

3. HOUSING NEEDS ASSESSMENT

Introduction

The Housing Needs Assessment is the section of the Housing Element that presents the characteristics of the city's population and existing housing stock as a means of better understanding the nature and extent of unmet housing needs.

Population Characteristics

Population and other demographic variables provide insight into the type and amount of housing needed in a community. Factors such as age, cultural background, household size, occupation, and income influence housing preferences, the type of housing needed, and the ability of individuals to afford housing. Some of the characteristics of Placerville residents that have significance for housing need are:

Age: Age is an important factor in projecting future housing need; incomes, lifestyles, mobility and housing preferences change as people age. For example, young adults typically have lower incomes and smaller families than older adults, and often rent housing. As households age, incomes and ability to afford larger homes often increases. As individuals reach retirement their lifestyles, housing preferences and future earning potential often changes too. Many retired adults look for housing and communities designed to meet their preferences and physical abilities.

Cultural Factors: Cultural characteristics of the population may affect housing need due to differences in lifestyle and household composition associated with different population groups. For example, some cultural groups may have a higher proportion of large households with extended family members.

Income: Household income is the most important factor affecting housing opportunity, because it determines a household's ability to purchase or rent housing and balance housing costs with other necessities. Income levels affect housing choices such as location, housing type and the ability to own versus rent a home. While higher-income households have more discretionary income to spend on housing, low- and moderate-income households face greater limits in the range of housing that they can afford.

Special Needs: Some population groups have special housing needs by virtue of their physical or developmental capabilities, childcare needs, occupations, and other factors. Examples of special needs groups are seniors, persons with disabilities, large families, single-parent households, farmworkers and their families, and homeless individuals and families.

Note: Multiyear time period estimates provided in the Housing Element are derived from the US Census' American Community Survey (ACS) data. These multiyear estimates do not describe any specific day, month, or year within the time period. These estimates indicate the full period of time (e.g., "The child poverty rate in 2011–2015 was X percent.").

Population Trends

Placerville’s population increased by 528 people, or 5.1 percent, between 2010 and 2019. Of the 528 people, 478 people were added between 2015 and 2019, according to the California Department of Finance. The rate of population growth has increased slightly over this time period at 0.5 percent annually since 2010.

Population projections for the City of Placerville suggest that the increasing rate of population growth will continue. Using the 0.5 percent annual growth rate trend per year, the City’s population in 2035 is estimated to reach 11,765.

Table 3-1 compares the 2010 and 2019 populations in El Dorado County, including the City of Placerville. Table 3-2 shows population projections for Placerville and El Dorado County.

Table 3-1: Population Trends

Jurisdiction	2010	2019	Numeric Change	Percent Change
Unincorporated El Dorado County	149,266	158,131	6,004	3.9%
Placerville	10,389	10,917	528	5%

Source: SACOG 6th Cycle Data Package 2020

Table 3-2: Population Projections

Jurisdiction	2019	2035	Numeric Change	Percent Change
Unincorporated El Dorado County	158,131	167,638	9,507	6.0%
Placerville	10,917	11,765	848	7.7%

Source: Projections used annual percent growth rates derived from Population Trends data.

Age Characteristics

Table 3-3 provides information on each age group of Placerville’s residents according to two five year estimates from US Census Bureau’s American Community Survey (ACS) 2010-2014 and 2014-2018. Based on this data population growth that occurred in Placerville can be attributed to moderate increases in the persons ages 25 to 34, and the age groups 65 to 74 and 75 to 84.

Table 3-3: Age Distribution

Age	2010-2014		2014-2018	
	Number	Percent	Number	Percent
Under 5	585	5.6	531	4.9
5 to 9	751	7.2	816	7.5
10 to 14	665	6.4	428	3.9
15 to 19	485	4.7	657	6.1
20 to 24	611	5.9	694	6.4
25 to 34	1,440	13.8	1,850	17.0
35 to 44	1,140	10.9	1,150	10.6
45 to 54	1,548	14.8	1,453	13.4
55 to 59	596	5.7	571	5.3
60 to 64	781	7.5	656	6.0
65 to 74	945	9.1	1,183	10.9
75 to 84	474	4.6	542	5.0
85 and Over	394	3.8	329	3.0
Total	10,415	100.0%	10,860	100.0%

Source: SACOG 6th Cycle Data Package 2020

Employment

Employment has an important impact on housing needs. Different jobs and associated income levels determine the type and size of housing a household can afford. Employment growth in the region typically increases housing demand.

There were an estimated 4,172 jobs held by Placerville residents in 2013-2017. Most jobs were concentrated in the education, health and social services sectors (23.5 percent), retail (14.0 percent), art, entertainment, and food service (11.6 percent), and construction trades (11.3 percent) Table 3-4 identifies employment by industry type for Placerville.

Table 3-4: Employment by Industry Sector

Industry Sector	Number	Percent
Agriculture, forestry, fishing and hunting, and mining	100	2.4%
Construction	472	11.3%
Manufacturing	102	2.4%
Wholesale trade	50	1.2%
Retail trade	583	14.0%
Transportation and warehousing, and utilities	185	4.4%
Information	68	1.6%
Finance and insurance, and real estate and rental and leasing	191	4.6%
Professional, scientific, and management, and administrative and waste management services	450	10.8%
Educational services, and health care and social assistance	980	23.5%
Arts, entertainment, and recreation, and accommodation and food services	482	11.6%
Other services, except public administration	259	6.2%
Public administration	250	6.0%
Totals	4,172	100.00%

Source: 2013-2017 ACS; SACOG 6th Cycle Data Package 2020

Household Characteristics

Household formation and characteristics are key factors shaping housing need. Following is an analysis of household trends, household size, tenure, overcrowding, growth, and income. By definition, a “household” consists of all the people occupying a dwelling unit, whether or not they are related. For example, a single person living in an apartment, four unrelated people in a house, a couple with two children and a tenant living in the same house are all considered households.

According to the Department of Finance and as shown in Table 3-5, there were an estimated 3,988 households in the City of Placerville in 2014-2018. This represents a less than 3.4 percent decrease from 4,129 households estimated in 2010-2014.

Table 3-5: Household Trends, 2010–2018

	2010-2014 ACS	2014-2018 ACS	Change
Placerville	4,129	3,988	3.4 % decrease

Source: 2006-2010 ACS; 2010-2014 ACS; 2014-2018 ACS; SACOG 6th Cycle Data Package 2020

Large Family Households

Large households consist of five or more members. These households, most of whom are families, constitute a special needs group since the supply of adequately sized, affordable housing units in a community is often limited. In order to save money for other basic necessities such as food, clothing, and medical care, it is common for lower-income large households to reside in smaller units, which frequently results in overcrowding.

The housing needs of low-income large families could be met by low-cost housing units with more bedrooms. The City has sought to ensure that affordable housing development include some units with three and four bedrooms for large families.

Overcrowding

Accelerated deterioration of a home may occur from over-use associated with more people living in the dwelling than the number for which it is designed. The U.S. Census Bureau considers a household to be overcrowded when there is more than one person per room (not including kitchens and bathrooms). A typical home might have three bedrooms, a living room, and a dining room, for a total of five rooms. Units with more than 1.50 persons per room are considered highly overcrowded and should be recognized as a significant housing problem.

Placerville has a low incidence of overcrowding. Approximately 2.9 percent of all the occupied housing in the city has more than one person per room. Among owner-occupied units, a total of 30 units, or 1.3 percent, are considered overcrowded, with 22 units, or 1.0 percent, are considered significantly overcrowded. Among renter-occupied units, a total of 63 units, or 3.8 percent, are considered overcrowded, with zero units considered severely overcrowded. Table 3-6 summarizes the ACS 2013-2017 estimate of housing overcrowding in the City.

Table 3-6: Overcrowded By Tenure

Occupants per Room	Owner		Renter		Total	
	Number	Percent	Number	Percent	Number	Percent
0.50 or less	1,767	76.8%	1,018	61.9%	2,785	70.5
0.51 to 1.00	482	20.9%	564	34.3%	1,046	26.5
1.01 to 1.50	30	1.3%	63	3.8%	93	2.4
1.51 to 2.00	0	0.0%	0	0.0%	0	0.0
2.01 or more	22	1.0%	0	0.0%	22	0.6
Total	2,301	100.0%	1,645	100.0%	3,946	100.0%
Overcrowded (1.01 or more)	52	2.3%	63	3.8%	115	2.9%

Source: SACOG 6th Cycle Data Package 2020***Household Size per Tenure***

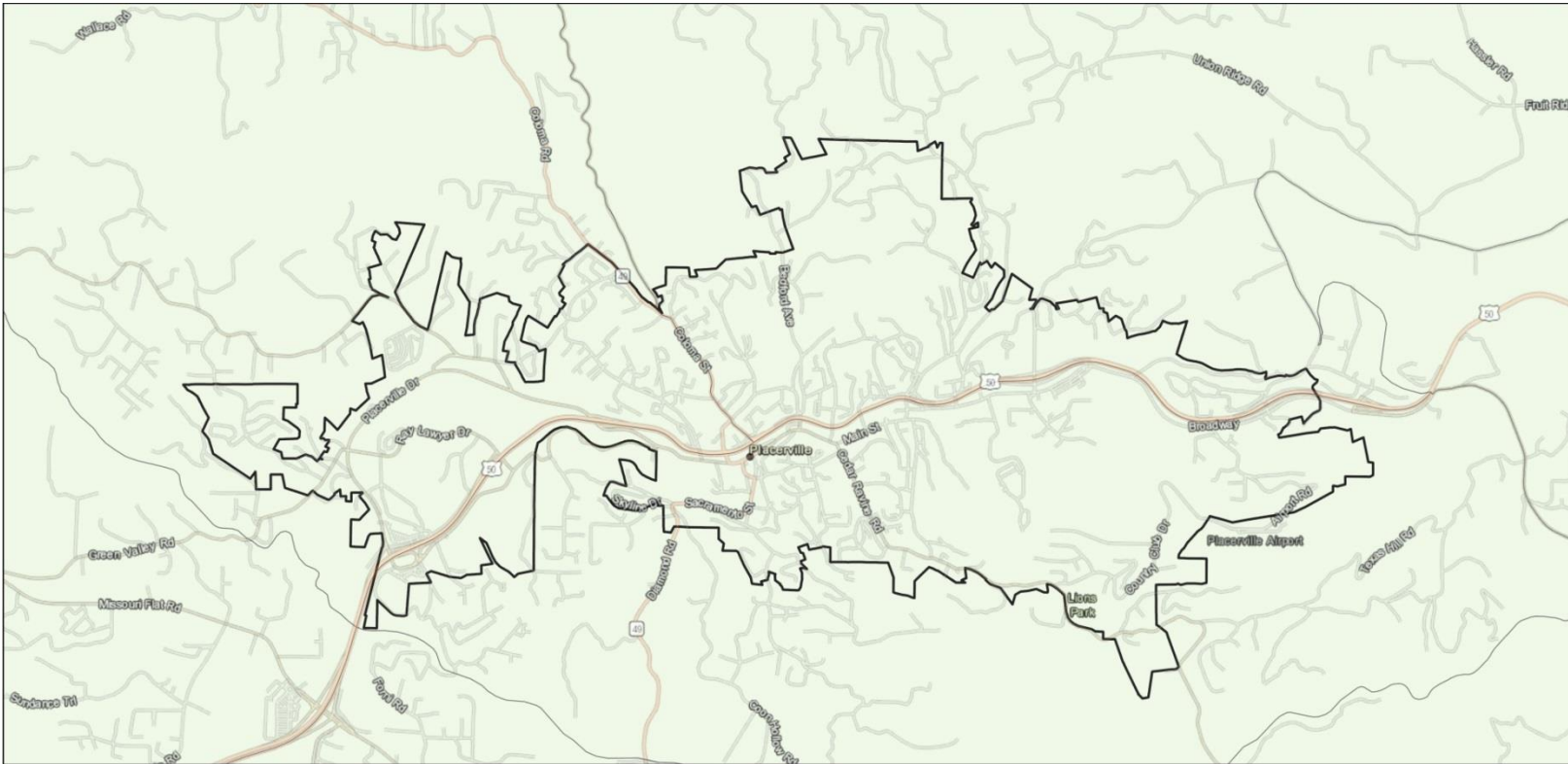
Household size by tenure is shown in Table 3-7. During 2013- 2017, the majority of owner-occupied households were inhabited by two to four residents. Most renter-occupied households were also inhabited by two to four residents.

Table 3-7: Household Site per Tenure (Including Large Households) 2013-2017




Owner	Number	Percent
Householder living alone	2,301	100.0%
Households 2-4 persons	763	33.2%
Large households 5+ persons	1,426	62.0%
Rental	112	4.9%
Householder living alone	1,645	100.0%
Households 2-4 persons	593	36.0%
Large households 5+ persons	922	56.0%
Total:	130	7.9%
Total Householder living alone	3,946	100%
Households 2-4 persons	1,356	34.4%
Large households 5+ persons	2,348	59.5%

Source: 2013-2017 ACS (SACOG 6th Cycle Data Package 2020)

Figure 3-1: Percent of Overcrowded Households, City of Placerville



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-  City/Town Boundaries
-  (R) Overcrowded Households (CHHS) - Tract
-  ≤ 8.2% (Statewide Average)

1:36,112

0 0.33 0.65 1.3 mi

0 0.5 1 2 km

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CA HCD
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Housing Stock Characteristics

Housing Units by Type

Characteristics that describe the existing housing stock in Placerville include the number of units, type (single-family, mobile home, apartment, etc.), their tenure (owner-occupied vs. rental), the number of people living in the unit (household size), and unit size. Later sections of this chapter discuss cost and the physical condition of homes in the city. Table 3-8 shows changes in housing stock from 2010 to 2019.

Table 3-8: Housing by Type

Housing Type	2010	2019	% Growth
Detached Single-Family	2,969	3,095	4.2%
Attached Single-Family	154	196	27.3%
2-4 Units	811	814	0.4%
5+ Units	439	439	0.0%
Mobile Homes	168	171	1.8%
Total	4,541	4,715	3.8%

Source: Department of Finance (SACOG 6th Cycle Data Package 2020).

Vacant Units

The housing vacancy rate is one measure of general housing availability. A low vacancy rate, less than five percent, suggests that households will have difficulty finding housing within their price range. Conversely, a high vacancy rate may indicate a high number of housing units that are undesirable for occupancy, a high number of seasonal units, or an oversupply of housing. By maintaining a "healthy" vacancy rate of between five and eight percent, housing consumers have a wider choice of housing types and prices to choose from. As vacancy rates drop, shortages generally raise housing costs and limit choices. Table 3-9 estimates the City's vacancy rate during 2010 - 2017.

Table 3-9: Vacant Housing

	Placerville		Unincorporated El Dorado County	
Housing Units by Occupancy Status	Number	Percentage of Total Units	Number	Percentage of Total Units
Total housing units	4,358	100.0%	67,214	100.0%
Occupied housing units	3,946	90.5%	55,256	82.2%
Vacant housing units	412	9.5%	11,958	17.8%
Vacant Housing Unit Category	Number	Percentage of Vacant Units	Number	Percentage of Vacant Units
For rent	126	30.6%	394	3.2%
Rented, not occupied	0	0.0%	55	0.5%
For sale only	0	0.0%	592	4.9%
Sold, not occupied	35	8.5%	236	2.0%
For seasonal, recreation or occasional use	88	21.3%	9,335	78.1%
All other vacant	163	39.6%	1,346	11.3%
Vacancy rate	9.5%		17.8%	
Homeowner vacancy rate	0.0%		1.3%	
Rental vacancy rate	7.1%		3.9%	
Vacancy rate minus seasonal	3.1%		1.7%	

Source: ACS 2013-2017 (SACOG 6th Cycle Data Package 2020).

Age of Housing Stock

Age of housing is an important characteristic of supply because it often indicates housing condition. Some federal and state programs use the age of housing as one factor to determine housing rehabilitation needs. Approximately 3,175 City housing units, or 73 percent of the total housing stock, is at least 30 years old or more, shown in Table 3-10. Homes that are at least 30 years old have a greater risk of deterioration associated with deferred or improper maintenance and repair.

Table 3-10: Age of Housing Stock

Year Structure Built	Number	Percent
Built 2014 or later	34	0.8%
Built 2010 to 2013	27	0.6%
Built 2000 to 2009	579	13.3%
Built 1990 to 1999	543	12.5%
Built 1980 to 1989	401	9.2%
Built 1970 to 1979	889	20.4%
Built 1960 to 1969	455	10.4%
Built 1950 to 1959	620	14.2%
Built 1940 to 1949	308	7.1%
Built 1939 or earlier	502	11.5%
Total Housing by Year Structure Built	4,358	100.0%

Source: ACS 2013-2017 Table DP04 (SACOG 6th Cycle Data Package 2020)

Housing Conditions

City permit records are not detailed enough to determine the number of home improvements that involved upgrading or rehabilitation of substandard housing units to sound condition. An updated housing condition survey could confirm the extent of housing disrepair within the City. To address the need for an updated housing condition survey, Housing Program F-2 will target the acquisition of funds such as CDBG in fiscal year 2024 to assist with this effort

Household Income

According to the US Census and the 2014-2018 American Community Survey, the estimated median income adjusted for inflation was approximately \$57,353, over \$23,200 less than the \$80,582 median income for El Dorado County. See Table 3-11. Lower incomes in Placerville are generally related to the types of jobs available in the City, the large number of renter households, and the concentration of social services that attract special needs populations.

Table 3-11: Median Income by Jurisdiction

Jurisdiction	Median Household Income	% of El Dorado County Median Income
Placerville	\$57,353	71%
El Dorado County	\$80,582	100%

Source: U.S. Census, ACS 2014-2018 (SACOG 6th Cycle Data Package 2020)

The State of California defines four income categories for the purposes of determining housing affordability and need in communities. These categories are based on the percentage of income earned compared to the County’s Area Median Income (AMI) as shown in Table 3-12. This method is consistent with definitions of extremely low, very low, low, moderate, and above moderate income households as used in most Federal and State housing programs. Figure 3-2 shows Median Income spatially based on ACS 2015-2018 US Census Block Group data.

Table 3-12: California Income Category Limits Income Category

Income Category	Percent of County Area Median Income (AMI)
Extremely Low Income	Less than 30% of AMI
Very Low Income	Between 30% and 50% of AMI
Low Income	Between 50% and 80% of AMI
Moderate Income	Between 80% and 120% of AMI
Above Moderate Income	Greater than 120% of AMI

Source: California Department of Housing and Community Development (HCD)

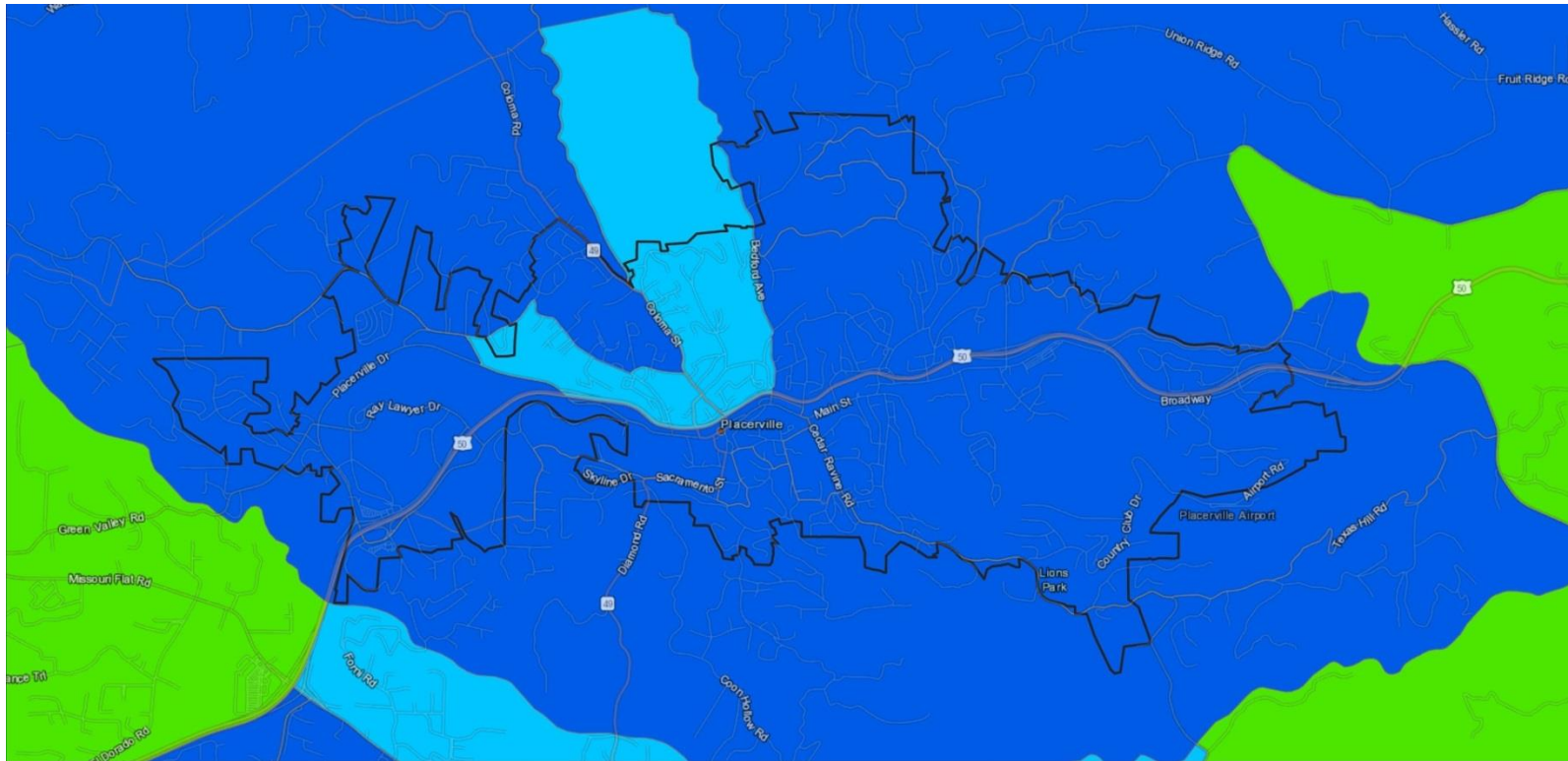
The estimated number of households by income categories in the City of Placerville within varying income categories is provided as Table 3-13. The table indicates that in 2014-2018 approximately 43 percent of the City’s households fell into the less than \$49,999 income category. It is evident that housing affordability may be an issue for several of these income groups in the City.

Table 3-13: Estimated 2014-2018 Household Income by Income Groups

Income Limits	Number of Households	Percent of Total Households
Less than \$24,999	984	24.7
\$25,000 < \$49,999	727	18.2
Income \$50,000 - \$74,999	834	20.9
Income \$75,000 - \$99,999	393	9.9
Income > \$100,000	1,050	26.3
Total	3,988	100.0

Source: 2014-2018 ACS (SACOG 6th Cycle Data Package 2020)

Figure 3-2: Household Median Income, City of Placerville



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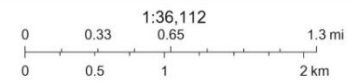
City/Town Boundaries

(R) Median Income (ACS, 2015-2019) - Block Group

< \$55,000

< \$87,100 (HCD 2020 State Median Income)

< \$125,000



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Cost of Living and Affordability

The price of affording housing is directly related to the extent of housing problems faced by lower- and moderate-income households in a community. If housing costs are high relative to household income, the incidence of housing cost burden and overcrowding will also be high. This section summarizes the cost and affordability of housing to Morro Bay residents.

For-Sale Housing Prices

According to CoreLogic, the median home sale price in Placerville during July 2020 was \$385,000, an increase of approximately 8.5 percent from the July 2019 median of \$355,000. Median prices in Placerville tend to be in the middle to low range compared to other El Dorado County communities. Table 3-14 shows median home sales prices in Placerville and nearby communities for 2020 and 2019.

Table 3-14: Annual Median Home Sales Price, 2019–20

Community/City	July 2020 Median Price	2019 Median Price	Percentage Change
El Dorado County	\$540,000	\$489,500	10.3%
Camino	\$407,500	\$303,000	34.5%
Diamond Springs	\$346,000	\$327,250	5.7%
El Dorado Hills	\$666,250	\$655,000	1.7%
Placerville	\$385,000	\$355,000	8.5%

Source: CoreLogic

Rental Housing Cost

Table 3-15 shows the 2020 rental costs in Placerville by the number of bedrooms. According to an online survey of available rental units on Trulia, Apartments.com, Craigslist and several Placerville area property management services, the majority of rental units for apartments were two-bedroom units, and there were mostly houses available with three-bedrooms. However, it should be noted that there were only 20 units available at the time of this survey, so there were minimal units for reference in some categories. For example, there was only one one-bedroom house, one three-bedroom apartment, and no 4-bedroom apartments or homes on the market at the time of this survey.

Housing Affordability by Income Level

Income limits are only available at the countywide, not the city level. Table 3-16 provides the Official State Income Limits for El Dorado County in 2020.

An accepted measure of housing affordability is that housing payments (rent, mortgage, insurance, utilities, property taxes, etc.) do not exceed 30 percent of a household's gross income. The area median income provides a common measure for determining the affordability of housing which can be applied to each income range. This information generally demonstrates who can afford what size and type of housing (i.e. condo, single family home, mobile home, other) and indicates the household income levels most likely to look for a solution, such as home-sharing or living in a smaller housing unit to address the lack of affordability in local housing opportunities.

Table 3-15: Median Rental Costs By Housing Type, September 2020

Bedroom Count	Median Apartment Rental Cost	Median House Rental Cost	Overall Median	Overall Average
1 Bedroom	\$1,025	\$1,025	\$1,025	\$1,024
2 Bedroom	\$1,422	\$1,400	\$1,400	\$1,391
3 Bedroom	\$1,500	\$1,850	\$1,750	\$1,843
4 Bedroom	---	---		--

Sources: trulia.com, apartments.com, craigslist.com, rent.com, zillow.com, actionproperties.us, alpropmgmt.com, trovit.com

Note: No 4-bedroom apartments or homes available at the time of the survey.

Table 3-16: Official State Income Limits for El Dorado County (2020)

Income Category	Number of Persons in Household							
	1	2	3	4	5	6	7	8
Extremely Low (<30% of AMI)	18,150	20,750	23,350	26,200	30,680	35,160	39,640	44,120
Very Low (30% to 50%)	30,250	34,550	38,850	43,150	46,650	50,100	53,550	57,000
Low (50% to 80%)	48,350	55,250	62,150	69,050	74,600	80,100	85,650	91,150
Moderate (80% to 120%)	72,500	82,850	93,200	103,550	111,850	120,100	128,400	136,700
Median	60,400	69,050	77,650	86,300	93,200	100,100	107,000	113,900

Source: California Department of Housing & Community Development (HCD) Income Limits for 2020

The affordability of the county’s housing stock for each income group is discussed below (Table 3-17). However, affordability data for El Dorado County, which assumes a family of four, revealed that for a family at the Very Low income category of 30 percent of monthly gross income, equates to a maximum monthly gross rent of approximately \$1,079. This figure is nearly \$350 less than the \$1,422 median 2-bedroom apartment rental, not considered affordable to this hypothetical family. Paying the median rental cost would be considered overpay under this hypothetical.

Table 3-17: Housing Affordability by Income Level – Four Person Family

	Extremely Low Income	Very Low Income	Low Income	Moderate Income
Annual Income	\$26,200	\$43,150	\$69,050	\$103,550
Maximum Monthly Gross Rent	\$655	\$1,079	\$1,726	\$2,589

Source: HCD Income Limits for 2020; HCD California Income Categories

Overpayment

Households paying more than 30 percent of their monthly income are deemed to "overpay" for housing. Households paying more than 50 percent of their monthly income percent are deemed to "severely overpay" for housing.

Table 3-18 demonstrates that 1,855 households, or approximately 46 percent of Placerville's households, are overpaying for their housing. Renters are more likely to overpay in Placerville for housing than owners, with 25 percent for renters and 21 percent of owners.

Special Needs Groups

This section of the Housing Element provides a discussion of "special" housing needs populations in Placerville. State law (California Government Code Section 65583) identifies the following "special needs" groups: seniors, persons with disabilities, including a developmental disability, female-headed households (primarily elderly women living alone and single-parent households), large families, farmworkers, and persons and families in need of emergency shelter. These groups encounter greater difficulty finding decent, affordable housing due to circumstances related to occupation, income, family characteristics, medical condition, or disability.

This section details the housing and supportive services needed by these special groups and identifies the programs and services available to these populations within Placerville. A focus of the Housing Element is to ensure that all people residing in Placerville have access to suitable housing.

Table 3-18: Placerville Households by Income Category Paying in Excess of 30% of Income Toward Housing Cost (Overpayment By Income category)

Total Households Characteristics	Number	Percent of Total Households
Extremely low income renters (0-30%)	705	17.5%
Extremely low income owners (0-30%)	170	4.2%
Lower income households paying more than 50%	830	20.6%
Lower income renter households severely overpaying	545	13.6%
Lower income owner households severely overpaying	285	7.1%
Extremely Low Income (0-30%)	505	12.6%
Extremely Low-Income Renter households severely overpaying	405	10.1%
Extremely Low-Income Owner households severely overpaying	100	2.5%
Income between 30%-50%	75	1.9%
Income between 50% -80%	65	1.6%
Lower income households paying more than 30%	1,560	38.8%
Lower income renter households overpaying	995	24.8%
Lower income owner households overpaying	565	14.1%
Extremely Low Income (0-30%)	490	12.2%
Income between 30%-50%	310	7.7%
Income between 50% -80%	195	4.9%
Total Households Overpaying	1,855	46.1%
Total Renter Households Overpaying	1,005	25.0%
Total Owner Households Overpaying	850	21.1%

Source: 2006-2016 CHAS Data Sets (SACOG 6th Cycle Data Package 2020)

Seniors

Seniors (typically defined as persons 65 years of age or more) have special housing needs due to three primary concerns:

- Low incomes with limited potential for income growth to keep pace with rising costs of living;
- High health care costs, and
- Self-care or independent living limitations (such as physical disabilities and other health-related disabilities).

Approximately 1,350 estimated households (34 percent of total households) in Placerville were headed by persons 65 years and older in 2013-2017. Of these estimates, 989 senior households were homeowners (25 percent of total households) and 357 were renters (9 percent of total households).

Table 3-19: Senior Households

Year	Senior Households	Change	% Change	Total Households	% of Total Households
2010	1,141	-	-	4129	27.63%
2013-2017	1,346	205	17.97	3,946	34.11%

Source: 2020 Census; 2013-2017 ACS 5-Year Estimates (SACOG 6th Cycle Data Package 2020)

Senior homeowners may have difficulty in performing regular home maintenance or repair activities because of physical or other limitations. In addition, because many seniors have limited incomes, they may have difficulty absorbing increases in housing-related expenses. Elderly women are especially in need of financial assistance since so many of them live alone and have lower incomes than seniors as a group.

Various programs can help meet the needs of seniors, including congregate care, supportive services, rental subsidies, shared housing, and housing rehabilitation assistance. For the frail elderly or those with disabilities, housing with features that accommodate disabilities can help ensure continued independent living. Elderly people with mobility/self-care limitations also benefit from transportation alternatives. The El Dorado County Senior and Family Service program provides information and referrals to seniors. The County also administers a nutrition program for seniors that include Meals on Wheels. The El Dorado County Department of Mental Health administers a senior peer counseling program in Placerville.

There are several senior care facilities, including nursing, residential, and assisted-living facilities in Placerville that are licensed by the California Department of Social Services. These include adult residential care facilities that provide care to seniors as well as developmentally disabled and/or mentally disabled adults. Adult day care facilities also provide programs for frail elderly and developmentally disabled and/or mentally disabled adults in a day care setting. There is one such facility in Placerville, the El Dorado County Senior Day Care Center, with a capacity to serve 60 people. The Senior Day Care Center is a facility that provides non-medical services and supervision to seniors with physical, mental, and/or emotional disorders. There are also other facilities licensed by the California Department of Social Services that are available to residents of the City of Placerville, provided as Table 3-20.

Table 3-20: Senior Care Facilities

Facility	Licensed Capacity
Eskaton Village Placerville	74
Sunshine Manor	14
Valley View Guest Home	6

Source: California Department of Social Services, 2020

¹ Licensed by the State of California in Placerville City Limits, per State Department of Social Services

Given the growing desire of older adults to retire in the foothills, an increasing percentage of such individuals may need self-care assistance at some point in their lives. The City can expect to experience an increasing demand for housing and supportive services geared to seniors.

Persons with Disabilities

Persons with disabilities have special housing needs because of their low incomes, the lack of accessible and affordable housing, higher health care and other living costs associated with their conditions, and their capacity to live independently (many persons with disabilities need a supervised group living environment). The State of California broadly defines a disability as a physical, mental, or emotional condition that lasts over a long period of time, makes it difficult to live independently, and affects one or more major life activities.

The living arrangements of disabled persons depend on the severity of the disability. Many persons live at home independently or with other family members. To maintain independent living, disabled persons may need assistance. This can include special housing design features for the physically disabled, income support for those who are unable to work, and in-home supportive services for persons with medical conditions. Such services may be provided by public or private agencies.

According to the 2013-2017 American Community Survey, an estimated total of 1,529 people with disabilities reside in Placerville (Table 3-21). Of these individuals, 730 were age 65 or more. An individual that reports having a disability may not necessarily require special services to facilitate independent living. Living arrangements generally depend on the severity of the disability. Many individuals are able to live independently with family members. To sustain independent living, people with disabilities may need special housing design features, income support, and in-home supportive services for medical conditions.

Some individuals with disabilities may require a group living environment in which partial or constant supervision is provided by trained personnel. As discussed above, the adult residential facilities identified in Table 3-20 and the adult day care programs provide assistance to persons with disabilities, including seniors. These facilities are able to provide assistance to 90 individuals.

**Table 3-21: Persons with Disabilities by Disability Type and Age (2013-2017 ACS)
- Civilian noninstitutionalized population**

Persons with Disabilities by Disability Type and Age	Placerville	
	Number	Percent
Total Persons With a Disability(ies)	1,529	100.0%
Persons with a Disability(ies) for Ages 0 to 64	799	52.3%
Hearing Difficulty	218	14.3%
Vision Difficulty	146	9.5%
Cognitive Difficulty	324	21.2%
Ambulatory Difficulty	482	31.5%
Self-Care Difficulty	240	15.7%
Persons with a Disability(ies) for ages 18-64	754	100.0%
Independent Living Difficulty (Ages 18-64 only)	322	42.7%
Persons with a Disability(ies) for Ages 65 and Over	730	47.7%
Hearing Difficulty	333	21.8%
Vision Difficulty	50	3.3%
Cognitive Difficulty	200	13.1%
Ambulatory Difficulty	448	29.3%
Self-Care Difficulty	199	13.0%
Independent Living Difficulty	404	26.4%

Source: ACS 2013-2017 Table C18120 (SACOG 6th Cycle Data Package 2020)

**Table 3-22: Persons with Disability by Employment Status (2013-2017 ACS)
- Civilian noninstitutionalized population 18 to 64 years**

Persons with Disability by Employment Status	Placerville	
	Number	Percent
Total Population Aged 18 to 64 years:	5,944	100.0%
In the labor force:	4,127	69.4%
Employed:	3,772	63.5%
With a disability	92	1.5%
No disability	3,680	61.9%
Unemployed:	355	6.0%
With a disability	54	0.9%
No disability	301	5.1%
Not in labor force:	1,817	30.6%
With a disability	608	10.2%
No disability	1,209	20.3%

Source: ACS 2013-2017 Table C18120 (SACOG 6th Cycle Data Package 2020)

Persons with Developmental Disabilities

State law (SB 812) requires that the Housing Element discuss the housing needs of persons with developmental disabilities. Under Section 4512 of the State Welfare and Institutions Code, "developmental disability" means a disability that originates before an individual attains age 18 years, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual. The term shall intellectual disability, cerebral palsy, epilepsy, and autism disabilities.

The Alta California Regional Center operates one of their 21 offices in Placerville that provides assistance to persons with developmental disabilities and their families. The Center assists its clients in coordinating health care and other services to provide clients with an avenue to efficiently utilize and maximize resources that are available.

The Census does not record developmental disabilities. According to the California Department of Developmental Services, approximately 315 developmentally disabled residents live in the Placerville zip code of 95667 in 2019. Table 3-23 shows that 112 people, or 35.6 percent, of developmentally disabled residents are less than 17 years of age while 203, or 64.4 percent, of developmentally disabled residents are over the age of 18.

Table 3-23: Developmental Disabilities by Age and Location, 2019

Zip Code	Ages 0-17	Ages 18+	Total
95667	112	203	315

Source: California Department of Developmental Services (SACOG 6th Cycle Data Package 2020)

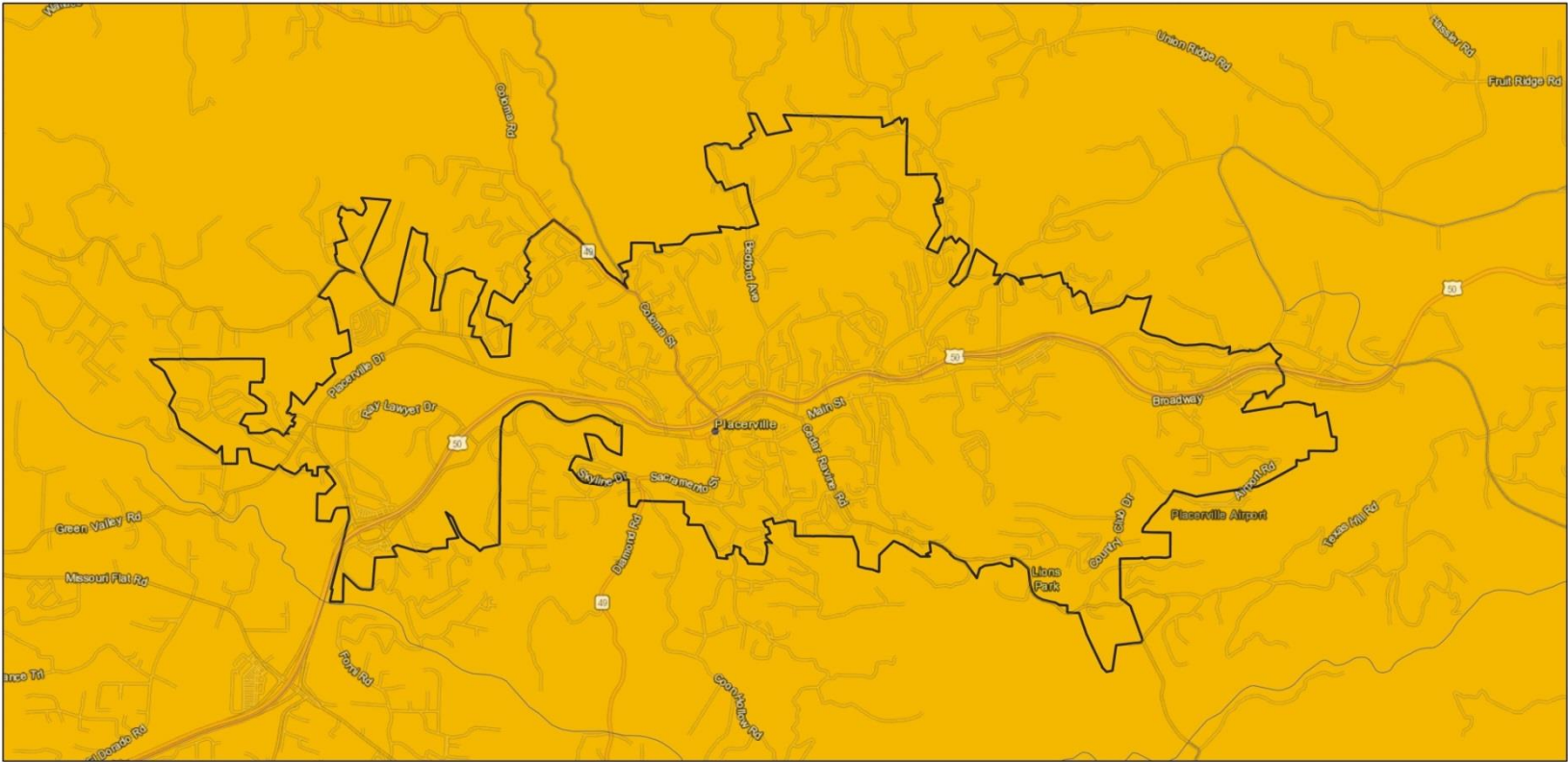
Of the greater than 307 developmentally disabled residents in the Placerville zip code of 95667 in 2019, approximately 73 percent reside in the home of parents or guardians and 19 percent reside in Independent/Supportive Living scenarios.

Table 3-24: Developmental Disabilities by Residence Type, 2019

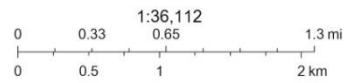
Zip Code	Home of Parent / Guardian	Independent / Supportive Living	Community Care Facility	Intermediate Care Facility	Foster Home	Other	Total
95667	223	59	25	0	<11	<11	>307

Source: California Department of Developmental Services (SACOG 6th Cycle Data Package 2020)

Figure 3-3: Percent of Population with a Disability, City of Placerville



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City/Town Boundaries
(R) Population with a Disability (ACS, 2015 - 2019) - Tract
10% - 20%



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CA HCD
Esri, HERE | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, TCAC 2020 | PlaceWorks 2021, U.S. Department of Housing and Urban Development 2020 | Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community | PlaceWorks 2021, ESRI 2021, FEMA

Mother Lode Rehabilitation (MORE) administers programs in Placerville that include vocational training, job placement, independent living training, semi-independent residential training, and practical skills such as banking, shopping, and money handling. This facility has the capacity to provide services to approximately 250 people.

The needs of persons with disabilities are varied and many, and resources available to assist such individuals are rarely sufficient to meet the demand for services. Of the service providers contacted for this Housing Element update, the highest priority needs that were suggested included:

- Additional residential care facilities for persons with severe developmental, physical, or health-related disabilities that prevent independent living;
- Additional financial assistance to increase the accessibility of housing for those who can live independently;
- Additional resources for life skills training, including education and job training;
- Additional health care assistance for individuals with severe and chronic illnesses, and
- More counseling and health care services for persons with mental illness and substance abuse problems.

Implementation Program B-5 addresses the housing needs of persons with developmental disabilities.

Female-Headed Households

Female headed households with children often require special consideration and assistance as a result of their greater need for affordable housing, accessible day care, health care, and a variety of other supportive services. These households often receive unequal treatment in the rental housing market due to their family status, and often face challenges in finding affordable, sound housing that is accessible to employment and services due to their child care needs and relatively lower household incomes.

According to the 2010 Census, there were 604 female-headed families within the City. Of these, 409 contain children less than 18 years of age, with 195 containing no children less than 18 years of age. By comparison, estimates from the 2014-2018 American Community Survey (ACS) reveal that females headed 436 families, or approximately 18 percent of all families in the City, with 201 of these families containing children less than 18 years of age.

Table 3-25: Female-Headed Households

Family Type	Number	Percent of Total Households
Total City households	2,401	100.0
Total Female-headed households	436	18.2
Female-headed households with children under 18	201	8.4
Female-headed households without children under 18	235	9.8
Total households under the poverty level	230	9.6
Female-headed households under the poverty level	68	2.8

Source: 2014-2018 American Community Survey 5-Year Estimates (SACOG 6th Cycle Data Package 2020)

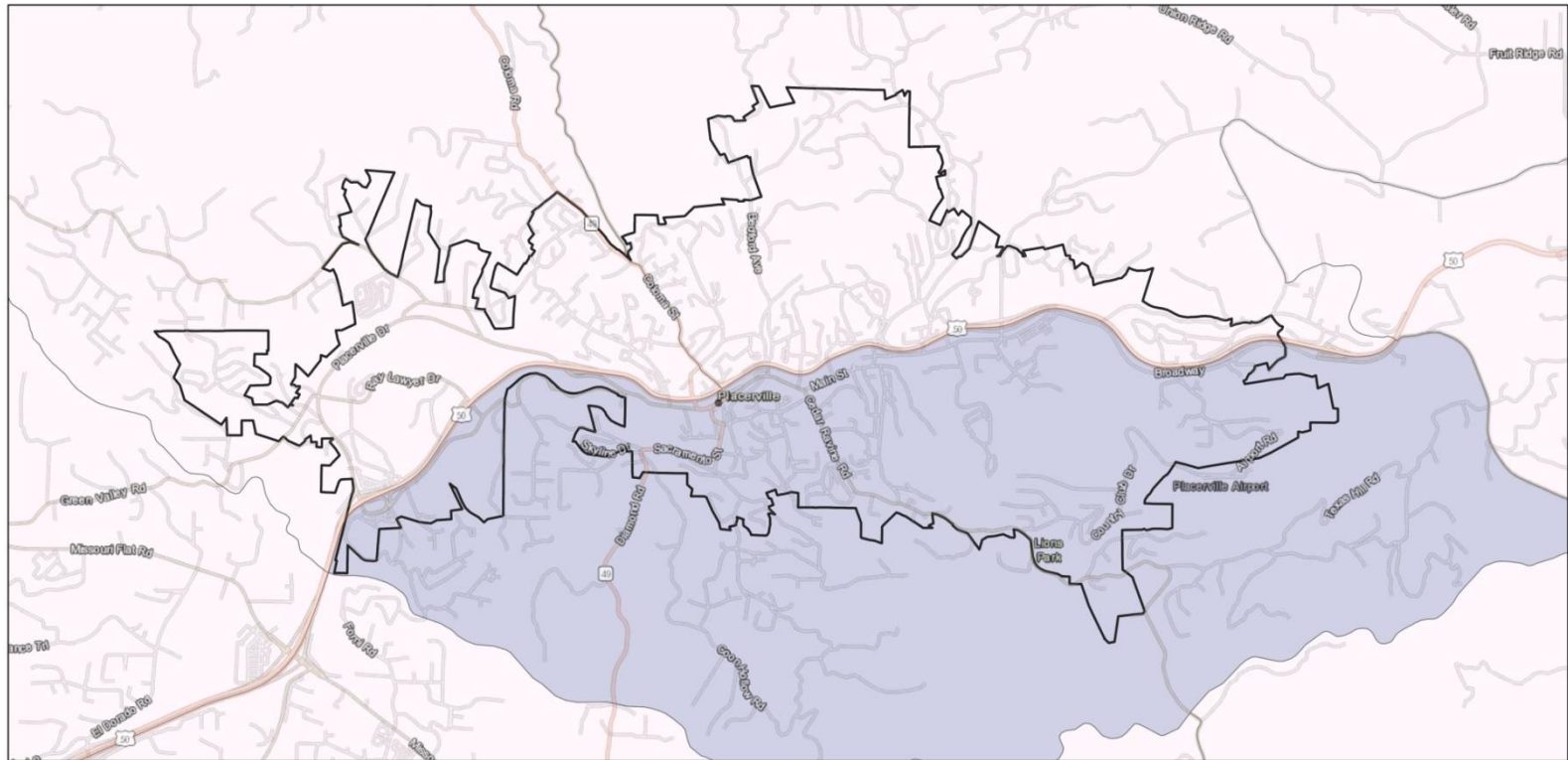
Resources that may benefit female-headed and single-parent households are preschool and child care programs within the community. These facilities provide care for toddlers, preschoolers, and school-age children. There are a total of 7 child care facilities in Placerville that are licensed by the State, with a combined capacity to provide care for 261 children.

A sub-group of single-parent households especially in need of assistance are victims and victims with children escaping domestic violence. Assistance for this group in Placerville is provided by the Center for Violence-Free Relationships. The Center provides 24-hour crisis line; a safe house shelter; legal assistance; counseling, employment assistance; transportation, and hospital and court accompaniment and advocacy.

Housing Programs B-2 and B-7 address changes to the Zoning Ordinance during the 6th Cycle to assist female-headed households, other special needs groups and households of all income groups by the development of regulations and permit processing, consistent with State law, regarding child care centers and family day care facilities.

The El Dorado County Habitat for Humanity affiliate is a program that could be a resource to assist large families. The affiliate is a non-profit volunteer organization that assists in the funding, scheduling, and overseeing of production of housing for low-income families on a house-by-house basis. Families are expected to provide a certain amount of labor in order to become homeowners. Since its inception, the affiliate has built five houses in the area and is extensively involved in the community through partnerships with churches and schools.

Figure 3-4: Percent of Children in Female Householder Households, City of Placerville



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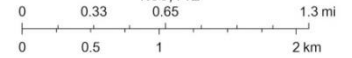
City/Town Boundaries

(R) Percent of Children in Female Householder, No Spouse/Partner Present Households (ACS, 2015-2019) - Tract

≤ 20%

20% - 40%

1:36,112



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Farmworkers

Farmworkers are individuals whose primary incomes come from permanent or seasonal agricultural labor. Permanent farmworkers, who typically reside year-round in a community, work in the fields, vineyards, orchards, processing plants, or support activities on a year-round basis. When workloads increase during harvest periods, the labor force is supplemented by seasonal or migrant labor.

There is no commercial agricultural activity within Placerville that would generate a need for migrant farmworker housing. However, Placerville is located within a region of El Dorado County that includes agricultural activities, such as vineyards and orchards that create a need for seasonal farm labor. According to the 2013-2017 ACS, about 2.4 percent of the City's labor force over 16 years of age is estimated to work in the agriculture, forestry, fishing, hunting, and mining industries, or approximately 100 persons (SACOG 6th Cycle Data Package 2020).

Data available to the City regarding farmworkers residing in Placerville is dated, from the U.S. Census Bureau's 2007-2011 American Community Survey (ACS). This survey data estimated workers of not only farm labor but also fishing, mining and forestry occupations. The ACS estimates there were nine (9) workers who resided in Placerville during the 2007-2011 survey period. Unfortunately, this ACS data has a margin of error of 96 workers to limit its usefulness.

With approximately 2 percent of the City's labor force working in agriculture, forestry, mining, etc., it is possible that some of this labor force may be seasonal farm laborers or farmworkers that migrate to the Placerville area in search of housing. Still it follows that few farm workers actually live in the City, minimizing a housing need for the City.

The City does not administer housing programs specific to employee housing (farmworkers housing) who are permanent residents of the City, due to the small size of the workforce employed in the agricultural industry. The state's Department of Housing and Community Development, Employee Housing Program adopts and enforces statewide regulations for the construction, maintenance, use, and occupancy of privately owned and operated employee housing facilities providing housing for five or more employees to assure their health, safety, and general welfare. The Department of Housing and Community Development (HCD) acts as the enforcement agency for this program. HCD Farmworker Housing Data indicates that one permanent and 7 seasonal employee housing facilities exist within El Dorado County (SACOG 6th Cycle Data Package 2020). The City is not aware of any employee housing facilities operate within the City.

Homeless

The federal definition of a homeless person per the McKinney Act, P.L. 100-77, Sec. 193(2), 101 Stat. 485 (1987) is cited as, "... a person is considered homeless when the person or family lacks a fixed regular night-time residence, or has a primary night-time residence that is a supervised publicly-operated shelter designated for providing temporary living accommodations or is residing in a public or private place not designated for, or ordinarily used as, a regular sleeping accommodation for human beings."

Homeless individuals and homeless families rely on emergency shelters and transitional housing. An emergency shelter is a facility that provides shelter to the homeless on a limited, short-term basis. Although there are some organizations providing services to the homeless, El Dorado County has no permanent emergency homeless shelters. Transitional housing is typically defined as temporary housing (often six months to two years) for a homeless individual or family who is transitioning to permanent housing (or permanent supportive housing) or for youths that are moving out of the foster care system. The County does provide some transitional and permanent supportive housing in the form of group housing.

In most cases, homelessness is a temporary circumstance, not a permanent condition. A more appropriate measure of the magnitude of homelessness is the number of homeless people at a specific point in time.

According to HUD's 2019 Continuum of Care Homeless Assistance Programs (as provided by the HCD El Dorado County Housing Element Update Data Profile), the County of El Dorado had 613 homeless persons (**Table 3-27**). The homeless population is mostly unsheltered (do not have a place intended for human habitation to spend the night and sleep in a car, park, street, etc.), with 78.3 percent of the total identified.

Countywide, there has been an increase in the homeless population since the 2015 homeless surveys (see Table 3-3-27), primarily due to more accurate counting measures. During this time frame, the number of homeless in sheltered accommodations has increased by approximately 9.9 percent (12 homeless), while the unsheltered homeless increased by 224.3% (332 homeless). The survey only provided countywide information and did not identify homeless persons by place (e.g. Placerville, South Lake Tahoe) within the County.

Table 3-26: Homelessness in El Dorado County 2015 to 2019

	Sheltered	Unsheltered	Total
Homeless Point-In-Time Survey 2019	133	480	613
Homeless Point-In-Time Survey 2018	149	496	645
Homeless Point-In-Time Survey 2017	106	496	602
Homeless Point-In-Time Survey 2016	121	148	269
Homeless Point-In-Time Survey 2015	121	148	269
Change 2019 to 2015	+12 / +9.9%	+332 / 224.3%	+334 / +127.9%

Source: HUD Point-In-Time Surveys (SACOG 6th Cycle Data Package 2020)

The County and the City work with the community and local organizations in order to understand and acknowledge that homelessness is an issue to the community. The outcome of this partnership has increased awareness of homeless needs, community education, and a better understanding of the unmet housing need.

Many other groups are also in need of temporary and transitional affordable housing. Victims of domestic violence and at-risk or runaway youth lack affordable and/or subsidized housing that prevent victims of domestic violence and their children from leaving violent situations. Lack of housing options and fear of escalating violence are recognized as the two primary reasons that victims of domestic abuse do not leave. Providing housing opportunities for these groups will reduce homelessness while ensuring that families move from crisis to safety within the community.

The City's Highway Commercial Zone (HWC) permits emergency shelters and transitional or supportive housing may be established by right. The HWC Zone was identified as the appropriate zone to allow for emergency shelters due to its proximity to services and a sufficient amount of vacant land within the zone. Lands with HWC Zone within the City encompasses approximately 290 acres, of which 90 acres are vacant, providing sufficient lands to construct an emergency shelter with capacity to accommodate an estimated 60 persons. The HWC Zone allows a wide variety of uses including retail uses, and highway-oriented uses such as hotels, restaurants and a variety of governmental support uses. Emergency shelters are considered compatible with these uses. In addition, there are no known environmental constraints or other conditions within the HWC Zoned lands that could render it unsuitable for emergency shelter uses.

During 2013 and 2014, the City adopted changes to the Zoning Ordinance allowing for supportive and transitional housing as a permitted use in all zones that permit residential uses, including the City's mixed-use zones (e.g. Business Professional (BP), Central Business District (CBD), Commercial (C), Convenience Commercial (CC), Highway Commercial (HWC)).

State of Federally Assisted Affordable Units

Affordable housing is usually provided through government assistance in the form of rental housing. Dwellings built with some form of government assistance or subsidy typically must remain affordable to extremely low, very low, low, or moderate-income households for a specific period. As part of the housing element update, State law requires an analysis of assisted housing developments that may lose their affordability provisions during the next 10 years due to termination of subsidy contracts, mortgage prepayment, or expiration of restrictions on use. There is also a potential "risk" for assisted rental housing to convert to market-rate rents. The loss of such rental housing reduces the availability of affordable housing to lower-income households. Therefore, affordable rental housing should be preserved to the fullest extent possible. Unless housing has reached a substantial level of deterioration, it is much more cost-effective to preserve existing affordable housing rather than replace it with newly constructed units.

The "at-risk" status of government-assisted rental housing is determined through the identification of funding programs that support the affordable units and the potential likelihood that the funding will be discontinued, allowing the units to convert to market-rate rents. At-risk units are those that may be converted from the affordability provisions to market rates within 10 years of the beginning of the housing element planning period (May 15, 2021 through May 15, 2029). As shown in Table 3-28, there are subsidized multi-family residential complexes providing over 500

assisted rental housing units in Placerville. There is one at-risk of converting to market rate within this Housing Element timeframe.

At-Risk Units

Table 3-27 shows that for this planning period only the Carson Ridge II apartments and their 36 units are at risk of converting to market-rate units within 10 years. The potential risk of conversion of units may be costly to replace (construction cost plus fees); it is estimated that replacement of 36 units in current dollars would be \$131,811 per unit¹, or approximately \$4.75 million total.

Housing Program G-2 addresses the issue of preservation of at-risk apartments. The City will work with property owners, other public agencies, and non-profit housing organizations to preserve existing subsidized rental housing. To encourage existing owners to maintain the affordability of such rental housing, the City would assist owners in applying for state or federal assistance for refinancing, acquisition, and/or rehabilitation, including federal Community Development Block Grant Program (CDBG) funds, Low Income Housing Tax Credit Program (LIHTC), and the USDA's Rural Rental Housing Loans Program (Section 515).

The City will continue to monitor this apartment complex each year to assure that, if a change in status occurs, the City will work with property owners and interested non-profit organizations to preserve the affordability of these rental units for low-income occupants.

Table 3-27: Inventory of Publicly Assisted Multi-Family Housing

Property	Assisted Units	Target Population	Subsidy Sources	Loan Expiration	Risk Level
Carson Ridge II Apts. 2848 Schnell School Road	36	Family	Section 515	2021	High Risk
Carson Ridge Apartments 2838 Schnell School Road	8	Family	Section 515	2033	Low Risk
Deer View Apartments 2880 Schnell School Road	47	Family	Section 515 & Section 8	2028	Low Risk
Placerville Apts. 2684 Coloma Court	83	Family	Section 515	2036	Low Risk
Sunrise Gardens Apts. 1400 Woodman Circle	67	Family	Housing Choice Voucher	2018	Low Risk
Tunnel Street Senior Apts. 2880 Tunnel Street	39	Senior	Section 515	2031	Low Risk

¹ Assumes an 800-square-foot apartment and all development fees; excludes site improvements and acquisitions.

Cottonwood Park 3030 New Jersey Way	77	Family	LIHTC	Unknown	Low Risk
Cottonwood Senior 2801 Clay Street	80	Senior	LIHTC	Unknown	Low Risk
Placer Village 2789 Ray Lawyer	75	Family	LIHTC	Unknown	Low Risk
Total	512				

Source: SACOG 6th Cycle Data Package 2020

Local entities that are considered qualified to own and or manage affordable units in the City of Placerville include the following²:

- Volunteers of America National Services, 1108 34th Avenue, Sacramento CA 95822
- ROEM Development Corporation, 1650 Lafayette Circle, Santa Clara, CA 65050
- El Dorado County Housing Authority , 937 Spring St, Placerville, CA 95667
- Rural California Housing Corp, 3120 Freeboard Drive, Suite 201, West Sacramento CA 95691
- Eskaton Properties Inc., 5105 Manzanita Ave, Carmichael, CA 95608

Disadvantaged Communities

Senate Bill (SB) 244 (Wolk) became law in October 2011 and requires cities and counties to address the infrastructure needs (deficits) of disadvantaged unincorporated communities (DUC) in city and county General Plans. SB 244 requires Local Agency Formation Commissions (LAFCo) to identify disadvantaged unincorporated communities in their Municipal Service Reviews (MSR).

Per El Dorado LAFCo’s 2017 City of Placerville MSR, the City does not provide water service within the City’s sphere of influence (SOI) as these services are provided by the El Dorado Irrigation District (EID). Sewer service is provided to two small area outside the City limit, portions of Smith Flat and in the Morrene Drive area. In addition, the City does not provide fire protection services within the SOI. Therefore, there are no disadvantaged unincorporated communities (DUC) impacted as it relates to water, wastewater service or fire protection services. In the case of water and waste water services, the neighborhoods have the same current provider as a portion of the City.

² Source: California HCD 2020: <https://www.hcd.ca.gov/policy-research/docs/Qualified-Entities.xlsx>