acres  |
| Select Agricultural (SA-10)   | 10 acres  |
| Commercial (C)  | 1,000 sq. ft./750 sq. ft. <sup>1</sup>            |
| Professional Office Commercial (CPO)  | 2,000 sq. ft. <sup>5</sup>                        |
| Planned Commercial (CP)   | 1,000 sq. ft./750 sq. ft. <sup>1</sup>            |
| <b>Notes:</b>   |   |
| <sup>1</sup> Minimum unit size is 1,000 ft <sup>2</sup> for first- and second-story units, 750 ft <sup>2</sup> 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. |   |
| <sup>2</sup> Lower density may apply based on land use designation.   |   |
| <sup>3</sup> Minimum lot size is 6,000 ft <sup>2</sup> . Lot area of 2,000 ft <sup>2</sup> allowed when proposed with attached dwelling units.  |   |
| <sup>4</sup> Minimum parcel size may be reduced to 10 acres if the parcel exists and meets specific standards for agricultural production.  |   |
| <sup>5</sup> Minimum lot size is 2,000 ft <sup>2</sup> . Maximum density is 24 units/acre.  |   |
| <b>Source:</b> <i>El Dorado County Zoning Ordinance</i> (as amended through 2002).  |   |

| <b>TABLE HO-27<br/>Zoning District Setbacks</b>  |                      |                      |                      |                         |                       |
|--|----------------------|----------------------|----------------------|-------------------------|-----------------------|
| <b>Zoning District</b>   | <b>Front Setback</b> | <b>Side Setback</b>  | <b>Rear Setback</b>  | <b>Maximum Coverage</b> | <b>Maximum Height</b> |
| One-family Residential (R1)  | 20 feet              | 5 feet <sup>1</sup>  | 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               |
| <b>Note:</b><br><sup>1</sup> Side yard will be increased one foot for each additional foot of building height in excess of twenty-five feet. |                      |                      |                      |                         |                       |
| <b>Source:</b> <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.

| <b>TABLE HO-28<br/>Schedule of Off-Street Vehicle Parking Requirements</b>         |   |
|--|---|
| <b>Use</b>   | <b>Minimum Off-Street Parking</b>                                       |
| 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. |
| <b>Source:</b> <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.

As outlined in this Housing Element, the County is proposing some Implementation Measures that would facilitate or encourage certain types of residential development. Measures HO-4 and HO-6 direct the County to review and revise Zoning Ordinance standards to provide more flexibility for developers of affordable housing. Measure HO-16 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. Finally, Measure HO-23 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.

## 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            | R2 | R1 | R20000 | R1A | R2A | R3A | RE-5 | RE-10 | MP | RT | RA-20 | RA-40 | RA-80 | RA-160 | A | AE | PA | SA-10 | C              | CPO            | CP             |
| Single-Family   | Y             | Y  | Y  | Y      | Y   | Y   | Y   | Y    | Y     | U  | Y  | Y     | Y     | Y     | Y      | Y | Y  | Y  | Y     | U              |                |                |
| Multi-family  | Y             | Y  |    |        |     |     |     |      |       |    | Y  |       |       |       |        |   |    |    |       | U <sup>1</sup> | U <sup>1</sup> | U <sup>1</sup> |
| Second Unit   | Y             | Y  | Y  | Y      | Y   | Y   | Y   | Y    | Y     | U  | Y  | Y     | Y     | Y     | Y      | Y | Y  | Y  | Y     |                |                |                |
| Mobile Home Parks   |               |    |    |        |     |     |     |      |       | U  | U  |       |       |       |        |   |    |    |       | U              |                | U              |
| Mobile Homes  | Y             | Y  | Y  | Y      | Y   | Y   | Y   | Y    | Y     | U  | Y  | Y     | Y     | Y     | Y      | Y | Y  | Y  | Y     | Y              |                |                |
| Group Residential   | U             | U  | U  | U      | U   | U   | U   | U    | U     |    | U  |       |       |       |        |   |    |    |       |                | S              | S              |
| Farm Employee Housing   |               |    |    |        |     |     |     |      |       |    |    | U     | U     | U     | U      | U | U  | U  |       |                |                |                |
| Group Care Facility >6 persons  | U             | U  | U  | U      | U   | U   | U   | U    | U     |    | U  |       |       |       |        |   |    |    |       |                | S              | S              |
| <b>Notes:</b>   |               |    |    |        |     |     |     |      |       |    |    |       |       |       |        |   |    |    |       |                |                |                |
| Y: Permitted  |               |    |    |        |     |     |     |      |       |    |    |       |       |       |        |   |    |    |       |                |                |                |
| U: Use Permit   |               |    |    |        |     |     |     |      |       |    |    |       |       |       |        |   |    |    |       |                |                |                |
| PD: Planned Development   |               |    |    |        |     |     |     |      |       |    |    |       |       |       |        |   |    |    |       |                |                |                |
| S: Site Plan  |               |    |    |        |     |     |     |      |       |    |    |       |       |       |        |   |    |    |       |                |                |                |
| 1: El Dorado County is processing GP and ZO Amendment to allow by right     |               |    |    |        |     |     |     |      |       |    |    |       |       |       |        |   |    |    |       |                |                |                |
| <b>Source:</b> 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. No changes are necessary.

### **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 for Fast-Tracking the approval of such development. (Measures HO-4, HO-6 and HO-10)

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.

The County's development processing procedures do not create excessive obstacles to residential development, although this Housing Element includes programs to relax the procedures for certain types of projects. These include Measure HO-10, which directs that the County will review its current procedures to identify opportunities for streamlining [The County is in the process of developing a "Fast-Tracking" process for projects that include Affordable Housing units. Adoption of the process is expected by Spring 2008]; HO-14, which directs the County to establish a working group to ensure consistent application of processing requirements [The CAO has established a Housing Working Group and as part of the "Fast-Tracking" process it is being recommended that a staff level working group with a single point of contact for all projects including Affordable Housing be established. Adoption is anticipated in Spring 2008]; and HO-23, which directs the County to develop a procedure for processing reasonable accommodation requests [Draft Ordinance has been drafted and will be adopted with other Zoning Ordinance amendments in 2008]. No additional changes are necessary.

### 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 estimated development fees, including planning, building, and capital improvement fees collected by the County and special districts operating in the county are approximately \$96,360 per unit in a 25-unit subdivision, and \$69,545 per unit in a 45-unit apartment building. 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). For example, recent increases in water and sewer fees by El Dorado Irrigation District have now exceeded county TIM fees, thereby greatly increasing



| <b>TABLE HO-30<br/>Single-Family Dwelling Impact and Other Fees<sup>1</sup></b>  |  |                              |  |
|--|--|------------------------------|--|
| <b>Type of Fee</b>   | <b>Amount of Fee</b>   | <b>Agency Collecting Fee</b> | <b>Time of Assessment</b>                  |
| Building Permit<br>• SMIP<br>• Grading<br>• Encroachment   | 1.31/sq. ft. <sup>2</sup><br>.0001% of Valuation<br>\$485<br>\$273 | El Dorado County             | Building Permit                            |
| Planning   | \$100  | El Dorado County             | Building Permit                            |
| Assessor   | \$25   | El Dorado County             | Building Permit                            |
| Grading  | \$485  | El Dorado County             | Building Permit                            |
| Road, TIM  | \$10,320-42,400/d.u. <sup>3</sup>                                  | El Dorado County             | Building Permit                            |
| Fire   | \$.41/sq. ft-2,678/d.u. <sup>4</sup>                               | Fire District                | Building Permit                            |
| School   | \$2.24-3.93/sq. ft.  | School Districts             | Building Permit                            |
| Park Dedication In-Lieu Fee  | Varies <sup>5</sup>  | Park Agency                  | Final Subdivision or Parcel Map            |
| Recreation   | \$8,021-9,806/d.u. <sup>6</sup>                                    | Community Services Districts | Building Permit                            |
| Rare Plant, County   | \$0-885/d.u. <sup>7</sup>  | El Dorado County             | Building Permit                            |
| Rare Plant, EID <sup>8</sup>   | \$386  | EID                          | Building Permit                            |
| Water, EID   | \$16,869/d.u. <sup>9</sup>   | EID                          | Building Permit or Final Map <sup>10</sup> |
| Water, GDPUD <sup>11</sup>   | \$100-8,100/d.u.   | GDPUD                        | Building Permit or Final Map <sup>12</sup> |
| Water, Grizzly Flats CSD   | \$5,700/d.u.   | GFCSD                        | Building Permit                            |
| Water, Permit to Drill Well  | \$375  | El Dorado County             | Building Permit                            |
| Sewer  | \$13,403/d.u. <sup>13</sup>  | EID                          | Building Permit or Final Map               |
| Septic System  | \$813  | El Dorado County             | Building Permit                            |
| <b>Notes:</b>  |  |                              |  |
| <sup>1</sup> Fees in effect as of January 1, 2008.<br><sup>2</sup> Varies based on construction type.<br><sup>3</sup> Varies based on location by Regional Analysis Zone (RAZ).<br><sup>4</sup> Varies based on location and size of structure.<br><sup>5</sup> Park fees based on the value of the land and the amount of land required for dedication.<br><sup>6</sup> Recreation fees are only collected in the El Dorado Hills and Cameron Park Community Services Districts boundaries.<br><sup>7</sup> Plant fee varies based on location.<br><sup>8</sup> El Dorado Irrigation District<br><sup>9</sup> Based on a ¾" meter.<br><sup>10</sup> 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.<br><sup>11</sup> Georgetown Divide Public Utility District<br><sup>12</sup> \$100 is basic service fee for previously assessed parcels; \$5,000 or more is due at time of recording a map creating new parcels.<br><sup>13</sup> Varies based on location. |  |                              |  |
| <b>Source:</b> El Dorado County Building Department, Planning Department, El Dorado Irrigation District, and Georgetown Divide Public Utility District (2008).   |  |                              |  |

Based on approval by the voters Measure Y, “The Control Traffic Congestion Initiative” in 1998, five policies were added to the General Plan. 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.

Implementation of these requirements was incorporated into the 2004 General Plan update through development of the TIM Fee Program. The Program was adopted and fees became effective in November 2005. The fees are applied to all development, including single-family and multi-family units. The per unit fees range from \$10,320 to \$42,400 per unit, depending on which of 8 fee zones in which the project is located, and whether the units are single-family or multi-family. The fees vary by zone due to the roadway LOS conditions in the area, and the cost estimates for roadway improvements within the zone. The majority of vacant multi-family parcels are located in the more expensive TIM Fee areas. This is due to the need for multi-family housing to be located within a short proximity to services and infrastructure, which is where development is concentrated and therefore LOS is higher. Large concentrations of higher-density housing in areas where there is an inadequate level service and infrastructure would not be appropriate.

Cost factors of up to \$42,400 per unit could constrain development, especially multi-family housing. In order to lessen the cost burden on affordable housing, the County has adopted a fee waiver process for the development of affordable housing. The waiver is not an exemption from TIM fees, but is an offset program funded at approximately \$1,000,000 per year.

### 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.

On and offsite requirements, such as those for parking and landscaping, are consistent with the Zoning Ordinance, Subdivision Ordinance, and other County codes. 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-6 directs the County to review and revise Zoning Ordinance standards to provide more creativity and flexibility in development standards for the development of affordable housing. Measure HO-8 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-10 directs the County to identify additional opportunities to streamline procedures for affordable housing projects. Measure HO-11 directs the County to develop an infill incentive ordinance, which will address standards for such development. Finally, Measure HO-16 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.

### **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 County's Grading Ordinance was last updated in February 2007, and updated concurrent with the Grading Design Manual. The grading, erosion and sediment control measures contained in the Ordinance are typical of California jurisdictions, and comply with National Pollution Discharge Elimination System (NPDES) requirements. Special grading conditions apply within the Tahoe Basin, which are generally more stringent than outside of the Basin.

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**

### **Measure Y - The Control Traffic Congestion Initiative**

As discussed under the Traffic Impact Mitigation (TIM) Fees, Measure Y, "The Control Traffic Congestion Initiative" was approved by the County's voters in 1998. In addition to the three components summarized above, Measure Y requires denial of residential projects of 5 or more units which move any county roadway from LOS E to LOS F, or add any traffic to roadways already at LOS F unless mitigating roadway improvements are constructed concurrent with the project. However, projects can be approved and mitigate their share of impacts through payment of TIM fees. Since adoption of the TIM Fee Program, the primary constraint of Measure Y is not direct control of development, but the amount of the TIM fee, especially as it is applied to (market rate) multi-family development.

One of the primary concerns of the State Housing and Community Development Agency (HCD) of the previous Housing Element was the impact of Measure Y on multi-family sites. The concern was the affects of cost of off-site improvements and feasibility of development in the planning period. HCD recommended the county mitigate the impacts of Measure Y in respects to the availability of sites to accommodate higher density, multi-family housing for lower income households.

To help address these concerns, the County is proposing numerous policies to lessen the impact of Measure Y including an amendment of the Zoning Ordinance to permit mixed use development by right within Commercial zoning districts (Measure HO-27) and prepare a study on the benefits of mixed use development on traffic impacts (Measure HO-31). It is anticipated that based on the findings from the mixed use analysis, the TIM fees applied to multi-family development can be reduced when constructed as part of a mixed use development. This policy greatly increases the number of sites were multi-family housing is allowed by right. Measure HO-32 also requires the County to establish a tracking system to monitor the impacts of Measure Y.

### **Biological**

General Plan Policy 7.4.2.8 (Integrated Natural Resources Management Plan) requires the County to identify important habitat in the county and establish a program for effective habitat preservation and management. General Plan Policy 7.4.4.4 requires the County to mitigate oak canopy removal by new development projects. This is met through the development of the Oak Woodland Management Plan (OWMP). The OWMP meets the intention of California State Law PRC

21083.4 to protect oak woodlands. Implementation of these requirements are currently under development. To address concerns of constraints to affordable housing development, reduced requirements and mitigations are being proposed for projects including affordable housing components.

### Existing Commitments

At the time of this update, over 6,000 approved residential parcels had not been built. The majority of units associated with these commitments are near the western 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 large 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.

The majority of the existing commitments are fixed by approved Development Agreements. Generally, the agreement(s) may only be changed if both parties agree to renegotiate the terms.

### 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.

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, or violate CEQA or voter-approved initiatives.



### 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.

As of February 2008, TRPA is considering amendments to their Code of Ordinances that will relax some regulations applicable to affordable housing development projects. Exceptions to current standards would include allowance for the subdivision of multi-family units located within community plan boundaries and constructed with up to 50 percent land coverage. The draft amendments are currently being distributed for public review (March 2008).

Although the County has no authority to relax or otherwise change the standards of TRPA, this Housing Element requires County to work with TRPA while the Tahoe Regional Plan is being updated to help facilitate affordable and workforce housing in the Tahoe Basin (Measure HO-8). The County has also entered into an MOU with TRPA that recognizes the respective authority of each jurisdiction and ensures cooperation between the County and TRPA. Therefore, no additional measures are necessary.

### **Governmental Constraints on Housing Production for Persons with Disabilities**

Persons with special needs include those who are disabled, persons in residential care facilities, farm workers, persons needing transitional shelter or transitional living arrangements, and single room occupancy units. The Housing Element must analyze potential and actual constraints upon the development, maintenance, and improvement of

housing for these groups. The County must also demonstrate efforts to remove constraints to housing for these groups, and provide reasonable accommodations for housing designed for those with special needs. The County's provisions for these housing types are discussed below.

### **Housing for Persons with Disabilities**

The Housing Element must demonstrate efforts to remove constraints or provide reasonable accommodations for housing designed for persons with disabilities. The County has prepared a draft ordinance for reasonable accommodation (Measure HO-23) and intends to adopt it along with other amendments to the Zoning Ordinance in 2008. This ordinance will include a process for disabled persons to make requests for reasonable accommodation, which may include deviation from current parking standards.

The County's building codes also require that new residential construction comply with Title 24 accessibility standards. These standards include requirements for a minimum percentage of fully accessible units in new multi-family developments. The provision of fully accessible units may also increase the overall project development costs. However, enforcement of accessibility requirements is not at the discretion of the County, but is mandated under state law.

### **Residential Care Facilities**

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 (i.e., "community care facilities") 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.

### **Emergency Shelters and Transitional Housing**

The Zoning Ordinance defines community care facilities 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" (Section 17.06.050P). Homeless shelters may be defined as a community care facility that provides "nonmedical residential care" for children and/or adults as defined in the Zoning Ordinance.

### **Farm Employee Housing**

~~As indicated in Table HO 29, farm employee housing is conditionally permitted by the Residential Agricultural districts, Agricultural and Exclusive Agricultural districts, and the Planned Agricultural district.~~

### **Single Room Occupancy**

[Is housing that falls within the “SRO” category permitted within any district? Perhaps under “hotel?”]

Single room occupancy facilities are small studio type units and are permitted by right in the ?? districts and a CUP in the ?? districts. [Are development standards more restrictive than for other types of housing?]

## **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, the price of materials and labor, financing cost, development standards and general market conditions. Multi-familyMulti-family residences such as apartments can generally be constructed for slightly less per square foot than single-family homes due to cost-efficient building methods. The County has no influence over materials and labor costs, and the building codes and development standards in El Dorado County are not substantially different than most other counties in the SACOG region.

## 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.

The recent (2007) crisis in the mortgage industry will affect the availability and cost of real estate loans, although the long-term effects are unpredictable. The credit “crunch” resulted when “sub-prime” lenders in the past five years made it possible for low-income families or others who could not qualify for standard mortgages to become home owners even though they might not have had the credit history and income to support repayment of the loans. The problem typically occurs with adjustable rate mortgages (ARMs) after the initial fixed interest rate period expires (often three years) and the interest rate converts to market. Because ARMs often offer “teaser” initial interest rates well below market for the first few years, monthly payments may increase by several hundred dollars when the loan converts to market rate. When property values were increasing, as was the case from 2000 – 2006, homeowners had the option of refinancing to a new loan when the initial rate expired. However, in the current market with declining values, homeowners may owe more than the resale value of their home, making refinancing impossible. As a result of these conditions, there has been a significant rise in foreclosure rates, and changes in mortgage underwriting standards is likely to have greater impacts on low-income families than other segments of the community.

## 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 (GFCS), 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.

### **Fair Housing**

The County has reviewed the Zoning Ordinance as part of the 2008 update, and will continue to examine land use policies, permitting practices, and building codes to comply with state and federal fair housing laws. In addition, when considering development proposals, including Specific Plans or other policy documents, the County will endeavor to ensure that all persons have equal access to sound and affordable housing (Policy HO-6.1).

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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 which can contribute to lower utility costs for low- and moderate-income households.

### **LAND RESOURCES AVAILABLE FOR RESIDENTIAL DEVELOPMENT**

#### **Regional Growth Needs 2006 - 2013**

The Regional Housing Needs Plan (RHNP) allocates to SACOG cities and counties their "fair share" of the region's projected housing needs. The SACOG Board of Directors must adopt an update of the plan every five years. The SACOG Board approved the 2006-2013 RHNP on February 21, 2008.

Each city and county in the RHNP receives a Regional Housing Needs Allocation (RHNA) of total number of housing units that it must plan for within a 7.5-year time period. Within the total number of units, allocations are also made for the number of units within four economic categories: very low, low, moderate and above moderate incomes.

In accordance with Government Code §65584, projected housing needs for each region in California are prepared by California Department of Housing and Community Development. The Regional Housing Needs Allocation has two parts as required by state law: Part 1 is an allocation of the total number of housing units to each jurisdiction for which zoning capacity must be provided for the time period January 1, 2006 through June 30, 2013. This part is referred to as the "overall allocation". Part 2 is the distribution of the same total number of units among four income categories; the sum of the housing units within the four categories must add up to the total overall number of units. Part 2 is referred to as the "income category distribution".

The State of California, through the Housing and Community Development Department (HCD), issued a Regional Housing Needs Determination of 118,652 to the six-county region the 7.5 year RHNA planning period. The Allocation process starts with the projection that SACOG and local jurisdictions developed for the draft 2035 Metropolitan Transportation Plan (MTP). SACOG worked in cooperation with each jurisdiction to develop a growth forecast for the period from 2005 to 2013 for use in the 2035 Metropolitan Transportation Plan (MTP). SACOG calculated each jurisdiction's percentage share of the growth forecasted within the region for the period 2005 to 2013. That percentage was multiplied by the region's projected growth during the RHNA period.

The distribution of the overall unit allocation into income categories is based on a trend line from 2000 to 2050. The RHNA methodology placed a 4% floor and a 30% ceiling on the number of units a jurisdiction could be allocated in the low and very low income categories.



Because the Tahoe Basin is subject to federal law and a bi-state (with Nevada) compact on growth allocations, this portion of El Dorado County is an exception to SACOG’s standard RHNA methodology. The Tahoe Regional Planning Agency (TRPA) has authorized the County to issue an average of 76 residential building permits per year in the unincorporated area (this number does not include building permits for affordable housing).

All new units built or preserved after January 1, 2006 are credited in the current RHNA period. Table HO-31 shows the net remaining growth need after crediting units built during 2006 and 2007. (A detailed breakdown of these new units by income category is provided in Appendix B).

**Table HO-31**  
**Net Remaining RHNA**  
**El Dorado County**

|                                    | Income Category |              |              |              |
|------------------------------------|-----------------|--------------|--------------|--------------|
|                                    | VL/L            | Mod          | Above        | Total        |
| RHNA (Tahoe Basin)                 | 301             | 100          | 169          | 570          |
| RHNA (West Slope – Unincorporated) | <u>3,708</u>    | <u>1,412</u> | <u>2,354</u> | <u>7,474</u> |
| Total RHNA                         | 4,009           | 1,512        | 2,523        | 8,044        |
| Units Completed 2006-07            | 103             | 2            | 1,297        | 1,402        |
| RHNA (net remaining)               | 3,906           | 1,510        | 1,226        | 6,642        |

Source: El Dorado County Development Services Dept., 1/2008

### Inventory of Sites for Housing Development

Section 65583(a)(3) of the Government Code requires Housing Elements to contain an “inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites.” A detailed analysis of vacant land and potential redevelopment opportunities is provided in Appendix B. The results of this analysis are summarized in Table HO-32, below. The table shows that the County’s land inventory, including projects approved, the potential development of vacant parcels, and the committed rezoning of multi-family parcels identified on Table B-3, exceeds the net remaining RHNA in each income category. Within the low/very low income categories, this is due primarily to the supply of vacant land on which multi-family housing and mixed-use development are permitted.

**Table HO-32**  
**Land Inventory Summary**  
**El Dorado County**

|                                       | Income Category |              |               |               |
|---------------------------------------|-----------------|--------------|---------------|---------------|
|                                       | VL/L            | Mod          | Above         | Total         |
| Units approved or under construction  | 103             | 26           | 1,322         | 1,451         |
| Vacant land - West Slope residential  | 1,762           | 0            | 21,900        | 23,662        |
| Vacant land – West Slope com/mxd use  | 5,613           | 1,547        | 0             | 7,160         |
| Vacant land – Tahoe Basin residential | 299             | 0            | 570           | 869           |
| Vacant land – Tahoe Basin com/mxd use | 0               | 1,206        | 0             | 1,206         |
| Potential second units                | 255             | 0            | 0             | 255           |
| <b>Subtotal</b>                       | <b>8,032</b>    | <b>2,779</b> | <b>23,792</b> | <b>34,603</b> |
| <b>RHNA (net 2008-2014)</b>           | <b>3,906</b>    | <b>1,510</b> | <b>1,226</b>  | <b>6,642</b>  |
| <b>Surplus (Deficit)</b>              | <b>4,126</b>    | <b>1,269</b> | <b>22,566</b> | <b>27,961</b> |

Source: El Dorado County Development Services Dept., 2/2008

A discussion of public facilities and infrastructure needed to serve future development is contained in Section 3, Non-Governmental Constraints. There are currently no known service limitations that would preclude the level of development described in the RHNA, although developers will be required to pay fees or construct public improvements prior to or concurrent with 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 in Appendix B. Table B-3 provides detail on vacant land available by zone district within the county’s established communities.

**Vacant Land Survey Methodology**

The vacant land survey is a summary of information contained in the County Assessor’s database. 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 assumptions for this survey, including categorization of development potential by income category, are found in the Introduction to Appendix B.

**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 January 2008, the County had 374 vouchers available, all of which were “leased up” (i.e., 374 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 90 applicants as of January 2008. The waiting list re-opened from February 11 to February 25, 2008. The County received 1,403 applications, 403 more applications than during the previous month long opening of the Section 8 waiting list in 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, Senate Bill 975 requires the payment of prevailing wages on CDBG financed owner-occupied rehabilitation for low-income households.

From 2000 to 2006, El Dorado County applied for and received over \$3.4 million in CDBG grants. The grant funds were used for housing rehabilitation and acquisition, an affordable housing study, homeless count survey, and to support affordable housing projects.

### **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 MCC is a 15 percent tax credit that 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.

### **First Time Homebuyer Loan Program**

The First Time Homebuyer Loan Program provides low interest rate loans to eligible homebuyers to assist in the purchase of a home in the unincorporated areas of the County. Funding for this program is provided through the Community Development Block Grant (CDBG) Program and the County's revolving loan fund. This program is designed as a gap financing program for applicants that would not qualify for a bank loan sufficient enough to purchase a home due to limited income. Loans are available on a first-come, first-served basis while funding lasts.

The loan program includes:

- Interest rates as low as 3%
- Payments deferred for 30 years
- Loan amounts up to \$100,000
- No equity recapture

### **Housing Rehabilitation Loan Program**

El Dorado County has funding available to provide eligible homeowners with low interest rate loans to make repairs to their homes primarily addressing health or safety related issues. These loans are available to homeowners in the unincorporated areas of the County. Funding is provided through the Community Development Block Grant (CDBG) Program, the County's revolving loan fund and the HOME Investment Partnership (HOME) Program. This program is designed as a gap financing program for applicants that would not qualify

for a bank loan due to limited resources/income. Loans are available on a first-come, first-served basis while funding lasts.

The loan program includes:

- Interest rates as low as 3%
- Loan amounts up to \$40,000 (CDBG) or subsidy limits (HOME)
- Flexible loan repayment terms

## **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 households at 60 percent and below of the median income through its Low-Income Home Weatherization Program. This program provides service to households having the highest energy burden and high residential energy users. Services focus on providing the most cost-effective measures, checking for health and safety hazards, and providing infiltration reduction. Commonly installed measures for homes meeting the eligibility criteria include combustion appliance safety test, carbon monoxide alarms, infiltration reduction, and ceiling insulation. Owner households that exceed the above income criteria but fall below the 80% median income level of the county can apply for community development housing rehabilitation loans not to exceed \$40,000 for repairs that include all of the above weatherizing measures as well as potential roof repair/replacement, heating/air repair/replacement, and other energy related improvements. 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.

**This Section was moved to Appendix A in revised Element**

## **SECTION 5: 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. Such housing shall be permitted by right, subject to appropriate site development standards.
- 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 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 to support construction of affordable housing.
- Policy HO-1k      To the extent feasible, 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, and modifications to the TRPA Code of Ordinances to facilitate affordable housing production.
- Policy HO-1o      The County shall explore establishing Redevelopment Project Areas 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 develop a program to track the approval and status of workforce housing, including housing 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.
- Policy HO-1.24 The County shall encourage 2<sup>nd</sup> Dwelling Units to provide housing that is affordable to very low, low and moderate income households.
- Policy HO-1.25 the county shall encourage programs that will result in improved levels of service on existing roadways and allow for focused reductions in the Traffic Impact Mitigation (TIM) Fee. Such programs may include, but not be limited to, analyzing the traffic benefits of mixed use development.
- Policy HO-1.26 The County shall ensure that public services and facilities are provided to affordable housing projects at the same level as to market-rate housing. Incentives and/or subsidies shall be considered to support the production of housing for very low, low and moderate income households.

*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.

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| <p><b>Goal HO-2: To provide quality residential environments for all income levels.</b></p> |
|---|

- 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 Demolition of existing multi-family 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 multi-family 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-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.

Policy HO 3.12 the County shall strive to preserve, through rehabilitation, dwelling units found to be substandard or a threat to health and safety through Code Enforcement efforts.

**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 multi-family 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.

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| <p><b>Goal: HO-5: To increase the efficiency of energy and water use in new and existing homes.</b></p> |
|---|

- 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-1

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-1.1 and HO-1.2]

|                   |  |
|-------------------|--|
| Responsibility:   | Planning Department                            |
| Time Frame:       | Ongoing  |
| Funding:          | General Fund                                   |
| Expected Outcome: | Identify areas appropriate for future housing. |

### MEASURE HO-2

Periodically review available and adequate sites suitable for the development of affordable housing. Working with other public agencies, develop a work program that identifies the geographic areas where affordable housing development 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 [Policy HO-1.1 and HO-1.2]

|                   |   |
|-------------------|---|
| Responsibility:   | Planning Department, Department of Transportation, and Department of Human Services   |
| Time Frame:       | Complete review and present findings to Board of Supervisors within two years of Housing Element adoption.  |
| Funding:          | General Fund  |
| Expected Outcome: | Identification of geographic areas where affordable, higher density, development could occur without the need to fund or complete major infrastructure improvements and a work program for maintaining land inventory.. |

### MEASURE HO-3

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-1.5 and HO-1.26]

|                 |  |
|-----------------|--|
| 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-4**

Develop and adopt an incentive-based policy that will encourage and assist in the development of housing that is affordable to very low, low and moderate income households. The incentive-based policy shall incorporate but expand upon existing affordable housing incentives prescribed by State law (e.g., density bonus), and shall incorporate the County’s Density Bonus Ordinance (Measure HO-7), affordable housing provisions from the Design and Improvement Standards manual (Measure HO-6), Residential Development Processing Procedures (Measure HO-10); Infill Incentives Ordinance (Measure HO-11); and amendments to the Planned Development combining Zone District (Measure HO-16). [Policies Ho-1.6, 1.7, 1.16, 1.18, 1.21, and 1.24]

|                   |  |
|-------------------|--|
| Responsibility:   | Planning Department and Department of Human Services |
| Time Frame:       | Within on year of Housing Element Adoption .         |
| Funding:          | General Fund   |
| Expected Outcome: | Adopt Incentive Based Policy.                        |
| Objective:        | 300 Units  |

**MEASURE HO-5**

Develop a method to track and record second dwelling units and hardship mobile homes to ensure opportunities to access affordable housing. 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:       | within one year of Housing Element adoption                |
| Funding:          | General Fund   |
| Expected Outcome: | Tracking System.   |
| Objectives:       | 300 second units and 300 mobile homes in residential zones |

**MEASURE HO-6**

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 when it can be demonstrated that emergency vehicle access is not impaired;
- Reduction in turning radius on cul-de-sacs when it can be demonstrated that emergency vehicle maneuverability is not impaired;
- 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-1.3, 1.8 and 1.18]

|                   |  |
|-------------------|--|
| Responsibility:   | Planning Department  |
| Time Frame:       | Within one year of Housing Element adoption.                               |
| Funding:          | General Fund   |
| Expected Outcome: | Zoning Ordinance and Design and Improvement Standards Manual amendment(s). |

**MEASURE HO-7**

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-1.18]

|                   |   |
|-------------------|---|
| Responsibility:   | Planning Department                           |
| Time Frame:       | Within two years of Housing Element adoption. |
| Funding:          | General Fund                                  |
| Expected Outcome: | Adoption of Density Bonus Ordinance.          |
| Objective:        | 100 units                                     |

**MEASURE HO-8**

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;
- Ensuring long-term affordability covenants for affordable units;
- 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-1.14 and HO-3.10]

|                   |  |
|-------------------|--|
| 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-9**

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-1.10, 1.15, 1.18]

|                   |  |
|-------------------|--|
| Responsibility:   | Planning Department and Department of Human Services |
| Time Frame:       | Within two years of Housing Element adoption.        |
| Funding:          | To be determined                                     |
| Expected Outcome: | Establishment of a Housing Trust Fund                |

**MEASURE HO-10**

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;
- Developing design guidelines and stock plans to minimize review time;
- 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-1.3, 1.7, 1.16, 1.18]

|                   |   |
|-------------------|---|
| Responsibility:   | Planning Department, Building Department, Department of Transportation, and Environmental Management Department |
| Time Frame:       | Within one year of Housing Element adoption.  |
| Funding:          | General Fund  |
| Expected Outcome: | Reduced processing time for affordable housing developments.  |

**MEASURE HO-11**

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-1.5]

|                   |  |
|-------------------|--|
| Responsibility:   | Planning Department                        |
| Time Frame:       | Within two years of General Plan adoption. |
| Funding:          | General Fund                               |
| Expected Outcome: | 150 units                                  |

**MEASURE HO-12**

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;
- F. Identify appropriate entities to hold or acquire such land and a process for transferring the properties to these entities; and
- G. Develop procedures for land swaps if sites more suitable for affordable housing are identified.

[Policy HO-1.19 and 1.20]

|                   |  |
|-------------------|--|
| Responsibility:   | Planning Department, Department of Human Services, Chief Administrative Office, and Office of Economic Development |
| Time Frame:       | Within two years of Housing Element adoption.  |
| Funding:          | General Fund   |
| Expected Outcome: | Adopt land banking policy and procedures.  |

**MEASURE HO-13**

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-1.14]

|                   |  |
|-------------------|--|
| 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-14**

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-1.17]

|                   |  |
|-------------------|--|
| Responsibility:   | Chief Administrative Office, Planning Department, Department of Human Services, Building Department, Environmental Management Department, and Department of Transportation |
| Time Frame:       | Continue working group upon adoption of Housing Element  |
| Funding:          | General Fund   |
| Expected Outcome: | Increased interdepartmental coordination and better application of County policies and programs.   |

**MEASURE HO-15**

Develop a public information program and 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-1.17]

|                   |   |
|-------------------|---|
| Responsibility:   | Department of Human Services                    |
| Time Frame:       | Within three years of Housing Element adoption. |
| Funding:          | General Fund                                    |
| Expected Outcome: | Adopt program and tracking system.              |

**MEASURE HO-16**

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-1.18]

|                   |  |
|-------------------|--|
| Responsibility:   | Planning Department  |
| Time Frame:       | Within one year of Housing Element adoption as part of revision to the Zoning Ordinance. |
| Funding:          | General Fund   |
| Expected Outcome: | Revised Planned Development combing zone district.                                       |

**MEASURE HO-17**

Continue to apply for funding in support of a first-time homebuyers program. [Policy HO-1.22]

|                 |                              |
|-----------------|------------------------------|
| Responsibility: | Department of Human Services |
| Time Frame:     | Ongoing                      |
| Funding:        | CDBG and HCD Funds           |
| Objective:      | 24 units                     |

**MEASURE HO-18**

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-2.1]

|                 |                              |
|-----------------|------------------------------|
| Responsibility: | Department of Human Services |
| Time Frame:     | Ongoing                      |
| Funding:        | LIHEAP                       |
| 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-3.5, and HO-3.11]

|                   |   |
|-------------------|---|
| Responsibility:   | Department of Human Services  |
| Time Frame:       | Ongoing   |
| Funding:          | Housing Choice Voucher Funds and General Fund   |
| Expected Outcome: | Continued and expanded 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-20**

Develop a mobile home park conversion policy with measures to encourage retention of mobile home and manufactured home housing, aid in relocation, and provide compensation to owners and residents. The policy 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.
- Consider increasing density of Mobile Home Park zoning district from current maximum of 7 units per acre.

[Policies HO-2.5 and HO-3.3 and 3.4]

|                   |  |
|-------------------|--|
| Responsibility:   | Planning Department and Department of Human Services |
| Time Frame:       | Within two years of Housing Element adoption.        |
| Funding:          | General Fund   |
| Expected Outcome: | Mobile home park conversion policy.                  |
| Objective:        | 200 Mobile Homes                                     |

**MEASURE HO-21**

Continue code enforcement efforts to work with property owners to preserve the existing housing stock. [Policy HO2.4 and 3.12]

|                   |   |
|-------------------|---|
| Responsibility:   | Code Enforcement                        |
| Time Frame:       | Ongoing                                 |
| Funding:          | General Fund                            |
| Expected Outcome: | Preservation of existing housing stock. |
| Objective:        | 300 units preserved                     |

**MEASURE HO-22**

Annually update the list of all dwellings within the unincorporated county, tracking units by income category as identified in the regional housing allocation. Include those units currently subsidized by government funding or affordable housing development 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-1.21, HO-3.11]

|                   |                              |
|-------------------|------------------------------|
| Responsibility:   | Department of Human Services |
| Time Frame:       | Ongoing                      |
| Funding:          | General Fund                 |
| Expected Outcome: | Annually updated list        |

**MEASURE HO-23**

**MEASURE HO-23**

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-4.2 and HO-4.7]

|                   |   |
|-------------------|---|
| Responsibility:   | Planning Department and Building Department   |
| Time Frame:       | Within three years of Housing Element adoption.   |
| Funding:          | General Fund  |
| Expected Outcome: | Review regulations, policies, and practices and amend, as appropriate; adopt Fair Housing ordinance |

**MEASURE HO-24**

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-4.4 and HO-4.5 and HO-4.6]

|                   |   |
|-------------------|---|
| 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: | Update “Continuum of Care” strategy   |



**MEASURE HO-25**

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. [Policy HO-4.4]

|                   |  |
|-------------------|--|
| Responsibility:   | Planning Department and Department of Human Services   |
| Time Frame:       | Zoning Ordinance to be updated within one year of Housing Element adoption. Identification of sites to begin immediately thereafter. |
| Funding:          | General Fund and other   |
| Expected Outcome: | Update of Zoning Ordinance.  |

**MEASURE HO-26**

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-5.1]

|                   |  |
|-------------------|--|
| Responsibility:   | Planning Department, Building Department, and Department of Human Services           |
| Time Frame:       | Ongoing; within one year of Housing Element adoption for public awareness component. |
| Funding:          | General Fund   |
| Expected Outcome: | Distribution of information with all residential building permits.                   |

**MEASURE HO-27**

Amend Zoning Ordinance to permit mixed use development within Commercial zones by right, subject to standards that encourages compact urban form access to non-auto transit, and energy efficiency. . [Policy HO-1.8]

|                   |  |
|-------------------|--|
| Responsibility:   | Planning Department and Department of Transportation |
| Time Frame:       | Within one year of the Housing Element adoption      |
| Funding:          | General Fund   |
| Expected Outcome: | Policies that encouragemixed use development.        |

**MEASURE HO-28**

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. [Policy HO-1.3 and HO-1.21]

|                   |  |
|-------------------|--|
| Responsibility:   | Planning Department and Department of Human Services   |
| Time Frame:       | Zoning Ordinance to be updated within one year of Housing Element 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-29

Continue to make rehabilitation loans to qualifying very low and low income households. [Policy HO-2.1 and HO-3.21]

|                 |                              |
|-----------------|------------------------------|
| Responsibility: | Department of Human Services |
| Time Frame:     | Ongoing                      |
| Funding:        | CDBG                         |
| Objective:      | 25 Loans                     |

MEASURE HO-30

As required by Land Use Element Policy 10-2.1.5, require an economic analysis for all 50+ units residential developments to ensure that appropriate public services and facilities fees are levied to provide public facilities and services to the project. The County shall consider a program to fund the cost of the economic analysis for multi-family housing which includes an affordable housing component. [Policy HO-1.25 and HO-1.26]

|                   |   |
|-------------------|---|
| Responsibility:   | Development Services/Chief Administrator’s Office   |
| Time Frame:       | Model study for analysis of potential fiscal impacts has been initiated. Evaluation of funding program for economic analysis of affordable housing projects within one year of Housing Element adoption. Analysis of individual projects is ongoing, as needed. |
| Funding:          | General Fund (model study); project applicants (individual projects)  |
| Expected Outcome: | Appropriate public facilities and services fees that reflect the cost of providing facilities and services.   |

MEASURE HO-31

The county shall analyze the traffic benefits of mixed use development and encourage programs that will result in improved levels of service on existing roadways and allow for

focused reductions in the Traffic Impact Mitigation (TIM) Fee. It is anticipated that based on the findings from the mixed use analysis, the TIM fees applied to multi-family development can be reduced when constructed as part of a mixed use development. [Policy HO-1.25]

|                   |   |
|-------------------|---|
| Responsibility:   | Department of Transportation and Development Services   |
| Time Frame:       | Study completed within two years of Housing Element adoption.<br>Modification to TIM fees within 2.5 years.                                 |
| Funding:          | General Fund and other  |
| Expected Outcome: | Reduced TIM fees fro multi-family mixed use development. An increase in the number of sites where multi-family housing is allowed by right. |

**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.



|                              |                                    |            |            |            |              |            |            |            |            |            |           |
|------------------------------|------------------------------------|------------|------------|------------|--------------|------------|------------|------------|------------|------------|-----------|
| HO-4                         | 300                                | 50         | 150        | 100        |              |            |            |            |            |            |           |
| HO-5                         | 300 second units, 300 mobile homes | 200        | 300        | 100        |              |            |            |            |            |            |           |
| HO-7                         | 100                                | 10         | 65         | 25         |              |            |            |            |            |            |           |
| HO-10                        | 300                                | 100        | 100        | 100        |              |            |            |            |            |            |           |
| HO-11                        | 150                                | 25         | 50         | 75         |              |            |            |            |            |            |           |
| HO-17                        | 24                                 |            |            | 24         |              |            |            |            |            |            |           |
| HO-18                        | 800                                |            |            |            |              | 400        | 300        | 100        |            |            |           |
| HO-21                        | 300                                |            |            |            |              |            |            |            | 175        | 100        | 25        |
| HO-29                        | 25                                 |            |            |            |              | 10         | 25         |            |            |            |           |
| <b>Total</b>                 | <b>2,999</b>                       | <b>485</b> | <b>865</b> | <b>524</b> |              | <b>410</b> | <b>325</b> | <b>100</b> | <b>175</b> | <b>100</b> | <b>25</b> |
| Additional Market Rate Units |                                    |            |            |            | 3,200        |            |            |            |            |            |           |
| <b>Grand Totals</b>          |                                    | <b>485</b> | <b>865</b> | <b>524</b> | <b>3,200</b> | <b>410</b> | <b>325</b> | <b>200</b> | <b>175</b> | <b>100</b> | <b>25</b> |

**APPENDIX A AND B ARE ENTIRELY NEW ITEMS**

