



El Dorado County: West Slope Housing Element Update

September 9, 2020



Workshop Agenda

» Introductions

» Housing Element:

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

» Key Changes to State Housing Law

» Schedule

» Questions & Answers

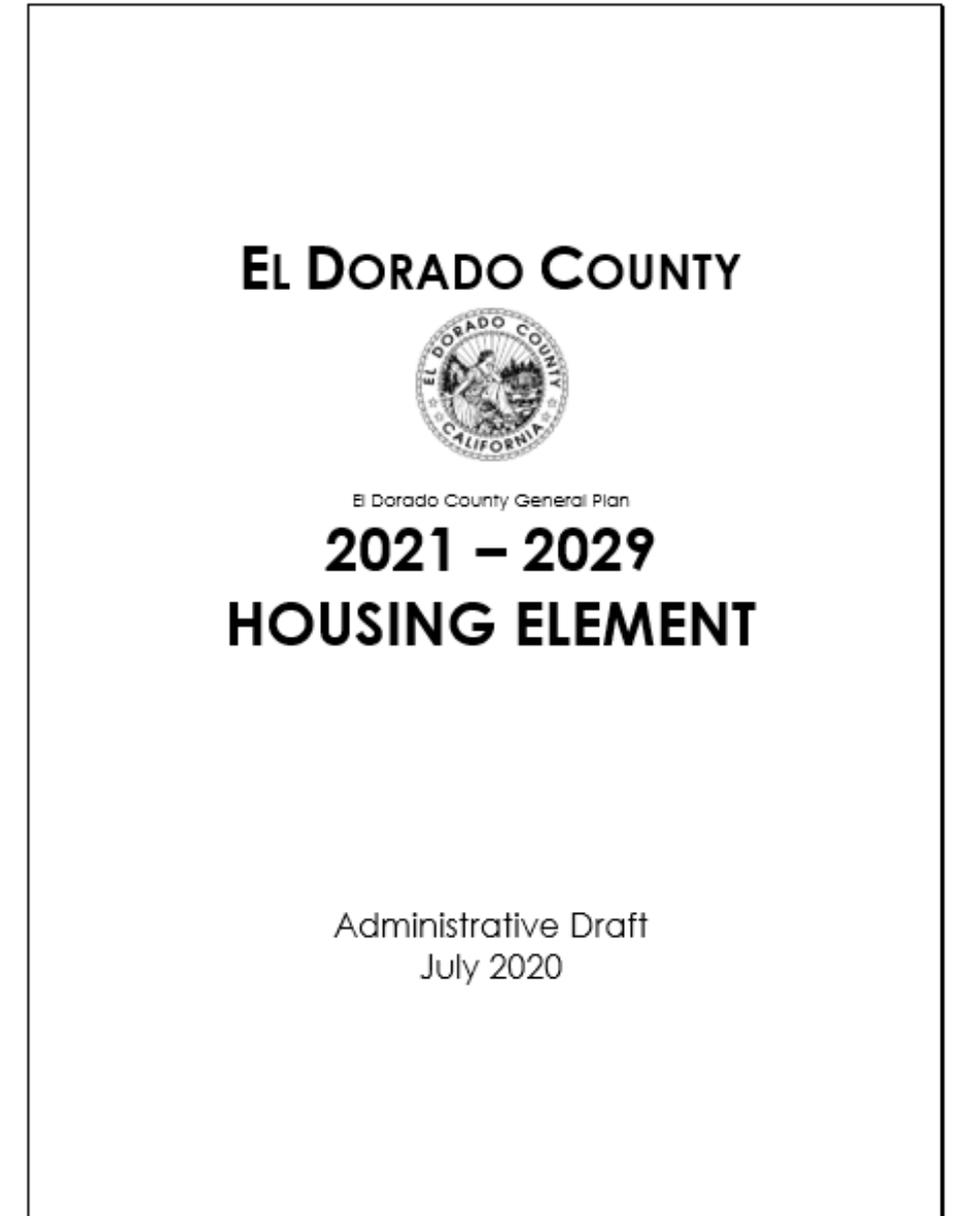
Housing Element Overview

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

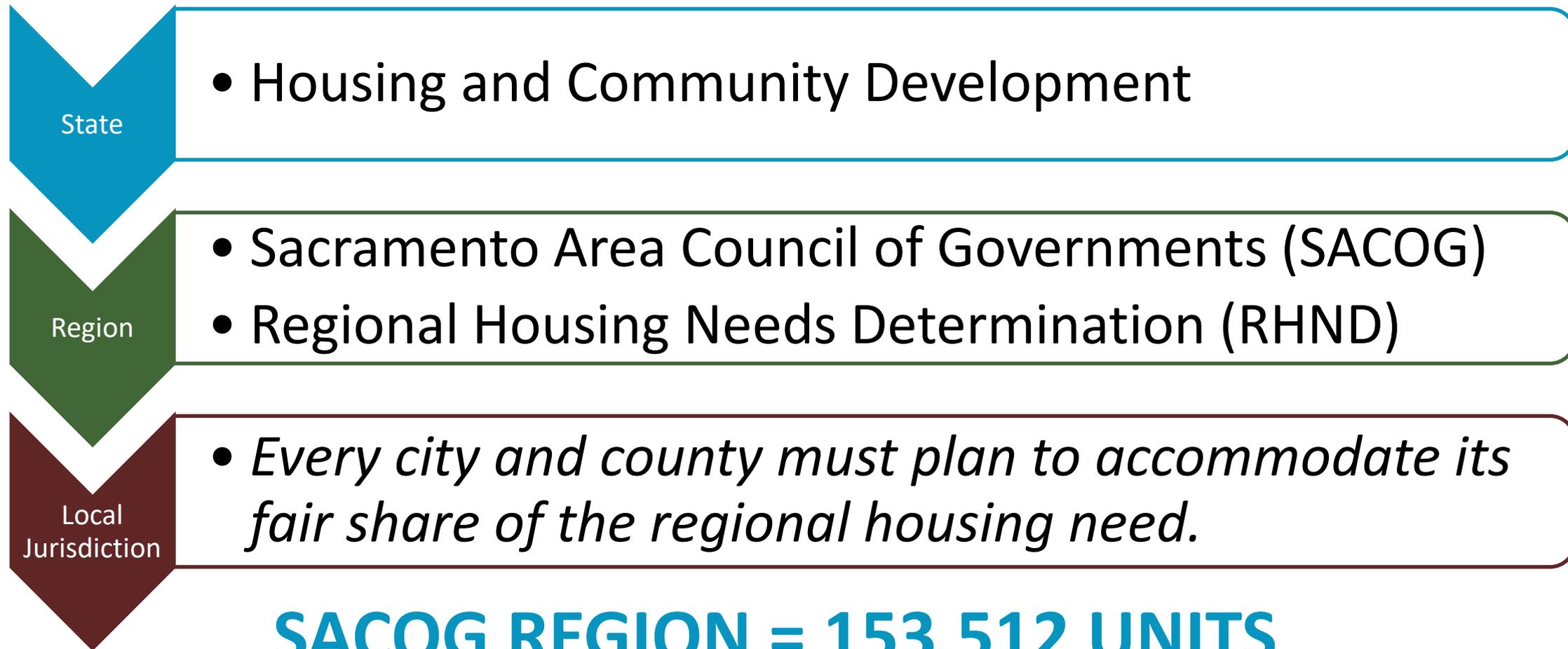


Housing Element Contents

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



Regional Housing Needs Allocation (RHNA)



SACOG REGION = 153,512 UNITS

UNINCORPORATED EL DORADO COUNTY, WEST SLOPE = 4,994

UNINCORPORATED EL DORADO COUNTY, TAHOE BASIN = 359

El Dorado County's 2021 – 2029 RHNA Allocation

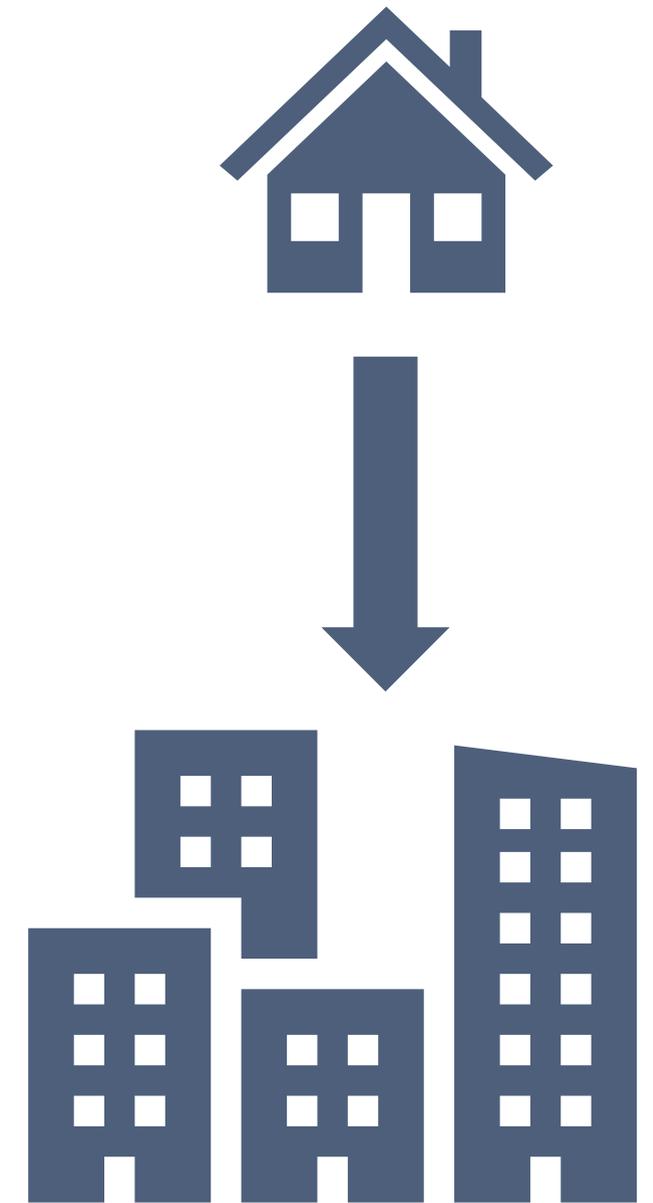
Income Category	Unincorporated El Dorado County	Tahoe Basin	Zoning Required to Meet Need
Very Low Income (<50% of Median Income)	1,350	91	High-density residential (20-30 units/acre minimum)
Low Income (50%-80% of Median Income)	813	55	High-density residential (20-30 units/acre minimum)
Moderate Income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

} **2,309 units**

Accommodating the RHNA

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

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



Meeting the RHNA

How does the County implement RHNA?

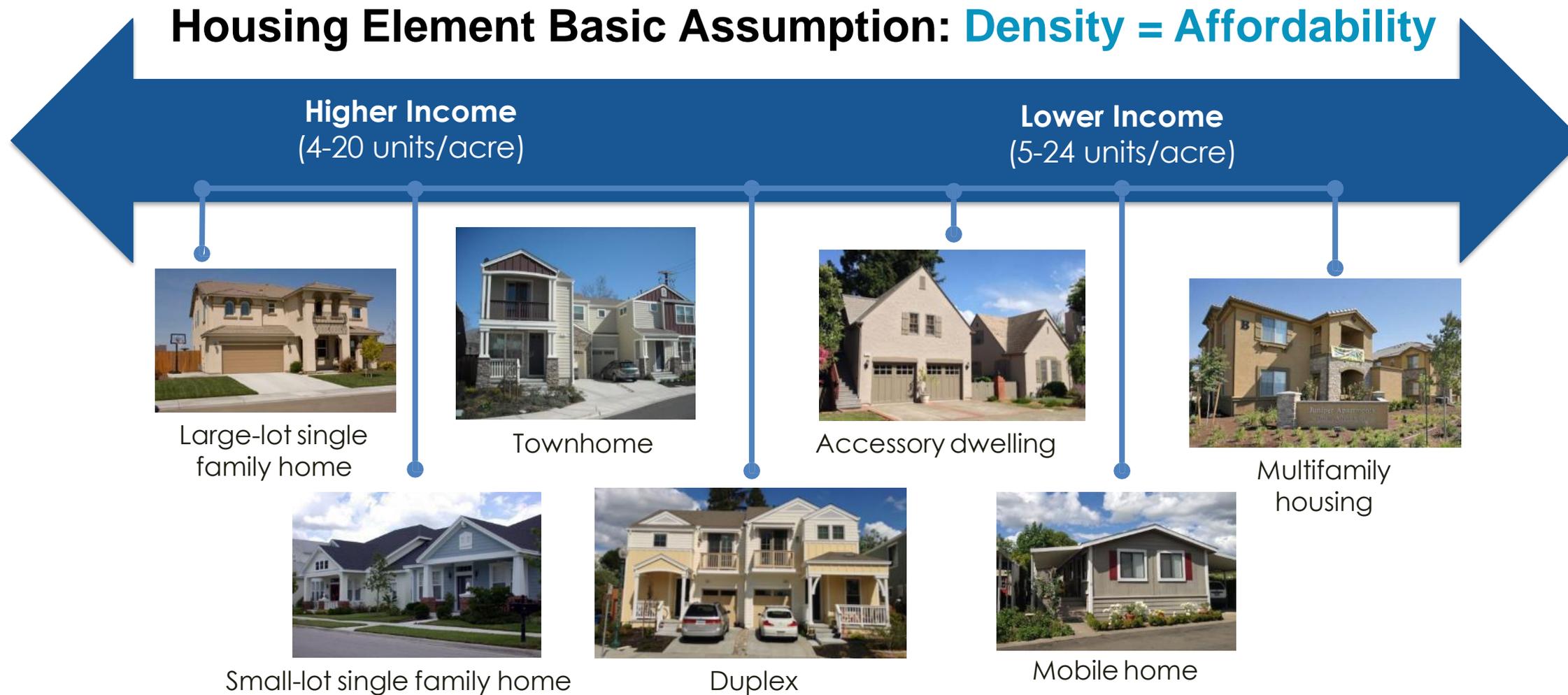
- » County must show how it plans to meet the unit needs identified
- » Primarily this is done by zoning specific sites to accommodate various housing types and income levels
 - Different sizes and configuration of housing – “affordable by design”
 - Relationship between housing density and housing affordability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

Vacant Land Inventory

» Current Residential Densities:

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

Housing Types and Affordability



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

Land Inventory

» Parcel and Housing Unit Summary for El Dorado County RHNA Inventory

RHNA Land Inventory		
Housing Type/Action	Parcels	Units
2013-2021 Housing Element		
Total Vacant	68	1,322
Total Zoning Update Vacant	35	1,447
Subtotal	103	2,769
Total Underutilized	19	675
Underutilized Zoning Update	23	389
Subtotal	42	1,064
Grand Total	145	3,833
2019 Housing Element Revisions		
Removed	-18	-464
Added	16	542
Net Gain/Loss	-4	78
Total RHNA capacity	144	3,911

Existing Needs Assessment



What does Low-Income mean?

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

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

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

Who is considered Low-Income?

- » State and HUD define affordability level
- » Affordability levels are countywide – **Median Income is \$86,300**
- » ***Approximately 37% of households in the county fall into the lower income category***

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

Sources: 2020 HCD Income Levels, 2012-2016 CHAS

How affordable is El Dorado County?

- » Median Sales Price Countywide: **\$454,800**
- » Maximum Affordable Sale Price:
 - Moderate-Income: **\$387,700**
 - Low- Income: **\$258,600**

West Slope	Median Home Value July 2020
El Dorado	\$382,700
Cool	\$354,900
Pollock Pines	\$324,257

Sources: Zillow.com, 2014-2018 American Community Survey

Is renting more affordable than buying?

» Median rent

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

» Mortgage Payment

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



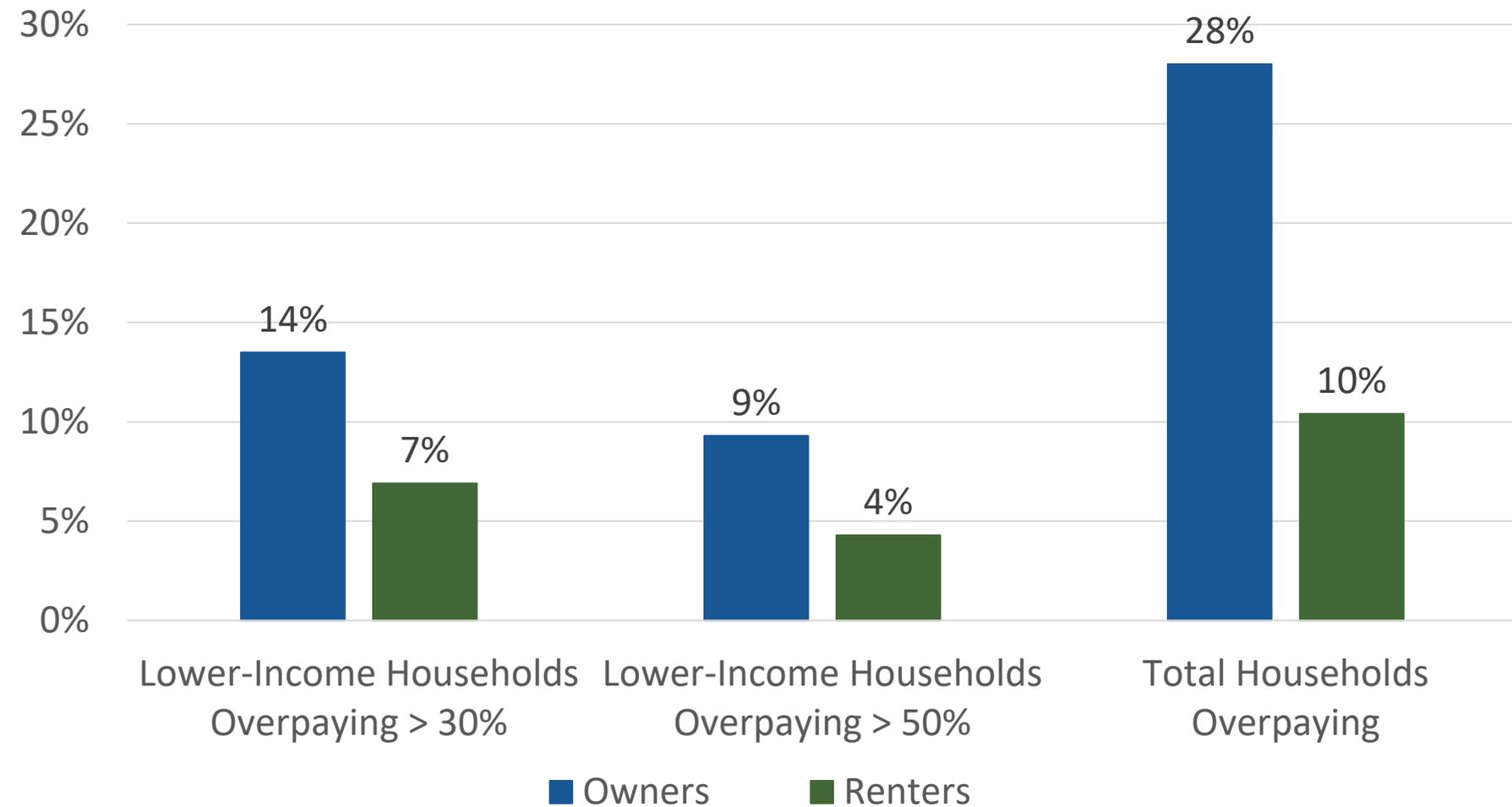
Sources: Data Zillow.com; image via Trulia.com

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

Who is effected by high prices?

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

Percent of Households Overpaying for Housing

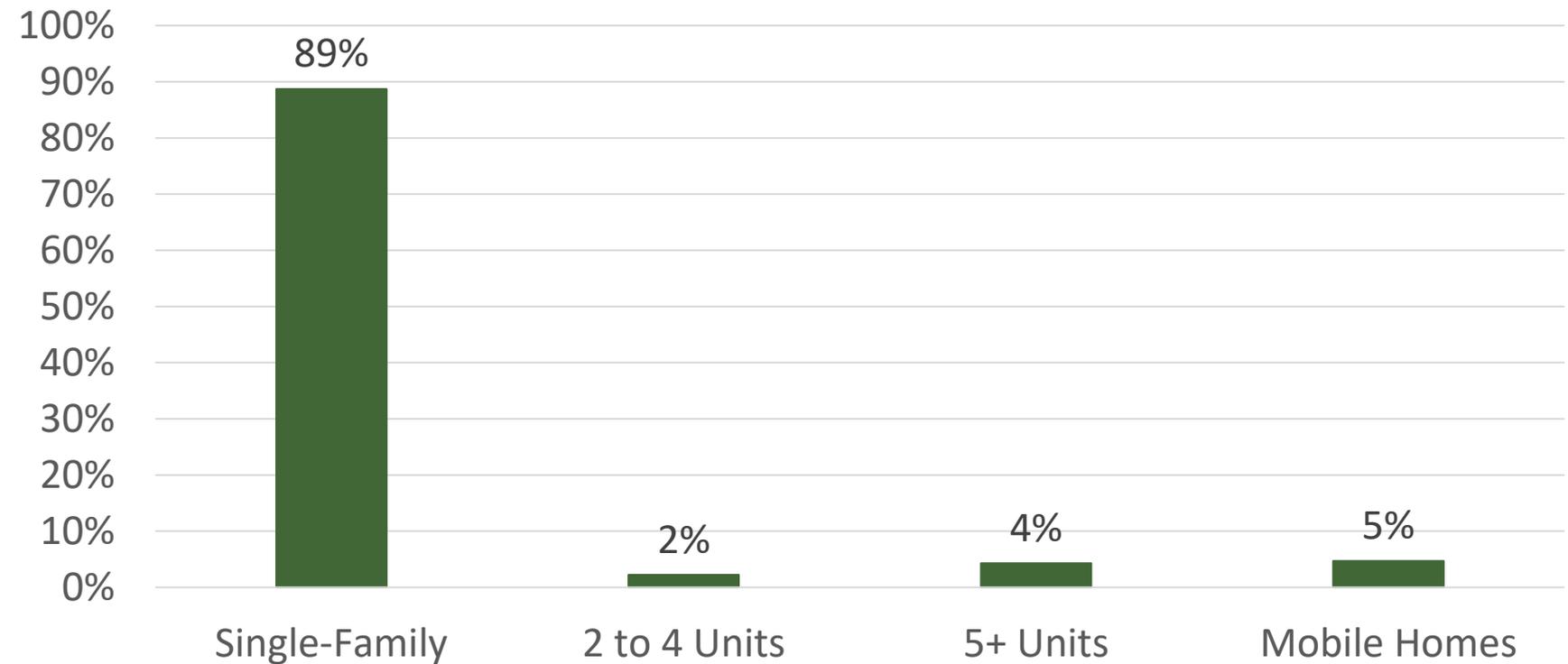


Source: Comprehensive Housing Affordability Strategy (CHAS) database, 2012-2016

Housing types in the community

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

Percentage of Total Housing Units by Type
Unincorporated El Dorado County



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



What special housing needs should we consider?

613 Residents
Experiencing
Homelessness

39% of Residents
are Seniors

13% of Residents
have a Disability

10% of
Households are
Female-Headed

9% of Households
are Extremely-
Low Income

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

Key Changes to State Housing Law



AB 1397 – Adequate Housing Element Sites

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



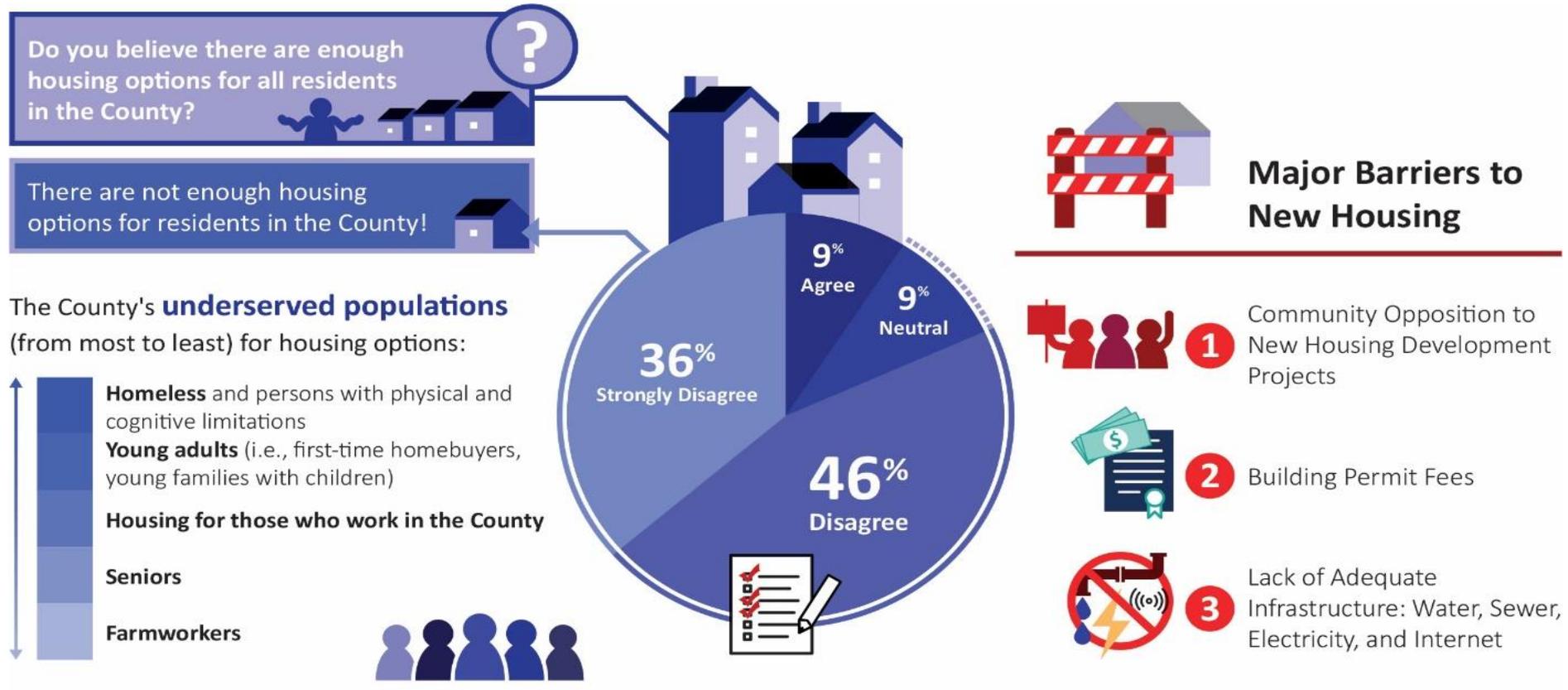
Public Outreach



Public Outreach

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

Survey Results



Project Schedule



Project Schedule



Thank you

