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# 2019-2028 HOUSING ELEMENT UPDATE

**PUBLIC REVIEW DRAFT**  
ADOPTED TBD  
RESOLUTION NO. TBD

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# TABLE OF CONTENTS

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<b>Goals, Policies, and Programs</b> .....	<b>1</b>	
Introduction.....	1	
General Plan Consistency.....	2	
Public Participation .....	2	
Review of Previous Housing Element .....	4	
Goals, Policies, And Programs .....	26	
Quantified Objectives .....	41	
<b>Appendix A – Housing Needs Assessment</b> .....	<b>A-1</b>	
Introduction.....	A-1	
Summary of Findings .....	A-2	
Regional Context .....	A-4	
Population Trends.....	A-5	
Household Characteristics .....	A-7	
Economic Characteristics .....	A-9	
Employment by Industry .....	A-11	
Special Needs Households.....	A-14	
Housing Characteristics.....	A-24	
Housing Costs and Affordability .....	A-28	
Housing Constraints.....	A-31	
Housing Resources and Opportunities .....	A-49	
Regional Housing Needs .....	A-52	
Vacant Land Inventory .....	A-53	
Opportunities for Energy Conservation .....	A-62	
<b>Appendix B – Glossary of Terms</b> .....	<b>B-1</b>	
US Census Terms .....	B-9	
<b>Appendix C – Funding Resources</b> .....	<b>C-1</b>	
<b>Appendix D – City of Anderson, Vacant Land Inventory Map</b>		
<b>Tables</b>		
Table 1	Housing Programs Implementation Summary .....	5
Table 2	Quantified Objectives, 2019–2028 .....	41
Table A-1	Population Growth in Shasta County, 2010–2018 .....	A-5
Table A-2	Population Projections, 2020–2060.....	A-5
Table A-3	Population by Age, 2012–2016.....	A-6
Table A-4	Household Growth Trends, 2000–2016.....	A-7
Table A-5	Household Size by Tenure, 2000–2016 .....	A-7
Table A-6	Housing Problems for All Households, 2015.....	A-8

Table A-7 Households by Income Group and Tenure, 2016 ..... A-9

Table A-8 State Income Limits, Shasta County, 2019 ..... A-10

Table A-9 Annual Average Labor Force, 2018 ..... A-10

Table A-10 10 Fastest-Growing Occupations, 2016–2026 ..... A-11

Table A-11 Employment by Industry, 2012–2016..... A-11

Table A-12 Commute Time, 2016 ..... A-12

Table A-13 Senior Householders by Population, 2016 ..... A-14

Table A-14 Senior Care Facilities, 2020 ..... A-15

Table A-15 Persons with Disabilities and Disabilities by Age Group, 2016 ..... A-16

Table A-16 Developmentally Disabled Residents by Age, 2018..... A-17

Table A-17 Developmentally Disabled Residents by Residence Type, 2018 ..... A-17

Table A-18 Female-Headed Households, 2016 ..... A-18

Table A-19 Household Size, 2010–2016 ..... A-19

Table A-20 Number of Farmworkers, Shasta County ..... A-22

Table A-21 Housing Unit Types, 2010 and 2018 ..... A-24

Table A-22 Age of Housing, 2018 ..... A-25

Table A-23 Housing Unit Vacancy Status, 2016 ..... A-26

Table A-24 Housing Units By Size, 2000–2018 ..... A-26

Table A-25 Overcrowded Housing By Tenure, 2016 ..... A-27

Table A-26 Total Homes for Sale in Anderson Area, April 2020 ..... A-28

Table A-27 Apartment and House Rentals, April 2020 ..... A-29

Table A-28 Affordable Rents, 2019 ..... A-29

Table A-29 Cost-Burdened Households, 2011-2015..... A-30

Table A-30 Land Use Designations ..... A-31

Table A-31 Development Standards..... A-33

Table A-32 Residential Uses Permitted by Zoning..... A-37

Table A-33 Development Impact Fees..... A-41

Table A-34 Planning Permit Fees ..... A-42

Table A-35 Anderson Total Fees for Typical Single-Family and Multifamily Units ..... A-43

Table A-36 Planning Processing Times ..... A-43

Table A-37 Vacant Land Costs..... A-46

Table A-38 Estimated Construction Costs, Single-Family Home ..... A-47

Table A-39 Interest Rates ..... A-48

Table A-40 Assisted Multifamily Units ..... A-49

Table A-41 Regional Housing Needs, 2019–2028 ..... A-52

Table A-42 Vacant Land Summary ..... A-53

Table A-43 Vacant Land Inventory ..... A-55

Table C-1 Funding Resources..... C-1

# GOALS, POLICIES, AND PROGRAMS

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## INTRODUCTION

The Housing Element of the General Plan is a comprehensive statement by the City of Anderson of its current and future housing needs for all income levels and proposed actions to facilitate the provision of housing to meet those needs. The policies contained in this element are an expression of the statewide housing priority to allow for the “attainment of decent housing and a suitable living environment for every Californian,” as well as a reflection of the unique concerns of the community. The purpose of the Housing Element is to establish specific goals and policies relative to the provision of housing and to adopt an action plan toward this end. In addition, the element identifies and analyzes housing needs, resources, and constraints to meeting those needs.

The City of Anderson Housing Element is based on eight strategic goals:

- 1) Provide for a variety of housing types and cost for all segments of the population.
- 2) Provide adequate sites to meet future housing needs and Anderson's share of regional housing needs.
- 3) Remove constraints to the development and availability of housing for all segments of the population.
- 4) Improve the condition of older, substandard housing.
- 5) Maintain the affordability of rental housing occupied by lower-income households.
- 6) Provide for special housing needs.
- 7) Promote residential energy conservation.
- 8) Promote equal housing opportunity and environmental justice.

In accordance with state law, the Housing Element is to be consistent and compatible with other General Plan elements. Additionally, the Housing Element is to provide clear policy and direction for making decisions pertaining to zoning, subdivision approval, housing allocations, and capital improvements. State law (Government Code Sections 65580 through 65589) mandates the contents of the Housing Element. By law, the Housing Element must contain:

- An assessment of housing needs and an inventory of resources and constraints relevant to meeting those needs; and
- A statement of the community's goals, quantified objectives, and policies relevant to the maintenance, improvement, and development of housing; and
- A program that sets forth a five-year schedule of actions that the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the Housing Element.

The housing program must also identify adequate residential sites available for a variety of housing types for all income levels; assist in developing adequate housing to meet the needs of extremely low-, very low-, low-, and moderate-income households; address governmental constraints to housing maintenance, improvement, and development; conserve and improve the condition of the existing affordable housing stock; and promote housing opportunities for all persons.

Even though the focus of the Housing Element is on lower- and moderate-income households, the element must also address the housing needs and policy issues for the entire community and be consistent with the adopted policies of the rest of the General Plan. Thus, the Housing Element's focus is to balance the desires of residents, maintain neighborhood character, manage traffic, and minimize visual and other impacts of new development, while addressing the needs of low- and moderate-income households and special needs groups.

## GENERAL PLAN CONSISTENCY

State law requires that the Housing Element contain a statement of "the means by which consistency will be achieved with other General Plan elements and community goals" (California Government Code, Section 65583[c][6][B]). This requires an evaluation of two primary characteristics: (1) an identification of other General Plan goals, policies, and programs that could affect implementation of the Housing Element or that could be affected by the implementation of the Housing Element; and (2) an identification of actions to ensure consistency between the Housing Element and affected parts of other General Plan elements.

The remainder of the City's General Plan comprises the following seven elements: (1) Land Use; (2) Circulation; (3) Open Space and Conservation; (4) Health and Safety; (5) Noise; (6) Recreation; and (7) Air Quality. The General Plan was last updated in 2007. The elements have not been updated to address economic justice. However, the City expects to update its General Plan in the next several years and will add policies to address environmental justice issues to the existing elements to address state requirements. The City adopted a multi-jurisdictional hazard mitigation plan in 2017.

The Housing Element builds on the other General Plan elements and is entirely consistent with the policies and proposals set forth by the General Plan. As portions of the General Plan are updated in the future, the General Plan (including the Housing Element) will be reviewed to ensure internal consistency is maintained. This includes any future update of the Health and Safety Element and the Open Space and Conservation Element consistent with Government Code Section 65302.

Senate Bill (SB) 244 (Wolk) was approved by Governor Brown in October 2011 and requires cities and counties to address the infrastructure needs of disadvantaged unincorporated communities (DUC) in city and county General Plans. The City of Anderson does not have any county islands within city limits or unincorporated fringe or legacy communities within its sphere of influence that are identified as DUC communities.

## PUBLIC PARTICIPATION

State law requires jurisdictions to make a diligent effort to achieve participation by all segments of the community in preparing a Housing Element. The Housing Element was developed through the combined efforts of city staff, the Planning Commission, the City Council, and the City's consultant.

[SECTION TO BE UPDATED AS ADDITIONAL PUBLIC INPUT IS GATHERED]

### Phone Interviews

On April 24 and 27, 2020, two stakeholder interviews were conducted via telephone, which included a regional homeless shelter and one county department that provides social services. These provided an opportunity for key stakeholders to provide input on a one-on-one basis. The stakeholders were asked questions concerning housing needs and barriers in Anderson, and how to address them.

The following issues were cited by stakeholders as unmet housing needs in Anderson:

- Housing in more rural areas.
- More affordable housing projects.
- Assisted living facilities.

The following were cited as the most common barriers to affordable housing in Anderson:

- Lack of income to afford the housing in the city and county.
- Shortage in housing stock in the city.
- Lack of funding for home vouchers for individuals to receive housing assistance.
- Lack of case management for individuals who lack life skills to remain in housing once receiving it.

The following suggestions were fielded as things that the City and community leaders can do to address the unmet housing needs and barriers to affordable housing:

- Community organizations should be acknowledged for actively working on the unmet housing needs and barriers to affordable housing for individuals in the city, and they should be encouraged to continue to work to attract development to Anderson.
- The City should continue to encourage and involve more of the community population, such as business owners, in meetings already occurring at the city and county level to discuss the housing needs and barriers, and to seek grants to fund projects and programs for housing in the community.

An additional comment about the Housing Element update stated that there continue to be political challenges with developing more housing in Anderson, and that Shasta County at large is dealing with the same unmet needs and barriers as Anderson.

On May 18, 2020, the City held a Planning Commission meeting to discuss the Housing Element. Restrictions on public gatherings due to the coronavirus outbreak were in effect, which prevented attendance by the public in person. However, the meeting agenda, which was posted on the City's website, invited public comment via email. The agenda also included a copy of the slides that were presented at the Planning Commission meeting. The slides provided an overview of the Housing Element process, the Housing Needs Assessment, Special Needs Housing, the Regional Housing Needs Allocation (RHNA), and the schedule. The final slides contained discussion questions and contact information to provide input via email or phone. The meeting was advertised in the Record Searchlight on May 7<sup>th</sup>. No public comment on the topic was received before or after the meeting. Input from the Planning Commissioners included the following:

- No unmet needs could be identified. The community has a good mix of housing types.
- The market is constrained, as evidenced by the low vacancy rates.
- Extension of water and sewer infrastructure will eventually be needed for the city to be able to continue to grow.

Prior to the Housing Element adoption meetings, the Housing Element was made available to the public on the City's website. In March 2020, to comply with Assembly Bill 52 and Senate Bill 18, the local Native American tribes were notified as to the upcoming adoption of the Housing Element and resulting amendment to the General Plan. The notification invited them to request consultations, future notifications, and additional information. No requests were received by the City, as of May 19, 2020.

**PLACEHOLDER TEXT, TO BE UPDATED:**

During the meeting on xx/xx/xxx, the Planning Commission/City Council voted to recommend/authorize city staff to send the Housing Element to Housing and Community Development Department (HCD) for the initial 60-day review.

On XX/XX/XXXX the Anderson City Council passed Resolution XXX adopting the 2019-2028 Housing Element.

## **REVIEW OF PREVIOUS HOUSING ELEMENT**

An important component of the Housing Element is an evaluation of the progress that the City has made in implementing the programs that were included in the previously adopted Housing Element. The evaluation provides valuable information on the extent to which programs in the City of Anderson have been successful in addressing local needs and achieving stated objectives, and for determining which of these programs should continue to be relevant in addressing current and future housing needs. The evaluation also provides the basis for recommended modifications to programs and the establishment of new objectives in the updated Housing Element.

**Table 1  
Housing Programs Implementation Summary**

Program	Progress	Continue/Modify/Delete
<p><b>Program HE.1.1: High Quality in New Residential Development</b>                      The City will continue to seek, through a design review process, high-quality design and construction in new residential developments, consistent with cost considerations for affordable housing, to reduce long-term maintenance costs, provide long-lasting and sound housing for residents, ensure that landscaping and accessible areas for public use are provided, and conserve natural resources.</p> <p><b>Objective:</b> Meet minimum standards for residential design as set forth in the City of Anderson Zoning Ordinance.</p> <p><b>Responsibility:</b> Planning Department</p> <p><b>Timing:</b> 2014 and ongoing as project applications are reviewed.</p> <p><b>Funding:</b> General Fund, permit fees</p>	<p><b>Progress:</b> City of Anderson uses Design Review for all residential over 3 units, industrial, and commercial projects.</p>	<p><b>Continue as Program HE.1.1</b></p>
<p><b>Program HE.1.2: Second Units</b>                      The City will promote second units through (1) a flyer or brochure to be available at the Planning and Building divisions' permit counters, (2) the City's website, and/or (3) an informational insert in property owner utility bills.</p> <p><b>Objective:</b> Approve as many second unit proposals as are applied for, subject to compliance with city standards. Estimate: 5 units.</p> <p><b>Responsibility:</b> Planning Department, Building Division</p> <p><b>Timing:</b> Provide information by December 2014; insert information in utility bills annually; ongoing.</p> <p><b>Funding:</b> General Fund, permit fees</p>	<p><b>Progress:</b> City currently allows Accessory Dwelling Units (ADUs) pursuant to Anderson Municipal Code Section 17.60.030. The City encouraged and promoted ADUs through direct contact with property owners.</p> <p>No applications for ADUs were received during the planning period.</p>	<p><b>Continue as Program HE.1.2 and modify</b> to also say, "The City will amend its Zoning Ordinance to comply with all state law pertaining to Accessory Dwelling Units (ADUs)." Change "second unit" to ADU."</p>
<p><b>Program HE.1.3: Density Bonuses and Other Regulatory Incentives</b>                      The City will continue to offer density bonuses of more than 25 percent and will provide at least one other regulatory incentive as provided in the Anderson Zoning Ordinance, to comply with state law regarding residential projects that include specified percentages of extremely low-income, very low-income, low-income, and/or senior housing. The City will maintain the Zoning Ordinance provisions in compliance with state law requirements for density bonuses.</p>	<p><b>Progress:</b> The City uses pre-application meetings to discuss density bonus units.</p> <p>Density bonuses and "by-right" multiple-family development are regularly promoted in discussions with developers considering multiple-family housing projects in the city. In</p>	<p><b>Continue as Program HE.1.3 and modify</b> to address recent state law.</p>

Program	Progress	Continue/Modify/Delete
<p>The City will promote its density bonus program to prospective developers through (1) a pre-application conference in which the City discusses its affordable housing goals, (2) the City's website, and (3) ongoing contacts with nonprofit housing providers active in Shasta County to ensure their awareness of the City's affordable housing incentives.</p> <p>In addition to density bonuses, the City will continue to offer at least one other regulatory incentive, which may include, but not be limited to, the following:</p> <ul style="list-style-type: none"> <li>• Direct financial aid in the form of a loan or grant.</li> <li>• A reduction in development standards such as reduced parking, reduced minimum lot sizes, reduced setbacks, increased building height, etc.</li> <li>• Other regulatory incentives or concessions proposed by the developer or by the City that result in identifiable cost reductions or avoidance.</li> <li>• Deferral of payment of City development impact fees until project occupancy, or other time agreed to by the applicant and the City.</li> </ul> <p><b>Objective:</b> Approve density bonus units as justified under the City Code. Estimate: 6 units.</p> <p><b>Responsibility:</b> Planning Department</p> <p><b>Timing:</b> 2014 and ongoing. Continue to conduct pre-application meetings with applicants for residential development approval and nonprofit housing organizations as requested to clarify options for density bonuses and other incentives.</p> <p><b>Funding:</b> General Fund, permit fees</p>	<p>the last several years there have been at least two such discussions. Incentives for development including parking and building setback relief have been provided during the review period for several projects including a 6-unit market rate multiple-family project and a 45-unit affordable Tax Increment Project.</p>	
<p><b>Program HE.1.4: Promote Homeownership for Low- and Moderate-Income Households</b></p> <p>The City will continue to work with nonprofit organizations (such as LINC Housing Resources, Christian Church Homes, Community Housing Improvement Program, Mercy Housing, and Habitat for Humanity) and the Housing Authority to implement first-time homebuyer assistance programs for low-income and moderate-income</p>	<p><b>Progress:</b> Since 2014, the City has received 2 Community Development Block Grants (CDBG grant(s)) totaling \$872,093. Of this amount, \$500,000 has been allocated to support Owner/Occupied Rehab and</p>	<p><b>Continue as Program HE.1.4</b></p>

Program	Progress	Continue/Modify/Delete
<p>households. Nonprofit agencies will be the primary organizations to process applications for first-time homebuyer assistance, coordinate lending decisions with participating first-mortgage lenders, provide homebuyer training and technical assistance, and manage loan portfolios.</p> <p>The City will promote first-time homebuyer assistance through informational literature and applications available at City Hall, the public library, and other public locations; the City's website; and referrals of inquiries to the Housing Authority or nonprofit program provider.</p> <p>The City will also meet with the Housing Authority, nonprofit organizations, realtors, and lenders to determine the feasibility of, and best method for, soliciting participation by home builders to include less- costly homes that could be eligible for purchase by first-time homebuyers. The feasibility of linking first-time homebuyer assistance in new single-family developments may depend on the granting of density bonuses and other regulatory incentives.</p> <p><b>Objective:</b> Assist first-time homebuyers. Estimate: 10 units.</p> <p><b>Responsibility:</b> Planning Department, Housing Authority, participating nonprofit organizations</p> <p><b>Timing:</b> Continue to distribute promotional information, review materials annually and update if needed; provide information to the Housing Authority, nonprofit organizations, realtors, and lenders, ongoing; be prepared to encourage single-family home builders to include less-costly units through pre-application meetings, ongoing.</p> <p><b>Funding:</b> For promotional literature—General Fund, permit fees. For financing first-time homebuyer assistance—CalHome Program (HCD), Home Investment Partnership Program (HCD), Small Cities Community Development Block Grant Program (HCD), California Housing Finance Agency Down Payment Assistance Programs (100% Loan Program), Affordable Housing Partnership Program, Mortgage Credit Certificates</p>	<p>\$372,093 for Homeowners Assistance Programs. Since 2014, the Homeowners Assistance Program provided 5 loans to assist new homeowners in the city. While the number of households assisted each year varies, up to 10 households per year have been assisted in the past.</p> <p>The City contracts with the Shasta County Housing Authority to facilitate affordable housing programs.</p>	

Program	Progress	Continue/Modify/Delete
<p><b>Program HE.1.5: Continue to Use State, Federal, and Private Funding Programs</b></p> <p>The City will continue to collaborate with affordable housing providers to identify appropriate state, federal, or private funding programs from which to apply for grants and loans to finance the development of housing affordable to low- and moderate-income households, the development of shelter facilities for special housing needs groups, and the provision of supportive services. City staff will meet periodically each year with Housing Authority staff and representatives of other agencies and private entities that provide housing, shelter, and supportive services to determine (1) specific projects or programs that these organizations intend to pursue, (2) funding requirements, (3) appropriate state, federal, or private funding sources that should be accessed, (4) the appropriate lead agency for submitting a funding request, and (5) the City's role in supporting a funding request when the City is not the lead agency.</p> <p><b>Objective:</b> Secure funding to support the City in meeting the construction objectives for low- and moderate-income housing for 2014–2019.</p> <p><b>Responsibility:</b> Planning Department, Housing Authority, other public and private housing and supportive service providers</p> <p><b>Timing:</b> Meet as needed, at least annually; apply for state, federal, and/or private funding each year as agreed by the participating parties according to the application cycle of the funding sources. The schedules of project or program proposals and the application cycles of state, federal, and private funding programs will dictate the frequency and timing of meetings each year.</p> <p><b>Funding:</b> General Fund, corresponding funding programs</p>	<p><b>Progress:</b> The City continues Home Reuse and applied for HOME Investment Partnerships Program (HOME) and Technical Assistance Collaborative (TAC) for Regency Place (Seasons) Senior 80-unit Apartments Phase II that was completed in 2011. In 2015 the City approved a 44-unit affordable housing project "Diamond Court" which provides housing for low- and very-low income residents. This project has received Tax Credit Financing approval from the state. In 2015 and 2016 the City supported the project's Tax Credit Allocation Committee (TCAC) application directly as well as the application for HOME Program for Rental New Housing Construction funds.</p>	<p><b>Continue as Program HE.1.5</b></p>

Program	Progress	Continue/Modify/Delete
<p><b>Program HE.1.6: Expanded Housing Opportunities Extremely Low-Income Households</b></p> <p>In order to help meet the needs of extremely low-income persons and households, the City will continue to prioritize funding and/or offer financial incentives or regulatory concessions to encourage the development of single-room occupancy units and/or other units affordable to persons with extremely low income, such as supportive and multifamily. Further, the City will continue to contact qualified developers of low-income housing to discuss existing extremely low-income housing needs in the City, as well as possible incentives for the development of housing.</p> <p><b>Objective:</b> Facilitate the development of 15 single-room occupancy units or other units deemed affordable to extremely low-income persons.</p> <p><b>Responsibility:</b> Planning Department, Planning Commission, City Council</p> <p><b>Timing:</b> Meet with developers on a biennial basis beginning in 2015, with incentives ongoing as housing for persons with extremely low income is proposed.</p> <p><b>Financing:</b> Small Cities Community Development Block Grant Program (HCD), Multifamily Housing Program (HCD), General Fund</p>	<p><b>Progress:</b> The City offered applicable incentives to all affordable housing developers who spoke with the City about a development project. The City prioritized funding and/or offered financial incentives or regulatory concessions when available to encourage the development of single-room occupancy units and/or other units affordable to persons with extremely low income, such as supportive and multifamily. The City met with developers of low-income housing to discuss existing extremely low-income housing needs in the city, as well as possible incentives for the development of housing where funding for such projects.</p>	<p><b>Continue as Program HE.1.6</b></p>
<p><b>Program HE.2.1: Maintain an Adequate Land Inventory for Housing Needs</b></p> <p>The City will continue to maintain an adequate inventory of vacant sites and sites with redevelopment potential to meet, at a minimum, its share of Shasta County future housing needs. The City will update its land inventory annually to reflect residential and mixed-use projects approved each year, and will ensure that any projects approved with fewer housing units and/or at lower densities than assumed in the Housing Element will not affect the City's ability to meet, at a minimum, its remaining share of regional housing needs.</p> <p>The City will use the annual update of the land inventory as a basis for determining whether adjustments in zoning districts are necessary to meet Anderson's projected housing construction needs. The City will continue to make the land inventory available to the public,</p>	<p><b>Progress:</b> City currently has adequate land to accommodate additional housing for all income levels.</p>	<p><b>Continue as Program HE.2.1 and modify:</b> The City will annually review the land inventory to ensure the City is able to meet the City's Regional Housing Needs Allocation. If additional capacity is needed, the City will look to identify additional sites or modify current zoning standards and or zoning districts.</p>

Program	Progress	Continue/Modify/Delete
<p>interested developers, and property owners and at the Planning Department's permit counter.</p> <p>Should the City determine that remaining sites, even with adjustments in zoning, are not adequate to accommodate future housing needs, the City will work with the Shasta County Local Agency Formation Commission (LAFCO) to determine the necessity for and feasibility of annexation to increase land suitable for residential development. Any decision on whether to initiate annexation proceedings will be made by the City Council after review of the land inventory and with the consent of the affected property owners.</p> <p><b>Objective:</b> Maintain sufficient sites to accommodate, at a minimum, the City's remaining share of regional housing needs through 2019.</p> <p><b>Responsibility:</b> Planning Department, Planning Commission, City Council</p> <p><b>Timing:</b> Update land inventory by July of each year, beginning 2015; implement zoning district changes, if needed, by December each year, beginning 2015; initiate annexation proceedings, if appropriate, after annual review of land inventory by contacting affecting property owners and consulting with Shasta County LAFCO.</p> <p><b>Funding:</b> General Fund</p>		<p>Should it be determined that additional capacity is still needed, the City will work with the Shasta County Local Agency Formation Commission (LAFCO) to determine the necessity for and feasibility of annexation to increase land suitable for residential development.</p> <p>Any decision on whether to initiate annexation proceedings, or to rezone existing properties, will be made by the City Council after review of the land inventory and with the consent of the affected property owners.</p> <p><b>Objective:</b> Maintain sufficient sites to accommodate, at a minimum, the City's share of regional housing needs through the end of the current Regional Housing Needs Assessment (RHNA) cycle.</p>

Program	Progress	Continue/Modify/Delete
<p><b>Program HE.2.2: Facilitate Lot Mergers to Increase Housing Development Potential</b></p> <p>The City will contact property owners of small adjacent infill lots, zoned to accommodate multifamily housing, when such lots are vacant or underutilized, in order to encourage the owners to merge suitable lots to increase the development potential for housing. The City will meet with interested property owners to discuss the advantages of lot mergers and may offer incentives for owners to merge their lots. Such incentives may include, but are not limited to, the option to use a planned development combining zone that will offer greater flexibility in development standards, or the provision of density bonuses and/or other incentives listed in Program 1.3 for projects that include affordable or senior housing.</p> <p><b>Objective:</b> Increase the development potential of small, individual lots under single ownership so that the maximum development potential allowed by zoning can be achieved. Estimate: 4 merged lots.</p> <p><b>Responsibility:</b> Planning Department</p> <p><b>Timing:</b> Contact property owners by December 2015; encourage property owners to initiate lot mergers by July 2016; approve lot mergers by December 2016.</p> <p><b>Funding:</b> General Fund, permit fees</p>	<p><b>Progress:</b> The City continually encourages lot mergers on small infill parcels to increase development potential. This is not an aggressive program. The City provides an annual housing inventory. In 2017 the City approved two parcel maps for infill properties to facilitate housing construction.</p> <p>During the planning period, several properties were allowed to be re-subdivided (split) to produce less than minimum lot sizes which allowed for the construction of infill residential development. This is authorized by AMC Chapter 16.18 Modifications (Exceptions).</p>	<p><b>Continue as Program HE.2.2 and modify</b> in response to limited staff capacity.</p>
<p><b>Program HE.2.3: Residential Mixed Use and Infill</b></p> <p>The City will actively promote residential mixed-use development in appropriate commercial zones and in the downtown area. The City will meet with property owners of sites and structures suitable for residential mixed-use and/or infill development, and developers interested in developing such property, to discuss opportunities and possible incentives to encourage development. Appropriate sites include vacant infill parcels, underutilized properties, structures with underutilized floor space above street level, and buildings that may be feasible to convert to residential or residential-commercial mixed use.</p> <p>To encourage property owners and developers to consider mixed-use and infill development opportunities, the City will establish guidelines for multifamily development and adaptive reuse of structures within</p>	<p><b>Progress:</b> The City has updated the City of Anderson General Plan and Zoning Ordinance that includes a mixed-use zoning designation for downtown development.</p> <p>The City promoted residential mixed-use development and met with owners. The City lacked staff capacity to complete guidelines as described in the program.</p>	<p><b>Continue as Program HE.2.3 and modify</b> in response to limited staff capacity.</p>

Program	Progress	Continue/Modify/Delete
<p>the commercial districts, meet with interested property owners and developers, support applications for state or federal funding for projects that will provide affordable housing, provide information on state and federal programs that property owners can access directly, and provide expedited permit processing that may be needed to access funding. Projects meeting the criteria for density bonuses can also receive related incentives.</p> <p><b>Objective:</b> Facilitate the development of an estimated 30 mixed-use housing units, 15 affordable to low- and/or very low-income households.</p> <p><b>Responsibility:</b> Planning Department, Building Division</p> <p><b>Timing:</b> The City will meet with interested property owners and developers at least annually and be prepared to respond to inquiries from property owners and developers. The City will consider eligible applications for state or federal funds based on the funding requirements of proposed projects, the funding cycles of state and federal programs, and related priorities as funding opportunities are announced, annually and ongoing 2014–2019.</p> <p><b>Funding:</b> General Fund. The City will review notices of funding availability and other program priorities to determine when related grant applications may be warranted.</p>		
<p><b>Program HE.3.1: Update the Zoning Ordinance (Title 17 of the Anderson Municipal Code)</b></p> <p>The City will update the Zoning Ordinance to remove unnecessary constraints to the availability of housing for all segments of the population. The City will implement the following code amendments:</p> <p>While transitional and supportive housing is allowed in all residential zoning districts in the City, this type of housing is not allowed in the Agricultural (AG) or Mixed-Use (MU) zones, which do allow residential uses. In order to fully comply with SB 2 (Cedillo), amend the Zoning Ordinance to allow transitional and supportive housing in all zones allowing residential uses in the same way other residential uses are allowed in those zones.</p>	<p><b>Progress:</b> The City did not update the Zoning Ordinance as described in this program.</p>	<p><b>Continue as Program HE.3.1</b></p>

Program	Progress	Continue/Modify/Delete
<p>Allow farmworker/employee housing of up to 12 units or 36 beds without discretionary review in all zones allowing agricultural uses consistent with Health and Safety Code Section 17021.6.</p> <p><b>Objective:</b> Facilitate housing opportunities by eliminating unnecessary constraints through updates of the City's Zoning Ordinance.</p> <p><b>Responsibility:</b> Planning Department, Planning Commission, City Council</p> <p><b>Timing:</b> Adopt related Zoning Ordinance amendments within one year of Housing Element adoption.</p> <p><b>Funding:</b> General Fund</p>		
<p><b>Program HE.3.2: Continue to Expedite Applications for Residential Development</b></p> <p>The City will continue to expedite processing of housing development project proposals consistent with General Plan policies and regulatory requirements (e.g., the California Environmental Quality Act, the Subdivision Map Act) through the use of pre-application meetings. The City will promptly schedule pre-application meetings to clarify the application process and development standards and to explain possible incentives (e.g., density bonuses) to support the development of housing.</p> <p><b>Objective:</b> Reduce processing times for residential development, particularly affordable housing developments.</p> <p><b>Responsibility:</b> Planning Department, Planning Commission</p> <p><b>Timing:</b> Provide expedited permit processing in response to inquiries and project applications on an ongoing basis.</p> <p><b>Funding:</b> General Fund, application fees</p>	<p><b>Progress:</b> The City of Anderson uses a pre-application process to facilitate and expedite processing of applications.</p>	<p><b>Continue as Program HE.3.2 and modify:</b> to address SB 35</p>

Program	Progress	Continue/Modify/Delete
<p><b>Program HE.3.3: Use of Planned Development Process</b></p> <p>The City will encourage applicants to use the City's Planned Development combining zone, when city staff believe this option to be beneficial to the applicant, by explaining the benefits of this zone at pre-application meetings for prospective projects. The City will prepare a brochure that describes the Planned Development combining zone, the benefits of this option, and the application procedures.</p> <p><b>Objective:</b> Utilize the Planned Development process to facilitate the development of housing.</p> <p><b>Responsibility:</b> Planning Department</p> <p><b>Timing:</b> Prepare information brochure by December 2014; conduct pre-application meetings as development proposals are received, ongoing.</p> <p><b>Funding:</b> General Fund, permit fees</p>	<p><b>Progress:</b> The City encouraged applicants to use the City's Planned Development Combining District (P-D). The City lacked staff capacity to create an informational brochure.</p>	<p><b>Continue as Program HE.3.3</b></p>
<p><b>Program HE.3.4: Evaluation of Certificate of Compatibility for Manufactured Housing</b></p> <p>Government Code Section 65852.3 establishes certain requirements for the inclusion of manufactured housing in a jurisdiction. One of these requirements is to consider manufactured housing to have the same development standards to which a conventional single-family residential dwelling on the same lot would be subject. Because the City requires a Certificate of Compatibility for manufactured housing (Municipal Code Chapter 17.52), which is not required for single family housing, this might be considered to be in disagreement with the requirements of Section of 65852.3. As such, the City will review the Certificate of Compatibility process to determine if it is in compliance with state law. If it is found to not be in compliance with state law, a revision of the Zoning Ordinance revising or removing this requirement will be completed.</p> <p><b>Objective:</b> Review of the Certificate of Compatibility for manufactured housing to determine if it is in disagreement with state law.</p> <p><b>Responsibility:</b> Planning Department</p>	<p><b>Progress:</b> The City reviewed the Certificate of Compatibility Policy and found it to be in conformance with Government Code Section 65852.3.</p>	<p><b>Delete</b></p>

Program	Progress	Continue/Modify/Delete
<p><b>Timing:</b> Review of Certificate of Compatibility process by June 2015. Revise Zoning Ordinance, if necessary, by December 2015.</p> <p><b>Funding:</b> General Fund, permit fees</p>		
<p><b>Program HE.4.1: Conduct Housing Condition Survey</b></p> <p>The City will update its survey of exterior housing conditions. The objective of the survey will be to characterize housing rehabilitation and replacement needs by category of substandard condition (roof, for example), type of housing unit, and geographic area of the City. The updated survey will assist the City in targeting its housing rehabilitation program to meet the most urgent needs.</p> <p><b>Objective:</b> Update information on housing conditions to better target rehabilitation efforts.</p> <p><b>Responsibility:</b> Planning Department</p> <p><b>Timing:</b> Apply for a CDBG planning grant in 2015 or soon thereafter to fund the housing condition survey; complete the survey within one year of obtaining grant funds before the end of the planning period in 2019.</p> <p><b>Funding:</b> CDBG Planning and Technical Assistance grant</p>	<p><b>Progress:</b> The City hasn't had funding for a housing condition survey. The last housing survey was completed in 2005. The City will seek additional grant funding opportunities as they become available.</p>	<p><b>Continue as Program HE.4.1 and modify:</b> "Apply for CDBG or other grant funds during the cycle to fund a housing condition survey; complete the survey within one year of obtaining grant funds before the end of the planning period."</p>
<p><b>Program HE.4.2: Housing Rehabilitation Program</b></p> <p>The City will continue to apply, or support applications, for state and federal funding for housing rehabilitation. The City will explore alternative methods for administering its housing rehabilitation program when considering renewing its administrative relationship with the Housing Authority for program implementation on behalf of the City.</p> <p><b>Objective:</b> Rehabilitate 30 dwelling units.</p> <p><b>Responsibility:</b> Planning Department, Housing Authority</p> <p><b>Timing:</b> 2014 and ongoing; apply for funding annually.</p> <p><b>Funding:</b> CDBG Program, HOME program, USDA Rural Housing Services programs (for rehabilitation and reconstruction of housing and public facilities), local utility rebate programs for energy efficiency improvements, Department of Energy Weatherization Assistance grants (coordinated through local nonprofit organizations)</p>	<p><b>Progress:</b> Since 2014, the City has received 2 CDBG grant(s) totaling \$872,093. Of this amount, \$500,000 has been allocated to support Owner/Occupied Rehab and \$372,093 for Homeowners Assistance Programs. The City contracts with the Shasta County Housing Authority to facilitate access to rehabilitation funding as available. No homes were supported with rehabilitation assistance in the City during the planning cycle.</p>	<p><b>Continue as Program HE.4.2</b></p>

Program	Progress	Continue/Modify/Delete
<p><b>Program HE.4.3: Improve the Condition of Rental Housing</b></p> <p>The City will use local, state, federal, and private financial resources and regulatory incentives, to the extent these resources are available and appropriate, to improve substandard rental housing units so that they comply with current building code standards. For privately owned rental properties, the program will focus on properties that (1) need substantial rehabilitation or reconstruction; (2) are found to be uninhabitable by the City's building code enforcement officer; (3) have not previously received financial assistance; (4) are not currently income or rent restricted; and (5) are thereby at risk of being lost to the rental housing stock.</p> <p>The City will use information collected from the exterior housing condition survey to target substandard rental properties for improvement. The City will send letters to rental property owners whose properties are found to need substantial rehabilitation to offer inspection services and information on financial assistance available for housing rehabilitation.</p> <p>In exchange for incentives and financial assistance, the City will require that the assisted housing units be rented and affordable to very low- or low-income households for at least 20 years. The City's intent in requiring long-term affordability is to ensure that substantially rehabilitated or reconstructed housing units increase the stock of affordable rental housing. The City will also ensure that, after the rehabilitation or reconstruction has been completed, the property owner provides relocation assistance to current tenants and allows these tenants a right of first refusal to re-occupy their former rental units or another equivalent unit.</p> <p><b>Objective:</b> Rehabilitate 15 rental housing units. (Note: This objective is part of the overall housing rehabilitation objective in Program HE.4.2.)</p> <p><b>Responsibility:</b> Planning Department, Building Division, Housing Authority</p> <p><b>Timing:</b> 2014 and ongoing; apply for additional funding annually.</p> <p><b>Funding:</b> CDBG Program, HOME Program, USDA Rural Housing Services Housing Preservation Grant Program</p>	<p><b>Progress:</b> The City contracts with the Shasta County Housing Authority to support access to rehabilitation funding as available. No homes were supported with rehabilitation assistance in the City during the planning cycle.</p>	<p><b>Continue as Program HE.4.3</b></p>

Program	Progress	Continue/Modify/Delete
<p><b>Program HE.4.4: Address Unsafe Building Conditions</b></p> <p>The City will continue to require and support abatement of unsafe residential structures, giving property owners opportunities to correct deficiencies and offering incentives (such as financial assistance under the housing rehabilitation program) when available to support rehabilitation of unsafe structures. The City's code enforcement activities will focus on the most serious health and safety issues and will continue to be complaint driven (based on complaints of unsafe building conditions referred to the City).</p> <p><b>Objective:</b> Improve unsafe substandard conditions in residential buildings. Estimate: 40 units.</p> <p><b>Responsibility:</b> Planning Department, Building Division</p> <p><b>Timing:</b> Ongoing, as complaints are received or unsafe building conditions are observed by code enforcement staff.</p> <p><b>Funding:</b> General Fund, inspection fees, penalties for code violations, California Code Enforcement Grant Program (based on availability of funding)</p>	<p><b>Progress:</b> City of Anderson continues to use code enforcement to gain compliance with all building codes. This includes rental housing.</p> <p>The City updated their code enforcement ordinance to ensure compliance.</p>	<p><b>Continue as Program HE.4.4</b></p>
<p><b>Program HE.4.5: Preserve Historic and Architecturally Significant Residential Structures and Allow Flexibility in Development Standards for Affordable Historic and Architecturally Significant Structures</b></p> <p>The City will comply with policies and implementation measures in the General Plan Community Development Element for the preservation of architecturally and historically significant residential structures. The City will ensure that historic preservation is given a high priority through its code enforcement activities, housing rehabilitation program, other housing programs that affect existing residential structures, and community planning in transitional areas where nonresidential intrusion could adversely affect historic preservation. Additionally, the City will continue to permit alternate building techniques to conserve historic and architecturally significant structures used to provide low- and moderate-income housing.</p> <p><b>Objective:</b> Ensure that historic preservation is considered in the implementation of housing programs and related planning processes. Facilitate the rehabilitation of historic and affordable housing and the conversion of suitable structures for residential use.</p>	<p><b>Progress:</b> The City of Anderson maintains a design review committee to review changes to historic buildings and its Downtown Mixed-Use zone district is designed to preserve historic buildings.</p>	<p><b>Continue as Program HE.4.5</b></p>

Program	Progress	Continue/Modify/Delete
<p><b>Responsibility:</b> Planning Department, Building Division</p> <p><b>Timing:</b> Ongoing as applications involving historic or architecturally significant structures are received.</p> <p><b>Funding:</b> General Fund, inspection fees</p>		
<p><b>Program HE.5.1: Conserve the Affordability of Subsidized Rental Housing in Anderson</b></p> <p>The Blue Oak Court Apartments is considered to be an “at-risk” affordable housing complex in the City during the 2014–2024 time period. As such, to conserve the supply of affordable rental housing in Anderson, the City will undertake the following actions:</p> <p>Meet with the owners of subsidized rental housing developments, or their representatives, 24 months prior to the opt-out dates for these projects to discuss their plans for maintaining, converting, or selling their properties. If any of the owners indicate an intent to opt out of their funding programs and convert the apartments to market rate housing or sell the property, the City will seek to facilitate the acquisition of the property by another for-profit or nonprofit entity to preserve the rental units as affordable housing. The City will not take part directly in negotiations regarding the property but will apply for state or federal funding on behalf of an interested nonprofit entity, if necessary, to protect the affordability of the rental units. The City will request that the property owners provide evidence that they have complied with state and federal regulations regarding notice to tenants and other procedural matters related to conversion, and the City will contact HUD, if necessary, to verify compliance with notice requirements.</p> <p>Work with the Housing Authority to ensure that low-income tenants displaced as a result of a conversion receive priority for federal housing vouchers.</p> <p>Ensure that tenants are adequately notified throughout the preservation/acquisition process as to the status of their housing units, impacts of the ownership change or preservation process on occupancy and rents, their rights and responsibilities as tenants, and who to contact with questions or concerns. The City will work with the responsible entity (whether the existing property owner, the Housing</p>	<p><b>Progress:</b> The City of Anderson continues to have a number of apartment complexes that offer housing affordable to low-income residents. Blue Oak Court Apartments are now facing the earliest date of conversion in 2062. There are no expected units at-risk during the 2019–2028 planning period.</p>	<p><b>Continue as Program HE.5.1 and modify:</b> to refer to any unexpected conversions or changes in ownership.</p>

Program	Progress	Continue/Modify/Delete
<p>Authority, a nonprofit entity, or a new for-profit entity) to distribute information and conduct tenant meetings, as needed, to keep residents informed of the preservation process, tenant options, and what to expect once the process has been completed.</p> <p><b>Objective:</b> Conserve the affordability of 80 assisted rental housing units for the Blue Oak Apartments.</p> <p><b>Responsibility:</b> Planning Department, Housing Authority, local nonprofit organizations</p> <p><b>Timing:</b> Convene meeting(s) within 24 months of opt-out dates for subsidized rental housing projects.</p> <p><b>Funding:</b> CDBG Program; HOME Program; Low-Income Housing Tax Credit Program</p>		
<p><b>Program HE.5.2: Mobile Home Parks</b></p> <p>The City will continue to meet with mobile home park owners to discuss their long-term goals for their properties and the need for and feasibility of preserving the parks as a resource for affordable housing. Feasibility will be evaluated based on the current condition of park infrastructure and buildings, the condition of mobile homes located in the park, parcel size, accessibility to services, and surrounding land uses. The City will consider the following actions based on the feasibility of preserving the parks:</p> <p>Assist property owners in accessing state and federal funds for park improvements by providing information to park owners on state and federal programs and/or providing referrals to nonprofit organizations that can assist in preparing funding requests.</p> <p>Facilitate a sale to park residents of those mobile home parks the City has targeted for preservation and whose owners do not desire to maintain the present use. If necessary to facilitate a sale, the City will seek state and federal funding to assist residents in purchasing, improving, and managing their parks and/or seek the expertise of a nonprofit organization with experience in mobile home park sales and conversion to resident ownership and management.</p>	<p><b>Progress:</b> The City of Anderson maintains jurisdiction for enforcement of the mobile home parks and will continue to preserve housing within the existing parks.</p> <p>No rehabilitation projects were completed at mobile home parks with City assistance. No sales of mobile home parks to their residents were facilitated by the City.</p>	<p><b>Continue as Program HE.5.2</b></p>

Program	Progress	Continue/Modify/Delete
<p><b>Objective:</b> Conserve the affordability of 10 mobile homes; rehabilitate 5 mobile homes. (Note: These rehabilitation objectives are part of the overall housing rehabilitation objective in Program 4.2.)</p> <p><b>Responsibility:</b> Planning Department, Building Division, Housing Authority</p> <p><b>Timing:</b> Initiate meetings with owners before December 2015 and annually thereafter to discuss options and potential funding for park improvements; be prepared to respond to announced closures as needed.</p> <p><b>Funding:</b> HOME Program, California Housing Finance Agency HELP program, CDBG Program, California Mobilehome Park Resident Ownership Program, Department of Agriculture Rural Housing Services programs</p>		
<p><b>Program HE.5.3: Federal Housing Vouchers</b></p> <p>The City will continue to collaborate with the Housing Authority to provide documentation to the federal government that will support an increase in the number of housing vouchers available to City residents. The City will also provide information at City Hall from the Housing Authority on the federal housing voucher program and the responsibilities of owners of rental property under fair housing laws with regard to housing vouchers. The City will provide information on the housing voucher program directly to rental property owners in its contacts with those individuals.</p> <p><b>Objective:</b> Increase the availability of housing vouchers in Anderson and rental property owners' acceptance of vouchers.</p> <p><b>Responsibility:</b> Planning Department, Housing Authority</p> <p><b>Timing:</b> Meet with the Housing Authority at least annually to discuss ways to support an increase in the number of housing vouchers available to City residents.</p> <p><b>Funding:</b> General Fund</p>	<p><b>Progress:</b> The City of Anderson accomplishes this program by acting as a referral service to inquiring landlords through the distribution of pamphlets. The City participates with Shasta County Housing Authority to facilitate these programs.</p>	<p><b>Continue as Program HE.5.3</b></p>

Program	Progress	Continue/Modify/Delete
<p><b>Program HE.6.1: Encourage the Production of Housing for Large Families</b></p> <p>The City will encourage that at least 10 percent of housing units in new multifamily developments include three- and four-bedroom dwellings, except for housing projects specifically designed for seniors or single adults. The City will use its pre-application meeting process to promote the inclusion of three- and four-bedroom units in multifamily development proposals. As part of the City's design review process, market rate housing projects containing three- and four-bedroom units will be eligible for a 10 percent density bonus and other incentives (e.g., Density Bonus for Housing Quality Design). Affordable housing projects or mixed-income projects meeting the requirements for density bonuses for affordable housing will continue to be eligible for a 25 percent density bonus and other incentives. The City will include guidance in its design review process to clarify the number and/or percentage of three- and four-bedroom units that would qualify for density bonuses.</p> <p><b>Objective:</b> At least 10 percent of new multifamily units should have three or four bedrooms. Estimate: 10 new three- or four-bedroom units.</p> <p><b>Responsibility:</b> Planning Department</p> <p><b>Timing:</b> 2014 and ongoing; continue to approve density bonuses for affordable housing as warranted by qualified projects.</p> <p><b>Funding:</b> General Fund, permit fees</p>	<p><b>Progress:</b> The Diamond Street Affordable Housing Project, completed in 2018 provides 20 3-bedroom units, 16 2-bedroom units, and 8 1-bedroom units. These includes 24 ground floor adaptable units, 3 accessible units, and 1 sensory-impaired unit.</p> <p>Between 2000 and 2018, the number of units in the city increased as follows:</p> <ul style="list-style-type: none"> <li>• 2-bedrooms: 112</li> <li>• 3-bedrooms: 512</li> <li>• 4-bedrooms: 15</li> <li>• 5 or more bedrooms: 50</li> </ul>	<p><b>Delete</b> This is no longer a priority.</p>
<p><b>Program HE.6.2: Special Needs Housing on Infill Sites</b></p> <p>To increase the housing supply for special needs groups, the City will continue to seek the assistance of the Housing Authority and nonprofit housing organizations to identify and secure funding sources to develop vacant properties and to rehabilitate and convert nonresidential buildings to residential use. This program will focus on infill development, mixed-use projects, the conversion of commercial structures to residential use, and the conversion of substandard motels to permanent housing. To implement this program, the City will (1) meet with Housing Authority representatives to provide information on potential sites and housing development proposals that would be appropriate for the use of housing vouchers in conjunction with state</p>	<p><b>Progress:</b> The City met with the Housing Authority and nonprofits on an as-needed basis as potential sites or projects became apparent. The Diamond Street project is an infill site.</p>	<p><b>Continue as Program HE.6.1</b></p>

Program	Progress	Continue/Modify/Delete
<p>or federal new construction or rehabilitation subsidies; and (2) meet with representatives of nonprofit housing providers to seek their interest in securing funding for the development of infill sites or the conversion of nonresidential buildings.</p> <p><b>Objective:</b> Meet a portion of the City’s affordable housing needs through mixed use, infill projects, and adaptive conversion of existing structures.</p> <p><b>Responsibility:</b> Planning Department, Housing Authority</p> <p><b>Timing:</b> Meet with Housing Authority and nonprofit housing providers as proposals for infill sites occur.</p> <p><b>Funding:</b> General Fund</p>		
<p><b>Program HE.6.3: Homeless Services</b></p> <p>The City will periodically meet with homeless service providers in Shasta County to review the potential need for and the feasibility of a local homeless shelter and/or a transitional housing facility, and to review the types of properties and locations that may be considered for such facilities. In addition, the City will support the development of a homeless shelter and/or transitional housing facility to assist such persons in returning to permanent housing.</p> <p><b>Objective:</b> Meet local and regional needs of people who may become temporarily homeless.</p> <p><b>Responsibility:</b> Planning Department</p> <p><b>Timing:</b> Meet with homeless service providers by December 2014 and annually thereafter. On an ongoing basis, be prepared to respond to proposals for such facilities.</p> <p><b>Funding:</b> General Fund, permit fees</p>	<p><b>Progress:</b> The City of Anderson refers the homeless to our local homeless consortium, Good New Rescue Mission and local Churches.</p>	<p><b>Continue as Program HE.6.2</b></p>
<p><b>Program HE.6.4: Continuum of Care for Seniors</b></p> <p>To support the development of senior housing, especially a senior housing facility that provides a full spectrum or “continuum of care”—from complete independent living to fully assisted care—within one development, the City will “market” opportunities for such development and will offer appropriate incentives to providers of continuum of care housing and services for seniors. The City will identify such providers in Northern California and will provide them with</p>	<p><b>Progress:</b> The City has continued to enforce state and federal standards for accessibility of multifamily buildings. The City promotes existing multifamily structures to meet current standards. The City participates with Shasta County Housing Authority to facilitate these programs.</p>	<p><b>Continue as Program HE.6.3</b></p>

Program	Progress	Continue/Modify/Delete
<p>information on local incentives for senior housing projects. The City will also be prepared to facilitate proposals when such projects are proposed.</p> <p><b>Objective:</b> Facilitate development of a continuum of care facility for seniors in the City of Anderson.</p> <p><b>Responsibility:</b> Planning Department</p> <p><b>Timing:</b> Update and provide information on opportunities and incentives to senior housing providers by December 2015 and every two years thereafter. City staff will be prepared to respond to project proposals; ongoing.</p> <p><b>Funding:</b> General Fund</p>		
<p><b>Program HE.6.5: Accessibility of Housing for Persons with Disabilities</b></p> <p>The City will continue to enforce state and federal standards for the accessibility of multifamily buildings for persons with disabilities. The City will also continue to promote accessibility improvements for existing multifamily structures by making such improvements an eligible activity for the housing and rental unit rehabilitation programs and by including information on accessibility improvements in program literature.</p> <p><b>Objective:</b> Improve the accessibility of multifamily buildings for persons with disabilities.</p> <p><b>Responsibility:</b> Planning Department, Building Division</p> <p><b>Timing:</b> Ongoing.</p> <p><b>Funding:</b> General Fund, permit fees</p>	<p><b>Progress:</b> No rehabilitation projects were completed with City assistance during the planning period.</p>	<p><b>Continue as Program HE.6.4 and modify to</b> remove “City will continue to enforce state and federal standards,” since this is already part of the design review process.</p>
<p><b>Program HE.6.6: Special Needs Housing</b></p> <p>In implementing affordable housing programs under Goal 1, the City will work with housing providers to ensure that special housing needs are addressed for seniors, large families, female-headed households, single-parent households with children, persons with disabilities, persons with developmental disabilities, homeless individuals and families, and farmworker families. The City will seek to meet these special housing needs through a combination of regulatory incentives, updated zoning standards, new housing construction</p>	<p><b>Progress:</b> See progress of other programs (3.1, 6.1, 6.3, 6.4 and 6.5).</p>	<p><b>Continue as Program HE.6.6</b></p>

Program	Progress	Continue/Modify/Delete
<p>programs, housing rehabilitation projects, homebuyer assistance programs, and support services.</p> <p><b>Objective:</b> Ensure that special housing needs are addressed in the City's housing programs.</p> <p><b>Responsibility:</b> Planning Department, Community and Economic Development Division</p> <p><b>Timing:</b> Ongoing, as relevant to various programs proposed in the Housing Element.</p> <p><b>Funding:</b> Federal Housing Opportunities for Persons with AIDS, California Child Care Facilities Finance Program, and other state and federal programs designated specifically for special needs groups</p>		
<p><b>Program HE.7.1: Energy Conservation in Residential Land Use Planning and Design</b></p> <p>The City will continue to promote energy efficiency in residential land use planning and design through techniques such as considering the layout and configuration of homes to take advantage of solar access when feasible; the use of landscaping to reduce heat gain during warm weather; the configuration of new developments to provide opportunities for non-motorized forms of travel; the promotion of infill development to reduce travel distances; and the landscaping of parking areas to provide shade. The City will promote these techniques through its subdivision site plan review and design review processes in pre-application meetings, promotional literature available at the permit counter, and the posting of information on energy conservation on the City's website.</p> <p><b>Objective:</b> Support residential energy efficiency, reduce residential energy consumption, and reduce the cost of household energy to support long-term affordability.</p> <p><b>Responsibility:</b> Planning Department, Building Division</p> <p><b>Timing:</b> Ongoing as applications are received; provide promotional information at the permit counter and on the City's website beginning January 2015.</p> <p><b>Funding:</b> Permit fees</p>	<p><b>Progress:</b> The City enforced state law and encouraged projects, where feasible to go beyond minimum requirements, to encourage and facilitate infill development projects, and to support/encourage energy conservation and green building techniques.</p>	<p><b>Continue as Program HE.7.1</b></p>

Program	Progress	Continue/Modify/Delete
<p><b>Program HE.8.1: Promote Equal Housing Opportunities</b>                      The City will continue to provide information to the public regarding rights and responsibilities under state and federal laws for non-discrimination in housing. The City will designate a contact person at City Hall to provide information to the public and refer housing discrimination or fair housing inquiries to the appropriate nonprofit legal service and/or the county, state, or federal agency that handles housing discrimination complaints or provides fair housing information. The City will post information on its website regarding individuals and organizations to contact for housing discrimination-related matters and will provide free literature from these organizations for distribution at City Hall, the Frontier Senior Center, and the Anderson Branch Library.</p> <p><b>Objective:</b> Promote equal housing opportunities for all City residents.  <b>Responsibility:</b> Planning Department, City Manager  <b>Timing:</b> Ongoing. Post information on City website and provide free literature by December 2014.  <b>Funding:</b> General Fund</p>	<p><b>Progress:</b> The Development Service Department provides information to the public and provides referrals.</p>	<p><b>Continue as Program HE.8.1</b> Combine with Program HE.8.2 and modify to address new Affirmatively Furthering Fair Housing (AFFH) requirements.</p>
<p><b>Program HE.8.2: Organize Fair Housing Event</b>                      The City will continue to collaborate with the Housing Authority, the Shasta County Association of Realtors, and Legal Services of Northern California to continue a fair housing program that will be scheduled as part of a larger community-wide event that will draw from all segments of the community. The fair housing component of the annual community event will be advertised and promoted in a manner similar to the event itself. The City may or may not take the lead to coordinate the fair housing program, depending on the roles and responsibilities agreed to by participating organizations.</p> <p><b>Objective:</b> Promote equal housing opportunities for all city residents.  <b>Responsibility:</b> Planning Department, City Manager  <b>Timing:</b> Continue the fair housing program on an annual basis.  <b>Funding:</b> General Fund</p>	<p><b>Progress:</b> The City of Anderson partners with Legal Services of Northern California to conduct an Annual Fair Housing Workshop.</p>	<p><b>Continue as Program HE.8.1</b> Combine with Program HE.8.1 and modify to address new AFFH requirements.</p>

## GOALS, POLICIES, AND PROGRAMS

This section of the Housing Element presents the City of Anderson's goals, policies, and programs relative to the development, improvement, and maintenance of housing during the current planning period.

### **GOAL HE.1: PROVIDE FOR A VARIETY OF HOUSING TYPES AND COSTS FOR ALL SEGMENTS OF THE POPULATION**

#### **Program HE.1.1: High Quality in New Residential Development**

The City will continue to seek, through a design review process, high-quality design and construction in new residential developments, consistent with cost considerations for affordable housing, to reduce long-term maintenance costs, provide long-lasting and sound housing for residents, ensure that landscaping and accessible areas for public use are provided, and conserve natural resources.

Objective: Meet minimum standards for residential design as set forth in the City of Anderson Zoning Ordinance.

Responsibility: Development Services Department

Timing: 2020 and ongoing as project applications are reviewed.

Funding: General Fund, permit fees

#### **Program HE.1.2: Accessory Dwelling Units (ADUs)**

The City will promote ADUs through (1) a flyer or brochure to be available at the Planning and Building divisions' permit counters, (2) the City's website, and/or (3) an informational insert in property owner utility bills.

The City will amend its Zoning Ordinance to comply with all state law pertaining to Accessory Dwelling Units (ADUs).

Objective: Approve as many second unit proposals as are applied for, subject to compliance with city standards. Estimate: 25 units.

Responsibility: Development Services Department

Timing: Provide information by November 2021; insert information in utility bills annually; ongoing. Amend the Zoning Ordinance by July 2021.

Funding: General Fund, permit fees

#### **Program HE.1.3: Density Bonuses and Other Regulatory Incentives**

The City will continue to offer density bonuses of more than 25 percent. The City will update its density bonus ordinance to be consistent with state law, including increasing the bonus to 35 percent.

The City will provide at least one other regulatory incentive as provided in the Anderson Zoning Ordinance, to comply with state law regarding residential projects that include specified percentages of extremely low-income, very low-income, low-income, and/or senior housing. The City will maintain the Zoning Ordinance provisions in compliance with state law requirements for density bonuses.

The City will promote its density bonus program to prospective developers through (1) a pre-application conference in which the City discusses its affordable housing goals, (2) the City's website, and (3) ongoing contacts with nonprofit housing providers active in Shasta County to ensure their awareness of the City's affordable housing incentives.

In addition to density bonuses, the City will continue to offer at least one other regulatory incentive, which may include, but not be limited to, the following:

- A reduction in development standards such as reduced parking, reduced minimum lot sizes, reduced setbacks, increase building height, etc.
- Other regulatory incentives or concessions proposed by the developer or by the City that result in identifiable cost reductions or avoidance.
- Deferral of payment of City development impact fees until project occupancy, or other time agreed to by the applicant and the City.

Objective: Approve density bonus units as justified under the Zoning Code. Estimate: 6 units.

Responsibility: Development Services Department

Timing: 2020 and ongoing. Continue to conduct pre-application meetings with applicants for residential development approval and nonprofit housing organizations, as requested, to clarify options for density bonuses and other incentives.

Funding: General Fund, permit fees

**Program HE.1.4: Promote Homeownership for Low- and Moderate-Income Households**

The City will continue to work with nonprofit organizations (such as LINC Housing Resources, Christian Church Homes, Community Housing Improvement Program, Mercy Housing, and Habitat for Humanity) and the Housing Authority to implement first-time homebuyer assistance programs for low-income and moderate-income households. Nonprofit agencies will be the primary organizations to process applications for first-time homebuyer assistance, coordinate lending decisions with participating first-mortgage lenders, provide homebuyer training and technical assistance, and manage loan portfolios.

The City will promote first-time homebuyer assistance through informational literature and applications available at City Hall, the public library, and other public locations; the City's website; and referrals of inquiries to the Housing Authority or nonprofit program provider.

The City will also meet with the Housing Authority, nonprofit organizations, realtors, and lenders to determine the feasibility of, and best method for soliciting participation by, home builders to include less-costly homes that could be eligible for purchase by first-time homebuyers. The feasibility of linking first-time homebuyer assistance in new single-family developments may depend on the granting of density bonuses and other regulatory incentives.

- Objective: Assist first-time homebuyers. Estimate: 10 units.
- Responsibility: Development Services Department, Housing Authority, participating nonprofit organizations
- Timing: Continue to distribute promotional information, review materials annually and update if needed; provide information to the Housing Authority, nonprofit organizations, realtors, and lenders, ongoing; be prepared to encourage single-family home builders to include less-costly units through pre-application meetings, ongoing.
- Funding: For promotional literature—General Fund, permit fees. For financing first-time homebuyer assistance—CalHome Program (HCD), Home Investment Partnership Program (HCD), Small Cities Community Development Block Grant Program (HCD), California Housing Finance Agency Down Payment Assistance Programs (100% Loan Program), Affordable Housing Partnership Program, Mortgage Credit Certificates

**Program HE.1.5: Continue to Use State, Federal, and Private Funding Programs**

The City will continue to collaborate with affordable housing providers to identify appropriate state, federal, or private funding programs from which to apply for grants and loans to finance the development of housing affordable to low- and moderate-income households, the development of shelter facilities for special housing needs groups, and the provision of supportive services. City staff will meet periodically each year with Housing Authority staff and representatives of other agencies and private entities that provide housing, shelter, and supportive services to determine (1) specific projects or programs that these organizations intend to pursue, (2) funding requirements, (3) appropriate state, federal, or private funding sources that should be accessed, (4) the appropriate lead agency for submitting a funding request, and (5) the City's role in supporting a funding request when the City is not the lead agency.

- Objective: Secure funding to support the City in meeting the construction objectives for low- and moderate-income housing for 2019–2028.
- Responsibility: Development Services Department, Housing Authority, other public and private housing and supportive service providers
- Timing: Meet as needed, at least annually; apply for state, federal, and/or private funding each year as agreed by the participating parties according to the application cycle of the funding sources. The schedules of project or program proposals and the application cycles of state, federal, and private funding programs will dictate the frequency and timing of meetings each year.
- Funding: General Fund, corresponding funding programs

**Program HE.1.6: Expanded Housing Opportunities Extremely Low-Income Households**

In order to help meet the needs of extremely low-income persons and households, the City will continue to prioritize funding and/or offer financial incentives or regulatory concessions to encourage the development of single-room occupancy units and/or other units affordable to persons with extremely low income, such as supportive and multifamily. Further, the City will continue to contact qualified developers of low-income housing to discuss existing extremely low-income housing needs in the City, as well as possible incentives for the development of housing.

Objective: Facilitate the development of 15 single-room occupancy units or other units deemed affordable to extremely low-income persons.

Responsibility: Development Services Department, Planning Commission, City Council

Timing: Meet with developers on a biennial basis beginning in November 2021, with incentives ongoing as housing for persons with extremely low income is proposed.

Financing: Small Cities Community Development Block Grant Program (HCD), Multifamily Housing Program (HCD), General Fund

**GOAL HE.2: PROVIDE ADEQUATE SITES TO MEET FUTURE HOUSING NEEDS AND ANDERSON’S SHARE OF REGIONAL HOUSING NEEDS**

**Program HE.2.1: Maintain an Adequate Land Inventory for Housing Needs**

The City will annually review the land inventory to ensure the City is able to meet the City's Regional Housing Needs Allocation. If additional capacity is needed, the City will look to identify additional sites or modify current zoning standards and or zoning districts.

Should it be determined that additional capacity is still needed, the City will work with the Shasta County Local Agency Formation Commission (LAFCO) to determine the necessity for and feasibility of annexation to increase land suitable for residential development.

Any decision on whether to initiate annexation proceedings, or to rezone existing properties, will be made by the City Council after review of the land inventory and with the consent of the affected property owners.

Objective: Maintain sufficient sites to accommodate, at a minimum, the City's share of regional housing needs through the end of the current RHNA cycle.

Responsibility: Development Services Department, Planning Commission, City Council

Timing: Annually review the land inventory by April 1 of each year, beginning April 1, 2021; implement zoning district changes as needed.

Funding: General Fund

**Program HE.2.2: Facilitate Lot Mergers to Increase Housing Development Potential**

As potential projects arise, the City will encourage property owners of small adjacent infill lots, zoned to accommodate multifamily housing, when such lots are vacant or underutilized, in order to encourage the owners to merge suitable lots to increase the development potential for housing. When approached by developers or property owners regarding a potential project, the City will discuss the advantages of lot mergers and may offer incentives for owners to merge their lots. Such incentives may include, but are not limited to, the option to use a planned development combining zone that will offer greater flexibility in development standards, or the provision of density bonuses and/or other incentives listed in Program HE.1.3 for projects that include affordable or senior housing.

- Objective: Increase the development potential of small, individual lots under single ownership so that the maximum development potential allowed by zoning can be achieved. Estimate: 4 merged lots.
- Responsibility: Development Services Department
- Timing: Ongoing, in response to inquiries and project applications.
- Funding: General Fund, permit fees

**Program HE.2.3: Residential Mixed Use and Infill**

The City will continue to promote residential mixed-use development in appropriate commercial zones and in the downtown area. The City will meet with property owners of sites and structures suitable for residential mixed-use and/or infill development, and developers interested in developing such property, to discuss opportunities and possible incentives to encourage development. Appropriate sites include vacant infill parcels, underutilized properties, structures with underutilized floor space above street level, and buildings that may be feasible to convert to residential or residential-commercial mixed use.

In an effort to encourage property owners and developers to consider mixed-use and infill development opportunities, the City will meet with interested property owners and developers, support applications for state or federal funding for projects that will provide affordable housing, provide information on state and federal programs that property owners can access directly, and provide expedited permit processing that may be needed to access funding. Projects meeting the criteria for density bonuses can also receive related incentives. If the City has sufficient resources, it will establish guidelines for multifamily development and adaptive reuse of structures within the commercial districts.

- Objective: Facilitate the development of an estimated 30 mixed-use housing units, 15 affordable to low- and/or very low-income households.
- Responsibility: Development Services Department
- Timing: Ongoing, as projects are processed through the Planning Department. The City will consider eligible applications for state or federal funds based on the funding requirements of proposed projects, the funding cycles of state and federal programs, and related priorities as funding opportunities are announced, annually and ongoing 2019–2028.

Funding: General Fund. The City will review notices of funding availability and other program priorities to determine when related grant applications may be warranted.

**Program HE.2.4: Residential By-Right for Developments with 20% Affordable**

To comply with AB 1397, sites with APNs 201-060-020, 201-170-031, 201-630-005 in the vacant land inventory in this 6th cycle Housing Element shall be allowed to be developed for residential use by-right, in accordance with Government Code 65583.2(c). This by-right (without discretionary review) requirement is only for housing developments in which at least 20 percent of the units are affordable to lower-income households. The application of the requirement should not be used to further constrain the development of housing. As such, housing developments that do not contain the requisite 20 percent would still be allowed to be developed according to the underlying (base) zoning. APNs 201-060-020, 201-170-031, 201-630-005 are currently zoned C-1, which requires a Use Permit for multifamily housing development. The City may modify the Zoning Ordinance to reflect the by-right provisions described in this program.

Objective: Provide adequate sites for lower-income housing.

Responsibility: Development Services Department

Timing: The City will amend its zoning and permit procedures by April 2023.

Funding: General Fund

**GOAL HE.3: REMOVE CONSTRAINTS TO THE DEVELOPMENT AND AVAILABILITY OF HOUSING FOR ALL SEGMENTS OF THE POPULATION**

**Program HE.3.1: Update the Zoning Ordinance (Title 17 of the Anderson Municipal Code)**

The City will update the Zoning Ordinance to remove unnecessary constraints to the availability of housing for all segments of the population. The City will implement the following code amendments:

- While transitional and supportive housing is allowed in all residential zoning districts in the city, this type of housing is not allowed in the Agricultural (AG), Natural Resources (NR), or Mixed-Use (MU) zones, which do allow residential uses. In order to fully comply with SB 2 (Cedillo), amend the Zoning Ordinance to allow transitional and supportive housing in all zones allowing residential uses in the same way other residential uses are allowed in those zones. Additionally, the City will revise the Zoning Ordinance to allow supportive housing without discretionary review in all zones that allow multifamily housing or mixed-use development, including nonresidential zones, at the density allowed for other residential uses in the zoning district. The allowed uses along with corresponding development standards should be applied as detailed in AB 2162.
- Allow farmworker/employee housing of up to 12 units or 36 beds without discretionary review in all zones allowing agricultural uses consistent with Health and Safety Code Section 17021.6.

Objective: Facilitate housing opportunities by eliminating unnecessary constraints through updates of the City's Zoning Ordinance.

Responsibility: Development Services Department, Planning Commission, City Council

Timing: Adopt related Zoning Ordinance amendments by January 2021.

Funding: General Fund

**Program HE.3.2: Continue to Expedite Applications for Residential Development**

The City will continue to expedite processing of housing development project proposals consistent with General Plan policies and regulatory requirements (e.g., the California Environmental Quality Act, the Subdivision Map Act) using pre-application meetings. The City will promptly schedule pre-application meetings to clarify the application process and development standards and to explain possible incentives (e.g., density bonuses) to support the development of housing.

The City will establish a written policy or procedure and other guidance as appropriate to specify the SB 35 streamlining approval process and standards for eligible projects, as set forth under GC Section 65913.4.

Objective: Reduce processing times for residential development, particularly affordable housing developments.

Responsibility: Planning Department, Planning Commission

Timing: Provide expedited permit processing in response to inquiries and project applications on an ongoing basis, develop a SB 35 streamlining approval process by January 2021.

Funding: General Fund, application fees

**Program HE.3.3: Use of Planned Development Process**

The City will encourage applicants to use the City's Planned Development combining zone, when city staff believe this option to be beneficial to the applicant, by explaining the benefits of this zone at pre-application meetings for prospective projects. The City will prepare a brochure that describes the Planned Development combining zone, the benefits of this option, and the application procedures.

Objective: Utilize the Planned Development process to facilitate the development of housing.

Responsibility: Planning Department

Timing: Prepare information brochure by November 2021; conduct pre-application meetings as development proposals are received, ongoing.

Funding: General Fund, permit fees

## **GOAL HE.4: IMPROVE THE CONDITION OF OLDER, SUBSTANDARD HOUSING**

### **Program HE.4.1: Conduct Housing Condition Survey**

The City will apply for CDBG or other grant funds during the Cycle to fund a housing condition survey. The City will update its survey of exterior housing conditions. The objective of the survey will be to characterize housing rehabilitation and replacement needs by category of substandard condition (roof, for example), type of housing unit, and geographic area of the City. The updated survey will assist the City in targeting its housing rehabilitation program to meet the most urgent needs.

Objective: Update information on housing conditions to better target rehabilitation efforts.

Responsibility: Development Services Department

Timing: Apply for a CDBG planning grant to fund the housing condition survey; complete the survey within one year of obtaining grant funds before the end of the planning period in 2028.

Funding: CDBG Planning and Technical Assistance grant

### **Program HE.4.2: Housing Rehabilitation Program**

The City will continue to apply, or support applications, for state and federal funding for housing rehabilitation. The City will explore alternative methods for administering its housing rehabilitation program when considering renewing its administrative relationship with the Housing Authority for program implementation on behalf of the City.

Objective: Rehabilitate 30 dwelling units.

Responsibility: Development Services Department, Housing Authority

Timing: 2020 and ongoing; apply for funding annually or as Notice of Funding Available (NOFAs) are released.

Funding: CDBG Program, HOME program, USDA Rural Housing Services programs (for rehabilitation and reconstruction of housing and public facilities), local utility rebate programs for energy efficiency improvements, Department of Energy Weatherization Assistance grants (coordinated through local nonprofit organizations)

### **Program HE.4.3: Improve the Condition of Rental Housing**

The City will use local, state, federal, and private financial resources and regulatory incentives, to the extent these resources are available and appropriate, to improve substandard rental housing units so that they comply with current building code standards. For privately owned rental properties, the program will focus on properties that (1) need substantial rehabilitation or reconstruction; (2) are found to be uninhabitable by the City's building code enforcement officer; (3) have not previously received financial assistance; (4) are not currently income or rent restricted; and (5) are thereby at risk of being lost to the rental housing stock.

The City will use information collected from the exterior housing condition survey to target substandard rental properties for improvement. The City will send letters to rental property owners whose properties are found to need substantial rehabilitation to offer inspection services and information on financial assistance available for housing rehabilitation.

In exchange for incentives and financial assistance, the City will require that the assisted housing units be rented and affordable to very low- or low-income households for at least 20 years. The City's intent in requiring long-term affordability is to ensure that substantially rehabilitated or reconstructed housing units increase the stock of affordable rental housing. The City will also ensure that, after the rehabilitation or reconstruction has been completed, the property owner provides relocation assistance to current tenants and allows these tenants a right of first refusal to re-occupy their former rental units or another equivalent unit.

- Objective:           Rehabilitate 15 rental housing units. (Note: This objective is part of the overall housing rehabilitation objective in Program HE.4.2.)
- Responsibility:    Development Services Department, Housing Authority
- Timing:             2020 and ongoing; apply for additional funding annually or as NOFAs are released.
- Funding:            CDBG Program, HOME Program, USDA Rural Housing Services Housing Preservation Grant Program

**Program HE.4.4: Address Unsafe Building Conditions**

The City will continue to require and support abatement of unsafe residential structures, giving property owners opportunities to correct deficiencies and offering incentives (such as financial assistance under the housing rehabilitation program) when available to support rehabilitation of unsafe structures. The City's code enforcement activities will focus on the most serious health and safety issues and will continue to be complaint driven (based on complaints of unsafe building conditions referred to the City).

- Objective:           Improve unsafe substandard conditions in residential buildings. Estimate: 40 units.
- Responsibility:    Planning Department, Building Division
- Timing:             Ongoing, as complaints are received, or unsafe building conditions are observed by code enforcement staff.
- Funding:            General Fund, inspection fees, penalties for code violations, California Code Enforcement Grant Program (based on availability of funding)

**Program HE.4.5: Preserve Historic and Architecturally Significant Residential Structures and Allow Flexibility in Development Standards for Affordable Historic and Architecturally Significant Structures**

The City will comply with policies and implementation measures in the General Plan Community Development Element for the preservation of architecturally and historically significant residential structures. The City will ensure that historic preservation is given a high priority through its code enforcement activities, housing rehabilitation program, other housing programs that affect existing residential structures, and community planning in transitional areas where nonresidential

intrusion could adversely affect historic preservation. Additionally, the City will continue to permit alternate building techniques to conserve historic and architecturally significant structures used to provide low- and moderate-income housing.

**Objective:** Ensure that historic preservation is considered in the implementation of housing programs and related planning processes. Facilitate the rehabilitation of historic and affordable housing and the conversion of suitable structures for residential use.

**Responsibility:** Development Services Department, Building Division

**Timing:** Ongoing as applications involving historic or architecturally significant structures are received.

**Funding:** General Fund, inspection fees

### **GOAL HE.5: MAINTAIN THE AFFORDABILITY OF RENTAL HOUSING OCCUPIED BY LOWER-INCOME HOUSEHOLDS**

#### **Program HE.5.1: Conserve the Affordability of Subsidized Rental Housing in Anderson**

There are no “at-risk” affordable housing units in the City during the 2019–2028 time period. The earliest date of conversion for any of the developments with affordable units is 2058. To conserve the supply of affordable rental housing in Anderson, the City will maintain a list of all dwellings within the city that are subsidized by government funding or low-income housing developed through local regulations or incentives and that the City will contact all property owners and ask them to provide at least two years’ notice prior to the conversion of any units for lower-income households to market rate units. If the City learns of any unexpected potential conversions or changes in ownership, the City will take the following actions:

- Meet with the owners (or their representatives) of the subsidized rental housing developments that are facing unexpected risk to the affordable units in a timely fashion, to discuss their plans for maintaining, converting, or selling their properties. If any of the owners indicate that the affordability of the units is at risk of conversion to market rate housing or that the owner intends to sell the property, the City will seek to facilitate the acquisition of the property by another for-profit or nonprofit entity to preserve the rental units as affordable housing. The City will not take part directly in negotiations regarding the property but will apply for state or federal funding on behalf of an interested nonprofit entity, if necessary, to protect the affordability of the rental units. The City will request that the property owners provide evidence that they have complied with state and federal regulations regarding notice to tenants and other procedural matters related to conversion, and the City will contact HUD, if necessary, to verify compliance with notice requirements.
- Work with the Housing Authority to ensure that low-income tenants displaced as a result of a conversion receive priority for federal housing vouchers.
- Ensure that tenants are adequately notified throughout the preservation/acquisition process as to the status of their housing units, impacts of the ownership change or preservation process on occupancy and rents, their rights and responsibilities as tenants, and who to contact with questions or concerns. The City will work with the responsible entity (whether the existing property owner, the Housing Authority, a nonprofit entity, or a

new for-profit entity) to distribute information and conduct tenant meetings, as needed, to keep residents informed of the preservation process, tenant options, and what to expect once the process has been completed.

Continue and modify to refer to any unexpected conversions or changes in ownership.

- Objective: Conserve the affordability of the City's assisted rental housing units.
- Responsibility: Development Services Department, Housing Authority, local nonprofit organizations
- Timing: Convene meeting(s) without delay if notified of a potential unexpected loss of affordable units. Convene meetings within 24 months of opt-out dates for subsidized rental housing projects.
- Funding: CDBG Program; HOME Program; Low-Income Housing Tax Credit Program

**Program HE.5.2: Mobile Home Parks**

The City will continue to meet with mobile home park owners to discuss their long-term goals for their properties and the need for and feasibility of preserving the parks as a resource for affordable housing. Feasibility will be evaluated based on the current condition of park infrastructure and buildings, the condition of mobile homes located in the park, parcel size, accessibility to services, and surrounding land uses. The City will consider the following actions based on the feasibility of preserving the parks:

- Assist property owners in accessing state and federal funds for park improvements by providing information to park owners on state and federal programs and/or providing referrals to nonprofit organizations that can assist in preparing funding requests.
- Facilitate a sale to park residents of those mobile home parks the City has targeted for preservation and whose owners do not desire to maintain the present use. If necessary to facilitate a sale, the City will seek state and federal funding to assist residents in purchasing, improving, and managing their parks and/or seek the expertise of a nonprofit organization with experience in mobile home park sales and conversion to resident ownership and management.

- Objective: Conserve the affordability of 10 mobile homes; rehabilitate 5 mobile homes. (Note: These rehabilitation objectives are part of the overall housing rehabilitation objective in Program HE.4.2.)
- Responsibility: Development Services Department, Building Division, Housing Authority
- Timing: Initiate meetings with owners before November 2021 and annually thereafter to discuss options and potential funding for park improvements; be prepared to respond to announced closures as needed.
- Funding: HOME Program, California Housing Finance Agency HELP program, CDBG Program, California Mobile Home Park Resident Ownership Program, Department of Agriculture Rural Housing Services programs

**Program HE.5.3: Federal Housing Vouchers**

The City will continue to collaborate with the Housing Authority to provide documentation to the federal government that will support an increase in the number of housing vouchers available to City residents. The City will also provide information at City Hall from the Housing Authority on the federal housing voucher program and the responsibilities of owners of rental property under fair housing laws with regard to housing vouchers. The City will provide information on the housing voucher program directly to rental property owners in its contacts with those individuals.

Objective: Increase the availability of housing vouchers in Anderson and rental property owners' acceptance of vouchers.

Responsibility: Development Services Department, Housing Authority

Timing: Meet with the Housing Authority at least annually to discuss ways to support an increase in the number of housing vouchers available to city residents.

Funding: General Fund

**GOAL HE.6: PROVIDE FOR SPECIAL HOUSING NEEDS**

**Program HE.6.1: Special Needs Housing on Infill Sites**

To increase the housing supply for special needs groups, such as, seniors, large families, female-headed households, single-parent households with children, persons with disabilities, persons with developmental disabilities, homeless individuals and families, and farmworker families, the City will continue to seek the assistance of the Housing Authority and nonprofit housing organizations to identify and secure funding sources to develop vacant properties and to rehabilitate and convert nonresidential buildings to residential use. This program will focus on infill development, mixed-use projects, the conversion of commercial structures to residential use, and the conversion of substandard motels to permanent housing. To implement this program, the City will (1) meet with Housing Authority representatives to provide information on potential sites and housing development proposals that would be appropriate for the use of housing vouchers in conjunction with state or federal new construction or rehabilitation subsidies; and (2) meet with representatives of nonprofit housing providers to seek their interest in securing funding for the development of infill sites or the conversion of nonresidential buildings.

Objective: Meet a portion of the City's affordable housing needs through mixed use, infill projects, and adaptive conversion of existing structures.

Responsibility: Development Services Department, Housing Authority

Timing: Meet with Housing Authority and nonprofit housing providers as proposals for infill sites occur.

Funding: General Fund

**Program HE.6.2: Homeless Services**

The City will periodically meet with homeless service providers in Shasta County to review the potential need for and the feasibility of a local homeless shelter and/or a transitional housing facility, and to review the types of properties and locations that may be considered for such facilities. In addition, the City will support the development of a homeless shelter and/or transitional housing facility to assist such persons in returning to permanent housing.

Per AB 1010, the City will revise the City's Zoning Ordinance to allow low barrier navigation centers for the homeless per Government Code 65660-65668.

Objective: Meet local and regional needs of people who may become temporarily homeless.

Responsibility: Development Services Department

Timing: Meet with homeless service providers by November 2021 and annually thereafter. On an ongoing basis, be prepared to respond to proposals for such facilities. Adopt related Zoning Ordinance amendments within one year of Housing Element adoption.

Funding: General Fund, permit fees

**Program HE.6.3: Continuum of Care for Seniors**

To support the development of senior housing, especially a senior housing facility that provides a full spectrum or "continuum of care"—from complete independent living to fully assisted care—within one development, the City will "market" opportunities for such development and will offer appropriate incentives to providers of continuum of care housing and services for seniors. The City will identify such providers in Northern California and will provide them with information on local incentives for senior housing projects. The City will also be prepared to facilitate proposals when such projects are proposed.

Objective: Facilitate development of a continuum of care facility for seniors in the City of Anderson.

Responsibility: Development Services Department

Timing: Update and provide information on opportunities and incentives to senior housing providers by November 2021 and every two years thereafter. City staff will be prepared to respond to project proposals; ongoing.

Funding: General Fund

**Program HE.6.4: Accessibility of Housing for Persons with Disabilities**

To support accessibility of multifamily buildings for persons with disabilities, the City will continue to promote accessibility improvements for existing multifamily structures by making such improvements an eligible activity for the housing and rental unit rehabilitation programs and by including information on accessibility improvements in program literature. The City will continue to apply, or support applications, for state and federal funding for housing rehabilitation and will explore alternative methods for administering its housing rehabilitation program when considering

renewing its administrative relationship with the Housing Authority for program implementation on behalf of the City.

Objective: Improve the accessibility of multifamily buildings for persons with disabilities.

Responsibility: Development Services Department, Building Division

Timing: Ongoing and as projects are processed through the Planning Department.

Funding: General Fund, permit fees

**Program HE.6.5: Assistance for Persons with Developmental Disabilities**

Work with Far Northern Regional Center, to implement programs, including:

- An outreach program that informs families in the City about housing and services available for persons with developmental disabilities. The program could include developing an informational brochure and directing people to service information on the City's website.
- A program to encourage housing providers to designate a portion of new affordable housing developments for persons with disabilities, especially persons with developmental disabilities, and pursue funding sources designated for persons with special needs and disabilities.

Objective: Improve the accessibility of housing for persons with developmental disabilities.

Responsibility: Development Services Department

Timing: Develop an outreach program within two years of adopting the Housing Element to assist persons with development disabilities.

Funding: General Fund

**Program HE.6.6: Special Needs Housing**

In implementing affordable housing programs under Goal 1, the City will work with housing providers to ensure that special housing needs are addressed for seniors, large families, female-headed households, single-parent households with children, persons with disabilities, persons with developmental disabilities, homeless individuals and families, and farmworker families. The City will seek to meet these special housing needs through a combination of regulatory incentives, updated zoning standards, new housing construction programs, housing rehabilitation projects, homebuyer assistance programs, and support services.

Objective: Ensure that special housing needs are addressed in the City's housing programs.

Responsibility: City Manager, Development Services Department

Timing: Ongoing, as relevant to various programs proposed in the Housing Element.

Funding: Federal Housing Opportunities for Persons with AIDS, California Child Care Facilities Finance Program, and other state and federal programs designated specifically for special needs groups

**GOAL HE.7: PROMOTE RESIDENTIAL ENERGY CONSERVATION****Program HE.7.1: Energy Conservation in Residential Land Use Planning and Design**

The City will continue to promote energy efficiency in residential land use planning and design through techniques such as considering the layout and configuration of homes to take advantage of solar access when feasible; the use of landscaping to reduce heat gain during warm weather; the configuration of new developments to provide opportunities for non-motorized forms of travel; the promotion of infill development to reduce travel distances; and the landscaping of parking areas to provide shade. The City will promote these techniques through its subdivision site plan review and design review processes in pre-application meetings, promotional literature available at the permit counter, and the posting of information on energy conservation on the City's website.

Objective: Support residential energy efficiency, reduce residential energy consumption, and reduce the cost of household energy to support long-term affordability.

Responsibility: Development Services Department

Timing: Ongoing as applications are received; provide promotional information at the permit counter and on the City's website beginning January 2021.

Funding: Permit fees

**GOAL HE.8: PROMOTE EQUAL HOUSING OPPORTUNITY AND ENVIRONMENTAL JUSTICE****Program HE.8.1: Promote Equal Housing Opportunities**

The City will develop a plan to Affirmatively Further Fair Housing (AFFH). The AFFH Plan shall take actions to address significant disparities in housing needs and in access to opportunity for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability, and other characteristics protected by the California Fair Employment and Housing Act (Part 2.8 [commencing with Section 12900] of Division 3 of Title 2), Section 65008, and any other state and federal fair housing and planning law.

Specific actions will include:

- The City will continue to provide information to the public regarding rights and responsibilities under state and federal laws for non-discrimination in housing.
- The City will continue an annual fair housing program that will be scheduled as part of a larger County-wide event. For the event, the City will collaborate with the Housing Authority, the Shasta County Association of Realtors, and Legal Services of Northern California. The fair housing component of the annual community event will be advertised and promoted in a manner similar to the event itself. The City may or may not take the lead to coordinate the fair housing program, depending on the roles and responsibilities agreed to by participating organizations.
- For ongoing public inquiries, a contact person at City Hall will be designated to provide information and refer housing discrimination or fair housing inquiries to the appropriate nonprofit legal service and/or the county, state, or federal agency that handles housing discrimination complaints or provides fair housing information.

- The City will post information on its website regarding individuals and organizations to contact for housing discrimination-related matters and will provide free literature from these organizations for distribution at City Hall, the Frontier Senior Center, and the Anderson Branch Library.

Objective: Promote equal housing opportunities for all City residents.

Responsibility: Development Services Department, City Manager

Timing: Ongoing. Post information on City website and provide free literature by November 2021 and continue the fair housing program on an annual basis.

Funding: General Fund

**Program HE.8.2: Promote Environmental Justice**

Each time a housing project is proposed that may have an effect on a particular group or neighborhood, the City will make efforts to distribute information on the project to ensure that the group or neighborhood is made aware of the project and the process and has the opportunity to respond.

Objective: Promote environmental justice for all City residents.

Responsibility: Development Services Department

Timing: Whenever projects are proposed.

Funding: General Fund

**QUANTIFIED OBJECTIVES**

**Table 2** summarizes the City of Anderson quantified objectives for the current planning period. These objectives represent a reasonable expectation of the maximum number of new housing units that will be developed and conserved and the households that will be assisted over the planning period based on policies and programs in this document.

**Table 2  
Quantified Objectives, 2019–2028**

	Income Category					Total
	Extremely Low	Very Low	Low	Moderate	Above Moderate	
New Construction	109			120		<b>229</b>
Rehabilitation	5	5	20	—	—	<b>30</b>
Conservation/ Preservation	—	—	—	—	—	<b>—</b>



# APPENDIX A – HOUSING NEEDS ASSESSMENT

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## INTRODUCTION

The Housing Needs Assessment provides a demographic profile of the City of Anderson by analyzing the following types of information: population trends, household income and poverty, special housing needs, housing characteristics, costs and conditions, constraints to development, and resources and opportunities.

Much of the information in the 2019–2028 Housing Element is provided by the California Department of Housing and Community Development (HCD). This information is based on statistical data provided by the US Decennial Census, the American Community Survey (ACS), and the Department of Finance (DOF). The Decennial Census is an important source of information for the Housing Needs Assessment. Completed every 10 years, it provides the most reliable and in-depth data for demographic characteristics of a locality. The ACS is another source of information provided by the US Census Bureau. The ACS is a nationwide survey that collects information such as age, race, income, commute time to work, home value, veteran status, and other important data. The ACS uses this information to estimate the statistical data for a community. However, this is just an estimate based on a random survey and therefore can have a fairly large margin of error. As such, the ACS is not as accurate as the Decennial Census. The DOF is another source of valuable data that is more current than the Census. However, the DOF does not provide the depth of information that can be found in the US Census Bureau reports. Whenever possible, DOF data and other local sources were used in the Housing Needs Assessment in order to provide the most current profile of the community. The data presented in the Housing Needs Assessment will not only guide the development of housing goals and policies, but will also be integrated into the body of the Housing Element to present the current status of housing and housing-related issues in Anderson. Definitions of the various US Census Bureau terms that are used throughout this document have been included in **Appendix B** for clarification.

The needs assessment is organized into three main sections. The first section focuses on demographic information, such as population trends, age, household composition, income, employment, housing characteristics, general housing needs by income, and housing needs for special segments of the population. This first section outlines the characteristics of the community and identifies those characteristics that may have significant impacts on housing needs in the community.

The second section identifies possible governmental and non-governmental constraints to housing development in Anderson. The City has planning, zoning, and building standards that guide and affect residential development patterns and influence housing availability and affordability. There are also environmental and housing market conditions that affect the location, availability, affordability, and type of housing constructed. The non-governmental influences include such factors as the availability and cost of financing; land and materials for building homes; natural conditions that affect the cost of preparing and developing land for housing; and the business decisions of individuals and organizations in home building, finance, real estate, and rental housing that impact housing cost and availability.

The third section identifies the resources and opportunities for affordable housing in the city, which includes an inventory of adequate sites for affordable housing, funding resources, and a description of the current housing programs available to provide affordable housing to the residents of Anderson.

## SUMMARY OF FINDINGS

### Population and Household Characteristics

- Anderson's population increased by approximately 3.33 percent (331 people) between 2010 and 2018. The annual growth averaged 0.42 percent per year.
- Anderson is the fastest-growing city in Shasta County since the year 2010, with the most significant growth seen since 2014.
- Seniors aged 65 years or older represent approximately 14 percent of the population of Anderson, which is a rate similar to nearby cities and the throughout the county.
- The city is expected to continue to grow at a moderate rate for the duration of the current planning period.
- Median household income in 2016 was \$35,216, which is a 43.40 percent increase from 2000, when the median household income was \$24,558.
- According to the 2012–2016 ACS, incomes of homeowners were higher than incomes of renters. Annual household income in over two-thirds of owner-occupied homes is over \$35,000. In renter-occupied homes, the opposite is found – over two-thirds earn less than \$35,000 per year.
- As of 2018, the unemployment rate in the city was 4.76 percent (200 people), which was lower than the Shasta County rate (4.9 percent) but higher than the rate in California overall (4.2 percent).
- While the situation is too recent to know the long-term effects on employment, at the time the report is being written, many people have been laid off or furloughed, and have filed for unemployment insurance due to the impacts of the response to the COVID-19 pandemic.

### Special Needs Housing

Certain groups in Anderson encounter greater difficulty finding sound, affordable housing due to their special needs and/or circumstances. State housing element law identifies the following special needs groups: senior households, persons with disabilities (including developmental disabilities), female-headed households, large households, farmworkers, and homeless persons.

- Extremely Low-Income households (earning less than \$25,750 per year for a family of 4) struggle with housing affordability. Approximately 76.1 percent of these households are paying over 50% of their income towards their housing costs.
- The age group that experienced the greatest percentage growth from 2012 to 2016 includes those aged 60 to 64 years (64.91 percent increase).
- Of the estimated 981 senior households (65 or older) in the city in 2016, the majority own their homes (61.5 percent).

- According to the 2012–2016 ACS, approximately 20.5 percent (2,093 people) of Anderson’s civilian, noninstitutionalized population have some type of disability. Of these persons, 684 are age 65 years or older. Most of the disabilities in this group are ambulatory (16.4 percent [717 people]).
- According to the Department of Developmental Services, in 2018, there were 301 people with developmental disabilities living in Anderson.
- In 2016, female-headed households made up approximately 26.2 percent (628) of all households. Of those, 27.5 percent (173) were living in poverty.
- Of the total households in Anderson, 10.05 percent (383) were comprised of five or more people. This is 3.95 percent (173) fewer than in 2010.
- The city does not have a large resident farmworker population within its boundaries. According to the 2012–2016 American Community Survey, 75 persons employed in agriculture, forestry, fishing, hunting, and mining occupations reside in Anderson.
- The number of persons working in agriculture has decreased significantly in Shasta County. According to the USDA, there were 1,067 farmworkers in the county in 2012 and 642 in 2017, a decrease of 425 farmworkers.
- During a Point-in-Time count in 2019, 827 homeless persons were counted in Shasta County, according to the NorCal Continuum of Care (CoC) Lead Agency and Shasta County Community Action Agency.

### Housing Characteristics

- According to the US Census Bureau, the majority of Anderson’s housing stock was constructed between 1970 and 1979.
- Approximately 36.6 percent (1,624) of the housing stock in Anderson was built prior to 1969 and thus is likely to have substantial rehabilitation needs and, in some cases, may be so dilapidated as to warrant replacement.
- Anderson experienced a 5.49 percent increase in the number of housing units between 2010 and 2018, from 4,211 to 4,442, according to the Department of Finance. The increase in the city’s housing stock was due to single-family home construction (147 new units) and multifamily housing unit construction (83 new units), as well as one new, factory-built mobile home.

### Housing Constraints

#### *Governmental Constraints*

- Development standards in the city do not necessarily constrain development.
- The Zoning Ordinance contains four primary residential zones: Low Density Residential (R-1), Medium Density Residential (R-2), High Density Residential (R-3), and Rural Estates (R-E).
  - Accessory Dwelling Units (ADUs) are allowed in each of these primary residential zones by right. Program HE.1.2 is included to bring the Zoning Code into compliance with all state ADU laws and to encourage the production of ADUs.

- Maximum densities range from one home per lot in the R-E and R-1 zones, to 20 and 40 units per acre, respectively in the R-2 and R-3 zones.
- Permit processing times are approximately 2 to 12 months, depending on the level of environmental review required. These requirements are not considered constraints, as they ensure the maintenance of health and safety standards.
- Water quantity and sewer capacity are sufficient to meet the needs of anticipated residential development well into the future.

### *Non-Governmental Constraints*

- According to an MLS survey conducted in April 2020, the average cost of land, among the parcels listed for sale at the time was \$40,149 per acre.
- According to the Craftsman Book Company ([www.building-cost.net](http://www.building-cost.net)), a wood-framed single-story four-cornered home in Anderson is estimated to cost approximately \$251,591, excluding the cost of buying land. This cost estimate is based on a 2,000-square-foot house of good quality construction including a two-car garage and forced air heating.
- The City has ample suitable sites for residential development that are not constrained by floodplains or slopes.

## **REGIONAL CONTEXT**

Anderson is located in southern Shasta County, approximately 10 miles south of Redding. The city is bisected by Interstate 5 and is serviced by State Route 273.

Anderson has traditionally been a small residential community. Since 2000, the city has experienced modest but steady population growth. The rate of growth has been influenced by a combination of economic, environmental, and municipal services issues which the City addressed during the 1990s. Recent population growth in Anderson has been concentrated primarily among two age groups: those 10 to 19 years old and those 60 to 64 years old. The city also has a higher percentage of senior households than the statewide average.

Although the regional economy is influenced by agriculture and its related industries, Anderson's economy is largely a retail and services economy. The local economy, in conjunction with the higher percentage of retirees, influences the income levels of Anderson's residents. According to the 2012–2016 ACS, the median household income in the city is \$35,216, which is approximately 77.3 percent of the countywide median household income of \$45,582.

Anderson's housing stock reflects the composition of its residents. Although single-family homes comprise the majority of the housing in the city, Anderson is home to a significant number of government-subsidized multifamily housing projects.

Among Anderson's 4,057 occupied housing units, 2,039 units (50.3 percent) are owner-occupied, below the statewide average of 54.1 percent and the countywide average of 59 percent. A significant and growing percentage of the city's single-family housing stock is renter-occupied, suggesting that a declining proportion of the city's residents can afford homeownership.

## POPULATION TRENDS

### Population Growth

Anderson is one of three incorporated cities in Shasta County. The other two are Redding and Shasta Lake. According to the California Department of Finance (DOF), Anderson had an estimated population of 10,263 in 2018. The city's population increased 3.33 percent (331 people) between 2010 and 2018. Anderson is the fastest-growing city in Shasta County since the year 2010, with the most significant growth seen since 2014 (see **Table A-1**).

**Table A-1**  
**Population Growth in Shasta County, 2010–2018**

	2010	2018	Numerical Change	Percentage Change 2010–2018	Annual Growth 2010–2018
City of Anderson	9,932	10,263	331	3.33%	0.42%
City of Redding	89,861	91,357	1,496	1.66%	0.21%
City of Shasta Lake	10,164	10,143	-21	-0.21%	-0.03%
Unincorporated County	67,266	66,508	-758	-1.13%	-0.14%
<b>Total County</b>	<b>177,223</b>	<b>178,271</b>	<b>1,048</b>	<b>0.59%</b>	<b>0.07%</b>

Source: US Census 2010; DOF 2018, Table E-4

### Population Projections

Population projections for the city are not currently available. However, the Department of Finance provides projections for all counties through 2060. **Table A-2** shows the expected population growth for both the incorporated and unincorporated portions of Shasta County between 2020 and 2060. Based on DOF projections, the county is expected to experience an annual growth rate of approximately 0.19 percent between 2020 and 2060.

**Table A-2**  
**Population Projections, 2020–2060**

	2020	2030	2040	2050	2060	Annual Growth 2020–2060
Shasta County	177,925	180,103	182,059	184,670	191,472	0.19%

Sources: DOF 2018, Table P1

### Age Characteristics

The distribution of Anderson's population by age group is shown in **Table A-3**. As individuals age, their lifestyles, household composition, living preferences, and income levels tend to change as well. For example, young adults (18–34) typically move more frequently and do not earn as much money as older adults. Young adults cannot generally afford to, or are not ready to, purchase homes and look for rental housing to meet their needs. In contrast, middle-aged residents (35–54) typically have higher earning potential and higher rates of homeownership. Residents approaching retirement age or recently retired (early 60s to mid-70s) tend to have the highest rates of homeownership. After individuals retire, many look for smaller homes on properties that

are easier to maintain or for residential communities that cater specifically to their lifestyles, needs, and preferences. This may imply an increased need for senior living options, such as retirement communities and care facilities.

Age groups that experienced the greatest percentage growth from 2012 to 2016 were those aged 60 to 64 years (64.91 percent increase [272 people]), those aged 10 to 19 years (12.28 percent increase [156 people]), and those 9 years old and younger (7.47 percent increase [108 people]). Much of the growth in the older adult population may be due to the influx of middle-aged adults moving into the community as they prepare for retirement. The population increase in these groups could be an indication of increasing demand for more expensive housing due to the typical purchasing power of persons in this age range. There was an increase in the population of those 55 to 64 years old from 2000 to 2010; the subsequent decade saw a significant increase in the 60 to 64 age group.

Between 2012 and 2016, the number of persons age 85 and over declined 19.25 percent (46 people) and age 55 to 59 declined 27.03 percent (181 people).

According to the 2014-2018 American Community Survey, seniors aged 65 years or older represent approximately 14 percent of the population of Anderson. This is a similar, though slightly smaller percentage than in Red Bluff, where 15 percent of the population is 65 or older. In Redding and in the County as a whole the senior population is larger still, at almost 19 and 20 percent of the population, respectively.

**Table A-3  
Population by Age, 2012–2016**

Age Group	2012		2016		Percentage Change
	Persons	Percentage	Persons	Percentage	
0–9 years	1,446	14.49%	1,554	15.27%	7.47%
10–19 years	1,266	12.69%	1,422	13.97%	12.28%
20–24 years	638	6.39%	579	5.69%	-9.29%
25–34 years	1,466	14.69%	1,564	15.37%	6.71%
35–44 years	1,256	12.59%	1,239	12.18%	-1.38%
45–54 years	1,426	14.29%	1,280	12.57%	-10.25%
55–59 years	668	6.69%	487	4.79%	-27.03%
60–64 years	419	4.20%	691	6.79%	64.91%
65–74 years	628	6.29%	640	6.29%	1.86%
75–84 years	528	5.29%	528	5.19%	-0.07%
85+ years	239	2.40%	193	1.90%	-19.25%
<b>Total</b>	<b>9,981</b>	<b>100.00%</b>	<b>10,176</b>	<b>100.00%</b>	<b>1.95%</b>
Source: US Census 2012, 2012–2016 ACS Percentages may not equal 100 due to rounding.					

## HOUSEHOLD CHARACTERISTICS

A household is any group of people living together in a residence, whether related or unrelated. A survey of household characteristics is useful to determine household size trends, income, overcrowding or underutilization of housing, and the number of special needs households such as large families and female-headed households.

According to the 2012–2016 ACS, there were 3,811 occupied housing units in the city in 2016. Approximately 53.50 percent (2,039) of the units were owner-occupied, while the remaining 46.50 percent (1,772) were renter-occupied.

### Household Growth

**Table A-4** shows household growth trends (by occupied housing units) from 2000 to 2016 for Anderson. During this period, the number of occupied housing units in the city grew by 462, or by approximately 13.80 percent.

**Table A-4**  
**Household Growth Trends, 2000–2016**

	2000	2016	Percentage Change
Occupied Housing Units	3,349	3,811	13.80%

Source: US Census 2000, 2012–2016 ACS, Table B25014

### Household Size

In 2016, the Department of Finance estimated the average household size in the city to be 2.47 persons per household. Large households with five or more persons made up approximately 9.4 percent (383) of households in the city, while two-, three-, or four-person households constituted approximately 50.9 percent (2,065) of the households.

Household size by tenure is shown in **Table A-5**. Generally, the majority of owner-occupied and renter households were inhabited by two to four persons in 2000 and 2016. However, by 2016, the proportion of 2–4 person renter households had decreased, while the proportion of 1 person renter households increased.

**Table A-5**  
**Household Size by Tenure, 2000–2016**

Household Size	2000		2016	
	Households	Percentage	Households	Percentage
<b>Owner-Occupied</b>	<b>1,783</b>	<b>100%</b>	<b>2,039</b>	<b>100%</b>
1 person	445	24.96%	549	26.92%
2–4 persons	1,173	65.79%	1,321	64.79%
5+ persons	165	9.25%	169	8.29%

Household Size	2000		2016	
	Households	Percentage	Households	Percentage
<b>Renter-Occupied</b>	<b>1,566</b>	<b>100%</b>	<b>1,772</b>	<b>100%</b>
1 person	394	25.16%	814	45.94%
2-4 persons	943	60.22%	744	41.99%
5+ persons	229	14.62%	214	12.08%

Source: US Census 2000, 2012-2016 ACS, Table B25009

### Housing Problems

Lower-income households that rent or own have a disproportionate rate of housing problems. **Table A-6** identifies the housing considered to have housing problems in the city as determined by the US Department of Housing and Urban Development (HUD). A housing problem is identified as having at least one of the following: incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room, and cost burden greater than 30 percent of income. A special HUD data collection in 2015 found that 62.5 percent (1,185) of renter households experience some type of housing problem, while 36.2 percent (745) of owner households experience some type of housing problem.

**Table A-6**  
**Housing Problems for All Households, 2015**

Cost/Fee Type	Total Renters	Total Owners	Total Households
<b>Household income &lt;= 30% median family income</b>	<b>550</b>	<b>140</b>	<b>690</b>
% With any housing problems	425	120	545
% Cost burden > 30%	405	120	525
% Cost burden > 50%	275	105	380
<b>Household income &gt; 30% to &lt;= 50% median family income</b>	<b>460</b>	<b>190</b>	<b>650</b>
% With any housing problems	320	110	430
% Cost burden > 30%	300	100	400
% Cost burden > 50%	195	65	260
<b>Household income &gt; 50% to &lt;= 80% median family income</b>	<b>515</b>	<b>540</b>	<b>1,055</b>
% With any housing problems	395	275	670
% Cost burden > 30%	345	275	620
% Cost burden > 50%	70	100	170

Source HUD Consolidated Planning/CHAS Data 2011-2015

## ECONOMIC CHARACTERISTICS

### Household Income

**Table A-7** lists the income distribution for households in Anderson in 2016, by tenure. Median income in 2016 was \$35,216, which is a 43.40 percent increase from 2000, when the median income was \$24,558.

The numbers in **Table A-7** indicate that the largest proportion of households earned between \$50,000 to \$74,999 annually (18.2 percent [739]). However, the number of households earning more than \$75,000 annually represents only 15.1 percent (612) of the total households in the city. According to the 2012–2016 ACS, a large proportion of the city's households earned less than \$20,000 (25.5 percent [1,033]). Another 41.2 percent (1,673) of the households earned between \$20,000 and \$49,999.

Incomes of homeowners were higher than incomes of renters. Annual household income in over two-thirds of owner-occupied homes is over \$35,000. In renter-occupied homes, the opposite is found – over two-thirds earn less than \$35,000 per year.

**Table A-7**  
**Households by Income Group and Tenure, 2016**

Income Range	Owner Households		Renter Households		All Households	
	Number	Percentage	Number	Percentage	Number	Percentage
Less than \$5,000	29	1.42%	72	3.57%	101	2.49%
\$5,000 to \$9,999	74	3.63%	71	3.52%	145	3.57%
\$10,000 to \$14,999	66	3.24%	396	19.62%	462	11.39%
\$15,000 to \$19,999	86	4.22%	239	11.84%	325	8.01%
\$20,000 to \$24,999	129	6.33%	286	14.17%	415	10.23%
\$25,000 to \$34,999	275	13.49%	296	14.67%	571	14.07%
\$35,000 to \$49,999	441	21.63%	246	12.19%	687	16.93%
\$50,000 to \$74,999	517	25.36%	222	11.00%	739	18.22%
\$75,000 to \$99,999	237	11.62%	159	7.88%	396	9.76%
\$100,000 to \$149,999	170	8.34%	24	1.19%	194	4.78%
\$150,000 or more	15	0.74%	7	0.35%	22	0.54%
<b>Total</b>	<b>2,039</b>	<b>100.00%</b>	<b>2,018</b>	<b>100.00%</b>	<b>4,057<sup>1</sup></b>	<b>100%<sup>2</sup></b>
<b>Median Income</b>						<b>\$35,216</b>

Source: 2012–2016 ACS

<sup>1</sup> Total number of households differs from other sections of the Housing Needs Assessment. While totals are based on 2016 ACS data, they can differ due to the sample size for a particular category of data and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. In this instance, the margin of error is +/-186.

<sup>2</sup> Percentages may not add to 100 due to rounding.

The State of California publishes annual income limits for each county that are used to determine eligibility for assisted housing programs within that county. Further, the California Health and Safety Code requires that limits established by the state for the low-, very low-, and extremely low-income categories will be the same as those in the equivalent levels established by HUD for its Housing

Choice Voucher (Section 8) program. It is important to note that the median household income reported in **Table A-7** is not the same as the state's area median income (AMI) estimate for Shasta County, as reported in **Table A-8**.

**Table A-8**  
**State Income Limits, Shasta County, 2019**

Income Category	Number of Persons in Household							
	1	2	3	4	5	6	7	8
Extremely Low	\$13,650	\$16,910	\$21,330	\$25,750	\$30,170	\$34,590	\$39,010	\$42,800
Very Low	\$22,700	\$25,950	\$29,200	\$32,400	\$35,000	\$37,600	\$40,200	\$42,800
Low	\$36,300	\$41,500	\$46,700	\$51,850	\$56,000	\$60,150	\$64,300	\$68,450
Median	\$45,350	\$51,850	\$58,300	\$64,800	\$70,000	\$75,150	\$80,350	\$85,550
Moderate	\$54,450	\$62,200	\$70,000	\$77,750	\$83,950	\$90,200	\$96,400	\$102,650

Source: HCD, April 2019

### Employment

On March 11, 2020, the World Health Organization declared the novel coronavirus (COVID-19) outbreak a global pandemic. Shortly after, in response to the COVID-19 pandemic, Executive Order N-33-20 went into effect on March 19, 2020, which orders all individuals living in the State of California to stay home or at their place of residence, except as needed to maintain continuity of operation of the federal critical infrastructure sectors, critical government services, schools, childcare, and construction, including housing construction. Since, people have lost their jobs or have had their hours reduced due to the impacts of COVID-19 throughout the state. While the situation is too recent to know the long-term effects on employment, at the time the report is being written, many people have been laid off or furloughed, and have filed for unemployment insurance.

**Table A-9** illustrates labor force information for the city. An average of 4,000 people in Anderson were employed during 2018, resulting in an average annual unemployment rate of 4.76 percent (200 unemployed people). This number is lower compared to Shasta County but higher than California for the same time period.

**Table A-9**  
**Annual Average Labor Force, 2018**

	City of Anderson	Shasta County	California
<b>Labor Force</b>	<b>4,200</b>	<b>74,200</b>	<b>19,398,200</b>
Employment	4,000	70,500	18,582,800
Unemployment	200	3,700	815,400
Unemployment Rate	4.76%	4.99%	4.2%

Source: California Employment Development Department 2018

The 10 fastest-growing occupations in Shasta County are listed in **Table A-10**. While this information is not specific to Anderson, it is applicable because Anderson residents work both inside and outside of the city. According to HCD, the 2019 median household income for a family of four in Shasta County is \$64,800, which equals \$31.15 per hour for a family with a single full-time employed person. Of the 10 fastest-growing occupations, only three provide annual earnings that are close to or above the county's median household income (i.e., environmental engineers, engineering technicians and all other engineers). However, many households include two full-time employees, which would reduce the wage required to earn the county median household income for each person to \$15.58 per hour. All ten of the fastest-growing occupations provide a wage that, when combined with income from a second earner who had a wage above \$15.58 per hour, would put the total household income very close to or above the median household income threshold.

**Table A-10**  
**10 Fastest-Growing Occupations, 2016–2026**

Occupation Title	Annual Average Employment		Expected Employment Change	2019 First Quarter Wages	
	2016	2026	Percentage	Mean Hourly	Mean Annual
Bakers	100	150	50%	\$14.90	\$31,003
Machinists	50	70	40%	\$21.75	\$45,231
Cabinetmakers and Bench Carpenters	60	80	33.3%	\$15.74	\$32,733
Environmental Engineers	30	40	33.3%	\$46.97	\$97,678
Engineers, All Other	30	40	33.3%	\$54.07	\$112,473
Engineering Technicians, All Other	30	40	33.3%	\$31.03	\$64,553
Biological Technicians	30	40	33.3%	\$25.00	\$52,002
Marriage and Family Therapists	30	40	33.3%	\$22.26	\$46,295
Diagnostic Medical Sonographers*	30	40	33.3%	-	-
Physical Therapist Assistants	30	40	33.3%	\$27.67	\$57,561

Source: California Employment Development Department, 2020

\*An estimate of wage was not available.

### Employment by Industry

**Table A-11** shows the employment in Anderson by industry. As is shown, the largest employment by industry is in educational services, and health care and social assistance, representing 23.3 percent (929 people), with retail trade a close second at 19.7 percent (784 people).

**Table A-11**  
**Employment by Industry, 2012–2016**

Industry	Number	Percentage
Civilian employed population 16 years and over	3,984	100.0%
Agriculture, forestry, fishing and hunting, and mining	75	1.9%
Construction	147	3.7%
Manufacturing	291	7.3%

Industry	Number	Percentage
Wholesale trade	62	1.6%
Retail trade	784	19.7%
Transportation and warehousing, and utilities	170	4.3%
Information	25	0.6%
Finance and insurance, and real estate and rental and leasing	116	2.9%
Professional, scientific, and management, and administrative and waste management services	275	6.9%
Educational services, and health care and social assistance	929	23.3%
Arts, entertainment, and recreation, and accommodation and food services	609	15.3%
Other services, except public administration	315	7.9%
Public administration	186	4.7%

Source: 2012–2016 ACS, DP-03

### Jobs/Housing Balance

The jobs/housing balance is a meaningful way to gain a sense of how many people will commute to work and how far they will have to commute. An unbalanced jobs/housing ratio implies employees will be spending more time on roadways that may be better spent with their families, at work, or recreationally. Further examination of the jobs/housing balance would identify what future type industries are needed in a city or town, future trends of employment, the future wage indicators, needed future housing to match the projected incomes of new jobs, etc., and be a study in and of itself, beyond the scope of a housing element. The jobs/housing balance is the ratio of jobs in a city compared to the number of housing units in that city. If the jobs/housing ratio is greater than one, the city is likely to import workers. If the ratio is less than one, the city is likely to export workers. However, a better indicator of the jobs/housing balance may be the number of persons who work in their city of residence compared to the number of housing units. A perfect jobs/housing ratio results when the number of employed households working in a city is equal to the number of housing units in that city. However, there is no perfect scenario for a city, and what works in one area may not work in another.

According to the 2012–2016 ACS, there were 3,984 employed persons and 4,313 housing units in Anderson in 2016. This results in a ratio of 0.92 employed workers per housing unit. This ratio indicates a slight imbalance in the jobs/housing ratio, as many residents have to commute outside Anderson for employment. **Table A-12** shows that approximately 36.9 percent (572) of residents traveled less than 15 minutes to work, while the highest percentage (23.83 percent [912]) travel 15 to 19 minutes.

**Table A-12**  
**Commute Time, 2016**

Travel Time	Number	Percentage	Accumulated Percentage
Less than 5 minutes	257	6.72%	6.72%
5 to 9 minutes	580	15.16%	21.87%
10 to 14 minutes	575	15.02%	36.90%
15 to 19 minutes	912	23.83%	60.73%

Travel Time	Number	Percentage	Accumulated Percentage
20 to 24 minutes	847	22.13%	82.86%
25 to 29 minutes	250	6.53%	89.39%
30 to 34 minutes	195	5.10%	94.49%
35 to 39 minutes	33	0.86%	95.35%
40 to 44 minutes	21	0.55%	95.90%
45 to 59 minutes	42	1.10%	97.00%
60 to 89 minutes	51	1.33%	98.33%
90 or more minutes	64	1.67%	100.0%
<b>Total</b>	<b>3,8271</b>	<b>-</b>	<b>-</b>

Source: 2012–2016 ACS, Table B08303

<sup>1</sup> Total differs from other sections of the Housing Needs Assessment which identify the total number of employed persons as slightly higher (3,984). While both totals are based on 2016 ACS data, this table differs since data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. In this instance, the margin of error is +/-284.

## SPECIAL NEEDS HOUSEHOLDS

Certain groups in Anderson encounter greater difficulty finding sound, affordable housing due to their special needs and/or circumstances. Special circumstances may be related to one's employment and income, family characteristics, disability, and/or age. A focus of the Housing Element is to ensure that all persons in the city, regardless of circumstance, have the opportunity to find decent and affordable housing.

State housing element law identifies the following special needs groups: senior households, persons with disabilities (including developmental disabilities), female-headed households, large households, farmworkers, and homeless persons. This section provides a discussion of housing needs for each particular group.

### Extremely Low-Income Households

The City must provide an estimate of the projected extremely low-income housing needs. Per HCD guidelines, 50 percent of the city's very low-income households qualify as extremely low income. Therefore, the City is estimating approximately 50 percent of its very low-income regional housing need to be an extremely low-income housing need. In other words, of the 54 very low-income housing units needed, the City is estimating 27 units for extremely low-income households. Most, if not all, extremely low-income households will require rental housing. The extremely low-income households will likely face housing problems such as overpaying, overcrowding, and/or accessibility issues as a result of their limited incomes. Also, many of the extremely low-income households will fall within a special needs category (disabled, seniors, large families, or female-headed households) and require supportive housing services.

### Senior Population

The limited incomes of many elderly people make it difficult for them to find affordable housing. Many elderly people have physical disabilities and dependence needs that limit their selection of housing. Households with persons aged 65 and older typically comprise one or two persons. According to the 2012–2016 ACS, in 981 households in Anderson, the householder is 65 years old or older, as shown in **Table A-13**. Of these senior households, approximately 38.5 percent (378) were renter-occupied and 61.5 percent (603) were owner-occupied. These senior households account for approximately 24.2 percent (981) of all households in Anderson.

**Table A-13**  
**Senior Householders by Population, 2016**

Age	#	%	% of Total Senior Households
<b>Renter-Occupied Senior Households</b>			
65 to 74 years	200	52.9	20.4
75 to 84 years	131	34.7	13.4
85 years and over	47	12.4	4.8
<b>Total</b>	<b>378</b>	<b>100</b>	<b>38.5</b>
<b>Owner-Occupied Senior Households</b>			
65 to 74 years	250	41.5	25.5

Age	#	%	% of Total Senior Households
75 to 84 years	240	39.8	24.5
85 years and over	113	18.7	11.5
<b>Total</b>	<b>603</b>	<b>100</b>	<b>61.5</b>
<b>Total Senior Households</b>			
65 to 74 years	450	45.9	
75 to 84 years	371	37.8	
85 years and over	160	16.3	
<b>Total</b>	<b>981</b>	<b>100</b>	

Source: 2012–2016 ACS, Table B25007

**Table A-14** identifies the licensed senior care facilities in and immediately adjacent to Anderson, along with the capacity of each facility. While there appears to be limited capacity at these facilities for a growing senior population, there are more than 50 senior care facilities in Redding approximately 10 miles to the north.

**Table A-14**  
**Senior Care Facilities, 2020**

Facility Name	Address	Capacity
AMJ Peach Tree Manor	7536 Happy Valley Road, Anderson, CA	29
Merly's Guest Home	3399 Bardick Road, Anderson, CA	6
Merly's Guest Home 2	2211 Ferry Street, Anderson, CA	6
Terrace Gardens Guest Home	26 La Colina Terrace, Anderson, CA	6
J & J Home	2745 Flagstone Court, Anderson, CA	6

Source: <https://seniorcarehomes.com/>, April 2020

### Persons with Disabilities

**Table A-15** illustrates the population of persons with disabilities who may require housing with special features such as wheelchair ramps, special doorbells, roll-in showers, high-set toilets, or other adaptive devices or medical equipment. Persons with disabilities typically have special housing needs because of their fixed or limited incomes, the lack of accessible and affordable housing that meets their physical and/or developmental capabilities, and the higher health costs associated with their disabilities. According to the 2012–2016 ACS, approximately 20.5 percent (2,093 people) of Anderson's civilian, noninstitutionalized population (refers to people 16 years of age and older who are not inmates of institutions (penal, mental facilities, homes for the aged), and who are not on active duty in the Armed Forces), have some type of disability. Of these persons, 684 are age 65 years or older. The majority of individuals in the city with disabilities are in the working age group (18 to 64). Most of the disabilities in this group are ambulatory (16.4 percent [717 people]).

**Table A-15  
Persons with Disabilities and Disabilities by Age Group, 2016**

	<b>Number</b>	<b>Percentage</b>
Persons with a disability, 5–64 years	1,409	67.32%
Persons with a disability, 65+ years	684	32.68%
<b>Persons with a disability, 5–65+</b>	<b>2,093</b>	<b>100.00%</b>
<b>Persons with a Disability, 18–64 Years</b>		
In the labor force, employed	326	24.38%
In the labor force, unemployed	49	3.66%
Not in the labor force	962	71.95%
<b>Total Persons with a Disability, 18–64 years</b>	<b>1,337</b>	<b>100.00%</b>
<b>Number of Disabilities by Age Group (a person may have more than one disability)</b>		
<b>Total 5–17 years</b>		
Hearing	6	0.14%
Vision	11	0.25%
Cognitive	61	1.40%
Ambulatory	34	0.78%
Self-care	0	0.00%
<b>Total 18–64 years</b>		
Hearing	370	8.46%
Vision	269	6.15%
Cognitive	610	13.96%
Ambulatory	717	16.40%
Self-care	239	5.47%
Independent Living	585	13.38%
<b>Total 65 and older</b>		
Hearing	367	8.40%
Vision	99	2.26%
Cognitive	138	3.16%
Ambulatory	478	10.94%
Self-care	166	3.80%
Independent Living	221	5.06%
<b>Total Disabilities</b>	<b>4,371</b>	<b>100%</b>

Source: US Census 2016, summary file 3

Living arrangements for disabled persons depend on the severity of the disability. Many persons live independently with other family members. To maintain independent living, disabled persons may need special housing design features, income support, and in-home supportive services for persons with medical conditions.

**Persons with Developmental Disabilities**

Senate Bill (SB) 812 requires the City to include the needs of individuals with a developmental disability in the community in the special housing needs analysis. According to Section 4512 of the Welfare and Institutions Code, “developmental disability” means a disability that originates before an individual attains age 18 years, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual which includes mental retardation, cerebral palsy, epilepsy, and autism.

Many developmentally disabled persons can live and work independently in a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person's living situation as a child to an appropriate level of independence as an adult.

The California Department of Developmental Services currently provides community-based services to approximately 330,000 persons with developmental disabilities and their families through a statewide system of 21 regional centers, five developmental centers, and two community-based facilities. The Far Northern Regional Center serves Shasta County and is one of 21 regional centers in California that provides a point of entry to services for people with developmental disabilities. The center is a private, nonprofit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families. **Table A-16** shows Anderson's population of developmentally disabled persons by age. **Table A-17** reports developmentally disabled residents by residence type.

**Table A-16  
Developmentally Disabled Residents by Age, 2018**

Zip Code	0-17 Years	18+ Years	All Ages
96007	134	167	301

Source: Department of Developmental Services, 2018

**Table A-17  
Developmentally Disabled Residents by Residence Type, 2018**

Zip Code	Parent or Guardian	Independent Living	Community Care Facility	Intermediate Care Facility	Foster/ Family Home	Other	Total
96007	227	48	20	0	<11	0	>295

Source: Department of Developmental Services, 2018

A number of housing types are appropriate for people living with a development disability: rent-subsidized homes, licensed and unlicensed single-family homes, inclusionary housing, Section 8 vouchers, special programs for home purchase, HUD housing, and SB 962 homes. The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the types of considerations that are important in serving this need group. Incorporating “barrier-free” design in all new multifamily housing (as required by California and federal fair housing laws) is especially important to provide the widest range of choices for disabled residents. Special consideration should also be given to the affordability of housing, as people with disabilities may be living on a fixed income.

In order to assist in the housing needs for persons with developmental disabilities, the City will implement programs to coordinate housing activities and outreach with the Far Northern Regional Center. Through these programs, the City will provide information on housing and services available for persons with developmental disabilities, encourage housing providers to designate a portion of new affordable housing developments for persons with disabilities, especially persons with developmental disabilities, and pursue funding sources designated for persons with special needs and disabilities (see Program HE.6.5).

**Single-Parent and Female-Headed Households**

Single-parent households, and those headed by single females in particular, often experience the full range of housing problems. These problems include affordability, since the individuals are often on public assistance; overcrowding, because the individuals often cannot afford units large enough to accommodate their families; insufficient housing choices; and sometimes, discrimination. Also, single-parent households with small children may need to pay for childcare, which further strains limited incomes. The City recognizes these problems and has included policies and programs in this document to address affordability, overcrowding, and discrimination for all segments of the population.

**Table A-18** illustrates the number of households that are headed by females. Female householders constitute approximately 26.2 percent (628) of all householders in the city. Approximately 15 percent of the households in the city are female headed with children living in the home. 15.1% (361) of all householders are living below the poverty line. However, for female-headed households with children at home, the rate living below the poverty line is more than double the rate of all households, at 37.3 percent (134). Affordable housing for female-headed households, especially those with children is an identified need.

**Table A-18  
Female-Headed Households, 2016**

	Householders	Percentage of Householders	Living in Poverty	Percentage in Poverty
Female-Headed Householders	628	26.2%	173	27.5%
Female Heads with Children	359	15.0%	134	37.3%
Female Heads without Children	269	11.2%	39	14.5%
<b>Total Householders</b>	<b>2,395</b>	<b>—</b>	<b>361</b>	<b>15.1%</b>

Source: 2012–2016 ACS

**Household Size**

According to the 2012–2016 ACS, the average household size for Anderson in 2016 was estimated to be 2.68, a slight increase from 2.50 in 2010. As shown in **Table A-19**, one-person households consisted of 35.76 percent (1,363) of the households in Anderson and showed slight growth between 2010 and 2016. Of these households, approximately 14.41 percent (549) were in the owner-occupied category and 21.36 percent (814) were in the renter-occupied category. The number of two- through four-person households remained nearly the same overall, with a significant increase in the owner-occupied category and a significant decrease in the renter-occupied category. A large household is one with five or more members. Large households are considered a special needs group because they need larger homes, but don't necessarily make enough money to afford many of the larger homes available. Those homes are often luxury homes out of the range of affordability for lower-income households. Thus, a large household may

struggle to find suitable affordable housing. As shown in **Table A-19**, five or more person households consisted of 10.05 percent (383) of the households in Anderson and showed a decline of 3.95 percent (173) between 2010 and 2016. Between 2010 and 2016, the number of large owner-occupied households remained the same, while the number of large renter-occupied households decreased by 173. This indicates there may be a greater number of large households with lower incomes, as large renter households tend to have lower incomes than large owner-occupied households.

**Table A-19**  
**Household Size, 2010–2016**

Household Size	2010		2016	
	#	%	#	%
<b>1 person</b>				
Owner	538	13.54	549	14.41
Rental	763	19.21	814	21.36
<b>2–4 persons</b>				
Owner	941	23.69	1,321	34.66
Rental	1,174	29.56	744	19.52
<b>5+ persons</b>				
Owner	169	4.25	169	4.43
Rental	387	9.74	214	5.62
<b>Total</b>	<b>3,972</b>	<b>100</b>	<b>3,811</b>	<b>100</b>
<b>Average Household Size</b>	<b>2.50</b>		<b>2.68</b>	

Source: US Census 2010, ACS 2012–2016

### Homeless Persons and Families

For a variety of economic, social, and/or personal reasons, individuals and families may find themselves homeless. Their homelessness can be a temporary situation or a semi-permanent way of life. There are a number of different situations in which people become homeless. Each situation is different, requiring different housing solutions. Whatever the situation, the most immediate housing needs can be satisfied with three basic shelter types: emergency, transitional, and temporary.

#### *Emergency Shelters*

Emergency shelters are needed to take care of individuals and/or families that have had a sudden traumatic event forcing them to become homeless. For instance, battered women and their children may require an emergency shelter that they can stay in without fear of the abusive individual inflicting further harm. Disaster victims may also require an emergency shelter, depending on the type of disaster experienced. While some disaster victims may be able to return to their homes shortly after the event, in those cases where there is considerable or a complete loss of property, transitional shelters are often the next step for individuals and families trying to reassemble their lives.

Emergency shelters are typically motels, hotels, homeless shelters, domestic violence shelters, gymnasiums, churches, barracks, and other similar facilities. Their use is short term, and the accommodations are typically sparse.

Through the Shasta County Health and Human Services Agency, the California Work Opportunity and Responsibility to Kids (CalWORKs) program provides assistance to those eligible for Temporary Assistance for Needy Families (TANF). This program provides eligible individuals approximately \$85 per day for 16 days for emergency housing needs. Families are eligible for this assistance one time only. In addition, once more permanent shelter is found, the program will provide the last month's rent (if necessary) and security deposit on an apartment.

### *Transitional Shelters*

Transitional shelters are often required for housing individuals or families after their immediate need for emergency shelter has been satisfied, but they are not yet self-reliant. Transitional housing programs are often combined with a variety of social services intended to provide job training and self-reliance. Transitional shelters are typically single-family residences, detached homes, or apartment houses. Sometimes motels and hotels can serve in this capacity if they are equipped with kitchens. Transitional shelters are allowed by right in all residential zoning districts in the city.

### *Temporary Shelters*

Temporary shelters are needed to address a variety of situations in which individuals and/or families find themselves homeless. While a portion of the homeless population is voluntarily homeless, these individuals still often require nighttime or poor-weather shelters. Teenage runaways require temporary shelter, counseling, and other social services. Evicted individuals and/or families often need short-term housing until they can find another residence. Seasonal workers, including migrant farmworkers, need short-term low-cost housing for various durations throughout the year.

Single-room occupancy (SRO) units, which are often converted hotels and motels, are one of the most appropriate types of temporary housing for extremely low-income persons. The City's Zoning Ordinance specifically defines SROs and allows SROs with a conditional use permit in the General Commercial (C-1) zoning district, subject to specific standards listed in Anderson Municipal Code Section 17.18.030(L). Additionally, the City allows rooming and boarding houses in the High Density Residential (R-3) zone.

### *Homeless Population*

In 2019, the NorCal Continuum of Care (CoC) Lead Agency and Shasta County Community Action Agency prepared a report to provide an in-depth look at the region's homelessness, including demographic information and county profiles which contain each county's snapshot of homelessness. The NorCal CoC region encompasses the counties of Del Norte, Lassen, Modoc, Plumas, Shasta, Sierra, and Siskiyou, including all cities in those counties. The 2019 Count reveals important demographic and other information about families and individuals who were homeless on the night of January 22, 2019 and was carried out with the help of government agencies, community-based organizations, and many local volunteers. Counting and interviewing people sleeping in unsheltered locations during the winter months can provide a more precise count of people who are unable or unwilling to access emergency shelter or other crisis response assistance. Conducting the count on a night when the shelters are most full provides a more accurate count.

According to the report, 827 homeless persons were counted in Shasta County in 2019. 393 (47.5 percent) homeless persons were sheltered while 434 (52.5 percent) were unsheltered. Of those surveyed, 200 (24.2 percent) individuals reported having a felony conviction and 156 (18.9 percent) were identified as chronically homeless.

Anderson is located along Interstate 5, the primary north–south transportation corridor on the West Coast. Periodically, individuals and/or families without financial resources who are passing through Anderson may become stranded and need temporary assistance.

Currently, there are no homeless or emergency shelters in the city. The City allows emergency shelters by right in the Heavy Commercial (C-3) zoning district and with a use permit in the Light Industrial (M-1) district. The closest organizations that provide services or shelter for homeless persons are located in Redding approximately 10 miles to the north. The largest facility providing such services is the Good News Rescue Mission, which operates two shelters: one for men and another for women and children. The combined shelters average nearly 200 guests per night. Over the course of a year, the mission may provide nearly 74,000 shelter-nights (i.e., the number of persons served per night multiplied by 365 nights). The length of stay in the shelter is up to 30 days.

Good News Rescue Mission also operates a job training and academic center and the Victory Center, which was constructed in 2017 and provides drug and alcohol resources for women. Overall, the mission provides food, clothing assistance, 450 meals per day (over 164,000 meals per year) and provides 2,562 medical visits, 206 dental visits, as well as job placement, academics and other supportive services. While the mission itself does not provide services for women and children escaping domestic violence, it refers those in need to the Shasta County Women's Refuge, and eventually accepts transfers from there if needed.

### **Farmworkers**

Farmworkers are traditionally defined as persons whose primary incomes are earned through permanent or seasonal agricultural labor. Permanent farmworkers work in the fields, orchards, and processing plants, and provide support activities on a year-round basis. When workloads increase during harvest periods, the labor force is supplemented by seasonal or migrant labor.

The city does not have a large resident farmworker population within its boundaries. According to the 2012–2016 ACS, 75 persons employed in agriculture, forestry, fishing, hunting, and mining occupations reside in Anderson.

While specific farmworker information is not available for Anderson, the 2017 USDA Census of Agriculture identifies agricultural data, including farmworkers, for Shasta County. According to this Census, there were an estimated 642 farmworkers in Shasta County working on 214 farms (**Table A-20**). Additionally, a total of 76 farmworkers were migrant workers in the county.

**Table A-20**  
**Number of Farmworkers, Shasta County**

<b>Hired Farm Labor</b>	
<b>Item</b>	<b>Number</b>
Farms	214
Workers	642
Migrant Workers	76
<b>Worked 150 Days or More</b>	
Farms	88
Workers	225
<i>Farms with 10 or More Workers</i>	
Farms	2
Workers	(D)
<b>Worked Fewer Than 150 Days</b>	
Farms	169
Workers	417
<i>Farms with 10 or More Workers</i>	
Farms	6
Workers	74

Source: USDA Census of Agriculture 2017

(D) Data not available; withheld to avoid disclosing data for individual farms

The number of persons working in agriculture has decreased significantly in Shasta County. There were 1,067 farmworkers in the county in 2012 and 642 in 2017, a decrease of 425 farmworkers. Although Anderson is not a significant source of agricultural activity, with an associated need for farmworker housing, the city's location at the north end of the Sacramento Valley may result in some demand for temporary housing for seasonal/migrant farmworkers.

The Migrant Health Program of the US Department of Health and Human Services (HHS) released a study in 2000 estimating the number of migrant and seasonal farmworkers and their non-farmworker household members in California: *Migrant and Seasonal Farmworker Enumeration Profiles Study*. Farmworkers' special housing needs typically arise from their very limited incomes and the often unstable, seasonal nature of their employment. While this information is somewhat dated, it does provide some insight into the demographic characteristics and housing needs of farmworkers. Among the major findings of the HHS report are:

- **Limited Income:** Farmworkers typically earn very low incomes. According to the Rural Community Assistance Corporation, three-fourths of California's farmworkers earned less than \$10,000 a year in 2000. Only one out of seven earned more than \$12,500.
- **Overcrowding:** Because of their very low incomes, farmworkers have limited housing choices and are often forced to double up to afford rents. A statewide survey indicates that overcrowding is prevalent, and a significant housing problem exists among farmworkers (The Parlier Survey, California Institute for Rural Studies, 1997).

- Substandard Housing Conditions: Many farmworkers live in overcrowded conditions and substandard housing, including shacks, illegal garage units, and other structures generally unsuitable for occupancy (The Parlier Study, 1997).

The need for seasonal labor does not necessarily translate to a need for migrant farmworker housing. Many of the farmer migrants who moved from state to state or from Mexico to California to pursue agricultural employment have now become permanent residents. As such, the housing needs of farmworkers are primarily addressed through the provision of permanent affordable housing, rather than migrant farm labor camps. Their housing need would be the same as other lower-income households and large families who are in need of affordable housing with three or four bedrooms. To comply with the state Employee Housing Act, Program HE.3.1 is proposed to allow farmworker housing of up to 12 units or 36 beds without discretionary review in the Agriculture (AG) zone.

## HOUSING CHARACTERISTICS

### Housing Composition

The composition of housing in the city is mostly single family. **Table A-21** displays the estimated number of each type of housing unit for 2010 and 2018 as reported by the California Department of Finance. Over this period, the number of single-family units increased by 5.8 percent, while multifamily developments with five or more units increased by 11.3 percent. The numbers of units that were added to the city's housing stock between 2010 and 2018 is 147 single-family and 79 multifamily.

**Table A-21**  
**Housing Unit Types, 2010 and 2018**

	2010 Number	2018 Number	Percentage Change
Detached	2,534	2,681	5.8%
Attached	215	215	0.0%
2-4 Units	548	552	0.7%
5+ Units	701	780	11.3%
Mobile Homes	213	214	0.5%
<b>Total Units</b>	<b>4,211</b>	<b>4,442</b>	<b>5.5%</b>

Source: DOF 2010, 2018, Table E-5

### Housing Conditions

Housing element law requires an estimate of substandard housing in the city. Determining the percentage of units built prior to 1960 provides an estimate of major rehabilitation or replacement need. One can also assume that homes built prior to 1980 may require some form of rehabilitation. **Table A-22** indicates that approximately 21.3 percent (944) of the units in the city were constructed prior to 1960 and 36.3 percent (1,612) of units were constructed between 1960 and 1980. Therefore, based on age alone, it would appear that approximately 58.8 percent of homes in the city, or 2,556 units, may require rehabilitation or replacement, depending on the level of maintenance these units have received. This supports the results of the City's 2004 Housing Condition Survey, which estimated that 57 percent (approximately 1,992) of units were in need of some form of rehabilitation and 4 percent (approximately 140) were dilapidated and in need of demolition and replacement. 2004 was the last time a housing conditions survey was completed. Program HE.4.1 requires a housing conditions survey to be completed in the city in order to provide a more comprehensive study of the housing conditions in Anderson.

**Table A-22**  
**Age of Housing, 2018**

Year Built	Units	Percentage of Total	Accumulated Percentage
Built 1939 or earlier	106	2.4%	2.4%
Built 1940 to 1949	214	4.8%	7.2%
Built 1950 to 1959	624	14.0%	21.3%
Built 1960 to 1969	680	15.3%	36.6%
Built 1970 to 1979	932	21.0%	57.5%
Built 1980 to 1989	549	12.4%	69.9%
Built 1990 to 1998	390	8.8%	78.7%
Built 1999 to 2009	716	16.1%	94.8%
Built 2010 to 2018	231	5.2%	100%
<b>Total</b>	<b>4,442</b>	<b>100%</b>	

Source: US Census 2000, 2010; DOF 2018, Tables E-5 and E-8

### Housing Vacancy

Vacancy rates are used to compare the relationship between housing supply and demand. If the demand for housing is greater than supply, the vacancy rate is low and the price of housing increases. **Tables A-23** illustrates the housing unit vacancy status in the city. The desirable vacancy rate in a community is considered to be 5 percent. Generally, when the vacancy rate drops below 5 percent, the demand for housing exceeds the supply of housing. Subsequently, prospective buyers and renters may experience an increase in housing costs.

As shown in **Table-23**, vacant units are categorized to differentiate between for-sale housing and for-rent housing that are vacant, homes that are used seasonally, recreationally or occasionally and other types of vacant homes, including homes that have been sold or rented but not yet occupied, homes that are intended for migrant workers, homes that are held for occupancy by a caretaker or janitor, and units held for personal reasons of the owner.

The overall vacancy rate in Anderson is 5.9 percent (256 homes), which is lower than Shasta County as a whole, at 10.6 percent (8,229 homes). The difference is likely due to a relatively lower number of homes in Anderson that are used seasonally, recreationally, or occasionally, such as vacation homes, as compared with Shasta County as a whole. The low vacancy rate in Anderson suggests that housing prices are higher based on a high demand with low supply.

**Table A-23  
Housing Unit Vacancy Status, 2016**

Type	Anderson		Shasta County	
	#	%	#	%
<b>Total</b>	<b>4,313</b>	<b>100</b>	<b>77,942</b>	<b>100</b>
Occupied Housing Units	4,057	94.1	69,713	89.4
Total Vacant Housing Units	256	5.9	8,229	10.6
For rent	82	1.9	1,095	1.4
Rented, not occupied	0	0.0	171	0.2
For sale only	74	1.7	871	1.1
Sold, not occupied	0	0.0	194	0.2
Seasonal, recreational, or occasional use	21	0.5	2,945	3.8
All other vacant	79	1.8	2,953	3.8
<b>Vacancy Rate</b>	<b>City</b>		<b>County</b>	
Owner	3.5		2.0	
Rental	3.9		4.0	
<b>Total*</b>	<b>5.9</b>		<b>10.6</b>	

\*For housing unit vacancy status, 2016 ACS data is used which shows the total number of housing units as being 4,313 which differs from other sections of the Housing Needs Assessment which identify the number of total housing units as being slightly higher than this number (4,442 total housing units). Multiple data sources are used to ensure that the data is as current and complete as possible; however, that occasionally results in differences in what the data says between some sections. The ACS's sample size is generally smaller than other data sources' which has caused the number of total housing units to appear lower than it actually is.

Source: 2012–2016 ACS, Tables B25002, B25004

### Housing Unit Size

**Table A-24** illustrates the size of housing units in the city in 2000 and 2018. During this time, the greatest numerical increase was in the number of three-bedroom units, with 512 added and two-bedroom units, which increased by 112 units. The greatest percentage growth was in homes with five or more bedrooms, which increased by 833.3 percent (50 units); however, this percentage increase is mainly due to the limited number of units in 2000.

**Table A-24  
Housing Units By Size, 2000–2018**

Bedrooms	2000		2018		Change	Percentage Change
	Units	Percentage	Units	Percentage		
Studio	73	2.0%	40	1.0%	-33	-45.2%
1 bedroom	563	15.7%	511	12.2%	-52	-9.2%
2 bedrooms	1,232	34.4%	1344	32.1%	112	9.1%
3 bedrooms	1,447	40.4%	1959	46.9%	512	35.4%
4 bedrooms	256	7.2%	271	6.5%	15	5.9%

Bedrooms	2000		2018		Change	Percentage Change
	Units	Percentage	Units	Percentage		
5 or more bedrooms	6	0.2%	56	1.3%	50	833.3%
<b>Total</b>	<b>3,577</b>	<b>100%</b>	<b>4181</b>	<b>100%</b>	<b>604</b>	<b>16.9%</b>

Source: US Census 2000; 2014–2018 ACS

### Overcrowded Housing

The US Census Bureau defines overcrowding as more than 1.01 persons per room. Severe overcrowding occurs when there are more than 1.5 persons per room. **Table A-25** illustrates the number and percentage of units in the city according to occupants per room. Approximately 1.1 percent of owner-occupied housing units (22 units) and 5.8 percent of renter-occupied units (118 units) are either overcrowded or severely overcrowded. Overcrowding is not an issue in Anderson.

**Table A-25**  
**Overcrowded Housing By Tenure, 2016**

	Units	Percentage of Owner or Renter	Percentage of Total Occupied
<b>Owner-Occupied</b>	2,039	100.0%	50.3%
0.50 or less occupants per room	1,587	77.8%	39.1%
0.51 to 1.00 occupants per room	430	21.1%	10.6%
1.01 to 1.50 occupants per room	22	1.1%	0.5%
1.51 to 2.00 occupants per room	0	0.0%	0.0%
2.01 or more occupants per room	0	0.0%	0.0%
<b>Renter-Occupied</b>	2,018	100.0%	49.7%
0.50 or less occupants per room	1,224	60.7%	30.2%
0.51 to 1.00 occupants per room	676	33.5%	16.7%
1.01 to 1.50 occupants per room	79	3.9%	1.9%
1.51 to 2.00 occupants per room	39	1.9%	1.0%
2.01 or more occupants per room	0	0.0%	0.0%
<b>Total Occupied Housing Units</b>	<b>4,057</b>	<b>—</b>	<b>100%</b>

Source: 2012–2016 ACS

## HOUSING COSTS AND AFFORDABILITY

### Single-Family Home Costs

The residential real estate market in the state experienced significant price inflation during the 2000s resulting from low mortgage rates, decreasing home sales inventory, and a steadily growing labor market. What was referred to as the “housing bubble” hit its peak around 2005 and burst in 2006. As a result, home prices fell dramatically throughout the state.

The price of housing in Anderson has increased considerably over the past two decades. In 2002, the median selling price for a home in Anderson was \$134,756 for the 423 properties that sold during that year. Housing prices lowered significantly after the house bubble burst, and in 2009 the median selling price for a home in Anderson was \$118,275 for the 188 properties that sold during the first half of the year. The market has recovered since 2009. The median list price in April 2020 was \$180,594 for 124 listed properties.

**Table A-26** lists the prices of homes for sale in the Anderson area in April 2020. The table also provides the qualifying annual income for a family to be able to afford the corresponding average home list price. The qualifying annual income is based on a 30-year fixed-rate mortgage with an annual percentage rate (APR) of 4.5 percent and a down payment of 10 percent. It also assumes that the borrower carries no other debt. The purchase of a two-bedroom home at the average list price would require a qualifying annual income of \$46,550, which, based on 2019 state income limits, is in the lower-income category. Recent listed homes for sale indicate a lack of homes priced at an affordable level for households in the extremely low- and very low-income groups.

**Table A-26**  
**Total Homes for Sale in Anderson Area, April 2020**

Bedrooms	Total Number of Units	Average Square Feet	Average List Price	Annual Income Needed to Afford List Price*
2	26	1,398	\$249,688	\$46,550
3	87	1,519	\$277,678	\$51,625
4	24	2,238	\$389,633	\$71,900

Source: [www.zillow.com](http://www.zillow.com) April 22, 2020, Wells Fargo 2020

\*Estimated. Assuming 10 percent down payment and interest rate at 4.5 percent including estimated property tax at 1.5 percent and insurance.

### Rental Housing Costs

**Table A-27** shows the available apartments and houses for rent in Anderson during a survey taken in April 2020. There were no studio or four-bedroom apartments or houses advertised.

**Table A-27**  
**Apartment and House Rentals, April 2020**

Number of Bedrooms	Price Range	Average Rent	Listings
Studio	Data not available		
1	\$707-\$764	\$730	3
2	\$571-\$1,295	\$952	6
3	\$1,100-\$1,450	\$1,353	12
4 or more	Data not available		

Sources: [www.craigslist.com](http://www.craigslist.com), [www.trulia.com](http://www.trulia.com) April 15, 2020

**Table A-28** shows the approximate affordable rent for a family of four in each income group. These figures are based on the assumption that a household cannot spend more than 30 percent of its income on housing costs without becoming cost-burdened.

**Table A-28**  
**Affordable Rents, 2019**

	2019 Income Range	Affordable Monthly Rent
Extremely Low	<\$25,750	<\$486
Very Low	\$25,751-\$32,400	\$486-\$810
Low	\$32,401-\$51,850	\$810-\$972
Median	\$51,851-\$64,800	\$1,296-\$1,620
Moderate	\$64,801-\$77,750	\$1,620-\$1,944
Above Moderate	>\$77,750	>\$1,944

Source: HCD, State Income Limits, Shasta County, 2019

### Overpayment

Definitions of housing affordability can vary, but in general a household should pay no more than 30 percent of its monthly income on housing costs. Households that pay more than this are considered cost-burdened, and households that pay more than 50 percent are considered severely cost-burdened. Measuring the number of households paying more than 30 percent of income helps define an area's affordability problem. The 2011-2015 ACS reports information on overpayment by tenure, as illustrated in **Table A-29**. Approximately 73.6 percent (550) of renters and approximately 85.7 percent (140) of owners considered to be in the extremely low-income category are considered cost-burdened households. Of the total households with extremely low-income, both renters and owners, approximately 76.1 percent (525) are overpaying.

**Table A-29  
Cost-Burdened Households, 2011-2015**

Household	Income Level						
	Extremely Low	Very low	Low	Moderate	Above Moderate	All Incomes	Extremely Low, Very Low and Low Income
<b>Owner</b>	140	190	540	335	860	2,065	870
Overpaying	120	100	275	85	125	705	495
Percentage	85.7%	52.6%	50.9%	25.4%	14.5%	34.1%	56.9%
<b>Renter</b>	550	460	515	105	320	1,950	1,525
Overpaying	405	300	345	10	10	1,070	1,050
Percentage	73.6%	65.2%	67.0%	9.5%	3.1%	54.9%	68.9%
<b>Total</b>	<b>690</b>	<b>650</b>	<b>1,055</b>	<b>440</b>	<b>1,180</b>	<b>4,015</b>	<b>2,395</b>
Overpaying	525	400	620	95	135	1,775	1,545
Percentage	76.1%	61.5%	58.8%	21.6%	11.4%	44.2%	64.5%

Source: 2006-2015 CHAS

## HOUSING CONSTRAINTS

### Governmental and Non-Governmental Constraints

Various interrelated factors may constrain the ability of the private and public sectors to provide adequate housing that meets the needs of all economic segments of the community. These constraints can be divided into two categories: governmental and non-governmental. Governmental constraints consist of land use controls, development standards, processing fees, development impact fees, code enforcement, site improvement costs, development permit and approval processing, and provision for a variety of housing. Non-governmental constraints include land availability, land cost, construction costs, and availability of financing.

### Governmental Constraints

#### *Land Use Controls*

The City of Anderson General Plan establishes policies that guide all new development, including residential land uses. These policies, along with zoning regulations, control the amount and distribution of land allocated for different land uses in the city. **Table A-30** shows the residential land use designations established by the General Plan.

**Table A-30  
Land Use Designations**

Designation	Units per Acre	Notes
Rural Estate (R-E)	0.5–2	This designation attempts to preserve the rural character of those areas that have historically developed with larger lots and agricultural uses.
Low Density Residential (R-1)	6	This category allocates land for detached single-family housing. Densities up to the maximum may be permitted if the property is relatively unaffected by environmental constraints and city services can be reasonably provided.
Low Density Residential - Hillside	Up to 6; varies based on slope	This designation allows for limited residential development on hillsides. Generally, the greater the slope, the lower the density that is allowed per acre. Lots with an average slope of 30 percent or greater must be a minimum four acres. Further, no development is permitted on slopes that exceed 30 percent.
Medium Density Residential (MDR)	10–20	Allowed housing types include duplexes, triplexes, fourplexes, townhouses, and similar multifamily housing.
High Density Residential (HDR)	20–40	Allowed housing types include apartments, townhouses, and multifamily housing.
Mixed Use (M-U)	40	This designation allows residential development in the downtown area in conjunction with commercial development or as a stand-alone use, depending on location.

Designation	Units per Acre	Notes
Commercial (C)	Not Specified	This designation includes high activity land uses. These include retail, service, repair, and storage uses. Residential uses are allowed in the C designation with approval of a use permit.

Source: City of Anderson General Plan Land Use Element, 2007

*Residential Development Standards in Residential Zones*

Zoning regulations are designed to protect and promote the health, safety, and general welfare of residents as well as implement the policies of the General Plan. The Zoning Ordinance also serves to preserve the character and integrity of existing neighborhoods. **Table A-31** shows the residential zone districts and permitted densities.

**Table A-31  
Development Standards**

	<b>Agriculture (AG)</b>	<b>Rural Estate (R-E-1)</b>	<b>Low Density Residential (R-1)</b>	<b>Medium Density Residential (R-2)</b>	<b>High Density Residential (R-3)</b>	<b>Mixed Use (MU-R and MU-C)</b>	<b>Commercial (C-1)</b>	<b>Natural Resource District (NR)</b>
Maximum Units per Acre	1 unit / lot	1 unit / lot	1 unit / lot	20	40	40	N/A	1
Minimum Lot Size	2 acres	0.5–1.0 acre	6,000–20,000 sq. ft.	6,000 sq. ft.	6,000–7,000 sq. ft.	N/A	2,000 sq. ft./main bldg.	40 acres
Minimum Lot Width	100'	100'	60'–100'	60'–70'	60'–70'	N/A	N/A	N/A
Front Yard Setback	50'	20'	20'	15'	15'	0'– 15'	0'–10' <sup>1,2</sup>	30'
Side Yard Setback	20'	5'	5'–10'	5'–10'	5'–10'	0'	0'–10' <sup>2</sup>	30'
Rear Yard Setback	30'	20'	20'	20'	10'	0'–15'	0'–10'	30'
Maximum Height	30'	30'	30'	30'	40'	35'–45' <sup>3</sup>	50'	30'
Minimum Parking (spaces/ unit)	2	2	2	1.2–2	1.2–2	0–1.5	1.2–2	2

Source: City of Anderson Zoning Ordinance, 2020

<sup>1</sup> Where the frontage in a block is partially in an R district, in which case the front yard shall be the same as required in such R district.

<sup>2</sup> Where the front or side of a lot abuts in an R district, in which case the side yard shall be 10 feet or more.

<sup>3</sup> The maximum height may be increased by 20 percent with a use permit.

The minimum residential lot sizes range from 6,000 square feet to one-half acre. The maximum height limit for residential units is 30 feet in the R-E, R-1, and R-2 zones and 40 feet in the R-3 zone. In the past, this height restriction has not inhibited multifamily development as showcased by the 80-unit Blue Oak Apartments, which has 10 two-story buildings on 8.2 acres, and the 81-unit Regency Place Senior Apartments, which has a single two-story building with three separate wings on 2.5 acres.

Parking standards in the R-E and R-1 residential zoning districts require a minimum of 2 parking spaces per dwelling unit. For multifamily properties, the parking requirements are 1.2 parking spaces per studio unit, 1.5 parking spaces per one-bedroom unit, and 2 parking spaces for a unit with two or more bedrooms. Covered parking is required for single and duplex dwellings. Multifamily developments require one covered parking space per unit. The requirements are minimal, and none of these are considered a constraint to development.

The City's two high density multifamily zones (i.e., at least 10 units per acre) are the Medium Density Residential (R-2) and High Density Residential (R-3) zones. The zones are fairly similar in the type of housing units that are allowed. The primary difference is the allowable densities in each. The R-2 zone allows a maximum of 20 units per acre and the R-3 zone allows a maximum of 40 units per acre.

Typical built densities are generally controlled by market forces. Land and housing costs are lower in the City of Anderson, relative to other communities. Typical built densities are as follows: in the R-1 zone, 3-4 units per acre; in the R-2 zone 8-10 units per acre; and in the R-3 zone, approximately 20 units per acre.

### *Residential Development Standards in the Commercial and Mixed-Use Zones*

The General Commercial (C-1) zone allows all residential uses permitted in the R-1, R-2, and R-3 zones on issuance of a use permit. However, the C-1 zone does not set forth specific development standards for residential use, but instead relies on the use permit process and conditions of approval to ensure compatibility with the surrounding area. Based on the height limit in the C-1 zone (up to 65 feet with a use permit), a developer could conceivably achieve a residential density greater than the 20 units per acre allowed in the R-3 zone. In fact, a recently developed multifamily project on land zoned C-1 is the Regency Place Senior Apartments, which constructed a total of 81 units on 2.5 acres, for a density of 32.4 units per acre.

Mixed-Use Commercial (MU-C) and Mixed-Use Residential (MU-R) zone districts are designated in the downtown area. Both zones allow for detached single-family dwellings, while attached single-family dwellings are allowed in the MU-R district on neighborhood streets. Multifamily development is also permitted in both districts; however, the ground floor is reserved for commercial development on "main streets," "service streets," and "neighborhood streets" in the MU-C zoning district. Up to 40 units per acre are allowed in the MU-R and MU-C zones. Form-based standards apply in the Mixed-Use zones.

Typical built densities are generally controlled by market forces. Land and housing costs are lower in the City of Anderson, relative to other communities. There are few examples to draw from to infer typical built densities for residential development in the Mixed-Use zones. However, there have been some duplexes and triplexes on lots in the 10,000-square-foot size range.

### *Residential Development Standards in Agricultural and Natural Resource District Zones*

The Agricultural (AG) and Natural Resource District (NR) zones allow single-family dwellings, including private garages, accessory buildings and uses normally incidental to single-family residences. Accessory dwelling units (ADUs), and farmworker housing for six or fewer individuals are also permitted only in the AG zoning district.

#### *On- and Off-Site Improvements*

In order to maintain the quality of its neighborhoods and safeguard the health and safety of the community, the City requires curbs, gutters, and sidewalks in all new developments. In addition, developers must provide those facilities necessary to serve the development, including roads, sewer lines, drainage systems, water lines, fire hydrants, and streetlights. While all development-related improvements add to the cost of housing, the City's standards are similar to other communities in the region and have yet to constrain the development of affordable housing.

Among the required on- and off-site improvements, roadways typically have the greatest impact on the cost of housing. Further, it is local streets that are the most common street improvements in new subdivisions. However, depending on the size of the subdivision, improvements to collectors and arterials may also be necessary. The following standards, which are included in Chapter 16 of the Anderson Municipal Code, are the basic minimums necessary to protect public health and safety:

- Residential Streets
  - Right-of-way: 60 feet
  - Pavement width: 40 feet
- Collectors
  - Right-of-way: 60 feet
  - Pavement width: 44 feet
- Arterials
  - Right-of-way: 84 feet
  - Pavement width: 64 feet

The requirement for residential streets to have a 60-foot right-of-way and 40-foot curb-to-curb width is typical of many communities. However, whereas this standard has little impact on the total cost of multifamily housing developments and smaller subdivisions located adjacent to existing city streets, narrower street standards may be appropriate for large subdivisions in order to maintain lower housing costs.

The undergrounding of utilities is another requirement of new subdivisions that adds to the end cost of housing. This is a requirement of all new subdivisions in the state, except those with a minimum lot size of 3 acres. Although placing utilities underground may entail higher initial costs, undergrounded utilities are less susceptible to weather-related maintenance problems and reduce hazards associated with downed power lines and trees near power lines.

As noted above, the City of Anderson also requires developers to install storm drains, sanitary sewers, and water lines to serve their subdivisions. Further, developers may be required to pay a pro-rata share for improvements to sewer and water trunk lines that are necessary as a result of their project. Again, these improvements are necessary to maintain the quality of the city's neighborhoods and safeguard the community, and do not constrain the development of affordable housing.

### *Adequacy of Zoning Standards to Facilitate Affordable Housing*

Land costs are moderately low in Anderson (see the analysis below, under Non-Governmental Constraints, Land Costs). Given these low land costs, an increase in the base residential density (before a density bonus for affordable housing) above 20 units per acre would not significantly reduce residential development costs or significantly increase the feasibility of affordable housing production. The City believes that the R-2, R-3, MU-C, MU-R, and C-1 zones provide adequate density and development standards to facilitate the production of housing affordable to very low- and low-income households.

### *Flexibility in Development Standards*

#### **Planned Development Combining District (P-D).**

The Zoning Ordinance provides for P-D districts to encourage cluster development, provide flexibility in development standards, and establish additional open space in developments. The goal of the P-D district is to produce a comprehensive development equal to or better than that resulting from traditional lot-by-lot development.

The P-D district may be combined with any zoning district and is an overlay to the base district with which it is combined. In a P-D area, the permitted uses and development standards of the base zone apply, but can be met on a project-wide basis rather than a lot-by-lot basis. Therefore, the P-D district allows for developments that are more flexible. The City has approved one mixed-use commercial/residential project using the P-D combining district.

### *Water and Sewer Priority*

Effective January 2006, SB 1087 requires water and sewer providers to grant priority for service allocations to proposed developments that include units affordable to lower-income households. Pursuant to these statutes, upon adoption of its Housing Element, the element will be internally distributed to the local water and sewer providers.

### *Provision for a Variety of Housing*

The Housing Element must identify adequate sites that are available for the development of housing types for all economic segments of the population. Part of this entails evaluating the City's Zoning Ordinance and its provision for a variety of housing types. Housing types include single-family dwellings, duplexes, second units, mobile homes, group care facilities, multifamily dwellings, senior housing, supportive housing, and single-room occupancy units.

Some housing types are allowed by right and others are allowed with a conditional use permit. **Table A-32** summarizes the housing types permitted, conditionally permitted, or excluded under the City's Zoning Ordinance.

**Table A-32  
Residential Uses Permitted by Zoning**

Residential Uses	AG	R-E	R-1	R-2	R-3	C-1	C-3 and M-1	MU-R	MU-C	NR
Single-Family Dwellings	P	P	P	P	C <sup>1</sup>	C		P	P	P
Accessory Dwelling Units (ADUs)	P	P	P	P	P	C				
Duplexes				P	C <sup>1</sup>	C		P	P	
Condominiums					P	C		P	P	
Multifamily Dwellings				P	P	C		P	P	
Manufactured Homes		H	H	H	C	C				
Mobile Home Parks				C	C	C				
Small Family Care Homes (8 or fewer persons)		P	P	P	C	C				
Large Family Care Homes (9 or more persons)			P	C	C	C				
Senior Housing					C	C				
Boardinghouses/Rooming Houses					C	C				
Farmworker Housing (6 or fewer persons)	P	P	P	P		C				
Farmworker Housing (more than 6 persons)	C									
Supportive and Transitional Housing (6 or fewer persons)		P	P	P	C	C				
Supportive and Transitional Housing (more than 6 persons)				C	C	C				
Emergency Shelter							P			
Live/Work Space								C	P	
Single-Room Occupancy						C				
Employee Housing						C	C	P	P	

Source: City of Anderson Zoning Ordinance

Notes: P = Permitted by right; C = Conditional Use Permit required; H= must obtain Certificate of Compatibility from City  
<sup>1</sup>Only if applicant/developer can demonstrate that the lot size is so small or site conditions exist that make development of multifamily housing infeasible or the structure is of historic significance.

The following is a discussion of those particular housing types that may be most appropriate to meet the needs of extremely low-, very low-, and low-income households, as well as an analysis of governmental constraints that may serve as a barrier to the development of these particular housing types.

### *Accessory Dwelling Units*

An accessory dwelling unit (ADU) is an attached or a detached residential dwelling unit that provides complete independent living facilities for one or more persons. It includes permanent provisions for living, sleeping, eating, cooking, and sanitation on the same parcel as the single-family dwelling is situated.

Assembly Bill (AB) 1866 (Chapter 1062, Statutes of 2002), also known as the "second unit law," amended the California Government Code to facilitate the development of second units. However, SB 13 enacted AB 881 and AB 68 as a package of amendments to the Government Code, providing stricter guidelines on ADUs. This new amendment now requires localities to allow second units ministerially, within 60 days, without discretionary review or hearings. To be considered a ministerial review, the process used to approve second units must "apply predictable, objective, fixed, quantifiable, and clear standards." Applications for second units should not be subject to onerous conditions of approval or public hearing process or public comment. In addition to this amendment, Development Impact Fees are not applicable to ADUs less than 750 square feet.

In 2019, a series of laws pertaining to ADUs were passed, updating multiple provisions in the California Government Code. SB 13 enacted AB 881 and AB 68 together as a package of amendments to the Government Code. AB 881 prohibits owner-occupancy restrictions for ADUs, and AB 68 removes certain governmental constraints to building ADUs. AB 68 also gives homeowners permission to build a second ADU on their property, provided that certain conditions are met. The Government Code was amended, so that effective 2020, ADUs must be allowed by-right in all zones that allow Single-Family Dwellings (SFDs) and Multiple-family dwellings (MF). In addition, the laws prohibit the replacement of parking spaces if a garage is converted to an ADU and eliminates parking standards for ADUs within one-half mile of public transit.

Program HE.1.2 is included to address the need for the City to review its Zoning Code for compliance with all State ADU laws and update it, as needed.

### *Housing for Persons with Disabilities and Supportive Housing*

Pursuant to state law, local governments are required to establish appropriate reasonable accommodation procedures to meet the special needs of person with disabilities. Further, as part of a governmental constraints analysis, housing elements must analyze constraints on the development, maintenance, and improvement of housing for this segment of the population.

- The City's Zoning Ordinance (Chapter 17.03, Reasonable Accommodation), includes guidance and procedures for reasonable accommodation for persons with disabilities and therefore is consistent with state law. The City does not require the payment of a planning fee for a reasonable accommodation requests other than the normal fees required of all residential development. Further, the City follows California's handicap and accessibility laws that require the following for multifamily residential developments in order to provide reasonable accommodation:
- Multifamily developments containing 4–20 units only require that all of their ground-floor units are adaptable (interior modifications) and meet accessibility requirements.
- Multifamily developments containing greater than 20 units require that 2 percent of the total units are adaptable, and the remainder of the units are accessible.

In terms of siting requirements for the construction of special needs housing, the City does not regulate special needs housing in relationship to one another. In other words, there is no minimum distance required between two or more special needs housing units. Additionally, how a jurisdiction defines the term “family” can sometimes limit the potential for housing for certain special housing need groups, including persons with disabilities, by including relationship requirements between household members. However, the City's definition of family is “any group of two or more individuals that live together as a household unit regardless of relationship” (Municipal Code Section 17.04-340). This definition does not require a blood relation between household members and therefore, does not limit special needs housing potential.

Supportive housing is defined by Section 65582 of the Government Code as housing with no limit of stay, that is occupied by a target population, and that is with linked on- or off-site services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community. Target population is defined by Government Code Section 65582 as persons with low incomes who have one or more disabilities including mental illness, HIV or AIDS, substance abuse, or other chronic health condition, or an individual eligible for services provided pursuant to the Lanterman Developmental Disabilities Services Act (Division 4.5 [commencing with Section 4500] of the Welfare and Institutions Code) and may include, among other populations, adults, emancipated minors, families with children, elderly persons, young adults aging out of the foster care system, individuals exiting from institutional settings, veterans, and homeless people.

SB 2 requires that supportive housing be considered a residential use subject only to the same restrictions that apply to similar housing types in the same zone. This has been interpreted by the California Department of Housing and Community Development to mean that supportive housing is to be allowed in all zoning districts that allow residential uses with only the same restrictions as the residential uses. The City's Zoning Ordinance defines supportive housing as “housing with no limit on length of stay, that is occupied by the target population, and that is linked to onsite or offsite services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.” However, as is shown in **Table A-32**, supportive housing is allowed in all residential zones, but not in all zones that allow residential uses, as required by SB 2. As such, Program HE.3.1 has been included in this Housing Element to amend the Zoning Ordinance to comply with state law regarding supportive housing.

### *Emergency Shelters, Single-Room Occupancy Units, and Transitional Housing*

California Health and Safety Code Section 50801 defines an emergency shelter as “housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or households may be denied emergency shelter because of an inability to pay.” Section 17.04.705 of the Anderson Municipal Code defines an emergency shelter as “housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person.”

The City conducted a staff-level review of its zoning districts and vacant land and determined that the C-3 district would be the most appropriate for the siting of emergency shelters. This is because many of the properties zoned C-3 are adjacent to public transit, which would allow individuals easier access to the social services available in Redding to the north. Further, because the C-3 zone is adjacent to the General Commercial (C-1) district and allows all uses permitted by right in the C-1 district, such as grocery stores and coin-operated laundries, the C-3 zone would allow individuals easier access to nearby goods and services. Although there are very few vacant buildings in the C-3 district, and even fewer that could easily be converted to a homeless shelter, approximately 25 acres in 14 vacant parcels of currently zoned C-3 sites with sewer and water are

available. The vast majority of these parcels range in size from 0.25 acre to 0.75 acre, with three parcels in excess of 1 acre. The sites are providing sufficient options and acreage for shelter beds that could address the needs of the homeless population.

The City allows emergency shelters by right in the Heavy Commercial (C-3) zoning district and with a use permit in the Light Industrial (M-1) district. The City has general requirements for emergency shelters defined in the Zoning Ordinance, which include:

- 1) Maximum of 24 occupants per site per night.
- 2) At least one facility manager shall be on-site at all hours that the facility is open. Additional support staff shall be provided, as necessary, to ensure that at least one staff member is provided in all segregated sleeping areas, as appropriate.
- 3) Maximum length of stay: 180 days in any 12-month period.
- 4) Adequate external lighting shall be provided for security purposes. The lighting shall be stationary, directed away from adjacent properties and public rights-of-way.
- 5) Indoor client intake/waiting area of at least 100 square feet if client intake is to occur on-site. If an exterior waiting area is provided, it shall be enclosed or screened and designed to prevent queuing in the public right-of-way.

Housing elements must also identify zoning to encourage and facilitate single-room occupancy units. Single-room occupancy units (SROs) are often the most appropriate type of housing for extremely low-income persons. The City's Zoning Ordinance has been amended to allow SROs with a use permit in the General Commercial (C-1) district and includes the following conditions:

- 1) No transient occupancy. Units must be occupied as the primary residence of the tenant.
- 2) Maximum of 30 units per site.
- 3) Minimum unit size of 200 square feet for occupancy by one person and 280 square feet for occupancy by two persons. No more than two persons per unit.
- 4) Approval of a management plan that outlines objectives, policies, and procedures.
- 5) On-site management with a manager's office for nine or fewer units and/or a manager's unit for 10 or more units.
- 6) Laundry, kitchen, and bathroom facilities must be provided on-site (may be individual or shared).

The City also allows boardinghouses and rooming houses in the High Density Residential (R-3) and C-1 districts with a use permit. The development standards for these zoning districts are the same as other uses in the respective zones and do not constrain the development of SRO types.

SB 2 requires that transitional housing be considered a residential use subject only to the same restrictions that apply to similar housing types in the same zone. Anderson Municipal Code Section 17.04.427 defines transitional housing as "buildings configured as rental housing developments, but operated under program requirements that call for the termination of assistance and recirculation of the assisted unit to another eligible program recipient at some predetermined future point in time, which shall be no less than six months." As shown in **Table A-32**, transitional housing is allowed in all residential zones. However, it is not allowed in all zones that allow

residential uses, as required by SB 2. As such, Program HE.3.1 has been included in this Housing Element to amend the Zoning Ordinance to comply with state law regarding transitional housing.

*Housing for Farmworkers*

The City of Anderson Zoning Ordinance permits farmworker housing for more than six persons with a use permit in the Agriculture (AG) district and allows farmworker housing for six or fewer persons by right in the Agriculture (AG), Low Density Residential (R-1), Medium Density Residential (R-2), and Rural Estate (R-E) zones. Additionally, the City allows farmworker housing for six or fewer persons with a use permit in the General Commercial (C-1) zone. Program HE.3.1 is proposed to allow farmworker housing of up to 12 units or 36 beds without discretionary review in the AG district.

As of 2019, The California State Legislature has passed AB 1783, which creates an opt-in, streamlined process to build farmworker housing on surplus agricultural land. The Bill also sets quality standards for that housing, and ensures that barriers are removed to providing such housing.

*Local Ordinances that Impact Housing Supply*

The City of Anderson does not have an inclusionary housing ordinance, a short term rental ordinance or a growth management ordinance.

*Development and Processing Fees*

Many of the areas zoned for higher-density projects currently have on- and off-site improvements such as water and sewer connections, streets, and sidewalks in place, so there are no additional requirements. However as noted above, for areas lacking improvements, the City requires developers to construct improvements and/or pay fees to help defer the costs of providing infrastructure, public facilities, and services. Impact fees that apply to new single-family and multifamily construction are listed in **Table A-33**. The City also collects fees from developers to help cover the costs of planning and processing permits. Processing fees are calculated based on average staff time and material costs required to process a particular type of case. Planning and processing fees are summarized in **Table A-34**.

**Table A-33  
Development Impact Fees**

Fee Type	Fee per Dwelling Unit <sup>(1)</sup>
<b>Sewer Inclusion Fee</b>	
Single-Family	\$2,315–\$4,565/unit + \$14/lineal foot
Duplex/Multifamily/Mobile Home	\$1,980–\$3,453/unit
<b>Water Capital Improvement</b>	
Single-Family	\$2,185/unit
Duplex	\$1,403/unit
Multifamily/Mobile Home	\$1,820 (first unit) \$605/unit (additional unit)
Water Meter Fee	\$2,185/unit

Fee Type	Fee per Dwelling Unit <sup>(1)</sup>
<b>Capital Improvement Fee</b>	
Single-Family/Duplex	\$1,897/unit
Multifamily	\$1,897/unit
School Impact Fee	\$2.97/square foot
<b>Traffic Impact Fees</b>	
Citywide	\$3,668
Citywide + Deschutes	\$5,145
Citywide + Deschutes + Cottonwood Zone 1	\$6,706
Citywide + Deschutes + Cottonwood Zone 2	\$7,945

Source: City of Anderson 2020; Cascade School District 2014

<sup>1</sup> Fees are for informational purposes only and are subject to change.

**Table A-34  
Planning Permit Fees**

Fee Type	Fee <sup>(1)</sup>
Design Review	\$250
Zone Change/Text Amendment	\$3000
General Plan/Specific Plan Amendment	\$3500
Appeals	\$400
Minor Use Permit	\$500
Major Use Permit	\$1500
Variance	\$800
Planned Unit Development	\$3000
Lot Line Adjustment	\$200
Parcel Map	\$1500
Tentative Subdivision Map	\$2600 + \$20/each lot
Final Subdivision Map	Actual cost
Park Improvement Fee	\$1,897/unit
Storm Drainage Fee	\$300-\$600
Negative Declaration	\$450

Source: City of Anderson 2020

<sup>1</sup> Fees are for informational purposes only and are subject to change.

Including the cost of building permits, City fees typically range between \$17,240 and \$18,450 for single-family dwellings, and average \$10,190 per unit for the majority of multifamily dwellings. For a typical 1,800-square-foot single-family residence, school impact fees are approximately \$5,346 (2.97 per square foot). The school impact fees for an average 800-square-foot multifamily unit are approximately \$2,376. These fees are on par with other cities in the region. Depending on housing unit size and type, City and school district fees amount to between 7 percent and 10 percent of

the total cost of each new housing unit. While these costs will likely be passed on to the ultimate product consumer, thus impacting housing prices, these requirements are deemed necessary to maintain the quality of life desired by city residents and do not constrain the development of affordable housing.

**Table A-35  
Anderson Total Fees for Typical Single-Family and Multifamily Units**

Housing Type	Total Fees	Estimated Development Cost per Unit	Estimated Proportion of Fees to Development Costs per Unit
Single-Family Unit <sup>1</sup>	\$17,240–\$18,450	\$228,000	7.6%–8.1%
Multifamily Unit	\$10,190	\$113,400	8.9%

Source: City of Anderson, 2020

<sup>1</sup> Typical single-family unit estimated at 1,800 square feet.

### Permit Processing Times

The time involved in processing development applications can become a constraint to affordable housing development. In Anderson, most development applications for single-family and multifamily developments take approximately 30–45 days to process as long as no discretionary approvals are needed. If an applicant proposes developments that require discretionary review, such as a use that requires a conditional use permit, the processing time can extend to two months regardless of whether it is a single-family or multifamily project. **Table A-36** lists the typical review times for each type of permit or approval process. These review periods do not present constraints to development, as some review is needed to ensure the maintenance of health and safety standards. The Planning Department encourages developers to submit applications concurrently where possible to minimize the total processing time and related cost for a project. California Environmental Quality Act (CEQA) processes typically take longer than planning permit timelines. The timeframe between a project receiving entitlements and a building permit is approximately 90 to 180 days. Reasons for any potential delay are mainly due to factors outside of the City’s control, such as developers’ access to financing. If a subdivision has been approved previously, and infrastructure is present, 40 days is the approximate time between a project receiving entitlements and a building permit.

**Table A-36  
Planning Processing Times**

Development Permit/Review Process	Time Frame
Design Review	10 days
Administrative (Minor Use Permit)	20 days
Conditional Use Permit	45–90 days
Variance	45–60 days
Lot Line Adjustment	30 days
Subdivision Tentative Map	30–120 days
Parcel Map	30–120 days

Source: City of Anderson 2020

### *Design Review Process*

Multifamily and single-family housing developments of three or more units are subject to design review. The Design Review Committee consists of one planning commissioner, one Public Works Department representative, and one Police Department administrative representative.

The Design Review Committee reviews preliminary drawings and sketches and approves or conditionally approves such drawings and sketches prior to the issuance of a building permit. The committee determines whether sufficient architectural merit and compatibility in building décor and landscaping exist. The process seeks to ensure that larger development projects adhere to the City's goals of quality development and construction, and environmental compatibility. Through the design review process, the committee can require landscaping, additional housing floor plans, varied setback requirements, or other necessary improvements to achieve the City's goals.

Design review is not used by the City to require expensive materials or construction techniques. In practice, the City rarely requires variations in floor plans, façade treatments, landscaping, building materials, or other modifications to home/project designs or configurations that have significant cost implications or involve significant delay on the applicant's part.

In addition, the fee for design review is \$25, which does not significantly add to a project's development costs. Most concerns regarding the design are raised early in the application process during the preliminary review of the architectural plans. In general, the Design Review Committee verifies that the concerns were addressed. Therefore, design review generally does not add substantial costs to the development process and facilitates approval of multifamily projects by addressing potential community concerns.

### *Use Permit Process*

Outside of the commercial districts, very few residential uses in Anderson require a use permit. However, those that do, such as mobile home parks, require property owners to submit an application and site plan for review, along with the appropriate processing fee. Depending on the nature of the use, some applications can be processed administratively, such as those proposing large family care homes serving nine or more persons, and are considered minor use permits. Prior to approval by the Planning Director, these permits are reviewed for consistency with the City's General Plan and Zoning Ordinance, as well as to ensure that the use is categorically exempt from the CEQA. As noted in **Table A-36** above, minor use permits are typically processed within 10 days. Those uses that do not meet the criteria for administrative approval, such as mobile home parks, are first reviewed by the Planning Director, who then schedules a public hearing before the Planning Commission. In deciding whether to grant a use permit, the Planning Commission must make the following findings:

- The proposed use will not, under circumstances of the particular case, be detrimental to the health, safety, peace, morals, comfort, and general welfare of persons residing or working in the neighborhood of the proposed use.
- The proposed use will not be detrimental or injurious to property and improvements in the neighborhood of the proposed use.
- The proposed use will not be detrimental or injurious to the general welfare of the city.
- The proposed use is consistent with the General Plan and any specific plan adopted for the applicable area and in conformance with the most restrictive designations, policies,

and provisions of such plans should such plans, or maps contained therein, differ in any respect from one another.

Although typical, the findings are very broad and do not provide specific guidance to an applicant as to what conditions must be met to receive a use permit. This lack of specificity might create a potential constraint to residential uses that require a use permit. However, the Planning Commission can designate conditions of approval as necessary to ensure that the use will meet the required findings. Further, it has been the City's practice to process the vast majority of use permits expeditiously, as indicated in **Table A-36** above.

In those instances where the use permit is denied by the Planning Commission, applicants may appeal the decision to the City Council. However, the City does not apply the use permit process to disallow residential uses. Rather, the City seeks to provide a process whereby residential uses that are not allowed by right can be facilitated in a manner that will result in projects that are compatible with surrounding uses. The process is the same for all uses requiring a use permit. Therefore, the process does not unduly constrain the development of residential uses subject to the use permit.

### *Variance Process*

Where practical difficulties or unnecessary hardships may result from the strict application of the Zoning Ordinance, the City may grant individuals relief from provisions of the ordinance in the form of a variance. Similar to use permits, the processing of a variance requires an application to be filed with the Planning Department, payment of a fee, and a public hearing before the Planning Commission. Further, in deciding whether to grant a variance, the Planning Commission must be able to make the following findings:

- That there are exceptional or extraordinary circumstances or conditions applying to the land, building, or use referred to in the application, which circumstances or conditions do not apply generally to land, buildings, or uses in the same district.
- That the granting of the application is necessary for the preservation and enjoyment of substantial property rights to the petitioner.
- That the granting of such application will not, under the circumstances of the particular case, materially affect adversely the health or safety of persons residing or working in the neighborhood of the property of the applicant and will not, under the circumstances of the particular case, be materially detrimental to the public welfare or injurious to property or improvements in such neighborhood.

If the Planning Commission is able to make the findings, as well as ensure that the variance is or can be made harmonious with the general purpose of the Zoning Ordinance, the variance can be granted. Further, if the Planning Commission denies the variance request because the findings cannot be made, or the variance is in conflict with the general purpose of the Zoning Ordinance, the applicant(s) may appeal the decision to the City Council.

While the variance process provides considerable flexibility from the provisions of the Zoning Ordinance in that it allows the Planning Commission to consider unusual circumstances surrounding the use, building, and property, a variance may not be the appropriate mechanism for accommodating the special needs of persons with disabilities. This is because the granting of a variance is based on the unique characteristics of the property, building, or use and not the unique characteristics of the property owner. For this reason, the City has incorporated reasonable accommodations for persons with disabilities into the Zoning Ordinance.

### *Building Codes and Enforcement*

The City has adopted the 2019 California Building Code (CBC) for its code requirements and has not adopted additional standards beyond those contained in the CBC. Because the CBC serves to protect public health and safety, it does not pose a significant constraint to the production or improvement of housing in Anderson.

Code enforcement typically occurs when the building inspector is processing other permits on the site or when complaints are filed. Building Department staff works with the County Health Department when the complaint appears to be a matter of both health and safety.

Most complaints come from renters who have complaints against their landlord. The inspection may reveal building or health code violations that are then written up with a timeline for correction and follow-up inspections. If there are no code violations, but other non-code situations occur, the renter is given a question-and-answer sheet prepared by the California Department of Consumer Affairs, which helps to define the renter's rights and options in the matter. For many years complaints in mobile home parks were referred to the enforcement section of the California Department of Housing and Community Development; however in an effort to more expeditiously address issues as they arise, the City has negotiated with HCD to take on this responsibility as well.

### **Non-Governmental Constraints**

#### *Land Costs*

The cost of raw, developable land creates a direct impact on the cost for a new home and is considered a possible constraint. A higher cost of land raises the price of a new home. Therefore, developers sometimes seek to obtain City approvals for the largest number of lots allowable on a parcel of land. Residential land costs in Anderson as of April 2020 are shown in **Table A-37**. The following list of properties was acquired through Zillow and Trulia and captures many vacant properties in the city being listed through these sites at the time. Land prices started from a high of \$50,000 for a 0.25-acre parcel to the next highest price of \$59,000 for a 0.38-acre parcel to a low price of \$1,537 per acre in Anderson. The average land cost is \$40,149 per acre.

**Table A-37**  
**Vacant Land Costs**

	<b>Acreage</b>	<b>Price</b>	<b>Price per Acre</b>
1	5.00	\$110,000	\$22,000
2	51.00	\$108,000	\$2,118
3	42.28	\$65,000	\$1,537
4	2.43	\$249,900	\$102,840
5	295.95	\$575,000	\$1,943
6	12.50	\$127,000	\$10,160
7	10.50	\$55,000	\$5,238
8	40.96	\$165,000	\$4,028
9	5.50	\$98,900	\$17,982
10	12.40	\$90,000	\$7,258
11	5.78	\$264,900	\$45,830
12	6.31	\$65,000	\$10,301

	<b>Acreage</b>	<b>Price</b>	<b>Price per Acre</b>
13	2.27	\$80,000	\$35,242
14	2.50	\$79,900	\$31,960
15	1.12	\$68,900	\$61,518
16	40.00	\$250,000	\$6,250
17	20.10	\$124,500	\$6,194
18	0.38	\$59,000	\$155,263
19	0.25	\$50,000	\$200,000
20	3.97	\$299,000	\$75,315
<b>Median</b>	<b>6.05</b>	<b>\$103,450</b>	<b>\$14,141</b>
<b>Average</b>	<b>28.06</b>	<b>\$149,250</b>	<b>\$40,149</b>

Source: [www.trulia.com](http://www.trulia.com) April 2020, [www.zillow.com](http://www.zillow.com) April 2020

### Construction and Labor Costs

Factors that affect the cost of building a house include the type of construction, materials, site conditions, finishing details, amenities, and structural configuration. The cost for multifamily construction is estimated at \$113,430 per unit based on a recent construction of an affordable senior apartment complex in Anderson. Regarding single-family construction, according to the Craftsman Book Company ([www.building-cost.net](http://www.building-cost.net)), a wood-framed single-story four-cornered home in Anderson is estimated to cost approximately \$251,591, excluding the cost of buying land. This cost estimate is based on a 2,000-square-foot house of good quality construction including a two-car garage and forced air heating. **Table A-38** summarizes the projected construction costs. If labor or material costs increased substantially, the cost of construction in the city could rise to a level that impacts the price of new construction and rehabilitation, affecting all types of residential developments.

**Table A-38**  
**Estimated Construction Costs, Single-Family Home**

<b>Item Name</b>	<b>Materials</b>	<b>Labor</b>	<b>Equipment</b>	<b>Total</b>
Direct Job Costs (e.g., foundation, plumbing, materials)	\$110,978	\$89,137	\$5,047	\$205,162
Indirect Job Costs (e.g., insurance, plans and specifications)	\$16,126	\$1,580		\$17,706
Contractor Markup	\$28,723			\$28,723
<b>Total Cost</b>	<b>\$155,827</b>	<b>\$90,717</b>	<b>\$5,047</b>	<b>\$251,591</b>

Source: [Building-Cost.net](http://Building-Cost.net), accessed April 2020

*Availability of Financing*

The cost of borrowing money to finance the construction of housing or to purchase a house affects the amount of affordably priced housing in the city. Fluctuating interest rates can eliminate many potential homebuyers from the housing market or render a housing project that could have been developed at lower interest rates infeasible. When interest rates decline, sales increase. The reverse has been true when interest rates increase. Over the past decade, there has been dramatic growth in alternative mortgage products, including graduated mortgages and variable rate mortgages. These types of loans allow homeowners to take advantage of lower initial interest rates and to qualify for larger home loans. However, variable rate mortgages are not ideal for low- and moderate-income households that live on tight budgets. Variable rate mortgages may allow lower-income households to enter into homeownership, but there is a definite risk of monthly housing costs rising above the financial means of that household. Therefore, the fixed-interest rate mortgage remains the preferred type of loan, especially during periods of low, stable interest rates. **Table A-39** illustrates interest rates as of April 2020. The table presents both the interest rate and the annual percentage rate (APR) for different types of home loans. The interest rate is the percentage of an amount of money which is paid for its use for a specified time and the APR is the yearly percentage rate that expresses the total finance charge on a loan over its entire term. The APR includes the interest rate, fees, points, and mortgage insurance and is therefore a more complete measure of a loan's cost than the interest rate alone. However, the loan's interest rate, not its APR, is used to calculate the monthly principal and interest payment.

**Table A-39  
Interest Rates**

	<b>Interest</b>	<b>APR<sup>1</sup></b>
30-year fixed	3.375%	3.447%
15-year fixed	2.625%	2.736%
5-year ARM	3.250%	3.382%
<b>FHA Rates</b>		
30-year fixed	4.625%	5.557%
<b>Veterans Loans</b>		
30-year fixed	2.750%	2.913%

Source: <http://www.wellsfargo.com>, 2020

<sup>1</sup>Based on a \$200,000 loan amount.

## HOUSING RESOURCES AND OPPORTUNITIES

### Existing Affordable Housing

Anderson currently has 10 affordable multifamily projects. These are shown in **Table A-40**. Four are subsidized through the US Department of Agriculture (USDA) Rural Development Agency's Section 515 program, 10 of the projects are subsidized through the Low-Income Housing Tax Credit (LIHTC) program, and one of the projects is subsidized through a tax bond. Although not a direct federal subsidy, LIHTC provides tax incentives for the utilization of private equity in the development of affordable housing.

**Table A-40**  
**Assisted Multifamily Units**

Name	Expiration Date	Total Units	Income Restricted	Units by Type		Funding Agency/Program
				Senior	Family	
Anderson Court Apts. 1565 Fair Oaks Drive	2061	36	19	—	19	LIHTC, USDA Sec. 515
Battle Creek Apts. 2425 Shady Lane	2061	24	18	—	18	LIHTC, USDA Sec. 515
Battle Creek Senior Apts. 2600 Red Bud Lane	2061	40	39	39	—	LIHTC, USDA Sec. 515
Manzanita Hills Apts. (Phase I and II) 1515 Spruce Street and 1531 Spruce Street	2065	160	148	—	148	LIHTC
River Garden Apts. 3195 Briarwood Drive	2065	108	106	—	95	LIHTC, USDA Sec. 515
Blue Oak Court Apartments 2300 Hwy. 273	2062	80	79	—	79	LIHTC, HUD Sec. 8
Regency Place Senior Apts. 2501 Red Bud Lane	2058	81	80	80	—	LIHTC
Season at Regency Place II 2400 Shady Lane	2065	79	78	78	—	LIHTC
Shady Lane Apts. 2401 Shady Lane	2066 <sup>1</sup>	34	33	—	33	LIHTC, Tax Bond
Seasons at Los Robles 2780 Ventura Street	2059	59	58	58	—	LIHTC

Source: HCD 6th Cycle Data Packet for Shasta County

Notes: While the exact date for satisfying the contractual obligations of a few of the Low-Income Housing Tax Credit projects is unknown, the LIHTC projects have a 15-year initial compliance period. Therefore, the expiration date identified for these projects is 15 years from the date of final inspection/certificate of occupancy.

<sup>1</sup> The project received Tax Bonds and LIHTC from the California Statewide Communities Development Authority in 2011 which required an affordability restriction for at least 55 years. This was approved by the City of Anderson, Resolution 11-56, on October 5, 2011.

### At-Risk Housing Analysis

California Government Code Section 65583(a)(9) et seq. requires that the Housing Element include an analysis of the assisted low-income housing units in the city that may be lost from the inventory of affordable housing within the next 10 years (2019 to 2029) as a result of the expiration of some type of affordability restriction. If units are at risk of market rate conversion, the analysis must contain the following components:

- A comprehensive inventory of all subsidized rental housing units.
- A cost comparison of replacing or preserving any units which will become at risk of market rate conversion within 10 years.
- Identification of nonprofit entities qualified to acquire and manage rental housing.
- Identification of possible sources and potential funds for preserving housing units.
- Inventory of existing and proposed City programs for preserving at-risk units.

Each of the properties in the city's inventory of affordable housing is assigned a level of risk of conversion. There are three levels of risk: at risk, lower risk, and low risk. Properties are at risk when they are within five years of the end date of the most valuable subsidy or rent restriction. For example, if a property has a Section 515 contract that will expire within the next five years, it is considered to be at risk of market rate conversion. Properties are considered at lower risk of market rate conversion if their most valuable subsidy or rent restriction is scheduled to terminate within six to ten years or if the property is owned by a nonprofit organization. Properties are considered to be at low risk of market rate conversion when their subsidies and/or rent restrictions expire more than 10 years into the future.

As noted in **Table A-40** above, all of the affordable housing units in the city are currently considered at low risk of market rate conversion because their income restrictions expire more than 10 years into the future. However, Program 5.1 states that the City will maintain a list of all dwellings within the city that are subsidized by government funding or low-income housing developed through local regulations or incentives and that the City will contact all property owners and ask them to provide at least two years' notice prior to the conversion of any units for lower-income households to market rate units.

### Programs for Preservation and Construction of Affordable Housing

The following is a summary of the current programs that the City is aware of and, if applicable, could be used to help meet the City's goal of remedying its affordable housing needs. Further, a list of funding sources that could be used by the City to meet its affordable housing goals is provided in **Appendix C**.

- **Project Development:** The City's Planning Department could provide technical assistance and administrative support for housing developments that expand affordable housing options for the city's residents.
- **Nonprofit Support:** The City should continue its cooperative relationships with qualified nonprofit groups that may play a role in assisting in the preservation and expansion of affordable housing in the community.

- **Policy and Ordinance Review:** Current policies and ordinances should be continually reviewed to ascertain the realistic impact on retaining or expanding affordable housing in the City. When necessary, changes or additions to the City's guiding policies and ordinances should be adopted.
- **Housing Referral Service:** The City should develop a listing of programs and a methodology for disseminating pertinent information about the types of subsidized housing and the various providers of housing-related services.
- **Inclusionary Zoning:** The City could consider the adoption of an inclusionary Zoning Ordinance requiring a stated number of lower-income units in all new single-family and multifamily developments. Percentages of set-aside units, in-lieu contribution of fees, targeted income groups, and periods for restrictions on rent levels need to be identified.
- **Housing Rehabilitation:** The City's rehabilitation loan program is currently funded by a revolving loan account (RLA). The City has applied for CDBG funds in the past that are used to give rehabilitation loans. As repayments of these loans are received, the money is put back into a loan account to loan to new applicants. Loans are made to households in target income groups (TIGs) and can be used for structural rehabilitation, room additions to relieve overcrowding, and total reconstructions. Seventeen households have been assisted in the past five years. In order to serve more low-income households, the program could be expanded to include landlords who rent to lower-income households.

### *First-Time Homebuyer Program*

The City administers a First-Time Homebuyer Program that offers low-interest loans for down payment assistance to income-eligible households. To qualify, a household must earn less than 80 percent of the county median income. No-interest loans of up to \$80,000 are provided as second mortgages. The program began in 1993 and has been funded by HOME and CDBG funds since that time. Since 2014, the City has received two CDBG grant(s) totaling \$872,093. Of this amount, \$500,000 have been allocated to support Owner/Occupied Rehab and \$372,093 for Home Owner Assistance Programs. Since 2014, the Home Owners Assistance Program provided five loans to assist new homeowners in the City. While the number of households assisted each year varies, up to 10 households per year have been assisted in the past.

### *Housing Authority*

The State of California does not own or operate public housing; public housing is administered directly through local public housing authorities. Residents of Anderson are served by the Shasta County Housing Authority (SCHA). The SCHA operates the Section 8 Housing Choice Voucher program for Shasta, Siskiyou, Modoc, and Trinity Counties. The program provides a voucher to recipients to use to help pay their rent for any rental unit that accepts the voucher. The recipient pays part of the rent based on 30 percent of their income and the Housing Authority pays the remaining amount on their behalf. The SCHA currently administers a total of 1,026 vouchers among the four counties, which includes Anderson. As of April 2020, data about how many residents were on the Housing Choice Voucher waiting list was unavailable, and the waitlist was closed.

## REGIONAL HOUSING NEEDS

Pursuant to the California Government Code Section 65584, California Department of Housing and Community Development (HCD) has developed a Regional Housing Need Allocation (RHNA) Plan for Shasta County. The RHNA Plan identifies a need for 3,675 new residential units in all of Shasta County (i.e., including incorporated cities) over an eight-year period (December 31, 2018 to April 15, 2028). The need for residential units is shared and distributed among the each of the cities in Shasta County and the unincorporated area. Thus, the share of regional housing needs for the City of Anderson is 241 units, or about 30 units per year over an eight-year period. The City is required to plan for these units and ensure that there is sufficient land zoned to accommodate the RHNA. The City is not required to construct housing units to meet the RHNA. In an attempt to provide housing for all income groups in the city, these 241 units are further divided among the various income groups identified and defined in **Table A-41**. A large portion of the allocation (approximately 62.2 percent) is for moderate or above moderate-income households. A total of 90 extremely low-, very low-, and low-income housing units are allocated prior to April 15, 2028, or roughly 11 affordable units per year over eight years.

Regional housing need allocations are considered a minimum need. Many jurisdictions have existing unmet housing needs due to overpayment or overcrowding issues that signal housing need and may exceed the regional allocations.

**Table A-41  
Regional Housing Needs, 2019–2028**

	Total Units	Affordability level				
		Extremely Low	Very Low	Low	Mod.	Abv. Mod.
<b>RHNA</b>	<b>241</b>	<b>91</b>			<b>150</b>	
Permitted 2019 and 2020 (as of 4/20/20)	50				50	
Permitted ADUs	4				4	
ADUs Anticipated <sup>1</sup>	25				25	
<b>Remaining RHNA Subtotal</b>	<b>162</b>	<b>91</b>			<b>71</b>	
Vacant Inventory	229	109			120	
Surplus	67	18			49	

<sup>1</sup>A portion of the anticipated accessory dwelling units (ADUs) will likely be affordable for households earning lower incomes.

## VACANT LAND INVENTORY

**Table A-43** includes details on each parcel in the inventory. The inventory includes most of the available vacant land in the city that is appropriate to meet Anderson's share of the regional housing needs. As noted in **Table A-42**, the city has a total of 567.59 acres of vacant land that can accommodate residential uses, resulting in a realistic capacity of 229 units.

While there was a recent annexation of land into the city, the lands are industrial and rural holding lands, and do not affect the city's residential capacity. There were no recent detachments of land. Similarly, while there were some minor changes to the General Plan designation of some commercial sites, those changes did not affect the city's residential capacity.

**Table A-42  
Vacant Land Summary**

Zoning District	Acreage	Maximum Capacity	Realistic Capacity
AG	95.29	13	13
RE	14.34	5	5
R1/HS	31.97	12	12
R1/PD	337.84	69	69
R1	80.24	19	19
R1-8	1.21	2	2
R2	4.48	90	72
R3	0.52	21	17
C1	1.70	51	20
<b>Total</b>	<b>567.59</b>	<b>282</b>	<b>229</b>

**Table A-44** lists the vacant land by parcel. Some of the sites listed in **Table A-43** identify constraints to development. Some constraints are associated with 100-year floodplains or hillside topography; however, the constraints can be mitigated during the development process on the parcels included in this inventory. Constraints affecting density yield have been taken into consideration and are reflected in the projected realistic capacity identified in **Table A-43**.

Based on recent development activity in the city, realistic capacity was calculated as follows:

- 1) Zones AG, RE, R1/HS, R1/PD, R1, R1-8: one unit per lot
- 2) Zone R2: 80 percent of 20 units per acre
- 3) Zone R3: 80 percent of 40 units per acre
- 4) Zone C1: 40 percent of 30 units per acre

Anderson has an abundance of sites suitable for the moderate and above moderate-income categories. While some of these sites have allowable densities specified in the General Plan at up to two units per acre (RE) and six units per acre (R1 and R1/HS), a conservative estimate of one unit per parcel is applied. This conservative estimate also addresses the sites where steeper slopes and/or other constraints exist but do not make development infeasible. Seven of the low-density

sites in the inventory are larger than 25 acres, with the largest being 187 acres. Although the capacities of those sites are also calculated as one unit per parcel in this inventory, it is likely that one or more parcels will be developed as subdivisions. While a number of parcels shown in **Table A-43** are less than one acre in size, these are typically located in areas of the city that have previously been subdivided but have yet to fully develop.

Parkview is a recently approved subdivision in Anderson that is currently under construction. This subdivision was approved for 19 units on 2 acres, which is a density of 9.5 units per acre.

An example of a recently developed multifamily project on land zoned R3, is the Diamond Street Affordable Housing Project, completed in 2018 on a 2.3-acre infill site. While up to 40 units per acre is allowed in the R3 zone, 45 units were constructed on 2.3 acres, for a density of approximately 20 units per acre.

An example of a recently developed multifamily project on land zoned Commercial is the Regency Place Senior Apartments. With Regency Place, a total of 81 units were built on 2.5 acres, for a maximum density of 32.4 units per acre. However, because the project was developed on land zoned C-1 where there is no established maximum residential density, the density was established through the conditional use permit process. Therefore, in order to estimate the number of units that could be developed on land zoned C-1, a hypothetical maximum of 30 units per acre is assumed, along with a realistic capacity of 40 percent. While this may underestimate potential residential densities in the C-1 district, it is very likely that the majority of these vacant properties will in fact develop with some commercial-type uses, though it is the City's policy to encourage developers of these properties to include residential components when they develop them.

Public sewer and water services are readily available within 100 feet of most of the vacant lands identified in **Table A-43**. Further, water supply and sewage treatment capacity are more than adequate to serve the projected growth for the next five years and beyond. The city's water supply has a potential for 6.72 million gallons per day, yet the average demand, as of 2019, is approximately 2.4 million gallons per day. The wastewater treatment plant has a potential reserve of 2.1 million gallons per day, sufficient to handle an additional 7,000 households. This could be adequate to handle growth for up to 20 years.

Dry utilities are available citywide. Charter Spectrum and AT&T provide cable TV, internet, and phone service. All major cell phone carriers operate in the area.

**Table A-43  
Vacant Land Inventory**

APN	Zone	General Plan	Acres	Maximum Density	Maximum Capacity	Realistic Capacity	Site Constraints
052-010-003	AG	AG	4.18	1 unit per lot	1 unit	1 unit	—
201-490-039	AG	RE	6.48	1 unit per lot	1 unit	1 unit	—
201-490-070	AG	RE	1.98	1 unit per lot	1 unit	1 unit	—
201-490-071	AG	RE	4.35	1 unit per lot	1 unit	1 unit	—
201-550-028	AG	RE	4.90	1 unit per lot	1 unit	1 unit	—
201-600-029	AG	RE	0.53	1 unit per lot	1 unit	1 unit	—
201-650-011	AG	RE	28.80	1 unit per lot	1 unit	1 unit	—
201-650-012	AG	RE	28.75	1 unit per lot	1 unit	1 unit	—
201-660-025	AG	RE	2.81	1 unit per lot	1 unit	1 unit	—
201-690-024	AG	AG	5.94	1 unit per lot	1 unit	1 unit	—
201-790-019	AG	RE	2.41	1 unit per lot	1 unit	1 unit	—
202-620-010	AG	AG	1.53	1 unit per lot	1 unit	1 unit	—
202-830-014	AG	AG	2.61	1 unit per lot	1 unit	1 unit	—
<b>Total AG</b>			<b>95.29</b>		<b>13 units</b>	<b>13 units</b>	
050-750-001	RE	RE	4.93	1 unit per lot	1 unit	1 unit	Possible Floodplain <sup>1</sup>
201-540-003	RE	MDR	1.30	1 unit per lot	1 unit	1 unit	Possible Floodplain <sup>1</sup>
201-660-031	RE	RE	2.82	1 unit per lot	1 unit	1 unit	Possible Floodplain <sup>1</sup>
201-660-045	RE	RE	2.47	1 unit per lot	1 unit	1 unit	Possible Floodplain <sup>1</sup>
201-660-047	RE	RE	2.81	1 unit per lot	1 unit	1 unit	Possible Floodplain <sup>1</sup>
<b>Total RE</b>			<b>14.34</b>		<b>5 units</b>	<b>5 units</b>	
202-680-025	R1/HS	LDR-HS	1.52	1 unit per lot	1 unit	1 unit	Slope <sup>2</sup>
202-690-006	R1/HS	LDR-HS	1.61	1 unit per lot	1 unit	1 unit	Slope <sup>2</sup>
202-690-010	R1/HS	LDR-HS	0.57	1 unit per lot	1 unit	1 unit	Slope <sup>2</sup>
202-690-047	R1/HS	LDR-HS	12.11	1 unit per lot	1 unit	1 unit	Slope <sup>2</sup>
202-700-014	R1/HS	LDR-HS	1.01	1 unit per lot	1 unit	1 unit	Slope <sup>2</sup>

APN	Zone	General Plan	Acres	Maximum Density	Maximum Capacity	Realistic Capacity	Site Constraints
202-700-020	R1/HS	LDR-HS	2.15	1 unit per lot	1 unit	1 unit	Slope <sup>2</sup>
202-700-025	R1/HS	LDR-HS	1.40	1 unit per lot	1 unit	1 unit	Slope <sup>2</sup>
202-700-028	R1/HS	LDR-HS	0.88	1 unit per lot	1 unit	1 unit	Slope <sup>2</sup>
202-750-052	R1/HS	LDR-HS	0.62	1 unit per lot	1 unit	1 unit	Slope <sup>2</sup>
202-790-006	R1/HS	LDR-HS	0.97	1 unit per lot	1 unit	1 unit	Slope <sup>2</sup>
202-790-018	R1/HS	LDR-HS	0.64	1 unit per lot	1 unit	1 unit	Slope <sup>2</sup>
202-840-015	R1/HS	LDR-HS	8.50	1 unit per lot	1 unit	1 unit	Slope <sup>2</sup>
<b>Total R1/HS</b>			<b>31.98</b>		<b>12 units</b>	<b>12 units</b>	
086-060-001	R1/PD	SPA	2.35	1 unit per lot	1 unit	1 unit	—
086-060-020	R1/PD	SPA	187.75	1 unit per lot	1 unit	1 unit	—
086-060-021	R1/PD	SPA	25.33	1 unit per lot	1 unit	1 unit	—
086-060-022	R1/PD	SPA	28.07	1 unit per lot	1 unit	1 unit	—
086-060-041	R1/PD	SPA	22.62	1 unit per lot	1 unit	1 unit	—
086-060-042	R1/PD	SPA	54.84	1 unit per lot	1 unit	1 unit	—
086-450-001	R1/PD	SPA	0.36	1 unit per lot	1 unit	1 unit	—
086-450-006	R1/PD	SPA	0.38	1 unit per lot	1 unit	1 unit	—
086-450-017	R1/PD	SPA	0.25	1 unit per lot	1 unit	1 unit	—
086-450-035	R1/PD	SPA	0.24	1 unit per lot	1 unit	1 unit	—
086-470-001	R1/PD	SPA	0.17	1 unit per lot	1 unit	1 unit	—
086-470-008	R1/PD	SPA	0.22	1 unit per lot	1 unit	1 unit	—
086-470-009	R1/PD	SPA	0.21	1 unit per lot	1 unit	1 unit	—
086-470-010	R1/PD	SPA	0.21	1 unit per lot	1 unit	1 unit	—
086-470-011	R1/PD	SPA	0.24	1 unit per lot	1 unit	1 unit	—
086-470-012	R1/PD	SPA	0.21	1 unit per lot	1 unit	1 unit	—
086-470-013	R1/PD	SPA	0.22	1 unit per lot	1 unit	1 unit	—
086-470-014	R1/PD	SPA	0.21	1 unit per lot	1 unit	1 unit	—
086-470-015	R1/PD	SPA	0.21	1 unit per lot	1 unit	1 unit	—

APN	Zone	General Plan	Acres	Maximum Density	Maximum Capacity	Realistic Capacity	Site Constraints
086-470-016	R1/PD	SPA	0.24	1 unit per lot	1 unit	1 unit	—
086-470-024	R1/PD	SPA	0.25	1 unit per lot	1 unit	1 unit	—
086-470-025	R1/PD	SPA	0.25	1 unit per lot	1 unit	1 unit	—
086-470-026	R1/PD	SPA	0.28	1 unit per lot	1 unit	1 unit	—
086-470-027	R1/PD	SPA	0.20	1 unit per lot	1 unit	1 unit	—
086-470-028	R1/PD	SPA	0.22	1 unit per lot	1 unit	1 unit	—
086-470-029	R1/PD	SPA	0.22	1 unit per lot	1 unit	1 unit	—
086-470-030	R1/PD	SPA	0.28	1 unit per lot	1 unit	1 unit	—
086-480-001	R1/PD	SPA	0.27	1 unit per lot	1 unit	1 unit	—
086-480-002	R1/PD	SPA	0.22	1 unit per lot	1 unit	1 unit	—
086-480-003	R1/PD	SPA	0.22	1 unit per lot	1 unit	1 unit	—
086-480-004	R1/PD	SPA	0.22	1 unit per lot	1 unit	1 unit	—
086-480-005	R1/PD	SPA	0.22	1 unit per lot	1 unit	1 unit	—
086-480-006	R1/PD	SPA	0.25	1 unit per lot	1 unit	1 unit	—
086-480-007	R1/PD	SPA	0.25	1 unit per lot	1 unit	1 unit	—
086-480-008	R1/PD	SPA	0.22	1 unit per lot	1 unit	1 unit	—
086-480-009	R1/PD	SPA	0.23	1 unit per lot	1 unit	1 unit	—
086-480-010	R1/PD	SPA	0.34	1 unit per lot	1 unit	1 unit	—
086-480-011	R1/PD	SPA	0.28	1 unit per lot	1 unit	1 unit	—
086-480-012	R1/PD	SPA	0.37	1 unit per lot	1 unit	1 unit	—
086-480-013	R1/PD	SPA	0.30	1 unit per lot	1 unit	1 unit	—
086-480-014	R1/PD	SPA	0.27	1 unit per lot	1 unit	1 unit	—
086-480-015	R1/PD	SPA	0.22	1 unit per lot	1 unit	1 unit	—
086-480-016	R1/PD	SPA	0.23	1 unit per lot	1 unit	1 unit	—
086-480-017	R1/PD	SPA	0.28	1 unit per lot	1 unit	1 unit	—
086-480-018	R1/PD	SPA	0.25	1 unit per lot	1 unit	1 unit	—
086-480-019	R1/PD	SPA	0.22	1 unit per lot	1 unit	1 unit	—

APN	Zone	General Plan	Acres	Maximum Density	Maximum Capacity	Realistic Capacity	Site Constraints
086-480-020	R1/PD	SPA	0.39	1 unit per lot	1 unit	1 unit	—
086-480-022	R1/PD	SPA	1.54	1 unit per lot	1 unit	1 unit	—
086-490-001	R1/PD	SPA	0.25	1 unit per lot	1 unit	1 unit	—
086-490-002	R1/PD	SPA	0.22	1 unit per lot	1 unit	1 unit	—
086-490-003	R1/PD	SPA	0.21	1 unit per lot	1 unit	1 unit	—
086-490-004	R1/PD	SPA	0.22	1 unit per lot	1 unit	1 unit	—
086-490-005	R1/PD	SPA	0.26	1 unit per lot	1 unit	1 unit	—
086-490-008	R1/PD	SPA	0.15	1 unit per lot	1 unit	1 unit	—
086-490-012	R1/PD	SPA	0.20	1 unit per lot	1 unit	1 unit	—
086-490-014	R1/PD	SPA	0.24	1 unit per lot	1 unit	1 unit	—
086-490-015	R1/PD	SPA	0.25	1 unit per lot	1 unit	1 unit	—
086-490-016	R1/PD	SPA	0.27	1 unit per lot	1 unit	1 unit	—
086-490-017	R1/PD	SPA	0.22	1 unit per lot	1 unit	1 unit	—
086-490-018	R1/PD	SPA	0.34	1 unit per lot	1 unit	1 unit	—
086-490-019	R1/PD	SPA	0.28	1 unit per lot	1 unit	1 unit	—
086-490-020	R1/PD	SPA	0.25	1 unit per lot	1 unit	1 unit	—
086-490-021	R1/PD	SPA	0.22	1 unit per lot	1 unit	1 unit	—
086-490-022	R1/PD	SPA	0.22	1 unit per lot	1 unit	1 unit	—
086-490-023	R1/PD	SPA	0.23	1 unit per lot	1 unit	1 unit	—
086-490-025	R1/PD	SPA	0.29	1 unit per lot	1 unit	1 unit	—
086-490-026	R1/PD	SPA	0.27	1 unit per lot	1 unit	1 unit	—
086-490-027	R1/PD	SPA	0.21	1 unit per lot	1 unit	1 unit	—
086-490-028	R1/PD	SPA	0.21	1 unit per lot	1 unit	1 unit	—
<b>Total R1/PD</b>			<b>337.83</b>		<b>69 units</b>	<b>69 units</b>	
201-610-011	R-1-8	LDR	0.58	1 unit per lot	1 unit	1 unit	—
201-610-013	R-1-8	LDR	0.63	1 unit per lot	1 unit	1 unit	—

APN	Zone	General Plan	Acres	Maximum Density	Maximum Capacity	Realistic Capacity	Site Constraints
<b>Total R-1-8</b>			<b>1.21</b>		<b>2 units</b>	<b>2 units</b>	
086-060-033	R-1	LDR	55.60	1 unit per lot	1 unit	1 unit	—
086-440-012	R-1	LDR	0.24	1 unit per lot	1 unit	1 unit	—
086-440-023	R-1	LDR	0.36	1 unit per lot	1 unit	1 unit	—
086-440-030	R-1	LDR	0.19	1 unit per lot	1 unit	1 unit	—
086-440-058	R-1	LDR	0.15	1 unit per lot	1 unit	1 unit	—
086-440-060	R-1	LDR	0.16	1 unit per lot	1 unit	1 unit	—
086-440-062	R-1	LDR	0.17	1 unit per lot	1 unit	1 unit	—
086-440-064	R-1	LDR	0.16	1 unit per lot	1 unit	1 unit	—
201-720-013	R-1	LDR	16.63	1 unit per lot	1 unit	1 unit	—
201-730-001	R-1	LDR	2.98	1 unit per lot	1 unit	1 unit	—
201-740-028	R-1	LDR	0.18	1 unit per lot	1 unit	1 unit	—
202-300-021	R-1	LDR	1.10	1 unit per lot	1 unit	1 unit	—
202-300-033	R-1	LDR	0.35	1 unit per lot	1 unit	1 unit	—
202-560-030	R-1	LDR	0.70	1 unit per lot	1 unit	1 unit	—
202-560-044	R-1	LDR	0.25	1 unit per lot	1 unit	1 unit	—
202-640-001	R-1	LDR	0.19	1 unit per lot	1 unit	1 unit	—
202-720-017	R-1	LDR	0.39	1 unit per lot	1 unit	1 unit	—
202-740-029	R-1	LDR	0.28	1 unit per lot	1 unit	1 unit	—
202-820-013	R-1	LDR	0.17	1 unit per lot	1 unit	1 unit	—
<b>Total R-1</b>			<b>80.25</b>		<b>19 units</b>	<b>19 units</b>	
201-590-016	R-2	P/SP	2.30	20 units per acre	46 units	37 units	—
201-630-005	R-2	MDR	2.18	20 units per acre	44 units	35 units	—
<b>Total R-2</b>			<b>4.48</b>		<b>90 units</b>	<b>72 units</b>	
201-680-099	R-3	HDR	0.52	40 units per acre	21 units	17 units	—

APN	Zone	General Plan	Acres	Maximum Density	Maximum Capacity	Realistic Capacity	Site Constraints
<b>Total R-3</b>			<b>0.52</b>		<b>21 units</b>	<b>17 units</b>	
201-060-020	C-1	MU	0.75	30 units per acre	22	9	—
201-170-031	C-1	MU	0.95	30 units per acre	29	11	—
<b>Total C-1</b>			<b>1.70</b>		<b>51 units</b>	<b>20 units</b>	
<b>Grand Total</b>			<b>567.59</b>		<b>282 units</b>	<b>229 units</b>	

*Note: Water and sewer service is either readily available within 100 feet of each parcel or can be extended when the parcel is planned for development.*

<sup>1</sup> Slopes are able to be mitigated through development (capacity for one unit per lot.)

<sup>2</sup> Floodplains are able to be mitigated through development (capacity for one unit per lot).

Refer to the figure in **Appendix D** for the location of those sites identified in **Table A-43**.

Due to the availability of vacant, residentially zoned property, it is unnecessary for the City to consider the rezoning of vacant non-residentially zoned land or the redevelopment of properties in order to generate adequate sites for new housing development. The sites identified in **Table A-43** can support the development of housing in excess of the City's share of the 2019–2028 regional housing need as estimated by HCD. Therefore, it can be conclusively stated that Anderson has adequate appropriately zoned sites, with supporting public services and facilities, to accommodate its housing needs over the current planning period.

## OPPORTUNITIES FOR ENERGY CONSERVATION

Opportunities for energy conservation can be found in both existing and future housing developments. Conservation can be achieved through a variety of approaches including reducing the use of energy-consuming appliances and features in a home, physical modification of existing structures or land uses, and reducing the reliance on automobiles by encouraging more mixed-use and infill development and providing pedestrian access to commercial and recreational facilities.

Some energy conservation features are incorporated into the design of residential structures in Anderson due to the requirements of the California Building Code, which outlines measures to reduce energy consumption. These measures include low-flow plumbing fixtures, efficient heating and cooling opportunities, dual-pane windows, and adequate insulation and weather stripping. Incorporating new technology in residential developments offers developers an opportunity to design projects that allow for maximum energy conservation opportunities. Although energy regulations establish a uniform standard of energy efficiency, they do not ensure that all available conservation features are incorporated into building design. Additional measures may further reduce heating, cooling, and lighting loads and overall energy consumption. While it is not feasible that all possible conservation features be included in every development, there are often a number of economically feasible measures that may result in savings in excess of the minimum required by Title 24.

Constructing new homes with energy-conserving features, in addition to retrofitting existing structures, will result in a reduction in monthly utility costs. There are many ways to determine how energy efficient an existing building is and, if needed, what improvements can be made. Many modern building design methods are used to reduce residential energy consumption and are based on proven techniques. These methods can be categorized in three ways:

- 1) Building design that keeps natural heat in during the winter and keeps natural heat out during the summer. Such design reduces air conditioning and heating demands. Proven building techniques in this category include:
  - Location of windows and openings in relation to the path of the sun to minimize solar gain in the summer and maximize solar gain in the winter.
  - Use of “thermal mass,” earthen materials such as stone, brick, concrete, and tiles that absorb heat during the day and release heat at night.
  - Use of window coverings, insulation, and other materials to reduce heat exchange between the interior of a home and the exterior.
  - Location of openings and the use of ventilating devices that take advantage of natural air flow.
  - Use of eaves and overhangs that block direct solar gain through window openings during the summer but allow solar gain during the winter.
  - Zone heating and cooling systems, which reduce heating and cooling in the unused areas of a home.
- 2) Building orientation that uses natural forces to maintain a comfortable interior temperature. Examples include:
  - North–south orientation of the long axis of a dwelling.
  - Minimizing the southern and western exposure of exterior surfaces.

- Location of dwellings to take advantage of natural air circulation and evening breezes.
- 3) Use of landscaping features to moderate interior temperatures. Such techniques include:
- Use of deciduous shade trees and other plants to protect the home.
  - Use of natural or artificial flowing water.
  - Use of trees and hedges as windbreaks.

In addition to these naturally based techniques, modern methods include:

- Use of solar energy to heat water.
- Use of radiant barriers on roofs to keep attics cool.
- Use of solar panels and other devices to generate electricity.
- High-efficiency coating on windows to repel summer heat and trap winter warmth.
- Weather stripping and other insulation to reduce heat gain and loss.
- Use of natural gas for dryers, stovetops, and ranges.
- Use of energy-efficient home appliances.
- Use of low-flow showerheads and faucet aerators to reduce hot water use.

Major opportunities for residential energy conservation in the city will include insulation and weatherproofing, landscaping, maximizing orientation, lowering appliance consumption, and maximizing on solar energy.

Pacific Gas and Electric Company (PG&E), the utility company serving Anderson, provides a variety of energy conservation services for residents. In addition, PG&E offers energy assistance programs for lower-income households to help these households to conserve energy and control utility costs. These programs include the California Alternate Rates for Energy (CARE) and the Relief for Energy Assistance through Community Help (REACH).

The CARE program provides a 15 percent monthly discount on gas and electric rates to households with qualified incomes, certain nonprofit organizations, homeless shelters, hospices, and other qualified nonprofit group living facilities.

The REACH program provides one-time energy assistance to customers who have no other way to pay their energy bill. The intent of REACH is to assist low-income households, particularly the elderly, disabled, sick, working poor, and the unemployed, who experience hardships and are unable to pay for their necessary energy needs.

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## APPENDIX B – GLOSSARY OF TERMS

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The following definitions are for commonly used terms in a Housing Element:

**Above Moderate Income:** Above moderate-income households are defined as households with incomes over 120 percent of the county median.

**Accessible Units:** Indicates that certain units or all units in the property are wheelchair accessible or can be made wheelchair accessible. Accessible units also may include those that are accessible to people with sensory impairments or can be made accessible for people with sensory impairments.

**Affordability:** Annual cost of housing including mortgage, principal, and interest payments as amortized over 25 years with a 25 percent down payment or gross rent that does not exceed 30 percent of gross annual household income or 30 percent of gross annual income devoted to rental housing, including utilities, is defined as "affordable."

**Affordability Covenant:** A property title agreement that places resale or rental restrictions on a housing unit; also known as a deed restriction.

**Affordable Housing:** The relationship between the price of housing in a region (either sale price or rent) and household income. Affordable housing is that which is affordable to households of very low, low, and moderate incomes. For housing to be affordable, shelter costs must not exceed 30 percent of the gross annual income of the household.

**Assisted Housing:** A unit that rents or sells for less than the prevailing market rate due to governmental monetary intervention or contribution. The terms "assisted" and "subsidized" are often used interchangeably.

**At-Risk Housing:** Existing subsidized affordable rental housing units, especially federally subsidized developments, that are threatened with conversion to market rents because of termination of use restrictions, due to expiration or nonrenewal of subsidy arrangements.

**Below Market Rate (BMR) Unit:** A housing unit that sells or rents for less than the going market rate. Typically used in reference to housing units that are directly or indirectly subsidized or have other restrictions in order to make them affordable to very low-, low-, or moderate-income households.

**Community Development Block Grant (CDBG):** The state CDBG program was established by the federal Housing and Community Development Act of 1974, as amended (42 USC 5301, et seq.). The primary federal objective of the CDBG program is the development of viable urban communities by providing decent housing and a suitable living environment and by expanding economic opportunities, principally for persons of low and moderate income. "Persons of low and moderate income" or the "targeted income group" (TIG) are defined as families, households, and individuals whose incomes do not exceed 80 percent of the county median income, with adjustments for family or household size.

**Condominium:** A building or group of buildings in which units are owned individually, but the structure, common areas, and facilities are owned by all owners on a proportional, undivided basis.

**Continuum of Care:** An approach that helps communities plan for and provide a full range of emergency, transitional, and permanent housing and service resources to address the various needs of homeless persons at the point in time that they need them. The approach is based on the understanding that homelessness is not caused merely by a lack of shelter, but involves a variety of underlying, unmet needs—physical, economic, and social. Designed to encourage localities to develop a coordinated and comprehensive long-term approach to homelessness, the Continuum of Care consolidates the planning, application, and reporting documents for the US Department of Housing and Urban Development's Shelter Plus Care, Section 8 Moderate Rehabilitation Single-Room Occupancy Dwellings (SRO) Program, and Supportive Housing Program. (US House Bill 2163)

**Cost Burden:** A household has a housing cost burden if it spends 30 percent or more of its income on housing costs. A household has a severe housing cost burden if it spends 50 percent or more of its income on housing. Owner housing costs consist of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property; real estate taxes; fire, hazard, and flood insurance on the property; utilities; and fuels. Where applicable, owner costs also include monthly condominium fees. Renter calculations use gross rent, which is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else). Household income is the total pre-tax income of the householder and all other individuals at least 15 years old in the household. In all estimates of housing cost burdens, owners and renters for whom housing cost-to-income was not computed are excluded from the calculations.

**Decennial Census:** Every ten years, the Census Bureau conducts a national household survey, producing the richest source of nationally available small-area data. Article I of the Constitution requires that a census be taken every ten years for the purpose of reapportioning the US House of Representatives. The federal government uses decennial census data for apportioning congressional seats, for identifying distressed areas, and for many other activities. Census data is collected using two survey forms: the short form and the long form. Short form information is collected on every person and includes basic characteristics, such as age, sex, and race. The long form is sent to one out of every six households and collects more detailed information, such as income, housing characteristics, and employment. Most of the indicators in DataPlace are from the long form and are thus estimates based on the sample of households. These values may differ considerably from the same indicators based on the short form data, particularly for small areas.

**Density:** The number of housing units on a unit of land (e.g., 10 units per acre).

**Density Bonus Programs:** Allows minimum density increase over the zoned maximum density of a proposed residential development, if the developer makes a specified number of units affordable to lower-income households.

**Development Impact Fees:** A fee or charge imposed on developers to pay for a jurisdiction's costs of providing services to new development.

**Development Right:** The right granted to a landowner or other authorized party to improve a property. Such right is usually expressed in terms of a use and intensity allowed under existing zoning regulations.

**Disability:** A long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.

**Down Payment Assistance:** The most popular loans for these programs are with the Federal Housing Administration (FHA). FHA allows 100 percent gift funds for a down payment and some allowable closing costs. The gift can be from any relative or can be collected through charitable organizations like Neighborhood Gold/The Buyer Fund. Another popular tactic, which can be used in a broader range of loan programs, is to borrow from a 401K. A withdrawal can be made without a penalty and paid back over a specified period.

**Dwelling Unit:** Any residential structure, whether or not attached to real property, including condominium and cooperative units and mobile or manufactured homes. Includes both one-to-four-family and multifamily structures. Vacation or second homes and rental properties are also included.

**Elderly Units:** Specific units in a development restricted to residents over a certain age (as young as 55 years and over). Persons with disabilities may share certain developments with the elderly.

**Element:** A division or chapter of a general plan, master plan, or comprehensive plan.

**Emergency Shelter:** A facility designed to provide free temporary housing on a night-by-night basis to homeless families and individuals.

**Emergency Shelter Grants (ESG):** A grant program administered by the US Department of Housing and Urban Development (HUD) provided on a formula basis to large entitlement jurisdictions.

**Extremely Low-Income Limit:** The upper limit for the extremely low-income category, set at 30 percent of the HUD area median family income. This is not an official program eligibility income limit, except when associated with a specific family size (e.g., single person, family of two, family of three, etc.).

**Fair Market Rent (FMR):** Freely set rental rates defined by HUD as the median gross rents charged for available standard units in a county or Standard Metropolitan Statistical Area (SMSA). Used for the Section 8 Housing Choice Voucher Program and other HUD programs; published annually by HUD.

**Family Income:** In decennial census data, family income includes the incomes of all household members 15 years old and over related to the householder. Although the family income statistics from each census cover the preceding calendar year, the characteristics of individuals and the composition of families refer to the time of enumeration (April 1 of the respective census years). Thus, the income of the family does not include amounts received by individuals who were members of the family during all or part of the calendar year prior to the census if these individuals no longer resided with the family at the time of census enumeration. Similarly, income amounts reported by individuals who did not reside with the family during the calendar year prior to the census but who were members of the family at the time of enumeration are included. However, the composition of most families was the same during the preceding calendar year as at the time of enumeration.

**Farm Labor Housing (Farmworker):** Units for migrant farmworkers that can be available for transitional housing for the homeless when not occupied by migrant farmworkers.

**FHA-Insured:** The Federal Housing Administration insures mortgages so that lower- and moderate-income people can obtain financing for homeownership.

**First-Time Homebuyer:** A first-time homebuyer program provides low-income first-time homebuyers down-payment assistance in the form of a second mortgage loan to serve as “gap financing.” These loans can be up to \$40,000, depending on the amount of assistance required by the individual homebuyer.

**General Plan:** A legal document, adopted by the legislative body of a city or county, setting forth policies regarding long-term development.

**Group Quarters:** A facility that houses groups of unrelated persons not living in households such as dormitories, institutions, and prisons.

**Habitable (room):** A space in a structure for living, sleeping, eating, or cooking. Bathrooms, toilet compartments, closets, storage or utility space, and similar areas are not considered habitable space.

**Habitat for Humanity:** A nonprofit, ecumenical Christian housing ministry that seeks to eliminate poverty housing and homelessness from the world and to make decent shelter a matter of conscience and action. Through volunteer labor and donations of money and materials, Habitat builds and rehabilitates simple, decent houses with the help of the homeowner (partner) families. Habitat houses are sold to partner families at no profit, financed with affordable, no-interest loans.

**Home Investment Partnership Program (HOME):** HOME provides formula grants to states and localities that communities use—often in partnership with local nonprofit groups—to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people.

**Homeless Person:** An individual living outside or in a building not meant for human habitation, or which they have no legal right to occupy, in an emergency shelter, or in a temporary housing program which may include a transitional and supportive housing program if habitation time limits exist. This definition includes substance abusers, mentally ill people, and sex offenders who are homeless. (US House Bill 2163)

**Household:** A household is made up of all persons living in a dwelling unit, whether or not they are related by blood, birth, or marriage.

**Householder:** A householder refers to the person in whose name the housing unit is owned, purchased, or rented.

**Housing Authority:** An organization established under state law to provide housing for low- and moderate-income persons. Commissioners are appointed by the local governing body of the jurisdiction in which they operate. Many housing authorities own their own housing or operate public housing funded by HUD.

**Housing Choice Voucher Program:** A subsidy program funded by the federal government and overseen by the California Department of Housing and Community Development to provide low rents and/or housing payment contributions for very low- and low-income households. Formerly known as Section 8.

**HUD:** The US Department of Housing and Urban Development is a cabinet-level department of the federal government that oversees program and funding for affordable housing laws, development, and federally funded financial assistance.

**HUD Area Median Family Income:** HUD is required by law to set income limits that determine the eligibility of applicants for HUD's assisted housing programs. Income limits are calculated annually for metropolitan areas and nonmetropolitan counties in the United States. They are based on HUD estimates of median family income, with adjustments for family size. Adjustments are also made for areas that have unusually high or low income to housing cost relationships.

**Income Categories:** The federal and state governments require that local jurisdictions consider the housing needs of households in various income categories. Income categories are determined by the median household income at the local level.

**Large Family or Household:** A household or family with five or more members.

**Low-Income Housing:** Housing that is made available at prices lower than market rates. These lower prices are achieved through various financial mechanisms employed by state and local government authorities.

**Low-Income Housing Tax Credit (LIHTC):** The LIHTC program is an indirect federal subsidy used to finance the development of affordable rental housing for low-income households. The program may seem complicated, but many local housing and community development agencies effectively use these tax credits to increase the supply of affordable housing in their communities.

**Low-Income Limit:** Low-income households are defined as households with incomes between 50 percent and 80 percent of the area median household income.

**Manufactured Home:** Housing that is constructed of manufactured components, assembled partly at the site rather than totally at the site. Also referred to as modular housing.

**Market-Rate Housing:** Housing that is not built or maintained with the help of government subsidy. The prices of market-rate homes are determined by the market and are subject to the laws of supply and demand.

**Median Income:** Each year, the federal government calculates the median income for communities across the country to use as guidelines for federal housing programs. Area median incomes are set according to family size.

**Mental Illness:** A serious and persistent mental or emotional impairment that significantly limits a person's ability to live independently.

**Mixed Use:** Refers to different types of development (e.g., residential, retail, office) occurring on the same lot or in close proximity to each other. A city or county sometimes allows mixed use in commercial zones, with housing typically located above primary commercial uses on the premises.

**Mobile Home:** A type of manufactured housing. A structure movable in one or more sections, which is at least 8 feet in width and 32 feet in length, is built on a permanent chassis and designed to be used as a dwelling unit when connected to the required utilities, either with or without a permanent foundation.

**Mobile Home Park:** A parcel or tract of land having as its principal use the rental, leasing, or occupancy of space by two or more mobile homes on a permanent or semi-permanent basis, including accessory buildings, or uses customarily incidental thereto.

**Mobile Home Subdivision:** A subdivision of land, platted in conformance to NRS Chapter 278 and applicable city ordinances, for the purpose of providing mobile home lots.

**Moderate Income:** Moderate-income households are defined as households with incomes between 80 percent and 120 percent of the county median.

**Mortgage Credit Certificate Program (MCC):** A Federal Income Tax Credit Program. An MCC increases the loan amount for which a person can qualify and increases an applicant's take-home pay. The MCC entitles an applicant to take a federal income tax credit of 20 percent of the annual interest paid on a home mortgage. Because the MCC reduces an applicant's federal income taxes and increases net earnings, it helps homebuyers qualify for a first home mortgage. The MCC is registered with the IRS and continues to decrease federal income taxes each year for as long as an applicant lives in the home.

**Mortgage Revenue Bond:** A state, county, or city program providing financing for the development of housing through the sale of tax-exempt bonds.

**Multifamily Dwelling:** A structure containing two or more dwelling units for the use of individual households. An apartment or condominium building is an example of this dwelling unit type.

**Non-Hispanic:** In decennial census data and in Home Mortgage Disclosure Act data after 2003, non-Hispanics are those who indicate that they are not Spanish/Hispanic/Latino.

**Permanent Housing:** Housing that is intended to be the tenant's home for as long as they choose. In the supportive housing model, services are available to the tenant, but accepting services cannot be required of tenants or in any way impact their tenancy. Tenants of permanent housing sign legal lease documents. (US House Bill 2163)

**Permanent Supportive Housing:** Long-term community-based housing and supportive services for homeless persons with disabilities. The intent of this type of supportive housing is to enable this special needs population to live as independently as possible in a permanent setting. The supportive services may be provided by the organization managing the housing or provided by other public or private service agencies. There is no definite length of stay. (US House Bill 2163)

**Person with a Disability:** HUD's Housing Choice Voucher (formerly Section 8) program defines a person with a disability as a person who is determined to (1) have a physical, mental, or emotional impairment that is expected to be of continued and indefinite duration, substantially impedes his or her ability to live independently, and is of such a nature that the ability could be improved by more suitable housing conditions; or (2) have a developmental disability, as defined in the Developmental Disabilities Assistance and Bill of Rights Act. (US House Bill 2163)

**Project-Based Rental Assistance:** Rental assistance provided for a project, not for a specific tenant. A tenant receiving project-based rental assistance gives up the right to that assistance upon moving from the project.

**Public Housing:** HUD administers federal aid to local housing agencies that manage the housing for low-income residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing, and managing these developments. It provides decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing can be in the form of high-rise apartments or single-family homes on scattered sites.

**Rehabilitation:** The upgrading of a building previously in a dilapidated or substandard condition for human habitation.

**Rental Assistance:** A rental subsidy for eligible low- and very low-income tenants. This assistance provides the share of the monthly rent that exceeds 30 percent of the tenants' adjusted monthly income.

**Rural Housing Service (RHS):** A part of the United States Department of Agriculture's Rural Development. The RHS offers financial aid to low-income residents of rural areas.

**Accessory Dwelling Units (ADUs):** Also referred to as granny or in-law apartments. ADUs provide a second housing unit on the same lot as a single-family dwelling unit.

**Section 8:** Section 8, now known as the Housing Choice Voucher Program, is a subsidy program funded by the federal government and overseen by the California Department of Housing and Community Development to provide low rents and/or housing payment contributions for very low- and low-income households.

**Service Needs:** The particular services required by special populations, typically including needs such as transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services preventing premature institutionalization and assisting individuals to continue living independently.

**Single-Room Occupancy Dwelling (SRO):** The SRO program provides rental assistance for homeless persons in connection with the moderate rehabilitation of SRO dwellings. SRO housing contains units for occupancy by one person. These units may contain food preparation or sanitary facilities, or both.

**Special Needs Projects:** Housing for a designated group of people who desire special accommodations, such as services, in addition to the housing. Services may or may not be provided as part of the rental project. Examples of special needs populations are people with physical disabilities, developmental disabilities, mental illness, or those who need assisted living. It also includes health care facilities.

**Subsidized Housing:** Typically refers to housing that rents for less than the market rate due to a direct financial contribution from the government. There are two general types of housing subsidies. The first is most commonly referred to as project-based, where the subsidy is linked with a particular unit or development, and the other is known as tenant-based, where the subsidy is linked to the low-income individual or family. The terms "assisted" and "subsidized" are often used interchangeably.

**Substandard Housing:** Housing where major repair or replacement may be needed to make it structurally sound, weatherproofed, and habitable.

**Supportive Housing:** Housing with a supporting environment, such as group homes or single-room occupancy (SRO) housing and other housing that includes a supportive service component.

**Supportive Services:** Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, child care, transportation, and job training.

**Transitional Housing:** Housing for people recovering from substance abuse issues or transitioning from homelessness. Transitional housing provides longer-term accommodations to homeless families and individuals than emergency shelter housing. Transitional housing provides a stable living environment for the period of time necessary to learn new skills, find employment, and/or develop a financial base with which to re-enter the housing market.

**VA-Guaranteed:** Loans made by private lenders to eligible veterans for the purchase of a home which must be for their own personal occupancy. To get a loan, a veteran must apply to a lender. If the loan is approved, the VA will guarantee a portion of it to the lender. This guarantee protects the lender against loss up to the amount guaranteed and allows a veteran to obtain favorable financing terms.

**Very Low-Income Limit:** Very low-income households are defined as households with incomes less than 50 percent of the area median household income.

**Veteran:** Anyone who has been discharged from the military, generally after at least two years of service, whether or not they served on active duty in a conflict. (US House Bill 2163)

**Workforce Housing:** Housing that is meant for residents making low, moderate, to above moderate area median income. Some programs focus on employers providing assistance to their employees, some are instituting inclusionary programs, while others give preference to this group in their homeownership programs. Some jurisdictions have programs for specific segments of the workforce that are vital for the everyday function of the community such as teachers, policeman, and other public employees.

**Zoning:** An activity undertaken by local jurisdictions to direct and shape land development activities. The intent of zoning is to protect the public health, safety, and welfare by ensuring that incompatible land uses (e.g., residential vs. heavy industrial) are not located next to each other. Zoning also impacts land values, creating and taking away "capital" for and from property owners. For example, a lot that is zoned for commercial development is more valuable (in financial terms) than a lot that is zoned for open space. Typically, lots that are zoned for higher densities have greater value on the market than lots that are zoned for lower densities. Zoning is one of the most important regulatory functions performed by local jurisdictions.

## US CENSUS TERMS

**Children:** As used in tables on living arrangements of children under 18, all persons under 18 years, excluding people who maintain households, families, or subfamilies as a reference person or spouse.

**Own Children:** Sons and daughters, including stepchildren and adopted children, of the householder. Similarly, "own" children in a subfamily are sons and daughters of the married couple or parent in the subfamily. (All children shown as members of related subfamilies are the own children of the person(s) maintaining the subfamily. For each type of family unit identified in the CPS, the count of "own children under 18 years old" is limited to never-married children; however, "own children under 25" and "own children of any age," as the terms are used here, include all children regardless of marital status. The counts include never-married children living away from home in college dormitories.

**Related Children:** Includes all people in a household under the age of 18, regardless of marital status, who are related to the householder. It does not include householder's spouse or foster children, regardless of age.

**Family:** A group of two or more people who reside together and who are related by birth, marriage, or adoption.

**Family Household (Family):** A family includes a householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family. A family household may contain people not related to the householder, but those people are not included as part of the householder's family in census tabulations. Thus, the number of family households is equal to the number of families, but family households may include more members than do families. A household can contain only one family for purposes of census tabulations. Not all households contain families since a household may comprise a group of unrelated people or one person living alone.

**Family Size:** The number of people in a family.

**Family Type:** How the members of a family are related to one another and the householder. Families may be a married-couple family, single-parent family, stepfamily, or subfamily.

**Household:** Includes all the people who occupy a housing unit as their usual place of residence.

**Household Income:** The total income of all the persons living in a household. A household is usually described as very low income, low income, moderate income, and above moderate income based on household size and income, relative to regional median income.

**Household Size:** The total number of people living in a housing unit.

**Household Type and Relationship:** Households are classified by type according to the sex of the householder and the presence of relatives. Examples include married-couple family; male householder, no wife present; female householder, no husband present; spouse (husband/wife); child; and other relatives.

**Householder:** The person, or one of the people, in whose name the home is owned, being bought, or rented. If there is no such person present, any household member 15 years old and over can serve as the householder for the purposes of the census. Two types of householders are distinguished: a family householder and a non-family householder. A family householder is a householder living with one or more people related to him or her by birth, marriage, or adoption. The householder and all people in the household related to him are family members. A non-family householder is a householder living alone or with non-relatives only.

**Housing Unit:** A house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall. For vacant units, the criteria of separateness and direct access are applied to the intended occupants whenever possible.

**Median:** This measure represents the middle value (if n is odd) or the average of the two middle values (if n is even) in an ordered list of data values. The median divides the total frequency distribution into two equal parts: one-half of the cases fall below the median and one-half of the cases exceed the median.

**Median Age:** This measure divides the age distribution in a stated area into two equal parts: one-half of the population falling below the median value and one-half above the median value.

**Median Income:** The median income divides the income distribution into two equal groups; one has incomes above the median and the other having incomes below the median.

**Occupied Housing Unit:** A housing unit is classified as occupied if it is the usual place of residence of the person or group of people living in it at the time of enumeration, or if the occupants are only temporarily absent; that is, away on vacation or a business trip. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated people who share living quarters.

**Overcrowded Unit:** An occupied housing unit that has more than 1 person per room.

**Per Capita Income:** Average obtained by dividing aggregate income by total population of an area.

**Population Estimate (Population Estimates Program):** The Census Bureau's Population Estimates Program (PEP) produces July 1 estimates for years after the last published decennial census, as well as for past decades. Existing data series such as births, deaths, federal tax returns, Medicare enrollment, and immigration are used to update the decennial census base counts. POP estimates are used in federal funding allocations, in setting the levels of national surveys, and in monitoring recent demographic changes.

**Population Projections:** Estimates of the population for future dates. They illustrate plausible courses of future population change based on assumptions about future births, deaths, international migration, and domestic migration. Projections are based on an estimated population consistent with the most recent decennial census as enumerated. While projections and estimates may appear similar, there are some distinct differences between the two measures. Estimates usually are for the past, while projections typically are for future dates. Estimates generally use existing data, while projections must assume what demographic trends will be in the future.

**Poverty:** Following the Office of Management and Budget's (OMB's) Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If the total income for a family or unrelated individual falls below the relevant poverty threshold, then the family or unrelated individual is classified as being below the poverty level.

**Poverty Rate:** The percentage of people (or families) who are below poverty.

**Severely Overcrowded:** An occupied housing unit with 1.51 or more persons per room.

**Single-Family Attached Housing:** A one-unit residential structure that has one or more walls extending from ground to roof separating it from adjoining structures. This category includes row houses, townhouses, and houses attached to nonresidential structures.

**Single-Family Detached Homes:** A one-unit residential structure detached from any other house (i.e., with open space on all four sides). A house is considered detached even if it has an adjoining shed or garage.

**Tenure:** The distinction between owner-occupied and renter-occupied housing units. A housing unit is "owned" if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is "owned" only if the owner or co-owner lives in it. All other occupied units are classified as "rented," including units rented for cash rent and those occupied without payment of cash rent.

**Two-Family Buildings:** These dwellings may also be referred to as single-family attached because a duplex with a shared wall would qualify in both categories. Other two-family buildings would include older single-family homes that have been converted into two separate living spaces or flats that do not share walls, but share a floor/ceiling.

**Unemployed:** All civilians 16 years old and over are classified as unemployed if they (1) were neither "at work" nor "with a job but not at work" during the reference week, and (2) were actively looking for work during the last 4 weeks, and (3) were available to accept a job. Also included as unemployed are civilians who did not work at all during the reference week, were waiting to be called back to a job from which they had been laid off, and were available for work except for temporary illness.

**Unemployment Rate:** The proportion of the civilian labor force that is unemployed, expressed as a percentage.

**Units in Structure:** A structure is a separate building that either has open spaces on all sides or is separated from other structures by dividing walls that extend from ground to roof. In determining the number of units in a structure, all housing units, both occupied and vacant, are counted.

**Vacancy Rate:** The proportion of the housing inventory that is available for sale or for rent. Computed by dividing the number of available units by the sum of occupied units and available units, and then multiplying by 100.

**Vacant Housing Unit:** A housing unit is vacant if no one is living in it at the time of enumeration, unless its occupants are only temporarily absent. Units temporarily occupied at the time of enumeration entirely by people who have a usual residence elsewhere are also classified as vacant. New units not yet occupied are classified as vacant housing units if construction has reached a point where all exterior windows and doors are installed and final usable floors are in place. Vacant units are excluded from the housing inventory if they are open to the elements;

that is, the roof, walls, windows, and/or doors no longer protect the interior from the elements. Also excluded are vacant units with a sign that they are condemned or they are to be demolished.

**Year Structure (housing unit) Built:** Year structure built refers to when the building was first constructed, not when it was remodeled, added to, or converted. For mobile homes, houseboats, recreational vehicles, etc., the manufacturer's model year is assumed to be the year built. The data relates to the number of units built during the specified periods that were still in existence at the time of enumeration.

## APPENDIX C – FUNDING RESOURCES

**Table C-1  
Funding Resources**

Program Name	Description	Eligible Activities
<b>Federal Programs</b>		
Community Development Block Grant (CDBG)	Grants available to the City on a competitive basis for a variety of housing and community development activities. The City competes for funds through the State's allocation process.	<ul style="list-style-type: none"> <li>- Acquisition</li> <li>- Rehabilitation</li> <li>- Homebuyer Assistance</li> <li>- Economic Development</li> <li>- Homeless Assistance</li> <li>- Public Services</li> </ul>
Housing Choice Voucher Program (Section 8)	Assistance program that provides direct funding for rental subsidies for very low-income families and other groups like veterans.	<ul style="list-style-type: none"> <li>- Rental Assistance</li> </ul>
Housing Opportunities for Persons with AIDS (HOPWA)	The HOPWA program provides housing assistance and supportive services for low-income people with HIV/AIDS and their families.	<ul style="list-style-type: none"> <li>- Rental assistance</li> </ul>
Home Investment Partnership Program (HOME)	Provides grants to local governments and nonprofit agencies, through the State of California, for many homeowner and renter needs.	<ul style="list-style-type: none"> <li>- Homebuyer assistance</li> <li>- Rehabilitation</li> <li>- New construction</li> <li>- Rental assistance</li> </ul>
Housing Rehabilitation and Weatherization Programs (offered by various agencies: HUD, USDA, Department of Energy, Department of Health and Human Services)	Provides financial assistance to low-income homeowners for energy, health and safety improvements.	<ul style="list-style-type: none"> <li>- Rehabilitation</li> </ul>
Continuum of Care/Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH)	Funding through the HEARTH Act of 2009 to provide necessary resources for development of programs to assist homeless individuals and families.	<ul style="list-style-type: none"> <li>- Homeless assistance</li> <li>- New construction</li> </ul>
Federal Emergency Shelter Grants	Competitive grants to help local governments and nonprofits to finance emergency shelters, transitional housing, and other supportive services	<ul style="list-style-type: none"> <li>- New Construction</li> <li>- Rehabilitation</li> <li>- Homeless Assistance</li> <li>- Public Services</li> </ul>

Program Name	Description	Eligible Activities
<b>State Programs</b>		
Local Early Action Planning (LEAP) Grants	The Local Action Planning Grants (LEAP), provides over-the-counter grants complemented with technical assistance to local governments for the preparation and adoption of planning documents, and process improvements that: <ol style="list-style-type: none"> <li>1) Accelerate housing production</li> <li>2) Facilitate compliance to implement the sixth-cycle Regional Housing Needs Assessment.</li> </ol>	<ul style="list-style-type: none"> <li>- Housing element updates</li> <li>- Updates to zoning, plans or procedures to increase/accelerate housing production</li> <li>- Pre-approved architectural and site plans</li> <li>- Establishing State-defined Pro-housing policies</li> <li>- See complete list in program materials</li> </ul>
Affordable Housing Partnership Program (AHPP)	Provides lower interest rate CHFA loans to homebuyers who receive local secondary financing.	<ul style="list-style-type: none"> <li>- Homebuyer Assistance</li> </ul>
Mental Health Services Act (MHSA)	Funding through MHSA of 2004 available to counties to spend toward mental health services.	<ul style="list-style-type: none"> <li>- New construction</li> <li>- Special needs programs</li> </ul>
Home Investment Partnership Program (HOME)	Provides grants to local governments and nonprofit agencies, through the State of California, for many homeowner and renter needs.	<ul style="list-style-type: none"> <li>- Homebuyer Assistance</li> <li>- Rehabilitation</li> <li>- New Construction</li> <li>- Rental Assistance</li> </ul>
CalHome	Grants awarded to jurisdictions for owner-occupied housing rehabilitation and first-time homebuyer assistance.	<ul style="list-style-type: none"> <li>- Homebuyer Assistance</li> <li>- Rehabilitation</li> </ul>
Single Family Housing Bond Program (Mortgage Revenue Bonds)	Bonds issued to local lenders and developers so that below market interest rate loans can be issued to first-time homebuyers.	<ul style="list-style-type: none"> <li>- Homebuyer Assistance</li> </ul>
Housing and Disability Advocacy Program (HDAP)	Services to assist disabled individuals who are experiencing homelessness apply for disability benefit programs while also providing housing assistance. HDAP has four core requirements: outreach, case management, disability advocacy, and housing assistance.	<ul style="list-style-type: none"> <li>- Rental assistance</li> </ul>
No Place Like Home	Loans to counties or developers in counties for permanent supportive housing for those with mental illness who are homeless or at risk of homelessness.	<ul style="list-style-type: none"> <li>- New construction</li> </ul>
Low Income Housing Tax Credits	A 4% annual tax credit that helps owners of rental units develop affordable housing.	<ul style="list-style-type: none"> <li>- New Construction</li> </ul>

Program Name	Description	Eligible Activities
Homeless Emergency Aid Program (HEAP)	A block grant program designed to provide direct assistance to cities, counties and Continuums of Care (CoCs) to address the homelessness crisis throughout California.	<ul style="list-style-type: none"> <li>- Identified homelessness needs</li> <li>- Capital improvements related to homelessness</li> <li>- Rental assistance</li> </ul>
California Emergency Solutions and Housing (CESH)	Provides funds for activities to assist persons experiencing or at risk of homelessness. Program funds are granted in the form of five-year grants to eligible applicants.	<ul style="list-style-type: none"> <li>- Rental assistance</li> <li>- Homelessness service system administration</li> <li>- New construction</li> </ul>
SB 2 Technical Assistance Grants	Financial and technical assistance to local governments to update planning documents and zoning ordinances to streamline housing production, including but not limited to general plans, community plans, specific plans, implementation of sustainable communities strategies, and local coastal programs.	<ul style="list-style-type: none"> <li>- Technical assistance</li> <li>- Planning document updates</li> </ul>
<b>Local Programs</b>		
<b>Private Resources/Financing Programs</b>		
California Community Reinvestment Corporation (CCRC)	Nonprofit mortgage banking consortium designed to provide long-term debt financing for affordable multifamily rental housing. Nonprofit and for-profit developers contact member banks.	<ul style="list-style-type: none"> <li>- New Construction</li> <li>- Rehabilitation</li> <li>- Acquisition</li> </ul>
Federal National Mortgage Association (Fannie Mae)	- Fixed-rate mortgages issued by private mortgage insurers.	- Homebuyer Assistance
	- Mortgages that fund the purchase and rehabilitation of a home.	<ul style="list-style-type: none"> <li>- Homebuyer Assistance</li> <li>- Rehabilitation</li> </ul>
	- Low down-payment mortgages for single-family homes in underserved low-income and minority cities.	- Homebuyer Assistance
Freddie Mac Home Works	Provides first and second mortgages that include rehabilitation loan. County provides gap financing for rehabilitation component. Households earning up to 80 percent MFI qualify.	- Homebuyer Assistance
Affordable Housing Program (Federal Home Loan Bank)	Loans (and some grants) to public agencies and private entities for a wide variety of housing projects and programs. Participation is by FHLB participating lenders.	<ul style="list-style-type: none"> <li>- New Construction</li> <li>- Homebuyer Assistance</li> <li>- Rehabilitation</li> <li>- Housing Supportive Services</li> </ul>

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# City of Anderson, Vacant Land Inventory Map

