



El Dorado County Housing Element Update

Board of Supervisors Workshop
November 10, 2020



Workshop Agenda

» Introductions

» Housing Element:

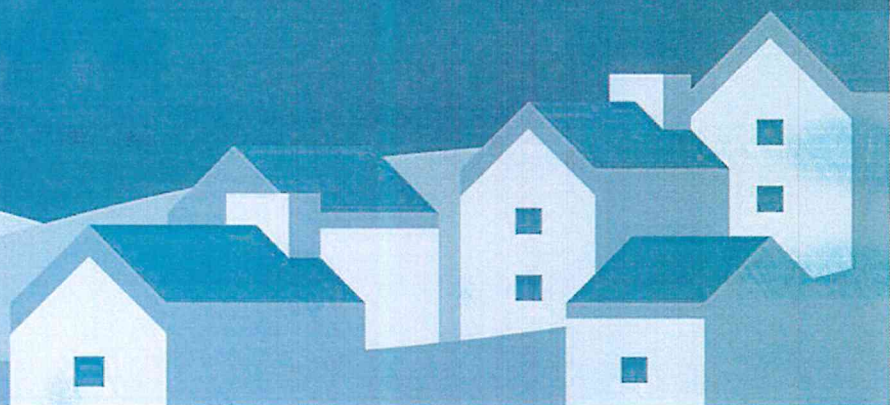
- Housing Element Overview
- Regional Housing Needs Assessment (RHNA)
- Existing Needs Assessment
- Special Needs Housing

» Key Changes to State Housing Law

» Schedule

» Questions & Answers

Housing Element



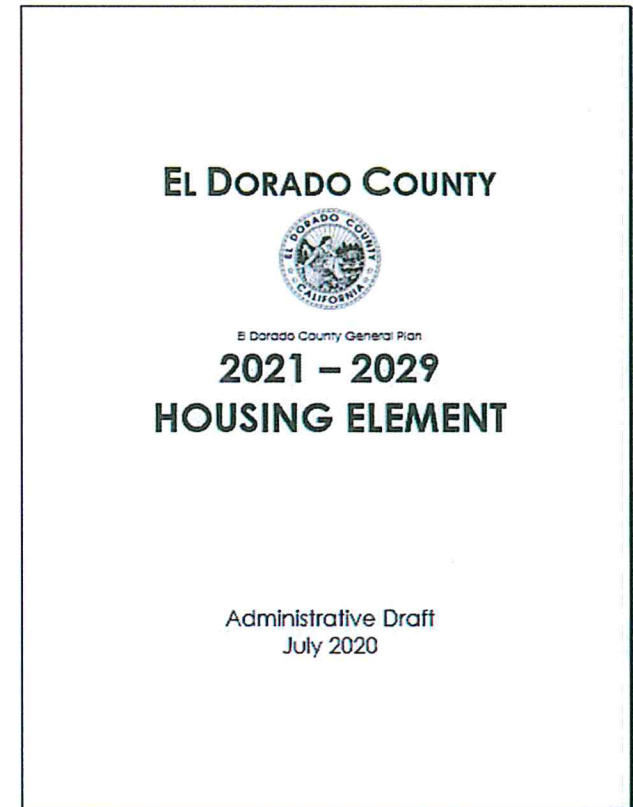
Housing Element Overview

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

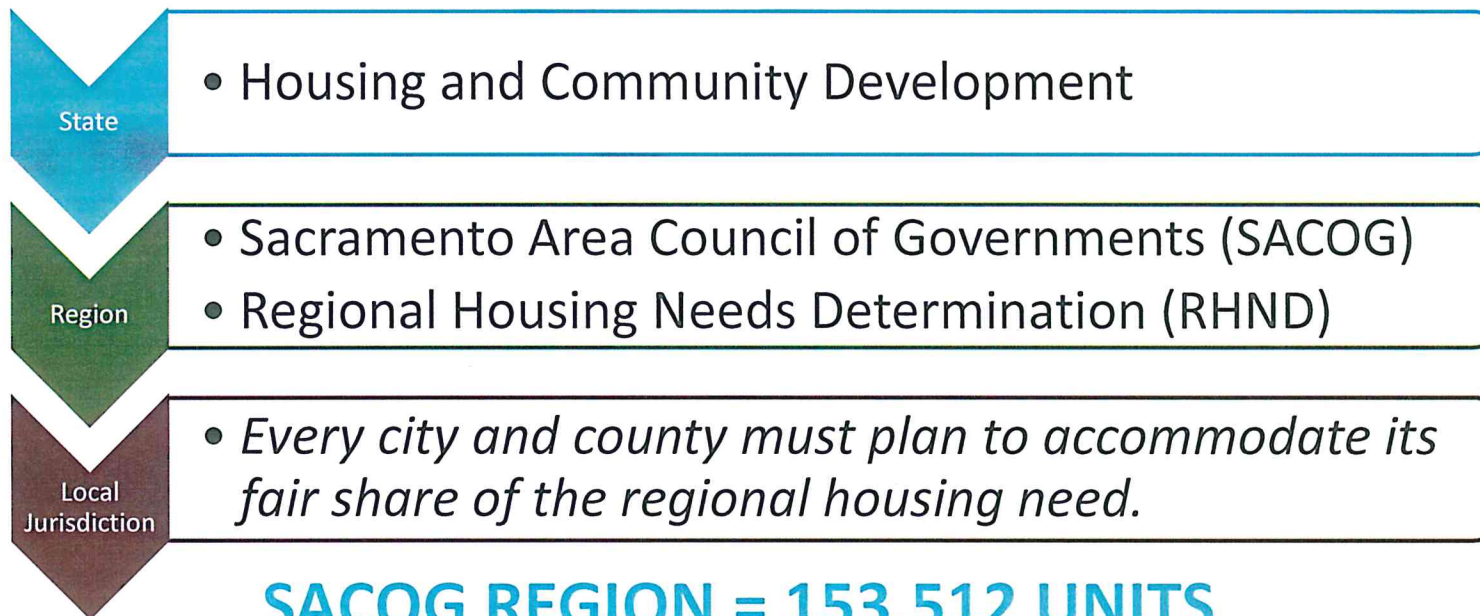


Housing Element Contents

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



Regional Housing Needs Allocation (RHNA)



SACOG REGION = 153,512 UNITS

UNINCORPORATED EL DORADO COUNTY, WEST SLOPE = 4,994

UNINCORPORATED EL DORADO COUNTY, TAHOE BASIN = 359

El Dorado County's 2021 – 2029 RHNA Allocation

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

TRPA Housing Allocations and RHNA

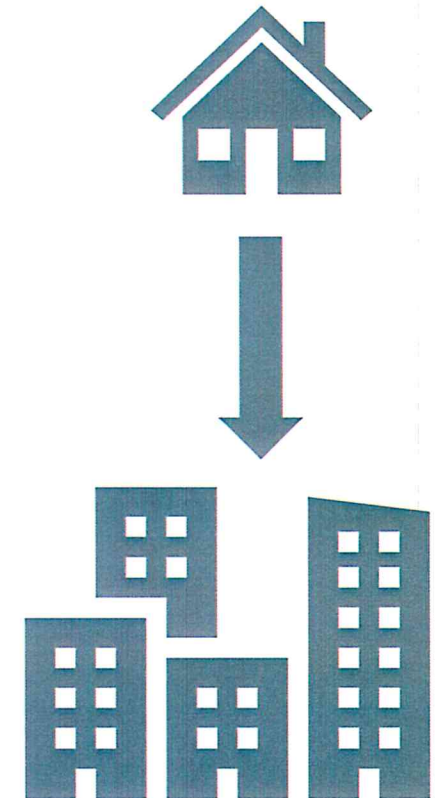
- » Tahoe Regional Planning Agency (TRPA) allocates development rights as part of its growth management strategy
- » TRPA working to align Code of Ordinances with state ADU legislation
- » Allocation of 30 new residential units to El Dorado County per year
- » Maximum density of 15 units per acre
 -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

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

Accommodating the RHNA

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

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



Meeting the RHNA

How does the County implement RHNA?

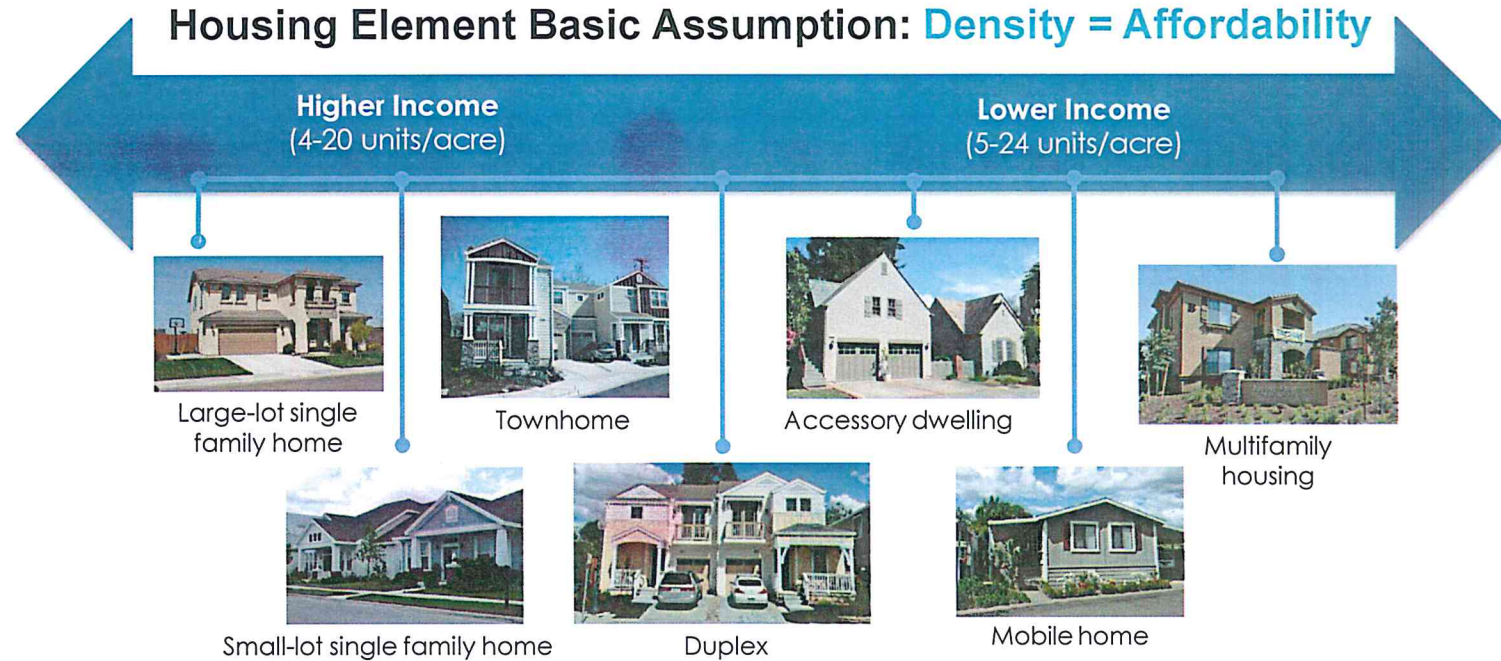
- » County must show how it plans to meet the unit needs identified
- » Primarily this is done by zoning specific sites to accommodate various housing types and income levels
 - Different sizes and configuration of housing – “affordable by design”
 - Relationship between housing density and housing affordability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

Vacant Land Inventory

» Current Residential Densities:

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

Housing Types and Affordability



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

Existing Needs Assessment

What does Low-Income mean?

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

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

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

Who is considered Low-Income?

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

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

Sources: 2020 HCD Income Levels, 2012-2016 CHAS

How affordable is El Dorado County?

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

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

Sources: Zillow.com

Is renting more affordable than buying?

» El Dorado County Median rent

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

» Potential Mortgage Payment

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

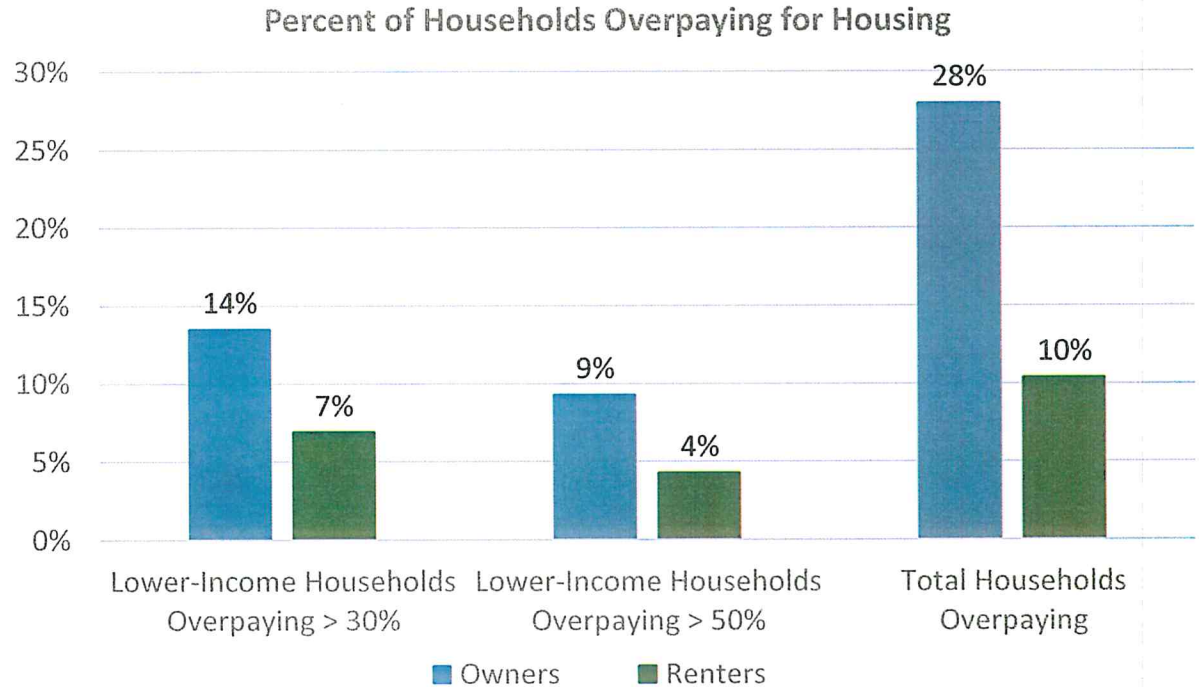


Sources: Data Zillow.com; image via Trulia.com

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

Who is affected by high prices?

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



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

Housing types in the community

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

Percentage of Total Housing Units by Type
Unincorporated El Dorado County



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



Short-Term (Vacation) Rentals

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

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



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

What special housing needs should we consider?

613 Residents
Experiencing
Homelessness

39% of Residents
are Seniors

13% of Residents
have a Disability

10% of
Households are
Female-Headed

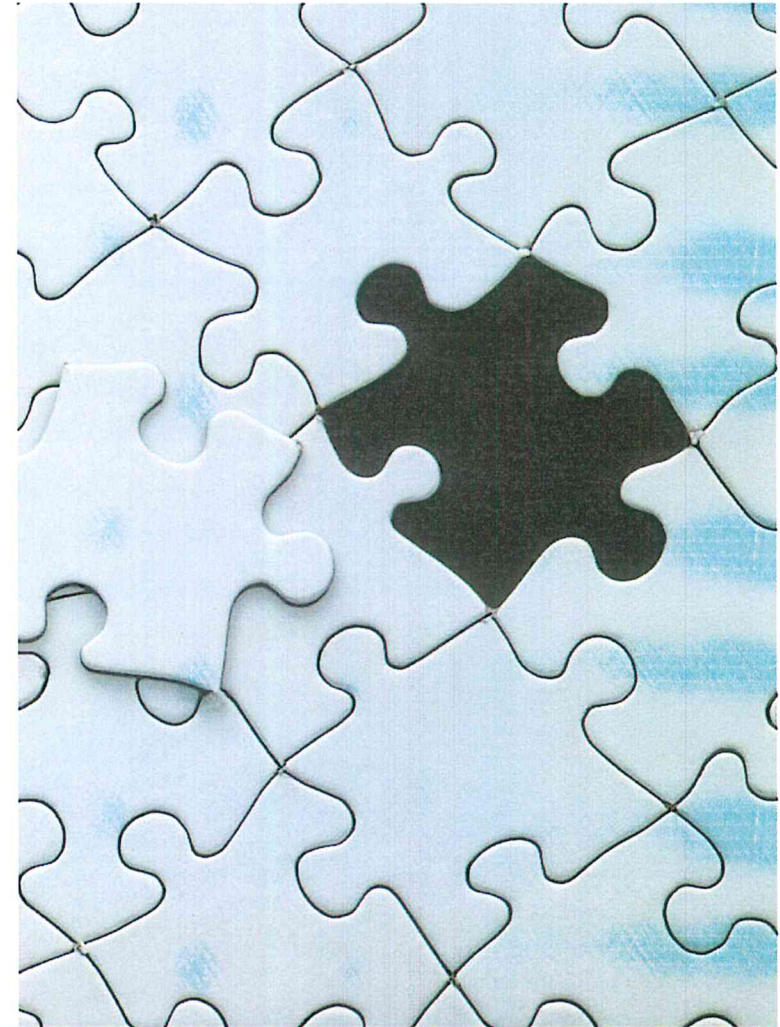
9% of Households
are Extremely-
Low Income

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

Key Changes to State Housing Law

AB 1397 – Adequate Housing Element Sites

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



Programs to Comply with State Laws

» Low Barrier Navigation Centers

- Amending Zoning Ordinance to define and allow navigation centers.

» Supportive Housing

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

» SB 35 Streamlining Approval Process

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

» Affirmatively Further Fair Housing

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

Public Outreach

Planning Commission Workshop, October 22

- » Approximately 15 attendees
- » Public comments (3 comments)
- » Commission discussion and public comment included:
 - The need for affordable and supportive housing for persons with disabilities
 - Program suggestions for workforce and mixed-income housing
 - Encouraging programs such as the first-time homebuyer program
 - Identifying opportunities to promote “missing middle” housing types (duplex, triplex, townhome), particularly as a homeownership opportunity
 - Clarify the process used to identify available RHNA sites in the land inventory

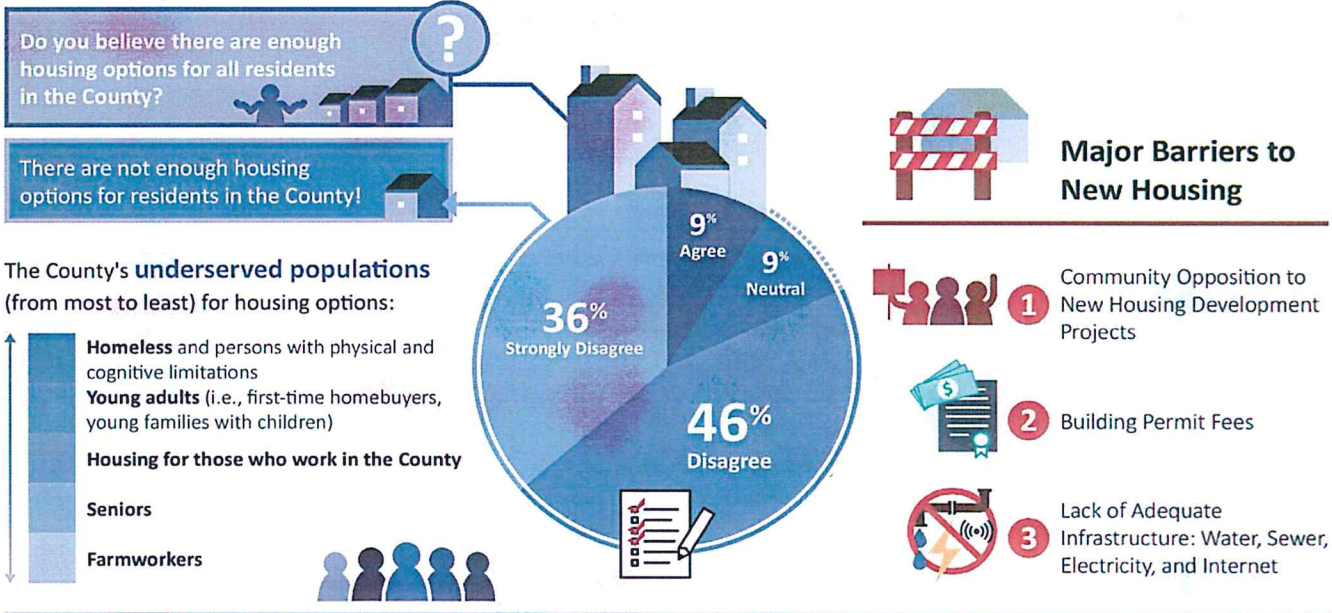
Public Outreach

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

Public Workshops: August 18, 2020

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

Survey Results



Project Schedule

Project Schedule



Thank you

