

**Table B-9
2015 State Income Limits, Siskiyou County**

Income Category	Number of Persons in Household							
	1	2	3	4	5	6	7	8
Extremely Low	\$12,150	\$15,930	\$20,090	\$24,250	\$28,410	\$32,570	\$35,300	\$37,600
Very Low	\$20,300	\$23,200	\$26,100	\$28,950	\$31,300	\$33,600	\$35,900	\$38,250
Lower	\$32,450	\$37,050	\$41,700	\$46,300	\$50,050	\$53,750	\$57,450	\$61,150
Median	\$40,550	\$46,300	\$52,100	\$57,900	\$62,550	\$67,150	\$71,800	\$76,450
Moderate	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,200	\$91,750

Source: California Department of Housing and Community Development 2014

Table B-10 shows the poverty rates for various age groups, as well as for single-parent households, in the city. The poverty rate is the percentage of people in a given group that live below the poverty level out of the total population. The City's overall poverty rate is approximately 23.1 percent, with 97 persons under 18 years of age living below the poverty level.

The poverty rate is substantially higher for individuals in female-headed single-parent households than it is for other households. The "percent below poverty level" illustrates the proportion of each subpopulation out of the total living below poverty level. This column indicates that approximately 44 percent of all households with children under the age of 18 that are living in poverty are headed by single-parent females, while approximately 56 percent of these households are headed by two parents.

**Table B-10
Population Below Poverty Level, 2010**

	Below Poverty Level	Percent Below Poverty Level	Percent of Total; Population /Households
Children < 18 years	97	25.5%	5.9%
Adults (18-64)	269	70.6%	16.3%
Elderly (65+)	15	3.9%	0.9%
Total Persons Below Poverty Level	381	100%	23.1%
Male-Headed Single-Parent Households	0	0.0%	0.0%
Female-Headed Single-Parent Households	22	44.0%	2.9%
Two-Parent Households	28	56.0%	3.7%
Total Families Below Poverty Level	50	100%	6.6%

Source: 2007-2011 American Communities Survey, Table S1701 and B17012, US Census

Employment

Table B-11 illustrates labor force information, including that approximately 80 percent of the labor force in the city is employed. Thus, the unemployment rate is approximately 20 percent. While this number reflects high unemployment in the city in the midst of a major global recession, it is also higher than that of either Siskiyou County or the state.

**Table B-11
Labor Force, 2010**

	City of Dunsmuir	Siskiyou County	California
Labor Force	771	19,594	18,631,272
Employment	614	15,370	16,749,514
Unemployment	157	3,440	1,881,758
Unemployment Rate	20%	13%	10%

Source: 2007–2011 American Communities Survey, Table S2301

The region's fastest-growing occupations are listed in **Table B-12**. While this information is not specific to the city, it is nevertheless applicable because residents of Dunsmuir work both within and outside of the City of Dunsmuir. According to the Department of Housing and Community Development (HCD), the 2013 median income for Siskiyou County is \$57,900, which, assuming an annual work schedule of 2,080 hours, equals \$27.83 per hour. Of the ten fastest-growing occupations, only two—physical therapists and management analysts—have a median hourly wage that is on par with the County's median hourly wage. **Table B-13** notes the County's largest employers by city. Employment industries and median incomes within the City of Dunsmuir are provided in **Table B-14**.

**Table B-12
Ten Fastest-Growing Occupations, Siskiyou County, 2008–2018**

	Median Hourly Wage	Estimated Employment		Percent Change
		2006	2016	
Pharmacy Technicians	\$18.42	180	230	28%
Fitness Trainers and Aerobics Instructors	\$9.42	300	380	27%
Hotel, Motel, and Resort Desk Clerks	\$10.19	230	290	26%
Physical Therapists	\$36.52	120	150	25%
Management Analysts	\$28.06	260	320	23%
Medical Assistants	\$14.59	260	320	23%
Water and Liquid Waste Treatment Plan and System Operators	\$22.65	180	220	22%
Home Health Aides	\$9.93	230	280	22%
Social and Human Service Assistants	\$15.10	150	180	20%
Heating, Air Conditioning, and Refrigeration Mechanics and Installers	\$22.04	150	180	20%

Source: California Employment Development Department, April 2013; Table B25106; Siskiyou County 5th Cycle Housing Element Data Packet

**Table B-13
Largest Employers, City of Dunsmuir, 2013**

Employer Name	Location	Industry	Range of Number of Employees
Siskiyou County Sheriffs Office	Dunsmuir	Police Departments	50-99
Union Pacific Railroad	Dunsmuir	Railroads	250-499

Source: California Employment Development Department, 2013. Major Employers in Siskiyou County.

**Table B-14
Employment and Median Income by Industry, City of Dunsmuir, 2010**

Industry	Employed	Median Income
Educational services, and health care and social assistance	183	30%
Retail trade	111	18%
Arts, entertainment, and recreation, and accommodation and food services	85	14%
Construction	44	7%
Public administration	36	6%
Manufacturing	35	6%
Professional, scientific, and management, and administrative and waste management services	32	5%
Other services, except public administration	22	4%
Wholesale trade	15	3%
Transportation and warehousing, and utilities	15	3%
Information	11	2%
Finance and insurance, and real estate and rental and leasing	9	2%
Agriculture, forestry, fishing and hunting, and mining	5	1%
Civilian employed population 16 years and over	603	100%

Source: Siskiyou County 5th Cycle Housing Element Data Packet, 2013; ACS DP-03 2007-2011

Commute

Commute distance and travel time is an important factor in housing availability and affordability and is also an indicator of jobs/housing balance. Communities with extended commutes generally have a poor jobs/housing balance, while communities with short average commutes tend to have a strong jobs/housing balance. The burden of the additional costs associated with extended commuting disproportionately affects lower-income households who must spend a larger portion of their overall income on fuel. This, in turn, affects a household's ability to occupy decent housing without being overburdened by cost.

Table B-15 indicates that the vast majority of Dunsmuir residents work in the city or in nearby McCloud, Weed, or Mt. Shasta, as the travel time to work for more than 75 percent of Dunsmuir residents is less than 25 minutes. The City of Mount Shasta is 12 miles from Dunsmuir, whereas the City of Weed is 19 miles away, and the City of McCloud is 17 miles away.

**Table B-15
Travel Time to Work**

Place	Less than 10	10 to 24	25 to 44	45 to 59	More than 60
Dunsmuir, CA	26.3%	50.7%	6.4%	6.6%	10.0%

Source: ACS 2008-2012 (S0802)

The information in **Table B-15** indicates that many of Dunsmuir residents' jobs are within 20 miles of the city.

Table B-16 provides wages for Dunsmuir residents and for workers employed in Dunsmuir. In 2010, nearly half of all workers employed in Dunsmuir (49 percent) earned \$1,250 per month or less, in comparison to 37 percent of Dunsmuir residents who earned \$1,250 per month or less. In 2010, 137 residents of Dunsmuir, or 24% of employed residents, earned more than \$3,333 per month. Of workers employed in Dunsmuir, just 16 percent earned more than \$3,333 per month.

**Table B-16
Worker Wages, 2010**

Wage Category	Workers Employed in Dunsmuir		Residents of Dunsmuir		Total	
	Number	Percent	Number	Percent	Number	Percent
\$1,250 per month or less	77	49%	215	37%	292	40%
\$1,251 to \$3,333 per month	56	35%	224	39%	280	38%
More than \$3,333 per month	25	16%	137	24%	162	22%
Total	158	100%	576	100%	734	100%

Source: US Census Bureau. 2013. Longitudinal Employer-Household Dynamics, OnTheMap application. <http://onthemap.ces.census.gov>.

SPECIAL NEEDS HOUSEHOLDS

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

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

Senior Population

The limited incomes of many elderly people make it difficult for them to find affordable housing. Further, many seniors also have physical disabilities and/or dependence needs that limit their selection of housing. According to the 2010 Census, 210 persons in the City of Dunsmuir are 65 years and older. These 210 persons account for approximately 27 percent of the total population of the city. The majority of seniors own their own homes. As shown in Table B-17, approximately 73 percent of senior households live in owner-occupied housing—an increase from 66 percent in 2000. US Census

Table B-17
Senior Households by Tenure, 2000–2010

	2000		2010	
	Households	Percent	Households	Percent
Owner-Occupied				
65 to 74 years	77	29%	76	36%
75 years and older	98	37%	77	37%
Renter-Occupied				
65 to 74 years	43	16%	49	23%
75 years and older	49	18%	8	4%
Total Senior Households	267	100%	210	100%

Source: 2000 US Census Bureau, Table HCT002, Summary File 3; 2010 US Census Bureau, 2006-2010 ACS, Table B25116

Table B-18 identifies the licensed senior care facilities in the vicinity of the city along with the capacity of each facility. While the table indicates that there are no facilities in the City of Dunsuir, there are a few facilities located in the City of Mt. Shasta 12 miles to the north.

Table B-18
Senior Care Facilities

Facility Name	Address	Capacity
Eskaton President G. Washington	1020 Kingston Drive, Mt. Shasta	795
Shasta Manor I and II	1198 Kingston Drive, Mt. Shasta	22
Shasta View Nursing Center	445 Park Street, Weed	59
Laurel Crest Manor Residential Care	201 Eugene Avenue, Mt. Shasta	6

Source: Communication with facility staff; California Department of Public Health; California Department of Social Services.

Persons with Disabilities

Table B-19 illustrates the population of persons with disabilities who may require housing with special features such as wheelchair ramps, special doorbells, roll-in showers, high-set toilets, or other adaptive devices or medical equipment. The majority of individuals in the city with disabilities are in the working age group (16 to 64). Most of the disabilities in this group are either physical (20.3 percent) or employment-related (20.7 percent). **Table B-20** reports employment status for 16–64-year-old persons with a disability. Of total working age residents with a disability, 116 persons are employed.

Table B-19
Persons with Disabilities by Age Group, 2000

	Number	Percent
Total 5-15 years	19	1.8%
Sensory	0	0.0%
Physical	0	0.0%
Mental	19	1.8%
Self-care	0	0.0%

	Number	Percent
Total 16-64 years	811	75.0%
Sensory	53	4.9%
Physical	220	20.3%
Mental	150	59.5%
Self-care	56	5.2%
Go-outside-home	108	10.0%
Employment	224	20.7%
Total 65 and older	252	23.3%
Sensory	52	4.8%
Physical	104	9.6%
Mental	29	2.7%
Self-care	23	2.1%
Go-outside-home	44	4.1%
Total Persons with Disabilities	1,082	100%

Source: Siskiyou County 5th Cycle Housing Element Data Packet 2013, US Census, 2000

**Table B-20
Employment Status for Disabled Persons, 2000**

Employment Status	Working Age Residents with a Disability (16 to 64 year olds)
	Persons
Employed	116
Not Employed	294

Source: Siskiyou County 5th Cycle Housing Element Data Packet 2013 (Census 2000)

Note: Although the Siskiyou County 5th Cycle Housing Element Data Packet provides working age residents for ages 5-64, it assumes that there are no working age residents below the age 16 years old.

Persons with disabilities typically have special housing needs because of their fixed or limited incomes, the lack of accessible and affordable housing that meets their physical and/or developmental capabilities, and the higher health costs associated with their disabilities. According to the 2000 Census, 1,082 Dunsuir residents, or approximately 56.3 percent of the population, have some type of disability. Of these persons, 252 are age 65 years or older.

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

Persons with Developmental Disabilities

Senate Bill (SB) 812 requires the City to include the needs of individuals with a developmental disability within the community in the special housing needs analysis. 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.

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 California 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 of California that provides point of entry to services for people with developmental disabilities. The center is a private, nonprofit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families. **Table B-21**, provided by the Far North Regional Center, provides information about Dunsmuir's population of developmentally disabled persons.

**Table B-21
Developmentally Disabled Residents by Age**

Zip Code	0-14 Years	15-22 Years	23-54 Years	55-65 Years	65+ Years	Total
96025	2	4	1	1	1	9

Source: Siskiyou County 5th Cycle Housing Element Data Packet 2013

Table B-22 provides information about developmentally disabled residents by residence type. There are a number of housing types appropriate for people living with a development disability: rent-subsidized homes, licensed and unlicensed single-family homes, inclusionary housing, Section 8 vouchers, special programs for home purchase, HUD housing, and SB 962 homes. The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the types of considerations that are important in serving this need group. Incorporating "barrier-free" design in all new multi-family housing (as required by California and federal Fair Housing laws) is especially important to provide the widest range of choices for disabled residents. Special consideration should also be given to the affordability of housing, as people with disabilities may be living on a fixed income.

In order to assist in the housing needs for persons with developmental disabilities, the City will implement programs to coordinate housing activities and outreach with the Far North Regional Center and encourage housing providers to designate a portion of new affordable housing developments for persons with disabilities, especially persons with developmental disabilities, and pursue funding sources designated for persons with special needs and disabilities. Program HE.1.2.6 is proposed to specifically address the needs of the developmentally disabled.

**Table B-22
Developmentally Disabled Residents by Residence Type in Dunsmuir**

Zip Code	Home Parent/Guardian	Independent Living	Other	Total
96025	5	4	0	9

Source: Siskiyou County 5th Cycle Housing Element Data Packet 2013

Single-Parent and 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. Also, single-parent households with small children may need to pay for child care, which further strains limited incomes. The City recognizes these problems and has included policies and programs in this document to address affordability, overcrowding, and discrimination for all segments of the population.

Table B-23 illustrates the number of households that are headed by a female with no husband present. Female-headed households with no husband present account for approximately 11 percent of all households in the city. Of these households, the majority are renters. **Table B-24** reports the presence of children in female-headed households, as well as poverty indicators for female-headed households. Female-headed households with their own children make up approximately 6 percent of all households in the city and 58 percent of all female-headed households. Female-headed households under the poverty level make up 26 percent of all female-headed households, and 3 percent of total city households.

Table B-23
Single-Parent Households, 2010

	Households	Percent of Total Occupied Households
Owner-Occupied (Female Householder)	33	4%
Renter-Occupied (Female Householder)	51	7%
Total (Female Householder)	84	11%
Total City Households	763	100%

Source: 2010 US Census, Table QT-H3US Census

Table B-24
Female Householders by Children Present and Poverty, 2010

Householder Type	Dunsmuir	
	Number	Percent of Total Households
Female-Headed Households	84	10%
Female Heads with Own Children	49	6%
Female Heads without Children	35	4%
Total Householders	838	100%
Female-Headed Householders under the Poverty Level	22	3%
Total Families under the Poverty Level	435	52%

Source: Siskiyou County 5th Cycle Housing Element Data Packet 2013

*Note: Total female-headed households and female-householders with children provided by 2010 Census; female heads without children calculated. Data on total householders and female-headed households provided in the Siskiyou County 5th Cycle Housing Element Data Packet, 2013.

Large Families

A large family is one with five or more family members. Large families are considered a special needs group because they need larger homes, but don't necessarily earn enough to afford the premium price of a larger home. Those homes are often a luxury out of the range of affordability for lower-income families. Thus, a large family may struggle to find suitable affordable housing. The number of large families in the city is shown by tenure in **Table B-25**. Between 2000 and 2010, the number of large households decreased by approximately 28 percent, or 19 households. The number of renter-occupied households decreased by approximately 29 percent, while the number of large owner-occupied households decreased by approximately 27 percent.

Table B-25
Large Households by Tenure, 2000–2010

	2000		2010	
	Households	Percent of Total Households	Households	Percent of Total Households
Owner-Occupied Large Households	33	4%	24	3%
Renter-Occupied Large Households	35	4%	25	3%
Total Large Households	68	8%	49	6%
Total Households	867	100%	763	100%

Source: 2000 US Census, Table QT-H2; Siskiyou County 5th Cycle Housing Element Data Packet, 2013

Homeless Persons and Families

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

Emergency Shelters

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

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

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

Transitional Shelters

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

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.

Single-room occupancy (SRO) units, which are often converted hotels and motels, can be an appropriate type of temporary or permanent housing for extremely low-income persons. However, the City's Zoning Ordinance does not specifically define SRO units, nor does it allow similar uses (e.g., rooming and boardinghouses) in any district. Therefore, in order to facilitate the development of SROs and increase housing options for extremely low-income persons, the City has amended its Zoning Ordinance to include the definition of SRO units, as well as describe specific development standards for these units.

Homeless Population

Homeless persons in need of emergency shelter have rarely been an issue in Dunsmuir. The Siskiyou County Sheriff's Office, which provides law enforcement for the city, reports that the city lacks a permanent homeless population, and that transients are the only homeless persons they encounter. According to the Sheriff's Office, approximately 10 transients may pass through the city over the course of a week during the warmer months of April through October, with fewer during the cooler months. These transients typically stay for a day or two at most and then continue on their way on the Pacific Crest trail, 1-5 or on the Rail road. The Salvation Army, which has an office in a local church, assists those in temporary need such as during a fire event.

Natural emergencies that could result in temporary homelessness are fairly uncommon in this area. Should such an emergency occur (e.g., blizzard or flooding), there is ample space in churches, school gymnasiums, and community facilities to temporarily accommodate displaced individuals and families. The City of Dunsmuir does not have a homeless shelter, but homeless shelters are located in the City of Weed approximately 20 miles to the north, in the City of Yreka approximately 46 miles to the north, and in the City of Redding approximately 54 miles to the south. At present these facilities appear to provide adequate housing for the region's homeless population.

Given the lack of a permanent homeless population, no emergency shelters have been developed in the city. Still, in order to comply with state law and facilitate the development of shelters should one be proposed, the City has amended its Zoning Ordinance to allow emergency shelters by right in the Central Commercial (C-2) district.

Services for homeless individuals and families in Siskiyou County are primarily available in the City of Yreka, the county seat. **Table B-26** illustrates the programs in the county and general vicinity that offer assistance.

**Table B-26
Homelessness Services**

Agency Name	Address	Services
Siskiyou County Behavioral Health Dept.	2060 Campus Drive, Yreka, CA	1, 3, 10
Siskiyou County Domestic Violence & Crisis Center	118 Ranch Lane, Yreka, CA	1, 1, 4, 6, 7, 9
Lane Street Effort	417 Lane Street, Yreka, CA	8
Barker's Residential Care	200 S. 4 th Street, Montague, CA	12
Northern Valley Catholic Social Services	1515 S. Oregon St., Yreka, CA	1, 3, 10
California Department of Rehabilitation	1288 S. Main Street, Yreka, CA	11
Workforce Connection	310 Boles Street, Weed, CA	11
Siskiyou Training and Employment Program	310 Boles Street, Weed, CA	11
Yreka Family Resource Center	201 S. Broadway St., Yreka, CA	2, 9, 10
WIC	1217 S. Main Street, Yreka, CA	10
Salvation Army	501 N. Main Street, Yreka, CA	9, 10
Veteran's Administration	311 Lane Street, Yreka, CA	8, 13
St. Joseph's Catholic Church Hall	314 Fourth Street, Yreka, CA	10
Yreka Dream Center Food Closet	900 North Street, Yreka, CA	10
Service Codes		
(1) Adult Counseling	(10) Food or Clothing Referral	
(2) Anger Management Classes	(11) Job Training	
(3) Counseling, Education, & Prevention	(12) Treatment & Housing of Mentally Ill	
(4) Crisis Intervention	(13) Veteran's Assistance (14) Independent Living Skills Training	
(5) Drug & Alcohol Treatment	(15) Food Stamps, CalWorks, General Relief	
(6) Emergency Assistance For Battered Women	(16) Day Treatment	
(7) Emergency Housing for Women & Children	(17) Workshops	
(8) Emergency Housing For Men		
(9) Emergency, Transportation (i.e. bus ticket)		

Farmworkers

Farmworkers are traditionally defined as persons whose primary incomes are earned through permanent or seasonal agricultural labor. Permanent farmworkers typically work in fields, orchards, and processing plants. When workloads increase during harvest periods, the labor force is supplemented by seasonal or migrant labor.

The City of Dunsmuir does not have a large resident farmworker population within its boundaries, nor is the city located in an area known for agricultural production. The city itself is located in a narrow, heavily forested river canyon better known for its trout fishing than anything else. In fact,

the nearest intensive agricultural operations are located approximately 60 miles northeast of the City near the community of Macdoel. According to the US Census Bureau, only five city residents were employed in farming, forestry, and fishing-related occupations at the time of the 2010 Census. Of course, given the number of professional fishing guides operating out of the city, as well as a US Forest Service office in the City of Mt. Shasta approximately nine miles to the north, it is likely that many, if not all, of the five persons identified in the Census were involved in either the fishing industry or forestry-related work.

As part of the USDA Census, farms were asked whether any hired or contract workers were migrant workers, defined as "a farm worker whose employment required travel that prevented the migrant worker from returning to his/her permanent place of residence the same day." This information is available at the county level. There is no information available about the number of farmworkers and their families living specifically in Dunsmuir.

As shown in **Table B-27**, the 2007 Census of Agriculture reported approximately 23 migrant farm workers in Siskiyou County. Although there is no real estimate of the number of farmworkers in Dunsmuir, due to the dominant local industries and weather and climate conditions it is likely that there are not many living in the city, and therefore the city does not have a need for farmworker housing. However, housing for farmworkers is, in general, better provided in cities, where services are located nearby. This is particularly true of seasonal farmworkers whose families live with them. Since many of these types of workers receive housing on private farms, separately from governmental programs, it is difficult to assess supply and demand.

Table B-27
Farmworkers, Siskiyou County and California, 2007

	Siskiyou County	California
Farms (number)	846	81,033
Hired farm labor (farms)	205	29,661
Hired farm labor (workers)	5,073	448,183
Workers by days worked - 150 days or more	757	191,438
Workers by days worked - Less than 150 days	4,316	256,745
Migrant farm labor on farms with hired labor	19	5,866
Migrant farm labor on farms reporting only contract labor	4	1,598

Source: 2007 USDA Census of Agriculture, Table 1 and 7; Siskiyou County 5th Cycle Housing Element Data Packet, 2013

HOUSING CHARACTERISTICS

Housing Composition

The composition of housing in the city is mostly single-family. **Table B-28** displays the estimated number of each type of housing unit for 2000–2010 as reported by the US Census. From 2010 to 2013 the number of single-family units decreased by approximately 4 percent (two units) with an increase in multi-family housing. From 2000 to 2010, multi-family housing increased by 58 units, a 7 percent increase in overall percent of housing units in the city.

**Table B-28
Housing Unit Types, 2000-2010**

	2000		2010		2013	
	Number	Percent	Number	Percent	Number	Percent
Single-Family						
Detached	789	68%	700	63%	698	63%
Attached	23	2%	29	3%	29	3%
Mobile Homes	46	4%	13	1%	13	1%
Multi-Family				0%		0%
2-4 Units	126	11%	117	11%	117	11%
5+ Units	184	16%	251	23%	251	23%
Total Units	1,168	100%	1,110	100%	1,108	100%

Source: 2000 US Census, Table DP-4; Source: Siskiyou County 5th Cycle Housing Element Data Packet, 2013; DOF, April 2013, Table E-5

Housing Conditions

Housing Element law requires an estimate of substandard housing in the community. Determining the percentage of units built prior to 1970 can provide a rough estimate of rehabilitation or replacement needs. **Table B-29** indicates that 958 units in the city were constructed prior to 1970. Therefore, based upon age alone, it would appear that approximately 78 percent of the units in the city may require rehabilitation or replacement depending on the level of maintenance these units have had. This estimate is considered fairly accurate considering the results of the city's most recent housing conditions survey, which occurred in 2005. Of the 852 units reviewed during that survey, 27.6 percent (235 units) were found to be in "sound" condition and 65.5 percent (558 units) were classified as requiring varying degrees of rehabilitation. The remaining 6.9 percent, or 59 units, were classified as "dilapidated" and possibly in need of replacement. It is worth noting, however, that the survey did not include mobile home parks and was performed as a "windshield survey." The inclusion of mobile home parks and a closer inspection of surveyed units would likely result in an increase in the number of units requiring rehabilitation or replacement.

**Table B-29
Age of Housing, 2010**

Year Built	Units	Percent of Total
Built 1939 or earlier	486	39%
Built 1940 to 1949	152	12%
Built 1950 to 1959	217	18%
Built 1960 to 1969	103	8%
Built 1970 to 1979	144	12%
Built 1980 to 1989	65	5%
Built 1990 to 1999	24	2%
Built 2000 to 2004	34	3%
Built 2005 to 2011	8	1%
Total	1,233	100%

Source: US Census Bureau, 2006-2010 American Community Survey, Table DP04, 2010 US Census

Despite relatively slow growth in the city's housing stock over the past five years, a fair amount of rehabilitation of existing units has taken place.

Occupancy and Tenure

Tables B-30 and **B-31** illustrate the tenure and occupancy of housing in the city. Occupancy information is available from the Census Bureau for 2000–2010. The number of occupied housing units decreased slightly between 2000 and 2010, whereas the number of total vacant units increased. These changes likely reflect both a decline in the total number of housing units and increased vacancy resulting from the economic downturn. Between 2000 and 2010, the rate of owner-occupied housing units remained stable at approximately 56 percent.

Table B-30
Vacancy Rates, 2000–2009, 2000–2010

	2000		2010	
	Units	Percent	Units	Percent
Total Occupied Housing Units	867	74.1%	763	69%
Total Vacant Units	303	25.9%	347	31%
Total Housing Units	1,170	100%	1,110	100%

Source: 2000 and 2010 US Census, Summary File 1, Table DP-1

Table B-31
Occupied Housing Units by Tenure, 2000–2010

	2000		2010		Percent Change 1990-2000
	Units	Percent	Units	Percent	
Owner-Occupied	483	56%	416	56%	-14%
Renter-Occupied	348	44%	347	46%	-10%

Source: 2000 US Census, Summary File 3; Siskiyou County 5th Cycle Housing Element Data Packet 2013, 2010 US Census

According to the 2006–2010 American Community Survey, rental households are more likely to live in multi-family buildings, or other housing units except for single-family detached houses, as shown in **Table B-32**. Accounting for both owner-occupied and renter-occupied multi-family units, multi-family units comprise approximately 34 percent of total occupied housing units within the City of Dunsmuir. Although multi-family units are a small proportion of overall housing units, nearly two-thirds of all rental households live in these multi-family housing units, with only one-third living in single-family detached units.

Table B-32
Rental Households by Building Type

	Housing Units	Percent
Single-Family Detached	134	34%
Multi-family or Other	256	66%
Total Renter-Occupied	390	100%

Source: 2010 US Census, Table S2504

Overcrowded Housing

The US Census Bureau defines overcrowding as more than 1.01 persons per room. Severe overcrowding occurs when there are more than 1.5 persons per room. **Table B-33** illustrates the number and percentage of units in the city according to occupants per room. While the US Census estimates that in 2010 none of the City's owner-occupied households are overcrowded, approximately 5 percent of renter-occupied units are either overcrowded or severely overcrowded.

Table B-33
Overcrowded Housing, 2000–2010

	2000		2010	
	Households	Percent	Households	Percent
Owner-Occupied	455	53%	492	59%
0.50 or less occupants per room	341	40%	389	46%
0.51 to 1.00 occupants per room	108	13%	103	12%
1.01 to 1.50 occupants per room	6	1%	0	0%
1.51 to 2.00 occupants per room	0	0%	0	0%
2.01 or more occupants per room	0	0%	0	0%
Renter-Occupied	401	47%	346	41%
0.50 or less occupants per room	216	25%	168	20%
0.51 to 1.00 occupants per room	158	18%	134	16%
1.01 to 1.50 occupants per room	6	1%	12	1%
1.51 to 2.00 occupants per room	9	1%	13	2%
2.01 or more occupants per room	12	1%	19	2%
Total Occupied Housing Units	856	100%	838	100%

Source: 2000 US Census, summary file 3; Siskiyou County 5th Cycle Housing Element Data Packet, 2013, 2010 US Census

HOUSING COSTS AND AFFORDABILITY

Housing Costs

Table B-34 presents the housing value for owner-occupied homes in the city. The majority of homes (63 percent) are valued below \$250,000.

Table B-34
Owner-Occupied Housing Unit Value, 2011

Value	Number of Homes	Percentage of Homes
\$0 to \$49,999	13	3%
\$50,000 to \$99,999	19	4%
\$100,000 to \$149,999	63	13%
\$150,000 to \$199,999	119	24%
\$200,000 to \$249,999	95	19%
\$250,000 to \$299,999	58	12%

Value	Number of Homes	Percentage of Homes
\$300,000 to \$499,999	110	22%
\$500,000 and up	15	3%
Total	492	100%

Sources: 2007–2011 ACS Five-Year Estimates

As shown in **Table B-35**, the regional median home sales price in March 2012 was approximately \$110,000 and in March 2013 was approximately \$123,320. The slight home value increase between 2012 and 2013 mirrors state trends, although with only two data points, no definitive trend can be drawn from that increase.

A household can typically qualify to purchase a home that is two and one-half to three times its annual income, depending on the down payment, the level of other long-term obligations (such as a car loan), and interest rates. In practice, the interaction of these factors allows some households to qualify for homes priced at more than three times their annual income, while other households may be limited to purchasing homes no more than two times their annual income.

Table B-35
Regional Median Home Sales Price, 2012 and 2013

	March 2012	March 2013	Income to Afford 2013 Median Home Price ¹
Siskiyou County	\$110,000	\$123,320	\$41,100

Source: California Association of Realtors. 2013. March Home Sales and Price Report. <http://www.car.org/newsstand/newsreleases/2013releases/marchsales>

Note: 1. Income to afford median home price assumes that the upper end of affordability is approximately three times a household's income.

Rental Housing Costs

Table B-36 shows the available apartments and houses for rent in the City of Dunsmuir during a survey taken in July 2014. At the time of the survey, apartments comprised the majority of available rentals in the city with only a few listings for houses. No two-bedroom units were available for rent at the time of the survey.

Table B-36
Apartment and House Rentals, 2014

Bedroom Type	Price Range	Median Rent	Number of Units Surveyed
Studio	\$400	\$400	1
1	\$500–\$800	\$570	9
2	n/a	n/a	0
3	\$695	\$695	1
4	\$1,200	\$1,200	1

Sources: www.craigslist.org, accessed July 24, 2014

Mobile Housing Costs

The US Census shows a total of 14 mobile homes in the City of Dunsmuir, which represents approximately 1 percent of the total housing stock. A survey of mobile homes available for rent in the Dunsmuir area yielded the following results: five mobile homes were available for rent, with a median monthly rental cost of \$625 (not including utilities). The monthly rent for surveyed mobile homes available for rent ranged from \$542 to \$750 per month, with a range of one to two bedrooms.

Table B-37
Mobile Home Rentals, 2014

	Median Market Rent	Number of Units Surveyed
Mobile homes	\$625	5

Source: craigslist.com, accessed July 24, 2014

Overpayment

Definitions of housing affordability can vary, but in general a household should pay no more than 30 percent of its monthly income on housing costs. Households that pay more than this are considered "cost-burdened" and households that pay more than 50 percent are considered "severely cost-burdened." Measuring the number of households paying more than these percentages helps define an area's affordability problem. Overpayment data for all Dunsmuir households by tenure is reported by the 2007–2011 ACS Five-Year Estimates. **Table B-38** provides this information for each income category as well as for all households with lower incomes (extremely low-, very low-, and low-income households). Approximately 87 percent of households earning 30 percent or less of the area mean income (AMI) spent more than 30 percent of its income on housing costs; approximately 79 percent of households earning between 30 and 50 percent AMI were also burdened by the cost of housing. Lower income (80% or less of AMI) renter and owner households both experienced high rates of overpayment with renter households experiencing a higher rate of overpayment overall.

Table B-38
Cost Burdens for All Households, 2007–2011

Household	Extremely Low (30% or less of AMI)	Very Low (> 30% to 50% AMI)	Low (> 50% to 80% AMI)	Moderate (> 80% to 120% AMI)	Above Moderate (> 120% AMI)	Total Households	Lower Income Households (80% or less of AMI)
Ownership Households	76	50	115	122	122	485	241
Overpaying Owner Households	51	33	84	40	0	208	168
Percentage of Overpaying Owners	67.1%	66.0%	73.0%	32.8%	0.0%	42.9%	69.7%
Renter Households	141	52	68	36	16	312	261

Overpaying Renter Households	137	48	61	14	0	260	246
Percentage of Overpaying Renters	97.2%	92.3%	89.7%	38.9%	0.0%	83.3%	94.3%
Total Households	217	101	183	158	138	797	502
Total Overpaying Households	188	80	145	54	0	468	414
Percentage of Total Overpaying Households	86.6%	79.2%	79.2%	34.2%	0.0%	58.7%	82.5%

Source: 2007–2011 ACS Five-Year Estimates, Table B25106; Siskiyou County 5th Cycle Housing Element Data Packet

HUD's Comprehensive Housing Affordability Strategies (CHAS) database collects and reports on households with housing problems with one or more of the following: the lack of a kitchen, the lack of complete plumbing, severe overcrowding, or severe cost burden. As noted in **Table B-39**, renters experience housing problems at a much higher rate than owners, particularly renters that make less than 30 percent of AMI.

Table B-39
Percent of Total Households with Any Housing Problem*

	Total Renters	Total Owners	Total Households
Household Income <=30% AMI			
Percent with Any Housing Problems	10%	3%	13%
Percent Cost Burden 30%-49%	10%	3%	13%
Percent Cost Burden >50%	8%	3%	11%
Household Income >30% to <=50% AMI			
Percent with Any Housing Problems	9%	0.45%	9%
Percent Cost Burden >30%	19%	2%	20%
Household Income >50% to <=80% AMI			
Percent with Any Housing Problems	0.4%	4%	4%
Percent Cost Burden >30%	5%	9%	14%

Source: CHAS 2013, ACS 2006–2010

HOUSING CONSTRAINTS

Governmental and Non-Governmental Constraints

Various interrelated factors may constrain the ability of the private and public sectors to provide adequate housing that meets the needs of all economic segments of the community. These constraints can be divided into two categories: governmental and non-governmental.

Governmental constraints consist of land use controls, development standards, processing fees, development impact fees, code enforcement, site improvement costs, development permit and approval processing, and provision for a variety of housing. Non-governmental constraints include land availability, land cost, construction costs, and availability of financing.

Governmental Constraints

Land Use Controls

The City of Dunsmuir General Plan establishes policies that guide all new development, including residential land uses. These policies, along with zoning regulations, control the amount and distribution of land allocated for different land uses in the city. **Table B-40** shows the residential land use designations established by the General Plan.

**Table B-40
Residential Land Use Designations**

Designation	Maximum Units per Acre	Notes
Low Density Residential (LDR)	6 units/acre	Single-family residential dwellings.
Medium Density Residential (MDR)	12 units/acre	Single-family residential dwellings and duplexes.
High Density Residential (HDR)	40 units/acre	Single-family residential dwellings, duplexes, triplexes, apartments, elder housing, group homes, etc.

Source: City of Dunsmuir General Plan 2006

Residential Development Standards in Residential Zones

Zoning regulations are designed to protect and promote the health, safety, and general welfare of residents as well as implement the policies of the General Plan. The Zoning Ordinance also serves to preserve the character and integrity of existing neighborhoods. **Table B-41** shows the residential zone districts and permitted densities.

**Table B-41
Residential Zone Districts and Development Standards**

	Single-Family Residential (R-1)	Duplex Residential ⁽¹⁾ (R-2)	Multiple-Family Residential ⁽²⁾ (R-3)	Multiple-Family Residential and Professional ⁽²⁾ (R-4)
Max. Units/Acre ⁽³⁾	7	15	43	43
Minimum Lot Size	5,500-6,500 sq. ft.	5,500-6,500 sq. ft.	5,500-6,500 sq. ft.	5,500-6,000 sq. ft.
Minimum Lot Width	55'-65'	55'-65'	55'-65'	55'-65'
Front Yard Setback	20'	20'	20'	20'
Side Yard Setback	5-10'	5-10'	5-10'	5-10'
Rear Yard Setback	20'	20'	10-20'	10-20'
Max. Building Height	30'	35'	35'	35'

	Single-Family Residential (R-1)	Duplex Residential ⁽¹⁾ (R-2)	Multiple-Family Residential ⁽²⁾ (R-3)	Multiple-Family Residential and Professional ⁽²⁾ (R-4)
Minimum Parking Spaces Per Unit ⁽⁴⁾	2	2	2	2
Max. Lot Coverage	40%	50%	75%	75%

Notes: (1) The development standards shown are for duplexes. Development standards for single-family dwellings are per the R-1 district.

(2) The development standards shown are for multi-family dwellings. Development standards for single-family dwellings are per the R-1 district and development standards for duplexes are per the R-2 district.

(3) The Zoning Ordinance does not specify the maximum number of allowable units per acre, but instead identifies the minimum lot area required per dwelling unit. Therefore, the equivalent number of dwelling units per acre is shown. However, because the General Plan allows fewer units per acre than the Zoning Ordinance, in practice the maximum number of units per acre is limited to those allowed by the General Plan.

(4) The Zoning Ordinance does not specify parking spaces, but instead requires one garage or carport per dwelling unit that is at least 10' x 20'. Therefore, the equivalent number of parking spaces is shown.

Parking standards in all residential districts require a minimum of two parking spaces per unit except for studio and one-bedroom apartments which only require one space. Additionally, mobile home parks in the Multiple-Family Residential and Professional (R-4) district are required to provide only one space per unit. These requirements are minimal and are not considered a constraint to development.

The City's two high density multi-family zones are the Multiple-Family Residential (R-3) and Multiple-Family Residential and Professional (R-4) zones. Aside from the R-4 zone permitting rest homes, professional offices, and a few other nonresidential uses with a use permit, these districts are nearly identical in the type of housing that is allowed. The primary difference with regard to residential uses is that mobile home parks are allowed the R-4 district upon issuance of a use permit.

While obtaining approval of a use permit does require more effort on the part of the applicant than a permit approved by staff, this process does not appear to be a constraint to development of affordable housing. A conditional use permit for those residential uses requiring one entails the property owner submitting an application and site plan for review, along with the appropriate processing fee. These applications are reviewed by staff for consistency with the City's General Plan and Zoning Ordinance. Staff then conducts an environmental review pursuant to the California Environmental Quality Act (CEQA) (typically a mitigated negative declaration), schedules a public hearing before the Planning Commission, and notifies property owners within 300 feet of the project. There are no design standards, architectural review, or other criteria applied except normal setbacks, lot coverage, density, and parking requirements. The Planning Commission primarily considers potential environmental impacts, as well as public improvements that may be necessary to support the project (e.g., the extension of sewer and water lines and drainage improvements). In deciding whether to grant a use permit, the Planning Commission must make a finding that establishment, maintenance, or operation of the use or building applied for will not, under the circumstances of the particular case, be materially detrimental to the health, safety, peace, morals, comfort, and general welfare of persons residing or working in the neighborhood of such proposed use or be materially detrimental to property or improvements in the neighborhood or to the general welfare of the city.

The finding is typical of use permit findings and provides guidance to an applicant as to what conditions must be met to receive a use permit. The Planning Commission can designate conditions of approval as necessary to ensure that the use will meet the required finding. It is important to note that the City does not apply the use permit process to disallow residential uses.

Rather, the City seeks to provide a process whereby residential uses that are not allowed by right can be facilitated in a manner that will result in projects that are compatible with surrounding uses. The entire process from submittal to public hearing and project approval is typically about six to eight weeks. The process is the same for all uses requiring a use permit. Therefore, the process does not unduly constrain the development of residential uses subject to a use permit.

On- and Off-Site Improvements

In order to maintain the quality of its neighborhoods and safeguard the health and safety of the community, the City requires curbs, gutters, and sidewalks in all new developments. In addition, developers must provide those facilities necessary to serve the development, including roads, sewer lines, drainage systems, water lines, fire hydrants, and street lights. While all development-related improvements add to the cost of housing, the City's standards are similar to other communities in the region and do not constrain the development of affordable housing.

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

- Thoroughfares, major street, or highway:
 - Right-of-way: 64–70 feet
 - Pavement width: 40–48 feet
- Standard subdivision collector street
 - Right-of-way: 56–64 feet
 - Pavement width: 36–40 feet
- Minor subdivision street and cul-de-sac:
 - Right-of-way: 50–56 feet
 - Pavement width: 36 feet
- Hillside street:
 - Right-of-way: 44–43 feet
 - Pavement width: 30 feet

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

Residential Development Standards in the Commercial Zones

The Neighborhood Commercial (C-1) zone and the Central Commercial (C-2) permit residential development by right (i.e., no discretionary approval is required) consistent with the R-4 district. Depending upon the type of residential use being proposed in the C-2 district (e.g., single-family,

duplexes, apartments), the applicable development standards are those of the corresponding residential district (i.e., R-1, R-2, R-3 or R-4).

Adequacy of Zoning Standards to Facilitate Affordable Housing

Land costs in Dunsmuir are approximately \$26,170 per dwelling unit¹ for development-ready land suitable for single-family housing. An increase in the base residential density (before a density bonus for affordable housing) above 40 units per acre would not significantly reduce residential development costs or significantly increase the feasibility of affordable housing production. The City, therefore, believes the R-3, R-4, C-1 and C-2 zones provide adequate density and development standards to facilitate the production of housing affordable to very low- and low-income households.

Flexibility in Development Standards

Due to the lack of large areas of available vacant land and the almost buildout condition of the City, the City does not have or need a Planned Development zoning district, which typically allows for flexibility in development standards because of the large area where the development would occur. However, the Dunsmuir Municipal Code provides for flexibility in residential development standards for properties allowing a variety of building types and densities in the various zoning districts.

Provision for a Variety of Housing

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

Some housing types are allowed by right and others are allowed with a conditional use permit. **Table B-42** summarizes the housing types permitted, conditionally permitted, or excluded under the City's Zoning Ordinance.

**Table B-42
Residential Uses Permitted by Zoning ⁽¹⁾**

Residential Uses	R-1	R-2	R-3	R-4	C-1	C-2⁽³⁾
Single-Family Dwellings ⁽²⁾	P	P	P	P	P	P
Second Units	P	P	P	P	P	P
Duplexes	E	P	P	P	P	P
Triplexes	E	E	P	P	P	P
Multi-family Dwellings	E	E	P	P	P	P
Mobile Home Parks	E	E	E	C	C	E
Group Care Home - Small	P	P	P	P	P	P

¹ Average cost/acre of vacant land currently for sale in Dunsmuir divided by the units/acre allowed for R1 lots (could only find vacant land for R1).

Residential Uses	R-1	R-2	R-3	R-4	C-1	C-2 ⁽³⁾
Group Care Home - Large	C	C	C	C	C	E
Single Room Occupancy Units ⁽⁵⁾	E	E	C	C	C	C
Supportive Housing	P	P	P	P	P	P
Transitional Housing	P	P	P	P	P	P
Emergency Shelters	E	E	E	E	E	P
Employee Housing - Small ⁽⁵⁾	P	P	P	P	P	P
Employee Housing - Large ⁽⁶⁾	E	E	E	E	E	E

Source: City of Dunsmuir Zoning Ordinance

Notes: P = Permitted C = Requires a conditional use permit E = Excluded

(1) This table is provided for informational purposes only and is subject to change.

(2) Includes manufactured homes.

(3) Residential uses only on second floor and above in downtown area as defined by Zoning Ordinance Section 17.28.140 B, "Dunsmuir "historic commercial district".

(4) Group care homes - Small = six or fewer residents. Group care Home - Large = more than six residents.

(5) Employee Housing - Small = six or fewer persons.

(6) There are no agricultural zoning districts in the City

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

Second Dwelling Units

"Second unit" means an attached or a detached residential dwelling unit which provides complete independent living facilities for one or more persons. It shall include permanent provisions for living, sleeping, eating, cooking, and sanitation on the same parcel as the single-family dwelling is situated.

Assembly Bill (AB) 1866 (Chapter 1062, Statutes of 2002), also known as the "second unit law," amended the California Government Code to facilitate the development of second units. This amendment now requires localities to allow second units ministerially without discretionary review or hearings. To be considered a ministerial review, the process used to approve second units must "apply predictable, objective, fixed, quantifiable and clear standards." Applications for second units should not be subject to onerous conditions of approval or public hearing process or public comment.

The second unit law established maximum standards for second units on lots zoned for residential use that contain existing single-family dwellings. No other standards can be applied to the approval of second units than those listed in Section 65852.2(b) of the Government Code, except the City may require that the primary structure be owner-occupied. The City may apply the following standards:

- The unit is not intended for sale and may be rented.
- The lot is zoned for single-family or multi-family use.
- The lot contains an existing single-family dwelling.
- The second unit is either attached to the existing dwelling and located within the living area of the existing dwelling or detached from the existing dwelling and located on the same lot as the existing dwelling.

- The increased floor area of an attached second unit shall not exceed 30 percent of the existing living area.
- The total area of floor space for a detached second unit shall not exceed 1,200 square feet.
- Requirements relating to height, setback, lot coverage, architectural review, site plan review, fees, charges, and other zoning requirements generally applicable to residential construction in the zone in which the property is located.

Per 2009-2014 Housing Element Program HE.2.1.7, the City has revised the Zoning Ordinance to allow by right secondary dwelling units in the Single-Family Residential R-1 district.

Housing for Persons with Disabilities

As part of a governmental constraints analysis, Housing Elements must analyze constraints upon the development, maintenance, and improvement of housing for persons with disabilities. This includes a review of zoning and land use policies and practices to ensure: compliance with fair housing laws; a provision exists for group homes for more than six persons; a broad definition of family is included in the Zoning Ordinance in order to provide occupancy standards specific to unrelated adults, as well as comply with Fair Housing Law; and siting or separation requirements for licensed residential care facilities do not impact the development and cost of housing for persons with disabilities.

In accordance with state law, the City must allow licensed residential care facilities serving six or fewer persons in any area zoned for residential use, and may not require facilities serving six or fewer individuals to obtain conditional use permits or variances that are not required of other family dwellings. Not only does the Zoning Ordinance include a definition of group home that is based upon Health and Safety Code Section 1500 et seq., but these facilities are allowed by right in all residential zones and the Neighborhood Commercial (C-1) district, and conditionally permitted in the Central Commercial (C-2) zone similar to other residential uses. Further, the City allows group care facilities serving more than six persons in all districts with a conditional use permit. The City does not have any special requirements for residential care facilities, such as minimum distances between facilities.

The occupancy standards of the Zoning Ordinance comply with Fair Housing Laws in that they do not restrict occupancy based upon relationship. The 2009-2014 Housing Element included a program (HE.2.1.4) to revise the Zoning Ordinance definition of family to include clients of group homes. The City adopted a revision of the Zoning Ordinance which included this text change in June of 2015. The Zoning Ordinance definition of family is as follows: "Family" means one or more persons occupying the premises and living as a single housekeeping unit, as distinguished from a group occupying a hotel, club, fraternity or sorority house. A family may include the clients of group homes."

Supportive Housing

Supportive housing is defined by Government Code Section 65582(f) as housing with no limit on length of stay, that is occupied by the target population, and that is linked to an on-site or off-site service that assists the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community. Per Government Code Section 65582(h) target population means persons with low incomes who have one or more disabilities, including mental illness, HIV or AIDS, substance abuse, or other chronic health condition, or individuals eligible for services provided pursuant to the Lanterman Developmental Disabilities Services Act (Division 4.5 (commencing with

Section 4500) of the Welfare and Institutions Code) and may include, among other populations, adults, emancipated minors, families with children, elderly persons, young adults aging out of the foster care system, individuals exiting from institutional settings, veterans, and homeless people.

The 2009-2014 Housing Element included a program (HE.1.2.2) to include a definition of supportive housing in the Zoning Ordinance. The City adopted a revision of the Zoning Ordinance which included this text change in June of 2015. The Zoning Ordinance definition of supportive housing is as follows: "Supportive housing means housing with no limit on length of stay, that is occupied by the target populations as defined by 53260(d) of the California Health and Safety Code, and that is linked to onsite or offsite services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community."

Additionally, the Zoning Ordinance revision included supportive housing as a permitted use in all zoning districts which allow residential uses. Supportive housing does not require any development standards not required of other housing in the zoning district.

Emergency Shelters and Transitional Housing

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

California legislation (SB 2 (Cedillo, 2007)) requires jurisdictions to identify a zone where emergency shelters will be allowed as a permitted use without first obtaining a conditional use permit or other discretionary approval. Further, the zone(s) identified must have land available to accommodate an emergency shelter. While the City's Housing Needs Assessment indicates few homeless persons in the City and little need for a shelter, the City conducted a staff level review of its zoning districts and vacant land in order to comply with state law and determined that the Central Commercial (C-2) district would be the most appropriate for the siting of emergency shelters because there would more likely be public transit and other services available (e.g., coin operated laundries, groceries). While there is limited vacant land in the C-2 district with which to develop a homeless shelter (1.45 acres between five parcels), there are numerous underutilized commercial structures that could easily be repurposed to accommodate a shelter.

The 2009-2014 Housing Element included a program (HE.1.2.2) to include a definition of emergency shelter in the Zoning Ordinance. The City adopted a revision of the Zoning Ordinance which included this text change in June of 2015. The Zoning Ordinance definition of emergency shelter is as follows: "Emergency shelter means housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or households may be denied emergency shelter because of an inability to pay." Additionally, this Zoning Ordinance revision included the "Emergency Shelters" as a permitted use by right in the Central Commercial zoning district.

SB 2 further requires that transitional housing be considered a residential use subject only to the same restrictions that apply to similar housing types in the same zone. Transitional housing is defined in Government Code Section 65582 (g) as rental buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible program recipient at a predetermined future point in time that shall be no less than six months from the beginning of the assistance.

The 2009-2014 Housing Element included a program (HE.1.2.2) to include a definition of transitional housing in the Zoning Ordinance. The City adopted a revision of the Zoning Ordinance which included this text change in June of 2015. The Zoning Ordinance definition of transitional housing is as follows: "Transitional housing means a building configured as rental housing development, but operated under program requirements that call for the termination of assistance and recirculation of the assisted unit to another eligible program recipient at some predetermined future point in time, which shall be no less than six months."

Additionally, the Zoning Ordinance revision included transitional housing as a permitted use in all zoning districts which allow residential uses. Transitional housing does not require any development standards not required of other housing in the zoning district.

Single Room Occupancy Units

Housing elements must identify zoning to encourage and facilitate single-room occupancy units. SRO units are often the most appropriate type of housing for extremely low-income persons. The City's Zoning Ordinance does not specifically define SRO units, but does define similar uses, boardinghouses and rooming houses, and allows SRO type uses in the R-3, R-4, C-1 and C-2 zones with a use permit. The development standards for these are the same as other uses in the respective zones and do not constrain the development of SRO types. However, to ensure the facilitation of SROs, the City has amended its Zoning Ordinance in June of 2015 to specifically define SRO units and describe development standards for this housing type. The City's definition of SROs is as follows: "Single-room occupancy residential unit means a compact dwelling unit with limited cooking and living facilities that is the primary residence of its occupant(s) and is within a multiple-unit structure." SROs are permitted with a Conditional Use permit on the Multiple-Family Residential (R-3) district, and the Multiple-Residential and Professional R-4 district, Neighborhood commercial C-1 district.

Zoning Ordinance Section 17.16.110 defines the following development standards for SROs:

- A. Tenancy of single-room occupancy residential units shall not be less than thirty (30) days.
- B. Each unit shall accommodate a maximum of two (2) persons.
- C. No unit may exceed four hundred (400) square feet.
- D. Single-room occupancy residential unit facilities shall provide individual or shared bathing facilities and may provide individual or shared kitchen facilities.
- E. Common laundry facilities shall be provided at a rate of one (1) washer and dryer per ten (10) units, with a minimum of one (1) washer and dryer.
- F. An on-site management office or manager's unit shall be provided.
- G. On-site parking shall be provided at a rate of one (1) space for every two (2) units.
- H. Each unit shall have a separate closet.

Housing for Farmworkers

The City of Dunsmuir revised the Zoning Ordinance to include the definition of employee housing which addresses farmworker housing. The Zoning Ordinance defines employee housing as follows:

"Employee housing – large" means housing for employees consisting of no more than thirty-six (36) beds in a group quarters or twelve (12) units or spaces designed for use by a single family or household.

"Employee housing – small" means housing for employees consisting of six or fewer persons in a single family dwelling.

As is shown in **Table B-42**, Employee housing small is allowed by right in all residential and the C-1 and C-2 districts in the City. There are no areas identified as agricultural zoning in the City and while the Zoning Ordinance does define large employee housing, the need for this type of housing is non-existent in the City.

Development and Processing Fees

Many of the large, vacant residentially zoned parcels do not currently have on- and off-site improvements in place, such as streets, sidewalks, and water and sewer connections. Therefore, the City requires developers to construct these improvements and/or pay fees to help deter the costs of providing infrastructure, public facilities, and services. Impact fees that apply to new residential single-family and multi-family construction are listed in **Table B-43**. The City also collects fees from developers to help cover the costs of planning and processing permits. Processing fees are calculated based on average staff time and material costs required to process a particular type of application. Planning and processing fees are summarized in **Table B-44**. It is important to note that these fees are provided for informational purposes only and are subject to change.

As concluded in **Table B-45**, the City's development impact fees are similar to or less than other cities in the region. While these costs will likely be passed on to the ultimate product consumer, thus impacting housing prices, these requirements are deemed necessary to maintain the quality of life desired by City residents.

Table B-43
Development Impact Fees⁽¹⁾

Facility	Fee Per Dwelling Unit	
	Single-Family	Multi-Family ⁽²⁾
Water Connection Fee	\$1,272	\$127.20
Sewer Connection Fee	\$3,362	\$336.20
School Impact Fees ⁽³⁾	\$2.90/sq. ft.	\$2.90/sq. ft.
Total	\$7,673	\$3,900

Source: City of Dunsmuir 2015

Notes: (1) Fees are for informational purposes only and are subject to change.

(2) Connection fees are the same for single-family and multi-family structures. Therefore, in order to determine the typical fee per multi-family dwelling unit, it is assumed the cost burden would be distributed among 10 units.

(3) For the purpose of calculating school impact fees, it is assumed that all dwelling units, both single-family and multi-family, would be approximately 1,200 square feet.

**Table B-44
Planning Permit Fees ⁽¹⁾**

Fee Type	Fee
Annexation	\$600 + actual costs
Conditional Use Permit	\$300 + time and materials
Lot Line Adjustment	\$225 per map
Variance	\$300 + time and materials
Rezone	\$300 + time and materials
Subdivision (5 or more lots)	\$500 + \$25 per lot
Parcel Map (4 or less lots)	\$500 per map
Negative Declaration	At cost + 10% + County fees
Environmental Impact Report	At cost + 10% + County fees
General Plan Amendment	\$600

Source: City of Dunsmuir 2015

Notes: (1) Fees are for informational purposes only and are subject to change.

**Table B-45
City of Dunsmuir Total Fees for Typical Single- and Multi-Family Units**

Housing Type	Total Fees	Estimated Development Cost per Unit	Estimated Proportion of Fees to Development Costs per Unit
Single-Family Unit	\$9,681	\$176,900	5.5%
Multi-Family Unit	\$5,908	\$124,700	4.7%

Source: www.building-cost.net 2015, City of Dunsmuir 2015

Notes: Typical single-family unit estimated at 1,200 square feet and multifamily at 900 square feet.

Including the cost of building permits and planning fees, which are roughly \$2,008 per unit for a 1,200 square foot single-family or 900 square foot multifamily dwelling, development fees average \$9,681 for a typical 1,200-square-foot single-family dwelling and \$5,908 per 900 square foot multifamily unit. Depending on housing unit size and type, City and school district fees amount to between 5.5 and 10 percent of the total cost of each new housing unit. The fees for a typical single-family unit are approximately 5.5 percent of overall development costs. The fees for a typical multi-family unit are approximately 4.7 percent of overall development costs. While these costs will likely be passed on to the ultimate product consumer, thus impacting housing prices, these fees are on par with other cities in the region, are deemed necessary to maintain the quality of life desired by City residents, and do not constrain the development of affordable housing.

Permit Processing Times

The time involved in processing development applications can become a constraint to affordable housing development. However, because Dunsmuir is a small community that receives few applications and almost no complicated applications, the processing of a residential application occurs expeditiously. In Dunsmuir, most development applications for single-family and multi-family developments take approximately two to four weeks to process as long as no discretionary approvals are needed. If an applicant proposes a development that requires discretionary review, such as one that requires a use permit, the processing time can extend to two months regardless of whether it's a single-family or multi-family project. **Table B-46** lists the typical review

times for each type of permit or approval process in the City. These review periods do not present constraints to development as some review is needed to ensure the maintenance of health and safety standards. Further, the City encourages developers to submit applications concurrently whenever possible to minimize the total processing time and related project costs.

**Table B-46
Planning Processing Times**

Type of Approval or Permit	Typical Processing Time
Ministerial Review	2-4 weeks
Conditional Use Permit (CUP)	6-8 weeks
Zone Change	3 months
General Plan Amendment	3 months
Site Plan Review	4-5 days
Parcel Maps	2-3 months
Initial Study (CEQA)	2-3 months
Environmental Impact Report (CEQA)	8-10 months

Source: City of Dunsmuir 2009

Building Codes and Enforcement

The City utilizes the 2013 California Building Code for its code requirements and deviates from it only in the case of snow load (i.e., the City has a higher standard for roofing due to local conditions). Therefore, because the California Building Code serves to protect public health and safety, it does not pose a significant constraint to the production or improvement of housing in Dunsmuir.

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

Most complaints come from renters who make complaints against their landlord. The inspection may reveal building or health code violations which are then written up with a timeline for correction and follow-up inspections. If there are no code violations, but other non-code situations occur, the renter is given a question and answer sheet prepared by the California Department of Consumer Affairs, which helps to define the renter's rights and options in the matter. Complaints in mobile home parks are referred to the enforcement section of HCD.

Non-Governmental Constraints

Land Costs

The cost of raw, developable land creates a direct impact on the cost of a new home and is considered a possible constraint. A higher cost of land raises the price of a new home. Therefore, developers sometimes seek to obtain City approvals for the largest number of lots allowable on a parcel of land. Residential land costs in Dunsmuir as of August 2013 are shown in **Table B-47**. Single-family land prices ranged from \$36,765 per acre to \$176,371 per acre. Although there were no multi-family properties on the market at the time of the survey, four multi-family properties were sold within the prior nine months, ranging in costs from \$25,000 to \$130,000.

**Table B-47
Vacant Land Costs**

Zone	Acres	Price	Price/Acre
R-1	0.17	\$29,983	\$176,371
R-1	0.27	\$37,500	\$138,889
R-1	0.54	\$59,000	\$109,259
R-1	0.68	\$25,000	\$36,765

Source: www.richterscalere.com, August 2013

Construction and Labor Costs

Factors that affect the cost of building a house include the type of construction, materials, site conditions, finishing details, amenities, and structural configuration. An Internet source of construction cost data (www.building-cost.net), provided by the Craftsman Book Company estimates the per square foot cost of a single-story four-cornered home in the city to be approximately \$156 per square foot. This cost estimate is based on a 1,200-square-foot house of good quality construction including a two-car garage, central heating, and air conditioning. The total construction costs excluding land costs are estimated at \$187,633 for a spec house in a housing tract and \$344,753 for a custom home. If labor or material costs increased substantially, the cost of construction in the city could rise to a level that impacts the price of new construction and rehabilitation.

Availability of Financing

The cost of borrowing money to finance the construction of housing or to purchase a house affects the amount of affordably priced housing in the city. Fluctuating interest rates can eliminate many potential homebuyers from the housing market or render a housing project that could have been developed at lower interest rates infeasible. When interest rates decline, sales increase. The reverse has been true when interest rates increase. Over the past decade, there has been a dramatic growth in alternative mortgage products, including graduated mortgages and variable rate mortgages. These types of loans allow homeowners to take advantage of lower initial interest rates and to qualify for larger home loans. However, variable rate mortgages are not ideal for low- and moderate- income households that live on tight budgets. Variable rate mortgages may allow lower-income households to enter into homeownership, but there is a definite risk of monthly housing costs rising above the financial means of that household. Therefore, the fixed interest rate mortgage remains the preferred type of loan, especially during periods of low, stable interest rates. **Table B-48** illustrates interest rates as of May 2013. The table presents both the interest rate and annual percentage rate (APR) for different types of home loans. The interest rate is the percentage of an amount of money which is paid for its use for a specified time and the APR is the yearly percentage rate that expresses the total finance charge on a loan over its entire term. The APR includes the interest rate, fees, points, and mortgage insurance, and is therefore a more complete measure of a loan's cost than the interest rate alone. However, the loan's interest rate, not its APR, is used to calculate the monthly principal and interest payment.

**Table B-48
Interest Rates**

	Interest	APR
Conforming		
30-year fixed	3.500%	3.663%
15-year fixed	2.625%	2.913%
5-year ARM	2.125%	2.857%
Jumbo		
30-year fixed	3.875%	3.986%
5-year ARM	2.375%	2.890%

Source: www.wellsfargo.com, May 2013

Notes: Conforming loan is for no more than \$417,000. A jumbo loan is greater than \$417,000.

HOUSING RESOURCES AND OPPORTUNITIES

At-Risk Housing Analysis

California Government Code Section 65583(a)(9) et seq. requires that the Housing Element include an analysis of the assisted low-income housing units in the city that may be lost from the inventory of affordable housing within the next 10 years as a result of the expiration of some type of affordability restriction.

The City of Dunsmuir currently has no multi-family housing projects that receive federal or state subsidies in order to maintain affordability of the units. Additionally, the City has no locally subsidized units and has not issued any mortgage revenue bonds for this type of activity. Further, the City has not approved any density bonuses with financial assistance, does not have an in-lieu fee program, and has not assisted multi-family housing with redevelopment or Community Development Block Grant (CDBG) funds. Consequently, there are no multi-family housing projects that are considered to be at risk.

Rehabilitation Program

The City's rehabilitation loan program is currently funded by a revolving loan account. The City applied for CDBG funds in the past that were used to give rehabilitation loans. As repayments of these loans are received, the money is put back in to a loan account to give to new applicants. Loans are made to households in target income groups and can be used for structural rehabilitation, room additions to relieve overcrowding, and total reconstructions. The actual amount of funds available to loan fluctuates and depends on the rate of repayment from existing loans. Interest rates for owner-occupied units are usually set at 3 percent but can be as low as 0 percent for very low-income households, and life of the loan can be up to 30 years. Five households have been assisted in the past five years. Currently, the program is temporarily suspended until addition funding can be obtained or repayments are of a sufficient amount to offer rehabilitation loans. **Program HE.4.1.1** has been include in this Housing Element in order to obtain additional grant funding for the rehabilitation loan program.

Housing Authority

The state of California does not own or operate public housing; public housing is administered directly through local public housing authorities. However, for those jurisdictions that do not have

a local public housing authority, HCD has a Housing Assistance Program that administers the Section 8 program in those counties.

The Shasta County Housing Authority administers the Housing Choice Voucher (Section 8) program for Siskiyou County and its jurisdictions. The program provides a voucher to recipients to use to help pay their rent for any rental unit that accepts the voucher. The recipients pay part of the rent based on 30 percent of their income and the Section 8 program pays the remaining amount. Shasta County administers a total of 195 vouchers throughout Siskiyou County and 25 within the city. An additional 28 active applicants are on the City of Dunsmuir Housing Choice Voucher waiting list.

REGIONAL HOUSING NEEDS

Pursuant to the State Government Code Section 65584, HCD has developed a Regional Housing Need Allocation (RHNA) plan for Siskiyou County. The RHNA plan identifies a need for 530 new residential units in all of Siskiyou County (i.e., including the unincorporated areas) over a five-year period (January 1, 2014 to June 30, 2019). The need for 530 units is shared and distributed amongst each of the communities in the county, with each community's share determined by its proportion of the county's overall household population. Thus, the City of Dunsmuir's share of regional housing needs is 23 units, or 4.6 units per year over a five-year period. In an attempt to provide housing for all income groups in the city, these 23 units are further divided amongst the various income categories identified and defined in **Table B-49**.

Table B-49
Regional Housing Needs, 2014–2019

Income Category	Regional Housing Needs	Percent of Total	Progress	Remaining
Extremely Low (≤30 Median Income)	3	13.0%	0	3
Very Low (31-50% Median Income)	3	13.0%	0	3
Low (51-80% Median Income)	4	17.4%	0	4
Moderate (81-120% Median Income)	4	17.4%	0	4
Above Moderate (>120% Median Income)	9	39.2%	2	7
Total	23	100%		

Source: Siskiyou County Final RHNA, HCD July 2012

Note: Approximately half of the state allocation for very low-income units is to serve the needs of extremely low-income households.

As indicated, two units have been permitted/constructed since January 1, 2014. These units consist of two single family homes, each of which is valued in the \$200,000.00 range (based on \$97.00 per square foot).

2003 HOUSING ELEMENT UNACCOMMODATED NEED

Pursuant to Government Code Section 65584.09, local governments that fail to implement an adequate sites program during the prior planning period, and which have an unaccommodated housing need from the prior planning period, are required to accommodate the unmet housing

need during the subsequent planning period. The 2003 Housing Element had a program to rezone at least two acres in the R-3 or R-4 zones to facilitate the development of at least 30-50 units. This rezoning was not accomplished during the 2003 Housing Element planning period and as such was carried over to the 2009 Housing Element as Program HE.1.3.2. Program HE.1.3.2 required the rezoning of one site to either R-3 or R-4 large enough to accommodate at least 32 affordable units. The City had enough vacant land inventory to meet its 2009-2014 RHNA for housing units affordable to lower income households so no additional rezoning of land was necessary to meet the 2009-2014 RHNA need. As such, the City had a 2003 Housing Element unaccommodated need of 32 housing units affordable to lower income households. Therefore, an analysis of unaccommodated need is presented in this 2014 Housing Element to determine the additional lower income housing units needed for the 2014-2019 Housing Element.

In December 2015, the City amended the General Plan land use map for a 1.5 acre property from Service Commercial to High Density Residential and rezoned the property from Central Commercial C-2 to Multiple Family Residential R-3. Currently, this property has a vacant dilapidated hotel on a portion of the site. Removal or repair of this hotel would be necessary in order to use this property for multifamily purposes. However, the property owner has expressed interest in possible multifamily construction for the site. Rezoning of this property has allowed for a potential 60 multifamily units based on allowable densities in the R-3 zone. Realistic capacity would be more like approximately 48 units. Inclusion of this parcel would remove any unaccommodated need and provide a surplus of 35 units.

As is shown in **Table 50** and **Table 51**, the City has enough vacant or underutilized land in the R-3 zoning district to realistically accommodate 55 dwelling units. Additionally, the City has enough vacant land in the C-2 zoning district to realistically accommodate 22 dwelling units. The combination of this vacant and underutilized land will allow for the development of 77 dwelling units which could accommodate the 42 lower-income housing need. Therefore, the City currently does not have an unaccommodated need.

Table 50
2003 Housing Element Unaccommodated Need Analysis – Lower Income

	Extremely Low Income Units	Very Low Income Units	Low Income Units	Total
2003 RHNA Goal	-	17	15	32
2014 RHNA Goal	3	3	4	10
Remaining Need Total	3	20	19	42
Previously Identified Sites Currently Available (capacity)		29		29
Sites Rezoned		48		48
Total		77		77
<i>Remaining</i>		+35		+35

VACANT LAND INVENTORY

Table B-51 lists most of the vacant land in the city that is appropriately zoned to accommodate residential development. As noted in **Table B-51**, there are 305.99 acres of Single-Family Residential (R-1) zoned land with the potential to result in 205 units; 5.12 acres of Duplex Residential (R-2) zoned land with the potential to result in 35 units; 2.20 acres of Multiple-Family Residential (R-3) zoned land (of which, 1.5 acres is underutilize land) with the potential to result in 55 units; and 1.45 acres of Central Commercial (C-2) zoned land with the potential to result in 22 units.

Many of the parcels listed in **Table B-51** identify potential constraints to development, the most notable of which is the very attribute that makes Dunsmuir such an attractive place to live: the upper Sacramento River canyon. Because the city is located in a heavily forested, narrow-walled canyon, steep slopes confine development in the city to an area that is approximately 0.37-mile wide on average by 4.5 miles in length. Where slopes in the city are relatively gentle, the land was long ago developed with residential and commercial uses. Further, as the supply of easily developable land diminished, houses were increasingly developed on steeper slopes or in areas with limited access. The vacant land that remains typically has severe slope constraints, does not meet the City's minimum lot size, is located in a 100-year floodplain, or is completely inaccessible. There are a few notable exceptions, principally with regard to a couple of large properties designated for low density residential development. However, these large parcels typically lack the infrastructure necessary for them to be developed.

Staff reviewed the properties identified in **Table B-51** on a lot-by-lot basis in order to determine maximum allowable densities and realistic buildout capacities. Where residential development potential has been identified on commercial lots, realistic buildout capacities are based on the likelihood of these lots developing with residential uses. This is typically due to adjacent residential development within those commercial districts. Where constraints to development were identified, these constraints were taken into consideration and are reflected in realistic buildout capacities that are less than the maximum allowable densities. While staff may have underestimated the development potential of some properties, assessments were based on recent development trends in the city, characteristics unique to the site (e.g., size, shape, slope, access), and the likelihood of access and/or infrastructure being developed to accommodate development in the near term. However, estimates of buildout capacity are not intended to limit development of these properties in any manner. The analysis was conducted with the sole purpose of determining whether the City could accommodate its share of regional housing needs with existing vacant residential land, or if the City would need to rezone properties in order to facilitate the development of housing.

Affordable housing is permitted in a variety of residential zone districts. However, most affordable projects will occur in the R-3, R-4, C-1, and C-2 zones since they permit higher densities and are a better fit for projects that are supported by government assistance. The smallest vacant parcel noted in **Table B-51** that conforms to City development standards and is appropriate for multi-family development is of sufficient size (0.20 acre) to easily accommodate a triplex with 1,200-square-foot units and a two-car garage each. As noted above, there are a total of 2.20 acres of R-3, and 1.45 acres of C-2 zoned lands with the combined potential to result in 77 units which can accommodate the 10 lower-income units in the City's 2014 RHNA.

Public sewer and water service is readily available within 100 feet of most of the vacant parcels identified on **Table B-51**. Where sewer and water services are located more than 100 feet away, this has been noted. However, the distance to infrastructure only becomes a constraint to the development of larger vacant parcels (i.e., those greater than one-acre in size) because sewer and water lines, if not located within 100 feet, are typically located just a little bit further beyond.

The wastewater treatment plant was designed to serve a much larger population than currently present and, as a result, has adequate excess capacity (average dry weather flow of 0.16 million gallons per day) to serve projected growth in the city through the current planning period and beyond. The city's water system was similarly designed to serve a much larger population than currently present and has adequate excess capacity (maximum day demand of 0.55 million gallons per day) to accommodate projected growth in the city through the current planning period and beyond. As such, the City's basic infrastructure is more than adequate to handle projected growth.

As documented in **Table B-52**, in addition to the 77 units available for higher density development discussed earlier in this section, the land inventory indicates 35 units can be accommodated in the R-2 zone at densities appropriate for moderate-income units and 205 units can be accommodated at lower-densities which would most likely yield housing for those with above-moderate incomes. As such, the City has available land to meet its 2014-2019 RHNA. Refer to **Appendix E** for the location of those sites identified in **Table B-52**.

**Table B-51
Progress in Meeting Regional Housing Needs Allocation**

	Extremely Low-Income Units	Very Low-Income Units	Low-Income Units	Moderate-Income Units	Above Moderate-Income Units	Total Units
2001-2007 RHNA Unaccommodated Need	-	17	15	-	-	32
2014-2019 Remaining RHNA	3	3	4	4	9	23
Total	3	20	19	4	9	55
Land Inventory		77		35	205	317
Remaining RHNA after Land Inventory		0		0	0	0

**Table B-52
Vacant and Underutilized Land Inventory**

APN	Acres	Zoning	General Plan	Allowed Density	Maximum Capacity	Realistic Capacity	Sewer	Water	Site Constraints
058-082-100	0.22	C-2	GC	40	9	4	Yes	Yes	—
059-201-030	0.22	C-2	SC	40	9	3	Yes	Yes	—
058-091-110	0.25	C-2	SC	40	10	5	Yes	Yes	—
058-091-120	0.41	C-2	SC	40	16	8	Yes	Yes	—
058-013-250	0.35	C-2	SC	40	14	2	Yes	Yes	—
C-2 Subtotals	1.45				58	22			
058-041-210	0.21	R-3	LDR	40	1	1	Yes	No	Size
058-101-090	0.20	R-3	HDR	40	8	3	Yes	Yes	—
058-101-330	0.29	R-3	HDR	40	11	3	Yes	Yes	—
059-030-010	1.5	R-3	HDR	40	60	48	Yes	Yes	Vacant dilapidated hotel is located on parcel, This site has been rezoned to R-3 to allow for future multifamily development per owner request
R-3 Subtotals	2.20				80	55			
058-114-040	0.22	R-2	MDR	12	3	1	No	No	Slope
058-183-010	0.11	R-2	MDR	12	1	1	Yes	Yes	Size
058-183-230	0.19	R-2	MDR	12	2	1	Yes	Yes	Flood
058-193-060	1.41	R-2	MDR	12	17	10	Yes	Yes	Slope, Partial Flood
058-201-070	0.11	R-2	MDR	12	1	1	Yes	Yes	Size
058-201-160	0.10	R-2	MDR	12	1	1	No	No	Size
058-201-190	0.11	R-2	MDR	12	1	1	Yes	Yes	Size
058-201-290	0.13	R-2	MDR	12	2	1	Yes	Yes	—
058-202-140	0.10	R-2	MDR	12	1	1	Yes	Yes	Size
058-202-190	0.22	R-2	MDR	12	3	1	Yes	Yes	Slope, Flood

APN	Acres	Zoning	General Plan	Allowed Density	Maximum Capacity	Realistic Capacity	Sewer	Water	Site Constraints
058-202-390	0.18	R-2	MDR	12	2	1	Yes	Yes	—
058-211-040	0.11	R-2	MDR	12	1	1	Yes	Yes	Size
058-211-150	0.10	R-2	MDR	12	1	1	Yes	Yes	Size
058-211-190	0.10	R-2	MDR	12	1	1	No	No	Size
058-211-210	0.11	R-2	MDR	12	1	1	No	No	Size
058-211-220	0.11	R-2	MDR	12	1	1	No	No	Size
058-211-240	0.11	R-2	MDR	12	1	1	No	No	Size
058-211-300	0.25	R-2	MDR	12	3	1	Yes	Yes	—
058-212-010	0.34	R-2	MDR	12	4	3	Yes	Yes	Flood
058-212-030	0.17	R-2	MDR	12	2	1	Yes	Yes	Slope, Flood
058-212-050	0.14	R-2	MDR	12	2	1	Yes	Yes	Slope, Partial Flood
058-212-070	0.54	R-2	MDR	12	6	2	Yes	Yes	Slope, Partial Flood
058-212-100	0.16	R-2	MDR	12	2	1	Yes	Yes	Slope
R-2 Subtotals	5.12				59	35			
058-061-080	0.14	R-1	LDR	6	1	1	Yes	Yes	—
058-061-140	0.29	R-1	LDR	6	2	0	No	No	Shape
058-061-200	0.10	R-1	LDR	6	1	1	No	No	Size
058-061-250	0.18	R-1	LDR	6	1	1	No	No	—
058-062-010	0.11	R-1	LDR	6	1	1	Yes	Yes	Size, Slope
058-071-050	0.48	R-1	LDR	6	3	1	No	No	Slope
058-213-080	0.18	R-1	LDR	6	1	1	Yes	Yes	Flood
058-213-090	0.16	R-1	LDR	6	1	1	Yes	Yes	Flood
058-213-110	0.29	R-1	LDR	6	2	1	Yes	Yes	Flood
058-221-160									
058-221-170	0.90	R-1	LDR	6	1	1	No	No	Merger
058-221-180									
058-233-020	0.36	R-1	LDR	6	2	1	Yes	No	Slope
058-233-040	0.12	R-1	LDR	6	1	1	Yes	No	Size, Slope
058-233-190	0.18	R-1	LDR	6	1	1	Yes	No	—

APN	Acres	Zoning	General Plan	Allowed Density	Maximum Capacity	Realistic Capacity	Sewer	Water	Site Constraints
058-235-130	0.23	R-1	LDR	6	1	1	Yes	No	—
058-235-210	0.14	R-1	LDR	6	1	1	Yes	Yes	—
058-235-290	0.18	R-1	LDR	6	1	1	Yes	Yes	—
058-252-020	0.17	R-1	LDR	6	1	1	Yes	No	—
058-252-120	0.23	R-1	LDR	6	1	1	Yes	Yes	—
059-010-010	9.08	R-1	RL	6	54	0	No	No	Slope, Access
059-010-020	0.29	R-1	RL	6	2	0	No	No	Slope, Access
059-010-130	3.79	R-1	LDR	6	23	0	Yes	No	Institution
059-010-140	1.75	R-1	LDR	6	10	0	No	Yes	Institution
059-020-010	0.36	R-1	LDR	6	2	1	No	No	—
059-020-020	28.27	R-1	LDR	6	170	3	Yes	No	Access, Slope
059-040-010	16.45	R-1	LDR	6	99	3	No	No	Access, Slope
059-050-010	7.13	R-1	LDR	6	43	1	No	No	Slope
059-050-190	0.26	R-1	LDR	6	2	1	Yes	Yes	—
059-050-230	0.28	R-1	LDR	6	2	1	Yes	Yes	Slope
059-050-350	0.35	R-1	LDR	6	2	1	Yes	Yes	—
059-050-360	0.23	R-1	LDR	6	1	1	Yes	Yes	—
059-050-370	0.31	R-1	LDR	6	2	1	Yes	Yes	—
059-050-380	0.27	R-1	LDR	6	2	1	Yes	Yes	—
059-050-410	0.27	R-1	LDR	6	2	1	Yes	Yes	—
059-050-420	0.50	R-1	LDR	6	3	2	Yes	Yes	—
059-050-440	0.35	R-1	LDR	6	2	1	Yes	Yes	—
059-050-450	0.27	R-1	LDR	6	2	1	Yes	Yes	—
059-050-470	0.32	R-1	LDR	6	2	1	Yes	Yes	—
059-050-480	0.41	R-1	LDR	6	2	1	Yes	Yes	—
059-050-520	0.20	R-1	LDR	6	1	1	Yes	Yes	—
059-050-530	0.71	R-1	LDR	6	4	2	Yes	Yes	—
059-050-540	0.34	R-1	LDR	6	2	1	Yes	Yes	—
059-050-550	0.28	R-1	LDR	6	2	1	Yes	Yes	—

APN	Acres	Zoning	General Plan	Allowed Density	Maximum Capacity	Realistic Capacity	Sewer	Water	Site Constraints
059-050-570	0.29	R-1	LDR	6	2	1	Yes	Yes	—
059-050-590	0.31	R-1	LDR	6	2	1	Yes	Yes	—
059-050-600	0.31	R-1	LDR	6	2	1	Yes	Yes	—
059-070-250	0.17	R-1	LDR	6	1	1	Yes	Yes	Slope
059-070-300	10.98	R-1	LDR	6	66	0	Yes	Yes	Slope
059-070-330	8.00	R-1	LDR	6	48	0	No	No	Slope
059-080-040	7.39	R-1	LDR	6	44	0	No	No	Slope
059-111-010	0.69	R-1	LDR	6	4	0	No	No	Slope, Access
059-111-020	0.56	R-1	LDR	6	3	0	No	No	Slope, Access
059-111-030	0.11	R-1	LDR	6	1	0	No	No	Size, Slope, Access
059-111-040	0.12	R-1	LDR	6	1	0	No	No	Slope, Access
059-112-010	0.14	R-1	LDR	6	1	0	No	No	Slope, Access
059-112-100	0.22	R-1	LDR	6	1	0	No	No	Access
059-112-120	0.14	R-1	LDR	6	1	0	No	No	Access
059-113-010	0.31	R-1	LDR	6	2	0	No	No	Slope, Access
059-113-020	0.32	R-1	LDR	6	2	0	No	No	Access
059-121-010	0.57	R-1	LDR	6	3	1	No	No	Slope
059-121-020	0.11	R-1	LDR	6	1	1	No	No	Size, Slope
059-122-020	0.46	R-1	LDR	6	3	1	No	No	Slope
059-122-040	0.11	R-1	LDR	6	1	1	No	No	Size, Slope
059-123-010	0.57	R-1	LDR	6	3	1	No	No	Slope
059-123-020	0.54	R-1	LDR	6	3	1	No	No	Slope
059-123-030	0.11	R-1	LDR	6	1	1	No	No	Size, Slope
059-123-040	0.11	R-1	LDR	6	1	1	No	No	Size, Slope
059-131-040	0.11	R-1	LDR	6	1	1	Yes	Yes	Size
059-131-050	0.09	R-1	LDR	6	1	1	Yes	Yes	Size
059-132-060	0.18	R-1	LDR	6	1	1	No	No	—
059-133-060	0.23	R-1	LDR	6	1	1	Yes	Yes	—
059-133-150	0.75	R-1	LDR	6	4	1	No	No	Access

APN	Acres	Zoning	General Plan	Allowed Density	Maximum Capacity	Realistic Capacity	Sewer	Water	Site Constraints
059-135-050	0.11	R-1	LDR	6	1	1	Yes	Yes	Size, Slope
059-135-110	0.11	R-1	LDR	6	1	1	Yes	Yes	Size, Slope
059-136-010	0.11	R-1	LDR	6	1	1	Yes	Yes	Size, Slope
059-136-060	0.12	R-1	LDR	6	1	1	Yes	Yes	Merger
059-136-070									
059-137-010	0.11	R-1	LDR	6	1	1	Yes	Yes	Size
059-142-010	0.21	R-1	LDR	6	1	1	Yes	Yes	—
059-151-080	0.39	R-1	LDR	6	2	1	Yes	No	Flood
059-152-020	0.13	R-1	LDR	6	1	1	Yes	No	—
059-152-030	0.14	R-1	LDR	6	1	1	Yes	No	—
059-152-060	0.16	R-1	LDR	6	1	1	Yes	No	—
059-152-070	0.09	R-1	LDR	6	1	1	Yes	No	Size
059-153-060	0.29	R-1	LDR	6	2	1	Yes	No	—
059-153-210	0.29	R-1	LDR	6	2	1	Yes	No	Slope
059-153-300	0.16	R-1	LDR	6	1	1	Yes	Yes	—
059-153-320	0.18	R-1	LDR	6	1	1	Yes	Yes	—
059-155-010	0.19	R-1	LDR	6	1	1	Yes	No	—
059-155-030	0.17	R-1	LDR	6	1	1	Yes	Yes	—
059-155-080	0.15	R-1	LDR	6	1	1	Yes	Yes	—
059-155-110	0.09	R-1	LDR	6	1	1	Yes	No	Size
059-156-020	0.16	R-1	LDR	6	1	1	Yes	Yes	—
059-211-020	0.17	R-1	LDR	6	1	1	Yes	Yes	—
059-211-110	0.14	R-1	LDR	6	1	1	Yes	Yes	—
059-211-120	0.14	R-1	LDR	6	1	1	Yes	Yes	—
059-212-090	0.57	R-1	LDR	6	3	1	Yes	Yes	—
059-221-180	0.39	R-1	LDR	6	2	1	Yes	Yes	—
059-226-050	0.64	R-1	LDR	6	4	1	Yes	Yes	Slope
059-226-090	0.10	R-1	LDR	6	1	1	Yes	Yes	Size
059-243-130	0.12	R-1	SC	6	1	1	Yes	Yes	—

APN	Acres	Zoning	General Plan	Allowed Density	Maximum Capacity	Realistic Capacity	Sewer	Water	Site Constraints
059-262-140	0.63	R-1	LDR	6	4	1	No	Yes	Slope
059-262-240	0.28	R-1	LDR	6	2	1	Yes	Yes	Slope
059-262-250	0.28	R-1	LDR	6	2	1	Yes	Yes	Slope
059-262-290	0.61	R-1	LDR	6	4	0	No	No	Access
059-271-030	0.19	R-1	LDR	6	1	1	Yes	Yes	—
059-271-070	0.17	R-1	LDR	6	1	1	Yes	Yes	—
059-275-280	0.32	R-1	LDR	6	2	2	No	Yes	Slope
059-275-290	0.23	R-1	LDR	6	1	1	No	Yes	Slope
059-275-300	0.44	R-1	LDR	6	3	1	No	Yes	Slope
059-281-020	0.28	R-1	LDR	6	2	1	Yes	No	Slope
059-281-040	0.28	R-1	LDR	6	2	1	Yes	No	Slope
059-281-060	0.27	R-1	LDR	6	2	1	Yes	No	Slope
059-281-070	0.14	R-1	LDR	6	1	1	Yes	No	Slope
059-281-080	0.28	R-1	LDR	6	2	1	Yes	No	Slope
059-291-090	0.28	R-1	LDR	6	2	1	Yes	Yes	Slope
059-301-040	0.15	R-1	LDR	6	1	1	Yes	Yes	—
059-311-030	66.42	R-1	LDR	6	398	0	No	No	Access, Trees
059-321-040	0.32	R-1	LDR	6	2	0	No	No	Trees
059-321-060	20.03	R-1	LDR	6	120	0	No	No	Access, Trees
059-321-080	8.48	R-1	LDR	6	51	0	No	No	Partial Flood, Trees
059-321-100	12.88	R-1	LDR	6	77	0	No	No	Access, Trees
059-331-060	0.69	R-1	MU-PD	6	4	0	No	No	Access
059-331-090	10.84	R-1	LDR	6	65	0	No	No	Access, Trees
059-341-030	19.11	R-1	MU-PD	6	115	28	No	No	Access
059-341-050	7.50	R-1	MU-PD	6	45	0	No	No	Access, Trees
059-360-020	36.20	R-1	LDR	6	217	65	Yes	No	—
059-370-100	0.26	R-1	LDR	6	2	1	Yes	Yes	—
059-370-130	0.24	R-1	LDR	6	1	1	Yes	Yes	—
059-370-140	0.24	R-1	LDR	6	1	1	Yes	Yes	—

APN	Acres	Zoning	General Plan	Allowed Density	Maximum Capacity	Realistic Capacity	Sewer	Water	Site Constraints
059-370-150	0.24	R-1	LDR	6	1	1	Yes	Yes	—
059-380-010	0.37	R-1	LDR	6	2	1	Yes	Yes	—
059-380-040	0.28	R-1	LDR	6	2	1	Yes	Yes	—
059-380-050	0.25	R-1	LDR	6	2	1	Yes	Yes	—
059-380-070	0.27	R-1	LDR	6	2	1	Yes	Yes	Slope
R-1 Subtotals	305.99				1,840	205			
Grand Totals	313.26				2,037	317			

Source: Siskiyou County 2014

Notes: Access = Access to the property is extremely limited or nonexistent.

Partial Flood = Less than one-half of the total acreage is located within the 100-year floodplain.

Flood = More than one-half of the parcel is located within the 100-year floodplain.

Slope = The property contain slopes greater than 30 percent that may limit residential development.

Trees = The property is owned by a lumber company and is being utilized for timber production.

Institution = The property is owned by an institution that is unlikely to develop it with residential uses.

Merger = These properties are under common ownership and will most likely need to be consolidated prior to

Size = The property is smaller than the minimum lot size and will most likely require a variance in order to be

Shape = The property is irregularly shaped such that it would be extremely difficult to develop it with residential

development.

developed.

uses.

OPPORTUNITIES FOR ENERGY CONSERVATION

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

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

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

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

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

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

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

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

APPENDIX C
GLOSSARY OF TERMS

APPENDIX C - GLOSSARY OF TERMS

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

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

Accessible Units: Indicates 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, principal, and interest payments as amortized over 25 years with a 25 percent down payment or gross rent that does not exceed 30 percent of gross annual household income or 30 percent of gross annual income devoted to rental housing, including utilities 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: 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 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" 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 a lack of shelter, but involves a variety of underlying, unmet needs—physical, economic, and social. Designed to encourage localities to develop a coordinated and comprehensive long-term approach to homelessness, the Continuum of Care consolidates the planning, application, and reporting documents for the US Department of Housing and Urban Development's Shelter Plus Care, Section 8 Moderate Rehabilitation Single-Room Occupancy Dwellings (SRO) Program, and Supportive Housing Program. (US House Bill 2163).

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

Census: Every 10 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 10 years for the purpose of reapportioning the US House of Representatives. The federal government uses decennial census data for apportioning congressional seats, for identifying distressed areas, and for many other activities. Census data 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: The number of housing units on a unit of land (e.g., 10 units per acre).

Density Bonus Programs: Allows minimum density increase over the zoned maximum density of a proposed residential development, if the developer makes a specified 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.

Down Payment 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 multi-family structures. Vacation or second homes and rental properties are also included.

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

Element: A division or chapter of 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 US Department of Housing and Urban Development (HUD) provided on a formula basis to large entitlement jurisdictions.

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

Fair Market Rent (FMR): Freely set rental rates defined by HUD as the median gross rents charged for available standard units in a county or standard metropolitan statistical area. FMRs 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 (FHA) insured mortgages so that lower- and moderate-income people can obtain financing for homeownership.

First-time Homeowner Program: 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.

Group Quarters: A facility which houses groups of unrelated persons not living in households; examples include 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.

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

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

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

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

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

HUD (Department of Housing and Urban Development): A cabinet-level department of the federal government that oversees program and funding for affordable housing laws, development, and federally funded financial assistance.

HUD Area Median Family Income: HUD is required by law to set income limits that determine the eligibility of applicants for HUD's assisted housing programs. Income limits are calculated annually for metropolitan areas and non-metropolitan counties in the US. 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 Household: 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.

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 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. (US 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, or office) occurring on the same lot or in close proximity to each other. Cities and counties sometimes allow mixed-use in commercial zones, with housing typically located above primary commercial uses on the premises.

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

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

Mobile Home Subdivision: A subdivision of land, plotted 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 take-home pay. The MCC entitles applicants to take a federal income tax credit of 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.

Multi-family 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. (US House Bill 2163).

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

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

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

Public Housing: HUD administers federal aid to local housing agencies that manage the housing for low-income residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing, and managing these developments. It provides decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing can be in the form of high-rise apartments or 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 percent 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 (RHS): A part of the US Department of Agriculture's Rural Development. The RHS 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 (SRO) Dwelling: 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 no limit on length of stay, that is occupied by the target population, and that is linked to an on-site or off-site service that assists the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community. Target population means persons with low incomes who have one or more disabilities, including mental illness, HIV or AIDS, substance

abuse, or other chronic health condition, or individuals eligible for services provided pursuant to the Lanterman Developmental Disabilities Services Act (Division 4.5 (commencing with Section 4500) of the Welfare and Institutions Code) and may include, among other populations, adults, emancipated minors, families with children, elderly persons, young adults aging out of the foster care system, individuals exiting from institutional settings, veterans, and homeless people.

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: Buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible program recipient at a predetermined future point in time that shall be no less than six months from the beginning of the assistance.

Department of Veterans Affairs 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. (US House Bill 2163).

Workforce Housing: Refers to housing that is meant for residents making low, moderate, or 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 undertaken by local jurisdictions to direct and shape land development activities. The intent of zoning is to protect the public health, safety, and welfare by ensuring that incompatible land uses (e.g., residential vs. heavy industrial) are not located next to each other. Zoning also impacts land values, creating and taking away "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.

US 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 identified 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 has 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 one 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 produces July 1 estimates for years after the last published decennial census (2010), 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. PEP 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 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: Occupied housing units with 1.51 or more persons per room.

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

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

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 four 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 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.

APPENDIX D
FUNDING RESOURCES

APPENDIX D – FUNDING RESOURCES

The following funding programs may be able to assist the City in meeting its affordable housing goals:

**Table D-1
Funding Resources**

Funding Program	Description and Guidelines	Funds Available Per Applicant
Rental Programs		
<p>Governor's Homeless Initiative</p>	<p>Interagency funds (HCD, CAIHFA, DMH) for supportive housing for persons with severe mental illness who are chronically homeless.</p> <p><u>Eligible Project Sponsors</u></p> <p>Sponsors and borrowing entities may be organized on a for-profit or not-for-profit basis. Any individual, public agency, or private entity capable of entering into a contract is eligible to apply, provided that they or their principals have successfully developed at least one affordable housing project. Sponsors of projects where at least 70 percent of the units consist of Target Population Units or Special Needs Population units are exempt from the requirement for previous development experience under limited conditions. See Section 7303 (d).</p> <p>Sponsors must also demonstrate a minimum of 24 months experience in the ownership or operation of at least one Supportive Housing or Special Needs Population project with five or more units, and provide the commitment of County Mental Health Department funds described in Section D. See Section 7343.</p> <p>Sponsors must have site control in the name of the Sponsor or an entity controlled by the</p>	<p>The maximum loan per project is \$7,000,000.</p> <p>The maximum loan amount is a function of the number of restricted units in a project; their size, location, and affordability level; whether the project is receiving 9 percent tax credits; and the number and type of units restricted to the Target Population. For projects not receiving 9 percent units, the per unit limits are the same as for other MHP NOFAs, except that the base amount for Target Population units is \$60,000 instead of \$30,000. For projects receiving 9 percent credits, the per-unit limits are the same as for other MHP NOFAs (with a \$30,000 base amount), but the total maximum loan amount will be calculated by applying these limits to Target Population Units only. Tables specific to this NOFA showing the per-unit loan limits and targeted income limits and rents will be available on HCD's website.</p>

Funding Program	Description and Guidelines	Funds Available Per Applicant
	sponsor as defined in Uniform Multifamily Regulations (UMR) Section 8303.	
Housing Choice Voucher Program	Assistance program that provides direct funding for rental subsidies for very low-income seniors.	
Homeownership Programs		
Home Investment Partnership Program (HOME)	Provides grants to local governments and nonprofit agencies, through the state of California, for many homeowner and renter needs.	
Affordable Housing Partnership Program (AHPP)	Provides lower-interest rate California Housing Finance Agency loans to homebuyers who receive local secondary financing.	
Housing Rehabilitation Program	Provides financial assistance to low-income homeowners for health and safety improvements.	
CalHome	<p>Grants to local public agencies and nonprofits to fund first-time homebuyer mortgage assistance and owner-occupied housing rehabilitation.</p> <p><u>Eligible Applicants:</u> Any California local public agency or nonprofit corporation that is authorized to engage in or assist in the development of housing or operation of housing programs for persons and households of low- or very low- income is eligible to apply. Only one application from a local public agency will be accepted for each jurisdiction.</p>	<p>\$600,000 for smaller cities; \$1 million for larger cities.</p> <p>The maximum aggregate application amount for all activities (programs) shall not exceed \$600,000. An exception will be made for a city or county expected to have a higher demand for assistance as evidenced by a population in excess of 400,000 (within the city or the unincorporated portion of the applicant county), in which case the maximum aggregate amount for all activities shall not exceed \$1,000,000. The application lists eligible cities and the counties with unincorporated portions with populations exceeding 400,000. A county may operate its</p>

Funding Program	Description and Guidelines	Funds Available Per Applicant
	<p>Applicants shall have been operating as a housing program administrator during the two years prior to the date of application.</p> <p>HCD has decided that this policy goal should be implemented in this NOFA.</p> <p>Competitive points will be given in the scoring for applicants that use their mortgage assistance loans exclusively for purchase transactions where the units purchased are developed at 15 units per acre or higher.</p> <p>HCD has decided that this policy goal should be implemented in the NOFA.</p> <p>Competitive points will be given in the scoring for applicants that use their mortgage assistance loans exclusively for transactions where the units purchased have been Energy-Star rated.</p> <p>It was decided that this policy goal should be implemented in this NOFA.</p> <p>Competitive points will be given in the scoring of this application for applicants that use their mortgage assistance loans exclusively for home purchase transactions where the units purchased are developed or improved by meeting the following universal design standards:</p> <ul style="list-style-type: none"> • Provide at least one no-step entrance with beveled threshold. This may be at the front, side, or back of the unit. • Make doorways throughout the unit at least 32 inches wide and hallways at least 36 inches clear width. 	<p>programs in the small cities within the county only with the documented approval of the cities. In this case, the sum of the populations of these small cities and the unincorporated portion of the county will be used to determine eligibility for an award in excess of \$600,000.</p> <p>The minimum application amount for any one activity shall not be less than \$100,000.</p>

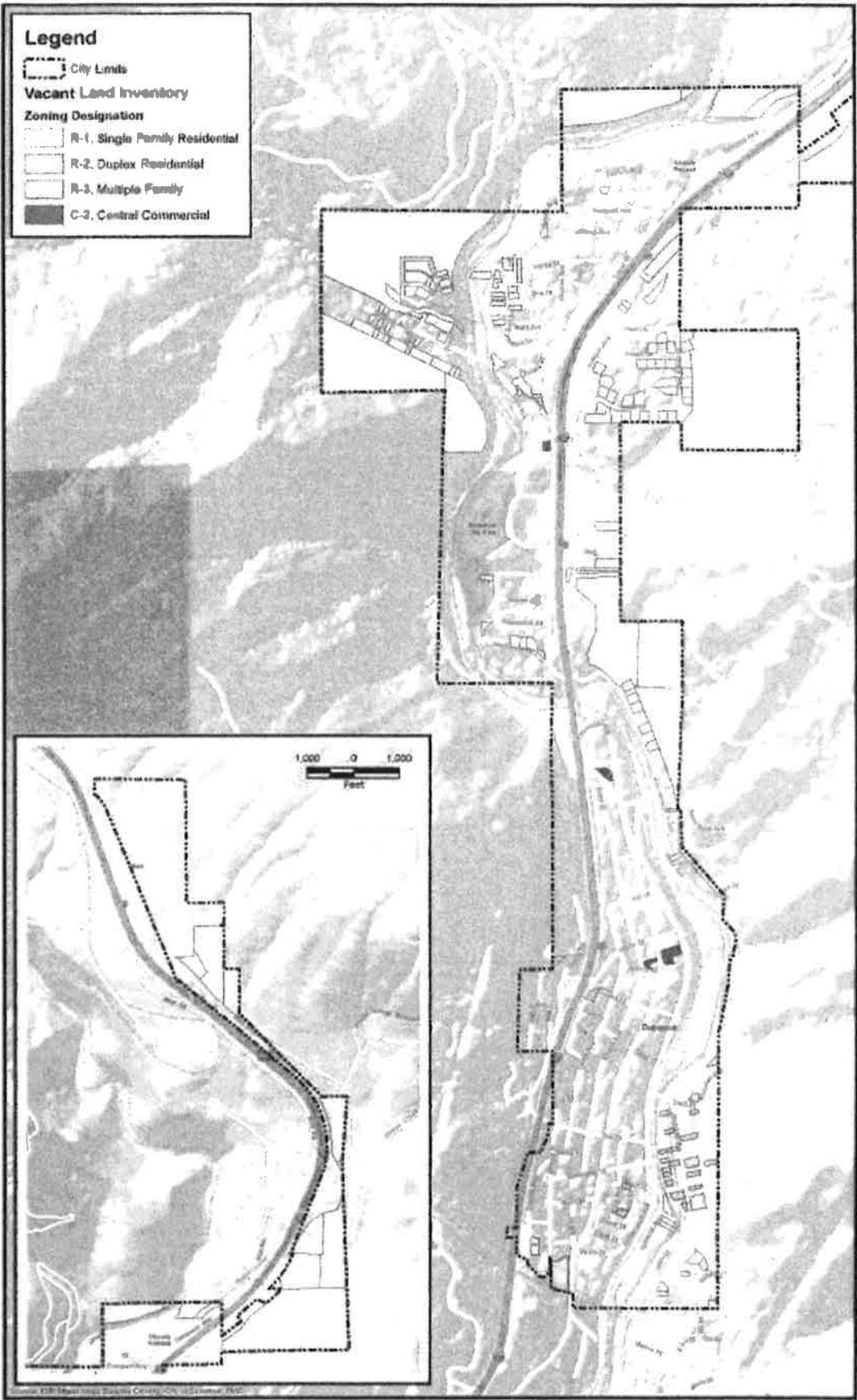
Funding Program	Description and Guidelines	Funds Available Per Applicant
	<ul style="list-style-type: none"> • Reinforce walls around the toilet, bathtub, and shower stall in order that grab bars may be added at a later time, if needed. • Install light switches and electrical controls no higher than 48 inches and electrical plugs no lower than 15 inches above the floor. • Install lever handles on all doors and plumbing fixtures. 	
<p>Building Equity and Growth in Neighborhoods (BEGIN)</p>	<p>Grants to cities and counties that adopt measures to encourage affordable housing, to make second mortgage loans to low- and moderate-income homebuyers.</p> <p><u>Eligible Applicants</u></p> <p>To be eligible to apply to HCD for an award of BEGIN program funds, the applicant shall be a city, county, or city and county within the state of California, which will offer specific forms of regulatory relief, regulatory barrier removal, or other development incentives to an identified BEGIN homeownership project.</p> <p>Applicants may apply for funds for more than one project, but each project requires a separate application.</p> <p>The amount of grant funds to be requested is dependent on the number of units proposed for qualified low- and moderate-income first-time homebuyers in the subject BEGIN project. The minimum number of BEGIN units required in any application is four.</p>	<p>The maximum BEGIN loan amount per unit is \$30,000, or 20 percent of the home sales price, whichever is less. The applicant may choose to provide a lesser amount per unit in BEGIN loan funds than the statutory maximum. The application amount will be equal to the average amount of the proposed BEGIN subsidy (in the form of mortgage assistance) to be given to the eligible homebuyers, multiplied by the number of BEGIN units.</p>

Funding Program	Description and Guidelines	Funds Available Per Applicant
Other Programs		
Emergency Housing and Assistance Program Capital Development (EHAPCD)	<p>Deferred payment loans for capital development of emergency shelters and transitional housing for the homeless (no operating subsidy authorized).</p> <p>The contract shall include provision for the payment of state prevailing wage, where funds provided through this agreement are used for construction work, or in support of construction work.</p> <p><u>Eligible Applicants</u></p> <p>HCD will award EHAPCD forgivable deferred loans to eligible local government agencies or nonprofit corporations, which provide, or contract with community organizations to provide, qualifying emergency shelter, transitional housing, and/or safe haven to homeless persons. A limited partnership is not an eligible organization under EHAP statutes. The department will deny any EHAPCD application in the name of an entity other than an agency of local government or a nonprofit corporation, and will not approve the subsequent assignment of an EHAPCD award to an entity other than an agency of local government or a nonprofit.</p>	<p>Applicants may submit only one application per site. 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. Applications from the same applicant in excess of \$1,000,000 per county are ineligible.</p>
The California Solar Initiative (CSI)	<p>The California Solar Initiative offers cash incentives on solar systems of up to \$2.50 a watt. These incentives, combined with federal tax incentives, can cover up to 50 percent of the total cost of a solar system.</p>	

Funding Program	Description and Guidelines	Funds Available Per Applicant
	Affordable Housing may be able to get up to 75 percent of the total cost covered.	
Predevelopment Loan Program	PDLP loans are available to local governments for the purposes including but not limited to the costs, or the costs associated with, land purchase or option to buy land; options or deposits to buy or preserve existing government-assisted rental housing for the purpose of preserving the affordability of the units; closing costs; holding costs which can include, but are not limited to, taxes, insurance, and interest; professional services such as architectural, engineering, or legal services; permit or application fees; and bonding, site preparation, related water, sewer development, or material expenses.	
Low Income Housing Tax Credit	A 4 percent annual tax credit that helps owners of rental units develop affordable housing.	
Single Family Housing Bond Program (Mortgage Revenue Bonds)	Bonds issued to local lenders and developers so that below market-interest rate loans can be issued to first-time homebuyers.	
Infill Infrastructure Grant Program	Established by SB 86 of 2007, with funding from Proposition 1C, the Housing and Emergency Shelter Trust Fund Act of 2006. The program provides grants for infrastructure improvements necessary to facilitate new infill housing development.	
Emergency Shelter Grants	Competitive grants to help local governments and nonprofits to finance emergency shelters, transitional housing, and other supportive	

Funding Program	Description and Guidelines	Funds Available Per Applicant
	services.	
Community Development Block Grant	Grants available to the City on a competitive basis for a variety of housing and community development activities. City competes for funds through the state's allocation process.	
Section 202	Grants to private nonprofit developers of supportive housing for very low-income seniors.	
California Community Reinvestment Corporation (CCRC)	Nonprofit mortgage banking consortium designed to provide long-term debt financing for affordable multi-family rental housing. Nonprofit and for profit developers contact member banks.	
Federal National Mortgage Association (Fannie Mae)	<ul style="list-style-type: none"> -Fixed-rate mortgages issued by private mortgage insurers. -Mortgages which fund the purchase and rehabilitation of a home. -Low down-payment mortgages for single-family homes in underserved low-income and minority cities. 	
Freddie Mac Home Works	Provides first and second mortgages that include rehabilitation loan. Households earning up to 80 percent median family income qualify.	
Affordable Housing Program (Federal Home Loan Bank, FHLB)	Loans (and some grants) to public agencies and private entities for a wide variety of housing projects and programs. Participation is by FHLB participating lenders.	

APPENDIX E
VACANT LAND INVENTORY MAP



Appendix I
Vacant Land Inventory Map