



CITY OF PLACERVILLE

2021 – 2029 HOUSING ELEMENT



Lead Agency

City of Placerville
Development Services Department
3101 Center Street, 2nd Floor
Placerville, CA 95667

Adopted by City Council, August 31, 2021, Resolution No. 9005
Recommended by Planning Commission, August 17, 2021

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RESOLUTION NO. 9005

**A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF PLACERVILLE
REPEALING IN ITS ENTIRETY THE 2013-2021 HOUSING ELEMENT (CYCLE
5) AND ADOPTING THE 2021-2029 HOUSING ELEMENT (CYCLE 6) TO THE
GENERAL PLAN AND ADOPTING AN ADDENDUM TO THE 2013-2021
HOUSING ELEMENT NEGATIVE DECLARATION**

2021-2029 HOUSING ELEMENT CYCLE 6 UPDATE (GPA20-01)

WHEREAS, Government Code Section 6558(e)(3)(b) requires the City to adopt a Housing Element in compliance with Housing Element law; and

WHEREAS, the City of Placerville has prepared the 2021-2029 Housing Element (2021-2029 Housing Element) in conformance with the requirements of the Government Code; and

WHEREAS, the 2021-2029 Housing Element incorporates changes made that address comments received July 13, 2021 from the Department of Housing and Community Development's (HCD) of its review of an Administrative Draft 2021-2029 Housing Element; and

WHEREAS, On August 17, 2021, the Planning Commission held a duly-noticed public hearing for General Plan Amendment 20-01 in accordance with the City's noticing requirements. The project was advertised in the Mountain Democrat newspaper on August 2, 2021, posted to the City's website and Facebook account. The hearing was held at Town Hall, 549 Main Street, Placerville, at 6:00 p.m.;

WHEREAS, the Planning Commission reviewed the Addendum to the 2013-2021 Housing Element Negative Declaration for the 2021-2029 Housing Element, making the following finding:

1. The addendum to the City of Placerville 2013-2021 General Plan Housing Element Negative Declaration (State Clearinghouse Number 2013122012) prepared for the 2021-2029 Housing Element was prepared in accordance with the California Environmental Quality Act and adequately addresses the potential physical impacts associated with implementation of the proposed 2021-2029 Housing Element; and

WHEREAS, the Planning Commission reviewed the 2021-2029 Housing Element, making the following findings:

1. The 2021-2029 Housing Element has been prepared, consisting of General Plan Amendment (GPA) 20-01, containing goals, policies, programs, and quantified objectives to meet projected housing needs to comply with State housing element law (Article 10.6 of the California Government Code).

2. Public comments received have been considered and incorporated into the 2021-2029 Housing Element, where appropriate; and

WHEREAS, the Planning Commission recommended by Minute Order that the City Council approve the Addendum for the project and adopt the 2021-2029 Housing Element (GPA20-01).

NOW THEREFORE, BE IT RESOLVED by the City Council of the City of Placerville hereby:

1. That the Addendum to the City of Placerville 2013-2021 General Plan Housing Element Negative Declaration (State Clearinghouse Number 2013122012) prepared for the 2021-2029 Housing Element was prepared in compliance with the requirements of the California Environmental Quality Act (CEQA) under Title 14, Sections 15162 and 15164 of the California Code of Regulations and reflects the independent judgement and analysis of the City Council; and

2. Under CEQA Guidelines Section 15164, an addendum to a Negative Declaration may be prepared if only minor technical changes or additions are required or if none of the conditions identified in CEQA Guidelines Section 15162 calling for the preparation of a subsequent EIR or Negative Declaration have occurred; and

3. In the absence of substantial evidence to support a fair argument that the project changes may result in significant environmental impacts not previously studied, an addendum is appropriate for the proposed 2021-2029 Housing Element since the conditions set forth in Section 15162 are not present;

4. Adopts an addendum to the City of Placerville 2013-2021 General Plan Housing Element Negative Declaration (State Clearinghouse Number 2013122012) prepared for the 2021-2029 Housing Element, Exhibit 2, a copy of which on file in the office of the City Clerk; and

5. Adopts the City of Placerville 2021-2029 Housing Element, Exhibit 1, a copy of which on file in the office of the City Clerk.

The foregoing Resolution was introduced at a special meeting of the City Council of the City of Placerville held on August 31, 2021, by Councilmember Neau who moved its adoption. The motion was seconded by Councilmember Borelli. A poll vote was taken, which stood as follows:

AYES: Borelli, Neau, Saragosa, Taylor, Thomas

NOES: None

ABSENT: None

ABSTAIN: None



Mayor Dennis Thomas

ATTEST:



Regina O'Connell, City Clerk

ACKNOWLEDGEMENTS

CITY OF PLACERVILLE 2021 – 2029 Housing Element

Placerville City Council

Dennis Thomas, Mayor
Kara Taylor, Vice Mayor
Patricia Borelli
Jackie Neau
Michael Saragosa

Placerville Planning Commission

Amy Lepper, Chair
Nicole Gotberg, Vice Chair
Michael Frenn
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John List

Placerville Development Services Department

Pierre Rivas, Director
Andrew Painter, City Planner
Lynne Hunter, Development Technician
Aris Wilson, Administrative Secretary

Contributions

BAE Urban Economics

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POLICY DOCUMENT
PART II. SECTION II. HOUSING: 6th CYCLE 2021 - 2029

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SECTION II HOUSING

1. GOALS AND POLICIES

To address the community conditions and housing needs identified within the Housing Background Report, the City has adopted actions to facilitate the development of housing to meet the City's regional housing needs allocation, programs to assist in the production and rehabilitation of a wide range of housing and shelter, and programs that establish supportive services for all income levels and special needs groups.

Implementation Programs included within the Housing Element address the following goals. Policies proposed by the City to implement these goals are also listed below.

Goal A: Provide Adequate Sites to Meet Future Housing Needs and Placerville's Share of Regional Housing Needs.

Policies

- A.1: The City will maintain an inventory of vacant residential sites, to be updated annually. *(Reference Implementation Programs: A-1, A-2, A-3 and A-4)*
- A.2: As needed, the City will annex land within its Sphere of Influence (SOI) to maintain an adequate supply of residential land. *(Reference Implementation Program: A-2)*
- A.3: The City will promote infill development by identifying suitable sites, design goals, and potential development incentives. *(Reference Implementation Programs: A-2, A-3, A-5, C-1, C-2, C-3, C-5, C-7)*

Goal B: To facilitate the development of housing for special needs households.

Policies

- B.1: The City will allow overnight shelters and transitional housing facilities for homeless individuals and families in appropriate zoning districts. *(Reference Implementation Programs: B-2, B-4 and B-8)*
- B.2: The City will implement state and federal requirements for persons with disabilities in new residential developments. *(Reference Implementation Programs: B-3 and B-5)*
- B.3: The City will facilitate the development of senior housing by working with senior housing providers to identify adequate sites, assist in the acquisition of funds for low-income senior housing, and providing development incentives. *(Reference Implementation Program: B-6, C-1)*

- B.4: The City shall encourage housing that is affordable to the local workforce by identifying funding sources and potential sites that would make the production of such housing financially feasible. *(Reference Implementation Programs: B-5, B-6, B-7, B-8, B-9, C-1, C-4, C-6, C-7 and C-8)*

Goal C: To facilitate the development of rental and for-sale housing affordable to extremely low-, low - and moderate-income households.

Policies

- C.1: The City will encourage the use of density bonuses and regulatory incentives as tools to assist affordable housing development. *(Reference Implementation Programs: A-3, A-5, B-2, B-3, B-7, C-1, C-2, C-3 and C-5)*
- C.2: The City will pursue state and federal funding to assist in developing housing affordable to extremely low-, low-, and moderate-income households. *(Reference Implementation Programs: B-5, C-4, C-6, C-7 and C-9)*
- C.3: The City will review the Zoning Ordinance, permit processes, and development impact fees to identify and remove potential constraints to the development of a range of housing for all income levels and needs. *(Reference Implementation Programs: A-3, A-5, B-2, B-3, B-7, B-8 and C-5)*
- C.4: The City shall grant water and sewer service priority to housing developments that include housing units for lower income households in accordance with SB 1087.

Goal D: Proactively provide resources and education on fair housing rights, responsibilities and services.

Policies

- D.1: Make fair housing educational materials and referral information available on the City's website and at key locations (e.g., City Hall, libraries, etc.) and other community gathering places for the public. *(Reference Implementation Program: D-1)*
- D.2: Ensure that all relevant materials are appropriately translated for use by persons with limited English proficiency. *(Reference Implementation Program: D-1)*
- D.3: Conduct outreach to community organizations, churches, etc., that have connections to key minority populations to proactively provide information on fair housing. *(Reference Implementation Program: D-2)*

D.4: Through landlord education, encourage reasonable policies for tenant criminal history, rental history, credit history, and reasonable accommodations. *(Reference Implementation Program: D-3)*

Goal E: Close gaps in transportation to promote fair housing and access to opportunity.

Policy

E.1: The City will work with the El Dorado Transit Authority to expand public transportation and alternative transportation infrastructure. *(Reference Implementation Program: E-1)*

Goal F: To preserve the existing housing stock.

Policies

F.1: The City will continue to provide rehabilitation assistance to low- and moderate-income households. *(Reference Implementation Program: F-1)*

F.2: The City will conduct a housing condition survey to identify areas of the community most in need of rehabilitation assistance. *(Reference Implementation Program: F-2)*

F.3: The City will continue to conduct code enforcement inspections on a complaint basis to ensure that the housing stock remains in habitable condition. *(Reference Implementation Program: F-3)*

F.4: The City will continue to preserve historic structures within the City by encouraging re-use of viable buildings within historic districts. *(Reference Implementation Program: F-4)*

F.5: The City will develop regulations and amend the zoning ordinance to prohibit transient short-term rentals in residential zones unless the unit is owner-occupied. *(Reference Implementation Program: F-5)*

Goal G: To conserve existing affordable housing opportunities.

Policies

G.1: The City will continue to cooperate with the El Dorado County Housing Authority to provide rental assistance to Placerville residents. *(Reference Implementation Program: G-1)*

- G.2: The City will continue to monitor the status of the government-assisted housing in Placerville and preserve the affordability of these units. *(Reference Implementation Program: G-2)*
- G.3: The City will conserve and improve mobile home parks that can meet minimum health and safety standards by working with property owners and residents to obtain funds for park improvements and/or conversion of parks to resident ownership. *(Reference Implementation Program: G-3)*

Goal H: To promote residential energy conservation.

Policies

- H.1: The City will continue to implement the energy conservation standards under Title 24 of the California Code of Regulations (state building code standards). *(Reference Implementation Program: H-2)*
- H.2: The City will continue to distribute information on weatherization programs, and pursue funding sources for weatherization assistance for lower and moderate-income households. *(Reference Implementation Program: H-1)*
- H.3: The City will promote energy conservation through its land use planning and development standards. *(Reference Implementation Program: H-2)*

2. IMPLEMENTATION PROGRAMS

The Development Services Department is the City entity primarily responsible for implementing the housing programs. However, several programs also involve cooperation with other public and private entities, including the City's Building and Planning Divisions, Engineering Department, Public Works Department, El Dorado County Housing Authority, local lenders and real estate agents, and non-profit housing developers.

Goal A: *Provide Adequate Sites to Meet Future Housing Needs and Placerville's Share of Regional Housing Needs*

Program A-1: Regional Housing Needs Allocation (RHNA) Residential Land Inventory

The City will maintain an updated inventory of land in the City sufficient to meet the City's share of the Regional Housing Needs Allocation (RHNA) for the 2021-2029 planning period.

Information on these and other vacant residential parcels will be available at City Hall, posted on the City's website, provided to local homebuilder organizations, and provided to non-profit homebuilders. The City will submit an annual report on the vacant land inventory to the City Council and Planning Commission in conjunction with the annual Housing Element status and progress report to the Housing and Community Development Department on the City's Implementation Programs (Government Code Section 65400).

The City shall pay specific attention regarding site inventory that would accommodate housing development for households affordable at the extremely low, low and moderate income levels to ensure the RHNA can be reached over the planning period. The City will rezone lands if necessary to ensure remaining RHNA needs are met during the planning period.

- Objective:** Maintain sufficient sites to accommodate, at a minimum, the City's share of regional housing needs through the end of the RHNA cycle.
- Responsibility:** Development Services Department Director.
- Timeframe:** Monitoring of inventory, ongoing; first report/update completed with adoption of Housing Element; subsequent updates to be completed and reported to the Planning Commission and City Council by April of each year of the 2021-2029 Planning Period as part of the Annual Housing Element Progress Report.
- Funding Source:** General Fund.

Program A-2: Infill Development Sites

Before seeking to annex land within the Sphere of Influence, the City will encourage the development of vacant residentially zoned infill sites where adequate public facilities and services are already in place and where small projects can be integrated with existing neighborhoods. The City maintains an inventory of vacant residentially zoned parcels in addition to the inventory under Program A-1 to accommodate RHNA. The City will provide the following incentives for infill development and property re-use:

- Approve density bonuses for projects that include affordable housing (see Program C-1).
- Allow exceptions or alternative approaches to meeting zoning standards that are consistent with standards met by surrounding properties.
- Promote infill development and property re-use opportunities on the City's web site, distribute the infill/re-use site inventory to local homebuilder groups and non-profit organizations, and provide the inventory to interested individuals at the City's permit counter.

The City assumes that the infill site inventory and the proposed incentives will increase interest in the development of housing. Such development would support several of the City's General Plan orderly development and infill development policies. The site inventory will also provide the City with greater specificity regarding the potential to develop housing close to services, transit, and jobs.

Objective: Facilitate the development of housing across all household income categories.

Responsibility: Development Services Department Director.

Timeframe: Ongoing; first report/update completed with adoption of Housing Element; subsequent updates to be completed and reported to the Planning Commission and City Council by April of each year of the 2021-2029 Planning Period as part of the Annual Housing Element Progress Report; make inventory available on City website, the Development Services Department and via mail as necessary.

Funding Source: General Fund

Program A-3: Complete Implementation of High-Density Development Land Inventory and Objective Design Standards

In 2020, during the Cycle 5 Housing Element planning period, the City obtained and initiated SB 2 Grant funding for consultant services to (1) Conduct environmental analysis in accordance with the California Environmental Quality Act (CEQA) on three sites targeted for high-density residential development, and (2) Use Local Early Action Planning (LEAP) Grant funding for the development of objective design standards for attached single-family and multi-family dwellings. The City will complete the implementation of these SB 2 and LEAP funded activities during the Cycle 6 Planning Period.

Program implementation would increase the City's inventory of parcels for high-density residential development conducive and appropriate to accommodate housing affordable for low-income households at a minimum density of twenty (20) units per acre (Housing Opportunity Overlay Zone (HO) or Very-High Density Multi-Family Residential Zone (R-5)) under State law (Govt. Code §65583.2), by-right, and without discretionary action.

The City anticipates a total of 183 units upon development of the three sites as follows:

- Site 1: APN 001-092-027, 2752 Coloma Street; 3.77 acres; 67 units;
- Site 2: APN 325-240-016, 201 New Morning Court; 2.36 acres; 56 units; and,
- Site 3: APN 325-120-030, 7460 Green Valley Road; 2.11 acres; 33 units, and adjoining APN 325-160-008, 7444 Green Valley Road; 1.16 acres; 27 units.

Sites 1, 2 and 3 are not necessary to accommodate RHNA for the 2021-2029 Planning Period. Sites are to be provided as additional potential inventory should existing high density classified HO parcels be developed for non-affordable housing uses during the planning period.

The City would develop through community input, objective design and development standards and revise subjective standards for various forms of attached single-family residential dwellings (e.g. townhouses and row houses) and multi-family residential dwellings within Title 10 (Zoning Ordinance) of the Placerville City Code to eliminate the need for the City's discretionary review process required under City Code Section 10-4-9: Site Plan Review for affordable housing development projects. Furthermore, implementation would establish an application process through the preparation of forms and submittal requirements for these types of residential development projects, including SB 35 qualifying projects. Housing development projects consistent with the objective design and development standards provisions would be subject to a ministerial review process that will streamline the housing development review to 180 days or less, consistent with provision under the 2017 Housing Bill SB 35 and the Housing Accountability Act provisions.

- Objective:** Increase inventory of sites suitable for high-density residential development by right.
- Responsibility:** Development Services Department Director.
- Timeframe:** December 2022.
- Funding Source:** SB 2 Grant; LEAP; General Fund.

Program A-4: No Net Loss

Government Code Section 65863 stipulates that a jurisdiction must ensure that its Housing Element inventory can accommodate its share of the RHNA by income level throughout the planning period. If a jurisdiction approves a housing project at a lower density or with fewer units by income category than identified in the Housing Element, it must quantify at the time of approval the remaining unmet housing need at each income level and determine whether there is sufficient capacity to meet that need. If not, the city or county must “identify and make available” additional adequate sites to accommodate the jurisdiction’s share of housing need by income level no later than 180 days following the approval of the reduced-density project.

The City will evaluate residential development proposals for consistency with goals and policies of the General Plan and the 2021-2029 Housing Element sites inventory and make written findings that the density reduction is consistent with the General Plan and that the remaining sites identified in the Housing Element are adequate to accommodate the RHNA by income level. If a proposed reduction of residential density will result in the residential sites inventory failing to accommodate the RHNA by income level, the City will identify and make available additional adequate sites to accommodate its share of housing need by income level no later than 180 days following the approval of the reduced density project.

- Objective:** No net loss of land designated for Median, Low, Very Low, and Extremely Low Income Categories
- Responsibility:** Development Services Department Director, Planning Commission, City Council
- Timeframe:** Ongoing; as part of the entitlement review process, evaluate new projects for consistency with General Plan objectives as they relate to housing and RHNA obligations.
- Funding Source:** General fund.

Program A-5: Multi-Family Residential Zone Minimum Densities and Development Regulations

- (a) The City will amend the Zoning Ordinance to establish minimum densities and modify minimum parcel areas for the City’s multi-family residential R-2, R-3 and R-4 zone districts to prevent the loss of higher density zoned properties to lower density development, to allow at a minimum a duplex or triplex depending on the zone district, and to remove constraints to developing multi-family residential housing.

- (b) The City will amend the maximum building coverage, parcel coverage and building height development regulations within the R-2, R-3, R-4 and R-5 zones to remove constraints to developing multi-family residential housing.

Objective: Ordinance revisions would move development regulations of City multi-family zone district classifications closer toward densities anticipated and envisioned under the High Density Land Use designation of the General Plan Land Use Section.

Responsibility: Development Services Department Director, Planning Commission, City Council

Timeframe: October 2023

Funding Source: General fund.

Goal B: *To facilitate the development of housing for special needs households*

Program B-1: Public Outreach

The City will coordinate an annual workshop with employers, members of the housing community including the homeless and the disabled, the general public, and City officials to identify the housing needs of the City and take appropriate action as necessary as part of the annual progress report pursuant to Government Code Section 65400.

The City recognizes the need for and benefit of a thorough and comprehensive public participation process. The City will coordinate annual workshops with a variety of participants including housing advocates representing the special needs populations, including the elderly, persons with physical and developmental disabilities, female-headed households, large families, farmworkers, veterans, and extremely low income; along with employers, service providers, public agencies and the public at large, with the goal of bringing ideas from the community forward for the City to consider.

Objective: Community involvement in housing solutions.

Responsibility: Development Services Department Director.

Timeframe: The first workshop shall occur by May 2022 and annually thereafter.

Funding Source: General Fund.

Program B-2: Supportive Housing Zoning Amendments

Amend the Zoning Ordinance as necessary to ensure compliance with the Supportive Housing Streamlining Act (AB 2162 (2018)). Supportive housing provides for permanent housing and supportive services, such as medical and mental health care, substance abuse treatment, employment services and advocacy for benefits to assist homeless residents into independent living. A supportive housing use is a type of *residential service facility (RSF)*, a subcategory of the term *community care facility* under City Code. AB 2162 requires that supportive housing, as defined under Government Code Section 65650, shall be a use allowed by right without discretionary review where multifamily and mixed uses are permitted, if the proposed housing development satisfies the requirements under AB 2162.

A RSF is a permitted use within the R-2, R-3, R-4, R-5, BP, CBD, C, CC and HWC zones. Within the R-2, R-3, R-4 and R-5 Zones, a RSF as a permitted use is limited to six or fewer residents, and by proximity of 1,000 feet or more from another RSF. A seven or more resident proposed RSF development, when a six or fewer resident RSF is located less than 1,000 feet from another RSF, requires a conditional use permit (CUP). The proximity and CUP requirements in City Code are inconsistent with AB 2162 and must be amended.

Objective:	To encourage the development of supportive housing.
Responsibility:	Development Services Department Director, Planning Commission and City Council.
Timeframe:	January 2023.
Funding Source:	General Fund

Program B-3: Accommodate Housing for Persons with Disabilities

The City will permit accessory structures, building modifications, and site plans that provide accessibility for persons with disabilities and will continue to implement state building standards for handicapped accessibility. The City will promote its policies and development standards for persons with disabilities through information provided at City Hall, pre-application meetings, a link on the City website detailing the process for requesting reasonable accommodation, and a notice to the Alta Regional Center.

The City will implement the American with Disabilities Act (ADA) Transition Plan which provides a guide for the planning and implementation of programs and facility modifications to facilitate improved accessibility for persons with disabilities. The ADA Transition Plan identifies barriers within City buildings, facilities, and parks; a prioritization of barrier removal; and future opportunities for improvements to improve accessibility.

The City shall also encourage housing developers of new subdivisions to construct units within an overall housing development that are accessible to persons with disabilities and the aging.

- Objective:** Improve housing accessibility for persons with disabilities.
Responsibility: Development Services Department Director, Building and Planning Divisions.
Timeframe: Ongoing.
Funding Source: General Fund.

Program B-4: Homeless Low Barrier Navigation Center Use

Review the Zoning Ordinance and make changes to ensure compliance with AB 101 (Low-Barrier Navigation Centers (2019)) to allow low barrier navigation centers for the homeless, per Government Code Sections 65660 to 65668, as a use allowed by right without discretionary review in areas zoned for mixed use and nonresidential zones permitting multifamily uses. Low-Barrier Navigation Centers provide temporary room and board with limited barriers to entry while case managers work to connect homeless individuals and family to income, public benefits, health services, other shelter and permanent housing.

- Objective:** Increase opportunities for development of supportive housing.
Responsibility: Development Services Department Director, Planning Commission and City Council
Timeframe: January 2023
Funding Source: General Fund

Program B-5: Housing for Developmentally Disabled Persons

The housing needs of persons with disabilities, including persons with developmental disabilities, are typically not addressed by Title 24 Regulations. The housing needs of persons with disabilities, in addition to basic affordability, range from slightly modifying existing units to requiring a varying range of supportive housing facilities.

To accommodate residents with developmental disabilities the City will seek State and Federal monies, as funding becomes available, in support of housing construction and rehabilitation targeted for persons with disabilities, including developmental disabilities. The City will also provide regulatory incentives, such as expedited permit processing and fee waivers and deferrals, to projects targeted for persons with disabilities, including persons with developmental disabilities. The City shall reach out annually to developers of supportive housing to encourage development of projects targeted for special needs groups under Program B-1. The City will continue its outreach efforts to families and persons with developmental disabilities regarding housing and services through coordination with the Alta California Regional Center, and MORE (Mother Load Rehabilitation Enterprises, Inc.); and provide a link on the City’s website.

- Objective:** To encourage the development or rehabilitation of one housing unit per year of the planning period for persons with developmental disabilities through outreach to developers; to initiate a cooperative outreach program with the Alta California Regional Center.
- Responsibility:** Development Services Department
- Timeframe:** Ongoing
- Funding Source:** General Fund

Program B-6: Affordable Senior Housing

The City will identify funding sources for the development of senior housing, and facilitate senior housing development through the density bonus provisions (Program C-1), identification of suitable development sites (Programs A-1 and A-2), through other development incentives such as reduced parking, which can be granted in conjunction with the density bonus provision, and through retrofits of existing residential and non-residential facilities for adaptability to serve the needs of disabled seniors and their guests. The City will promote these potential incentives by providing information to developers at pre-application meetings, notifying non-profit organizations, and providing a link on the City website to its affordable and senior housing policies.

- Objective:** Assist in the development of at least one senior housing project during the planning period.
- Responsibility:** Development Services Department.
- Timeframe:** Ongoing.
- Funding Source:** Multifamily Housing Program (MHP)

Program B-7: Family Daycare Homes

The City will amend the Zoning Ordinance regarding family daycare homes (small and large) to bring City regulations into compliance with state law, and to eliminate constraints in the development of these facilities within residential zones.

- Objective:** Increase opportunities for the creation of family daycare homes.
- Responsibility:** Development Services Department.
- Timeframe:** Ongoing.
- Funding Source:** General Fund.

Program B-8: Residential Care Facilities

- (a) The City will amend the Zoning Ordinance to be consistent with state law regarding residential care facilities (RCF) serving six or fewer individuals by removing the conditional use permit and separation proximity requirement of 1,000 feet or less from another RCF.
- (b) The City will evaluate amending the Zoning Ordinance allowing RCF for seven or more persons within City zone classifications, establish a ministerial permit process, and ensure RCF for seven or more persons are only subject to those restrictions that apply to other residential uses of the same type in the same zone.

Objective: To encourage the development of residential care facility housing.
Responsibility: Development Services Department Director, Planning Commission and City Council.
Timeframe: January 2023
Funding Source: General Fund

Program B-9: Female-Headed, Large Families, Extremely Low-Income Households and Veterans Housing

In order to assist in the housing needs for female-headed households, large families, extremely low-income households and veterans, the City will engage with housing advocates during the annual May Public Outreach workshop under Program B-1, to encourage housing providers to designate a portion of new affordable housing developments for these and other special needs populations, and pursue funding sources designated for these groups.

Objective: Assist in the development of 10 affordable housing units for special needs populations over the planning period.
Responsibility: Development Services Department Director
Timeframe: Ongoing. The first engagement shall occur by June 2022 and annually thereafter.
Funding Source: General Fund

Goal C: *To facilitate the development of retail and for-sale housing affordable to lower- and moderate-income households*

Program C-1: Density Bonus

The City shall update the Density Bonus Ordinance for consistency with State law (Government Code §65915), including allowing up to an 80 percent density bonus for 100 percent affordable development and other changes to ensure consistency with the State density bonus law, and that establishes procedures for obtaining and monitoring density bonuses in compliance with State law.

- Objective:** Consistency with State law
- Responsibility:** Development Services Department, Planning Commission, City Council
- Timeframe:** 2024; reviewing ordinance for compliance with State law - ongoing
- Funding Source:** General Fund

Program C-2: Accessory Dwelling Units (ADUs)

The City will amend its Zoning Ordinance to comply with all state law pertaining to Accessory Dwelling Units (ADUs) and Junior Accessory Dwelling Units (JADUs). The City will continue to promote ADUs through handouts available at the Development Services Department and Finance permit counters, the City’s website, and utilizing an informational insert in property owner utility bills.

- Objective:** Approve as many accessory dwelling unit proposals as are applied for, subject to compliance with city standards
- Responsibility:** Development Services Department Director, Planning Commission, City Council
- Timing:** Provide information by May 2022; insert information in utility bills annually; ongoing. Amend the Zoning Ordinance by August 2021
- Funding:** General Fund

Program C-3: Prototype ADU Plans

The City shall develop, and offer free of charge, prototype plans for ADUs.

- Objective:** To bring down costs to encourage the construction of ADUs within the City
- Responsibility:** Development Services Department
- Timing:** January 2023
- Funding:** SB2, General Fund, permit fees

Program C-4: Pursue State and Federal Funding

The City will continue to pursue available state and federal funding sources in cooperation with private developers, non-profit housing corporations, the El Dorado County Housing Authority, and other interested entities to assist in meeting the needs of extremely-low, low- and moderate-income households. Based on meetings (at least annually) with non-profit developers and service providers, the City will identify the funding sources most appropriate to meet the needs of residents, and apply for funds, or assist other entities in applying for funds, during available funding cycles. City assistance to other entities will include, but not be limited to:

- Providing data that is necessary for a funding request, and
- Expediting permit decisions on proposed projects that require City approval or that will be more competitive with City approval, prior to submitting funding requests.

Potential funding sources include, but are not limited to:

- California Multi-family Housing Program:
- California Housing Finance Agency (HELP Program)
- California Housing Finance Agency direct lending programs (single-family and multi-family)
- Low-Income Housing Tax Credits (state & federal)
- CalHome Program
- Federal Home Loan Bank – Affordable Housing Program
- Federal Department of Housing and Urban Development Programs – Section 221(d), Section 202 (elderly), Section 811 (persons with disabilities)
- Child Care Facilities Finance Program (administered through the State of California), Special Housing Needs and Supportive Services

As part of this program, the City will specifically seek or support applications for funding programs, at least twice in the planning period, that target the development of housing affordable to extremely-low-income households. The City will establish special incentives and concessions beyond what is already required through density bonus law or other mechanisms such as priority processing and fee deferrals to encourage the development of housing affordable to extremely-low-income households.

Objective: Increase the effective use of state and federal funding in support of housing affordable within the City.

Responsibility: Development Services Department Director

Timeframe: Meet annually with interested entities to determine funding priorities for the subsequent 24 months. Establish specific incentives for the development of housing for extremely-low-income households. Apply for funding, or assist other entities in applying for funding, based on state and federal funding cycles. For most state programs (except those that have continuous

application periods), applications are due either during the fall or in late winter. For most federal housing and supportive service programs administered by HUD, application deadlines are during the late spring/early summer. Other state/federal funding opportunities will be pursued based on individual funding deadlines and priorities established through annual meetings between the City and interested entities.

Program C-5: Permit and Development Impact Fees

In order to ensure that City permit and development impact fees do not constrain the development of housing, the City will review its fee structure annually and will report the findings to the City Council in conjunction with the annual Housing Element Progress Report. While fees typically represent the cost of providing public facilities and services, the up-front cost can present a significant burden to developers, especially in the case of affordable housing. If the annual review determines that fees are constraining the development of affordable housing in the City, Placerville will offer one of several options to housing providers:

- Deferment of fees until project completion or occupancy;
- Payment of fees over a 12-month or longer period after project completion, or
- Reduction of fees for specific facilities or services for which the applicant can show a lower demand or impact on a facility/service from project residents justifying a lower impact fee.

Placerville will notify affordable housing providers of options to reduce the up-front cost of fees through information provided at the City’s permit counter, a website link, and pre-application meetings.

- Objective:** Reduce the initial cost-impact of City fees on affordable housing projects.
- Responsibility:** Development Services Department, Planning Commission, City Council.
- Timeframe:** Annually
- Funding Source:** General Fund for program administration.

Program C-6: Self-Help Housing

The City will continue to work with non-profit developers in the area to develop self-help housing (housing in which the eventual owner participates in its construction under the supervision of a building contractor). The City can facilitate the development of the self-help housing through a variety of means, including:

- Obtaining financing, including CDBG and HOME (see Program C-3 for discussion of the City’s role in funding assistance);
- Identifying an appropriate site for a self-help housing project and pursuing state and federal funds for the purchase of the site;
- Reduction in the up-front costs of development impact fees, or
- Other regulatory incentives, including density bonus and streamlined permit processing (see Program C-1).

Objective: To facilitate at least one self-help housing project during the 2021-2029 planning period; 50 new units over the planning period.

Responsibility: Development Services Department.

Timeframe: As part of annual meetings with non-profit housing providers, identify opportunities for self-help housing projects.

Funding Source: CDBG, HOME, CHFA HELP Program.

Program C-7: Statewide Community Infrastructure Program (SCIP)

Utilize the Statewide Community Infrastructure Program (SCIP) to assist in the financing of certain capital improvement charges (CICs) and impact fees for all projects, particularly housing projects, to provide housing developers this program to finance impact fees.

If a developer/property owner chose to participate in SCIP, the selected public capital improvements and the development impact fees owed to the City would be financed by the issuance of tax-exempt bonds by California Statewide Communities Development Authority (CSCDA). CSCDA would impose a special assessment on the owner’s property tax bill to repay the portion of the bonds issued to finance the fees paid with respect to the property and the public capital improvements benefiting the property. With respect to the impact fees, the developer may either pay the impact fees at the time of permit issuance and receive reimbursement from the SCIP bond proceeds when the SCIP bonds are issued, or the fees will be funded directly from the proceeds of the SCIP bonds. If the property owner pays the impact fees in advance, the City is required to pay the fees to SCIP. If the property owner does not pay the impact fees in advance, SCIP holds onto the bond proceeds representing the fees. In either case, the fees are subject to requisition by the City at any time to make authorized fee expenditures. By holding and investing the money until it is spent, SCIP is able to monitor the investment earnings (which come to the City for federal tax law arbitrage purposes). SCIP encourages the City to spend the proceeds before any other fee revenues of the City. If the fees are paid by the property owner and bonds are never issued, the fees

would be returned to the City by SCIP. In this way, the City is never at risk of losing the impact fees.

Responsibility: Development Services Department.
Timeframe: Ongoing.
Funding Source: General Fund.

Program C-8: Workforce Housing

The City may prepare a study of options to provide housing that is affordable to, and meets the needs of, residents who are employed locally (workforce housing). The City Council will determine the need for such a study, as indicated below, based on the availability of state funding. If prepared, the study will consist of two parts:

1. A survey of major employers to assess the wages of the local workforce. This survey will assist the City in determining the mix of affordability levels appropriate for the City workforce. The City will update the wage study every two years.
2. A Workforce Housing Policy Report that addresses:
 - Infill development workforce and self-help opportunities, including densities, development standards and possible development incentive programs;
 - Recommendations for revisions or additions to existing City regulations or policies to encourage infill development, and in particular the infill development of workforce housing units;
 - Recommendations for policies and measures to maintain long-term affordability of units developed in the Workforce Housing Design Program, including identification of funding programs and development resources;
 - Recommendations for the marketing of workforce housing units to maximize existing local resident workforce;
 - A mix of unit types, sizes and prices to match with local workforce needs.

The City will promote the results of the Workforce Housing Study, if prepared, through a link to its website, distribution of the study to local homebuilder organizations and non-profit housing providers, and realtor organizations, and meetings with housing providers to determine their interest in developing workforce housing.

Responsibility: Development Services Department, City Council.
Funding Source: General Fund, CDBG Planning Grant, other sources identified in Program C-4.
Timeframe: Determine the need and apply for a CDBG planning grant, if appropriate, by spring of 2025.
Objective: Complete at least one housing development that provides very-low-income, low-income, and moderate-income housing units.

Program C-9: First Time Homebuyer Assistance:

Recognizing the need for homebuyer assistance, the City will encourage developers and other entities to design a first-time homebuyer program, which could include down payment assistance loans and/or grants, and assistance with closing costs. Once presented with a program design that will meet the needs of its residents, the City will assist in the application for funds. In helping to promoting the program, the City will provide information at City Hall, provide a link on the City website, and help distribute information to area real estate firms, lenders, and homebuilders.

Discussion: Currently, the City does not operate a first-time homebuyer program. The City will seek collaboration with non-profit organizations, county agencies, and/or local lenders to design a first-time homebuyer program.

Responsibility: Development Services Department, City Council.

Funding Source: CDBG, HOME, CHFA HELP Program, Federal Home Loan Bank Board Affordable Housing Program.

Timeframe: Beginning in fiscal year 2026, meet with non-profit organizations, El Dorado County agencies and/or lenders interested in offering FTHA programs to review suitability for Placerville residents. Help developers apply for funding as soon thereafter as feasible based on demand and administrative capacity.

Goal D: *Proactively provide resources and education on fair housing, tenant rights, responsibilities and services.*

Program D-1: Create Resource Base Information and Materials on Fair Housing

- (a) Make fair housing educational materials and referral information available on the City’s website and at key locations (e.g., City Hall, libraries, etc.) for the public, and other community gathering places.
- (b) Provide materials, both digital and hard copies that are translated into Spanish and languages for Asian and Pacific Islander groups with significant representation in Placerville.

Responsibility: Development Services Department Director.

Timeframe: January 2022.

Funding Source: General Fund.

Program D-2: Community Outreach

Conduct outreach to community organizations, churches, etc., that have connections to key minority populations to proactively provide information on fair housing.

- Objective:** To provide information to educate the community regarding fair housing.
- Responsibility:** Development Services Department Director.
- Timeframe:** Initial workshop in April 2022, then conduct a workshop every two years during the planning period.
- Funding Source:** General Fund.

Program D- 3: Landlord Education of Fair Housing

Provide landlord educational programs and workshops activities on fair housing.

- Objective:** Encourage reasonable policies by landlords for tenant criminal history, rental history, credit history, fair housing and reasonable accommodations.
- Responsibility:** Development Services Department Director.
- Timeframe:** Initial workshop in November 2022, then conduct a workshop every two years during the planning period.
- Funding Source:** General Fund.

Goal E: *Close gaps in transportation to promote fair housing and access to opportunity.*

Program E-1: Expand Public Transportation and Alternative Transportation Infrastructure.

The City will meet annually with El Dorado Transit to determine if transit demand is met by existing routes and frequency; the City will assist in applying for additional funding to expand transit options if needed.

- Objective:** Expand transportation resources to serve residents.
- Responsibility:** Development Services Department Director, El Dorado Transit
- Timeframe:** Annually
- Funding Source:** CDBG

Goal F: To Preserve Existing Housing Stock

Program F-1: Housing Rehabilitation

The City will promote low-interest and deferred-payment loans for housing rehabilitation for eligible owner-occupied and renter-occupied units. Funds may be used to correct any health and safety issue within a housing unit. In cases where a housing unit is overcrowded, funds can be used for a room addition.

The City provides information on the rehabilitation program at City Hall, and through its code enforcement activities. The City also has a link on its website to the Grants Administration division. This link will be enhanced with more specific program information and a downloadable program application.

- Objective:** Rehabilitate two homes per year when funds are available.
- Responsibility:** Development Services Department Director
- Timeframe:** Annual applications for funding. Provide ongoing assistance as funds are available.
- Funding Source:** CDBG, HOME

Program F-2: Conduct Housing Conditions Survey

The City will conduct a Housing Conditions Survey to identify areas to target code enforcement, rehabilitation assistance, and neighborhood improvement efforts.

The most recent Housing Conditions Survey for Placerville was completed in 1998. Since nearly 50 percent of housing units in the City were built prior to 1970, an updated Housing Conditions Survey will assist the City in targeting its efforts for housing and neighborhood improvement, thereby conserving the existing housing in the community.

- Objective:** Update information on housing conditions to better target improvement/rehabilitation efforts.
- Responsibility:** Development Services Department.
- Timeframe:** Apply for a CDBG planning grant to fund the housing condition survey; complete the survey within one year of obtaining grant funds before the end of the planning period in 2029.
- Funding Source:** CDBG Planning and Technical Assistance Grant.

Program F-3: Code Enforcement

The City will continue to conduct code enforcement inspections on a complaint basis. Eligible property owners will be directed to the City's rehabilitation program for assistance in correcting code violations.

- Discussion:** The City Building Division is responsible for enforcing both state and City regulations governing maintenance of all buildings and property. Due to current minimal City staffing levels, code enforcement is complaint-based. The Building Division responds to approximately 150 complaints per year.
- Objective:** To correct building code violations before they become serious health and safety hazards to human habitation.
- Responsibility:** Development Services Department, Building Division.
- Timeframe:** Ongoing.
- Funding Source:** General Fund, inspection fees. See Program 16 for Housing Rehabilitation Funding sources.

Program F-4: Historic Preservation

The City will encourage the preservation of historic homes and buildings by:

- Continuing to review requests for demolition of buildings within historic districts;
- Utilizing the California State Historical Building Code to recognize the unique construction issues inherent in maintaining and adaptively reusing historic homes and buildings.
- The establishment of historic districts;
- Continuing to allow the re-use of historic buildings as residential uses, and
- Identifying potential funding sources to assist in the preservation of historic structures and referring property owners to those sources.

- Objective:** Preserve the historic/architectural integrity of historic residential structures.
- Responsibility:** Development Services Department.
- Timeframe:** Ongoing.
- Funding Source:** General Fund; applicant fees

Program F-5: Demolition Regulation

Amend the Zoning Ordinance to require the discretionary review of a demolition permit request for full or partial removal of any housing unit on its impact on affordable housing stock. Under this policy, removal of a unit could include the full physical demolition of a housing unit or any interior wall demolition that would merge two separate living units.

- Objective:** To conserve existing affordable housing opportunities
- Responsibility:** Development Services Department Director, Planning Commission, City Council.
- Timeframe:** November 2022
- Funding Source:** General fund.

Program F-6: Public Safety

The City will monitor and analyze climate, fire and flood hazard incidents and amend if necessary the General Plan Health and Safety Element, and as needed the Land Use and Housing Element sections in order to minimize effects on residents, housing and other property within the City.

- Objective:** Enhance public safety for existing and new neighborhoods property due to climate, fire and flood hazards.
- Responsibility:** Development Services Department.
- Timeframe:** January 2023.
- Funding Source:** General Fund; Non-Competitive REAP Funding.

Goal G: *To Conserve Existing Affordable Housing Opportunities*

Program G-1: Housing Choice Voucher Program

The City will continue to cooperate with the El Dorado County Housing Authority in its administration of the Federal Housing Choice Voucher (formerly called "Section 8") rental assistance program to maintain the availability of housing vouchers in Placerville. The City's role will be to provide necessary documentation to the Housing Authority to apply for annual commitments from the U.S. Department of Housing and Urban Development.

- Responsibility:** Development Services Department, El Dorado County Housing Authority.
- Timeframe:** Ongoing.
- Funding Source:** HUD Housing Choice Vouchers for rental assistance, General fund for outreach activities.

Program G-2: Preservation of "At-Risk" units

As a part of the Housing Element Update, the City analyzed all assisted housing to determine whether any units were at risk of converting to market-rate uses. Based on this analysis, the City determined that 36 affordable units within the Carson Ridge II Apartments, located at 2848 Schnell School Road, are at risk during this planning period, as the owner can apply to prepay their USDA Rural Rental Housing Program Loan (Section 515) at any time. The City will monitor the assisted housing units every three months of the planning period to gauge the property owner’s intent to prepay their loan. The City will ensure that property owners comply with state and federal notification requirements if there is change in funding status or eligibility to convert based on changes in federal regulations.

The City will work with the property owner and the tenants of at-risk units to ensure the property owner provides them with education and information regarding tenant rights, conversion procedures, and information regarding Housing Choice voucher rent subsidies through the El Dorado County Housing Authority, and other affordable housing opportunities in the city.

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 identifying and applying for state or federal assistance for refinancing, acquisition, and/or rehabilitation.

For owners who intend to sell their rental properties, the City will identify interested non-profit organizations willing to acquire and continue operating the rental properties as affordable housing.

- Objective:** To preserve all 36 at-risk units to prevent the loss of affordable housing.
- Responsibility:** Development Services Department.
- Timeframe:** Every three months of the planning period the City will monitor the assisted housing units at risk by contacting the property owner to determine whether there is a change in status or eligibility.
- Funding Source:** CalHFA Help Program; Multifamily Housing Program; HOME, CalHFA (preservation acquisition financing); mortgage insurance for purchase/refinance, (HUD).

Program G-3: Mobile Home Park Conversion

The City will evaluate the need for an ordinance to govern the conversion of mobile home parks to condominiums as a means to preserve affordable housing stock.

Two mobile home parks located in Placerville contain 161 spaces total. One of these parks contains six spaces while the other contains 155 spaces. These mobile home parks provide a source of affordable housing and homeownership for low-income households.

Objective: To preserve affordable housing stock.
Responsibility: Development Services Department.
Timeframe: 2026
Funding Source: General Fund.

Goal H: To Promote Residential Energy Conservation

Program H-1: Weatherization & Energy Conservation

The City will continue to distribute information on energy efficiency and weatherization programs offered by PG&E and others in conjunction with the City rehabilitation program. In addition, the City will identify additional funding sources for weatherization improvements to lower-income households and provide this information to housing rehabilitation program participants. A potential funding source is the Property Assessed Clean Energy (PACE). PACE is a loan program that helps pay the upfront costs of energy efficient upgrades for homes and businesses. Loans are repaid over a typical term of 15-20 years through an annual assessment on the home and business owners' tax bills.

The City will continue to permit energy efficiency and weatherization improvements as eligible activities under its housing rehabilitation program.

Objective: Maintain and update educational materials on the City website.
Responsibility: Development Services Department.
Timeframe: Ongoing.
Funding Source: CDBG, HOME, PACE, and General Fund as needed.

Program H-2: Energy Conservation for New Residential Development

The City will continue to enforce state energy efficiency requirements for new residential construction (Title 24 of the California Code of Regulations) and shall encourage, through the City’s plan review process, additional energy conservation measures with respect to the siting of buildings, landscaping, and solar access. In order to promote the use of energy-efficient construction, the City will provide information on energy conservation measures with development application packets.

- Objective:** Promote the use of energy-efficient construction
- Responsibility:** Development Services Department, Building Division.
- Timeframe:** Ongoing.
- Funding Source:** General Fund.

BACKGROUND REPORT

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1. INTRODUCTION

Under the requirements of State law, every city and county must prepare a housing element as part of its general plan. A housing element must document in detail the existing housing stock and its conditions and existing and projected housing needs. The State Government Code establishes requirements for the contents of the housing element. Government Code has mandated a Housing Element within every General Plan since 1969. This Housing Element (2021–2029) was prepared in compliance with State General Plan law. Once adopted by the City, the Housing Element must be submitted to the California Department of Housing and Community Development (HCD) for certification.¹

Purpose

The State of California has declared that *"...the availability of housing is of vital statewide importance and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order."* In addition, government should assist the private sector in developing the greatest diversity of housing opportunities feasible for all and accommodate regional housing needs through cooperative efforts, while maintaining a responsibility toward economic, environmental, and fiscal factors and community goals as outlined in the general plan.

Further, State Housing Element law requires "an assessment of housing needs and an inventory of resources and constraints relevant to the meeting of these needs." The law requires analyses of:

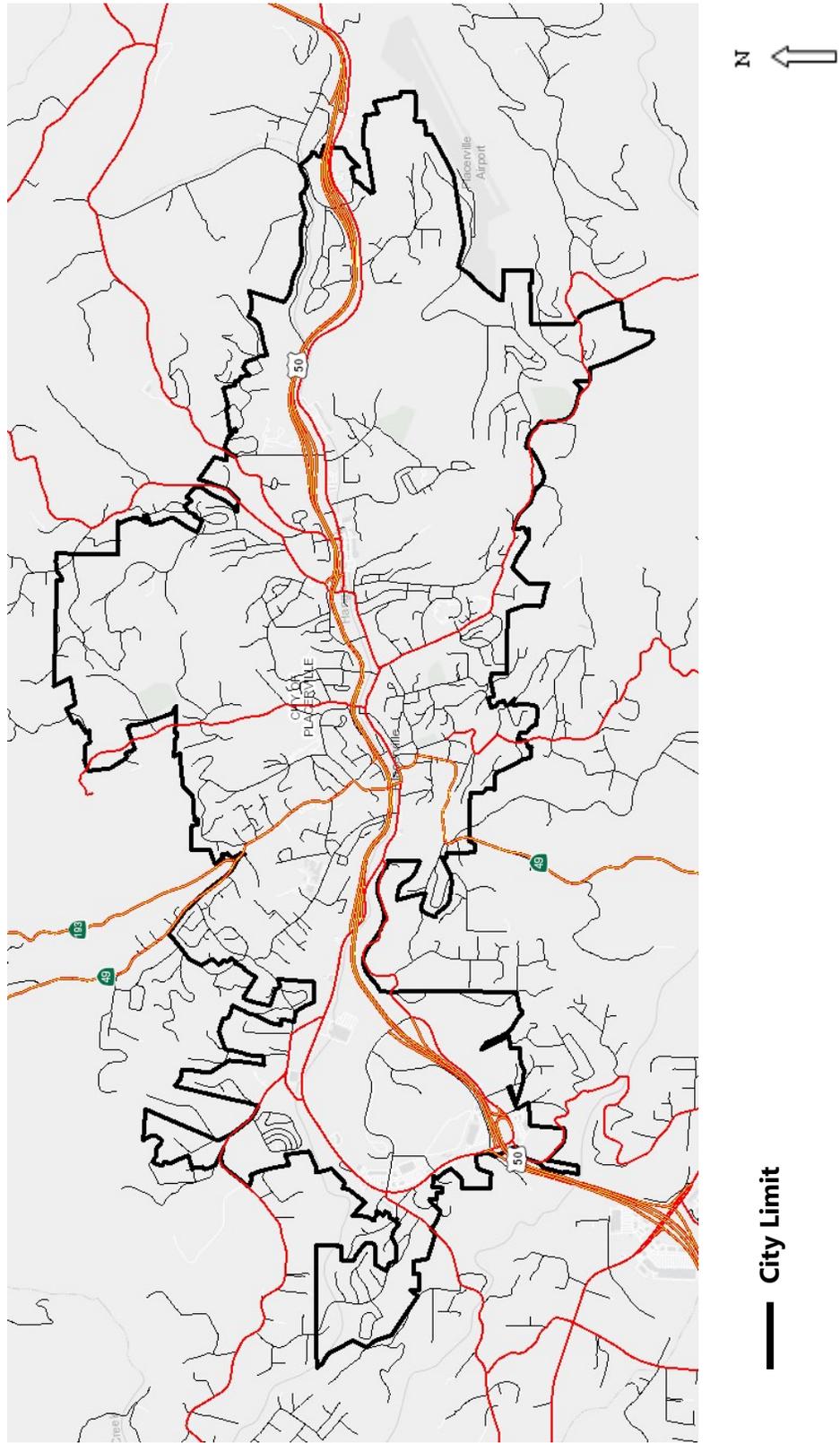
- The City's existing and projected fair share of the regional housing needs;
- Land suitable for residential development and an inventory of such land;
- Governmental and non-governmental constraints on the improvement, maintenance, and development of housing;
- Fair housing analysis;
- Special housing needs;
- Identification of zone where emergency shelters are allowed by-right
- Opportunities for energy conservation.
- Publicly assisted housing developments that are at-risk and eligible to convert to non-assisted housing developments;
- Goals, policies and implementation programs.

The purpose of these requirements is to develop an understanding of the existing and projected housing needs within the community and to set forth policies and schedules, which promote preservation, improvement and development of diverse types and costs of housing throughout the City.

¹ **Glossary of Common Terms Used within Housing Element**

Appendix A of this Chapter II contains a glossary with definitions of commonly used terms in the Housing Element.

Figure 1-1. Map of City of Placerville



Relationship / Consistency to Other General Plan Elements

State law requires consistency among Sections “Elements” of the General Plan. As such, goals and policies contained within the Housing Element should be interpreted and implemented consistent with the goals and policies of the rest of the General Plan. To ensure that the contents of the 2021-2029 Housing Element maintain consistency with the other Elements of the adopted General Plan, a consistency analysis of the entire document was conducted. Following are policies from the other General Plan elements that relate to housing. The City has found these policies consistent with the policies set forth in this Housing Element.

Section I. Land Use Element

- *Policy I.A.1: The City shall give infill development of vacant lands within the City limits priority over development in areas to be annexed, whenever feasible.*
- *Policy I.B.1: The City shall maintain an adequate supply of land in appropriate land use designations and zoning categories to accommodate projected household growth and achieve residential vacancy rates allowing turnover with relative ease.*
- *Policy I.B.2: The City shall promote the use of planned unit residential developments to maximize efficient and creative use of parcels while preserving trees, aesthetic rock outcrops, scenic views, open space, and other natural features.*
- *Policy I.B.3: The City shall discourage the development of small, isolated hillside residential areas that can be served only by long roads in steep terrain.*
- *Policy I.B.4: The City shall promote the protection and enhancement of the integrity and identity of residential neighborhoods.*

Section III. Transportation Element

- *Policy III.A.7: The City shall prohibit the development of private streets in new residential projects, except in extraordinary circumstances. In such cases, the private streets shall be developed to City street standards.*
- *Policy III.B.1: New local streets shall be designed to discourage heavy through traffic within residential neighborhoods.*

Section V. Natural, Cultural, and Scenic Resources Element

- *Policy V.G.6: The City shall support the efforts of property owners to preserve and renovate historic and architecturally significant structures. Where buildings cannot be preserved intact, the City shall seek to preserve the building facades.*

Section VI. Health and Safety Element

- *Goal VI.C: To prevent loss of lives, injury, and property damage due to flooding.*
- *Policy VI.C.1: The City shall continue to participate in the National Flood Insurance Program. To this end, the City shall ensure that local regulations are in full compliance with standards adopted by the Federal Emergency Management Agency.*
- *Policy VI.C.2: New residential development shall be constructed so that the lowest floor is at least one foot above the 100-year flood level.*

- *Policy VI.C.3: Non-residential development shall be anchored and flood-proofed to prevent damage from 100-year flood, or alternatively, elevated to at least one foot above the 100-year flood level.*
- *Policy VI.C.4: Existing development shall comply with policies VI.C.2 and VII.C.3 when improvements are made costing at least 50 percent of the current market value of the structure before the improvements.*

Section VII. Community Design Element

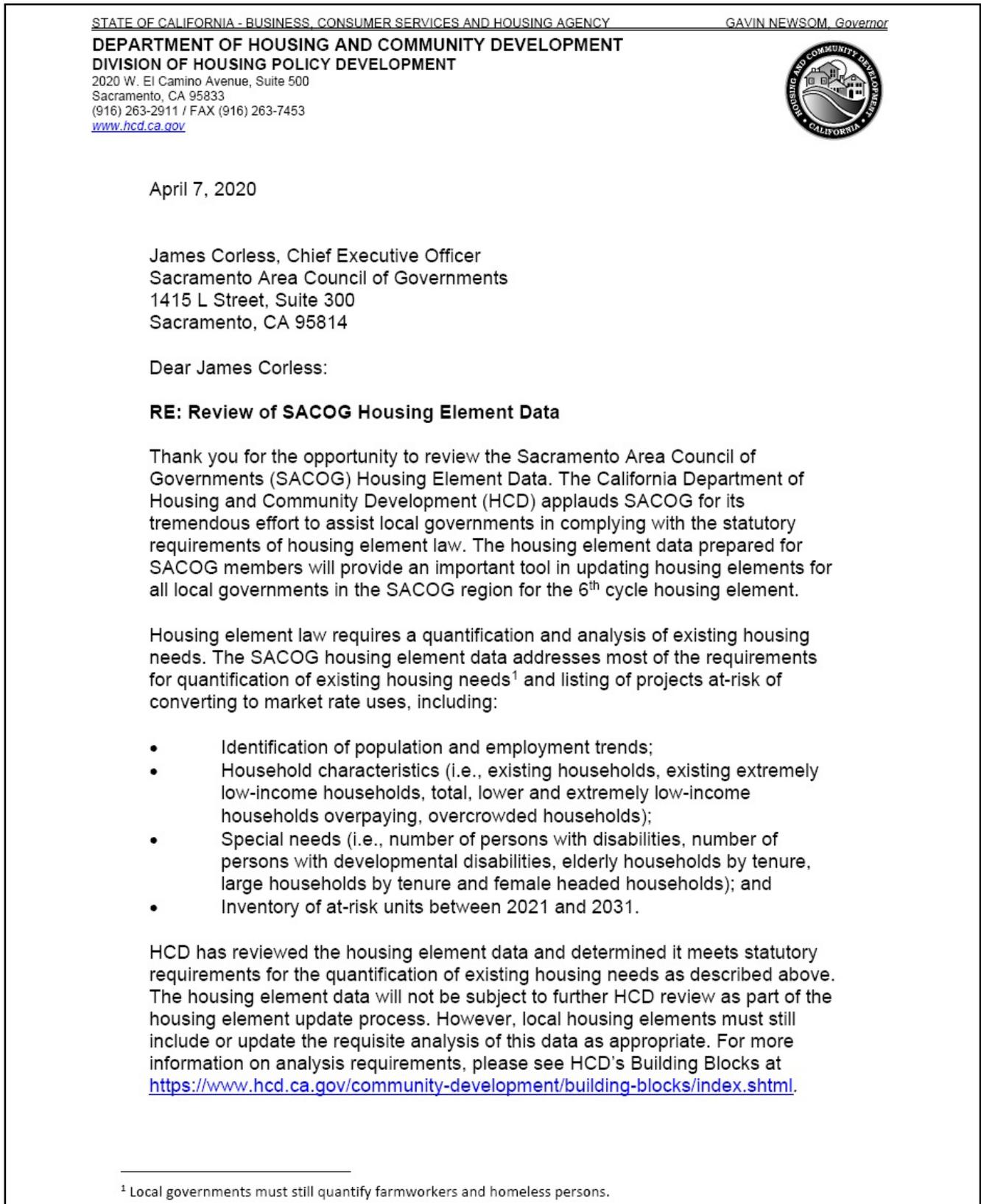
- *Policy VII.C.1: The City shall promote and protect residential neighborhoods from incompatible uses.*
- *Goal VII.C.3: In order to preserve, rehabilitate, or re-create historic structures in deteriorating older residential neighborhoods, the City shall encourage alternative uses if the uses are compatible with the adjacent neighborhood and if adequate parking and access are available or can be provided.*
- *Goal VII.C.6: The City shall encourage proper maintenance of homes, buildings, and yards to provide the best possible visual quality in each neighborhood.*

When any element of the General Plan is amended, the City will review the adopted Housing Element and if necessary, prepare an amendment to ensure continued consistency among elements. State law requires that upon revisions to the Housing Element, the Safety (City's Health and Safety Section) and Conservation (City's Natural, Cultural and Scenic Resources) Elements include an analysis and policies regarding flood hazard and management information. This analysis and affected policies is contained in Section 4. Potential Housing Constraints, of the 2021-2029 Cycle 6 Housing Element.

Data Sources and Methodology

Wherever possible, the primary data source for the 2021 – 2029 6th-Cycle Housing Element is the El Dorado County Housing Element Data Package (2019 Data Package) prepared by the Sacramento Area Council of Governments (SACOG) staff. This data meets statutory requirements for the quantification of existing housing needs. It was intended for use by the City for the Housing Element update. See HCD letter provided as Figure 1-1. Other data and information used within the document is referenced as indicated.

Figure 1-2: HCD Housing Element Data letter



James Corless, Chief Executive Officer
Page 2

HCD appreciates the efforts SACOG, particularly Tina Glover, Demographer, and Greg Chew, Senior Planner, provided in making the data available to streamline the preparation and review of housing elements for local governments in the SACOG region. HCD looks forward to working with SACOG and its members in the update of the housing elements. If you have any questions, please contact me at (916) 263-7420.

Sincerely,



Paul McDougall
Housing Policy Manager

Public Outreach and Participation

The City began its 6th Cycle 2021-2029 Housing Element Update process under the COVID-19 Local Emergency declared during March 2020 by the Placerville City Council, the El Dorado County Board of Supervisors and the El Dorado County Public Health Officer, under the Governor of California's State of Emergency, and under the National Emergency declared by the President of the United States. Impacts of COVID-19 on the residents, businesses and employment sources, social services, government operations and their resources within the City will avail themselves over the duration of the 2021-2029 planning period. The emergency declaration, its duration, and staff time limitations constrained the City's outreach.

Summary of Process

The City conducted public outreach by direct mailers to approximately 3,600 within the City's water and sewer utility bills, social network platform, website announcements, and dedicated webpage for the process, online questionnaire, email campaign and public hearings. Feedback was collected from diverse groups.

Questionnaire: Housing Goals and Policies

From August 10 to October 9, 2020, the City opened an online questionnaire where participants could answer questions pertaining to existing Housing Element housing goals and policy, potential policy expansion and housing constraints in Placerville. Physical copies of the questionnaire and questionnaire announcement postcards and flyers were also distributed to City public buildings open to the public during the same time. Responses received totaled 86.

Over 80% of respondents stated they live in Placerville. Several respondents represented an organization with a special interest in housing, including Hope House, the Placerville Mobility Support Group, the Housing Emergency Lodging Program (HELP), the Housing Development Corporation, Only Kindness, Inc., a home builder and housing provider.

The following 5th-Cycle Housing Element goals and polices received "Agree," or "Strongly Agree" in excess of 50% from those who responded. These goals and polices were continued as written or have been modified for the 6th-Cycle in response to their favorable support by the public.

Goal A: To designate sufficient land to accommodate Placerville's share of El Dorado County's future housing needs. [77.4% agree or strongly agree]

Policy A1: The City will maintain an inventory of vacant residential sites, to be updated annually. [75.6% agree or strongly agree]

Policy A3: The City will promote infill development by identifying suitable sites, design goals, and potential development incentives. [60.5% agree or strongly agree]

Goal B: To facilitate the development of housing for special needs households. [69.7% agree or strongly agree]

Policy B2: The City will implement state and federal requirements for persons with disabilities in new residential developments. [72% agree or strongly agree]

Policy B3: The City shall facilitate the development of senior housing by working with senior housing providers to identify adequate sites, assist in the acquisition of funds for low-income senior housing, and provide development incentives. [72.1% agree or strongly agree]

Policy B4: The City shall encourage housing that is affordable to the local workforce by identifying funding sources and potential sites that would make the production of housing financially feasible. [75.6% agree or strongly agree]

Goal C: To facilitate the development of housing affordable to low and moderate-income households. [65.1% agree or strongly agree]

Policy C1: The City will encourage the use of density bonuses and regulatory incentives as tools to assist affordable housing development. [54.6% agree or strongly agree]

Policy C2: The City shall pursue state and federal funding to assist in developing housing affordable to low and moderate-income households. [75.6% agree or strongly agree]

Policy C3: The City will review the Zoning Ordinance, permit processes, and development fees to identify and remove potential constraints to the development of a range of housing for all income levels and needs. [70.9% agree or strongly agree]

Goal D: To promote equal housing opportunity for all residents. [72.1% agree or strongly agree]

Questionnaire: City Resources and Fair Housing

From January 11, 2021 to February 12, 2021, the City conducted a second questionnaire, available in physical and online form, where participants could answer questions regarding fair housing and City resources. There were 215 total responses. Analysis of fair housing question responses received is provided in Appendix B. Fair Housing Assessment. Full responses to the questionnaire are provided in Appendix D.

Public Review Draft Housing Element

The Public Review Draft Housing Element was submitted to the California Department of Housing and Community Development (HCD) on May 14, 2021 for their 60-day review. On July 13, 2021, the City received HCD's review of the draft Housing Element.

The Public Review Draft Housing Element was made available beginning on July 15, 2021 via the Development Services Department counter, via the City's webpage dedicated to the Housing Element update, and the El Dorado County Public Library in Placerville. Public notification of the availability of the public draft Housing Element was done by email to questionnaire respondents who requested to be "notified by email," to those who have signed up to receive notice of Planning Commission meetings, and to organization with a special interest in housing, including but limited to El Dorado County LAFCO, El Dorado County Office of Education, the Housing Emergency Lodging Program (HELP), the Housing Development Corporation, and to comply with Assembly Bill 52 and Senate Bill 18, the local Native American tribes were notified as to the upcoming adoption of the Housing Element and resulting amendment to the General Plan. A link and information was posted to the City's Facebook page, to the "What's Happening in Placerville" section of the city website, and the City newsletter for July.

Input Received on Public Review Draft

Public participation on the Public Review Draft and the Final Draft Housing Element was minimal. Input received from community members included the following comments in italics followed by staff's response:

- *The City has an overwhelming need for affordable housing, especially for extremely low income households, recommending the City seek funding with the objective to develop at least four housing development projects that targets this income category.*

The Housing Element Update includes land inventory that is vacant, available and capable of meeting the City's RHNA for all income categories and Implementation Programs that respond to the issue regarding the development of lower income housing, including extremely low-income housing. These include:

- Program A-1 that requires the City to maintain land inventory to meet the City's RHNA during the 2021-2029 planning period;
- Program A-2, where the City will encourage and promote infill development on sites to accommodate affordable housing;
- Program A-3, where the City will utilize obtained grant funding to conduct environmental analyses on three sites, totaling four parcels, targeted for possible rezoning to the City's Housing Opportunity Overlay Zone at a density range of 20 to 24 dwelling units per acre suitable for the development of affordable housing; grant funding will also be utilized to develop objective design standards for the various types of attached single-family residences, and multi-family residences, so that it eliminates discretionary Site Plan Review, a potential constraint to the development of this housing; and
- Program B-9, where the City will encourage housing providers to designate a portion of new affordable housing units for addressing the City's specific housing need for extremely low income households, female headed households, large families and veterans.
 - *Increase the number of self-help housing project to at least 3, with at least one project targeting families.*

The Planning Commission during its review of the Housing Element Update and the public comment received did not address the suggestion to increase from one to three self-help housing projects over the planning period, for recommendation to City Council. However, City Council could consider this in future actions as a result of public and community outreach workshops that would occur under Implementation Program B-1 during the planning period. Eligible applicants include local governments and nonprofit corporations. The California Self-Help Housing Program (CSHHP) currently has no funding available.

- *Consider a rent stabilization ordinance for mobile home parks to preserve current affordable housing.*

The Housing Element Update also includes programs that evaluate options to provide protections for mobile home park conversion to retain affordable housing stock (Program G-3). The suggestion that the City consider a rent stabilization program for mobile home parks that would limit the amount that rents are allowed to increase as market values increases could help to support the housing goal of conserving existing affordable housing opportunities. The Planning Commission during its review of the Housing Element Update and the public comment received did not address this specific suggestion for recommendation to City Council. However,

City Council could consider this in future actions as a result of public and community outreach workshops that would occur under Implementation Program B-1 during the planning period.

- *Allow rooming and boarding house uses and provide incentives to landlords to establish these.*

Boarding houses by definition are housing facilities that provides lodging, with or without food, for paying guests. As a type of lodging facility as opposed to a multi-family use, boarding houses are outside the scope of the Housing Element. Boarding houses are difficult to regulate and are better supplanted by single-room occupancy (SRO) facilities which are a form of housing that is aimed at residents with low or very low incomes who rent small single rooms with common kitchen and bath facilities.

- *Suggestion that the 90 lower income category Regional Housing Needs Allocation (RHNA) units for the City should be reversed with the 169 units for the higher income category with 169 higher income, as the City needs more affordable housing units and not as many higher income units.*

The City is obligated under state statutes to meet its RHNA for all income categories.

- *Consider a ban on short-term rentals within residential zones.*

Due to complaints from neighbors and from other interested parties regarding short-term vacation rentals since 2013, and the City's concerns about the potential loss of affordable housing, in 2017 staff requested and received City Council authorization under Resolution No. 8530 to initiate amendments to the Zoning Ordinance regarding definitions of types of lodging facilities, and the regulation of short-term rentals. This work has not been completed but is expected to be completed by the end of 2021.

Public Hearings

Prior to adoption of the Housing Element, the Planning Commission held a noticed public hearing on August 17, 2021 to consider a final draft of the Housing Element that addressed comments from HCD and those received from members of the public and other interested parties and entities on the Public Review Draft. Notice of the public hearing was published in the Mountain Democrat newspaper on August 2, 2021, posted on the City's website and Facebook page and sent to the housing organizations and those identified above as having an interest in the Housing Element update. The Planning Commission considered public input, discussed the Housing Element, and recommended that the City Council approve the Addendum to the 2013-2021 Negative Declaration for the 2021-2029 Housing Element, and adopt the 2021-2029 Housing Element.

Prior to adoption of the Housing Element, the City Council held a noticed public hearing on August 31, 2021. Notice of the public hearing was published in the Mountain Democrat newspaper on August 20, 2021, posted on the City's website and Facebook page, and sent to the housing organizations and those identified above as having an interest in the Housing Element update. Following the public hearing, the City Council considered public input, discussed the Housing Element, and considered the Planning Commission's recommendation before adopting Resolution No. 9005 approving the Housing Element.

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2. REVIEW OF 5TH CYCLE 2013-2021 HOUSING ELEMENT

An important component of the Housing Element is an evaluation of the progress that the City has made in implementing the programs that were included in the previously adopted 5th Cycle 2013-2021 Housing Element planning period of October 31, 2013 – October 31, 2021. The evaluation provides valuable information on the extent to which programs in the City of Placerville have been successful in addressing local needs and achieving stated objectives, and for determining which of these programs should continue to be relevant in addressing current and future housing needs. The evaluation also provides the basis for recommended modifications to programs and the establishment of new objectives in the updated Housing Element.

The 2013-2021 Housing Element program strategy focused on the accomplishment of policies and implementation of programs to ensure adequate sites, encourage the production of new housing, including affordable and special needs housing, to encourage the rehabilitation/retrofit of existing housing, to remove various constraints to housing, including housing for special needs populations, to encourage fair housing and non-discrimination, and to promote energy conservation and efficiency.

The 2013-2021 Housing Element identified the following goals and policies:

Goal A: To Designate Sufficient Land to Accommodate Placerville's Share of El Dorado County's Future Housing Needs

- Policy 1: The City will maintain an inventory of vacant residential sites, to be updated annually.
- Policy 2: As needed, the City will annex land within its Sphere of Influence (SOI) to maintain an adequate supply of residential land.
- Policy 3: The City will promote infill development by identifying suitable sites, design goals, and potential development incentives.

Goal B: To Facilitate the Development of Housing for Special Needs Households

- Policy 1: The City will allow overnight shelters and transitional housing facilities for homeless individuals and families in appropriate zoning districts.
- Policy 2: The City will implement state and federal requirements for persons with disabilities in new residential developments.
- Policy 3: The City will facilitate the development of senior housing by working with senior housing providers to identify adequate sites, assisting in the acquisition of funds for low-income senior housing, and providing development incentives.
- Policy 4: The City shall encourage housing that is affordable to the local workforce by identifying funding sources and potential sites that would make the production of such housing financially feasible.

Goal C: To Facilitate the Development of Housing Affordable to Low- and Moderate-Income Households

- Policy 1: The City will encourage the use of density bonuses and regulatory incentives as tools to assist affordable housing development.
- Policy 2: The City will pursue state and federal funding to assist in developing housing affordable to low- and moderate-income households.
- Policy 3: The City will review the Zoning Ordinance, permit processes, and development fees to identify and remove potential constraints to the development of a range of housing for all income levels and needs.
- Policy 4: The City will review and, if necessary, revise its Hillside Development Standards to reduce their cost impact on housing while protecting the health and safety of Placerville residents and the character of the City.

Goal D: To Promote Equal Housing Opportunity for all Residents

- Policy 1: The City will continue to distribute information on fair housing laws to residents, and refer discrimination complaints to the State Fair Employment and Housing Commission.
- Policy 2: The City will cooperate with local homebuilders, real estate agents, and lenders to conduct an annual fair-housing public information campaign.

Goal E: To Preserve the Existing Housing Stock

- Policy 1: The City will continue to provide rehabilitation assistance to low- and moderate-income households.
- Policy 2: The City will conduct a housing condition survey to identify areas of the community most in need of rehabilitation assistance.
- Policy 3: The City will continue to conduct code enforcement inspections on a complaint basis to ensure that the housing stock remains in habitable condition.
- Policy 4: The City will continue to preserve historic structures within the City by encouraging re-use of buildings within historic districts.

Goal F: To Conserve Existing Affordable Housing Opportunities

- Policy 1: The City will continue to cooperate with the El Dorado County Housing Authority to provide rental assistance to Placerville residents.
- Policy 2: The City will continue to monitor the status of the government-assisted housing in Placerville and preserve the affordability of these units.
- Policy 3: The City will conserve and improve mobile home parks that can meet minimum health and safety standards by working with property owners and residents to obtain funds for park improvements and/or conversion of parks to resident ownership.

Goal G: To Promote Residential Energy Conservation

- Policy 1: The City will continue to implement the energy conservation standards under Title 24 of the California Code of Regulations (state building code standards).
- Policy 2: The City will continue to distribute information on weatherization programs, and pursue funding sources for weatherization assistance for low- and moderate-income households.
- Policy 3: The City will promote energy conservation through its land use planning and development standards.

Housing Production During 5th- Cycle RHNA Period

The City’s 5th Cycle Housing Element specifically addressed housing needs for the City between 2013 and 2021.

Table 1 shows the total number of housing units built in the City during the 5th RHNA cycle to date and compares these units with the units required to be accommodated under the Regional Housing Needs Allocation (RHNA) provided by the Sacramento Area Council of Governments (SACOG).

During the 2013-2021 RHNA period, 214 units were built in the City, including 65 moderate income units, of which 15 were ADUs, and 149 above-moderate income units, of which 1 was an ADU, with 6 units permitted after January 1, 2021 and under construction as of July 31, 2021, of which 5 are expected to become moderate income ADU units, as shown in Table 1. While no multifamily units were constructed during the 5th-Cycle, the City assisted a land developer to obtain public funding to develop a realistic potential of 144 multifamily units for lower income households on properties the City has designated Housing Opportunity Overlay (HO), APN 323-220-006, 323-220-008 and 323-570-001. The City anticipates entitlements to be granted to these housing development projects during the 6th-Cycle’s 2021 – 2029 planning period.

Table 2-1: Regional Housing Needs Allocation (2013-2021) Progress

Status	Extremely Low	Very Low	Low	Moderate	Above Moderate	Total
RHNA Allocation	39	39	55	69	170	372
Housing Built				65	149	214
Housing Permitted Under Construction / as of July 31, 2021				5	1	6
Remaining Allocation	39	39	55	+1	20	152

Effectiveness of 5th- Cycle Housing Element

The majority of goals, policies, and programs included in the 5th-Cycle Housing Element continue to be appropriate to address the City's housing needs. The Housing Plan will be updated to provide clearer guidance, to remove completed action, and to provide more specific direction to encourage affordable and special needs housing. The Housing Plan will also be updated to make it easier to identify the applicability and timing of programs.

As discussed in Table 2-2, the majority of housing programs are necessary and will be continued. The City implemented several of the housing programs in the last several years, notably rezoning to establish an inventory of land at densities conducive for lower income housing, amending the City's Zoning Ordinance that identified and established regulatory standards to encourage and facilitate single-room occupancy, employee housing and transitional and supportive housing that address special housing needs groups. Program additions and changes for Cycle 6 address changes in state law that will encourage affordable and special needs housing, particularly to encourage interest from the affordable housing development community in the City's sites identified for lower income housing.

As shown in Table 2-1, the City met its moderate income RHNA, and made significant progress towards its above moderate income RHNA. The City was not successful in meeting its lower income RHNA. New lower income housing and special needs housing development did not occur due primarily to a lack of available local and State funds to encourage or incentivize the development of such housing. However, as discussed the City anticipates entitlements to be granted for two affordable housing development projects during the 6th-Cycle's 2021 – 2029 planning period that will assist the City in meeting its 6th-Cycle RHNA.

The experience of Placerville and other small communities throughout the State demonstrates that it is very difficult for local governments on their own to meet their fair share housing goals for lower income housing. Small cities, such as Placerville, have limited financial and staffing resources and require substantial state and/or federal assistance, which is not available at the levels necessary to support the City's housing needs, as well as the technical assistance of area non-profit housing developers and agencies. The City is committed to providing necessary outreach during the Cycle 6 planning period to demonstrate the readiness of the City's lower income sites for development.

Table 2-2: Review of 5th Cycle 2013-2021 Housing Element Programs

Program	Progress; Continue / Modify / Delete
<p>Program 1. Available Land Inventory:</p> <p>Action: The City will maintain an updated inventory of vacant residential parcels in the City, and provide an annual report to the City Council and Planning Commission regarding the same.</p> <p>Discussion: The Housing Resources section contains an inventory of vacant land sufficient to meet the City’s RHNP allocation for the 2013-2021 planning period. In order to provide accurate information to prospective developers, particularly developers of low- and moderate-income housing, the City will maintain an updated inventory of vacant residential parcels within the City. Information on these parcels will be available at City Hall, posted on the City’s website, provided to local homebuilder organizations, and provided to non-profit homebuilders. The City will submit an annual report on the vacant land inventory to the City Council and Planning Commission in conjunction with the General Plan annual report.</p> <p>Responsibility: Development Services Department.</p> <p>Funding Source: General Fund.</p> <p>Timeframe: First update completed with adoption of Housing Element; subsequent updates to be completed by September each year 2014-2021.</p>	<p>Progress: The City has maintained a land inventory of residential sites on an annual basis, with adequate capacity to accommodate its RHNA. This inventory is posted to the City’s website, provided to developers and housing organizations, and has been presented annually to the City Council and Planning Commission.</p> <p>Continue / Modify / Delete: Modify. This program provides relevant information to ensure that the City is able to accommodate its RHNA, and to inform developers of potential sites appropriate for housing development. This program will be modified to update the inventory for the 6th Cycle Housing Element.</p>

Program	Progress; Continue / Modify / Delete
<p>Objective: Accommodate at least 372 additional housing units, including 133 extremely-low-, very-low- and low-income housing units.</p>	
<p>Program 2. Infill Development and Potential Re-Use Sites:</p> <p>Action: In conjunction with the updated vacant land inventory, the City will identify suitable sites for infill development and re-use, including commercially zoned properties. Before seeking to annex land within the Sphere of Influence, the City will encourage the development of these infill sites where adequate public facilities and services are already in place and where small projects can be integrated with existing neighborhoods. The City will provide the following incentives for infill development and property re-use:</p> <ul style="list-style-type: none"> • Conduct a site inventory of commercial properties in zones that permit residential uses to note property characteristics and physical conditions of buildings (for sites that are not vacant) that would lend themselves to the feasibility of housing or mixed-use development. A preliminary inventory is provided as Appendix B. • Approve density bonuses for projects that include affordable housing (see Program 13). • Allow exceptions or alternative approaches to meeting zoning standards that are consistent with standards met by surrounding properties. • Promote infill development and property re-use opportunities on the City’s web site, distribute the infill/re-use site inventory to local homebuilder groups and non- 	<p>Progress: The City did not update its preliminary infill/re-use site survey, or conduct a feasibility study during the Planning Period. In addition, no affordable housing projects were developed during the Planning Period.</p> <p>Program 14 summarizes the City's successful effort to obtain grant funding to be utilized in 2020 and 2021 for consultant services to conduct environmental analysis necessary to amend the land use and zoning within the City to accommodate additional infill vacant land inventory at the minimum twenty dwelling units per acre density adequate for anticipated lower income housing need during the 2021-2029 Housing Element - Cycle 6.</p> <p>Continue / Modify / Delete: Continue. This program continues to be relevant and appropriate to facilitating housing development.</p>

Program	Progress; Continue / Modify / Delete
<p>profit organizations, and provide the inventory to interested individuals at the City's permit counter.</p> <ul style="list-style-type: none"> • Complete a development feasibility study that provides concept-level design alternatives for infill properties with the greatest potential to include affordable housing. <p>Discussion: The City believes that the infill/re-use site inventory and the proposed incentives will increase interest in the development of housing or mixed-use projects in, or adjacent to, commercial zones, particularly on sites close to the downtown area. Such development would support several of the City's General Plan orderly development and infill development policies. The site inventory will also provide the City with greater specificity regarding the potential to develop housing close to services, transit, and jobs.</p> <p>Responsibility: Development Services Department.</p> <p>Funding Source: General Fund, Caltrans Transportation Planning Grants, CDBG, Air Quality Control or SACOG planning grants.</p> <p>Timeframe: Update infill/re-use site survey and conduct feasibility study by September 2017 and update annually thereafter; distribute inventory to developers at least once a year.</p> <p>Objective: Provide additional opportunities to accommodate at least 372 additional housing units (see Program 1).</p>	

Program	Progress; Continue / Modify / Delete
<p>Program 3. High-Density Development - Unmet Need:</p> <p>Action: The City has an adequate inventory of potential sites for high density zoning to more than meet its needs for the 2008-2013 and 2013-2021 planning periods. The City shall monitor its inventory of available higher density residential sites as necessary to ensure adequate availability over the entire 2013-2021 planning period. The City shall also investigate with housing developers and applicants potential parcels for higher density designation in an effort to generate potential housing for affordable income families.</p> <p>A) To accommodate the unmet housing need of 106 units for lower income households identified during the 2008-2013 Housing Element planning period, the City will rezone land to accommodate this need.</p> <p>B) To accommodate the unmet housing need of 133 units for lower income households identified during the 2013-2021 Housing Element planning period, the City will rezone land to accommodate this need.</p> <p>Rezoned land will permit a minimum density of 20 units per acre, and permit owner-occupied or multifamily residential uses by right, with compliance with local design standards, but without discretionary action.</p>	<p>Progress: This program was implemented.</p> <p><u>2016 - 2017</u></p> <ul style="list-style-type: none"> • Adoption of Ordinance No. 1680: Created Housing Opportunity Overlay (HO) Zone. The HO Zone has a minimum density of 20 dwelling units per acre and a maximum of 24 dwelling units per acre; permits multi-family residential uses by-right by ministerial construction permit. • Adoption of Ordinance No. 1684: Rezoned 6.14 acres of vacant land (APN 323-220-06 and 323-220-08) at the intersection of Mallard Lane and Macintosh Drive by adding the HO Zone to the Medium Density Multi-Family Residential - Planned Development base zone of site. Realistic potential of 72 units. • Adoption of Ordinance No. 1686: Rezoned approximately 3.64 acres of vacant land (APN 323-400-20) located along Ray Lawyer Drive by adding the HO Zone to the Medium Density Multi-Family Residential – Planned Development base zone for the site. Realistic potential of 35 units. <p>Result of the two rezones totaling 9.77 acres, the City created an inventory of land with zoning regulations capable of accommodating a realistic potential of 107 dwelling units meeting the City's need for lower income households identified during the 2008-2013 Housing Element Planning Period.</p>

Program	Progress; Continue / Modify / Delete
<p>The sites to be rezoned may include, but are not limited to, the potential sites identified in Table 40 and Appendix E. Appropriate sites will be vetted and selected through a rezoning process in accordance with legal requirements and the requisite CEQA analysis.</p> <p>Responsibility: Development Services Department.</p> <p>Funding Source: General Fund.</p> <p>Timeframe: A) Rezoning to accommodate land inventory to support an unmet need of 106 units for lower-income households during the 2008-2013 Housing Element shall be completed within one year of Housing Element adoption. B) Rezoning to accommodate land inventory to support an unmet need of 133 units for lower-income households for the 2013-2021 Housing Element planning period shall be completed within three years of Housing Element adoption.</p> <p>Objective: Increase the City’s vacant land inventory and opportunities for development of housing affordable to lower-income households.</p>	<p><u>2017</u> Adoption of Ordinance No. 1687: Rezoned two vacant parcels totaling 7.60 acres, located at the intersections of Middletown Road, Cold Springs Road and Placerville Drive (APN 323-570-01 and 323-570-37), by adding the HO Zone to the Commercial base zone for the site.</p> <p>As a result of the rezone, the City created an inventory of land with zoning regulations capable of accommodating a realistic potential of 136 dwelling units meeting the City's need for lower income households identified during the 2013-2021 Housing Element Planning Period.</p> <p>Continue / Modify / Delete: Delete. This program has been fully implemented as unmet need met during the 5th Cycle Housing Element.</p>

Program	Progress; Continue / Modify / Delete
<p>Program 4. Single-Room Occupancy Units:</p> <p>Action: State law requires that jurisdictions identify zoning districts available to encourage and facilitate a variety of housing types, including single-room occupancy units (SROs). Currently, the City’s Zoning Ordinance does not define or address SROs. The City shall revise the Zoning Ordinance to define SROs, identify the zones in which they are permitted and establish regulatory standards that encourage and facilitate single-room occupancy units.</p> <p>Responsibility: Development Services Department.</p> <p>Funding Source: General Fund.</p> <p>Timeframe: Within one year of Housing Element adoption.</p> <p>Objective: Increase opportunities for development of housing affordable to lower-income households.</p>	<p>Progress: This program was implemented by the City with the adoption of Ordinance No. 1664 in 2014 that identified zones and established regulatory standards that encourage and facilitate single-room occupancy units.</p> <p>Continue / Modify / Delete: Delete. This program has been fully implemented and will not be retained for the 6th Cycle Housing Element.</p>
<p>Program 5. Public Outreach:</p> <p>Action: The City will coordinate an annual workshop with employers, members of the housing community including the homeless and the disabled, and City officials to identify the housing needs of the City and take appropriate action as necessary as part of the annual progress report pursuant to Government Code Section 65400.</p>	<p>Progress: Periodic workshop/community meetings have been conducted over the Planning Period regarding homelessness and housing. These endeavors have culminated in the City collaborating with El Dorado County during 2018 and 2019 on an initiative to establish a countywide strategic plan on homelessness. Work on the strategic plan would be in conjunction with funding the County</p>

Program	Progress; Continue / Modify / Delete
<p>Discussion: The City recognizes the need for and benefit of a thorough and comprehensive public participation process. The City will coordinate annual workshops with a variety of participants including housing advocates, employers, service providers, public agencies and the public at large, with the goal of bringing ideas from the community forward for the City to consider.</p> <p>Responsibility: Development Services Department.</p> <p>Funding Source: General Fund.</p> <p>Timeframe: The first workshop shall occur by May 2014 and annually thereafter.</p>	<p>obtained as described in Program 7. The City has committed its support of this endeavor through the contribution of \$10,000 in 2018 and another \$10,000 contribution in January 2020 during Fiscal Year 2019/2020 to the County's Countywide Homeless Coordinator Services to provide funding to assist in the contract to provide homeless services in the City of Placerville.</p> <p>Continue / Modify / Delete: Continue. This program continues to be relevant and appropriate to facilitating housing development.</p>
<p>Program 6. Employee Housing:</p> <p>Action: The State's Employee Housing Act (Health and Safety Code 17000) requires that each city and county permit and encourage the development of employee housing as a means of addressing the housing for seasonal farmworkers.</p> <p>The City recognizes the need for housing opportunities for this special needs household, as identified in the Housing Element. To address the employee housing need and to comply with the Employee Housing Act, the Zoning Ordinance shall be revised to meet the local government land use and zoning requirements under the State's Employee Housing Act. A residential structure providing accommodation for six or fewer agricultural employees will be designated a single-family residential use and</p>	<p>Progress: This program was implemented by the City in 2014 with the City's adoption of Ordinance No. 1667 that identified zones and established regulatory standards that allow for employee housing that are consistent with State Housing Law.</p> <p>Continue / Modify / Delete: Delete. This program has been fully implemented and will not be retained for the 6th Cycle Housing Element.</p>

Program	Progress; Continue / Modify / Delete
<p>to be allowed by right in any zone that allows single-family residential uses (Health and Safety Code Section 17021.5).</p> <p>The RE, Estate Residential (Section 10-5-4) zone shall be revised to permit employee housing consisting of no more than 36 beds in a group quarters or 12 units or spaces designed for use by a single family or household as an agricultural use (Health and Safety Code Section 17021.6). The City has one parcel containing approximately twenty-one (21) acres, and less than one (1) acre of another parcel that are zoned RE.</p> <p>Responsibility: Development Services Department.</p> <p>Funding Source: General Fund.</p> <p>Timeframe: Within one year of Housing Element adoption.</p> <p>Objective: Increase opportunities for development of housing affordable to seasonal farmworkers.</p>	
<p><i>Program 7. Transitional, Supportive and Emergency Housing:</i></p> <p>Action: Meeting annually with local non-profit and governmental service providers to assess the shelter needs of the community and work with non-profit organizations to identify suitable sites for the placement of facilities.</p>	<p>Progress: The City is an active participant of the Opportunity Knocks task force, a multidisciplinary team consisting of local advocacy groups, the public, the business community and El Dorado County, addressing homelessness and homeless services within the City and County. The task force has developed a single point-of-entry for homeless services to help those to transition to self-sufficiency. In</p>

Program	Progress; Continue / Modify / Delete
<p>Discussion: In 2012, the City amended the Highway Commercial (HWC) Zone designation, adding emergency shelters, supportive housing and transient housing facilities as uses allowed by right for at least one emergency shelter or transient housing facility for year-round use which meets the needs to serve local homeless and transient housing needs. Shelters will only be subject to development and management standards that apply to residential or commercial uses within the HWC zone.</p> <p>In May 2013, the City amended the Zoning Ordinance, adding state statutory definitions for transitional housing and supportive housing, and added each of these uses in all single-family and multi-family residential zones as permitted uses. These amendments fell short of the requirements of SB2, in that transitional and supportive housing must be allowed in all zones that permit residential uses. Program 8 herein is included to address this unintended issue.</p> <p>In order to meet the community need for transitional housing and emergency shelters, the City will meet annually with local non-profit and governmental service providers to assess the shelter needs of the community. If additional transitional housing or shelter capacity is needed in the community, the City will work with the stakeholders to identify a suitable site for the placement of a facility.</p> <p>Responsibility: Development Services Department.</p>	<p>2018, El Dorado County, in conjunction with Opportunity Knocks, applied for and received grants to assist in addressing homeless issues in the County. The City has participated in these discussions. The County applied for two grants. The first is the Homeless Emergency Aid Program (HEAP). The County applied for \$1.4 million dollars under this program and was awarded the full amount. The second grant program is the California Emergency Solutions Housing (CESH) Program. The County applied for \$474,717 and received the full amount of this grant. Funding would assist with transitional and permanent housing with supportive services for homeless youth ages 18 to 24; would assist with funding to the chronic homeless through rent support, rent deposit; funding for the purchase or rehab of property that can be dedicated to sheltering the homeless population; and, to establish a 5-year homeless strategic plan that when in place will improve coordination of grant funding streams that require a strategic plan be in place in order to simply be eligible for funds.</p> <p>Continue / Modify / Delete: Continue. This program continues to be relevant and appropriate in assisting the facilitation of housing development.</p>

Program	Progress; Continue / Modify / Delete
<p>Funding Source: General Fund for administration, Emergency Housing Assistance Program (state program that uses federal funds), Supportive Housing Program (federal program that facilitates the transition of homeless persons to independent living).</p> <p>Timeframe: Meet annually; assist non-profit organizations in applying for funding. Amend Zoning Ordinance within one year of adoption of the Housing Element.</p> <p>Objective: Assist with funding and development for an emergency shelter or transitional housing facility, as identified herein, and ensure that the proposed project is processed ministerially, to meet local needs consistent with SB 2. The City shall also consider permit and impact fee waivers and other credits in consideration for such payment.</p>	
<p><i>Program 8. Transitional and Supportive Housing Zoning Amendments:</i></p> <p>Action: Amend the Zoning Ordinance to permit transitional and supportive housing as residential uses within Placerville’s mixed-use zones (e.g. Business Professional (BP), Central Business District (CBD), Commercial (C), Convenience Commercial (CC), Highway Commercial (HWC)), subject only to those restrictions that apply to other residential uses in the same zone.</p> <p>Responsibility: Development Services Department.</p>	<p>Progress: The City adopted Ordinance No. 1666 on September 23, 2014 that amended 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.</p> <p>Continue / Modify / Delete: Modify. Changes to Government Code in 2018 and 2019 under the Supportive Housing Streamlining Act</p>

Program	Progress; Continue / Modify / Delete
<p>Funding Source: General Fund</p> <p>Timeframe: Within one year of Housing Element adoption.</p> <p>Objective: Increase opportunities for development of transitional and supportive housing; to be consistent with the requirement of SB 2.</p>	<p>(AB 2162) and AB 101 (Low-Barrier Navigation Centers) will require changes to the Zoning Ordinance amendments to comply with their provisions.</p> <p>AB 2162 requires supportive housing to be considered a use by right in zoning districts where multifamily and mixed uses are permitted, including nonresidential zoning districts permitting multifamily uses, if the proposed housing development meets specified criteria. If located within one-half mile of a public transit stop, no minimum parking requirements may be imposed. Review of applications for supportive housing must be completed within 60 days after the application is deemed complete for a project with 50 or fewer units, or within 120 days after the application is complete for a project with more than 50 units. AB 101 requires that Low-Barrier Navigation Centers (LBNC) be a by-right use in areas zoned for mixed-use and nonresidential zoning districts permitting multifamily uses. LBNC provide temporary room and board with limited barriers to entry while case managers work to connect homeless individuals and families to income, public benefits, health services, permanent housing, or other shelter.</p>
<p>Program 9. Accommodate Housing for Persons with Disabilities:</p> <p>Action: The City will continue to permit accessory structures, building modifications, and site plans that provide accessibility for persons with disabilities and will continue to implement state building standards for handicapped accessibility. The City will</p>	<p>Progress: City staff evaluated residential construction permit applications to implement state building standards for accessibility. During the Planning Period no requests for reasonable accommodations for persons with disabilities were submitted.</p>

Program	Progress; Continue / Modify / Delete
<p>promote its policies and development standards for persons with disabilities through information provided at City Hall, pre-application meetings, a link on the City website detailing the process for requesting reasonable accommodation, and a notice to the Alta Regional Center.</p> <p>The City shall also encourage housing developers of new subdivisions to construct units within an overall housing development that are accessible to persons with disabilities and the aging. To illustrate this encouragement, the City enthusiastically supported an "Independent Life Skills Training Center" on a parcel approved within the Placerville Heritage Homes Subdivision along Ray Lawyer Drive. This facility when constructed would be for people with physical and developmental disabilities to learn living skills in a residential setting. Mother Lode Rehabilitation Enterprises, Inc., or M.O.R.E. is expected to operate this facility once it is built. To help facilitate this construction and others like it, the City will explore reductions and/or fee waivers of traffic and park development impact fees that it controls.</p> <p>Discussion: As a part of the Housing Element Update, the City reviewed the Zoning Ordinance to identify potential constraints to persons with disabilities. The review revealed no specific constraints to persons with disabilities. In order to ensure that zoning requirements and City policies continue to accommodate persons with disabilities, Placerville will continue to implement state building standards for accessibility and continue to provide reasonable accommodations for persons with disabilities.</p> <p>Responsibility: Development Services Department.</p>	<p>During the Planning Period, the Independent Life Skills Training Center" was not built.</p> <p>Continue / Modify / Delete: Continue. This program continues to be relevant and appropriate to facilitating housing development for disabled persons.</p>

Program	Progress; Continue / Modify / Delete
<p>Funding Source: General Fund.</p> <p>Timeframe: Ongoing.</p> <p>Objective: Improve housing accessibility for persons with disabilities.</p>	
<p>Program 10. Housing for Developmentally Disabled Persons:</p> <p>Action: The housing needs of persons with disabilities, including persons with developmental disabilities, are typically not addressed by Title 24 Regulations. The housing needs of persons with disabilities, in addition to basic affordability, range from slightly modifying existing units to requiring a varying range of supportive housing facilities.</p> <p>To accommodate residents with developmental disabilities the City will assist State and Federal monies, as funding becomes available, in support of housing construction and rehabilitation targeted for persons with disabilities, including developmental disabilities. Placerville will also provide regulatory incentives, such as expedited permit processing and fee waivers and deferrals, to projects targeted for persons with disabilities, including persons with developmental disabilities. The City shall reach out annually to developers of supportive housing to encourage development of projects targeted for special needs groups. Placerville will work with the Alta California Regional</p>	<p>Progress: Staff encouraged housing developers at the public counter to consider the construction of housing for the developmentally disabled. However, the City's yearly objective of one unit rehabilitated or built per year was not met.</p> <p>Continue / Modify / Delete: Continue. The City recognizes that this program continues to be relevant and appropriate to facilitating housing development for developmentally disabled persons.</p>

Program	Progress; Continue / Modify / Delete
<p>Center to implement an outreach program informing families within the City of housing and services available for persons with developmental disabilities. Information will be made available on the City's website.</p> <p>Responsibility: Development Services Department</p> <p>Funding Source: General Fund</p> <p>Timeframe: Ongoing, 2014-2021.</p> <p>Objective: To encourage the development or rehabilitation of one housing unit per year of the planning period specifically for persons with developmental disabilities through annually outreach to developers and state or federal funds; to initiate a cooperative outreach program with the Alta California Regional Center by 2014.</p>	
<p>Program 11. Senior Housing:</p> <p>Action: The City will identify funding sources for the development of senior housing, and facilitate senior housing development through the density bonus program (Program 13), identification of suitable development sites (Programs 1–2), through other development incentives such as reduced parking, which can be granted in conjunction with the density bonus provision, and through retrofits of existing residential and non-residential facilities for adaptability to serve the needs of disabled seniors and their guests. The City will promote these potential incentives by providing information to developers at</p>	<p>Progress: The City received one request for assistance from developers in 2018 to potentially develop a 72 unit apartment project for senior veterans on APN 323-220-008, a vacant infill lot comprising a portion of the Ridge at Orchard Hill Subdivision Planned Development and the HO (Housing Opportunity Overlay). This project sought but was unsuccessful obtaining tax credit financing from the state. It was not built.</p> <p>Continue / Modify / Delete: Continue. Over 70% of 86 respondents during the City's 2020 Housing Policy</p>

Program	Progress; Continue / Modify / Delete
<p>pre-application meetings, notifying non-profit organizations, and providing a link on the City website to its affordable and senior housing policies.</p> <p>Discussion: Based on the data contained in the Community Profile, the senior population in the City is projected to increase during the planning period. Much of this growth will be the result of in-migration from the surrounding areas, rather than from the aging-in-place of the existing population. Many retirees are choosing to relocate to the Sierra Nevada foothills, including Placerville. Though many initially buy homes, the maintenance responsibilities may become too burdensome as they continue to age, and the households may opt for smaller senior housing units, including assisted living complexes. Based on the projected growth in the senior population and the resulting demand for senior housing, the City will identify potential funding sources and work with non-profit developers to facilitate the development of affordable housing and the retrofit of existing residences for accessibility. In addition to identifying funding sources, the City can facilitate senior housing through the density bonus program, and identifying suitable sites for senior housing development.</p> <p>Responsibility: Development Services Department.</p> <p>Funding Source: General Fund.</p> <p>Timeframe: Ongoing.</p> <p>Objective: Assist in the development of at least one senior</p>	<p>Questionnaire stated they “strongly agree” or “agree” with Policy B3 that states, “The City will facilitate the development of senior housing by working with senior housing providers to identify adequate sites, assisting in the acquisition of funds for low-income senior housing, and providing development incentives.”</p> <p>This program continues to be relevant and appropriate to facilitating housing for seniors.</p>

Program	Progress; Continue / Modify / Delete
<p>housing project that includes a continuum of care options, from completely independent living to fully-assisted care.</p>	
<p>Program 12. Workforce Housing:</p> <p>Action: The City may prepare a study of options to provide housing that is affordable to, and meets the needs of, residents who are employed locally (workforce housing). The City Council will determine the need for such a study, as indicated below, based on the availability of state funding. If prepared, the study will consist of two parts:</p> <ol style="list-style-type: none"> 1. A survey of major employers to assess the wages of the local workforce. This survey will assist the City in determining the mix of affordability levels appropriate for the City workforce. The City will update the wage study every two years. 2. A Workforce Housing Policy Report that addresses: <ul style="list-style-type: none"> • Infill development workforce and self-help opportunities, including densities, development standards and possible development incentive programs; • Recommendations for revisions or additions to existing City regulations or policies to encourage infill development, and in particular the infill development of workforce housing units; • Recommendations for policies and measures to maintain long-term affordability of units developed in the Workforce Housing Design Program, including identification of funding programs and development resources; 	<p>Progress: The City did not implement this Program during the Planning Period. In addition, no assistance was received from housing developers to construct workforce housing during the 5th Cycle.</p> <p>Continue / Modify / Delete: Continue. Over 75% of 86 respondents during the City’s 2020 Housing Policy Questionnaire stated they “strongly agree” or “agree” with Policy B4 that states, “The City shall encourage housing that is affordable to the local workforce by identifying funding sources and potential sites that would make the production of such housing financially feasible.”</p> <p>The City will continue this program.</p>

Program	Progress; Continue / Modify / Delete
<ul style="list-style-type: none"> • Recommendations for the marketing of workforce housing units to maximize existing local resident workforce; • A mix of unit types, sizes and prices to match with local workforce needs. <p>The City will promote the results of the Workforce Housing Study, if prepared, through a link to its website, distribution of the study to local homebuilder organizations and non-profit housing providers, and realtor organizations, and meetings with housing providers to determine their interest in developing workforce housing.</p> <p>Responsibility: Development Services Department.</p> <p>Funding Source: General Fund, CDBG Planning Grant, other sources identified in Program 14.</p> <p>Timeframe: Determine the need and apply for a CDBG planning grant, if appropriate, by spring of 2015.</p> <p>Objective: Complete at least one housing development that provides very-low-income, low-income, and moderate-income housing units.</p>	

Program	Progress; Continue / Modify / Delete
<p>Program 13. Density Bonus:</p> <p>Action: Promote the density bonus as a tool to assist in the development of affordable housing by providing program information at City Hall, promoting the use of the program at pre-application conferences, providing a link on the City’s website, and through distribution of the Workforce Housing Study (see Program 12).</p> <p>Discussion: The City currently provides density bonus provisions for developments that include affordable housing for lower-income households or qualifying residents, such as elderly households, up to the maximum bonus permissible under state law of 35 percent, either individual or combined for any single project.</p> <p>All projects that are eligible for a density bonus shall receive between one and three incentives if requested. As with the density bonus, the intent of the incentives is to further encourage the construction of affordable housing. The number of incentives increases proportionally with the amount of affordable housing provided. The breakdown is as follows:</p> <ul style="list-style-type: none"> • One incentive for projects that provide at least the minimum percentage of affordability required to receive a density bonus as described above, as well as development of a project intended for senior citizens; • Two incentives for projects that provide at least two times the minimum percentage of affordability required to receive a density bonus as described above, or 	<p>Progress: Development Services counter handout completed in 2014. Website link to Density Bonus Program and to City Code Section 10-12-1 to 10-12-14 completed in 2016. Staff discussed the Density Bonus Program with developers at the Department counter. No requests from developers to utilize the density bonus program provided under State law and City Code.</p> <p>Continue / Modify / Delete: Modify. Numerous changes to the Density Bonus provisions within State Housing Law have occurred since the adoption of the 5th Cycle Housing Element. This Program will be modified to include amendments to the City’s Density Bonus provisions of City Code for consistency with State Law.</p> <p>Approximately 55% of 86 respondents during the City’s 2020 Housing Policy Questionnaire stated, they “strongly agree” or “agree” with Policy C1 that states, “The City will encourage the use of density bonuses and regulatory incentives as tools to assist affordable housing development.”</p>

Program	Progress; Continue / Modify / Delete
<ul style="list-style-type: none"> • Three incentives for projects that provide at least three times the minimum percentage of affordability required to receive a density bonus as described above. <p>Incentives may include but are not limited to:</p> <ul style="list-style-type: none"> • A reduction in development standards (reduction in lot sizes, setbacks, lot coverage, building height, etc.), • A reduction in architectural design requirements, • A density bonus greater than the amount required by state law, and/or • Other regulatory incentives proposed by the developer that would result in identifiable, financially sufficient, and actual cost reductions. <p>Responsibility: Development Services Department, Planning Commission, City Council.</p> <p>Funding Source: General Fund</p> <p>Timeframe: Complete program brochure and website link by December 2014. Ongoing operation of the program thereafter, amending the program as necessary to comply with potential future changes to state law.</p> <p>Objective: To increase awareness of density bonuses and other incentives for affordable housing.</p>	

Program	Progress; Continue / Modify / Delete
<p>Program 14. Pursue State and Federal Funding:</p> <p>Action: The City will continue to pursue available state and federal funding sources in cooperation with private developers, non-profit housing corporations, the El Dorado County Housing Authority and Community Services Department, and other interested entities to assist in meeting the needs of extremely-low, low- and moderate-income households. Based on meetings (at least annually) with non-profit developers and service providers, the City will identify the funding sources most appropriate to meet the needs of residents, and apply for funds, or assist other entities in applying for funds, during available funding cycles. City assistance to other entities will include, but not be limited to:</p> <ul style="list-style-type: none"> • Providing data that is necessary for a funding request, and • Expediting permit decisions on proposed projects that require City approval or that will be more competitive with City approval, prior to submitting funding requests. <p>Potential funding sources include, but are not limited to:</p> <ul style="list-style-type: none"> • California Multi-family Housing Program • California Housing Finance Agency (HELP Program) • California Housing Finance Agency direct lending programs (single-family and multi-family) • Low-Income Housing Tax Credits (state & federal) • CalHome Program • Federal Home Loan Bank – Affordable Housing Program • Federal Department of Housing and Urban Development Programs – Section 221(d), Section 202 (elderly), Section 811 (persons with disabilities) 	<p>Progress: In 2020, the City received technical assistance planning grant funds in the amount of \$160,000 under the State Department of Housing and Community Development (HCD) Senate Bill (SB) 2 (Chapter 364, Statutes of 2017) Planning Grants Program. The Planning Grants Program (PGP) is intended for the preparation, adoption, and implementation of plans that streamline housing project approvals and lead to the acceleration of housing production; and environmental analyses in compliance with CEQA that eliminate the need for discretionary project-specific review, allowing for project approval by-right.</p> <p>PGP grant funds will be used for consultant services to prepare the following to assist with the acceleration of housing production:</p> <ul style="list-style-type: none"> • Multi-family residential objective design standards consistent with the ministerial approval requirements under SB 35 Streamlining Provisions, and • Environmental analysis necessary to amend the land use and zoning within the City to accommodate additional vacant land inventory at the minimum twenty dwelling units per acre density adequate for anticipated lower income housing need during the 2021-2029 Housing Element - Cycle 6. <p>Three parcels are identified for this analysis: APN 001-092-027; APN 325-240-016, 201 New Morning Court; and the third site includes the Placerville Armory (APN 325-280-03, 212 Armory Road) identified by the Department of General Services in accordance with the Governor's Executive Order N-06-19 as a potential affordable</p>

Program	Progress; Continue / Modify / Delete
<ul style="list-style-type: none"> Child Care Facilities Finance Program (administered through the State of California), Special Housing Needs and Supportive Services <p>As part of this program, the City will specifically seek or support applications for funding programs, at least twice in each planning period, that target the development of housing affordable to extremely-low-income households. The City will establish special incentives and concessions beyond what is already required through density bonus law, or other mechanisms such as priority processing and fee deferrals to encourage the development of housing affordable to extremely-low-income households.</p> <p>Responsibility: Development Services Department.</p> <p>Timeframe: Meet annually with interested entities to determine funding priorities for the subsequent 24 months. Establish specific incentives for the development of housing for extremely-low-income households in 2014. Apply for funding, or assist other entities in applying for funding, based on state and federal funding cycles. For most state programs (except those that have continuous application periods), applications are due either during the fall or in late winter. For most federal housing and supportive service programs administered by HUD, application deadlines are during the late spring/early summer. Other state/federal funding opportunities will be pursued based on individual funding deadlines and priorities established through annual meetings between the City and interested entities.</p>	<p>housing site. Rezoning is a means of achieving General Plan residential housing objectives including encouraging new multi-family residential development that includes housing for persons with disabilities, housing for persons with developmental disabilities, housing that supports aging in place, and affordable housing for low-income households. During early 2020, the City was notified that the application was approved by HCD. All grant funds must be expended by June 30, 2022.</p> <p>These tasks would further goals and policies within the City's 2013-2021 Housing Element (Cycle 5) of the General Plan. The City anticipates a total of 180 units upon development of the three sites (Site 3: 67 units; Site 9: 56 units; Placerville Armory: 57 units).</p> <p>Continue / Modify / Delete: Modify and Continue. Over 75% of 86 respondents during the City's 2020 Housing Policy Questionnaire stated they "strongly agree" or "agree" with Goal C that states, "To facilitate the development of housing affordable to low and moderate-income households." In addition, over 75% stated they, "strongly agree" or "agree" with Policy C2 that states, "The City will pursue state and federal funding to assist in developing housing affordable to low and moderate-income households."</p> <p>The City shall continue this program.</p> <p>The Placerville Armory site will be replaced by the Green Valley Road site comprising two parcels, 7460 & 7444 (APNs 325-120-097 & 325-160-008) at 2.11 acres and 1.16 acres respectively with an achievable density of 60 units total.</p>

Program	Progress; Continue / Modify / Delete
<p>Objective: Increase the effective use of state and federal funds in support of affordable housing, shelter, and housing-related services.</p>	
<p>Program 15. Permit and Development Impact Fees:</p> <p>Action: In order to ensure that City permit and development impact fees do not constrain the development of housing, the City will review its fee structure annually and will report the findings to the City Council and Planning Commission in conjunction with the annual report on the General Plan. While fees typically represent the cost of providing public facilities and services, the up-front cost can present a significant burden to developers, especially in the case of affordable housing. If the annual review determines that fees are constraining the development of affordable housing in the City, Placerville will offer one of several options to housing providers:</p> <ul style="list-style-type: none"> • Deferment of fees until project completion or occupancy; • Payment of fees over a 12-month or longer period after project completion, or • Reduction of fees for specific facilities or services for which the applicant can show a connection between the lower fee and lower facility/service demand from project residents. <p>Placerville will notify affordable housing providers of options to reduce the up-front cost of fees through information provided at the City’s permit counter, a website link, and pre-application meetings.</p>	<p>Progress: During the Planning Period, staff evaluated impact fees payable for the creation of a new accessory residential unit (ADU) so that the fee charged is commensurate with the impact from that residential unit. Changes to Government Code Section 65852.2 in 2019 that went into effect on January 1, 2020 exempts impact fees for accessory and junior accessory dwelling units with less than 750 square feet of floor area. This impacted the City’s collection of its Park Development Impact and Traffic Impact Fees Impact fees for any accessory dwelling unit (ADU) with 750 square feet of floor area or less. Government Code 65852.2 does allow the City to collect impact fees for an ADU with more than 750 square feet of floor area; however it “shall be charged proportionately in relation to the square footage of the primary dwelling unit.”</p> <p>Fees are payable at the time an ADU construction permit is issued. Since 2020, the City charges impact fees for ADUs with 750 square feet or greater floor area proportionately to the square foot area of the primary dwelling unit consistent with state ADU housing law.</p> <p>Continue / Modify / Delete: Continue. The City shall continue this program.</p>

Program	Progress; Continue / Modify / Delete
<p>Responsibility: Development Services Department, Planning Commission, City Council.</p> <p>Funding Source: General Fund for program administration.</p> <p>Timeframe: Annually.</p> <p>Objective: Reduce the initial cost-impact of City fees on affordable housing projects.</p>	
<p>Program 16. Self-Help Housing:</p> <p>Action: The City will continue to work with non-profit developers in the area to develop self-help housing (housing in which the eventual owner participates in its construction under the supervision of a building contractor). The City can facilitate the development of the self-help housing through a variety of means, including:</p> <ul style="list-style-type: none"> • Obtaining financing, including CDBG and HOME (see Program 14 for discussion of the City's role in funding assistance); • Identifying an appropriate site for a self-help housing project and pursuing state and federal funds for the purchase of the site; • Reduction in the up-front costs of development impact fees (see Programs 15 and 18), or • Other regulatory incentives, including density bonus and streamlined permit processing (see Program 13). 	<p>Progress: City staff encouraged housing developers to produce self-help housing development within Planning Period but was not successful.</p> <p>Continue / Modify / Delete: Continue. This program continues to be relevant and appropriate to assist in the facilitation of housing for lower income households.</p>

Program	Progress; Continue / Modify / Delete
<p>Discussion: The City will attempt to facilitate a self-help housing project during the 2013—2021 period. A self-help project could be designed as part of the City’s Workforce Housing Study (see Program 12).</p> <p>Responsibility: Development Services Department.</p> <p>Funding Source: CDBG, HOME, CHFA HELP Program.</p> <p>Timeframe: As part of annual meetings with non-profit housing providers, identify opportunities for self-help housing projects.</p> <p>Objective: 207 additional ownership housing units—50 very-low-income and 56 low-income.</p>	
<p>Program 17. First Time Homebuyer Assistance:</p> <p>Action: Recognizing the need for homebuyer assistance, the City will encourage developers and other entities to design a first-time homebuyer program, which could include down payment assistance loans and/or grants, and assistance with closing costs. Once presented with a program design that will meet the needs of its residents, the City will assist in the application for funds. In helping to promoting the program, the City will provide information at City Hall, provide a link on the City website, and help distribute information to area real estate firms, lenders, and homebuilders.</p>	<p>Progress: State funding was not able to be obtained for this program purpose during the Planning Period.</p> <p>Other resource information was made available to the public. The City’s Housing Resources webpage contains a link to the California Housing Finance Agency (CalHFA) website that contains financing programs for low to moderate-income families, including low interest rate down payment assistance loans.</p> <p>Continue / Modify / Delete: Continue. This program will be continued.</p>

Program	Progress; Continue / Modify / Delete
<p>Discussion: Currently, the City does not operate a first-time homebuyer program. Housing costs during the 2008-2013 Housing Element planning period were reduced due to the economic condition of the housing industry in California and other parts of the U.S. Should housing costs in the region rise over the 2013-2012 planning period, as expected from their 2012 lows, low- and moderate-income households will have increasingly limited options for home purchase. In encouraging the establishment of first-time homebuyer programs, the City will seek collaboration with non-profit organizations, county agencies, and/or local lenders.</p> <p>Responsibility: Development Services Department, City Council.</p> <p>Funding Source: CDBG, HOME, CHFA HELP Program, Federal Home Loan Bank Board Affordable Housing Program.</p> <p>Timeframe: Beginning in fiscal year 2018, meet with non-profit organizations, El Dorado County agencies and/or lenders interested in offering FTHA programs to review suitability for Placerville residents. Help developers apply for funding as soon thereafter as feasible based on demand and administrative capacity.</p> <p>Objective: Assist very-low-income households, low-income households, and moderate-income households in the purchase of a first home.</p>	

Program	Progress; Continue / Modify / Delete
<p>Program 18. Statewide Community Infrastructure Program (SCIP):</p> <p>Action: Implement the Statewide Community Infrastructure Program (SCIP) to assist in the financing of certain capital improvement charges (CICs) and impact fees.</p> <p>Discussion: The City intends to implement this program for all projects, particularly housing projects, to provide housing developers this program to finance impact fees.</p> <p>If a developer/property owner chose to participate in SCIP, the selected public capital improvements and the development impact fees owed to the City would be financed by the issuance of tax-exempt bonds by California Statewide Communities Development Authority (CSCDA). CSCDA would impose a special assessment on the owner’s property tax bill to repay the portion of the bonds issued to finance the fees paid with respect to the property and the public capital improvements benefiting the property. With respect to the impact fees, the developer may: either pay the impact fees at the time of permit issuance and receive reimbursement from the SCIP bond proceeds when the SCIP bonds are issued, or the fees will be funded directly from the proceeds of the SCIP bonds. If the property owner pays the impact fees in advance, the City is required to pay the fees to SCIP. If the property owner does not pay the impact fees in advance, SCIP holds onto the bond proceeds representing the fees. In either case, the fees are subject to requisition by the City to make authorized fee expenditures. By holding and investing the money until it is spent, SCIP is able to monitor the</p>	<p>Progress: The City's participation in the SCIP program was authorized by City Council Resolution No. 7839, adopted September 14, 2010. Staff created a handout, as well as links to the Program on the Planning Division's Housing Resources webpage. In addition, staff discusses the Program and its availability with potential housing developers. No housing developer utilized the program during the Planning Period.</p> <p>Continue / Modify / Delete: Continue. This program continues to be relevant and appropriate to assist in the facilitation of housing for all income households.</p>

Program	Progress; Continue / Modify / Delete
<p>investment earnings (which come to the City for federal tax law arbitrage purposes). SCIP encourages the City to spend the proceeds before any other fee revenues of the City. If the fees are paid by the property owner and bonds are never issued, the fees would be returned to the City by SCIP. In this way, the City is never at risk of losing the impact fees.</p> <p>Responsibility: Development Services Department.</p> <p>Funding Source: General Fund.</p> <p>Timeframe: Ongoing.</p> <p>Objective: Assist in funding/financing of CICs and impact fees for all forms of residential projects. Assist in funding/financing of CICs and impact fees for all forms of residential projects.</p>	
<p>Program 19. Fair Housing:</p> <p>Action: The City will continue to promote equal housing opportunity for all residents by supporting efforts of community groups (such as the Housing Resources Board) that provide counseling, investigatory, legal, or referral services to victims of discrimination by:</p> <ul style="list-style-type: none"> • Training staff who have contact with the public on how to receive and refer fair housing complaints; • Posting and distributing fair housing information at City Hall and other community facility locations, and • Working with local lenders, rental property owners, real estate, and legal service organizations to conduct fair 	<p>Progress: Fair housing information is made available at City Hall in the Development Services Department. Links to supporting resources are provided on the Planning Division's Housing Resources webpage. However, training of staff and the conduction of an annual fair housing community event did not occur during the Planning Period.</p> <p>Continue / Modify / Delete: Modify.</p>

Program	Progress; Continue / Modify / Delete
<p>housing training, and identify an annual community event at which fair housing information can be distributed.</p> <p>Responsibility: Development Services Department.</p> <p>Funding Source: General Fund.</p> <p>Timeframe: Ongoing referral and distribution of information.</p> <p>Objective: Increase community awareness of fair housing.</p>	
<p>Program 20. Housing Rehabilitation:</p> <p>Action: The City will continue to promote low-interest and deferred-payment loans for housing rehabilitation for eligible owner-occupied and renter-occupied units. Funds may be used to correct any health and safety issue within a housing unit. In cases where a housing unit is overcrowded, funds can be used for a room addition.</p> <p>The City provides information on the rehabilitation program at City Hall, and through its code enforcement activities. The City also has a link on its website to the Grants Administration division. This link will be enhanced with more specific program information and a downloadable program application.</p> <p>Discussion: The economic downturn and an increase in costs associated with the upkeep and maintenance of housing units were evident during the 2008-2013 planning cycle. Pursuing CDBG and/or other funding to reinstitute this program is a priority for the 2013 fiscal year.</p>	<p>Progress: Funding was not obtained during 2020. This program, when funding can be obtained, can assist the City in targeting its efforts for housing and neighborhood improvement, thereby assisting in conserving the existing housing in the community.</p> <p>Continue / Modify / Delete: Continue/Modify. The City will be seeking assistance from other agencies to obtain grant funding and administer these programs in the 6th Cycle Housing Element.</p>

Program	Progress; Continue / Modify / Delete
<p>Responsibility: Development Services Department.</p> <p>Funding Source: CDBG, HOME, State Multi-family Housing Program and Affordable Housing Program (through the Federal Home Loan Bank Board).</p> <p>Timeframe: Annual applications for funding. Provide ongoing assistance as funds are available.</p> <p>Objective: Rehabilitate two homes per year when funds are available.</p>	
<p>Program 21. Housing Conditions Survey:</p> <p>Action: The City will conduct a Housing Conditions Survey to identify areas to target code enforcement, rehabilitation assistance, and neighborhood improvement efforts.</p> <p>Discussion: The most recent Housing Conditions Survey for Placerville was completed in 1998. Since nearly 50 percent of housing units in the City were built prior to 1970, an updated Housing Conditions Survey will assist the City in targeting its efforts for housing and neighborhood improvement, thereby conserving the existing housing in the community.</p> <p>Responsibility: Development Services Department.</p> <p>Funding Source: CDBG Planning Grant.</p> <p>Timeframe: Update the Housing Conditions Survey by fiscal year 2015-2016. Update the Survey every five years thereafter.</p>	<p>Progress: CDBG funding to assist with the conduction of the survey was not obtained during the Planning Period for this Program.</p> <p>Continue / Modify / Delete: Continue. This program, when funding can be obtained, can assist the City in targeting its efforts for housing and neighborhood improvement, thereby assisting in conserving the existing housing in the community.</p>

Program	Progress; Continue / Modify / Delete
<p>Objective: To maintain a relatively current and relevant database of housing conditions.</p>	
<p>Program 22. Code Enforcement:</p> <p>Action: The City will continue to conduct code enforcement inspections on a complaint basis. Eligible property owners will be directed to the City’s rehabilitation program for assistance in correcting code violations.</p> <p>Discussion: The City’s Building Division is responsible for enforcing both state and City regulations governing maintenance of all buildings and property. Due to currently minimal City staffing levels, code enforcement is complaint-based. The Building Division responds to approximately 100 complaints per year.</p> <p>Responsibility: Building Division.</p> <p>Funding Source: General Fund, inspection fees. See Program 16 for Housing Rehabilitation Funding sources.</p> <p>Timeframe: Ongoing.</p> <p>Objective: To correct building code violations before they become serious health and safety hazards to human habitation.</p>	<p>Progress: The City continues to actively enforce building and safety codes. The City’s code enforcement targets specific areas based on complaints received and also strives to address city-wide code compliance. This program is effective.</p> <p>Continue / Modify / Delete: Continue. The City will continue this program.</p>

Program	Progress; Continue / Modify / Delete
<p>Program 23. Historic Preservation:</p> <p>Action: The City will encourage the preservation of historic homes and buildings by:</p> <ul style="list-style-type: none"> • Continuing to review requests for demolition of buildings within historic districts; • Utilizing the California State Historical Building Code to recognize the unique construction issues inherent in maintaining and adaptively reusing historic homes and buildings. • The establishment of historic districts; • Continuing to allow the re-use of historic buildings as residential uses, and • Identifying potential funding sources to assist in the preservation of historic structures and referring property owners to those sources. <p>Responsibility: Development Services Department.</p> <p>Funding Source: General Fund. See Program 16 for housing rehabilitation funding sources.</p> <p>Timeframe: Ongoing.</p> <p>Objective: Preserve the historic/architectural integrity of historic residential structures.</p>	<p>Progress: Through requirements and regulations within Section 10-4-9: Site Plan Review and Section 10-4-10: Historical Buildings in the City, staff processed the following Site Plan Reviews during the Planning Period for buildings within the City's historic districts as follows: 2013: three; 2014: two; 2015: two; 2016: two; 2017: three; 2018: one; 2019: zero; 2020: three.</p> <p>Continue / Modify / Delete: Continue. The program furthers additional goals and policies within the Land Use and Community Design Elements of the General Plan and therefore will be continued.</p>

Program	Progress; Continue / Modify / Delete
<p>Program 24. Housing Choice Voucher Program:</p> <p>Action: The City will continue to cooperate with the El Dorado County Housing Authority in its administration of the Federal Housing Choice Voucher (formerly called "Section 8") rental assistance program to maintain the availability of housing vouchers in Placerville. The City's role will be to:</p> <ul style="list-style-type: none"> • Provide necessary documentation to the Housing Authority to apply for annual commitments from the U.S. Department of Housing and Urban Development; • Encourage rental property owners who have participated in the City's Housing Rehabilitation Program to participate in the Housing Choice Voucher Program; • Provide information on the rental assistance program in the City's newsletter, and at City Hall, and <p>Responsibility: Development Services Department, El Dorado County Housing Authority.</p> <p>Funding Source: HUD Housing Choice Vouchers for rental assistance, General fund for outreach activities.</p> <p>Timeframe: Ongoing.</p> <p>Objective: Increase rental property owner participation in the Housing Choice Voucher Program.</p>	<p>Progress: The City cooperated with the El Dorado County Housing Authority in its administration of the Federal Housing Choice Voucher rental assistance program. It also provided information of rental assistance program on the City website and at City Hall.</p> <p>Continue / Modify / Delete: Continue. The program is a valuable one. Rental assistance vouchers have been a proven way to make rental units available to qualifying lower income households.</p>

Program	Progress; Continue / Modify / Delete
<p>Program 25. Preservation of "At-Risk" units:</p> <p>Action: 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.</p> <p>The City will monitor properties identified as being potentially at-risk to ensure that property owners comply with state and federal notification requirements. For properties that are within 24 months of potential conversion, the City will meet with property owners to determine their plans and the type(s) of assistance desired, if any, to maintain the affordable status of the rental housing units. For owners who intend to sell their rental properties, the City will identify interested non-profit organizations willing to acquire and continue operating the rental properties as affordable housing.</p> <p>Discussion: As a part of the Housing Element Update, the City analyzed all assisted housing to determine whether any units were at risk of converting to market-rate uses. Based on this analysis, the City determined that 67 units are at risk during this planning period. The City will monitor the assisted housing units to ensure that property owners comply with state and federal notification requirements if there is change in funding status or eligibility to convert based on changes in federal regulations. For owners who intend to sell their rental properties, the City will</p>	<p>Progress: Staff monitored rental assisted housing units to determine if any units were at risk of converting to market-rate uses during the Planning Period. No conversions occurred.</p> <p>Continue / Modify / Delete: Continue. This program continues to be relevant and appropriate to preserve existing subsidized rental housing within Placerville.</p>

Program	Progress; Continue / Modify / Delete
<p>identify interested non-profit organizations willing to acquire and continue operating the rental properties as affordable housing.</p> <p>Responsibility: Development Services Department.</p> <p>Funding Source: General Fund.</p> <p>Timeframe: January 2017; Monitor the assisted housing units at risk by contacting the property owner to determine whether there is a change in status or eligibility.</p> <p>Objective: Preserve affordable rental housing units.</p>	
<p>Program 26. Mobile home Parks:</p> <p>Action: The City will work with the mobile home park owners and the El Dorado County Community Services Department to access state and federal funds for park improvements and potential conversion to tenant ownership, if desired by both the park owner and residents. The City will meet with the park owners to discuss their long-term goals for the properties and the feasibility of preserving the parks. If park conversion to tenant ownership is desired, the City will assist residents in identifying an experienced non-profit organization that can facilitate the park conversion.</p> <p>Discussion: Two mobile home parks located in Placerville contain 162 spaces total. One of these parks contains seven</p>	<p>Progress: No conversions to tenant ownership were completed during the Planning Period.</p> <p>Continue / Modify / Delete: Continue. Mobile home parks provide a housing option within the community, including many of fixed or limited incomes.</p>

Program	Progress; Continue / Modify / Delete
<p>spaces while the other contains 155 spaces. These mobile home parks provide a source of affordable housing and homeownership for low-income households. Note that The California Department of Housing and Community Development lists nine other registered mobile home parks in the Placerville area containing over 400 mobile home spaces; however, these parks are located outside the City.</p> <p>Responsibility: Development Services Department.</p> <p>Funding Source: CDBG, HOME, California Housing Finance Agency HELP program, California Mobile Home Park Resident Ownership Program.</p> <p>Timeframe: The City will continue to monitor and meet with park owners each year to identify park improvements and mobile home rehabilitation or replacement needs. Assist property owners and/or residents in accessing state or federal funding, as requested and needed. If park conversion to resident ownership is a desired alternative, the City will assist park residents in identifying a non-profit organization that can assist in the conversion process.</p> <p>Objective: Preserve mobile home park spaces if determined to be feasible.</p>	

Program	Progress; Continue / Modify / Delete
<p>Program 27. Weatherization & Energy Conservation:</p> <p>Action: The City will distribute information on energy efficiency and weatherization programs offered by PG&E and others in conjunction with the City rehabilitation program. In addition, the City will identify additional funding sources for weatherization improvements to lower-income households and provide this information to housing rehabilitation program participants. A potential funding source is the Property Assessed Clean Energy (PACE), a program the City and El Dorado County are considering jointly participating in during 2013. PACE is a loan program that helps pay the upfront costs of energy efficient upgrades for homes and businesses. Loans are repaid over a typical term of 15-20 years through an annual assessment on the home and business owners' tax bills.</p> <p>The City will continue to permit energy efficiency and weatherization improvements as eligible activities under its housing rehabilitation program.</p> <p>Responsibility: Development Services Department.</p> <p>Funding Source: CDBG, HOME, PACE, if initiated in 2013, and General Fund as needed.</p> <p>Timeframe: Ongoing.</p> <p>Objective: Increase the energy efficiency of older residential structures and reduce energy costs.</p>	<p>Progress: The City and El Dorado County participate in the PACE weatherization and energy conservation program. PACE information was provided at the Development Services Department counter during the Planning Period.</p> <p>Continue/Modify/Delete: Continue/Modify. This program will continue and be modified as necessary should additional weatherization, and energy efficiency programs become available.</p>

Program	Progress; Continue / Modify / Delete
<p>Program 28. Energy Conservation for New Residential Development:</p> <p>Action: The City will continue to enforce state energy efficiency requirements for new residential construction (Title 24 of the California Code of Regulations) and shall encourage, through the City’s plan review process, additional energy conservation measures with respect to the siting of buildings, landscaping, and solar access. In addition, the City shall promote and encourage construction within new residential development to accommodate energy efficient upgrades in the future (e.g. plumbing conduit and roof supports for photo voltaic panels, or conduit for plug-in electric vehicles, etc.). In order to promote the use of energy-efficient construction, the City will provide information on energy conservation measures with development application packets.</p> <p>Responsibility: Development Services Department.</p> <p>Funding Source: General Fund.</p> <p>Timeframe: Ongoing.</p> <p>Objective: Increase the energy efficiency in new residential developments.</p>	<p>Progress: The City Building Division required over the Planning Period that all new residential construction must meet the state's energy efficiency requirements (Title 24). The Building Division conducted enforcement of these requirements during the Planning Period when necessary.</p> <p>Continue/Modify/Delete: Continue. This program will continue.</p>

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3. HOUSING NEEDS ASSESSMENT

Introduction

The Housing Needs Assessment is the section of the Housing Element that presents the characteristics of the City's approximate 5.84 square miles of land area (General Plan Policy Document), its 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

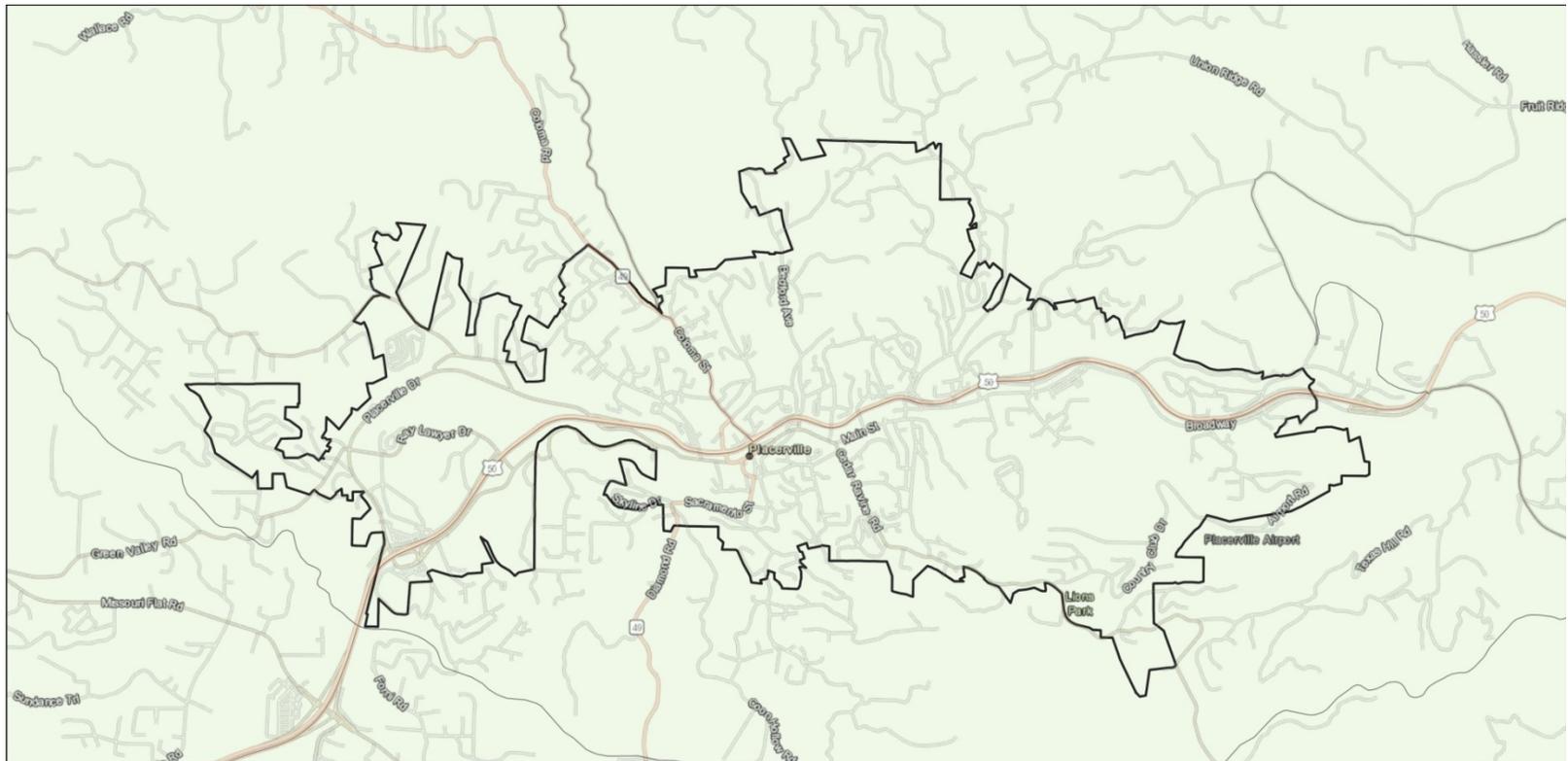
Household size by tenure is shown in Table 3-7. During 2013- 2017, the majority of owner-occupied households were inhabited by two to four residents. Most renter-occupied households were also inhabited by two to four residents.

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%

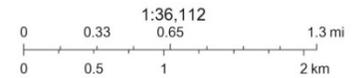
Source: 2013-2017 ACS (SACOG 6th Cycle Data Package 2020)

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)



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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

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% or 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)

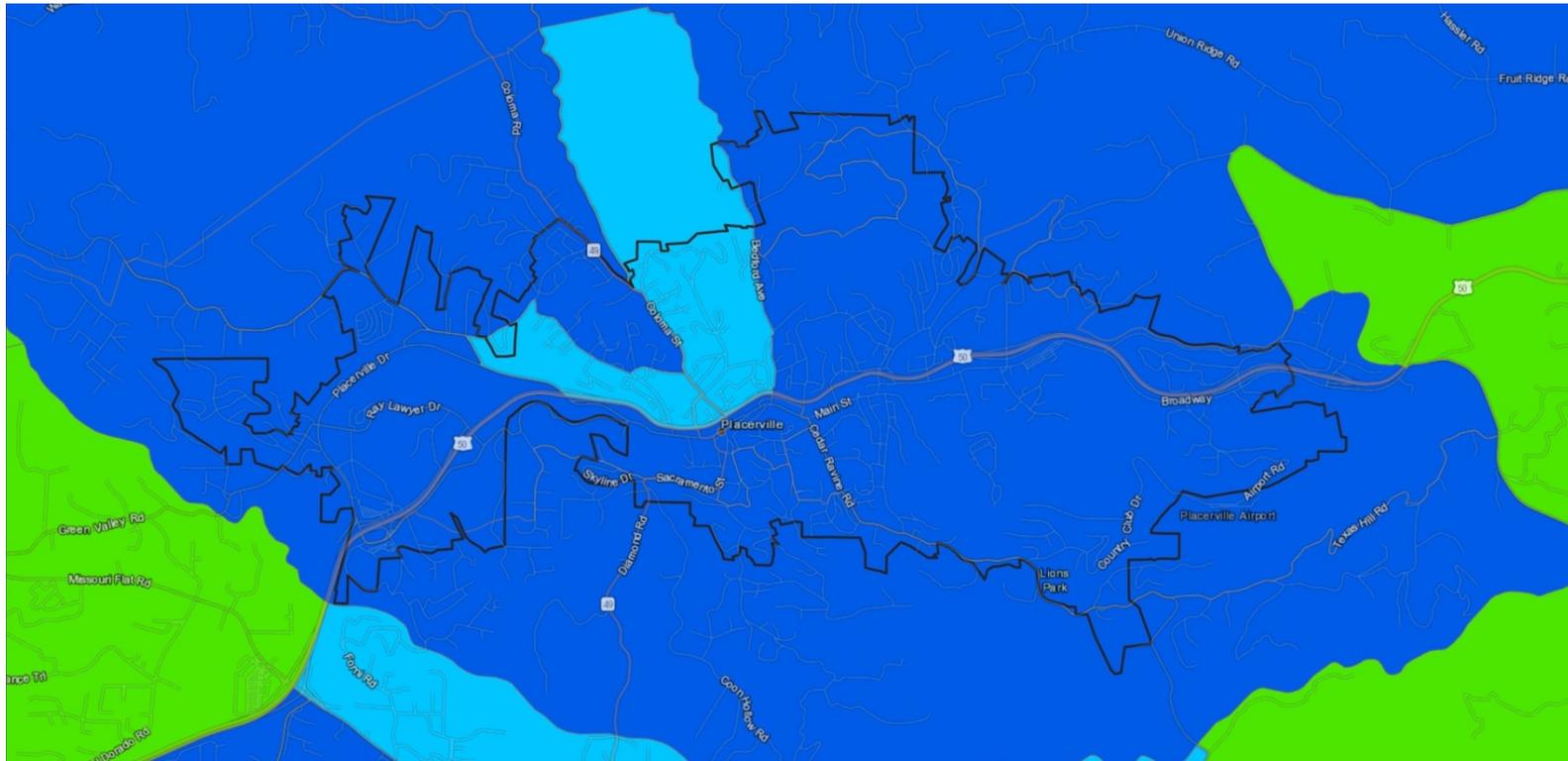
The estimated number of households by income categories in the City of Placerville within varying income categories is provided as Table 3-13. The table indicates that in 2014-2018 approximately 43 percent of the City's households fell into the less than \$49,999 income category. It is evident that housing 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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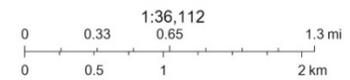
City/Town Boundaries

(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 City 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. El Dorado County's Area Median Income (AMI) for a four person household is \$86,300.

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 AMI 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. This median apartment rental would also not be affordable to a family of four at the Extremely Low income category of less than 30 percent of AMI monthly gross income, or \$655 per month. A family at the Extremely Low income category would make nearly \$770 less than the \$1,422 median 2-bedroom apartment rental. Paying the median rental cost would be considered overpay under these hypotheticals.

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)

Extremely Low-Income Households

Extremely low-income households are defined as households with incomes under 30 percent of the area median income. Extremely low-income households typically consist of minimum wage workers, seniors on fixed incomes, the disabled, and farmworkers. This income group is likely to live in overcrowded and substandard housing conditions. This group of households has specific housing needs that require greater government subsidies and assistance, housing with supportive services, and/or rental subsidies or vouchers.

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)

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 3-22: 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)

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)

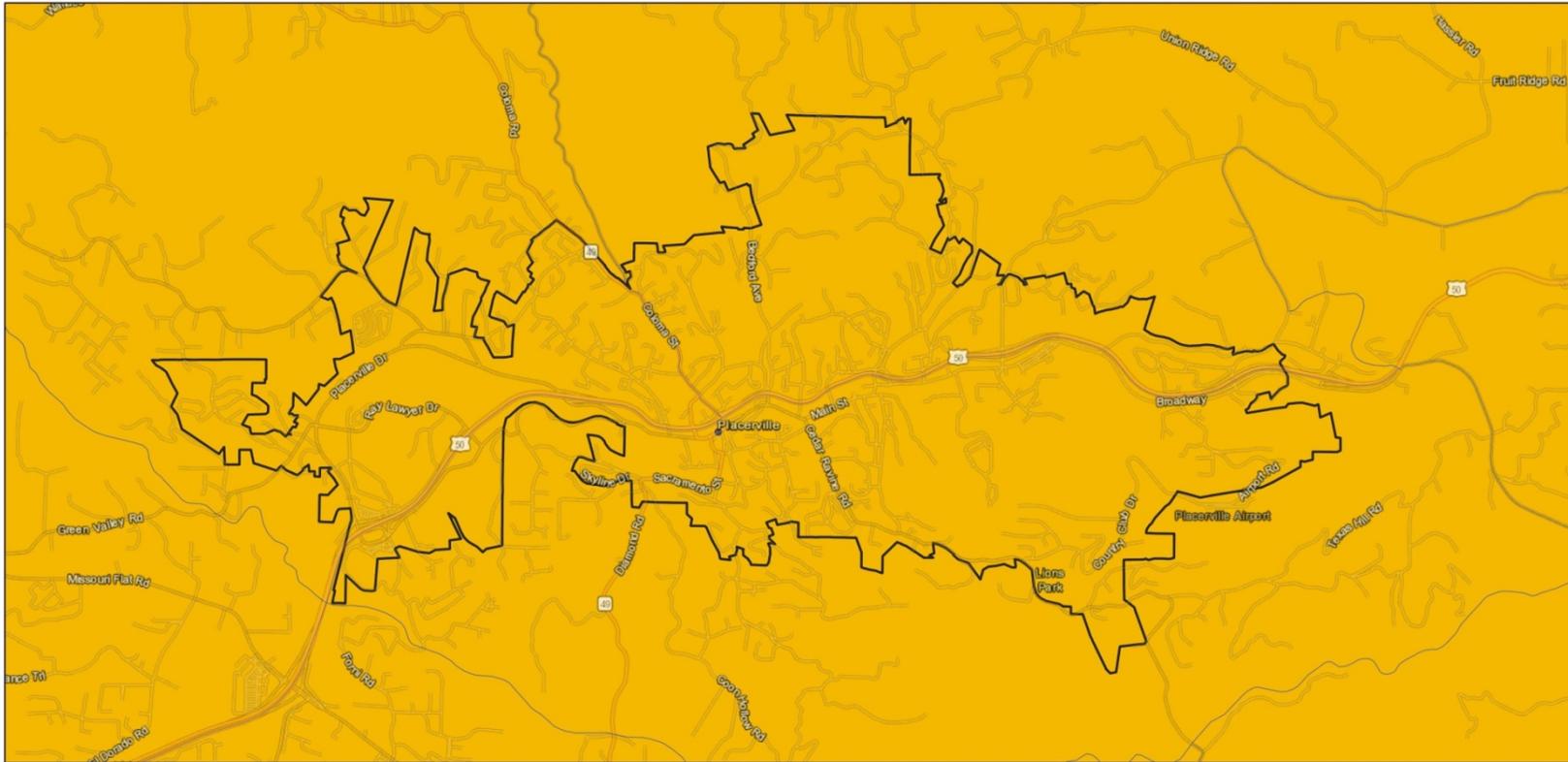
Of the greater than 307 developmentally disabled residents in the Placerville zip code of 95667 in 2019, approximately 73 percent reside in the home of parents or guardians and 19 percent reside in Independent/Supportive Living scenarios.

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

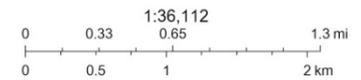


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City/Town Boundaries

(R) Population with a Disability (ACS, 2015 - 2019) - Tract

10% - 20%



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Mother Lode Rehabilitation (M.O.R.E.) 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. Housing opportunities also can be improved through city policies calling for the provision of affordable childcare, and by locating family-oriented housing developments close to major employment areas, transportation facilities and shopping.

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)

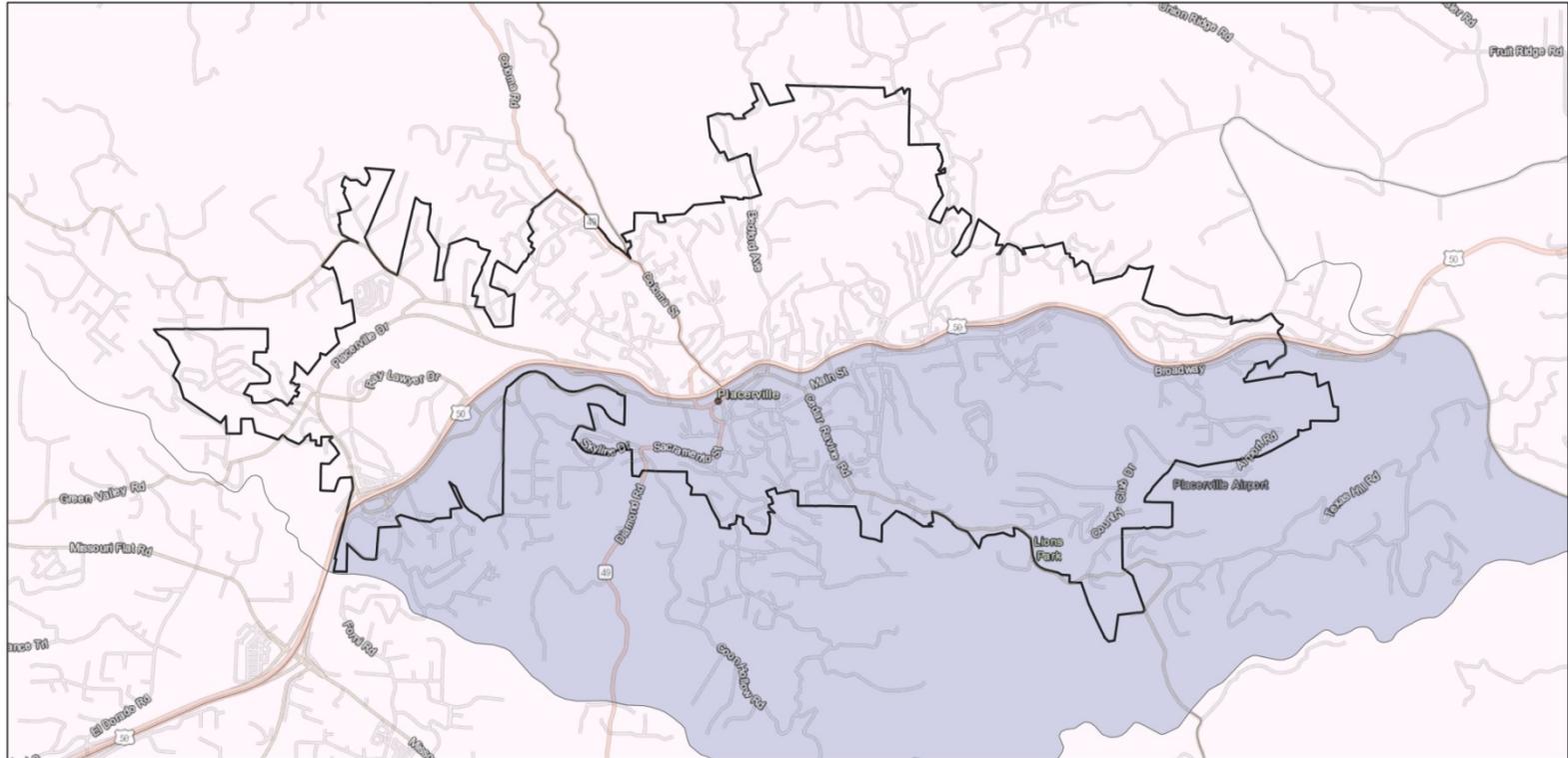
Resources that may benefit female-headed and single-parent households are preschool and child care programs within the community. These facilities provide care for toddlers, preschoolers, and school-age children. There are a total of 7 child care facilities in Placerville that are licensed by the State, 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. Housing Programs B-1 and B-9 involve a community driven approach of public outreach and additional City engagement to assist with the development of housing to meet the needs of special needs groups.

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



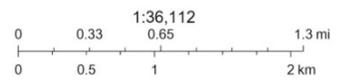
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City/Town Boundaries

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

≤ 20%

20% - 40%



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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).

As part of the USDA's 2017 Census of Agriculture, demographics and counts of farmworkers by county were released. The study estimated the number of migrant and seasonal farmworkers in California by county. The study indicated that in total, El Dorado County had an estimated 351 farmworkers that worked more than 150 days and are not considered seasonal hired labor. There were an estimated 1,170 workers that worked less than 150 days, considered seasonal farmworkers.

Statewide surveys provide some insight into the demographic characteristics and housing needs of farmworkers.

Limited Income: Farmworkers typically earn very low incomes. Wages in 2014 for farmworkers in the Sacramento Valley Region¹ ranged from around \$14.28 to \$14.39 an hour. This would equate with an approximate salary range between \$27,400 and \$27,600 for 12 months of full-time work; however, many workers are only employed seasonally.

Overcrowding: Because of their very low incomes, farmworkers have limited housing choices and are often forced to double up (overcrowding) to afford rents therefore it can be a significant housing problem among farmworkers

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.

¹ California EDD. 2014. Agricultural Employment in California Earnings. Available: <https://www.labormarketinfo.edd.ca.gov/data/ca-agriculture.html>
Accessed January 12, 2021.

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.

Families and Persons in Need of Emergency Shelter

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.

Per data collected below by the El Dorado County Sheriff & Placerville Police Department Homeless Outreach Team (HOT), as of July 12, 2021 a total of 104 individuals were contacted and surveyed by HOT in the City as unsheltered. Of these, 67% are male and 33% are female.

Table 3-26: Families and Persons in Need of Emergency Shelter

	Unsheltered	Male	Female
El Dorado County HOT July 2021 Survey within the City of Placerville	104	70	34

Source: Homeless Outreach Team (July 12, 2021)

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 classification within the City encompasses approximately 290 acres, of which approximately 90 acres are vacant, providing sufficient lands to construct an emergency shelter or shelters, or convert an existing commercial building or buildings, with capacity to accommodate an estimated shelter need of 104 persons. HWC Zoned classification sites are located along the transportation routes of U.S. Highway 50, Broadway, Placerville Drive and Forni Road that comprise City commercial service corridors. The HWC Zone allows a wide variety of uses compatible with emergency shelters, including retail uses, and highway-oriented uses such as hotels, restaurants and a variety of governmental support uses. In addition, there are no known environmental constraints within the HWC Zone that could render it unsuitable for emergency shelter uses. The HWC Zone does not impose development and management standards for an emergency shelter permitted use that would constrain their development within the City. Emergency shelters would be subject to the general regulations within the HWC Zone, such as maximum density, minimum setbacks, maximum building height and lot coverage, applicable to other residential dwellings and uses in the same zone. 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), and 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, as the owner can apply to prepay their USDA Rural Rental Housing Program Loan (Section 515) at any time during the planning 6th Cycle planning period. 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 unit², 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.

Local entities that are considered qualified to own and or manage affordable units in the City of Placerville include the following³:

- 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

² Assumes an 800-square-foot apartment and all development fees;; excludes site improvements and acquisitions.

³ Source: California HCD 2020: <https://www.hcd.ca.gov/policy-research/docs/Qualified-Entities.xlsx>

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	2037	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	2028	Low Risk
Tunnel Street Senior Apts. 2880 Tunnel Street	39	Senior	Section 515	2031	Low Risk
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

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 areas 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.

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4. HOUSING CONSTRAINTS

Local policies and regulations can affect the price and availability of housing, both positively and negatively, particularly for low- and moderate-income residents. Land use controls, site improvement requirements, permit and development impact fees, permit processing procedures, and other factors may constrain the maintenance, development, and improvement of housing. This section discusses potential governmental constraints, as well as policies that encourage housing development in Placerville.

State and federal regulations also affect the availability of land for housing and the cost of producing housing. Regulations related to environmental protection, prevailing wages for publicly-assisted construction projects, construction defect liability, building codes, and other factors have significant and often adverse impacts on housing cost and availability. Perhaps one of the greatest constraints to the production of housing affordable to lower-income households is the often shortage of state and federal financial assistance for such housing.

Land Use Designations

The Land Use Element of Placerville's General Plan contains the primary policies that guide residential development. These policies are implemented through several types of ordinances, including the Zoning Ordinance, and the Subdivision Regulation ordinance found therein. Zoning regulations establish the amount and distribution of land uses within the City, while subdivision regulations establish requirements for the division and improvement of land. The Land Use Element identifies six residential specific land use categories:

- Rural Residential (RR),
- Low-Density Residential (LD),
- Medium-Density Residential (MD),
- High-Density Residential (HD),
- Housing Opportunity Overlay (HO), and
- Planned Residential Development/Historic (PDH).

The City has adopted ten residential zoning districts that correspond to the General Plan land use categories, as well as five non-residential zoning districts, a residential overlay zone (Housing Opportunity Overlay Zone), and four mixed-use (commercial and residential) zones. Table 4-1 summarizes the General Plan land use categories and corresponding zoning districts.

Table 4-1: Land Use Categories Permitting Residential Uses

General Plan	Consistent Zoning Designation(s)	Density (du/ac)	Minimum Site/Unit Area	Typical Residential Type(s)
Rural Residential (RR)	RE (Estate Residential); R1-A (Single-Family—Acre)	0.20 to 1.00	5 acres 1 acre	Detached Single-Family Homes; Accessory Dwelling Units
Low-Density Residential (LD)	R1-10 (Single-Family); R1-20 (Single-Family)	1.01 to 4.00	10,000 sq. ft. 20,000 sq. ft.	Detached Single-Family Homes; Accessory Dwelling Units
Medium-Density Residential (MD)	R1-6 (Single-Family)	4.01 to 6.00	6,000 sq. ft. 2,700 sq. ft.	Detached Single-Family Homes; Accessory Dwelling Units
High-Density Residential (HD)	R-2 (Low Density Multi-Family); R-3 (Medium Density Multi-Family); R-4 (High Density Multi-Family); R-5 (Very High Density Multi-Family)	4.01 to 24.00	2,000 sq. ft.	Detached Single-Family Homes; Attached Single-Family Homes; Condominiums; Townhomes; Apartments; Accessory Dwelling Units
Housing Opportunity Overlay (HO)	HO (Housing Opportunity Overlay)	20.00 to 24.00	6,000 sq. ft. 2,700 sq. ft.	Condominiums; Townhomes; Apartments; Attached Single-Family Homes
Planned Residential Development/Historic	PRDH (Planned Residential Development/Historic); OS (Open Space); PF (Public Facilities)	0.20 to 16.00	10,000 sq. ft.	Detached Single-Family Homes; Attached Single-Family Homes; Condominiums; Townhomes; Apartments; Accessory Dwelling Units

General Plan	Consistent Zoning Designation(s)	Density (du/ac)	Minimum Site/Unit Area	Typical Residential Type(s)
Business and Professional (BP)	BP (Business-Professional Zone)	None specified	6,000 sq. ft.	Residential uses when above or below the ground floor.
Central Business District (CBD)	CBD (Central Business District)	None specified	None	Residential uses when above or below the ground floor.
Commercial (C)	C (Commercial)	None specified	6,000 sq. ft.	Residential uses when above or below the ground floor.
Convenience Commercial (CC)	CC (Convenience Commercial)	None specified	5,000 sq. ft.	Residential uses above or below ground floor.
Highway Commercial (HWC)	HWC (Highway Commercial Zone)	None specified	6,000 sq. ft.	Residential uses when above or below ground floor.

Zoning Standards

The type, location, density, and scale of residential development are primarily regulated by the Placerville Zoning Ordinance (Municipal Code, Title 10), which is written to implement the policies of the General Plan. Zoning regulations are designed to protect and promote the health, safety, and general welfare of residents, as well as ensure the orderly development of the City.

The Zoning Ordinance along with other City regulations that address City administration, law enforcement, construction, health and sanitation, business, and public ways and property are codified as Placerville City Code. The City Code can be viewed at City Hall, or via internet-link from the City website (www.cityofplacerville.org).

Placerville's ten residential zone districts:

- RE (Estate Residential)
- R-1A (Single-Family Acre Residential, minimum lot size of one acre)
- R-1, 20,000 (Single-Family Residential, minimum lot size of 20,000 square feet)
- R-1, 10,000 (Single-Family Residential, minimum lot size of 10,000 square feet)
- R-1, 6,000 (Single-Family Residential, minimum lot size of 6,000 square feet)
- R-2 (Low Density Multi-Family Residential, attached single-family, two- and three-family units)
- R-3 (Medium Density Multi-Family Residential)
- R-4 (High Density Multi-Family Residential)
- R-5 (Very High Density Multi-Family Residential)
- HO (Housing Opportunity Overlay)

The City also permits residential uses by right in the following commercial zones, above or below the ground floor of non-residential uses:

- BP (Business Professional)
- CBD (Central Business District)
- C (Commercial)
- CC (Convenience Commercial)
- HWC (Highway Commercial (HWC))

Tables 4-2 and 4-3 summarize the relevant residential standards under the criteria of Placerville's Zoning Ordinance. Table 4-4 lists the types of permitted housing and permit process. The City offers no additional incentives for residential development in these zones other than the increased densities and planned development opportunities specified in the Zoning Code. The City could provide additional incentives for the development of housing in commercial zones. See for further details Housing Programs: C-1. Density Bonus; C-2. Accessory Dwelling Units (ADUs); C-3. Prototype ADU Plans, and C-5. Permit and Development Impact Fees.

Table 4-2: Residential Development Regulations: Residential Districts

Zoning Standards	Residential Zoning Districts									
	RE	R1-A	R1-20	R1-10	R1- 6	R-2	R-3	R-4	R-5	HO
Max. Density (du/ac)	0.20	1	2.18	4.36	7.26	8	12	16	24	24
Min. Density (du/ac)	none	none	none	none	none	none	none	none	20	20
Min. Lot Size (sq. ft.)	5 acres	1 acre	20,000	10,000	6,000	6,000	6,000	6,000	6,000	6,000
Minimum Lot Area/DU (sq. ft.)	5 acres	1 acre	20,000	10,000	6,000	2,000	2,000	2,000	2,000	2,000
Min. Lot Width (ft.)	150	100	100	75	60	60/20	60/20	60/20	60/20	60/20
Front Yard (ft.)	50	30	20	20	20	20	20	20	20	20
Side Yard (ft.)	20	10% or 10 ft, whichever is less								
Rear Yard (ft.)	30	30	30	20	20	15/0	15/0	15/0	15/0	15/0
Max. Building Coverage (%)	20	35	35	35	35	na	na	na	na	na
Max. Parcel Coverage* (%)	na	na	na	na	na	60	60	60	60	60
Max. Bldg. Height (ft.)	35	35	35	35	35	40	40	40	40	40
Parking (spaces/unit)	2	2	2	2	2	1.5	1.5	1.5	1.5	1.5
Parking (space/ADU)	0	0	0	0	0	0	0	0	0	0

*Parcel Coverage within the Multi-Family Residential Zones includes areas of main and accessory buildings, parking, driveways and covered patios.

Table 4-3: Residential Development Regulations: Commercial Districts

Zoning Standards	Commercial Zoning Districts				
	CBD	CC	BP	HWC	C
Max. Density (du/ac)	None	None	None	None	None
Min. Lot Size (sq. ft.)	None	10,000	6,000	6,000	6,000
Min. Lot Width (ft.)	None	100	60	60	60
Min. Front Yard (ft.)	None	*	10	None	4
Min. Side Yard (ft.)	None	*	10	None	5
Min. Rear Yard (ft.)	None	*	5/25 (if next to res)	None	5
Building Coverage (%)	100%	25%	60%	60%	60%
Max. Bldg. Height (ft.)	40	30	40	40	40
Parking (spaces/unit)	1.5	1.5	1.5	1.5	1.5

* CC Zone Minimum Yards: Along an arterial street: 25 ft.; along collector street: 20 ft.; along sub-collector street: 15 ft.; adjacent to another zone: same setback as required along the property line of the adjacent zone.

Table 4-4: Housing Types Permitted by Zone

	Residential Zones										Commercial Zones				
	RE	R1-A	R1-20	R1-10	R1-6	R-2	R-3	R-4	R-5	HO	CBD	CC	BP	HWC	C
Detached Single-Family	P	P	P	P	P	U	U	U	X	X	X	X	X	X	X
Attached Single-Family	X	X	X	X	X	P	P	P	P	P	X	X	X	X	X
Multi-Family/Apt.	X	X	X	X	X	P	P	P	P	P	P	P	P	P	P
Condominiums	X	X	X	X	X	P	P	P	P	P	P	P	P	P	P
Accessory Dwelling Units	P	P	P	P	P	P	P	P	P	X	X	X	X	X	X

	Residential Zones										Commercial Zones				
	RE	R1-A	R1-20	R1-10	R1-6	R-2	R-3	R-4	R-5	HO	CBD	CC	BP	HWC	C
Mobile Home within a Mobile Home Park, or as a Hardship per Section 10-4-6(E)	U	U	U	U	U	U	U	U	U	X	X	X	X	X	X
Manufactured Home on Permanent Foundation	P	P	P	P	P	P	P	P	P	X	X	X	X	X	X
Rooming/Boarding House	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Small Fam. Day Care (6 or fewer children)	P	P	P	P	P	P	P	P	P	X	U	U	U	U	U
Medium Fam. Day Care (7 – 12 children)	U	U	U	U	U	U	U	U	U	P	U	U	U	U	U
Large Fam. Day Care (12 or more children)	U	U	U	U	U	U	U	U	P	U	U	U	U	U	U
Community Care (6 or fewer persons), including transitional and supportive housing	P	P	P	P	P	P	P	P	P	U	U	U	U	U	U
Community Care (7+ persons) , including transitional and supportive housing	U	U	U	U	U	U	U	U	U	U	U	U	U	U	U
Homeless/Emergency Shelter	U	U	U	U	U	U	U	U	U	U	U	U	U	P	U
Domestic Violence Shelter	P	P	P	U	U	U	U	U	U	U	U	U	U	U	U
Single-Room Occupancy Units	X	X	X	X	X	P	P	P	P	X	U	X	X	X	U
Employee housing, small	P	P	P	P	P	P	P	P	X	X	X	X	X	X	X
Employee housing, large	P	X	X	X	X	X	X	X	X	X	X	X	X	X	X

Note: P = Permitted U = Permitted with a use permit X = Not permitted

Source: Placerville Zoning Ordinance (Municipal Code, Title 10)

Residential Development Standards

Residential Density

Placerville is a small city that had not experienced significant housing development during the 8 years of the 2013-2021 5th Cycle Housing Element. No single-family subdivisions or multifamily housing development projects were processed during this period, therefore no requests to develop housing at densities below those anticipated in the General Plan or Zoning Ordinance.

Permitted residential densities range from one dwelling unit per five acres in the RE Zone to 24 dwelling units per acre (du/ac) in the R-5 and HO zones. There is no upper limit on residential densities in mixed-use projects in commercial zones.

Typical single-family residential lots vary in size from approximately 6,000 square feet to 217,800 square feet (5 acres) and support 1 to 2 dwelling units each. The RE through R1-10 zoning districts allow for the development of areas that are served with limited municipal utilities. Due to the topographical challenges throughout Placerville, these zoning districts are focused on residential development in outlying underdeveloped areas of the City and areas having topographic limitations. These zones are also intended to maintain the natural appearance of outlying areas and sloped sites by avoiding a concentration of population that would result in an increased demand for urban services. The R1-6 Zone allows for the development of medium-density, single-family land uses in areas that are, or can be feasibly served by utilities, schools, and other urban services and that have fewer slope constraints.

The three most recent single-family subdivisions granted are described below. Due to site slope characteristics, all three utilized the City's planned development process to allow for flexibility in the design approach.

- The Ridge at Orchard Hill Subdivision – Unit 1 (*August 2006*); (6 units/acre – constructed): 53 lots on 8.7 acres zoned R-3-PD. The developer did not request a density bonus for this project; project developed under planned development.
- Cottonwood Park Tentative Subdivision Map - Phases 4 and 6 (*October 2010*): (1.72 units / acre – not yet constructed): 39 lots on ± 22.2 acres zoned R1-6-PD. The developer did not request a density bonus for this project; project developed under the multi-phased Cottonwood Park planned development. Progress towards completion of the tentative map for Phases 4 and 6 is on-going.
- Placerville Heritage Homes Tentative Subdivision Map (*June 2008*): (5.51 units/acre – not yet constructed): 20 lots on 5.51 acres zoned R-3-PD, a small site with physical constraints. The developer did not request a density bonus; project developed under planned development.

The City's multi-family residential zoning districts (R-2, R-3 and R-4) establish regulations for the development of multi-family housing in areas with the appropriate level of urban services

available. Table 4 provides the applicable maximum density of the R-2, R-3 and R-4 is 8, 12 and 16 dwelling units per acre respectively, and minimum parcel area of 6,000 square feet for each zone district. These zoning districts alleviate encroachment of unrelated land uses developed on neighboring vacant land upon higher-density residential uses.

State Housing law requires jurisdictions to identify zones that accommodate the housing needs of lower-income households. The law allows jurisdictions to rely upon default densities to demonstrate zoning that encourages lower-income housing development. The maximum density allowed for residential uses currently is 24 dwelling units per acre, within the R-5 and HO zones. This density is consistent with the default density under State Housing law that allows a minimum of 20 units per acre to accommodate the housing needs of lower-income households.

Minimum densities have not been established under the R-2, R-3 or R-4 zone. Also, in the example below, the minimum parcel area of 6,000 square feet permissible within each of these zones curtails the ability to develop a multi-family residential structure under the maximum density within the R-2 and R-3 zones. Within the R-4 zone only a duplex (two units) could be built at maximum density.

Example: The maximum number of multi-family units on a 6,000 square foot (0.138-acres) parcel with an R-2, R-3 or R-4 Zone classification at maximum density would be as follows:

R-2: $0.138\text{-acres} \times 8 \text{ dwelling units per acre maximum density} = 1.1 \text{ dwelling units}$

R-3: $0.138\text{-acres} \times 12 \text{ dwelling units per acre maximum density} = 1.6 \text{ dwelling units}$

R-4: $0.138\text{-acres} \times 16 \text{ dwelling units per acre maximum density} = 2.2 \text{ dwelling units}$

Establishing new minimum density development standards for newly created parcels within the R-2, R-3 and R-4; revising minimum parcel areas within these zones to correspond with enough land area zones to accommodate the construction of a minimum of two units under the R-2 and R-3 zones, and a minimum of three multi-family residential units in an R-4 zone, will assist the City in meeting the intent of these classifications to develop multi-family uses. It would also assist in maximizing units in these classifications closer to those anticipated in the General Plan Land Use Section. To address this constraint, revisions to the City's Zoning Code multi-family residential zone classifications are proposed under Implementation Program A-5(a) to assist in the development of housing at or near densities within the Land Use Section.

Residential developers have an opportunity to construct housing at higher densities in commercial zones as part of mixed-use projects, consistent with the City's Density Bonus provisions and state law. Housing in such projects could be any combination of market-rate and affordable housing.

The densities of five multi-family projects approved or constructed in Placerville since 1995 have ranged from 6.5 to 22 dwelling units per acre. These residential developments are described below. They provide examples of the City's experience with efforts to facilitate the development

of apartment housing at anticipated densities, or exceeding anticipated densities with a density bonus.

- Placer Village Apartments: (12 units/acre—constructed 1996): 76 units of affordable family housing on 6.3 acres zoned R-3.
- Cottonwood Park Apartments: (6.5 units/acre—constructed 1999): 78 units of affordable family housing on 12.05 acres zoned R1-6/PD. The City reduced required parking from 156 to 145 at the developer’s request. The property was originally approved for townhomes at the same density. The developer did not request a density bonus.
- Cottonwood Senior Apartments: (22 units/acre—constructed 2000): 81 units on 3.7 acres zoned R1-6/PD. The City granted a density bonus and reduced the required parking to 0.5 spaces per unit.
- Briw Road Apartments: (8 units/acre—constructed 1999): 8 units on one acre zoned R-3, a small site with physical constraints.

Cardinal Apartments: (8 units/acre—constructed 2003): 8 units on 1.03 acres zoned R-3, a small site with physical constraints.

Development Regulations - Yards (Setbacks), Lot Size, Building and Parcel Coverage and Building Height

Table 4-2 and Table 4-3 provide yard, lot size, building coverage, and height regulations for the various zone classifications within Placerville, which allow residential development.

Yards

Minimum rear yards and maximum building heights in R-2, R-3, R-4 and R-5 multi-family residential zones are slightly less restrictive for residential development, providing a potential for more units on a parcel. Residential land uses developed above or below the ground floor of other land uses in the BP, CBD, C, CC, and HWC Zones are not constrained by yard requirements (Table 4-3). Projects that qualify under the new density bonus provisions of the Zoning Plan (per California Government Code Section 65915(k)) may receive a further reduction in site development standards, such as reduced setbacks or increased building heights, further reducing development costs.

Lot Size

The five single-family residential zones have various requirements for minimum lot size. Lot sizes range from five acres to 6,000 square feet. The City has established large minimum lot sizes for three of the single-family zones due to topographic constraints and the lack of urban facilities and services in some parts of the City. Smaller lots of record that do not meet minimum lot area or width requirements (non-conforming), may be developed if created before the present zoning standards for lot size were adopted by the City. The City has also approved smaller lot sizes through its “planned development” process (see subsection, Flexibility in Development Standards).

The City's multi-family residential zones all have minimum parcel area of 6,000 square feet (lot sizes) that are too small to accommodate more than 1 dwelling unit. Minimum lot sizes for the R-2, R-3, and R-4 zones must be increased to allow at least a duplex or triplex to meet the intent of these classifications, to develop multi-family uses. Implementation Program A-5(a) addresses this constraint, which would have the potential to increase housing within the City across all household income levels.

Building and Parcel Coverage

The Zoning Ordinance defines building coverage as "total of ground floor areas of all buildings, including accessory buildings occupying a parcel, expressed as a percentage of the area of such parcel." The maximum permitted building coverage in single-family zones is 35 percent, except in the RE Zone, which has a 20 percent limit.

Within the R-2, R-3, R-4, and R-5 zones, up to 60 percent of the lot may be occupied by buildings, accessory building area, parking area, driveway and covered patio. The other residential zone classifications (RE, R1-A, R1-20, R1-10 and R1-6) do not constrain parcel area dedicated for parking, driveways or covered patios. The 60 percent lot coverage maximum is a constraint on reaching achievable maximum permitted densities in the City's residential zones, including affordable housing. Apartment construction has not materialized over the last two Housing Element cycles (4th Cycle 2008-2013; 5th Cycle 2013-2021), as no non-senior restricted duplex, triplex or other multi-family affordable residential housing was constructed. It is anticipated that there would be greater opportunity for additional residential units, and a greater variety of housing types at zone densities anticipated under the Land Use Section if minor changes to development standards are made to parcel (site) coverage.

As discussed within the *Density* and the *Lot Size* sections, maximizing densities under the multi-family residential zones has not been achieved. Parcel coverage, or building coverage, is an additional mechanism that if modified over the City's multi-family residential zones would bring the City closer to achieving densities envisioned within the General Plan Land Use Section. Implementation Program A-5(b) addresses this constraint to develop housing at or near densities within the Land Use Section.

Building Height

The City's height limits do not constrain a property owner's ability to achieve maximum densities allowed under the City's General Plan and zoning since the zoning standards allow up to 35 feet, or two stories, in building height in the single-family zones and up to 40 feet in the multi-family zones, R-2, R-3 and R-4, or three stories. Three stories of building height are sufficient, in most cases, to achieve densities permitted under the various residential zoning districts.

In addition the constraints of lot coverage addressed in the Housing Element, another tool to further maximize zone density is by removing a constraint to the development of multi-family residential housing, including low-income housing within the R-5 and HO zones, is through the modification of building height maximum within these zones. Raising the maximum building height from 40 feet to 50 feet under the R-5 or HO zones would assist in reaching the maximum

densities envisioned in the General Plan Land Use section, and would help in maximizing sites that are physically constrained, in which only a portion of a property is developable. Implementation Program A-5(b) addresses this constraint to develop housing at or near densities within the Land Use Section.

Occupancy Standards

The occupancy of residential units is not regulated by the City. Section 10-1-4 of the Zoning Ordinance, Definitions, defines "family" as:

"...one or more persons occupying the premises and living as a single housekeeping unit as distinguished from a group occupying a hotel, club, fraternity, sorority house, lodging house, rooming house, or boarding house. A family shall be deemed to include necessary servants."

Permitted uses in residential zones include detached and attached single-family homes and various multi-family structures. The City's definition of family does not explicitly limit the amount of persons who can live in a dwelling unit and therefore occupancy standards do not constrain the development of housing in Placerville.

Provisions for a Variety of Housing Types

Housing Element law requires jurisdictions to identify adequate sites through appropriate zoning and development standards to encourage the development of various types of housing for all economic segments of the population, including mobile and modular homes, housing for agriculture employees, supportive housing, single-room occupancy units, emergency shelters and transitional housing. The City implements this state law requirement through zoning standards for various types of housing, as discussed below.

Community Care Facilities

The Zoning Ordinance identifies the following four subcategories of Community Care Facilities (CCFs) that are allowed within various zoning classifications throughout the City. Clientele of these facilities may be children, adults, or children and adults, and include persons with developmental, physical, or mental disabilities. Incidental medical care may also be provided at these facilities.

- Residential Service Facility (RSF): A residential facility (e.g. transitional and supportive housing) other than a residential care facility where the operator receives compensation for the provision of personal services, in addition to housing, including, but not limited to, protection, supervision, assistance, guidance, training, therapy or other nonmedical care.

RSF as transitional housing are buildings configured as rental housing development, operated under program requirements that call for the termination of assistance within six months and recirculation of the housing unit to another eligible program recipient. Transitional housing provides a stable environment for people who are trying to establish residence in a permanent home. Consistent with the State's Housing Law, transitional housing is permitted as residential in all City zone classifications allowing residential uses

subject to regulations that apply to other residential dwellings in each zone, such as maximum density, minimum setbacks, maximum building height and lot coverage.

RSF as supportive housing contain onsite or offsite services that assist the supportive housing resident in retaining housing, improving his or her health status, and maximizing his or her ability to live independently and, when possible, work in the community.

Consistent with the State’s Planning and Zoning Law, a RSF as supportive housing use is permitted as a residential use by right in all City multi-family zone classifications (R-2, R-3, R-4 and R-5), and the all City mixed use zone classifications (BP, CBD, C, CC and HWC). They are subject to the general regulations within the Zoning Ordinance, such as maximum density, minimum setbacks, maximum building height and lot coverage, for other residential dwellings in the same zone.

The Zoning Ordinance specifies further that an RSF serving six or fewer individuals is a permitted use by right within the City multi-family residential zones, provided the RSF is located at a distance of 1,000 feet or more from any other existing CCF, as measured from the exterior outside walls of the structures housing such facilities. Within 1,000 feet or less of an existing CCF, a conditional use permit is required for an RSF serving six or fewer individuals. The separation regulation is a constraint to development of RSF as supportive housing serving six or fewer individuals. It is not consistent with Planning and Zoning Law requiring supportive housing land use be allowed by right in multi-family residential zones. Implementation Program B-2 addresses this constraint through a Zoning Ordinance amendment.

In 2019, Government Code Section 65660 et. seq. was amended to require that local jurisdictions allow “low barrier navigation centers” by right in areas zoned for mixed use and in non-residential zones permitting multifamily residential uses, if they meet the requirements specified in Government Code Section 65662. A “Low Barrier Navigation Center” is a Housing First, low-barrier, service-enriched shelter focused on moving people into permanent housing that provides temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing. “Low Barrier” means best practices to reduce barriers to entry such as allowing pets; storage of possessions; and privacy. The Housing Element includes Implementation Program B-4, devised to update the Zoning Ordinance to allow low barrier navigation centers by right in areas zoned for mixed use - nonresidential zones permitting multifamily uses. These zones would include: C, CDB, BP, and HWC.

During April 2021, the City Council approved Resolution No. 8953 authorizing the El Dorado County Director of Health and Human Services Agency (DHHS) to pursue available grant money to fund eligible Community Development Block Grant Program – Coronavirus Aid, Relief, and Economic Security (CARES) Act 2020 (CDBG-CV), for Rounds 1 (unclaimed funds), 2 and 3 for purposes of acquisition and rehabilitation of real property for housing for residents experiencing homelessness, addressing COVID-19 impacts. Acquired property from

these funds would be used to provide Transitional Supportive Housing (TSH) which would include providing shelter, stabilization, and rehousing support for persons experiencing homelessness in the City and County. This project will assist in reducing the number of unsheltered homeless in encampments both in the County and in the City. Resolution 8953 authorized the DHHS to enter into, execute, and deliver all applications and act on the City's behalf in all matters pertaining to the applications and in implementation of the TSH project. The Notice of Funding Availability (NOFA) provides El Dorado County with pre-determined allocations totaling \$1,829,794 from Rounds 1, 2, and 3; and the City of Placerville being provided pre-determined allocations totaling \$421,363 from Rounds 1, 2, and 3.

- Residential Care Facility (RCF): Any family or group home, or social rehabilitation facility providing care, services or treatment to persons for 24 hours or more living in a community residential setting.

State law requires cities to treat certain state-licensed residential care facilities that provide care, services, and/or treatment serving six or fewer disabled tenants as a single-family residential use. (As such, and consistent with State law, the existing Zoning Ordinance provides that RCF uses that house six (6) or fewer individuals are permitted by right in all single-family zone classifications (RE; R1-A; R-1, 20,000; R-1,10,000 and R-1, 6,000) and multi-family zone classifications (R-2, R-3, R-4 and R-5), subject to the general regulations within the Zoning Ordinance, such as maximum density, minimum setbacks, maximum building height and lot coverage, for other residential dwellings in the same zone. However, the Zoning Ordinance specifies that within the City residential zones RCF serving six or fewer individuals is a permitted use by right provided the RCF is located at a distance of 1,000 feet or more from any other existing CCF, as measured from the exterior outside walls of the structures housing such facilities. Within 1,000 feet or less of an existing CCF, a conditional use permit is required for an RCF serving six or fewer individuals. The conditional use permit regulation is inconsistent with state law, is unenforceable and a constraint to the development of RCF serving six or fewer individuals within the City. Implementation Program B-8A addresses this constraint through a Zoning Ordinance amendment.

RCF serving seven or more individuals is a conditional use within any zone classification within the City. A conditional use process through discretionary findings and public hearing may present a constraint on housing for persons with disabilities. To address this constraint, Implementation Program B-8B will evaluate zone classifications allowing RCF for seven or more persons, establish a ministerial permit process, and ensure RCF for seven or more persons are only subject to those restrictions that apply to other residential uses of the same type in the same zone.

- Day Care Center: Facilities providing non-medical care to persons in need of services, supervision, and assistance for less than 24 hours.

The City's current regulations list small-family daycare homes, which may provide care for up to six children, as a principally permitted use within residential zoning districts. Large-family

daycare homes that may allow 7 to 14 children are conditionally permitted with approval of a discretionary conditional use permit. In some cases the state law allows small-family daycare homes to care for up to eight children. A modification is needed to the City's Zoning Ordinance definition for small-family daycare homes to be consistent with the State's definition. Additionally, recent state law changes under SB 234 requires that large-family daycare homes now be a principally permitted use, similar to small-family daycare homes, and shall not require approval of a discretionary conditional use permit. This state law provision would require modifications to the Zoning Ordinance.

The City's current regulations require that both large-family day-care homes and commercial child day-care centers comply with criteria related to spacing and concentration, traffic control, proximity to other uses, outdoor play areas, and parking. SB 234 prevents jurisdictions from applying additional standards to large-family day-care homes beyond what is required by the underlying zoning district for a residential use or development. The proposed amendments would remove the requirement that these criteria apply to family day-care homes. Implementation Program B-7 addresses this constraint through a Zoning Ordinance amendment.

- Homefinding Agency: Individuals or organizations that provide persons of any age placement into temporary, permanent, or adoptive care.

A homefinding agency, as a subcategory of a CCF, is a conditional use within any City zone classification under the Zoning Ordinance. Components of El Dorado County government operate agencies that perform this type of service. They include County Human Services that perform foster care services, and the Public Housing Authority who operate a rental subsidy assistance program. These County functions within the City do not require a conditional use per the Zoning Ordinance. Ordinance standards do not constrain the development of housing within the City.

During the 2013-2021 5th Cycle planning period the City received one request for a RCF serving seven or more people. This request was denied issuance of a conditional use permit due in part to the existence of an overconcentration of RCF uses serving six or few individuals in the neighborhood of the request. No requests and no inquiries were made to the City for RCF serving six or fewer people located within 1,000 feet of an existing RCF.

Rooming or Boarding Houses

A building containing not more than five rental units providing lodging for three or more people, with or without meals, is defined as rooming or boarding house within the Zoning Ordinance. There are no zoning districts that permit this lodging use. See Single-Room (SRO) Units.

Single-Room Occupancy (SRO) Units

The City revised the Zoning Ordinance in 2014 to define SROs, identify the zones in which they are permitted and establish regulatory standards that encourage and facilitate single-room

occupancy units. An SRO unit is residential living space having a minimum of 150 square feet and a maximum of 400 square feet and is located within a residential Single-Room Occupancy Facility containing six or more such SRO units. An SRO Facility is a permitted use within the R-2, R-3, R-4 and R-5 multi-family residential zone classifications, and a conditional use within the C and CBD commercial zone classifications. They also can serve as transitional housing to provide an entry point into the housing market for formerly homeless people. Ordinance standards and regulations therefore serve to provide and not constrain opportunities to develop SROs.

Mobile Home Parks and Developments

State law (Government Code section 65852.7) requires that mobile home parks and developments, as defined in section 18200 et. seq. of the Health and Safety Code, which include mobile home co-ops, condominiums, and planned unit developments, be permitted on all land planned and zoned for residential use. State law allows the City to require a use permit (conditional use permit) for a mobile home park.

Under Section 18300 of the Health and Safety Code, otherwise known as the Mobilehome Parks Act, local ordinances that impose inspection, lot standards, or infrastructure requirements within a mobilehome park are preempted by the Mobilehome Parks Act. The valid authority for imposing and enforcing these requirements is the California Department of Housing and Community Development, or a local government agency that has assumed jurisdiction to enforce the Mobilehome Parks Act. The City has not assumed jurisdiction to enforce the Mobilehome Parks Act.

However, under the Mobilehome Parks Act certain authority is granted to local governments to regulate physical components of a mobilehome park. This authority includes the power to adopt zoning ordinances to allow or prohibit parks and certain park uses, such as park perimeter walls or enclosures on public street frontage, signs, access, and vehicle parking.

The City's Zoning Ordinance allows mobile home parks as a conditional use to land planned and zoned for residential use consistent with state law. Therefore, the Zoning Ordinance standards do not constrain the development of housing within Placerville.

Manufactured Housing on Permanent Foundations

According to state law (California Government Code Section 65852.3), manufactured homes (including mobile homes) must be allowed on lots zoned for site-built single-family homes under the same development standards as single-family homes. To comply with state law, the Zoning Ordinance allows individual mobile homes on permanent foundations in all residential districts. The Zoning Ordinance standards do not constrain but facilitate the development of housing within Placerville.

A Conditional Use Permit may be granted by the City for the use of a mobile home or manufactured home on an existing single-family lot in the event of a hardship defined by Section 10-4-6 (E) of the Zoning Ordinance. This allows for a mobile home or manufactured home to be used as a residence by a property owner's family member due to health limitations as long as neighboring properties are not significantly impacted. In this instance, the mobile

home must have access to one parking space, have an area between 300 square feet and 1,000 square feet, and have all utility connections in compliance with City Code. The City inspects mobile homes approved for hardship cases on an annual basis. The permit for such a mobile home is subject to termination and removal from the site if the hardship no longer exists. Alternatively, the property owner may apply to establish the hardship mobile or manufactured home as an accessory dwelling unit (ADU) through the City's administrative, ministerial, construction permit process.

Emergency Shelters

An emergency shelter is a facility that provides shelter to families and/or individuals on a short-term basis of six months or less by a homeless person. In 2012, the City Zoning Ordinance was amended (Ordinance No. 1650), pursuant to Senate Bill 2 (2007), designating an emergency shelter as a permitted use within the Highway Commercial Zone (HWC), Zoning Ordinance Section 10-5-17. The HWC Zone was identified as the appropriate zone to allow for emergency shelters because of proximity to services and a sufficient amount of vacant land within the zone. Placerville's HWC Zone encompasses approximately 290 acres, of which 90 acres are vacant, and provides the capacity to meet the estimated emergency shelter needs of 104 persons. Parcel sizes range from .1 acre to more than ten acres. HWC-zoned sites are located along the transportation routes of U.S. Highway 50, Broadway, Placerville Drive and Forni Road that comprise City commercial service corridors. The HWC Zone allows a wide variety of uses compatible with emergency shelters, including retail uses, and highway-oriented uses such as hotels, restaurants and a variety of governmental support uses. In addition, there are no known environmental constraints within the HWC Zone that could render it unsuitable for emergency shelter uses. The HWC Zone does not impose development and management standards for an emergency shelter permitted use that would constrain their development within the City. Emergency shelters would be subject to the general regulations within the HWC Zone, such as maximum density, minimum setbacks, maximum building height and lot coverage, applicable to other residential dwellings and uses in the same zone.

Domestic abuse shelters, a type of emergency housing, are recognized as an allowable use in RE, R1-A, R1-20 and C zoning districts. In addition to the allowance of domestic abuse shelters, Section 10-3-4 of the Zoning Ordinance establishes a list of land uses that are allowed within any zoning district following the acquisition of a conditional use permit. The list includes "institutions of a philanthropic nature or non-profit charitable organizations." In general, residential uses such as emergency shelters are provided through such organizations.

The City has used the flexibility allowed under the philanthropic and charitable provisions made to approve domestic abuse shelters. Two examples of shelters permitted by the City are a domestic violence shelter for women and children, for which the City approved a zoning and General Plan change and waived fees, and a youth shelter operated by New Morning Youth and Family Services, for which the City also waived fees.

Accessory Dwelling Units

An accessory dwelling unit is a separate dwelling unit that provides complete, independent living facilities for 1 or more persons. On October 9, 2019, the Governor signed into law several

bills (Senate Bill No. 13, Assembly Bill No. 68, Assembly Bill No. 587, Assembly Bill No. 670, Assembly Bill No. 671, and Assembly Bill No. 881) amending multiple Government Code sections related to encouraging the production of Accessory Dwelling Units (ADUs) and Junior Accessory Dwelling Units (JADUs). This legislation became effective on January 1, 2020. The City's Zoning Code concerning ADUs no longer applies and is replaced by these Government Code Sections.

The City's current regulations do not address JADUs. State law mandates that local jurisdictions allow JADUs in single-family homes as follows:

- Allowed up to a maximum size of 500 square feet;
- Shall have a separate entrance from the single-family home;
- Shall include an efficiency kitchen, which includes a cooking facility with appliances and a food preparation counter and storage cabinets;
- May, but is not required to, include separate sanitation facilities. If separate sanitation facilities are not provided, the junior accessory dwelling unit shall share sanitation facilities with the single-family home;
- Shall not require any additional parking;
- May be allowed on the same lot as a property with a detached ADU, provided certain provisions are met; and
- Requires recordation of a deed restriction requiring owner occupancy of either the primary unit or the JADU.

The City's existing ADU regulations must be revised to bring them into compliance with state law. Necessary changes would amend the residential and commercial zone classifications where applicable to allow ADUs in all residential or mixed-use districts consistent with these requirements. The City has initiated the process to amend the Zoning Code to address accessory units in accordance with state law with City Council's adoption of Resolution of Intention No. 8813 in December 2019. Implementation Program C-2 has been developed to complete this City initiated process.

To assist in bringing down the cost to encourage the development of ADUs within the City, Implementation Program C-3 will result in developing prototype plans free of charge for ADUs.

Upon implementation of the Housing Program described, anticipated City regulations and prototype plans would not constrain but facilitate the development of housing within Placerville.

Parking Standards

Parking Ratios

Single-family homes must have two off-street parking spaces per dwelling unit. Required off-street parking for multi-family housing is one-and-one-half spaces per dwelling unit. In the past, the actual amount of project parking required by the City has been determined at staff level based on suggested parking requirements from the Institute of Transportation Engineers (ITE) Parking Generation manuals. This manual generally provides a much lower amount of parking for residential projects, and is the reason that so many reductions have been made in the recent

past for residential developments. The City requires one off-street parking space per unit or room in rooming or boarding houses. Institutional uses, such as nursing homes and rest homes, are subject to different parking requirements than residential uses. These facilities must provide one off-street parking space for every three beds, plus one space for every three employees.

The City's process for requesting reasonable accommodations and the planned development process have alleviated potential constraints in meeting parking requirements in the past, as related to the development of special-needs housing for seniors, persons with disabilities, and other special housing types in which one space or fewer per dwelling unit was appropriate. The City has approved reduced parking for senior and affordable multi-family housing in the past.

However, current City regulations regarding parking for Accessory Dwelling Units (ADUs) have not been kept up-to-date with recent changes to state housing law regarding parking and ADUs. New statutes eliminate the parking requirements for an ADU when it is located within ½ mile of a bus stop. In addition, other changes to state housing law now require the City to allow for a Junior Accessory Dwelling Unit (JADU) that involve an interior conversion of a 500 square feet or less area of a single-family dwelling. No parking requirements may be imposed by the City for the creation of a JADU. Implementation Program C-2 addresses this constraint through a Zoning Ordinance amendment regarding ADUs and JADUs.

Location of Parking

Parking must be provided within the same parcel, or on a parcel contiguous to the parcel, that the residential dwelling unit it is meant to serve. The Zoning Ordinance allows parking to be located within side and rear yard setbacks, and within required front yard setbacks, up to three feet away from the street right-of-way.

The City also allows for the payment of an in-lieu fee for parking requirements on a project-by-project basis for the construction of new facilities, expansion of existing facilities, or annexation of an existing facility into a parking district. The Planning Commission determines whether a proposal must comply with the City's parking standards or the applicant may pay an in-lieu fee since sufficient parking exists within a 600-foot radius of the proposed use. Such fees are deposited in the City's Parking Fund for future use in acquiring, improving, or developing parking within the special district. The Zoning Code establishes both credits and exemptions to the fee to allow for potential alterations in land use on a given site. The parking fee is determined by multiplying the cost of a parking space by a factor of one-half (1/2).

Parking Improvement Standards

The City does not require covered parking. Plans for carports and/or garages associated with residential land uses are reviewed by the Planning Commission when the site is located within the City's Residential Historic District, or within the City's multi-family residential zones. Buildings used for parking are required to be compatible with adjacent structures and conform to all applicable building codes. Since the City does not require that parking be covered, the improvement standards do not add significant cost to the development of housing. The allowance for uncovered parking also provides greater flexibility for the location of parking, further reducing potential constraints and cost.

Historic Buildings in the City

Placerville's heritage as a California "gold rush" town has resulted in the construction and preservation of many historically significant buildings. Placerville's history and the architecture that reflects this history is a fundamental aspect of the City's character, and an important factor in the City's tourist economy.

Section 10-4-10 of the City's Zoning Ordinance establishes a review procedure for buildings within designated residential historical districts in the City, and those deemed historic by City Council, or are listed on the State or Federal registers. The demolition of buildings of special historic or aesthetic value or of historic-type architecture within historical districts is expressly prohibited. The City will issue a permit for the removal of any historic structure only in the event that it has been severely damaged or becomes unsafe (as defined by the Building Code), dilapidated, or in a state of disrepair beyond economically feasible salvage. Issuance of the permit is subject to approval by the Planning Commission. Exterior improvements to buildings constructed or altered within any historical district are required to conform to the Secretary of Interior Standards for Rehabilitation and Guidelines for Rehabilitating Historic Buildings. Construction plans are subject to approval by the City's Planning Commission.

It is unlikely that the City's residential historic district requirements will impose a constraint to meeting its housing needs. The City's residential historic districts are predominately built out, containing few vacant parcels. The City encourages the preservation and re-use of historic structures and allows modifications to historic buildings to meet health and safety requirements for residential use or re-use, including accessibility improvements. Through its preservation policies, the City believes it has increased the potential for creating housing through the re-use of historic structures.

Allowances for Persons with Disabilities

The Zoning Ordinance allows various accessory uses within setback areas such as unenclosed, uncovered patios, terraces, swimming pools, and stairways, among others. Height restrictions for these types of accessory uses indicate that the structure cannot be higher than three feet from ground level (California Building Code restricts heights to 30 inches or less). The use can extend into the setback for no more than two feet. While the Zoning Ordinance does not specifically list accessory improvements, such as ramps or lifts, for handicapped accessibility, the City's practice has been to consider such improvements as permitted under zoning standards. The City also applies the same level of discretion and flexibility in building code interpretation to permit modifications to existing residential structures to allow for greater accessibility for persons with disabilities (see subsection 6 for more information on building code interpretation and enforcement).

Included in the City's Zoning Ordinance, under City Code 10-3-12: Requests For Reasonable Accommodation, is the process by which persons with disabilities or their representatives can request deviations from the strict application of zoning standards to allow accessory structures, building modifications, or other features that improve accessibility to housing and supportive services for persons with disabilities. The Development Services Director has the authority to approve requests for reasonable accommodations by finding that due to existing factors, such

as special needs created by the disability, the potential benefit that can be accomplished by the requested modification, , and/or physical attributes of the structure and the property, that such factors act as a barrier to a person or persons with disabilities to fair housing opportunities. As part of the process, owners of immediately adjacent properties are made aware of the proposal and are notified in writing prior to the Development Services Director's decision. Any person may make a request for a Director's hearing upon a proposed decision within ten days of the date the notice is mailed. If no request for hearing is received the proposed decision shall become the final Director's decision. A Director's hearing, when applicable, on the request for reasonable accommodation shall consider all reasonable evidence and testimony. An approval or denial of an exception or code interpretation may be appealed to the Planning Commission.

As described above, Placerville provides a wide range of options for the location of alternative housing types, such as Community Care Facilities, that provide residential opportunities for persons with physical, mental, or developmental disabilities. The Community Care Facilities (CCF) subcategory, Residential Care Facility, is a residential use that serves six or fewer persons is a permitted use within all residential zoning districts (RE; R-1A; R-1, 20,000; R-1,10,000; R-1, 6,000), provided the residential care facility is located one thousand feet or more from any other existing CCF facility, including another residential care facility. A residential care facility serving seven or more people is conditionally permitted within any zone, including all of the residential zoning districts, subject to compliance with the City's use permit process.

As a part of the Housing Element Update, the City reviewed the Zoning Ordinance to identify potential constraints to persons with disabilities. The separation requirement of one thousand feet or more is a constraint to the development of residential care facilities within the City serving six or fewer individuals, including those serving the disabled. It is not consistent with state housing law since this land use must be allowed by right in residential zones. Implementation Program B-8A addresses this constraint through a Zoning Ordinance amendment.

The City's CUP process through discretionary findings and public hearing may present a constraint on housing for persons with disabilities. To address this, the housing element includes Program B-8B that will evaluate amending provisions in the Zoning Ordinance for residential zones to permit residential care facilities for seven or more persons, only subject to those restrictions that apply to other residential uses of the same type in the same zone.

In order to ensure that zoning requirements and City policies continue to accommodate persons with disabilities, Placerville will continue to implement state building standards for accessibility and continue to provide reasonable accommodations for persons with disabilities.

Flexibility in Development Standards

Placerville's Zoning Ordinance includes a zoning district, Planned Development Overlay, which allows for development of all land use types and flexibility in development standards permitted in the zone used in conjunction with the Planned Development Overlay.

Planned Development Overlay

Planned Development Overlay (PD or PDO) zoning allows for flexible approaches to new development, the application of creative design principles to site characteristics, and the mixing of land uses. Placerville utilizes PD developments to achieve various principles such as energy efficiency, architectural creativity, use of natural features, site design creativity, flexibility of development standards, and reduction of environmental impacts. PD projects are subject to approval by the City's Planning Commission.

For example, in the R1-10 Zone, the minimum lot size is 10,000 square feet and the maximum density is 4.28 dwelling units per acre. A project within that zoning district can be designed to maintain 4.28 dwelling units per acre by clustering of the same number of dwelling units on smaller lots to preserve open space or to avoid constraints such as steep slopes. The City uses the PD process to encourage affordable housing by allowing the clustering of the same number of dwelling units on unconstrained portions of a site, which not only avoids sensitive areas but also reduces infrastructure costs.

Density Bonus

Per the state's Density Bonus Law, a density bonus is an increase in density over the otherwise maximum allowable residential density under the applicable General Plan designation. The amount of density bonus units an applicant may request can vary. It is determined by the amount of units set aside as affordable and the applicable income category used (low, very low, moderate, or senior). For most projects, up to 35 percent increase in project densities, either individual or combined for any single project, is permissible under state law. For projects that are completely affordable, the Density Bonus Law can allow an 80% increase in project density. The Density Bonus Law is a mandate on the City. A developer who meets the requirements of the law is entitled to receive the density bonus and other benefits as a matter of right.

The City's density bonus provisions in the Zoning Ordinance were adopted in 2013. The City will continue to promote the use of density bonuses by developers. Numerous legislative actions have been passed since 2013 that amended the state density bonus program, including AB 2222, AB 1763, AB 2345, and AB 744. The City's zoning requirements have not been updated to be consistent with these laws. Implementation Program C-1 has been developed to amend the Zoning Code to address and bring the City into compliance with the Density Bonus Law.

Nonconforming Uses

A legal, non-conforming use or structure is one that was established with permits, but is no longer allowed and could not be replaced under the current zoning regulations. Examples include housing as a principal or primary use in the Commercial and Highway Commercial zones. Traditionally, lenders and insurance carriers avoid lending or insuring project improvements for such non-conforming dwellings. Some dwellings are subject to premature deterioration and demolition due to their legal, non-conforming status.

The Placerville Zoning Ordinance permits the rehabilitation and modification of legal nonconforming residential buildings so that such structures can continue to provide safe housing. Nonconforming residential structures that may be maintained for housing purposes

include buildings that were conforming at the time of their construction, existing residences located within non-residential zones, and nonconforming structures that have been designated historically significant by the City Council.

The following modifications to nonconforming uses are allowed:

- Remodeling or rehabilitation of residential structures, if the use is not enlarged;
- Enlargement of residential structures in residential zones if nonconformance is related to noncompliance with the required height, yard, and parking standards provided that new additions comply with all requirements for new structures and off-street parking;
- Addition to or enlargement of multi-family residences within non-residential zones, pursuant to the approval of a conditional use permit;
- Addition to, remodel or enlargement of single-family residential structures in non-residential zones pursuant to full compliance with the remainder of the Zoning Ordinance, and
- Re-establishment of a residential structure in nonconformance because of density through the approval of a conditional use permit.

VariANCES

The Planning Commission may approve variances from the strict application of zoning regulations. The purpose of a variance is to enable owners to achieve reasonable use of their properties, despite their inability to comply with zoning standards due to unique property conditions such as size, shape, topography, location, or surroundings. Variances are only issued for projects that would normally be allowable within the zoning district and are subject to conditions assuring that the variance does not create special privileges for the subject property.

Other Zoning Issues

Uses Permitted In Any Zone

Section 10-3-4 of the Zoning Ordinance lists 17 categories of land uses that are allowed within any zoning district, subject to the requirements of a conditional use permit. Housing/shelter types of uses included in this list of permitted uses are Community Care Facilities, institutions of a philanthropic nature (under which emergency shelters, and transitional and supportive housing have been permitted by the City), large family day care homes, and residential care facilities. The remaining land uses are non-residential.

Placerville Airport Land Use Compatibility Plan

The ALUCP for Placerville Airport is a long-term planning document that by State law must anticipate a time horizon of at least 20 years. The ALUCP projects long-range airport configurations and activity levels, and addresses compatibility concerns related to noise, overflight, safety, and airspace protection. The goal of the ALUC is to protect the health and safety of County residents and visitors while supporting the continual success and safety in the operation of local airports.

The El Dorado County Airport Land Use Commission (ALUC) is responsible for maintaining Airport Land Use Compatibility Plans (ALUCPs) for airport facilities located within the County. The ALUCP for the Placerville Airport was adopted by the ALUC in June 2012.

On June 25, 2013, City Council adopted Resolution 8105 that amended the General Plan Policy Document to include the addition of goals and policies to Section I: Land Use, Section III: Transportation and Section VI: Health and Safety of the General Plan that address specifically the ALUCP and existing and future land use compatibility within the airport proximity. Additional amendments involved the adoption by reference of Chapters 2, 3, 4, 6 and 9 of the Placerville ALUCP, which contain land use compatibility policies.

On July 9, 2013, City Council adopted Ordinance 1655 which established the AO, Airport Overlay Zone. The purpose of the AO zone is to establish the procedure for evaluating the compatibility of new development located within the airport's Influence Area with the policies within the ALUCP.

The Placerville ALUCP has the potential to constrain residential development when such development is within the airport's designated safety zone. In such instances, the development of residential land use could be limited in density and intensity to some degree.

Sites identified in the residential sites inventory are not constrained by land use compatibility requirements of the ALUCP. As such, the ALUCP is not considered a significant constraint within the City.

Site Improvement Standards

Site improvements, an important component of new development, include roads, water, sewer, and other infrastructure necessary to serve residential development. Site improvement requirements are regulated by the City's Subdivision Ordinance. The City can mitigate the cost of these improvement requirements by assisting affordable housing developers in obtaining state and federal financing for their projects, providing density bonuses (to spread improvement costs over a larger number of housing units), deferring or reducing fees, or permitting cost-saving alternatives to meeting improvement standards.

Street improvement standards are among the most significant in their effect on housing costs. The cost of providing streets for new residential developments, in turn, is primarily influenced by the required right-of-way width, pavement width, pavement improvement, and landscaping standards. Placerville's street standards identify four types of streets, of varying widths and levels of service:

- Minor arterial streets (80-foot right-of-way): Minor arterials provide service to large traffic volumes and connect neighborhoods within a large development through four-lane configurations.
- Collector streets (56-foot right-of-way): Collector streets have two-lane configurations and provide access through a neighborhood.

- Local roads (50-foot right-of-way with 32-foot paved roadway): Local roads provide direct access to lots that are adjacent to the paved section of road. The pavement width required by the City is the generally accepted minimum necessary to provide for one lane of vehicular traffic in each direction and on-street parking on each side.
- Hillside streets: Since Placerville’s location is in the foothills of the Sierra Nevada, the City’s street improvement standards also include hillside streets, which have a variable right-of-way and width of pavement depending on the specific location.

Table 4-5 summarizes the City’s street improvements standards.

Table 4-5: Placerville Street Standards

Street Type	Required Right-of-Way	Required Pavement Width
Minor Arterial	Variable	80 feet
Collector Streets	56 feet	36 feet
Local Streets	50 feet	32 feet
Hillside Streets	29.5 to 37.5 feet	20 to 28 feet

Source: City of Placerville General Plan Land Use Section

Required street improvements include curbs, gutters, and sidewalks of between four and five feet in width, depending on the zoning district. The minimum sidewalk improvement standard is consistent with accessibility requirements for persons with disabilities and is not excessive in light of the need for ensuring minimum pedestrian access in residential areas. Given the limited area in which hillside streets are typically constructed, sidewalk improvements are not required on hillside streets. When full improvements are not deemed necessary due to site-specific conditions, a developer or applicant can enter into a Street Frontage Improvement Agreement with the City to defer the improvements until a future date when such improvements become necessary.

Development Permit Procedures

Overview

Development review and permit processing are necessary steps to ensure that residential construction proceeds in an orderly manner. Still the time and cost of permit processing and review can be a constraint to housing development if they place an undue burden on the developer. Most minor land use and permit decisions are made administratively. Larger projects, and some types of the special needs housing, require use permits that involve review and approval by the Planning Commission. Development permit applications, procedures, submittal requirements and fee schedules may be obtained at City Hall, and are provided and maintained on the City website consistent with state law.

The Development Services Department processes, investigates, and reviews development applications. Applications for minor deviations, or slight modifications to Zoning Ordinance requirements, are approved by the Development Services Director. Minor deviations listed in Section 10-3-11 of the Zoning Ordinance include, but are not limited to, the reduction of lot area by not more than 10 percent, modification of height requirement for uncovered patios, and modification of rear or side yard setbacks by not more than 10 percent. Adjacent properties must be notified of the proposed minor deviation prior to approval and the decision can be appealed to the City's Planning Commission.

Placerville's Planning Commission is charged with the responsibility of approving conditional use permits, variances, and site plans. The Planning Commission functions as the Design Review Committee for projects subject to Site Plan Review (Zoning Ordinance Section 10-4-9), which includes the construction of multi-family and duplex developments, mixed use developments involving multi-family residential over commercial, exterior additions exceeding 1,000 square feet on multi-family structures, the demolition or alteration of buildings within the City's historical districts, and the construction of attached single-family dwelling units.

Site Plan Review includes a review of the project's application elevations, materials, site plans, design plans, landscaping plans, and any other information pertinent to the project. Projects are reviewed for consistency and compliance with Placerville's zoning standards, design review Criteria under Zoning Ordinance Section 10-4-9(G), and the City's Development Guide which serves as guidance for implementation of the General Plan's Community Design Section. Recommendations made by the Planning Commission on General Plan amendments, zoning district changes, and subdivision maps are referred to the City Council, which has the final decision-making authority for these legislative actions.

The City conducts a historical district review as part of the Site Plan Review process for development proposals (including exterior alterations to existing buildings) within any of the City's historical districts. The historical district review does not add significant time to the site plan review process. Activities subject to historical district review include building demolition, the construction of new buildings, and the alteration of building exteriors. City historic design guidelines for proposed alterations of existing building exteriors visible from the street within the City designated Residential Historic Districts are the Secretary of Interior Standards for Rehabilitation & Guidelines for Rehabilitating Historic Structures. In view of the fact that the historic district review focuses on building exteriors, it is not likely to significantly affect the re-use of existing building interiors for housing.

In addition, all projects that are subject to Site Plan Review are also required to sign the City's Covenant and Agreement for Landscaping, which establishes guidelines for installation and maintenance for landscaping and the pertinent parties responsible for these activities. The purpose of the Agreement is to ensure that landscaping is installed and properly maintained according to the approved site plan.

The Zoning Ordinance includes development criteria regarding building mass, building scale, building materials, parking, landscaping, lighting and other standards that were adopted to implement the goals and policies within the City's Land Use and Community Design Elements. The development criteria and standards are applied to all projects, including multi-family, mixed-use and commercial. These standards may affect development costs. They are considered necessary to assure certain quality standards for meeting the City's General Plan design goals and policies.

Project Approval Timeframes

The following discussion highlights the processing times for various permits in the City:

- Single-family homes on individual lots can typically be processed administratively in three weeks. Applicants may utilize the City's electronic plan review process that further streamlines review and allows for simultaneous review of various approval requirements.
- Parcel maps also require administrative approval; City review and approval can be completed in eight to twelve weeks.
- Multi-family development within multi-family residential zones requires design review from the Planning Commission; permits are processed in eight to twelve weeks.
- Mixed-use projects involving ground floor commercial use and second level-and-above multi-family residential use require design review from the Planning Commission; permits are processed in ten to twelve weeks.
- Subdivision maps must be reviewed by both the Planning Commission and City Council, and require eight to 16 weeks for approval; or up to one year for larger projects subject to preparation of an environmental impact report pursuant to CEQA.
- Development requests within a historic district require approval by the Planning Commission. This process requires three to five weeks for approval.
- Conditional Use Permits and Variances require Planning Commission review and are generally processed in four to six weeks.

These processing times are reasonable in that they allow adequate time to research the projects and ensure compliance with applicable regulations. Extensive public hearings, which can delay processing times and constrain development, are not required by the City in most cases. The Planning Commission meets twice per month, which assists in avoiding potential delays in scheduling a hearing.

The timeframes cited above do not include additional time for environmental review if projects are not exempt from CEQA requirements. Small residential projects in Placerville can be approved with a Negative Declaration or Mitigated Negative Declaration, which can add 30 to 60 days to the permit process. Large projects may require an Environmental Impact Report that can add 90 days to one year to the process, depending on project size and the scope of the environmental issues to be addressed.

City processing and permit procedures do not constitute a development constraint. The City has made several efforts to streamline the approval process and provide flexibility for development

standards. This includes the City's electronic plan review process further streamlines review and allows for simultaneous review of various approval requirements.

Design Guidelines

The Residential Site Design Guidelines are intended to provide general guidance for residential development to implement the community design policies of the General Plan. The City's review for compliance with the Guidelines is part of site plan review and does not add significant time to the permit process.

General Plan policies seek to preserve the quality of existing residential neighborhoods, ensure the provision of adequate services, and prevent injury and loss resulting from wildland fires. The following is a summary of the Placerville Design Guidelines:

- Landscaping/Street Trees: Residential parcels must be landscaped in all areas that are visible from any pedestrian or vehicular corridor. Street trees should be incorporated into the residential landscapes.
- Architectural Elements: Architectural elements should demonstrate continuity with existing structures. New buildings should be of generally the same proportions as neighboring structures and should not vary by more than one story in height from the surrounding buildings.
- Visual Effects: Projects should carefully consider the neighboring parcels with attention to maintaining visibility and vistas, and minimize any negative visual effects. The City shall remove obstructions that obscure street signs or prevent house numbers from being clearly visible from the street.
- Fire Hazards: All development in areas of high and extreme fire hazards shall be constructed with fire retardant roof coverings, provide for clearance around the structures, and use fire resistant groundcover. The City will continue to enforce the fire code and weed abatement regulations.

The Guideline requirements are general in nature and designed to ensure compatibility with surrounding structures and the safety of the residents.

In recent years, the State of California has also enacted legislation that requires local jurisdictions to streamline project approvals for the purpose of expediting housing development and thus reducing constraints on this development.

- In 2016, California passed AB 2299 and SB 1069 that limited the review of ADU applications to within 120 days of receipt. All review for ADUs must be ministerial; no discretionary review is permitted in connection with an ADU application. Additionally, an environmental review is not required prior to approving individual ADU applications.
- In 2017, California passed SB 35, which required the city to streamline approval for multifamily projects where 50 percent of the units are in dedicated to lower-income families. Projects that choose to take advantage of this must specifically request for SB 35 processing. The city must then determine whether the project is eligible for

streamlining within 60 days of the application submittal for projects with 150 units or less, or 90 days for projects with more than 150 units. The city must give final approval within 90 days of application submission for projects with 150 units or less, or 180 days for projects with more than 150 units. SB 35 projects do not require public hearings.

- In 2019, several bills (SB 13, AB 68, AB 587, AB 670, AB 671, and AB 881) were signed into law that amended state law to further encourage and incentivize the construction of accessory dwelling units and junior accessory dwelling units by requiring cities and counties to permit construction of these housing types by-right in any zone that allows residential development. If there is an existing dwelling unit on the property, the city has 60 days from the date of a complete application to approve the ADU/Junior ADU application. Otherwise, the permit is automatically approved.
- Also passed in 2019, SB 330, would prohibit the city from conducting more than five hearings if a proposed housing development project complies with the applicable, objective general plan and zoning standards in effect at the time an application is deemed complete.

The development and adoption of objective design standards that would further this legislation has not yet been developed by the City. Grant money from SB 2, the Planning Grants Program (PGP), is intended for the preparation, adoption, and implementation of plans that streamline housing project approvals and lead to the acceleration of housing production; updates to zoning ordinances, and environmental analyses in compliance with CEQA that eliminate the need for project-specific review. The City has applied for and obtained \$160,000 in 2020 from the PGP, a portion of which would be utilized to obtain consultant services to prepare and develop multi-family residential objective design standards consistent with the ministerial approval requirements under SB 35 Streamlining Provisions. Implementation and completion of the objective design standards is expected during the Planning Period. See Implementation Program A-3.

The City offers an optional, preliminary review process to potential applicants. For a reduced application fee and minimal submittal requirements, applicants will receive detailed information on the standards and processing applicable for their anticipated projects, including comments from the City's Development Services Department (Building and Planning Divisions), City Engineering Department, and when applicable, City Public Works and Police Departments.

Use Permits and Variances

Use permits and variances are subject to the same review process in Placerville. An application, site plan, and required fee are filed with the Development Services Department for initial review. A public hearing with the Planning Commission is required within 40 days of the application materials being deemed complete. The City is required to notify all property owners within a 300-foot radius of the subject property of the upcoming public hearing by mail. Approval of a use permit or variance can be subject to terms and conditions, noncompliance with which can

result in revocation of the permit or variance. Planning Commission's decisions regarding a use permit or variance may be appealed to the City Council.

Process for Requesting Reasonable Accommodations

As discussed above, the City administers a process by which persons with disabilities or their designees can request reasonable accommodations in the application of the zoning law in order to achieve fair access to housing. Requests are approved by the Development Services Director in relation to various factors such as potential benefit of requested modification, potential impacts to surrounding uses, and/or physical attributes of the structure. As part of the process, owners of adjacent properties are notified of the proposal and of the Development Services Director's decision. A decision by the Development Services Director regarding a request for reasonable accommodation can be appealed to the City's Planning Commission.

The overwhelming majority of requests for reasonable accommodations can be approved administratively through the Development Services Director's discretion to interpret the Zoning Ordinance. Few such requests would require variances that trigger review and public hearings before the Planning Commission.

Building Code and Enforcement

The City of Placerville implements Title 24 of the California Code of Regulations, through which California has adopted the California Building Code (CBC) and other model codes (electrical, plumbing, mechanical, etc.), as revised by the California Building Standards Commission. Amendments to the California Fire Code (Part 9 of Title 24 of the California Code of Regulations) were adopted 2019 by the City during the 5th Cycle Housing Element. These amendments were adopted due to local climatic, geological and/or topographical conditions in order to regulate and govern the safeguarding of life and property from fire and explosion hazards arising from the storage, handling and use of hazardous substances, materials and devices, and from conditions hazardous to life or property in the occupancy of buildings and premises in the El Dorado County Fire Protection District. Amendments also provide for the issuance of permits and collection of fees. The Fire Protection District provides fire protection and emergency and non-emergency services for Placerville and the surrounding Placerville area. The City's local amendments to the Building Code are applied to all development projects, and do not constrain housing supply and affordability

The Placerville Building Division and the El Dorado County Fire District are responsible for enforcing both state and City regulations governing maintenance of all buildings and property. Due to the City's minimal staffing levels, code enforcement is primarily complaint-based with the exception of fire hazards which City staff proactively identifies any fire hazard conditions within the City.

Building Code standards and the time required for inspections increase housing production costs and may impact the viability of rehabilitation of older properties that are required to be brought up to current code standards. To mitigate the potential cost impact, the City only requires property owners to comply with current code standards for those portions of a structure that are being modified, for additions and new structures, and for any portion of an

existing structure affected by a modification or addition. The City also permits historic structures to comply with standards of the California Historical Building Code. Residential demolition requires approval from the Placerville Building Division under a demolition permit.

Despite these City provisions and requirements, residential demolitions have and do occur within the City. City housing goals are established to preserve housing stock, and to conserve existing affordable housing opportunities. Residential demolition has the potential to constrain housing within the City when the loss of affordable housing is the result. To address this potential constraint, Implementation Program F-5 will amend the Zoning Ordinance to require the discretionary review by the Planning Commission of a demolition permit for full or partial removal of any housing unit from the City's housing stock. Under this program policy, removal of a unit could include the full, physical demolition of a housing unit or any interior wall demolition that would merge two separate living units.

Residential Development and Processing Fees

Many of the areas zoned for higher-density projects currently have on- and off-site improvements such as water and sewer connections, streets, and sidewalks in place, so there are no additional requirements. In areas that are lacking these improvements, the City requires developers to construct improvements and/or pay fees to help defer the costs of providing infrastructure, public facilities, and services. The City collects planning and development fees to cover the costs of processing permits. The City also charges impact fees to recover the cost of providing the necessary public services, infrastructure, and facilities required to serve new residential development and to maintain the health, safety, and quality of life desired by City residents. The City has determined its fee structure does not represent a constraint on overall development that is dissimilar to other jurisdictions in California. Typical permit fees are presented in Tables 4-6 and 4-7. Fee schedules for all residential development project types are accessible from the City website (www.cityofplacerville.org) where they are updated when fees are changed. Consistent with state law, the website also contains all recent fee nexus studies and financial reports regarding fee collection.

Table 4-6: Development Application Fees (May 2021)

Fee Type	Fee Amount
General Plan Amendment	\$2,100
Zone Change	\$2,000
Planned Development Overlay	\$1,800
Conditional Use Permit – Major (requires initial study/negative declaration)	\$1,500
Conditional Use Permit – Minor (categorical / statutory exemption)	\$700
Site Plan Review Projects under \$100,000. Projects \$100,000. - \$400,000. Projects \$400,001. and up	\$500 \$500.00 + .8% of value over \$100,000 \$2,900.00 + .6% of value over \$400,000
Historic District Review	\$400
Variance Major (requires initial study/negative declaration) Minor (categorical / statutory exemption)	\$1,000 \$500
Tentative Maps Tentative Parcel Map – 0-4 lots Tentative Subdivision Map – 5 or greater lots	\$1,500 deposit; time and material billable rate \$3,000 (1 st lot + \$50 per lot to and including 5 th lot + \$30 per lot over 5)
Initial Study/Negative Declaration	\$1,800
Environmental Impact Report	Actual cost plus 15% Administrative Fee
Construction Plan Review (Check) Fee: Up to \$15,999 construction valuation cost \$16,000 to \$100,000 construction valuation cost \$100,001 & up construction valuation cost	\$95 (minimum) 0.6% of construction valuation cost \$600 + (0.3% of construction valuation cost over \$100,000)
Construction Permit Fee: Up to \$7,999 construction valuation cost \$8,000 to \$100,000 construction valuation cost \$100,001 & Up construction valuation cost	\$95 (minimum) 1.2% of construction valuation cost \$1,200 + (0.7% of construction valuation cost over \$100,000)
State of California Strong Motion Implementation Program (S.M.I.P) Fee is based off of construction cost valuation Residential Group Other Groups (Commercial etc.) Minimum	0.013% of construction valuation cost 0.028% of construction valuation cost \$0.50
State of California Building Standards Commission Green Building Standards Fee	Add \$1.00 for every \$25,000 of construction valuation cost, or fraction thereof.

Table 4-7: Impact Fees

Fee Type	Fee per Dwelling Unit¹
Sewer Capital Improvement Charge (CIC)	
Single Family	\$7,350
Multifamily (per unit)	\$5,513
Accessory Dwelling Unit (ADU) [#]	<p><i>Example:</i></p> <p><i>Proposed ADU floor area: 850 sq. ft.</i></p> <p><i>Primary Dwelling Unit floor area: 1,500 sq. ft.</i></p> <p><i>Primary Dwelling Unit Sewer CIC: \$7,350.00 per residence equivalent</i></p> <p><i>Sewer CIC ADU Fee Calculation:</i></p> <p><i>(850 sq. ft. ÷ 1,500 sq. ft.) x \$7,350 = \$4,164.99</i></p>
Water Capital Improvement Charge (CIC)	
Single Family	\$21,046
Multifamily	\$15,785
ADU ¹	<p><i>Example:</i></p> <p><i>Proposed ADU floor area: 850 sq. ft.</i></p> <p><i>Primary Dwelling Unit floor area: 1,500 sq. ft.</i></p> <p><i>Primary Dwelling Unit Water CIC: \$21,046.00 per residence equivalent</i></p> <p><i>Water CIC ADU Fee Calculation:</i></p> <p><i>(850 sq. ft. ÷ 1,500 sq. ft.) x \$21,046 = \$11,926.06</i></p>
Traffic Impact²	
Single Family	\$17,150
Multifamily	\$12,734
Manufactured Home in MH Park	\$11,545
ADU ¹	<p><i>Example: Traffic Impact Fee Calculation</i></p> <p><i>Proposed ADU floor area: 750 sq. ft.</i></p> <p><i>Primary Dwelling Unit floor area: 1,200 sq. ft.</i></p> <p><i>Primary Dwelling Unit Traffic Impact Fee: \$17,150.00 per residence equivalent</i></p> <p><i>ADU Fee Calculation:</i></p> <p><i>(750 sq. ft. ÷ 1,200 sq. ft.) x \$17,150.00 = \$10,718.75</i></p>
Other Residential Type Land Use	\$1,697 per vehicle trip
School District Impact Fee	\$3.90 per square foot for dwelling unit greater than 500 square feet
El Dorado County Fire District Impact Fee³	
Single Family	\$1.03 per square foot
Multifamily	\$1.49 per square foot
Park Development Impact Fee Residential Unit	\$1,320 per residential unit

ADU ¹	<p><i>Example: Park Impact Fee Calculation</i></p> <p><i>Proposed ADU floor area: 750 sq. ft.</i></p> <p><i>Primary Dwelling Unit floor area: 1,200 sq. ft.</i></p> <p><i>Primary Dwelling Unit Park Impact Fee: \$1,320.00 per residence equivalent</i></p> <p><i>ADU Fee Calculation:</i></p> <p><i>(750 sq. ft. ÷ 1,200 sq. ft.) x \$1,320 = \$825.00</i></p>
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Source: City of Placerville 2021

¹Impact fees for any ADU with 750 square feet or more of floor area “shall be charged proportionately in relation to the square footage of the primary dwelling unit.” A junior accessory dwelling unit (JADU), as defined under Government Code, is exempt from impact fees.

²Traffic Impact Mitigation Fee used in the above Table 4-7 went into effect on May 10, 2021.

³Fire District Impact Fee used in the above Table 4-7 reflects changes to go into effect on July 24, 2021

Table 4-8 shows the construction costs, by development type, for single-family and multi-family dwellings.

Table 4-8: Construction Costs—Placerville

Development Type	Single-Family Dwelling 1,500 sq. ft. w/ 420 sq. ft. garage	Four-Plex Multi-Family Dwelling with 800 sq. ft. Units
Sewer	\$7,350	\$22,052
Water	\$21,046	\$42,203
Fire	\$1,978	\$4,768
Traffic	\$17,150	\$50,936
Park	\$1,320	\$5,280
School (\$3.90 per sq. ft.)	\$5,850	\$12,480
SMIP (Seismic)	\$28	\$50
Green Fee (State)	\$9	\$15
<i>Subtotal—Impact Fees</i>	<i>\$54,731</i>	<i>\$137,784</i>
Building Plan Check	\$952	\$1,393
Building Permit Fee	\$2,022	\$3,051
Sewer Application	\$75	\$300
Water Application	\$75	\$300
Document Duplication	\$25	\$25
<i>Subtotal—Permit Fees</i>	<i>\$3,035</i>	<i>\$5,069</i>
Grand Total	\$57,766	\$142,853

Source: Development Services Department, May 2021

Table 4-9 shows that permit and impact fees for apartments and detached single-family homes are comparable to those of nearby jurisdictions.

Table 4-9: Comparison of Fees by Jurisdiction

Development Type	Placerville	El Dorado County (greater Placerville)	City of Auburn (Placer County)¹	City of Grass Valley (Nevada County)
Apartment (4-plex)	\$143,244	\$151,158	\$76,996	\$136,763
Detached Single-Family Home	\$57,816	\$69,739	\$38,878	\$50,149

Source: City of Placerville Development Services Department, May 2021

Programs which Reduce Government Constraints

The constraints on housing in terms of federal, state and local government influences are well-recognized and discussed above. In an effort to assist the development of all housing types for all income levels, including multi-family rental housing, manufactured housing, supportive and transitional housing, housing for the disabled, single-room occupancy units, and emergency shelters the City relies on a number of current programs listed in Section 2. Review of 5th Cycle 2013-2021 Housing Element. The current programs used by the City to assist in the creation of housing by reducing constraints include those listed below. While noting that many City programs indirectly address housing constraint issues, the following are most notable:

- Program 1: Available Land Inventory. The City maintains an updated inventory of vacant residential parcels in the City, and provides an annual report to the City Council and Planning Commission regarding the same. The purpose of the program is to provide accurate information to prospective developers, particularly developers of low- and moderate-income housing.
- Program 2: Infill Development and Sites with Re-Use Potential. Identifies and inventories infill sites where adequate public facilities and services are already in place and where small projects can be integrated with existing neighborhoods. The City encourages their re-use including mixed use and Smart Growth Principles, by providing incentives such as density bonuses, allowing exceptions or alternative approaches to meeting zoning standards, and through the planned development process.

¹ Unlike Placerville and El Dorado County, the City of Auburn employs a partially volunteer Fire Department and does not impose Fire Development/Impact fees.

- Program 4: Single-Room Occupancy (SRO) Units. The City's implementation of this program resulted in amendments to the Zoning Ordinance that:
 - Established development standards and processing regulations for SRO facility uses to ensure that minimal living accommodation standards for dining, sleeping, storage, living, accessory use areas, and management requirements for SRO facilities are provided and maintained;
 - Added SRO facility uses as a by-right (permitted) use within all City multi-family residential zones: R-2, R-3, R-4 and R-5;
 - Added SRO facility uses to the list of conditional uses authorized with a Conditional Use Permit and Site Plan Review within Central Business District (CBD), and Commercial (C) zones. The CBD and C zones are located within the City's Main Street and Placerville Drive corridors, in close proximity to employment, services, retail and transit. The CBD and C zones permit commercial uses, but also include multi-family residential uses located above or below the ground floor.
- Program 6: Employee Housing. The City's implementation of this program resulted in amendments to the Zoning Ordinance to permit and encourage the development of employee housing as a means of addressing the housing for seasonal farmworkers. This was accomplished by authoring within the Ordinance that a residential structure providing accommodation for six or fewer agricultural employees will be designated a single-family residential use and to be allowed by right in any zone that allows single-family residential uses. An additional change revised the Estate Residential (RE) zone to permit employee housing consisting of no more than 36 beds in a group quarters or 12 units or spaces designed for use by a single family or household as an agricultural use.
- Program 8: Transitional and Supportive Housing Zoning Amendments. The City's implementation of this program resulted in amendments to the Zoning Ordinance that amended 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.
- Program 9: Accommodate Housing for Persons with Disabilities. The City permits accessory structures, building modifications, and site plans that provide accessibility for persons with disabilities and will continue to implement state building standards for handicapped accessibility. The City promotes its policies and development standards for persons with disabilities through information provided at City Hall, pre-application meetings, a link on the City website detailing the process for requesting reasonable accommodation, and a notice to the Alta Regional Center.

- Program 10: Housing for Developmentally Disabled Persons. To accommodate residents with developmental disabilities the City will assist State and Federal monies, as funding becomes available, in support of housing construction and rehabilitation targeted for persons with disabilities, including developmental disabilities. Placerville will also provide regulatory incentives, such as expedited permit processing and fee waivers and deferrals, to projects targeted for persons with disabilities, including persons with developmental disabilities. The City shall reach out annually to developers of supportive housing to encourage development of projects targeted for special needs groups. Placerville will work with the Alta California Regional Center to implement an outreach program informing families within the City of housing and services available for persons with developmental disabilities. Information will be made available on the City's website.

The City shall also encourage housing developers of new subdivisions to construct units within an overall housing development that are accessible to persons with disabilities and the aging.

- Program 11: Senior Housing. The City identifies funding sources for the development of senior housing, and facilitate senior housing development through the density bonus program (Program 13), identification of suitable development sites (Programs 1–2), through other development incentives such as reduced parking, which can be granted in conjunction with the density bonus provision, and through retrofits of existing residential and non-residential facilities for adaptability to serve the needs of disabled seniors and their guests. The City will promote these potential incentives by providing information to developers at pre-application meetings, notifying non-profit organizations, and providing a link on the City website to its affordable and senior housing policies.
- Program 13: Density Bonus. The City encourages the use of density bonuses and other incentives which can provide high-density and flexible design incentives.
- Program 14: Pursue State and Federal Funding. The City will continue to pursue a variety of state and federal funding courses to assist in the creation of housing across the income spectrum.
- Program 15: Permit and Development Impact Fees. The City annually reviews its development fees to evaluate whether the fees are constraining applications for housing development. The City also routinely defers fees, offers payment/installation plans and reduces fees where appropriate.
- Program 16: Self-Help Housing. The City works with non-profit organizations in the area to develop self-help housing and seek financial assistance in the form of grants, low-interest loans and other incentives for the same.

- Program 12: Zoning Ordinance Revisions. The City will re-evaluate its Zoning Ordinance in an effort to eliminate zoning constraints with particular attention to those relating to mobile home parks and the need to be consistent with HCD guidelines.
- Program 15: Housing Rehabilitation. The City continues to promote the program for low-interest and deferred payment loans for housing rehabilitation.
- Program 18: Statewide Community Infrastructure Program (SCIP). The City is a participant in the SCIP, which allows developers to finance development fees (traffic impact, water and sewer system impacts, etc.) which are normally an up-front cost collected when construction permits are issued. This program is available for all projects, particularly housing projects, to provide housing developers this program to finance impact fees.
- Program 19: Fair Housing. The City promotes equal housing opportunity for all residents by supporting efforts of community groups (such as the Housing Resources Board) that provide counseling, investigatory, legal, or referral services to victims of discrimination through training staff who have contact with the public on how to receive and refer fair housing complaints; posting and distributing fair housing information at City Hall and other community facility locations, and working with local lenders, rental property owners, real estate, and legal service organizations to conduct fair housing training, and identify an annual community event at which fair housing information can be distributed.

The proposed 2021-2029 Housing Element also introduces several new programs specifically designed to address local governmental constraints to housing. and to assist the development of all housing types for all income levels, and housing types. These are summarized below:

- Program A-3: High-Density Development Land Inventory and Objective Design Standards. To increase inventory of sites suitable for high-density residential development by right, the City will utilize grant funding obtained in 2020 to conduct environmental analysis in accordance with the California Environmental Quality Act (CEQA) on three sites targeted for high-density residential development, and develop objective design standards for attached single-family and multi-family dwellings to eliminate the need for the City's discretionary review process required under City Code Section 10-4-9: Site Plan Review for affordable housing development projects.
- Program A-5: Multi-Family Residential Zone Minimum Densities and Development Regulations. To move development regulations of the City's multi-family zone district classifications closer toward densities anticipated and envisioned under the High Density Land Use designation of the General Plan Land Use Section, the City will amend the Zoning Ordinance to establish minimum densities and modify minimum parcel areas for the City's multi-family residential R-2, R-3 and R-4 zone districts to prevent the loss of higher density zoned properties to lower density development, to allow at a minimum a

duplex or triplex depending on the zone district, and to remove constraints to developing multi-family residential housing. The City will also amend the maximum building coverage, parcel coverage and building height development regulations within the R-2, R-3, R-4 and R-5 zones to remove constraints to developing multi-family residential housing.

- Program B-2: Supportive Housing Zoning Amendments. To encourage the development of supportive housing within Placerville, the City will amend the Zoning Ordinance as necessary to ensure compliance with the Supportive Housing Streamlining Act (AB 2162 (2018)). Supportive housing provides for permanent housing and supportive services, such as medical and mental health care, substance abuse treatment, employment services and advocacy for benefits to assist homeless residents into independent living. A supportive housing use is a type of residential service facility (RSF), a subcategory of the term community care facility under City Code. AB 2162 requires that supportive housing, as defined under Government Code Section 65650, shall be a use allowed by right without discretionary review where multifamily and mixed uses are permitted, if the proposed housing development satisfies the requirements under AB 2162.
- Program B-4: Homeless Low Barrier Navigation Center Use. To increase opportunities for development of supportive housing within Placerville, the City will review the Zoning Ordinance and make changes to ensure compliance with AB 101 (Low-Barrier Navigation Centers (2019)) to allow low barrier navigation centers for the homeless, per Government Code Sections 65660 to 65668, as a use allowed by right without discretionary review in areas zoned for mixed use and nonresidential zones permitting multifamily uses. Low-Barrier Navigation Centers provide temporary room and board with limited barriers to entry while case managers work to connect homeless individuals and family to income, public benefits, health services, other shelter and permanent housing.
- Program B-8: Residential Care Facilities. To encourage the development of residential care facility housing within Placerville, the City will amend the Zoning Ordinance to be consistent with state law regarding residential care facilities (RSF) serving six or fewer individuals by removing the conditional use permit and separation proximity requirement of 1,000 feet or less from another RSF; and will evaluate amending the Zoning Ordinance allowing RCF for seven or more persons within City zone classifications, establish a ministerial permit process, and ensure RCF for seven or more persons are only subject to those restrictions that apply to other residential uses of the same type in the same zone.
- Program B-9: Female-Headed, Large Families, Extremely Low-Income Households and Veterans Housing. Assist in the housing needs for female-headed households, large families, extremely low-income households and veterans, the City will engage with housing advocates during the annual May Public Outreach workshop under Program B-1, to encourage housing providers to designate a portion of new affordable housing

developments for these and other special needs populations, and pursue funding sources designated for these groups..

- Program C-2: Accessory Dwelling Units (ADUs). In order to approve as many ADU proposals as are applied for, the City will amend its Zoning Ordinance to comply with all state law pertaining to Accessory Dwelling Units (ADUs) and Junior Accessory Dwelling Units (JADUs). The City will continue to promote ADUs through handouts available at the Development Services Department and Finance permit counters, the City's website, and utilizing an informational insert in property owner utility bills.
- Program C-3: Prototype ADU Plans. In order to bring down the costs and to encourage the construction of ADUs within the City, the City will develop, and offer free of charge, prototype plans for ADUs.

Environmental and Public Service Constraints

Environmental factors and a lack of necessary infrastructure or public services can constrain residential development in a community by increasing costs and reducing the amount of land suitable for housing. This section summarizes and analyzes the most pertinent constraints to housing in Placerville. Future residential development will be faced with challenges regarding supportive public infrastructure extensions and expansions. It is the policy of the City to prioritize provision of water and sewer services to projects that provide for affordable housing to meet the intent of Senate Bill 1087 (October 7, 2005). This policy is C.4 of Goal C of the 2021-2029 Housing Element Update. The City will comply with the provisions of SB 1087/Government Code 65589.7 requiring the submission of the adopted Housing Element to water and sewer providers within the territory of the legislative body by providing a copy to the El Dorado Irrigation District (EID) who provides water services to western and eastern portions of the City.

Water Service

The Placerville Public Works Department provides domestic water to an area of approximately four square miles, including most of the City of Placerville. The Public Works Department receives treated and chlorinated water from El Dorado Irrigation District (EID). This water is obtained from surface sources, the largest of which is Jenkinson Lake (Sly Park Reservoir), located approximately five miles southeast of Pollock Pines. In addition, water can be drawn from the PG&E El Dorado Forebay reservoir, also located near Pollock Pines. Water from both of these sources is treated and chlorinated before flowing by gravity to several communities on the Western Slope, including Placerville. A third water source, Folsom Lake, can serve water needs in the western portion of the EID system.

The City of Placerville has rights to divert as much water as is needed from the EID system. The City water system serves 2,248 residential customers and 508 commercial customers in the Placerville's service area. Per the 2005 Water Master Plan, average daily, maximum and peak hour water demands were calculated for 2005 and estimated for years 2009 and 2015. Table 4-10 lists these water demand figures.

Table 4-10: Water Demand within the City Water Service Area

Year	Average Day Demand (gpm)	Maximum Day Demand (gpm)	Peak Hour Demand (gpm)
2005	1,118	2,090	3,448
2009	1,281	2,409	3,975
2015	1,488	2,805	4,628

Source: City of Placerville 2005 Water Master Plan

All lands in the water service area below 2,000 feet can potentially be served, although some areas have not been developed, and do not yet have water mains. In 1985, the City identified 25,000 feet of water main in need of upgrading, out of 37 miles of total system line length. About 16,000 feet have so far been replaced. This upgrading is within existing, established, residential neighborhoods of the City where built-out is complete nearly complete. Capacity is not seen as a limiting factor in the near future, and the remaining improvements in water mains can be accomplished with moderate cost.

In residential areas with municipal water service, minimum fire flow requirements call for the ability to deliver 1,000 gallons per minute for one hour, with a residual pressure of 20 psi. This is currently provided in the City of Placerville with reservoir capacity and with a system of pressure-reducing valves (PRVs) on EID mains, which can open to provide a surge of water on demand. In some portions of the water service area, old and undersized water mains limit the ability of the system to provide adequate fire flow. Although assessments have not been completed of fire flow adequacy, it is expected that recent improvements to water mains will be found to have increased fire flow capabilities to many portions of the service area.

Both residential and commercial customers must pay a monthly charge. With the exception of large commercial users, commercial rates are generally 50 to 100 percent higher than residential rates. Water hookup charges are divided into two parts: an application fee, and Capital Improvement Charges (CICs), otherwise known as impact fees.

Sewer Service

System Treatment Capacity

The City wastewater system consists of one sewage treatment plant and a collection system including three pumping stations. It serves all areas within the City limits and minor selected areas outside of the City boundary. The Hangtown Creek Water Reclamation Facility (HCWRF) has a permitted capacity at average day dry weather flow of 2.3 million gallons per day (mgd) and up to 5.7 mgd during wet weather conditions. Flows as of 2013 were estimated at 1.0 mgd

average day dry weather flow. The City expects wastewater flows will increase to more than 1.6 mgd during dry weather in 25 years.

Based upon average 2002 dry weather per capita usage of 118 gallons per capita per day, and the remaining dry weather flow capacity of approximately 1.0 mgd, the WRF can accommodate an additional population of approximately 8,400 persons. Using the current figure of 2.3 persons per dwelling unit, 3,650 equivalent dwelling units of capacity remain.

The commercial/industrial component of wastewater flow is estimated at approximately 35%. Since no proportionate increase is expected in the future, commercial/industrial flows will be combined with residential flows during capacity analysis.

Recently, the WRF was upgraded to comply with state permit conditions for treatment quality. No plant expansion was required.

Collection System

The collection system consists of approximately 53 miles of pipe, which range in size from 22 inches to 4 inches. There are three small sewage pumping stations. Much of the system is older and in need of rehabilitation. The City conducts ongoing sewer pipe replacement and repair operations, as well as pump station rehabilitation as needed. Infiltration/inflow studies and repairs are conducted to reduce illicit flows into the collection system.

The City conducted a pipeline assessment in 2003. The data provides information that could be used for annual wastewater collection system pipeline replacement needs. The data contained in the table listing the pipeline segments by age of construction for the active and public pipeline is summarized in Table 34 below. This table lists the pipe segments by their age in 10-year increments. A review of this data will show that 15.4% of the wastewater system was constructed over 60 years ago (1940s or earlier). If the pipeline constructed in the 1950s is included, then the data in this table would suggest that about a quarter of the system (23.6%) has reached its useful life or is just about near the end of its useful life. Additionally, this table shows that about 50% of the system was built in the 1960s and 1970s. By the end of the year 2030, over 75% of the system will be over 50 years old and a full quarter of it will be older than 75 years.

The City is also concerned with some of the pipeline materials used to construct the wastewater collection system. Specific areas of concern are the appropriate useful life of Transite (AC) pipe, which has been used extensively to construct the City's sewer system and Orangeburg (ORG) pipe, which has failed in some sites within the City and is known to be a poor product based on the experience of other agencies in the area. Based on the brittle nature of Transite pipe, the useful life of this material should be reduced to about 30 years. Over 50% of the wastewater system is constructed using Transite pipe. The City has focused in recent years on replacement work to replace the existing Orangeburg pipe before more failure occurs.

For new development, City Engineering policies now require developers to provide capacity analysis of existing downstream pipelines to determine available capacity. If capacity is unavailable, the developer is required to upsize the off-site pipe to accommodate increased flows. Reimbursement to the developer may be considered by the City, if the City requires

increased pipe sizing for future needs over and above current City needs and developer needs. The City typically negotiates a feasible financial arrangement for increasing the size of undersize sewer lines.

Table 4-11: Wastewater Collection System Pipeline Length by Age of Construction

Decade	Pipe Length	Percentage	Cumulative Percentage
1920's	4,531	1.8%	1.8%
1930's	15,728	6.1%	7.9%
1940's	19,174	7.5%	15.4%
1950's	21,177	8.3%	23.6%
1960's	73,177	28.5%	52.2%
1970's	58,739	22.9%	75.1%
1980's	35,800	14.0%	89.0%
1990's	16,109	6.3%	95.3%
2000+	12,039	4.7%	100.0%
Total	256,474	100.0%	

Source: City of Placerville

Table 4-12: Wastewater Collection System Pipeline Material of Construction

Material	Pipe Length	Percentage	Cumulative Percentage
AC	138,582	54.0%	54.0%
CIP	41,649	16.2%	70.3%
Clay	3,062	1.2%	71.5%
DIP	5,107	2.0%	73.5%
ORG	2,231	0.9%	74.3%
PVC	60,028	23.4%	97.7%
Steel	2,325	0.9%	98.6%
Truss	2,926	1.1%	99.8%
Unknown	564	0.2%	100.0%
Total	256,474	100.0%	

Source: City of Placerville

Drainage

The City of Placerville contains approximately 5.8 square miles of land, and is situated in the Hangtown Creek Drainage Basin. This creek connects to Weber Creek and eventually into the South Fork of the American River. Three larger tributaries contribute flow into Hangtown Creek. Randolph Canyon Drainage runs along Mosquito Road and flows into Hangtown Creek from the north, Cedar Ravine Drainage flows in from the south; and an unnamed tributary along Airport Road from the southeast. Significant residential development along all drainages increases runoff quantity into Hangtown Creek.

Federal Emergency Management Agency (FEMA) maps show areas of flooding at 100-year and 500-year storm flows along the above-mentioned drainages. Since the City is situated on higher sloped terrain the flood plain area is generally narrow, being restricted by canyon topography, however localized areas including downtown Main Street, the Broadway commercial area and portions of Highway 50 are in flood zones. No parcels listed in the Housing Inventory are located within a 100-year flood zone.

The City's participation in the NPDES (National Pollution Discharge Elimination System) Phase II Statewide Program requires facility assessment, master planning, and quality and quantity controls. The City's existing drainage system of natural channels and street drain systems are aging and in need of repair and upsizing. The City has developed a Capital Improvement Plan to identify and fund drainage system improvements.

For new development projects, City Engineering policies include:

- Generally, for sites over one acre, the quantity of post-development drainage runoff must be reduced to pre-development flows, or in the alternative, a study must be performed to show that there are no adverse impacts to downstream facilities or properties through hydrologic and hydraulic analysis.
- The developer may be required to analyze existing downstream facilities for deficiencies, and mitigate any deficiencies that may affect public health, safety and welfare.
- Drainage facilities and analysis thereof shall be held generally in accordance with the El Dorado County Drainage Manual, or, for small sites, the Rational Drainage Formula.

Hillside Development Standards

The City regulates the density of development on sites with slopes greater than 10 percent in single-family zones through a formula that requires larger minimum lot sizes as slopes increase. The City's slope density requirements do not apply in multi-family zones. The result of the slope standards is the reduction of achievable density on single-family sites by as much as 30 percent, depending on site characteristics. The City believes these standards are necessary, however, to ensure the health and safety of residents living on sloped sites and those living downhill from developed properties with significant slopes.

The slope standards regulate minimum parcel size based on the average slope of a property. Average slope is determined by calculating the highest and lowest points on a property in at least two locations, dividing the vertical distance by the horizontal distance of the property, and

averaging the results. Properties, or portions of properties, with slopes in excess of 40 percent may not be included in the calculation of minimum lot size, as development is generally prohibited on such slopes (unless special engineering standards are met and a design waiver is approved by City).

The slope standards will have the greatest impact on housing development potential in the R1-6 and R1-10 Zones. A property in the R1-6 Zone with an average slope greater than 10 percent will require a minimum lot size over 6,000 square feet. Properties with slopes between 15 and 20 percent will require minimum lot sizes of more than 10,000 square feet under the City's formula. If the average slope is 20 percent, the minimum lot size is 20,000 square feet. Much of the developable vacant land zoned for single-family use in Placerville contains average slopes in excess of ten percent. One implication of the City's standards is that some areas zoned R1-6 cannot be developed with 6,000-square-foot lots, reducing the potential for moderately-priced ownership housing.

The City does allow for exceptions to the slope standards for existing lots created prior to May 1963 if the applicant can show that grading, tree removal, and site disturbance can be confined to a portion of the property within an average slope of 10 percent or less. The City also allows property owners to use the planned development process to cluster homes on less-restricted portions of a development site to mitigate the potential loss of dwelling units from the application of the slope standards.

The City could further mitigate the loss of residential development potential on moderately sloped properties by changing its formula. The City could reduce the ratio of additional required lot area to average slope with the objective of increasing the number of permitted lots between 6,000 and 10,000 square feet.

Even though the City's slope density requirements do not apply to multi-family zones (R-2, R-3, R-4 and R-5), dwelling units are typically clustered on less-sloped portions of multi-family properties so that feasible densities can still be achieved. The City's ability to accommodate its share of regional housing needs under the SACOG Regional Housing Needs Plan will not be affected by the presence of sloped multi-family properties since the City's available land inventory shows that Placerville has adequate multi-acre, less-sloped sites.

Climate

Per the 1990 General Plan Background Report, the climate of the Placerville area is characterized by sunny, dry summers and relatively wet winters. Average annual precipitation in Placerville is about 47 inches, with snowfall accounting for about 12 percent of that.

According to the National Oceanic and Atmospheric Administration's (NOAA), National Integrated Drought Information System website drought.gov, there have been incidents of severe drought (characterized by high burn intensity, dry fuels, and large fire spatial extent) or extreme drought (characterized by water supply inadequate for agriculture, wildlife, and urban needs; reservoirs are extremely low; hydropower is restricted) during the first week of September in 2001, 2008, 2013, 2014, 2015 and 2016. Of these years, in 2014 and 2015 the City

experienced incidents of exceptional drought (characterized by extensive fire season conditions, forest mortality and wildlife death.)

Fire Hazards

The City of Placerville is predominantly designated a Very High Fire Hazard Severity Zone (VHFHSZ), as identified by the California Division of Forestry and Fire Protection (CAL FIRE); several areas in the City are at risk for wildland fires. Fire protection services within Placerville and the surrounding areas are provided by the El Dorado County Fire District. The City complies with CBC Chapter 7A. In order to mitigate the risk of wildland fires, the Placerville General Plan's Health and Safety Element contain the following policies:

- Goal D, Policy 1: Areas of high and extreme fire hazards shall be the subject of special review, and building activities and higher intensity uses shall be limited unless the hazards are mitigated to a point acceptable to the Fire Department.
- Goal D, Policy 2: All new development in areas of high and extreme fire hazards shall be constructed with fire-retardant roof coverings.
- Goal D, Policy 4: All new development in areas of high and extreme fire hazards shall provide for clearance around the structures and the use of fire-resistant groundcover.

In Placerville, sites that fall within the Very High Fire Hazard Severity Zone (VHFHSZ) were not excluded from the available sites inventory, but these areas are noted as they may contribute additional costs for design considerations and fire safe clearance to adhere with Health and Safety Element policies.

In 2019, the City adopted Ordinance 1698, the *Placerville Hazardous Vegetation and Combustible Materials Abatement Ordinance* (Title 7, Chapter 16 of City Code). The purpose of this chapter is to provide for the removal of hazardous vegetation and combustible materials situated in the Placerville City limits so as to reduce the potential for fire and to promote the public safety and welfare of the community.

Responsibilities extend to every owner, occupant, and person in control of any unimproved or improved parcel of land or having an interest therein, which is located in the City of Placerville to abate therefrom, and from all sidewalks and roadways, except for those roads accepted into the City maintained system, all combustible material and hazardous vegetation, that constitutes a fire hazard that may endanger or damage neighboring or adjoining property and/or structures.

The El Dorado County Fire District Fire Chief and the City of Placerville Building Official enforce the requirements and provisions contained in Title 24 in such designated zones and all properties. The Fire Chief and the Development Services Department Director enforce the Placerville Hazardous Vegetation and Combustible Materials Abatement Ordinance.

An Implementation Program has been created to monitor and analyze climate, fire and flood hazard incidents during this Housing Element planning period, then to amend if necessary the General Plan Health and Safety Element, and as needed the Land Use and Housing Element sections in order to minimize effects on residents and property within the City.

Analysis of Potential Non-Governmental Constraints

The availability and cost of housing is strongly influenced by market factors over which local government has little or no control. State law requires that the housing element contain a general assessment of these constraints, which can serve as the basis for actions that local governments might take to offset their effects. The primary non-governmental constraints to the development of new housing are land costs, construction costs, and availability of financing. Secondary non-governmental constraints to the development of new housing would involve requests to develop housing at densities below those anticipated under the residential land use designation and zone classification; the length of time between receiving approval for housing development and submittal of an application for a building permit.

Land Costs

Costs associated with the acquisition of land include both the market price of raw land and the cost of holding the property throughout the development process. Land acquisition costs can account for over half of the final sales price of new homes in very small developments and in areas where land is scarce.

The price of land varies based on numerous factors, including location, terrain, availability of infrastructure and utilities, soil type, development type, and required improvements. Land costs in Placerville are lower than other cities in the area. In the last few years, much of the activity on infill lots has occurred from individual contractors and small developers buying a few small lots and then building on them for re-sale purposes.

Based on a search of undeveloped lots and land in Placerville using Zillow.com, the average cost per acre for residential lots was approximately \$103,000. Table 4-13 shows the 9 undeveloped lots that were listed on March 10, 2021 as sold that included the parcel size, which was the basis for deriving the average cost. It is important to note that the average is based on a limited sample size during a single point in time.

Table 4-13: Land Cost (March 2021)

Address/Street Name	Area (acres)	Price	Cost Per Acre
860 Poverty Hill Dr.	0.63	\$ 95,000	\$ 150,794
2450 Morrene Dr.	0.57	\$ 55,000	\$ 96,491
1660 Stonecrest Rd.	5.95	\$ 200,000	\$ 33,613
2509 Northview Ln.	1.99	\$ 110,000	\$ 55,276
2770 Sleepy Hollow Ct.	0.98	\$ 105,000	\$ 107,142
Canal St.	0.11	\$ 35,000	\$ 318,182
1616 Broadway	2.34	\$ 24,000	\$ 10,256
3129 Sheridan St.	0.91	\$ 59,000	\$ 64,835
1684 Covey Dr.	1.00	\$ 90,000	\$ 90,000
Average Cost Per Acre			\$ 102,954

Source: Zillow.com

Construction Costs

Many factors can affect the cost of residential construction, including the type of construction, custom versus tract development, materials, site conditions that may require special engineering or construction techniques, whether union or "open shop" labor is used, finishing details, optional amenities, square footage, and structural configuration. Future costs are difficult to predict given the cyclical fluctuations in demand and supply that in large part are created by fluctuations in the state and national economies. Such policies unilaterally impact construction in a region and therefore do not deter housing construction in any specific community.

According to 2021 building valuation data by the International Code Council, standard housing construction costs across the country average \$130 per square foot for single-family residences depending on the level of amenities provided, and \$120 per square foot for a multifamily residential structure, depending on construction type and excluding parking.

According to the California Association of Realtors, the median price per square foot for existing single-family residences within El Dorado County was \$281 during December 2020, and \$272 per square foot for a multifamily residential structure.

Availability of Financing

Financing is critical to the housing market. 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, as developers require construction financing, and buyers require permanent financing. 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.

Table 4-14 shows interest rates as of January 2021. The table presents both the interest rate and the annual percentage rate (APR) for different types of home loans. The interest rate is the percentage of an amount of money which is paid for its use for a specified time and the APR is the yearly percentage rate that expresses the total finance charge on a loan over its entire term. The APR includes the interest rate, fees, points, and mortgage insurance and is therefore a more complete measure of a loan's cost than the interest rate alone. However, the loan's interest rate, not its APR, is used to calculate the monthly principal and interest payment. Interest rates for a conventional, 30-year fixed loan are as low as 2.75 percent and 15-year fixed rate mortgages are around 2.25 percent.

Table 4-14: Mortgage Rates (January 2021)

	Interest Rate	APR
5-Year Fixed	2.00%	2.79%
15-Year Fixed	2.25%	2.53%
30-Year Fixed	2.75%	2.90%

Source: El Dorado Savings Bank (eldoradosavingsbank.com/lending/loan-rates)

Housing Development Analysis

Over the course of the Cycle 5 Housing Element (2013-2021), residential housing development projects were entirely on infill lots, involved primarily single-family residential construction and ADUs, where anticipated residential density of completed construction was achieved based on the underlying land use designations and zone classifications. No new residential subdivisions or apartment projects were processed during Cycle 5, therefore, no requests to develop housing at densities below those anticipated in the Cycle 5 RHNA site inventory were received.

Constraining to the creation of multi-family residential uses identified under the Housing Element is the permitting of single-family uses within the City's multi-family R-2, R-3 and R-4 zones. When one single-family use is permitted and developed on land within these residential zoning districts, the City's ability to accommodate its housing needs is reduced as the City's supply of available higher density residential land is also reduced. In 2012, the City amended the Zoning Ordinance to allow single-family development as a conditional use in the R-2, R-3, and R-4 multi-family zones, and limit the placement of single-family homes to parcels where development of multi-family housing is not practicable, such as those with limited parcel area, or irregular parcel size and topography.

Within the City are three approved tentative subdivisions (Astonia Subdivision Planned Development, entitled in 2002; Placerville Heritage Homes Subdivision Planned Development, entitled in 2008; Cottonwood Park Planned Development, Phase 4 and 6, entitled in 2010) that received entitlement approvals in years past, prior to the Cycle 5 planning period, including two that were granted prior to or during the Great Recession. These remain active and have not expired due to tentative map extensions granted automatically under state statute, as well those granted by the City under requests by the property owners/developers in accordance with the provisions under the State Subdivision Map Act. Each of the approved tentative subdivisions is developed as a planned development, utilizing the maximum density across the entirety of the planned areas. The City assumes that final maps will be completed during the Cycle 6 planning period at the maximum allowed density within the applicable zone classification and the planned development plans.

As analyzed, primary non-governmental constraints are the overall cost of affordable housing development (high land and development costs). In general, constructing affordable housing, especially for low- and very low-income households, has not been profitable to housing developers. This is evidenced by the lack of new housing built for these household income categories during the 5th Cycle planning period within Placerville. This situation appears to be changing within Placerville due to recent state legislative housing funding, the Infill Infrastructure Grant Program (IIG) funding through the State Department of Housing and Community Development (HCD), along with the changes undertaken by the City during the 5th Cycle to zone vacant land at the 20-24 dwelling units per acre density, deemed an affordable density by HCD. The City anticipates construction permit applications for the development of 154 deed-restricted affordable units to be submitted for processing during the first year of the Cycle 6 planning period.

Deed-restricted affordable units, as evidenced, require subsidy beyond available density or financial incentives. This places the construction burden on non-profits and similar grant-funded housing developments. While the City can offer developer incentives such as expedited permit processing or fee deferrals, it cannot afford to fully mitigate the high cost of development for affordable housing developments. Staff also has encouraged developers inquiring under the City's Preliminary Plan Review process to provide the maximum number of allowable units, explaining all available incentives to do so.

5. FAIR HOUSING

Introduction

Assembly Bill (AB) 686 requires that all housing elements due on or after January 1, 2021, contain an Assessment of Fair Housing (AFH) consistent with the core elements of the analysis required by the federal AFFH Final Rule of July 16, 2015.

Under state law, affirmatively furthering fair housing means to take “meaningful actions, in addition to combatting discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.”

AB 686 requires the City of Placerville, and all jurisdictions in the state, to include the following in the Housing Element:

- A summary of fair housing issues in the jurisdiction and an assessment of the City’s fair housing enforcement and outreach capacity;
- An analysis of available federal, state, and local data and knowledge to identify integration and segregation patterns and trends, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs within the City, including displacement risk;
- An assessment of the contributing factors for the fair housing issues identified in the analysis;
- An identification of the City’s fair housing priorities and goals, giving highest priority to the greatest contributing factors that limit or deny fair housing choice or access to opportunity, or negatively impact fair housing or civil rights compliance; and
- Concrete strategies and actions to implement the fair housing priorities and goals in the form of programs to affirmatively further fair housing.

Appendix B contains the City’s Housing Element Fair Housing Assessment prepared by BAE Urban Economics. Pages B-72 and B-73 of the Fair Housing Assessment provide a summary of the known fair housing issues, their contributing factors, and where applicable notations of instances where protected classes are disproportionately impacted.

Pages B-73 through B-75 of the Fair Housing Assessment summarizes the City’s fair housing priorities and goals and identifies recommended policies and programs to affirmatively further fair housing (Tables 17 and 18). The recommendations prioritize actions that address the fair housing issues identified that impede fair housing choice or access to opportunity, or that negatively impact civil rights compliance. As a result of the Fair Housing Assessment, the following Housing Element goals, policies and implementation programs address and implement the City’s fair housing strategy are provided as Table 5-1:

Table 5-1: Fair Housing Implementation Programs to Address Fair Housing Goals and Strategies

Fair Housing Assessment Goal	Fair Housing Assessment Strategy	Housing Element Implementation Program (see Policy Document)
<p>1. Expand and preserve affordable housing opportunities, both rental and for sale.</p>	<p>1.a. Encourage reasonable policies for tenant criminal history, rental history, credit history, and reasonable accommodations</p>	<p>D-1. Create Resource Base Information and Materials on Fair Housing; D-3. Landlord Education of Fair Housing</p>
	<p>1.b. Increase accessibility and affordable housing opportunities.</p>	<p>A-1. RHNA Residential Land Inventory; A-2. Infill Development Sites; A-3. High-Density Development Land Inventory and Objective Design Standards A-5. Multi-Family Residential Zone Minimum Densities and Development Regulations; B-1. Public Outreach for special needs households; B-3. Accommodate Housing for Persons with Disabilities; B-5. Housing for Developmentally Disabled Persons B-6. Senior Housing; B-8. Residential Care Facilities; C-1. Density Bonus; C-2. Accessory Dwelling Units (ADUs); C-3. Prototype ADU Plans; C-4. Pursue State and Federal Funding; C-5. Permit and Development Impact Fees; C-6. Self-Help Housing C-7. Statewide Community Infrastructure Program (SCIP); E-1. Expand Public Transportation and Alternative Transportation Infrastructure.</p>

		F-1. Housing Rehabilitation; F-2. Conduct Housing Conditions Survey; F-3. Code Enforcement; F-4. Historic Preservation; F-5. Demolition Regulations
	1.c. Encourage residential infill opportunities.	A-1. RHNA Residential Land Inventory A-2. Infill Development Sites;
	1.d. Engage the private sector in solutions.	B-1. Public Outreach for special needs households; F-3. Code Enforcement; F-4. Historic Preservation; F-5. Demolition Regulations; G-2. Preservation of "At-Risk" Units; G-3. Mobile Home Park Conversion
2. Address disproportionate housing needs of minorities and people with disabilities	2.a. Ensure that under-represented communities and people with disabilities are aware of opportunities to access affordable housing and housing related services.	B-1. Public Outreach for special needs households; B-3. Accommodate Housing for Persons with Disabilities; B-5. Housing for Developmentally Disabled Persons
3. Proactively provide resources and education on fair housing right, responsibilities, and services	3.a. Make fair housing educational materials and referral information available on the City's website and at key locations (e.g., City Hall, libraries, etc.) for the public and other community gathering places.	D-1. Create Resource Base Information and Materials on Fair Housing
	3.b. Ensure that all relevant materials are appropriately translated for use by persons with limited English proficiency.	D-1. Create Resource Base Information and Materials on Fair Housing

	<p>3.c. Conduct outreach to community organizations, churches, etc., that have connections to key non-White populations to proactively provide information on fair housing.</p>	<p>D-2. Community Outreach</p>
	<p>3.d. Encourage reasonable policies for tenant criminal history, rental history, credit history, and reasonable accommodations.</p>	<p>D-3. Landlord Education of Fair Housing</p>
<p>4. Close gaps in transportation to promote fair housing and access to opportunity.</p>	<p>4.a. Consider extending public transportation and/or alternative transportation infrastructure to expand accessibility into underserved areas and/or times of day when transit is not otherwise available.</p>	<p>E-1. Expand Public Transportation and Alternative Transportation Infrastructure.</p>

Fair Housing Assessment of the Housing Element Sites Inventory

Prior to AB 686, State Housing law required jurisdictions to identify sites that are appropriately zoned and available to accommodate its Regional Housing Need Allocation (RHNA). AB 686 now requires that a jurisdiction identify sites throughout the community in a manner that is consistent with its duty to affirmatively further fair housing pursuant to Government Code Section 65583 (c) (10) (A). In the context of affirmatively furthering fair housing, the site identification requirement involves not only an analysis of site capacity to accommodate the RHNA, but also whether the identified sites serve the purpose of replacing:

*"...segregated living patterns with truly integrated and balanced living patterns, and transforming racially and ethnically concentrated areas of poverty into areas of opportunity."*¹

The following summarizes the review of the City of Placerville Housing Element Sites Inventory. The sites inventory is provided in Section 6. Resources. Maps and analytical techniques developed by the U.S. Department of Housing and Urban Development (HUD) as part of the implementation tool for the 2015 Affirmatively Furthering Fair Housing (AFFH) rule, which was recently endorsed by HCD, were used in the review. A key consideration is to ensure that housing sites proposed for development to accommodate lower-income and moderate-income households are not unduly concentrated and/or segregated and/or located in areas of low opportunity.

Housing Element Sites Inventory

There are 46 sites included in the City's regional housing needs allocation (RHNA) inventory (see Section 6. Resources: Tables 6-4, 6-5 and 6-6, and Figure 5-1 of this Section). This inventory was updated based on recommendations provided by BAE Urban Economics in its conduction of a Fair Housing Assessment (Appendix B) for the City. BAE suggested the City evaluate the extent to which sites exist within the two California Tax Credit Allocation Committee (TCAC) Opportunity Map moderate opportunity areas that could be designated for lower-income and moderate-income housing development at adequate densities.

Opportunity areas refer to geographic areas that have access to resources (goods, and services including employment, education, and transportation) that offer individuals, particularly low-income households and individuals, the best chance at economic advancement, high educational attainment, and good physical and mental health. Low-income communities and communities of a culturally, ethnically, or racially distinct group often have disproportionate access to opportunity. Access to opportunity is generally expressed as "high resource," "moderate resource," or "low resource."

Of the 46 sites included in the inventory, 5 feature lower-income development capacity of up to 244 units, while 16 feature moderate-income development capacity of up to 52 units. The

¹ Gov. Code, § 8890.50 (b).

remaining 25 are anticipated for low density, above moderate-income development capacity of up to 128 units. Sites selected meet the 6th-cycle regional housing needs allocation (RHNA) for the City of Placerville, which includes 90 lower-income units, 50 moderate-income units, and 119 above moderate-income units.

Figure 5-2 shows the location of the housing site inventory within the TCAC Block Group Opportunity Designation areas. The five low-income housing sites are located block groups 310001 and 310004. Both of these block groups are areas of low non-White concentration (see Figure 5-3). While these block groups are identified as low resource by the TCAC, these areas offer good pedestrian and bicycle access to employment opportunities and resident serving retail and services, including grocery, within the Placerville Drive commercial corridor. There are additional social amenities and services in this corridor's greater area including the main branch of the El Dorado County library system, El Dorado County government offices including Health and Human Services offices of employment and family services, a movie theater, performing arts theater, the El Dorado County Fairgrounds, the El Dorado Trail, the Joe Stancil Skate Park, the Boys and Girls Club of El Dorado County, and established in early 2021 two child care centers and farmer's markets. The Placerville Drive business corridor is also well served by public transportation, including a park and ride facility along Forni Road and US Highway 50. Though block group 31004 does not feature any schools, the adjacent block group 31001 includes both a middle school and a high school.

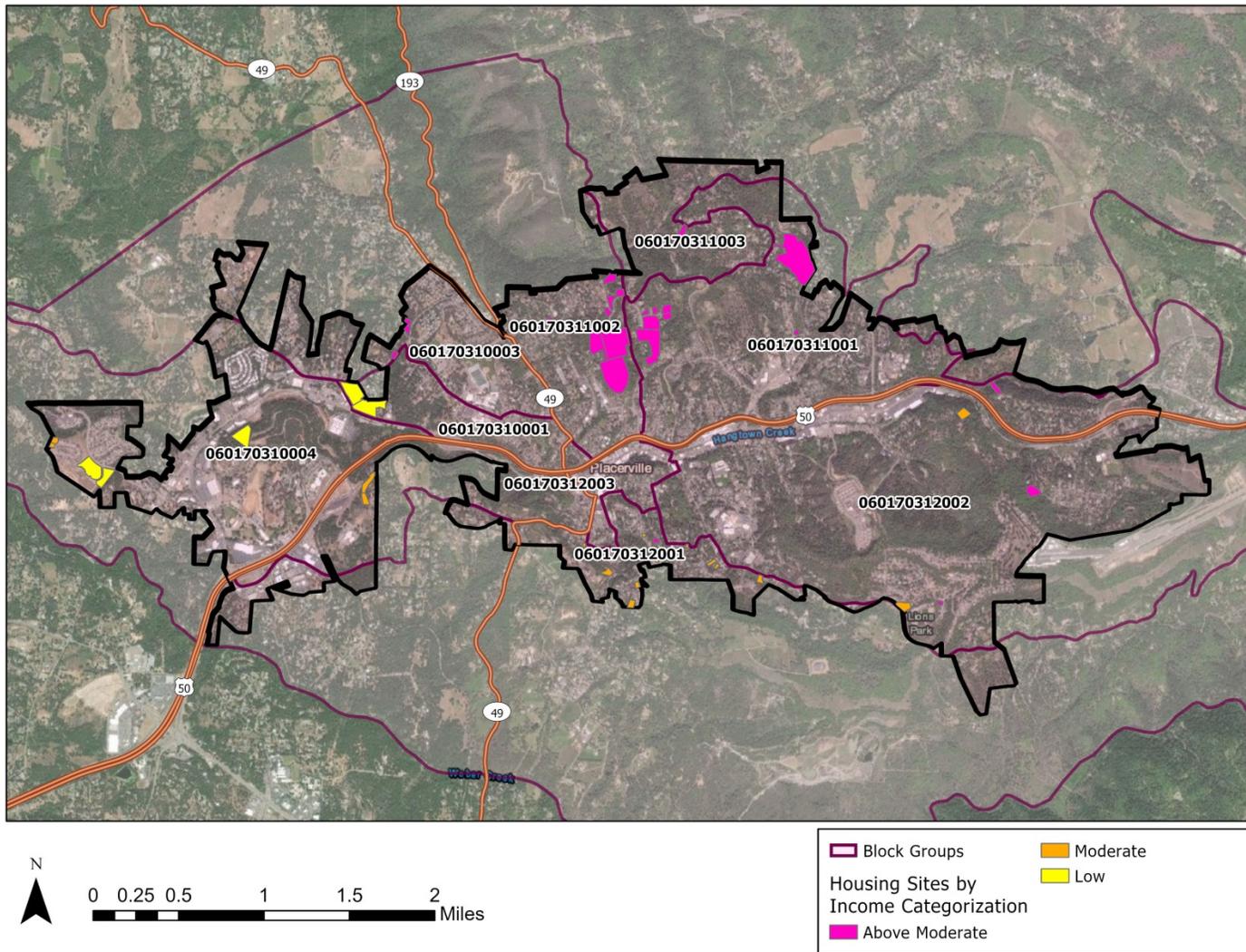
Of the 15 moderate-income sites, only three feature estimated capacities greater than one unit each. One is a high-density multifamily housing sites located in block group 312002, which is an area with a relatively low non-White concentration. The other two are low density multifamily housing sites located in block group 312003, which is an area with a moderate non-White concentration surrounding the greater Downtown. The remaining sites include two that are located in block group 310004 and 10 located in block group 312001, both of which have relatively low non-White concentrations. All of the block groups identified are listed as low resource according to TCAC, with the exception of block group 312001, which is identified as moderate resource (there are 10 moderate-income sites located within this block group). Despite the low resource designation, block groups 310001, 310004, and 312003 have good access to resident serving amenities (e.g., retail), employment, education, and transportation.

There are 26 sites identified for development that serves above moderate-income households, including seven that can accommodate multiple units. These sites are located in block groups 310003, 311001, 311002, 312001, and 312002. These bock groups are primarily located to the east of Highway 49, further from the resources that are present in the Downtown area and along the Placerville Drive corridor. These areas are also less well served by public transportation, though higher-income households generally have better access to personal vehicles. These block groups are all identified as being low resource with the exception of block groups 310003 and 312001 which are identified as moderate resource. All of these block groups also show relatively low amounts of non-White concentration, with the exception of block group 310003,

which has the highest non-White share of all of the block groups in Placerville, including Hispanics, Asians, American Indians, and persons of two or more race.

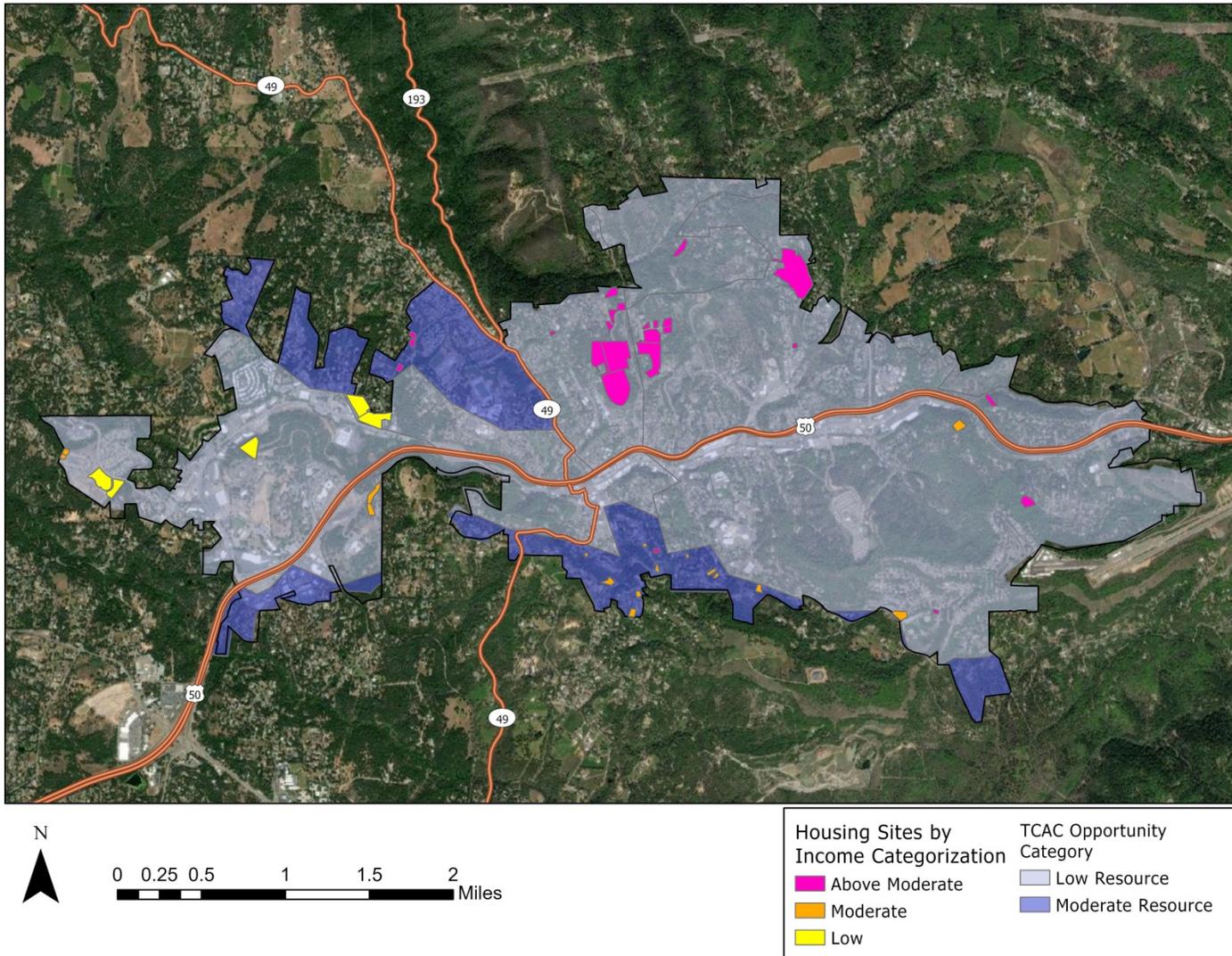
All of the sites in the inventory are privately owned and are both vacant and available. All sites have adequate water, sewer, and dry utilities (electricity, cable, and telephone) that are both adequate and available. Figure 5-1 illustrates the location of the Housing Element sites in comparison to the City boundary and the current Census block group boundaries, which are used throughout this analysis.

Figure 5-1: Housing Element Sites Inventory, with City Limits and Census Block Group Boundaries



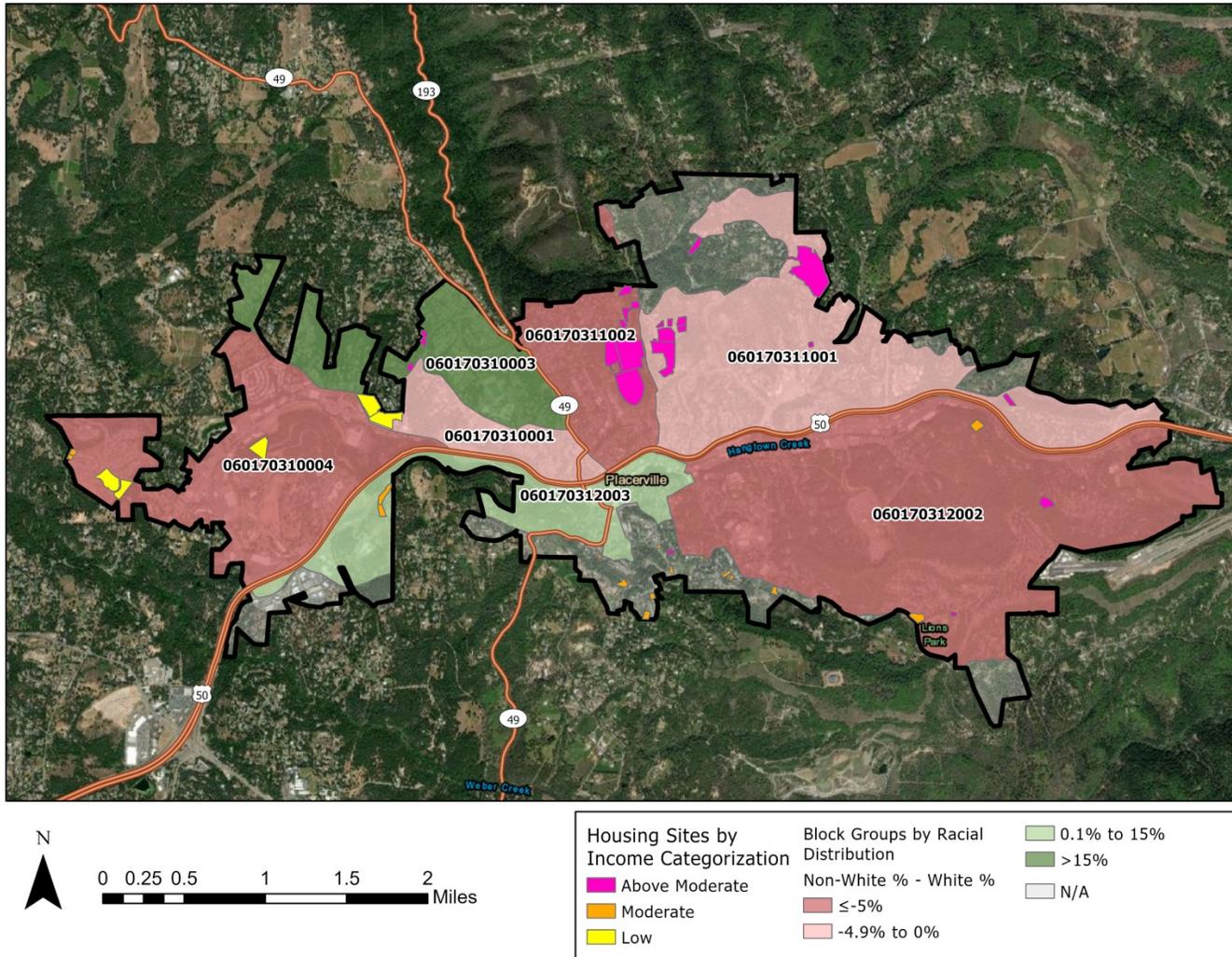
Sources: City of Placerville; U.S. Census Bureau; BAE, 2021.

Figure 5-2: Housing Sites and TCAC Block Group Opportunity Designations



Sources: City of Placerville; TCAC; BAE, 2021.

Figure 5-3: Non-White Share Minus Non-Hispanic White Share by Block Group, City of Placerville, 2014-2018



Sources: City of Placerville; U.S. Census Bureau; BAE, 2021.

R/ECAP Areas

As documented in the Fair Housing Assessment, there are no Census block groups within the City of Placerville that meet the federal definition of a racially or ethnically concentrated area of poverty (R/ECAP). Under the existing guidance from HUD, the definition of an R/ECAP involves both a racial and ethnic concentration threshold, as well as a poverty test. The racial and ethnic concentration threshold requires that an R/ECAP have a non-White population of 50 percent or more. The poverty test defines areas of “extreme poverty” as those where 40 percent or more of the population lives at or below the federal poverty line, or those where the poverty rate is three times the average poverty rate in the metropolitan area, whichever is less. In areas that are unlikely to have racial or ethnic concentrations as high as 50 percent, such as Placerville, the R/ECAP is adjusted to 20 percent. There are no block groups located within the City of Placerville that meet either of these definitions according to data collected from the 2014-2019 American Community Survey (ACS).

Areas of Non-White Concentration

Recognizing the lack of R/ECAP areas, which are a primary point of concern when evaluating the sites inventory (i.e., that none of the identified sites are located within known R/ECAP areas), this analysis further compares the location of Housing Element sites to areas of relatively high non-White concentration. Figure 5-3 illustrates the extent to which Census block groups within the City of Placerville show an overconcentration of non-White residents compared to non-Hispanic Whites. More specifically, the values identified in the legend reflect the relative concentration of non-White residents (i.e., non-White residents in the block group divided by the total non-White population of the study area) in each block group compared to the relative concentration of non-Hispanic White residents (i.e., non-Hispanic Whites in the block group divided by the total non-Hispanic White population of the study area).

This data indicates that block group 310003 features a disproportionate concentration of non-White residents in general (23.4 percentage points), as well as among American Indians (54.8 percentage points), Asians (57.6 percentage points), persons of two or more races (34.6 percentage points), and Hispanics or Latinos (18.4 percentage points). Block group 310003 is identified in the California Tax Credit Allocation Committee’s (TCAC) data as a moderate resource area. This block group contains three housing sites that are all under one-half acre in size and are anticipated for development of above moderate-income housing. There are no lower-income or moderate-income sites located in block group 310003.

Block group 312003 also shows a disproportionate concentration of non-White residents in general (11.1 percentage points), as well as among African Americans (15.3 percentage points), American Indians (15.2 percentage points), persons of two or more races (2.1 percentage points), and Hispanics or Latinos (14.3 percentage points). This block group contains two housing sites that are both anticipated for moderate-income housing.

In addition, block groups 310001, 311001, and 312002 also show disproportionate concentrations of non-White residents within certain racial and ethnic categories. More specifically, block group 310001 shows a modest (5.5 percentage points) overconcentration of Asian residents. As noted above, block group 310001 includes two of the City's two lower-income housing sites. Block group 311001 shows a small (0.8 percentage points) overconcentration of persons of two or more races, and contains a total of 11 housing sites, which are anticipated for above moderate-income housing. Block group 312002 shows a significant overconcentration (48.7 percentage points) of African American residents, and hosts one moderate-income and three above moderate-income housing sites.

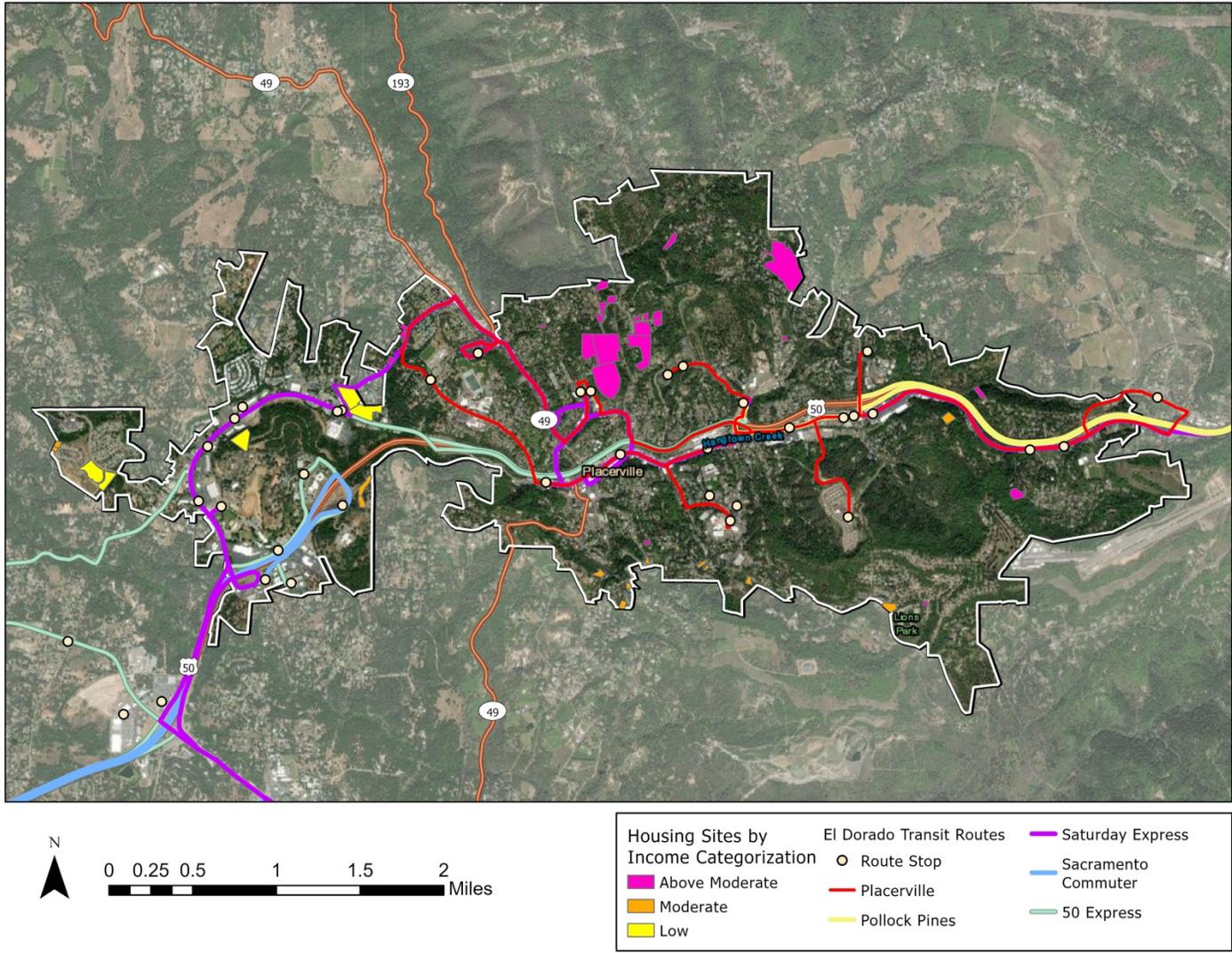
Areas of High vs. Low Opportunity

As illustrated in Figure 5-2, none of the City's lower-income or moderate-income housing sites are located in either of the two block groups that are identified in the TCAC Opportunity Maps as being moderate opportunity areas (note that Placerville has no high opportunity areas). The TCAC Opportunity Maps do not adequately reflect the on-the-ground reality regarding access to opportunities in Placerville. As analyzed in this Section, the Downtown and the Placerville Drive corridor represent areas with some of the best access to residential amenities, employment opportunities, and transportation options within the City of Placerville, yet due to the size of the block group areas resulting from the community's relatively low population density these areas are shown as being low resource. By placing low-income housing sites primarily within the Placerville Drive corridor and the surrounding area they provide better access to opportunity than in other parts of Placerville.

Access to Transportation

Figure 5 illustrates the location of the City's housing sites in relation to the El Dorado Transit bus routes and stops. Based on this information the lower-income and moderate-income housing sites appear well served by public transit. To address housing sites located in block group 312002 (e.g., the area around Lion's Park) that have substandard access to public transportation and alternative travel infrastructure, as this area was identified in the Fair Housing Assessment, Implementation Program E-1 will address the potential expansion of public transportation routes and frequency to serve this and other areas currently underserved.

Figure 5-4: Housing Sites and El Dorado Transit Routes



Sources: City of Placerville; El Dorado Transit; BAE, 2021.

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6. RESOURCES

Regional Housing Needs Allocation (RHNA)

A fundamental component of State Housing Element Law (Government Code Sections 65583 and 65584) is that each city and county plan for its share of the region's future housing needs. The California Department of Housing and Community Development (HCD) provides each region a Regional Determination of housing need, which includes a total number of units split into four income categories based on the Area Median Income (AMI) of the respective county (or the county in which the city is located, such as El Dorado County):

- Very Low Income (less than 50 percent median family income [AMI]);
- Low Income (50 to 80 percent AMI);
- Moderate Income (80 to 120 percent AMI);
- Above Moderate (above 120 AMI).

These regional shares are referred to as the RHNA.

HCD provides yearly State Income Limits for all counties within the state for which Area Median Income (AMI) is derived. Table II-1 shows HCD's data for El Dorado County.

Table 6-1: Area Median Income (\$) – El Dorado County (2020)

El Dorado County 4-Person Area Median Income: \$86,300	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
	Very Low	30,250	34,550	38,850	43,150	46,650	50,100	53,550	57,000
	Low	48,350	55,250	62,150	69,050	74,600	80,100	85,650	91,150
	Median	60,400	69,050	77,650	86,300	93,200	100,100	107,000	113,900
	Moderate	72,500	82,850	93,200	103,550	111,850	120,100	128,400	136,700

Source: 2020 California Department of Housing and Community Development (HCD) State Income Limits

For the six-county greater Sacramento area, HCD allocated these regional shares to the Sacramento Area Council of Governments (SACOG). SACOG is an association of local governments in the six-county Sacramento region serving as the Metropolitan Planning Organization (MPO) for the greater Sacramento Metropolitan Area. Its members include the

counties of El Dorado, Placer, Sacramento, Sutter, Yolo, Yuba and the 22 cities within, including Placerville.

With this HCD allocation, SACOG prepared a Regional Housing Needs Plan (RHNP) that allocated to cities and the unincorporated counties within SACOG their “fair share” of the total RHNA. The state-established 6th RHNA Cycle period for SACOG as 2021 to 2029, with a Housing Element update due on May 15, 2021. Table II-1 shows the City’s adopted “fair share” allocation by income level as provided by SACOG.

Table 6-2: El Dorado County Regional Housing Needs Allocation 2021-2029

Jurisdiction	Lower Income Units				Higher Income Units		Total RHNA
	Very Low	Low	Very Low+ Low	% of Total RHNA (VL +L)	Moderate	Above Moderate	
Placerville	56	34	90	34.7%	50	119	259
El Dorado County Unincorporated Tahoe Basin	91	55	146	40.7%	63	150	359
El Dorado County Unincorporated west slope	1,350	813	2,163	43.3%	840	1,991	4,994

Source: Sacramento Area Council Governments, Regional Housing Needs Plan. (March 2020)

Table 6-3: Placerville 2021-2029 Regional Housing Needs Plan Allocation

Income Category	Percent of County AMI	RHNA Allocation	
		Number	Percent of Total RHNA
Very Low	0-50%	56	21.6
Low	51-80%	34	13.1
Moderate	81-120%	50	19.3
Above Moderate	Over 120%	119	46.0
Total		259	100%

Source: Sacramento Area Council Governments, Regional Housing Needs Plan. (March 2020)

Land Resources to Meet Regional Housing Needs Allocation

Based on the cost of land and improvements and the density at which housing projects have been developed in Placerville, the City has assumed the following relationship between zoning and housing affordability by income category households:

Zoning Classifications

Income Category Households

Very High Multi-Family Residential (R-5); and Housing Opportunity Overlay (HO) at 20-24 dwelling units per acre

Low or Very-Low income

Multi-Family Residential (R-2; R-3 and R-4) at maximum density range between 8 and 16 dwelling units per acre; and Single-Family Residential (R1-6; R1-10; R1-20) at maximum density range between 2.18 to 7.26 dwelling units per acre

Moderate-income households, with Low-income households accommodated in these zones with financial subsidies

Estate Residential (R-E); and Single-Family Residential (R-1A; R1-10; R1-20) at maximum density range between 0.20 to 2.18 dwelling units per acre

Above-Moderate-income or Moderate-income

Planned Development Overlay (PD)

PD can be applied under any residential zone and therefore apply to all income categories

Vacant Residential Land

The inventory includes both small and large residentially zoned parcels that are vacant. Parcels zoned Housing Opportunity Overlay (HO) can be developed at densities of at least 20 dwellings per acre and therefore, suitable for the development of housing affordable to lower income households.

The City of Placerville currently has sufficient vacant land comprised of 46 parcels, totaling approximately 114 acres, with realistic capacity to meet this planning cycle’s RHNA allocation. There are 17.37 acres of vacant land zoned with the HO Overlay with a realistic capacity to generate 244 residential units for very-low and/or low-income household income categories; there are 9.15 acres of vacant land zoned R-2, R-3, R1- 6 and R1-20 with realistic capacity to generate 52 residential units for moderate-income household income category; and there are about 87 acres of vacant land zoned R-1A, R1-20,000 and R1-10,000 to generate 128 residential units for the above-moderate income household category. See Tables 6-4, 6-5 and 6-6. All parcels identified within Table 6-4, 6-5 and 6-6 have street access, have utilities available, and public services including police, fire, emergency medical services and public schools to serve

residential development. In addition, nearly all are eligible for exemptions and/or streamlining from the California Environmental Quality Act (CEQA).

The City's assumption of realistic unit capacity equals 75 percent of the maximum permitted density under the zone classification, except where indicated within the Table, is based on several factors. These include specific environmental constraints such as site slope and topography, fire hazards and drainage. Governmental regulations, such as setbacks, lot area, building height and parcel coverage, or other constraints identified by the City in Section 4. Potential Housing Constraints, would prevent achievement of maximum densities.

Realistic capacity was determined by taking the maximum allowed density in units per acre and multiplying by the developable lot area to find the maximum capacity based on zoning regulations. The assumption also reflects a realization that, due to market factors, decisions by individual developers, and site-specific conditions that cannot be known without detailed environmental investigations, some properties will not develop at the maximum permitted density. Existing City regulations allow for exceptions to slope regulations and for residential site clustering on less-restricted portions of a development site using the planned development process to mitigate the potential loss of dwelling units from the application of the slope standards. Section 4 further describes these City provisions. The City's development standards are not seen as a constraint to the development of housing.

There is additional vacant land designated and zoned for residential purposes that the City inventories. These lands are not necessary to meet the City's RHNA for this 6th-Cycle Housing Element planning period and therefore not provided. This inventory is updated yearly. It is saved in a spreadsheet format and made available on the Development Services Department webpage, and can be emailed upon request. As of April 1, 2021, there are approximately 250 acres of residentially zoned with a realistic capacity of approximately 700 residential units of vacant land not listed on the 6th-Cycle Housing Element Housing Inventory, or is necessary for the City to meet its 6th-Cycle Housing Element RHNA.

City-Owned Land

No City-owned vacant or non-vacant land is included within the Residential Sites Inventory to meet the City's RHNA.

State Owned Surplus Land

In 1956, the County of El Dorado deeded property to the State of California for the construction of the Army National Guard Armory. The site was used by the 184th Infantry Regiment and more recently used by the 270th Military Police Company, a National Guard recruiting office, and the Boys and Girls Club. On January 15, 2019, Governor Newsom signed Executive Order N-06-19, recognizing a severe housing shortage in California, directing the Department of General Services (GSD) to inventory all state-owned parcels that are considered surplus property that may be used for development of affordable housing. Following the identification of the 2.58 acre site located at 212 Armory Drive (APN 325-280-003) as surplus property, City staff has worked with

the state GSD and HCD towards developing an affordable housing project. In April 2021, the State selected Jamboree Housing Corporation as the development entity for development of the site. The State will retain sovereignty over project entitlements and serve as lead agency under CEQA. The City of Placerville Planning Commission will be engaged as a venue to afford public participation. The project proposes approximately 82 units comprising one, two, and three bedrooms. The project will be 100% affordable. The City anticipates pursuing a General Plan amendment and rezone of the project site for land use consistency at a future date, being a change from commercial to multi-family residential use.

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Table 6-4: RHNA Residential Sites Inventory: Low Income Affordability (Low / Very Low)

Site Address /Intersection	5 Digit ZIP Code	Assessor Parcel Number	Consolidated Sites	General Plan Designation (Current)	Zoning Designation (Current)	Minimum Density Allowed (units/acre)	Max Density Allowed (units/acre)	Parcel Size (Gross Acres)	Existing Use/Vacancy	Infrastructure	Publicly-Owned	Identified in Last/Last Two Planning Cycle(s)	Site Status	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Total Capacity	Eligible for CEQA Exemption and/or Streamlining
Ray Lawyer Drive	95667	323-400-020		HD - HO	R-3 -PD-HO	20	24	3.63	Vacant	YES	NO - Privately-Owned	Not Used in Prior Housing Element - Vacant	Available	35			35	YES – Planning Document Consistency (PRC) § 21083.3)
Placerville Drive and Middletown Rd and Cold Springs Road	95667	323-570-001		C-HO	C-HO	20	24	4.05	Vacant	YES	NO - Privately-Owned	Used in Prior Housing Element - Vacant	Pending Project	73			73	YES – Planning Document Consistency (PRC) § 21083.3)
Placerville Drive and Cold Springs Road	95667	323-570-037		C - HO	C - HO	20	24	3.55	Vacant	YES	NO - Privately-Owned	Used in Prior Housing Element - Vacant	Available	64			64	YES – Planning Document Consistency (PRC) § 21083.3)
Mallard Lane at Macintosh Drive	95667	323-220-006	A	HD - HO	R-3-PD- HO	20	24	2.1	Vacant	YES	NO - Privately-Owned	Used in Prior Housing Element - Vacant	Pending Project	24			24	YES – Planning Document Consistency (PRC) § 21083.3)
Mallard Lane at Macintosh Drive	95667	323-220-008	A	HD - HO	R-3-PD-HO	20	24	4.04	Vacant	YES	NO - Privately-Owned	Used in Prior Housing Element - Vacant	Pending Project	48			48	YES – Planning Document Consistency (PRC) § 21083.3)
Low Income Sites - Acreage Total						17.37			Low Income Sites - Unit Total						244			

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Table 6-5: RHNA Residential Sites Inventory: Moderate Income Affordability

Site Address /Intersection	5 Digit ZIP Code	Assessor Parcel Number	Consolidated Sites	General Plan Designation (Current)	Zoning Designation (Current)	Minimum Density Allowed (units/acre)	Max Density Allowed (units/acre)	Parcel Size (Gross Acres)	Existing Use/Vacancy	Infrastructure	Publicly-Owned	Identified in Last/Last Two Planning Cycle(s)	Site Status	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Total Capacity	Eligible for CEQA Exemption and/or Streamlining	
3075 Gold Nugget Way	95667	325-290-031		HD	R-2	0	8	1.13	Vacant	YES	NO - Privately-Owned		Available		9		9	YES - Infill Cat. Ex. (CEQA Guidelines § 15332)	
3101 Gold Nugget Way	95667	325-290-034		HD	R-2	0	8	0.87	Vacant	YES	NO - Privately-Owned		Available		6		6	YES - Infill Cat. Ex. (CEQA Guidelines § 15332)	
873 Estey Way	95667	003-313-006		HD	R-2 - PD	0	1	0.16	Vacant	YES	NO - Privately-Owned		Available		1		1	YES - Infill Cat. Ex. (CEQA Guidelines § 15332)	
1620 Broadway	95667	049-170-010		HD	R-3 - AO	0	12	1.34	Vacant	YES	NO - Privately-Owned		Available		12		12	YES - Infill Cat. Ex. (CEQA Guidelines § 15332)	
2836 Winesap Cir	95667	323-660-019		HD	R-3 - PD	0	1	0.5	Vacant	YES	NO - Privately-Owned		Available		1		1	YES - Other	
2828 Winesap Cir	95667	323-660-020		HD	R-3 - PD	0	1	0.32	Vacant	YES	NO - Privately-Owned		Available		1		1	YES - Other	
3607 Cedar Ravine Road	95667	051-505-001		HD	R-3 - AO	0	12	1.12	Vacant	YES	NO - Privately-Owned		Available		13		13	YES - Infill Cat. Ex. (CEQA Guidelines § 15332)	
Francis Ave and Darlington Ave	95667	051-340-060		MD	R-1-6	0	7.26	0.22	Vacant	YES	NO - Privately-Owned		Available		1		1	YES - Infill Cat. Ex. (CEQA Guidelines § 15332)	
Francis Ave and Darlington Ave	95667	051-340-058		MD	R-1-6	0	7.26	0.38	Vacant	YES	NO - Privately-Owned		Available		1		1	YES - Infill Cat. Ex. (CEQA Guidelines § 15332)	
Phillips Ct at Gilmore Street	95667	003-101-022		LD	R-1-20	0	2.18	0.13	Vacant	YES	NO - Privately-Owned		Available		1		1	YES - Other	
3321 Pardi Way	95667	051-090-047		LD	R-1-20	0	2.18	0.33	Vacant	YES	NO - Privately-Owned		Available		1		1	YES - Other	
3408 Pardi Way	95667	051-090-056		LD	R-1-20	0	2.18	0.64	Vacant	YES	NO - Privately-Owned		Available		1		1	YES - Other	
3280 Big Cut Rd	95667	041-070-044		LD	R-1-20	0	2.18	0.46	Vacant	YES	NO - Privately-Owned		Available		1		1	YES - Other	
920 Bartlett Ave	95667	003-262-006		MD	R-1-6	0	7.26	0.16	Vacant	YES	NO - Privately-Owned		Available		1		1	YES - Other	
3296 Cedar Ravine Road	95667	051-120-050		LD	R-1-20	0	2.18	1.04	Vacant	YES	NO - Privately-Owned		Available		1		1	YES - Other	
934 Monica Way	95667	003-330-001		HD	R-2 - PD	0	2.18	0.35	Vacant	YES	NO - Privately-Owned		Available		1		1	YES - Other	
Moderate Income Sites – Acreage Total								9.15									Moderate Income Sites – Unit Total		52

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Table 6-6: RHNA Residential Sites Inventory: Above Moderate Income Affordability

Site Address /Intersection	5 Digit ZIP Code	Assessor Parcel Number	Consolidated Sites	General Plan Designation (Current)	Zoning Designation (Current)	Minimum Density Allowed (units/acre)	Max Density Allowed (units/acre)	Parcel Size (Gross Acres)	Existing Use/Vacancy	Infrastructure	Publicly-Owned	Identified in Last/Last Two Planning Cycle(s)	Site Status	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Total Capacity	Eligible for CEQA Exemption and/or Streamlining
Quartz Mountain Rd near Bedford Avenue	95667	001-071-010		LD	R-1-20	0	2.18	10.21	Vacant	YES	NO - Privately-Owned		Available			16	16	NO - Not Eligible
Quartz Mountain Rd near Bedford Avenue	95667	001-071-016		LD	R-1-20	0	2.18	18.35	Vacant	YES	NO - Privately-Owned		Available			13	13	NO - Not Eligible
Morrene Dr near Aggregate Court	95667	050-420-090		LD	R-1-20	0	2.18	32.41	Vacant	YES	NO - Privately-Owned		Available			24	24	NO - Not Eligible
2836 Pleasant St	95667	002-011-033		MD	R-1-6 - PD	0	7.26	6.74	Vacant	YES	NO - Privately-Owned		Available			29	29	NO - Not Eligible
Golden Eagle Dr at Crawford Drift Ct	95667	050-590-018		LD	R-1-10 - PD	0	4.36	2.86	Vacant	YES	NO - Privately-Owned		Available			20	20	NO - Not Eligible
Robin Ct near Tunnel Street	95667	001-031-041		LD	R-1-20	0	2.18	4.64	Vacant	YES	NO - Privately-Owned		Available			7	7	NO - Not Eligible
3194 Clark Court	95667	003-201-044		LD	R-1-20	0	2.18	0.28	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
Middletown Rd near Baker Road	95667	323-550-011		LD	R-1-20	0	2.18	0.49	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
Combella Rd at Baker Road	95667	323-540-020		LD	R-1-20	0	2.18	0.46	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
2665 Baker Road	95667	323-540-021		LD	R-1-20	0	2.18	0.49	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
1658 Smith Flat Rd	95667	049-141-019		LD	R-1-20	0	2.18	0.73	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
2738 Tunnel Street	95667	050-432-007		LD	R-1-10	0	4.36	0.22	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
944 Crawford Drift Court	95667	050-590-002		LD	R-1-10	0	4.36	0.74	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
945 Crawford Drift Court	95667	050-590-003		LD	R-1-10	0	4.36	0.97	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
927 Crawford Drift Court	95667	050-590-005		LD	R-1-10	0	4.36	0.43	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
909 Crawford Drift Court	95667	050-590-007		LD	R-1-10	0	4.36	0.37	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
1624 Pheasant Run Drive	95667	051-660-006		LD	R-1-10	0	4.36	0.25	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
2791 Hawks Landing Court	95667	002-380-017		LD	R-1-10	0	4.36	0.28	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
2532 Golden Eagle Drive	95667	050-590-008		LD	R-1-10 - PD	0	4.36	0.07	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
1720 Jacob's Way	95667	049-190-039		RR	R-1A	0	1	1.51	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
2346 Big Canyon Creek Road	95667	050-401-046		RR	R-1A	0	1	1.28	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
2690 Bedford Ave	95667	050-610-001		RR	R-1A	0	1	0.68	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
777 Quartz Mountain Drive	95667	050-610-002		RR	R-1A	0	1	0.88	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
745 Quartz Mountain Drive	95667	050-610-014		RR	R-1A	0	1	0.67	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
2627 Kereka Court	95667	050-610-006		RR	R-1A	0	1	1.21	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
Above Moderate Income Sites – Acreage Total							87.22	Above Moderate Income Sites – Unit Total							128			

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Accessory Dwelling Units

From 2013 to the end of 2020 of the 5th –Cycle Housing Element planning period, the City processed 16 construction permits for accessory dwelling units (ADUs); all 16 ADUs were constructed between 2017 and 2020, averaging four per year during this four year time span.

The City assumes that due to recent changes in State ADU Housing Law, along with the development trend of ADU construction over the last four years creation of 5th-Cycle, that a total creation of 48 ADUs are estimated over the eight year 6th-Cycle planning period (6 ADUs per year x 8-year 6th Cycle planning period = 48 ADUs), with an average of 6 per year:

- Exemption of impact fees for ADUs that are less than 750 square feet of floor area,
- The requirement that the City allow Junior ADUs of 500 square feet of floor area by right that are also impact fee exempt, and
- Up to two detached ADUs on a parcel containing a multi-family residential structure may be permitted.

In March 2020, the Sacramento Area Council of Governments (SACOG) released an ADU Affordability Analysis for the SACOG region. This analysis provides ADU household income category affordability assumptions for the Sacramento, Placer and El Dorado counties portion of the SACOG region, the Yuba and Sutter counties portion, and the Yolo County portion. For Sacramento, Placer and El Dorado counties, the breakdown of ADU affordability is as follows:

Table 6-7: SACOG ADU Affordability Assumptions for Sacramento, Placer and El Dorado County Area

ADU Household Income Category	ADU Affordability
Extremely Low	15%
Very Low	6%
Low	35%
Moderate	43%
Above Moderate	1%

Source: SACOG (March 2020)

As part of Housing Element Implementation Programs, the City will encourage the development of ADUs under Implementation Program C-2 by bringing into consistency with state law, and under Implementation Program C-3 by developing ADU prototypes, free of charge to bring down costs.

Based on SACOG’s ADU affordability assumptions provided in Table 6-7, the 48 projected new ADUs in the City during the 6th-Cycle planning period is assumed affordable in the following family household income categories:

Extremely Low (Below 30% of area median income):	7
Very Low (30-50% of area median income):	3
Low (50-80% of area median income):	17
Moderate (80-120% of area median income):	21
Above Moderate (Over 120% of area median income):	0

Quantified Objectives Summary

The City of Placerville has established quantified (numerical) objectives for several program categories to provide measurable standards for monitoring and evaluating program achievements.

Quantified objectives have been established for accommodating the City’s share of future housing needs under the SACOG Regional Housing Needs Plan, new housing construction, housing rehabilitation, the preservation of existing affordable housing, and the construction of new affordable housing. The future housing needs objective addresses the City’s ability to accommodate housing based on the availability of appropriately zoned vacant and underutilized land, with public services and facilities.

Quantified objectives cover the 6th Cycle Housing Element Planning Period from May 15, 2021 – May 15, 2029, based on anticipated market-rate housing production for moderate- and above-moderate-income, availability of financial resources and City incentives to assist the construction of very-low- and low-income housing, and the preservation of at-risk affordable multi-family and mobilehome housing.

Table 6-8: Quantified Objectives Summary (May 15, 2021 to May 15, 2029)

Income Category	New Construction	Rehabilitation	Conservation / Preservation
Extremely-Low	28		
Very-Low	28	4	36 (at-risk units); 162 (mobile home park spaces)
Low	34	4	
Moderate	50		
Above-Moderate	119		
Totals	259	8	198

Housing Funding Sources

Low-Income Tax Credits (LIHTC)

The Low-Income Housing Tax Credit (LIHTC) is the most important resource for creating affordable housing in the country today. The LIHTC program was created in 1986 and provides tax incentives to finance the construction and rehabilitation of low-income affordable rental housing. LIHTC are allocated on a competitive basis.

The program has either a 9 percent or 4 percent income tax credit over a 10-year period to the housing developer to help leverage the private costs of construction and rehabilitation of affordable housing units. The 4 percent tax credit is a 30 percent subsidy to cover new construction that uses additional subsidies or the acquisition cost of existing buildings. The 9 percent tax credit is a 70 percent subsidy to support new construction without any additional Federal subsidies.

Since the amount of credit available to the owner often exceeds the amount the owner can use, private investors frequently participate in the LIHTC project through a syndication process and receive federal tax credits in return for an up-front investment.

Community Development Block Grant (CDBG)

The purpose of the CDBG Program is to provide adequate housing, a suitable living environment, and expanded economic opportunities, particularly for persons of low- and moderate-income. CDBG funds may be used for a wide range of community development activities serving low-income households, including acquisition/rehabilitation, homebuyer assistance, community facilities, infrastructure in support of new affordable housing, economic development, and neighborhood revitalization. Since Placerville has a population under 200,000, the City does not qualify as an entitlement community to receive CDBG funding directly from HUD. Consequently, the City applies for State-administered CDBG program funds on a competitive basis. Availability of funds is announced through a Notice of Funding Availability.

Home Investment Partnership Act (HOME Program)

The HOME Program is a Federal housing program that provides grants to States and localities to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership, or providing direct rental assistance to low-income people. Although Placerville is not eligible to receive HOME funds directly from HUD, the City can apply for program funds made available by the State.

Affordable Housing and Sustainable Communities (AHSC)

The Affordable Housing and Sustainable Communities (AHSC) program is administered by the Strategic Growth Council and implemented by HCD. The AHSC program funds land-use, housing, transportation, and land preservation projects to support infill and compact development that reduce greenhouse gas (GHG) emissions. Funding for the AHSC program is provided from the Greenhouse Gas Reduction Fund (GGRF), an account established to receive Cap-and-Trade auction proceeds.

The AHSC Program provides grants and/or loans, or any combination thereof, to achieve GHG emissions reductions and benefits disadvantaged communities through increasing accessibility of affordable housing, employment centers, and key destinations via low-carbon transportation resulting in fewer vehicle miles traveled through shortened or reduced trip length or mode shift from single occupancy vehicle (SOV) use to transit, bicycling, or walking.

Multifamily Housing Program

The Multifamily Housing Program (MHP) assists in the construction, rehabilitation, and preservation of permanent and transitional rental housing for lower-income households. MHP funds are eligible to local public entities, for-profit and nonprofit corporations, corporations, and private individuals.

MHP funds are in the form of a deferred payment loan with a 55-year term; 3 percent simple interest on unpaid principal balance, except under certain conditions. Payments at 0.42 percent are due annually with the balance of principal and interest due and payable upon completion of loan term.

Housing Choice Voucher Program (formerly Section 8)

The Housing Choice Voucher (HCV) program, formerly Section 8 rental assistance program, places the choice of housing in the hands of the individual family. A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. A housing subsidy is paid to the landlord directly by the public housing agency on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

The El Dorado Housing Authority administers the HCV program for the unincorporated areas of the county and the City of Placerville. Eligible households are those whose incomes are 50 percent or less than the county's median income based on household size.

CalHome

CalHome provides grants to local public agencies and nonprofit corporations to assist first-time homebuyers become or remain homeowners through deferred-payment

California Emergency Solutions and Housing (CESH)

The CESH Program provides grant funds to eligible applicants for eligible activities to assist persons experiencing or at-risk of homelessness. Eligible applicants are Administrative Entities (AEs) (local governments, non-profit organizations, or unified funding agencies) designated by the Continuum of Care (CoC) to administer CESH funds in their service area. The California Department of Housing and Community Development (HCD) administers the CESH Program with funding from the Building Homes and Jobs Act Trust Fund (SB 2, Chapter 364, Statutes of 2017).

Emergency Solutions Grants Program (ESG)

ESG makes grant funds available for projects serving homeless individuals and families through eligible non-profit organizations or local governments. ESG funds can be used for supportive services, emergency shelter/transitional housing, homelessness prevention assistance, and providing permanent housing. Funds are available in California communities that do not receive ESG funding directly from the U.S. Department of Housing and Urban Development. Funding is announced annually through a Notice of Funding Availability.

Golden State Acquisition Fund (GSAF)

GSAF was seeded with \$23 million from the Department's Affordable Housing Innovation Fund. Combined with matching funds, GSAF makes up to five-year loans to developers for acquisition or preservation of affordable housing. Loans are a maximum of \$13,950,000. Funds are made available over the counter. Contact a fund manager for more information.

Joe Serna, Jr., Farmworker Housing Grant (FWHG)

FWHG makes grants and loans for development or rehabilitation of rental and owner-occupied housing for agricultural workers with priority for lower-income households.

Local Early Action Planning (LEAP) Grants

The Local Early Action Planning (LEAP) program assist cities and counties to plan for housing through providing over-the-counter, non-competitive planning grants. Program funds can be used for the preparation and adoption of planning documents and process improvements to accelerate housing production and for facilitating compliance to implement the 6th cycle of the RHNA.

Local Housing Trust Fund Program (LHTF)

Affordable Housing Innovation's LHTF lends money for construction of rental housing projects with units restricted for at least 55 years to households earning less than 60 percent of area median income. State funds match local housing trust funds as down payment assistance to first-time homebuyers.

Mobilehome Park Rehabilitation and Resident Ownership Program (MPRROP)

MPRROP makes short- and long-term low interest rate loans for the preservation of affordable mobilehome parks for ownership or control by resident organizations, nonprofit housing sponsors, or local public agencies. MPRROP also makes long-term loans to individuals to ensure continued affordability. Funds are made available through a competitive process in response to a periodic Notice of Funding Availability.

Predevelopment Loan Program (PDLP)

PDLP makes short-term loans for activities and expenses necessary for the continued preservation, construction, rehabilitation or conversion of assisted housing primarily for low-income households.

Availability of funding is announced through a periodic Notice of Funding Availability. Eligible applicants include local government agencies, non-profit corporations, cooperative housing corporations, and limited partnerships or limited liability companies where all the general partners are non-profit mutual or public benefit corporations.

Regional Early Action Planning (REAP) Grants

The Regional Early Action Planning (REAP) program helps the council of governments (COGs) and other regional entities collaborate on projects that have a broader regional impact on housing. Grant funding is intended to help regional governments and entities facilitate local housing production that will assist local governments in meeting their Regional Housing Need Allocation (RHNA). Funding typically is non-competitive and is provided via SACOG to its member local agencies.

Supportive Housing Multifamily Housing Program (SHMHP)

SHMHP provides low-interest loans to developers of permanent affordable rental housing that contain supportive housing units.

Veterans Housing and Homelessness Prevention Program (VHHP)

VHHP makes long-term loans for development or preservation of rental housing for very low- and low income veterans and their families. Funds are made available to sponsors who are for-profit or nonprofit corporations and public agencies. Availability of funds is announced annually through a Notice of Funding Availability (NOFA).

Infill Infrastructure Grant Program (IIG)

IIG is a grant assistance program available as gap funding for infrastructure improvements necessary or specific residential or mixed-use infill development projects. Funds are allocated through a competitive process based on the merits of the individual infill projects based on project readiness, affordability, density, access to transit, proximity to amenities, and consistency with regional plans.

Permanent Local Housing Allocation Program (PLHA)

PLHA funding is provided through pursuant to SB 2. This funding provides grants for housing related projects and programs that assist in addressing the unmet housing needs of local communities. Eligible projects may include predevelopment, development, acquisition, rehabilitation, and preservation of affordable multifamily, residential live-work, rental housing, ownership housing, and accessory dwelling units. Availability of funds is announced through a Notice of Funding Availability (NOFA).

SB 2 Planning Grants Program (PGP)

The PGP provides financial assistance for the preparation, adoption and implementation of plans for Accelerating Housing Production and Streamlined Housing Production. Availability of funds is announced through a Notice of Funding Availability dated March 28, 2019.

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APPENDIX A. GLOSSARY OF TERMS

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

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

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

Accessory Dwelling Units (ADUs): Also referred to as granny or in-law units. ADUs provide a second housing unit on the parcel that allows residential uses.

Access to Opportunity: Geographic access to resources (goods, and services including employment, education, and transportation) that offers individuals, particularly low-income households and individuals, the best chance at economic advancement, high educational attainment, and good physical and mental health. Low-income communities and communities of a culturally, ethnically, or racially distinct group often have disproportionate access to opportunity. Access to opportunity is generally expressed as "high resource," "moderate resource," or "low resource."

Affirmatively Further Fair Housing (AFFH): Taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a public agency's activities and programs relating to housing and community development. (Gov. Code, § 8899.50, subd. (a)(1).)

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

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

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

Area Median Income (AMI): The median income of El Dorado County based on all wage earners in the area, published separately by HUD and HCD to determine household eligibility for various federal, State, and State-governed housing programs, and updated annually. The basic AMI is the income level for a four-person household, around which is constructed a table of higher and lower incomes and smaller and larger household sizes. Other income levels are expressed in percentages of the median income (for instance, Very Low-Income is <50% of AMI) adjusted for household size.

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

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

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

California Department of Housing and Community Development (HCD): The State Department responsible for administering State-sponsored housing programs and for reviewing housing elements to determine compliance with State housing law.

California Fair Employment and Housing Act (FEHA): The state law that protects from housing discrimination the classes of race, color, religion, sex, familial status, national origin, and disability, gender, gender identity, gender expression, sexual orientation, marital status, ancestry, source of income, military or veteran status, and genetic information.

California Tax Credit Allocation Committee (CTCAC or TCAC): The State Committee responsible for administering the federal and state Low-Income Housing Tax Credit Programs (LIHCT).

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

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

Continuum of Care: A community plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximum self-sufficiency. It includes action steps to end homelessness and prevent a return to homelessness.

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

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

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

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

Development Impact Fees: A fee or charge imposed on developers to pay for a jurisdiction's costs of providing services (water, sewer, parks) to new development.

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

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

Disadvantage Community: A community with an annual median household income that is less than 80 percent of the statewide annual median household income.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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. A single person living in an apartment as well as a family living in a house is considered a household.

Household does not include individuals living in dormitories, prisons, convalescent homes, or other group quarters.

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

Household Income: The total income of all the persons living in a household. Household income is commonly grouped into income categories based upon household size, and income, relative to the regional median family income. The following categories are used in the Housing Element:

- Extremely Low: Households earning less than 30 percent of County median family income;
- Very low: Households earning less than 50 percent of County median family income;
- Low: Households earning 51 percent to 80 percent of the County median family income;
- Moderate: Households earning 81 percent to 120 percent of County median family income; and
- Above- Moderate: Households earning above 120 percent of County median family income.

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

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

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

Junior Accessory Dwelling Unit (JADU): An additional, independent living unit created through the conversion of an existing legally permitted bedroom in a single-family dwelling.

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

LEP: Limited English Proficiency

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

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

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

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

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

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

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

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

Mobile Home: A type of manufactured housing. A structure movable in one or more sections, which is at least eight (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.

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

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

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

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

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

Overcrowding: As defined by the U.S. Census, a household with greater than 1.01 persons per room, excluding bathrooms, kitchens, hallways, and porches. Severe overcrowding is defined as households with greater than 1.51 persons per room.

Overpayment: The extent to which gross housing costs, including utility costs, exceed 30 percent of gross household income, based on data published by the U.S. Census Bureau. Severe overpayment exists if gross housing costs exceed 50 percent of gross income.

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

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.

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

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

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

Regional Housing Needs Plan: Quantification by a Council of Government or by the State Department of Housing and Community Development of existing and projected housing need, by household income group, for all localities within a region.

Regional Housing Needs Allocation (RHNA): Each city and county in the Regional Housing Needs Plan receives a Regional Housing Needs Allocation (RHNA) of a total number of housing units that it must plan through their General Plan Housing Elements within a specified time period (May 15, 2021 to May 15, 2029 for this Housing Element period). Allocations are also distributed within four economic income categories; these four categories must add up to the total overall number a jurisdiction is allocated. The City's total RHNA from the 2021-2029 Housing Element is 259 housing units distributed in the following way: 56 should be affordable to very low income households, 34 to low-income households, 50 to moderate-income households, and 119 to above moderate-income households.

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

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

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

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 Facility: A residential building including six (6) or more Single-Room Occupancy units, meeting City development standards within City Code. A Single-Room Occupancy Facility does not include, community care facilities, residential care facilities, residential service facilities, rooming or boarding houses, hotels and motels, bed and breakfast establishments.

Single-Room Occupancy (SRO) Units: A residential living space that is a component of an SRO facility, as defined, and meeting the Development Standards within City Code.

Sound: A residential unit that appears new or well maintained and structurally intact. The foundation should appear structurally undamaged and there should be straight roof lines. Siding, windows, and doors should be in good repair with good exterior paint condition.

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

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

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

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

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

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

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

VAWA: 2013 Violence Against Women Act

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

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

Workforce Housing: Housing that is meant for residents making low, moderate, to above moderate area median income. Some programs focus on employers providing assistance to their employees; some are instituting inclusionary programs, while others give preference to this group in their homeownership programs.

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

Zoning Ordinance: Known as the "Placerville Zoning Ordinance"; its purpose is to implement the City's General Plan through the adoption and administration of zoning ordinances, rules and regulations.

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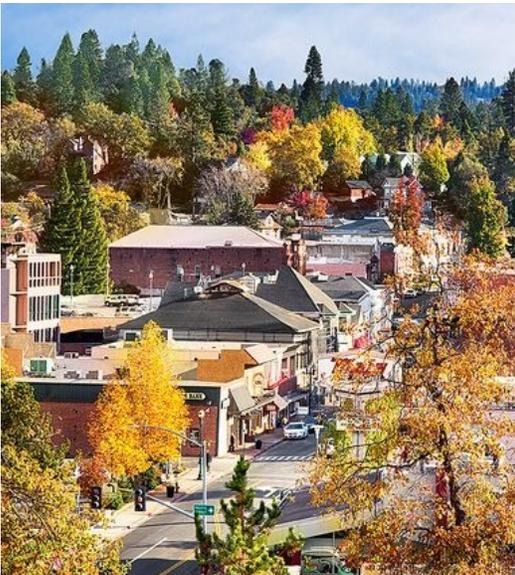
**APPENDIX B. HOUSING ELEMENT – FAIR HOUSING ASSESSMENT
FOR THE CITY OF PLACERVILLE**

bae urban economics

Housing Element Fair Housing Assessment

Prepared for the City of Placerville

Revised August 5, 2021



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INTRODUCTION

With adoption of AB 686, all housing elements completed on or after January 1, 2019 must include a program that promotes and affirmatively furthers fair housing throughout the community for all persons, regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, disability, or any other characteristics that are protected by the California Fair Employment and Housing Act (FEHA), Government Code Section 65008, and all other applicable State and Federal fair housing and planning laws. Under state law, affirmatively furthering fair housing means to take “meaningful actions, in addition to combatting discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.”¹

The law also requires that all housing elements completed as of January 1, 2021 or later include an Assessment of Fair Housing (AFH) that is consistent with the core elements of the federal Affirmatively Furthering Fair Housing (AFFH) Final Rule from July 2015. This report summarizes key findings from the Assessment of Fair Housing, which was completed in accordance with current HCD guidance regarding the application of the new AB 686 requirements, as well as a detailed reading of the California Government Code.² The housing element land inventory, as well as the identification of sites, must also be consistent with the findings of the fair housing assessment, and the jurisdictions obligation to affirmatively further fair housing under applicable state law.

The following assessment of fair housing relies upon data from the US Census Bureau’s 2014-2018 American Community Survey (ACS) and 2010 Decennial Census, California Department of Fair Employment and Housing (DFEH), HUD Office of Fair Housing and Equal Opportunity (FHEO), HUD Comprehensive Housing Affordability Strategy (CHAS), Federal Financial Institutions Examination Council (FFIEC) Home Mortgage Disclosure Act (HMDA), California Economic Development Department (EDD), State Tax Credit Allocation Committee (TCAC), and the City of Placerville, among other sources.

¹ California Government Code § 8899.5 (a)(1).

² Olmstead, Z. (April 23, 2020). AB 686 Summary of Requirements in Housing Element Law Government Code Section 8899.50, 65583©(5), 65583(c)(10), 65583.2(a).

EXISTING CONDITIONS

The following section summarizes existing demographic characteristics of Placerville residents and evaluates contemporary patterns of integration and segregation, identifies racially and ethnically concentrated areas of poverty, assesses disparities in access to opportunity, and evaluates disproportionate housing needs and displacement risk. This section was prepared using data and methods established by HUD and recommended by HCD.

Population Characteristics and Trends

Race and Ethnicity

Approximately three-quarters of Placerville’s population is non-Hispanic White. The only non-White population with substantial numbers in the City is the Hispanic and Latino population, who make up 19.1 percent of the population. The remainder of the population is spread across the other non-Hispanic race categories, with no group making up more than three percent of the total citywide population. These proportions have remained relatively unchanged since 2010.

The distribution of the population by race and ethnicity in Placerville is similar to the countywide distribution, with non-Hispanic Whites accounting for just under 80 percent of the population. The county also has a notable population of Asian residents, as well as of persons of two or more races. For example, Asian residents represent around 4.4 percent of the total population, while persons of two or more races represent just over three percent. This is compared to 0.6 percent and 1.2 percent, respectively, in Placerville. As with the city, the distribution of residents by race and ethnicity remained relatively stable within El Dorado County between 2010 and the 2014-2018 survey period.

Table 1: Population by Race and Ethnicity, 2010 and 2014-2018

Not Hispanic or Latino by Race	City of Placerville				El Dorado County			
	2010		2014-2018		2010		2014-2018	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
White	7,938	76.4%	8,443	77.7%	144,689	79.9%	145,990	78.2%
Black/African American	78	0.8%	81	0.7%	1,296	0.7%	1,432	0.8%
American Indian/Alaska Native	122	1.2%	69	0.6%	1,553	0.9%	939	0.5%
Asian	88	0.8%	66	0.6%	6,143	3.4%	8,237	4.4%
Native Hawaiian/Pacific Islander	13	0.1%	0	0.0%	261	0.1%	396	0.2%
Some other race alone	16	0.2%	0	0.0%	318	0.2%	184	0.1%
Two or more races	271	2.6%	131	1.2%	4,923	2.7%	5,852	3.1%
Total, Not Hispanic or Latino	8,526	82.1%	8,790	80.9%	159,183	87.9%	163,030	87.3%
Hispanic or Latino	1,863	17.9%	2,070	19.1%	21,875	12.1%	23,631	12.7%
Total, All Races	10,389	100.0%	10,860	100.0%	181,058	100.0%	186,661	100.0%

Sources: U.S. Census Bureau, 2010 Decennial Census, Table P9; American Community Survey, 2014-2018 five-year sample data, B03002, BAE, 2021.

Historic Patterns of Racial Discrimination

At various points throughout its history, the community of Placerville has hosted relatively large subpopulations of both Chinese and African American residents. The following describes some of these

historical settlement patterns and discusses how these patterns are reflected in the contemporary built environment.

Placerville and El Dorado County experienced a large surge in population during the Gold Rush, attracting “49ers” from around the country and the world. The 1860 Census reported a total countywide population of 20,562, with 2,306 people living in Placerville. This included a total population of 4,762 residents of Chinese descent living throughout El Dorado County (nearly 25 percent of the county total) and 319 in Placerville (14 percent of the city total).

As mining yields diminished and the Gold Rush era ended, the El Dorado County population declined sharply to only 10,309 in 1870. The countywide population did not recover to 1860 levels until nearly one hundred years later (i.e., after 1950). The Placerville population also declined, to 1,562 in 1870. Nevertheless, both the city and the county maintained a relatively large Chinese population, including 218 Chinese residents in Placerville and 1,582 countywide in 1870. In Placerville, the Sanborn Fire Maps from 1886 and 1891 identify buildings occupied or used by Chinese residents. These buildings were clustered in two specific areas of the City, clearly highlighting the segregated housing patterns of the era. The clusters were generally in the vicinity of Pacific Street at Benham Street to the west of downtown and at what is now the southeast corner of Mosquito Road at Broadway.

Discrimination against the Chinese population grew through the end of the 1800s, culminating in the Chinese Exclusion Act of 1882, which banned future immigration from China to the United States. Those already in Placerville, El Dorado County, and California more broadly, faced continued harassment and discrimination, to the point of being forced out of jobs and even being driven out of the community, as indicated by news reports, such as this one from the *San Jose Evening Herald*, from February 1886:

Boycotting in ... Placerville, Cal., February 15. - The Anti-Chinese Association held a meeting last night and boycotting was agreed to begin the first day of March. A written agreement will be presented to the people of the township for signatures, whereby the signers promise to discharge the Chinamen in their employ by the first of March, and withdraw their patronage from all persons employing them after that date. All persons refusing to sign the agreement are listed on a blackboard for the purposes of boycotting. A committee of twenty was appointed to visit Chinatown on the first of March to request the Chinese to leave by the first of April.³

This discrimination resulted in a precipitous decline in the size of the Chinese population in Placerville and El Dorado County over several decades. Most of the Chinese immigrants had been men, so even those already in the U.S. had difficulties forming family households and having children. By 1950, the Census reported only seven Chinese persons in El Dorado County; while the size of the population in the county began to increase after that, even in 1908 the Census reported no persons of Chinese descent in

³ <https://marketstreet.stanford.edu/2014/07/historic-newspapers/>. Market Street Chinatown Archaeology Project, San Jose Newspaper Articles, February 1886. Posted July 30,2014. Accessed March 25, 2021.

Placerville. This trend is confirmed by the Sanborn Fire Maps. By 1910, no buildings are labeled as Chinese-occupied, and many of the buildings so labeled on earlier maps from 1886 and 1891 had been removed or replaced; in 1910, the Chinese population of El Dorado County was only 58. The restrictions on all Chinese immigration were not lifted until World War II, when China was an ally of the U.S.

The Gold Rush also attracted African Americans to Placerville and El Dorado County; albeit not in large numbers, since the Gold Rush preceded the Civil War and Emancipation. Similar to the overall population, the African American population declined from 277 individuals in El Dorado County in 1860 to 132 in 1870, and from 67 in Placerville in 1860 to 26 in 1870. Early reports from the 1860s and a townsite map from 1872 indicate the presence of at least one church that explicitly served the African American community in Placerville, but it is not shown on the Sanborn Fire Maps from 1886 or later. As of 1960, the Census reported no African American persons living in Placerville, and only 23 throughout all of El Dorado County.

Additional evidence indicates that the overt discrimination of the mid-to-late 1800s spilled over into other formalized forms of discrimination that persisted well into the 20th Century. As in many communities throughout the nation, non-White residents were subject to exclusionary neighborhood covenants and deed restrictions that prohibited non-White residents from purchasing and/or occupying homes in various parts of the community. However, where such covenants and restrictions in many communities contributed over time to the development of segregated high minority neighborhoods, often coupled with relatively high rates of poverty, in Placerville and El Dorado County, such policies contributed to the exclusion of non-White individuals and households from the community altogether. While such covenants are no longer enforceable, these patterns of segregation persist throughout California, with both the City and County exhibiting very small non-White populations.

Measures of Segregation

To identify the extent to which a community currently experiences patterns of segregation, HUD recommends the use of two quantitative metrics known as the dissimilarity index and the isolation index.

Geographic Areas of Analysis

Calculation of both the dissimilarity and isolation indices relies on the use of block group level data from the U.S. Census Bureau, which is the smallest geographic unit available. The following analysis discusses indices calculated using all of the block groups located within the City of Placerville, with two key exceptions. Block Groups 60170311003 and 60170312001 were excluded because less than 50 percent of each block group's total land area is within the Placerville City limits, and the portions that are within the City contain very little housing. Most of the remaining block groups also extend beyond the City limits but contain notable concentrations of development within the City limits, with less development within the surrounding unincorporated areas. The calculations summarized below necessarily reflect the characteristics of entire block groups, including the portions of those block groups that extend beyond the City limits.

Dissimilarity Index

The dissimilarity index measures the evenness with which two groups are distributed across the geographic units that make up a larger area, such as block groups within a city. The index ranges from zero to 100, with zero indicating no segregation or spatial disparity, and 100 indicating complete segregation (i.e., no intermingling) between the non-Hispanic White population and the specified non-White populations. The index score can be interpreted as the percentage of one of the two groups that would have to move to produce an even distribution. An index score above 60 is considered high, while 30 to 60 is considered moderate, and below 30 is considered low.⁴

The data in Table 2 compares dissimilarity index scores between the 2010 Census and the 2014-2018 ACS. Based on this data, the dissimilarity index scores for most non-White racial and ethnic groups appear to have increased over the study period, with two exceptions.⁵ However, it is important to note that due to the extremely small population sizes for these non-White populations, very small changes in the size of the population can result in substantial changes in index scores. This is particularly apparent in the shift within the American Indian and Alaska Native population, which increased from a score of 13.4 to a score of 70.0, as well as the shift in the index scores for residents of two or more races, which increased from 6.5 to 37.6. The score for the African American population also increased from 42.1 to 64.0, while the score for the Asian population similarly increased from 26.1 to 63.2. The Hispanic and Latino population notably accounts for a much larger portion of the City's population compared to the other non-White populations listed. Nonetheless, the index score for Hispanic and Latino residents similarly increased from 18.7 to 32.7. This indicates that while the size of non-White racial and ethnic populations in Placerville is quite small, non-White households are experiencing increasing levels of geographic clustering.

Table 2: Dissimilarity Index Scores, City of Placerville, 2010 and 2014-2018

<u>Racial and/or Ethnic Group</u>	<u>Dissimilarity Index Score</u>	
	2010	2014-2018
Black or African American alone	42.1	64.0
American Indian and Alaska Native alone	13.4	70.0
Asian alone	26.1	63.2
Native Hawaiian and Other Pacific Islander alone	15.0	n.a.
Some other race alone	38.6	n.a.
Two or more races	6.5	37.6
Hispanic or Latino	18.7	32.7

Note:

(a) The racial and/or ethnic groups with dissimilarity index scores that are statistically insignificant due to insufficient sampling and high margins of error are denoted as "n.a."

(b) Includes all block groups within the City of Placerville, except for Block Groups 60170311003 and 60170312001, which extend well beyond the current City boundary and include limited residential development within the city itself.

Sources: U.S. Census Bureau, 2010 Decennial Census, Table P9; American Community Survey, 2014-2018 five-year sample data, B03002, BAE, 2021.

⁴ Massey, D.S. and N.A. Denton. (1993). *American Apartheid: Segregation and the Making of the Underclass*. Cambridge, MA: Harvard University Press.

⁵ The number of residents that identify with the Native Hawaiian and Other Pacific Islander, and Some Other Race, categories decreased to the point that no dissimilarity index scores could be calculated for the 2014-2018 period.

Isolation Index

The other key metric recommended for analysis under the federal AFFH rule is the Isolation Index, which compares a group's share of the overall population to the average share within a given block group. Ranging from zero to 100, the isolation index represents the percentage of residents of a given race or ethnicity in a block group where the average resident of that group lives, correcting for the fact that this number increases mechanically with that group's share of the overall citywide population. Using Hispanic or Latino residents as an example, an aggregate isolation index of 26.9 indicates that the average Hispanic or Latino resident lives in a block group where the Hispanic or Latino share of the population exceeds the citywide average by roughly 26.9 percentage points. Isolation index values that equal, or are close to, zero indicate that members of that group live in relatively integrated neighborhoods, while those close to 100 indicate high degrees racial and ethnic concentration.^{6 7}

Table 3 summarizes isolation index scores by racial and ethnic affiliation in 2000 and 2014-2018. According to this metric, the City of Placerville exhibits relatively high levels of racial and ethnic integration, with the exception of non-Hispanic White and Hispanic or Latino residents. Non-Hispanic Whites have the highest isolation index score at 76.8, indicating that the average non-Hispanic White resident was likely to live in a block group that was predominantly non-Hispanic White. The data also indicate that the isolation index for non-Hispanic White residents decreased slightly from 2010, indicating that non-Hispanic Whites are living in increasingly integrated neighborhoods. Meanwhile, the index values for American Indian and Alaska Native, Asian, persons of two or more races, and Hispanic or Latino residents increased slightly. This indicates that there was a modest increase in the clustering of people in these racial and ethnic groups, though they remain relatively integrated overall. The observed changes in the index values of non-White residents are largely affected by each group's small population size; therefore, the clustering of even a handful of households results in notable isolation scores. This is particularly evident among Native Hawaiian and Pacific Islander residents and residents of some other race, where the population sizes were not statistically significant according to the 2014-2018 ACS.⁸

⁶ HUD. (2013). *AFFH Data Documentation*. Available at: http://www.huduser.org/portal/publications/pdf/FR-5173-P-01_AFFH_data_documentation.pdf

⁷ Glaeser, E. and Vigdor, J. (2001). *Racial Segregation in the 2000 Census: Promising News*. Washington, DC: The Brookings Institution, Center on Urban and Metropolitan Policy. Available at: <http://www.brookings.edu/es/urban/census/glaeser.pdf>

⁸ Based on the sample sizes, the margins of error for the estimated number of residents in these racial and ethnic categories were greater than the estimates themselves, meaning that the data do not indicate with certainty the extent to which persons affiliated with these groups actually lived in the City of Placerville during the survey period.

Table 3: Isolation Index Scores, City of Placerville, 2010 and 2014-2018

Racial and/or Ethnic Group	Isolation Index	
	2010	2014-2018
Non-Hispanic White	77.5	76.8
Black or African American alone	2.4	2.2
American Indian and Alaska Native alone	1.1	2.0
Asian alone	1.0	6.4
Native Hawaiian and Other Pacific Islander alone	0.2	n.a.
Some other race alone	0.5	n.a.
Two or more races	2.8	3.9
Hispanic or Latino	19.6	26.9

Note:

(a) The racial and/or ethnic groups with dissimilarity index scores that are statistically insignificant due to insufficient sampling and high margins of error are denoted as “n.a.”

Sources: U.S. Census Bureau, 2010 Decennial Census, Table P9; American Community Survey, 2014-2018 five-year sample data, B03002, BAE, 2021.

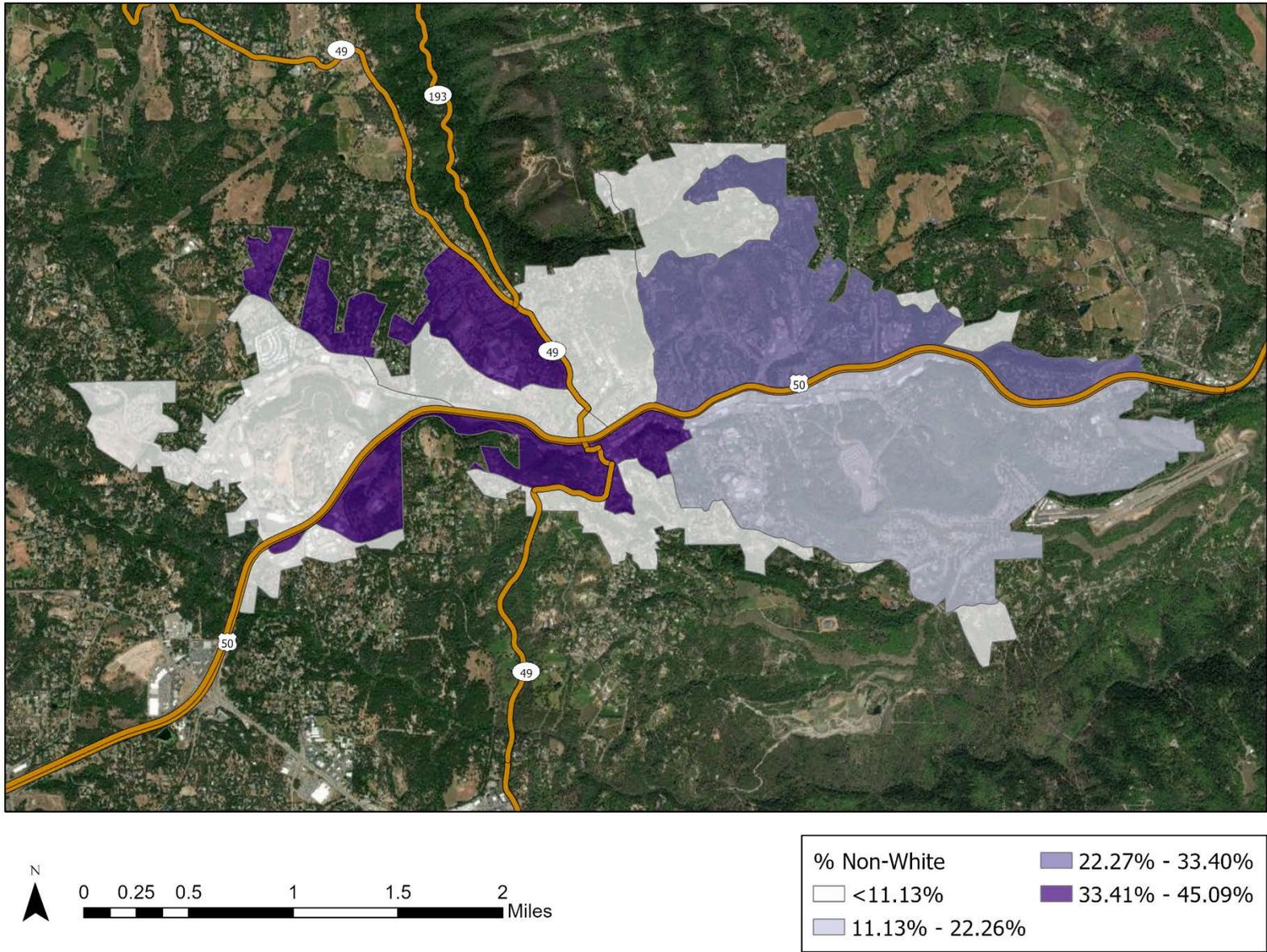
Geographic Distribution of Non-White Residents

Figure 1 and Figure 2 illustrate the geographic distribution in Placerville of non-White residents, and Hispanic and Latino residents more specifically, by block group. The figures show Hispanic and Latino residents, as this is the largest single racial and ethnic subpopulation; other non-White subpopulations make up relatively small proportions of the total Citywide population and are therefore presented in aggregate. Additional maps are provided in Appendix A which illustrate the geographic concentration of the remaining racial and ethnic subpopulations individually for Placerville.

As noted above, Figure 1 illustrates the relative concentration of all non-White residents within the City of Placerville, meaning everyone other than those who identify as non-Hispanic White. As shown in the figure, the City’s non-White residents are generally concentrated in two block groups that each have non-White concentrations of greater than 30 percent. The northernmost non-White concentration is in block group 310003, which extends through relatively low-density residential neighborhoods from Highway 49 westward towards the northern City boundary in a block group that extends beyond the existing City limits. The second block group (312003) with a relatively high concentration of non-White residents is located south of Highway 50 and includes Downtown Placerville and extends westward to include the mostly commercial area around Forni Road at Lo Hi Way. There is also an area of lesser concentration (i.e., 23.4 percent non-White concentration, which is roughly average) located north of Highway 50 and extending from around Bedford Avenue eastward to the City limits. Recognizing that Hispanic and Latino residents are the largest single non-White subpopulation in Placerville, Figure 2 illustrates that the areas with the highest Hispanic and Latino concentrations generally align with those noted above.

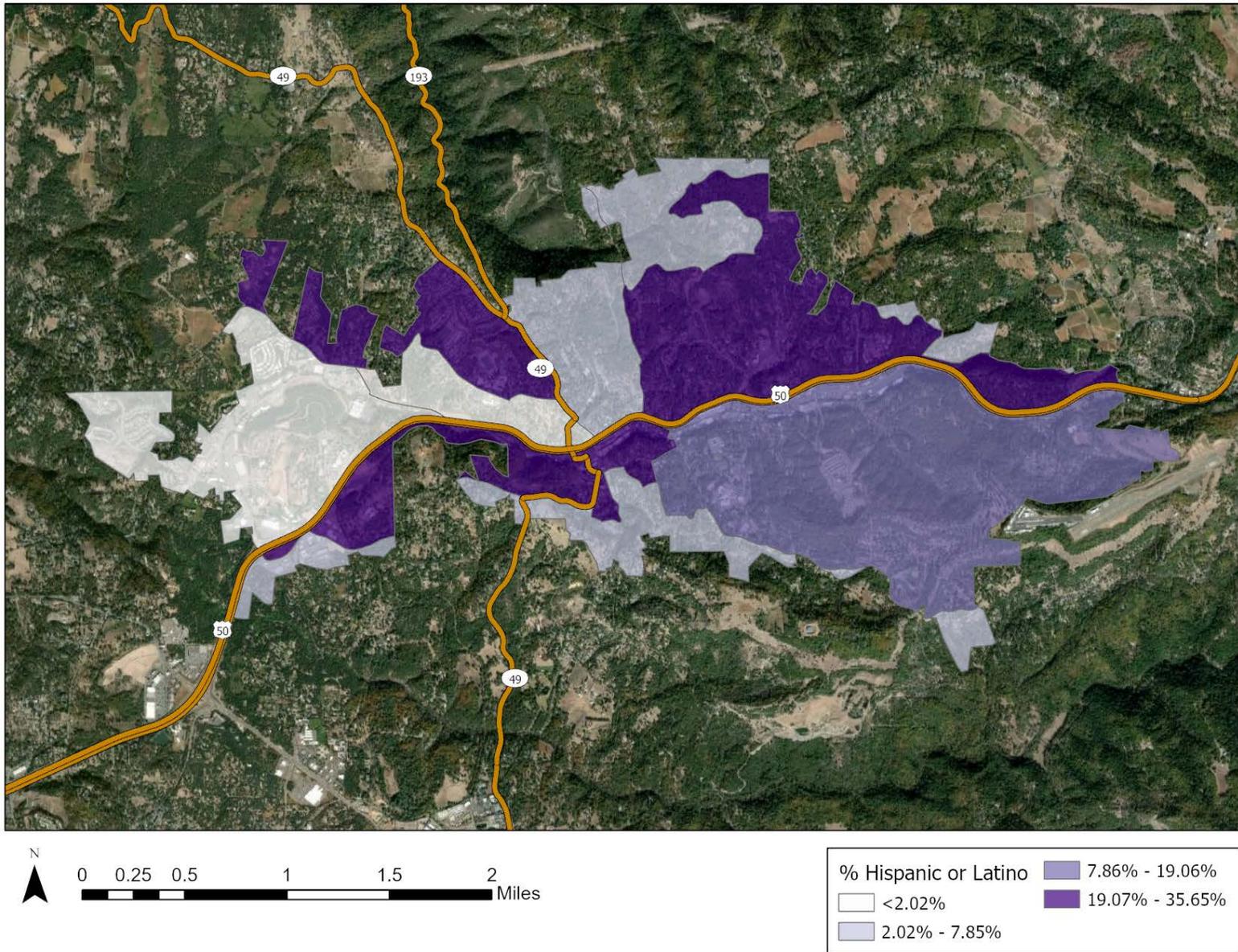
Figure 3 and Figure 4 present the non-White and Hispanic or Latino geographic distributions for the entire SACOG region. Regionally, the non-White population and the Hispanic or Latino population are concentrated in the western and lower-elevation parts of the region, rather than to the east around Placerville. These variations in the race/ethnic mix result from historic and ongoing patterns of discrimination and segregation, labor force by industry characteristics, location of affordable housing for traditionally lower income groups, and other factors. Additional maps are provided in Appendix A which illustrate the geographic concentration of the remaining racial and ethnic subpopulations individually for the SACOG region.

Figure 1: Placerville Census Block Groups by Percent Non-White



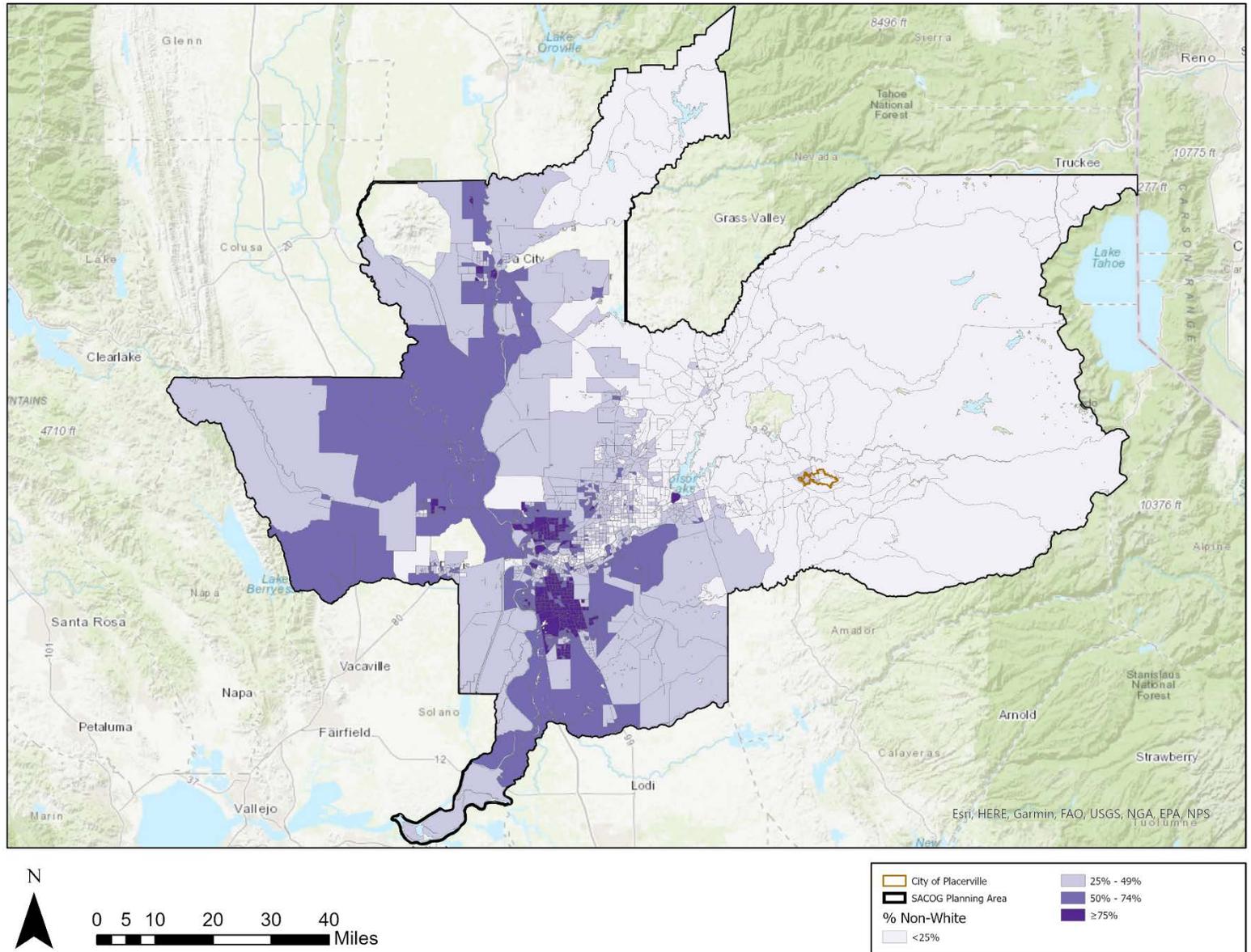
Sources: U.S. Census Bureau, American Community Survey, 2014-2018 five-year sample data; BAE, 2021.

Figure 2: Placerville Census Block Groups by Percent Hispanic or Latino



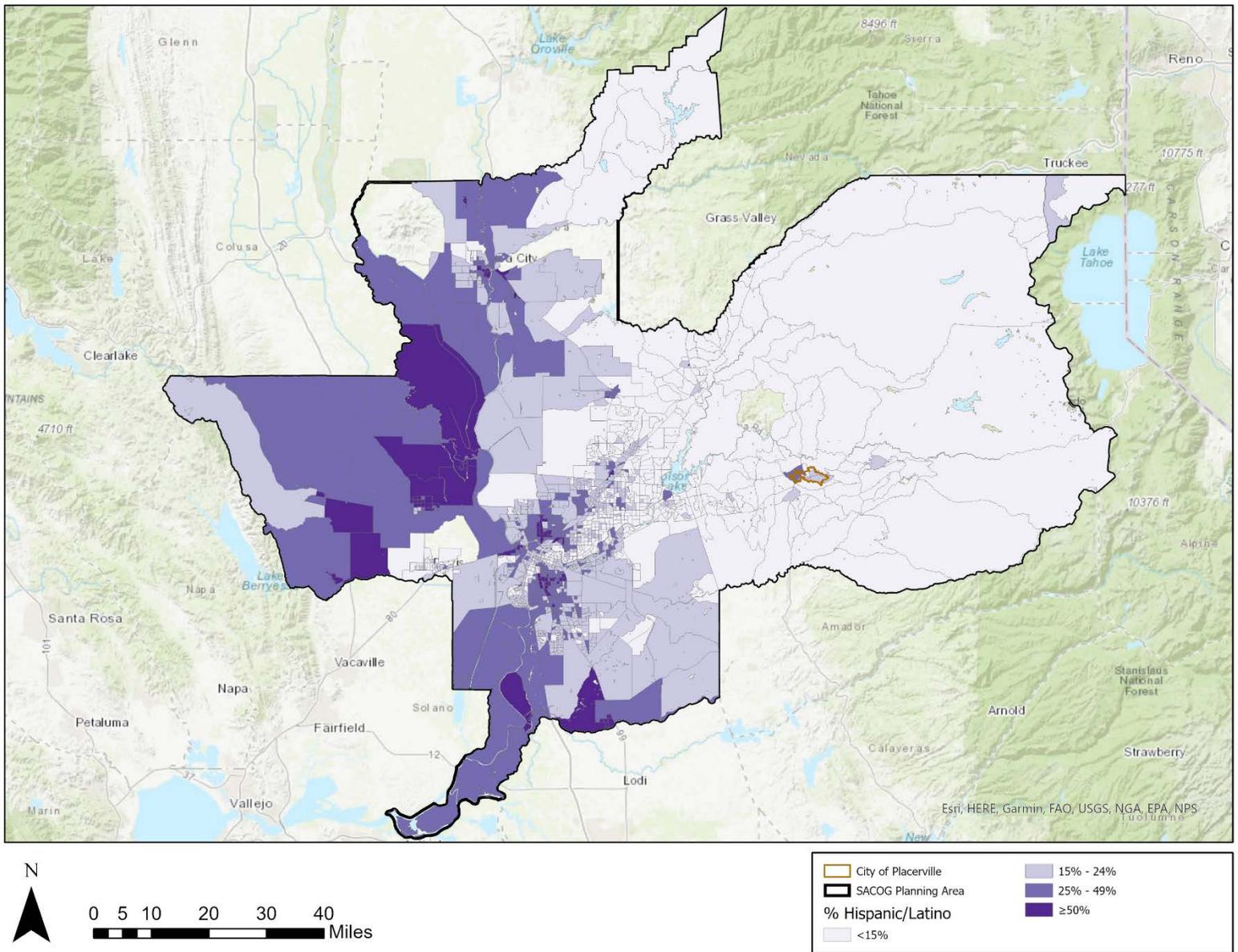
Sources: U.S. Census Bureau, American Community Survey, 2014-2018 five-year sample data; BAE, 2021.

Figure 3: SACOG Region Census Block Groups by Percent Non-White



Source: ESRI 2018.

Figure 4: SACOG Region Census Block Groups by Percent Hispanic or Latino



Source: ESRI 2018.

Limited English Proficiency

Persons with a limited knowledge of the English language can often experience discrimination in housing due to racial, ethnic, or cultural biases. Due to their limited language abilities, these persons can also face unscrupulous leasing and lending practices that take advantage of their inability to read, interpret, and/or understand leasing agreements and loan documents. Persons with limited proficiency with the English language face additional difficulties once housing is secured, such as difficulties with interpreting posted notices and correspondence. As a result, persons with limited English proficiency (LEP) are identified as a protected class under the Fair Housing Act, as well as applicable California law.

Table 4 reports the total population in the City of Placerville and El Dorado County for whom language competencies could be determined, as well the primary language spoken and the proportion of residents and households with limited English proficiency. Based on these data, the primary language spoken at home for 86.0 percent of the City of Placerville residents was English. The remaining 14.0 percent of residents primarily spoke another language when at home. This represents a total of around 1,441 individuals. The most prevalent language spoken at home other than English was Spanish at 10.9 percent of all households, with other Indo-European languages at 0.9 percent, and Asian and Pacific Island languages at 0.7 percent. Other languages not in any of the above categories make up 1.5 percent of all households.

In addition to reporting language spoken at home, Table 4 also reports the percent of the population, and percent of households, that do not speak any English, or speak English less than “very well.” The data indicate that among Spanish speakers (i.e., the largest non-English speaking subpopulation), approximately 31.2 percent have limited English proficiency. Nonetheless, only an estimated 5.8 percent of Spanish speaking households are categorized as having limited English proficiency, indicating that most Spanish speaking households have at least one member who is proficient with English. The data also indicate that while households that primarily speak other Indo-European languages or Asian and Pacific Island languages represent a relatively small minority, these residents are more likely to have limited English proficiency. Households that speak Asian and Pacific Island languages, in particular, show a relatively high proportion with limited English proficiency (i.e., 65.4 percent), meaning that a majority contain no person that speaks English “very well.” Therefore, the City should consider policies and actions that help to ensure that materials pertaining to the City’s housing policies and fair housing rights, obligations, and services are appropriately translated.

Table 4: Population by Language Spoken at Home and Percent of Households with Limited English Proficiency, City of Placerville and El Dorado County, 2014-2018

Language Spoken	City of Placerville			
	Population by Primary Language Spoken (a)		Population with Limited English Proficiency (b)	Households with Limited English Proficiency (c)
	Number	Percent		
Spanish	1,127	10.9%	31.2%	5.8%
Other Indo-European languages	95	0.9%	35.8%	27.7%
Asian and Pacific Island languages	68	0.7%	52.9%	65.4%
Other languages	151	1.5%	31.8%	0.0%
Total, All Non-English	1,441	14.0%	32.6%	n.a.
English Only	8,888	86.0%	n.a.	n.a.
Total, All Languages	10,329	100.0%	4.6%	1.4%

Language Spoken	El Dorado County			
	Population by Primary Language Spoken (a)		Population with Limited English Proficiency (b)	Households with Limited English Proficiency (c)
	Number	Percent		
Spanish	11,651	6.5%	32.3%	11.4%
Other Indo-European languages	5,478	3.1%	26.3%	8.5%
Asian and Pacific Island languages	4,271	2.4%	35.2%	12.2%
Other languages	649	0.4%	18.6%	4.1%
Total, All Non-English	22,049	12.4%	30.9%	n.a.
English Only	155,940	87.6%	n.a.	n.a.
Total, All Languages	177,989	100.0%	3.8%	1.5%

Notes:

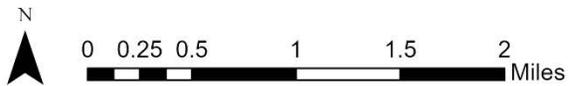
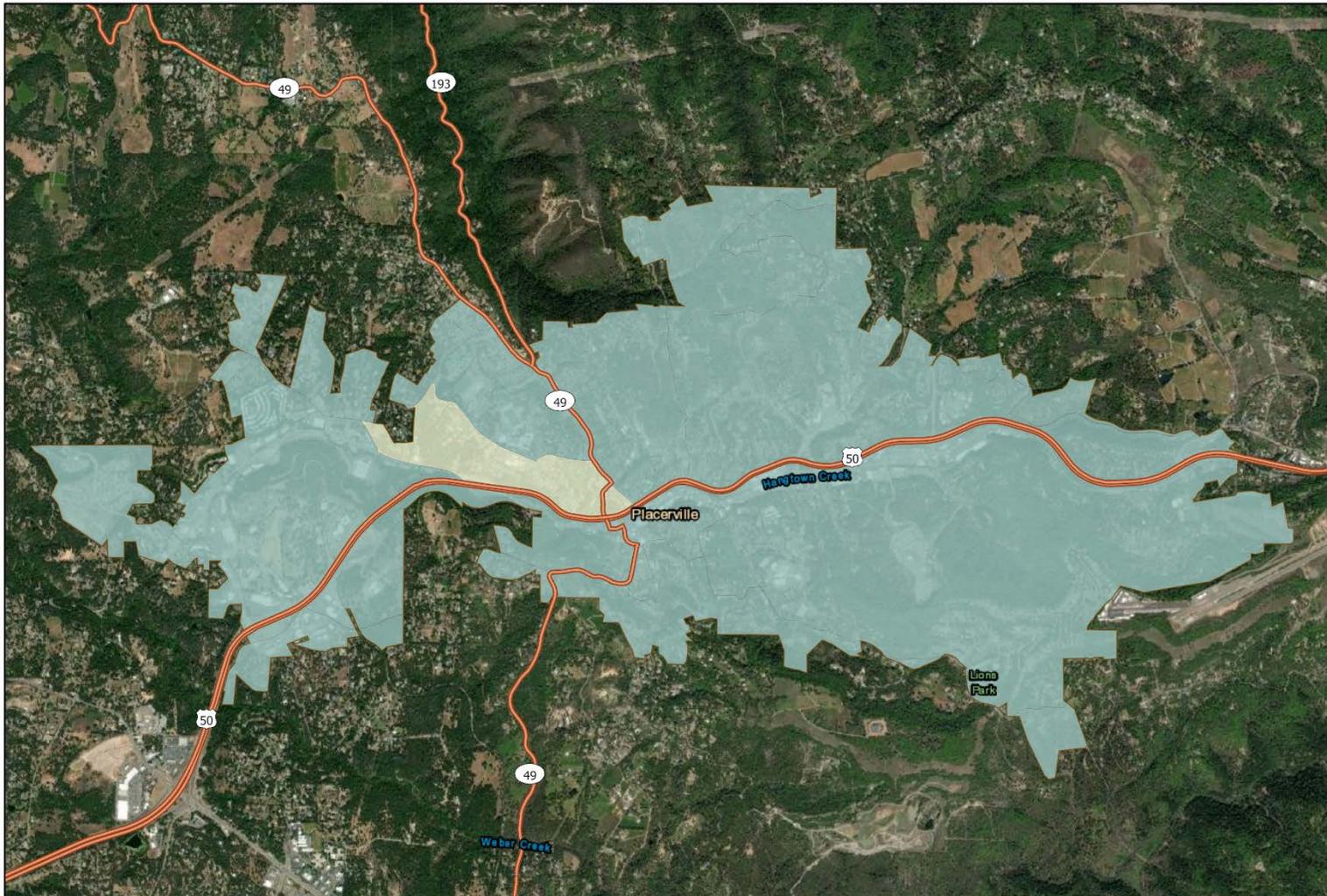
- (a) Represents the population age five years and over by the primary language spoken at home.
- (b) Percent of population age five years and over who does not speak English or speaks English less than "very well."
- (c) Percent of households where no one age 14 and over speaks English only, or speaks English "very well."

Sources: U.S. Census Bureau, ACS 2018 five-year sample period, S1601, S1602; BAE, 2021.

Median Annual Household Income by Census Tract

Census block groups covering Placerville all have a median annual household income below the HCD’s state median income of \$87,100 for the same time period (2019), as shown in Figure 5. In the SACOG region, the tracts above the state median tend to be in suburban areas, with areas closer to central Sacramento offering a more mixed picture, with most block groups below the state median but some well above. Less urban and rural areas such as Placerville provide a mixed picture; while the city itself show median incomes below the state benchmark, some surrounding areas are above that level. The income levels for many households in Placerville itself fall below the state median and the local medians, and these households may face difficulties obtaining affordable housing.

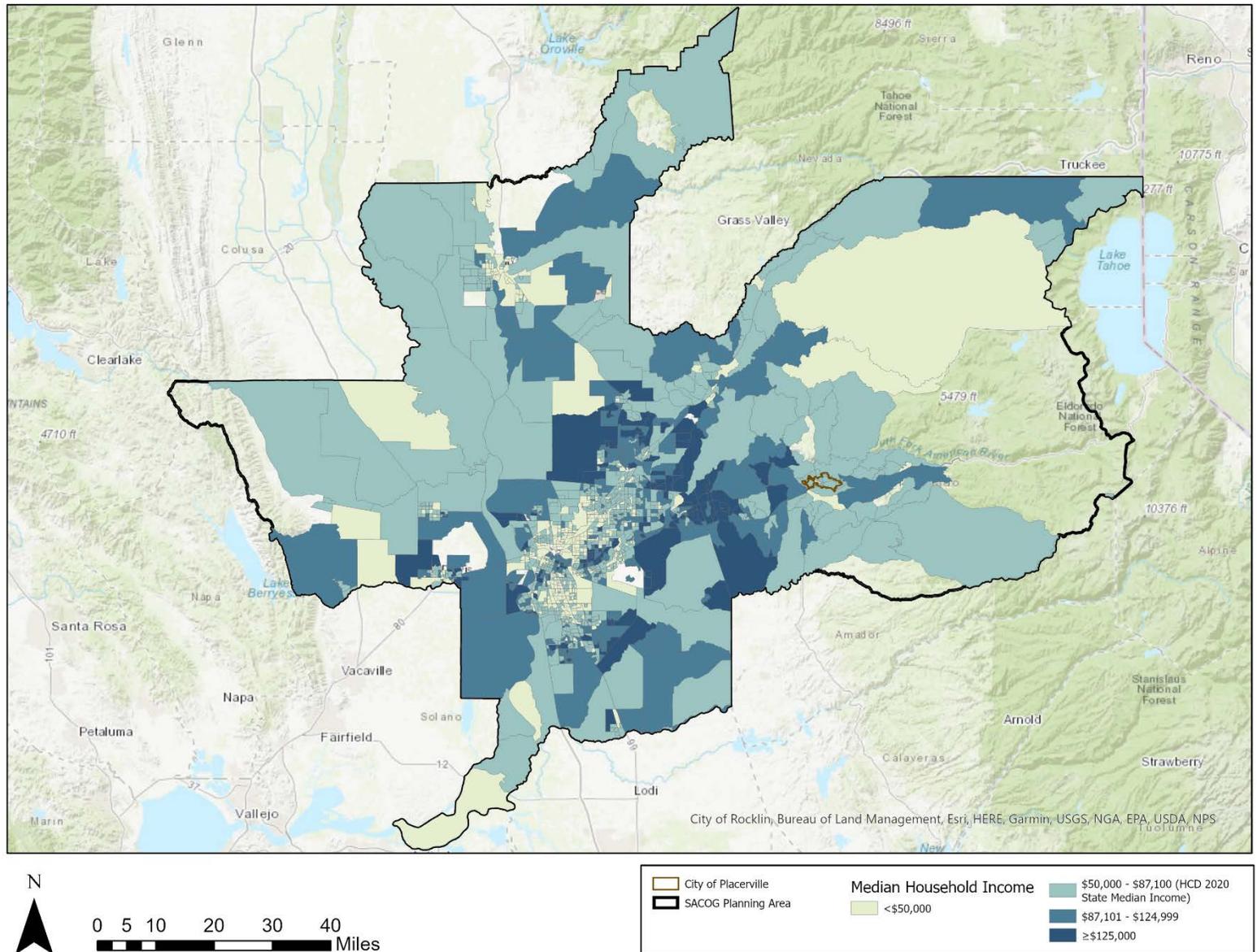
Figure 5: Median Annual Household Income by Census Block Group, Placerville



Median Household Income	
■	< \$50,000
■	\$50,000 - \$87,100 (HCD 2020 State Median Income)

Source: U.S. Census Bureau, ACS 2015-2019.

Figure 6: Median Annual Household Income by Census Block Group, SACOG Region



Source: U.S. Census Bureau, ACS 2015-2019.

Geographic Distribution of Low- and Moderate-Income Households

Figure 7 identifies block groups within the City of Placerville based on proportion of low- and moderate-income households that they contain. The map features data from the HUD fiscal year 2020 Low- and Moderate- Income Summary Data (LMISD), which is based on the 2011-2015 ACS. For the purpose of this analysis, a high concentration of low- and moderate-income households is considered to be anything greater than the citywide average of 55.9 percent. The map identifies these high concentration block groups with the two darker shades. Based on these data, there are notable concentrations of low- and moderate-income households in eastern Placerville, south of Highway 50 extending along Cedar Ravine Road to the City boundary, as well as in western Placerville to the north of Highway 50 in the commercial area along Placerville Drive. While the non-White populations in these areas are quite small, these block groups represent areas with relatively high concentrations of African American, Asian, and persons of two or more races. Also, the portion of central Placerville that was previously identified as an area with an above average concentration of Hispanic and Latino residents is also identified as having moderate concentrations of low- and moderate-income households.

Figure 8 below shows the block groups based on proportion of low- and moderate-income households in each block group for the entire SACOG region. Generally speaking, the areas with the lowest concentrations are found in the more affluent eastern and northeastern suburbs of Sacramento, while the highest concentrations are found in the core of the more urbanized areas of Sacramento and Yuba City/Marysville. The more rural areas of the region also have high concentrations of low and moderate-income households. Placerville's concentrations fit in the pattern for these less urbanized areas.

Poverty by Race and Ethnicity

Table 5 below reports the poverty rate by race and ethnicity in the City of Placerville according to the 2014-2018 ACS. The data indicate that most non-White subpopulations, with the exception of persons of some other race, had poverty rates above 30 percent, which is more than twice the average citywide poverty rate of 14.8 percent. The relatively low citywide average is attributable to the large White population (i.e., White residents represent 93 percent of the citywide impoverished population), which had a poverty rate of 14.5 percent. The small comparative size of the City's non-White populations mean that the overall average is only 0.3 percentage points higher than the White poverty rate, though the poverty rates within most individual non-White subpopulations were generally much higher. American Indian and Alaska Native residents had the highest overall poverty rate at 66.7 percent, about 51.9 percent higher than the citywide average.

Table 5: Poverty by Race and Ethnicity, City of Placerville, 2014-2018

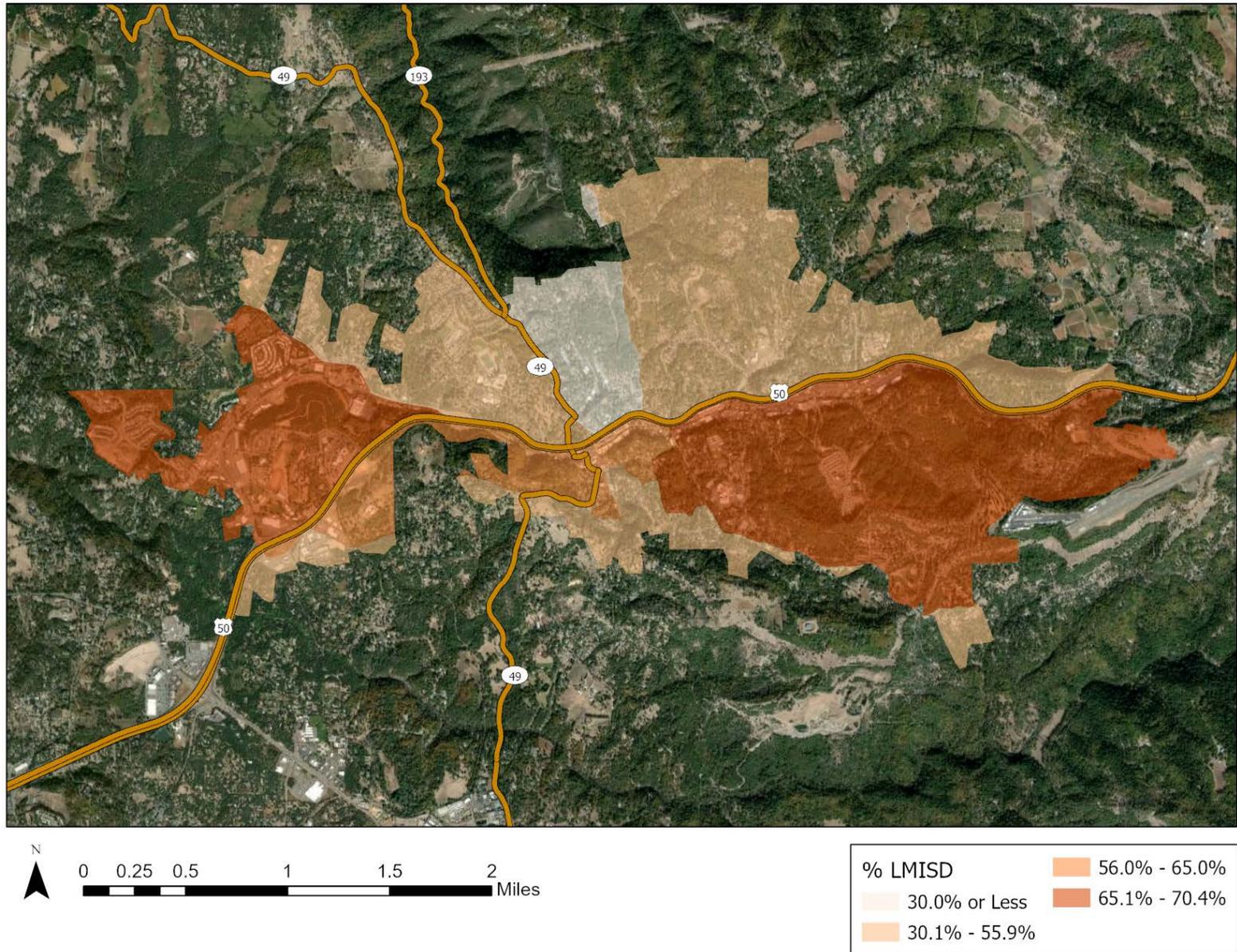
City of Placerville	Below Poverty Line (a)			Total Population		Share in Poverty Minus Share of Total Population
	Number	Poverty Rate	Share of Total Pop. In Poverty	Number	Percent	
White	1,403	14.5%	93.0%	9,708	95.2%	-2.2%
Black or African American	4	30.8%	0.3%	13	0.1%	0.1%
American Indian and Alaska Native	46	66.7%	3.0%	69	0.7%	2.4%
Asian	13	30.2%	0.9%	43	0.4%	0.4%
Native Hawaiian and Other Pacific Is.	0	n.a.	0.0%	0	0.0%	0.0%
Some other race alone	9	3.3%	0.6%	269	2.6%	-2.0%
Two or more races	34	34.7%	2.3%	98	1.0%	1.3%
Total, All Races	1,509	14.8%	100.0%	10,200	100.0%	
Hispanic or Latino	275	14.0%	18.2%	1,968	19.3%	-1.1%
Not Hispanic or Latino	1,234	15.0%	81.8%	8,232	80.7%	1.1%
Total, All Ethnicities	1,509	14.8%	100.0%	10,200	100.0%	

Note:

(a) Includes only those for whom poverty status was determined.

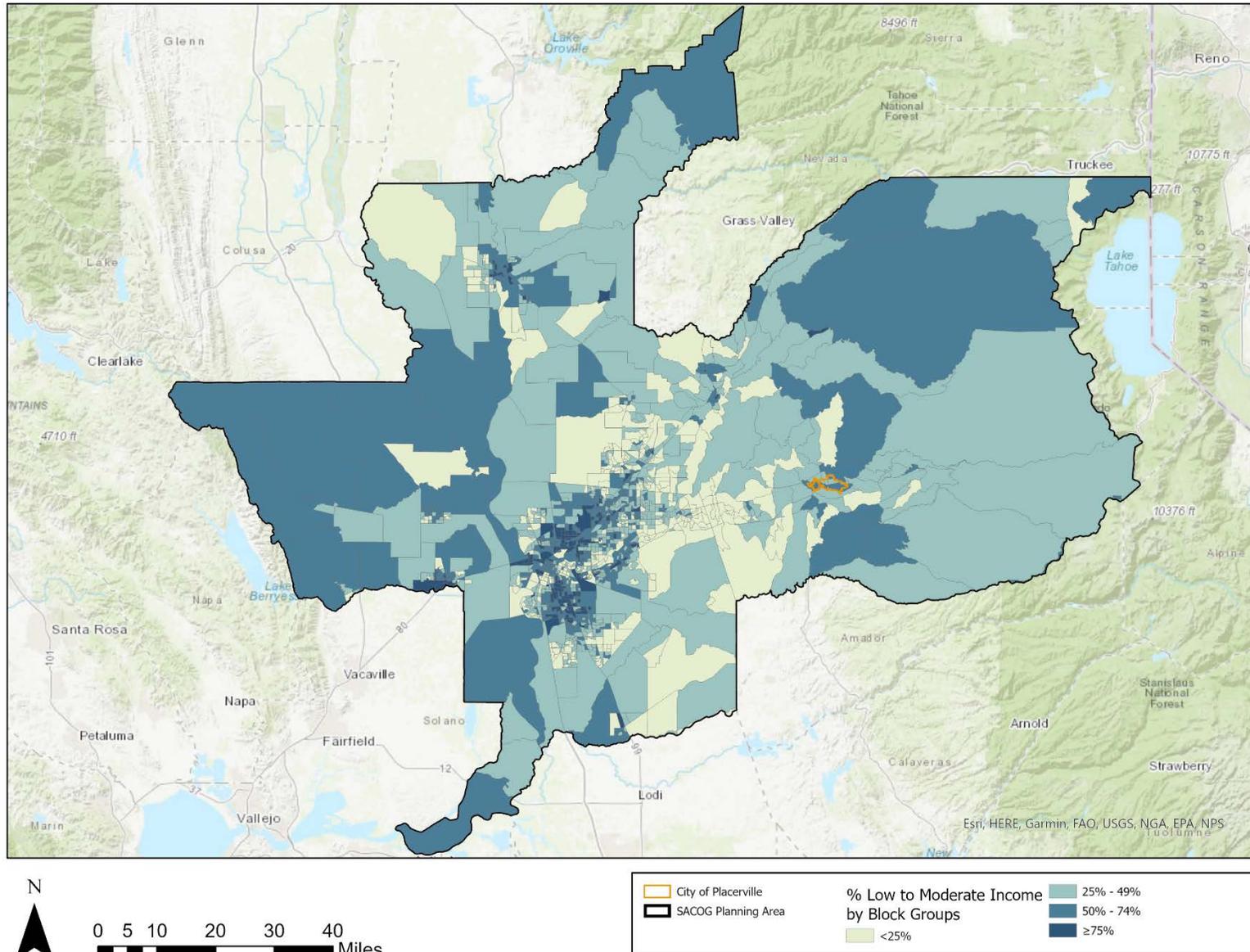
Sources: U.S. Census Bureau, ACS 2018 five-year sample period, S1701; BAE, 2021.

Figure 7: Percent of Low- and Moderate-Income Households by Block Group, City of Placerville, FY 2020



Sources: HUD, FY 2020 CDBG Low Mod Income Summary Data, ACS 2015 five-year sample period; BAE, 2021

Figure 8: Percent of Low- and Moderate-Income Households by Block Group, SACOG Region, FY 2020



Sources: HUD, FY 2020 CDBG Low Mod Income Summary Data, ACS 2015 five-year sample period; BAE, 2021.

Racially and Ethnically Concentrated Areas of Poverty (R/ECAP)

The overall poverty rates by race for Placerville are discussed above and are shown in Table 5. To further assist communities in identifying the existence of racially and ethnically concentrated areas of poverty (also known as RCAPs and ECAPs), HUD developed a definition that relies on a racial and ethnic concentration threshold, as well as a poverty test. The racial and ethnic concentration threshold requires that an RCAP or ECAP have a non-White population of 50 percent or more. The poverty test defines areas of “extreme poverty” as those where 40 percent or more of the population lives at or below the federal poverty line, or those where the poverty rate is three times the average poverty rate in the metropolitan area, whichever is less. In areas that are unlikely to have racial or ethnic concentrations as high as 50 percent, such as Placerville, the R/ECAP is adjusted to 20 percent. Even with this adjustment, there are no block groups in Placerville that meet the definition of an R/ECAP. While there are three block groups with non-White concentrations greater than 20 percent, none have poverty rates that exceed either threshold identified above.⁹ Regionally, the R/ECAPs are clustered in Sacramento city, with a small number in Yuba City and Davis (see Figure 9). There are none in El Dorado County.

Racially Concentrated Areas of Affluence (RCAA)

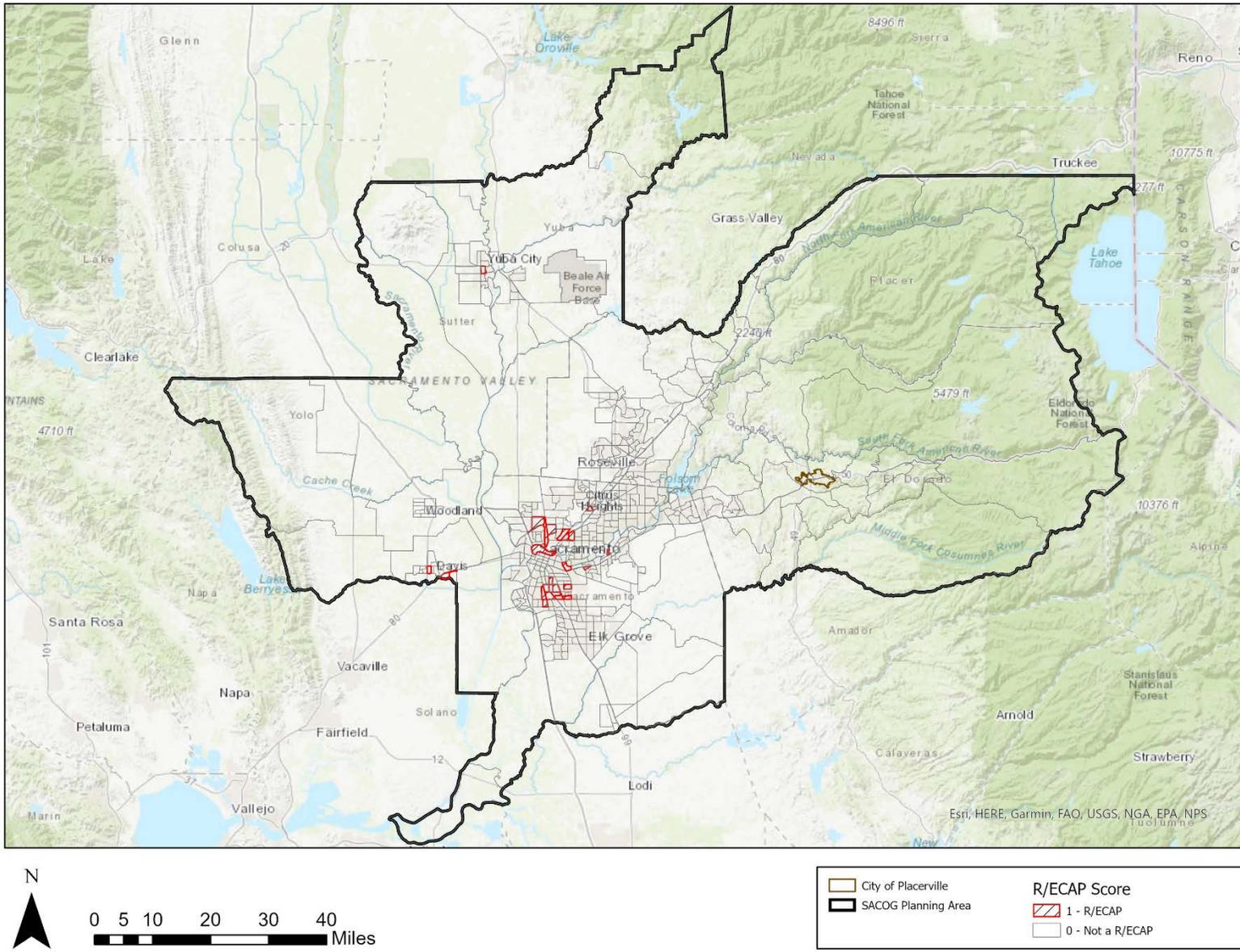
While there is a national methodology for measuring RCAAs, HCD has determined that this metric is not so useful for analysis in California. As measured, the focus is strictly on White households, but because of the state’s diverse population, the measure is less useful in California. As of the data of this analysis, HCD has not provided a revised measure. To cover this topic, the discussion here looks at some of the other measures discussed elsewhere in this analysis in tandem, to qualitatively consider the issue.

As noted for many of the variables in this analysis, the more affluent areas of the SACOG region tend to be in the east and northeast suburbs of Sacramento closer to that city than Placerville, in locales including but not limited to Folsom, El Dorado Hills, Granite Bay, Rocklin, and Roseville. This is indicated by higher median household income levels as well as fewer lower and moderate-income households.

While the White population as a percent of the total is not as high as in the communities farther east such as Placerville, these suburban areas still tend to be majority White. These areas also tend to be High and Highest Resource Opportunity Areas, as well as having Higher Education Domain scores. The Black or African American and Hispanic or Latino presence in these areas is very limited. Absent a more refined measure, these suburban cities appear to be racially concentrated areas of affluence. While Placerville has a high proportion of Whites, it does not have the income levels or educational and other resources found in the more suburban cities to the west and closer to the city of Sacramento.

⁹ These block groups include 060170311001, 060170310003, and 060170312003.

Figure 9: Racially and Ethnically Concentrated Areas of Poverty, SACOG Region



Sources: U.S. Census Bureau, American Community Survey, 2014-2018 five-year sample data; HUD; BAE, 2020

Disability Status

Persons with disabilities may experience discrimination in housing due cultural biases, on top of having difficulties finding units that suit their needs (e.g., accessibility issues due to steps, narrow doorways, etc). This category encompasses a broad group of individuals living with a variety of physical, cognitive, and sensory impairments: many people with disabilities live on fixed incomes and are in need of specialized care, yet often rely on family members for assistance due to the high cost of care. People with disabilities are not only in need of affordable housing but accessibly designed housing, which offers greater mobility and opportunity for independence. Unfortunately, the need typically outweighs what is available, particularly in a housing market with high demand. People with disabilities are at a high risk for housing insecurity, homelessness, and institutionalization, particularly when they lose aging caregivers.

Figure 10 shows the level of concentration of persons with a Census-defined disability¹⁰ by Census tract in Placerville. The tracts that contain Placerville show concentrations in a range from ten to 19 percent of the population. These are higher concentrations than typically found in the suburban areas closer to the urban core. Regionally, the concentrations of persons with a disability ranges from less than 10 percent to greater than 20 percent (see Figure 11). As with many other demographic variables showing areas by level of need, there tend to be low concentrations of disabled persons in suburban areas, with higher concentrations found in the older core cities. Rural areas, such as those around Placerville, show considerable variation in the percentage of persons with disabilities.

¹⁰ The Census Bureau provides the following definitions for these disability types. These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability.

-Hearing difficulty: deaf or has serious difficulty hearing. Universe: Civilian noninstitutionalized population.

-Vision difficulty: blind or has serious difficulty seeing even with glasses. Universe: Civilian noninstitutionalized population.

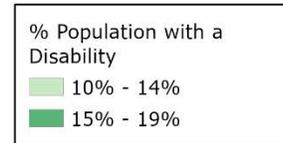
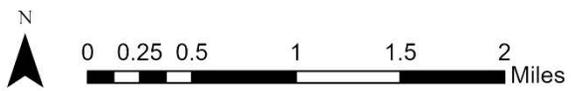
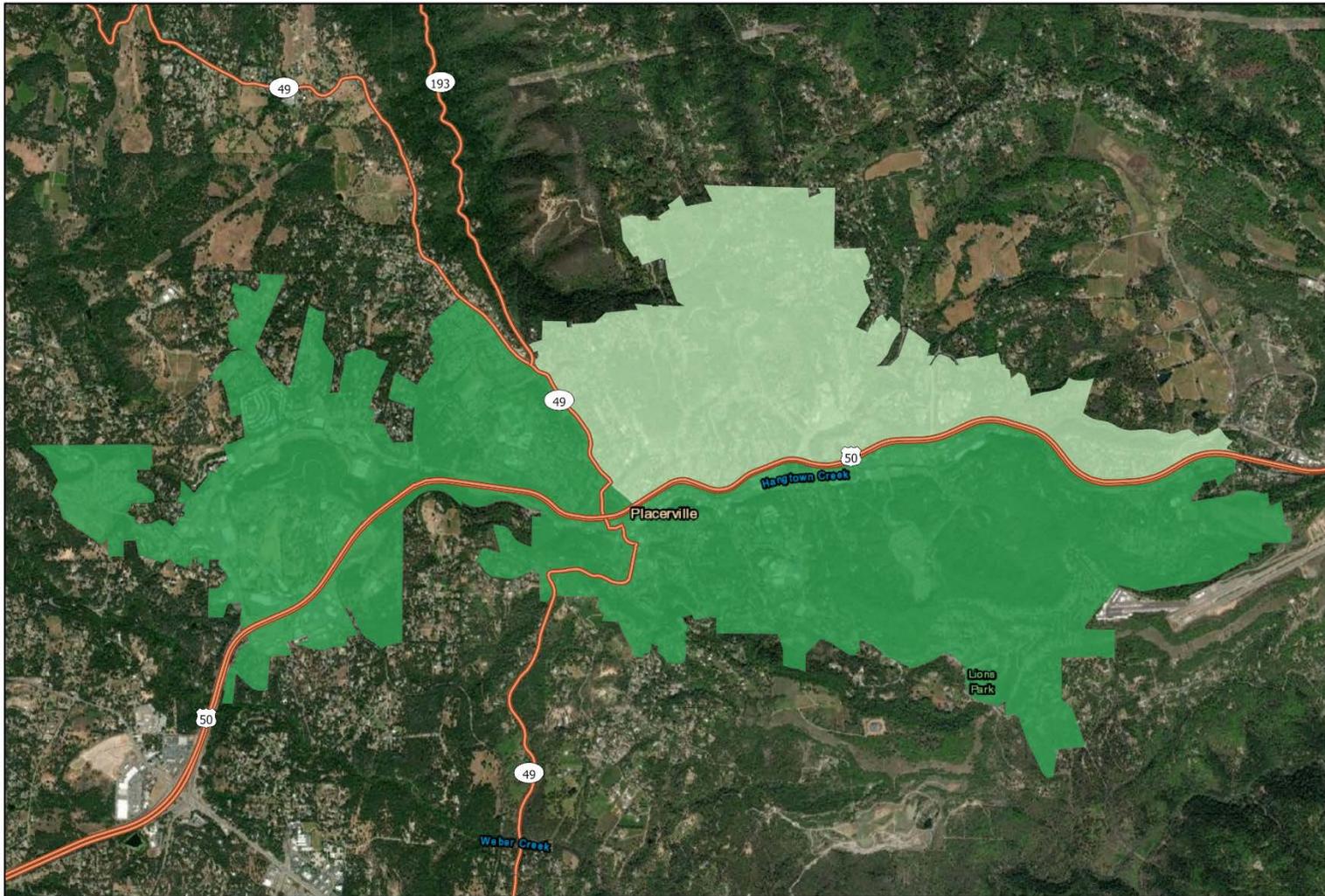
-Cognitive difficulty: has serious difficulty concentrating, remembering, or making decisions. Universe: Civilian noninstitutionalized population 5 and older.

-Ambulatory difficulty: has serious difficulty walking or climbing stairs. Universe: Civilian noninstitutionalized population 5 and older.

-Self-care difficulty: has difficulty dressing or bathing. Universe: Civilian noninstitutionalized population 5 and older.

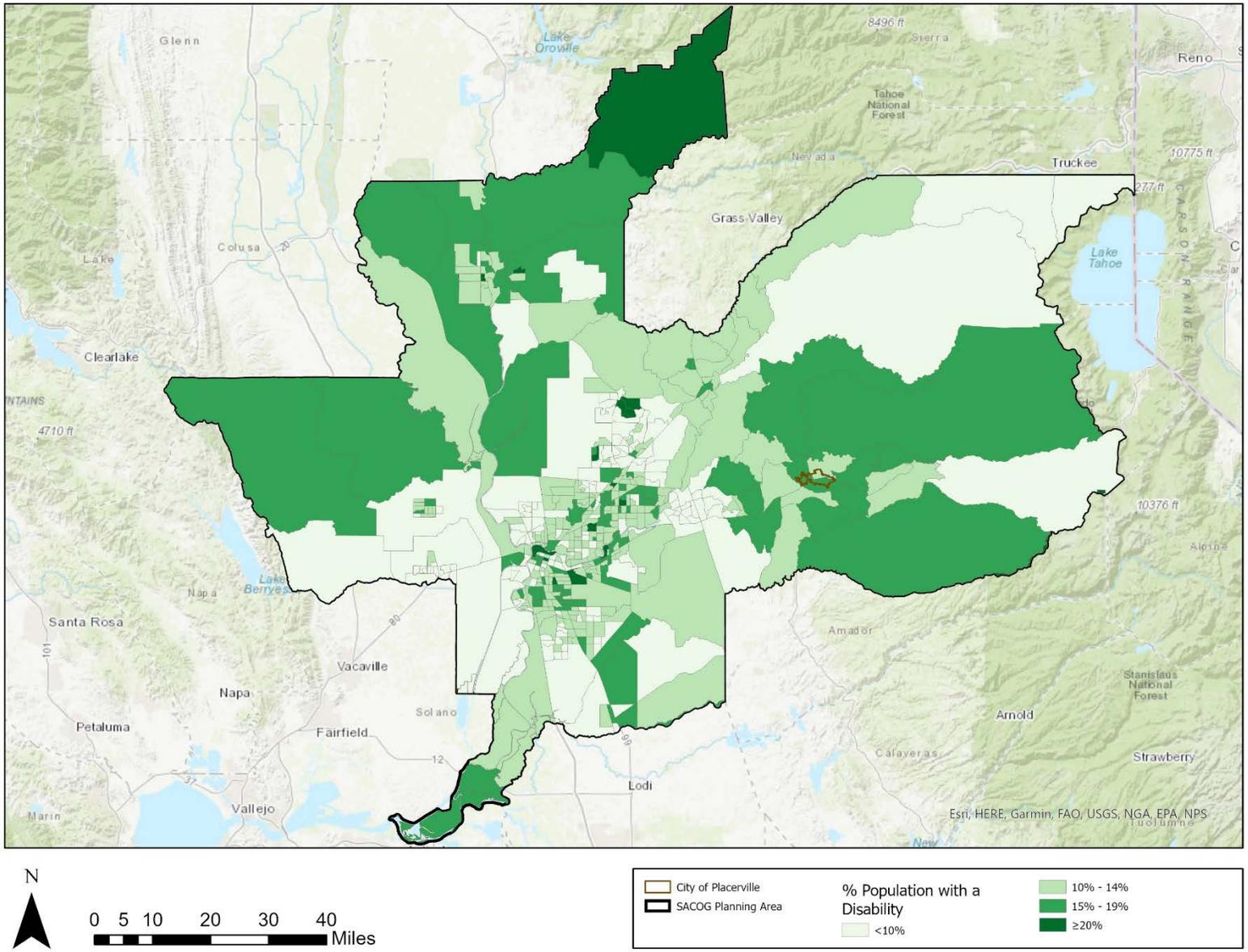
-Independent living difficulty: has difficulty doing errands alone such as visiting a doctor's office or shopping. Universe: Civilian noninstitutionalized population 18 and older.

Figure 10: Percent of Population with a Disability by Census Tract, Placerville



Source: American Community Survey, 2015-2019 5-Year Estimates.

Figure 11: Percent of Population with a Disability by Census Tract, SACOG Region



Source: American Community Survey, 2015-2019 5-Year Estimates.

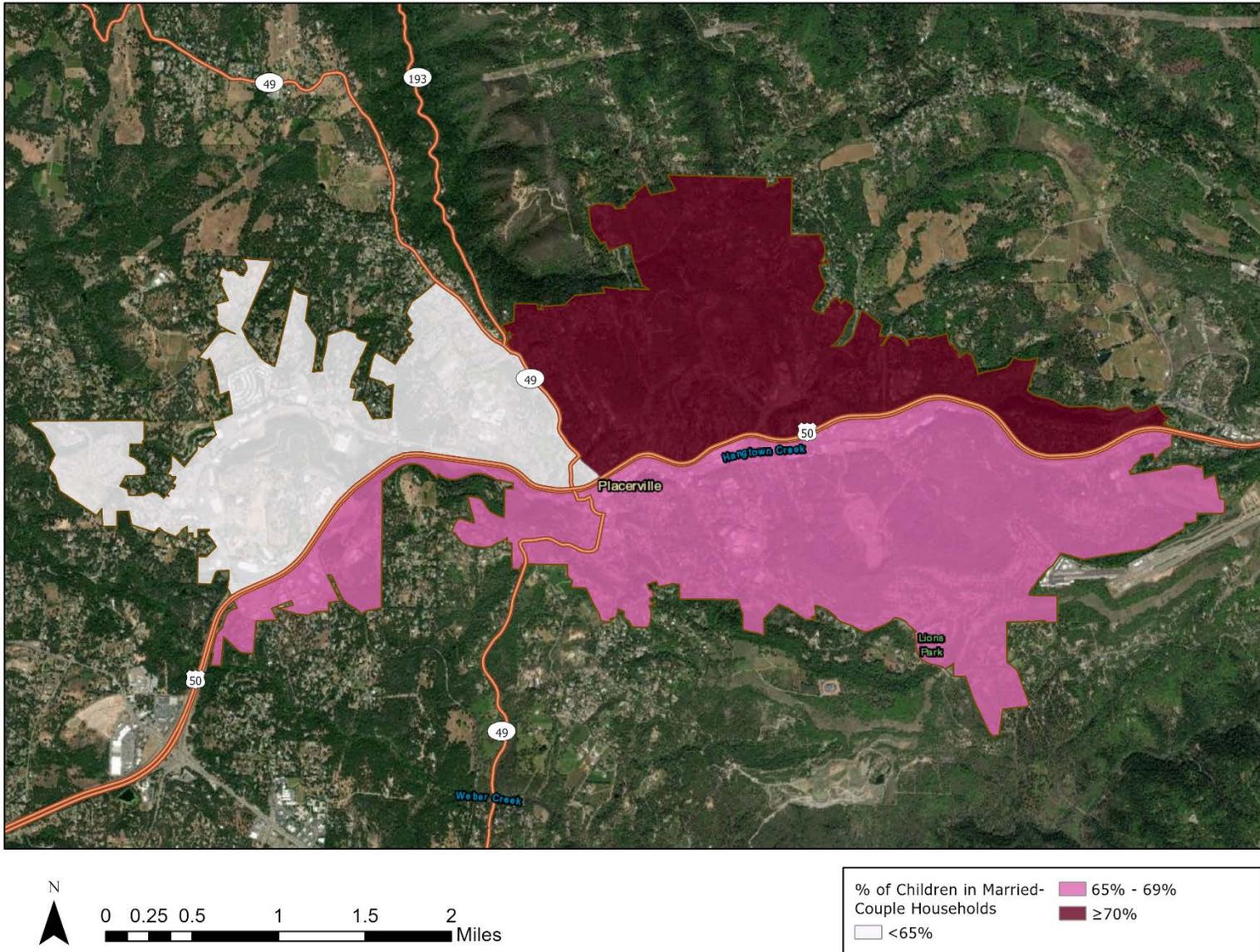
Family Status

Households headed by one person are often at greater risk of housing insecurity, particularly female-headed households, who may be supporting a family with only one income. Female-headed households with children may face particular housing challenges, with ongoing gender inequality resulting in lower wages for women. Moreover, the added need for childcare and a larger home (i.e., more bedrooms) can make finding a home that is affordable more challenging.

Most children in Placerville live in married-couple households. By Census tract, as shown in Figure 12, this ranges from less than 65 percent to over 70 percent. Regionally, as shown in Figure 13, the proportion ranges from less than 50 percent to over 80 percent. The highest proportions are found in the eastern suburbs and in some rural areas, with the lower proportions found in the more urban core of the region.

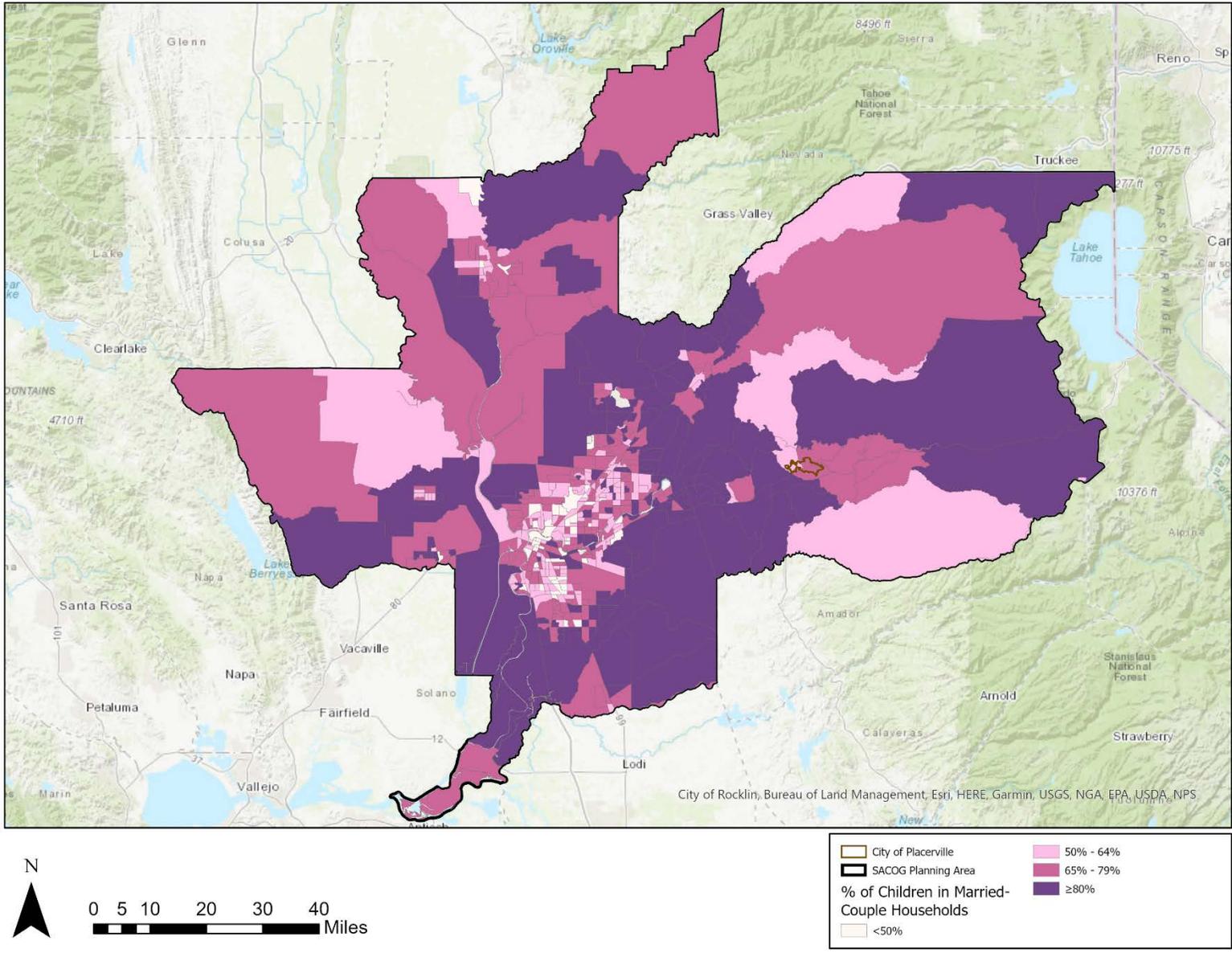
In Placerville, the Census tracts south of US 50 show the highest proportion of children in female-headed/no spouse present households, where 20 percent or more of children are in this household type (see Figure 14). The lowest proportions are in the northwestern portion of the city, where less than six percent of children are in female-headed no spouse/present households. For the SACOG region, the tracts where the highest proportion (greater than or more than 30 percent) of children in female-headed/no spouse present households are largely but not entirely in the urban core, with the urban core and some rural tracts with between 20 percent and 30 percent of children living in this household type. The lowest proportions (less than ten percent) are in the suburban areas, with other tracts scattered throughout the region in this category, as shown in Figure 15.

Figure 12: Percent of Children in Married-Couple Households in Placerville



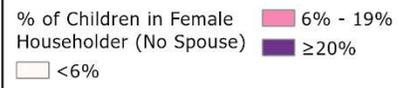
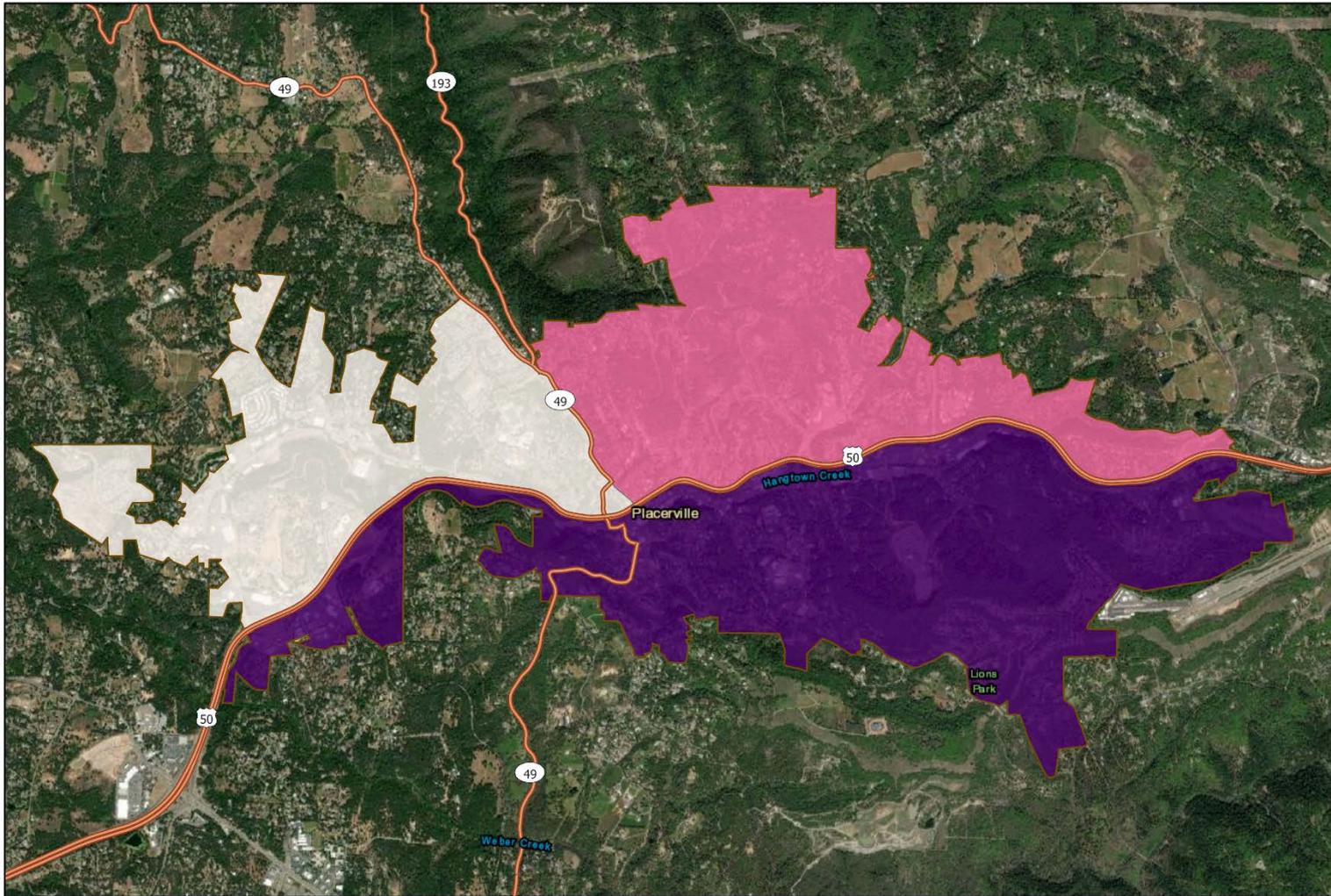
Source: U.S. Census American Community Survey, 2015-2019 data.

Figure 13: Percent of Children in Married-Couple Households in the SACOG Region



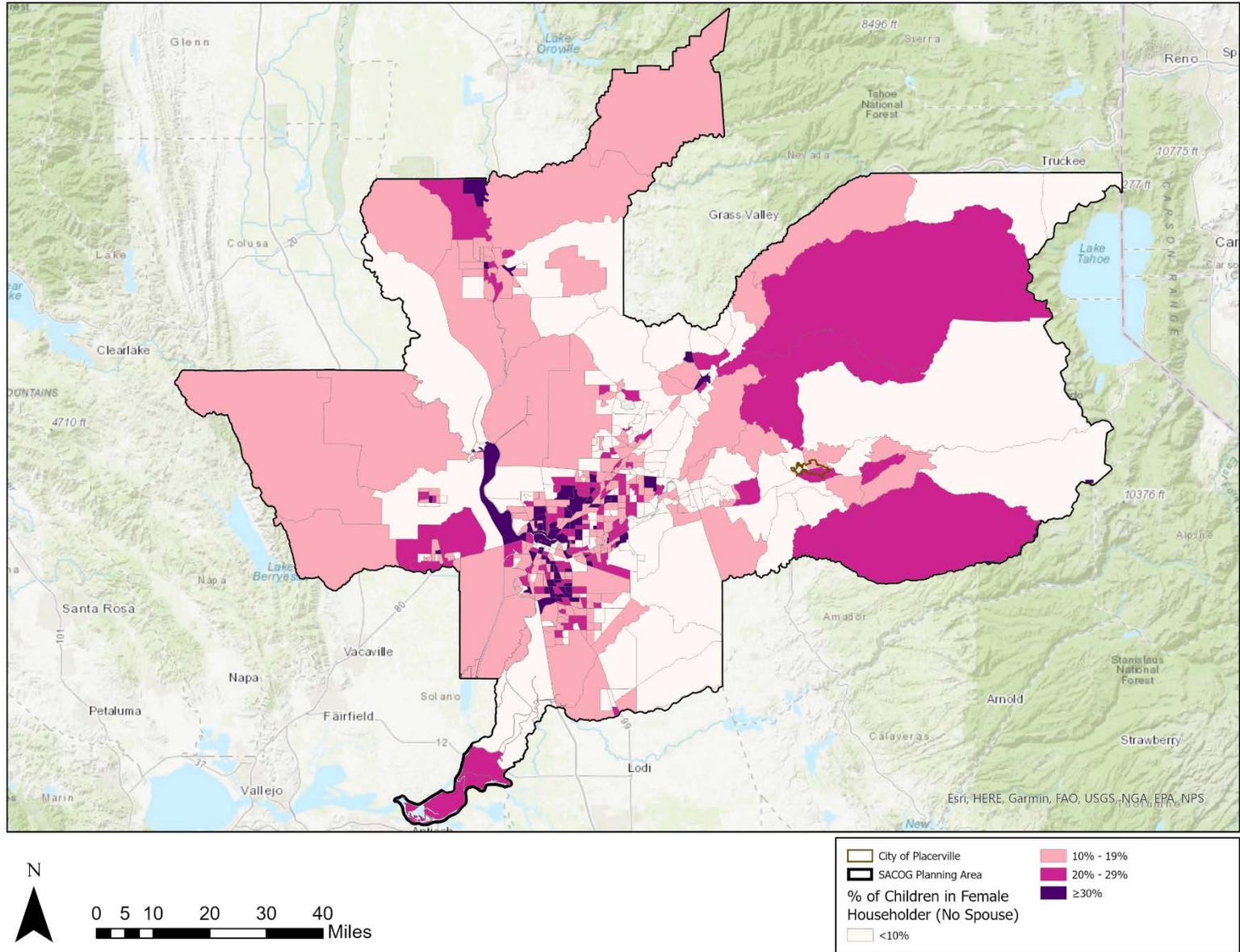
Source: U.S. Census American Community Survey, 2015-2019 data.

Figure 14: Percent of Children in Single-Female Headed Households in Placerville



Source: U.S. Census American Community Survey, 2015-2019 data.

Figure 15: Percent of Children in Single-Female Headed Households in SACOG Region



Source: U.S. Census American Community Survey, 2015-2019 data.

Community Assets and Access to Opportunity

Disparities in Access to Opportunity

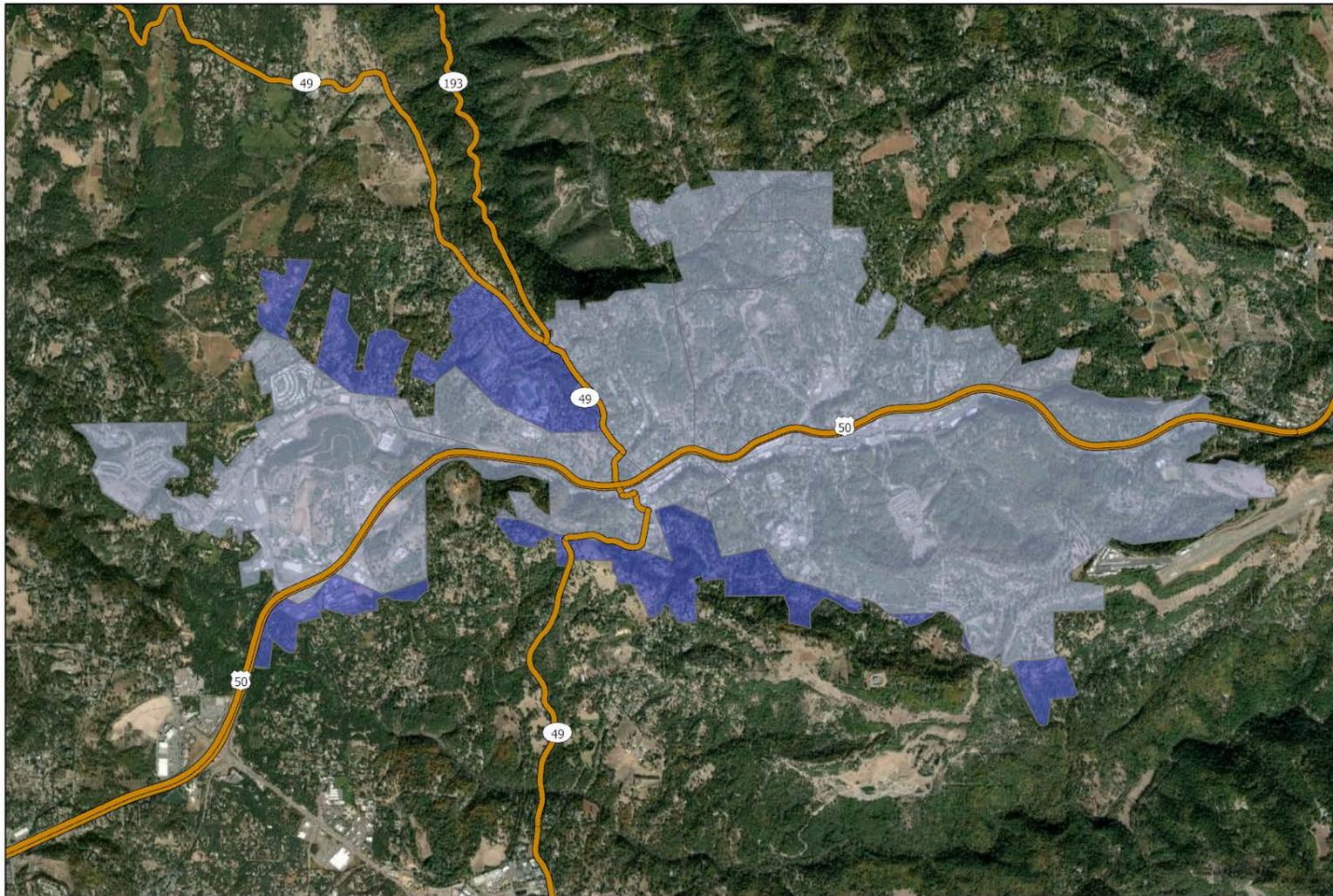
AB 686 requires that the Housing Element Needs Assessment includes an analysis of access to opportunity. To facilitate this assessment, HCD and TCAC convened an independent group of organizations and research institutions under the umbrella of the California Fair Housing Task Force (CFHTF), which produces an annual set of Opportunity Maps that identify areas in every region of the state “whose characteristics have been shown by research to support positive economic, educational, and health outcomes for low-income families – particularly long-term outcomes for children.”¹¹

As illustrated in Figure 16, most of the City of Placerville is identified as “low resource,” with the exception of areas along the southern boundary and along the northern boundary west of Highway 49, which are categorized as “moderate resource”.

Regionally, the high and highest resource areas are generally located in the outer suburbs of Sacramento and scattered rural areas. Areas shown as having high segregation and poverty are concentrated in the central core of Sacramento, with additional smaller clusters in Yuba City/Marysville and West Sacramento. Low Resource areas, which is the category covering most of Placerville, are typically found in inner suburban areas and some more rural areas.

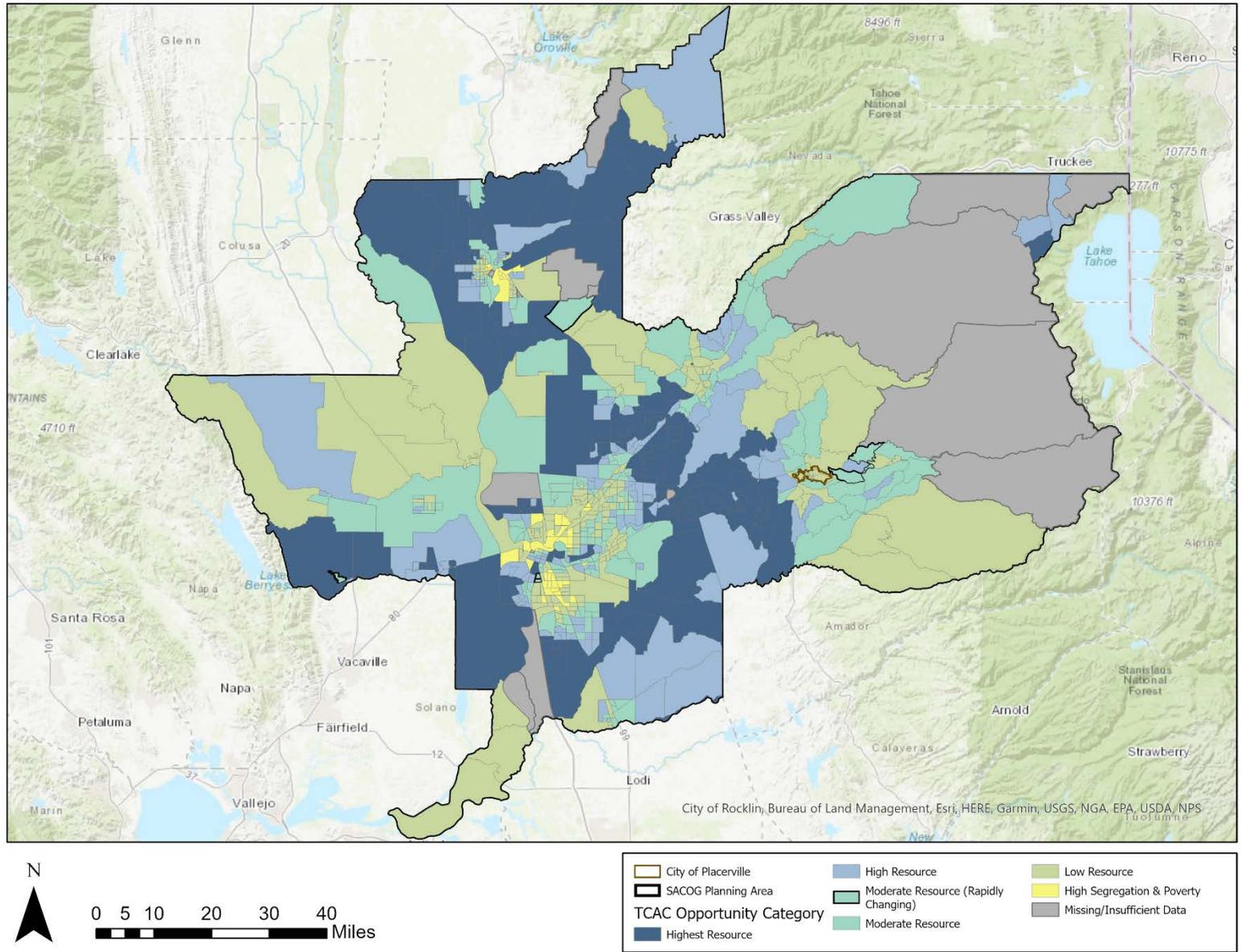
¹¹ California Fair Housing Task Force. December 2020. *Methodology for the 2021 TCAC/HCD Opportunity Map*. Available at: <https://www.treasurer.ca.gov/ctcac/opportunity/2021-hcd-methodology.pdf>

Figure 16: TCAC/HCD Opportunity Map by Census Block Group for Placerville



Sources: California Tax Credit Allocation Committee; HCD, 2021; BAE, 2021.

Figure 17: TCAC/HCD Opportunity Map by Census Block Group for the SACOG Region



Sources: California Tax Credit Allocation Committee; HCD, 2021; BAE, 2021.

The two “moderate resource” areas show economic index scores in of 51 and 58, respectively. Scores for the three low-resource areas west of Highway 49 and north of Highway 50 are in the 40s. The economic index score for the two block groups located along Placerville Drive range from eight to 11. The block group that extends along Main Street west of Spring Street shows an economic index score of 39, while the large block group that extends south of Highway 50 from Downtown to the City boundary has a score of only 18.

The education score for most block groups is 20, including for both low and moderate resource areas, with two exceptions. The education score for the area surrounding the commercial district along Placerville Drive in western Placerville is relatively low at 13 and corresponds with a low resource area, while the score in the moderate resource area in northern Placerville has an education score of 41. The latter moderate resource area has notable non-White concentrations, including Hispanic and Latino, Asian, and American Indians.

Lastly, the environmental scores for most block groups in the City is 42, with three block groups scoring 14. The three block groups with the lowest scores on the environmental index represent those located south of Highway 50.

Access to Education

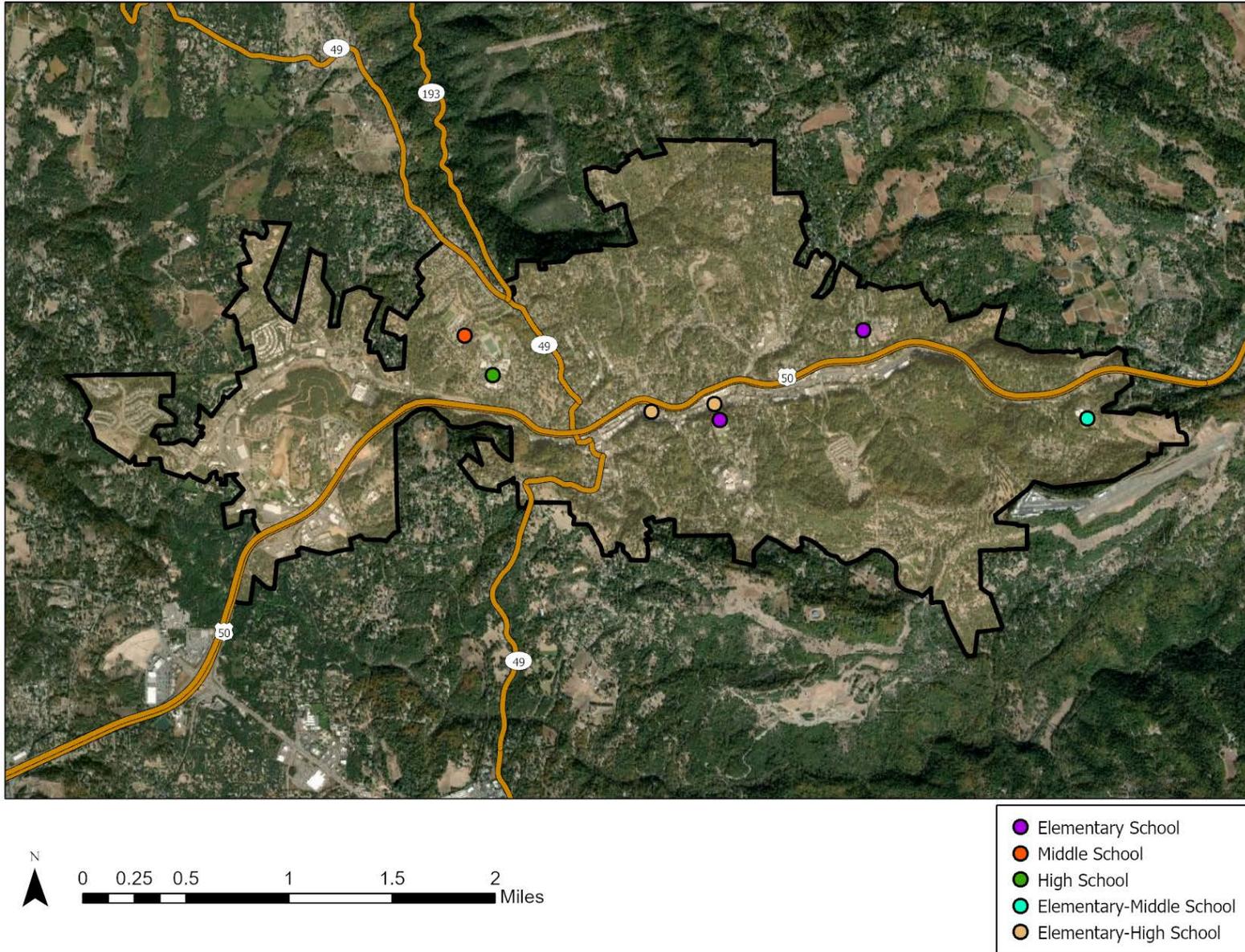
With the goal of identifying relationships between segregation and access to educational opportunities, this analysis evaluates the geographic location of public, private, and nonpublic schools within the City of Placerville, as well as the demographic characteristic of students enrolled at each school. As shown in Figure 18, most schools are clustered in central or western Placerville, with only one private school in eastern Placerville. All schools are generally well served by public transit, as well as busing programs.

Table 6 reports demographic characteristic for students attending public schools with a Placerville address.¹² All but three schools have non-White student populations which exceed the citywide non-White share of 22.3 percent. While all of the schools for which data are available have sizable subpopulations of socioeconomically disadvantaged students (i.e., at least 25 percent),¹³ there does not appear to be a direct relationship between the share of socioeconomically disadvantaged students and the share of non-White students. Among schools with high non-White concentrations, the share of socioeconomically disadvantaged students ranges from 27.7 percent to 72.5 percent.

¹² Public schools with a Placerville address include those not within the City boundaries, such as Charter Community School Home Study, Pleasant Valley Middle School, Herbert C. Green Middle School, Sky Mountain Charter, Sutters Mill Elementary, Special Education (at the El Dorado County Office of Education), Indian Creek School, Gold Oak Elementary, and Gold Trail School.

¹³ Socioeconomically disadvantaged includes students who are eligible for free or reduced priced meals, and/or have legal guardians who did not receive a high school diploma.

Figure 18: Location of School Facilities by Grade Levels Served, City of Placerville, 2020



Sources: California Department of Education, 2020; BAE, 2021

Table 6: School Demographics, City of Placerville, 2020

(Page 1 of 2)

School	Charter Community School Home Study		Pleasant Valley Middle		Herbert C. Green Middle		Sierra Elementary	
	Address	Grades Served	Address	Grades Served	Address	Grades Served	Address	Grades Served
	6767 Green Valley Road	K-12	4120 Pleasant Valley Road	6-8	3781 Forni Road	5-8	1100 Thompson Way	K-5
Total	Number	Percent	Number	Percent	Number	Percent	Number	Percent
	440		151		457		457	
Student Group								
Foster Youth	7	1.6%	0	0.0%	2	0.4%	2	0.4%
Homeless	3	0.7%	2	1.3%	30	6.6%	9	2.0%
Socioeconomically Disadvantaged	127	28.9%	71	47.0%	270	59.1%	221	48.4%
English Learners	7	1.6%	5	3.3%	67	14.7%	48	10.5%
Student with Disabilities	56	12.7%	24	15.9%	51	11.2%	66	14.4%
Race/Ethnicity								
Hispanic	76	17.3%	22	14.6%	156	34.1%	116	25.4%
White	313	71.1%	119	78.8%	263	57.5%	316	69.1%
African American	5	1.1%	1	0.7%	3	0.7%	2	0.4%
Asian/Pacific Islander	4	0.9%	4	2.6%	2	0.4%	2	0.4%
American Indian	4	0.9%	3	2.0%	15	3.3%	4	0.9%
Two or more Races	31	7.0%	2	1.3%	18	3.9%	16	3.5%
School	Sky Mountain Charter	Sutters Mill Elementary	Special Education	Indian Creek				
Address	4535 Missouri Flat Road	4801 Luneman Road	6767 Green Valley Road	6701 Green Valley Road				
Grades Served	K-12	K-3	P-Adult	K-4				
Total	Number	Percent	Number	Percent	Number	Percent	Number	Percent
	1,781		285		195		567	
Student Group								
Foster Youth	0	0.0%	2	0.7%	2	1.0%	9	1.6%
Homeless	29	1.6%	14	4.9%	2	1.0%	35	6.2%
Socioeconomically Disadvantaged	592	33.2%	78	27.4%	54	27.7%	332	58.6%
English Learners	30	1.7%	8	2.8%	2	1.0%	82	14.5%
Student with Disabilities	162	9.1%	40	14.0%	193	99.0%	64	11.3%
Race/Ethnicity								
Hispanic	539	30.3%	34	11.9%	28	14.4%	166	29.3%
White	759	42.6%	236	82.8%	140	71.8%	361	63.7%
African American	83	4.7%	1	0.4%	6	3.1%	5	0.9%
Asian/Pacific Islander	110	6.2%	6	2.1%	11	5.6%	4	0.7%
American Indian	2	0.1%	5	1.8%	5	2.6%	15	2.6%
Two or more Races	142	8.0%	0	0.0%	5	2.6%	16	2.8%

Sources: California Department of Education, California School Dashboard, 2020; BAE, 2021.

Table 6: School Demographics, City of Placerville, 2020

(Page 2 of 2)

School	Louisiana Schnell Elementary		Gold Oak Elementary		El Dorado High		Edwin Markham Middle	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Address	2871 Schnell School Road		3171 Pleasant Valley Road		561 Canal Street		2800 Moulton Drive	
Grades Served	K-5		K-5		9-12		6-8	
Total	418		318		1,163		438	
Student Group								
Foster Youth	0	0.0%	1	0.3%	13	1.1%	3	0.7%
Homeless	23	5.5%	6	1.9%	23	2.0%	9	2.1%
Socioeconomically Disadvantaged	303	72.5%	122	38.4%	464	39.9%	212	48.4%
English Learners	66	15.8%	2	0.6%	33	2.8%	39	8.9%
Student with Disabilities	35	8.4%	50	15.7%	168	14.4%	65	14.8%
Race/Ethnicity								
Hispanic	131	31.3%	38	11.9%	259	22.3%	129	29.5%
White	235	56.2%	261	82.1%	795	68.4%	272	62.1%
African American	1	0.2%	1	0.3%	13	1.1%	0	0.0%
Asian/Pacific Islander	2	0.5%	3	0.9%	30	2.6%	3	0.7%
American Indian	4	1.0%	3	0.9%	20	1.7%	3	0.7%
Two or more Races	44	10.5%	11	3.5%	37	3.2%	28	6.4%
School	Gold Trail School							
Address	889 Cold Springs Road							
Grades Served	4-8							
Total	366							
Student Group								
Foster Youth	4	1.1%						
Homeless	11	3.0%						
Socioeconomically Disadvantaged	103	28.1%						
English Learners	7	1.9%						
Student with Disabilities	55	15.0%						
Race/Ethnicity								
Hispanic	50	13.7%						
White	298	81.4%						
African American	1	0.3%						
Asian/Pacific Islander	6	1.6%						
American Indian	3	0.8%						
Two or more Races	6	1.6%						

Sources: California Department of Education, California School Dashboard, 2020; BAE, 2021.

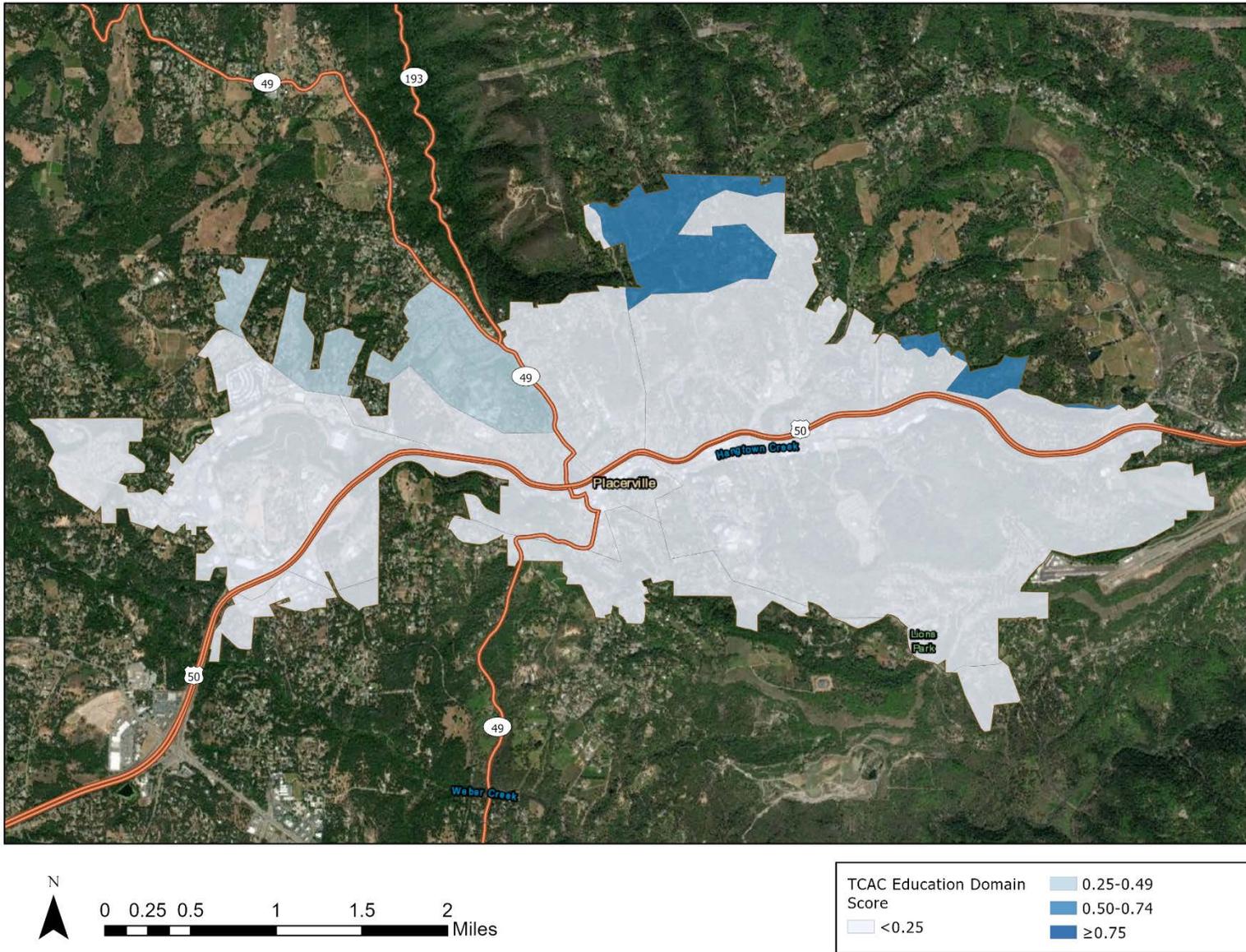
In most cases, the share of socioeconomically disadvantaged students exceeds the non-White share by anywhere from 1.6 percent to 28.9 percent. In the case of the Special Education school on Green Valley Road, the shares are roughly equal, while at the K-12 school on 4535 Missouri Flat Road the non-White share of the student body is relatively high (49.2 percent) while the percent that is socioeconomic disadvantaged was relatively low (33.2 percent) compared to other schools in the area.

One of the factors used as part of the Opportunity Index discussed previously is education, which considers three criteria in equal measure: math proficiency for 4th graders, reading proficiency for 4th graders, high school graduation rates, and the student poverty rate, to create an “Education Domain” score ranging from 0 to 1, for each Census tract (or in some cases, rural block group), with a higher score representing better educational opportunities.¹⁴

Figure 19 shows the Education Domain scores for subareas of Placerville. In large part, Placerville is showing low scores, with a score below 0.25 for most of the City. This may be related to the high proportions of socioeconomically disadvantaged students in the local schools, as discussed above. Regionally, the highest scores tend to be in the suburbs of the city of Sacramento, mirroring other variables indicating stronger socioeconomic metrics for these more affluent suburbs (see Figure 20), although some rural areas also show high scores for this measure.

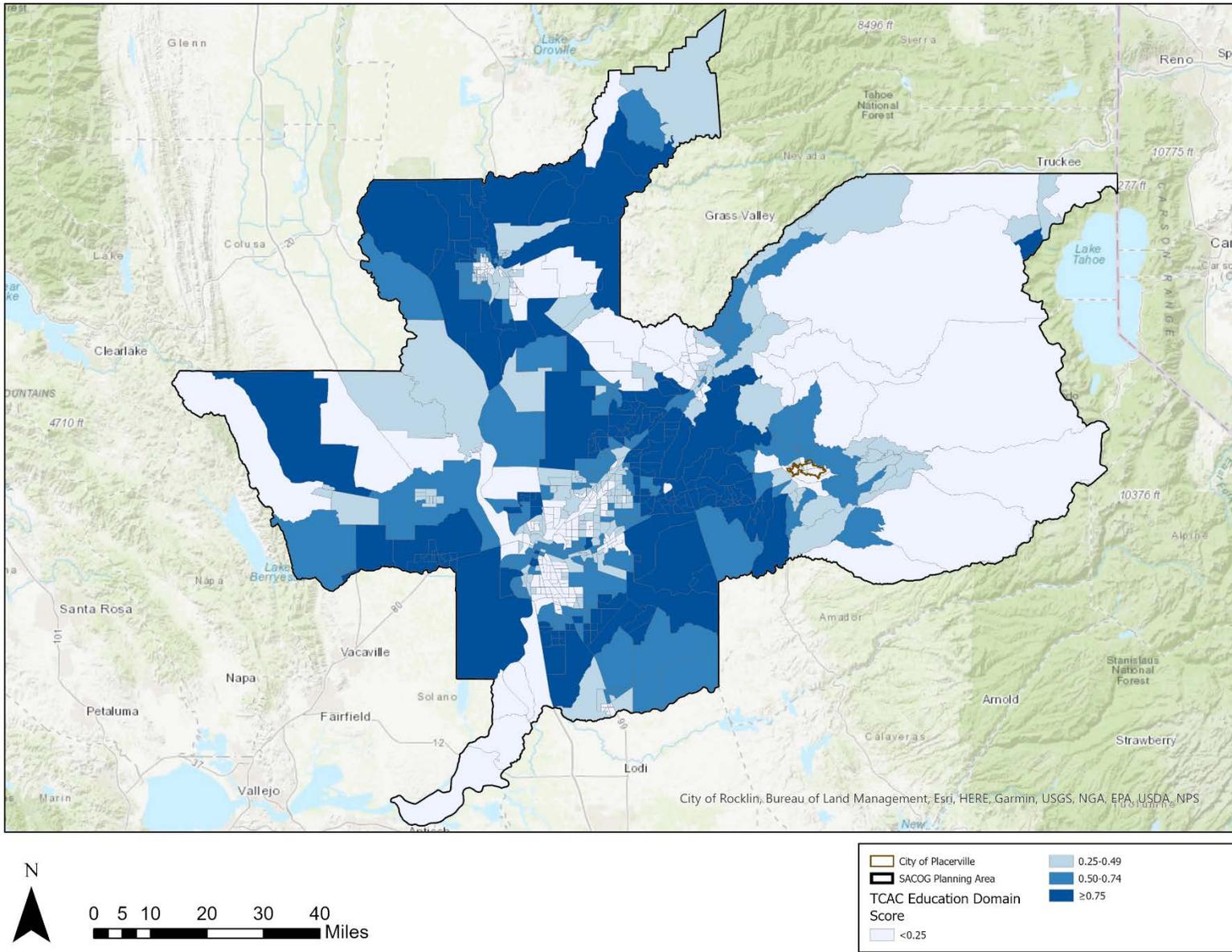
¹⁴ The methodology for this can be found in <https://www.treasurer.ca.gov/ctcac/opportunity/2021-hcd-methodology.pdf>.

Figure 19: TCAC Education Domain Score, Placerville



Sources: California Tax Credit Allocation Committee; HCD, 2021; BAE, 2021.

Figure 20: TCAC Education Domain Score, SACOG Region

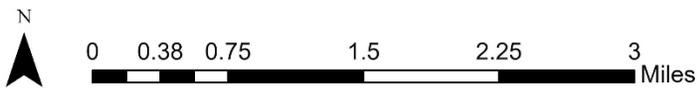
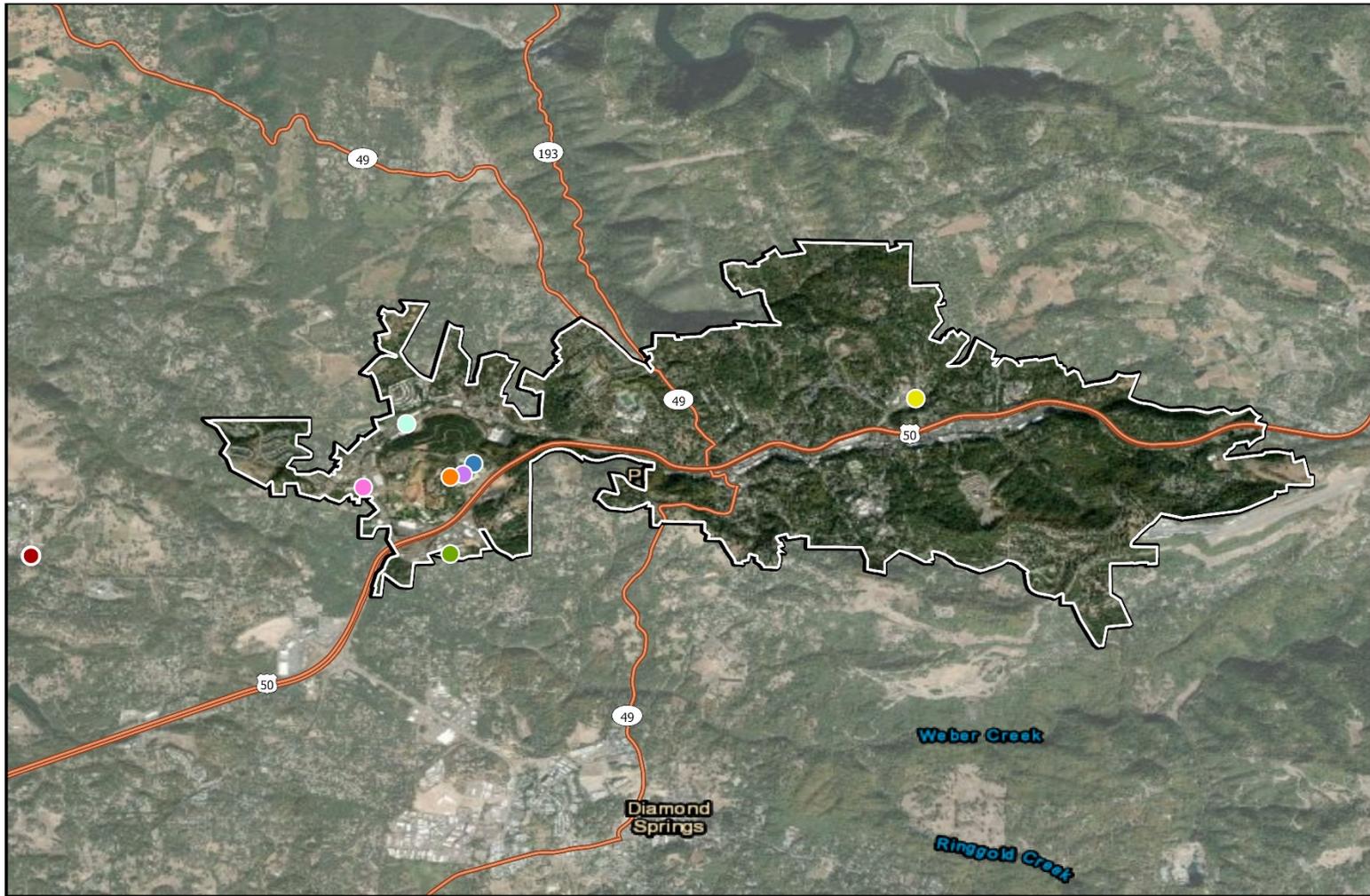


Sources: California Tax Credit Allocation Committee; HCD, 2021; BAE, 2021.

Access to Employment

According to 2020 data from the California Economic Development Department (EDD), seven out of the 25 major employers in El Dorado County are located in the City of Placerville. As illustrated in Figure 21, six out of the seven major employers located in Placerville are based in the commercial district off of Placerville Drive in the western portion of the community. The seventh major employer, the El Dorado Irrigation District, is located in northeastern Placerville along Mosquito Road. Due to the relatively small size of the City of Placerville, most residents have relatively good access to employment opportunities within the City, which are mostly concentrated in the western commercial district along Placerville Drive, within the historic Downtown area, or along the Broadway commercial district south of Highway 50. As discussed in more detail below, all of Placerville's major employers are located within one mile of an existing bus stop, and all but one has an existing bus stop within one-quarter mile. However, the lack of transit access in the southeast and north of Placerville may present a barrier to fair housing choice for households who rely on public transportation to access employment opportunities. Households with access to an automobile, or who can access public transportation, likely have reasonably access to employment within the City of Placerville and within higher employment opportunity areas located further to the west, such as within the El Dorado Hills Business Park and farther away, in and around the cities of Folsom and Sacramento and its other suburbs. Figure 22 shows Placerville relative to major concentrations of employment in the region.

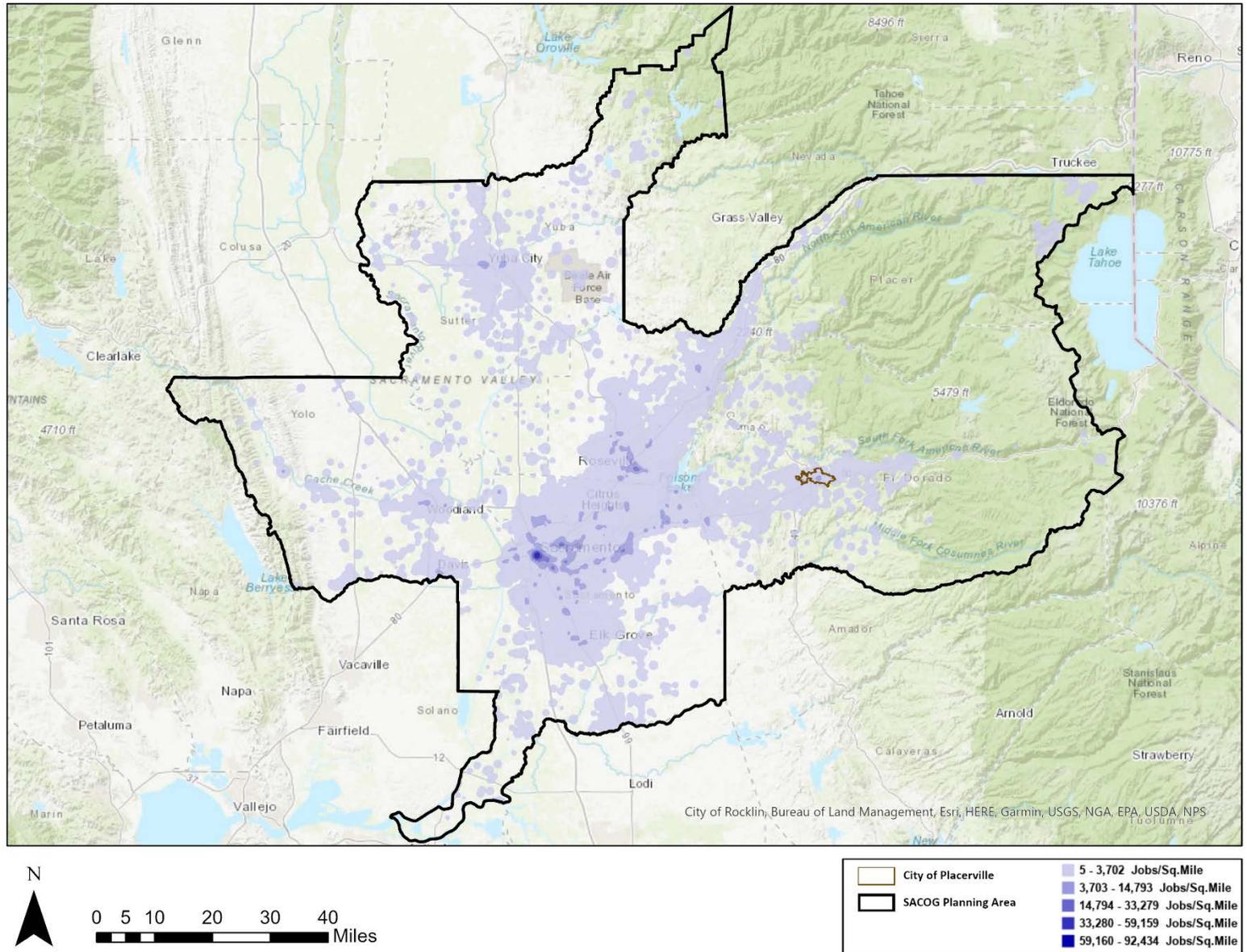
Figure 21: Major Employers, City of Placerville, 2020



Major Employers	
● Child Development Programs	● El Dorado County Transportation
● County of Eldorado	● El Dorado Irrigation District
● El Dorado County Child Protection	● More
● El Dorado County Sheriff	● Raley's

Sources: California Economic Development Department, 2020; BAE, 2021.

Figure 22: Employment Density, SACOG Region



Source: U.S. Census Longitudinal Employer-Household Dynamics, 2018 Data.

Transportation

Public transportation for the Western Slope of El Dorado County area is provided by El Dorado Transit, which provides fixed route, regularly scheduled bus services from Sacramento to Pollock Pines, as well as curb-to-curb Paratransit for persons with disabilities and mobility impairments and non-emergency medical transportation. There are five El Dorado Transit bus routes that serve the City of Placerville, as illustrated in Figure 23. Service on these routes is provided on a regular schedule that typically stretches from around 6:00 or 7:00 am to around 7:00 pm, with the exception of the Saturday Express, which runs between 9:00 am to 5:00 pm. A one-way pass for local routes costs \$1.50 for the general public, which is discounted to \$0.75 for seniors over the age of 60, people with disabilities, and children up to 12th grade. The Sacramento Commuter route, which connects western El Dorado County to downtown Sacramento, costs \$5.00 for a one-way pass. Paratransit services are \$10.00 for non-emergency medical trips and \$3.00 for curb-to-curb ADA paratransit.

As discussed earlier, all major employers located within the City are relatively well served by the existing El Dorado Transit system (i.e., have a public transit stop within one-quarter to one-half mile), though many residents may be required to make at least one transfer. The existing fixed routes also provide direct service to the El Dorado Hills Town Center, key commercial nodes in southern Folsom, and to downtown Sacramento, which are all important employment centers. Nonetheless, lower-income households that live in areas within the City limits that are beyond one quarter mile of an existing transit stops may face barriers to fair housing choice due to limited public transportation availability. For example, the neighborhood surrounding Lions Park in southern Placerville is roughly one mile from the nearest bus stop located at the Marshall Medical Center. Another area that is not well served by public transit includes the neighborhood surrounding the Gold Bug Park and Mine, which is approximately one mile from the nearest bus stop at the Cottonwood Senior Apartments. For residents in areas such as these, the availability of a personal vehicle is particularly important to ensure access to employment and important commercial and public services. Therefore, at least in some cases, access to public transportation may present an impediment to fair housing choice for those who rely on such transit to access employment and educational opportunities. This is important to note as one of the census tracts with the highest proportion of low- and moderate-income households, located in southeastern Placerville, is not particularly well served by existing transit and bicycle/pedestrian infrastructure.

Means of Transportation to Work

Table 7 illustrates the number of workers ages 16 or over by their primary means of transportation to work. The data indicate that Placerville's non-White residents are more likely than their non-Hispanic White counterparts to drive alone to work, at 85.3 percent compared to 75.9 percent, respectively. Nonetheless, non-White residents are also notably less likely to carpool and more likely to walk or take alternative modes of transportation, such as a taxi, motorcycle, or bicycle. This indicates that while most non-White residents have access to automotive transportation, a small number rely on other modes like walking, bicycling, etc., though the relatively high degree of statistical error in the available Census estimates makes any final determination difficult. While it is not clear whether workers use alternative modes by choice (e.g., the health benefits cycling) or out of necessity (e.g., lack of access to an automobile, work off-hours when public transit is not

available), the data highlight a possible need to explore expanding transit access into underserved areas and/or times of day.

Table 7: Means of Transportation to Work by Race and Ethnicity, City of Placerville, 2014-2018

Means of Transportation	City of Placerville					
	Non-Hispanic White		Minority		All	
	Number	Percent	Number	Percent	Number	Percent
Car, truck, van - drove alone	2,680	75.9%	818	83.5%	3,498	77.6%
Car, truck, van - carpoled	351	9.9%	72	7.3%	423	9.4%
Public transportation	83	2.4%	0	0.0%	83	1.8%
Walked	35	1.0%	55	5.6%	90	2.0%
Taxi, motorcycle, bicycle, other	85	2.4%	31	3.2%	116	2.6%
Worked at home	295	8.4%	4	0.4%	299	6.6%
Total	3,529	100%	980	100%	4,509	100%

Sources: U.S. Census Bureau, ACS 2018 five-year sample period, B08301, B08105H; BAE, 2021.

One key factor in transportation is the costs to the household; high transportation costs can occur due to the need to own a car, or even multiple cars so that all the workers in the household can get to work. Public transit, where available, can alleviate some of this burden, but only if the transit routes provide timely service and align with the origins and destinations of household trips to work or for other reasons. As noted above, Placerville residents are largely dependent on automobiles for their commute to work, and many of its residents face long commutes to job centers elsewhere in the region. The expenses linked to transportation can exacerbate difficulties for households already facing high housing cost burdens.

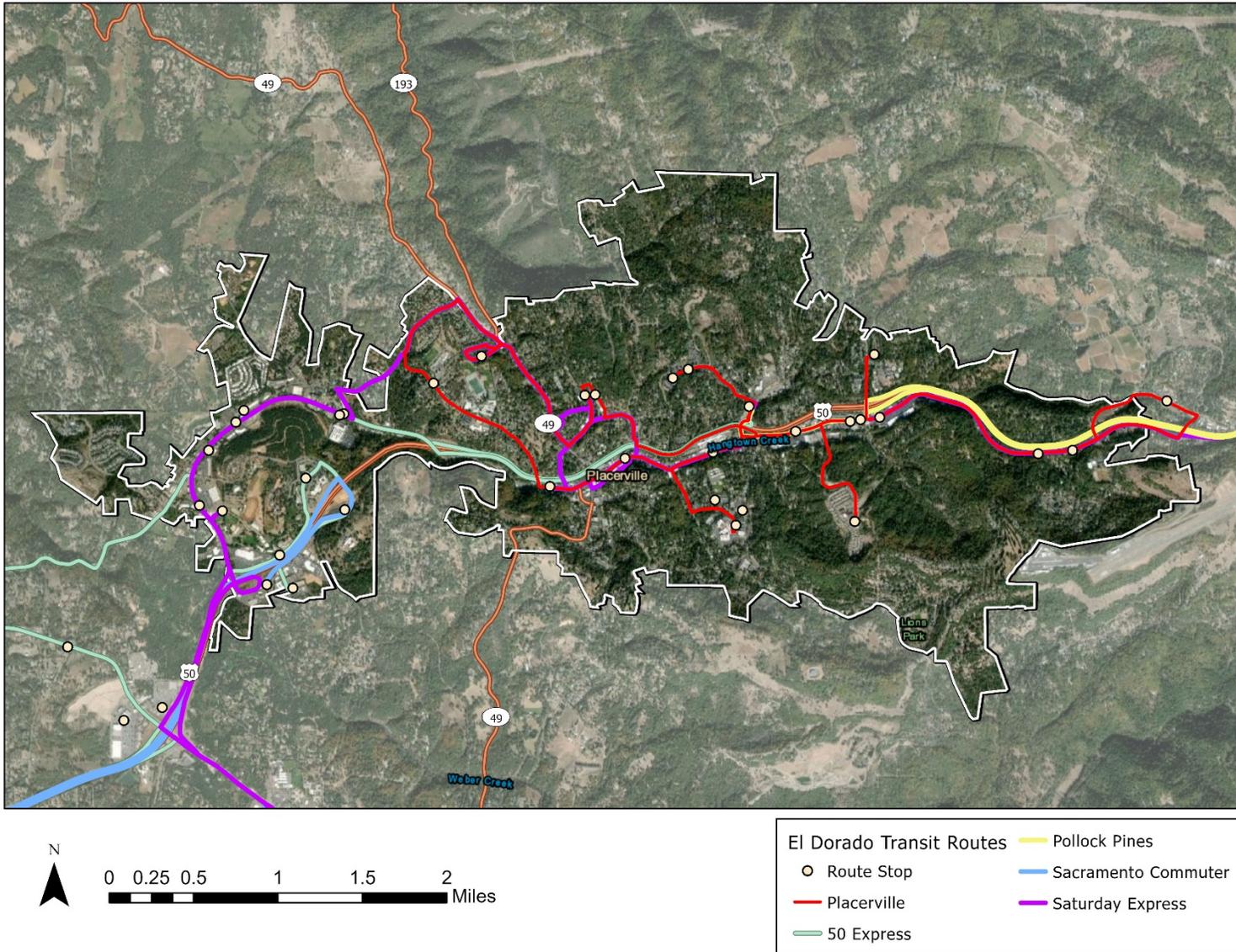
The Center for Neighborhood Technology (CNT)¹⁵ has developed a metric, the H+T (Housing and Transportation) Index that takes into account housing and transportation costs for a typical household. By their metric, in order to remain affordable, housing costs plus transportation costs should equal 45 percent or less of total household income. They estimate this burden at the Census block group level, so disparities in this total estimated cost can be seen at a local or a regional level.

Based on their estimates, for the Census block groups that include Placerville, the H+T Index falls between 46 percent and 75 percent for what CNT calls a typical moderate-income household, as shown in Figure 24. This means that a household with an income in this range would, on average, be at least moderately cost burdened when considering combined housing and transportation costs.¹⁶ Regionally, it is estimated that for most of the SACOG region a typical moderate-income household could face a moderate or higher cost burden for combined housing and transportation costs. These findings are another indicator of a need for affordable housing in Placerville and throughout the region.

¹⁵ <https://htaindex.cnt.org/>. For more on the methodology, see https://htaindex.cnt.org/about/HTMethods_2016.pdf.

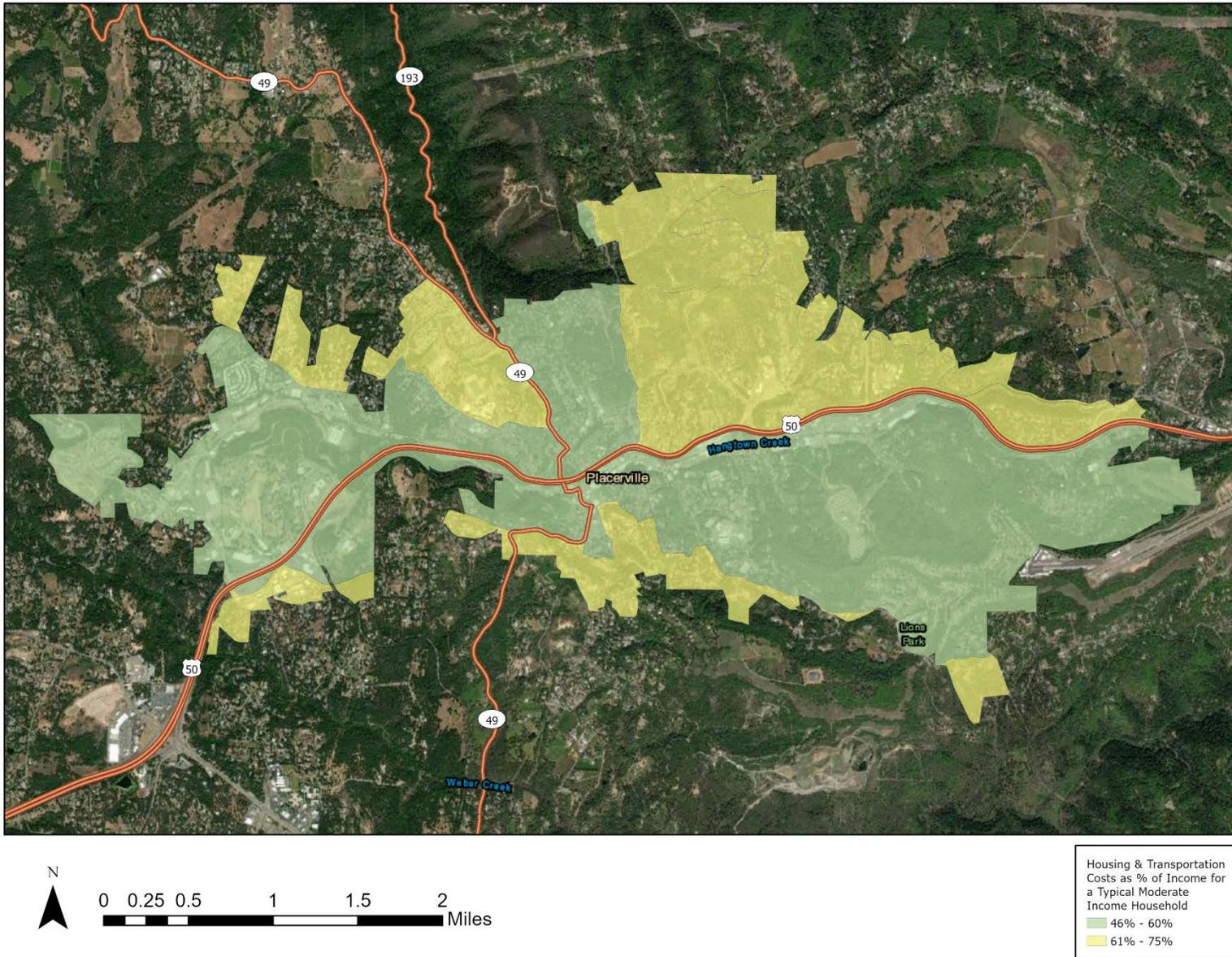
¹⁶ It should be noted that this does not mean that any particular household is necessarily overly burdened, as housing and transportation costs will vary by individual household.

Figure 23: El Dorado Transit Route Map, 2021



Sources: El Dorado Transit, 2021; BAE, 2021

Figure 24: Percent of Income to Housing + Transportation for a Typical Moderate-Income Household in Placerville



Source: Housing + Transportation Index, Center for Neighborhood Technology.

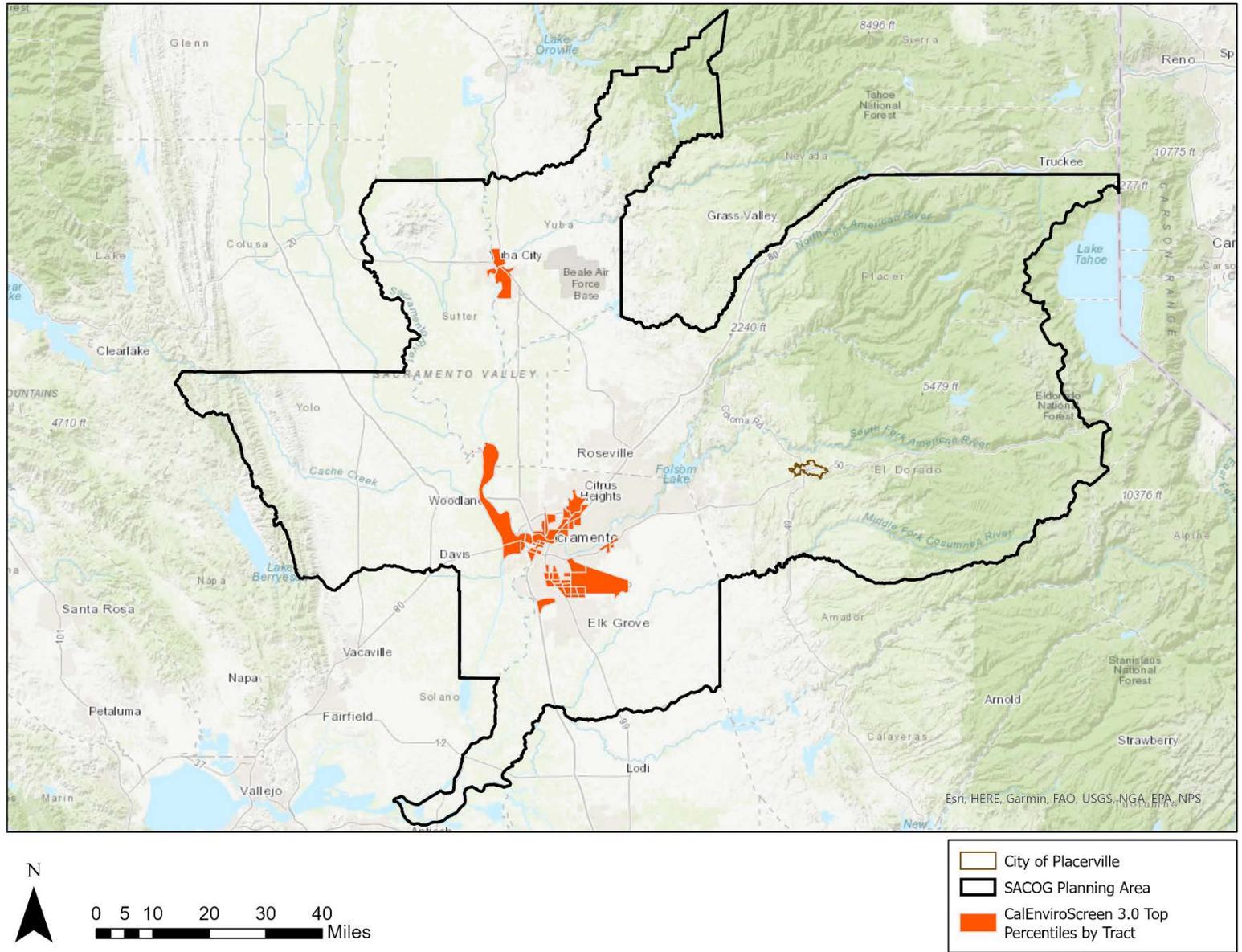
Access to a Clean Environment

CalEnviroScreen provides a methodology to assist in identifying whether a local community is disproportionately burdened by pollution. For every Census tract in the state, CalEnviroScreen produces a score using various environmental, health, and socioeconomic information derived from government sources, with higher scores associated with a higher pollution burden. The original layer was developed by California's Office of Environmental Health Hazard Assessment (OEHHA), on behalf of the California Environmental Protection Agency (CalEPA) and released January 30, 2017.¹⁷ SACOG has taken this data and created a GIS layer showing tracts scoring in the highest 25 percent (i.e., worst scores for pollution) for the SACOG region (see Figure 26).

Because of Placerville's location away from the more urbanized parts of the region, pollution levels tend to be lower than in those urbanized areas. As shown in the map, none of the Census tracts covering Placerville, or any of El Dorado County, are in the worst 25 percent by this measure. This indicates that there are not neighborhoods in Placerville that are disproportionately impacted by air quality issues. Regionally, the high-score tracts are concentrated in and near the Sacramento urban core in Sacramento and Yolo County, with a smaller cluster in the Yuba City/Marysville area.

¹⁷ For more information, go to <https://oehha.ca.gov/calenviroscreen>.

Figure 26: Areas of High Pollution in SACOG Region



Sources: CalEnviroScreen Version 3; SACOG, <https://data.sacog.org/datasets/SACOG::calenviroscreen-3-0-top-25-tracts/about>.

Disproportionate Housing Needs and Displacement

The following section assesses the extent to which protected classes, particularly members of non-White racial and ethnic groups, experience disproportionate housing needs and are at risk for displacement.

Prevalence of Housing Problems

Table 8 reports the relative prevalence of housing problems among households with incomes equal to, or less than, the area median, by race and ethnicity. Households of a given racial or ethnic heritage are considered to have a disproportionately greater need for housing assistance if they experience housing problems at a significantly greater rate (10 percentage points or more), than do households within the same income level as a whole, regardless of race or ethnicity. For example, 78.2 percent of all very low-income households (i.e., incomes between 30 and 50 percent of AMI) in Placerville experienced at least one of the four housing problems between 2013 and 2017, as did 100 percent of very low-income Hispanic households, as reported in Table 8. Under the applicable definition, very low-income Hispanic households exhibit a disproportionately greater need for housing assistance that could help to eliminate their current housing problems. Furthermore, both American Indian and Hispanic households, as well as households that fall into the “other” race and ethnicity category, experienced housing problems at rates that, at some income levels, exceeded the citywide average by at least ten percentage points. The results are similar for severe housing problems. Note that the sample sizes are very small in most instances where the housing problems rate for a given subgroup is greater than the citywide average. For example, the ACS data estimated that there were 15 very low-income American Indian households, all of whom experienced housing problems.

Table 9 summarizes similar housing problems data for the SACOG region. The regional data indicate that only Pacific Islanders in the 30 to 50 percent of AMI income range experience disproportionate housing problems at a rate that is more than ten percentage points above the average for all households in the same income group. Again, although the comparison indicates that Hispanics in Placerville experience disproportionate housing problems at a more acute level than Hispanics in the SACOG region as a whole, the data for the American Indian and “other” race and ethnicity categories are based on such small numbers of Placerville households in those categories that a reliable conclusion cannot be made as to whether conditions in Placerville are actually worse for these groups than for these same groups within the SACOG region as a whole. At a minimum, this information suggests that the City of Placerville should make efforts to ensure that outreach for programs that can assist households experiencing housing problems target lower-income Hispanic households in particular.

Table 8: Housing Problems by Income and Race/Ethnicity, City of Placerville, 2013-2017

Within Group Housing Problems Rate (a)					
Race/Ethnicity	Percent of AMI				Total (b)
	0-30%	30-50%	50-80%	80-100%	
Non-Hispanic					
White	63.7%	77.0%	61.0%	45.1%	64.2%
Black/African American	n.a.	n.a.	n.a.	n.a.	n.a.
Asian	n.a.	n.a.	n.a.	n.a.	n.a.
American Indian	n.a.	100.0%	n.a.	n.a.	100.0%
Pacific Islander	n.a.	n.a.	n.a.	n.a.	n.a.
Other (Including Multiple Races)	0.0%	100.0%	n.a.	n.a.	30.0%
Hispanic	100.0%	100.0%	68.2%	n.a.	86.7%
Subtotal, Housing Problems	68.1%	78.2%	61.6%	45.1%	66.2%
<i>Average Rate +10%</i>	78.1%	88.2%	71.6%	55.1%	76.2%

Within Group Severe Housing Problems Rate (c)					
Race/Ethnicity	Percent of AMI				Total (b)
	0-30%	30-50%	50-80%	80-100%	
Non-Hispanic					
White	58.9%	23.0%	30.1%	11.8%	34.5%
Black/African American	n.a.	n.a.	n.a.	n.a.	n.a.
Asian	n.a.	n.a.	n.a.	n.a.	n.a.
American Indian	n.a.	100.0%	n.a.	n.a.	100.0%
Pacific Islander	n.a.	n.a.	n.a.	n.a.	n.a.
Other (Including Multiple Races)	0.0%	100.0%	n.a.	n.a.	30.0%
Hispanic	100.0%	0.0%	54.5%	n.a.	79.5%
Subtotal, Housing Problems	64.4%	26.9%	32.9%	11.8%	39.7%
<i>Average Rate +10%</i>	74.4%	36.9%	42.9%	21.8%	49.7%

Notes:

(a) Housing problems include: Lack of complete kitchen, Lack of complete plumbing facility; More than one person per room; Cost burden greater than 30% of income.

(b) Includes all households within incomes at or below 100% of area median income.

Sources: U.S. Department of Housing and Urban Development, 2013-2017 Comprehensive Housing Affordability Strategy (CHAS) data; BAE, 2020.

Table 9: Housing Problems by Income and Race/Ethnicity, SACOG Region, 2013-2017

Within Group Housing Problems Rate (a)

Race/Ethnicity	Percent of AMI				Total (b)
	0-30%	30-50%	50-80%	80-100%	
White	69.4%	43.0%	19.7%	8.8%	34.7%
Black/African American	73.2%	47.0%	17.0%	5.8%	44.2%
Asian	64.1%	50.3%	25.7%	14.4%	41.6%
American Indian	64.0%	32.5%	20.4%	2.5%	33.3%
Pacific Islander	78.6%	59.8%	25.4%	14.3%	45.6%
Hispanic	76.0%	46.8%	23.0%	15.2%	40.9%
Other (Including Multiple Races)	78.3%	52.7%	24.0%	5.6%	45.0%
Subtotal, Housing Problems	70.9%	45.4%	21.0%	10.3%	37.9%
<i>Average Rate +10%</i>	<i>80.9%</i>	<i>55.4%</i>	<i>31.0%</i>	<i>20.3%</i>	<i>47.9%</i>

Notes:

(a) Housing problems include: Lack of complete kitchen, Lack of complete plumbing facility; More than one person per room; Cost burden greater than 30% of income.

(b) Includes all households within incomes at or below 100% of area median income.

Sources: U.S. Department of Housing and Urban Development, 2013-2017 Comprehensive Housing Affordability Strategy (CHAS) data; BAE, 2020.

Resident Displacement

While there is no single accepted definition for displacement risk, this analysis assumes that any lower-income renter household that is experiencing one or more of the HUD defined housing problems, discussed above, may be at risk for displacement. This is because, as lower-income renters, these households are more exposed to increases in housing costs and, due to the nature of rental contracts, are subject to issues such as the non-renewal of leases, refusal to conduct or substandard maintenance of properties over which the renter has no control, etc. Nonetheless, lower-income owner households may also be at some risk for displacement resulting from disruptions to their income, such as temporary unemployment or illness resulting in missed mortgage payments, as well as due to issues like deferred maintenance.

Table 10 reports the number of households experiencing any of the HUD defined housing problems by income category and tenure. Please note that households are reported based on the most severe housing problem experienced but may experience more than one housing problem at a time. According to this data, there were 1,360 renter households that earned the median income or less in Placerville between 2013 and 2017 who experienced at least one of the four HUD defined housing problems and which may, therefore, be at risk for displacement. The data generally indicate that the prevalence of housing problems decreases inversely with income, meaning that as a household's income goes up the likelihood that they will experience at least one of the HUD defined housing problems goes down. The data also indicate that there were 630 lower-income owner households who experienced high or severe housing cost burdens during this period, indicating that they may be at somewhat greater risk for displacement compared to other homeowners.

In terms of public or private investments that have the potential to create residential displacement, there are no imminent projects that would impact existing residential units or households. One possible project with a very long time horizon is expansion of the capacity of Highway 50 through Placerville. Although the City expects that any such project would not occur until well beyond the current Housing Element planning period, the City of Placerville is aware that such a project could have impacts on significant numbers of existing residential units that are located near the Highway 50 right of way. The City will monitor any planning related to modifications to Highway 50 and advocate for policies and designs that minimize impacts on residences and households and that incorporate appropriate displacement mitigations.

On a much smaller scale, due to increasing rents and home values, the City has seen increased investment in rehabilitation of individual single-family homes that were dilapidated and disused and/or abandoned. Because these units were typically unoccupied for an extended period time prior to rehabilitation due to their poor condition, these investments do not create displacement concern; rather, they are beneficial in that they enable the disused housing units to be placed back into active residential use, effectively increasing the City's housing supply.

One other economic trend seen locally is interest in use of housing units, including accessory dwelling units (ADUs), for short-term rentals. This can create displacement concerns if units previously used as full-time residences are converted to short-term rental use. To address this issue, the City's short term rental policy currently restricts short-term rentals to the City's Central Business District (CBD) commercial zone with a temporary use permit, where there are relatively few existing housing units that might be converted. According to a City staff analysis, there are only 20 residential units in the CBD zone, which represents a very small percentage of the City's overall housing stock. The City Council has adopted a Resolution of Intent to amend the zoning ordinance to more comprehensively regulate short-term rentals. City staff anticipate recommending that the City permit STRs in the Highway Commercial zone (where there are only 51 existing residential units), in addition to the CBD. City staff also anticipate allowing for "hosted" short term rentals only in owner-occupied single-family homes, and banning use of ADUs as short term rentals. The City expects to have a draft ordinance ready for Planning Commission review by September of 2021.

To preserve the City's housing stock, and minimize displacement from residential areas, short-term rentals will either be not permitted or only permitted if the unit is owner occupied. In 2017, the City initiated the process to amend to the Zoning Ordinance to create a distinction between owner-occupied short-term rentals, known as hosted vacation rentals; non-owner occupied short-term rentals known as vacation rentals; and the more commonly known commercial transient lodging in residential dwelling units known as bed and breakfast establishments. This process has not been completed but is expected to be completed in October 2021. Further, since ADUs are afforded incentives for their development, such as reduced development impact fees, ADUs will not be permitted to be converted from long-term rental use to short-term rental use within residential zones. Currently, the property owner is required to record an agreement that places a restriction on the property limiting an ADU to long-term rental use only. The goal is to incentivize and subsidize housing as opposed to lodging.

Table 10: Housing Problems by Tenure and Type, City of Placerville, 2013-2017 Five-Year Sample Period

Housing Problems in Order of Severity (a)	Owner-Occupied Households								All Households	
	0-30% AMI		30-50% AMI		50-80% AMI		80-100% AMI		≤ 100% HAMFI (b)	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Substandard Housing (c)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Severely Overcrowded (d)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Overcrowded (e)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Severe Housing Cost Burden (f)	90	3.8%	75	3.2%	95	4.0%	30	1.3%	290	12.2%
Housing Cost Burden (e)	0	0.0%	155	6.5%	110	4.6%	75	3.2%	340	14.3%
Zero/Negative Income	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Subtotal, Housing Problems	90	3.8%	230	9.7%	205	8.6%	105	4.4%	630	26.6%
Subtotal, Owner Households	145		320		340		205		1,010	
Housing Problems in Order of Severity (a)	Renter-Occupied Households								All Households	
	0-30% AMI		30-50% AMI		50-80% AMI		80-100% AMI		≤ 100% HAMFI (b)	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Substandard Housing (c)	25	1.1%	10	0.4%	90	3.8%	0	0.0%	125	5.3%
Severely Overcrowded (d)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Overcrowded (e)	60	2.5%	4	0.2%	0	0.0%	0	0.0%	64	2.7%
Severe Housing Cost Burden (f)	340	14.3%	70	3.0%	60	2.5%	0	0.0%	470	19.8%
Housing Cost Burden (e)	30	1.3%	160	6.8%	95	4.0%	10	0.4%	295	12.4%
Zero/Negative Income	130	5.5%	0	0.0%	0	0.0%	0	0.0%	130	5.5%
Subtotal, Housing Problems	585	24.7%	244	10.3%	245	10.3%	10	0.4%	1,084	45.7%
Subtotal, Renter Households	655		275		385		45		1,360	
Total, All Households	800		595		725		250		2,370	

Notes:

- (a) Housing problems are listed from most severe to least severe, as ordered by HUD. Households may have multiple housing problems, but, for the purposes of this table, they are counted under their most severe housing problem.
- (b) "HAMFI" is the HUD Area Median Family Income for the county in which the household is located.
- (c) Lacking complete plumbing or kitchen facilities.
- (d) Greater than 1.5 persons per room.
- (e) 1.01 to 1.5 persons per room.
- (f) Housing costs greater than 50% of gross income.
- (g) Housing costs greater than 30% but less than 50% of gross income.

Sources: U.S. Department of Housing and Urban Development (HUD), 2013-2017 Comprehensive Housing Affordability Strategy (CHAS) data; BAE, 2020.

Equal Opportunity in Mortgage and Home Improvement Financing

Mortgage lending is governed by both state and federal statutes, including the Federal Fair Housing Act and the Home Mortgage Disclosure Act (HMDA). The HMDA mandates that most mortgage lenders report on the details associated with each mortgage application, including identifying how each application was resolved, any reason for the denial of the application, and details regarding the borrower and the subject property. These reports provide a primary source of information regarding the residential mortgage market, including sale and purchase activity. For the purpose of this report, a “successful” home loan application is defined as one that is originated or approved by the lender and accepted by the borrower. Mortgage applications that are approved by the lender but not accepted by the borrower are not considered successful and are not categorized as “originated.”

Non-White Homeownership Rates

Rates of home ownership often vary widely by race and ethnicity, both within local jurisdictions and throughout larger regions. According to the available data from the 2014-2018 ACS, the homeownership rate for non-Hispanic White households was 63.5 percent. This is compared to 48.4 percent for Hispanic and Latino households and 33.3 percent for American Indian and Alaska Native households. All of the 17 estimated Asian households owned their own homes, but none of the households of “some other race” or “two or more races” owned their homes.

Table 11: Homeownership Rates by Race/Ethnicity, City of Placerville, 2014-2018

Householder by Race	Household Tenure		Total	Ownership Rate
	Owner	Renter		
Non-Hispanic White	2,084	1,197	3,281	63.5%
Black or African American Alone	0	0	0	n.a.
American Indian and Alaska Native Alone	23	46	69	33.3%
Asian Alone	17	0	17	100.0%
Native Hawaiian and Other Pacific Is. Alone	0	0	0	n.a.
Some other race alone	0	75	75	0.0%
Two or more races	0	82	82	0.0%
Hispanic or Latino	261	278	539	48.4%

Sources: U.S. Census Bureau, American Community Survey, 2014-2018 5-year sample data, B25003A-G, BAE, 2021.

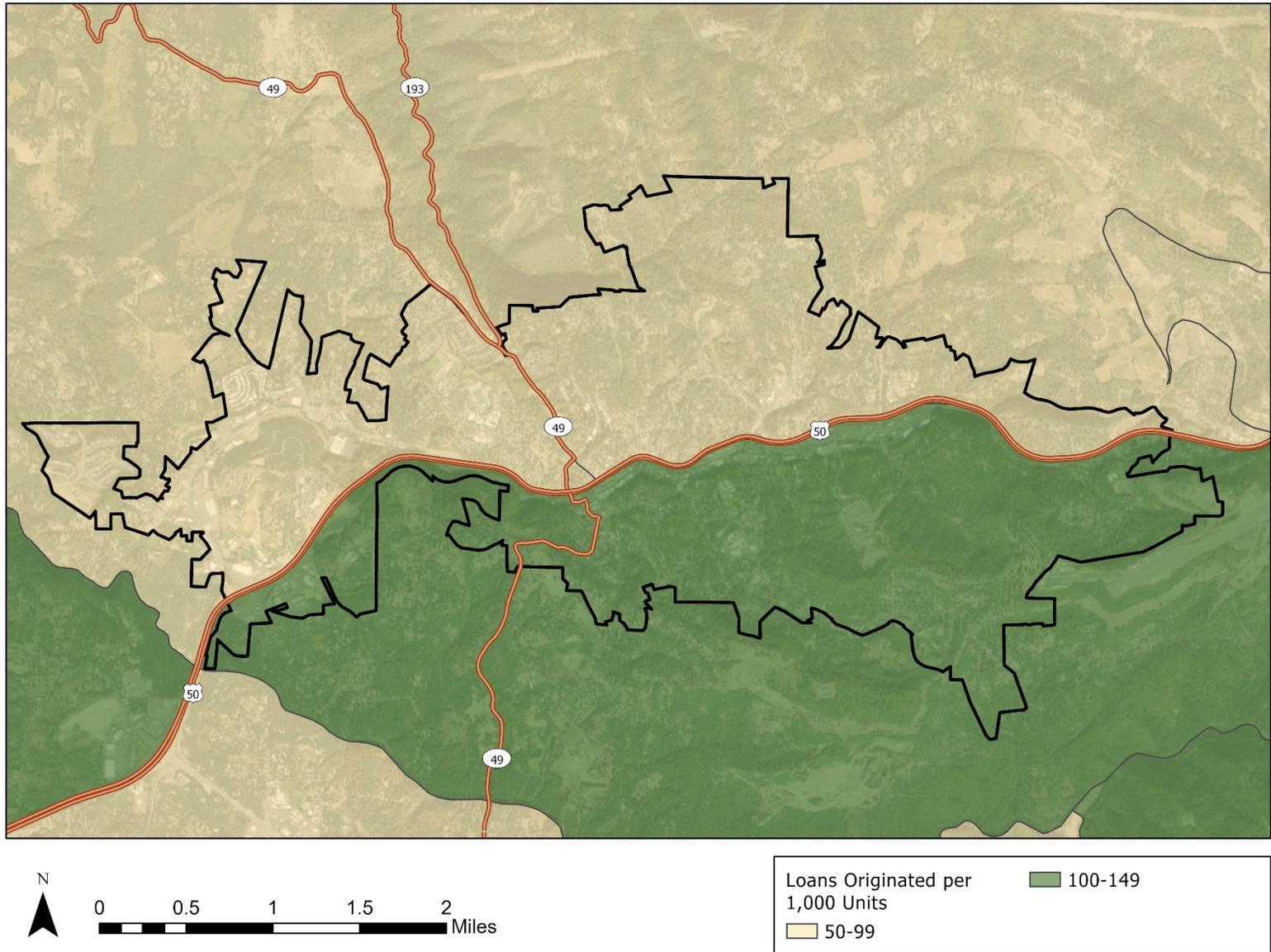
Geography of Mortgage Lending

Figure 27 on the following page illustrates the geographic distribution of originated home loans by Census tract in 2019. Based on this data, the portions of the City located to the south of Highway 50 had the highest overall loan origination rates at between 100 and 149 loans per 1,000 housing units, compared to 50-99 loans per 1,000 housing units in the portions of the City located to the north of Highway 50. Comparison with the Census block groups with high non-White concentrations identified in Figure 1 and Figure 2, and the detailed maps provided in Appendix A, indicates that there is no clear relationship between homeownership rates and non-White household concentrations. Notably, the portion of the city with the highest concentrations of African American and Asian residents is within the area with higher home loan origination rates.

Regionally, the higher loan activity was typically in the tracts covering the eastern suburbs of Sacramento, i.e., in the areas with more affluent households, and with less racial and ethnic diversity than within the

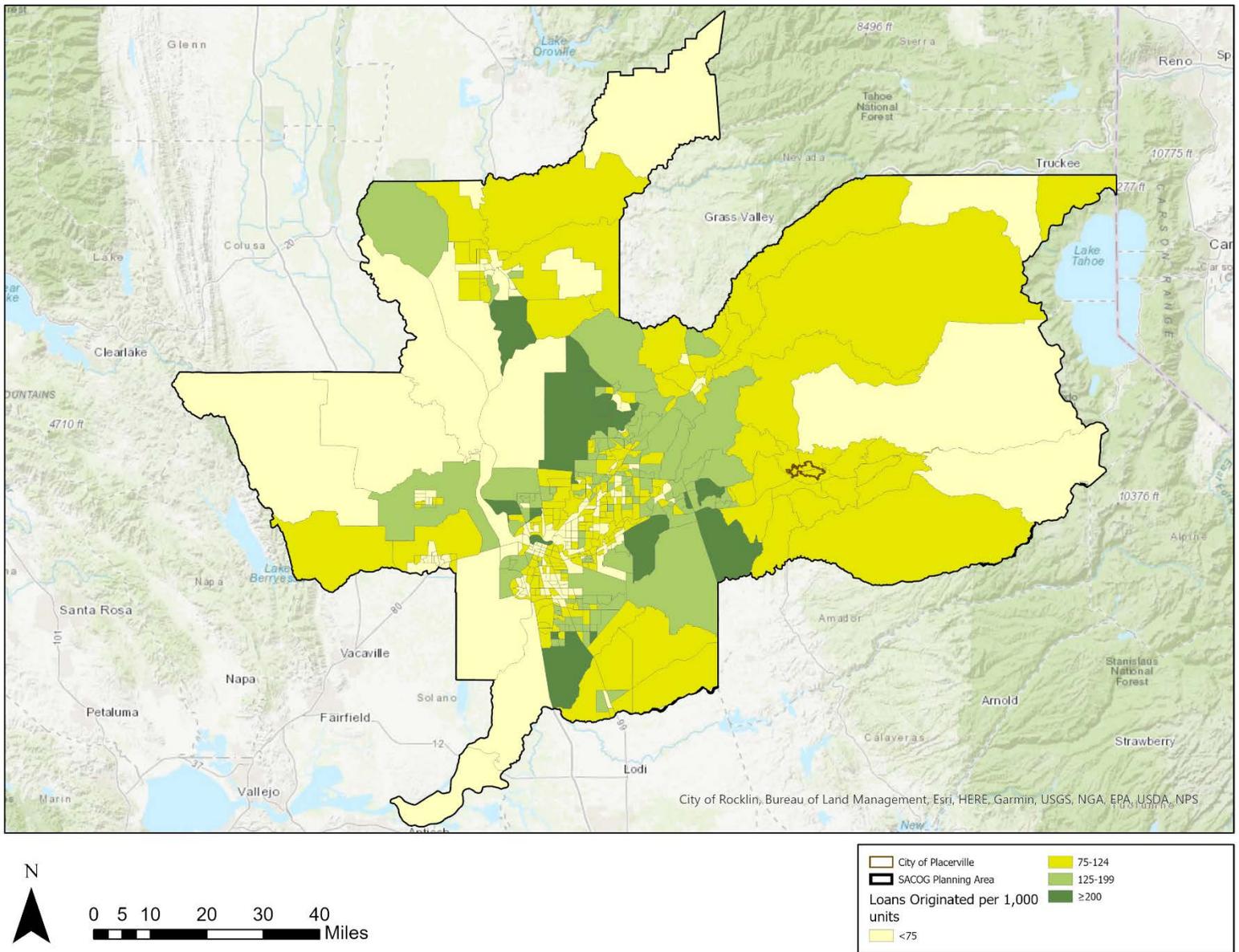
Sacramento city itself (albeit greater diversity than Placerville). This pattern may indicate that lower income households may face greater barriers to home ownership due to more difficulty obtaining mortgages.

Figure 27: Number of Loans Originated Per 1,000 Housing Units in Placerville by Census Tract, 2019



Sources: HMDA; BAE, 2021

Figure 28: Number of Loans Originated Per 1,000 Housing Units in SACOG Region by Census Tract, 2019



N
 0 5 10 20 30 40 Miles
 Sources: HMDA; BAE, 2021

Race and Ethnicity of Borrowers

Table 12 and Table 13 report information on the disposition of home loan applications by applicant income level and racial and ethnic affiliation.

For Placerville, on average non-White households accounted for 8.0 percent of all valid applications for conventional home loan financing and 14.1 percent of valid government insured loan applications. Recognizing that minorities accounted for 19.6 percent of all households in Placerville between 2014 and 2018, this indicates that non-White households are significantly underrepresented in the mortgage lending market. Nonetheless, the data provided in Table 12 indicate that non-White Placerville households that applied for mortgage financing were generally slightly more likely to be approved compared to their non-Hispanic White counterparts.

For the SACOG region, on average non-White households accounted for 37.7 percent of all valid applications for conventional home loan financing and 42.7 percent of valid government insured loan applications. Recognizing that minorities accounted for 47.4 percent of all households in the region¹⁸ between 2014 and 2018, this indicates that non-White households are somewhat underrepresented in the mortgage lending market, albeit not to the same degree as in Placerville. Unlike Placerville, however, the approval rate for minorities was lower than the rate for Whites in the region (74 percent vs. 79 percent).

Table 12 and Table 13 also report detailed information regarding the number of applications received, approved, denied, and originated, for both non-Hispanic White and non-White households. For Placerville, the data indicate that those non-White households that did apply for conventional mortgage financing had an approval rate that was 2.6 percentage points higher than average and a loan origination rate that was 3.9 percentage points higher than for all Placerville households. Non-White households that applied for government issued loans, by comparison, had a loan approval rate that was 1.3 percentage points higher than for all households, but a loan origination rate that was 2.7 percentage points lower. Among home loan applicants of all races and ethnicities, approval rates and loan origination rates generally decline with income, though non-White households earning less than 50 percent of AMI appear much less likely to have their application approved or a loan originated.

For the SACOG region, the data indicate that those non-White households that did apply for conventional mortgage financing had an approval rate that was 3.2 percentage points lower than average and a loan origination rate that was 3.3 percentage points lower than for all region households. Non-White households that applied for government issued loans, by comparison, had a loan approval rate that was 1.9 percentage points lower than for all households, and a loan origination rate that was 1.5 percentage points lower. As in Placerville, among home loan applicants of all races and ethnicities, approval rates and loan origination rates generally decline with income, though non-White households earning less than 50 percent of AMI appear much less likely to have their application approved or a loan originated.

¹⁸ Defined here as the entirety of the six counties in the SACOG region.

Additional information for Placerville summarized in Figure 29 indicates that all conventional loan applications submitted by American Indian, Asian, and African American applicants were approved, and that among the two racial/ethnic categories with less than 100 percent approval, Hispanic and Latino applicants had lower denial rates compared to their non-Hispanic White counterparts. Among applicants for government insured loans only African American households had a 100 percent approval rate. The lowest approval rate for government insured loans was among American Indian households, who had a 25.0 percent denial rate, compared to 12.7 percent for non-Hispanic White households and 11.1 percent for Hispanic or Latino households.

For the SACOG region, additional information summarized in Figure 30 indicates 66.3 percent all valid conventional loan applications submitted by American Indian applicants were approved, as were 75.7 percent for Asian applicants, 70.7 percent for African American applicants, 66.8 percent for Native Hawaiian/Pacific Islanders and householders of two or more races, and 71.5 percent of Hispanic applicants, in comparison to 79.2 percent of White applicants. Among SACOG region applicants for government insured loans, 72.1 percent submitted by American Indian applicants were approved, as were 77.5 percent for Asian applicants, 74.2 percent for African American applicants, 79.4 percent for Native Hawaiian/Pacific Islanders, 67.2 percent for applicants of two or more races, and 80.8 percent for Hispanic and White applicants.

This analysis indicates that minority applicants for mortgages loans in the SACOG region may face higher barriers to loan approvals than White applicants. While the data for Placerville appears to show minorities faring better in the city, the number of minority applicants is extremely limited, especially among the non-Hispanic categories, where none of the categories shows more than three valid applicants.

Table 12: Disposition of Home Loans by Applicant Income and Race/Ethnicity for the City of Placerville, 2019

	Less than 50% AMI		50% to 79% of AMI		80% to 99% of AMI		100% to 119% of AMI		120% of AMI or More		All Income Levels		Total
	White (a)	Minority (b)	White (a)	Minority (b)	White (a)	Minority (b)	White (a)	Minority (b)	White (a)	Minority (b)	White (a)	Minority (b)	
Conventional Loans (c)													
Applications Received	45	7	99	11	79	5	76	5	252	25	551	53	604
Withdraw n or Incomplete	5	1	16	3	8	1	16	2	43	6	88	13	101
% Withdraw n or Incomplete	11.1%	14.3%	16.2%	27.3%	10.1%	20.0%	21.1%	40.0%	17.1%	24.0%	16.0%	24.5%	16.7%
Valid Applications (d)	40	6	83	8	71	4	60	3	209	19	463	40	503
Applications Approved	28	4	65	7	57	4	51	2	168	16	369	33	402
% Valid Applications	70.0%	66.7%	78.3%	87.5%	80.3%	100.0%	85.0%	66.7%	80.4%	84.2%	79.7%	82.5%	79.9%
Originated/Purchased	29	3	66	7	56	4	51	3	172	17	374	34	408
% Valid Applications	73%	50%	80%	88%	79%	100%	85%	100%	82%	89%	81%	85%	81%
Applications Denied (d)	10	2	13	1	11	0	5	0	31	2	70	5	75
% Valid Applications	25.0%	33.3%	15.7%	12.5%	15.5%	0.0%	8.3%	0.0%	14.8%	10.5%	15.1%	12.5%	14.9%
Government Insured Loans (c)(e)													
Applications Received	30	4	31	6	22	7	15	1	39	4	137	22	159
Withdraw n or Incomplete	3	1	11	2	2	0	6	0	5	1	27	4	31
% Withdraw n or Incomplete	10.0%	25.0%	35.5%	33.3%	9.1%	0.0%	40.0%	0.0%	12.8%	25.0%	19.7%	18.2%	19.5%
Valid Applications (d)	27	3	20	4	20	7	9	1	34	3	110	18	128
Applications Approved	22	3	14	3	18	6	7	0	29	3	90	15	105
% Valid Applications	81.5%	100.0%	70.0%	75.0%	90.0%	85.7%	77.8%	0.0%	85.3%	100.0%	81.8%	83.3%	82.0%
Originated/Purchased	24	3	14	3	17	5	7	0	27	3	89	14	103
% Valid Applications	89%	100%	70%	75%	85%	71%	78%	0%	79%	100%	81%	78%	80%
Applications Denied (d)	2	0	5	1	2	1	2	1	5	0	16	3	19
% Valid Applications	7.4%	0.0%	25.0%	25.0%	10.0%	14.3%	22.2%	100.0%	14.7%	0.0%	14.5%	16.7%	14.8%

Notes:

- (a) Includes applicants that identify as non-Hispanic White.
- (b) Includes applicants that identify as non-White or Hispanic.
- (c) Excludes refinance loans and those originated by lenders not subject to HMDA.
- (d) Excludes applications that were withdrawn and files that were closed due to incompleteness.
- (e) Includes FHA, USDA, and VA home loans on single-family (one to four units) and single-family manufactured dwellings.

Sources: FFIEC, Home Mortgage Disclosure Act data, 2019; BAE, 2021.

Table 13: Disposition of Home Loans by Applicant Income and Race/Ethnicity for the SACOG Region, 2019

	Less than 50% AMI		50% to 79% of AMI		80% to 99% of AMI		100% to 119% of AMI		120% of AMI or More		All Income Levels		Total
	White (a)	Minority (b)	White (a)	Minority (b)	White (a)	Minority (b)	White (a)	Minority (b)	White (a)	Minority (b)	White (a)	Minority (b)	
Conventional Loans (c)													
Applications Received	3,267	2,753	8,628	6,991	6,997	4,825	6,908	4,387	33,426	18,048	59,226	37,004	96,230
Withdrawn or Incomplete	698	566	1,555	1,308	1,139	924	1,027	844	5,598	3,628	10,017	7,270	17,287
% Withdrawn or Incomplete	21%	21%	18%	19%	16%	19%	15%	19%	17%	20%	17%	20%	18%
Valid Applications (d)	2,569	2,187	7,073	5,683	5,858	3,901	5,881	3,543	27,828	14,420	49,209	29,734	78,943
Applications Approved	1,392	1,044	5,221	3,860	4,641	2,912	4,777	2,716	22,936	11,475	38,967	22,007	60,974
% Valid Applications	54%	48%	74%	68%	79%	75%	81%	77%	82%	80%	79%	74%	77%
Loans Originated	1,311	982	4,977	3,692	4,460	2,787	4,610	2,623	22,155	10,995	37,513	21,079	58,592
% Valid Applications	51%	45%	70%	65%	76%	71%	78%	74%	80%	76%	76%	71%	74%
Purchased Loans	62	68	398	299	328	178	324	190	1,497	706	2,609	1,441	4,050
% Valid Applications	2%	3%	6%	5%	6%	5%	6%	5%	5%	5%	5%	5%	5%
Applications Denied (d)	1,111	1,074	1,453	1,523	885	809	777	636	3,383	2,228	7,609	6,270	13,879
% Valid Applications	43%	49%	21%	27%	15%	21%	13%	18%	12%	15%	15%	21%	18%
Government Insured Loans (c)(e)													
Applications Received	2,359	1,411	2,072	1,984	1,688	1,539	1,607	1,249	4,279	2,852	12,005	9,035	21,040
Withdrawn or Incomplete	553	413	569	504	358	352	376	262	964	658	2,820	2,189	5,009
% Withdrawn or Incomplete	23%	29%	27%	25%	21%	23%	23%	21%	23%	23%	23%	24%	24%
Valid Applications (d)	1,806	998	1,503	1,480	1,330	1,187	1,231	987	3,315	2,194	9,185	6,846	16,031
Applications Approved	1,416	740	1,124	1,086	1,082	937	996	803	2,806	1,794	7,424	5,360	12,784
% Valid Applications	78%	74%	75%	73%	81%	79%	81%	81%	85%	82%	81%	78%	80%
Loans Originated	1,352	691	1,068	1,023	1,034	900	964	761	2,705	1,711	7,123	5,086	12,209
% Valid Applications	75%	69%	71%	69%	78%	76%	78%	77%	82%	78%	78%	74%	76%
Purchased Loans	60	13	54	28	40	34	47	22	95	48	296	145	441
% Valid Applications	3%	1%	4%	2%	3%	3%	4%	2%	3%	2%	3%	2%	3%
Applications Denied (d)	330	245	322	362	207	215	186	159	412	351	1,457	1,332	2,789
% Valid Applications	18%	25%	21%	24%	16%	18%	15%	16%	12%	16%	16%	19%	17%

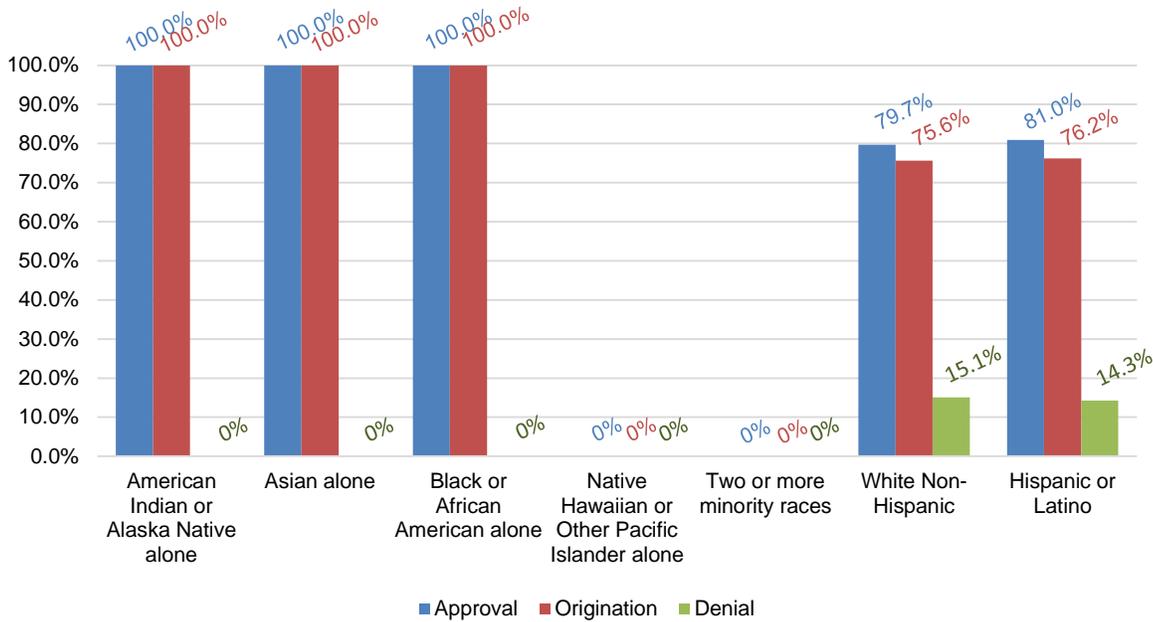
Notes:

- (a) Includes applicants that identify as non-Hispanic White.
- (b) Includes applicants that identify as non-White or Hispanic.
- (c) Excludes refinance loans and those originated by lenders not subject to HMDA.
- (d) Excludes applications that were withdrawn and files that were closed due to incompleteness.
- (e) Includes FHA, USDA, and VA home loans on single-family (one to four units) and single-family manufactured dwellings.

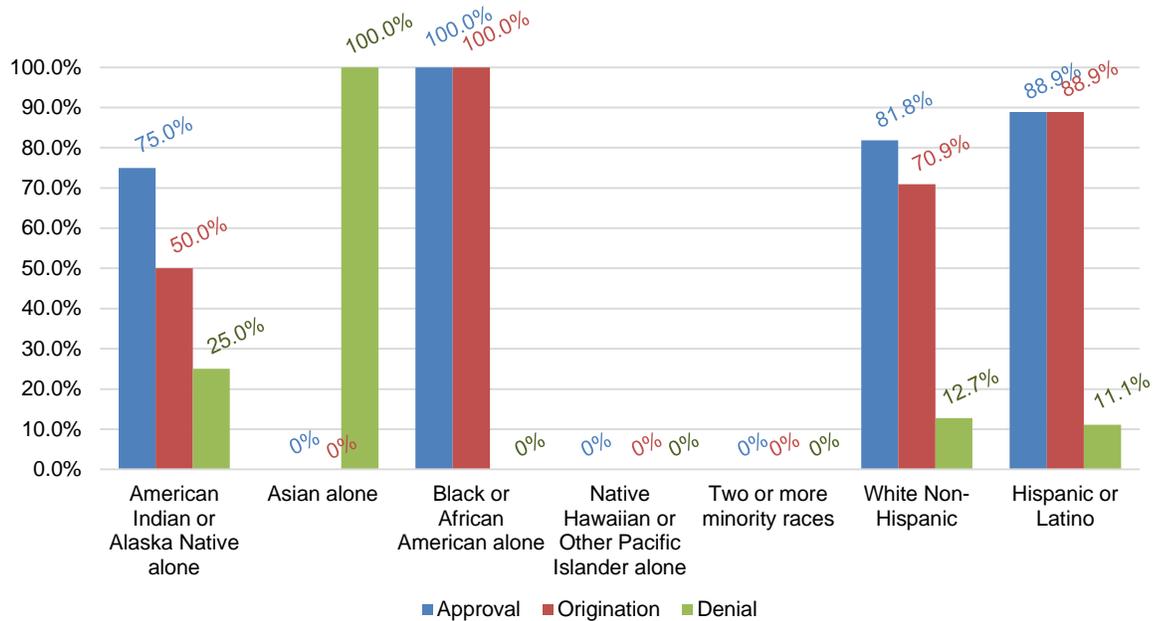
Sources: FFIEC, Home Mortgage Disclosure Act data, 2019; BAE, 2021.

Figure 29: Approval, Origination and Denial Rates by Race and Ethnicity, Conventional Home Loans for the City of Placerville, 2019

Conventional Loans



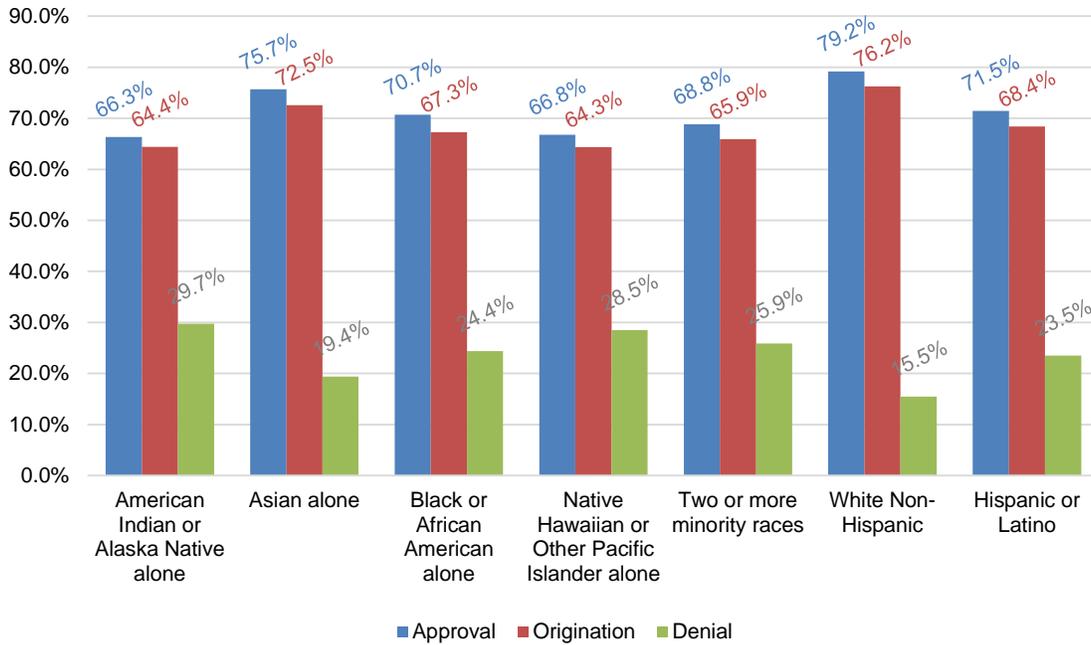
Government Insured Loans



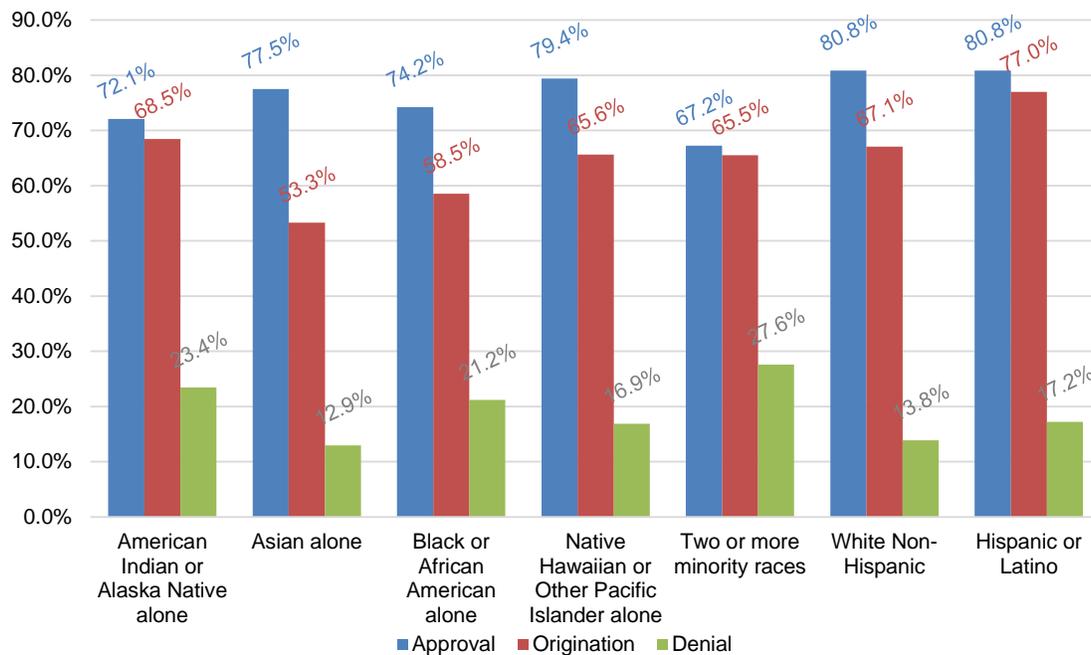
Sources: FFIEC, Home Mortgage Disclosure Act data, 2019; BAE, 2021.

Figure 30: Approval, Origination and Denial Rates by Race and Ethnicity, Conventional Home Loans for the SACOG Region, 2019

Conventional Loans



Government Insured Loans



Sources: FFIEC, Home Mortgage Disclosure Act data, 2019; BAE, 2021.

FAIR HOUSING ISSUES AND RESOURCES

The following section summarizes the available information regarding fair housing complaints submitted by residents of the City of Placerville to the applicable state and federal authorities, as well as information collected regarding resident perspectives on fair housing issues within the City of Placerville, as collected through a hard copy and online resident survey.

Fair Housing Complaints

Complaints alleging housing discrimination can be filed at either the state or federal level. Federal housing discrimination complaints are filed with the HUD Office of Fair Housing and Equal Employment Opportunity (FHEO). The FHEO administers the Fair Housing Assistance Program (FHAP), which awards and manages the program grants and works with lawmakers to develop and refine fair housing legislation. Formal complaints can be filed either with the central HUD office, or at any of the field offices located within each state.

Table 14 identifies the number of fair housing complaints filed with the FHEO annually between 2013 and 2020. According to these data, there were only four fair housing complaints filed by residents of the City of Placerville during this period, with one complaint or none being filed each year. The complaints include two which were dismissed under a determination of no cause, with another that was dismissed due to lack of jurisdiction. Only one of the four complaints was settled, with \$10,000 in compensation provided to the plaintiff on the basis of alleged discriminatory refusal to rent based on familial status in 2014.

By comparison, there were 28 complaints filed with the FHEO regarding alleged fair housing discrimination in El Dorado County between 2013 and 2020, including eight that were settled and two that were withdrawn following resolution. Nearly all of the settled or withdrawn fair housing complaints in El Dorado County during this period pertained to discriminatory refusal to rent or sell due to disability and failure to make reasonable accommodation, with two instances of alleged retaliation. There were three awards made to plaintiffs in the case of settlements which ranged from \$1,300 to \$6,500 in value. The remaining complaints include 17 which were dismissed for no cause, and one that was dismissed for lack of jurisdiction.

In addition to data from the FHEO, this analysis also reviewed data from the California Department of Fair Employment and Housing (DFEH). As reported in Table 15, there were only five fair housing complaints filed with the DFEH between 2015 and 2020 by residents of the City of Placerville. Of those, two were investigated and either dismissed or withdrawn with a resolution having been agreed to between the involved parties; both of which pertained to the denial of equal terms and conditions and reasonable accommodation to persons with disabilities. Of the remaining three complaints, one was dismissed for lack of jurisdiction. The remaining two were dismissed following investigation, with the DFEH finding no reasonable cause to believe that housing discrimination occurred.

Table 14: FHEO Fair Housing Complaints by Resolution Type, 2013-2020

City of Placerville										
Resolution	Year Resolved								Total, All Years	Percent of Total
	2013	2014	2015	2016	2017	2018	2019	2020		
Conciliated/Settled	0	1	0	0	0	0	0	0	1	25.0%
No Cause	0	0	1	0	0	1	0	0	2	50.0%
Withdrawal Without Resolution	0	0	0	0	0	0	0	0	0	0.0%
FHAP Judicial Consent Order	0	0	0	0	0	0	0	0	0	0.0%
Failed to Cooperate	0	0	0	0	0	0	0	0	0	0.0%
Dismissed for Lack of Jurisdiction	0	0	0	0	0	0	0	1	1	25.0%
Subtotal, All Complaints	0	1	1	0	0	1	0	1	4	100.0%

El Dorado County										
Resolution	Year Resolved								Total, All Years	Percent of Total
	2013	2014	2015	2016	2017	2018	2019	2020		
Conciliated/Settled	0	1	0	0	2	2	1	2	8	28.6%
No Cause	1	0	3	3	4	5	1	0	17	60.7%
Withdrawal After Resolution	0	1	0	0	1	0	0	0	2	7.1%
Withdrawal Without Resolution	0	0	0	0	0	0	0	0	0	0.0%
FHAP Judicial Consent Order	0	0	0	0	0	0	0	0	0	0.0%
Failed to Cooperate	0	0	0	0	0	0	0	0	0	0.0%
Dismissed for Lack of Jurisdiction	0	0	0	0	0	0	0	1	1	3.6%
Subtotal, All Complaints	1	2	3	3	7	7	2	3	28	100.0%

Sources: HUD, Office of Fair Housing and Equal Opportunity, 2020; BAE, 2021.

Table 15: DFEH Fair Housing Complaints by Basis, Discriminatory Practice, and Resolution Type, 2015-2020

File Date	Basis	Harm	Close Reason
10/16/2015	Disability	Denied equal terms and conditions	Investigated and Dismissed - Withdraw n - Resolved between parties
2/21/2017	Disability; National Origin	Denied reasonable accommodation; Denied rental/lease/sale; Subjected to discriminatory statements/advertisements	No Cause Determination
4/20/2017	Disability	Denied reasonable accommodation; Denied rental/lease/sale	Investigated and Dismissed - Withdraw n - Resolved between parties
11/21/2019	Race	Denied rental/sale/lease; Subjected to restrictive rule/covenant	Dismissed for Lack of Jurisdiction
3/20/2020	Association with someone of a protected class; Disability (physical or mental); Familial status (Children)	Denied reasonable accommodation for a disability or medical condition; Evicted; Subjected to discriminatory statements/advertisement	No Cause Determination

Sources: California Department of Fair Employment and Housing, 2021; BAE, 2021.

Resident Fair Housing Questionnaire

In preparation for the Housing Element Update, the City of Placerville administered a resident survey in early 2021 to collect information regarding resident sentiments towards the quality of City services and extent of needs to be addressed by the City, including an assessment of the extent to which residents are aware of their fair housing rights and responsibilities and the presence of fair housing issues within the community. Responses were collected through an online web interface, as well as with mail-in hard copy surveys that were distributed to residents by mail in conjunction with monthly utility bills.

The City received a total of 215 responses, including from 182 owner households (84.7 percent) and 19 renter households (8.8 percent).¹⁹ This indicates that the survey responses disproportionately represent the views of owner households, which represent 54 percent of all households citywide, compared to renter households who account for 25 percent of all households. Similarly, there were 175 surveys (81.4 percent) completed by non-Hispanic White respondents and 26 (12.1percent) completed by non-White residents, who represent 77.7 percent and 22.3 percent of the general population, respectively.

Of the 21 questions administered, five directly pertained to fair housing awareness and the identification of known issues.

The first of these questions asked about the extent to which respondents are aware of how to report suspected fair housing violations. The majority of respondents either did not respond (8.4 percent) or were unsure (55.3 percent). Only 10.7 percent said “yes,” indicating a likely lack of knowledge regarding fair housing rights, obligations, and reporting procedures. Those who did indicate that they were familiar with how to report discrimination, four were homeowners and one was a renter.

The next question asked respondents to speculate regarding the reasons why fair housing complaints may not be reported. Though just over 30 percent of respondents did not answer, those that did suggested that residents:

- Do not know how (39.5 percent)
- Retaliation (34.4 percent)
- Fear (32.1 percent)
- Distrust of process (25.6 percent)
- Reporting process (19.1 percent)

The third fair housing related question on the survey asked respondents whether, as a renter, their landlord had refused to make reasonable accommodations for a disability and, if so, what the request was. Of the 21 respondents who answered this question, three (14.3 percent) responded in the affirmative, though none specified what the request was.

¹⁹ As reported in the Sacramento Area Council of Governments (SACOG) Housing Element Data Package for the 2014-2018 American Community Survey (ACS) five-year survey period.

The survey then asked respondents whether they have faced housing discrimination based on characteristics of a number of common protected classes. More than 80 percent of respondents did not answer this question. Of the 20 that provided meaningful responses, six indicated that they had experienced discrimination based on sex, six based on familial status, four based on source of income, two based on race or ethnicity, and one each based on color and national origin.

The final dedicated fair housing question asked respondents to indicate the extent to which they believe certain factors and situations contribute to further discrimination and/or function as barriers to fair housing choice within the City of Placerville. Table 16 summarizes the survey results pertaining to this question. In general, more respondents agreed that the 11 identified factors and/or situations contribute to further discrimination and/or function as impediments to fair housing choice more often than the disagreed; though in most cases, the majority of respondents took a neutral position. There are five areas where more than 40 percent of respondents indicated that they agreed that these items furthered discrimination. These items include:

- Lack of accessible housing for persons with disabilities (41 percent agreed);
- Lack of accessibility of neighborhoods (42 percent agreed);
- Lack of fair housing education (45 percent agreed);
- Lack of knowledge among residents regarding fair housing (47 percent agreed); and
- Lack of affordable housing in certain areas (63 percent agreed).

Though designed to be simple and accessible to a broad population, the survey conducted by the City generally highlights a lack of understanding regarding fair housing rights and obligations, as well as the resources and protections that are in place to support households experiencing discrimination. The survey highlights that at-risk households may be reluctant to report or seek resolution of discrimination due to lack of knowledge, fear of retaliation, and/or distrust of the process. Though the survey further supports the conclusion that reports of discrimination are relatively rare in Placerville, respondents further confirmed the importance of working to eliminate many of the common factors that contribute to discrimination and a lack of fair housing, particularly lack of knowledge regarding fair housing, accessibility of housing and community amenities to persons with disabilities, and a general lack of decent and affordable housing options.

Table 16: Survey Question 14 Results – Do the following situations result in further discrimination and/or barriers to fair housing in the City of Placerville?

Situation Type	Total Agree	Strongly Agree	Agree	Neutral/ Unsure	Disagree	Strongly Disagree	Total Disagree
State or Local laws and policies that limit housing choice	28%	12%	16%	56%	7%	9%	16%
Lack of fair housing organizations in the City	31%	10%	21%	57%	5%	6%	11%
Lack of knowledge among bankers/lenders regarding fair housing	20%	6%	14%	63%	9%	7%	16%
Lack of knowledge among landlords and property managers regarding fair housing	38%	10%	28%	47%	7%	8%	15%
Lack of knowledge among real estate agents regarding fair housing	27%	7%	20%	52%	13%	8%	21%
Lack of knowledge among residents regarding fair housing	47%	13%	34%	43%	4%	6%	10%
Lack of accessible housing for persons with disabilities	41%	15%	27%	50%	4%	4%	9%
Lack of accessibility in neighborhoods (i.e. curb cuts)	42%	17%	25%	49%	5%	5%	10%
Lack of fair housing education	45%	12%	33%	45%	5%	6%	10%
Lack of affordable housing in certain areas	63%	33%	30%	25%	6%	5%	12%
Concentration of subsidized housing in certain neighborhoods	36%	14%	21%	53%	6%	6%	12%

Source: City of Placerville, Resident Questionnaire; BAE, 2021.

Fair Housing Issues and Contributing Factors

The following subsection summarizes known fair housing issues and their contributing factors, as identified through the fair housing assessment documented above. Where applicable, the discussion notes instances where protected classes are disproportionately impacted.

Issue: The harm caused by segregation is manifest in disproportionate housing needs and differences in economic opportunity.

Contributing Factors: The legacy of past actions, omissions, and decisions that denied housing opportunities and perpetuated segregation and lack of inclusion have continued to limit opportunities for members of protected classes, which is evident through continued differences in poverty rates, homeownership rates, and rental housing instability. While Placerville's recent history shows relatively low levels of segregation, the data indicate a modest increase in segregation and racial/ethnic clustering, which may be influenced by the small size of the resident non-White subpopulations. It is not clear to what extent non-White residents are inclined to congregate together due to cultural affinities and shared identity, rather than discriminatory actions or policies.

Disproportionate Impact: African American, American Indian, and Asian residents, as well as persons of two or more races, experience significantly higher rates of poverty compared to the community at large. There are also sizable differences in homeownership rates in Placerville between non-Hispanic White households and all reported non-White subpopulations, though the available data on mortgage lending indicates that while non-White households are underrepresented among mortgage applicants, they are more likely than their non-Hispanic White counterparts to be approved. Nonetheless, non-White loan applicants earning less than 50 percent of AMI had below average approval and loan origination rates compared to non-Hispanic Whites. The analysis also identified that American Indian and Hispanic or Latino households, as well as households of some other race or multiple races, have a disproportionate need for housing assistance based on the relative prevalence of housing problems.

Issue: Residents with disabilities need for, and lack of, access to accessible housing.

Contributing Factors: Much of the naturally occurring affordable housing is older and is therefore less accessible, or not accessible, to persons with disabilities. There is also a lack of understanding among property owners and managers about what "accessible" means within the context of the Americans with Disabilities Act (ADA). Survey responses indicate that some residents have had trouble getting property owners to complete reasonable accommodations requests.

Issue: There is a lack of widespread knowledge regarding fair housing rights, responsibilities, and reporting procedures.

Contributing Factors: Placerville residents and property owners appear to be less than well informed regarding their rights and responsibilities under applicable law. Residents also do not

appear well informed regarding the various ways to report fair housing complaints and discrimination, or how/where to locate reliable information.

Disproportionate Impact: Due to limited English proficiency, persons who speak English as a second language, or not at all, face additional hurdles when accessing information about their fair housing rights and responsibilities, and often face difficulties when seeking assistance with resolving fair housing claims or disputes. While just under one-third of Spanish speakers have limited English proficiency, most live in households with at least one English speaker. Households that speak Asian and Pacific Island languages, in particular, show a relatively high proportion with limited English proficiency, meaning that a majority contain no person that speaks English “very well.” Therefore, the City should consider policies and actions that help to ensure that materials pertaining to the City’s housing policies and fair housing rights, obligations, and services are appropriately translated.

Issue: Gaps in transportation accessibility may limit access to opportunity and impede fair housing choice.

Contributing Factors: At least in some cases, access to public transportation and/or alternative transportation infrastructure may present an impediment to fair housing choice for those who rely on such services/facilities to access employment, resident services, and educational opportunities.

Disproportionate Impact: While most non-White residents have access to automobiles, a small number rely on other modes like public transit, walking, bicycling, etc. While the extent to which workers use alternative modes by choice (e.g., the health benefits cycling) or out of necessity (e.g., lack of access to an automobile, work off-hours when public transit is not available) is unclear, the data highlight a possible need to explore expanding transit access into underserved areas and/or times of day.

Fair Housing Priorities and Goals

The following section summarizes the City’s fair housing priorities and goals and identifies recommended policies and programs to affirmatively further fair housing. The recommendations prioritize actions that address the fair housing issues identified above, that impede fair housing choice or access to opportunity, or that negatively impact civil rights compliance. Table 17 also identifies metrics and milestones that the City may use for evaluating results and effectiveness in achieving the City’s fair housing priorities and goals.

Table 17: Fair Housing Goals, Policies/Programs, and Metrics/Milestones (Page 1 of 2)

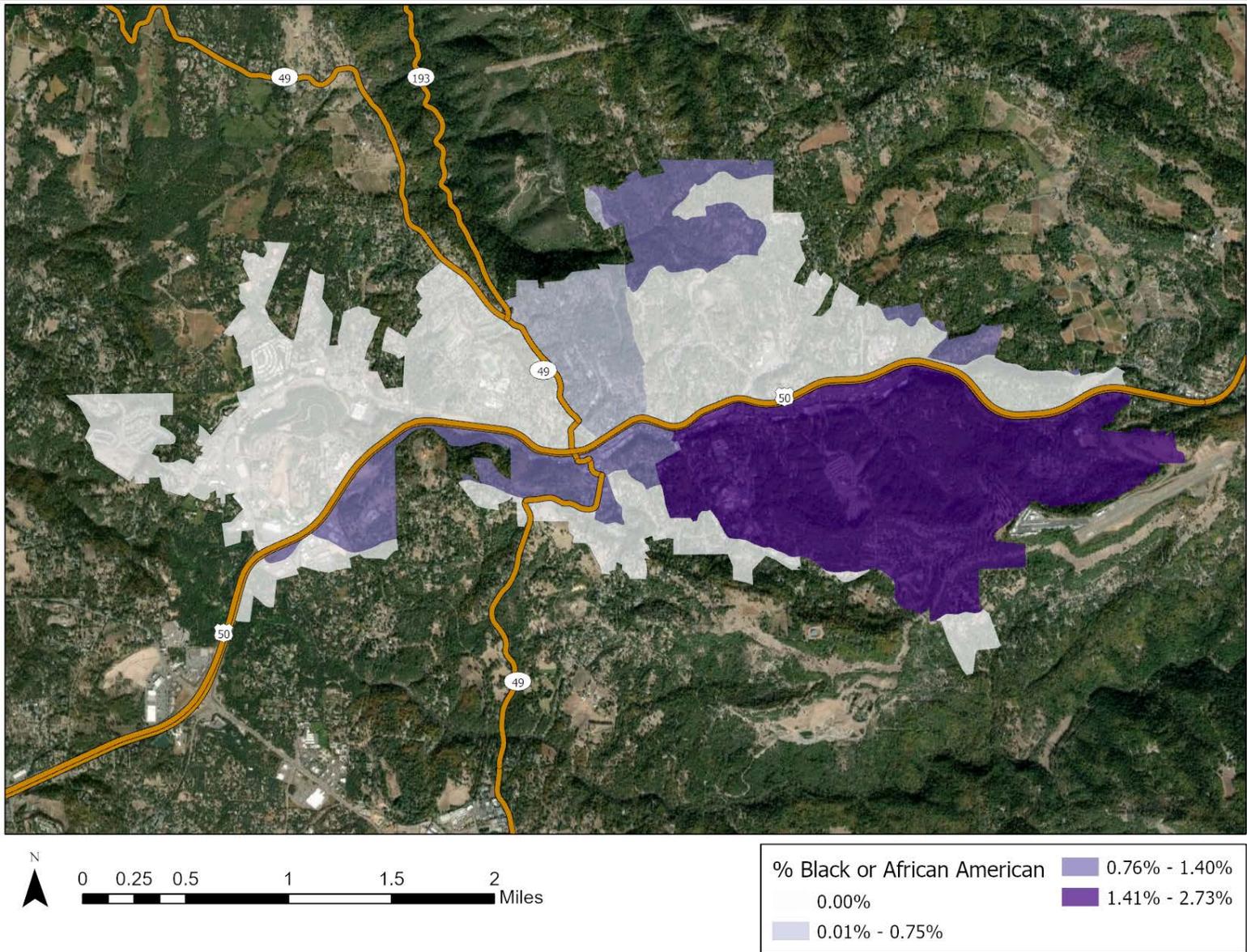
Goal	Strategy	Policy/Program	Metrics and Milestones
<p>1. Expand and preserve affordable housing opportunities, both rental and for-sale.</p>	<p>1.a. Encourage reasonable policies for tenant criminal history, rental history, credit history, and reasonable accommodations.</p>	<p>Landlord education (see Implementation Programs D-1 and D-3).</p>	<p>Support ongoing landlord education towards reasonable policies for VAWA, criminal history, reasonable accommodations, and fair housing issues, with targeted outreach to local landlords.</p>
	<p>1.b. Increase accessibility and affordable housing opportunities.</p>	<p>Provide support for developing affordable units (see Implementation Programs A-1, A-2, A-3, A-5, B-1, B-3, B-6, B-8, C-1, C-2, C-3, C-4, C-5, C-6, C-7, E-1, F-1, F-2, F-3, F-4 and F-5)</p>	<p>Deliver three affordable housing projects that are in the development pipeline, including Placerville Armory Apartments (82 units; 100 percent affordable by early 2025), plus up to 154 additional new affordable units in two affordable projects (Mallard Apartments and Cold Springs Apartments) by 2026.</p>
		<p>Provide planning and community development support for new housing development (see Implementation Programs A-1, A-2, A-3, A-5, B-3, B-6, B-8, C-1, C-2, C-3, C-5, C-6, C-7).</p>	<p>Complete Housing Element Update and monitor development pipeline.</p>
	<p>1.c. Encourage residential infill opportunities.</p>	<p>Provide planning and community development support for infill projects (see Implementation Programs A-1, A-2),.</p>	<p>All new housing production within Placerville will be infill. See item 1.b. above, plus additional production to meet the City’s quantified objective of 259 units for new housing production during the 6th Cycle.</p>
	<p>1.d. Engage the private sector in solutions.</p>	<p>Work with private for profit and non-profit developers on innovative housing options (see Implementation Programs B-1, F-3, F-4, F-5, G-2, G-3).</p>	<p>Engage in stakeholder input, data collection, and ongoing discussions around funding, zoning, etc.</p>
<p>2. Address disproportionate housing needs of minorities and people with disabilities</p>	<p>2.a. Ensure that under-represented communities and people with disabilities are aware of opportunities to access affordable housing and housing-related services.</p>	<p>Conduct outreach to under-represented communities and people with disabilities in marketing affordable housing programs and services. (See Implementation Programs B-1, B-3 and B-5)</p>	<p>See Goals 2 and 3.</p>

Table 18: Fair Housing Goals, Policies/Programs, and Metrics/Milestones (Page 2 of 2)

Goal	Strategy	Policy/Program	Metrics and Milestones
<p>3. Proactively provide resources and education on fair housing rights, responsibilities, and services</p>	<p>3.a. Make fair housing educational materials and referral information available on the City’s website and at key locations (e.g., City Hall, libraries, etc.) for the public and other community gathering places.</p>	<p>Create a webpage and provide information in hard copy at key locations, including locations with exposure to under-represented and populations with disabilities. (see Implementation Program D-1)</p>	<p>Provide and populate a fair housing website and provide materials at key City offices and community locations.</p>
	<p>3.b. Ensure that all relevant materials are appropriately translated for use by persons with limited English proficiency.</p>	<p>Provide translated materials, including in Spanish and languages for Asian and Pacific Islander groups with significant representation in Placerville. (see Implementation Program D-1)</p>	<p>Provide materials, both digital and hard copy, that are translated into appropriate languages.</p>
	<p>3.c. Conduct outreach to community organizations, churches, etc., that have connections to key non-White populations to proactively provide information on fair housing.</p>	<p>Community outreach (see Implementation Program D-2)</p>	<p>Conduct at least six workshops on fair housing issues and resources.</p>
	<p>3.d. Encourage reasonable policies for tenant criminal history, rental history, credit history, and reasonable accommodations.</p>	<p>Landlord education (see Implementation Program D-3)</p>	<p>Support ongoing landlord education towards reasonable policies for VAWA, criminal history, reasonable accommodations, and fair housing issues, with targeted outreach to local landlords.</p>
<p>4. Close gaps in transportation to promote fair housing and access to opportunity.</p>	<p>4.a. Advocate to El Dorado County Transportation Authority (El Dorado Transit) to extend public transportation and/or alternative transportation infrastructure to expand accessibility into underserved areas and/or times of day when transit is not otherwise available.</p>	<p>Expand public transportation and alternative transportation infrastructure (see Implementation Program E-1)</p>	<p>Meet yearly with El Dorado Transit to review local transit needs and review potential transit improvements.</p>

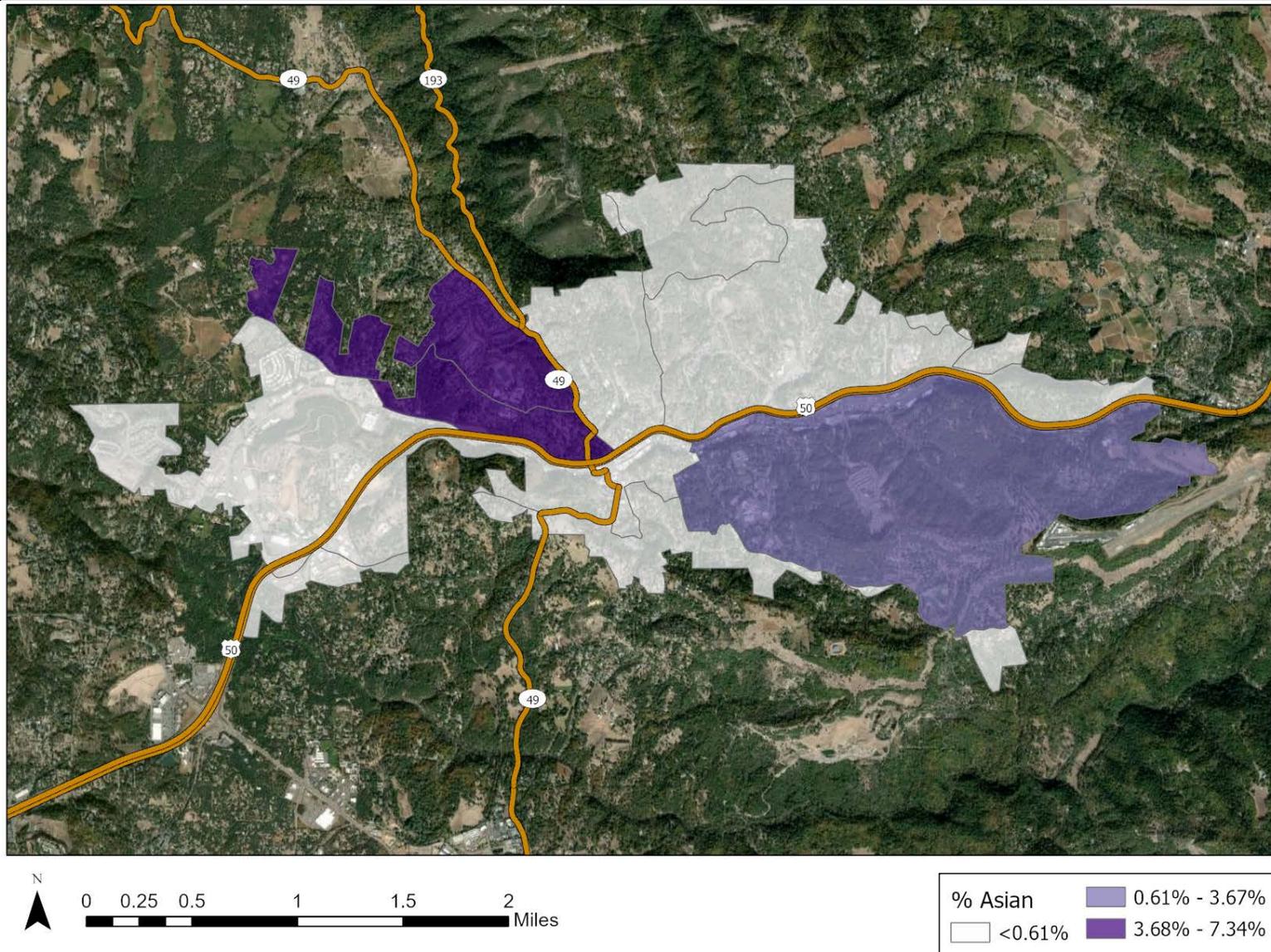
APPENDIX A: NON-WHITE RACIAL AND ETHNIC POPULATION DISTRIBUTIONS

Figure 31: Placerville Census Block Groups by Percent Black or African American



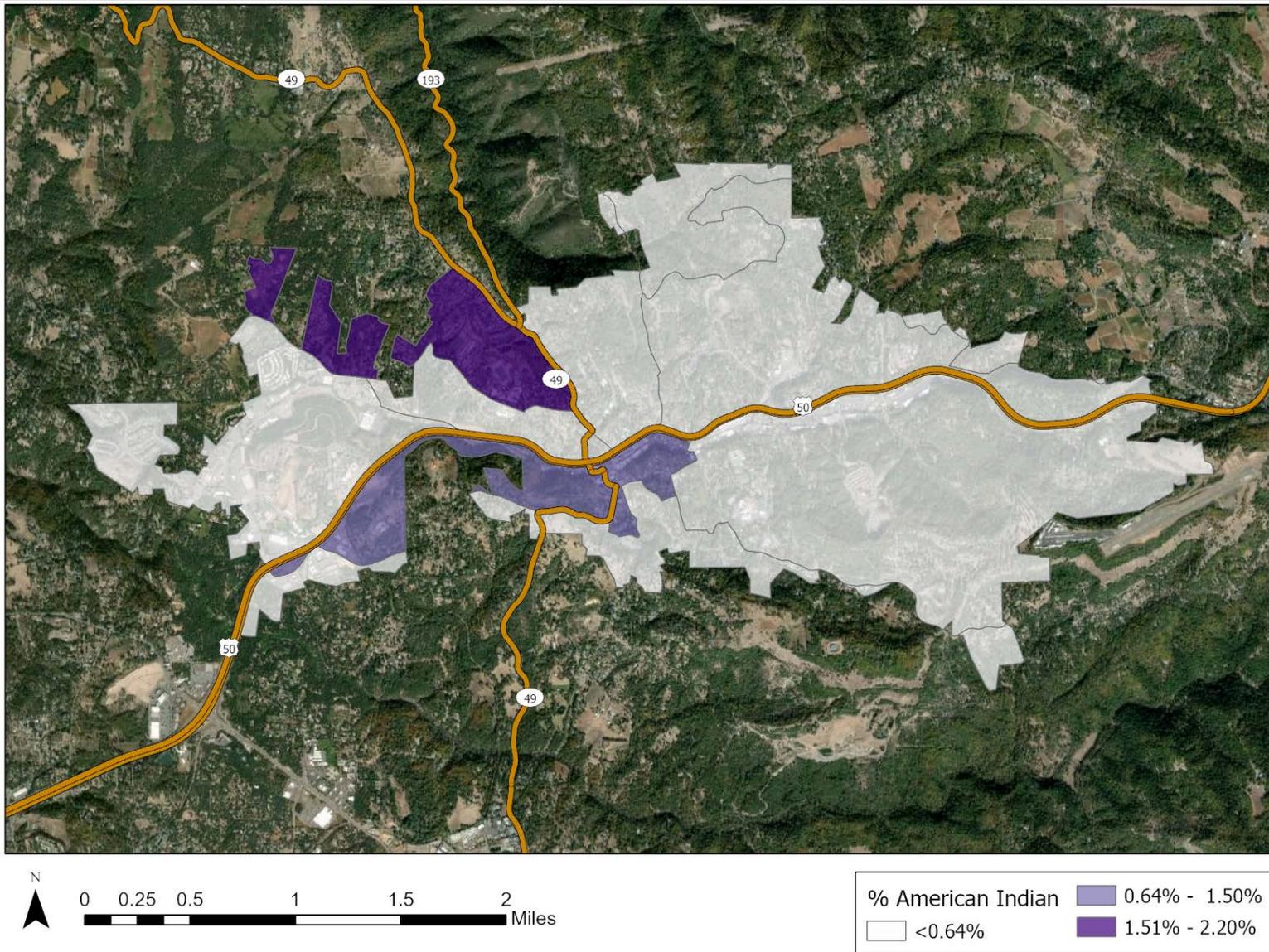
Sources: U.S. Census Bureau, American Community Survey, 2014-2018 five-year sample data; BAE, 2021.

Figure 32: Placerville Census Block Groups by Percent Asian



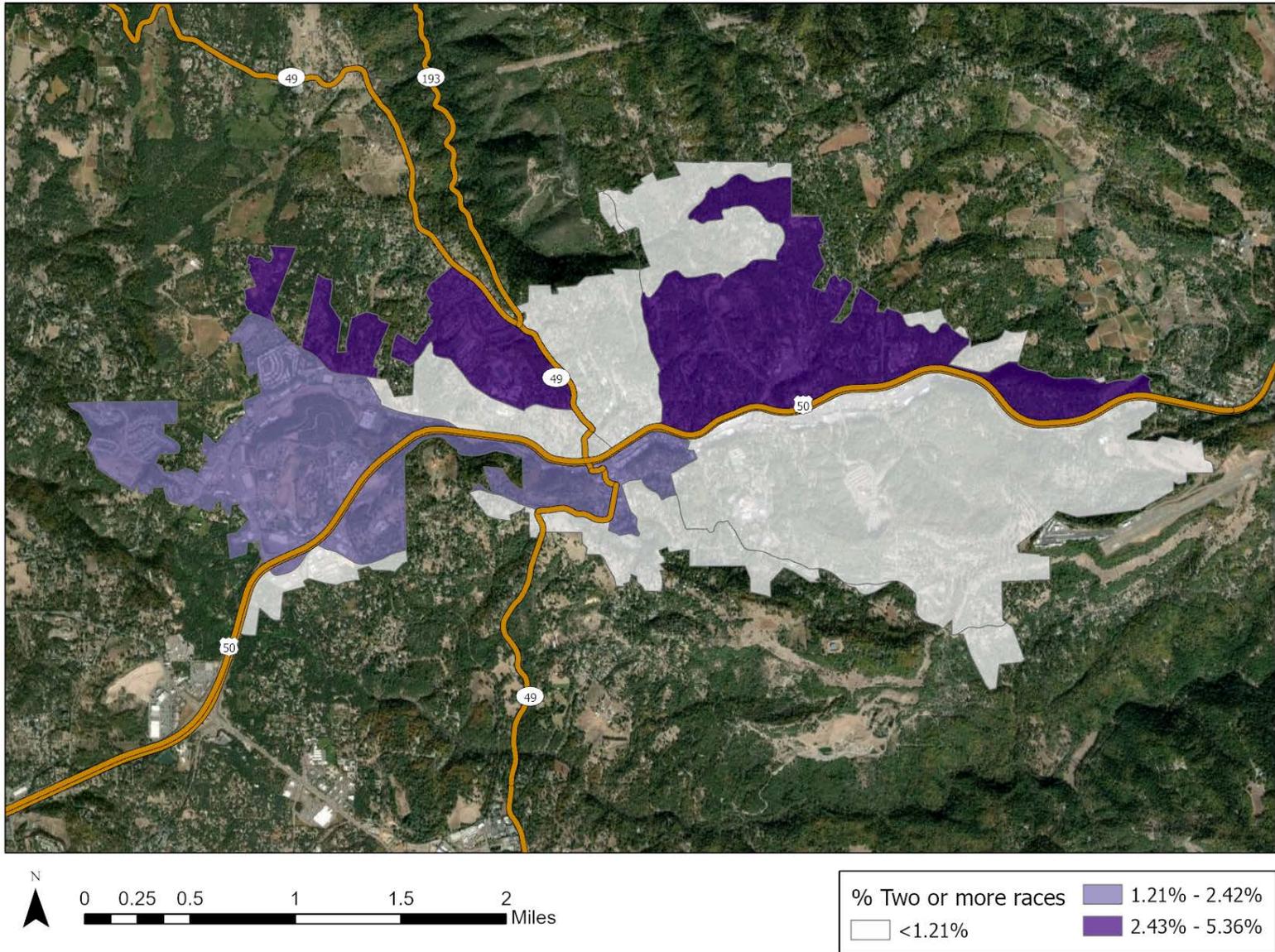
Sources: U.S. Census Bureau, American Community Survey, 2014-2018 five-year sample data; BAE, 2021.

Figure 33: Placerville Census Block Groups by Percent American Indian and Alaska Native



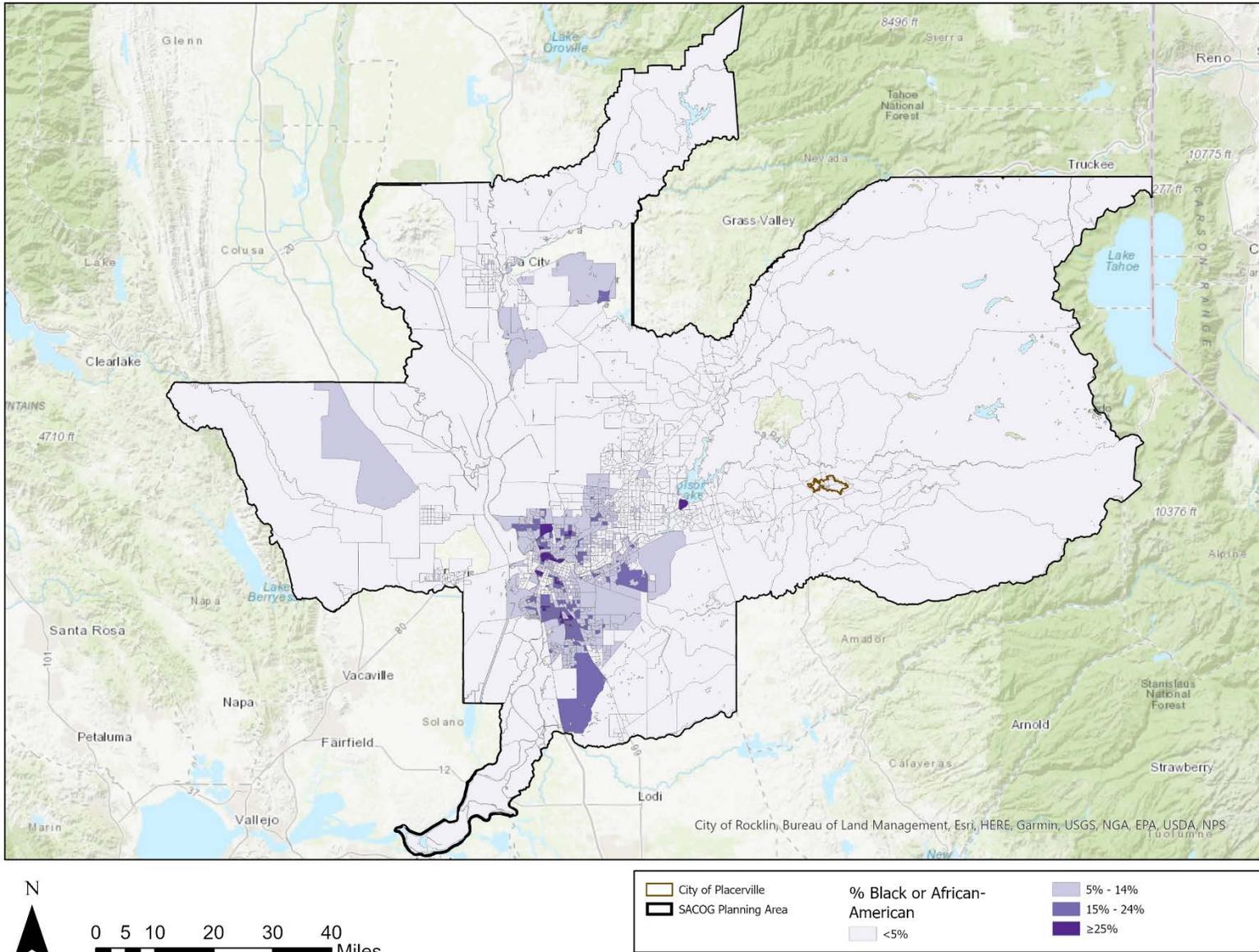
Sources: U.S. Census Bureau, American Community Survey, 2014-2018 five-year sample data; BAE, 2021.

Figure 34: Placerville Census Block Groups by Percent Two or More Races



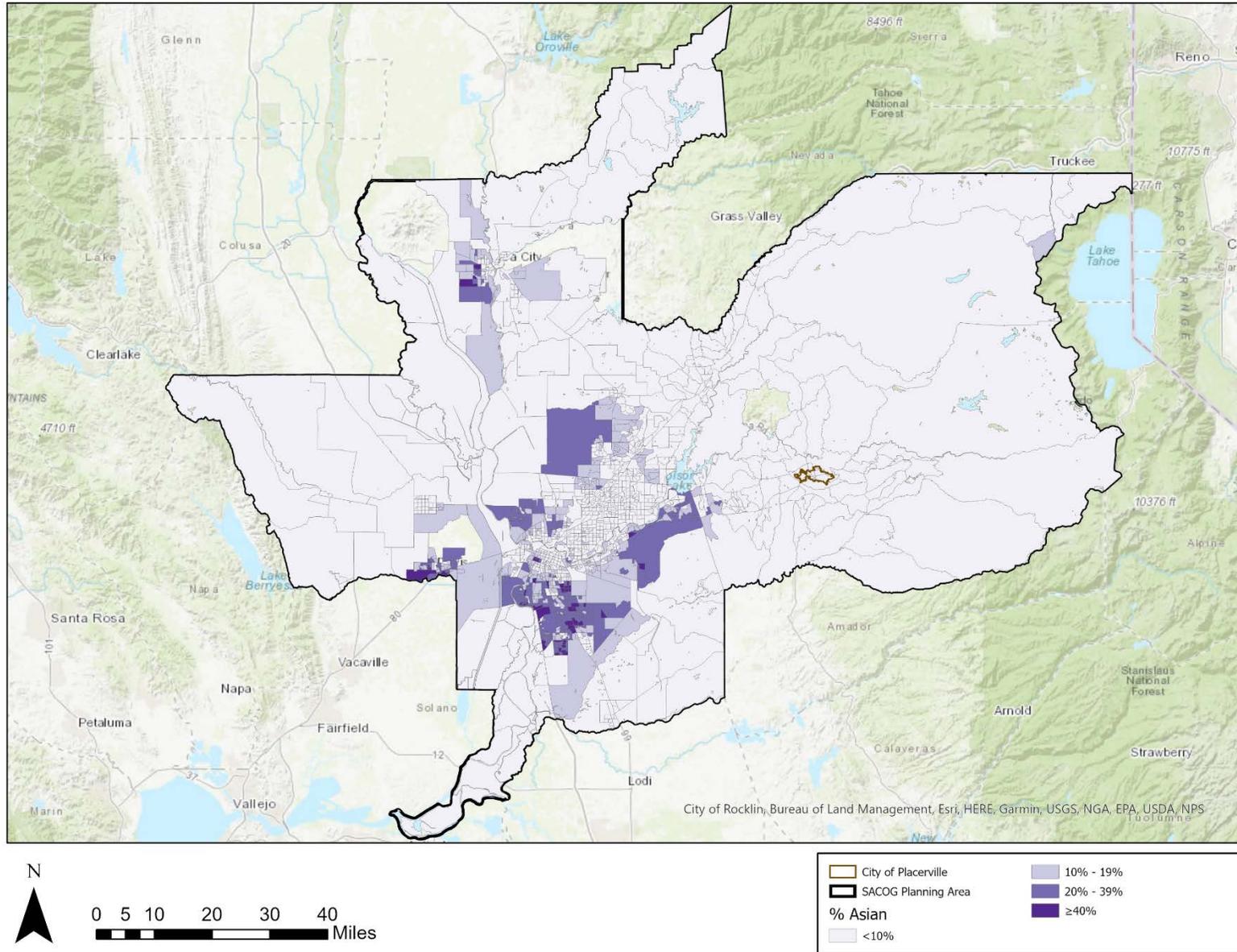
Sources: U.S. Census Bureau, American Community Survey, 2014-2018 five-year sample data; BAE, 2021.

Figure 35: SACOG Region Census Block Groups by Percent Black or African American



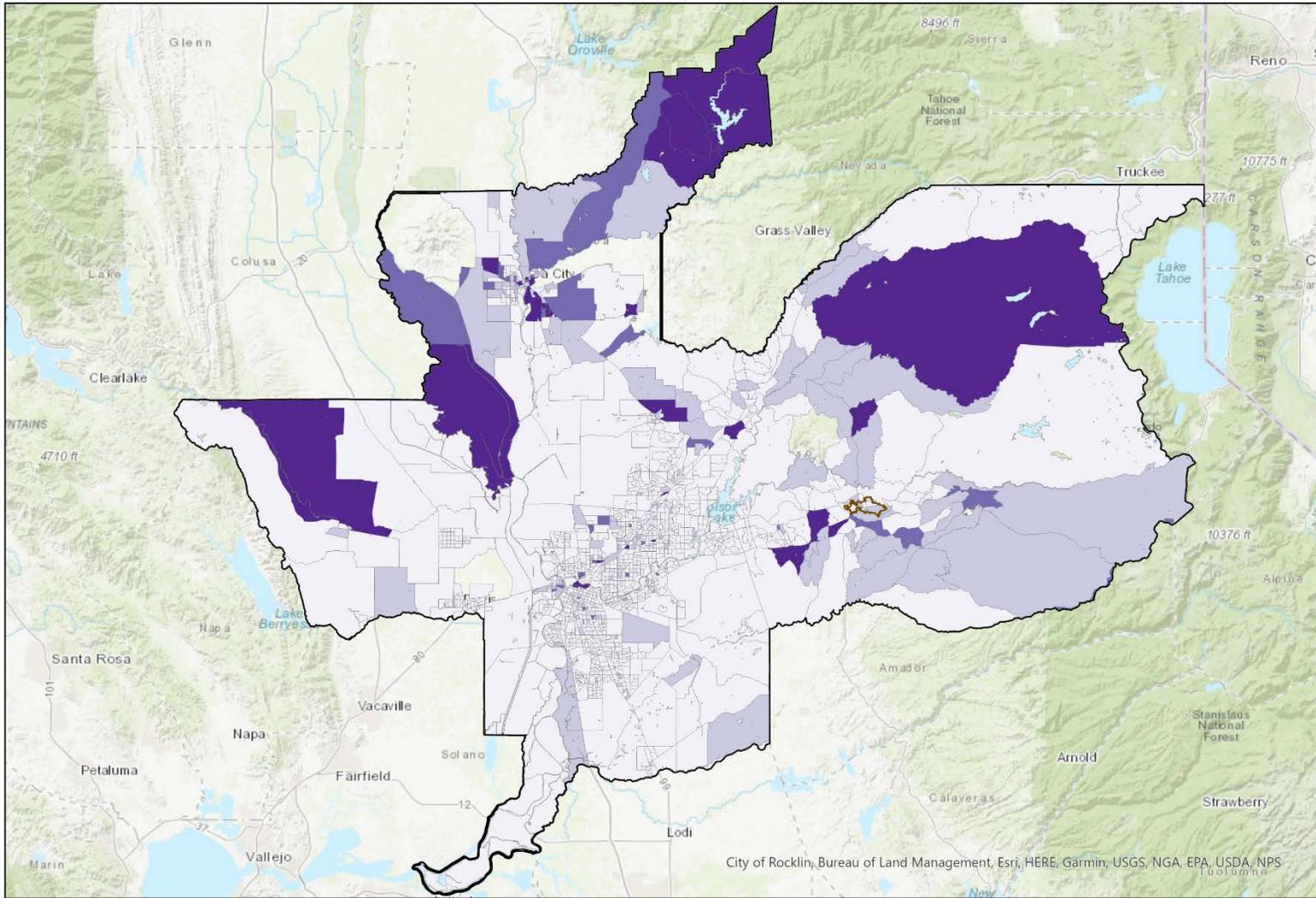
Source: ESRI 2018.

Figure 36: SACOG Region Census Block Groups by Percent Asian



Source: ESRI 2018.

Figure 37: SACOG Region Census Block Groups by Percent American Indian and Alaska Native

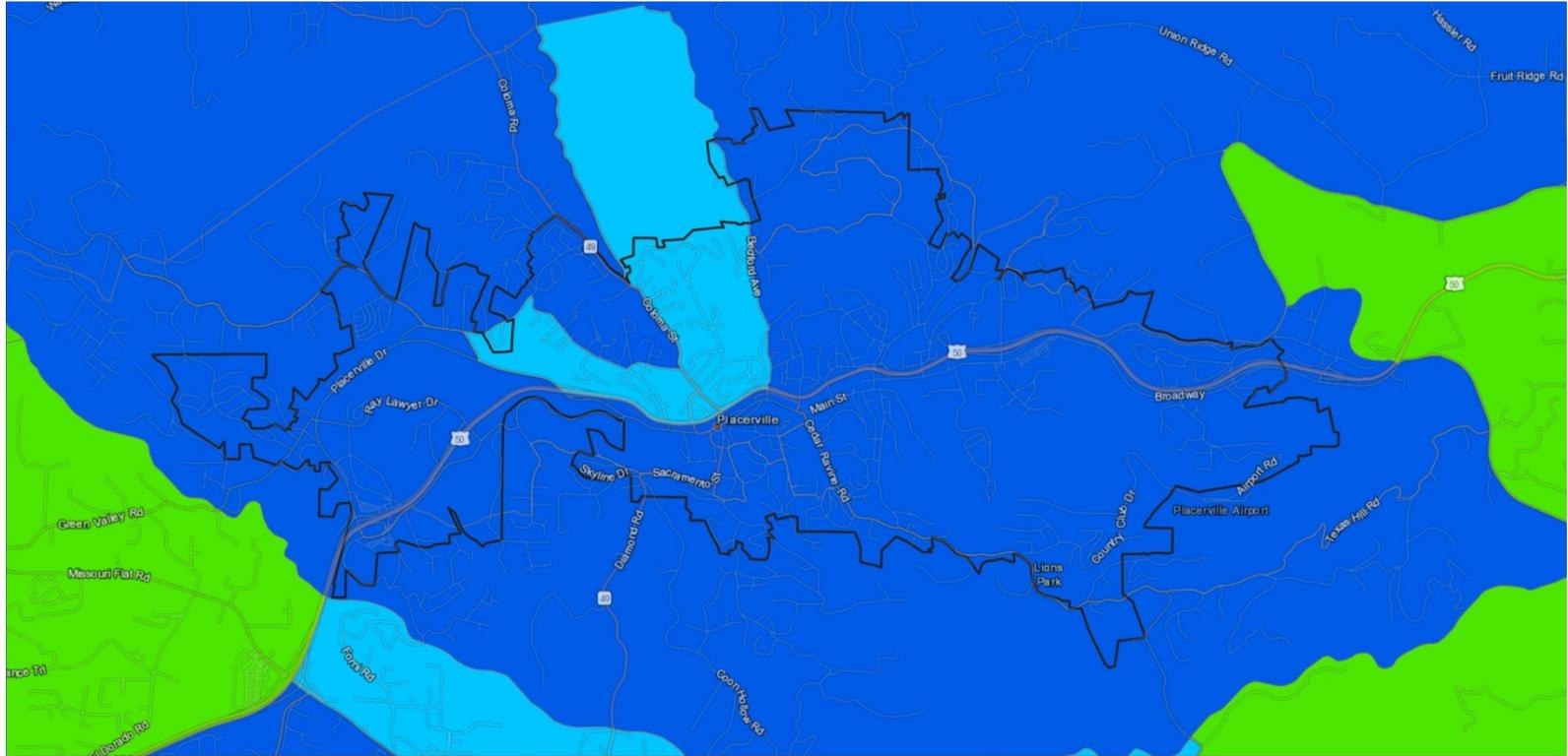


Source: ESRI 2018.

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APPENDIX C. ADDITIONAL US CENSUS INFORMATION

Figure C-1: Household Median Income, City of Placerville



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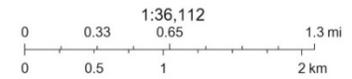
City/Town Boundaries

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

< \$55,000

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

< \$125,000

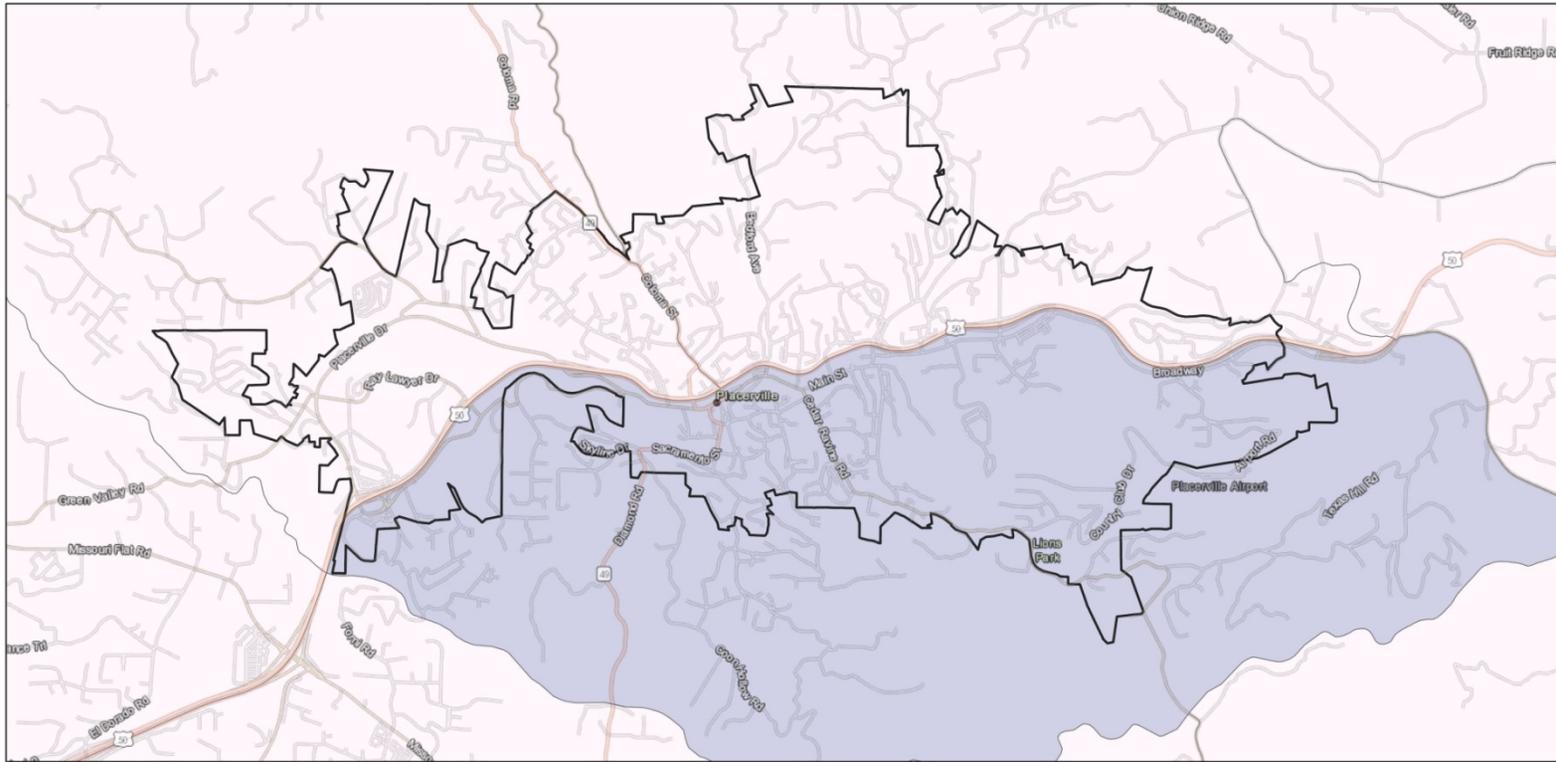


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Figure C-2: Percent of Children in Female Householder Households, City of Placerville



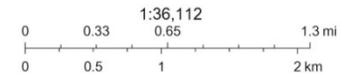
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City/Town Boundaries

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

≤ 20%

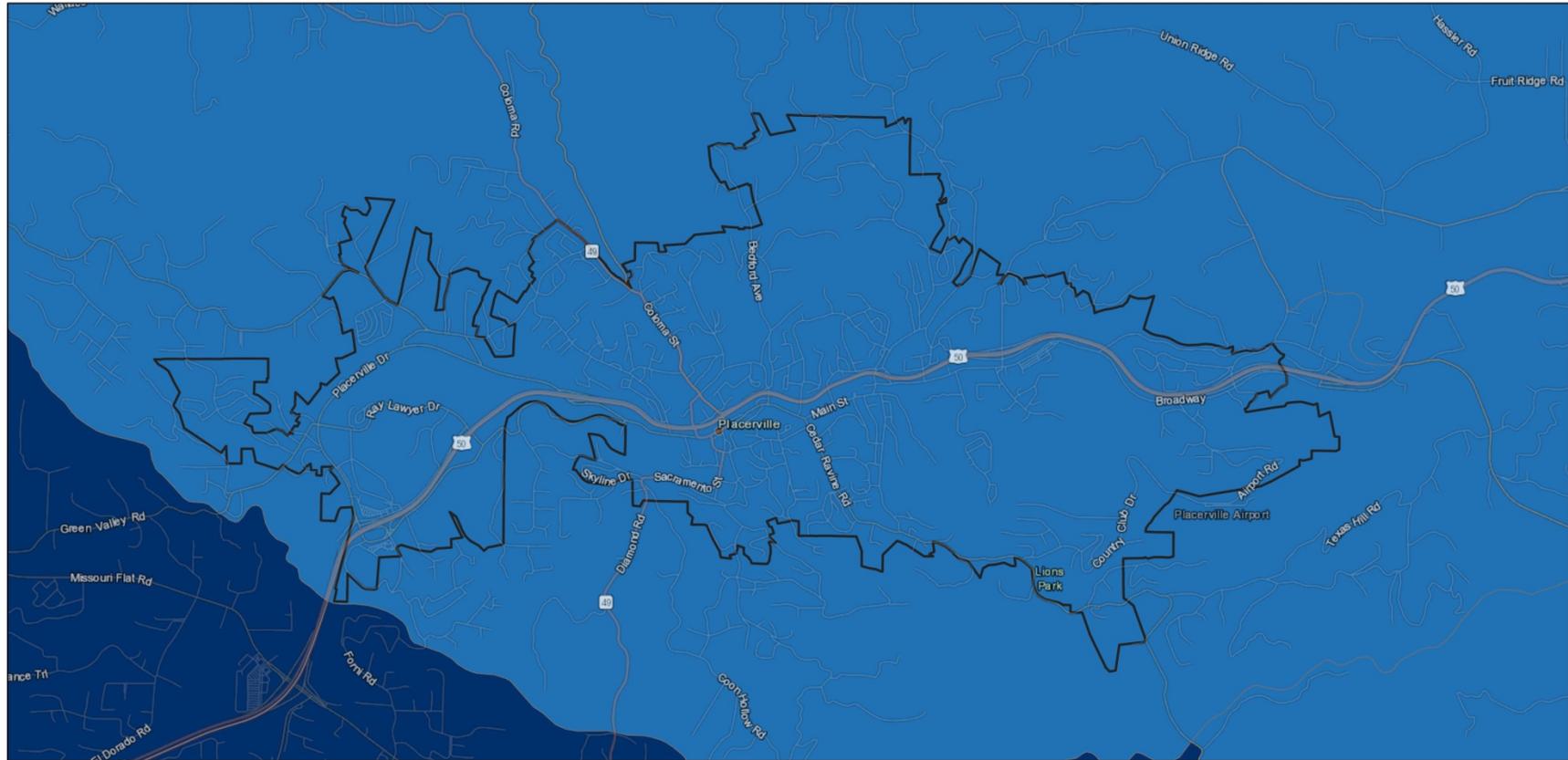
20% - 40%



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Figure C-3: Percent of Children in Married-Couple Households, City of Placerville



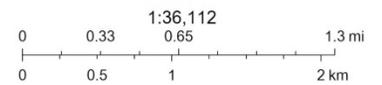
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City/Town Boundaries

(R) Percent of Children in Married - Couple Households (ACS, 2015-2019) - Tract

60% - 80%

> 80%

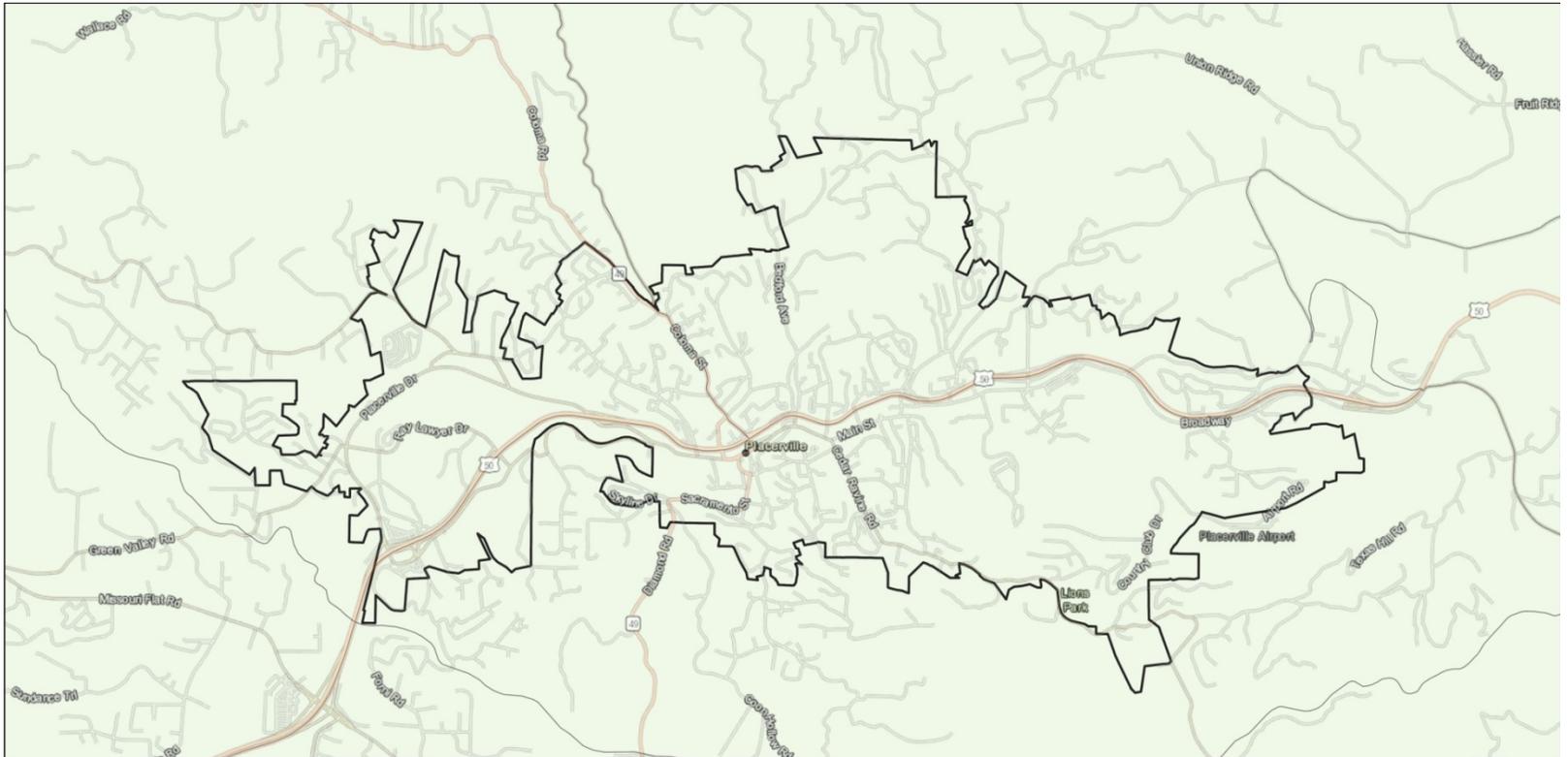


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Figure C-4: Percent of Overcrowded Households, City of Placerville

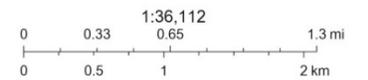


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City/Town Boundaries

(R) Overcrowded Households (CHHS) - Tract

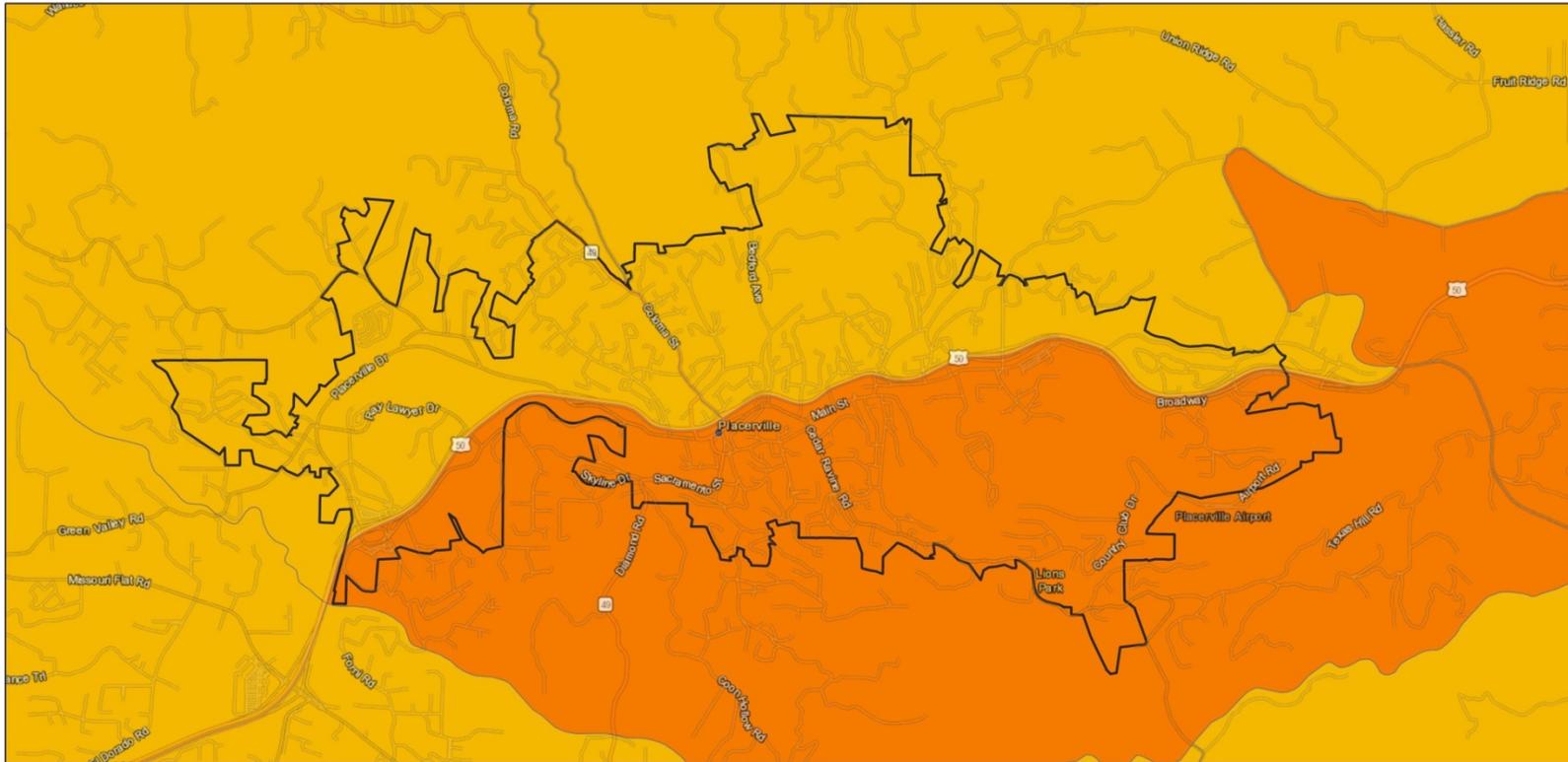
≤ 8.2% (Statewide Average)



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Figure C-5: Percent Overpayment by Home Owners, City of Placerville



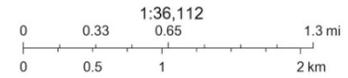
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City/Town Boundaries

(R) Overpayment by Home Owners (ACS, 2015 - 2019) - Tract

20% - 40%

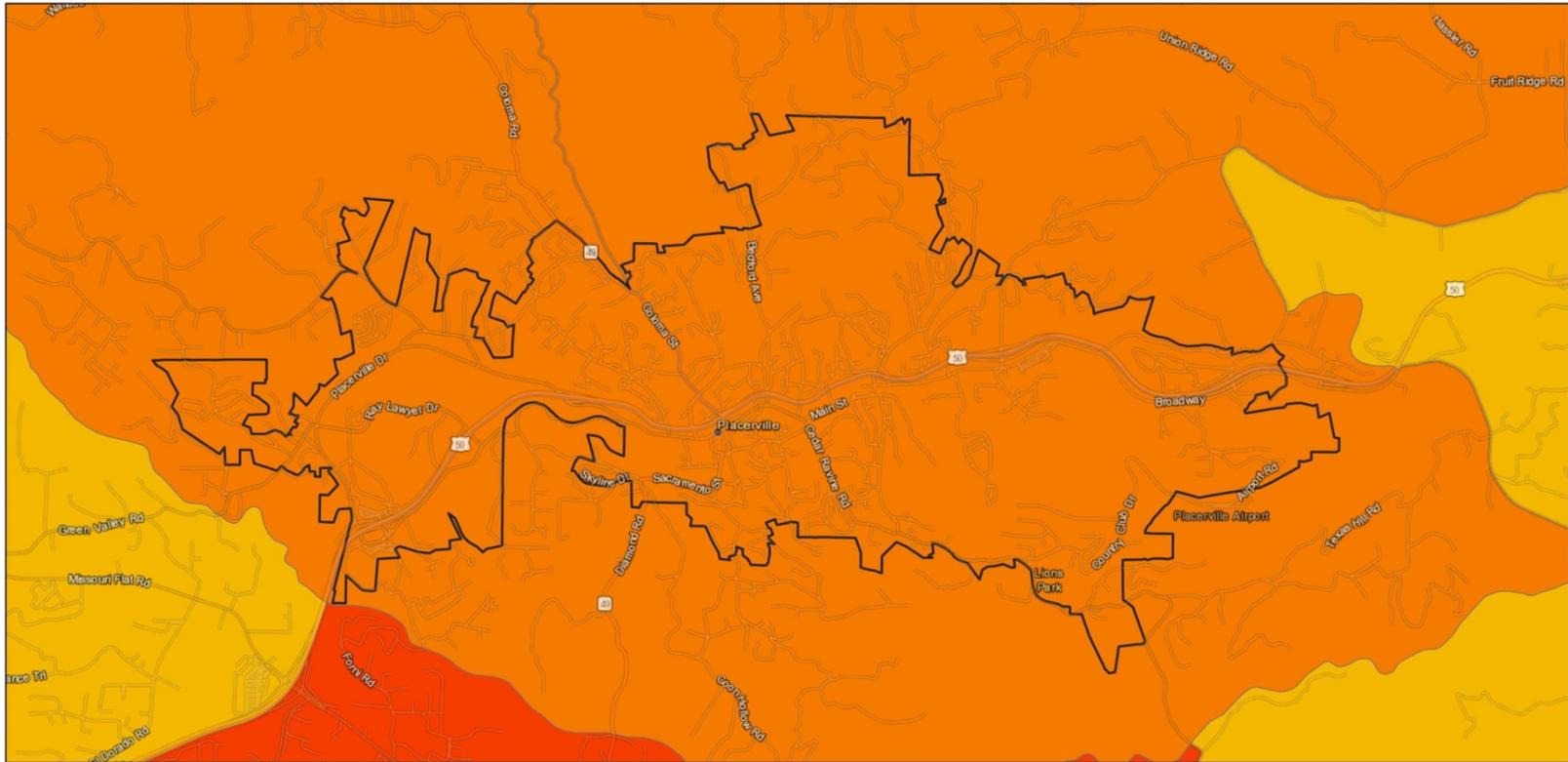
40% - 60%



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Figure C-6: Percent Overpayment by Renters, City of Placerville

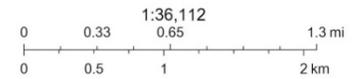


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City/Town Boundaries

(R) Overpayment by Renters (ACS, 2015 - 2019) - Tract

- 20% - 40%
- 40% - 60%
- 60% - 80%

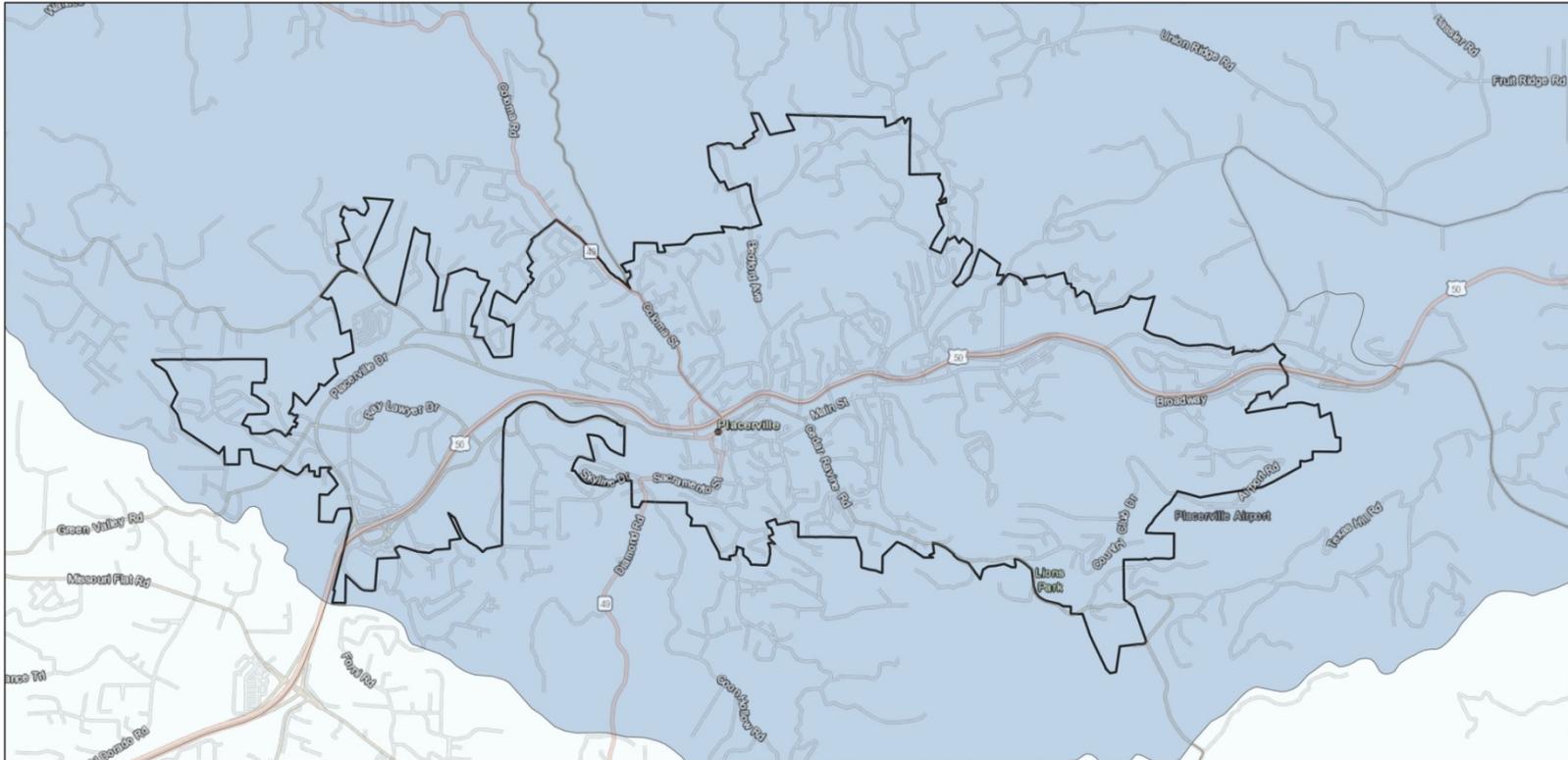


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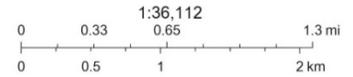
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Figure C-7: Percent of Population Whose Income is Below Poverty Level, City of Placerville



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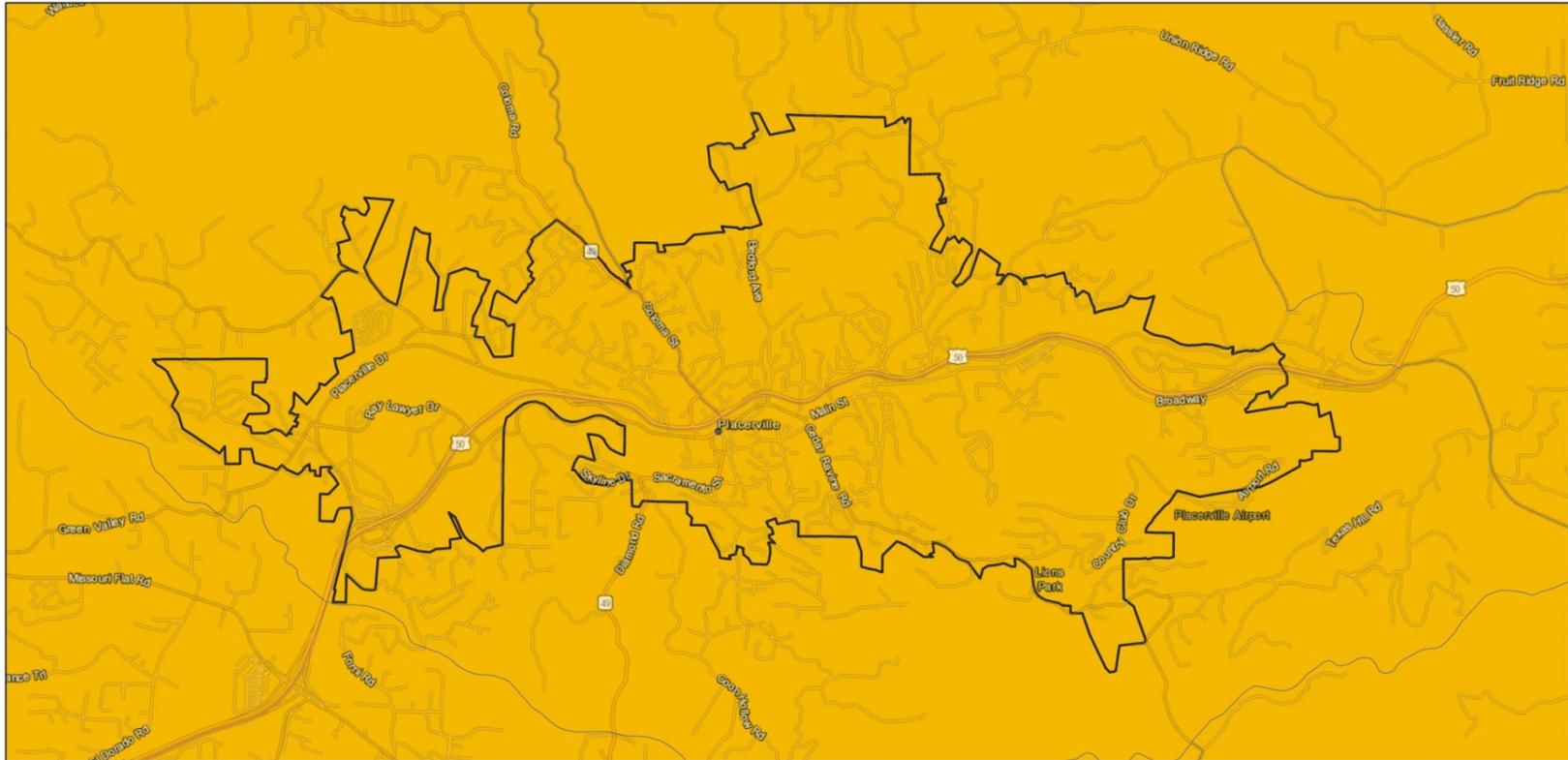
- City/Town Boundaries
- (R) Poverty Status (ACS, 2015 - 2019) - Tract
 - < 10%
 - 10% - 20%



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Figure C-8: Percent of Population with a Disability, City of Placerville

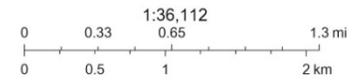


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City/Town Boundaries

(R) Population with a Disability (ACS, 2015 - 2019) - Tract

10% - 20%



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CA HCD

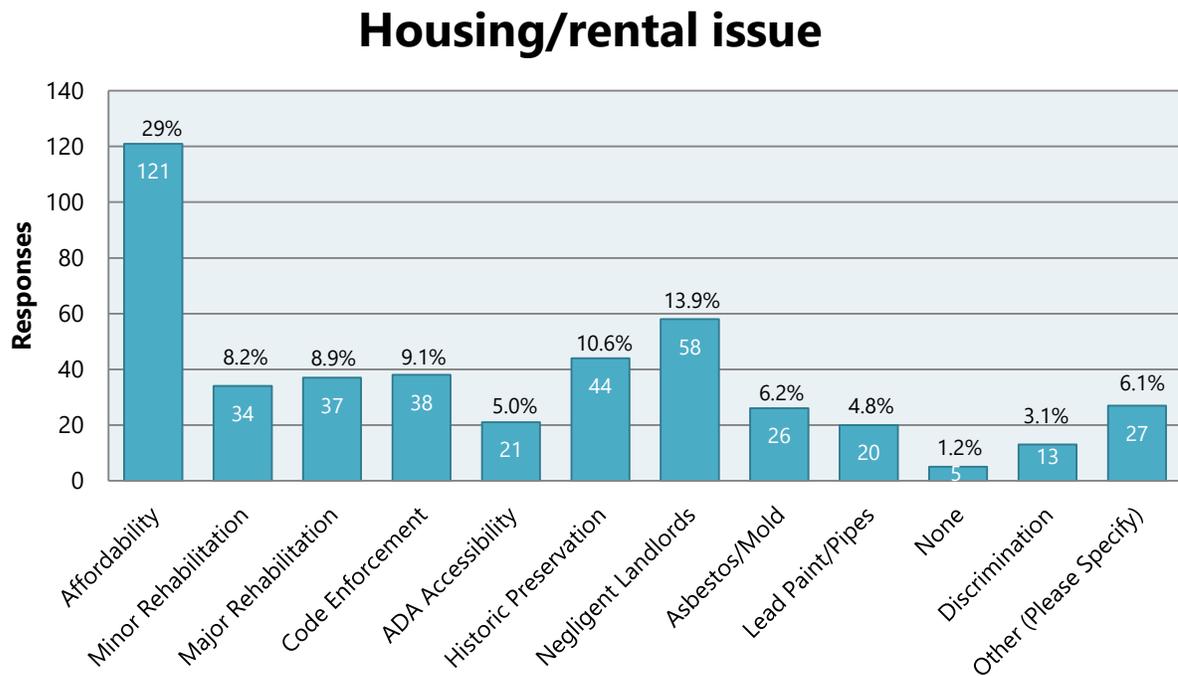
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APPENDIX D. PLACERVILLE - RESIDENT QUESTIONNAIRE

(Note: Any text from the responder is provided verbatim with the exception of profanity.)

The City of Placerville, California is conducting a questionnaire to identify residents' needs in the community and fair housing concerns, such as acts of discrimination or barriers that might limit the housing choices of families and individuals. This questionnaire will help the city prepare the Cycle 6 Housing Element Update and its Analysis of Impediments to Fair Housing Choice.

Q 1: Identify housing/rental issues in the City of Placerville.

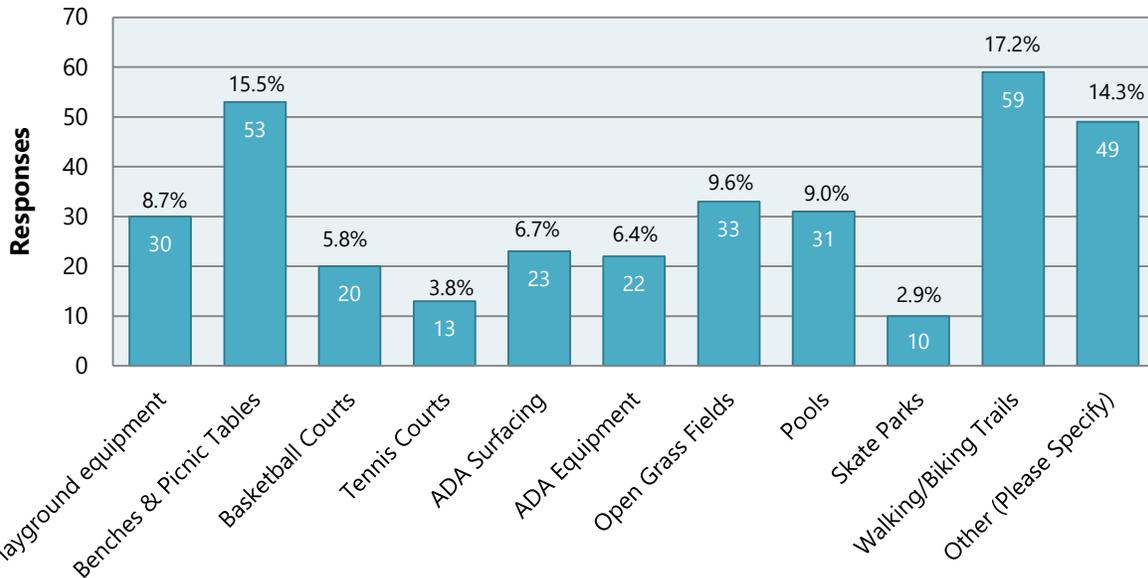


Answer Choices	Responses	Percentage
Affordability	121	29.0%
Minor Rehabilitation	34	8.2%
Major Rehabilitation	37	8.9%
Code Enforcement	38	9.1%
ADA Accessibility	21	5.0%
Historic Preservation	44	10.6%
Negligent Landlords	58	13.9%
Asbestos/Mold	26	6.2%
Lead Paint/Pipes	20	4.8%
None	5	1.2%
Discrimination	13	3.1%
Other (Please Specify)	27	6.1%

Other (Please Specify)	#
No shelters for houseless folks, High fees for building/rehab/construction; restrictions on placing RVs/trailers on lots, "mother-in-law" units restricted	1
Availability	4
High permit costs that financially prohibit building more low-cost housing.	1
Homeless / Homelessness / Homeless mess	3
Homeless setting up camp in neighborhoods	1
Homeless shelter	1
Housing for seniors and young adults that is more affordable	1
I have moved into a place that has negligent landlords	1
Need short term rental laws (Air B+B, VRBO, etc)	1
No issues / good	2
No knowledge / unknown / unsure	3
Parking on streets in neighborhoods where streets are not wide enough (and were not designed) for parking on. People are not using designated pullouts for parking.	1
Plastic paint!	1
Poor Apartments	1
Quantity limited / Quantity	2
Remove signs and actual nooses that give our city a violent atmosphere	1
Water sewer bill to high	1
Wildland fire egress	1

Q 2: Identify any needs or improvements to parks/recreation facilities.

Needs or improvements to parks/recreation facilities

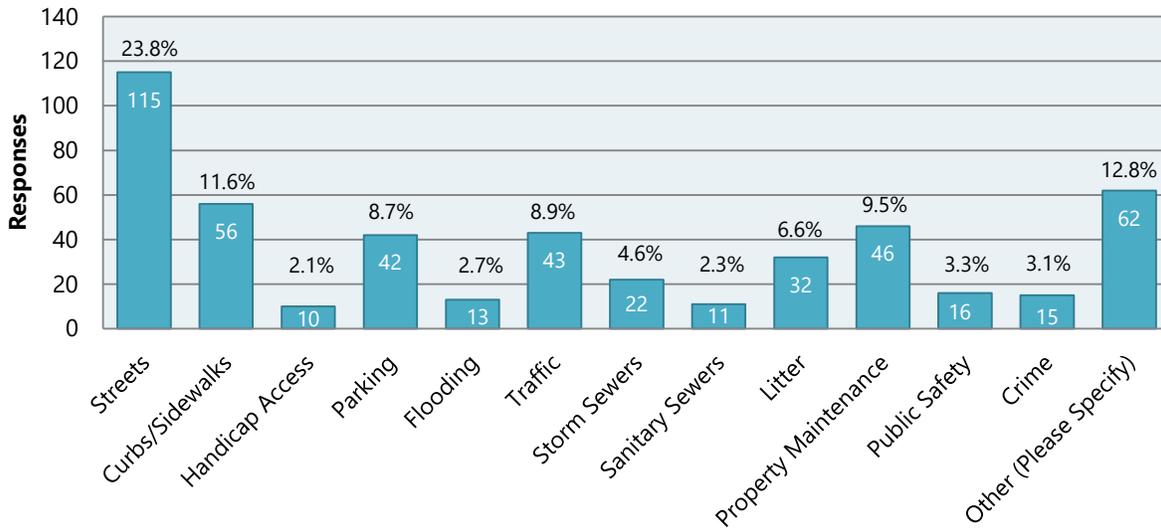


Answer Choices	Response	Percentage
Playground equipment	30	8.7%
Benches & Picnic Tables	53	15.5%
Basketball Courts	20	5.8%
Tennis Courts	13	3.8%
ADA Surfacing	23	6.7%
ADA Equipment	22	6.4%
Open Grass Fields	33	9.6%
Pools	31	9.0%
Skate Parks	10	2.9%
Walking/Biking Trails	59	17.2%
Other (Please Specify)	49	14.3%

Other (Please Specify)	#
Pick up the needles and open restrooms at Lumsden park. Make it accessible to families and kids, not the methheads and homeless.	1
Restrooms/water fountains. Bike Trails - visibility/trash/homeless	1
City parks are overrun by drug dealers, making drug deals and using drugs in bRd daylight-preventing families from using them as they are unsafe	1
Additional Sidewalks, larger Sidewalks	1
Adult swimming	1
Although a sign prohibiting dogs off-leash is posted at the entrance to the Rotary Park, many dogs are not leashed. There are some dog owners who do not control their unleashed dogs thus creating possible hazardous conditions for other park visitors, especially children, the elderly and persons with disabilities.	1
BUMS & JUNKIES INVADING PUBLIC SPACE, LIVING OFF TAXPAYERS	1
Cleanliness, vagrancy	1
Desperately need a community center recreation area with baseball, soccer, multi-use grass fields.	1
Dog Park / We need a real dog park please	3
Exercise elements for adults	1
F! Country Club Drive other the p(the rest is illegible, see submission)	1
Feeling Safe	1
Fire set backs	1
Homeless Camps, Loitering	1
Homeless in PARKS - CAN'T USE	1
Keeping homeless Drug/alcoholics OUT!! / Safety from druggies + loiterers	2
Lack of restrooms. Please reinstate porta-potty at Rotary Park. / Toilets / Bath Room	4
Lighting trails	1
Lions field, both baseball fields	1
Maintenance/cleaning and upkeep	1
Mountain Bike Trails	1
Need to find a better use for Lumsten Park	1
No Issues / None / seems fine / NA	4
No sidewalks in school zones	1
OPEN POOL!	1
Trash / pick up trash	2
Pickleball courts	1
Question crossed out, see questionnaire	1
Restroom facilities; safe walking accessibility to get around town on foot.	1
Signage on trails confusing	1
Softball field repair	2
Upper restrooms @ Lyon Park are unusable as they are now dirty and destroyed.	1
Water fountain access	2
Wheelchair accessible picnic tables	3

Q 3: Are there any problems in your neighborhood.

Problems in your neighborhood



Answer Choices	Responses	Percentage
Streets	115	23.8%
Curbs/Sidewalks	56	11.6%
Handicap Access	10	2.1%
Parking	42	8.7%
Flooding	13	2.7%
Traffic	43	8.9%
Storm Sewers	22	4.6%
Sanitary Sewers	11	2.3%
Litter	32	6.6%
Property Maintenance	46	9.5%
Public Safety	16	3.3%
Crime	15	3.1%
Other (Please Specify)	62	12.8%

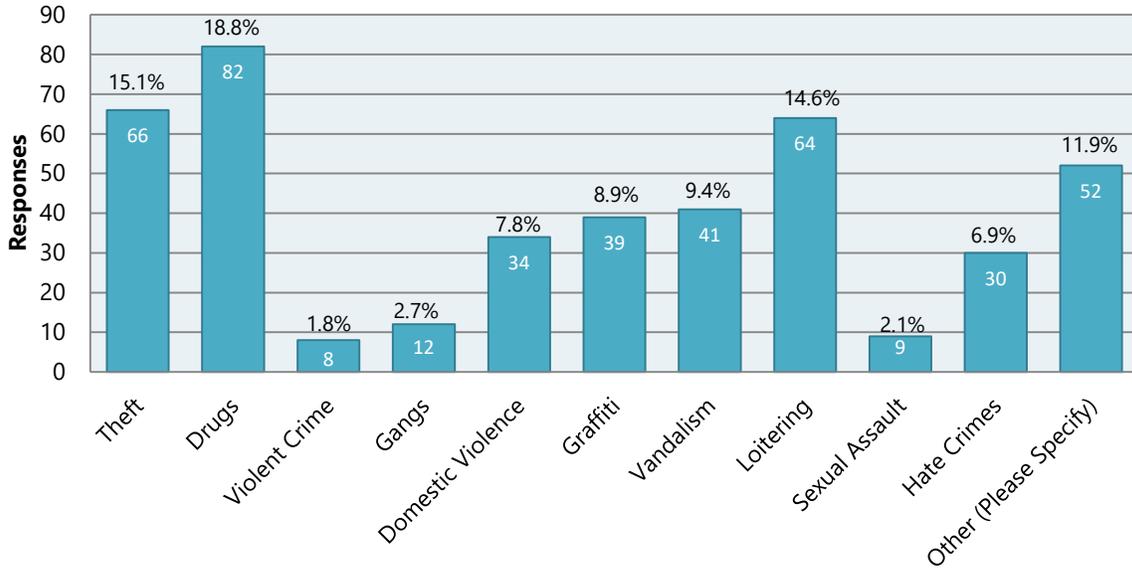
Other (Please specify)	#
(1) I've seen emergency vehicles such as fire trucks and ambulances, have great difficulty trying to maneuver between parked cars on my street (Lewis Street) because the Rd is quite narrow in some spots. This problem has occurred even when cars are parked legally within the solid white lines along the side of the Rd. (2) I often have trouble turning from Lewis Street on to Pacific because many cars coming from either direction on Pacific, don't stop at the stop signs. I average a number of "near misses" weekly in which my car is almost bRd-sided.	1
A few neighbors have trash/fix cars and block street in front yard	1
abandoned shopping carts	1
Apartments/ Poor demographics	1
Apple Hill time etc. traffic routed through this neighborhood by Google	1
Blackberry bushes & parking blocking street - unsafe	1
BUMS & JUNKIES	1
Burns, dirty fireplace smoke	1
city parks are overrun by drug dealers, making drug deals and using drugs in bRd daylight-preventing families from using them as they are unsafe	1
Declining property values due to proximity to BRdway homeless camp.	1
DRIVE TOO FAST	1
Fire Set backs	1
Free roaming cats that crap in EVERYONES yard making it hard to enjoy your own property especially with smell in the summer time.	1
Homeless / Homeless persons / Homelessness	6
Homeless camping out and leaving garbage	1
Homeless population and their issues that impact others	1
Homeless trash / Homeless trash and danger	2
Hwy 50 NOISE	1
Lack of sidewalks	1
Lack of telecommunication utilities	1
Land Dr and Lane Ct	1
Lights out on Clay St Bridge underpass.	1
Mail theft (specific crime)	1
more speed bumps needed Cougar Lane to Moulton	1
Need sidewalk along Rt 49 from Gilmore St to Skyline Dr	1
Need Walkable Rds	1
No street lights	1
Old Pipes	1
Overgrowth/lack of debris cleanup	1
Parking on St hard to get by	1
PG+E PSPS!	1
POT HOLES IN RDS, VEGETATION CLEARANCE ALONG RDSIDES / Potholes	3
Some streets are crumbling, no maintenance mechanism for private streets	1
Speed enforcement	1

Appendix D. Placerville – Residential Questionnaire

Speed limit too high on Cedar Ravine in residential portions	3
Speed limits too high or not enforced	1
SPEEDING / Speeding Vehicles	4
Street traffic	1
STREETS HAVE SEVERAL HOLES VERY HARD TO DRIVE!	1
Streets need paving	1
There have been thefts out of cars in driveways and mailboxes vandalized.	1
Tree Removal	1
Tree root damage to the Rd No street mainten in 25 yrs	1
Tree Stumps	1
Trees on powerlines	1
Unsafe sidewalks with huge cracks	1
Walgreen parking lot	1
Water Quality	1
Wild Fire Prevention	1

Q 4: Identify any crime issues with the City of Placerville.

Crime issues

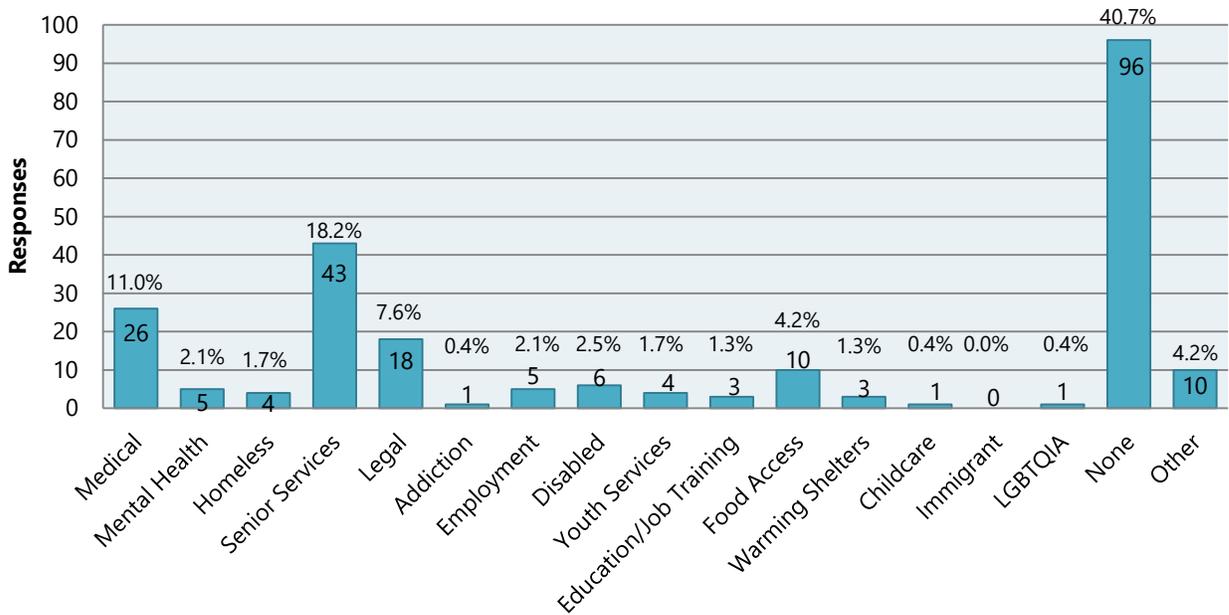


Answer Choices	Responses	Percentage
Theft	66	15.1%
Drugs	82	18.8%
Violent Crime	8	1.8%
Gangs	12	2.7%
Domestic Violence	34	7.8%
Graffiti	39	8.9%
Vandalism	41	9.4%
Loitering	64	14.6%
Sexual Assault	9	2.1%
Hate Crimes	30	6.9%
Other (Please Specify)	52	11.9%

Other (Please specify)	#
BUMS & JUNKIES BEING ON MY PROPERTY, LITTERING, LIVING OFF TAXPAYER MONEY	1
CATALYTIC CONVERTER STOLEN OFF MY TRUCK (county location)	1
City of Placerville PD fundraising and openly associating with MCs that choose hate. Placerville PD choosing not to follow simple COVID-19 protections such as consistently wearing masks. Be a positive example!!	1
Crazy Homeless/Unsafe Trails/ Wife & 2 yr old	1
Dog feces	1
DRUGGIES URINATING/DEFECATING, LEAVING TRASH ON OVERPASSES, SLEEPING OR PASSED OUT IN BRD DAYLIGHT.	1
Drugs, Loitering, homeless people	1
HAPPY TO SAY: NO PROBLEMS IN THAT REGARD	1
Homeless camps / Homeless / Homeless illegal camping / Homeless people / Homeless persons	6
Homeless camp on BRdway Rd - across from Tijuana Taqueria vagrants + trash - trash + dry litter around airport rd houses. Vagrants breaking into campers, etc. mail theft reported.	1
Homeless Camps, neighbors smoke, unseasoned wood burned	1
Homeless Destroying areas with trash drugs + sanitary issues / Homeless destroying properties (Private Properties) /	2
HOMELESS LEAVING GARBAGE/TRASH / Homeless Mess / Homeless sanitation	3
Homeless theft and setting fires	1
Homelessness & obvious pimps and prostitutes frequent downtown and the city park - unsafe for families to utilize park and just awful and sad sight to see daily	1
I HAVE'T EXPERIENCED ANY-BUT I AM SURE THERE IS SOME	1
I know of No crimes except speeding.	1
Lack of low cost housing that forces people to live on the streets; unsafe driving speeds.	1
Littering	1
mail box theft and vandalism	1
mail theft AT SENOR PARKS	1
Mail theft, bicycle theft, littering	1
MANY HOMELESS!	1
none / none that I'm aware of / unknown / unsure / N/A	5
Note: I think the City Police do a decent job.	3
PROUD BOYS, BOOGALOO, ETC. I.E. RACISM	1
Racial injustice should be discouraged. The homeless should be offered rides to NA and AA meetings...there are some that can get into recovery.	1
Racism	1
Rowdy, noisy political demonstrations on Main Street	2
Speeding	1
Speeding by Rotary Park where children are frequently present.	1
Traffic	1
TRASH	2
TRASH, HOBOS, SHOPPING CARTS	1
Vagrancy. Neighborhood blight.	1
Water and sewer to high. 550 for two month. Bull Sht!	1

Q 5: Do you use any of the social services available in the City?

Social Services Available



Answer Choices	Responses	Percentages
Medical	26	11.0%
Mental Health	5	2.1%
Homeless	4	1.7%
Senior Services	43	18.2%
Legal	18	7.6%
Addiction	1	0.4%
Employment	5	2.1%
Disabled	6	2.5%
Youth Services	4	1.7%
Education/Job Training	3	1.3%
Food Access	10	4.2%
Warming Shelters	3	1.3%
Childcare	1	0.4%
Immigrant	0	0.0%
LGBTQIA	1	0.4%
None	96	40.7%
Other (Please specify)	10	4.2%

Other (Please specify)	#
Briefly I used meals on wheels	1
BUMS & JUNKIES, Food Access FOR BUMS & JUNKIES	1
Church community; volunteer opportunities	1
EDCOE	1
Food Access	3
Question crossed out, see questionnaire	1
Senior meals	1
Skate Park is good	1

Q 6: Are there any programs or services that are missing or under-funded in the City?

1. Adequate programs for the homeless. 2. Accessible heating and cooling centers, based on the weather and/or power outages, needed especially for the homeless and other residents including the elderly and people with disabilities. 3. A service to provide transportation for those who need it, to heating and cooling centers and to all homeless programs/services.

- _____ Addiction treatments are under-funded or non-existent in our community. Homelessness is out of control here.
- _____ Affordable adult hourly home care, e.g. when person must leave home for a few hours and cannot leave spouse alone.
- _____ Affordable Housing subsidies
- _____ Better sports fields
- _____ CASA of El Dorado County
- _____ Cemetery maintenance - Old City Cemetery fencing and weed control
- _____ Children’s sports and Rd ways
- _____ Community Entertainment Center - theatre, music, etc.
- _____ Dealing with the homeless situation and our city being trashed
- _____ Don't know
- _____ DON'T KNOW WHAT IS FUNDED
- _____ Early child care for babies
- _____ Fire Prevention-code enforcement
- _____ Fire protection severely underfunded due to defeat of recent bond measures.
- _____ Food banks, youth services, homeless services, volunteer options
- _____ Food programs for the working poor
- _____ Get the homeless Help + off the streets/camps. Homeless=Drugs=Crime=Theft
- _____ Help for the homeless
- _____ Helping the homeless more
- _____ Homeless - need them out
- _____ Homeless housing! Please (circled) get them off our streets! and downtown. "Camping" everywhere - lots of trash!
- _____ homeless services
- _____ Homeless services, incl. shelter, social services, law enforcement, litter abatement
- _____ Homeless Shelter
- _____ Homeless shelter
- _____ Homeless shelter + transitional housing
- _____ Homeless shelter 0 Homeless people are living in the forest starting campfires that could easily turn into forest fires
- _____ Homeless shelter w/case workers; HOT underfunded
- _____ Homeless, food security/access, community garden; community/co-op housing
- _____ Homelessness - Shelters & Services - Drug Rehabilitation
- _____ housing for homeless + increased mental health outreach to them
- _____ I'd like to see a proactive approach to vegetation management. Many lots in the City have not been pruned/cleaned for risk mitigation.
- _____ IT WOULD BE GREAT TO HAVE ANOTHER INDOOR GATHERING FACILITY WITH KITCHEN FACILITY
- _____ It would be nice to have a full-functional community center, similar to Cameron Park’s Community Center.
- _____ It would be very helpful to employ a "blight" officer to cite poor property conditions.
- _____ Lack of A Permanent Homeless Shelter
- _____ LACK OF AFFORDABLE HOUSING! OUR STREETS ARE FULL OF HOLES! TOO MANY HOMELESS!
- _____ Litter removal by volunteers or by community service. After school recreation programs in need.
- _____ low-cost recovery homes/programs
- _____ Mental health services for children

Not sure

Not that I am aware of

on-going litter/garbage pick up - full trash cans on Main St.

Parks & Rec Would loves a kids water park/ splash pads.

permanent supportive housing; emergency shelter/housing; navigation services for homeless to aid in reaching needed services; legal places for homeless to camp, with hygiene and garbage facilities provided.

Please no more food access

Preservation of historic buildings.

Probably addiction/homeless problem as this is Placerville's #1 blight besides litter problem

Programs that provide housing to homeless - psychiatric facilities or outreach (not PUFF-terrible place)

Question crossed out, see questionnaire

Recreation programs for persons with a disability

Recreation programs for persons with a disability

Recreation programs for persons with a disability

Residential homeless center with comprehensive program to address core issues and resolve. Working model = Petaluma's COTS program/facility. Acknowledge - not all will accept help.

Rides to medical appointments could use more funding and friendlier service. Please be Nice and make Info easier to find about rides.

Rd reparations have been making some progress but still a long way to go.

safe outdoor activities for youth. Again, the basketball court is in the city park where drugs and prostitution occur. Not somewhere I will send my teen to exercise with friends. The only other locale is a skate park (which is great). Teens need physician activities and social time together. More public spaces with options, in a safe environment would be great. Large park to throw the ball for the dog, have picnics, hand with friends, with walking trail around it for walkers/joggers/kids on bikes, play structures to one side for the younger kids. This is missing. We are a city for tourists, without any substance to draw families. We need to change our environment to bring in families, and kick out criminals.

Senior activities such as pickleball, peace garden, safety in walking on paths w/o being accosted by loitering homeless.

SENIOR EXERCISE PROGRAMS WITH UP TO DATE GUIDENCE

SENIOR SERVICES

Shelter & navigation assistance for homeless people.

Shelters for houseless/homeless; first/last month's rent and deposit help, help for people with bad credit so they can secure rentals

Streets and walkways. Lighting. For safety.

Support for the homeless!!!!

Sustainability/environmental/green community initiatives (trash pickup, education, K-12 programs, etc.)

Talk to pullic about water and sewer Bills to high. we have been rip off for years stater 200+

THE ARTS

Trash removal left behind by vagrants polluting our City and waterways needs to be addressed immediately.

Unsure

We need a comprehensive program to get homeless into shelters with proper support and out of neighborhoods.

WHO KNOWS YOU TELL US

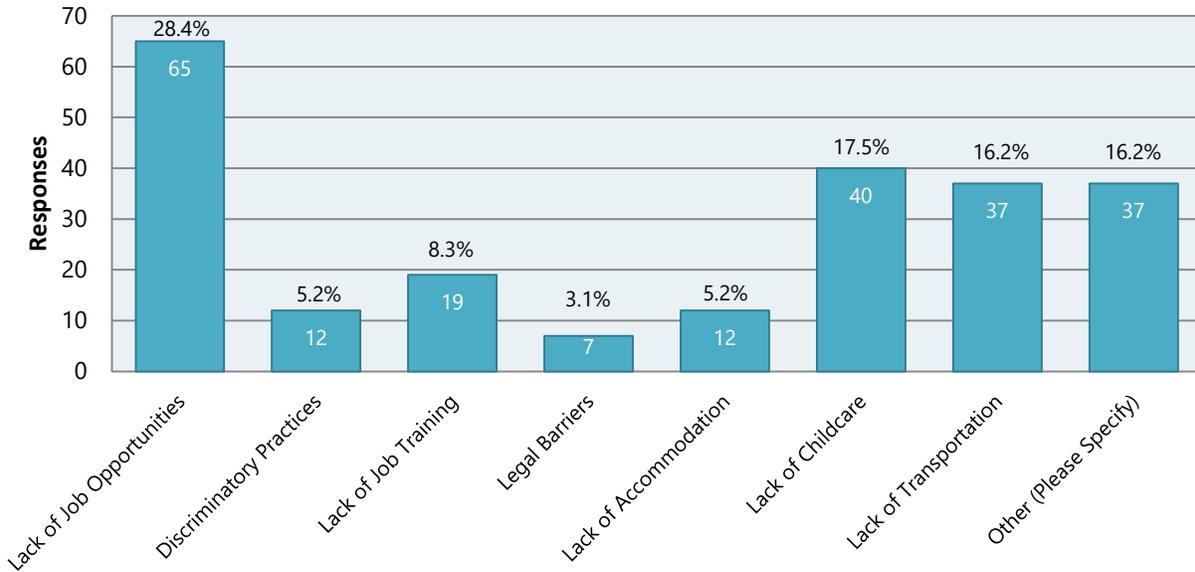
WTF! WHAT SERVICES DO ILLIGALS & LGBTQIA NEED. GET RID OF ILLEGALS. LGBTQIA RE JUST PEOPLE, THEY DON'T NEED ANY SPECIAL TREATMENT.

Yes, what is being done to assist with growing homeless camps.

Youth development and Elderly activities

Q 7: Identify any employment issues in the City of Placerville?

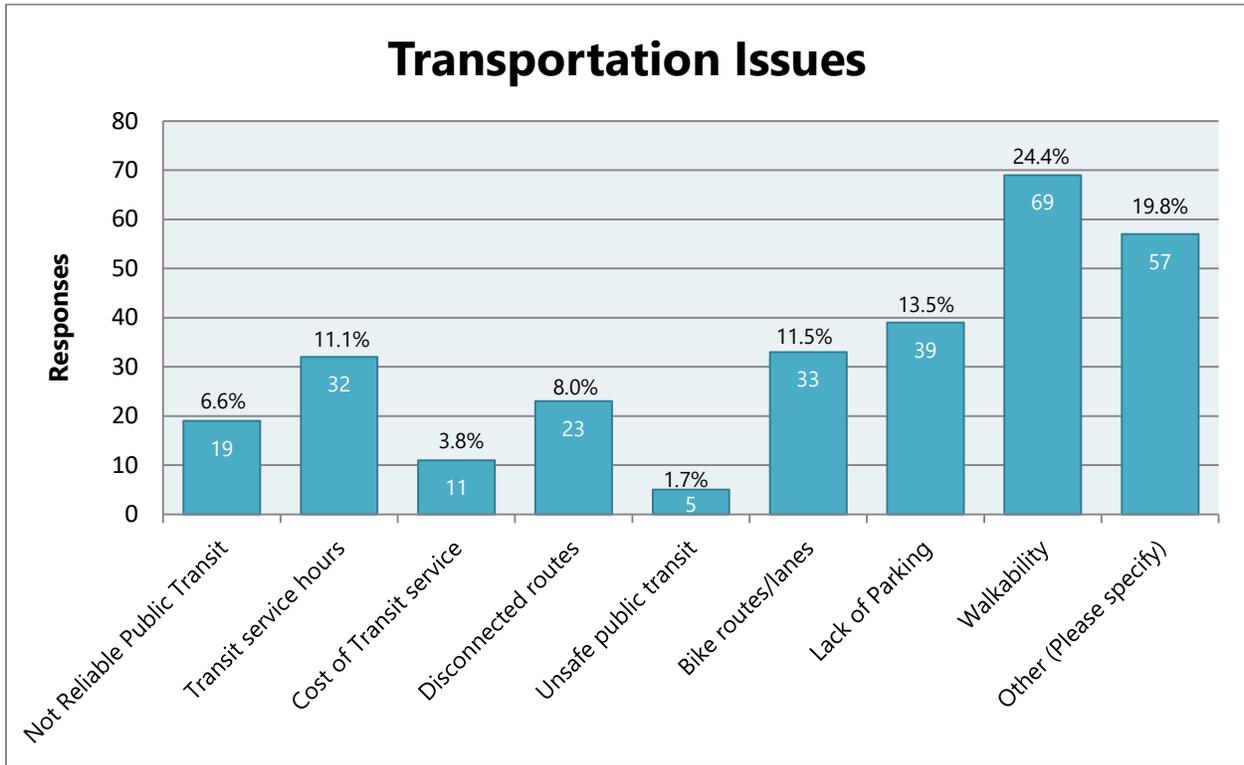
Any employment issues



Answer Choices	Responses	Percentage
Lack of Job Opportunities	65	28.4%
Discriminatory Practices	12	5.2%
Lack of Job Training	19	8.3%
Legal Barriers	7	3.1%
Lack of Accommodation	12	5.2%
Lack of Childcare	40	17.5%
Lack of Transportation	37	16.2%
Other (Please Specify)	37	16.2%

Other (Please specify)	
A few of our small businesses are still non-ADA compliant.	3
Affordable Child Care	1
Buses needed for work do not run nights, weekends, holidays, and often enough.	1
Having to pay for parking	1
High speed internet	1
Lack of good paying jobs / Part Time consistent work	2
Lack of professional jobs / too many qualified people underemployed	2
Nepotism and cronyism	1
No opinion, n/a, Don't Know, Unknown, No idea/ Unsure / No issues / None	17
Outdated Antiques & Bars	1
Question crossed out, see questionnaire	1
Racism	1
Retired	3
STUPID SHUTDOWNS BASED ON COVID-19	2

Q 8: Identify transportation issues in the City of Placerville.

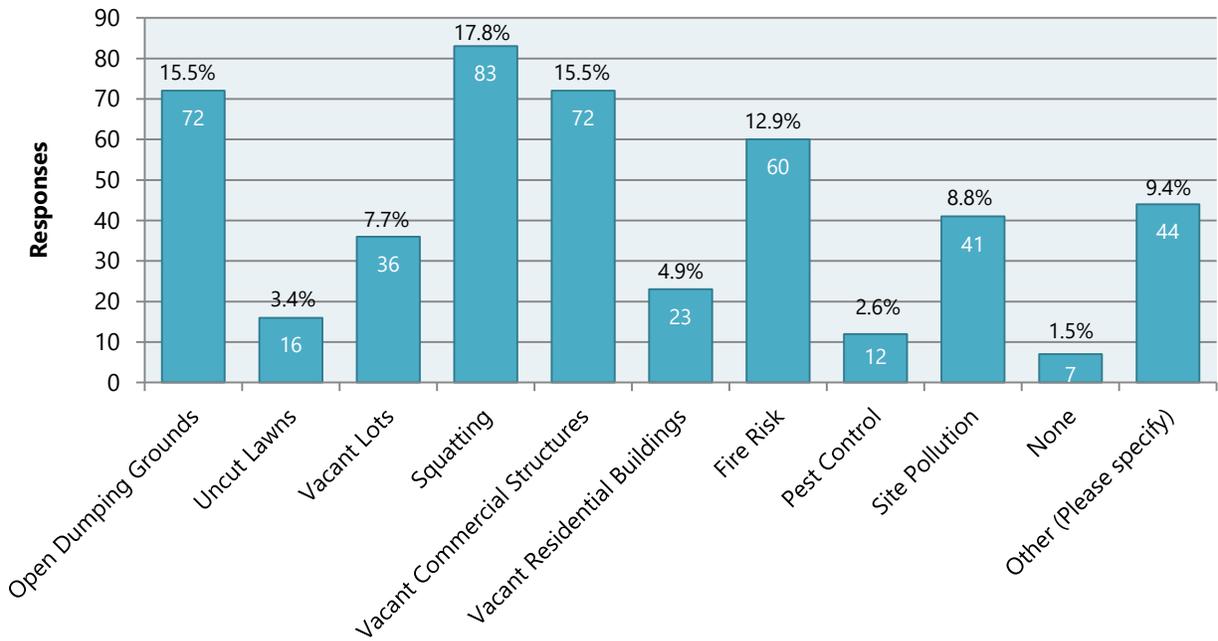


Answer Choices	Response	Percentage
Not Reliable Public Transit	19	6.6%
Transit service hours	32	11.1%
Cost of Transit service	11	3.8%
Disconnected routes	23	8.0%
Unsafe public transit	5	1.7%
Bike routes/lanes	33	11.5%
Lack of Parking	39	13.5%
Walkability	69	24.0%
Other (Please specify)	57	19.8%

Other (Please specify)	#
Walkability Carson Rd.	1
Bicycle speeders on the Bike Trail + they are Not good when looking out for their own safety. Poor Dial A Ride response time 1 1/2- 2 1/2 hrs?	1
Don't use the public transit system.	1
Ensuring networks of transportation near large businesses to accommodate workers who cannot drive or might not.	1
Harvest Traffic Gridlock that spills into neighborhoods, Tahoe/Apple Hill Traffic off the 50, Too much traffic, Traffic	4
Lack of Restrooms	1
Lane Dr Potholes	1
N/a	5
Need sidewalk along Rt 49 from Gilmore St to Skyline Dr	5
No Fee parking needed	1
No opinion, no idea, none, unknown	3
Not enough hiking trails unpolluted by Hwy 50 noise	8
Not enough sidewalks. Sidewalks needed. We need more sidewalks where it's possible to construct them, outside of the downtown area.	6
Not proper suites with toilets	5
Poor lighting along city streets, narrow streets, speeding vehicles	1
Poor paving condition index. Walkability and bike routes/lanes are improving.	3
Pot holes	1
Ride w/homeless?	1
See #3. In addition, some sidewalks are still non-ADA compliant. However, it should be noted that things have improved significantly in recent years.	2
Tahoe/Apple Hill Traffic off the 50, Too much traffic, Traffic	3
The buses are good	1
Too much concern for Bike Trail Rd Repair Needed	1
Uneven sidewalks	1

Q 9: Identify any blight (clearance/demolitions) issues in the City of Placerville.

Blight (clearance/demolitions) issues

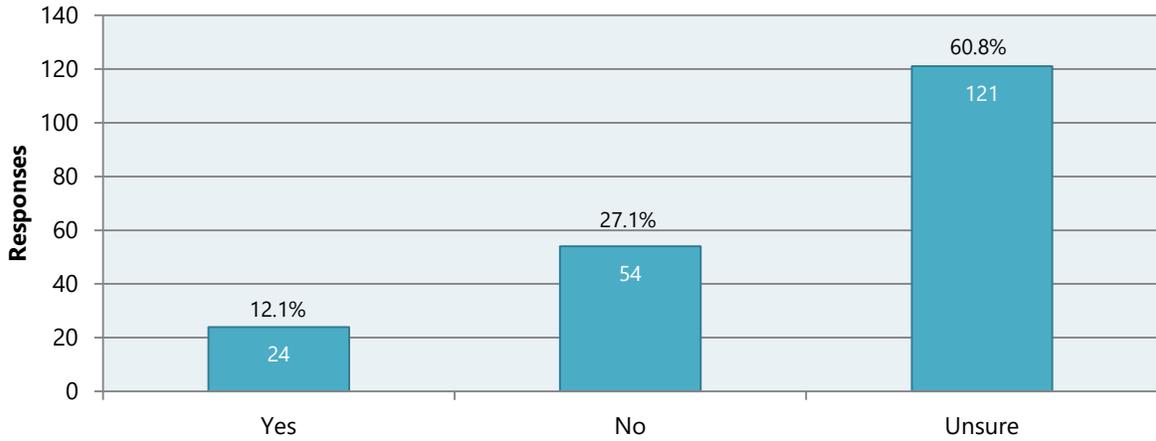


Answer Choices	Responses	Percentage
Open Dumping Grounds	72	15.5%
Uncut Lawns	16	3.4%
Vacant Lots	36	7.7%
Squatting	83	17.8%
Vacant Commercial Structures	72	15.5%
Vacant Residential Buildings	23	4.9%
Fire Risk	60	12.9%
Pest Control	12	2.6%
Site Pollution	41	8.8%
None	7	1.5%
Other (Please specify)	44	9.4%

Other (Please specify)	#
Upper BRdway (Vacant Commercial Structures). Wedgewood's encroachment on PG&E power lines to west.	1
Unkept yds.	2
Uncut Brush / Uncut weeds	2
Trash all over!	1
The proliferation of the large, and growing homeless camp on BRdway and the resulting health, sanitation, pest, fire risk and crime. A neighbor recently sold her home and was told by her agent to expect to lose up to \$10,000 in the sale price because of the nearby BRdway homeless camp, the piles of trash and the near lack of city attention to this huge and obvious problem.	1
The hill from the freeway down to BRdway by Airport Rd is disgusting and disgraceful! Can't drive thru safely at night, even though on our way to the house we need to. They think they are hiding on that hill but the abundance of garbage is overwhelming and can even be seen from passersby on the freeway!! EMBARRASSING	1
Racism - Nooses	1
None, El Dorado Co residents showing lack of respect for their own community. Routinely dumping and littering public and private land.	1
No issues	1
Neighbor with too many cars for driveway, street-blocks street	1
Lot behind pink building on 49 and 193 is huge fire risk needs to be fully cleaned every year!	1
Litter!	1
junk accumulation on a couple of properties in nice neighborhoods	1
Homeless Leave Trash / Homeless garbage	2
Homeless camps along the riding/hiking trail / homeless on the walking trails	2
Homeless camps / encampment / All mainly because of homeless /Upper BRdway at homeless camp / All mainly because of homeless / Abandoned Campers / Homeless and their trash EVERYWHERE	10
HANGTOWN CREEK TRASH/VEGETATION	3
Fire Risk, Site Pollution, HWY 50	1
Don't Know/No Opinion	4
CEMETERIES ARE DIRTY	1
Cell towers in residential areas	1
Camps on Hangtown Creek	1
BY BUMS & JUNKIES	1
Availability of safe camping grounds for those without houses, with hygiene and garbage control services.	1
Again, significant homelessness presence, with open display of drug deals/use and prostitute/pimps - on main street (and all around)	1
Half-a-- updates	1

Q 10: In your opinion, are residents of the City of Placerville aware of how to report fair housing violations?

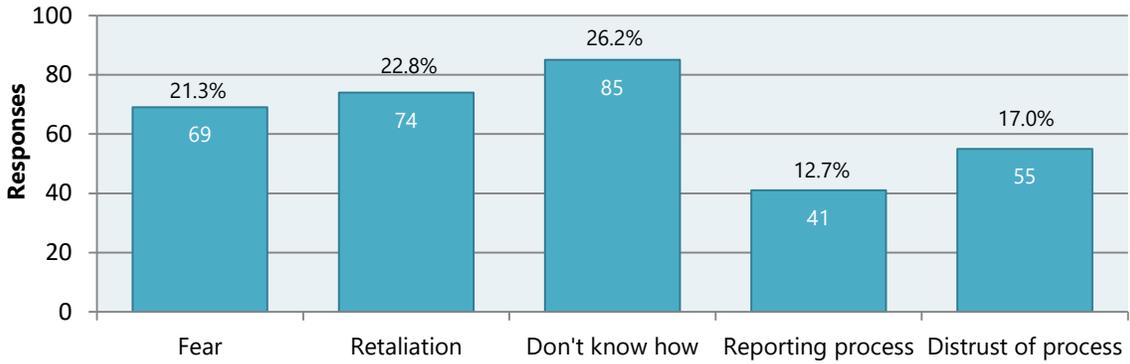
Aware of how to report fair house violations



Answer Choices	Responses	Percentage
Yes	24	12.1%
No	54	27.1%
Unsure	121	60.8%

Q 11: Identify the reasons why fair housing complaints may not be reported?

Reasons why fair housing complaints may not be reported



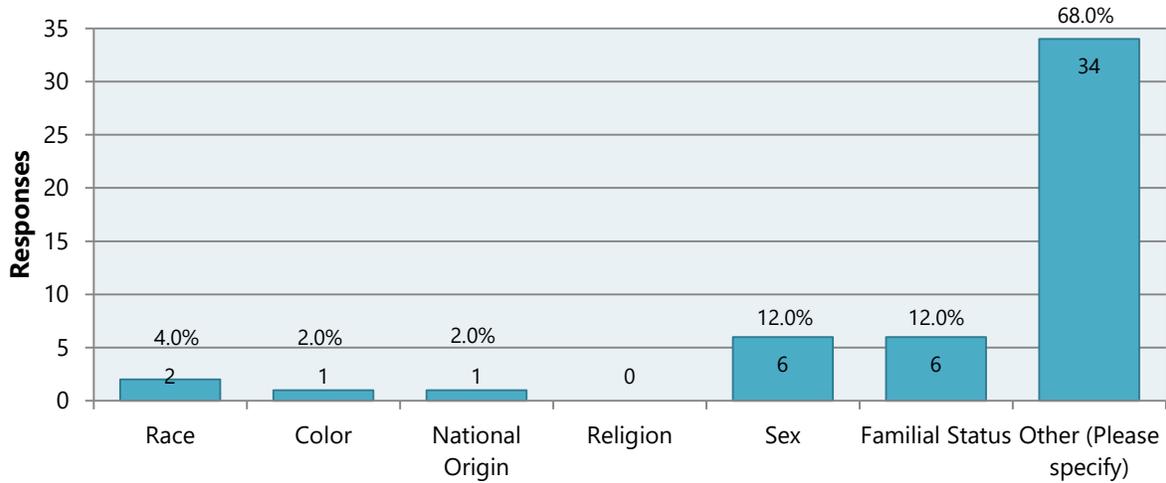
Answer Choices	Responses	Percentage
Fear	69	21.3%
Retaliation	74	22.8%
Don't know how	85	26.2%
Reporting process	41	12.7%
Distrust of process	55	17.0%

Q 12: If you are a renter, has your landlord refused to make reasonable accommodations for a disability? If yes what was the request?

Answers	Responses	Percentage
His management company doesn't fix anything	1	2.0%
Homeless + Camps need to go!	1	2.0%
N/A	17	34.7%
No	18	36.7%
Not a renter	6	12.2%
not a renter - I own my home	1	2.0%
Question crossed out, see questionnaire	1	2.0%
STOP! NO ONE MADE THEM RENT THERE	1	2.0%
Yes	2	4.1%
Yes, none, just good communication	1	2.0%

Q 13: Have you faced housing discrimination based on any of these characteristics?

Faced Housing Discrimination Based on Characteristics



Answer Choices	Responses	Percentage
Race	2	4.0%
Color	1	2.0%
National Origin	1	2.0%
Religion	0	0.0%
Sex	6	12.0%
Familial Status	6	12.0%
Other (Please specify)	34	68.0%

Other (Please specify)	#
I own my home / owner	2
N/A	8
Disability	2
Source of Income	4
No / None	17
STOP! THERE IS ONLY DISCRIMINATION BECAUSE THE TOPIC IS SHOVED DOWN EVERYONES THROAT.	1

Q 14: Please evaluate whether the following situations results in further discriminations and/or barriers to fair housing in the City of Placerville.

	Strongly Agree	Agree	Neutral/ Unsure	Disagree	Strongly Disagree
State or Local Laws and Policies that Limit Housing Choice	18	25	87	11	14
Lack of Fair Housing Organizations in the City	16	33	90	8	10
Lack of knowledge among bankers/lenders regarding fair housing	9	22	97	14	11
Lack of knowledge among landlords and property managers regarding fair housing	15	44	73	11	13
Lack of knowledge among real estate agents regarding fair housing	11	31	81	20	12
Lack of knowledge among residents regarding fair housing	21	53	68	6	9
Lack of accessible housing for persons with disabilities	23	42	79	7	7
Lack of accessibility in neighborhoods (i.e. curb cuts)	26	38	75	8	7
Lack of fair housing education	18	51	70	7	9
Lack of affordable housing in certain areas	54	50	41	10	9
Concentration of subsidized housing in certain neighborhoods	22	33	81	9	9
Other barriers	9	11	91	1	5

Q 15: Are there any additional comments or concerns that you wish to share?

After a year of covid19, some of these are hard to answer overall. There seem to be empty houses that could be rented out to those who need them, but due to landlord fears, or prices too high, or renters' incomes too low, the county is not fully rented out or housed.

All streets are falling apart

Apartments are bringing in bad tenants & population. Remove double yellow line on Clay St

As a homeowner I am frustrated with the city's non-responsiveness to its homeless crisis. Huge piles of trash accumulate for MONTHS along BRdway before it's cleaned up. There are no sanitation facilities for the homeless, creating a potential public health crisis. The city seems to think that laying the problem off on the churches is the answer. Clearly it is not. In addition I worry about the large number of empty storefronts in commercial areas. We are losing tax revenue. Does the city have an Economic Development Director? If so he/she is doing a poor job. If not the city should invest in one. And for God's sake don't let the downtown merchants dictate who their competitors will be! Finally please do something about the blight-creating, derelict strip mall on BRdway. It's a magnet for vagrants, its parking lot is a defacto homeless car campground and auto wrecking yard. (Why are police allowing this?) There is great potential for additional business and the resulting sales tax revenue. Has anyone thought of moving the DMV office there? Plenty of parking, unlike the current office. Just saying...

Black substance in water coats inside of pipes, city tested for harmful substances. But didn't test to tell me what the black substance is. I would like to know that and fix it.

blight in my neighborhood - a duplex at 1334 Village Ln was allowed by the City to add 2 additional... see attached letter

CONTROLLING GOVERNMENT. STAY OUT OF OUR LIVES. GET RID OF THE BUMS & JUNKIES. STOP ENABLING THEM. TAX MONEY SHOULD GO TO INFRASTRUCTURE & 1ST RESPONDERS NOTHING ELSE!

Costs of utilities and lack of reasonable fire insurance are huge barriers to affordability of living in placerville

Discrimination is spelled Discrimination. You need a better proof reader.

Disconnect between County and City regarding procedures, services, etc. Lack of knowledge about which entity is responsible for what service, rule, guideline, etc.

Don't see any street sweepers, trash, plant growth onto sidewalks or streets. Street decay on many streets, cracks down middle of Winesap, etc. faded letters of stop on sts. (etc)

DURING THE PANDEMIC, WE FIND IT SHAMEFUL, UNHEALTHY + UNFAIR PEOPLE WHO DO NOT WEAR MASKS + SOCIAL DISTANCING

Elm Ave has ongoing "leaky" spot in the middle of the street (west side); it has been reported numerous times. No action. Cross st., Locust, becomes a dumping ground for furniture, trash etc. Along the walking trail, I have reported used syringes on the ground. Appreciate the efforts + response to removing garbage + needles (syringes) in a timely manner. Thank you!

EXISTING RACISM IN LAW ENFORCEMENT AND GOVERNMENT. LACK OF UNDERSTANDING THAT BLACK LIVES MATTER

Extreme fire risk on unmaintained lands within the city.

Finish Paving Morrene Drive

Fire hazard - Brush and undergrowth on right side of Tunnel Street. Health hazard of the homeless people plus the garbage they leave.

Funding for repairing lacking in many areas in City Limits (Measure L)

Get rid of the homeless camps and meth heads.

Group homes are not maintained as well as the rest of the neighborhood

Have been flooded 2 out of last 6 years. City

Employees were taking pictures one year

Homeless camping nearby + trash/marijuana projects planned nearby. Nuisance: chickens and farm animals in back/front yards right in town/old vehicles & junk in yards - clutter/trash/brush. Amen!

Homeless wandering and living in neighborhoods

Housing - rentals or for sale are in critically short supply. Rents are sky high! Landlords demand excessive and private information - credit scores and complete credit reports. Conduct bidding wars.

I am a privileged retiree on a great street. Just don't know much about some of your questions. I use walk trails + they are great. Too many businesses closed. Homeless need help. May be when pandemic under control, + not deterred by homeless, businesses will return.

I am a proud Placervillian. Thank you for all you do in service to our community. I especially am grateful that you stood up to the Proud Boys. My dream is that our town removes its hate symbol so our town can flourish.

I am concerned with the growth of the homeless population

I do not think the city addresses any issue that are not requested by their campaign contributor!

I have a renter in my basement who I am trying to evict for non-payment of rent & refusal to vacate.

I have had no issues with Placerville's fair housing practices nor have I heard from friends or family of any they have had so don't feel qualified to have an opinion. In general, such practices can be too complicated for complete layman understanding. A City ombudsman to answer questions would be helpful if this is an ongoing issue.

I live up the street from town - the surrounding areas have trash and camping homeless - they need a place to be! or we will not have peace!

I mostly feel qualified renters struggle due to extremely high prices (>2000) for a two bedroom and overall lack of quality housing due to development regulations.

I think our water rates should be in line with the county rates. They are substantially higher

I think the noose being displayed on the city logo + street signs and the use of racist street names (i.e. Coon Hallow) discourages people of color from moving and living in Placerville. On a form about discrimination you may want to include a non-binary or other option for gender.

I'm a new resident so not fully aware of history of fair housing other than my own experience. As a Caucasian home-owning citizen, I have not bared any of these prejudices to my knowledge.

I'm unsure of any pervasive discrimination situations in the City.

It would be good to explore Missing Middle Housing as options for infill projects. Take a proactive approach to housing, starting with Design Standards, to allay the fear of homogenized projects. Design is everything when it comes to community character.

It would be nice to have a sense of town pride (in a wholesome way, not in a white, male, racist way). I like the addition of the farmers market. More like that. Less of brawl inducing events (brewfest), maybe add more main street events that allow people to walk around and enjoy their town. Together, as people. Find activities that foster human connection, investing in our community, giving through actions (not just money), doing good things because they are the right things to do.

KEEP OUR HISTORY - KEEP THE DRUID MONUMENT

Lack of affordable/available fire insurance in foothill communities.

Lack of housing for Low + Very Low Income people; too many people who work in Placerville cannot afford to live in Placerville

Landlords know you can't find housing here so they rape you! \$1,900 a month for seniors is Rape.

Love Placerville- concerned over increase in homeless camps

Many Rds are in poor condition. Combellic - speed control needed parts re very badly cracked

More areas or programs needed for kids or youth in BRdway area. Community programs for neighborhoods to work together to help people in need seniors, low income etc. volunteers

MOST HOUSEING ISN'T AVAILABLE TO PEOPLE WITH LOWER PAYING JOBS. HOUSING IN THE AREA SHOULD BE IN ACCORDANCE TO THE EARNING ABILITY IN THE AREA. DON'T KNOW HOW TO MAKE THAT HAPPEN

Need to also address affordability & reliability of utilities, especially for low-income & seniors (think reduced rates for water & sewer for these groups, and energy/utility programs to assist with upgrades & maintenance).

No Apartments

No housing available. No affordable housing that allows pets.

No one should be burning on this street/Area. We have wild fires all summer and then burning in the winter. I want clean air. Old Fireplaces stink up the air. Mental Health for homeless. Their Camps will start a fire one day and destroy Placerville

No section 8 vouchers available for my disabled son. No section 8 housing available.

None

Not enough low-income apartments

OUTLANDISH SEWER RATES AND TRASH, TRASH, HOBOS, TRASH, TRASH, HOBOS, AND ABANDED SHOPPING CARTS, TRASH, TRASH, AND FINALLY HOBOS. I DO PICK UP TRASH Except FYI MASKS NOW the NEW TRASH! If I was homeless how would I get this suevay, since it came with a water Bill that I would Not pay if I was one of the yellow boxes (Homeless, Temporary Shelter, Hotel/Motel, Vehicle), AND WHY SHOULD I CARE. And furthermore - The Memorial to slain Brian Ishmael looks great at the start of the trail - however walk down towards the Fulmers what a mess of Trash-get the Hobos and their Trash out - Keep Brians Trail clean of Hobos, Bums, Trash and Shopping Carts and imagINE your Corporate yard accross from Fulmers Be clean of carts and Junk etc. get the Bums to pick of their Trash - So I don't have to - and get them the hell out of there - consider this how about the "Rich people" viewing the Trash on the way to Tahoe - change the sign at Canal from Welcome to Placerville to Welcome To Trasherville. "OLD Hangtown" - get over it- How bout City leaders pick up the TRASH!

People speed on this street a lot! The street is eroding & no sidewalks

Placerville is a beautiful City. Just needs to be cleaned up a bit. Are there any community clean up days planned? Never seen any. Our Placerville Post office is filthy outside. Realizing its a federal building but it needs a clean up!! Also would like a contiguous trail from 193 to Spring St on Coloma St/49. Lost of walkers, but trail is currently dangerous in spots.

Please provide housing to get homeless off the streets. They are a nuisance, a blight on the city, and present a real danger, setting fires in an already fire-prone area. Leaving them here is unfair to the rest of us residents who pay taxes and deserve a safe, clean environment.

Please see above statement regarding Placerville PD, especially in regards to associating with a hate group

See attached letter

See letter attached

Speeding north along Highway 49 from Highway 50 to city limits.

Streets and sidewalks are not maintained. Unsafe egress during events downtown. Fire safety education and emergency route planning.

Taxpayers/People who take care of their homes and work hard don't want to live near subsidized housing because of a lack of concern for community. Renters often lack a sense of committment to their neighborhoods. However, it is understood they need to have housing as well.

Tent city on BRdway Rd across from Tijana Taqueria. Mountains of trash before, after, and around site. Foot traffic + loitering near soup kitchen on BRdway.

Thank you for your sensitivity to not just the wants and needs of the able-bodied population, but to the disabled as well.

Thank you for your sensitivity to not just the wants and needs of the able-bodied population, but to the disabled as well.

Thank you for your sensitivity to not just the wants and needs of the able-bodied population, but to the disabled as well.

The CA Supplemental Tax is BS

The cost of water and especially sewer is getting out of control. I live in a low-income housing area and Im afraid that soon, I have to choose between water or Food

The Homeless camp on BRdway is an eye soar to the Community. The Hangtown Haven was a much more organized site and respected much more.

the homeless/drug addicts are HORRIFIC. The police accomodate them far more than the homeowner who pays their wages! Used to have empathy for these druggies. No More. They are lazy + with trash recepticles evey 20 feet in city historic district/Main St, etc... they can no even pick up + throw their trash away. Placerville has gone to hell over the last 10-15 yrs. No longer a nice place to live, Majestic historic homes being turned into apartments, by AIRB-N-B, VRBOs, OR slumlords- We have lived in EDCounty for a very long time - We have no idea who are neighbors are anymore, as no one is friendly. As soon as this pandemic is over, we are outta here! Considering NO ONE on Main St even started wearing mask until, seemingly LAST WEEK, Im sure the variants will make pandemic last even longer. Placerville is now a dirty, bedroom community of Sacramento. Nothing charming anymore sans Historic District + City + property owners don't seem to interested in restoration, or care of. P.S. Our property + home have been broken into & things stolen. Placerville Police have lousy attitudes + really don't seem to care. Noticed they STILL aren't wearing masks! Are the city employees? NOPE!

The moment I moved in I realize how much stuff was broken. I moved into a place that has holes in the carpet and smelled like cigarettes pee and weed. I reported and nobody contacted me but I still have all their emailed of failed communication. See attached complaint form.

THE TOTAL LENGTH OF CLARK ST. IS A DISGRACE. THE PAVEMENT IS AN EMBARASMENT. THIS LOWERS THE VALUE OF THE PROPERTIES SURROUNDING THIS AREA. SMALL PATCH JOBS DON'T WORK!!!

There is a lot of NIMBY (Not in My Back Yard) sentiment in Placerville when it comes to building or otherwise providing much-needed affordable and low-income housing, especially for families with children. Unfortunately, many who work in and around Placerville, especially younger workers with children, cannot afford to live here.

There needs to be more affordable housing and rentals that meet the demographic of Placerville. Fix walking path along Hwy 49 between 193 + Spring-El Dorado High School uses for running which is dangerous. Thank you!

Unsafe driving + noisey cars/trucks/motorcycles along Canal st most hours of the day. Unsafe walking due to no sidewalks especially along Hwy 49 + Spring st to Bedford.

Unsafe walkers on Tunnel St. Walk for exercise 3+4 across. They need a designated walking lane or sidewalk. Much traffic + many walkers

Very poor survey!

Water and sewer Bills to high! we are 3 times Higher Then

We are a really all white community. We seem to have hidden barriers, I just don't know what they are. I would like a diverse community based on respect and accepting one another. NO HATE BASED GROUPS.

We need a homeless shelter!

We need to change current zoning ordinances regarding tiny homes + alternative housing. Making it easier to buy land + use for tiny home or Homes.

What is instore for the "K Rail" protected bridge on Placerville Drive

When I moved to Placerville I bought my house. I know nothing about housing issues in Placerville

When is Smith Flat Rd between BRdway & Point View getting repaired/paved? All surrounding Rds have been done. Also due to surrounding Rds being paved All traffic has been DETOURED SEVERAL TIMES FOR MULTIPLE DAYS/WEEKS. The Rd (SFR) is in dyer need of proper repair! We too pay taxes!!

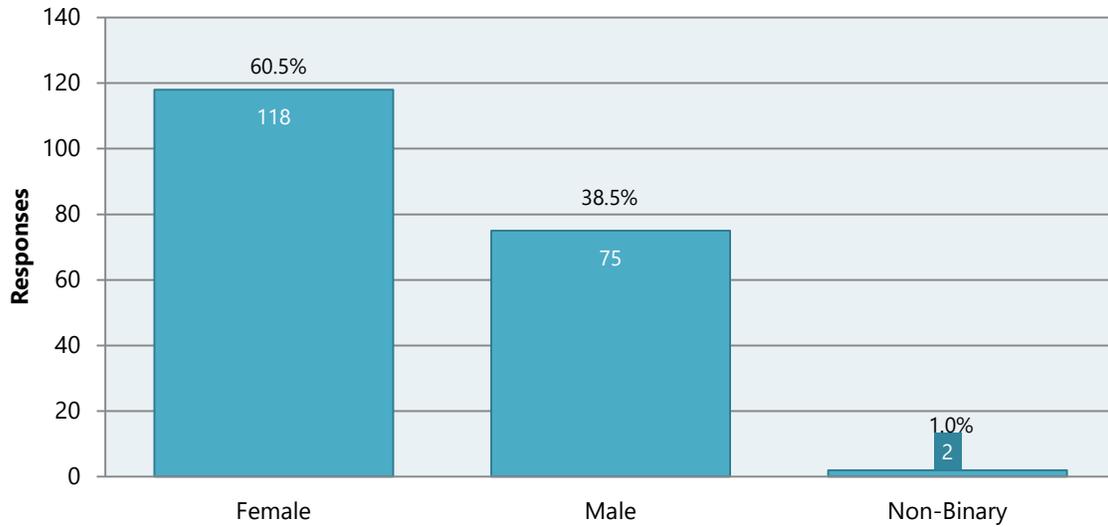
Yes! The section of Canal Street just after the high school up until middletown Rd is horrible. Pot holes everywhere. People swerve into oncoming traffic to avoid them. PLEASE FIX IT!

Q 16: What is your street name where you live in the City of Placerville?

Acacia Wy Airport Ct Airport Rd Allen Ct Anderson Ct Azalea Ln Barrett Bedford Ave Bee St Benham Ct Bennett Dr Benson Big Cut Rd Blue Bell Ct Brendan Wy BRdway Bronzecrest St Bush Ct Canal St Candelerio Carla Dr Carson Rd Cedar Ravine Chili Alley Clark St Clay St Coloma St Conrad Ct Conrad St Country Club Dr Covey Dr Crestview Dr Cribbs Ct David Cir Debera Ct. Degolia Duden Easy St Elm Ave Eskaton Dr Fairview Dr. Garden St. Glory Rd Gold Golden Eagle Goldman Grandview	Green Wing Lane Hawks Landing Ct. Hidden Wy Hilltop Hocking St Holly Wy James Dr Kenneth Ct Kimi Way Lane Ct LAWSON WY Letitia Ave Lewis St Lillian Ct Lincoln Locust Martin Meridian Ct. MILES WY Miller Wy Molly Ln Morrene Dr Morts Ct. Mosquito Mount Aukum /E16 Myrtle Ave NAOMI WY Nesting Ct Northridge Dr Oak Crest Ct Oak Terrace Rd Olivene Ct Pardi Wy Park Ave Patton Ct Paydirt Pennsylvania Ct Pheasant Run Dr Pinecrest Ct Quail Dr Ronald Loop Roosevelt St Rosier Sandra Cir Sheridan St Skyline Dr Slippy Ln	Smith Flat Rd Spanish Ravine Rd Spring St Stone Ln Thompson Tranquil Creek Rd Tunnel St Turner St Village Ln Vivian Ct Willow St Wiltse Rd Winesap Cir Woodridge Ct
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Q 17: Gender

Gender

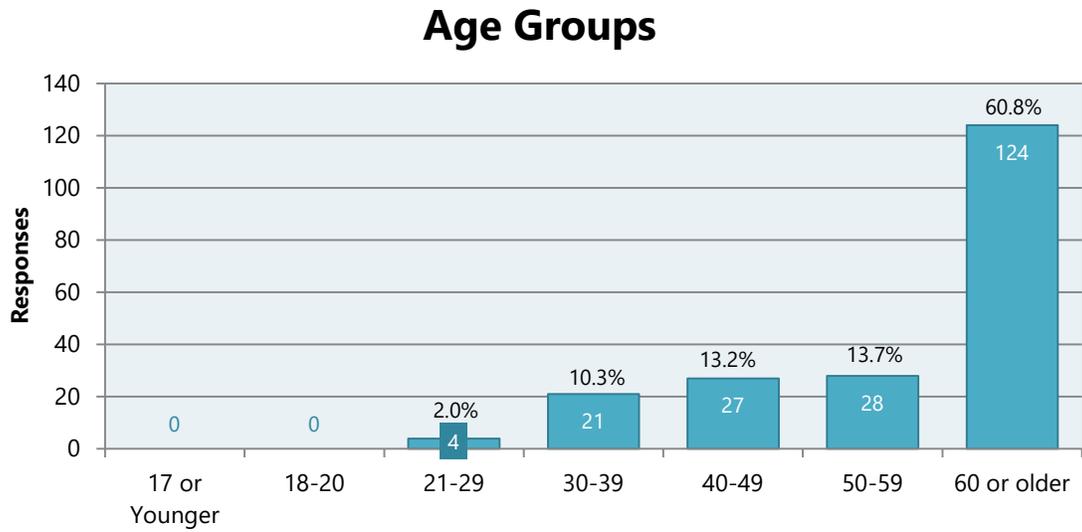


Answer Choices	Response	Percentage
Female	118	60.5%
Male	75	38.5%
Non-Binary	2	1.0%

Q 18: Race/Ethnicity

Answer Choices	Response	Percentage
White	167	86.1%
Black or African-American	2	1.0%
Native Hawaiian/Pacific Islander	2	1.0%
Asian	1	0.5%
American Indian/Alaskan Native	2	1.0%
Another Race/Ethnicity	7	3.6%
Two or more Races	6	3.1%
Hispanic or Latino	7	3.6%

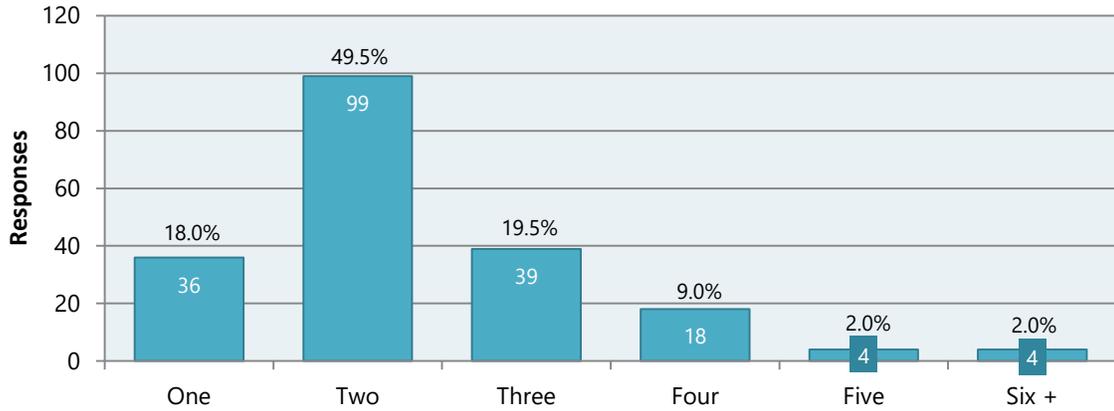
Q 19: Age



Answer Choices	Responses	Percentage
17 or Younger	0	0.0%
18-20	0	0.0%
21-29	4	2.0%
30-39	21	10.3%
40-49	27	13.2%
50-59	28	13.7%
60 or older	124	60.8%

Q 20: Number of persons living in your household?

Number of persons living in your household?



Answer Choices	Responses	Percentage
One	36	18.0%
Two	99	49.5%
Three	39	19.5%
Four	18	9.0%
Five	4	2.0%
Six +	4	2.0%

Q 21: Choose your housing status.

Answer Choices	Responses	Percentage
Homeowner	183	88%
Renter	21	10%
Homeless	0	0%
Living with Friends/relatives	2	1%
Temporary shelter	0	0%
Hotel/Motel	0	0%
Mobile Home	0	0%
Vehicle	0	0%
Other: Tax Payer	1	.5%