2014-2019 HOUSING ELEMENT UPDATE CITY OF RED BLUFF, CALIFORNIA Draft



Updated by: City of Red Bluff Community Development Department

Adopted: (date to be added later)

ACKNOWLEDGEMENTS FOR THE CITY OF RED BLUFF'S 2014-2019 HOUSING ELEMENT UPDATE

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I. INTRODUCTION

A. Authorization

Section 65302(c) of the California Government Code requires every county and city in the State to include a housing element as part of its adopted general plan. In stipulating the content of this element, Article 10.6 of the Government Code indicates that the element shall consist of "identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement and development of housing." This legislation further states that the element "shall identify adequate sites for housing, including rental housing, factory-built housing, and mobile homes, and shall make adequate provision for the existing and projected needs of all economic segments of the community."

B. Purpose of Content

This updated housing element has been prepared in compliance with Section 65302(c) and Article 10.6 of the Government Code. The State of California, Office of Planning and Research's (OPR) 2013 General Plan Guidelines were used as the guiding principles for this document. This housing element examines the City of Red Bluff's housing needs as they exist today, and projects future housing needs. It sets forth statements of community goals, objectives, and policies concerning those needs and it includes a housing program that responds to current and future needs within the limitations posed by available resources. The housing program details a five-year schedule of actions the community is undertaking or plans to undertake to achieve its housing goals and objectives. Upon its adoption by the Red Bluff City Council, this updated housing element will serve as a comprehensive statement of the City's housing policies and as a specific guide for program actions to be taken in support of those policies.

State law recognizes that housing needs may exceed available resources and, therefore, does not require that the City's quantified objectives be identical to the identified housing needs. This recognition of limitations is critical during this period of economic uncertainties in both the public and private sectors. Fiscal resources at all governmental levels are limited and uncertain and the private marketplace is undergoing substantial changes. As a result, the methods for achieving the City of Red Bluff's objectives, or the ability to meet them at all, as stated today, may be less relevant tomorrow or a year from tomorrow. Therefore, it is intended that this housing element be reviewed annually and updated and modified not less than every five years in order to remain relevant and useful to decision makers, the private sector, and the residents.

It should be pointed out that State law explicitly indicates that the City of Red Bluff is not expected to spend any of its own funds in carrying out the objectives of this element. It is not the City's responsibility to guarantee or ensure that the housing units that are needed to accommodate anticipated population growth are constructed. Instead, the City's obligations under State law are to: 1) provide adequate, appropriately zoned sites to meet the existing and projected housing needs of all economic segments of the community; 2) eliminate any constraints to the private development of a supply of housing to meet the needs of all economic segments of the community; and 3) otherwise facilitate the actions required of the development industry in providing an adequate supply of housing.

C. Relationship to Other Elements and Plans

The California Government Code requires internal consistency among the various elements of a general plan. Section 65300.5 of the Government Code states that the general plan and the parts and elements thereof shall comprise an integrated and internally consistent and compatible statement of policies for the adopting agency. City staff has reviewed the other draft elements of the general plan and has determined that this element is consistent therewith. The City will maintain this consistency as future general plan amendments are processed by evaluating proposed amendments for consistency with all elements of the general plan.

D. Use of Relevant and Current Data

To properly understand the circumstances of local housing, a complete review and analysis of the community's population characteristics and housing stock was performed. An attempt has been made to use the most current socioeconomic and building data available in the updating of this element. The primary sources of data are the American Community Surveys 2006-2011, specific sections of U.S. Census 2000 or 2010 reports, and State Department of Finance updates. Also, information provided by the State of California Department of Housing and Community Development (HCD) was utilized in preparing this document. The most relevant HCD resource is the Final Regional Housing Need and Regional Housing Need Plan, which allocates the City's share of regional housing need between January 1, 2014 and June 30, 2019. HCD also provided material that pertain to new legislation, such as AB 720, AB 1103, AB 1867, AB 2308, SB 575, and SB 812. Where reasonably available, this data was updated with more current information.

Finally, some of the data collected by various sources and utilized in the updating of this element reflect population totals which are not identical. In most respects, the totals are not as significant as the trends illustrated in the data collected. Wherever possible, these inconsistencies were corrected with the most primary valid sources known.

E. Citizen Participation

This Housing Element is a compilation of past Housing Element Goals, Policies and Programs. With this in mind, past citizens participation regarding the 2008-2013 Housing Element, as well as, current Workshops such as the November 19, 2013, December 10, 2013 Housing Element Policy and SB 2 Compliance Public Hearings on January 7, 2014, January 17, 2014, February 4, 2014 and the upcoming Planning Commission Draft Housing Element Workshop help demonstrate government transparency (Each of these actions and workshops where published in the news paper). As far as future participation Government Code (Section 65355) requires that the City Council must conduct at least one public hearing prior to adoption of the 20014-2019 updated Housing Element. In order to comply with this statute, 2 public hearings are scheduled. At a future date more legal ads will be published in the local newspaper indicating the availability of the Draft Housing Element 2014-2019 and its location on the City of Red Bluff Home page: www.ci.redbluff.ca.us/planning/forms&appalications/drafthousingelement2014-2019 (Note. currently the draft is posted on the web at said location)

Once the final document is printed the site will be modified to include the final 2014-2019 Housing Element.

The City of Red Bluff 2014-2019 Housing Element was developed through the combined efforts of City staff, the City's Planning Commission, the City Council. Citizen input was received through workshops and public hearings conducted by the Planning Commission and the City Council. This input was incorporated into the Housing Element where applicable. To ensure that all economic segments of the community were involved in the Housing Element update, all local non-profit housing groups and other social service organizations serving the City's special needs groups were provide notice of public hearings and workshops. Public Hearings and workshops were subsequently advertise in both English and Spanish in local news paper, at City Hall, the public library and invitations were circulated to community non-profit housing and special needs groups serving the City's population, the Board of Realtors, as well as Planning Commissioners and City Council.

II. REVIEW OF PREVIOUS HOUSING ELEMENT

When preparing an updated housing element, each local government is required to evaluate its progress toward achieving the goals contained in the previous housing element. This evaluation should include a discussion of the following: 1) the effectiveness of the housing element in the attainment of the State housing goal; 2) an analysis of the significant differences between what was projected and what was achieved; and 3) a description of how the goals, objectives, policies and programs of the updated element incorporated what has been learned from the results of the previous element.

A. Objectives

The objectives for the construction of new housing units contained in the previous housing element were a direct reflection of the Regional Housing Needs Allocation (RHNA) plan prepared for Tehama County by the State Department of Housing and Community Development (HCD) pursuant to Government Code Section 65584. The RHNA Plan identified a need for 995 new residential units in Tehama County over a 5.5-year period (January 1, 2014 to June 30, 2019). The need for 995 units was shared and distributed amongst each of the communities in the County, with each community's fair share determined by its proportion of the County's overall household population. Thus, the City of Red Bluff's share of regional housing needs was 323 units or about 59 units per year over the 5.5 year period. However, the City recognized that the RHNA goal set forth by HCD was likely beyond its capacity to meet due to the economy and a shortage of funding and staff resources. Thus, the City established a goal of providing for approximately two-thirds of RHNA numbers, or 213 new units. In an attempt to provide housing for all income groups in the City, these 213 units were further divided amongst the various income groups as follows: 48 units or 22.7% of the goal is allocated for very low income (less than 50 percent of the median family income) units; 34 units or 16% of goal is allocated for low income (50 to 80 percent of the median) units; 40 units or 18.9% of the goal is allocated for moderate income (80 to 120 percent of the median) units; and 91 units or 42.5% of the goal is allocated for above moderate (120 percent or more of median family income) units. In addition to the construction of 213 new units, the previous element anticipated that at least 125 housing units would be rehabilitated and 291 units would be conserved between 2009 and 2014.

B. Results

As shown in Table 1, a total of 61 new housing units were constructed in the City between 2009 and 2014, or approximately 12 units per year. While detailed information regarding the cost of each of the units is not readily available, it has been estimated that 8 of these units are very low income units (Built by Greenville Rancheria), 53 of these units are low income units (built By SHIPP HUD Rural Housing Program), there were no moderate income units, and no above moderate income units.

With regard to the rehabilitation or conservation of units that are affordable to lower income households, a total of 20 units were rehabilitated between 2009 and 2014 using a combination of Community Development Block Grant (CDBG) and USDA Rural Housing Services (RHS) funds. In making the existing housing stock more affordable to lower income residents, it is estimated that 658 households in the City received some form of rental assistance during this period. Direct funding for low income households was primarily provided by the Section 8

Housing Choice Voucher program of the Federal Department of Housing and Urban Development (HUD). However, rental assistance also came in the form of rent limits established through participation by the City, non-profit organizations, renters and/or owners of residential developments in the following programs: HUD's Section 162, 202, 811 and HOME programs; USDA's Section 514 and 515 programs; and state and federal Low Income Housing Tax Credit programs administered in the State of California by the California Tax Credit Allocation Committee.

TABLE 1
HOUSING OBJECTIVES AND ACCOMPLISHMENTS, 2009-2014

INCOME CATEGORY	RHNA	CITY GOAL	UNITS BUILT	RHNA DEFICIT	CITY DEFICIT
Very Low	186	123	8	186	115
Low	152	100	53	91	47
Moderate	160	106	0	160	106
Above Moderate	380	251	0	380	251
TOTAL	878	580	61	746	519
REHABILITATION					
		Objective: 125 u	nits	***************************************	
	Act	tually Rehabilitated	: 20 units		
CONSERVATION					
		Objective: 291 un	its ₍₁₎	10-110	
Actually Conserved: 1 ar	nd 43 in progre	ss with Tax Credit	Allocation Committe	ee (Jackson Mar	nor) units

Source: City of Red Bluff Housing Element, 2009-2014, City of Red Bluff Planning Department, 2013

The total number of new housing units constructed in the City over the prior planning period fell short of the total projected, along with the number of units rehabilitated. The shortfall in new housing starts was due to a variety of reasons, not the least of which was the nature of investment decisions being made in the private marketplace and the fact that the State's RHNA projections and the City's related objectives may have been overly ambitious. As for rehabilitated units, the Housing Condition survey indicates most housing in Red Bluff is in decent shape after many of the home owners used their refinancing money during the real-estate boom (2004-2006 period) to home improvements.

In addition to the general slump in the housing market, the lack of new construction in the very low and low-income categories was at least partially attributable to City funding and staffing limitations. While the City has been active in pursuing the use of State and Federal housing assistance programs, the funds that are available have been limited and the competition among agencies for those funds has been intense. At the same time, the limited City staff that is available to focus on local housing needs has affected the City's administrative capacity to formulate and carry out programs for facilitating new construction. However, as reflected by the quantified objectives presented in the Housing Program section of this element, the City's efforts during the prior planning period are expected to result in the increased production of lower

income housing units over the next five years because the economy and housing seems to be rebounding from the great recession

TABLE 2 STATUS OF PROGRAMS CONTAINED IN PRIOR ELEMENT

PROGRAM	STATUS	
Monitor the supply of vacant land within the City limits through the use of the Land Use/Vacant Land Inventory Program.	Ongoing	
Utilize State and Federal assistance to the fullest extent possible to develop lower income housing for families, including farmworkers.	Ongoing	
The City of Red Bluff will assist the efforts of the Countywide Farmworker Housing Development Committee by providing input and support of initiatives addressing this problem. The City zoning encourages housing for a variety of farmworker needs such as allowing manufactured homes, second units and permitting farm labor housing for six or fewer in single family districts. The City will proactively reach out and assist potential developers of housing for farmworkers including supporting funding applications	Ongoing	
Assist in identifying location of sites for possible acquisition by an affordable housing developer of assisted housing for large families and/or sites which could be considered for dormitory-style housing for migrant workers.	Ongoing	
Assist in the development of affordable housing by continuing to promote self-help housing developments within the City. Self-help housing is a Rural Housing Service funded housing program where future owner/resident provides labor towards the development of the units and/or assists in sharing the cost of building the units.	Ongoing	
Assist private sector with developing an outreach program aimed at increasing the supply of privately produced rental and ownership housing in a manner which may be more affordable to the end consumer. The program will include disbursement of information through brochures, advertising, workshops to affordable housing developers, appropriate agencies, and other interested parties. Information to be disbursed will relate to State and Federal housing finance/funding programs; Housing Element programs; existing zoning ordinance incentives for affordable housing, including density bonuses, second units, reduced single-family lot sizes, reduced parking for elderly, reduced fees and setbacks onsite or in areas of the City considered ideal for high-density housing.	Ongoing	
Encourage developers to apply for State and Federal low interest rate tax allocation credits to be used for the development of housing affordable to low and moderate income households, when funds are available. The City will periodically contact local developers and assist with development of housing affordable to lower income households including identification of sites, information on funding availability, support with funding applications, ensuring zoning facilitates development and assisting with local development applications processing. The City Council will also serve as a referral agency to provide local developers with any available information on government programs.	Ongoing	
Continue to utilize to the fullest extent possible, available Federal subsidies to residents through the Section 8 or subsequent rental assistance programs. Tehama County Housing Authority will provide information to resident on the use of any new housing assistance programs which become available.	Ongoing	
Continue to support the emergency housing program operated by Tehama County and community organizations that provide emergency shelter for battered women and their children, and support the provision of transitional housing. The City is currently supporting efforts to acquire funding to purchase/rehabilitate facilities specifically for a transitional	Ongoing	

PROGRAM	STATUS
and/or homeless shelter.	
Work in close cooperation with Tehama County to insure: the orderly development of unincorporated lands adjacent to the City and' the consistency of land use policies and development standards in those areas.	Ongoing
Work Closely with qualified developers of new multifamily housing that includes affordable four and five bedroom units. The City will offer expedited review process and technical assistance for projects that include four and five bedroom units.	Ongoing
Promote and encourage the "weatherization" program operated by the local Self Help Home Improvement Agency (SHHIP) and funded by Pacific Gas & Electric.	Ongoing
In response to the passage of SB 2 and in order to better facilitate the development of homeless shelter in the City, Red Bluff City Council adopted Ordinance 988 on December 2, 2008. Passage of Ordinance 988 (Emergency Homeless Shelter) complies with SB2 by providing a zone or zones where emergency shelters are allowed as permitted use without a conditional use and certain standards for the emergency shelters operation/capacity that are allowed by the State of California as indicated within Senate Bill No. 2. In addition to the passage of Ordinance 988 the City or Red Bluff will work on amending the language in its code to reflect the use of state language regarding supportive and transitional housing as needed.	Accomplished with Ord. 1022- February 4, 2014
The City will amend the Zoning Ordinance to clarify the definition of single-room occupancy units.	Accomplished with Ord. 1022- February 4, 2014
Public Works will grant special priority service while processing project information related to residential developments with units affordable to lower income households through the City of Red Bluff Technical Advisory Committee review process. With that in mind, the City of Red Bluff Technical Advisory Committee will prepare a policy for Departmental review (Public Works, Building, Fire and Planning Departments) within 2 yrs. that grants priority service while processing project information related to residential developments with units affordable to lower income household with the City limits.	Accomplished December 5, 2012
Encourage use of solar energy considerations in new residential construction.	Ongoing
Promote and encourage tree planting to provide shade cooling in summer and the use of ground cover in new developments in lieu of concrete, rock, or asphalt.	Ongoing
The City shall obtain and keep on record the PG&E Solar program coordinator contact information for public distribution.	Accomplished/ Ongoing
The City shall emphasize and promote tree planting of streetscapes every 30 feet on center as indicated in the City of Red Bluff Design Review Guidelines Section H Landscaping #9 for new streets and encourage replacement of those trees when unforeseen circumstances require their removal.	Ongoing
Continue the rehabilitation of substandard residential units using available subsides for lower income residents (both owner and rental units).	Accomplished/ Ongoing
Continue code enforcement of the Housing and Fire Prevention Codes and Health and Safety Regulations by appropriate City Departments.	Ongoing

PROGRAM	STATUS
Continue to make information available to residents regarding home rehabilitation programs. Increase public awareness of self-help and rehabilitation programs through an outreach program which could include distribution of brochures and canvassing of target neighbor hoods.	Accomplished/ Ongoing
Ensure the maintenance of residential areas by monitoring and periodically reviewing the City's Capital Improvement Programs (CIP) affecting Red Bluff's neighborhoods.	Ongoing
Periodically reexamine the zoning ordinance (e.g., every two years) for possible amendments to reduce housing construction costs without sacrificing basic health and safety considerations.	Ongoing
Periodically survey (e.g., every two years) other cities in the Tehama County area to ensure that local development fees do not become a constraint on housing production.	Ongoing
Evaluate Zoning and land use Regulations for ADA and fair housing compliance and formalize a provision for reasonable accommodations for persons with disabilities. The City will specifically ensure the formal reasonable accommodation process encourages the development, maintenance and improvement of housing for persons with disabilities including minimizing public hearings and relaxing decision making criteria consistent with fair housing regulations. The City will closely examine its definition of family and address any impacts or remove the definition. The City will also adopt provisions to approve residential care facilities for 6 or fewer persons in single family districts by-right, consider further relaxing standards to encourage residential care facilities and develop a special needs policy for the reductions or parking requirements.	Accomplished
Deny condominium conversion of rental units when the City-wide vacancy factor is found to be less than 3 percent, defined, as a "severe housing shortage." If the vacancy factor is more than 3 percent, the City may allow conversion of one-half the total number of rental units built that year to condominium units.	No Conversions/ Ongoing
Provide and maintain a monitoring system with local non-profit housing development organizations to preserve assisted housing units that are eligible to be converted to market rate units in response to the expiration of assisted housing regulatory agreements with State and Federal housing agencies.	Accomplished/ Ongoing
Pursue the use of local and State funds to preserve lower income housing opportunities in the City's mobile home parks.	Ongoing
Continue to encourage the use of USDA, HUD, and other programs to maximize participation by low income multifamily housing owners and local residents in various Rental Assistance Programs.	Ongoing
Encourage affordable multifamily housing owners to retain and renew their USDA, HUD and other Rental Assistant Program contracts to preserve existing affordable housing within the City. Distribute notices of Funding Availability to owners; assist with preparation of funding applications; and promote public recognition with City Council Proclamations of Appreciation, distribution of positive press releases, and assistance publicizing and City Council and City staff attendance at "open house" for newly funded facilities.	Partially Accomplished/ Ongoing
The City will establish an Equal Housing Opportunity Program. This program will disperse information on fair housing laws, refers tenant complaints on discrimination, and acts as a tenant advocacy organization. The City will continue to post regulations pertaining to equal housing opportunities at the front counter of City offices and will provide the library with copies of regulations.	Accomplished/ Ongoing

PROGRAM	STATUS
The City of Red Bluff will continue to inform residents of their rights under fair housing law by posting and maintaining notices throughout the community regarding the City of Red Bluff Planning Department as the Fair Housing Information and Referral Office at City Hall located at 555 Washington Street and at least two other public places within the City Limits. The notice will include name and phone number of the contact person within the City of Red Bluff and any other information deemed relevant by City Council.	Accomplished/ Ongoing
Refer known incidents of discrimination in lending practices and the sale or rental of housing to the Tehama County District Attorney and/or the California Rural Legal Assistance (CRLA) for action.	Ongoing

C. Implications for New Element

In preparing this updated element, the City reexamined the goals and policies that give direction to the City's housing programs, as well as the progress that has been made toward their attainment (see Appendix A for a greater level of detail than provided in Table 2 above). The housing goals that were adopted by the City Council in September 2004 were responsive to State housing goals and many continue to reflect the desires and aspirations of the local community. Hence, through the adoption of this updated element, the City of Red Bluff has reaffirmed its commitment to many of these goals, while augmenting the supporting policies. This new element has updated the housing goals and policies for the City of Red Bluff. However, it has not changed the substance of these goals and policies as adopted by the City Council in 2009.

In establishing its current objectives and programs, the City once again considered its experience over the past five-year period. Based on this experience, certain programs contained in the prior element have been deleted or modified while some new programs have been added. Some programs that were not initiated, but are still quite pertinent, have been carried over and will be implemented during the current planning period. Finally, since the quantified objectives contained in this element are based on empirical data, they are more realistic and attainable than those contained in the prior element.

As one of the many priorities set forth by state legislative acts SB 2 requires local governments to establish a zoning designation and minimum standards for Emergency Homeless Shelters to be permitted without a Use Permit. Passage of Ordinance 988 in the City of Red Bluff on December 2, 2008. For additional information please see page 61 b. Emergency Homeless Shelters per SB 2.

SB 812 is another one of the may priorities set forth by state legislative act, of which, requires an analysis of the special housing needs of the disabled including person with developmental disabilities. The assessment of the housing needs, and potential resources are discussed on page 52 B. developmental disabilities SB 812.

III. COMMUNITY PROFILE

In order to effectively determine the present and future housing needs of the City of Red Bluff, demographic and socioeconomic variables such as population, number of households, current housing stock, and household incomes are analyzed.

The following information was obtained from the U.S. Census Bureau reports (American Community Survey's 2006-2011), the California Department of Finance, Tehama County, the City of Red Bluff, and various other sources.

A. Population Trends and Projections

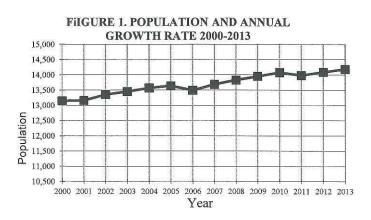
Since 2000 the City of Red Bluff's population has experienced a slow rate of growth of approximately 0.62 percent per year, with the largest increase occurring in 2002 and 2007 (1.5 percent) and the largest decrease occurring in 2006 (-1.1 percent). According to the U.S. Census Bureau, the City had a population of 14,076 in 2010. More recently, the California Department of Finance estimated the population at 14,186 in 2013, which is a 0.8 percent increase since the 2010 Census. As shown in Table 3, annual population growth in the City has averaged 0.4 percent per year since 2010. Table 4 illustrates the City's rate of growth relative to other communities in Tehama County from 2000 to 2013.

TABLE 3
POPULATION GROWTH

YEAR	POPULATION	PERCENT CHANGE
2000	13,147	0.4%
2001	13,157	0.1%
2002	13,350	1.5%
2003	13,450	0.7%
2004	13,568	0.6%
2005	13,638	0.5%
2006	13,488	-1.1%
2007	13,688	1.5%
2008	13,828	1.0%
2009	13,952	0.9%
2010	14,076	0.9%
2011	13,984	-0.7%
2012	14,087	0.7%
2013	14,186	0.7%

Source: State of California, Department of Finance, E-4 City/County Population and Housing Estimates, May 2013. Since 2000 the City of Red Bluff has experienced a slow rate of growth with the largest increase in population occurring in 2002 and 2007 (1.5 percent) and the largest average decrease in population occurring in 2006 (-1.1 percent). Based on the following classification system the City of Red Bluff is experiencing a "slow" population growth rate.

1.0% or Less	Slow Growth	
3.0%	Moderate Growth	
5.0% or More	Rapid Growth	



B. Employment Trends

The most recent labor force data for the City was provided by the California Employment Development Department (EDD). Labor force is the sum of employment and unemployment, excluding people in the armed forces. Table 4 includes people working in the private and public sectors, people who are unemployed but actively seeking work, and laid off workers who are waiting to be called back to work. Table 4 indicates that approximately 84.4 percent of the labor force in the City is employed. Thus, the unemployment rate is approximately 15.6 percent, which is higher than that of either Tehama County or the State.

TABLE 4 EMPLOYMENT, 2000-2013

	RED B	LUFF	ТЕНАМА	COUNTY	CALIF	ORNIA
	2000	2013	2000	2013	2000	2013
Labor Force	5,640	6,170	25,360	25,210	17,924,457	18,646,900
Employed Individuals	5,009	5,210	23,600	21,850	16,564,988	16,836,500
Unemployed Individuals	631	960	1,760	3,360	1,223,727	1,810,400
Unemployment Rate	11.2%	15.6%	6.9%	13.3%	4.4%	9.7%

Source: California Employment Development Department, February 2013.

The region's fastest growing occupations are listed in Table 5. This information pertains to the North Valley Region, which encompasses Tehama, Glenn, and Colusa Counties. Although city-specific information is not available, the regional trends are nevertheless relevant due to the fact that Red Bluff residents work both inside and outside of city limits.

TABLE 5
FASTEST GROWING OCCUPATIONS IN THE REGION, 2004-2014

OCCUPATIONS	YEAR HOURIN		MEDIAN HOURLY	EMPLO	YMENT		YMENT INGE
	RANGE	WAGE*	2004	2014	NUMBER	PERCENT	
Instructional Coordinators	2004-2014	\$24.94	20	40	20	100%	
Assemblers and Fabricators	2004-2014	\$11.73	160	270	110	68.8%	
Installation and Repair Workers, All Other	2004-2014	\$15.72	20	30	10	50%	
Machinists	2004-2014	\$16.23	20	30	10	50%	
Construction and Building Inspectors	2004-2014	\$24.46	20	30	10	50%	

Source: California Employment Development Department, October 2008

Notes: The median hourly wage for Assemblers and Fabricators in the North Valley Region is not available. Therefore, the median hourly wage for Assemblers and Fabricators in the State has been used.

C. Household Size

A household formation rate is the prime determinant for housing demand. Households can form or decrease in number even in periods of static population growth, such as grown children leaving home or through separations and divorce.

TABLE 6 HOUSEHOLD SIZE BY TENURE

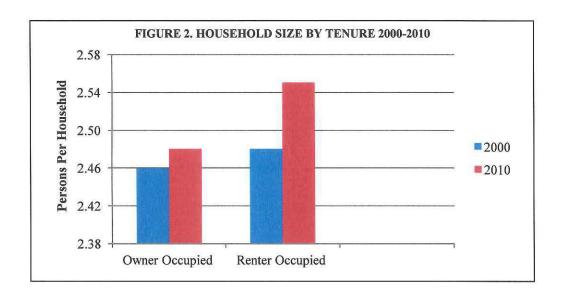
19	PERSONS PEI	R HOUSEHOLD
YEAR	OWNER OCCUPIED	RENTER OCCUPIED
2000	2.46	2.48
2010	2.48	2.55

Source: U.S. Census Bureau, 2000 and 2010.

The ratio between population and households is reflected in the household size, referred to in the U.S. Census as persons per household.

The 2000 Census reported that the average number of persons per household in the City is 2.47, which is very close to the average persons per household reported in the 2010 Census at 2.54. The Department of Finance, which does not differentiate between renter and owner occupied households, estimated 2.53 persons per

household in the City in 2013. Thus, over the past 18 years, the number of persons per household in the City has changed very little.



E. Age Characteristics

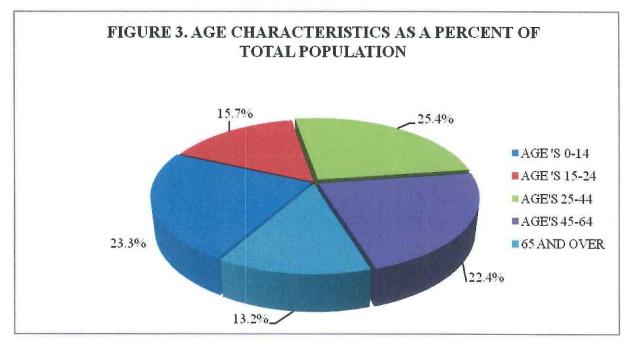
The composition of Red Bluff's population by age is shown in Table 8. Although each age group's percentage of the total population has not changed significantly since 2000, the most notable decrease occurred in the 35 to 44 age group (-4.4 percent) and the most notable increase occurred in the 45 to 54 age group (2.0 percent). Although not a drastic change, it is certainly worth noting that, contrary to national trends, the population of residents 65 and older decreased somewhat between 2000 and 2010.

TABLE 8
POPULATION BY AGE, 2000-2010

		000	2010	
AGE (YEARS)	NUMBER	PERCENT OF TOTAL	NUMBER	PERCENT OF TOTAL
< 5	1,010	7.7%	1,247	8.9%
5-14	2,131	16.2%	2,023	14.4%
15-24	1,937	14.7%	2,214	15.7%
25-34	1,733	13.2%	2,017	14.4%
35-44	2,030	15.4%	1,544	11.0%
45-54	1,405	10.7%	1,785	12.7%
55-64	968	7.4%	1,372	9.7%
65+	1,933	14.7%	1,874	13.2%
TOTAL	13,147	100%	14,076	100%

Source: U.S. Census 2000 and U.S. Census 2010 for consistency, all estimates include margin as plus.

The population of the City of Red Bluff is classified as young, with a median age of 32.2 years. The largest age bracket, based on 2010 Census data, is persons 0 to 24 years of age, which constitutes 39 percent of Red Bluff's total population. Next is the 25 to 44 year old age group, which represents 25.4 percent of the City's total population. Persons in the 45 to 64 age group comprise 22.4 percent of the population, while persons 65 and older constitute 13.2 percent of the City's population.



F. Income Characteristics and Poverty Status

Table 9 lists the income distributions for households in the City of Red Bluff in 2000 and 2010. It also shows the median household income of the City, which grew by approximately 17.6 percent from \$27,029 to \$32,782 during this period. However, it is important to note that for all housing programs in the City of Red Bluff, eligibility is based on the median income for the County, not the City. In 2010 this figure was somewhat higher than that of the City at \$38,137. The data in Table 9 suggest that the proportion of extremely low-income households has decreased not only as a percent of the total, but in the actual number as well. At the same time, the proportion of households earning more than the median income decreased slightly.

TABLE 9 INCOME DISTRIBUTION, 2000-2010

	200	00	201	10
ANNUAL INCOME	NUMBER OF HOUSEHOLDS	PERCENT OF TOTAL	NUMBER OF HOUSEHOLDS	PERCENT OF TOTAL
Less than \$10,000	793	15.5%	353	6.7%
\$10,000 to \$14,999	446	8.7%	759	14.4%
\$15,000 to \$19,999	611	11.9%	912*	17.3*%
\$20,000 to \$24,999	463	9.1%	*	*
\$25,000 to \$29,999	514	10.1%	801*	15.2%
\$30,000 to \$34,999	337	6.6%	*	*
\$35,000 to \$39,999	337	6.6%	938*	17.8*%
\$40,000 to \$44,999	244	4.8%	*	*
\$45,000 to \$49,999	286	5.6%	*	*
\$50,000 to \$59,999	419	8.2%	743*	14.1*%
\$60,000 to \$74,999	264	5.2%	*	*
\$75,000 to \$99,999	220	4.3%	321	6.1%%
\$100,000 to \$124,999	97	1.9%	337*	6.4*%
\$125,000 to \$149,999	42	0.8%	*	*
\$150,000 or more	40	0.8%	105	2.0%
TOTAL	5,113	100%	5,270	100%
Median Income	\$27,029	MATERIAL PROPERTY.	\$32,782	3 -3

Source: 2000 U.S. Census Summary File 3, and 2006-2010 ACS S1901 U.S. Census Bureau

Percentages may not add up to 100% due to rounding, Also several categories were combined in the 2006-2010 ACS S1901 Table data. Therefore, a number plus * symbols was used for the combined category value and a * symbol was placed in the vacant space in order to provide a place holder for the category filled with the 2000 data format

Table 10 illustrates the estimated number of households in each income group as reported by the 2010 Census. Based on these estimates, 6.59 percent of the households are extremely low income, 16.9 percent are very low income, 16.8 percent are low income, 18.5 percent are moderate income, and 41.34 percent are moderate income.

Of the estimated 347 extremely low income households in the City, roughly 82 percent are renter occupied and 18 percent are owner occupied. As incomes increase there is a corresponding increase in home ownership. Roughly 32 percent of very low income households, 43 percent of low income households and 58 percent of moderate income households are owner occupied.

TABLE 10 HOUSEHOLDS BY INCOME GROUPS, 2010

INCOME GROUP	INCOME	NUMBER OF HOUSEHOLDS	PERCENT OF HOUSEHOLDS
Extremely Low (Less the 30% of Median Income)	< \$9,835	347	6.59%
Very Low (30–50% of Median Income)	\$9,836 - \$16,391	892	16.9%
Low (50–80% of Median Income)	\$16,392 – \$26,226	883	16.8%
Moderate (80–120% of Median Income)	\$26,227 - \$39,338	974	18.5%
Above Moderate (Over 120% of Median Income)	\$39,339+	2,174	41.3%
TOTAL	10 mm	5,270	100%

Source: 2006-2010 ACS S1901 U.S. Census Bureau

Estimates are based upon the 2010 countywide median income of \$38,137.

Extremely low income number of households corresponds with the less than \$10,000 income group as indicated above.

Very low income number of households corresponds with the \$9,836 - \$16,391 income group as indicated above.

Low income number of households corresponds with the \$16,392 - \$26,226 income group as indicated above.

Moderate income number of households corresponds with the \$26,227 - \$39,338 income group as indicated above. Moderate income number of households corresponds with the \$39,339 and above income group as indicated above.

The poverty rate is the percentage of people out of the total population that live below the poverty level. According to the 2010 Census, the City's overall poverty rate is approximately 22.4 percent. Table 11 identifies the poverty rate for each age group in the City as well as for single-parent families. As shown in Table 11, approximately 6.8 percent of all people in poverty live in male-headed single-parent families and approximately 76.1 percent live in female-headed single-parent families. The remainder lives in married family households, non-family households or on their own.

TABLE 11 POPULATION BELOW POVERTY LEVEL, 2010

	NUMBER BELOW POVERTY	PERCENT OF TOTAL IN POVERTY	POVERTY RATE
Children < 18 years	1,432	45.3%	10.2%
Adults (18-64)	1,469	46.5%	10.4%
Elderly (65+)	259	8.2%	1.8%
Total Pop. Below Poverty Level	3,160	100%	
Male-Headed Single-Parent Family	48	6.8%	0.9%
Female-Headed Single-Parent Family	535	76.1%	9.9%
Two Parent Families	120	17.1%	2.2%
Total Families Below Poverty Level	703	100%	
Overall Poverty in the City	0	()	22.4%

Source: 2008-2012 ACS 12_5yr_DPO3 U.S. Census,

Note:Percentages may not add up to 100% due to rounding. Similarly, the overall poverty rate is published by the U.S. Census Bureau as a standalone statistic and may not accurately reflect the exact sum of individual poverty rates as reported herein.

G. Historic Residential Construction Trends

From 2003 thru 2013, the housing construction within the City averaged approximately 49 units per year. The majority of those units were constructed to meet single-family and multifamily needs. As shown in Table 12, the number of housing units constructed is broken down annually into the categories of single-family, multifamily, and mobile units. During this ten-year period total construction included:

Single-family homes: 338 Multifamily homes: 192

Mobile homes: 9

TABLE 12
TEN YEAR RESIDENTIAL CONSTRUCTION PROFILE

YEAR BUILT	SINGLE-FAMILY	MULTIFAMILY	MOBILE HOME
2003	31	0	1
2004	111	3	0
2005	73	58	3
2006	22	117	3
2007	22	14	1
2008	3	0	0
2009	15	0	1
2010	15	0	0
2011	12	0	0
2012	21	0	0
2013	13	0	0
TOTAL	338	192	9

Source: ; City of Red Bluff Building Department, 2013.

H. Type and Age of Residential Structures

Table 13 displays the estimated number of units of each housing type in the City as reported by the City of Red Bluff Building Records/GIS and June 2013 Housing Conditions Survey. Based upon City estimates, neither multifamily nor single-family development has made any real gains in the City since 2008. In fact, multifamily units have decreased with no annual growth in the number of multifamily units, whereas single-family detached units have only increase by about 0.4 percent.

TABLE 13 HOUSING UNIT TYPES, 2013

HOUSING	2013		
TYPE	NUMBER	PERCENT	
Single-family			
Detached	3,695	60%	
Attached or Duplex-Multi Family	113	1.8%	
Multifamily			
3-4 units	753	12.2%	
5 or more	1,370	22.2%	
Mobile Homes	237	3.8%	
Total Units	6,168	100%	

Source: City of Red Bluff Building Records/GIS June 2013 Housing Conditions Survey.

TABLE 14 AGE OF HOUSING, 2013

YEAR BUILT	NUMBER	PERCENT
1939 or earlier	629	10.3%
1940 to 1949	342	5.6%
1950 to 1959	957	15.7%
1960 to 1969	665	10.9%
1970 to 1979	1,187	19.5%
1980 to 1989	1,154	19.0%
1990 to 1994	360	5.9%
1995 to 1998	221	3.6%
1999 to 2001	137	2.2%
2002 to 2005	120	2.0%
2006 to 2007	330	5.4%
2007 to 2013	66	0.01%
TOTAL	6,168	100%

Source: , City of Red Bluff Building Records/June 2013 Housing Conditions Survey Percentages may not add up to 100% due to rounding

A review of the housing characteristics for 2013, as reported in the City of Red Bluff Building Permit Records/GIS and 2013 Housing Condition Survey, shows single-family housing constitutes approximately 61.8 percent of the housing stock in the City. When mobile homes are included in this total, the number of single-family units increases to approximately 65.6 percent. Multiple housing units (apartments with five or more units) account for 22.2 percent of the housing stock in the City, whereas duplexes, triplexes, and fourplexes constitute 14.0 percent of the City's housing units.

As evident in Table 14, the housing stock in Red Bluff is considered relatively old, with many historical homes in evidence. A number of housing units were constructed in the late nineteenth and early twentieth century's, with most of the residential development in the City occurring between 1950 and 1989. There are approximately 4,357, housing units in the City that are over 30 years old, which represents 70.6 percent of the City's existing housing stock. As a subset of the percentage of housing stock over 30 years old, 629 dwelling units, or 10.3 percent of the City's housing stock, were constructed prior to 1939, or 74 years ago.

I. Housing Conditions

During preparation of the 2013 Housing Conditions Report, a total of 6,168 housing units in the City of Red Bluff were evaluated and recorded in the summer of 2013. Table 15 shows that 97.2 percent of the housing units were found to be in standard condition. Of these 6,168 units, 2.8 percent (175 units) were rated substandard. These substandard units are further broken down in Table 15, which indicates that of the 175 substandard rated units, 75.4 percent (132 units) needed minor repairs, 21.1 percent (37 units) needed moderate repairs, less than 1 percent (two units) needed substantial repair, and 0.1 percent (four units) were considered dilapidated that need to be replacement. According to the City of Red Bluff Building Inspector, there has been, and continues to be, considerable rehabilitation of the City's housing stock since the economic decline in 2007. He further notes that housing conditions in the City are likely better now than when reported in 1999.

TABLE 15 HOUSING CONDITIONS, 2013

SURVEY FINDINGS FOR THE CITY OF RED BLUFF					
Condition (Single Family)	Number of Units	Percent of Total			
Sound	3,641	95.16%			
Minor	128	3.36%			
Moderate	33	1.31%			
Substantial	2	0.05%			
Dilapidated	4	0.10%			
Condition (Multi-Family)	Number of Units (Dwellings)	Percent of Total			
Sound	2,352	99.6%			
Minor	4	0.2%			
Moderate	4	0.2%			
Substantial	0	0%			
Dilapidated	0	0%			
Total Substandard	175	2.8%			
Total Standard	5,993	97.2%			
TOTAL UNITS	6,168	100%			

Note. The Multifamily statistics above have been synthesized from the Multifamily Housing Condition Survey section on page 6-7 for true Dwelling/Resident/Household equivalent numbers uniformity and cohesive survey results. As most multifamily structures/buildings in Red Bluff are fourplexes, which is how the statistical information of 590 multifamily buildings and units (State Standard) is synthesized into 2,360 actual dwellings.

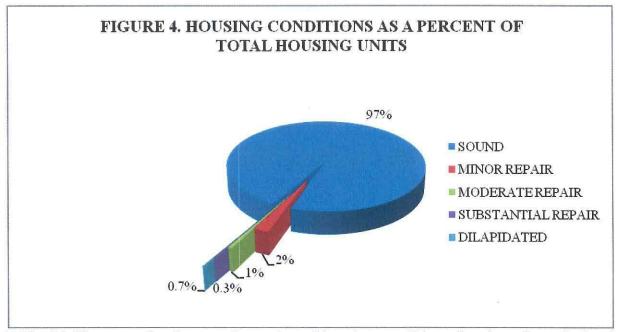


Table 16 illustrates the degree of severity of housing conditions for the substandard units surveyed. It is worth noting that the vast majority of units required only minor repair. This factor needs to be considered when designing a housing rehabilitation program for the City of Red Bluff. It is likely that a city-wide rehabilitation program could be based upon low cost project improvements.

TABLE 16 SUBSTANDARD UNITS, 2013

SUBSTANDARD UNITS	NUMBER	PERCENT
Minor Repair	132	75.4%
Moderate Repair	37	21.1%
Substantial Repair	2	0.05%
Dilapidated	4	0.1%
TOTAL	175	100%

Source: City of Red Bluff, Housing Conditions Report, 2013.

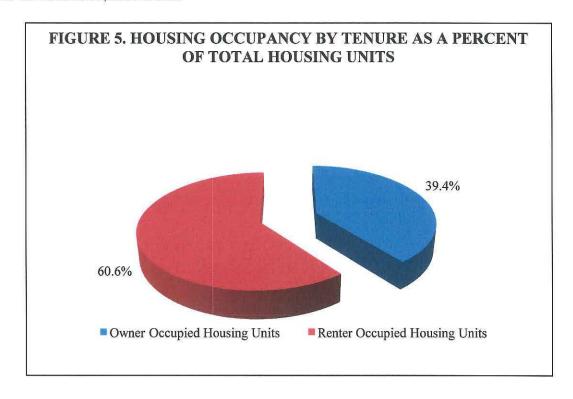
J. Tenure

Table 17 illustrates the tenure of housing in Red Bluff. The most recent tenure information comes from the U.S. Census Bureau. According to the 2007-2001 American Community Survey, the majority of households in the City (60.6. percent) were renter occupied at the time of the Survey. Given the recent housing bubble, which resulted in a surge in homeownership across the nation, and the subsequent collapse of the housing market, it is difficult to say with certainty what the current proportion of renter occupied to owner occupied households is. However, it is unlikely to have deviated substantially from what was reported in 2010.

TABLE 17 HOUSING TENURE, 2010

TENURE	NUMBER	PERCENT OF TOTAL
Occupied Housing Units	5,537	8—-
Owner occupied Housing Units	2,183	39.4%
Renter occupied Housing Units	3,354	60.6%

Source: U.S. Census Bureau, ACS 2007-2001.



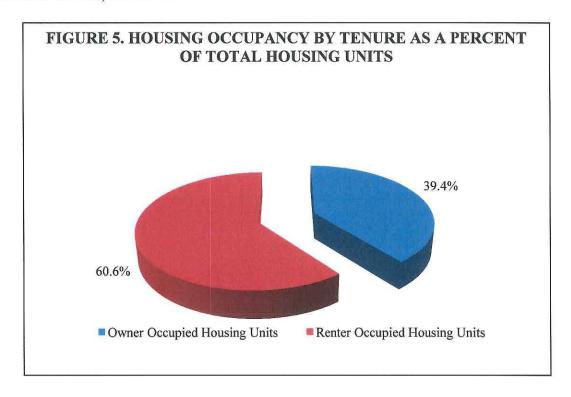
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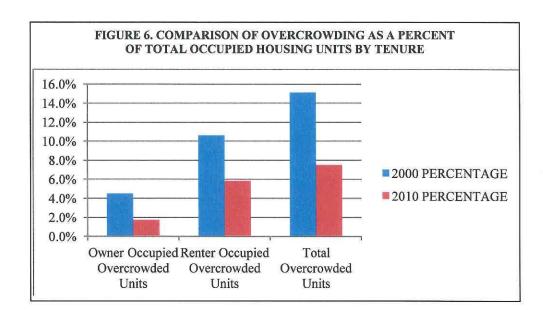
K. Overcrowding

The U.S. Census Bureau and The State of California Housing and Community Development define overcrowding as more than 1.01 or more occupants per room. Severe overcrowding occurs when there are more than 1.5 persons per room. Table 18 illustrates the number and percentage of units in the City that have more than one occupant per room. According to the 2010 Census, approximately 1.7 percent of owner occupied housing units and 5.8 percent of all renter occupied units in the City are either overcrowded or severely overcrowded. These percentages are lower than those reported in 2000, which were approximately 4.5 percent of the owner occupied households are overcrowded and approximately 10.6 percent of renter occupied households are overcrowded. There was an increase in the number of housing units that were considered overcrowded from 1990 to 2000. Apparently the growing trend of overcrowding has been broken or it could be a lack of major construction that is affecting the data over the last 10 years.

TABLE 18 OVERCROWDED HOUSING, 1990-2000

TENTINE.	20	2000		2010	
TENURE	NUMBER	PERCENT	NUMBER	PERCENT	
Owner occupied Total	2,453	5-35	2,183		
Overcrowded Units	111	4.5%	91	1.7%	
Renter occupied Total	2,648	((()	3,354	S	
Overcrowded Units	280	10.6%	320	5.8%	
Total Overcrowded Units	391	15.1%	411	7.5 %	

Source: American Community Survey 2007-2011.



L. 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 35 percent are considered "severely cost-burdened". Measuring the amount of people paying more than this percentage helps define an area's affordability problem. Table 19 illustrates the extent of overpayment in the City of Red Bluff. According to the 2007-2011 American Community Survey, 54.2 percent of all households in the City of Red Bluff spent more than 30 percent of their gross income for housing. Approximately 43.06 percent of owner households are cost-burdened to severely cost-burdened. Renter households experienced a 20 percent higher rate of overpayment than owner households with approximately 61.7 percent cost-burdened to severely cost-burdened households, there are 2,683 households that suffer cost-burdens in paying housing costs, which represents 54.2 percent of all households in the City.

TABLE 19 HOUSEHOLDS OVERPAYING, 2010

INCOME		VNER R MORE	REN 30 OR		TO	DTAL
Less Than \$9,835	202	77.9%	1,016	87.0%	1,218	24.6%
\$9,836 - \$16,391	149	48.6%	459	70.2%	608	12.3%
\$16,392 - \$26,226	229	43.6%	319	45.6%	548	11.1%
\$26,227 - \$39,338	189	52.8%	42	15.9%	231	4.6%
\$39,339 and over	76	14.6%	2	0.8%	78	1.6%
TOTAL	846	43.0%	1,838	61.7%	2,684	54.2%
T 111 1 11	1	,970	2,9	77		1839
Total Households —		4,	947			

Source: ACS 2007-2011 .Note 2010 Census data does not include a breakdown separating values above 30%

Note. Percentages may not add up to 100% due to rounding

Based on the 2010 Census, lower income households in the City of Red Bluff are defined as those with incomes of \$26,226 or less. Based on the reformatting of Table 19 the data is now detailed enough to determine the precise number of lower income households that are overpaying. Therefore, 2,374 households considered in the lower income bracket are overpaying according to the ACS 2007-2001.

M. Vacancy Rates

The residential vacancy rate is a good indicator of the balance between housing supply and demand in a community. When the demand for housing exceeds the available supply, the vacancy rate will be low. However, a low vacancy rate sometimes drives the cost of housing upward and increases tolerance for substandard units.

In a healthy market, the vacancy rate is between five and eight percent. If the vacant units are distributed across a variety of housing types, sizes, price ranges, and locations throughout the City, there should be an adequate selection for all income levels.

Occupancy information is available from the U.S. Census Bureau for 2010 and from the State Department of Finance for 2008. According to DOF, the vacancy rate remained relatively unchanged during this period at roughly eight percent. By comparison, Tehama County had a vacancy rate in 2008 of approximately 11 percent. Table 20 illustrates the occupancy of housing in Red Bluff in 2008 and 2010 while Table 21 provides details on types of the vacancies in 2010.

TABLE 20 OCCUPANCY STATUS, 2008-2010

OCCUPANCY	20	008	20	010
Total Housing Units	6,117	100%	5,872	
Occupied Housing Units	5,613	91.8%	5,376	91.5%
Vacant Housing Units	504	8.2%	496	8.5%

Source: U.S. Census Bureau, Census 2010 and California Department of Finance Extracted Data.

TABLE 21 VACANT UNITS BY TYPE, 2010

VACANCY TYPE	UNITS
For Rent	244
For Sale Only	84
Rented or Sold, Not Occupied	17
For Seasonal, Recreational, or Occasional Use	23
For Migrant Workers	267*
Other Vacant	128
TOTAL	496

Source: U.S. Census Bureau, Census 2010. *Note "For Migrant Workers" includes various for rent properties therefore as those categories are already specifically calculated their numeric value is not double counted for the total above.

N. Housing Affordability

1. Homeowners

According to the 2010 Census, the median value of a single-family home in the City of Red Bluff was \$171,100. The median home value in the City compared favorably with the median home value in the County, which was \$189,500, as shown in Table 22. Both of these median values of a typical single-family home in the City or County are Census reported values and are far lower than indicated by a survey of local real estate agencies (discussed below).

TABLE 22 HOME VALUES

	NUMBER OF UNITS		
HOME VALUE	CITY OF RED BLUFF	TEHAMA COUNTY	
Less than \$50,000	152	1,434	
\$50,000 to \$99,999	264	1,753	
\$100,000 to \$149,000	457	2,342	
\$150,000 to \$199,999	598	2,575	
\$200,000 to \$299,999	616	4,127	
\$300,000 to \$499,999	109	2,112	
\$500,000 to \$999,999	9	690	
\$1,000,000 or more	33	352	
Median Value	\$171,100,	\$189,500	

Source: U.S. Census Bureau, ACS 2008-2012. Note: Reported units are owner occupied units. The 2010 Census collected and reported selected monthly costs for owner occupied dwellings. In the City of Red Bluff, homes with a mortgage had a median monthly cost of \$1,193 and without a mortgage the monthly cost was \$309. The median monthly cost of mortgaged homes in the County was \$1,400, and the median monthly cost of homes without a mortgage in the County was \$328.

Mortgage interest rates are a prime determinant of home affordability. Table 23 indicates that at the current interest rate of 5.62 percent, a household earning the City of Red Bluff median income of \$32,782 annually could qualify for the median value home in the City. As found in a survey of local real estate agencies, the median income that a family would need to earn to qualify for a median value home in the City of Red Bluff is

much higher than the above indicated median income, which was based on the Census median home value.

According to a survey of local real estate agencies (www. City-data.com) in the City of Red Bluff, newer homes are selling in the \$137,707 to \$305,677 range, depending on location and square footage. The average price of \$164,726 is slightly lower than the median house value as indicated by the 2010 Census. It should also be noted that due to the housing bust, developable land with available infrastructure in Red Bluff has decreased in value over the last several years.

Assuming 6 percent interest, 5 percent down, taxes and insurance around \$250 (including mortgage insurance), and a monthly payment around \$1,250, with approximately 30 percent of any given households gross income going towards shelter, a family would have to earn around or above \$35,000 a year to qualify for a newer single family home in the City of Red Bluff. Therefore, new single family housing in the City of Red Bluff is catering to the needs of the moderate to above moderate income groups. These assertions assume that the household does not have a large outstanding consumer debt (i.e. credit cards, revolving loans or car loans), which could otherwise disqualify them.

TABLE 23 HOUSING AFFORDABILITY BY INCOME

INCOME GROUP	INCOME RANGE ₍₁₎	AFFORDABLE MONTHLY PAYMENT ₍₂₎
Extremely Low	\$0-\$9,835	\$0-\$245.88
Very Low	\$9,836-\$16,391	\$245.89-\$409.78
Low	\$16,392-\$26,226	\$409.79-\$656.64
Moderate	\$26,227-\$39,338	\$656.65-\$983.44
Above Moderate	\$39,339 -and above	\$983.45 and up

Source: U.S. Census Bureau, Census 2010

Many different level of income groups can become homeless or transient at one or more time in their life. With the passage of Ordinance 988 the City of Red Bluff Emergency Homeless Shelter Zoning Code amendment, which complies with SB2, M-2 Zoning Districts allow Emergency Homeless Shelter as a permitted right, without a use permit. For more information please see page 61 b. Emergency Homeless Shelters per SB 2.

2. Renters

The 2012 Census indicates the median gross rent in the City of Red Bluff was \$739, as itemized in Table 24. Using the HUD affordability standard of rent plus utilities being equal to 30 percent of gross income, the median rent is affordable to households earning \$29,560 a year. The gross rent in the County was only slightly higher than in the City at \$824

TABLE 24 MEDIAN GROSS RENT, 2010

	NUMBER OF HOUSEHOLDS			
RENT	CITY OF RED BLUFF	TEHAMA COUNTY		
Less than \$200	34	140		
\$200 to \$299	141	241		
\$300 to \$499	396	832		
\$500 to \$749	984	1,869		
\$750 to \$999	827	2,156		
\$1,000 to \$1,499	478	1,820		
\$1,500 or more	107	485		
TOTAL	2,967	7,543		

Source: U.S. Census Bureau, ACS 2012.

⁽¹⁾ Based on area median income of \$32,789.

⁽²⁾ Assumes 30 percent of income for shelter.

O. At-Risk Housing Analysis

1. Introduction

California Government Code Section 65583 requires that the Housing Element include a study of all low-income rental-housing units which may, at some future time, be lost to the affordable inventory by the expiration of some type of affordability restrictions. This analysis must address a ten-year period, which is divided into two five-year segments coinciding with the updating of the housing element.

In the case of the City of Red Bluff, certain types of HUD and State sponsored projects and any locally financed projects with specified time and use restrictions must be evaluated. The analysis must contain the following components as required by HCD:

- A comprehensive inventory of all subsidized rental housing units;
- A cost comparison of replacing or preserving any units, which will become at-risk in the ten-year period;
- Identification or non-profit entities qualified to acquire and manage rental housing;
- Identification of possible sources and potential funds for preserving housing units; and
- Inventory of existing and proposed City programs for preserving at-risk units.

The first segment for analyzing at-risk units is 2014-2019 and the second segment is 2019 to 2024.

2. Inventory of Affordable Rental Housing Units

The inventory prepared for this study is comprehensive in that it identifies all of the low-income rental units in Red Bluff, regardless of restrictions and time frames. Over time, this will serve as a list to be regularly monitored in order to evaluate the possible loss of affordable units, and also as planning information for use in analyzing the distribution and concentrations of lower income units in the City.

Each property in the inventory 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, a property with a Section 8 contract that expires four years from the date of the last update is considered At-Risk. Properties are at Lower Risk of conversion when their most valuable subsidy or rent restriction is scheduled to terminate within six to ten years of the current date. Properties are Low Risk when their subsidies and/or rent restrictions will expire more than ten years in the future.

The following apartment complexes and facilities have been identified as providing subsidized rental housing and are evaluated pursuant to the criteria outlined above or other mitigating

factors as explained by the California Housing Partnership Corporation California's recognized "Experts on Affordable Housing Finance, Advocacy & Policy":

JACKSON MANOR APARTMENTS 755 Luther Road Red Bluff, CA (530) 529-2455

USDA Section 515 **Built 1979** 44 units - Senior

Management Agent: Valley Fair Realty Corp.

P.O. Box 988

Yuba City, CA 95992 (530) 673-3916

Affordability Restrictions: Forty-one of the 44 apartments at the Jackson Manor Apartments receive rental assistance. The affordability restrictions expired in 2000 and the facility could be considered at-risk of becoming market rate. However, the owners of the facility continue to maintain affordability of the units for low income persons. Further, according to the USDA, the facility has a long history of being an affordable housing complex and the owners have not indicated any intention of converting the apartments to market rate. The property owners authorized agents continue to request Tax Allocation Credits from the California Tax Credit Allocation Committee; City staff continues to support this effort with site assessments and information verification on the State California Tax Credit Allocation Committee's forms. These factors along with the history as noted above and the California Housing Partnership Corporation's correspondence classifying this property as a low risk validates the affordability and rental assistance programs voluntary extension.

Unit Mix: All units are one-bedroom senior apartments.

Description: The Jackson Manor Apartments are comprised of seven one and two-story buildings. The complex includes a laundry facility, mailboxes and a recreation room.

Recently completed repairs/improvements: The Jackson Manor Apartments receive on-going minor repairs as necessary. Resurfacing of the parking area and a number of accessibility improvements to comply with ADA requirements were completed within the last planning period.

Repairs planned for the near future: The Jackson Manor Apartments receives on-going minor repairs as necessary.

LASSEN VIEW APARTMENTS 855 Luther Road Red Bluff, CA (530) 527-8213

USDA Section 515 Built 1982 45 units - Senior

Management Agent: Valley Fair Realty Corp.

P.O. Box 988

Yuba City, CA 95992 (530) 673-3916

Affordability Restrictions: Forty-four of the 45 units at Lassen View Apartments receive rental assistance, and one unit is occupied by an on-site manager. The Lassen View Apartments accept qualified Section 8 and Section 515 tenants. The affordability restrictions do not expire until 2027 and, as a result, the facility is at low risk of market rate conversion.

Unit Mix: All units are one-bedroom senior apartments.

Description: The Lassen View Apartments consist of three two-story and three single-story buildings with wood siding. The facility includes a recreation room and a coin-operated laundry facility. The apartments themselves have either central or wall heating.

Recently completed repairs/improvements: The parking area was resurfaced in 2010. The Lassen View Apartments receive on-going minor repairs as necessary.

RED BLUFF MEADOWS APARTMENTS 850 Kimball Road Red Bluff, CA (530) 527-9196 USDA Section 515 Built 1979 52 units - Family

Management Agent: Professional Apartment Management.

P.O. Box 1570 Lodi, CA 95241 (209) 334-6565

Affordability Restrictions: Fifty-one of the 52 units at the Red Bluff Meadows Apartments receive rental assistance and one unit is occupied by an on-site manager. The affordability restrictions do not expire until 2023 and, as a result, the facility could be considered a lower risk of market rate conversion. However, as Red Bluff Meadows Apartments also allows tax credits, which help retain the affordability of the complex the California Housing Partnership Corporation continues to classify the site as low risk of conversion to market rate.

Unit Mix: There are 16 one-bedroom apartments, 32 two-bedroom apartments, and four three-bedroom apartments. The manager resides in one of the one-bedroom units.

Description: The facility consists of eight buildings, including an office. There are laundry facilities and a play area located on-site. All one and two bedroom apartments have washer and dryer hookups. All apartments have central heating and air conditioning, electric appliances, carpeting and blinds.

Recently completed repairs/improvements: Minor maintenance as needed.

Repairs planned for the near future: Since all units received major interior and exterior repairs in 2003 only minor repairs are anticipated.

RED BLUFF APARTMENTS 111 Sale Lane Red Bluff, CA (530) 527-5435 USDA Section 515 Built 1972 72 units - Family

Management Agent: Professional Apartment Management

P.O. Box 1570 Lodi, CA 95241 (209) 334-6565

Affordability Restrictions: Sixty-nine of the 72 units at the Red Bluff Apartments receive rental assistance. The affordability restrictions expired in 2010, and therefore the facility could be considered at-risk of market rate conversion. However, the owners of the facility continue to maintain affordability of the units for low income persons. Further, according to the USDA, the facility has a long history of being an affordable housing complex and the owners have not indicated any intention of converting the apartments to market rate. Based on these factors, the California Housing Partnership Corporation continues to classify the site as low risk of conversion to market rate.

Unit Mix: There are 32 one-bedroom apartments, 36 two-bedroom apartments, and four three-bedroom apartments.

Description: The Red Bluff Apartments consist of ten two-story buildings adjacent to East Sand Slough on the Sacramento River. The facilities are landscaped and include a centralized laundry facility and play area.

Recently completed repairs/improvements: The carpets and major appliances in approximately eight units were replaced last planning period and minor maintenance as needed was performed.

THE PHOENIX APARTMENTS 1323 Deborah Drive Red Bluff, CA (530) 529-1486 HUD Section 8 Built 1979 46 units - Family

Owner:

Stanley J. Palermo

P.O. Box 257 Corning, CA 96021

Affordability Restrictions: All 46 units at the Phoenix Apartments receive rental assistance. The contract with HUD was renewed in 2013 and will not expire until 2023. As a result, and even though the owners extended their obligations for another 10 years, the site restrictions without any other mitigating factors will expire in less than 10 years. Therefore, while the facility is no longer considered at risk, instead the California Housing Partnership Corporation considers the site a moderate risk of market conversion because the property owners are considered profit motivated. For the purpose of this analyses a classification of lower risk of market rate conversion will be used as the moderate terminology does not exist along with the fact that less than 10 years of restrictions without renewal or extension is documented even though historically this profit motivated company has renewed its obligations.

Unit Mix: There are 20 one-bedroom apartments and 26 two-bedroom apartments. The Phoenix Apartments have facilities that cater to persons with disabilities and the elderly.

Description: The Phoenix Apartments consists of three two-story buildings and two one-story buildings adjacent to Reed's Creek. The complex is well-maintained and includes an on-site laundry facility and a play area.

Recently completed repairs/improvements: Last planning period the Phoenix Apartments recently underwent a major rehabilitation, including: resurfacing of the parking lot, new fencing, picnic tables, dishwashers in 26 units, carpets, stoves, and refrigerators where needed.

VILLA COLUMBA AND MERCY RIVERSIDE MANOR 460 Main Street Red Bluff, CA (530) 527-6222

HUD Section 202 and 8 Built 1982 94 units - Senior

Owner:

St. Eliz Housing Corporation

Sister Mary Columba Red Bluff, CA 96080

Affordability Restrictions: All 70 units at Villa Columba and 24 units at Mercy Riverside Manor receive rental assistance from HUD Section 8 and 202 funding. The contract with HUD was renewed in 2012 and will not expire until 2032. As a result, the facility is no longer considered at risk or lower risk of market rate conversion; it is considered low risk of market rate conversion.

Unit Mix: The 24 units at Mercy Riverside Manor are studio apartments and the 70 units at Villa Columba are one-bedroom apartments. All units are designated for seniors.

Description: Recently 24 units were added to the Villa Columba. These units are called Mercy Riverside Manor and are managed by Mercy Housing California. Mercy Riverside Manor receives the same subsidies and has the same amenities as the Villa Columba. The Villa Columba and Mercy Riverside Manor are service-enriched complexes. The apartments are equipped with 24-hour emergency call monitors and each building is equipped with an elevator. All amenities are located inside the buildings, including trash disposal and mail pickup. The complex is serviced by meals on wheels and has in-home support facilities. Located on-site at the Villa Columba and Mercy Riverside is a coin-operated laundry facility and a centralized computer lab staffed by a technician.

Recently completed repairs/improvements: Last Planning Period the Carpeting and furniture were replaced throughout the complex and two new computers were added to the computer lab.

OAK PARK MANOR 200 Jackson Street Red Bluff, CA (530) 529-2200 HUD Section 202 and 162 Built 1993 30 units - Senior

Owner:

Rural Communities Housing Development Corporation

499 Leslie Street Ukiah, CA 95482 (707) 463-1975

Affordability Restrictions: All 30 units at Oak Park Manor receive rental assistance from HUD Section 202 and 162 funding. The contract with HUD expires June 30, 2014, but is anticipated to be signed for another five years at that time. Further, because the facility is owned by a non-profit organization and the facility has a long history of being an affordable housing complex along with the fact that the owners have not indicated any intention of converting the apartments to market rate, the California Housing Partnership Corporation continues to classify the site as low risk of conversion to market rate.

Unit Mix: There are 29 one-bedroom apartments and one two-bedroom apartment. The two-bedroom apartment is occupied by the on-site manager.

Description: The Oak Park Manor consists of nine one-story buildings. The complex is well-maintained and includes major appliances, a centralized laundry facility and a community room.

Recently completed repairs/improvements: Last planning period the facility had only required minor roof repairs as all other interior improvements, such as new paint and carpets, are made at the time occupancy of the units changes.

WASHINGTON COURT APARTMENTS 100 Washington Street Red Bluff, CA (530) 527-8157 HUD Section 202 Built 2004 11 units - Senior

Owner:

Rural Communities Housing Development Corporation

499 Leslie Street Ukiah, CA 95482 (707) 463-1975

Affordability Restrictions: All 11 units at the Washington Court Apartments receive rental assistance from HUD Section 202 funding. The contract with HUD expires March 31, 2014, but is anticipated to be resigned for another five years. Further, because the facility is owned by a non-profit organization, along with the fact that the owners have not indicated any intention of converting the apartments to market rate, the California Housing Partnership Corporation continues to classify the site as low risk of conversion to market rate.

Unit Mix: There are 11 one-bedroom senior apartments.

Description: The Washington Court Apartments consist of two one-story buildings on the banks of Reed's Creek. The complex is well-maintained and includes on-site laundry and a community room.

Recently completed repairs/improvements: Minor maintenance as needed.

Repairs planned for the near future: Minor maintenance as needed, as the facility is still relatively new.

REDWOOD GARDENS 805 Orange Street Red Bluff, CA (530) 529-2180 HUD Section 811 Built 2001 11 units –Disabled

Owner:

Northern Valley Catholic Social Service

2400 Washington Avenue

Redding, CA 96001

Affordability Restrictions: Ten of the 11 units in Redwood Gardens receive rental assistance from HUD Section 811 funding, with one unit reserved for on-site staff. The contract with HUD was signed in 2001 and will not expire until 2041. Therefore, the facility is at low risk of market rate conversion.

Unit Mix: There are nine one-bedroom apartments and two two-bedroom apartments. All subsidized units are designated for persons with developmental disabilities.

Description: The Redwood Gardens consists of six one-story, buildings. The complex is well-maintained and includes on-site laundry facilities and a community room.

Recently completed repairs/improvements: Minor maintenance as needed.

Repairs planned for the near future: Minor maintenance as needed, as the facility is still relatively new.

BRICKYARD CREEK APARTMENTS 1275 Walnut Street Red Bluff, CA (530) 527-3300 HOME and HCD-MHP Built 1972 92 units - Family

Owner:

Community Housing Improvement Program

1001 Willow Street Chico, CA 95928

Affordability Restrictions: Ninety-one of the 92 units in the Brickyard Creek Apartments have rent restrictions that make them affordable to low income families. The apartments were acquired by the Community Housing Improvement Program (CHIP) in the year 2000, at which time the apartment complex underwent an extensive rehabilitation that was completed in April of 2002. When the complex was acquired it was given a 55-year contract that is due to expire in the year 2055. As a result, the Brickyard Creek Apartments are at low risk of market rate conversion.

Unit Mix: There are six studio apartments, 42 one-bedroom apartments, 34 two-bedroom apartments and ten three-bedroom apartments. The complex has one unit specifically designated for the visually impaired, one unit specifically designated for the hearing impaired, and four units that are equipped to serve persons with other disabilities.

Description: The complex consists of eight two-story buildings with stucco siding. The complex has a playground and an on-site laundry facility.

Recently completed repairs/improvements: The facilities underwent a complete rehabilitation within the past ten years and have only required minor maintenance since that time.

VISTA RIDGE APARTMENTS 1755 Southridge Drive Red Bluff, CA (530) 529-3600 HOME, RHS 538 and LIHTC Built 2007 56 units - Family

Management Agent:

Brakenhoff Management Group One Civic Plaza Dr. Suite 250

Carson CA 90745

Affordability Restrictions: Fifty-five of the 56 units in the Vista Ridge Apartments have rent restrictions that make them affordable to low income families. The other unit is occupied by the on-site manager. When the complex was completed in 2007, a 50-year contract was signed that will maintain affordability of the units until 2057. As such, the Vista Ridge Apartments are at low risk of market rate conversion.

Unit Mix: There are 16 two-bedroom apartments, 32 three-bedroom apartments and 8 four-bedroom apartments. Four handicap accessible units serve disabled individuals and families. Two units are designed and constructed specifically for individuals with sensory impairments.

Description: The complex consists of seven two-story buildings, a one-story recreation facility, laundry facilities, a computer lab, a community room, picnic areas, a spa, a swimming pool and playground. All units include major appliances and hook-ups for washers and dryers.

Recently completed repairs/improvements: The facilities were completed in 2007 and have required only minor upkeep since that time.

KIMBALL CROSSING APARTMENTS 820 Kimball Road Red Bluff, CA (530) 527-3274 HOME, RHS 538 and LIHTC Built 2007 56 units - Family

Management Agent:

Hyder & Company

1649 Capalina Road, #500 San Marcos, CA 92069

Affordability Restrictions: Fifty-five of the 56 units in the Kimball Crossing Apartments have rent restrictions that make them affordable to low income families. When the complex was completed in 2007, a 50-year contract was signed that will maintain affordability of the units until 2057. As such, the Vista Ridge Apartments are at low risk of market rate conversion.

Unit Mix: There are six two-bedroom apartments, 40 three-bedroom apartments and ten four-bedroom apartments.

Description: The complex consists of five three-story buildings and has a playground, an on-site laundry facility, a community room an exercise room and offices.

Recently completed repairs/improvements: The facilities were completed in 2007 and have required only minor maintenance since that time.

CREEKSIDE VILLAGE APARTMENTS 319 South Jackson Street Red Bluff, CA (530) 528-0452 HOME, RHS 514 and LIHTC Built 2008 60 units - Family

Management Agent:

Buckingham Property Management

2170 N. Winery Ave Fresno, CA 93703

Affordability Restrictions: All 60 units in the Creekside Village Apartments have rent restrictions that make them affordable to low income families. When the complex was completed in 2008, a 50-year contract was signed that will maintain affordability of the units until 2058. As such, the Creekside Village Apartments are at low risk of market rate conversion.

Unit Mix: There are 14 two-bedroom apartments, 32 three-bedroom apartments and 14 four-bedroom apartments.

Description: The complex consists of seven two-story buildings. The complex has a playground, swimming pool, spa, washer and dryer hook-ups, major appliances, an on-site laundry facility, a computer lab, a community room and picnic areas.

Recently completed repairs/improvements: The facilities were completed in 2008 and have required very little maintenance since that time.

3. Summary of At-Risk Rental Conversions

The last Housing Element Cycle Reported 110 units as "at-risk" of market rate conversion, and 181 were considered a "lower risk" of market rate conversion for the 2008-2013 segment. There were No units considered to be "at-risk" of market rate conversion for the 2013-2018 segment.

This Housing Element Cycle's (2014-2019) declaration and results as based on the analysis's criteria and factors is as follows:

For the 2014-2019 period - No units are considered "at-risk" or "lower risk" of market rate conversion.

For the 2019-2024 period- No units are considered "at-risk" however 46 units are consider "lower risk of mark rate conversion; please see The Phoenix Apartments section of the analyses for more information on the determination.

Therefore, as one can see the City's support, along with its policies and programs encourage low income housing longevity as the previous House Elements "at-risk" or "lower risk" classifications of rental conversion to market rate were reduce from over 290 units to 46 units designated Lower/Moderate risk.

4. Cost Analysis

In order to provide a cost analysis of preserving at-risk units, cost must be determined for rehabilitation, new construction or tenant-based rental assistance. This analysis determines whether replacement (new construction) or preservation (acquisition and rehabilitation, and/or direct rental subsidy commitments) will be the most economical approach to preserving at-risk units.

Rehabilitation

The primary factors used to analyze the cost of preserving low income housing include: acquisition, rehabilitation and financing. Actual acquisition costs depend on several variables such as condition, size, location, existing financing and availability of financing (governmental and market). The following are estimated per unit preservation costs for the City of Red Bluff according to the Community Housing Improvement Program (CHIP), which is the most recently acquired and rehabilitated low income project site (Brickyard Creek Apartment acquisition and rehabilitation project). The approximate cost per unit for acquisition and soft costs is \$18,782. The cost per unit for rehabilitation is \$40,421. The financing for Brickyard Creek Apartments was paid for by MHP, HUD, HOME, AHP, and CDBG funds. Using the most recent example, the total cost per unit to preserve a low income housing unit in Red Bluff is approximately \$59,203, if the financing is covered by a Federal or State rehabilitation program. Due to the economic down turn of the last planning period, costs including labor and materials along with land acquisition have been relatively low and stable. While the economy is on the mend the City believes these cost estimates will be reasonably accurate for this Housing Element Cycle. A privately financed rehabilitation project would have a higher per unit cost.

New Construction/Replacement

New construction implies construction of a new property with the same number of units and similar amenities as the one removed from the affordable housing stock. Cost estimates were prepared by using local information and data, as well as building valuation data from the Building Standards Magazine. The cost of new affordable housing can vary greatly depending on factors such as location, density, unit sizes, construction materials, type of construction (fair/good), and on and off site improvements. The following costs describe new construction for an apartment in an affordable housing complex in the City of Red Bluff. The cost for land acquisition is estimated at \$2,377-\$3,170 per unit based on a recent sale of a vacant R-4 property in Red Bluff. The cost per unit for construction is approximately \$63,800-\$82,000 depending on the type of construction used. The cost per unit for financing at 30-year loan at 5.62 percent is \$111,574-\$143,596. The total cost per unit to replace a typical low income housing unit in Red Bluff ranges from \$177,751-\$228,766 or an average of \$203,258.50. Due to the economic down turn of the last planning period, costs including labor and materials along with land acquisition have been relatively low and stable. While the economy is on the mend the City believes these cost estimates will be reasonably accurate for this Housing Element Cycle.

The rehabilitation of existing units is the most cost effective approach towards the preservation of at-risk units in the City of Red Bluff. It should be noted, however, that at-risk units may also be preserved through tenant-based rental assistance.

Tenant-Based Rental Assistance

Tenant-based rental assistance primarily depends on the income of the family, the shelter costs of the apartment, and the number of years the assistance is provided. If the typical family that requires rental assistance earns \$26,226 (i.e. qualified income for low income classification), then that family could afford approximately \$656.64 per month for shelter costs. The difference between the \$656.64 and the typical rent for a two-bedroom apartment ranges from \$525-\$900 and would result in the necessity for a monthly rental assistance at the maximum rent cost of \$250 a month or \$3000 per year. For comparison purposes, typical affordable housing developments carry an affordability term of at least twenty years, which would bring the total cost to \$60,000 per family.

For the five-year period including the second segment or period as analyzed in the Housing Element, a total of 46 units are considered to be "lower risk" because even though the Phoenix Apartments have a history of renewal and extensions of its low income restrictions, they are designated as profit motivated, and could becoming market rate in 2023. The total cost of replacing these units with new and comparable units is estimated at \$9,349,891. The estimated cost to rehabilitate and preserve these units is \$2,723,338. The estimated cost of providing tenant-based rental assistance is approximately \$2,760,000 for a twenty year period. The units that are designated in this analyses as "lower risk" remain in good standing with their rental assistance providers, even though they have been flagged as moderate risk due to the owner profit motivated status they are still expected to continue and renew their restrictions in 2023 based on this sites history the lower risk complex is anticipated to renew its rental assistance contracts when it expire, which would negate the estimated costs of replacement, preservation, and renter-based assistance.

The City of Red Bluff is committed to the preservation of affordable housing units and provides programs and policies in the Housing Goals, Policies, and Programs Section of this Housing Element that address preservation (See Programs AH.1.1-AH.1.5). The City is also aware of various resources, procedures, and programs aimed at preserving at-risk housing units, which are discussed below. As indicated within the City Annual Housing Element report the City has requested Tax allocation funding on behalf of the Jackson Manor Apartments for the past two years, and will continue to act in a supporting role regarding State Funding as long as necessary. To date the Jackson Manor Apartments remain in good standing with their rental assistance providers.

5. Preservation Resources

Efforts by the City to retain low income housing in the future must be able to draw upon two basic types of resources: organizational and financial. Firstly, qualified non-profit entities need to be made aware of the future possibilities of units becoming at-risk. Demonstrated management and, perhaps, development abilities should be assessed. Groups with whom the City has an ongoing association are the logical entities for future participation. The only non-profits, which have an established association with the City or have sought the right of first refusal status with the California Department of Housing and Community Development, are:

Community Housing Improvement Program, Inc. 1001 Willow Street Chico, CA 95928

Northern Valley Catholic Social Service 1020 Market Street Redding, CA 96001

Christian Church Homes of Northern California, Inc. 303 Hegenberger Rd. Ste. 101 Oakland, CA 94621-1419

Rural Communities Housing Development Corporation 237 E. Gobbi St. Ukiah, CA 95482

Self Help Home Improvement Project, Inc. (USDA Rural Development Partners) 3777 Meadowview Rd.No. 100, Redding, CA 96002

6. Recommended Procedures

In order to preserve affordable housing in the City of Red Bluff, the City might consider:

 Adopting an Affordable Housing Preservation Strategies Plan, which focuses on the methods of evaluation and processes to address retention of various types of affordable housing.

- Establishing procedures for monitoring, disseminating tenant counseling, and identifying potential funding sources.
- Regularly monitoring the complexes that are on State or Federal inventories of at-risk units, and any other new subsidized units, which are built in the future.
- Coordinating informational meetings with public agencies, non-profit organizations, and other entities with previous experience or chartered responsibilities, to deal with housing related issues.
- Establishing review procedures for determining adequacy, and selecting designated groups to collaborate with the City in addressing the preservation of units that might become at-risk.
- Developing a Request for Qualifications (RFQ) format, which solicits the background as well as organizational structure of interested entities with no previous experience with housing preservation programs.
- Utilizing the Housing Needs Assessment section of this element as a guideline for directing efforts to preserve and create units for targeted needs groups in the community.

7. Financing Resources for Housing Preservation

The potential resources that could become a part of the City's overall financial plan for retaining affordable units, which might become at-risk in the future, include the following:

- <u>HUD Programs</u> Future funding for new projects is unpredictable and perhaps even unlikely, given the recent policy of the Federal government. Project-based Section 8 contracts with HUD-subsidized rents must be sufficient to permit owners a reasonable return and/or to cover debt service. With regard to existing units, Section 8 is a realistic and valuable tool with which to maintain affordability.
- Community Development Block Grant Funds Red Bluff, not being an "entitlement" community for these funds, cannot rely on annual appropriations to sustain eligible programs, including housing-related activities. In the years 2000and 2012, the City received State CDBG funds and designated most of it for housing rehabilitation activities. As these loans are repaid, a revolving loan fund provides for additional preservation activities.
- <u>California Tax Credit Allocation Committee Funding (TCAC)</u>- Future funding is unpredictable. However, Nonprofit Corporation such as the Jackson Manor Apartment Complex owners specialize in these Tax Credit funding packages. With the City taking on a supporting role through various site studies and analyses, at-risk sites such as Jackson Manor can obtain additional funding for rehabilitation and status renewal.

- Mortgage Revenue Bonds The City should analyze its capacity to provide credit support for issuing revenue bonds, designated for the purpose of creating or conserving affordable housing units. As a primary sponsor for this type of bond-funded activities, the City would have the ability to require and enforce the use and retention of units for lower income households for specific periods of time.
- Community Reinvestment Act Federal law requires that banks, savings and loans, thrifts, and their affiliated mortgaging subsidiaries annually evaluate the credit needs for public projects in communities where they operate. Part of the City's efforts in developing preservation programs should be meeting with local lenders to discuss future housing needs, which may be within the guidelines of the Community Reinvestment Act. Although an unpredictable resource, it is important to establish a working relationship for future problem solving.

8. Quantified Objectives for "At Risk" Analysis

There are 46 rental units in the City that are designated lower risk of market rate conversion between 2019 and 2024. There are no units at-risk or that represent a lower risk of market rate conversion between 2014 and 2019. In order to preserve said units in the next planning period (2019-2024), the City' should focus on established programs for monitoring the status of future potential at-risk units, as well as developing and/or expanding possible funding sources for preservation. The process of monitoring, negotiating, and possibly financially assisting the preservation of affordable units in Red Bluff will be an ongoing program function for City staff. A successful plan for dealing with the future need for affordable rental housing should include: (1) continuous monitoring of any and all existing complexes with some type of affordability restrictions; (2) the development of new programs and incentives to entice the construction of additional units: and (3) designating potential resources for operating as well as financing the preservation of units.

9. Programs for Preservation and Construction of Affordable Housing

Available funding sources and other viable programs/policies that may aid in the acquisition, expansion, preservation, and/or rehabilitation of affordable housing choices are listed under Affordable Housing Programs.

Affordable Housing Programs

- <u>Project Development</u>: The City's Planning and Building Departments should provide technical assistance and administrative support for housing development efforts that are similar to the Jackson Manor, Lassen View Apartments, Villa Columba and Mercy Riverside Manor.
- Housing Rehabilitation: Through funding derived from the CDBG program, the City has supported a residential rehabilitation program in Red Bluff. Qualified lower income homeowners and landlords who rent to lower income households have been and will continue to be assisted with low interest loans for basic improvements to residential dwellings.

- <u>Non-Profit Support</u>: The City should continue its cooperative relationships with qualified non-profit groups which 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.
- <u>Housing Referral Service</u>: 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.
- <u>Inclusionary Zoning</u>: The City could consider the adoption of an inclusionary Zoning Ordinance requiring a stated amount of lower income units in all new single- 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.

Note. The following summarizes other potential resources and programs provided through The State of California and/or Federal Government that the City of Red Bluff is aware of and, if funding is available, they will improve the ability to preserve and expand the affordable housing choices.

Governor's Homeless Initiative: This program provides interagency funds (HCD, CAlHFA, DMH) for supportive housing for persons with severe mental illness who are chronically homeless. The maximum loan per project is \$7,000,000.

<u>Multifamily Housing Program – General</u>: This program provides low-interest loans for development of affordable rental housing. The maximum loan per project is 10,000,000. The maximum loan amount per "restricted" unit is a function of unit size, location, and affordability level per Section 7307. The maximum loan per restricted unit had been increased in previous funding rounds by \$15,000 per unit for the Central Valley region and will remain in effect.

<u>Multifamily Housing Program – Supportive Housing</u>: This program provides loans for rental housing with supportive services for the disabled who are homeless or at risk of homelessness. The maximum loan amount per Supportive Housing unit is a function of unit size, location, and affordability level. The current MHP unit loan calculation methodology includes a base loan amount of \$30,000 plus an amount (calculated to compensate for lost debt service payment capacity) that increases proportionate to decreases in the rent restriction level.

<u>Multifamily Housing Program – Homeless Youth</u>: This program provides housing with supportive services for homeless youth. The maximum loan per project is \$5,000,000. The maximum loan amount per Homeless Youth Unit is a function of unit size, location, and affordability level.

<u>Residential Development Loan Program</u>: This is a project-specific funding program that provides a three percent interest loan with a maximum of five years to local government agencies for site acquisition, predevelopment, and construction expenses attributed to affordable new infill, owner-occupied housing developments. The maximum loan per project is \$5,000,000.

<u>CalHome</u>: This program provides grants to local public agencies and nonprofits to fund first-time home-buyer mortgage assistance and owner-occupied housing rehabilitation. It also provides loans to local public agencies and nonprofits to fund homeownership development projects. Funds become grants as qualifying households occupy units. For a city the size of Red Bluff, the maximum grant per project is \$600,000.

Building Equity and Growth in Neighborhoods: This program provides grants to cities and counties that adopt measures to encourage affordable housing in order to make second mortgage loans to low and moderate income homebuyers. The maximum loan amount per unit is \$30,000, or 20 percent of the home sales price, whichever is less.

<u>CalHome Self-Help Housing Technical Assistance Allocation</u>: This program provides grants to local public entities, nonprofit corporations or limited-equity housing cooperatives engaged in developing, conducting, administering or coordinating programs which will aid eligible households in the construction of residential units for their own use. The maximum grant amount per project is \$300,000.

Emergency Housing and Assistance Program Capital Development: This program provides deferred payment loans for capital development of emergency shelters and transitional housing for the homeless (no operating subsidy authorized). The minimum loan request per application is \$20,001 and the maximum is \$1,000,000. Applicants may submit multiple applications, but the maximum loan amount per Applicant per county remains at \$1,000,000 per funding round.

Jobs-Housing Balance Improvement Program: This program provides: incentive-based strategy grants to local governments to assist them in attracting new businesses and jobs in communities that lack an adequate employment base in relation to the housing they already provide (\$5,000,000); incentive grants for capital outlay projects to local government to increase the supply of housing and encourage strategic growth (\$100,000,000); urban predevelopment loans to local governments or private developers for proposed residential projects located within one-half mile of an existing or planned transit station (\$5,000,000).

Downtown Rebound Capital Improvement Program: This program provides low-interest loans to local governments for: adaptive reuse of vacant or underused commercial and industrial space into housing where at least 20 to 40 percent of the units would be affordable; residential infill; development of high-density housing near mass transit stations; planning for infill housing, adaptive reuse, and other forms of downtown housing development; and seismic and structural feasibility studies related to adaptive reuse.

Interregional Partnership State Pilot Project: This program provides grants to interregional consortia of two or more councils of governments, two or more sub-regions within multi-county council of governments, or a county working collaboratively with the State and federal government, to develop, evaluate an implement a variety of policies and incentives to mitigate current and future imbalances of jobs and housing. Grants are to be used for: advancing development of implementation plans and models, including geographic mapping, to promote jobs in predominately residential communities and housing in "job rich" communities.

IV. HOUSING NEEDS ASSESSMENT

The housing needs of a community revolve around: the extent to which housing units are and will be available; the degree to which available housing is and will be affordable; and the extent to which the housing stock of the city is in sound or standard condition.

This section sets forth the housing needs in the City of Red Bluff and identifies the needs of special segments of the community (i.e., the elderly, disabled or handicapped, large families, female-headed households, farmworkers, and the homeless).

A. Regional Housing Needs Plan

State housing element law (Government Code Section 65583) requires that the housing element of each jurisdiction include an estimate of its "fair share" of the regional housing needs. In the case of the City of Red Bluff, the regional allocation is developed by HCD and distributed through the Tri-County Area Planning Council. Projections of future households are based on an approximately two percent per year household growth rate over the next seven years, as depicted in Table 25.

TABLE 25
REGIONAL HOUSING NEEDS ALLOCATION BY INCOME GROUP

INCOME	2008-2014		20014-2019		CHANGE	
GROUP	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
Very Low	186	21.2%	73	22.7%	-113	(60.0%)
Low	152	17.3%	52	16.0%	-100	(65.7%)
Moderate	160	18.2%	61	18.9%	-99	(61.8%)
Above Moderate	380	43.3%	137	42.5%	-243	(64.2%)
TOTAL	878	100%	323	100%	-556	(63.3%)

Source: HCD Regional Housing Needs Allocation, 2008-2014 and 2014-2019

Notes: Use of parentheses denotes a negative percent change.

To meet the new construction objective of 323 units over the next 5.5 years (see Table 38), 59 new units would need to be constructed per year in the City of Red Bluff. As noted previously, only 61 units were actually constructed annually between 2008 and 2014.

B. Need for Replacement Housing

The City evaluated and recorded a total of 6,168 housing units (dwellings) within its City Limits, which represents 100% of all housing units (It should be noted that various specific Census Reports/Surveys include their own housing inventory total within the City of Red Bluff because the margin of error varies per survey style and format). Table 4.2 shows the results of the evaluation of which ninety-seven point two percent (97.2%) of the housing units surveyed were found to be in sound condition and two point eight percent (2.8%) are not. One hundred and seventy-five (175) units were considered substandard and in need of repair in order to be brought up to a standard condition. These included two units (Less than 1 percent) in need of substantial repair and another four units (Less than 1 percent) that are dilapidated condition and in need of

replacement. Along with thirty-seven (37) or 0.06% that are in need of moderate repair and one hundred and thirty-two (132), or 2.1% of all units surveyed, are considered to need minor rehabilitation since they scored between 10-15 points. This low number of substandard housing can be attributed to the high financing rate of the older homes in the 2004 to 2006 period, of which a large portion of the over inflated home value and refinancing went to home improvements and much need maintenance as can be seen in the new Housing Conditions Survey results. While 81 percent of the dwellings are over 20 years old, the refinancing during 2004 to 2006 is evident in the low numbers relating to Minor and Moderate repair or roughly 5% of the overall housing is in need of repair.

It is also worth noting that even when a survey rates a unit as having a moderate need, the extent of the housing rehabilitation may be found to be more substantial if one conducted an interior inspection. In other words, the number of houses in the City of Red Bluff that need extensive housing rehabilitation is potentially higher than what is reported because the housing condition survey does not factor the interior condition of homes. Consequently, continued housing rehabilitation programs will be needed to preserve the condition of the City's housing units.

C. Special Housing Needs

Within the overall housing need estimates are segments of the population which require special consideration. These are generally made up of people who are low-income and do not have easy access to housing choices. These groups include the elderly, the handicapped and developmentally disabled, large households, female-headed households, farm workers, and the homeless.

1. Elderly Households

The 2007-2011 American Community Survey and 2010 Census identified a total of 1,874 persons over the age of 65 in the City of Red Bluff. These individuals represent 1,270 households in the City as shown in Table 26. This represents approximately 13.2 percent of the total population and 23.6 percent of all households. The City has recognized that the elderly have special access and affordability limitations and, therefore, has identified programs and policies in this document to address those issues.

TABLE 26 ELDERLY HOUSEHOLDS

AGE	OWNER OCCUPIED	RENTER OCCUPIED	TOTAL
65 to 74	349	258	607
75 and above	398	265	663
Total Elderly Households	747	523	1,270
Percent of Total Households	13.9%	9.7%	23.6%

Source: U.S. Census Bureau, Census 2010.

There are four senior citizen and person with disabilities low-income rental housing projects in the City that contain 183 units of low income tenants. The rents for these units are based on tenant income.

2. Physically Handicapped Households

A. Persons with Disabilities

According to the 2008-2012 American Community Survey, 21.6 percent of the total population of the City of Red Bluff lives with a disability, compared to 18.9 percent in Tehama County. There are a total of 2,920 persons considered disabled in the City of Red Bluff and 11,819 in the County in 2010. A breakdown of age groups with disabilities in the City of Red Bluff is located in Table 27.

TABLE 27
PERSONS WITH DISABILITIES

	2010	
	NUMBER	PERCENT
City of Red Bluff		
Under 5	59	0.4
5-17	380	2.81
18-64	1,491	11.03
65 years and older	990	7.32
TOTAL	2,920	21.58
Tehama County		
Under 5	59	0.09
5-17	807	1.29
18-64	6,550	10.51
65 years and older	4,403	7.06
TOTAL	11,819	18.95

Source: 2008-2012 ACS

With the passage of the Americans with Disabilities Act, new multifamily housing will contain some units specifically designed for the handicapped. There are four low-income rental housing projects in the City that contain 183 units for person with disabilities. The rents for these units are based on tenant income.

According to Senate Bill 520 (SB 520), no city, county, city and county, or local governmental agency shall, in the enactment or administration of ordinances pursuant to this title, prohibit or discriminate against any residential development or emergency shelter because of the method of financing or the race, sex, color, religion, ethnicity, national origin, ancestry, lawful occupation, family status, disability, or age of owners or intended occupants of the residential development of the emergency shelter.

B. Developmentally Disabled (SB812)

According to Section 4512 of the Welfare and Institutions Code a "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. This term also includes disabiling conditions found to be closely related to mental retardation or to require treatment

similar to that required for individuals with mental retardation, but does not include other handicapping conditions that are solely physical in nature.

Many developmentally disabled persons can live and work independently within 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 State Department of Developmental Services (DDS) currently provides community based services to approximately 243,000 persons with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. The Far Northern Regional Center is one of 21 regional centers in the state that provides point of entry to services for people with developmental disabilities. The center is a private, non-profit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families.

The following information from the Far Northern Regional Center, charged by the State of California with the care of people with developmental disabilities, provides a closer look at the disabled population.

TABLE 28
DEVELOPMENTALLY DISABLED RESIDENTS, BY AGE, FOR CITY OF RED
BLUFF

RED BLUFF	0-13	14-21	22-51	52-61	62 PLUS	TOTAL
ZIP CODE 96080	YEARS	YEARS	YEARS	YEARS	YEARS	
TOTAL	62	54	189	40	27	372

Source: DDS and Far Northern Regional Center data 2013

For the purposes of this analyses and the fact that the place specific data on Developmentally Disabled Populations are not available, City staff has synthesized the DDS and FNRC data by Zip Code. The assumption of this analysis is based on the negligible population of Developmentally Disabled persons within the 96080 Zip Code range, and that the City of Red Bluff carries the most population along with the fact that it is the only incorporated City within 96080. These assumptions mean that not all 372 Developmentally Disabled persons are within the City Limits of Red Bluff. However, for analyses purposes this is acceptable.

As of 2013, the Far Northern Regional Center served approximately 575 clients with developmental disabilities who live in Tehama County. This includes 372 clients who live in the 96080 Zip Code area not necessarily within the City of Red Bluff City Limits; about one fourth (83 people) of these individuals are children under the age of 18 who live with their parents.

The remaining 289 clients are adults over the age of 18; 87 (30 percent) of these individuals live with their parents, while 98 live in their own apartments with "come-in support" and assistance,

the remaining 104 live in licensed group homes. Additional persons with developmental disabilities may reside in the 96080 Zip Code, but are not seeking assistance from the Far Northern Regional Center.

While some developmentally disabled individuals can live and work independently within a conventional housing environment, more severely disabled individuals will require a group living environment with supervision. In general, the Far Northern Regional Center (and its clients) prefer to house persons with developmental disabilities with family members. When that is not feasible, there are a number of housing types appropriate for people living with a development disability: rent subsidized homes, unlicensed and come-in support single-family homes, licensed group Residential Care Facilities that can house less than 9 persons in a standard or multifamily dwelling structure (with individual bedrooms, but shared bathrooms and kitchen facilities) are preferred. This type of housing may be a single family dwelling, duplex unit, multifamily apartment structure or even a lodging housing which would only allow 5 persons and are compatible with and appropriate for existing residential neighborhoods with good access to transit and services. 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.

Because a negligible portion of residents (as many as 98 or 0.6 percent of the City of Red Bluff population because the analyses used a larger area as the factor; 96080 Zip Code) within the City Limits are Developmentally Disabled and there is little potential for this category to expand within City of Red Bluff, the needs of Developmentally Disabled persons can be accommodated though housing programs and policies that assist lower-income households in general rather than specific programs targeting this special needs group. However, the following is a summary of current programs, services and resources that are offered at the community level.

1. DDS Rental Unit (DDSR)

Through an interagency agreement with the Department of Developmental Services, the California Department of Housing and Community Development helps to administer a \$3,718,000 program pursuant to a 1994 Superior Court decision called the Coffelt Agreement. Funding under this program is completely exhausted and no new funding is anticipated. However, the program design reflects concepts from both affordable housing and supported living arrangements. Fourteen rental projects were established offering housing with rents at approximately 30% of an individual's income for regional center consumers throughout California. The sole purpose of the program is to provide additional long term affordable housing stock to persons with a developmental disability who choose to live in a supported living environment.

2. DDS Affordable Housing (DDS-AH)

The Governors' 2001 budget allocated \$2.9 million to increase affordable housing for consumers of the regional center system. \$2.9 million was granted through a Request for Proposal (RFA) process under the DDS-AH project.

The DDS-AH projects are designed to increase Capacity Building & Housing Production of affordable housing for persons with developmental disabilities. A Capacity Building

project develops resources in the community for persons with developmental disabilities to acquire affordable housing. Housing Production projects increase the stock of affordable housing through the purchase, rehabilitation, or construction of real property.

3. Community Placement Plan Housing

The use of Community Placement Plan (CPP) funds is one of the DDS strategies to develop permanent affordable and accessible homes consistent with the regional centers' authority to conduct resource development as described in Welfare and Institutions Code, Section 4418.25. In collaboration with the regional center, DDS uses CPP funds to develop homes as an alternative for individuals with developmental disabilities to reside in the community instead of institutional settings. In addition, CPP funds create consumer housing through the "Buy It Once" model where a non-profit ownership entity (NPO) owns the property for the restricted use by regional center consumers. Using the Housing Guidelines (links below), a regional center may submit a housing proposal to DDS requesting approval of CPP funds for the acquisition and development of affordable and accessible homes for the benefit of consumers. This page contains the current CPP Housing Guidelines and the related forms. Additionally, a PowerPoint presentation is available at the link below that includes a description of the process Regional Centers must use to submit an application for funding CPP Housing project(s).

4. Affordable Housing Resources

There are several affordable housing programs available to the public. They are administered by public and private agencies that can assist persons and agencies with acquiring affordable housing.

- California Housing Finance Agency (CHFA) A loan program that offers reduced interest rates for multifamily permanent housing projects that serve disabled tenants in need of special services, and administers the California Homebuyers' Down-Payment Assistance Program. For more information visit the CHFA website.
- Section 8 Homeownership Program A program administered through Housing and Urban Development (HUD) that allows use of Fair Share (Section 8) vouchers for homeownership. For more information visit the <u>HUD website</u>.
- Housing Authorities The State of California does not own or operate public housing; public housing is administered directly through local Public Housing Authorities (PHAs). For a complete list of housing authorities, go to: <a href="https://doi.org/10.2016/nc.2016/

5. Affordable Housing Coalitions and Agencies

Resources for Rural Community Development (RRCD)

RRCD is based in Redding, CA and has programs to assist persons with developmental disabilities with home ownership and accessing affordable housing in their communities. RRCD covers the nine county area-receiving services from Far Northern Regional Center. RRCD can be reached at (530) 222-8704, or by e-mail at rrcd@pacbell.net.

6. Affordable Housing Links

U.S. Department of Housing and Urban Development (HUD)

HUD is a federal government agency that promotes affordable housing through various programs including Section 8 housing certificates and assisting first time home-buyers with down payments etc.www.hud.gov.

Fannie Mae

Fannie Mae is a major home loan organization which started an initiative to help persons with disabilities to purchase housing. Fannie Mae is calling this program the HOME CHOICE program. To find out more about the HOME CHOICE program please visit Fannie Mae's website at www.fanniemae.com or www.homepath.com.

California Coalition for Rural Housing

The California Coalition for Rural Housing is statewide nonprofit organization that works to ensure affordable housing opportunities for low income households in California. www.calruralhousing.org.

Housing Rights Commission of San Francisco

The Housing Rights Commission of San Francisco works to ensure quality affordable housing in San Francisco. www.hrcsf.org.

National Housing Law Project

National Housing Law Project is a national housing law and advocacy center, their goal is to advance and preserve the supply of decent affordable housing. www.nhlp.org.

Housing California

Housing California is focused to build support for policies and programs that expand the availability of affordable housing, health care, education, and community economic development.www.housingca.org.

Department of Housing and Community Development (HCD)

The Department of Housing and Community Development (HCD)- HCD is California's principal housing agency, our mission is to provide leadership, policies and programs to expand and preserve safe and affordable housing opportunities and promote strong communities for all Californians. The Department performs three primary functions:

- Administers State and Federal housing finance, housing rehabilitation, and economic development programs.
- Promotes the development of housing through policies and programs, including administration of Housing Element Law and the development of information for the Governor, the Legislature, and the public on housing need and availability.
- Analyzes, enforces and participates in the development of building codes, manufactured housing standards, and mobile home park and employee housing regulations. www.hcd.ca.gov.

California Housing Finance Agency (CHFA)

CHFA's Mission is to finance below-market rate loans to create safe, decent, and affordable rental housing and to assist first-time home buyers in achieving the dream of homeownership. www.chfa.ca.gov.

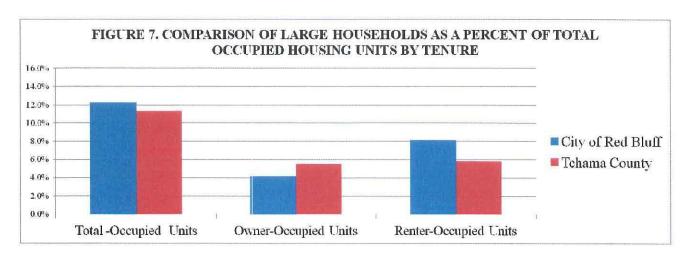
3. Large Households

Large households are defined as those containing five or more persons. According to the American Community Survey 2008-2012, 657 households, or 12.3 percent of the total number of occupied households in the City of Red Bluff contained five or more persons. Figure 7 illustrates that this is marginally higher than the County ratio of 11.3 percent. Housing needs for large households are usually associated with overcrowding and affordability. The City has adopted policies and identified programs to meet the needs of large households, which are discussed in the Housing Program section of this element.

TABLE 29 LARGE HOUSEHOLDS BY TENURE, 2010

	20	00	20	10
Owner occupied				THE STATE OF THE S
5 persons	155	6.3%	125	2.3
6 persons	55	2.2%	80	1.5
7 or more persons	21	0.9%	21	0.4
Total Owner Large Households	232	9.5%	226	4.2
Total Owner Households	2,453	;	2,238	-
Renter occupied				
5 persons	183	6.9%	261	4.9
6 persons	60	2.3%	131	2.5
7 or more persons	29	1.1%	39	0.7
Total Renter Large Households	272	10.3%	431	8.1
Total Renter Households	2,648	_	3,107	_
Total Large Households	504	9.9%	657	12.3
Total Occupied Households	5,101	_	5,345	

Source: American Community Survey 2008-2012



4. Female Headed Households

Single-parent households, and those headed by single females in particular, 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. The City of Red Bluff recognizes these problems and has included policies and programs in this document to address affordability, overcrowding, and discrimination to all segments of the population, including female heads of households.

Of the 5,345 occupied households in the City of Red Bluff, 1,154 (21.6 percent) are female-headed households. A subset of those female-headed households are households headed by women 65 years or older, which are 178 (3.3 percent). A summary of this information is contained in Table 29.

TABLE 30 FEMALE HEAD OF HOUSEHOLDS

	FEMALE HOUSEHOLDERS	PERCENT OF TOTAL	FEMALE HOUSEHOLDERS (65 YEARS OR OLDER)
Owner-Occupied Units	297	5.6%	147
Renter-Occupied Units	857	16.0%	31
TOTAL	1,154	21.6%	178

Source: American Community Survey 2008-2012.

5. Farmworkers

Farmworkers are traditionally defined as persons whose primary incomes are earned through permanent or seasonal agricultural labor. The State of California defines seasonal farm laborers as those who are employed fewer than 150 consecutive days by the same employer. Farmworkers are generally considered to have special housing needs due to their limited income and the often unstable nature of their employment. In addition, farmworker households tend to have high rates of poverty; live disproportionately in housing which is in the poorest condition;

have very high rates of overcrowding; have low homeownership rates; and are predominately members of minority groups.

Tehama County is known for its olive and nut crops, which is considered low labor intensive agriculture. Both the State of California Employment Development Department and Census of Agriculture provide information on migrant and permanent farmworkers by county, but do not provide city-specific detail. The State of California Employment Development Department estimates that there were 1,640 individuals employed in farm-related work in Tehama County in 2008. Comparably, the 2002 Census of Agriculture found significantly larger numbers of farmworkers in Tehama County. According to the 2002 Census of Agriculture, Tehama County had 910 permanent farmworkers and 2,893 seasonal farm laborers. Unfortunately there is no newer data available that splits permanent farmworkers and seasonal farm labors, the 2008 data is still valuable though, as it is the best available information relating to the potential farmworkers population and its characteristics. However, there is new data available regarding County and City specific agriculture, forestry, fishing, hunting and mining laborer data that may provide reasonable assumptions related to existing potential farmwoker housing needs. This information is based on the 2007-2011 American Community Survey that indicates there are approximately 177 agriculture, forestry, fishing, hunting and mining laborers within the City of Red Bluff City Limits, while there is an estimated 1,890 spread out within Tehama County as a whole.

Determining the true size of the agricultural labor force is problematic. Government agencies that track farm labor do not consistently define farm workers (e.g. field laborers versus workers in processing plants), length of employment (e.g., permanent or seasonal), or place of work (e.g., the location of the business or field). Further limiting the ability to ascertain an accurate number of agricultural workers within the City of Red Bluff is the fact that only limited data is available on the City due to its relatively small size. Therefore, the Census is the only source of information that can be referenced. According to the 2010 Census, only 1.2 percent (177) of City of Red Bluff residents were employed in farming, forestry, or fishing occupations. Staff believes most of the 177 persons within this employment sector are other than migrant farmworkers, as there are no farms within the City Limits and only limited low labor intensive orchards within 20 miles of the City.

Because a negligible portion of residents (as many as 177 or 1.3 percent of the City of Red Bluff population; the analyses used the best available data that includes a larger employment sector rather than just agriculture, such as forestry, fishing, hunting, and mining) within the City Limits are farmworkers or employed in agriculture and there is little potential for this category to expand within City of Red Bluff, the needs of the farmworkers can be accommodated though housing programs and policies that assist lower-income households in general rather than specific programs targeting this special needs group. To help further the housing opportunities for farmworkers in the City of Red Bluff, funding and participation by outside agencies continues to be essential.

Also, the City zoning regulations do not make a distinction between residential zoned lands that would facilitate single-family or multifamily housing for farmworkers. Therefore, farmworker housing is allowed in all residential zones. Further, it is anticipated that many farmworkers would benefit from single room occupancy units in the City. The City has specifically added single room occupancy as a permitted nondiscretionary right within R-4 Residential, and all

Commercial zoning designations except Freeway Commercial as of February 4, 2014 (Adoption of ordinance 1022). This Council action allows controlled and virtually unlimited low income residential opportunity within the City of Red Bluff City Limits. Therefore, Program HD.1.13 to facilitate the development of single room occupancy units has been accomplished, and even though the estimated migrant farmworks population is very low, the city will continue the support of farmworkers by extending the other programs that facilitate affordable housing for farmworkers into this housing element cycle (See Programs HD.1.2 through HD.1.3).

6. Homeless Persons and Families

For a variety of economic, social and/or personal reasons, individuals and families either choose or are forced to be homeless. Their homelessness can be a temporary situation or a semi-permanent way-of-life. Poor And The Homeless (PATH), a Tehama County coalition, conducted a survey of homeless persons in the City of Red Bluff and found that there were roughly 210 homeless individuals in the City between fall of 2013 and spring on 2014 or 35 different persons recorded entering the temporary shelter program every month for a 6 month time. An earlier survey conducted in 2010 by the Continuum of Care for Colusa, Glen, Lake Tehama and Trinity Counties estimate 197 homeless persons living in Tehama County of those 197, 74 were sheltered and approximately 123 were unsheltered. However, in both instances, these numbers represent only those individuals who sought assistance during the winter months at a local shelter.

There are a number of different situations in which people may find themselves being homeless. Each situation is different, requiring different housing needs. These situations can be broken down into three basic shelter types: emergency, transitional and temporary.

a. 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 emergency shelter where they can stay without fear of the abusive individual inflicting further harm. Disaster victims may also require emergency shelter depending on the type of disaster experienced. While some disaster victims may be able return to their homes shortly after the event passes, where there is a considerable or complete loss of property as a result, transitional shelters become the next step toward recovery.

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

Through the Tehama County Social Services Department, the California Work Opportunity and Responsibility to Kids (CalWORKs) program provides assistance to those eligible for the Temporary Homeless Assistance Program. This program provides eligible individuals approximately \$65 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 Tehama County Social Services Department will provide the last month's rent (if necessary) and security deposit on an apartment.

b. Emergency Homeless Shelters per SB2

On October 13, 2007, The Governor of California signed into law Senate Bill No.2, which required governments (counties and/or Cities) to identify a zone or zone where emergency shelters are allowed as a permitted use without a conditional use or other discretionary permit. In response to the passage of SB 2 and in order to better facilitate the development of homeless shelter in the City, Red Bluff City Council adopted Ordinance 988 on December 2, 2008. This ordinance permits homeless shelters by right in the General Industrial (M-2) districts, as well as in the Light Industrial (M-1) Districts upon issuance of a use permit.

SB 2 requires the Housing Element to contain information on housing needs, housing conditions, land inventory and homeless information to complete the document among other criteria. Red Bluff's Ordinance 988 helps achieves this goal by utilizing a previously approved Emergency Shelters of 5,500 s.f. (Use Permit No. 336) plus approximately another 935 s.f. allowed for parking to serve up to 40 transitional/homeless persons and staff as a base line, industrial standards would required that the building cover and impervious parking surface cover no more than 90 percent of the land to be occupied, which would require a minimum of 9,350 s.f. lot while including another 950 s.f. of common area for family/children activity (similar to Multi-Residential requirements for 12 dwelling units or more, which requires 950 s.f. of playground for every 12 dwelling units on site) would total 10,300 s.f. as a minimum lot size or 258 square feet a person. The most recent homeless survey staff is aware of conducted within the City of Red Bluff by Poor and the Homeless a Tehama County Coalition indicated approximately 243 men and women and 23 children (Total 266) homeless people were recorded between the fall of 2012 and spring of 2013. Previous City files indicate that in 2010 the Continuum of Care by Colusa, Glen, Lake, Tehama and Trinity Counties estimated that 197 individuals were homeless in Tehama County. Of those 197, 74 were sheltered and 123 were unsheltered. Using the 266 individuals as our communities target group number our City would need approximately 68,628 s.f. or 1.58 acres of usable land for a transitional/homeless shelter in order to adequately address our community's transitional/homeless needs. The City's undeveloped M-2 Medium Industrial zoned land totals approximately 70.9 acres, of which 7 acres lie within the City core along Lay Rd. (a land use wall is currently in place to screen the adjacent single family residences) along with 2 more acres that can be identified in the northern portion of the City on Hess Rd.; these areas all have direct access to City Services and are for sale. Also, there is at least another 8 acres of suitable M-2 zoned land with direct access to City services. While the undeveloped M-1 Light Industrial zoned land totals approximately 47.8 acres. Therefore, staff believes this analyses using the land use factors defined in Ordinance 988 (258 square feet of space per person) on the homeless target group number of 210 adequately quantifies the City's need for undeveloped available land that is permitted without a conditional use permit for transitional/homeless shelters as a "permitted" use in the M-2 (Medium Industrial) zoned category.

It should be noted that the City has specifically added single room occupancy as a permitted nondiscretionary right within R-4 Residential, and all Commercial zoning designations except Freeway Commercial on February 4, 2014 with the adoption of ordinance 1022. The ordinance was prompted by SB 2 and designates single room occupants in to the lowest form of rental compensation within the City's permitted zoning code. It allows Single Room Occupancy units as a Lodging House Land Use type, which is a building or portion thereof containing not more than five guest rooms where rent is paid in money, goods, labor or otherwise. This Council

City of Red Bluff City Limits. Therefore, Program HD.1.13 to facilitate the development of single room occupancy units has been satisfied. The City will continue the support of homeless persons by facilitating program(s) for special need groups that would benefit from paying their rent in labor or otherwise, such as the homeless (See Program HD.1.9 and HD. 1.12).

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, either detached homes or apartment houses. Sometimes motels and hotels can serve in this capacity if they are equipped with kitchens. As indicated in the 2008-2014 Housing Element, program HD 1.12 and SB 2 necessitated the creation of a definition relating supportive and transitional shelters to other like uses within the same residential zoning district. Ordinance 1022, which was adopted by City Council on February 4, 2014 satisfies this requirement with the following codified definition- "TRANSITIONAL (Health & Safety Code § 50675.2) AND SUPPORTIVE HOUSING (Health & Safety Code § 50675.14) are a residential use of property that shall be subject only to those restrictions, which apply to other residential dwellings of the same type in the same zone."

The City has specifically added single room occupancy as a permitted nondiscretionary right within R-4 Residential, and all Commercial zoning designations except Freeway Commercial on February 4, 2014 with the adoption of ordinance 1022. With this in mind, it should be noted that a person or persons within or without a supportive or transitional program can benefit from a building or portion thereof containing not more than five guest rooms where rent is paid in money, goods, labor or otherwise. Even though disadvantaged persons will be allowed extraordinary opportunities now with the validation of the single room occupancy and lodging house compensation formula, the City will continue the support of homeless persons and their supportive/transitional programs (See Program HD.1.9).

Temporary Shelters

Temporary shelters are needed to address a variety of situations in which individuals and/or families find themselves homeless. While there is a portion of the homeless population that 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. The City has recognized that there are circumstances that individuals find themselves in where short term temporary shelters are warranted and, therefore, has identified programs and policies in this document to address those issues, such as, the rotating shelter program the Poor and the Homeless Coalition put together and operate every year for the six coldest month of the year (Fall to Spring). This year, as indicated within the Housing Element and Red Bluff City Code, the rotating Temporary shelters housed 57 people (highest) with an average of 30 people a night at a participating church; overall approximately 200

different people passed through the shelters over the season. A list of the participating churches and their dates of operation are listed below:

TABLE 31. PATH WINTER SHELTER ROTATION SCHEDULE 2013-2014				
NOV 1 - NOV. 22	ST. PETER'S EPISCOPAL	510 JEFFERSON ST		
NOV. 22 - DEC. 13	ABUNDANT LIFE FELLOWSHIP	21080 LUTHER RD		
DEC. 13 -JAN. 10	FIRST CHURCH OF THE NAZARENE	900 JOHNSON ST		
JAN. 10 - FEB. 14	FIRST CHURCH OF GOD	1035 S JACKSON ST		
FEB. 14 - MARCH 14	NORTH VALLEY BAPTIST CHURCH	355 DAVID AVE		
MARCH 14 - APRIL 18	FIRST BAPTIST CHUCH	501 PINE ST		
APRIL 18 - APRIL 30 a.m.	PRESBYTERIAN CHURCH	838 JEFERSON ST		

V. RESOURCE INVENTORY

A. Land Inventory

In addressing the estimated housing needs identified in the Housing Needs Assessment section of this element, Government Code Section 65583(c)(1) requires that this element contain an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment. This inventory must identify adequate sites that will be made available through appropriate zoning and development standards and with public services and facilities needed to facilitate and encourage the development of a variety of housing types for households of all income levels. Accordingly, in preparing this updated element, all vacant residentially zoned parcels within the City were inventoried (See Table 32 and Figure 8).

As can be seen in Table 32, which addresses only vacant residential lands in the City, approximately 5,205 additional housing units could be constructed on the available sites. The following approximations for the distribution of the additional 5,205 housing units were created by taking 50-75 percent of the maximum allowable build-out, as determined by lot size, location, and existing zoning. Of these units, it was estimated that 2,064 could be affordable to lower income households and 1,939 could be affordable to moderate income households. The remaining 1,202 units, would be affordable for above moderate income households. These allocations of very low, low, moderate, and above moderate housing units are approximations and may change once developed. Without knowing which housing assistance programs will be utilized, and/or the levels of funding that will be available, it is not possible to anticipate the potential distribution of lower income units among the extremely low, very low and low income categories. As a result, they have all been categorized together in the "low income" category for the purposes of the vacant land inventory.

Many of the larger vacant lots identified in Table 30 and shown on Figure 8, which are zoned for residential use, are located in the northern and southern portions of the City. With recent land development the infrastructure has been extend to accessible points for the large vacant lots in the southern portion of the City that include sewer and water, while water and sewer services have been extended to the large vacant lands in the northern portion of the City. More importantly the areas in the southern and northern portions of the City may have physical or environmental constraints that would limit their build-out potential. The vacant parcels located in the northern portion of Red Bluff may be limited by the slope of the existing area. The vacant parcels located in the southern portion of the City may be impacted by creeks or streams, riparian habitats, and floodways. To mitigate the impact that these constraints may have on the potential for the vacant sites identified in Table 32 and Figure 8 to be built-out, each site in the north was allocated only 75 percent of the maximum potential units per acre and each site in the south was allocated only 25-50 percent of the maximum potential units per acre. The Land Use Element of the General Plan includes policies and programs to address environmental constraints to residential development and will be referred to with each individual development application.

TABLE 32 INVENTORY OF SITES SUITABLE FOR RESIDENTIAL DEVELOPMENT $_{(1)}$

				The second secon		POTENTIAL	$UNITS_{(3)(4)}$	
PARCEL NUMBER	ALREN ZONE	LOW INCOME ₍₆₎	MODERATE INCOME	ABOVE MODERATE INCOME	TOTAL			
027-410-10-1	5.00	R-1	R-L	5 units/acre	7	7	11	18
029-080-01-1	4.36	R-1	R-L	5 units/acre	-	6	9	15
029-050-11-1	1.78	R-1	R-L	5 units/acre	200		6	6
029-080-02-1	7.00	R-1	R-L	5 units/acre		10	16	26
029-133-01-1	0.51	R-1	R-L	5 units/acre			1	1
029-080-07-1	0.42	R-1	R-L	5 units/acre	_	_	1	1
029-132-01-1	0.85	R-1	R-L	5 units/acre	-	·-	3	3
029-385-30-1	0.40	R-1	R-L	5 units/acre	=		1	1
029-193-04-1	0.27	R-3	R-M	15 units/acre	-	3	3 5 3 2	3
029-223-07-1	0.18	R-3	R-M	15 units/acre	100000 1 TO 100000	1	12227	1
024-040-73-1	11.15	R-1	R-L	5 units/acre		16	25	41
024-330-20-1	10.00	R-1	R-L	5 units/acre	(500)	14	23	37
029-111-14-1	1.54	R-1	R-L	5 units/acre			5	5
029-100-15-1	0.40	R-1	R-L	5 units/acre		a—	1	1
029-270-33-1	18.76	R-1	R-L	5 units/acre	2 -1- 4	27	42	69
029-270-32-1	24.47	R-1	R-L	5 units/acre		36	55	91
029-270-09-1	1.84	R-1	R-L	5 units/acre		7	6	6
031-080-19-1	1.23	R-4	R-M	20 units/acre	18	2==-0	1	18
031-160-54-1	0.14	R-3	R-M	15 units/acre		1	3=3	1
031-210-50-1	2.77	R-1	R-L	5 units/acre	_	()	9	9
031-210-52-1	1.98	R-1	R-L	5 units/acre		1.	6	6
031-210-53-1	2.37	R-1	R-L	5 units/acre		_	8	8
033-230-82-1	2.85	R-4	R-M	20 units/acre	42		*	42
035-020-22-1	2.75	R-2	R-L	10 units/acre		20	3—.	20
035-020-93-1*	1.84	R-4	R-M	20 units/acre	37	9	5 <u>05500</u> 37	37
035-020-87-1*	39.54	R-4	R-M	20 units/acre	197	2-3	12-0-3	197
035-020-88-1*	15.0	R-3	R-M	15 units/acre	225	0	V	225
035-020-89-1*	3.42	R-4	R-M	20 units/acre	17		1	17
035-020-90-1*	6.95	R-4	R-M	20 units/acre	34	1 A		34
035-020-91-1*	21.46	R-4	R-M	20 units/acre	107	1 1	-	107
035-020-95-1*	138.40	R-2	R-L	10 units/acre	373.	692		692
041-240-54-1	0.91	R-1	R-L	5 units/acre		02	3	3
041-190-72-1	0.16	R-3	R-M	15 units/acre		1	92	1
041-040-28-1	21.49	R-4	R-M	20 units/acre	193	128	(321
041-200-38-1	1.83	R-1	R-L	5 units/acre	-		6	6
041-200-39-1	2.19	R-1	R-L	5 units/acre	·	2	7	7
041-200-40-1	1.92	R-1	R-L	5 units/acre			6	6
029-080-12-1	7.06	R-1	R-L	5 units/acre		10	16	26
027-140-06-1	7.92	R-1	R-L	5 units/acre		11	18	29
029-320-02-1	5.00	R-1	R-L	5 units/acre	9 <u>1111</u>	7	11	18

	72		9.22 370399270		POTENTIAL UNITS(3)(
PARCEL NUMBER	ACRES	ZONE ₍₂₎	LAND USE ₍₅₎	MAX DENSITY	LOW INCOME ₍₆₎	MODERATE INCOME	ABOVE MODERATE INCOME	TOTAL
035-020-63-1	3.64	R-2	R-L	10 units/acre	Q200-142)	27	<u> </u>	27
035-020-77-1	6.31	R-2	R-L	10 units/acre		47		47
035-070-16-1	10.42	R-1	R-L	5 units/acre		15	24	39
035-020-45-1	47.15	R-1	R-L	5 units/acre	-	70	106	176
039-310-83	3.50	R-1	R-L	5 units/acre	- Carrier	4	8	12
039-310-82	5.50	R-1	R-L	5 units/acre		8	12	20
041-033-09-43	0.21	R-4	R-M	20 units/acre	3	<u></u>		3
022-440-14-1	49.11	R-1	R-L	5 units/acre	<u> </u>	73	110	183
022-440-16	48.85	R-4	R-M	20 units/acre	732			732
029-100-47	14.03	R-1	R-L	5 units/acre	_	20	32	52
033-170-21	0.32	R-3	R-M	15 units/acre		3		3
035-070-70	15.07	R-1	R-L	5 units/acre		22	34	56
027-410-08	42.85	R-1	R-L	5 units/acre		64	96	160
027-410-31	61.92	R-1	R-L	5 units/acre	-	92	139	231
027-410-30	7.38	R-1	R-L	5 units/acre	200.000 200.000	10	17	27
027-410-12	34.10	R-1	R-L	5 units/acre	_	50	77	127
027-410-13	8.05	R-1	R-L	5 units/acre	_	12	18	30
027-410-38	1.38	R-1	R-L	5 units/acre			4	4
027-410-15	1.77	R-1	R-L	5 units/acre			6	6
027-410-35	8.28	R-1	R-L	5 units/acre		12	18	30
027-410-33	48.84	R-1	R-L R-L	5 units/acre	_	73	110	100 Mag
027-040-01	30.85	R-1	R-L	10 units/acre	2-2	231	110	183
027-020-03		R-2 R-4				231	2 3	231
022-440-14-3	44.32		R-M	20 units/acre	664		25	664
CALLES CONTRACTOR OF THE PROPERTY OF THE PROPE	15.72	R-1	R-L	5 units/acre		23	35	58
027-020-01	21.01	R-1	R-L	5 units/acre		31	47	78
031-101-03-6	0.45	R-1	R-L	5 units/acre			1	1
031-101-03-11	0.50	R-1	R-L	5 units/acre			1	1
031-101-03-7	0.50	R-1	R-L	5 units/acre	2775		1	1
033-230-32-71	0.79	R-2	R-L	10 units/acre		5		5
033-230-38-33	0.88	R-4	R-M	20 units/acre	12	<u></u>	N - 6	12
033-230-38-31	0.85	R-4	R-M	20 units/acre	12		<u></u>	12
033-230-38-30	0.94	R-4	R-M	20 units/acre	13	****	_	13
033-230-38-29	0.88	R-4	R-M	20 units/acre	12	_	-	12
033-230-38-32	0.88	R-4	R-M	20 units/acre	12	_	-	12
033-230-38-7	0.89	R-4	R-M	20 units/acre	12	5,000		12
033-230-27	0.63	R-4	R-M	20 units/acre	9	×		9
033-230-50-1	1.91	R-1	R-L	5 units/acre	<u> </u>	×	6	6
035-020-35	2.36	R-2	R-L	10 units/acre		17	12-10	17
041-240-17	1.16	R-1	R-L	5 units/acre		<u></u>	5	5
TOTAL	925.9			13	2,351	1,899	1,202	5,452

			POTENTIAL UNITS(3)(4)					
PARCEL NUMBER	ACRES	ZONE ₍₂₎	LAND USE ₍₅₎	MAX DENSITY	LOW INCOME ₍₆₎	MODERATE INCOME	ABOVE MODERATE INCOME	TOTAL

Source: CSU, Chico GIC, City of Red Bluff GIS, City of Red Bluff General Plan, Tehama County Assessor Data, Land Inventory 2013.

- (1) All of the sites included in this table were available for development as of January 2014.
- (2) Maximum building coverage allowed as a percent of total lot area, by zoning district, is as follows: R-1: 45% R-2: 50% R-3: 60% R-4: 65%
- (3) Potential units are based on lot area multiplied by maximum allowed units per acre under existing zoning (for the total units possible all fractions were rounded down). The potential units were then reduced by 25-50 percent of the maximum allowable units per acre, to compensate for potential constraints to the development of the identified sites, such as wetlands, creeks or rivers, and slope in an effort to achieve a more realistic build-out capacity.
- (4) The methodology for the allocation of very low/low, moderate, and above moderate units is as follows:

Units for R-1 zoned parcels, with a minimum of 10 potential units, were broken down between moderate and above moderate with 40 percent of the maximum allocated units to the moderate income category and the remaining 60 percent were allocated to the above moderate income group (all fractions were rounded up into the above moderate category). R-1 zoned parcels with less than 10 potential units were allocated to the above moderate income group.

Units for R-2 zoned parcels were allocated to the moderate income category.

Units for R-3 zoned parcels, with a minimum of 25 potential units, were distributed among the very low/low and the moderate income categories, with 60 percent of the maximum allocated units to the very low/low category and the remaining 40 percent allocated to the moderate income group (all fractions were rounded up and allocated into the very low/low category). R-3 zoned parcels with less than 25 potential units were allocated to the moderate income group.

Units for R-4 zoned parcels, with a minimum of 50 potential units, were broken down the same as R-3 zoned parcels (all fractions were rounded up and allocated to the very low/low income category). R-4 zoned parcels with less than 50 potential units were allocated to the very low/low income group.

Actual development figures have been used for those sites that are currently being developed or for which development plans have been approved. For the remaining sites, the number of potential units is 50-75 percent of the maximum number that could be constructed if each site was built-out in accordance with existing zoning.

- (5) There are two City of Red Bluff General Plan residential land use designations: Residential Low Density (R-L) and Residential Medium Density (R-M). R-L is consistent with R-1 and R-2 zoning and R-M is consistent with R-3 and R-4 zoning. Permitted housing types for each zone district are identified in Table 37.
- (6) Without knowing which housing assistance programs will be utilized, and/or the levels of funding that will be available, it is not possible to anticipate the potential distribution of lower income units among the extremely low, very low and low income categories. As a result, they have all been categorized together in the "low income" category for the purposes of the vacant land inventory.

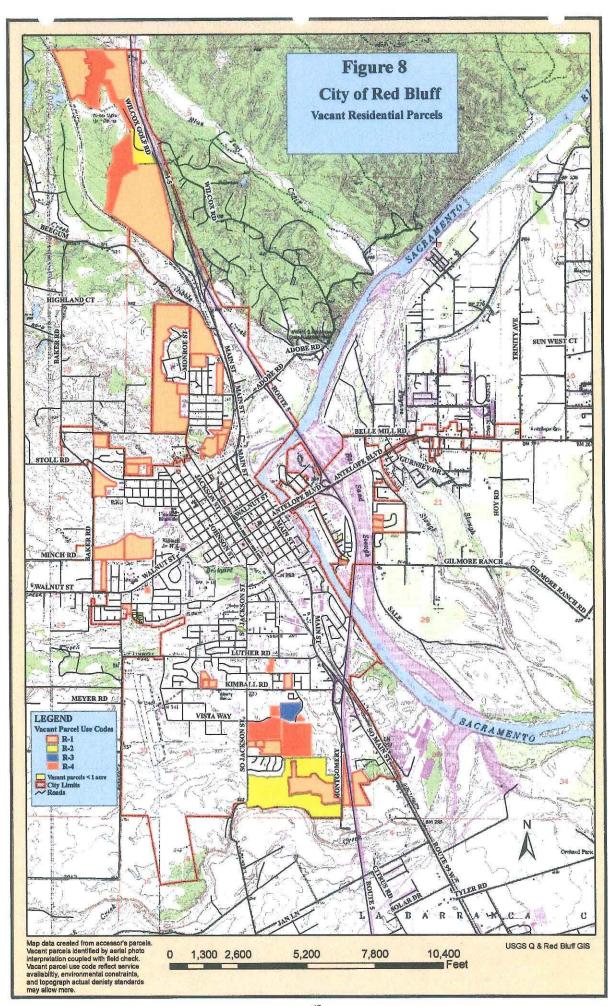
*Parcels identified with the asterisks are effected by environmental constraints that would potential reduce the amount of residential development by 50 to 75% of otherwise the maximum allowed density.

Last amended on September 19, 2002, the Dutra Bill (AB 2292) prohibits a locality from reducing the density of a parcel below the density used to determine compliance with the Housing Element, unless the locality makes written findings, supported by substantial evidence, that the reduction is consistent with the Housing Element. AB 2292 also requires a court to award attorney fees to a plaintiff-developer if the court finds that the locality violated those provisions.

The current zoning for potential housing sites will allow for the development of a full range of housing types, including single-family homes and condominiums, apartments, manufactured housing, subdivisions, and transitional housing. The development standards that apply to the City's various residential zones are reasonable and will not inhibit the production of lower income housing. As indicated in the Constraints section of this element, adequate public services and facilities are either available at all potential housing sites or improvements are planned to ensure their adequacy as these sites are developed.

As stated above, it should be pointed out that the sites identified in Table 32, many of the larger vacant lots zoned for residential uses are located in the northern and southern portions of the City, which may have environmental constraints that limit their ability to developed the maximum build out densities as allowed by their zoning. As noted on the previous pages of this Land Inventory, the calculations projecting additional housing units at build-out includes a 50-75% reduction of maximum potential units per acre for those parcels identified with a *. This reduction is applied to factor in the effects of environmental as well a physical constraints. To address environmental constraints that could affect development of housing units, policies and programs in the Land Use Element of the General Plan and the provisions of the California Environmental Quality Act will be applied to each individual development application.

Due to the availability of vacant, residentially zoned property, it is unnecessary for the City to propose 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 32 can support the development housing in excess of the City's share of the 2014-2019 regional housing needs as estimated by HCD. Therefore, it can be conclusively stated that the City has adequate appropriately zoned sites, with supporting public services and facilities, to accommodate its housing needs over the current planning period.



B. Funding Availability

Approximately 14.5 percent of the employed population in the City of Red Bluff is below the poverty level and in need of affordable housing. The City has been committed to providing new housing and maintaining and preserving existing housing for all residents of the City. Through this commitment, the City has availed itself of some available Federal, State, and local programs, the results of which are discussed in other sections of this housing element.

The following data is a listing of available programs, which can be considered potential resources for the City.

1. Rehabilitation

a. Local Rehabilitation Program

The City of Red Bluff has a Local Rehabilitation Program that offers affordable home repair loans to low income families. Although there is no limit on the amount that the City will lend qualifying owner-occupants and owner-investors, the actual amount of funds available to loan fluctuates and depends on the rate of repayment from existing loans. Eligible repairs include, but are not limited to: correcting plumbing and electrical problems; repairing roof deficiencies; adding bedrooms/bathrooms to eliminate overcrowding; replacing old windows and doors; replacing inefficient water heaters and refrigerators; converting to gas dryers, ovens, furnaces, and air conditioning appliances; repairing siding and sheetrock; replacing worn flooring, cabinets, interior doors, and gutters; repairing foundations; and adding handicapped ramps, and walk-in/roll-in showers.

Priority is given to repairs addressing health and safety issues. Money is available on a first-come, first-serve basis. For information on the City of Red Bluff's Housing Repair Program contact the loan administration office at 1-866-449-2600.

State CDBG Program

The Community Development Block Grant (CDBG) and HOME Investment Partnerships programs, both administered by the State Department of Housing and Community Development (HCD), are the best sources to fund housing rehabilitation. These programs can be applied for annually in amounts ranging from \$100,000 (CDBG) to \$800,000 (HOME). Another important single-family housing rehabilitation program is the USDA Housing Preservation Program, although this program typically awards less funds than CDBG or HOME. Other funding programs for addressing multi-family rehabilitation include CDBG, HOME, California TCAC Low-income Housing Tax Credits, and the Multifamily Housing Program (MHP).

Since 2006 the city has leveraged \$993,000 in CDBG and HOME funds and completed 22 single family housing rehabilitation projects. The city has been actively engaged in assisting low-income families with housing rehabilitation programs since the 1980's. Moreover, in 2004 the city assisted Ellison Apartments, and in 2006 apartments Red Bluff Meadows with the rehabilitation of substandard multi-family rental units through a HOME grants. During the boom years of 2005 thru 2006 the city supported Tax Allocation Funding for the construction of the Kimball Crossing Apartments (56 Units), Vista Ridge Apartments (56 Units) and Creekside

Apartments (60 Units). The city should continue to address the housing needs of lower-income households by maintaining and expanding existing rehabilitation programs.

Under the 2012 HOME NOFA the City was awarded \$700,000 in funds for OOR and FTHB activities. The program will continue with a 2% deferred payment loan and allow up to 100% of the indebtedness of the home to be encumbered. With the recent history of declining market trends and loss in property values, the current HOME rules have been modified to allow for grants if the unit requires work beyond the 100% indebtedness. The City will modify the guidelines to allow this effort to be employed once approved by the HOME program. A maximum grant allowed by the HOME program is based on 25% of the subsidy maximum as issued by HUD Section 221(d)(3) and is based on bedroom size of the home. This effort will allow homes that are currently over encumbered to receive assistance under this new award.

As one can see the Cityhas been diligently using those funds for some of the following:

General Rehabilitation Programs
Emergency Repair
Blighted Property Acquisition and Rehabilitation Fund

Other State Programs

Following are additional programs that are potential sources of funding for housing projects:

California Housing Rehabilitation Program - Owner occupied (CHRP-O)

California Housing Rehabilitation Program - Rental Units (CHRP-RU)

CalHome Program

California Indian Assistance program (CIAP)

California Self-Help Housing Program (CSHHP)

Child Care Facilities Finance Program (CCFFP)

Code Enforcement Incentive Program

Community Code Enforcement Pilot Program

Downtown Rebound Capital Improvement Program

Emergency Housing Assistance Program (EHAP)

Federal Emergency Shelter Grant Program (FESG)

HOME Investment Partnerships Program (HOME)

Joe Serna, Jr. Farmworker Housing Grant Program (JSJFWHG)

Mobilehome Park Resident Ownership Program (MPROP)

Multifamily Housing Program (MHP)

Office of Migrant Services (OMS)

Predevelopment Loan Program (PDLP)

State CDBG Program Enterprise Fund

Federal Programs

Special User Housing Rehabilitation Program for elderly and handicapped Section 8 Moderate Rehabilitation HOME Program Section 312 Loan Program (HUD)

Federal Emergency Shelter Grant Program (FESG)

2. New Construction

There are several loan and grant programs that apply to both new construction and rehabilitation in the State of California. However, Federal funding for new construction is limited to the Farmers Home Administration 502 Single-family Home Program, and the RHS 515 Rural Rental Housing Program.

a. Local Programs

Density Bonus Inclusionary Zoning

State Programs

CalHome Program

California Indian Assistance Program (CIAP)

California Self-Help Housing Program (CSHHP)

Child Care Facilities Finance Program (CCFFP)

Downtown Rebound Capital Improvement Program

Emergency Housing Assistance Program (EHAP)

Federal emergency Shelter Grant Program (FESG)

Jobs-Housing Balance Incentive Grants

Joe Serna Jr. Farmworker Housing Grant program (JSJFWHG)

Mobilehome Park Resident Ownership Program (MPROP)

Multifamily Housing Program (MHP)

Office of Migrant Services (OMS)

Predevelopment Loan Program (PDLP)

Federal Programs

RHS Section 502 for very low and low-income home buyers

RHS Section 515 Rural Rental Housing Program for very low and low-income renters

RHS Section 523 and 524 Multi Self-Help Technical Assistance Grants

RHS Section 538 for very low to moderate income households; or elderly, handicapped, or disabled persons with income not in excess of 115 percent of the median income of the surrounding area.

RHS Section 533 Housing Preservation Grant Program

HUD Section 202 for elderly and handicapped

HUD Section I 06(b) - Seed Money Loans, generally offered in connection with Section 202 loans

3. Rental Assistance

a. State Programs

Senior Citizen Shared Housing Program Home Investment Partnerships Program (HOME) Housing Assistance Program (HAP) CALWORKs –TANF

Federal Programs

Section 8 Certificates and Vouchers RHS Section 515 Rural Rental Housing Program RHS Section 538 Rural Rental Housing Guaranteed Loan Program

VI. HOUSING CONSTRAINTS

The ability of the private and public sectors to provide adequate housing to meet the needs of all economic segments of the community can be constrained by various interrelated factors. For ease of discussion, these factors have been divided into two categories: non-governmental constraints and governmental constraints. The extent to which these constraints are affecting the supply and affordability of housing in the City of Red Bluff is discussed below.

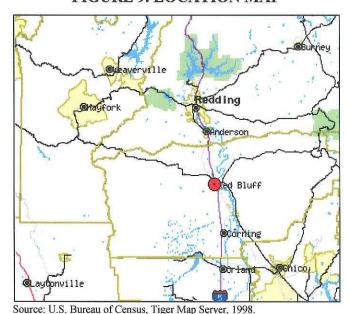
A. Non-Governmental Constraints

Non-governmental constraints on the provision of housing include the availability of land, the price of land and the cost of construction. These and other constraints are discussed below.

1. Land Availability/Environmental Constraints

The City of Red Bluff is situated at the north end of the Sacramento Valley approximately 130 miles north of the City of Sacramento (see Figure 9). One of three incorporated cities in Tehama County, the City of Red Bluff has a population of just over 14,186 people.

FIGURE 9. LOCATION MAP



level series of terraces on both sides of the Sacramento River at a general elevation of 300-360 feet above sea level. Red Bluff is surrounded by mountains on three sides, with the Coast Ranges roughly 30 miles to the west, the Sierra Nevada about 40 miles to the east, and the Cascade system about 45 miles to the northeast and north.

The City has developed on a relatively

The general topography of the Red Bluff area is one of rolling hills which have been dissected locally by steams flowing from the adjacent highlands as tributaries to the Sacramento River.

Active earthquake faults can be found throughout California; however the City

of Red Bluff is located in an area that is considered to be relatively free of seismic hazards in the immediate vicinity. The most significant seismic activity that can be anticipated in the Red Bluff area is ground shaking generated by seismic events on distant faults. The closest of which is the Elder Creek Fault, which lies 21 miles to the southwest. There is no evidence of a "potentially active fault," located in the Red Bluff area, which could result in significant damage to the City of Red Bluff.

Noise exposure at the available housing sites in the City can be considered a potential constraint to the development of residential housing. There is an active, municipal airport in the vicinity of

the City; however the traffic patterns of the airport are designed to avoid flying over the city limits. Also extending through the middle of the City is Interstate 5 which is a major source of ambient noise. Trains are another major source of ambient noise that may act as a constraint to housing development in parts of the City of Red Bluff.

As evaluated in the Resource Inventory section above, the undeveloped, residentially zoned land in the City of Red Bluff can more than adequately meet local housing needs over the next five years. The majority of these vacant sites are not infill sites, but are nevertheless located in areas of the City that have access to adequate infrastructure to meet the need of new residential development. Also, there are many large residentially zoned parcels in the northern and southern portions of the City that, with the installation of the proper infrastructure, will be able to support the projected population of the City for many years to come. With an abundance of available land and a lack of environmental constraints, land availability is not a constraint to the development of housing in the City of Red Bluff.

2. Financing Availability

One of the most significant components to overall housing cost is the cost of financing. After decades of slight fluctuations in the prime rate, the 1980s saw a rise in interest rates, which peaked at approximately 18.8 percent in 1982. However, since that time, interest rates have been on a steady decline. As of January 2009, the interest rate for a 30-year conventional home loan in the State of California was 5.50 percent.

As a potential constraint on the maintenance, improvement and development of housing within the City of Red Bluff, the availability and cost of financing to local residents and/or developers was investigated. Representatives from local lending institutions were contacted regarding the competitiveness of interest rates in the City of Red Bluff with those in the surrounding region, with an emphasis on their efforts to meet the credit needs of the local community as required by the Community Reinvestment Act. Based on this brief survey, financing is available to all economic segments of the community and at interest rates that are not significantly different than in surrounding areas.

The availability of financing to all income groups within the community, at competitive interest rates, is not a constraint.

3. Land Cost

Based on a 2014 survey of local real estate, vacant single-family residential lots in the City of Red Bluff are selling for \$15,000 \$40,000 depending on size and location, or an average of \$27,500 for a 7,000-square foot lot. This average figure is approximately 22 percent of the average cost of construction of a new single-family tract home. Vacant multifamily land in the City is selling for approximately \$65,000 per acre. It should be noted that due to the inflated values of land and real-estate around the housing boom that median raw land values and homes were unrealistically priced. The land with city services is available now at a lower cost along with the cost of raw developable land in Red Bluff, which has decreased over the last several years because there is now more access to developable "infill" land and services. However, it should be noted that in 2014, the foreclosed housing stock is slowly being reduced, which may push up demand for vacant lots and owner occupied housing within the next 5 years.

The figures from the survey indicate that the costs for raw land in Red Bluff are relatively low when compared to the average statewide figures. With the weak economy and sufficient land to meet the projected housing needs, the cost of raw land is not a constraint in the City of Red Bluff.

4. Development Costs

Construction costs vary widely depending on the type, size, location, and amenities of the development. According to the Valley Contractors Exchange, construction "hard costs" have not fluctuated very much recently for typical single-family residential buildings, which are approximately \$95 per square foot; however construction costs can still run as high as \$200 per square foot for custom construction or on lots with environmental constraints or located on steep slopes. Multi-family residences such as apartments can generally be constructed for slightly less than single-family housing units.

5. Vacancy Rates

The minimum desirable vacancy rate in a community is considered to be between five and eight percent. When the vacancy rate falls below this level, as the demand for housing exceeds the available supply, perspective renters and buyers typically experience an increase in the cost of housing.

The 2010 Census placed the overall housing vacancy rate in the City of Red Bluff at 8.5 percent. This is at the higher end of the range of desired minimum vacancy rates. Therefore, even though the vacancy rate is marginally on the high end of a healthy range, the vacancy rates are not considered to be a market constraint on the supply of housing in the City of Red Bluff; however, any slight increase in the vacancy rate in the City of Red Bluff will defiantly put the city out of the safe range and may be a constraint to residential development. On the positive side with 41.1 percent of all vacant rental units' estimated to be low income a 8.5 percent vacancy rate on average over the next planning period will provide plenty of opportunity and capacity for low income families within the area.

B. Governmental Constraints

Potential constraints on the provision of housing, which could be attributed to governmental actions, include land use controls, building codes, permit fees, review procedures, and funding limitations. Each potential constraint and its effect on housing are discussed below.

1. Land Use Controls

The Land Use Element of the Red Bluff General Plan sets forth the City's policies for guiding local development. These policies, together with existing zoning, establish the amount and distribution of land to be allocated for various uses throughout the City. Residential development in Red Bluff is permitted in accordance with the Zoning Ordinance, under the districts shown in Table 31.

TABLE 33
RESIDENTIAL DISTRICTS AND DENSITIES

	GROSS ALLOWABLE DENSITY				
ZONE DISTRICT	MAXIMUM BUILDING COVERAGE	UNITS PER ACRE			
Rural Residential Estate (RE)	40%	3			
Low Density Residential (R-1)	45%	5			
Medium Density Residential (R-2)	50%	10			
High Density Residential (R-3)	60%	15			
High Density Residential (R-4)	65%	20			
Historical Residential (HR)	60%	20			

Source: City of Red Bluff Zoning Code, 2001.

Housing supply and cost are greatly affected by the amount of land designated for residential use and the density at which development is permitted. Residential land use designations and the applicable zoning categories are described in the Land Use Element and Zoning Ordinance. Residential land use designations include Residential - Low Density (R-L) and Residential - Medium Density (R-M). The R-L land use designation is compatible with the Rural Residential Estate (RE), Low Density Residential (R-1) and Medium Density Residential (R-2) zone districts. The R-M land use designation is compatible with the High Density Residential (R-3 and R-4) and Historical Residential (HR) zone districts.

The City may allocate "density bonuses" for the development of affordable housing. Theses bonuses are specified in Chapter 4.3 of State Planning, Zoning, and Developmental Law beginning with Section 65915.5 of the California Government Code. Density bonuses can be used to off-set standards that may reduce residential density potential on a development site. The City may also allow second units in compliance with AB 1866 as a means to achieve higher densities and meet affordable housing needs.

2. Residential Development Standards and Site Improvements

The City of Red Bluff has set development standards and site improvements that are required before consideration of a final map for a subdivision. The development standards and site improvements are inspected and approved by the City Engineer before approval of the final subdivision map. The site improvements are vital to provide adequate infrastructure for circulation, safety, water and sewer service, etc., and to retain the existing character of the City of Red Bluff. The City's site improvements are discussed in more detail in Table 34 below. The site improvements required for the approval of a subdivision in Red Bluff are not seen as overly restrictive and should not act as constraints to residential development in the City.

TABLE 34 SUBDIVISION SITE IMPROVEMENTS

SITE IMPROVEMENTS	$EXPLANATION_{(1)}$
	STORM DRAINAGE
Hydrology	The degree of protection for a given area should be determined on the basis of economic considerations of property value, cost of damage repair, and inconvenience to the public. The minimum criteria shall be a storm frequency of ten years except for areas tributary to sumps or located in a natural existing water course.
Hydraulics	The run-off for the 10 year storm shall be carried totally in an underground system with the hydraulic gradient of curb inlets maintained at least one foot below the top of the curb.
Structures	Catch basins shall be constructed at intersections and at intermediate points when the gutter flow of the design storm is at the top of curb for a 0.4% grade and when the gutter flow is higher than 3" below the top of the curb for 15% grades. For gutter slopes between the minimum and 15%, inlets shall be constructed at intermediate points based on a straight line ratio between these two values. Inlet capacities shall be determined assuming 50% of the grate opening is clogged.
Materials	Properly designed concrete or plastic conduit may be used. Materials for manholes, catch basins, and other appurtenances are set forth in the accompanying standard plans.
	SANITARY SEWER
Hydrology	Calculations for the sizing of the sanitary sewer system shall be based upon a minimum flow of 100 gallons per capita day. Peak flows shall be considered 250% of average.
Hydraulics	The minimum main line size shall be eight inches in diameter and six inches reserved for terminal lines. The sewer shall be designed to flow 1/2 full with a velocity of two and ten fps. A minimum cover of five feet shall be maintained when possible.
Structures	Manholes shall be placed at intervals not greater than 350 feet and at changes in grade, elevation, direction, and size. The sanitary sewer normally occupies the center if the street. Sewer lines should be constructed in tangent between manholes. Laterals shall be extended to the property line.
Materials	Concrete asbestos cement and 6" ABS composite pipe shall not be used. The house connection within the public right-of-way shall be constructed to the same standards as specified for the main line. Other materials and specifications are set forth in the accompanying standard plans.
Sewage Lift Stations	When a sewage lift station is required, the location, size, and type shall be approved by the City Engineer.
	WATER SYSTEM
General	The designer is reminded that in addition to the standards and criteria contained herein, it will be necessary to conform to all applicable State and Federal Codes.
Design	The system shall be designed to form a grid of mains and feeders cross connecting and looping wherever possible. All sizing and placement shall conform to the City of Red Bluff water master plan. Lines shall be of a sufficient size, considering length and character of the area served to deliver adequate fire and consumption flows.
Materials	All materials must be equal to or better than AWWA Standards and Specifications.
Fire Hydrants	Maximum spacing shall be 500 feet. Minimum size of fire hydrant service line is six inches. All placements of hydrants shall be subject to the approval of the Fire Department.

SITE IMPROVEMENTS	$EXPLANATION_{(1)}$							
Backflow Prevention	An approved backflow prevention device shall be installed when there is a potential cross connection with the City water system, as defined by the Health Code of the State of California.							
	STREETS							
Conformity	The arrangement, character, extent, width, grade, and location of all streets shall conform to the official map and adopted General Plans and shall be considered in their relations to existing and planned streets, topographical conditions, to public convenience and safety, and in their appropriate relation to the proposed uses of the land to be served by such streets.							
Continuity	The arrangement of streets shall make provisions for continuing existing street in adjoining areas and projecting streets into adjoining areas when those areas are undeveloped.							
Cul-De-Sac	Length of cul-de-sac streets shall be limited to 500 feet and shall be provided with a turn around radius of 45 feet minimum at the closed end.							
Marginal Access Streets	Where a subdivision abuts or contains an existing major street, the City may require marginal access streets.							
Local Streets	A local street provides access for not more than 100 residential dwelling units. The pattern of local streets should discourage through traffic. For specifics see The City of Red Bluff Land Division Standards, Resolution 44-1990. Right of way width is 60 feet, curb face to curb face is 40 feet.							
Collector Streets	A collector street serves abutting property and carries traffic to and from the higher street classifications. For specifics see the City of Red Bluff Land Division Standards, Resolution 44-1990. Right of way width is 60 feet or 50 feet with 6 foot easements, curb face to curb face is 40 feet.							
Intersections	The intersections of more than two streets at one point shall be avoided except where it is impractical to secure a proper street system otherwise. Streets shall intersect one another at an angle as near to a right angle as possible, and no intersections of streets at angles less than eighty-five degrees shall be approved. Off-set intersections are discouraged.							
Half Streets	Half streets are prohibited. The developer is responsible for the improvement of one-half of the local street width plus an additional twelve foot drive lane.							
Access to Streets Across Drainage Channels	The sub-divider shall provide access to proposed streets, across all drainage channels, in a standard method approved by the Director of Public Works.							
Street Intervals	In general, provisions should be made for through streets at intervals not exceeding 850 feet.							
Alleys	Alleys shall no be permitted in residential areas.							
Private Streets	Private development streets where approved shall conform to the standards of public streets.							
Structural Design of Streets	See City of Red Bluff Land Division Standards, Resolution 44-1990.							
Curb and Gutter	Type A curb and gutter shall be provided in accordance with the standards and the standard specifications.							
Sidewalks	Concrete sidewalks shall be constructed on both sides of all streets; provided however that where the property is platted in lots having an area of at least 20,000 square feed and a width of at least 150 feet, the City Council may waive this requirement.							
Signage	The developer is responsible for placement of all regulatory and street name signs.							

SITE IMPROVEMENTS	EXPLANATION ₍₁₎
Utilities	All utilities shall be underground. Easements shall be provided as required to serve the development.
Street Lights	Street lighting shall be provided for all intersections, cul-de-sacs, and at intervals of 400 feet.
Driveways	Driveways shall not be excessive in number or width so that they are the detriment of the abutting street capacity or efficiency. The total width of driveways shall not exceed 60 percent of the frontage. Driveways grades shall be designed to preclude any part of an automobile from dragging on the street or driveway.
Grading Plan	Lot grading within the subdivision shall conform to the latest adopted edition of the Uniform Building Code, the City's Grading Drainage and Ground Cover Policies and the City's Zoning Code.
	LANDSCAPING
General	Landscaping if appropriate, must be included on all project sites, excluding single-family dwellings. It should enhance the effect of buildings and pavement. The landscaping should be a combination of trees, shrubs, and ground cover that will blend with the projects and with neighborhood developments. For specifics see the City of Red Bluff Design Review Guidelines, Volume 1, Resolution 43-2003.

Source: City of Red Bluff Design Review Guidelines, Volume 1 and the City of Red Bluff Land Division Standards, Resolution 44-1990. Notes: (1) For specifics see the City Design Review Guidelines, Volume 1, and City Land Division Standards, Resolution 44-1990.

The City's residential development standards, both on-site and off-site, are not overly or unnecessarily restrictive, when compared to surrounding communities. The low and medium density standards are slightly lower than those found in select surrounding communities; however, they are not so onerous as to be considered a constraint on the development of housing. The high-density residential designation is consistent with the high-density designations found in the surveyed communities. Yard setback requirements and other standards regulating development within the City are consistent with those being utilized in the surveyed communities, as documented in Table 35.

Since Red Bluff's development standards are not more restrictive than those of the surrounding communities, they will not inhibit the development of a range of housing types within the City. Furthermore, through the use of tools such as Specific Plans and Planned Unit Development Ordinances, the City can encourage innovative planning design that, among other benefits, may translate into lower housing costs.

TABLE 35
DEVELOPMENT STANDARDS

CITY/	MAXIMUM DENSITY	Y A	RD SETBACI	OFF STREET PARKING	MAXIMUM				
COUNTY	UNITS/ACRE	FRONT	SIDE	REAR	SPACES/UNIT	HEIGHT			
LOW DENSITY RESIDENTIAL (R-1)									
Red Bluff	5.0	20'	15'	20'	2.0	35'			
Corning	5.0	25'	10% if yard width	20% of lot depth	2.0	35'			
Tehama	9.0	15'	5'	25'	2.0	30°			

Tehama County	10.0	20'	15'	20°	No requirements	35'				
MEDIUM DENSITY RESIDENTIAL (R-2)										
Red Bluff	10.0	20'	15'	20'	2.0	35'				
Corning	12.0	25'	10% of yard width	20% of lot depth	1.0	35'				
Tehama		DAYLLANDE TOOM THAT OUT IN CORN IN THE TOWN	No R-2	2 Zoning						
Tehama County	10.0	30'	6'	20°	No requirements	35'				
	HIG	HDENSIT	YRESIDEN	TIAL(R-	3/R-4)					
Red Bluff	15.0	20'	15°	20'	2.0	40'				
Corning	29.0	25'	10% of yard width	20% of lot depth	1.5	35'				
Tehama			No R-3 or	R-4 Zoning						
Tehama County	10.0	30'	6'	20'	0' No requirements					

Source: Tehama County Planning Department; City of Red Bluff Planning Department; City of Corning Planning Department, Tehama City Clerk,

3. Building Codes and Enforcement

Building standards are essential to ensure safe housing. The City of Red Bluff has adopted the Model Codes consisting of the Uniform Building Code, Uniform Code for the Abatement of Dangerous Buildings, Uniform Fire Code, Uniform Mechanical Code, Uniform Plumbing Code, and the National Electric Code, with local amendments based on local conditions, as provided by law. There is no ongoing systematic enforcement of the State Housing Code (Title 25, CCR) in Red Bluff. Existing units are inspected only when complaints are received by the City or when an owner seeks a permit for additional construction.

Additional design requirements or improved safety standards may have a small impact on the cost of housing. The Red Bluff City Code amends the Uniform Fire Code to require fire sprinklers on buildings over three stories in height or eight thousand square feet in area of all floors. The City's requirement for sprinklers may increase the long-term safety of residents, reduce property damage in the event of fire and prevent fire spreading to adjoining homes. As shown in Table 35, the City of Red Bluff's Residential Development Standards are not considered overly restrictive compared to other localities and do not act as a constraint to housing development within the city limits.

4. Development Fees and Taxes

Development fees can pose a constraint on the production of housing units in a city when they are higher than those found in the surrounding communities. A survey of several communities in the Red Bluff area was conducted to determine the development fees and taxes charged by these jurisdictions in comparison to those charged by the City of Red Bluff. In Red Bluff, the anticipated development fees and taxes for a typical 1,500-square foot housing unit are approximately \$15,667 (See Table 36). While Red Bluff's fees and taxes are higher than those found in the unincorporated County, they are very similar to the fees and taxes charged by the City of Corning.

In light of the competitiveness of the development fees and taxes charged by the City of Red Bluff, when compared to the surrounding jurisdictions, development fees and taxes are not considered to be a constraint on the production of housing within the City.

TABLE 36
RESIDENTIAL DEVELOPMENT FEE/TAX COMPARISON FOR A TYPICAL 1,500 SQUARE FOOT SINGLE-FAMILY RESIDENCE

FEE/TAX CATEGORY	RED BLUFF	CORNING	TEHAMA COUNTY
Building Permit	\$1,360	\$1,901.75	\$922.69
Plan Checking	\$2,880	\$1,235.92	\$233.76
Mechanical Permit	\$50.00		(ACCUSE)
Electrical	\$50.00		
Plumbing	\$50.00	-	_
SMIP Fees- Residential	\$16.00	distribit.	\$110.25
Water Supply/Distribution	\$1,298.00	\$1,255.00	\$201.00
Wastewater Collection/Septic	\$973.00	\$5,297.00	\$267.00
Wastewater Treatment	\$1,139.00	\$3,297.00	\$207.00
Traffic Circulation	\$4,652.00	\$4,819.00	
Flood Protection	\$357.00	\$975.00	\$12.50
Fire Protection	\$314.00	- T	\$673.50
Police Protection	\$675.00	-	error.
Park and Recreation	\$1,322.00	\$875.00	_
City Administration	\$182.00	\$50.00	\$20.00
Airport Facilities	\$349.00	7	<u> </u>
TOTAL	\$15,667.00	\$16,408.67	\$3,363.39

Source: City of Corning, City of Red Bluff, and Tehama County, 2009. Fees have not been increased for these jurisdictions due to economic considerations.

5. Permit Requirements for Residential Zones

To promote higher densities and mixed land use, the City of Red Bluff allows various land uses within its residentially zoned districts. Many of these land uses are required to obtain a Conditional Use Permit (CUP) or an Administrative Use Permit (AUP). The land uses and the type of permit required are shown in Table 35.

TABLE 37
RESIDENTIAL ZONES AND PERMIT REQUIREMENTS

					_		
LAND USE	RE	R-1	R-2	R-3	R-4	HR	EXAMPLES/NOTES
EDUCATION							
Schools, Church Owned	N	CUP	CUP	CUP	CUP	CUP	
MISCELLANEOUS							
Accessory Use or Building	P	Р	P	P	P	P	Garages, accessory storage buildings
Flea Market, not for profit	P	P	P	P	Р	P	Only when conducted by a non-profit organization
Home Occupation	P	P	P	P	P	P	See § 25.239
Livestock in Ag Combining District	Р	P	P	N	N	N	See § 4.16 and § 25.11
Lodges & Fraternities	N	N	N	CUP	CUP	CUP	Only when conducted by a non-profit organization
Monuments	N	N	N	N	N	P	See definition at § 25.239
Offices, Temporary Construction	AUP	AUP	AUP	AUP	AUP	AUP	On development site
Public Owned Facilities	P	CUP	CUP	CUP	CUP	P	Public buildings
Shelter, Temporary Emergency	N	N	N	AUP	AUP	AUP	See definition at § 25.239
Signs, On-premises Home Occupation	P	P	P	P	P	P	See sign regulations
Signs, On-Premises	N	N	N	P	P	P	See sign regulations
Small Animal Keeping	P	P	P	P	P	P	See definition at § 25.239
Storage, Temporary Residential Construction	P	P	P	P	P	P	Storage containers (during onsite construction)
Utilities, Underground	P	P	P	P	P	P	Gas, electric, water & sewer lines
Utilities, Above Ground, Screened	AUP	AUP	AUP	AUP	AUP	AUP	Substations, partially screened towers <50'
Utilities, Overhead Lines	P	P	P	P	P	P	Electrical, telephone, CATV
PUBLIC GATHERING					·	berrous	
Assembly, Inside, Churches only	N	CUP	CUP	CUP	CUP	CUP	Churches, synagogues, and the like
Assembly, Outside	N	CUP	CUP	CUP	CUP	CUP	Non-commercial only, ballfields and the like
Assembly, Outside-Temp. Event	N	AUP	AUP	AUP	AUP	AUP	See § 25.194
RECREATION	7	8	# 1997 <u>- 1997 -</u>	W	W	y.	Y
Golf Courses/Country Clubs	CUP	CUP	CUP	CUP	CUP	N	
Public Parks	CUP	CUP	CUP	CUP	CUP	CUP	

LAND USE	RE	R-1	R-2	R-3	R-4	HR	EXAMPLES/NOTES
RESIDENTIAL							
Apartment Building	N	N	N	P	P	P	See density standards for maximum units
Boardinghouse, Bed & Breakfast	N	N	N	P	P	AUP	Guest rooms, onsite owner, central dining room
Child Care Center	N	N	N	CUP	CUP	CUP	Less than 24 hours; more than 14 children; nonmedical care
Cottage Dwelling	CUP	AUP	N	N	N	N	"Granny House"
Day Care, Large Family Home	P	P	P	P	P	P	Less than 24 hours; 9 - 14 children
Day Care Small Family Home	P	Р	P	P	P	Р	Less than 24 hours; less than 9 children; nonmedical care
Duplex (2 dwellings per bldg.)	N	N	P	P	P	P	One main building per lot
Dwelling, Single-family	P	P	P	P	P	P	One main building per lot, includes mobile and manufactured homes
Gardening, noncommercial	P	P	P	P	P	P	No on-site sales
Grouped Dwelling Complex	N	N	N	P	P	P	Multiple buildings (See density standards at § 25.53)
Lodging House	N	N	N	N	P	CUP	Less than 6 guest rooms Single Room Occupancy
Lodging House, Bed & Breakfast	N	N	N	P	P	AUP	Guest rooms, resident owner, central dining room
Residential Care Facility, 8 or less clients	P	P	P	P	P	P	24 hours; less than 9 persons; non-medical care
Residential Care Facility, 9 or more clients	N	CUP	CUP	CUP	CUP	CUP	24 hours; greater than 8 persons; non-medical care
Mobilehome Parks	CUP	CUP	CUP	CUP	CUP	N	See density standards at § 25.53
SERVICE & REPAIR							
Cemeteries, Columbariums & Mausoleums	CUP	CUP	CUP	CUP	CUP	N	
Mortuaries	N	N	N	N	CUP	N	See § 25.39
Offices, Temporary Real Estate Sales	AUP	AUP	AUP	AUP	AUP	AUP	Model homes and office
Offices, Professional and Business	N	N	N	CUP	CUP	CUP	Administration, architects, artists, attorneys, dentists, doctors, engineers, family counseling, optometrists, psychiatrists, realtors

Source: Red Bluff Zoning Ordinance, Article 6. P = Permitted Use, Zoning Compliance Required

N = Not Allowed in this Zoning District

CUP = Conditional Use Permit Required

AUP = Administrative Use Permit Required

6. Permit Fees

The amount that the City of Red Bluff charges for planning fees is similar to the amount charged by surrounding communities. Table 36 shows that the City of Corning's fees are somewhat lower than those charged by the City of Red Bluff and the County's fees are somewhat higher.

TABLE 38 COMPARISON OF PERMIT FEES

	FEE CATEGORY				
	GENERAL PLAN AMENDMENT	REZONE	TENTATIVE SUBDIVISION MAP	VARIANCE	
Tehama County	\$2,575.00	\$2,340.00	\$1,610.00+\$110.00/lot	\$2,315.00	
Corning	\$800.00(1)	\$750.00	\$580.00+ \$50/lot	\$500.00	
Red Bluff	\$2,563.00	\$2,255.00	\$2,050.00	\$1,538.00	

Source: Tehama County Planning Department; City of Red Bluff Planning Department; City of Corning Planning Department.

Notes: (1) Subject to environmental review fee

The planning permit fees that are charged per multifamily unit are generally less than those charged for single-family residences. These fees do not represent a constraint on the production of a range of housing types. On the contrary, the fees that are charged by the City represent only partial reimbursement for the effort that must be expended by City staff in order to properly review development plans. The City will continue to conduct periodic surveys (both formal and informal) of other communities in the Red Bluff area to ensure that local processing fees do not inhibit housing construction.

7. Permit Processing

The processing time needed to obtain approval of required development permits is often cited as a prime contributor to the high cost of housing. Additional time may be necessary for environmental review, depending on the location and nature of a project. Unnecessary delays will add to the cost of construction by increasing land holding costs and interest payments. In regards to low income projects, the City's Technical Advisory Committee approved a low income project preference and streamlining policy that will helps reduce costs, time and project delays for all low income projects.

A single-family unit or a duplex only requires review by Red Bluff's Building Department, Planning Department, and Public Works Department. The City does not require that a project of this nature be presented to any review board or commission. Therefore, since most single-family projects are Categorically Exempt from the California Environmental Quality Act (CEQA), Cityissued permits can typically be processed within thirty days, depending on the number of projects under review at the time of submission.

Multiple family projects, which consist of more than two dwelling units per lot on land already zoned for such use, require a slightly longer permit process. Again, this type of project is reviewed by Red Bluff's Planning Department, Building Department, and Public Works

Department with no other review necessary by City regulatory boards or commissions. This review can typically be completed within six weeks, depending on the number of projects under consideration. Should a Negative Declaration be issued as a result of the environmental review process, the City's review period may be extended to approximately three to four months.

For projects requiring City Council and/or Planning Commission approval of Tentative Maps, Zone Changes or other discretionary permits, average processing time is approximately sixteen weeks.

Occasionally, a project will require the preparation of an Environmental Impact Report (EIR) and the time required to secure approval may be up to one year. However, the majority of the housing projects that the City of Red Bluff reviews are single-family units, Categorically Exempt from CEQA, or multiple family residential projects that require the issuance of a Negative Declaration. Red Bluff has not been involved in the preparation of an EIR for a residential project within the last five-year reporting period.

The amount of time required to process permits in Red Bluff is not a constraint on the production of housing in the City. In fact, the time frames noted above are considered very conducive to housing production.

8. Housing for Persons with Disabilities

As part of the governmental constraints analysis, the Housing Element must analyze potential and actual constraints upon the development, maintenance, and improvement of housing for persons with disabilities. The City must also demonstrate efforts to remove constraints or provide reasonable accommodations for housing designed for persons with disabilities. The City has proposed policies and programs to comply with the State requirement. In addition, the City proposes reviewing not only the zoning ordinance, but also land use policies, permit practices, and building codes to comply with State and fair housing laws (See Programs RC.1.1 - RC.1.3).

Any rehabilitation project within the City of Red Bluff that uses CDBG funds is required to meet the standards set forth by the Americans with Disabilities Act (ADA). The City also has special provisions for parking for citizens with disabilities. The provisions can be found in Chapter 13, Article VI of the Red Bluff City Code and Ordinance No. 853, which modifies the City Code to provide better services. Additional analysis of current regulations and practices is included in Table 39. The analysis in Table 39 is based on guidance for constraints analysis developed by the HCD.

TABLE 39: CONSTRAINTS ON HOUSING FOR PERSONS WITH DISABILITIES

TABLE 39. CONSTRAINTS ON HOUSING FOR PERSONS WITH DISABILITIES						
OVERARCHING AND GENERAL						
Does the City of Red Bluff have a process for persons with disabilities to make requests for reasonable accommodation?	The City of Red Bluff staff may accommodate reasonable needs as allowed in City or State Codes through the Red Bluff Technical Advisory Committee. In the event the need cannot be accommodated at the staff level an appeal may be filed on local construction standards to the City Board of Appeals (BOA) Appeals to local zoning, architectural review, and land division standards may be filed with the City Planning commission (PC). Appeals to the decisions of the BOA and PC can be filed with the City Council. Also, the city refers complaints to the City attorney, the California Department of Fair Employmen and Housing, and the US Department Housing and Urban Development, Office of Fair Housing and Equal opportunity.					
Has the City made efforts to remove constraints on housing for persons with disabilities?	In addition to the analysis here, the City shall review land use regulations and practices for compliance with fair housing laws.					
Does the City make information available about requesting reasonable accommodations?	The City places, in the front office public lobby and on meeting agendas, information relating to making requests for reasonable accommodations.					
ZONING AND LAND USE						
Has the City reviewed all of its zoning laws, policies, and practices for compliance with fair housing law?	In addition to the analysis here, the City shall review land use regulations and practices for compliance with fair housing laws.					
Are residential parking standards for persons with disabilities different from other parking standards? Does the City have a policy or program for the reduction of parking requirements for special needs housing if a proponent can demonstrate a reduced parking need?	Yes, disabled access standards are those mandated for local enforcement by the State (Title 25, CCR, California Building Code, Ch 11A & B, and Ch 34 for Historic properties). The City's policy for reduction of parking spaces is to first discuss options with City staff, then if necessary, file for consideration by the City's Board of Appeals.					
Does the locality restrict the sitting of group homes?	No					
What zones allow group homes other than those allowed by State law? Are group homes over six persons allowed?	Section 25.52 (table) of the Zoning Code allows Residential Care Facilities (RCF) with 8 or less outright within all Residential Zoning Districts. RCF with over 9 are allowed in all Residential Districts (except Rural Estate, RE) with a Conditional Use Permit.					
Does the City have occupancy standards in the zoning code that apply specifically to unrelated adults and not to families?	Yes. On December 2, 2008, the Planning Commission adopted Ordinance 988, which allows Homeless Shelters by right in the General Industrial (M-2) district and in the Light Industrial (M-1) with a CUP. This standard allows unrelated adults and children to occupy the shelter. A CUP has been issued to PATH (Poor And The Homeless) to operate a shelter within the City.					
Does the land use element regulate the sitting of special housing in relationship to one another?	No. The Land Use Element does not require a minimum distance between two or more special needs housing.					

PERMITS AND PROCESSING					
How does the City process a request to retrofit homes for accessibility?	Yes, an application is made to the City Building Department. The City has adopted the State Building Code administered by the City Building Department. No local amendments affect disabled access.				
Does the City allow group homes with fewer than six persons by right in single-family zones?	Yes. Group homes with fewer than nine persons are allowed by right in all residential zones.				
Does the City have a set of particular conditions or use restrictions for group homes with greater than six persons?	No. The City does not have particular conditions or restrictions for group homes. However, conditions may be applied to issuance of a Conditional Use Permit, if required.				
What kind of community input does the City allow for approval of group homes?	Anyone may comment to City staff during normal working hours. Both the Planning Commission (PC) and City Council (CC) accept general comments at the beginning of each meeting. An individual may request an item to be placed on the agenda of the PC and/or CC. Projects which require a Conditional Use Permit are also subject to the public hearing process which provides for community input.				
Does the City have particular conditions for group homes that will be providing services on site?	Not if the service is intended solely for occupants of the group home rather than the general public.				
BUILDING CODES					
Has the City adopted the Uniform Building Code?	Yes. No local amendments affect disabled access.				
Has the City adopted any universal design element into the code?	The City will encourage the incorporation of universal design in new construction.				
Does the City provide reasonable accommodation for persons with disabilities in the enforcement of building codes and the issuance of building permits?	Yes. The building department expedites permit processing and code enforcement for individuals with disabilities.				

9. Service and Facility Infrastructure

Before a development permit is granted, it must be determined that public services and facility systems are adequate to accommodate any increased demand generated by a proposed project. Information about the adequacy of public services and facilities is presented below.

a. Wastewater Collection and Treatment

The wastewater collection sewer system conveys all wastewater generated within the City boundary to the treatment plant operated by the City. The current design capacity for the City's wastewater treatment facility is 2.5 Million Gallons a Day (MGD), which could accommodate approximately 4,500 new housing units. New development is subject to payment of impact fees that will be used to provide collection system and treatment facility enhancements.

Water Service

Water for the City of Red Bluff is derived from groundwater sources and is supplied to the distribution system by 14 wells of varying hydraulic capacity. The distribution system includes about 96 miles of distribution mains. The current design capacity of the City's water system is

8.14 MGD, which is adequate to meet any anticipated population growth beyond the current 13,828 persons served. New development is subject to payment of impact fees that will be used to provide new wells to supplement the public water system.

Police and Fire Protection

Adequate levels of police and fire protection service will be maintained with the additional housing units projected for construction in the City over the current planning period. The projected housing production in the City is not of the magnitude that is expected to adversely affect the delivery of these services to the citizens of Red Bluff. Moreover, by closely monitoring new development, any improvements that are needed to maintain adequate service levels can be readily identified and carried out. Therefore, police and fire protection are not constraints on the production of housing in the City.

School Facilities

With the assessment of school mitigation fees on all new developments, the Red Bluff Elementary and High School districts are collecting funds that will maintain the level of service that is currently provided. Developers are required to participate in a fee program that collects funds based on the square footage for a project, at a rate of \$3.20 per square foot. While this constraint is not considered significant for market rate housing, it may be significant to the production of affordable housing units. However, as school impaction is mitigated and these fees are eventually reduced or eliminated, they will no longer be constraints on the construction of affordable housing in the City.

Basic Infrastructure

At present, most of the vacant residentially designated land within the City of Red Bluff is located in proximity to required infrastructure systems (e.g., streets, water and sewer mains, gas and electrical distribution systems, etc.). Required improvements include the extension of roadways, mains and laterals onto the sites and hook-ups to the service lines. When the basic infrastructure is in place in the City, this will not be a constraint to the production of housing. Developers are required to pay their fair share to extend basic infrastructure.

10. State and Federal Assistance Programs

The availability of future government funding for the provision of affordable housing in the City of Red Bluff is difficult to determine. The City has successfully applied for State and Federal housing assistance funds in the past and intends to continue to seek such funding in the future. Indicators such as the percentage of lower-income residents and the age and condition of the housing stock are used by HUD and HCD to determine whether a community is qualified to participate in their respective housing and community development programs. Referencing the information provided in the Community Profile section of this element, the characteristics of the existing population and housing stock within the city do not pose a significant constraint on Red Bluff's participation in State and Federal housing assistance programs. However, the limited availability of funds from these sources and the vigorous competition among communities for the funds that are available represent an actual constraint on the City's ability to utilize such programs to improve the condition and expand the supply of affordable housing in Red Bluff.

The applicability of various housing programs to the City of Red Bluff Resource Inventory section of this element.	is examined in the

VII. QUANTIFIED OBJECTIVES

A. Quantified Objectives

State law requires Housing Elements to include quantified objectives, where appropriate. While the City will strive to meet the objectives identified in this Element, achieving them is often dependent on resources which are outside the control of the City. The City will do all it can to seek necessary resources. The following chart represents the City's overall objective based on income categories.

TABLE 40 QUANTIFIED OBJECTIVES BY INCOME CATEGORY 2014-2019

INCOME CATEGORY	CITY'S SHARE OF REGIONAL HOUSING NEEDS BY 2019	UNITS CITY EXPECTS TO BE CONSTRUCTED BY 2019	UNITS CITY EXPECTS TO BE REHABILITATED BY 2019	UNITS CITY EXPECTS TO BE CONSERVED BY 2019
Extremely Low		36	===	F
Very Low	73	37		1
Low	52	61	8	46
Moderate	61	30	_	
Above Moderate	136	10	<u>e</u>	
TOTAL	323	174	8	46

Source: City of Red Bluff 2013 Housing Condition Survey and HCD Data Package 4-19-13; At-Risk Analysis 2014. Notes: Of the 488 housing units receiving rental assistance, it is underdetermined which of those are currently in the extremely low, very low or low income categories. However, based on 2010 Census income data, it is estimated that 43.0% of the units receiving rental assistance are extremely low income households, 24.0% are very low income households and 33.0% are low income households.

As shown in Table 40, the City's share of Regional Housing Needs is 323 units, of which the City expects at least 174 new dwelling units to be constructed in Red Bluff during the current RHNA planning period (20014-2019). The City further anticipates that 8 units will be rehabilitated through 2019 and 46 lower income housing units will be conserved or reestablished (46 Units from Phoenix Apartments considered Lower Risk).

Focusing on the quantified objectives for new construction, the City expects to meet approximately two-thirds of the estimated Regional Housing Need in each income category. This anticipated shortfall is due to a variety of factors, but primarily the continuing economic recession that grips the nation, the overabundance of vacant housing that resulted from the last building boom, and the limited funding and staff resources that are available.

Recognizing that the 174 projected new units represent a 30.0 percent decrease in the housing production level experienced between 2014-2019, this objective is based on the housing recession experienced since 2006, but represents the maximum feasible effort the City can make to address the needs forecasted by the Regional Housing Needs Plan during a period of economic decline. Moreover, despite financial and other incentives offered by the City, the development of housing primarily depends upon decisions that are made in the private marketplace, over which the City has little control.

GOALS, POLICIES AND PROGRAMS

VIII. HOUSING GOALS, POLICIES, AND PROGRAMS

A. Introduction

This section of the element sets forth the City's goals, quantified objectives and policies relative to its previously identified housing needs. Goals are general statements of the desires and aspirations of the community with regard to the future supply of housing within the City and represent the ends to which housing efforts and resources are directed. Objectives are more specific and, in this case, quantified statements that gives guidance to and allow for later evaluation of housing actions. Policy statements are even more specific and provide well-defined guidelines for decision-making.

The proper basis for any plan of action is a well-integrated set of goals. The Red Bluff City Council adopted a series of formal housing goals in 2009. These goals have been retained and modified in preparing this updated element, while the supporting objectives and policies have been revised and augmented as necessary. The framework within which these goals, objectives and policies are presented below reflects the seven major issue areas identified in State law. As required by State law, this section provides the following information to describe a program and how and when it will be implemented:

1. Brief statement of program, including specific City actions which will be taken to implement program.

City department or agency responsible for implementation. It should be noted that the City Department or Agency listed is expected to take some lead role towards implementing the program based on direction from the City Council. Ultimate responsibility for approving and directing all City implementation measure rests with the City Council.

Financing or funding source. The availability of funding resources is often beyond the control of the City. If resources prove not to be available, implementation of some programs and achievement of objectives will not be feasible.

B. Housing Development (HD)

The following section describes the City's strategy for meeting the housing development needs of its existing and future residents. There are many factors outside the City's control which constrain the development of housing, especially housing affordable to low and very low income households, as discussed in the Constraints section. This section describes the City's policies for addressing those constraints in order to promote development of sufficient housing to meet the needs of all Red Bluff residents.

Because State and Federal subsidies available to assist households are very limited, efforts to meet the needs of low and very low income households will often involve local programs and the use of highly constrained local sources of funding. The City does not generally build housing itself but relies on the private market to meet housing needs. Many programs therefore focus on providing incentives and inducement to the private home building industry to meet housing needs.

Goals for the Development of Housing (HD)

- **Goal HD.1**. Provide a sufficient number of affordable housing units to meet the needs of current Red Bluff residents, provide a fair share of the market area housing needs, and attempt to achieve the HCD Regional Housing Needs Allocation goal of 878 units for 2007-2014 planning period.
- **Goal HD.2**. Provide a variety of housing types by tenure and price in all residential areas, compatible with the character of the area.

Policies for the Development of Housing (HD)

- **Policy HD.1.** Continue to maintain a sufficient supply of land designated for residential development to meet the quantified housing need of 878 units for the 2007 to 2014 planning period.
- **Policy HD.2.** Seek to maintain a sufficient supply of land for medium and higher density housing, consistent with preservation of neighborhood character, environmental constraints, and other goals of this general plan.
- **Policy HD.3.** Recognize Red Bluff's housing needs (i.e., population growth needs, employment needs, and regional housing needs) when considering non-residential development proposals.
- **Policy HD.4.** Use the architectural review process to insure higher density infill housing developments are sensitive to the character and appearance of their surrounding.
- **Policy HD.5.** Use the Planned Development regulations to refine land use policies and promote design flexibility for residential developments, particularly for those located in unique settings.
- **Policy HD.6.** Support plans and programs for well-designed lower income housing developments located in areas appropriate to the needs and desires of the constituent population and convenient to public transportation, shopping, recreation, and other community facilities.
- **Policy HD.7.** Make maximum use of public and private resources to help meet identified housing needs.
- **Policy HD.8.** Promote the use of density bonuses as established by AB 1866 (Gov. Code Section 65583.1, 65852.2, and 65915) to meet identified housing needs.
- **Policy HD.9.** To the degree feasible, balance employment opportunities with the provision of housing and promote housing types which meet the needs of the work force in Red Bluff.
- **Policy HD.10.** Allow for an increase in the supply of housing by permitting residential development in commercial areas as a mixed use and as a separate use when the design and location are appropriate.
- **Policy HD.11.** Support the provision of childcare facilities for working parents. Safe, economical childcare indirectly helps low and moderate-income parents afford housing.

Policy HD.12. Support the provision of residential care facilities for the developmentally disabled; mentally disordered or physically disabled by permitting such facilities to be located in residential areas by use permit. The following facilities are allowed on these zoning designations with use permits: Rest Home (R-4) and Convalescent Hospital (C-1 or P-D).

Policy HD.13. The City will establish a mechanism to ensure the disbursement of a portion of the Community Development Block Grant funds complements the goals, policies, and programs of the housing element.

Programs for the Development of Housing

HD.1.1 Program Statement: Monitor the supply of vacant land within the City limits through

the use of the Land Use/Vacant Land Inventory Program.

Responsible Agency: Building and Planning Departments.

Financing: City funding for staff time.

Time Frame: Ongoing.

HD.1.2 Program Statement: Utilize State and Federal assistance to the fullest extent possible to

develop affordable lower income housing for families, including

farmworkers.

Responsible Agency: Building and Planning Departments and Developer.

Financing: Federal, State programs, city funding for staff time.

Time Frame: Ongoing.

HD.1.3 Program Statement: The City of Red Bluff will assist the efforts of the Countywide

Farmworker Housing Development Committee by providing input and support of initiatives addressing this problem. The City zoning encourages housing for a variety of farmworker needs such as allowing manufactured homes, second units and permitting farm labor housing for six or fewer individuals in single-family districts. The City will proactively reach out and assist potential developers of farmworker housing, including supporting funding applications.

Responsible Agency: City and County Planning Departments.

Financing: CDBG, USDA, and General Fund.

Time Frame: Evaluate zoning code by August 2010 to ensure ample opportunities for housing for a variety of farmworker needs. Biannually identify potential developers and support funding

applications.

HD.1.4 Program Statement: Assist in identifying location of sites for possible acquisition by an

affordable housing developer for assisted housing for large families and/or sites which could be considered for dormitory-style

housing for migrant workers.

Responsible Agency: Building and Planning Departments.

Financing: City funding for staff time.

city funding for start time.

Time Frame: Ongoing.

HD.1.5 Program Statement: Assist in the development of affordable housing by continuing to promote self-help housing development within the City. Self-help housing is a Rural Housing Service funded housing program where future owner/residents provides labor towards the development of the units and/or assists in sharing the cost of building the units.

Responsible Agency:

Building and Planning Departments.

Financing:

Possible sources of funding include: State Pre-Development loans,

and available State or Federal funding sources.

Time Frame:

Ongoing

HD.1.6 Program Statement:

Assist private sector with developing an outreach program aimed at increasing the supply of privately produced rental and ownership housing in a manner which may be more affordable to the end consumer. The program will include disbursement of information through brochures, advertising, workshops, and meetings to affordable housing developers, appropriate agencies, and other interested parties. Information to be disbursed will relate to State and Federal housing finance/funding programs; Housing Element programs; existing zoning ordinance incentives for affordable housing, including density bonuses, second units, reduced singlefamily lot sizes, reduced parking for elderly, reduced fees and setbacks on sites or areas of the City considers ideal for highdensity housing.

Responsible Agency:

Building and Planning Departments.

Financing:

City funding for staff time.

Time Frame:

Ongoing.

HD.1.7 Program Statement: Encourage developers to apply for State and Federal low interest rate tax allocation credits to be used for the development of housing affordable to low and moderate income households, when funds are available. The City will periodically contact local developers and assist with development of housing affordable to lower income households including identification of sites, information on funding availability, support with funding applications, ensuring zoning facilitates development and assisting with local development applications processing. The City Council will also serve as a referral agency to provide local developers with any available information on government programs.

Responsible Agency:

City Planning Department and City Council.

Financing: Time Frame: CDBG, HOME, USDA, LIHTC, CHFA, Other HCD Funds, etc.

Ongoing. The City will develop and maintain a schedule by August 2010 and apply or support applications and provide

development services as needed.

HD.1.8 Program Statement: Continue to utilize to the fullest extent possible, available Federal subsidies to residents through the Section 8 or subsequent rental assistance program. The Tehama County Housing Authority, in partnership with the Plumas County Community Development Commission, will provide information to residents on the use of any new housing assistance programs which become available.

Responsible Agency:

Tehama County Housing Authority and Plumas County

Community Development Commission.

Financing: Time Frame: Section 8 existing, State programs (Housing Assistance Program).

Ongoing.

HD.1.9 Program Statement: Continue to support the emergency housing program operated by Tehama County and community organizations that provide emergency shelter for battered women and their children, and support the provision of transitional housing. The City is currently supporting efforts to acquire funding to purchase/rehabilitate facilities specifically for a transitional and/or homeless shelter.

Responsible Agency:

Building and Planning Departments.

Financing:

CDBG and other City, State, and Federal funds.

Time Frame:

Ongoing.

HD.1.10 Program Statement: Work in close cooperation with Tehama County to insure the orderly development of unincorporated lands adjacent to the City and; the consistency of land use policies and development standards in those areas.

Responsible Agency:

Building and Planning Departments.

Financing:

City funding for staff time.

Time Frame:

Ongoing.

HD.1.11 Program Statement: Work closely with qualified developers of new multifamily housing that includes affordable four and five bedroom units. The City will offer expedited review process and technical assistance for projects that include four and five bedroom units.

Responsible Agency:

Building and Planning Departments.

Financing:

City funding for staff time.

Time Frame:

Ongoing.

HD.1.12 Program Statement: In response to input and comment received during public hearings and public workshops, the City will review available parcels of land within Commercial Zoning districts every 2 years for potential rezoning opportunities that would accommodate a Homeless Shelter and M-2 Zoning based on the following Criteria: A) The available parcels may or may not have a structure erected upon the lot. B) The potential sites for a Homeless Shelter and M-2 rezoning shall not be any closer than 2,640 feet or a half mile to any type of school, as M-2 Zoned Land Uses conflict with children. C) The site must have access to available services and utilities. The results of the parcel search and the identified parcels that meet the criteria above shall be included in the same year's Annual Housing Element Report.

Responsible Agency:

Planning Department.

Financing:

City funding for staff time.

Time Frame:

Every 2 yrs. within the 2014-2019 Housing Element Cycle

C. Energy and Conservation (EC)

Increases in the price of energy affect the costs of providing comfortable shelter. Increased energy efficiency can assist in reducing the cost of shelter. Provision of housing in proximity to jobs reduces the need for the use of energy, thereby reducing the overall cost of living.

The energy conservation section of the conservation element of the general plan discusses current sate law regarding passive and natural hearing and cooling systems in subdivisions, solar shade control as well as title 24 energy standard for residential buildings (Example Low Emittance Dual pane argon gas windows). Energy policies support alternative and efficient transportation systems, reduction of energy consumption in buildings through design and proper landscaping, and implementation of other energy conservation techniques. The combination of energy efficient building practices, solar and landscaping can provide aesthetical benefits, as well as, improve the air quality of the local environment while also reducing the thermal heat island put off by uncovered radiating streetscapes.

Energy conservation measures requiring substantial improvements can result in increasing the initial cost of the unit. Programs now in effect to minimize the cost of energy conservation include Federal and State tax credits for installation of solar heaters and insulation. Loans are available to low income families through the Pacific Gas and Electric's Weatherization Program. For a further discussion of energy conservation opportunities see Appendix B.

Goal for Energy Conservation (EC)

Goal EC.1. Ensure increased energy self-sufficiency through use of energy conservation measures in all homes, including low and moderate income housing.

Policies for Energy Conservation (EC)

Policy EC.1. Promote the use of energy conservation measures in the development of all housing, but especially in housing for low and moderate income households.

Policy EC.2. Promote opportunities for use of solar energy by encouraging solar access on all properties to be developed in the future.

Programs for Energy Conservation (EC)

EC.1.1 <u>Program Statement</u>: Promote and encourage the "weatherization" program operated by

the local Self Help Home Improvement Agency (SHHIP) and

funded by Pacific Gas & Electric.

Responsible Agency:

S.H.H.I.P.

Financing:

Pacific Gas & Electric, State of California Department of Energy.

Time Frame:

Ongoing.

EC.1.2 Program Statement: Encourage use of solar energy considerations in new residential

construction.

Responsible Agency:

Building and Planning Departments.

Financing:

City funding for staff time.

Time Frame:

Ongoing.

EC.1.3 Program Statement:

Promote and encourage tree planting to provide shade cooling in

summer and the use of ground cover in new developments in lieu

of concrete, rock, or asphalt.

Responsible Agency:

Building and Planning Departments.

Financing:

City funding for staff time.

Objectives:

Ongoing.

Time Frame:

Ongoing.

EC.1.4 Program Statement: The City shall obtain and keep on record the PG&E Solar program coordinator contact information for public distribution.

Responsible Agency: Building, Planning and PG&E Financing: PG&E State and Federal rebate programs

Objectives: Ongoing. Time Frame: Ongoing

EC.1.5 *Program Statement*: The city shall emphasis and promote tree planting of streetscapes every 30 feet on center as indicated in the City of Red Bluff Design Review Guidelines Section H Landscaping #9 for new streets and encourage replacement of those trees when unforeseen circumstances require their removal.

Responsible Agency: Building, Planning and Public Works Financing: Development driven/Public Works programming

Objectives: Ongoing. Time Frame: Ongoing

D. Maintenance and Improvement of Existing Housing (MI)

State housing law requires Housing Elements to establish programs for the "improvement of housing".

The major source of new housing for future residents and especially low and moderate income residents is turnover in the existing housing stock. Maintenance of that stock is therefore not only important to the character and quality of each neighborhood and the City as a whole, but also an important strategy for retaining a sufficient supply of good quality housing for low and moderate income households. Programs which assist qualified property owners to maintain property or rehabilitate dilapidated property is a relatively low cost means to maintain and expand the stock of relatively affordable housing.

The City currently operates a CDBG housing rehabilitation program designed to maintain and improve the existing housing stock in the City of Red Bluff. These activities include public outreach to encourage energy conservation in existing dwellings and follow-up for any housing discrimination complaints. In the following section, the City proposes to continue most past activities and has included additional detail on the implementation measures to achieve the goal of maintaining and improving existing housing.

Goal for the Maintenance and Improvement of Housing (MI)

Goal MI.1. Ensure that the quality, safety, affordability, and livability of the housing stock in the City of Red Bluff is continually maintained or upgraded and that dilapidated housing which cannot be improved is replaced.

Policies for the Maintenance and Improvement of Housing (MI)

Policy MI.1. Continue to utilize available Federal and State housing subsidies to the fullest extent possible to assist low and moderate income households and owners of housing available to low and moderate income tenants to maintain and rehabilitate homes and apartments.

Policy MI.2. Continue to enforce the Housing and Fire Prevention Codes and the Health and Safety Regulations.

Programs for the Maintenance and Improvement of Housing (MI)

MI.1.1 Program Statement: Continue the rehabilitation of substandard residential units using

available subsides for lower income residents (both owner and

rental units).

Responsible Agency:

Building and Planning Departments.

Financing:

CDBG, California Housing Rehabilitation Program for Owner-

Occupied Housing (CHRP-O), or any suitable State, Federal, or

privately-funded program.

Time Frame:

Ongoing.

MI.1.2 Program Statement: Continue code enforcement of the Housing and Fire Prevention

Codes and Health and Safety Regulations by appropriate City

Departments.

Responsible Agency:

Building Department, Fire Department.

Financing: Time Frame: City funds. Ongoing.

MI.1.3 Program Statement:

Continue to make information available to residents regarding home rehabilitation programs. Increase public awareness of self-help and rehabilitation programs through an outreach program which could include distribution of brochures and canvassing of tenant paichborhoods.

target neighborhoods.

Responsible Agency:

Building Department.

Financing: Time Frame: CDBG. Ongoing.

MI.1.4 Program Statement:

Ensure the maintenance of residential areas by monitoring and periodically reviewing the City's capital improvement programs

affecting Red Bluff's neighborhoods.

Responsible Agency:

City Manager, Public Works, and Planning Department.

Financing:

City funds

Objectives:

Improvements of neighborhood quality through specific

improvements as outlined in capital improvement programs.

Time Frame:

Ongoing.

E. Removing Constraints (RC)

Governmental and non-governmental constraints such as land-use controls, building codes, permit fees and extractions, permit procedures and processes, and site improvements can hinder a jurisdictions ability to provide affordable housing for all income groups. An important factor in retaining the character of a given community, while maintaining the existing and future housing stock at an affordable level, is to mitigate or remove governmental and non-governmental constraints. The City recognizes this need and addresses this issue in the following policies and programs.

Goals for Removing Constraints (RC)

Goal RC.1. Remove or eliminate governmental constraints on the maintenance, improvement and development of housing, where appropriate and legally possible.

Goal RC.2. Mitigate non-governmental constraints on the maintenance, improvement and development of housing to the extent possible.

Policies for Removing Constraints (RC)

Policy RC.1. Periodically reexamine local building and zoning codes, in light of technological advances and changing public attitude for possible amendments to reduce housing construction costs, without sacrificing basic health and safety considerations.

Policy RC.2. Continue to charge development fees that do not unreasonably contribute to the cost of housing.

Policy RC.3. Encourage the removal of governmental constraints on the maintenance, improvement, and development of affordable housing, where appropriate and legally possible, to assist citizens with special needs, such as the elderly and persons with disabilities.

Programs for Removing Constraints (RC)

RC.1.1 Program Statement: Periodically reexamine the zoning ordinance (e.g., every two

years) for possible amendments to reduce housing construction

costs without sacrificing basic health and safety considerations.

Responsible Agency:

Building and Planning Departments.

Financing:

Department budget.

Time Frame:

Ongoing.

RC.1.2 Program Statement: Periodically survey (e.g., every two years) other cities in Tehama

County to ensure that local development fees do not become a

constraint on housing production.

Responsible Agency:

Building and Planning Departments.

Financing:

Department budget, City funding for staff time; possible CDBG

Technical Assistance Grant.

Time Frame:

Ongoing.

RC.1.3 Program Statement: Evaluate zoning and land use regulations on an annual basis for ADA and fair housing compliance. The City will specifically ensure the formal reasonable accommodation process encourages the development, maintenance and improvement of housing for persons with disabilities including minimizing public hearings and relaxing decision making criteria consistent with fair housing

regulations.

Responsible Agency:

Planning Department.

Financing:

Department budget, City funding for staff time.

Time Frame:

Annually.

F. Retention of Existing Affordable Housing (AH)

It is generally much less expensive to conserve and retain existing affordable housing stock than to build new housing and seek to make it affordable to low and very low income residents. Existing affordable housing can be lost in many ways, including: lack of maintenance, conversion from rental housing to ownership (e.g., condominium conversion), by conversion from residential to commercial uses, and by "upgrading" an existing affordable housing unit to the degree that it is no longer affordable. The loss of existing affordable housing can be mitigated to some degree through City actions. For example, the City already has a condominium conversion ordinance and programs to reduce the cost of maintenance to qualified households. While "upgrading" and existing unit is often desirable, there are means available to ensure that some smaller, more affordable units are conserved.

As discussed in the section on termination of Federal subsidies, the City has 291 affordable housing units that could be lost from the stock of below-market rate housing in the next ten years if the owners opt out of Federal subsidy programs. However, as noted previously, 181 of these units are owned by non-profit organizations, which represents a lower risk of market rate conversion.

Goal for Retention of Existing Affordable Housing

Goal AH.1. Retain and conserve the existing supply of high quality housing affordable to low and moderate income households.

Policies for Retention of Existing Affordable Housing (AH)

Policy AH.1. Support mixture of residential and commercial uses in such a way that existing residences can be retained where they are compatible in the downtown area.

Policy AH.2. Continue to regulate conversions of rental developments to condominium ownership to conserve the supply of rental housing.

Policy AH.3. Strongly encourage the retention of existing federally subsidized affordable housing and intervene, when necessary and feasible, to preserve such housing.

Programs for Retention of Existing Affordable Housing (AH)

AH.1.1 Program Statement: Deny condominium conversion of rental units when the City-wide

vacancy factor is found to be less than three percent, defined as a "severe housing shortage." If the vacancy factor is more than three percent, the City may allow conversion of one-half the total

number of rental units built that year to condominium units.

Responsible Agency:

Building and Planning Departments, City Attorney.

Financing:

City funds for staff time.

Time Frame:

Ongoing.

AH.1.2 Program Statement:

Provide and maintain a monitoring system with local non-profit housing development organizations to preserve assisted housing units that are eligible to be converted to market rate units in response to the expiration of assisted housing regulatory

agreements with State and Federal housing agencies.

Responsible Agency:

Building and Planning Departments.

Financing:

CalHome, CDBG funds.

Time Frame:

Ongoing.

AH.1.3 Program Statement: Pursue the use of local and State funds to preserve lower income

housing opportunities in the City's mobile home parks.

Responsible Agency:

Planning Department.

Financing:

HCD Mobile Home Park Assistance Program.

Time Frame:

As needed.

AH.1.4 Program Statement: Continue to encourage the use of USDA, HUD, and other

programs to maximize participation by low income multifamily

housing owners and local residents in various Rental Assistance

Programs.

Responsible Agency:

Planning Department.

Financing:

Department funds, CDBG, HOME, USDA, LIHTC, CHFA, HUD,

Other HCD Funds etc.

Time Frame:

Ongoing.

AH.1.5 Program Statement: Encourage affordable multifamily housing owners to retain and renew their USDA, HUD and other Rental Assistant Program contracts to preserve existing affordable housing within the City. Distribute notices of Funding Availability to owners; assist with preparation of funding applications; and promote public recognition with City Council Proclamations of Appreciation, distribution of positive press releases, and assistance publicizing and City Council and City staff attendance at "open house" for newly funded facilities.

Responsible Agency:

City Planning Department.

Financing:

Department funds, CDBG, HOME, USDA, LIHTC, CHFA, HUD,

Other HCD Funds etc.

Time Frame:

Preserve 291 units between 2008 and 2013.

G. Equal Opportunity (EO)

A local equal housing opportunity program should provide a means for the resolution of local housing discrimination complaints and should be promoted throughout the community. The local program may involve the dissemination of information on fair housing laws, and provide for referrals to appropriate investigative or enforcement agencies. Where appropriate, communities should distribute fair housing information in languages other than English. Since State and Federal laws uniformly outlaw most kinds of housing discrimination, local government's role is to identify program strategies that support and implement these laws.

This section includes a discussion of the goal, policy, and program that addresses equal housing opportunities in the City of Red Bluff.

Goal for Equal Opportunity in Housing (EO)

Goal EO.1. Ensure that housing programs maximize choice, avoid economic segregation, and avoid discrimination based on age, sex, race, and ethnic background.

Policy for Equal Opportunity in Housing (EO)

Policy EO.1. Promote equal housing opportunities that assess non-discrimination in all City housing programs.

Policy EO.2. Inform the public about Equal Opportunity Housing Programs and opportunities in the City of Red Bluff.

Program for Equal Opportunity in Housing (EO)

EO.1.1 Program Statement:

The City will establish an Equal Housing Opportunity Program. This program will disperse information on fair housing laws, refers tenant complaints on discrimination, and acts as tenant advocacy organization. The City will continue to post regulations pertaining to equal housing opportunities at the front counter of City offices and will provide the library with copies of regulations.

Responsible Agency:

Building and Planning Departments and Consultant.

Financing:

CDBG funds and Program Income.

Time Frame:

Ongoing.

EO.1.2 Program Statement. The City of Red Bluff will continue to inform residents of their rights under fair housing law by posting and maintaining notices throughout the community regarding the City of Red Bluff Planning Department as the Fair Housing Information and Referral Office at City Hall located at 555 Washington Street and at least

two other public places within the city limits.

The notice will include name and phone number of the contact person within the City of Red Bluff and any other information deemed relevant by City Council.

Responsible Agency:

Planning Department.

Financing:

No Funding Required.

Time Frame:

Ongoing.

EO.1.3 Program Statement: Refer known incidents of discrimination in lending practices and

the sale or rental of housing to the Tehama County District Attorney and/or the California Rural Legal Assistance (CRLA) for

action.

Responsible Agency:

Planning Departments and City Council.

Financing:

CDBG funds and General Fund.

Time Frame: Ongoing.

H. Implementation/Monitoring

The various actions that are expected to be taken in implementing the City's housing policies were previously identified. The agencies responsible for carrying out each action and the schedule for doing so were also indicated. However, due to the number of actions and differing time frames involved, a single individual should be charged with overseeing and coordinating the implementation of these actions. Planning staff would be appropriate individuals to serve in this capacity. Whoever is designated to perform this function should document the results of his/her monitoring in the annual reports, which are filed with HCD. These reports are the official method of charting the progress made in implementing the City's housing program.

APPENDIX A ANALYSIS OF PRIOR HOUSING ELEMENT

Table A-1
HOUSING IMPLEMENTATION PROGRAMS SUMMARY

HOUSING IVII EEVIETTATION TROGRAMS SUMMANT			
POLICY/PROGRAM	OBJECTIVE	RESULT/EVALUATION	CONTINUE/ MODIFY/DELETE
Program HD.1.1 Monitor the supply of vacant land within the City limits through the use of the Land Use/Vacant Inventory Program.	Maintain a sufficient supply of land designated for residential development to meet the City's share of the regional housing need.	The City updates its inventory of vacant land on an annual basis using Tax accessary information, building permit records and the City's GIS database system. While it is helpful keeping the inventory current, there has never been a shortage of vacant residential land with infrastructure such that it requires a rezone of non-residential land, or annexation. Nevertheless, the program has proven to be an effective tool for ensuring that the City has an adequate supply of vacant residential land.	The City will continue this program in the 2014 Housing Element
Program HD.1.2 Utilize State and Federal assistance to the fullest extent possible to develop lower income housing for families, including farm workers.	Provide a sufficient number of affordable housing units to meet the needs of current Red Bluff residents and provide a fair share of the market area housing needs	The City has supported SHIPP low income housing with letters to USDA and acquired \$700,000 in HOME funding for First Time Home Buyers and low income home rehabilitation loans, which can be used by farm workers. The City is also seeking funds from the CDBG program to assist with other programs such as Alternatives to Violence and ADA Transition Plans.	The City will continue this program in the 2014 Housing Element
Program HD.1.3 The City of Red Bluff will assist the efforts of the Countywide Farm worker Housing Development Committee by providing input and support of initiatives addressing this problem. The City zoning encourages housing for a variety of farm worker needs such as allowing manufactured homes, second units and permitting farm labor housing for six or fewer in single family districts. The City will proactively reach out and assist potential developers of housing for farm workers including supporting funding applications.	Facilitate the provision of housing for farmworkers in the City of Red bluff and surrounding region.	The City reviewed building records, zoning code and other records during the City's Analyses of Greenhouse Gas Inventory from 2008-2012. During this time period the city actively communicated with and supported Vista Ridge Phase II, a 24 unit very low and low Income housing project. While these efforts did not specifically target farm workers housing, the efforts cited above have been directly supported by proactive City actions and have units that are affordable to farm worker and farm worker families; also including Program HD1.2. The City has retained its zoning ordinances that allow for affordable housing types (e.g. allowing manufactured housing units, second units and permitting farm labor housing for six or fewer person in single family zoned districts).	The City will continue this program in the 2014 Housing Element

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Program HD.1.4 Assist in identifying location of sites for possible acquisition by an affordable housing developer of assisted housing for large families and/or sites which could be considered for dormitory-style housing for migrant workers.	designed lower income housing developments in areas appropriate to	City staff maintain records of vacant land and buildings in the community. This information is shared with developers on request. A number of sites of recent affordable housing project were identified by staff for project representatives. Each of these projects resulted in the addition of a number of very low and low income housing including the approval of the Vista Ridge Phase II. The City allows Churches to house people on a temporary basis in a dormitory style. The City has written an ordinance that addresses Single Room Occupancy units within its Lodging House Land Use type.	The City will continue this program in the 2014 Housing Element
Program HD.1.5 Assist in the development of affordable housing by continuing to promote self-help housing developments within the City. Self-help housing is a Rural Housing Service funded housing program where future owner/resident provides labor towards the development of the units and/or assists in sharing the cost of building the units.	Support plans and programs for well designed lower income housing development	The SHIPP single-family self-help subdivision, received City support, including subdivision map extension, expedited issuance of permits, and reinspection without additional fees along with Numerous letters to the USDA for support and clarification of conditions expectations. Further, City staff continues to notify interested parties of self-help contacts and agents.	

Program HD.1.6 Assist	Make maximum use of	Although the City has not developed an official outreach program,	The City will continue
	public and private		this program in the 2014
private sector with developing an outreach program aimed at increasing		Although the City has not developed an official outreach program, prospective developers are put in contact with the City's Technical Advisory Committee (TAC). The TAC provides developers with information on buildable sites, land-use and building requirements and works to help developers identify a product that will meet the needs of Red Bluff residents. The Planning Department and building Official also continuously disburses information relating to affordable housing and directs interested parties to those organization and/or agencies administering programs within the City, such as housing rehabilitation, self-help, and operation of affordable rental dwelling units.	this program in the 2014 Housing Element
Federal housing finance/funding programs; Housing Element programs; existing zoning ordinance incentives for affordable housing, including density bonuses, second units, reduced single-family lot sizes, reduced parking for elderly, reduced fees and setbacks on-site or in areas of the City considered ideal for high-density housing.			\#Z

Program HD.1.7 Encourage developers to apply for State and Federal low interest rate tax allocation credits to be used for the development of housing affordable to low and moderate income households, when funds are available. The City will periodically contact local developers and assist with development of housing affordable to lower income households including identification of sites, information on funding availability, support with funding applications, ensuring zoning facilitates development and assisting with local development applications processing. The City Council will also serve as a referral agency to provide local developers with any available information on government programs.		*************************************	The City will continue this program in the 2014 Housing Element
Program HD.1.8 Continue to utilize to the fullest extent possible, available Federal subsidies to residents through the Section 8 or subsequent rental assistance program. The Tehama County Housing Authority, in partnership with the Plumas County Community Development Commission, will provide information to residents on the use of any new housing assistance programs which become available.	Make Maximum use of public and private resources to help meet identified housing needs.	As of March 2013, there are 198 households receiving Housing Choice Vouchers in the City of Red Bluff, do to the success of this program it is up 100 households over the previous HE period. The Tehama County Housing Authority partnered with Plumas County Community Development Commission in 2009 to administer the program in an effort to reduce cost. It is evident that the cost savings associated with the partnership has allowed a greater number of Vouchers to be issued to households in the City of Red Bluff.	The City will continue this program in the 2014 Housing Element

	T		
Program HD.1.9 Continue to support the emergency housing program operated by Tehama County and community organizations that provide emergency shelter for battered women and their children, and support the provision of transitional housing. The City is currently supporting efforts to acquire funding to purchase/rehabilitate facilities specifically for a transitional and/or homeless shelter.	Support plans and programs for emergency housing in areas appropriate to the needs of the population served.	There has been an emergency shelter for battered women and their children in the city of Red Bluff since 1994, which was expanded in 2010 due to state funding of which the City played an active role in. Poor and The Homeless has established a transition shelter for women and children on Sale Ln. PATH did not build their homeless shelter on Minch Road as Funded by the State, which was set up and supported by City staff through correspondence with the State, along with Ordinance 988 that allowed homeless shelters without a use permit and the delays associated with CEQA and public hearings. The County of Tehama continues to offer funding to rent guest rooms in motels for emergency housing.	The City will continue this program in the 2014 Housing Element
Program HD.1.10 Work in close cooperation with Tehama County to insure the orderly development of unincorporated lands adjacent to the City and; the consistency of land use policies and development standards in those areas	Ensure that new development located outside city limits does not adversely impact the character of existing neighborhoods in the City.	This is an ongoing process. In 2008 the City and Tehama County LAFCO finished the Municipal service Review and the City County's Sphere of Influence was finally adopted. Planning Staff from the City and County periodically meet to discuss development in unincorporated areas adjacent to City Limits such as very low income areas adjacent to City limits on Minch road, which should provide the needed available acreage for Tehama County to meet its Low income requirements.	The City will continue this program in the 2014 Housing Element

Program HD.1.11 Work closely with qualified developers of new multifamily housing that includes affordable four and five bedroom units. The City will offer expedited review process and technical assistance for projects that include four and five bedroom units.	programs for well designed lower income housing development in areas appropriate to the needs and desires of the constituent population and convenient to public transportation, shopping, recreation, and other community facilities.	local development community as well as regional developers and through these processes prospective developers are put in contact with the City's Technical Advisory Committee (TAC). The TAC provides developers with information on buildable sites, land-use and building requirements and works to help developers identify a product that will meet the needs of Red Bluff residents as well as work through state and local regulation. A number of sites of recent affordable housing project were identified by staff for project representatives. Each of these projects resulted in the addition of a number of very low and low income housing including the Approval of the Vista Ridge Phase II.	The City will continue this program in the 2014 Housing Element
Program HD.1.12 In response to the passage of SB 2 and in order to better facilitate the development of homeless shelter in the City, Red Bluff City Council adopted Ordinance 988 on December 2, 2008. Passage of Ordinance 988 (Emergency Homeless Shelter) complies with SB2 by providing a zone or zones where emergency shelters are allowed as permitted use without a conditional use and certain standards for the emergency shelters operation/capacity that are allowed by the State of California as indicated within Senate Bill No. 2. In addition to the passage of Ordinance 988 the City or Red Bluff will work on amending the language in its code to reflect the use of state language regarding supportive and transitional housing as needed.	Support plans and programs for emergency housing such as supportive and transitional in areas appropriate to the needs of the population served.	In addition to the passage of Ordinance 988 the City or Red Bluff will work on amending the language in its code to reflect the use of state language regarding supportive and transitional housing as needed. While there is no clear definition in SB2 for Supportive and Transitional housing, City staff has synthesized the available intent and transformed into a definition with Ordinance 1022 as follows "TRANSITIONAL AND SUPPORTIVE HOUSING. Is a residential use of property that shall be subject only to those restrictions, which apply to other residential dwellings of the same type in the same zone. " The Planning Commission Recommend Ordiance 1022 to City Coucnil of which City Council Adopted Ordiance 1022 on February 4, 2014.	The City will delete this program from the 2014-2019 Housing Element because Ordinace 1022 was adopted accomplisht the the objective.

Program HD.1.13 The City will amend the Zoning Ordinance to clarify the definition of single-room occupancy units.	Support plans and programs for emergency housing such as supportive and transitional that would also include a defined classification for Single Room Occupancy in areas appropriate to the needs of the		The City will delete this program from the 2014-2019 Housing Element because Ordinace 1022 was adopted accomplisht the the objective.
through the City of Red Bluff	Support plans and programs for well designed lower income housing development in areas appropriate to the needs and desires of the constituent population and convenient to public transportation, shopping, recreation, and other community facilities.	Accomplished December 5, 2012. The City Planning Department and Technical Advisory Committee has written and accepted/approved the Draft Policy for priority service while processing project information related to residential developments with units affordable to lower income households.	The City will delete this program from the 2014-2019 Housing Element because the Actions taken by the TAC on December 5, 2012 accomplisht the the objective.
1. 0 1	Decrease the energy demand associated with residential development.		The City will continue this program in the 2014 Housing Element

Program EC.2 Encourage use of solar energy considerations in new residential construction.	Decrease the energy demand associated with residential development.	The Tax benefit program is helping increase interest and most SHHIP participants are opting to participate along with various other residential home owners.	The City will continue this program in the 2014 Housing Element
shade cooling in summer and the use of ground cover in new developments in lieu of concrete, rock, or asphalt.	Minimize passive solar gain during the summer months in order to reduce the energy consumption associated with air conditioning.	The City has a tree preservation and replacement ordinance, and requires tree planting in all new development as part of the City's Design Review Guidelines. Further, the City amended its Design Review Guidelines to require a 50% shade canopy in parking lots, and updated it's Land Division Standards (LDS) to require tree planter strips between curbs and sidewalks.	The City will continue this program in the 2014 Housing Element
Program EC.1.4 The City shall obtain and keep on record the PG&E Solar program coordinator contact information for public distribution.	Decrease the energy demand associated with residential development.	The City has a copy of the PG&E Solar Program at the front counter with the coordinator contact information, which seems to be working well as most recent low income residential units are pulling permits for the Solar program.	The City will continue this program in the 2014 Housing Element
streetscapes every 30 feet on center as indicated in the City of Red Bluff Design Review Guidelines Section H	Decrease the energy demand associated with residential development and minimize passive solar gain during the summer months.	Projects are reviewed and conditioned to comply with the City's design review, zoning code and Land division Standards regarding street tree planting, these requirements have been found to reduce the urban heat island by cooling the overall community reducing electricity consumption from swamp coolers and Air Conditioners and to aid in the reduction of Global Warming Greenhouse Gas per Resolution 3-2013.	The City will continue this program in the 2014 Housing Element
units using available subsidies for lower income residents (both owner and rental units).	Ensure that the quality, safety, affordability, and livability of the housing stock in the City of Red Bluff is continually maintained or upgraded.	During the 2008-2014 planning period, 15 single-family dwellings were rehabilitated using CDBG and HOME funds.	The City will continue this program in the 2014 Housing Element

Program MI.1.2 Continue code enforcement of the Housing and Fire Prevention Codes and Health and Safety Regulations by appropriate City Departments.	Continue to enforce the Housing and Fire Prevention Codes and Health and Safety Regulations.	Building and Fire departments respond promptly to building and fire code violations. This has compelled a number of landlords and property owners to remedy health and safety code violations.	The City will continue this program in the 2014 Housing Element
Program MI.1.3 Continue to make information available to residents regarding home rehabilitation programs. Increase public awareness of self-help and rehabilitation programs through an outreach program which could include distribution of brochures and canvasing of target neighborhoods.	Ensure that the quality, safety, affordability, and livability of the housing stock in the City of Red Bluff is continually maintained or upgraded.	The City uses State NOFA Schedules and notices the public hearings as a means to contact and disseminate the CDBG funding and availability through the notice of new grant opportunities. The State NOFA process allows Low Income residents access to rehabilitation funding. The City was most recently awarded a CDBG residential rehabilitation grant in 2012 for \$350,000. Brochures about the program have been provided in the lobby at City Hall. Due to limited staffing levels, canvassing of neighborhoods was limited, public notices in the news paper seem to be more effective as the target area is widened. The City, through its consultant, is applying for more CDBG funding.	The City will continue this program in the 2014 Housing Element
Program MI.1.4 Ensure the maintenance of residential areas by monitoring and periodically reviewing the City's capital improvement programs affecting Red Bluff's neighborhoods.	Ensure that the quality, safety, affordability, and livability of the housing stock in the City of Red bluff is continually maintained or up-graded.	Through the Annual budget process and with information provided as a result of infrastructure studies, the City continues to determine areas and facilities of greatest need and allocate funding to improve public facilities where the need is greatest with limited resources.	The City will continue this program in the 2014 Housing Element
Program RC.1.1 Periodically reexamine the zoning ordinance (e.g., every two years) for possible amendments to reduce housing construction costs without sacrificing basic health and safety considerations.	Ensure development fees do not unreasonably contribute to the cost of housing.	The City adopted a Planned Unit Development ordinance that permits flexibility in applying zoning code standards to help meet the needs of affordable housing projects. Fees are set by Council Resolution based on studies, Planning Department fees are among the lowest in Northern California. Example Preliminary Plan Review Cost (Just increased by Council) \$265 and Design Review \$339.	The City will continue this program in the 2014 Housing Element
Program RC.1.2 Periodically survey (e.g., every two years) other cities in Tehama County to ensure that local development fees do not become a constraint on housing production.	Ensure development fees do not unreasonably contribute to the cost of housing.	Fees are set by Council Resolution based on studies, Planning Department fees are among the lowest in Northern California. Example Preliminary Plan Review Cost (Just increased by Council 2012) \$265 and Design Review \$339. The City's fee structure remains comparable to other jurisdictions that serve the County's housing needs. The City has waived certain fees for Non-profit organizations that is utilized on an as needed bases. In all Development Impact fees were waived for a 1 year period with 2 yr. construction extension during this planning period.	

Program RC.1.3 Evaluate zoning and land use regulations on an annual basis for ADA and fair housing compliance. The City will specifically ensure the formal reasonable accommodation process encourages the development, maintenance and improvement of housing for persons with disabilities including minimizing public hearings and relaxing decision making criteria consistent with fair housing regulations.	constraints on the maintenance, improvement and development of	The City has adopted appropriate sections of the State Building Code that address ADA provisions. Further, the city's building standards require a percentage of the units in residential development to be constructed to accommodate person with physical disabilities. However, with recent legislation this Program is no longer relevant, as Certified Access Specialist (CASp) are the only ADA qualified entities to address building CALDAG standards, Public Agency Building departments can no longer issue ADA Waivers with any authority (recommend removing as Zoning Codes authorize types of land use not building code ADA standards).	The City will continue this program in the 2014 Housing Element
Program AH.1.1 Deny condominium conversion of rental units when the City-wide vacancy factor is found to be less than three percent, defined as a "severe housing shortage." If the vacancy factor is more than three percent, the City may allow conversion of one-half the total number of rental units built that year to condominium units.	Retain and conserve the existing supply of high quality housing affordable to low and moderate income households.	The City has received very few inquiries and no formal applications for the conversion of rental units to condominiums. Under existing City codes, no more than 5% of rental stock can be converted annually. Conversions are subject to conditions issued under a conditional use permit and may be subject to tenant relocation recruitments. These factors serve to discourage conversions. Along with City staff communication and support to the California TAC Allocation Committee regarding at risk development, this program seems to function well.	The City will continue this program in the 2014 Housing Element
Program AH.1.2 Provide and maintain a monitoring system with local non-profit housing development organizations to preserve assisted housing units that are eligible to be converted to market rate units in response to the expiration of assisted housing regulatory agreements with State and Federal housing agencies.	Retain and conserve the existing supply of high quality housing affordable to low and moderate income households.	The City relies on the California Housing Partnership Corporation monitoring system that tracks projects that are at-risk. That entity also notifies the regional housing development non-profit serving Red Bluff of the at-risk project. This system is currently being utilized in preserving the affordability of Jackson Manor a 44 unit low income apartment complex.	The City will continue this program in the 2014 Housing Element
Program AH.1.3 Pursue the use of local and State funds to preserve lower income housing opportunities in the City's mobile home parks.	Retain and conserve the existing supply of high quality housing affordable to low and moderate income households.	There are two mobile home parks in the City, one of which is located in subdivision. The lots and the mobile homes in the subdivision are owned by the occupants. Given the ownership of the mobile homes in these parks, there are no preservation issues to be addressed.	The City will continue this program in the 2014 Housing Element

			Int of the
Program AH.1.4 Continue to encourage the use of USDA, HUD, and other programs to maximize participation by low income multifamily housing owners and local residents in various Rental Assistance Programs.	high quality housing	There are currently 8 projects in the City that utilize USDA funding and four that utilize HUD funding. Combined these projects account for 571 of the City's 658 affordable low income and very low income multifamily units. However, the City has added 48 USDA supported very low and low income units developed during this planning period.	The City will continue this program in the 2014 Housing Element
and other Rental Assistant Program contracts to preserve existing	Retain and conserve the existing supply of high quality housing affordable to low and moderate income households.	Most units are not at risk this period, of which last period 276 units were at risk and were preserved. This period Jackson Manor is low risk with 44 Units, of which City staff has appealed to the 2011, 2012 and 2013 State Tax Allocation Committee with the owners as applicants.	The City will continue this program in the 2014 Housing Element
establish an Equal Housing Opportunity Program. This program	Provide service to the community as the Fair Housing Information and referral Office		The City will continue this program in the 2014 Housing Element

Program EO.1.2 The C Red Bluff will continue to information of their rights under housing law by posting and maintaining notices throughou community regarding the City Bluff Planning Department as Housing Information and Refe Office at City Hall located at a Washington Street and at least other public places within the	fair Housing Information and referral Office at the of Red the Fair erral 555	in display racks in the public lobby at City Hall. As needed, City staff	The City will continue this program in the 2014 Housing Element
Program EO.1.3 Refer incidents of discrimination in practices and the sale or rental housing to the Tehama County Attorney and/or the California Legal Assistance (CRLA) for	Housing Information of District and referral Office	r	The City will continue this program in the 2014 Housing Element

APPENDIX B OPPORTUNITIES FOR ENERGY CONSERVATION

I. OPPORTUNITIES FOR ENERGY CONSERVATION

As non-renewable energy resources have been progressively depleted and energy costs continue to rise, people have become increasingly aware of energy conservation measures, primarily as a means to offset and control rising costs. While the use of alternative energy sources is most advantageous in developing new housing, there are numerous energy-conserving measures, which can be retrofitted onto existing, and older housing and which conserve the use of nonrenewable fuels and save money.

Some of the opportunities for energy conservation listed below have been incorporated into actions in the Housing Program section of this element (Beginning on Page 88). For example, the residential rehabilitation program will continue to offer weatherization services in connection with other repair work.

The Pacific Gas & Electric (PG&E) Customer Energy Efficiency Programs mentioned in the sections that follow were in effect at the time of the printing of this publication. These programs are under constant review for effectiveness by the California Public Utilities Commission and PG&E and may change periodically or even be eliminated. For information on current PG&E Customer Energy Efficiency Programs call the local PG&E office or visit the PG&E website at http://www.pge.com or visit the California Public Utilities Commission website at http://www.cpuc.ca.gov.

A. <u>Program Descriptions</u>

Each of California's utilities administers energy efficiency programs designed specifically for their customers' needs. The utilities oversee a set of programs to decrease energy use in the following areas:

- Lighting & Appliances
- Heating, Ventilation and Air Conditioning (HVAC) Systems
- Motors

The utilities also administer programs that target customers when investment decisions are made during retrofits and renovations and during the new construction of buildings and homes.

1. Lighting & Appliances

The lighting and appliance programs are designed to: improve consumer awareness of the energy and non-energy benefits of efficient lighting and appliances; increase the availability and demand for energy efficient products; and promote emerging technologies. Specific techniques applied in a variety of different programs include:

- Promoting ENERGY-STAR® products;
- Offering direct rebates to consumers of energy efficient products;

- Educating consumers, manufacturers and distributors of energy efficient products using web-sites, newsletters, educational workshops, and on-site auditing;
- Targeting multifamily units for volume purchasing of these products;
- Offering financial incentives to manufacturers to increase the supply and lower the price of these products;
- Providing equipment replacement subsidies or rebates; and
- Showcasing new technologies at important consumer locations.

2. Heating, Ventilation and Air Conditioning (HVAC) Systems

Programs focused on HVAC systems seek to: encourage the replacement of inefficient systems with efficient ones; increase consumer recognition of ENERGY-STAR® products; increase training of trade professionals in efficient HVAC systems; encourage design using the "whole-systems" approach; and support the improvement of efficiency standards. These programs accomplish these goals by:

- · Educating consumers through bill inserts and call centers;
- Providing training and technical assistance to HVAC contractors and distributors;
- Providing financial incentives to distributors and installers for stocking and installing efficient units;
- Managing Standard Performance Contract (SPC) programs for commercial customers; and
- Providing financing to residential customers for energy efficient HVAC projects.

3. Motors

This set of programs endeavors to: promote optimal motor system design and sizing; facilitate consumer purchase of efficient motors; and increase the understanding of motor life-cycle costs. These programs accomplish these goals by:

- Offering training and technical assistance to encourage optimal system design and life-cycle cost analysis;
- Supplying on-site motor efficiency tests;
- Managing Standard Performance Contract (SPC) programs; and
- Providing financial incentives to motor distributors to stock and sell greater numbers of high-efficiency motors

B. Retrofits and Renovations

These programs are designed to: increase energy efficient investments at the time of retrofit, renovation, or sale of a home; link interested customers with providers of energy retrofit services; and increase the training of professionals who perform energy efficient retrofits.

Many different market participants can increase the likelihood of an energy efficiency retrofit. These programs not only target residential and commercial customers who either own or are buying a building (including multifamily dwellings, large energy customers and governments),

but also trade professionals (including engineers, designers, contractors and energy consultants), real estate agents, mortgage professionals, and home inspectors. The utilities' retrofit and renovation programs typically include:

- Information on retrofit providers and ENERGY-STAR® windows, equipment, lighting, appliances, etc. for customers planning to buy, sell or renovate a building.
- Energy audits to assist customers in determining their efficiency retrofit needs.
- Providing training and technical assistance for trade professionals through Energy Centers, libraries, and trade shows.
- Providing financing to residential customers for energy efficient projects.

C. New Construction

These programs seek to (1) increase the number of energy efficient new homes and buildings being built, (2) promote the ENERGY-STAR® Qualified New Homes brand, (3) raise awareness of the existence and benefits of energy efficient home mortgages, (4) promote energy efficiency in the professions of architecture and engineering, and (5) promote construction exceeding Title 24 building standards.

Market participants include consumers looking to buy new homes and decision makers in new construction projects; builders, contractors, and manufacturers; real estate agents and mortgage professionals; and architects, engineers and students.

Programs include:

- Targeting information to customers to promote energy efficient homes and mortgages.
- Recognizing new developments that include exemplary energy efficient homes.
- Offering training, design assistance, and information to trade professionals.
- Offering training to sales agents to enable them to more effectively sell efficiency upgrades to home-buyers
- Holding a "green" building design competition for students to encourage formal education in energy efficiency.
- Offering financial incentives to builders of ENERGY-STAR® homes and to the owners, builders, or developers of efficient commercial buildings.
- Working with state and local governments to educate, train, and support people who implement and develop energy codes, standards, and initiatives.

D. CARE: Energy Discount Program

California Alternate Rates for Energy (CARE) is an energy discount program available to low income customers of utilities companies that operate in California. CARE is funded through a rate surcharge paid by all other utility customers.

1. CARE Program for Residential, Single-Family Customers

This program is available to low income single-family households in Red Bluff. Once enrolled in CARE, eligible customers receive a 20% discount off gas and electricity charges each month. CARE customers are also exempt from recent electricity rate increases. After signing up, recertification is required once every two years.

2. CARE for Sub-Metered Residential Facilities

This program extends the same CARE discount of 20% to tenants whose energy is metered and billed by their landlords (mobile home parks, sub-metered apartments and marinas). The discount is provided as a pass-through from the landlord. Recertification is required every two years. Applications are available to landlords and managers, or may be obtained by contacting the utility company.

3. CARE for Qualified Nonprofit Group Living Facilities

Since 1992, the original program has extended CARE discounts to facilities qualifying as group living facilities, homeless shelters, hospices, and women's shelters. All (100%) of the occupants must qualify under the same CARE income limits and the facility must be Federally Tax Exempt, for example, a "501(c)3." These facilities may qualify with either residential or commercial rates, but 70% of the energy used for each meter must be for residential use.

4. CARE for Qualified Agricultural Employee Housing Facilities

Legislation in 1996 further extended the CARE program to migrant farm worker housing owned and operated by the State Office of Migrant Services (OMS), privately owned and licensed employee housing, and nonprofit migrant housing. Like the CARE for Qualified Nonprofit Group Living Facilities, each type of facility has its own separate qualifications for licensing, tax exemption, and energy use.

E. Qualifying Incomes Effective June 1,2013

A household's gross annual income may not be more than, these CARE income guidelines. They are increased once a year to allow for inflation.

TABLE B-1
OUALIFYING INCOME FOR CARE PROGRAM

#20 F00
\$30,500
\$35,800
\$43,200

Source: California Public Utilities Commission, 2009.

F. CARE Applications

Contact your utility company for a CARE application at either the phone number on your bill or at the following phone numbers:

PG&E: 866-PGE-CARE

1. CARE Automatic Enrollment

The California Public Utilities Commission (PUC) approved a new way of increasing the number of energy customers in the CARE program in July 2002. Initially, this is for customers of Pacific Gas & Electric (PG&E), Edison, The Gas Company (SoCal Gas), and San Diego Gas and Electric (SDG&E). It will allow those participating in the following programs to be automatically enrolled in CARE:

California Department of Health Services:

- Medi-Cal
- Women, Infants and Children (WIC)
- Managed Risk Medical Insurance Board
- Healthy Families

Department of Community Services and Development

• Energy Assistance Programs (Low Income Home Energy Assistance, for example)

Source: California Public Utilities Commission, 2003

APPENDIX C GLOSSARY

I. HOUSING ELEMENT TERMS

The following definitions are provided for common Housing Element terms:

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

Accessible Units: Indicates 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 includes mortgage, principle 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 are 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: "Affordable Housing" refers to 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: Assisted housing refers to 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: Applies to 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 non-renewal of subsidy arrangements.

Below Market Rate (BMR) Unit: A BMR unit is a housing unit that sells or rents for less than the going market rate. It is 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 y 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 U.S. Department of Housing and Urban Development's Shelter Plus Care, Section 8 Moderate Rehabilitation Single-Room Occupancy Dwellings (SRO) Program, and Supportive Housing Program. (U.S. 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 U.S. 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 are 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: This refers to the number of housing units on a unit of land (e.g. ten 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 amount of units affordable to lower income households.

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.

Downpayment Assistance: The most popular loans for these programs are with the Federal Housing Administration (FHA). FHA allows 100 percent gift funds for your 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 pay it back over a specified period.

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 land owner or other authorized party to improve a property. Such right is usually expressed in terms of a use and intensity allowed under existing zoning regulation.

Dwelling Unit: Any residential structure, whether or not attached to real property, including condominium and cooperative units and mobile or manufactured homes. It 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 are 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 the 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 U.S. 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): Fair Fair Market Rents are 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). Fair Market Rents are used for the Section 8 Housing Choice Voucher Program and other HUD programs and are published annually by HUD.

Farm Labor Housing (Farm Worker): Units for migrant farm workers that can be available for transitional housing for the homeless when not occupied by migrant farm workers.

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.

FHA-Insured: The Federal Housing Administration insured 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: The General Plan is a legal document, adopted by the legislative body of a City or County, setting forth policies regarding long-term development.

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

Habitable (room): A habitable room is 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: Habitat for Humanity is 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. The homeowners' monthly mortgage payments are used to build still more Habitat houses.

Hispanic or Latino: In decennial census data, Hispanics or Latinos are those who classify themselves in one of the specific Hispanic or Latino categories listed on the census questionnaire — "Mexican," "Puerto Rican," or "Cuban" — as well as those who indicate that they are "other Spanish, Hispanic, or Latino." People who do not identify with one of the specific origins listed on the questionnaire but indicate that they are "other Spanish, Hispanic, or Latino" are those whose origins are from Spain, the Spanish-speaking countries of Central or South

America, the Dominican Republic, or people identifying themselves generally as Spanish, Spanish-American, Hispanic, Hispano, Latino, and so on. People who are Hispanic or Latino may be of any race. There are two important changes to the Hispanic origin question for Census 2000. First, the sequence of the race and Hispanic origin questions for Census 2000 differs from that in 1990; in 1990, the race question preceded the Hispanic origin question. Second, there was an instruction preceding the Hispanic origin question in 2000 indicating that respondents should answer both the Hispanic origin and the race questions. This instruction was added to give emphasis to the distinct concepts of the Hispanic origin and race questions and to emphasize the need for both pieces of information.

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. (U.S. 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

Housing Authority: An organization established under state law to provide housing for lowand 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: Housing Choice Voucher Program (formerly known as Section 8) 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.

HUD: The United States Department of Housing and Urban Development is 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 non-metropolitan 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 Limit: Low-income households are defined as households with incomes between 50 percent and 80 percent of the area median household income.

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 LIHTC Program may seem complicated, but many local housing and community development agencies are effectively using these tax credits to increase the supply of affordable housing in their communities. This topic is designed to provide a basic introduction to the LIHTC Program.

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.

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

McKinney-Vento Act: The primary federal response targeted to assisting homeless individuals and families. The scope of the Act includes: outreach, emergency food and shelter, transitional and permanent housing, primary health care services, mental health, alcohol and drug abuse treatment, education, job training, and child care. There are nine titles under the McKinney-Vento Act that are administered by several different federal agencies, including the U.S. Department of Housing and Urban Development (HUD). McKinney-Vento Act Programs administered by HUD include: Emergency Shelter Grant Program Supportive Housing Program, Section 8 Moderate Rehabilitation for Single-Room Occupancy Dwellings, Supplemental Assistance to Facilities to Assist the Homeless, and Single-family Property Disposition Initiative. (U.S. House Bill 2163).

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 family size.

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

Mixed Use: This refers to different types of development (e.g. residential, retail, office, etc.) occurring on the same lot or in close proximity to each other. City and County's 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 semipermanent 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 (MCCs): The MCC is a Federal Income Tax Credit Program. An MCC increases the loan amount you qualify for and it increases an applicant's takehome pay. The MCC entitles applicants to take a federal income tax credit of twenty percent (20 percent) of the annual interest they pay on their home mortgage. Because the MCC reduces an applicant's federal income taxes and increases their net earnings, it helps homebuyers qualify for a first home mortgage. The MCC is registered with the IRS, and it 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 which 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. (U.S. 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. (U.S. House Bill 2163)

Persons 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. (U.S. 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: The U.S. Department of Housing and Urban Development (HUD) administers Federal aid to local housing agencies (HAs) 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 scattered site single-family homes.

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% of the tenants' adjusted monthly income.

Rent-to-Own: A development is financed so that at a certain point in time, the rental units are available for purchase based on certain restrictions and qualifications.

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

Second Units: Also referred to as "granny" or "in-law apartments." Second units 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.

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

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.

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 such as those defined below.

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 form 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: VA guaranteed loans are 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, VA will guarantee a portion of it to the lender. This guaranty 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 they served on active duty in a conflict or not. (U.S. House Bill 2163).

Workforce Housing: Refers to 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: Zoning is an activity under taken 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 "capitol" 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.

II. U.S. CENSUS TERMS

Children: The term "children," as used in tables on living arrangements of children under 18, are 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 own children of the person(s) maintaining the subfamily>) For each type of family unit identifies in the CPS, the count of "own children under 18 year 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.

Ethnic Origin: People of Hispanic origin were identified by a question that asked for self-identification of the persons' origin or descent. Respondents were asked to select their origin (and the origin of other household members) from a "flash card" listing ethnic origins. People of Hispanic origin in particular, were those who indicated that their origin was Mexican, Puerto Rican, Cuban, Central or South American, or some other Hispanic origin. It should be noted that people of Hispanic origin may be of any race.

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: Refers to the number of people in a family.

Family type: Refers to 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: A 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 units: Overcrowded units are occupied housing units that have 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 (2000), 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.

Race: The race of individuals was identified by a question that asked for self-identification of the person's race. Respondents were asked to select their race from a "flashcard" listing racial groups.

Severely Overcrowded: Are occupied housing units with 1.51 or more persons per room.

Single-family detached homes: This is 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.

Single-family attached housing: This is 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 non-residential structures.

Tenure: Refers to 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 a floor/ceiling.

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.

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 percent.

Vacancy Rate: The housing vacancy rate is the proportion of the housing inventory that is available "for sale" or "for rent." It is 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.

White: In decennial census data, the White category includes persons having origins in any of the original peoples of Europe, the Middle East, or North Africa. It includes people who indicate their race as "White" or report entries such as Irish, German, Italian, Lebanese, Near Easterner, Arab, or Polish. The "alone" designation, as used with decennial census data, indicates that the person reported only one race.

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 housing units under construction that met the housing unit definition—that is, all exterior windows, doors, and final usable floors were in place—the category "1999 or 2000" was used for tabulations. For mobile homes, houseboats, recreational vehicles, etc, the manufacturer's model year was assumed to be the year built. The data relate to the number of units built during the specified periods that were still in existence at the time of enumeration.

APPENDIX D HCD REVIEW WORKSHEET