

Sutter County

General Plan

2021-2029 HOUSING ELEMENT

Prepared by
Sutter County
Development Services Department



In consultation with



Acknowledgments

BOARD OF SUPERVISORS

District 1: Nick Micheli	District 4: Karm Bains
District 2: Dan Flores	District 5: Mat Conant
District 3: Mike Ziegenmeyer	

PLANNING COMMISSION MEMBERS

Christine Ivory, District 1	Gary Marler, District 5
Richard Doscher, District 2	Jerry Stewart, City of Live Oak
Bert Manuel, District 3	Vacant, City of Yuba City
Karri Campbell, District 4	

COUNTY STAFF

Neal Hay, Director, Development Services Department	Steve Geiger, Senior Planner, Planning Services
Doug Libby, Principal Planner, Planning Services	Jarvis Jones, GIS Analyst, Information Technology

CONSULTANT

Ascent
Chelsey Payne, Project Director
Kim Untermoser, Project Manager

Contents

CHAPTER 1 Introduction..... 1-1

- 1.1 Purpose and State Law Requirements 1-1
- 1.2 Organization and Structure 1-2
- 1.3 Public Participation 1-3
 - Outreach Program..... 1-3
- 1.4 General Plan Consistency..... 1-6

CHAPTER 2 Housing Plan 2-1

- 2.1 Introduction..... 2-1
- 2.2 Goals and Policies..... 2-3
 - Adequate Land Supply 2-3
 - Affordable Housing 2-3
 - Governmental Constraints..... 2-4
 - Special Needs Housing..... 2-5
 - Conservation and Preservation..... 2-6
 - Fair Housing 2-6
 - Energy Conservation 2-7
- 2.3 Implementation..... 2-8
 - Adequate Land Supply 2-8
 - Affordable Housing 2-9
 - Governmental Constraints..... 2-12
 - Special Needs Housing..... 2-14
 - Conservation and Preservation..... 2-16
 - Fair Housing 2-16
 - Energy Conservation 2-17
- 2.4 Quantified Objectives 2-18

CHAPTER 3 Housing Resources 3-1

- 3.1 Residential Sites Inventory 3-1
 - Regional Housing Needs Allocation 3-1
 - Methodology and Assumptions 3-2
 - Residential Sites Inventory 3-7
 - Accessory Dwelling Units..... 3-20
 - Summary of Residential Capacity 3-22
 - Affirmatively Furthering Fair Housing..... 3-25
 - Environmental Constraints 3-25
 - Adequate Public Facilities, Services, and
Infrastructure 3-26
- 3.2 Zoning for a Variety of Housing Types 3-32
 - Multifamily Rental Housing 3-32
 - Manufactured Housing 3-32
 - Mobile Home Parks 3-33
 - Housing for Farmworkers 3-33
 - Emergency Shelters..... 3-35
 - Transitional and Supportive Housing..... 3-38
 - Accessory Dwelling Units..... 3-39
 - Single Room Occupancy Units..... 3-39

CHAPTER 4 Housing Needs Assessment 4-1

- 4.1 Introduction 4-1
- 4.2 History and Growth 4-2
- 4.3 Population Characteristics 4-2
 - Population Trends 4-2
 - Race and Ethnicity 4-4
 - Age of Population 4-6
- 4.4 Housing Characteristics 4-7
 - Household Type and Composition 4-7
 - Housing Units 4-12
 - Housing Costs 4-17
- 4.5 Employment Trends 4-21
 - Area Employment Profile 4-22
- 4.6 Income Characteristics 4-26
 - Income Levels 4-26
 - Cost-Burdened Households 4-30
- 4.7 Special Housing Needs 4-31
 - Seniors 4-32
 - Persons with Disabilities 4-34
 - Families with Female Heads of Households 4-38
 - Large Families 4-39
 - Extremely Low-Income Households 4-41
 - Farmworkers 4-42
 - Homelessness 4-45
- 4.8 Housing at Risk of Conversion 4-49
- 4.9 Assessment of Fair Housing Choice 4-51
 - Introduction and Overview of AB 686 4-51
 - Assessment of Fair Housing Issues 4-52
 - Fair Housing Enforcement and Outreach 4-52
 - Integration and Segregation 4-53
 - Racially and Ethnically Concentrated
 - Areas of Poverty 4-69
 - Access to Opportunity 4-71
 - Disproportionate Housing Needs 4-78
 - Other Relevant Factors 4-88
 - Sites Inventory 4-91
- 4.10 Fair Housing Issues, Contributing Factors, and
 - Housing Programs 4-96
 - Disparities in Access to Opportunity 4-96
 - Disparities in Access to Opportunity for
 - Persons with Disabilities 4-97

CHAPTER 5 Housing and Financing Programs 5-1

- 5.1 Federal, State, and Local Housing Programs 5-1
 - Local Programs 5-1
 - Federal and State Programs 5-3

CHAPTER 6 Opportunities for Residential Energy Conservation 6-1

- 6.1 Sutter County Energy Conservation Programs 6-1
 - Energy Efficiency Building Standards 6-1

Local Energy Efficiency Programs..... 6-3
 Federal and State Energy Assistance
 Programs..... 6-4
 6.2 Energy Efficient Methods and Techniques 6-5

CHAPTER 7 Potential Constraints on Housing 7-1

7.1 Governmental Constraints 7-1
 Land-Use Controls 7-2
 Codes and Enforcement 7-12
 Development Requirements..... 7-12
 Fees and Exactions 7-14
 Processing and Permit Procedures 7-21
 Density Bonus 7-29
 Affordable Housing Program 7-30
 Provision of Sewer and Water Services..... 7-32
 Housing for Persons with Disabilities 7-32

7.2 Nongovernmental Constraints 7-34
 Financing Cost and Availability..... 7-34
 Land Costs..... 7-34
 Construction Cost..... 7-36
 Total Housing Development Costs 7-36
 Requests for Housing Developments at
 Reduced Densities 7-37
 Length of Time Between Project Approval
 and Applications for Building Permits 7-37
 Local Efforts to Remove Non-
 Governmental Constraints..... 7-37

CHAPTER 8 Review of Previous Housing Element..... 8-1

8.1 Effectiveness and Progress in Implementation..... 8-1
 Progress Toward Meeting the RHNA..... 8-2
 Major Accomplishments 8-2
 Review of Existing Housing Element 8-3

Appendix

Appendix A Glossary of Terms
 Appendix B Community Outreach Summary

Figures

FIGURE 3-1 Sites 15 and 163-6
 FIGURE 3-2 Sutter Pointe Specific Plan 3-10
 FIGURE 3-3 Live Oak 3-15
 FIGURE 3-4 Yuba City North 3-16
 FIGURE 3-5 Yuba City South..... 3-17
 FIGURE 3-6 Countywide Sites Inventory..... 3-23
 FIGURE 3-7 TCAC/HCD Opportunity Map..... 3-27
 FIGURE 3-8 Environmental Constraints 3-29
 FIGURE 4-1 Sutter County Median List Price vs. Median Sold
 Price for Single-Family Homes 4-18

FIGURE 4-2 Sutter-Yuba Region Point-in-Time Counts (2007-2019)4-46

FIGURE 4-3 Regional Settlement Trends by Race/Ethnicity, 2010.....4-55

FIGURE 4-4 Racial Predominance, Sutter County, 20104-56

FIGURE 4-5 Racial Demographics, Sutter County, 2010.....4-57

FIGURE 4-6 Racial Demographics, Sutter County, 2018.....4-58

FIGURE 4-7 Population with a Disability by Census Tract, Sutter County (2015-2019)4-61

FIGURE 4-8 Percent of Children in Married-Couple Households4-62

FIGURE 4-9 Percent of Children in Single-Female Headed Households.....4-63

FIGURE 4-10 Median Income, Sutter County, 2015-20194-66

FIGURE 4-11 Low to Moderate Income Populations, Sutter County, 2015-2019.....4-67

FIGURE 4-12 Poverty Status by Census Tract, Sutter County, 2015-20194-68

FIGURE 4-13 Racially/Ethnically Concentrated Areas of Poverty, Sutter County4-70

FIGURE 4-14 TCAC Opportunity Areas - Composite, Block Group4-73

FIGURE 4-15 TCAC Opportunity Areas - Education Score, Block Group4-74

FIGURE 4-16 TCAC Opportunity Areas - Economic Score, Block Group4-76

FIGURE 4-17 TCAC Opportunity Areas - Environmental Score, Block Group4-77

FIGURE 4-18 Job Opportunity Index, Sutter County, 2014-20174-79

FIGURE 4-19 Overpayment by Renters 2015-2019, Sutter County4-80

FIGURE 4-20 Overpayment by Homeowners 2015-2019, Sutter County.....4-82

FIGURE 4-21 Location Affordability Index, Tract4-83

FIGURE 4-22 Overcrowded Households 2011-2015, Sutter County.....4-84

FIGURE 4-23 Sensitive Communities 2013-2017, Sutter County4-87

FIGURE 4-24 Total Applications Filed in Sutter County by Race/Ethnicity, 2007-20174-89

FIGURE 4-25 Sites Inventory and Existing and Proposed Affordable Developments in Relation to Low to Moderate Income Census Tracts, Sutter County4-93

FIGURE 4-26 Sites Inventory and Existing and Proposed Affordable Developments in Relation to TCAC/HCD Opportunity Areas, Sutter County4-94

FIGURE 7-1 Sutter County Development Impact Fee Areas7-17

FIGURE 7-2 Sutter County Levee Impact Fee Area.....7-18

Tables

TABLE 2-1 Quantified Objectives (2021-2029)..... 2-18

TABLE 3-1 Unincorporated Sutter County's RHNA (June 30, 2021 – August 31, 2029)3-2

TABLE 3-2 Relation of Allowable Density to Income Level3-4

TABLE 3-3 Sutter Pointe Specific Plan Available Housing Sites, Sutter County, March 2021 3-11

TABLE 3-4 Parcels with Potential for Residential Development, Yuba City SOI and Live Oak SOI 3-18

TABLE 3-5 Affordability of Accessory Dwelling units in Yuba and Sutter Counties..... 3-21

TABLE 3-6 Unincorporated Sutter County 2021-2029 Housing Capacity 3-22

TABLE 4-1 Sutter County Population (2010, 2015, 2019)4-3

TABLE 4-2 Unincorporated County Population (2019)4-3

TABLE 4-3 Population Projections (2020–2040)4-4

TABLE 4-4 Change in Race of Sutter County Residents (2010 and 2019)4-5

TABLE 4-5 Age Distribution (2019).....4-6

TABLE 4-6 Sutter County Household Projections (2020-2030).....4-7

TABLE 4-7 Sutter County, Household Size (2017)4-8

TABLE 4-8 Sutter County Household Composition by Type4-9

TABLE 4-9 Overcrowded Households (2013-2017) 4-11

TABLE 4-10 Estimated (2016) and Projected (2035 and 2040) Growth in Housing Units..... 4-12

TABLE 4-11 Housing Units and Population Density (2019) 4-12

TABLE 4-12 Housing Occupancy and Vacancy (2019) 4-13

TABLE 4-13 Tenure by Age (2017) 4-14

TABLE 4-14 Housing Units by Type (2019)..... 4-15

TABLE 4-15 Age of Housing Stock 4-16

TABLE 4-16 Unincorporated Sutter County Housing Stock Conditions (1999) 4-17

TABLE 4-17 Median Home Sales Price (2020)..... 4-18

TABLE 4-18 Average New Home Prices (2020) 4-18

TABLE 4-19 Mobile Home Parks in Unincorporated Sutter County 4-19

TABLE 4-20 Fair Market Rents—Yuba City MSA 2021 and 2020 4-19

TABLE 4-21 Apartment Rental Rates for Sutter County and Yuba County (November 2020) 4-20

TABLE 4-22 Job Growth Estimates (2016) and Projections (2035 and 2040) 4-21

TABLE 4-23 Housing Unit to Job Growth Projections in Unincorporated Sutter County (2016 - 2040) 4-22

TABLE 4-24 Employment by Industry 4-23

TABLE 4-25 Top Sutter County Employers (2020) 4-23

TABLE 4-26 Yuba City MSA Industry Employment Projections (2016-2026) 4-24

TABLE 4-27 Yuba City MSA Job Growth Employment Projections by Occupation (2016-2026) 4-25

TABLE 4-28 Sutter County Annual Average Unemployment Rates (2010, 2015, 2019)4-26

TABLE 4-29 Income Level Definitions.....4-27

TABLE 4-30 State and Federal Income Limits for Sutter County (2020)4-27

TABLE 4-31 Sutter County Household Income Distribution, 20194-28

TABLE 4-32 Ability to Pay for Housing based on HUD Income Limits, Yuba City MSA, 2020.....4-29

TABLE 4-33 Number of Households Overpaying for Housing, Sutter County (2011-2015)4-31

TABLE 4-34 Elderly Population (2010 and 2018).....4-32

TABLE 4-35 State Department of Social Services Licensed Elderly Care Facilities in Sutter County (2020).....4-33

TABLE 4-36 Persons with Disabilities by Disability Type and Age (2017)4-35

TABLE 4-37 Sutter County Developmentally Disabled Residents by Age Cohort4-37

TABLE 4-38 Sutter County Developmentally Disabled Residents by Age Cohort4-38

TABLE 4-39 Female Headed Households in Sutter County4-39

TABLE 4-40 Household Size by Tenure (Including Large Households) (2017)4-40

TABLE 4-41 Farmworkers in Sutter County, 20174-42

TABLE 4-42 Properties Available for Rental Voucher Housing (2020)4-44

TABLE 4-43 Continuum of Care Point in Time Counts for Sutter County.....4-46

TABLE 4-44 Sutter-Yuba Regional Emergency Shelter Facilities4-48

TABLE 4-45 Units at Risk of Conversion to Market Rate, Sutter County 2020.....4-50

TABLE 4-46 Dissimilarity Index, 20194-60

TABLE 4-47 Poverty by Race and Ethnicity, Sutter County, 2014-20194-69

TABLE 4-48 Reasons for Loan Denial by Race/Ethnicity, Sutter County, 2007-20174-90

TABLE 4-49 Housing Tenure by Race/Ethnicity, Sutter County4-91

TABLE 4-50 Sites Inventory In Relation to Low to Moderate Income Census Tracts4-95

TABLE 4-51 Sites Inventory in Relation to TCAC/HCD Opportunity Areas.....4-95

TABLE 5-1 Financial Resources for Housing5-3

TABLE 7-1 General Plan Residential Land Use Designations.....7-2

TABLE 7-2 Residential Zoning Provisions.....7-3

TABLE 7-3 Development Standards by Zone7-5

TABLE 7-4 Sutter Pointe Specific Plan Residential Use Provisions.....7-6

TABLE 7-5 Sutter Pointe Development Standards7-8

TABLE 7-6 Residential Dwelling Unit Parking Requirements.....7-9

TABLE 7-7 Development Impact Fees.....7-16

TABLE 7-8 Fees for Typical Residential Units in Yuba City Sphere of Influence.....7-21

CONTENTS

TABLE 7-9 Timelines for Permit Procedures..... 7-26

TABLE 7-10 Statewide Parking Standards for Affordable
Housing..... 7-29

TABLE 7-11 Sutter County Land Costs 7-35

TABLE 7-12 Estimated Housing Development Costs, Sutter
County..... 7-36

TABLE 8-1 2013-2021 Regional Housing Needs Allocation
Progress8-2

TABLE 8-2 Review of 2013–2021 Housing Element
Accomplishments.....8-4

This page intentionally left blank.

1.1 Purpose and State Law Requirements

State law recognizes the vital role local governments play in the supply and affordability of housing. Each local government in California is required to adopt a comprehensive, long-term general plan for the physical development of their city or county. The housing element is one of the seven mandated elements of the general plan. State law requires local government plans to address the existing and projected housing needs of all economic segments of the community through their housing elements. In addition, local governments are required to prepare an annual progress report on the status and progress in implementing its housing element. The law acknowledges that in order for the private market to adequately address housing needs and demand, local governments must adopt land use plans and regulatory systems that provide opportunities for, and do not unduly constrain, housing development. As a result, housing policy in the state rests largely upon the effective implementation of local general plans, and local housing elements in particular.

The purpose of the housing element is to identify the community's housing needs, to state the community's goals and objectives with regard to housing production, rehabilitation, and conservation to meet those needs, and to define the policies and programs that the community will implement to achieve the stated goals and objectives.

State law requires cities and counties to address the needs of all income groups in their housing elements. Beyond these income-based housing needs, the housing element must also address special needs groups such as persons with disabilities and persons experiencing homelessness.

This Housing Element is a comprehensive statement by Sutter County of its current and future housing needs and proposed actions to facilitate the provision of housing to meet the needs of county residents of all income levels. The Housing Element addresses the sixth cycle planning period from May 15, 2021 through May 15, 2029.

1.2 Organization and Structure

The Housing Element is organized into the following eight major chapters and one appendix:

- **Chapter 1 (Introduction):** Discusses the purposes of the Housing Element including statutory requirements, discusses the community outreach process, and describes how the Housing Element is consistent with the County's General Plan.
- **Chapter 2 (Housing Plan):** Describes the housing strategy to address Sutter County's identified housing needs and quantified objectives, including housing goals, policies, and implementation programs.
- **Chapter 3 (Housing Resources):** Analyzes the land available for potential new residential development to address the housing goals in Sutter County and the County's Regional Housing Needs Allocation.
- **Chapter 4 (Housing Needs Assessment):** Documents and analyzes the demographic, housing, income, employment, and special needs characteristics and trends within the county and provides an assessment of fair housing.
- **Chapter 5 (Housing and Financing Programs):** Describes local, State and Federal housing funding programs available to support housing development in the county.
- **Chapter 6 (Opportunities for Residential Energy Conservation):** Describes the County's energy efficient programs and residential energy efficient methods and techniques of design and construction.
- **Chapter 7 (Potential Constraints on Housing):** Reviews potential governmental and market-driven nongovernmental constraints which may impact the County's ability to address its housing needs.

- **Chapter 8 (Review of Previous Housing Element):** Evaluates County accomplishments toward meeting the objectives of the 2013–2021 Housing Element.
- **Appendix A (Glossary of Terms):** Provides a glossary of housing and development related terms.

1.3 Public Participation

State law requires cities and counties to make a “diligent effort” to achieve participation by all segments of the community in preparing a housing element (California Government Code Section 65583(c)(8)). State law requires cities and counties to take active steps to inform, involve, and solicit input from the public, particularly lower income and minority households that might otherwise not participate in the process.

Outreach Program

In response to the coronavirus pandemic and consistent with local public health guidelines, community engagement for the Sutter County Housing Element was conducted virtually. The Sutter County Housing Element update community input process encouraged and solicited the participation of county residents and stakeholders through a range of methods including:

- County Website Information
- Virtual Stakeholder Roundtable
 - > Email Notifications
 - > Targeted Phone Calls
- Virtual Community Workshop
 - > Website Announcement
 - > Stakeholder distribution of event notice

In addition, the County collaborated with the Regional Housing Authority throughout the entire Housing Element update process and incorporated their input and experience in the Draft Housing Element to better reflect housing needs and housing programs available in county.

COUNTY WEBSITE INFORMATION

As part of the General Plan Housing Element update process, Sutter County posted website announcements for the community to stay connected and easily access information about the update process.

The website includes information about the 2021–2029 Housing Element update process, schedule, outreach and public hearing dates, draft and final documents, and County contacts. The website provides for translation services within the internet browser.

VIRTUAL STAKEHOLDER ROUNDTABLE

County staff and the consulting team hosted a virtual stakeholder roundtable discussion to gather input from various stakeholders, including the building industry, non-profit organizations, advocacy groups, and public agencies, on key housing issues. The virtual stakeholder roundtable discussion was held using Zoom on January 27, 2021 at 2:00 pm. Stakeholders were invited to the meeting through an email notification as well as targeted phone calls. Representatives from the following organizations attended the meeting:

- Alta California Regional Center
- California Rural Legal Assistance
- City of Yuba City Development Services
- Habitat for Humanity
- North State Building Industry Association
- Sutter Yuba Homeless Consortium
- Regional Housing Authority
- Yuba and Sutter County Veterans Services

The meetings began with a brief presentation providing background on the housing element process and housing-related information for Sutter County. The consultant team facilitated a discussion asking participants for input on housing in Sutter County.

Stakeholder expressed feedback on the need for establishing funding for affordable housing, encouraging the use of accessory dwelling units (ADUs) to meet affordable housing needs, restructuring the County's impact fees to reduce unduly fees on smaller units, and the need for the County to consider zoning changes of non-residential vacant land to residential uses. Other comments suggested that the County collaborate with the Regional Housing Authority to develop affordable housing at Lakeside at Sutter Pointe. The input received was considered in the development of Implementation Programs included in the Housing Element, reference Chapter 2 (Housing Plan). Specifically, implementation programs related to ADUs and collaboration with the Regional Housing Authority regarding Lakeside at Sutter Pointe are included.

VIRTUAL COMMUNITY WORKSHOP

County staff and the consulting team facilitated a virtual community workshop to inform the public of the Housing Element Update and to gather input on strategies to promote housing production in the county. The community workshop was held using Zoom on January 27, 2021 at 5:30 p.m. The public was notified of the community workshop through the County website and invitations were sent to approximately 40 stakeholders who were encouraged to spread the word. The community workshop was also recorded and posted to the County website along with a survey. The survey was available on the County website from February 1, 2021 through March 2, 2021. No survey responses were received.

The meetings began with a brief presentation providing background on the housing element process and housing-related information for Sutter County. The presentation included polling questions asking where participants lived, if they owned or rented their home, what housing issues they experience, and which housing issue the County and other partner agencies should focus resources on. The workshop was lightly attended with 5 participants. Translation services were offered for the virtual community workshop; however, no translation services were requested.

A summary of the virtual stakeholder roundtable and virtual community workshop was published on the project website and is included in Appendix B.

PLANNING COMMISSION AND BOARD OF SUPERVISORS STUDY SESSIONS

The public draft Housing Element update was presented to the Planning Commission for review and comment on March 17, 2021. The Planning Commission discussed collaboration with the City regarding multifamily residential sites within the Yuba City Sphere of Influence, accessory dwelling units, and environmental and infrastructure constraints to providing site for multifamily housing.

The Draft Housing Element was presented to the Board of Supervisors on April 13, 2021. The Board of Supervisors authorized that the Housing Element be submitted to the California Department of Housing and Community Development (HCD) for a 60-day statutory review period. No public comment was received at either public meeting.

1.4 General Plan Consistency

Sutter County's General Plan is a comprehensive policy document that guides future growth and development, as well as preservation of resources within the County. It sets forth the direction the County will take in managing its future based upon a shared vision for the community. California law requires each local government to adopt a General Plan which must contain seven mandatory "elements," in addition; some jurisdictions include optional elements that address specific topics of local concern such as preservation of agriculture and economic development.

Sutter County's 2030 General Plan consists of the following elements: Land Use, Agricultural Resources, Housing, Economic Development, Mobility, Infrastructure (including Water, Wastewater, Storm Drain, Solid Waste, Energy Resources, and Telecommunications), Public Services (including Law Enforcement, Fire and Emergency Services, Schools, Libraries, and Parks and Recreation), Environmental Resources (including Conservation, Mineral Resources, Water Quality, Air Quality, Visual Resources, and Cultural Resources), Public Health and Safety (including Flood Protection, Geology/Seismic Hazards, Hazardous Materials, and Emergency Response and Disaster Preparedness), and Noise.

Sutter County has determined through an analysis of the 2030 General Plan, the preparation and revisions to the 2021–2029 Housing Element are entirely consistent with the policies and implementation programs set forth within the other elements of the Sutter County General Plan. The County will ensure that future updates of the General Plan will include review and modification of the Housing Element, when necessary, in order to ensure and maintain consistency within the General Plan.

2.1 Introduction

The Housing Plan provides a statement of the County's quantified objectives and the goals, policies, and implementation programs relative to the maintenance, preservation, improvement, and development of housing for all economic segments of Sutter County.

The Housing Plan includes seven goal statements. Under each goal statement, the element sets out policies that amplify the goal statement. Implementation programs are listed under certain policies and describe the proposed action, the time frame for accomplishing the program, the County department with primary responsibility for carrying out the program, and the funding source.

The following definitions describe the nature of the statements of goals, policies, implementation programs, and quantified objectives as they are used in the Housing Plan:

- **Goal:** Ultimate purpose of an effort stated in a way that is general in nature and immeasurable.
- **Policy:** Specific statement guiding action and implying clear commitment.
- **Implementation Program:** An action, procedure, program, or technique that carries out policy. Implementation programs also specify primary responsibility for carrying out the action and an estimated timeframe for its accomplishment. The timeframe indicates the calendar year in which the activity is scheduled to be

completed. These timeframes are estimates, and not mandatory deadlines, except as expressly required by law. They provide general guidelines and may be adjusted based on County staffing and budgetary considerations.

- **Quantified Objective:** The number of housing units that the County expects to be constructed, conserved, or rehabilitated or the number of households the County expects will be assisted through Housing Element programs and based on anticipated market conditions during the eight-year timeframe of the Housing Element (May 15, 2021, to May 15, 2029).

The County has identified the following goal statements to guide the Housing Plan for the 2021-2029 Planning Period:

- GOAL H 1** Provide for an adequate supply of new housing to meet the needs of present and future Sutter County residents incorporating a variety of housing types and densities that accommodate all income groups.
- GOAL H 2** Facilitate the development of affordable housing to meet the housing needs of lower-income households in the County.
- GOAL H 3** Remove governmental constraints, address accessibility needs, and provide a regulatory framework to encourage a variety of housing types that accommodate all income groups.
- GOAL H 4** Provide housing for special needs groups, including persons with disabilities, seniors, farmworkers, persons experiencing homelessness, and extremely low-income households.
- GOAL H 5** Conserve and improve existing housing in Sutter County to ensure safe and sanitary conditions.
- GOAL H 6** Promote equal housing opportunities and affirmatively further fair housing for all residents of Sutter County.
- GOAL H 7** Improve the energy efficiency of Sutter County's existing and new housing stock.

2.2 Goals and Policies

Adequate Land Supply

GOAL H 1

Provide for an adequate supply of new housing to meet the needs of present and future Sutter County residents incorporating a variety of housing types and densities that accommodate all income groups.

[Source: Sutter County 2013 Housing Element, Goal H 2]

POLICIES

H 1.1 Adequate Supply of Land Suitable for Housing. Identify and maintain an adequate supply of residential land with appropriate zoning classifications, land use designations, development standards, infrastructure, and public services to accommodate the County's fair share of regional housing needs, including housing for extremely low-, very low-, low-, and moderate-income households. *[Source: Sutter County 2013 Housing Element, Policy H 2.3, modified]*

H 1.2 RHNA Transfers Due to Annexations. Work with annexing jurisdictions to transfer the County's Regional Housing Needs Allocation (RHNA) concurrent with any annexation. *[Source: Sutter County 2013 Housing Element, Policy H 2.4]*

Affordable Housing

GOAL H 2

Facilitate the development of affordable housing to meet the housing needs of lower-income households in the County. *[Source: Sutter County 2013 Housing Element, Goal H 6, modified]*

POLICIES

H 2.1 Facilitate Affordable Housing Development. Partner with the Regional Housing Authority and other nonprofit and private affordable housing developers, provide incentives, and pursue funding annually, or as available, to support the development of affordable housing, particularly in high resource areas to affirmatively further fair housing. *[Source: New program]*

- H 2.2 Affordable Housing Program.** Require all new residential development projects (rental and ownership) of 10 or more dwelling units to provide housing for very low-, low-, and moderate-income households consistent with the Affordable Housing Program (Sutter County Code, Chapter 1600). *[Source: Sutter County 2013 Housing Element, Policy H 2.1]*
- H 2.3 Permit Affordable Housing By-Right.** Permit housing developments with at least 20 percent affordable housing by-right, consistent with objective design standards, on lower-income housing sites that have been counted in previous housing element cycles, as identified in Table 3-3 and Table 3-4, consistent with AB 1397. *[Source: New policy]*
- H 2.4 Residential Development in the City Spheres of Influence.** Facilitate the construction of affordable housing on land designated for medium density residential and high density residential within the Yuba City and Live Oak Spheres of Influence. *[Source: New policy]*
- H 2.5 Water and Sewer Service Priority for Affordable Housing.** Support all public and private water and sewer providers serving Sutter County in granting priority for service allocations to proposed developments that include housing units affordable to lower-income households. *[Source: Sutter County 2013 Housing Element, Policy H 1.13]*
- H 2.6 Support the Regional Housing Authority.** Work cooperatively with the Housing Authority and provide assistance as needed in efforts to develop, administer, and provide County housing assistance and rehabilitation programs for lower-income Sutter County residents, including extremely low-income households. *[Source: Sutter County 2013 Housing Element, Policy H 6.1]*

Governmental Constraints

GOAL H 3

Remove governmental constraints, address accessibility needs, and provide a regulatory framework that encourages a variety of housing types that accommodate all income groups. *[Source: Sutter County 2013 Housing Element, Goal H 1]*

POLICIES

- H 3.1 Remove Governmental Constraints.** Mitigate the impacts of governmental regulations and policies that constrain the provision and preservation of affordable housing and housing for persons with special needs. *[Source: Sutter County 2013 Housing Element, Policy H 1.12]*

- H 3.2 Streamline Development.** Strive to streamline the development review process by providing consistent and predictable policy direction based on objective development and design standards and eliminating any unnecessary delays in the processing of development applications. *[Source: New policy]*
- H 3.3 Grant Density Bonuses.** Encourage the use of density bonus provisions. *[Source: Sutter County 2013 Housing Element, Policy H 1.3]*
- H 3.4 Encourage Accessory Dwelling Unit Construction.** Amend the Zoning Code to permit accessory dwelling units consistent with State law and encourage construction of accessory dwelling units. *[Source: New policy]*

Special Needs Housing

GOAL H 4

Provide housing for special needs groups, including persons with disabilities, seniors, farmworkers, persons experiencing homelessness, and extremely low-income households. *[Source: New goal]*

POLICIES

- H 4.1 Persons with Developmental Disabilities.** Recognize the special needs of persons with developmental disabilities and make provisions for housing that is supportive of these special needs. *[Source: Sutter County 2013 Housing Element, Policy H 1.9]*
- H 4.2 Reasonable Accommodations.** Continue to provide a reasonable accommodation procedure that is available to individuals with disabilities, their representatives, and housing providers to encourage the development of housing that is accommodating and affordable to persons with disabilities. *[Source: Sutter County 2013 Housing Element, Policy H 1.10]*
- H 4.3 Senior Housing.** Encourage the development of senior housing to allow residents to age in place. *[Source: New policy]*
- H 4.4 Affordable Farmworker Housing.** Promote opportunities for farmworkers and their families to obtain safe and decent affordable housing by collaborating with agricultural employers, nonprofit housing developers, service providers, and governmental agencies. *[Source: Sutter County 2013 Housing Element, Policy H 3.3]*
- H 4.5 Permit Emergency Shelters and Transitional and Supportive Housing.** Accommodate the development of special needs housing including emergency shelters and transitional and

supportive housing. [Source: Sutter County 2013 Housing Element, Policy H 1.6]

- H 4.6 Homeless Services.** Partner with nearby jurisdictions, homeless service providers, and other agencies to address homelessness in the region. [Source: New program]

Conservation and Preservation

GOAL H 5

Conserve and improve existing housing in Sutter County to ensure safe and sanitary conditions. [Source: Sutter County 2013 Housing Element, Goal H 5]

POLICIES

- H 5.1 Conserve and Improve Existing Housing.** Assist in the conservation and improvement of existing housing that promotes a safe, sanitary, and livable environment. [Source: Sutter County 2013 Housing Element, Policy H 5.1]
- H 5.2 Rehabilitation through Code Enforcement.** Seek the private rehabilitation of substandard dwelling units through code enforcement and provide financial assistance when available to owners of dwelling units occupied by low-income households. In applying this policy, strive to avoid the displacement of low-income households. [Source: New policy]
- H 5.3 Conversions of Mobile Home Parks.** Ensure 5 percent of spaces or lots within a mobile home subdivision or stock cooperative park are affordable consistent with the requirements of Mobile Home Park Conversions Section 1600-400(d) of the Sutter County Affordable Housing Program are met. [Source: Sutter County 2013 Housing Element, Policy H 1.7, modified]

Fair Housing

GOAL H 6

Promote equal housing opportunities and affirmatively further fair housing for all residents of Sutter County. [Source: Sutter County 2013 Housing Element, Goal H 7, modified]

POLICIES

- H 6.1 Fair Housing.** Support the enforcement of laws and regulations prohibiting discrimination in lending practices and the sale or

rental of housing. [Source: Sutter County 2013 Housing Element, Policy H 7.1]

- H 6.2 Ordinances that Discriminate.** Prohibit the enactment or administration of ordinances that discriminate against Sutter County residents because of race, sex, religion, ancestry, national origin, color, marital status, sexual orientation, age, or disability. [Source: Sutter County 2013 Housing Element Program H 7.1-3]
- H 6.3 Concentration of Affordable Housing.** The County shall strive to avoid the concentration of affordable housing projects in any one area of the county while ensuring that affordable housing has appropriate access to infrastructure, services, and amenities. [Source: New policy]
- H 6.4 Access to Opportunity for Lower-Income Households.** Increase access to opportunity for lower-income households by encouraging affordable housing development in high-resource areas and improving resources near affordable housing sites located in moderate- and low-resource areas. [Source: New policy]

Energy Conservation

GOAL H 7

Improve the energy efficiency of Sutter County's existing and new housing stock. [Source: Sutter County 2013 Housing Element, Goal H 8]

POLICIES

- H 7.1 Energy Conservation Standards.** Implement state requirements for energy conservation in new residential projects and encourage residential developers to employ additional energy conservation measures with respect to siting of buildings, landscaping, and solar access through development incentives such as flexibility in design and development standards. [Source: Sutter County 2013 Housing Element Program H 8.1-1]
- H 7.2 Energy Conservation through Rehabilitation.** Promote home energy conservation, particularly for lower-income households, through the rehabilitation of the existing housing stock. [Source: Sutter County 2013 Housing Element Policy H 8.2]

2.3 Implementation

The following implementation programs carry out the policies identified in the Housing Element.

Adequate Land Supply

H 1-A RESIDENTIAL HOLDING CAPACITY. Ensure sufficient land is zoned appropriately to meet the lower-and moderate-income RHNA and make findings related to the potential impact on the County's ability to meet its share of the lower- or moderate-income regional housing need when approving applications to rezone residentially designated properties or develop a residential site with fewer units or at a higher income than what is assumed for the site in the Housing Element sites inventory, consistent with "no net loss" zoning requirements in Government Code Section 65863. If the availability of appropriately zoned land falls below the eight-year inventory to meet the lower- and moderate-income RHNA, initiate amendments to increase the supply of appropriately zoned land.

Implements Policy(ies): H 1.1

Priority/Timeframe: Annually, concurrent with the Annual Report to the Board of Supervisors, or as needed with a General Plan/Zoning amendment or annexation

Responsibility: Development Services Department, Sutter County Planning Commission, and Board of Supervisors

Financing: Annual Budget

[Source: Sutter County 2013 Housing Element, Implementation Program H 2.3-1, modified]

H 1-B ANNEXATIONS. With each annexation, draft conditions with the annexing jurisdiction acknowledging the transfer of RHNA from the County to the annexing jurisdiction. The Local Agency Formation Commission (LAFCo) resolution approving the annexation will contain the RHNA transfer conditions including the number of housing units, by income group, that are being transferred. Upon approval, amend the Housing Element to reflect changes in the County's RHNA based on the transfer of units due to annexations.

Implements Policy(ies): H 1.2

Priority/Timeframe: As necessary, with each applicable annexation

Responsibility: Development Services Department

Financing: Annual Budget

[Source: Sutter County 2013 Housing Element, Implementation Program H 2.4-1]

Affordable Housing

H 2-A AFFORDABLE HOUSING PROGRAM. Continue to enforce Sutter County Code, Chapter 1600, Affordable Housing Program, which requires for-sale residential developments to set aside 5 percent of the for-sale units at an affordable price to moderate- or low-income households and rental residential developments to set aside 5 percent of the units at affordable rents for very low- and low-income households.

Implements Policy(ies): H 2.2

Priority/Timeframe: Ongoing

Responsibility: Development Services Department

Financing: Annual Budget

[Source: Sutter County 2013 Housing Element, Implementation Program H 2.1-1, modified]

H 2-B INCENTIVES FOR AFFORDABLE HOUSING. Continue to provide the following incentives for the development of the affordable units through the Affordable Housing Program Ordinance:

- Fee waivers or reductions
- Density bonus
- Reduced design and development standards
- Infrastructure improvements
- Priority or fast track processing
- Technical and financial assistance

Promote incentives on the County website and at the Development Services public counter and conduct targeted outreach to the development community every two years. Support affordable housing developers in requesting fee waivers and/or deferrals from special districts serving Sutter County, including water and sewer providers. Target the production of 284 lower-income units by 2029.

Implements Policy(ies): H 2.1

Priority/Timeframe: Ongoing; Targeted outreach every two years.

Responsibility: Development Services Department

Financing: Annual Budget

[Source: New program]

H 2-C COUNTY-SURPLUS LAND. Facilitate the construction of affordable housing on County surplus property if the property is determined to be appropriate for residential development by providing first right of refusal to affordable developers in accordance with Government Code Section 54222.

Implements Policy(ies): H 2.1

Priority/Timeframe: Ongoing

Responsibility: Development Services Department

Financing: Annual Budget

[Source: New program]

H 2-D AFFORDABLE HOUSING ON LARGE SITES. Facilitate the approval process for land divisions, lot line adjustments, and/or specific plans or master plans for large sites, resulting in parcel sizes that enable affordable housing development. Provide ministerial processing of lot line adjustments, voluntary mergers, and parcel maps and process fee waivers related to the subdivision of land for projects affordable to lower-income households. Target the production of 247 lower-income units through this program by 2029.

Implements Policy(ies): H 2.1

Priority/Timeframe: Ongoing

Responsibility: Development Services Department

Financing: Annual Budget

[Source: New program]

H 2-E AFFORDABLE HOUSING IN LAKESIDE AT SUTTER POINTE. Coordinate with the Regional Housing Authority or other nonprofit and private affordable housing providers to develop affordable housing on the 11.3-acre site donated to the County and dedicated for affordable housing in Lakeside at Sutter Pointe. Monitor the availability of the site within the planning period and, if needed, identify a replacement site suitable to accommodate the lower-income RHNA.

Implements Policy(ies): H 2.1

Priority/Timeframe: 2027

Responsibility: Development Services Department

Financing: Annual Budget and Affordable Housing Trust Fund

[Source: New program]

H 2-F AFFORDABLE HOUSING SITES. Facilitate the construction of affordable housing on sites designated for Medium Density Residential and High Density Residential in the Yuba City Sphere of Influence within high resource areas by coordinating with the cities on infrastructure improvements and partnering with affordable housing developers.

Implements Policy(ies): H 2.4

Priority/Timeframe: Ongoing; Coordination with Yuba City and Regional Housing Authority in 2022 and every two years thereafter.

Responsibility: Development Services Department

Financing: Available federal, state, local and private funds

[Source: Sutter County 2013 Housing Element, Implementation Program H 6.2-1]

H 2-G SUBMIT HOUSING ELEMENT TO WATER AND SEWER PROVIDERS. Provide a copy of the adopted Sutter County Housing Element to all water and sewer providers serving Sutter County in accordance with State law.

Implements Policy(ies): H 2.5

Priority/Timeframe: Upon adoption of the Housing Element

Responsibility: Development Services Department

Financing: Annual Budget

[Source: Sutter County 2013 Housing Element, Implementation Program H 1.13-1]

H 2-H SUPPORT REGIONAL HOUSING AUTHORITY. Support the Regional Housing Authority in its applications for the development of safe and decent housing for low-, very low- and extremely low-income families, seniors, and disabled persons. Promote the development of affordable and special needs housing in high resource areas and areas at risk of displacement to affirmatively further fair housing. Facilitate the development of such housing, to the extent possible, by assisting with site identification and acquisition, local financial resources, and assisting and streamlining entitlements. Continue to support the Regional Housing Authority when applying for Community Development Block Grant (CDBG) program funding. Target the production of 200 lower-income units by 2029.

Implements Policy(ies): H 2.6

Priority/Timeframe: Ongoing

Responsibility: Sutter County Board of Supervisors, Development Services Department, and Regional Housing Authority

Financing: Community Development Block Grant (CDBG) and HOME program for Tenant Based Rental Assistance (TBRA)

[Source: Sutter County 2013 Housing Element, Implementation Program H 6.1-1]

Governmental Constraints

H 3-A LIST OF FEES. Provide a list of current development impact and permit fees on the County website and at the Development Services public counter. Provide an online fee calculator for potential applicants to estimate development impact and permit fees specific to the proposal.

Implements Policy(ies): H 3.1

Priority/Timeframe: List fees by 2021; Provide an online fee calculator by 2023

Responsibility: Development Services Department

Financing: Annual Budget

[Source: New program in response to State law]

H 3-B REVIEW DEVELOPMENT IMPACT AND PERMIT FEES. Review residential development impact and permit fees to reconfirm the relationship between required services and fees paid. As part of this study, consider a fee structure based on unit size and review the financial needs of affordable housing projects, determine whether County fees can be reduced to facilitate affordable housing development, and identify options for the County to offset the foregone revenues from other sources.

Implements Policy(ies): H 3.1

Priority/Timeframe: 2024

Responsibility: Development Services Department

Financing: Annual Budget

[Source: New program]

H 3-C DENSITY BONUS LAW. Update the County's Zoning Code to adhere to State density bonus law and continue to make density bonuses available to affordable and senior housing projects.

Implements Policy(ies): H 3.3

Priority/Timeframe: 2024
Responsibility: Development Services Department
Financing: Annual Budget

[Source: Sutter County 2013 Housing Element, Implementation Program H 1.3-1, modified]

H 3-D ACCESSORY DWELLING UNIT ORDINANCE. Amend the Zoning Code to allow accessory dwelling units consistent with State law.

Implements Policy(ies): H 3.4

Priority/Timeframe: 2022
Responsibility: Development Services Department
Financing: Annual Budget

[Source: New program in response to State law]

H 3-E ACCESSORY DWELLING UNIT TOOL KIT. Provide guidance and educational materials for building accessory dwelling units on the County website, including permitting procedures and construction resources. Prepare, and offer free of charge, pre-approved design plans for accessory dwelling units to reduce permit costs. Target the production of 20 accessory dwelling units by 2029, including 6 units affordable to lower-income households.

Implements Policy(ies): H 3.4

Priority/Timeframe: 2022
Responsibility: Development Services Department
Financing: Senate Bill 2 Grant

[Source: New program]

H 3-F SENATE BILL 35 PROCESSING PROCEDURE. Amend the zoning code to establish a written procedure to implement streamlined ministerial approval in compliance with Senate Bill 35.

Implements Policy(ies): H 3.2

Priority/Timeframe: 2022
Responsibility: Development Services Department
Financing: Annual Budget

[Source: New program]

Special Needs Housing

H 4-A HOUSING AND SERVICES FOR PERSONS WITH DEVELOPMENTAL DISABILITIES. Facilitate partnerships between the Alta California Regional Center and affordable housing developers to support the development of affordable housing for persons with disabilities. Provide information on housing and services available for persons with developmental disabilities from the Alta California Regional Center, FREED Center for Independent Living, and other agencies on the County's website and provide brochures at appropriate County offices.

Priority/Timeframe: Ongoing

Responsibility: Development Services Department, Alta California Regional Center, and FREED Center for Independent Living

Financing: Annual Budget

[Source: Sutter County 2013 Housing Element, Implementation Program H 1.9-1, modified]

H 4-B REASONABLE ACCOMMODATION. Provide information on reasonable accommodation on the County website and in brochures at County offices.

Implements Policy(ies): H 4.2

Priority/Timeframe: 2022

Responsibility: Development Services Department

Financing: Annual Budget

[Source: Sutter County 2013 Housing Element, Implementation Program H 1.10-1, modified]

H 4-C FARMWORKER HOUSING. Collaborate with the Regional Housing Authority to promote farmworker housing programs targeted to areas of the county where farmworker housing is most needed. Provide information on farmworker housing opportunities on the County website and in brochures distributed at appropriate County offices.

Implements Policy(ies): H 4.4

Priority/Timeframe: Complete website update in 2021; coordinate with regional partners annually

Responsibility: Development Services Department and the Regional Housing Authority

Financing: Joe Serna Farmworker Grant, Community Development Block Grant, and/or other grant funding as available

[Source: Sutter County 2013 Housing Element, Implementation Program H 3.3-7 and H 3.3-8 combined]

H 4-D ZONING CODE AMENDMENTS FOR SPECIAL NEEDS HOUSING.
Amend the Zoning Code to address the following requirements in compliance with State law:

- Amend the Zoning Code to allow agricultural employee housing as a permitted use in all zoning districts that allow for agricultural uses.
- Allow “low barrier navigation centers” by right in mixed-use zones and nonresidential zones permitting multifamily uses, consistent with Government Code Section 65662.
- Allow for the approval of 100 percent affordable developments that include a percentage of supportive housing units, either 25 percent or 12 units, whichever is greater, without a conditional use permit or other discretionary review in all zoning districts where multifamily and mixed-use development is permitted, consistent with Government Code Section 65651 (a).
- Amend the Zoning Code to remove excessive parking requirements and require that emergency shelters only be required to provide sufficient parking to accommodate all staff working in the emergency shelter, provided the standards do not require more parking for emergency shelters than other residential or commercial uses within the same zone, consistent with Government Code 65583.

Implements Policy(ies): H 4.5

Priority/Timeframe: 2022

Responsibility: Development Services Department

Financing: Annual Budget

[Source: New program in response to State law]

H 4-E HOMELESS SERVICES. Provide information on homeless services, including emergency shelters, transitional housing, and food banks on the County website and on brochures available at County offices.

Implements Policy(ies): H 4.6

Priority/Timeframe: 2022

Responsibility: Development Services Department
and Sutter County Board of
Supervisors

Financing: Annual Budget

[Source: New program]

Conservation and Preservation

H 5-A FUNDING FOR OWNER-OCCUPIED HOUSING REHABILITATION PROGRAM. Respond to the Community Development Block Grant (CDBG) Program Notice of Funding Availability by an annual review of eligibility dependent on expenditure of Economic Development and Housing Rehabilitation funds from the previous cycle. If eligible, apply for a housing rehabilitation grant to fund the County's Owner-Occupied Housing Rehabilitation Program, and if awarded, target low income households and promote through informational brochures, posters, and County website announcements.

Implements Policy(ies): H 5.1

Priority/Timeframe: Annually

Responsibility: Development Services Department and Regional Housing Authority

Financing: Community Development Block Grant (CDBG) Housing Rehabilitation Grant Program

[Source: Sutter County 2013 Housing Element, Implementation Program H 5.1-2]

Fair Housing

H 6-A FAIR HOUSING INFORMATION. Provide notice and information on fair housing rights and equal housing opportunity to residents of Sutter County through the County's housing programs, Section 8 applications, other public agencies, and nonprofit organizations. Distribute fair housing information through brochures, posters, and County website announcements. Designate specific County staff functions and administrative procedures for processing complaints pertaining to discriminatory housing practices and refer known incidents of discrimination in lending practices and the sale or rental of housing to the appropriate agency for action (e.g., Sutter County District Attorney, California Rural Legal Assistance, and/or Northern California Legal Services).

Implements Policy(ies): H 6.1

Priority/Timeframe: Ongoing

Responsibility: Development Services Department and Regional Housing Authority

Financing: Annual Budget

[Source: Sutter County 2013 Housing Element, Implementation H 7.1-1 and Implementation H 7.1-2 combined]

H 6-B OPPORTUNITY IN THE SUTTER POINTE SPECIFIC PLAN. Affirmatively further fair housing by improving access to opportunity for lower-income housing sites and ensuring concurrent development of housing and employment uses, public amenities, and other services in the Sutter Pointe Specific Plan.

Implements Policy(ies): H 6.4

Priority/Timeframe: Ongoing

Responsibility: Development Services Department

Financing: Annual budget

[Source: New program]

Energy Conservation

H 7-A ENERGY CONSERVATION PROGRAMS. Continue to support and facilitate eligible properties to participate in Pacific Gas & Electric (PG&E) and the Community Resource Project (CRP) home energy conservation programs including home weatherization, home energy audits, lead-abatement, and minor home repair programs. Promote home energy conservation programs through County website announcements that target lower-income households.

Implements Policy(ies): H 7.2

Priority/Timeframe: Ongoing

Responsibility: Development Services Department, in association with PG&E and CRP

Financing: Pacific Gas and Electric Company, State Public Utilities Commission, and the Department of Energy

[Source: Sutter County 2013 Housing Element Program H 8.1-2]

2.4 Quantified Objectives

State law (California Government Code Section 65583(b)) requires the housing element contain quantified objectives, goals, and policies for the maintenance, preservation, improvement, and development of housing. Sutter County's Housing Element quantified objectives are a target goal for the County to achieve based on needs, resources, and constraints. State law recognizes the total housing needs identified for a community may exceed available resources and the community's ability to satisfy this need. Under these circumstances, the quantified objectives need not be identical to the total housing needs.

Given the expected availability of resources to address the County's identified housing needs and the expectation regarding future development, Table 2-1 (Quantified Objectives [2021-2029]) outlines the likely number of housing units that can or are anticipated to be constructed, rehabilitated, and conserved/preserved in Sutter County during the 2021-2029 planning period.

Income Category	New Housing Construction	Housing Rehabilitation	Housing Conservation/ Preservation	Total
Extremely Low	10	2	10	22
Very Low	96	8	24	128
Low	100	8	20	128
Moderate	189	0	0	189
Above Moderate	1,082	0	0	1,082
Total	1,477	18	54	1,549

SOURCE: Sutter County Development Services Department, 2021.

The following discussion provides additional information regarding the analysis and methodology used to establish the County's quantified objectives.

NEW HOUSING CONSTRUCTION

The new housing construction objective refers to the number of units that potentially may be constructed over the planning period given unincorporated Sutter County's land resources, constraints which cannot be mitigated or removed, and proposed programs. Much of the County's new housing construction is expected to occur within the Lakeside at Sutter Pointe plan area.

HOUSING REHABILITATION

The Housing rehabilitation objective constitutes the number of existing units within the unincorporated County area expected to be rehabilitated during the planning period. The Regional Housing Authority manages the County's HOME and CDBG-funded housing rehabilitation programs. The County's housing rehabilitation objective is targeted based on the anticipated amount of funding and historical number of loans extended to lower-income homeowners within the unincorporated areas of Sutter County.

HOUSING CONSERVATION/PRESERVATION

The housing conservation/preservation objective refers to conserving and preserving the existing affordable housing stock within the unincorporated County area throughout the planning period. The County's housing conservation/preservation objective is targeted based on code enforcement, mobile home park conversion requirements, the historical number of Section 8 rental housing vouchers issued by the Regional Housing Authority, and home weatherization assistance programs administered by community service providers.

This page intentionally left blank.

3.1 Residential Sites Inventory

Regional Housing Needs Allocation

The California Department of Housing and Community Development (HCD) determines state-wide projected housing needs and allocates new housing unit target numbers to regional council of governments (COGs). State law (California Government Code Section 65584) provides for COGs to then prepare regional housing allocation plans that assign a share of a region's housing construction need to each city and county. The Sacramento Area Council of Governments (SACOG) is the COG that determines fair-share portions of state allocations for Sutter County. These allocations are contained in SACOG's Regional Housing Needs Plan (RHNP).

The RHNP provides minimum fair share allocation targets, or basic construction needs, for four income categories of housing affordability (i.e., very low, low, moderate, and above moderate). Cities and counties are free to plan for and accommodate a larger number of dwelling units than the allocation. Sutter County must however use the numbers allocated under the RHNP to identify measures (policies and ordinances) that are consistent with these new construction goals. While Sutter County must also show how they will accommodate the construction of the Regional Housing Needs Allocation (RHNA) units (e.g., available vacant residential and land appropriately zoned for

residential development affordable to all income categories), Sutter County is not obligated to build any of the units or finance the construction.

Sutter County was given a total RHNA of 729 dwelling units for the sixth cycle RHNA projection period, which starts on June 30, 2021 and ends on August 31, 2029. Table 3-1 (Unincorporated Sutter County's RHNA [June 30, 2021 through August 31, 2029]) provides unincorporated Sutter County's sixth cycle RHNA.

Income Category	Dwelling Units	Percent of Total
Very Low	177	24%
Low	107	15%
Moderate	132	18%
Above Moderate	313	43%
Total	729	100%

SOURCE: SACOG 2021-2029 Regional Housing Needs Plan, March 2020.

Methodology and Assumptions

The Housing Element is required to identify and describe land available for residential development to meet the County's fair share of regional housing needs, or RHNA, for the June 30, 2021 through August 31, 2029 projection period. Land suitable for residential development includes:

- vacant sites with zoning that allows for residential development; and
- nonvacant, underutilized sites with zoning that allows for residential development and are capable of being developed at a higher density or with greater intensity.

The residential sites inventory also includes a projection of the number of ADUs expected to be built during the planning period.

RELATIONSHIP BETWEEN DENSITY AND INCOME CATEGORIES

Density can be a critical factor in the development of affordable lower-income housing. Higher density development can lower per-unit land cost and facilitate construction in an economy of scale. The following describes the assumptions used to determine the inventoried income categories and the realistic buildout capacity for each site.

Lower-Income Sites

State law (Government Code Section 65583.2(c)(3)) establishes a “default density standard” of 20 units per acre for Sutter County, which is categorized as a suburban jurisdiction. This is the density that is “deemed appropriate” in State law to accommodate the County’s lower-income RHNA. Sites with land use designations that allow for development at a density of at least 20 units per acre were included in the inventory as meeting the lower-income RHNA.

Lower-income unit capacity was counted at the minimum allowable density, or 20 units per acre, for High Density Residential (HDR) and at 70 percent of maximum residential buildout capacity, or 14 units per acre, for Medium Density Residential (MDR). These assumptions consider land use controls and site improvement requirements.

Moderate-Income Sites

Sites with a land use designation/zoning district that allows for manufactured homes, small-lot single family homes, or multi-family development below 20 units per acre were included in the inventory as meeting the moderate-income RHNA.

The inventory assumes 10 percent of Low Density Residential (LDR) sites are suitable to meet the moderate-income need, based on building valuation for recently pulled permits for single-family homes. For small, subdivided parcels, it was assumed that one single family unit would be built per parcel. For larger parcels that have not been subdivided, moderate-income unit capacity was counted at 70 percent of maximum residential buildout capacity, or 6 units per acre, for Low Density Residential (LDR) sites.

Above Moderate-Income Sites

Sites with a land use designation/zoning district that only allows for single-family housing and limited attached housing were included in the inventory as meeting the above moderate-income RHNA.

The inventory assumes 90 percent of Low Density Residential (LDR) sites are suitable to meet the above moderate-income need. For small, subdivided parcels, it was assumed that one single family unit would be built per parcel. For larger parcels that have not been subdivided, above moderate-income unit capacity was counted at 70 percent of maximum residential buildout capacity, or 6 units per acre, for Low Density Residential (LDR) sites.

Sites in the Sutter Pointe Specific Plan

The inventoried income categories for sites within the Sutter Pointe Specific Plan were determined using the same assumptions as the areas outside of the specific plan. Sites with land use designations that allow for development at 20 units per acre were included in the inventory as meeting the lower-income RHNA. Sites with a land use designation/zoning district that allows for manufactured homes, small-lot single family homes, or multi-family development below 20 units per acre were included in the inventory as meeting the moderate-income RHNA. Sites with a land use designation/zoning district that only allows for single-family housing and limited attached housing were included in the inventory as meeting the above moderate-income RHNA.

The capacity on sites located within the Sutter Pointe Specific Plan is based on the allocated units identified in the Lakeside at Sutter Pointe proposal. The Specific Plan assumes, on average, that residential sites will be built at approximately 66 percent of maximum residential capacity.

The sites included in the inventory are classified based on the General Plan and Sutter Pointe Specific Plan land use designations and zoning as shown in Table 3-2.

General Plan Land Use Designation	Zoning	Allowable Density Range (units/acre)	Inventoried Income Level	Realistic Density (units/acre)
Estate Residential (ER)	ER / R-1	0.3 – 2	Above Moderate	n/a ¹
Low Density Residential (LDR)	R-1 / R-2	2 – 8	90% Above Moderate/ 10% Moderate	6
Medium Density Residential (MDR)	R-3	8 – 20	Lower	14
High Density Residential (HDR)	R-4	> 20	Lower	20
Sutter Pointe Specific Plan	Low Density Residential (LDR)	2 - 5	Above Moderate	Capacity is based on units allocated in the Specific Plan
	Medium Density Residential (MDR)	5 – 12	Moderate	
	High Density Residential (HDR)	12 – 24	Lower	

¹ N/A = not applicable. No sites designated for Estate Residential are identified in the inventory.

SOURCE: Ascent 2021.

SITE SIZE

Per State law, sites smaller than half an acre or larger than 10 acres are not considered adequate to accommodate the lower income housing need unless it can be demonstrated that sites of equivalent size were successfully developed during the prior planning period or other evidence is provided that the site can be developed as lower income housing.

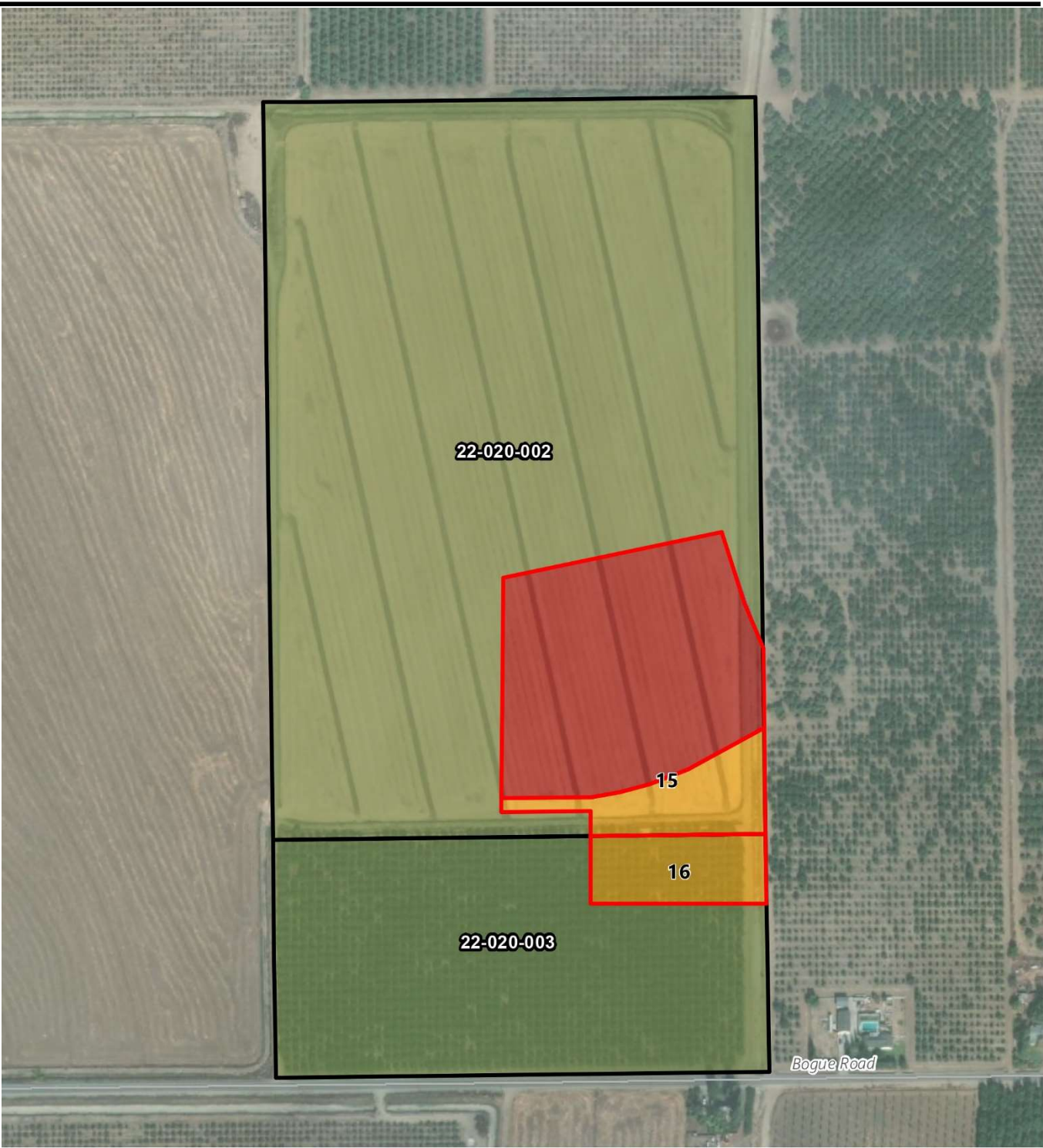
The residential sites inventory does not identify any sites smaller than half an acre in the lower-income inventory. However, two parcels identified for lower-income housing in the Yuba City Sphere of Influence (SOI) are larger than 10 acres. These parcels have split land use designations and zoning, as shown in Figure 3-1. The portions of the parcels designated for residential uses are each less than 10 acres in size. These parcels are currently developed for agricultural uses and would need to be subdivided to facilitate development. The Housing Element includes an implementation program to facilitate land divisions and lot line adjustments for affordable development.

In addition, two sites identified for lower-income housing in the Sutter Pointe Specific Plan are larger than 10 acres. Site HDR-3A (APN 35-260-021) is 10.3 acres and Site HDR-3B (APN 35-170-003) is 11.1 acres. These sites are included in the Lakeside at Sutter Pointe development and are currently within much larger parcels. However, tentative maps have been approved which propose to subdivide the parcels into various sites. Lot subdivisions would occur as the Lakeside at Sutter Pointe development is built out. The Lakeside at Sutter Pointe development proposes multifamily development on Site HDR-3A and Site HDR-3B and the number of housing units identified in the inventory is consistent with the approved Lakeside at Sutter Pointe development proposal.

SITES IDENTIFIED IN PREVIOUS HOUSING ELEMENTS

Per the statute (Government Code Section 65583.2(c)) a non-vacant site identified in the previous planning period and a vacant site that has been included in two or more previous consecutive planning periods can only be used to accommodate the lower income RHNA if the site is subject to a policy in the housing element requiring rezoning within three years of the beginning of the planning period to allow residential use by right for housing developments in which at least 20 percent of the units are affordable to lower income households.

Table 3-3 and Table 3-4 identify sites included in the inventory for lower-income housing that are subject to by right housing, defined in Government Code Section 65583.2(c). The Housing Element includes a policy allowing residential use by right on these sites for housing developments in which at least 20 percent of the units are affordable to lower-income households.



- Residential Site Inventory
- Parcel Boundary
- AG-20 - Agriculture (20 acre minimum)
- HDR - High Density Residential
- MDR - Medium Density Residential



ESRI World Imagery
20200066.01 GIS 010

Source: Data provided by Sutter County in 2020

FIGURE 3-1 **Sites 15 and 16**

NON-VACANT SITES

The inventory includes non-vacant sites with land use designations that allow for residential development and are suitable for residential redevelopment at a higher density or with greater intensity. The majority of non-vacant sites identified in the inventory are currently in agricultural use. However, these sites are located within the SOIs and are designated for residential development in the General Plan and Zoning. None of the parcels are encumbered by a Williamson Act contract. Therefore, the inventory assumes full development of these sites for residential uses.

As noted in Table 3-4, two sites (APN 09-200-004 and APN 09-200-005) contain existing single family residential uses. Although both sites are designated for multifamily development and could accommodate additional units, property owner interest in redevelopment has not been established and there is uncertainty about whether redevelopment is feasible during the projection period. Therefore, no capacity of housing development is identified on these sites for this sixth cycle housing element sites inventory.

Residential Sites Inventory

The residential sites inventory includes sites within three areas of the County: the Sutter Pointe Specific Plan Area, the Yuba City SOI, and the Live Oak SOI. These are the areas with the greatest potential for residential development during the planning period. Although other areas in the unincorporated county have land available for housing, these areas present significant infrastructure and environmental constraints, and thus, are not identified in the inventory.

SITES WITHIN SUTTER POINTE SPECIFIC PLAN

The Sutter Pointe Specific Plan, adopted in June 2009 and amended in October 2014, provides the development framework for a mixed-use community in the southern portion of the county. The plan establishes zoning districts and outlines a development plan which allocates units for each site based on site size, allowable densities, and site improvements. The plan includes a range of residential uses including:

- 513 acres of land designated Low Density Residential with densities of 2 to 5 units per acre (e.g., single family detached housing) including 1,461 dwelling units;
- 1,950 acres of land designated Medium Density Residential with densities of 5 to 12 units per acre (e.g., single family detached, single

family attached, zero-lot homes, townhomes, and multifamily residential) including 12,014 dwelling units;

- 187.8 acres of land designated High Density Residential with densities of 12 to 24 units per acre (e.g., multifamily residential, condominiums, townhomes, apartments) including 3,426 dwelling units; and
- 164.1 acres of land designated Mixed Use with densities of 12 to 45 units per acre (e.g., multifamily residential) including 599 dwelling units.

Consistent with the County's Affordable Housing Program, the Specific Plan designated 5 percent of units (875 units) for moderate-, low-, and very low-income households. In addition, the plan states that affordable units should be located near transit routes and centers, with close proximity to goods, services, and transit. The plan also identifies 3,000 units for senior housing within the plan area.

In 2020, the County approved tentative maps for Lakeside at Sutter Pointe, the first phase of development in the Sutter Pointe Specific Plan area. Lakeside at Sutter Pointe includes 874 acres in the plan area and consists of 3,388 single family and 399 multifamily homes, parks, schools, and commercial and employment centers. Lakeside at Sutter Pointe includes infrastructure improvement plans consistent with the Specific Plan. Infrastructure improvements are already underway and are planned for completion in 2022. The first phase of housing construction is anticipated to begin in 2023.

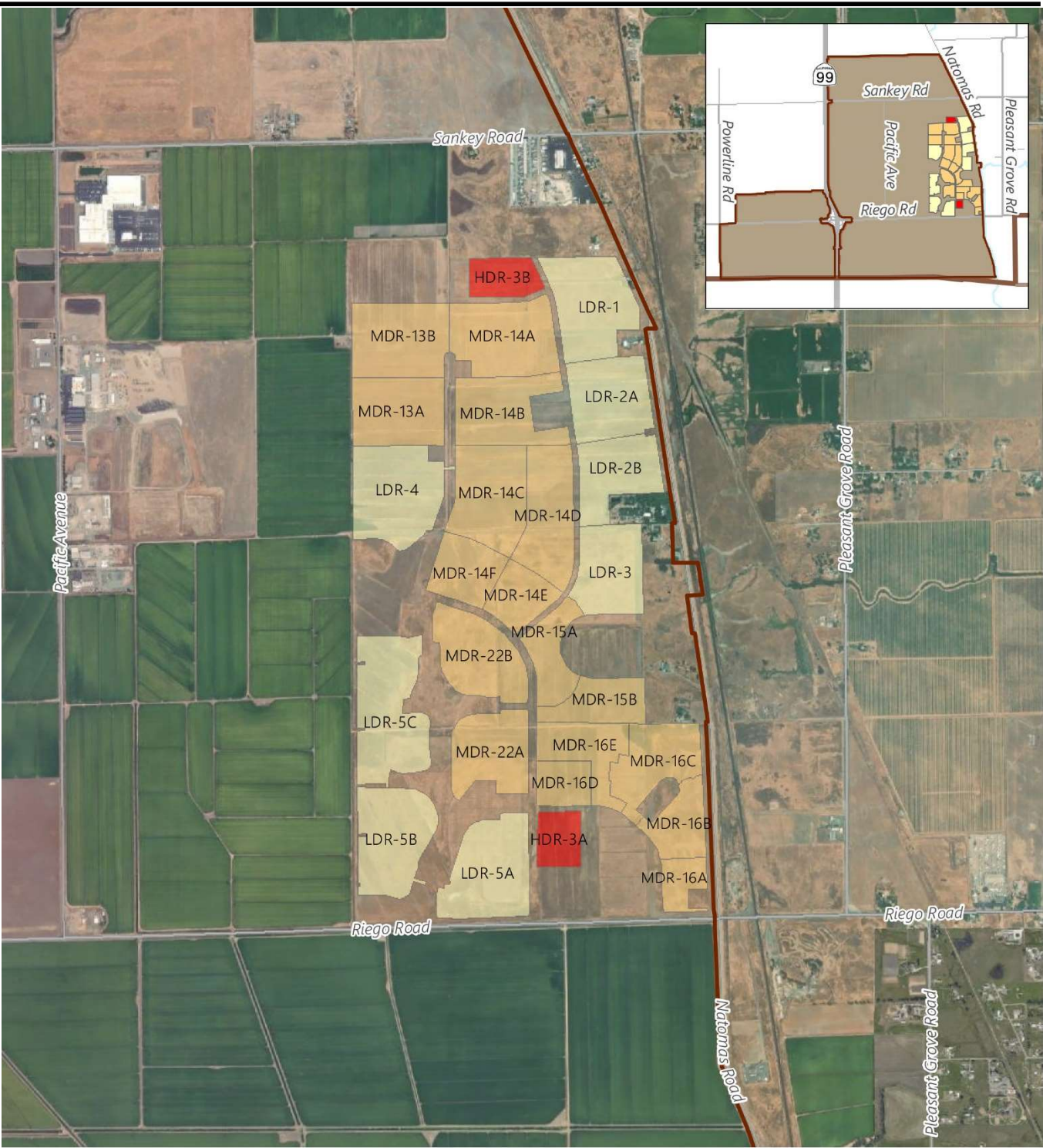
The inventory only includes sites identified in the Lakeside at Sutter Pointe area and reflects the approved tentative maps. The remaining portions of the Sutter Pointe Specific Plan area are not anticipated for development during the planning period. A small lot tentative map has been approved for Phase 1 of Lakeside at Sutter Pointe, and large lot tentative maps have been approved for Phases 2 and 3. The only additional entitlements needed for Phases 2 and 3 to proceed are the approval of small lot tentative maps which are anticipated in 2025. All other entitlements, including environmental review, have been approved for the entire Lakeside at Sutter Pointe development.

Based on the development plans, infrastructure improvements that are already underway, and map approvals, the inventory assumes the sites in Phase 1 of Lakeside at Sutter Pointe will all be available for development within the planning period, and conservatively estimates 25 percent of the sites in Phase 2 and Phase 3 to be built within the planning period, based on market demands. Site HDR-3B is designated as High Density Residential and is located in the northern portion of the plan area. To comply with the County's Affordable Housing Program Ordinance, the site was donated to the County in 2020 and dedicated specifically for affordable housing. Although the site is included in Phase

CHAPTER 3: HOUSING RESOURCES
3.1: Residential Sites Inventory

3, it is anticipated that the site would be available for development within the planning period. The extension of infrastructure improvements to the site are anticipated in the second half of the planning period, depending on market conditions. The Housing Element includes an implementation program for the County to partner with an affordable housing developer to develop the site as well as a program to monitor the availability of Site HDR-3B within the planning period.

As shown in Table 3-3 and in Figure 3-2, the inventory includes 399 lower-income units, 553 moderate-income units, and 1,250 above moderate-income units within the Sutter Pointe Specific Plan.



Sutter County Residential Sites Inventory

- Sutter Pointe Specific Plan Area
- SP-HDR - Specific Plan High Density Residential
- SP-MDR - Specific Plan Medium Density Residential
- SP-LDR - Specific Plan Low Density Residential



ESRI World Imagery
 20200066.01 GIS 005

Source: Data provided by Sutter County in 2020

FIGURE 3-2 Sutter Pointe Specific Plan

CHAPTER 3: HOUSING RESOURCES
3.1: Residential Sites Inventory

TABLE 3-3 Sutter Pointe Specific Plan Available Housing Sites, Sutter County, March 2021

Accessor Parcel Number(s)	Site Number	Land Use Designation	Size (Acres)	Total Dwelling Units	Lower-Income Units	Moderate-Income Units	Above Moderate-Income Units	AB 1397 By-Right Applies? (Y/N)	Existing Use	Notes
35-170-092	LDR-1	Low Density Residential	31.1	139			35	N	Vacant	Assumes 25% available for development during the planning period
35-170-003								N	Vacant	Assumes 25% available for development during the planning period
35-170-092	LDR-2A	Low Density Residential	26.3	131			33	N	Vacant	Assumes 25% available for development during the planning period
35-170-092	LDR-2B	Low Density Residential	22.7	102			26	N	Vacant	Assumes 25% available for development during the planning period
35-260-021	LDR-3	Low Density Residential	24.7	123			31	N	Vacant	Assumes 25% available for development during the planning period
35-170-092; 35-260-016	LDR-4	Low Density Residential	34	170			43	N	Vacant	Assumes 25% available for development during the planning period
35-260-016; 35-260-020	LDR-5A	Low Density Residential	33	151			151	N	Vacant	
35-260-016	LDR-5B	Low Density Residential	30.9	118			118	N	Vacant	
35-260-016	LDR-5C	Low Density Residential	38.2	171			171	N	Vacant	
35-170-092	MDR-13A	Medium Density Residential	26	156		39		N	Vacant	Assumes 25% available for development during the planning period
35-170-092	MDR-13B	Medium Density Residential	29.6	207		52		N	Vacant	Assumes 25% available for development during the planning period
35-170-003	MDR-14A	Medium Density Residential	31.4	172		43		N	Vacant	Assumes 25% available for development during the planning period

TABLE 3-3 Sutter Pointe Specific Plan Available Housing Sites, Sutter County, March 2021

Accessor Parcel Number(s)	Site Number	Land Use Designation	Size (Acres)	Total Dwelling Units	Lower-Income Units	Moderate-Income Units	Above Moderate-Income Units	AB 1397 By-Right Applies? (Y/N)	Existing Use	Notes
35-170-092	MDR-14B	Medium Density Residential	26.8	155		39		N	Vacant	Assumes 25% available for development during the planning period
35-170-092; 35-260-020	MDR-14C	Medium Density Residential	30.3	166		42		N	Vacant	Assumes 25% available for development during the planning period
35-170-092; 35-260-021	MDR-14D	Medium Density Residential	27.7	160		40		N	Vacant	Assumes 25% available for development during the planning period
35-260-021; 35-260-020	MDR-14E	Medium Density Residential	13.2	132		33		N	Vacant	Assumes 25% available for development during the planning period
35-260-020	MDR-14F	Medium Density Residential	16.7	105		26		N	Vacant	Assumes 25% available for development during the planning period
35-260-021	MDR-15A	Medium Density Residential	14.9	99		25		N	Vacant	Assumes 25% available for development during the planning period
35-260-021	MDR-15B	Medium Density Residential	16.1	100		25		N	Vacant	Assumes 25% available for development during the planning period
35-260-002	MDR-16A	Medium Density Residential	8.7	87		87		N	Vacant	Designated for cluster medium density residential, allows for multifamily suitable for moderate-income housing.
35-260-002	MDR-16B	Medium Density Residential	14.5	89			89	N	Vacant	
35-260-002; 35-260-021	MDR-16C	Medium Density Residential	23.6	145			145	N	Vacant	
35-260-021	MDR-16D	Medium Density Residential	10.2	102		102		N	Vacant	Designated for cluster medium density residential, allows for multifamily suitable for moderate-income housing.

CHAPTER 3: HOUSING RESOURCES
3.1: Residential Sites Inventory

TABLE 3-3 Sutter Pointe Specific Plan Available Housing Sites, Sutter County, March 2021

Accessor Parcel Number(s)	Site Number	Land Use Designation	Size (Acres)	Total Dwelling Units	Lower-Income Units	Moderate-Income Units	Above Moderate-Income Units	AB 1397 By-Right Applies? (Y/N)	Existing Use	Notes
35-260-021	MDR-16E	Medium Density Residential	18.8	102			102	N	Vacant	
35-260-020	MDR-22A	Medium Density Residential	24.7	150			150	N	Vacant	
35-260-016; 35-260-020	MDR-22B	Medium Density Residential	27.1	156			156	N	Vacant	
35-260-021	HDR-3A	High Density Residential	10.3	193	193			N	Vacant	Suitable for lower-income housing based on default density standard.
35-170-003	HDR-3B	High Density Residential	11.1	206	206			N	Vacant	Dedicated to the County for affordable housing in compliance with the Affordable Housing Program Ordinance.
Total Sutter Pointe Specific Plan			622.6	3,787	399	553	1,250			

SITES WITHIN SPHERES OF INFLUENCE

The residential sites inventory identifies several sites suitable for residential development within the Live Oak and Yuba City SOIs. Although additional land is available in other areas of the unincorporated County, areas outside the SOIs are largely designated for rural residential or agricultural uses and present significant infrastructure constraints. For this reason, the inventory only includes land within the SOIs.

As shown in Table 3-4 and in Figure 3-3, Figure 3-4, and Figure 3-5, the inventory includes capacity for 247 lower-income units, 139 moderate-income units, and 1,269 above moderate-income units on sites within the city SOIs.

CHAPTER 3: HOUSING RESOURCES
3.1: Residential Sites Inventory



Sutter County Residential Sites Inventory

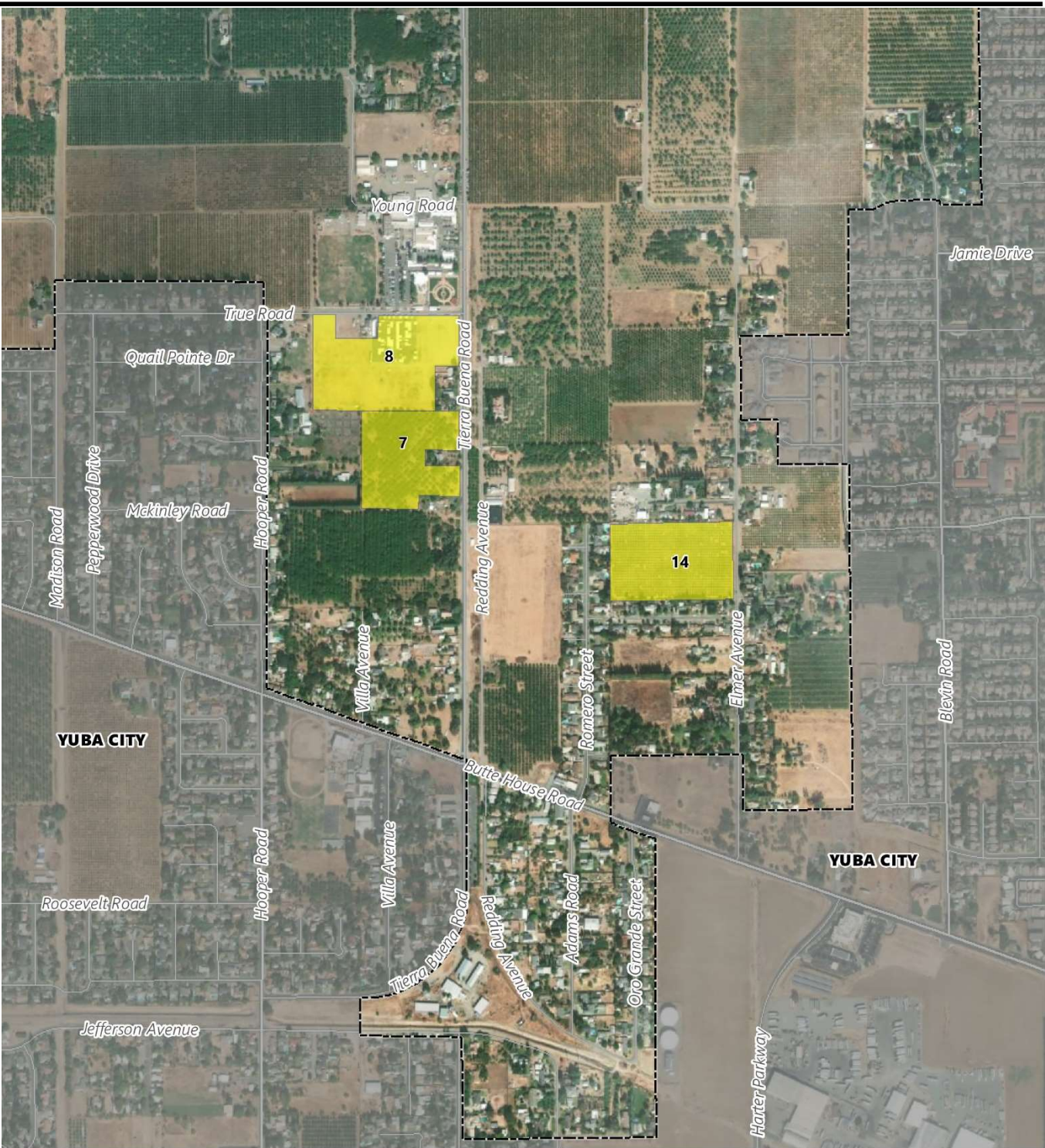
- City Limits
- HDR - High Density Residential
- LDR - Low Density Residential



ESRI World Imagery
 20200066.01 GIS 002

Source: Data provided by Sutter County in 2020

FIGURE 3-3 Live Oak



Sutter County Residential Sites Inventory

- City Limits
- LDR - Low Density Residential

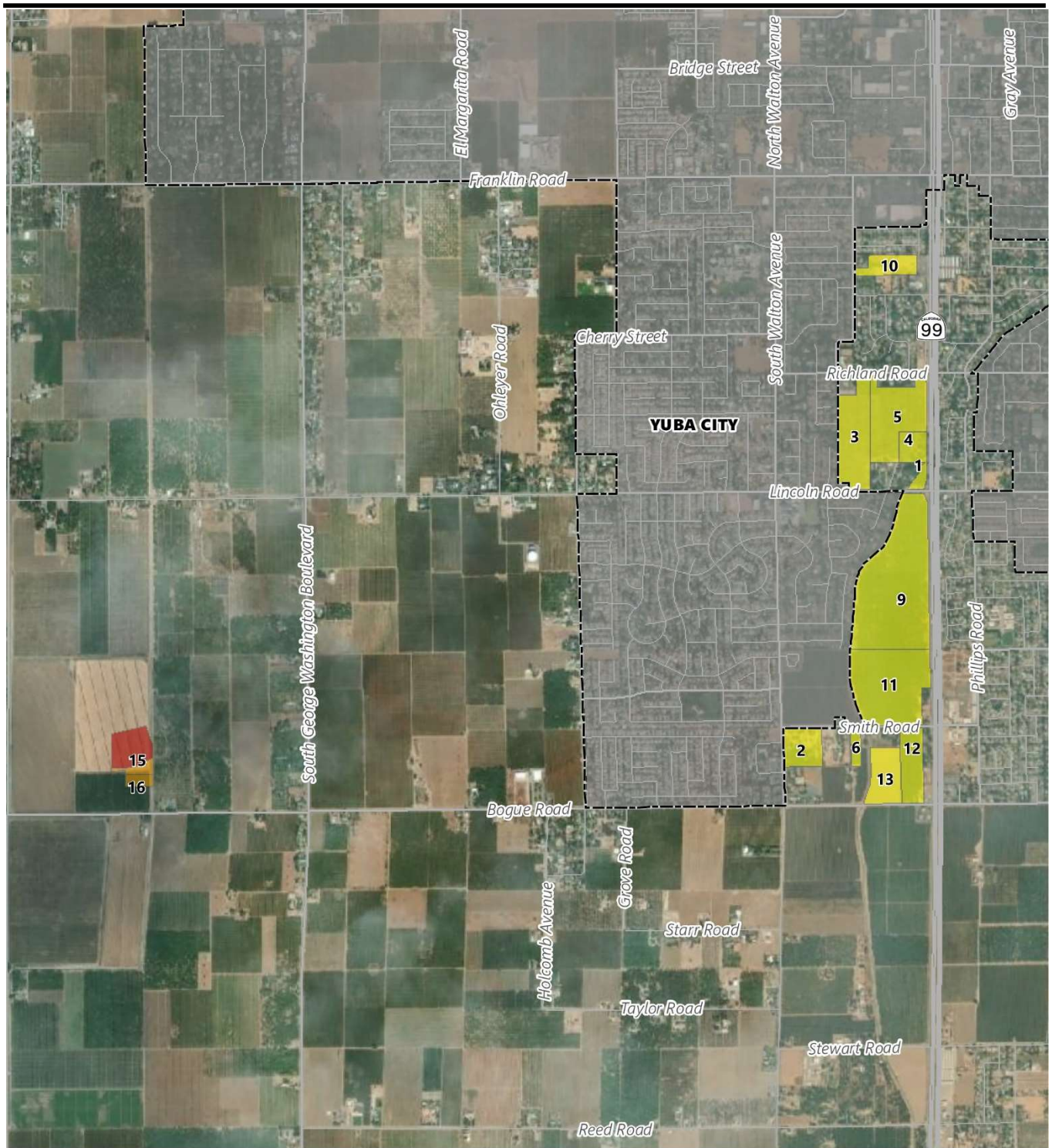


ESRI World Imagery
 20200066.01 GIS 003

Source: Data provided by Sutter County in 2020

FIGURE 3-4 **Yuba City North**

CHAPTER 3: HOUSING RESOURCES
 3.1: Residential Sites Inventory



Sutter County Residential Sites Inventory

- City Limits
- HDR - High Density Residential
- MDR - Medium Density Residential
- LDR - Low Density Residential



ESRI World Imagery
 20200066.01 GIS 004

Source: Data provided by Sutter County in 2020

FIGURE 3-5 **Yuba City South**

TABLE 3-4 Parcels with Potential for Residential Development, Yuba City SOI and Live Oak SOI

Site Map Number	Assessor Parcel Number (APN)	General Plan Land Use Designation	Zoning District	Acres	Max Allowable Density	Max Unit Capacity	Realistic Density	Realistic Capacity	Lower-Income	Moderate-Income	Above Moderate-Income	AB 1397 By-Right Applies? (Y/N)	NOTES
Yuba City SOI													
1	20-054-021	LDR	R-1-A	0.10	8	1	6	1		0	1	N	Agricultural Use
2	22-060-016	LDR	R-1-A	9.26	8	74	6	56		6	50	N	Vacant
3	20-054-027	LDR	R-1-A	20.63	8	165	6	124		12	112	N	Agricultural Use
4	20-054-022	LDR	R-1-A	7.32	8	59	6	44		4	40	N	Agricultural Use
5	20-054-005	LDR	R-1-A	23.91	8	191	6	143		14	129	N	Agricultural Use
6	22-060-032	LDR	R-1-A	2.47	8	20	6	15		2	14	N	Vacant
7	17-064-025	LDR	R-1-A	8.85	8	71	6	53		5	48	N	Vacant
8	17-070-014	LDR	R-1-A	12.32	8	99	6	74		7	67	N	Parking lot on portion of site
9	22-050-054	LDR	R-1	58.37	8	467	6	350		35	315	N	Agricultural Use
10	26-030-024	LDR	R-1	6.98	8	56	6	42		4	38	N	Vacant
11	22-060-050	LDR	R-1-A / R-1	35.52	8	284	6	213		21	192	N	Agricultural Use
12	22-060-013	LDR	R-1-A	10.72	8	86	6	64		6	58	N	Agricultural Use
13	22-060-054	LDR	R-1-A	12.31	8	98	6	74		7	67	N	Vacant
14	17-065-008	LDR	R-1-A	9.77	8	78	6	59		6	53	N	Agricultural Use
15	22-020-002	HDR	R-4	9.40	25	235	20	188	188			Y	Agricultural Use
	22-020-002	MDR	R-3	2.12	20	42	14	30	30			Y	Agricultural Use

CHAPTER 3: HOUSING RESOURCES
3.1: Residential Sites Inventory

TABLE 3-4 Parcels with Potential for Residential Development, Yuba City SOI and Live Oak SOI													
Site Map Number	Assessor Parcel Number (APN)	General Plan Land Use Designation	Zoning District	Acres	Max Allowable Density	Max Unit Capacity	Realistic Density	Realistic Capacity	Lower-Income	Moderate-Income	Above Moderate-Income	AB 1397 By-Right Applies? (Y/N)	NOTES
<i>Subtotal Site 15</i>				11.52				247	247				
16	22-020-003	MDR	R-3	2.04	20	41	14	29	29			Y	Agricultural Use
<i>Subtotal Yuba City SOI</i>				232.08				1,559	247	129	1,184		
Live Oak SOI													
17	09-182-034	LDR	R-1-A	3.10	8	25	6	19		2	17	N	Vacant
18	09-211-035	LDR	R-1-A	6.02	8	48	6	36		4	32	N	Agricultural Use
19	09-211-010	LDR	R-1-A	6.73	8	54	6	40		4	36	N	Agricultural Use
<i>Subtotal Live Oak SOI</i>				15.86				95	0	10	85		
Additional Sites within Live Oak SOI – No Capacity in Sixth Cycle Inventory													
20	09-200-004	HDR	R-4	1.61	25	40	-	0	0			Y	Existing residence; no expressed interest in development at this time; assumed no capacity for sixth cycle
21	09-200-005	HDR	R-4	1.18	25	29	-	0	0			Y	Existing residence; no expressed interest in development at this time; assumed no capacity for sixth cycle
<i>Subtotal Additional Sites in Live Oak SOI</i>				2.79				0	0	0	0		
Total				250.74				1,654	247	139	1,269		

Accessory Dwelling Units

An ADU is an additional self-contained living unit, either attached to or detached from the primary residential unit on a single lot. It has cooking, eating, sleeping, and full sanitation facilities. ADUs can be an important source of affordable housing since they can be constructed relatively cheaply and have no associated land costs. In addition, they can provide housing for caretakers and farmworkers in rural and agricultural areas of the county. ADUs can also provide supplemental income to the homeowner, allowing the elderly to remain in their homes or moderate-income families to afford houses.

Government Code Section 65583.1 states that a city or county may include a reasonable projection of ADUs toward meeting a portion of the RHNA. The projection must consider the number of ADUs developed in the prior housing element planning period, whether or not the units are permitted by right, the need for ADUs in the community, the resources or incentives available for their development, and any other relevant factors.

The County did not previously track ADU permits and only reported one ADU permit between January 2013 and December 2017. However, in response to changes in State law that went into effect in 2018 making it easier and cheaper to build ADUs, the production of ADUs is anticipated to increase. The County reported 3 ADU permits in 2018 and 2 ADU permits in 2019.

It is anticipated that the production of ADUs will continue to increase, and the County is prioritizing the facilitation of ADUs to increase housing availability. The County recently amended the parking requirements for ADUs identified in the Zoning Code to remove any additional parking requirements beyond those required for the primary dwelling. In addition, this housing element includes implementation programs to adopt a revised ADU ordinance consistent with State law, monitor and track the number and affordability of ADUs, promote ADUs through information and guidance on the County website, and prepare pre-approved plans for ADU construction. The County has received an increase in public interest and building inquiries for ADUs and anticipates that the production of ADUs will increase.

CHAPTER 3: HOUSING RESOURCES
3.1: Residential Sites Inventory

Based on changes in State law, housing element implementation programs, and previous ADU production trends, it is assumed that the production of ADUs will increase to an average production of 5 ADUs per year during the planning period. This is equal to 40 ADUs during the projection period. However, considering the limited ADU production since 2018 when changes in State law were in effect, it is anticipated that 20 ADUs would be produced within the planning period.

To determine assumptions of ADU affordability in the Sacramento region, SACOG conducted a survey of existing ADU rents throughout the region in January and February 2020. SACOG concluded that 30 percent of ADUs were affordable to lower-income households in Sutter County, as shown in Table 3-5. These affordability assumptions have been pre-approved by HCD for use in the Housing Element. Based on these assumptions, it is anticipated that of the total 20 ADUs anticipated in the projection period, 6 units are assumed affordable to lower-income households, 10 units to moderate-income households; and 4 units to above moderate-income households.

Income Level	Percent of Affordable Units
Lower	30%
Moderate	49%
Above Moderate	21%

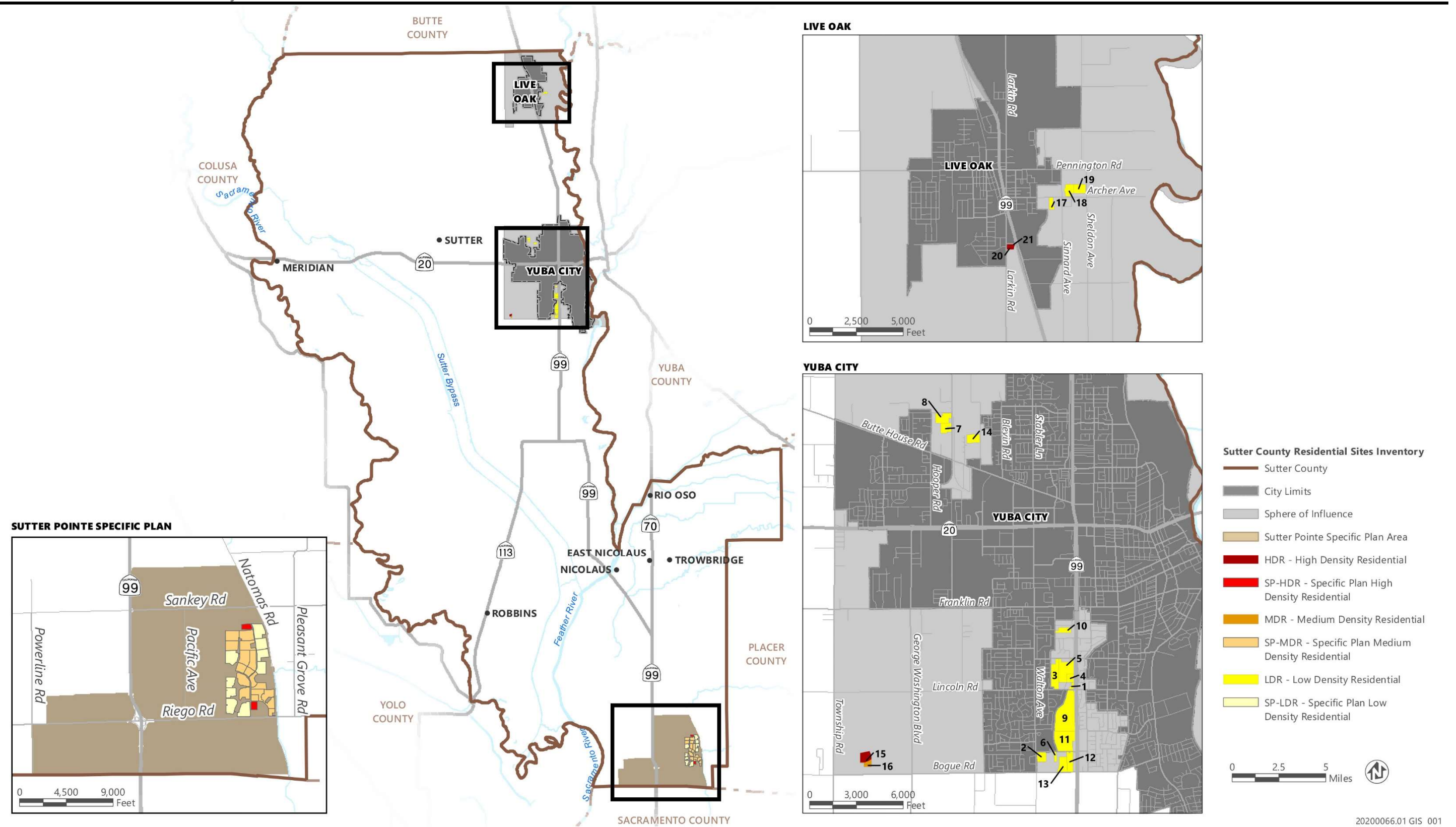
SOURCE: SACOG 2020

Summary of Residential Capacity

Table 3-6 provides a summary of the residential capacity in the unincorporated County compared to the RHNA. Sutter County has a total residential capacity of 3,877 residential units, exceeding the total RHNA of 729. The County has sufficient capacity to meet the RHNA for each income category. The County has a surplus capacity of 2,210 units for above moderate-income households, a surplus capacity of 570 units for moderate-income households, and a surplus capacity of 368 units for lower-income households (i.e., low- and very low-). The total residential site inventory is shown in Figure 3-6.

	Lower Income Units		Moderate-Income	Above Moderate-Income	Total
	Very Low	Low			
2021-2029 RHNA	177	107	132	313	729
	284				
Yuba City and Live Oak SOI Site	247		139	1,269	1,655
Sutter Pointe Specific Plan	399		553	1,250	2,202
Accessory Dwelling Units	6		10	4	20
Total Capacity	652		702	2,523	3,877
Surplus (+)/Shortfall (-)	+368		+570	+2,210	+3,148

SOURCE: Ascent 2021



Source: Data provided by Sutter County in 2020

FIGURE 3-6 Countywide Sites Inventory

Affirmatively Furthering Fair Housing

The location of housing in relation to resources and opportunities is integral to addressing disparities in housing needs and opportunity and to fostering inclusive communities where all residents have access to opportunity. This is particularly important for lower-income households. Assembly Bill (AB) 686 added a new requirement for housing elements to analyze the location of lower-income sites in relation to areas of high opportunity. The California Tax Credit Allocation Committee (TCAC) and HCD prepared opportunity maps that identify resource areas. Areas of high or highest resource have increased access to public services, educational and employment opportunities, medical services, and other daily services (e.g., grocery, pharmacy).

Figure 3-7 shows housing sites identified in the inventory in relation to resource areas defined by the TCAC/HCD Opportunity Maps. A large portion of lower income units (38 percent) are located within the Live Oak and Yuba City SOI (Sites 15, 16, 20, and 21), within high or highest resource areas. The remaining portion of inventoried lower-income units (62 percent) are in the Sutter Pointe Specific Plan, considered a moderate resource area. The Sutter Pointe Specific Plan is currently in an undeveloped area of the county, but anticipates development of employment centers, schools, parks, and services. Resources in this area will increase with development. None of the sites identified in the inventory are in low resource areas.

Environmental Constraints

All parcels (or portions of parcels) identified in the inventory were reviewed to determine possible environmental constraints such as flood zones, and other possible constraints to development feasibility. As shown on Figure 3-8, sites located within the Sutter Pointe Specific Plan are impacted by environmental constraints, including the 100-year flood plain. In addition, some sites in the Yuba City SOI are within local flood zones subject to shallow flooding. The sites within flood zones would address flooding constraints during the site design. The site design would be reviewed to ensure the first habitable floor is raised to one foot above the base flood elevation. While there is an added cost, flood constraints can be mitigated through design and all of the sites in the inventory have been deemed suitable for residential development.

Adequate Public Facilities, Services, and Infrastructure

Adequate public facilities, services, and available public infrastructure capacity is needed to accommodate regional housing needs. There are many areas of the county that lack adequate infrastructure for new residential development, including most existing rural communities in the county. For this reason, many areas of the county have been excluded from the inventory of available sites.

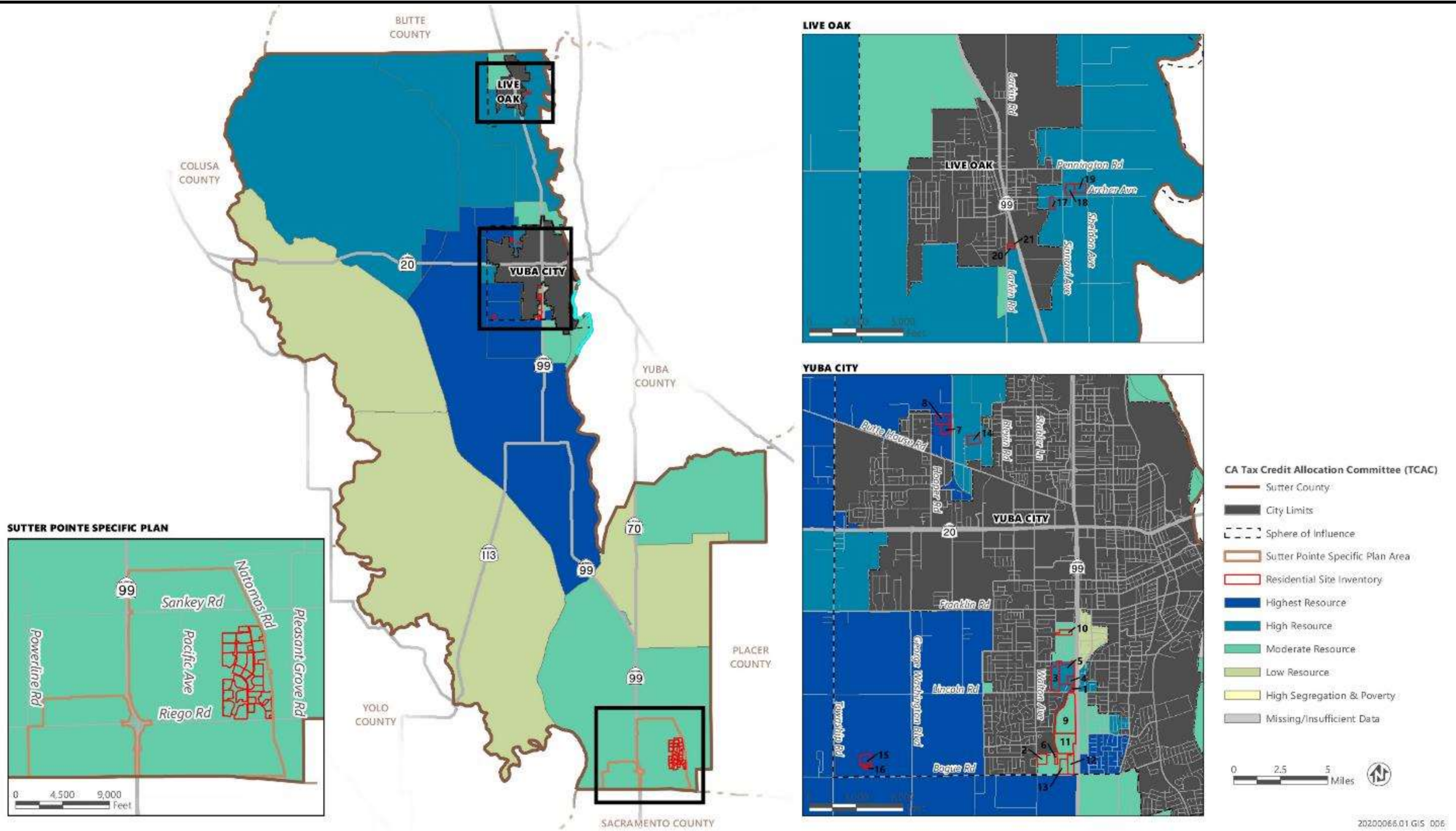
The parcels included in the inventory (Table 3-3 and Table 3-4) have been analyzed and the County has determined these parcels do not have significant infrastructure constraints to hinder residential development, including the development of housing affordable to lower-income households. Public facilities either currently exist at the parcels included in the inventory or are reasonably near enough to permit development of the parcels within the planning period. The following is a discussion of public infrastructure in relation to the sites in the inventory.

INFRASTRUCTURE IN THE SPHERES OF INFLUENCE

In the Yuba City SOI, the County has allowed low density residential development on private wells and municipal and public water systems with either private on-site sewage disposal systems or municipal sanitary sewer system connections. In general, higher density residential uses have been connected to Yuba City's sewer/water system and annexed into the city; and, are therefore, primarily not located in the unincorporated area.

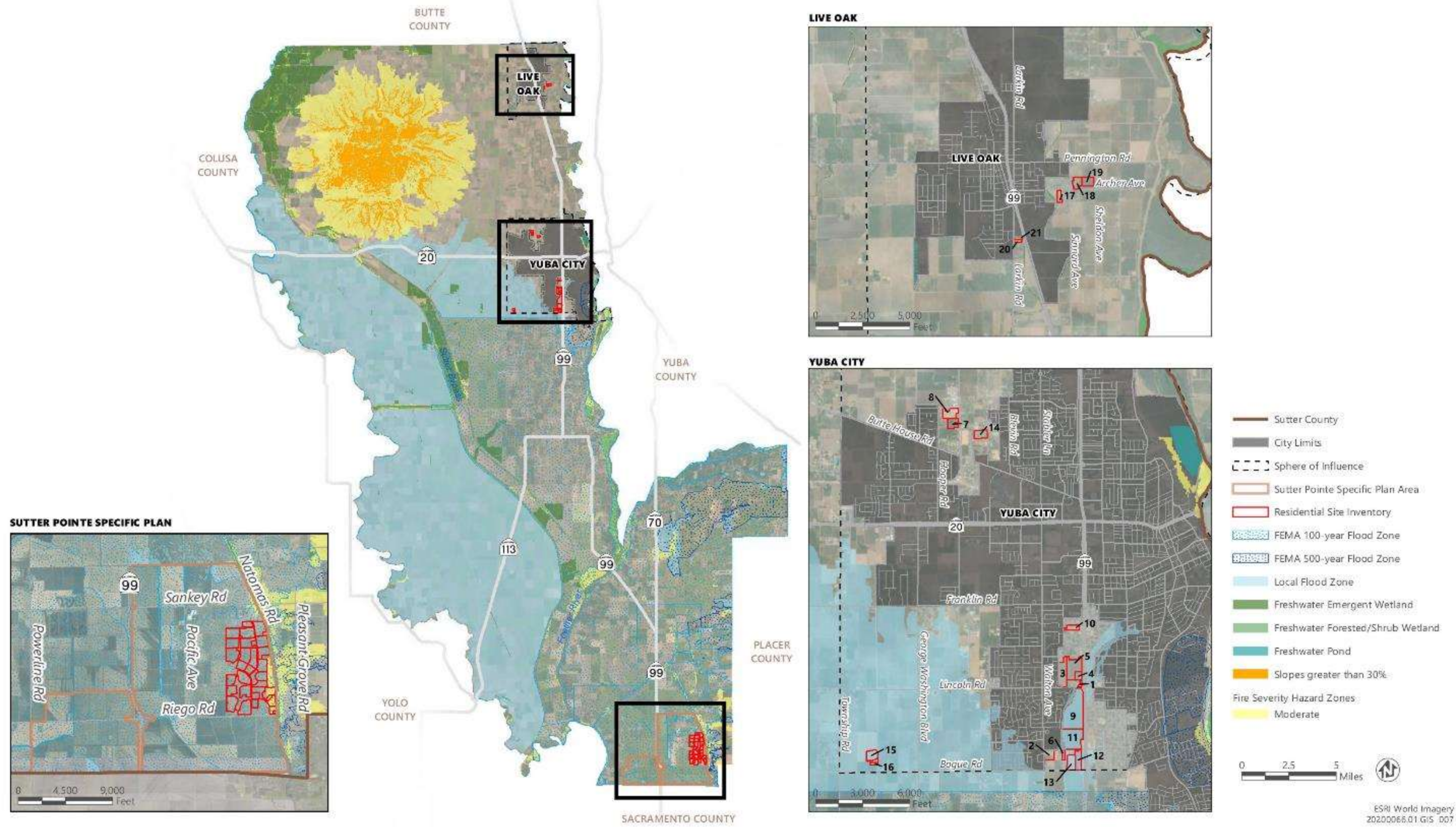
Outside of Yuba City's incorporated limits, wastewater and domestic water services generally consist of septic systems and private onsite wells. Single family development served by septic systems and private onsite wells may require a minimum of one and a half-acre sites, because the Environmental Health Division requires a 100-percent replacement area to be utilized in case of failure of the existing, or initial septic system.

State, County, and incorporated City policies require any development within 200 feet of public sewer lines to connect to the public sewer rather than utilize on-site sewage disposal systems. For new developments proposed outside of city limits but inside the SOI, sewer connection must receive approval from the city council and the Local Agency Formation Commission (LAFCo).



Source: Data downloaded from the California Tax Credit Allocation Committee website in 2020

FIGURE 3-7 TCAC/HCD Opportunity Map



Source: Data downloaded from CALFIRE in 2017, FEMA in 2020, USDA in 2020, and USFWS in 2020

FIGURE 3-8 Environmental Constraints

Connections to municipal and public water systems must also be approved by the city council. However, LAFCo previously approved Yuba City's request to be able to supply water to anywhere within the City's SOI on March 22, 2001 (LAFCo Resolution 2001-1). Therefore, further approval from LAFCo for water connections within the SOI is not required.

The multifamily residential sites included in the sites inventory that are located within the spheres of influence could have access to city water and sewer services. The Housing Element includes an implementation program for the County to coordinate with the Cities to provide infrastructure to these sites.

Gas and electricity are provided by Pacific Gas & Electric (PG&E) and are available throughout the county. Telephone, cable and broadband services are provided to the county by a variety of services providers, including AT&T, Comcast, and Verizon. Access to dry utility infrastructure is available to all sites identified within the spheres of influence.

INFRASTRUCTURE IN THE SUTTER POINTE SPECIFIC PLAN

The Sutter Pointe Specific Plan includes a backbone infrastructure plan to provide water, sewer, dry utilities, and roadways to the plan area. Lakeside at Sutter Pointe is anticipated to construct infrastructure improvements in 2022. Water will be provided by the Golden State Water Company and wastewater services will be provided by Regional San. Gas and electric will be provided by PG&E and telephone, cable, and broadband services are expected to be provided by a variety of service providers. Once completed, infrastructure capacity will be sufficient to serve the development.

OTHER PUBLIC FACILITIES

Services are provided by County and quasi-public agencies and include police, fire and emergency services, general government, health and social services, and the courts and criminal justice system. Provision of such services to new developments is in part funded by development impact fees. For more information on development impact fees, reference Chapter 7 (Potential Constraints on Housing, Fees and Exactions).

CONCLUSION

Sufficient infrastructure capacity, including water, sewer, and dry utilities, is available or planned in the Yuba City and Live Oak SOIs and the Sutter Pointe Specific Plan to accommodate the 2021-2029 regional housing need.

3.2 Zoning for a Variety of Housing Types

State housing element law (Government Code Section 65583(c)(1) and 65583.2(c)) requires that local governments analyze the availability of sites that will “facilitate and encourage the development of a variety of types of housing for all income levels, including multifamily rental housing, factory-built housing, mobile-homes, housing for agricultural employees, supportive housing, single-room occupancy units, emergency shelters, and transitional housing.” This section discusses the relevant regulations that govern the development of the types of housing listed above.

Multifamily Rental Housing

The County General Plan Medium Density Residential and High Density Residential land use designations, as well as the Sutter Pointe Specific Plan Medium Density Residential and High Density Residential land use designations allow multifamily housing as a permitted use by right. The General Plan Medium Density Residential allows for housing between 8 and 20 units per acre, the General Plan High Density Residential allows for housing at 20 units per acre and above (with no maximum density), the Sutter Pointe Specific Plan Medium Density Residential allows for housing between 5 and 12 units per acre, and the Sutter Pointe Specific Plan High Density Residential allows for housing between 12 and 24 units per acre. In addition, the County Zoning Code allows multifamily housing in the General Commercial district with the approval of a use permit. Live-work residences are permitted in the General Commercial district by right. County regulations make no distinction between rental and ownership housing.

Manufactured Housing

Sections 65852.3 and 65852.4 of the California Government Code specify that a jurisdiction shall allow the installation of manufactured homes on a foundation on all “lots zoned for conventional single family residential dwellings.” Except for architectural requirements, the jurisdiction is only allowed to “subject the manufactured home and the lot on which it is placed to the same development standards to which a conventional single family residential dwelling on the same lot would be subject.” The architectural requirements are limited to roof overhang, roofing material, and siding material.

The only two exceptions that local jurisdiction are allowed to make to the manufactured home siting provisions are if: 1) there is more than 10 years difference between the date of manufacture of the manufactured home and the date of the application for the issuance of an installation permit; or 2) if the site is listed on the National Register of Historic Places and regulated by a legislative body pursuant to Government Code Section 37361.

Sutter County Municipal Code is consistent with State law. Manufactured homes that are placed on permanent foundations are allowed in any zoning district allowing single family homes.

Mobile Home Parks

Section 65852.7 of the California Government Code specifies that mobile home parks shall be a permitted use on “all land planned and zoned for residential land use.” However, local jurisdictions are allowed to require use permits for mobile home parks. The Sutter County Zoning Code allows mobile home parks, or manufactured home parks, in the R-1 and R-2 districts with a use permit and in R-3 and R-4 districts with an administrative permit. The County does not have a mobile home conversion ordinance.

Housing for Farmworkers

The provisions of Section 17020 (et seq.) of the California Health and Safety Code relating to employee housing and labor camps supersede any ordinance or regulations enacted by local governments. Such housing is allowed in all jurisdictions in California pursuant to the regulations set forth in Section 17020. Section 17021.5(b) states, for example:

“Any employee housing providing accommodations for six or fewer employees shall be deemed a single family structure with a residential land use designation. For the purpose of all local ordinances, employee housing shall not be included within the definition of a boarding house, rooming house, hotel, dormitory, or other similar term that implies that the employee housing is a business run for profit or differs in any other way from a family dwelling. No conditional use permit, zoning variance, or other zoning clearance shall be required of employee housing that serves six or fewer employees that is not required of a family dwelling of the same type in the same zone.”

California Health and Safety Code Section 17021.6, concerning farmworker housing, states that:

“Any 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 ... shall not be deemed a use that implies that the employee housing is an activity that differs in any other way from an agricultural use. No conditional use permit, zoning variance, or other discretionary zoning clearance shall be required of this employee housing that is not required of any other agricultural activity in the same zone.”

The Sutter County Zoning Code defines the following categories for agricultural employee housing, defined as living accommodations for agricultural and farm employees and their families:

- **Dwelling Unit.** Includes a dwelling unit accommodating up to six agricultural employees which complies with Health and Safety Code Section 17021.5. An agricultural employee dwelling unit shall be considered a residential use and only subject to those restrictions that apply to other residential uses of the same type in the same zone.
- **Complex.** Includes a housing complex for agricultural employees of up to 36 beds in group quarters or 12 dwelling units designated for use by a single family or household which complies with Health and Safety Code Section 17021.6. Agricultural employee housing complexes shall be treated as an agricultural use and are not required to be located on the same property where the agricultural employee is employed.
- **Labor Camp.** Includes seasonal, temporary, or permanent housing projects of between 50 and 200 units consisting of two-, three-, and four-bedrooms on agricultural land as defined by Section 610 of Title 25, California Code of regulations.

Agriculture employee housing dwelling units and complexes are permitted by right in the Agriculture district. Agriculture employee housing labor camps are permitted in the Agriculture district with approval of a use permit.

The Sutter County Zoning Code permits agriculture uses in all zoning districts. However, agricultural employee housing is only permitted in Agriculture district. The Housing Element includes an implementation program to amend the Zoning Code to allow agricultural employee housing in any zoning district where agricultural uses are allowed.

Emergency Shelters

State housing element law (California Government Code Sections 65582, 65583, and 65589.5) requires local jurisdictions to identify a zone or zones where emergency shelters are allowed as a permitted use without a conditional use permit. The identified zone must have sufficient capacity to accommodate at least one emergency shelter and must be suitable (i.e., contain compatible uses) for an emergency shelter, which is considered a residential use. The law also requires permit procedures and development and management standards for emergency shelters to be objective and encourage and facilitate the development of emergency shelters. Emergency shelters must only be subject to the same development and management standards that apply to other residential or commercial uses within the identified zone, with some exceptions.

AB 139, passed in 2019, revised State housing element law by requiring that emergency shelters only be required to provide sufficient parking to accommodate all staff working in the emergency shelter, provided that the standards do not require more parking for emergency shelters than other residential or commercial uses within the same zone.

In compliance with State law, the Sutter County Zoning Code allows emergency shelters by right in the General Apartment (R-4), General Commercial (GC), and Public (P) districts. In addition, the Sutter Pointe Land Use and Development Code allows for temporary resident shelters (i.e., emergency homeless shelters) by right in the Employment 2 (E2) district and with the approval of a use permit in the High Density Residential (HDR), Mixed Use (MU), and Employment 1 (E1) districts.

Chapter 1500-11 of the Zoning Code establishes the following requirements for emergency shelters:

- **Number of Beds.** The number of beds in an emergency shelter shall be in compliance with applicable building and fire codes.
- **Proximity to Other Emergency Shelters.** No emergency shelter may be located within 300 feet of another emergency shelter.
- **Length of Stay.** Occupancy for any one individual in the Emergency Shelter shall be limited to 6 months within any 12-month period.
- **On-site Waiting and Intake Areas.** The Emergency Shelter shall provide on-site waiting and intake areas, such areas shall be located either inside the facility or fully screened from view of the public right-of-way and neighboring properties.
- **Hours of Operation.** Each Emergency Shelter shall establish and maintain set hours of operation for client intake and discharge. These hours shall be clearly displayed at the entrance to the shelter

at all times. The shelter operator shall discourage loitering of clients in the vicinity of the shelter during non-intake hours of operation.

- **Staffing.** On-site management shall be provided 24 hours a day seven days a week and accompanied by support staff.
- **Operations Plan.** The shelter operator shall prepare and submit to the Director a written operations plan describing provisions for: staff training; neighborhood outreach; security; screening of residents; resident training, counseling, and treatment programs; and total number of staff by shift.

The Zoning Code requires 1 off-street parking space per 8 beds and 1 space per 300 square feet of office and non-residential floor area.

With the exception of the parking standards set forth in the Zoning Code, the County's standards for emergency shelter facilities comply with the allowances made for standards set forth under Government Code Section 65583(a)(4)(A). The Housing Element includes an implementation program to amend parking standards for emergency shelters to comply with AB 139.

AB 139 also requires that the need for emergency shelters be based on the latest point-in-time count. As discussed in Chapter 4, "Housing Needs Assessment," the latest point-in-time count (January 2019) recorded 236 unsheltered individuals, as well as 57 sheltered individuals, for a total of 293 people experiencing homelessness in the entire county (including the incorporated cities). Based on the proportion of the total county population living in the unincorporated county in 2019 (22 percent), it is estimated that there is a need in the unincorporated county for emergency shelter beds for 64 people. There are no emergency shelters currently (2021) available in the unincorporated county. However, the County recently developed the Better Way Emergency Shelter at the Sutter-Yuba Behavioral Health Services campus in Yuba City, which provides 40 permanent emergency shelter beds. In addition, the Regional Emergency Shelter Team (REST), located in Yuba City, also provides 30 seasonal emergency shelter beds.

The County has identified a site on Second Street to accommodate most of the unmet need for emergency shelter in the unincorporated county area.

- **68 Second Street Site** is a county-owned site within unincorporated Sutter County (APN 20-160-089) adjacent to the County's airport and the Feather River levee on the east side of the City of Yuba City. This site is a vacant, 1.25-acre site, close to public transportation and other social services, and has utility connections. This parcel is zoned Public (P) which permits emergency shelters by right.

CHAPTER 3: HOUSING RESOURCES
3.2: Zoning for a Variety of Housing Types

There is no maximum capacity requirement identified in the Zoning Code. However, assuming a similar shelter size to that of the Better Way Emergency Shelter, the 68 Second Street Site could reasonably serve 40 individuals. Additionally, as shown in the residential sites inventory, there are 9.4 acres of vacant R-4 land available and provide another opportunity for an emergency shelter providing at least 40 beds. Thus, the County has sufficient land available for emergency shelters to meet needs.

In addition, AB 101, passed in 2019, requires that Low Barrier Navigation Center development be a use by right in mixed-use zones and nonresidential zones permitting multifamily uses if it meets specified requirements. Government Code Section 65662 defines a low barrier navigation center as:

“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, and may include, but is not limited to, the following:

- (1) The presence of partners if it is not a population-specific site, such as for survivors of domestic violence or sexual assault, women, or youth.
- (2) Pets.
- (3) The storage of possessions.
- (4) Privacy, such as partitions around beds in a dormitory setting or in larger rooms containing more than two beds, or private rooms.”

The Housing Element includes an implementation program to amend the Zoning Code to allow for Low Barrier Navigation Center development in mixed-use zones or nonresidential zones permitting multifamily uses.

Transitional and Supportive Housing

Government Code Section 65583(c)(3) states that “transitional housing and supportive housing shall be considered a residential use of property and shall be subject only to those restrictions that apply to other residential dwellings of the same type in the same zone.”

In compliance with State law, the Sutter County Zoning Code defines “transitional housing” and “supportive housing” as follows:

- **Transitional Housing.** Buildings configured as rental housing developments but operated under program requirements that call for the termination of assistance and recirculation of the assisted unit to another eligible program recipient at some predetermined future point in time, which shall be no less than six months.
- **Supportive Housing.** Housing with no limit on length of stay, that is occupied by the target population, and that is linked to onsite or offsite services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.

The Sutter County Zoning Code allows supportive and transitional housing by right in all residential districts and allows residential care facilities (group homes) of up to six persons by right in all residential districts. The Zoning Code also allows residential care facilities (group homes) of more than six persons in the RAN and ER districts with an administrative permit, in the R-1 and R-2 districts with a zoning clearance, and in the R-3 and R-4 districts by right.

AB 2162, passed in 2018, requires that jurisdictions provide a “by right” process and expedited review for supportive housing. The approval of 100 percent affordable developments that include a percentage of supportive housing units, either 25 percent or 12 units, whichever is greater, must be allowed without a conditional use permit or other discretionary review.

The Zoning Code is in compliance with recent updates to State law related to by-right permanent supportive housing outlined in AB 2162 because housing is allowed by right in all residential zones. The Housing Element includes an implementation program to develop procedures to streamline the approval of 100 percent affordable developments that include a percentage of supportive housing units, either 25 percent or 12 units, whichever is greater, without a conditional use permit or other discretionary review.

Accessory Dwelling Units

To encourage ADUs on existing developed lots, State law requires cities and counties to either adopt an ordinance based on standards set out in the law allowing ADUs in areas zoned to allow residential uses, or where no ordinance has been adopted, to allow ADUs on lots zoned for single family or multifamily use that contain an existing single family unit subject to ministerial (i.e., staff level) approval (“by right”) if they meet standards set out by law. Local governments are precluded from totally prohibiting ADUs in residentially-zoned areas unless they make specific findings (Government Code, Section 65852.2).

Several bills have added further requirements for local governments related to ADU ordinances (AB 2299, SB 1069, AB 494, SB 229, AB 68, AB 881, AB 587, SB 13, AB 671, and AB 670). The 2016 and 2017 updates to State law included changes pertaining to the allowed size of ADUs, permitting ADUs by-right in at least some areas of a jurisdiction, and parking requirements related to ADUs. More recent bills reduce the time to review and approve ADU applications to 60 days and remove lot size requirements and replacement parking space requirements. AB 68 allows an ADU and a junior ADU to be built on a single-family lot, if certain conditions are met. The State has also removed owner-occupancy requirements for ADUs and created a tiered fee structure that charges ADUs based on their size and location and prohibits fees on units less than 750 square feet. AB 671 requires local governments to include in housing elements plans to incentivize and encourage affordable ADU rentals and requires the State to develop a list of state grants and financial incentives for affordable ADUs. In addition, AB 670 makes any governing document, such as a homeowners’ association Covenants, Conditions, and Restrictions, void and unenforceable to the extent that it prohibits, or effectively prohibits, the construction or use of ADUs or junior ADUs.

The County is in the process of updating the Zoning Code to comply with recent changes in State law. The Housing Element includes an implementation program reflecting the ADU ordinance update.

Single Room Occupancy Units

SRO units are multi-unit housing that provide small units that typically contain a single room. Tenants of SROs typically share bathrooms, kitchens, and common activity areas. SROs can provide a source of affordable housing for seniors and extremely low-income residents. The Sutter County Zoning Code allows SROs by-right in the R-3 and R-4 districts and with a use permit in the GC district.

This page intentionally left blank.

CHAPTER 4 **Housing Needs Assessment**

4.1 Introduction

The Housing Needs Assessment analyzes population and housing characteristics, identifies special housing conditions among certain population groups, and provides other important information to support the housing goals, policies, and programs to meet the needs of current and future Sutter County residents.

Population and housing data in the Housing Needs Assessment are based on the best available data at the time the Needs Assessment was prepared. These data sources primarily include the 2000 and 2010 Census and the 2013-2017, 2018, and 2019 American Community Survey (ACS) data. Other data sources include projections from the Sacramento Area Council of Governments (SACOG), 1999 Sutter County Housing Condition Survey, and various projections and data reports produced by the California Department of Finance (DOF) and the California Employment Development Department (EDD). Data sets in the Needs Assessment tables reflect the best available information for the particular data set, and by comparison, may display slight variations, depending on the particular source.

4.2 History and Growth



Sutter County, situated between the Sacramento and Feather rivers, is located in the Sacramento Valley, with the southern boundary approximately 10 miles north of the City of Sacramento. The county covers an area of approximately 607 square miles (388,358 acres) and its jurisdictional boundaries are defined by Yolo and Colusa counties to the west, Butte County to the north, Yuba and Placer counties to the east, and Sacramento County to the south.

Sutter County was incorporated in 1850 as one of the state's original 27 counties. The City of Yuba City and the City of Live Oak are the only two incorporated cities in the county. There are several unincorporated "rural communities," which include Meridian, Nicolaus, East Nicolaus, Rio Oso, Robbins, Sutter, and Trowbridge. The county is proud of its agricultural heritage and is known for its rice, walnut, peach, tomato, and prune production.

For nearly 40 years, most of the growth in the county has taken place in its two cities – Yuba City and Live Oak. Yuba City annexations and subsequent new development in Live Oak has increased the share of the incorporated population from 40 percent in 1970 to 78 percent in 2019. While the incorporated cities have grown at a faster rate than the unincorporated county, the population of the unincorporated county is projected to continue to grow during the 2021-2029 Housing Element planning period. It is anticipated that the majority of the population growth will take place in the Sutter Pointe Specific Plan area.

4.3 Population Characteristics

Population Trends

Table 4-1 shows the total county population from 2010 to 2019. According to DOF, the countywide population was 97,490 in 2019 and the unincorporated county population was 21,114. Since 2010, the population of the entire county increased by 2.8 percent; however, the population of the unincorporated county decreased by 1.5 percent, or 306 persons, between 2010 and 2019. The most significant decrease in the unincorporated county population happened between 2010 to 2015 due to Yuba City annexations. The unincorporated county population has since increased slightly. Live Oak has had the most significant rise in population increasing by 4 percent between 2015 and 2019.

CHAPTER 4: HOUSING NEEDS ASSESSMENT
4.3: Population Characteristics

TABLE 4-1 Sutter County Population (2010, 2015, 2019)

Area	2010	2015	2019
Unincorporated	21,420	20,905	21,114
Yuba City	64,925	66,982	67,536
Live Oak	8,392	8,496	8,840
Sutter County Total	94,737	96,383	97,490

SOURCE: State of California, Department of Finance, E-5 Population Estimates for Cities, Counties, and the State, 2010-2019, May 2019.

Much of the unincorporated county population resides in small rural or agricultural communities generally located west of Yuba City (rural community of Sutter) or in the southern county along State Highway 99 and Highway 70. Table 4-2 shows the population of several of the unincorporated communities within the county according to the 2019 ACS.

TABLE 4-2 Unincorporated County Population (2019)

Community Area	2019
Nicolaus	148
Trowbridge	254
East Nicolaus	273
Rio Oso	350
Meridian	371
Robbins	421
Sutter	3,005
Other	16,292
Unincorporated County Total	21,114

SOURCE: U.S. Census, American Community Survey 2019, 5-year Estimates, Table DP05

The DOF reports population projections for counties across California in 10-year increments. Table 4-3 shows DOF projections for Sutter County (including the cities of Yuba City and Live Oak).

From 2020 to 2040 the total county population is projected to increase from 105,747 to 133,610 people. The anticipated average annual growth rate for the county is estimated at 1.18 percent from 2020 to 2040. Similarly, the growth rate for neighboring Yuba County is expected to be 1.15 percent. Both the Sutter and Yuba county growth rates are higher than the statewide growth rate for the same period, 0.46 percent.

TABLE 4-3 Population Projections (2020–2040)

Area	2020 Projection	2030 Projection	2040 Projection	Average Annual Growth Rate (2020-2040)
Sutter County	105,747	121,376	133,610	1.18%
Yuba County	79,290	89,339	99,755	1.15%
California	40,129,160	42,263,654	43,946,643	0.46%

SOURCE: California Department of Finance. *Report P-2A: Total Population Projections, California Counties, 2010-2060* (Baseline 2019 Population Projections; Vintage 2019 Release). January 2020.

Race and Ethnicity

Since 2010, the total county population has grown to be more racially and ethnically diverse, with the largest increases in Asian and Hispanic populations (Table 4-4). Similar to statewide trends, the county non-Hispanic White population has steadily declined during the last decade and represented less than 50 percent of the county population in 2019; meanwhile, the Hispanic population accounted for over 30 percent of the county population and the Asian population accounted for 16 percent in 2019. All other groups continue to represent a small percentage of the county population.

Table 4-4 also shows the change in demographics of unincorporated Sutter County residents from 2010 to 2019. Similar to the change in the total county, the population of non-Hispanic White residents has been steadily decreasing since 2010. The greatest population growth in the unincorporated county has been in the Hispanic population growing from 20 to 26 percent of the total population between 2010 and 2019. However, unlike the county as a whole, non-Hispanic White residents still make up a significantly higher proportion of the population in the unincorporated county.

CHAPTER 4: HOUSING NEEDS ASSESSMENT
4.3: Population Characteristics

TABLE 4-4 Change in Race of Sutter County Residents (2010 and 2019)

Race/Ethnic Category	2010		2019	
	Number	Percent of Total	Number	Percent of Total
Sutter County Total				
White (non-Hispanic)	48,648	52.1%	44,412	46.2%
African American	1,452	1.6%	1,684	1.8%
Asian	12,424	13.3%	14,914	15.5%
American Indian or Alaskan Native	613	0.7%	625	0.7%
Native Hawaiian	286	0.3%	376	0.4%
Other ¹	4,052	4.3%	4,350	4.5%
Hispanic	25,945	27.8%	29,748	31.0%
Total Population	93,420	100%	96,109	100%
Unincorporated County				
White (non-Hispanic)	14,838	67.9%	12,869	61.5%
African American	155	0.7%	111	0.5%
Asian	1,310	6.0%	1,602	7.7%
American Indian or Alaskan Native	110	0.5%	160	0.8%
Native Hawaiian	32	0.1%	81	0.4%
Other ¹	1,110	5.1%	579	2.8%
Hispanic	4,301	19.7%	5,512	26.4%
Total Population	21,856	100.0%	20,914	100.0%
California				
White (non-Hispanic)	15,107,042	41.2%	14,605,312	37.2%
African American	2,163,955	5.9%	2,169,155	5.5%
Asian	4,683,828	12.8%	5,610,931	14.3%
American Indian or Alaskan Native	153,430	0.4%	140,831	0.4%
Native Hawaiian	131,505	0.4%	140,788	0.4%
Other ¹	941,373	2.6%	1,288,792	3.3%
Hispanic	13,456,157	36.7%	15,327,688	39.0%
Total Population	36,637,290	100.0%	39,283,497	100.0%

¹ Includes "Some other race" and "Two or More Races" categories of the U.S. Census.
SOURCE: U.S. Census, American Community Survey 2010 and 2019, 5-year estimates, Table DP05.

Age of Population

According to the 2019 ACS, the median age in the county was 36 years old, which was below California's median age of 37 years old (Table 4-5). Individuals 20 to 54 years of age compose 44 percent of the countywide population as of 2019 and are assumed to be the main contributors to the area workforce.

A comparison of residents' ages within the county and California in 2019 show general similarities; however, the unincorporated county has a larger percentage of residents over 60 compared to the total county and California.

Age	Sutter County Total		Unincorporated County		California	
	Number	Percent	Number	Percent	Number	Percent
Under 5 years	6,557	7%	1,188	6%	2,451,528	6%
5 to 19 years	20,838	22%	4,560	22%	7,608,859	19%
20 to 34 years	19,527	20%	3,272	16%	8,719,431	22%
35 to 54 years	23,197	24%	5,009	24%	10,307,309	26%
55 to 59 years	5,555	6%	1,297	6%	2,473,228	6%
60 to 64 years	6,017	6%	1,845	9%	2,237,101	6%
65 and over	14,418	15%	3,743	18%	5,486,041	14%
Total	96,109	100%	20,914	100%	39,283,497	100%
Median Age	36		37		37	

SOURCE: U.S. Census, American Community Survey 2019, 5-year Estimates, Table DP05.

As the county population ages, and the total number of elderly increases, the housing needs of those 65 and over will be a significant aspect of the total housing needs in the county. The implications of having an elderly population (65 and over) that comprises 15 percent of all residents and a youth population (under 20) that is about 30 percent of the population creates different housing needs as well as housing affordability issues for these populations. For more information on the special needs of the elderly, see Section 4.7.

4.4 Housing Characteristics

Household Type and Composition

The California Department of Housing and Community Development (HCD) defines the terms “household” and “group quarters” according to the following U.S. Census Bureau definitions:

A *household* includes all of the people who occupy a housing unit. These equal the count of occupied housing units in a traditional census.

People not living in households are classified as living in *group quarters*. Group quarters are considered to be a place where people stay that is not a traditional housing unit. There are two types of group quarters: institutional, which include nursing homes, hospitals, mental hospitals, hospices, and prison wards, and non-institutional, which include college dormitories, military barracks, group homes, shelters, missions, and flophouses (i.e., very small housing unit with shared bathroom facilities for residents).

Table 4-6 below shows DOF household projections for the county from 2020 through 2030 with population estimates from 2010 and 2015 for comparison. These projections are based on baseline 2019 population projections. In 2015, the county total population was estimated to be 96,976 persons with a total of 31,695 households. Of the total household population in 2015 (96,141 persons), 835 people were living in a group quarters situation. DOF estimates that the group quarter population will decrease in 2020 while the total household population will continue to increase over time.

TABLE 4-6 Sutter County Household Projections (2020-2030)

	Estimates		Projections		
	2010	2015	2020	2025	2030
Total Population	94,898	96,976	105,747	114,346	121,376
Household Population	93,838	96,141	104,970	113,455	120,429
Group Quarters	1,060	835	777	891	947
Total Households	31,437	31,695	32,178	35,096	37,236
Persons per Household	2.98	3.03	3.26	3.23	3.23

SOURCE: Demographic Research Unit, California Department of Finance Projected Households, Household Population, and Persons per Household, 2020

The 2013-2017 ACS reports that there were 7,445 households in the unincorporated areas of the county in 2017, see Table 4-7. Comparably, there were 32,188 households countywide, with 22,316 households in Yuba City and 2,427 households in Live Oak in 2017. In the same year, the total countywide average household size was 2.94 persons while the unincorporated county average household size was 2.78.

Table 4-7 also shows the number of households by size in the county. In the unincorporated county, two-person households represented the highest percentage of households, comprising 35 percent of total households in 2017. One-person households represented the next largest percentage at 21 percent. These household trends in the unincorporated county are generally similar to those of Yuba City, Live Oak, and the county overall. Large family households, with 5 or more persons, represented 15 percent of households in the unincorporated county compared to 27 percent in Live Oak. Countywide, large family households made up 17 percent of all households.

	Sutter County		Live Oak		Yuba City		Unincorporated Sutter County	
	Estimate	Percent of Total	Estimate	Percent of Total	Estimate	Percent of Total	Estimate	Percent of Total
1 Person	7,066	22%	429	18%	5,057	23%	1,580	21%
2 Persons	9,793	30%	580	24%	6,603	30%	2,610	35%
3 Persons	5,312	17%	469	19%	3,650	16%	1,193	16%
4 Persons	4,424	14%	295	12%	3,191	14%	938	13%
5 Persons	2,624	8%	296	12%	1,704	8%	624	8%
6 Persons	1,616	5%	210	9%	1,106	5%	300	4%
7+ Persons	1,353	4%	148	6%	1,005	5%	200	3%
Total Households	32,188	100%	2,427	100%	22,316	100%	7,445	100%

Sutter County Average Household Size 2.94

SOURCE: U.S. Census, American Community Survey 2017, 5-year Estimates, Table B25009.

Table 4-8 shows the county household composition by type based on the 2018 ACS 5-year estimate. According to the ACS, 73 percent of all households countywide were family households and approximately 27 percent were nonfamily households, which includes single individuals living alone and unrelated individuals living together.

Of the total households in the county, 54 percent were married or cohabitating couple families. Nineteen percent of all households were single-headed households, meaning that the household consisted of one head of household and at least one other dependent, such as a child. Twelve percent of households were solely female headed and 7 percent male headed.

TABLE 4-8 Sutter County Household Composition by Type		
Household Type	Number of Households	Percent of Households
HOUSEHOLDS (2018)		
Family Households	23,697	73%
With Children Under 18	11,463	35%
<i>Married or Cohabiting-Couple Families</i>	17,424	54%
With Children Under 18	7,824	24%
<i>Female Headed^a</i>	3,936	12%
With Children Under 18	2,358	7%
<i>Male Headed^b</i>	2,337	7%
With Children Under 18	1,281	4%
Non-family Households	8,663	27%
<i>Non-relatives living together</i>	1,650	5%
<i>Householders Living Alone</i>	7,013	22%
Householders 65 and over	3,287	10%
Total Households	32,360	100%

SOURCE: U.S. Census, American Community Survey 2018, 5-year Estimates, Table DP02

a. No male present.

b. No female present.

OVERCROWDING

Overcrowding is defined by the United States Census Bureau as more than one person per room, excluding uninhabitable space such as kitchens and bathrooms. Extreme overcrowding is defined as more than 1.5 persons per room. Overcrowding is generally a result of:

- Unattainable housing that is adequately sized (containing a sufficient number of bedrooms); or,
- unrelated individuals such as students or low-wage single adult workers sharing homes due to high housing costs.

These conditions can lead to overcrowded situations if the housing unit is not large enough to accommodate all people effectively.

According to the 2013-2017 ACS, there were 351 total households defined as overcrowded in the unincorporated county, representing 4.7 percent of the total households (Table 4-9). The proportion of households experiencing overcrowding in the unincorporated area was slightly lower than the 4.9 percent reported countywide and significantly lower than the statewide rate of 8.2 percent. These statistics show that overcrowding of households in the unincorporated county area is less of a problem than countywide and in California.

Based on this information, the county has generally kept up with demand for large family housing relatively well, but the need for larger, affordable rental units to accommodate large families will continue.

When assessing overcrowding by tenure, renters experience higher rates of overcrowding than owners countywide. The 2013-2017 ACS reports that 64 percent of the 351 households experiencing overcrowding in the unincorporated county, or 224 households, are renter-occupied. This trend can be seen countywide, where approximately 70 percent of the 2,249 total overcrowded households are renter occupied, and statewide, where 74 percent of overcrowded households are renters.

CHAPTER 4: HOUSING NEEDS ASSESSMENT
4.4: Housing Characteristics

TABLE 4-9 Overcrowded Households (2013-2017)										
Number of Persons per Room	Unincorporated County		Live Oak		Yuba City		Sutter County		California	
	Households	Percent	Households	Percent	Households	Percent	Households	Percent	Households	Percent
Owner-Occupied										
1.00 or less	5,041	67.7%	1,487	45.6%	11,159	33.8%	17,686	38.4%	6,744,920	52.3%
1.01 to 1.50 (Over-Crowded)	110	1.5%	92	2.8%	329	1.0%	531	1.2%	208,496	1.6%
1.51 or more (Severely Over-Crowded)	17	0.2%	15	0.5%	108	0.3%	140	0.3%	70,899	0.6%
Subtotal	5,168	69.4%	1,594	65.7%	11,596	52.0%	18,357	57.0%	7,024,315	54.5%
Renter-Occupied										
1.00 or less	2,053	27.6%	732	22.4%	9,468	28.7%	12,253	26.6%	5,086,629	39.5%
1.01 to 1.50 (Over-Crowded)	92	1.2%	73	2.2%	930	2.8%	1,095	2.4%	481,126	3.7%
1.51 or more (Severely Over-Crowded)	132	1.8%	29	0.9%	322	1.0%	483	1.0%	296,058	2.3%
Subtotal	2,277	30.6%	834	34.4%	10,720	48.0%	13,831	43.0%	5,863,813	45.5%
Total Households										
Owner Occupied	127	1.7%	2427	100.0%	437	1.3%	671	1.5%	279,395	2.2%
Renter Occupied	224	3.0%	107	3.3%	1,252	3.8%	1,578	3.4%	777,184	6.0%
Total Overcrowded Households	351	4.7%	102	3.1%	1,689	5.1%	2,249	4.9%	1,056,579	8.2%
Total Households	7,445	100.0%	834	34.4%	22,316	100.0%	32,188	100.0%	12,888,128	100.0%

SOURCE: U.S. Census, American Community Survey 2017, 5-year Estimates, Table B25014

Housing Units

HCD defines a “housing unit” based on the following United States Census Bureau definition:

A housing unit may be a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied, or if vacant, is intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall.

Table 4-10 lists SACOG housing unit estimates for 2016 and future unit projections for the unincorporated county, Yuba City, and Live Oak for 2035 and 2040. In 2016, there were 5,220 housing units in the unincorporated county and by the year 2040, the total number of units in the unincorporated area is expected to increase to 7,030 units, representing a 35 percent growth rate. By 2040, SACOG estimates the total county to expand to 42,280 housing units.

Area	2016	2035	2040
Live Oak	2,890	3,480	3,890
Yuba City	26,060	30,850	31,360
Unincorporated County	5,220	6,280	7,030
Sutter County Total	34,170	40,610	42,280

SOURCE: Sacramento Area Council of Governments (SACOG), 2020 Metropolitan Transportation Plan/Sustainable Communities Strategy Update, Appendix C: Land Use Forecast.

The unincorporated areas of the county are generally rural in nature and are comprised of predominately agricultural land. This is evident in the population and housing density figures shown in Table 4-11, with the unincorporated county representing roughly 36 persons and 14 housing units per square mile, substantially lower than statewide figures.

	Total Population	Total Housing Units	Population Density per square mile	Housing Units per square mile
California	39,512,223	14,175,976	254	91
Sutter County	97,490	34,398	161	57
Unincorporated Sutter County	21,114	7,984	36	14

SOURCE: U.S. Census, 2019; SACOG Data Package Table 9; Ascent, 2020.

HOUSING OCCUPANCY AND VACANCY

The 2019 ACS reported 34,395 total housing units in the county, of which 32,636 units were occupied and 1,759 (or 5 percent) were vacant. Of all occupied units, 7,431 were in the unincorporated county area (23 percent). Of the total housing units in the unincorporated county area, 91 percent were occupied and nearly 9 percent were vacant. Table 4-12 shows the number and percentage of occupied and vacant housing units by tenure countywide.

Typically, the homeowner vacancy rate for a city or county will fall within the range of 2 to 4 percent of the total housing units, while the rental vacancy rate usually falls between 5 and 6 percent. On average, a healthy vacancy rate is around 5 percent. A lower vacancy rate indicates a tighter housing market and limited choices for households because fewer units are available.

In 2019, the rental vacancy rate for the county (including Yuba City and Live Oak) was 3 percent and the homeowner vacancy rate was 2 percent, demonstrating a tight rental market and an average homeowner vacancy rate. Comparatively, the unincorporated county had nearly double the rate of vacancy for rentals, 6 percent, as well as a higher vacancy rate of for-sale units, 3 percent. Most of the vacant units in the unincorporated county in 2019 were for seasonal, recreational, or other occasional uses (60 percent).

TABLE 4-12 Housing Occupancy and Vacancy (2019)

	Sutter County		Live Oak		Yuba City		Unincorporated Sutter County	
	Households	Percent	Households	Percent	Households	Percent	Households	Percent
Total Occupied Housing Units	32,636	94.9%	2455	99.2%	22,750	95.7%	7,431	91.1%
<i>Renter Occupied</i>	13,797	42.3%	1,060	43.2%	10,569	46.5%	2,168	29.2%
<i>Owner Occupied</i>	18,839	57.7%	1,395	56.8%	12,181	53.5%	5,263	70.8%
Total Vacant Units	1,759	5.1%	19	0.8%	1,012	4.3%	728	8.9%
<i>Vacant Rental Units¹</i>	449	25.5%	0	0.0%	309	30.5%	140	19.2%
<i>Vacant For-Sale Units²</i>	381	21.7%	11	57.9%	219	21.6%	151	20.7%
<i>All Other Vacant Units³</i>	929	52.8%	8	42.1%	484	47.8%	437	60.0%
Total Housing Units	34,395	100.0%	2,474	100.0%	23,762	100.0%	8,159	100.0%

¹ Includes units available for rent and units been rented, but not occupied

² Includes units for sale and units sold but, not occupied

³ Includes units for seasonal, recreational, or occasional use and units for migrant workers

SOURCE: U.S. Census, American Community Survey 2019, 5-year Estimates, Tables B25002, B25004, and B25014.

HOUSING TENURE

Table 4-13 shows the county household tenure by age. Home ownership is higher in the unincorporated county than the overall county, with an ownership rate of over 69 percent in the unincorporated county and 57 percent countywide. Homeownership rates increase with age. In the unincorporated county, persons aged 75 and over made up the largest contingent of homeowners and had the highest homeownership rate at 93 percent, followed by persons 65 to 74. Conversely, rental rates were higher for persons younger than 35, with 80 percent of householders aged 25-34 renting in the unincorporated county.

Age	Sutter County				Unincorporated County			
	Owner Households		Renter Households		Owner Households		Renter Households	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
15 to 24	93	8%	1020	92%	50	37%	84	63%
25 to 34	1,536	31%	3,418	69%	159	20%	624	80%
35 to 44	2,804	48%	3,067	52%	692	56%	537	44%
45 to 54	3,561	57%	2,654	43%	917	67%	442	33%
55 to 59	2,160	68%	1,001	32%	584	74%	200	26%
60 to 64	2,043	70%	874	30%	708	84%	139	16%
65 to 74	3,064	74%	1,065	26%	992	86%	165	14%
75 and over	3,096	81%	732	19%	1,066	93%	86	7%
Total Households by Tenure	18,357	57.0%	13,831	43.0%	5,168	69.4%	2,277	30.6%

SOURCE: U.S. Census, American Community Survey 2017, 5-year Estimates, Table B25007

HOUSING TYPE

As shown in Table 4-14, detached single family homes are the predominant housing type in the county (71 percent), and even more so in the unincorporated areas (87 percent). While multifamily units of five or more were the second most represented housing type countywide, this is largely due to a higher concentration of these unit types in the incorporated cities and does not reflect the housing stock of the unincorporated county. In the unincorporated county, mobile homes were the second most represented housing type (6 percent) and multifamily units of five or more only represented 2 percent of the housing stock (in comparison to 14 percent of the countywide housing stock).

TABLE 4-14 Housing Units by Type (2019)

Area	Single-Family (Attached)		Single-Family (Detached)		Multi-Family (2-4 units)		Multi-Family (5+ units)		Mobile Homes		Total Housing Units	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent	Units	Percent	Units	Percent
Unincorporated Sutter County	275	3.4%	6,936	86.9%	158	2.0%	154	1.9%	461	5.8%	7,984	100.0%
Yuba City	930	3.9%	15,662	66.0%	1,927	8.1%	4,240	17.9%	954	4.0%	23,713	100.0%
Live Oak	241	8.9%	1,937	71.7%	132	4.9%	284	10.5%	107	4.0%	2,701	100.0%
Sutter County Total	1,446	4.2%	24,535	71.3%	2,217	6.4%	4,678	13.6%	1,522	4.4%	34,398	100.0%

SOURCE: California Department of Finance, Demographic Research Unit E-5, Tables 2019.

HOUSING STOCK CONDITION

The age and condition of the housing stock provides additional measures of housing adequacy and availability in many communities. Although age does not always correlate with substandard housing conditions, neighborhoods with a high number of homes that are older than 30 years in age are more likely to have a concentration of housing in need of maintenance, updating of utilities or interior amenities, rehabilitation, or replacement.

Homes with deferred maintenance usually exhibit signs of aging, such as peeling or faded paint, cracked siding, and/or missing or broken shingles or shakes, which suggest a need for repair or replacement of those components in the near future. Homes in need of rehabilitation may require immediate repair or replacement of components in disrepair to avoid health and safety problems. Homes in more advanced states of disrepair may prove to be more cost effective to demolish and redevelop than repair.

The year a structure is built can be an indicator of the current condition of the housing unit. Housing units built before 1940 may be old but may not necessarily be in a rundown condition. In contrast, newer homes that were built equipped with adequate utilities and amenities may already be rundown due to abuse or just general lack of upkeep. However, it is useful to look at the age of the housing stock to determine where inadequacies may lie, or why certain units remain vacant.

Table 4-15 shows the age of the county housing stock. According to estimates from the 2013-2017 ACS, only 17 percent of the unincorporated county housing stock was built after 1990. Approximately 68 percent of the unincorporated county housing stock was built between 1950 and 1989, with most units (23 percent) being built between 1970 and 1979. Comparably, approximately 35 percent of the countywide housing stock was built after 1990. Approximately

54 percent of the countywide housing stock was built between 1950 and 1989, again with the majority of units (18 percent) being built between 1970 and 1979.

TABLE 4-15 Age of Housing Stock

Year Built	Sutter County		Unincorporated County	
	Number	Percent	Number	Percent
2014 or later	4	0.0%	4	0.0%
2010 to 2013	306	0.9%	47	0.6%
2000 to 2009	5,980	17.5%	728	8.8%
1990 to 1999	5,578	16.3%	652	7.9%
1980 to 1989	4,166	12.2%	1,058	12.8%
1970 to 1979	6,242	18.2%	1,939	23.4%
1960 to 1969	4,899	14.3%	1,609	19.4%
1950 to 1959	3,325	9.7%	1,016	12.3%
1940 to 1949	1,771	5.2%	500	6.0%
1939 or Earlier	1,933	5.7%	739	8.9%
Total	34,204		8,292	

SOURCE: U.S. Census, American Community Survey 2017, 5-year Estimates, Table DP04

Units Needing Rehabilitation and Replacement

Sutter County, along with a private consulting group, last conducted a survey of housing conditions for the unincorporated county in 1999. Twelve specific areas of the unincorporated county were surveyed to identify areas that needed rehabilitation. Each dwelling unit in the 12 areas was rated on a housing condition inventory according to structural criteria established by HCD.

The criteria included five categories: foundation, roofing, siding, windows, and doors. Within each category, the housing unit was assigned a point-value based on ratings from “no repairs needed” to “replacement needed.”

Table 4-16 provides an overview of the 1999 housing conditions survey findings. The 1999 survey found most homes (84 percent) were in standard condition and in no need of repair. The survey determined 587 housing units required moderate or substantial rehabilitation, representing approximately 6 percent of the units surveyed, and only 33 housing units, representing less than 0.5 percent of the units surveyed, were deemed dilapidated and in need of replacement. Note that annexations have occurred since 1999 resulting in fewer housing units in the unincorporated county.

TABLE 4-16 Unincorporated Sutter County Housing Stock Conditions (1999)

Condition	Number of Units	Percent of Total
Standard (No Repairs Needed)	7,911	84%
Minor Repair	854	9%
Moderate Rehabilitation	554	6%
Substantial Rehabilitation	33	<0.5%
Dilapidated (Replacement)	33	<0.5%
Total	9,385	100%

SOURCE: 1999 Sutter County Housing Condition Survey.
 Housing Condition Survey did not cover the entire unincorporated area, and as a result the housing unit total in the table will not agree with previous housing unit totals based on U.S. Census counts or SACOG projections.

The County has not conducted another housing conditions survey since 1999. However, based on the 1999 survey results, one percent of the unincorporated housing stock was either dilapidated or in need of substantial rehabilitation. Therefore, it is assumed that 83 housing units, or one percent of the unincorporated housing stock (8,292 units) was either dilapidated or in need of substantial rehabilitation in 2017. The County does not have record of any complaints related to substandard housing conditions within the last 8 to 10 years.

The County will continue to enforce County Building, Fire, Health, and Zoning Codes through the County complaint based Code Enforcement Program to improve blighted, deteriorated, and dilapidated housing. The County has concluded that this process is functional and that the condition of the County housing stock is not a significant enforcement issue.

Housing Costs

SINGLE-FAMILY HOMES

Single-family home listing and sales prices are based on the best available data for the overall county, including the incorporated cities, and does not include specific data for the unincorporated county. In October 2020, the median listing price of homes in Sutter County was an estimated \$369,000, or about \$204 per square foot. The median sale price was approximately \$342,500. Table 4-17 provides information on home listings of for-sale single-family homes in the county, the incorporated cities, and for comparative purposes, Yuba County is also shown.

TABLE 4-17 Median Home Sales Price (2020)

Area	Median Home Listing Price	Listing Price per Square Foot	Median Home Sales Price
Sutter County	\$ 369,000	\$ 204	\$ 342,500
Yuba City	\$ 368,900	\$ 203	\$ 345,100
Live Oak	\$ 337,000	\$ 178	\$ 320,700
Yuba County	\$ 330,900	\$ 209	\$ 338,500

SOURCE: <http://www.realtor.com>, November 2020
a. Sample size based on market information

Figure 4-1 compares the median listing prices in the county with the median sale price from June 2018 to June 2020.



SOURCE: www.realtor.com, Housing Market Trends in Sutter County, November 2020.

FIGURE 4-1 Sutter County Median List Price vs. Median Sold Price for Single-Family Homes

Table 4-18 provides information on typical sales prices for new homes in and near Sutter County.

TABLE 4-18 Average New Home Prices (2020)

Number of Bedrooms/Bathrooms	Name of Development		
	Aspire at Garden Glen (Live Oak, Sutter County)	Seasons at Thoroughbred Acres (Plumas Lake, Yuba County)	Cresleigh Plumas Ranch (Plumas Lake, Yuba County)
2 bedroom/ 2 bath	--	\$354,950a	--
3 bedroom / 2-3 bath	\$344,490- \$368,490	\$369,950 - \$416,950	\$352,000- \$459,900
4 bedroom / 2-3bath	\$403,490- \$408,490	\$391,950- \$446,998	\$442,000- \$503,900

SOURCE: www.newhomesource.com, November 2020.

a. Range not available, as sample size represents one property.

MANUFACTURED/MOBILE HOMES

Manufactured and mobile homes offer an affordable alternative to housing for lower-income households in rural areas of the county. In addition to manufactured homes on individual lots, there are several

mobile home parks in the county that provide spaces for mobile homes. Table 4-19 provides information on mobile home parks and recreational vehicle (RV) parks in the unincorporated county. While many of these parks are used as RV campgrounds, some do provide spaces for long term occupancy. In all, there were seven mobile home parks listed in the unincorporated area of the county, providing 27 mobile home spaces and 430 recreational vehicle (RV) spaces.

TABLE 4-19 Mobile Home Parks in Unincorporated Sutter County

Name	Location	Mobile Home Spaces	RV Spaces
Lake Minden	Nicolaus	0	323
Loveys Landing Mobile Home Park	Meridian	6	44
Robbins Pool Mobile Home Park	Robbins	13	0
Samra Mobile Home Park	Nicolaus	3	0
Sutter Oaks Mobile Home Park	Robbins	5	0
Verona Marina	Nicolaus	0	44
Verona Village River Resort	Nicolaus	0	19
Total	--	27	430

SOURCE: California Department of Housing and Community Development (HCD), December 2020.

FAIR MARKET RENTS

The 2020 and 2021 Fair Market Rents (FMRs) for efficiency units¹, as well as one-, two-, three-, and four-bedroom existing housing units in the Yuba City Metropolitan Statistical Area (MSA) are listed in Table 4-20. FMRs determine the eligibility of rental housing units for Section 8 housing assistance payment programs. Section 8 rental certificate program participants cannot rent units where rents exceed the FMRs. FMRs also serve as the payment standard used to calculate subsidies under jurisdictions various housing programs.

TABLE 4-20 Fair Market Rents—Yuba City MSA 2021 and 2020

Year	Efficiency	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
2020	\$838	\$844	\$1,087	\$1,568	\$1,908
2021	\$875	\$881	\$1,122	\$1,606	\$1,943

SOURCE: Federal Register, Housing and Urban Development (HUD), FY 2021 and FY2020, Sutter and Yuba counties.

¹ An efficiency unit is defined by Health and Safety Code Section 17958.1 as a small, self-contained dwelling unit (occupied by no more than two persons) containing one habitable room with a minimum floor are of 150 square feet which may also have partial kitchen or bathroom facilities, as specified by a jurisdiction's ordinance.

RENTAL HOMES AND APARTMENTS

Table 4-21 provides information on apartment rental price ranges for Sutter County and Yuba County for comparison. No multi-family properties/rental rates were found through internet searches conducted for the unincorporated county area in November 2020; therefore, all rental prices included in this analysis are in Yuba City, Live Oak, and throughout Yuba County. The rental price range for a one-bedroom apartment in Sutter County was \$850 - \$1,175, while a two-bedroom was \$995 - \$1,395, and a three-bedroom range was \$1,700 - \$2,300. Sutter County's apartment rental rates for one-bedroom units meet the 2021 fair market rent rates for existing housing in Sutter and Yuba counties. Two-bedroom units also meet 2021 fair market rents. However, average apartment rental rates for three-bedroom units are above the 2021 fair market rents for Sutter County.

Area	1 Bedroom	2 Bedroom	3 Bedroom
	Price Range	Price Range	Price Range
Sutter County	\$850-\$1,175	\$995-\$1,395	\$1,700-\$2,300
Yuba County	\$1,000- \$1,195	\$1,185- \$1,325	\$1,450 - \$1,900

SOURCE: <http://www.forrent.com>, and <http://www.rent.com>, November 2020.

CONVERSION OF RENTAL UNITS AND MOBILE HOME PARKS

The conversion of rental units may pose significant problems for renters. When rental units are converted to condominiums, the stock of rental units is reduced. This reduction in supply increases demand and may drive up rental rates. New owners, by raising rents or desiring to occupy converted units, may in effect evict existing tenants. Eviction can cause particularly severe hardships for the elderly and/or low-income families, especially if it occurs with short notice or at a time of relatively low vacancy rates in the rental market.

The unincorporated county, however, has historically not experienced such conversions due to the lack of rental units outside of the incorporated cities.

Conversions of mobile home parks to a mobile home subdivision or to a different type of use may cause the same types of problems associated with the conversion of rental units to condominiums. The Housing Element also includes a policy to allow the conversions only when adequate opportunity for relocation is available and project proponents have made reasonable provisions for the relocation of

existing tenants. In addition, the Housing Element addresses the affordability of mobile home parks converted to subdivisions or cooperative parks by enforcing Section 1600-400(d) of the Sutter County Affordable Housing Program which requires that 5 percent of the spaces or lots within the mobile home subdivision or stock cooperative park shall be available at sale prices or rental rates affordable to target income group households.

4.5 Employment Trends

SACOG produces housing and jobs projections for the cities and counties in the Sacramento region, including Sutter and Yuba counties. According to the SACOG 2020 Metropolitan Transportation Plan/Sustainable Communities Strategy land use forecast, the number of jobs in the unincorporated county is projected to increase from 5,230 in 2016 to 6,830 in 2040, an increase of 31 percent (see Table 4-22). The number of jobs in Yuba City is substantially higher than in the unincorporated county; however, the rate of growth is anticipated to be slightly lower at 26 percent. Although Live Oak has a lower number of jobs initially, the rate of growth is expected to be substantially higher at 46 percent.

Area	2016	2035	2040	Growth Rate
Unincorporated	5,230	6,300	6,830	31%
Yuba City	27,920	33,440	35,280	26%
Live Oak	1,280	1,770	1,870	46%
Sutter County Total	34,430	41,510	43,980	28%

SOURCE: Sacramento Area Council of Governments (SACOG), 2020 Metropolitan Transportation Plan/Sustainable Communities Strategy Update, Appendix C: Land Use Forecast.

Table 4-23 compares the ratio of housing units to jobs between 2016 and 2040, using SACOG's 2019 projections. The number of housing units in the unincorporated county is projected to grow from 5,220 to 7,030 in 2040, exhibiting an annual growth rate of 1.07 percent. The number of jobs in the unincorporated county is projected to increase from 5,230 jobs in 2016 to 6,830 jobs in 2040.

The SACOG projections were used to calculate the jobs/housing ratio for the unincorporated county. As shown in Table 4-23, the number of households was determined by applying a 10 percent vacancy rate to

the number of housing units projected by SACOG. The number of jobs was divided by the number of households to determine the jobs/housing ratio. This jobs/housing ratio can be compared to the current worker-to-household ratio. The worker to household ratio is based on the 2016 ACS civilian labor force population in the unincorporated county (43,245) and number of households in the unincorporated county in 2016 (32,028). The worker to household ratio for the unincorporated county is 1.35. For the purpose of these projections, the worker to household ratio was assumed to remain constant through 2040.

As shown in Table 4-23, the jobs-household ratio is lower than the worker-household ratio, indicating that there are more workers than available jobs in the unincorporated county.

	2016	2035	2040
Housing Units	5,220	6,280	7,030
Households ¹	4,698	5,652	6,327
Worker to Household Ratio ²	1.35	1.35	1.35
Number of Jobs	5,230	6,300	6,830
Jobs - Household Ratio ³	1.11	1.11	1.08

¹ Number of households was calculated by multiplying the number of projected housing units by a 90% occupancy rate

² Worker to household ratio was calculated by dividing: the number of persons in the unincorporated county civilian labor force in 2016 (43,245) by the total number of households in the unincorporated county in 2016 (32,028).

³ Jobs/household ratio was calculated by dividing the number of jobs by the number of households.

SOURCE: SACOG 2020 Land Use Projections, 2019; U.S. Census 2016 American Community Survey 5-Year Estimates, Table DP03 and S2301.

Area Employment Profile

The 2013-2017 ACS estimates that approximately 40 percent (38,207 persons) of the countywide population makes up the civilian labor force, over 16 years of age and not in the armed forces. In 2017, ACS reported the largest employment industry in the county was educational, health, and social services (22 percent); followed by retail trade (12 percent); agriculture (10 percent); and arts, entertainment, recreation, and accommodation/ food services (10). With an increasing population in the incorporated areas of the county, the number of service-oriented positions is rising to meet the needs of the population (Table 4-24).

CHAPTER 4: HOUSING NEEDS ASSESSMENT
4.5: Employment Trends

TABLE 4-24 Employment by Industry

Industry Sector	Number	Percent
Civilian employed population 16 years and over	38,207	39.0%
Agriculture, forestry, fishing and hunting, and mining	3,853	10.1%
Construction	2,999	7.8%
Manufacturing	2,501	6.5%
Wholesale trade	1,239	3.2%
Retail trade	4,559	11.9%
Transportation and warehousing, and utilities	2,206	5.8%
Information	343	0.9%
Finance and insurance, and real estate and rental and leasing	1,593	4.2%
Professional, scientific, and management, and administrative and waste management services	3,116	8.2%
Educational services, and health care and social assistance	8,291	21.7%
Arts, entertainment, and recreation, and accommodation and food services	3,657	9.6%
Other services, except public administration	1,674	4.4%
Public administration	2,176	5.7%

SOURCE: U.S. Census, American Community Survey 2017 5-year Estimates, Table DP03

Table 4-25 lists major employers in the county. The top employers are related to food and agricultural or retail/service industries.

TABLE 4-25 Top Sutter County Employers (2020)

Employer	Estimated Number of Employees in Sutter County
Sunsweet Growers Inc	500-999
Sierra Gold Nurseries	500-999
Home Depot	250-499
Sysco Sacramento Inc	250-499
Trees Inc	250-499
Walmart Supercenter	250-499

SOURCE: California Employment Development Department. 2020. Major Employers in California; Sutter County.

The EDD produces Industry Employment Projections by MSA annually. Within the Yuba City MSA, which includes both Sutter and Yuba counties, the total workforce reported in February 2020 was approximately 77,500 people. Table 4-26 provides total estimated industry projections between 2016 and 2026 for Yuba City MSA.

As shown in the table, employment in educational services, health care and other social assistance is expected to have the most growth by 2026, increasing by 23 percent. Total farm employment is expected to increase by about 14 percent, or 700 jobs, over the 10-year period, while the number of manufacturing, trade and construction industry jobs is projected to increase by 1,200 jobs, nearly a 25 percent increase. Government jobs, the largest employment sector in the Yuba City MSA, will continue to have steady growth over the projection period, with an increase of about 1,800 jobs. Additionally, EDD projects that there will be a substantial decrease in the number of jobs in the information industry.

TABLE 4-26 Yuba City MSA Industry Employment Projections (2016-2026)

Industry Title	Annual Average Employment		Employment Change	
	2016	2026	Absolute Change (Number of Jobs)	Percent
Total Farm	5,100	5,800	700	13.7%
Mining, Lodging, Construction	2,300	2,500	200	8.7%
Manufacturing	2,200	2,400	400	9.1%
Trade, Transportation, and Utilities	8,900	9,500	600	6.7%
Information	300	200	-100	-33.3%
Financial Activities	1,400	1,500	100	7.1%
Professional and Business Services	3,100	3,500	400	12.9%
Educational Services (Private), Health Care, and Social Assistance	7,800	9,600	1,800	23.1%
Leisure and Hospitality	4,300	4,900	600	14%
Other Services (excludes Private Household Workers)	1,200	1,300	100	8.3%
Government	10,900	12,700	1,800	16.5%

SOURCE: U.S. Bureau of Labor Statistics' Current Employment Statistics (CES) March 2017 benchmark and Quarterly Census of Employment and Wages (QCEW) industry employment; California Employment Development Department Projections

Yuba City MSA includes Sutter and Yuba counties.

EDD also produces long-term and short-term occupational employment projections by MSA. Table 4-27 provides a sampling of employment projections by occupations and reports on the absolute job growth potential for Yuba City MSA between 2016 and 2026.

CHAPTER 4: HOUSING NEEDS ASSESSMENT
4.5: Employment Trends

Projections show farmers, farmworkers, and agricultural laborers will be the largest provider of new jobs by 2026 supplying an estimated 5,400 new jobs (Table 4-27). Most of the projected job growth is in sectors with low paying wages. Personal care aides (4,680 jobs), cashiers (3,770 jobs), and food preparation and serving workers (2,340 jobs) are the occupations with the next greatest projected absolute change in the number of jobs in Sutter and Yuba counties over the ten-year period. Generally, the rest of the occupations listed in the table below are projected to increase in employment by around 5 to 10 percent. Based on the EDD employment projections, approximately 24,400 jobs will be available over the 10-year period.

TABLE 4-27 Yuba City MSA Job Growth Employment Projections by Occupation (2016-2026)				
Occupation	Total Job Openings	Percent	Median Hourly Pay	Median Annual Wage
Farmers, Ranchers, Farmworkers and Laborers, Crop, Nursery, and Greenhouse	5,440	22%	\$11.25	\$23,401.00
Personal Care Aides	4,680	19%	\$11.59	\$24,111.00
Cashiers	3,770	15%	\$ 11.79	\$ 24,514.00
Combined Food Preparation and Serving Workers, including Fast Food and Waiters/Waitresses	2,340	10%	\$ 11.50	\$ 23,915.00
Retail Salespersons	1,760	7%	\$ 11.94	\$ 24,845.00
Farmers, Ranchers, and Other Agricultural Managers	1,750	7%	\$-	\$-
Waiters and Waitresses	1,490	6%	\$ 11.37	\$ 23,648.00
Janitors and Cleaners, Expects Maids and Housekeepers	1,110	5%	\$ 16.38	\$ 34,057.00
Office Clerks, General	1,050	4%	\$ 16.66	\$ 34,659.00
Heavy and Tractor-Trailer Truck Drivers	1,010	4%	\$ 21.74	\$ 45,224.00
Total	24,400	100%	--	--

SOURCE: U.S. Bureau of Labor Statistics' Current Employment Statistics (CES) March 2017 benchmark and Quarterly Census of Employment and Wages (QCEW) industry employment; California Employment Development Department Projections

Since 2010, the average rates of unemployment have decreased significantly for the county (Table 4-28), but they are still higher on average than unemployment rates statewide. The annual average unemployment rate was 7.3 percent in 2019, a decline of 11 percentage points from the 2010 annual average unemployment rate of 18.4 percent; however, this is an increase of 3 percentage points since 2015. The variability in unemployment rates may be a result of the large agricultural labor force since rates of unemployment increase during the off-season and colder months. The county unemployment rate compares with an average unemployment rate around 4 percent for California in 2019. Note that these rates do not reflect the increased unemployment rates resulting from the COVID-19 pandemic in 2020.

Year	Sutter County		California	
	Number of persons unemployed	Unemployment Rate	Number of persons unemployed	Unemployment Rate
2010	8,400	18.4%	2,244,300	12.2%
2015	4,800	10.7%	1,169,200	6.2%
2019	3,300	7.3%	784,400	4.0%

SOURCE: California Employment Development Department, Labor Market Information Division, Data Library, accessed November 2020.

Not seasonally adjusted.

4.6 Income Characteristics

Income Levels

Both State and County law define affordability in terms of target household incomes and the relative percentage these households must pay to purchase or rent decent and safe housing. Affordability is therefore relative to both household income and housing unit cost, whether the unit is for sale or rent. Household income levels include the categories extremely low, very low, low, moderate, and above moderate income. The parameters of the target income categories are determined in relation to the median household income for Sutter County, adjusted by household size. The median income on which income categories are based represents the mid-point at which half of the households earn more and half earn less. In a normally distributed population, that is one not skewed to either end of the income scale,

CHAPTER 4: HOUSING NEEDS ASSESSMENT
4.6: Income Characteristics

approximately 40 percent of the population will have income within the extremely low, very low-, and low-income ranges; 20 percent within the moderate-income range; and 40 percent in the above moderate-income range.

The standard income definition of income categories used by the U.S. Department of Housing and Urban Development (HUD) is provided in Table-29.

TABLE 4-29 Income Level Definitions

Income Categories	Definitions
Above Moderate Income	≥121% of the Sutter County area median household income
Moderate Income	81 -120% of the Sutter County area median household income
Low Income	51 - 80% of the Sutter County area median household income
Very Low Income	50 - 31% of the Sutter County area median household income
Extremely Low Income	≤ 30% of the Sutter County area median household income

SOURCE: HUD, 2020.

The Area Median Income (AMI), based on a family of four persons, is defined by Federal law and HUD regulations as the higher of (1) the metropolitan area or nonmetropolitan county median family income or (2) the statewide nonmetropolitan median family income. Table 4-30 lists the State and Federal household income limits for Sutter County, adjusted by household size. The AMI for Sutter County for a four-person household is \$75,000.

TABLE 4-30 State and Federal Income Limits for Sutter County (2020)

Income Limit Category	Number of Persons in Household					
	1	2	3	4	5	6
Extremely Low (<30% AMI)	\$14,700	\$17,240	\$21,720	\$26,200	\$30,680	\$35,160
Very Low (31-50% AMI)	\$24,500	\$28,000	\$31,500	\$34,950	\$37,750	\$40,550
Low (51-80% AMI)	\$39,150	\$44,750	\$50,350	\$55,900	\$60,400	\$64,850
Median (100% AMI)	\$52,500	\$60,000	\$67,500	\$75,000	\$81,000	\$87,000
Moderate (81-120% AMI)	\$63,000	\$72,000	\$81,000	\$90,000	\$97,200	\$104,400

SOURCE: State Department of Housing and Community Development (HCD) State and Federal Income Limits, November 2020.
<https://www.hcd.ca.gov/grants-funding/income-limits/state-and-federal-income-limits/docs/income-limits-2020.pdf>.

Table 4-31 shows the distribution of households by income for Sutter County in 2019. The county income distribution is heavily weighted toward the lower income categories—approximately 43 percent of the population countywide has an income below \$50,000 compared to 34

percent statewide. Countywide, nearly 20 percent of households earned less than \$25,000, compared to 16 percent statewide. Conversely, 27 percent of county residents earned more than \$100,000 in 2019 compared to 38 percent statewide.

TABLE 4-31 Sutter County Household Income Distribution, 2019

Income	Sutter County		California	
	Households	Percent	Households	Percent
Less than \$10,000	1,567	4.8%	626,125	4.8%
\$10,000 to \$14,999	1,599	4.9%	534,815	4.1%
\$15,000 to \$24,999	3,133	9.6%	978,320	7.5%
\$25,000 to \$34,999	3,296	10.1%	978,320	7.5%
\$35,000 to \$49,999	4,308	13.2%	1,369,648	10.5%
\$50,000 to \$74,999	6,005	18.4%	2,021,861	15.5%
\$75,000 to \$99,999	3,949	12.1%	1,617,489	12.4%
\$100,000 to \$149,999	5,320	16.3%	2,165,348	16.6%
\$150,000 to \$199,999	1,860	5.7%	1,160,940	8.9%
\$200,000 or more	1,567	4.8%	1,591,400	12.2%
Total	32,636	--	13,044,266	--

SOURCE: U.S. Census Bureau, ACS 2019, 5-Year Estimates, Table S1901.

ABILITY TO PAY FOR HOUSING

Housing is classified as “affordable” if households do not pay more than 30 percent of income for rent (including a monthly allowance for water, gas, and electricity) or monthly homeownership costs (including mortgage payments, taxes, and insurance). Since above moderate-income households do not generally have problems finding affordable units, affordable units are frequently defined as those reasonably priced for households that are low to moderate income. High housing costs can cause households to spend a disproportionate percentage of their income on housing.

A household can typically qualify to purchase a home that is two and one-half to three times their annual income, depending on the down payment, the level of other long-term obligations such as a car loan, and interest rates. In practice, the interaction of these factors allows some households to qualify for homes priced at more than three times their annual income, while other households may be limited to purchasing a home no more than two times their annual income. Homebuyer assistance programs that provide down payment assistance and/or below market-rate interest rates often allow homebuyers to qualify for houses that are up to four times their income.

CHAPTER 4: HOUSING NEEDS ASSESSMENT
4.6: Income Characteristics

Table 4-32 shows maximum affordable monthly rents and maximum affordable purchase prices for homes, assuming no more than 30 percent of income is spent on housing. For example, a three-person household with an annual income of \$50,350 was classified as low income (80 percent of AMI) in 2020. A household with this income could afford to pay a monthly gross rent (including utilities) of up to \$1,259 or could afford to purchase a house price at or below \$215,845. As previously mentioned, the median sales price of a single-family home in Sutter County is \$342,500 while the average rent for a two-bedroom unit is between \$995-\$1,395. In Sutter County, the market for for-sale homes is generally affordable to moderate income households, earning more than 80 percent of the AMI, but is not affordable to lower income households. Meanwhile, the rental market is generally affordable to low-income households earning between 51 and 80 percent of the AMI, but not to very low income households earning 50 percent or less than the AMI.

TABLE 4-32 Ability to Pay for Housing based on HUD Income Limits, Yuba City MSA, 2020

Extremely Low-Income Households at 30% of Median Family Income						
Number of Persons	1	2	3	4	5	6
Income Level	\$14,700	\$17,240	\$21,720	\$26,200	\$30,680	\$35,160
Max. Monthly Gross Rent ¹	\$368	\$431	\$543	\$655	\$767	\$879
Max. Purchase Price ²	\$63,017	\$73,906	\$93,111	\$112,317	\$131,522	\$150,727
Very Low-Income Households at 50% of Median Family Income						
Number of Persons	1	2	3	4	5	6
Income Level	\$24,500	\$28,000	\$31,500	\$34,950	\$37,750	\$40,550
Max. Monthly Gross Rent ¹	\$613	\$700	\$788	\$874	\$944	\$1,014
Max. Purchase Price ²	\$105,029	\$120,033	\$135,037	\$149,827	\$161,831	\$173,834
Low-Income Households at 80% of Median Family Income						
Number of Persons	1	2	3	4	5	6
Income Level	\$39,150	\$44,750	\$50,350	\$55,900	\$60,400	\$64,850
Max. Monthly Gross Rent ¹	\$979	\$1,119	\$1,259	\$1,398	\$1,510	\$1,621
Max. Purchase Price ²	\$167,832	\$191,839	\$215,845	\$239,638	\$258,929	\$278,006
Median-Income Households at 100% of Median Family Income						
Number of Persons	1	2	3	4	5	6
Income Level	\$52,500	\$60,000	\$67,500	\$75,000	\$81,000	\$87,000
Max. Monthly Gross Rent ¹	\$1,313	\$1,500	\$1,688	\$1,875	\$2,025	\$2,175
Max. Purchase Price ²	\$225,062	\$257,214	\$289,366	\$321,518	\$347,239	\$372,960

TABLE 4-32 Ability to Pay for Housing based on HUD Income Limits, Yuba City MSA, 2020

Moderate-Income Households at 120% of Median Family Income						
Number of Persons	1	2	3	4	5	6
Income Level	\$63,000	\$72,000	\$81,000	\$90,000	\$97,200	\$104,400
Max. Monthly Gross Rent/Payments ¹	\$1,838	\$2,100	\$2,363	\$2,625	\$2,835	\$3,045
Max. Purchase Price ²	\$315,087	\$360,100	\$405,112	\$450,125	\$486,135	\$522,145

SOURCE: U.S. Department of Housing and Urban Development (HUD) 2020; Ascent Environmental 2020

Notes: Incomes based on the Yuba City MSA (Yuba and Sutter Counties) FY 2020 Median Family Income: \$75,000; HUD FY 2020 Income Limits

¹ Assumes that 30 percent (35 percent for moderate) of income is available for either: monthly rent, including utilities; or mortgage payment, taxes, mortgage insurance, and homeowner's insurance.

² Assumes 96.5 percent loan at 4 percent annual interest rate and 30-year term; assumes taxes, mortgage insurance, and homeowners' insurance account for 21 percent of total monthly payments.

Cost-Burdened Households

High housing costs can cause households to spend a disproportionate percentage of their income on housing. Households paying more than 30 percent of their gross income on housing-related expenses are considered "cost burdened." A "severe cost burden" is defined as gross housing costs exceeding 50 percent of gross income. While some households may choose to pay over 30 percent of their income for various reasons, such as location, aesthetics, tax advantages, or other factors; extremely low, very low-, and low-income households are typically forced to pay a larger percentage of their income due to a lack of available low-cost housing options. The burden of housing cost is most severe for lower-income households.

As shown in Table 4-33, nearly 37 percent (11,685 households) of households countywide were cost burdened and paid 30 percent or more of their monthly income on housing in 2015. About 16 percent (5,025 households) of households were severely cost burdened, paying more than 50 percent of their income on housing. Rates of overpayment were slightly lower in the unincorporated county where 27 percent (2,090 households) of households had a housing cost burden greater than 30 percent and 12 percent (935 households) of households were experiencing severe overpayment.

By tenure, 26 percent of all homeowners and 52 percent of all renters countywide were cost burdened by housing costs in 2015. Of the total households in the unincorporated county, 21 percent of owner

households and 38 percent of the renter households were overpaying for their housing. Similarly, rates of housing cost burden were greater among low-income renter households than among low-income owner households in the unincorporated areas of the county.

TABLE 4-33 Number of Households Overpaying for Housing, Sutter County (2011-2015)

	Sutter County			Unincorporated County		
	Owners	Renters	Total	Owners	Renters	Total
Low-Income Households (Household Income ≤ 80% MFI)						
Total Lower-Income Households	4,675	7,880	12,555	1,075	1,335	2,410
Number w/ cost burden > 30%	2,785	5,950	8,735	575	885	1,460
Percent w/ cost burden > 30%	59.6%	75.5%	69.6%	53.4%	66.3%	60.6%
Number w/ severe cost burden > 50%	1,690	2,935	4,625	380	465	845
Percent w/ severe cost burden > 50%	36.1%	37.2%	36.8%	35.3%	34.8%	35.1%
Total Households						
Total Households	18,865	13,055	31,920	5,145	2,610	7,755
Number w/ cost burden > 30%	4,965	6,720	11,685	1,090	1,000	2,090
Percent w/ cost burden > 30%	26.3%	51.5%	36.6%	21.2%	38.3%	27.0%
Number w/ severe cost burden > 50%	2,040	2,985	5,025	470	465	935
Percent w/ severe cost burden > 50%	10.8%	22.9%	15.7%	9.1%	17.8%	12.1%

SOURCE: HUD, Comprehensive Housing Affordability Strategy (CHAS) database, 2011-2015

4.7 Special Housing Needs

Beyond the general housing assessment identified in this Housing Element, State law requires that the Housing Element include an evaluation of housing issues among “special needs groups” within the community. Persons in these groups may require special living arrangements, financial housing assistance, dwelling modifications, or emergency or temporary shelter.

The principal groups with special housing needs in the county include the elderly, persons with disabilities, families with female heads of household, large families, extremely low-income households, farmworkers, and persons experiencing or at risk of homelessness.

Seniors

Senior adults, generally defined as persons over the age of 65, frequently face unique housing challenges in both a physical and financial context. Often, seniors experience declining mobility and self-care capabilities that create special housing needs and conditions for them. Many older adults, including elderly homeowners, experience financial challenges due to limited incomes from Social Security and other retirement income benefits. Other financial challenges may arise for those who rent their homes due to rising rental housing costs. Aside from housing costs, seniors may also experience hardship due to the increasing need to pay for supportive care services, including but not limited to assisted living facilities.

In 2010, seniors over the age of 65 comprised 20 percent of the unincorporated county population compared to 13 percent in the county overall. In 2015, the senior population decreased to 18 percent of the unincorporated county population. As shown in Table 4-34, the senior population in the unincorporated county then increased to 19 percent in 2018 and 15 percent of the total County's population. As the total number of senior persons in Sutter County continues to increase, it is anticipated that the housing needs of this population will continue to be a significant aspect of total housing needs countywide.

Area	2010			2018		
	Total Population	Population 65+	Percent	Total Population	Population 65+	Percent
Unincorporated County	21,420	4,313	20%	20862	3,902	19%
Yuba City	63,435	7,032	11%	66388	9,423	14%
Live Oak	8,129	1,126	14%	8622	903	10%
Sutter County Total	94,806	12,471	13%	95872	14,228	15%

SOURCE: U.S. Census, American Community Survey 5-year Estimates; 2010 and 2018. Table DP05

Tenure is also important when analyzing the needs of the senior population as many own their homes and may require critical maintenance and/ or accessibility modifications. Senior adults, 65 years of age or older, owned 27.6 percent and rented 3.4 percent of the total housing units in the unincorporated county. Despite stable rates of homeownership among seniors, the 2018 ACS 5-year estimates reported 9 percent of persons 65 and older were living below the poverty level in the county. This is a decline from 2010 where 14 percent of seniors were living in poverty.

One common need for aging senior populations is assisted living facilities that combine meal, medical, and daily living assistance in a residential environment. According to the California Department of Social Services, Community Care Licensing Division, there were nine licensed residential care facilities for the elderly in the county. These facilities are all located in Yuba City, likely due to the general availability of social and medical services in the city. The total capacity of the elderly residential care facilities is 483 beds, with individual facility capacities ranging from 5 to 99 beds (Table 4-35).

TABLE 4-35 State Department of Social Services Licensed Elderly Care Facilities in Sutter County (2020)

Name	Area	License Status	Facility Capacity
Cherry Blossom Assisted Living	Yuba City	Licensed	79
The Courtyard	Yuba City	Licensed	80
Emerald Oaks	Yuba City	Licensed	99
The Gardens	Yuba City	Licensed	49
Golden Years Residential Home Care	Yuba City	Licensed	6
Summerfield Senior Living	Yuba City	Licensed	99
White Rock Seniors Home	Yuba City	Licensed	5
Willow Glen Care Center	Yuba City	Licensed	60
Yuba Sutter Care Home Inc	Yuba City	Licensed	6
Total	--	--	483

SOURCE: State of California, Social Services, Community Care Licensing Division, December 2020.

The Regional Housing Authority does not maintain housing specifically for seniors in the unincorporated county; however, the Housing Authority maintains low-income conventional public housing for seniors within Yuba City (Joann Way, 24 units, and Richland Housing, 14 units) and Live Oak (Date Street, 50 units). The Regional Housing Authority also owns a U.S. Department of Housing and Urban Development Rural Development (HUD/RD) property for seniors (Butte View Estates, 32 units)

in the City of Live Oak. In addition, the Percy Avenue property (8 units) is designated for seniors and persons with disabilities. The Housing Authority also owns and operates the Kingwood Commons affordable housing complex in Yuba City that provides 64 units to low- and moderate-income households. The nonprofit organization Sutter Community Affordable Housing (SCAH) is the owner of Town Center (28 units), which is designated for seniors and persons with disabilities.

Persons with Disabilities

A second large group of identifiable individuals with special housing needs are those non-institutionalized persons with a disability, including but not limited to:

- Mobility/ambulatory difficulties, such as those confined to wheelchairs, may require special accommodations or modifications to their homes to allow for continued independent living (e.g., handicapped access).
- Self-care limitations, which can include persons with mobility difficulties, may require residential environments that include in-home or on-site support services ranging from congregate to convalescent care (e.g., medical therapy, daily living assistance, congregate dining, and related services)
- Developmental disabilities and other physical and mental conditions that prevent individuals from functioning independently.

According to the 2013-2017 ACS, approximately 16 percent, or 3,261 individuals, of the civilian non-institutionalized population living in unincorporated areas of the county had a disability, compared to approximately 14 percent, or 13,025 individuals, countywide. The higher proportion of individuals with a disability in the unincorporated county is, in large part, due to the larger proportion of persons 65 and older living in the unincorporated county. Table 4-36 provides an overview of the persons with disabilities by disability type and age countywide from 2013-2017.

Housing for persons with disabilities may require certain modifications such as standard construction specifications to allow persons with disabilities to live independently, although not all disabilities require housing modifications. For this reason, it is difficult to determine exactly how many of these people require special accommodations. Special needs primarily relate to access and safety considerations, although given the limited income potential for many disabled persons, housing affordability is also a primary concern. Individuals with disabilities may require financial assistance to meet their housing needs because typically a higher percentage are lower income and their special housing needs are often more costly than conventional housing.

TABLE 4-36 Persons with Disabilities by Disability Type and Age (2017)

Disability by Type and Age	Sutter County		Live Oak		Yuba City		Unincorporated Sutter County	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Persons Ages 0 to 64	7,249	55.7%	882	64.9%	4,691	55.8%	1,676	51.4%
<i>Hearing Difficulty</i>	1,400	19.3%	176	12.9%	823	9.8%	401	12.3%
<i>Vision Difficulty</i>	1344	18.5%	172	12.6%	974	11.6%	198	6.1%
<i>Cognitive Difficulty</i>	3,252	44.9%	348	25.6%	2,053	24.4%	851	26.1%
<i>Ambulatory Difficulty</i>	3,299	45.5%	314	23.1%	2,198	26.2%	787	24.1%
<i>Self-Care Difficulty</i>	1295	17.9%	110	8.1%	826	9.8%	359	11.0%
Persons Ages 18-64	6,231	47.8%	627	46.1%	4,152	49.4%	1,452	44.5%
<i>Independent Living Difficulty (Ages 18-64 only)</i>	2,095	33.6%	253	40.4%	1,325	31.9%	517	35.6%
Persons Ages 65 and Over	5,776	44.3%	478	35.1%	3,713	44.2%	1,585	48.6%
<i>Hearing Difficulty</i>	2,607	20.0%	172	12.6%	1,587	18.9%	848	26.0%
<i>Vision Difficulty</i>	1144	8.8%	74	5.4%	813	9.7%	257	7.9%
<i>Cognitive Difficulty</i>	1,338	10.3%	133	9.8%	927	11.0%	278	8.5%
<i>Ambulatory Difficulty</i>	3,660	28.1%	308	22.6%	2,437	29.0%	915	28.1%
<i>Self-Care Difficulty</i>	1198	9.2%	151	11.1%	822	9.8%	225	6.9%
<i>Independent Living Difficulty</i>	2,154	16.5%	213	15.7%	1,437	17.1%	504	15.5%
Total Persons with a Disability(ies)	13,025	13.8%	1,360	16.2%	8,404	12.9%	3,261	15.7%
Total Population	94,357	--	8,407	--	65,183	--	20,767	--

SOURCE: U.S. Census, American Community Survey 2017 5-year Estimates, Table S1810.

Although not all homes may be equipped to accommodate all types of special needs that may be required for those with these limitations, many individual residences may have been remodeled or modified to provide some of these features. In some cases, people with mobility and/or self-care limitations may be able to live with families who are able to assist them in meeting their housing needs. In some cases, particularly for the lower income and older segments of the population, it may be more difficult to obtain this sort of assistance. Even those able to pay for special housing accommodations or modifications may find them unavailable in the unincorporated areas of the county.

To better serve persons in the county needing to make special modifications to their homes for accessibility, the County adopted its Reasonable Accommodation Ordinance, Chapter 1500-25-110, which enables the County to grant relief from applicable zoning code, building code, or other land use regulations and policies when necessary, so that residents with disabilities can have equal access to housing. A request for reasonable accommodations may be made by any person with a disability, their representative, a developer, or any provider of housing for individuals with disabilities.

PERSONS WITH DEVELOPMENTAL DISABILITIES

A "developmental disability" is defined as a disability that originates before an individual becomes 18 years old, continues or can be expected to continue indefinitely, and constitutes a substantial disability for that individual. This includes mental retardation, cerebral palsy, epilepsy, and autism. This term also includes disabling conditions found to be closely related to mental retardation or to require treatment similar to that required for individuals with mental retardation but does not include other handicapping conditions that are solely physical in nature.

Many developmentally disabled persons can live and work independently with a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person's living situation as a child to an appropriate level of independence as an adult.

The State Department of Developmental Services (DDS) provides community-based services to approximately 243,000 persons with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities.

Alta California Regional Center is one of 21 regional centers in the State that is charged by the State of California with the care of people with developmental disabilities and provides point of entry to services to these population groups. The center is a private, non-profit community agency that serves a ten-county service area, including residents with developmental disabilities and their families within the six-county SACOG region.

Table 4-37 provides information from DDS on the Sutter County population of developmentally disabled persons by age cohort and area. Based on data from September 2020, the majority of persons with developmental disabilities in the county are living in Yuba City (zip codes 95991 and 95993) aged 18 and older (56 percent), followed by minors under the age of 18 (44 percent).

TABLE 4-37 Sutter County Developmentally Disabled Residents by Age Cohort

ZIP	City/Place	County	0-17 years	18+ years	Total
95645	Knights Landing	Sutter/Yolo	<11	<11	>0
95659	Nicolaus	Sutter	<11	<11	>0
95668	Pleasant Grove	Sutter	<11	<11	>0
95674	Rio Oso	Sutter	0	<11	>0
95676	Robbins	Sutter	<11	0	>0
95953	Live Oak	Sutter	51	47	98
95957	Meridian	Sutter	0	<11	>0
95982	Sutter	Sutter	<11	<11	>0
95991	Yuba City	Sutter	210	286	496
95993	Yuba City	Sutter	128	151	279

SOURCE: Department of Developmental Services, September 2020
<https://www.dds.ca.gov/transparency/facts-stats/>

There are a number of housing types appropriate for people living with a developmental disability, for example, rent subsidized homes, licensed and unlicensed single-family homes, Section 8 vouchers, special programs for home purchase, and HUD housing. The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the types of considerations that are important in serving this need group. Table 4-38 provides an overview of the housing types that developmentally disabled individuals occupied at the end of September 2020.

TABLE 4-38 Sutter County Developmentally Disabled Residents by Age Cohort

ZIP	City	County	Home of Parent /Family /Guardian	Independent /Supported Living	Community Care Facility	Intermediate Care Facility	Foster /Family Home	Other	Total Res
95645	Knights Landing	Sutter/Yolo	<11	<11	0	0	0	0	>0
95659	Nicolaus	Sutter	<11	0	0	0	0	0	>0
95668	Pleasant Grove	Sutter	<11	0	0	0	0	0	>0
95674	Rio Oso	Sutter	<11	0	0	0	0	0	>0
95676	Robbins	Sutter	<11	0	0	0	0	0	>0
95953	Live Oak	Sutter	81	<11	<11	0	<11	0	>81
95957	Meridian	Sutter	0	0	<11	0	0	0	>0
95982	Sutter	Sutter	12	<11	0	0	0	0	>12
95991	Yuba City	Sutter	327	117	30	<11	<11	<11	>474
95993	Yuba City	Sutter	221	22	21	12	<11	<11	>276

SOURCE: Department of Developmental Services, September 2020 <https://www.dds.ca.gov/transparency/facts-stats/>

Families with Female Heads of Households

Single-headed households, defined by the U.S. Census Bureau as containing a head of household and at least one dependent — which could include a child, an elderly parent, or non-related child — often have more difficulty finding adequate, affordable housing than families with two adults. Traditionally, these groups have been considered special housing needs groups since they tend to have lower incomes, making affordability of housing a major concern for these groups, in addition to specific physical needs related to housing, such as childcare or assisted living support for older adults.

Single mothers, in particular, tend to have difficulty obtaining affordable housing that meets their needs, since their income tends to be lower than both two-parent households and single father households. Most female-headed households are occupied by single women, women over the age of 65, or single females with minor children.

According to the 2013-2017 ACS, there were 4,133 female-headed family households in the county, which accounts for approximately 17 percent of the total county household population. Of these female-headed households, 65 percent (or 2,696 households) had children under the age of 18 present in the home (Table 4-39). Moreover, 1,184

of female headed households out of 4,133 were living under the poverty level in 2017 – a poverty rate of 28.6 percent. In the unincorporated county, the poverty rate for female-headed households was 23.9 percent compared to an 8.4 percent poverty rate for all families in the unincorporated county and a 13.8 percent poverty rate for all families countywide. While female-headed households make up 17.5 percent of the population in the county and 13.1 percent of the population in the unincorporated county, they make up a significantly higher proportion of the households experiencing poverty, 36 percent and 37 percent respectively.

Generally, this special needs group would benefit from expanded affordable housing opportunities. More specifically, the need for dependent care also makes it important that housing for female-headed families be located near childcare facilities, schools, youth services, medical facilities, or senior services.

TABLE 4-39 Female Headed Households in Sutter County

Householder Type	Sutter County Total		Unincorporated Sutter County	
	Number	Percent	Number	Percent
Female Heads with Children	2,696	11.5%	418	7.6%
Female Heads without Children	1,437	6.1%	306	5.5%
Total Female-Headed Households	4,133	17.5%	724	13.1%
Total Householders	23,496	--	5,528	--
Female Headed Householders Under the Poverty Level	1,184	28.6%	173	23.9%
Total families Under the Poverty Level	3,238	13.8%	464	8.4%

SOURCE: U.S. Census, American Community Survey 2017 5-year Estimates, Table B17012

Large Families

Large families (usually defined as family households with five or more persons) can have difficulty securing adequate housing due to the need for a larger number of bedrooms to prevent overcrowding. It becomes difficult when large families try to find adequate rental units within their budget, because rental units typically have fewer bedrooms than ownership housing. As a result, large families tend to have higher rates of overcrowding and overpaying for housing (housing costs that exceed 30 percent of a household's income). In addition, many large

families are composed of immigrants and/or minorities who may face additional housing challenges due to possible discrimination and/or limited language proficiency.

In 2017, the unincorporated areas of the county had 1,124 households of five or more persons, accounting for approximately 15.1 percent of households in the area (Table 4-40). Of the total households in the unincorporated county, 15 percent were occupied by 5 or more persons. Of the large family households, 9 percent were owner-occupied households and 6 percent were renter-occupied households. It is likely that the large family renter households have the greatest needs related to housing availability and affordability. Countywide, 17 percent of households were comprised of 5 or more people with renters and owners making up an almost equal proportion, 8.6 percent and 8.8 percent respectively.

Household Type	Sutter County Total		Live Oak, California		Yuba City, California		Unincorporated Sutter County	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Owner	18,357	100.0%	1,593	100.0%	11,596	100.0%	5,168	100.0%
Living alone	4,083	22.2%	300	18.8%	2,679	23.1%	1,104	21.4%
Households 2-4 persons	11,456	62.4%	883	55.4%	7,171	61.8%	3,402	65.8%
Large households 5+ persons	2,818	15.4%	410	25.7%	1,746	15.1%	662	12.8%
Renter	13,831	100.0%	834	100.0%	10,720	100.0%	2,277	100.0%
Householder living alone	2,983	21.6%	129	15.5%	2,378	22.2%	476	20.9%
Households 2-4 persons	8,073	58.4%	461	55.3%	6,273	58.5%	1,339	58.8%
Large households 5+ persons	2,775	20.1%	244	29.3%	2,069	19.3%	462	20.3%
Total Households	32,188	100%	2,427	100%	22,316	100%	7,445	100%
Householder living alone	7,066	22.0%	429	17.7%	5,057	22.7%	1,580	21.2%
Households 2-4 persons	19,529	60.7%	1,344	55.4%	13,444	60.2%	4,741	63.7%
Large households 5+ persons	5,593	17.4%	654	26.9%	3,815	17.1%	1,124	15.1%

Source: U.S. Census, American Community Survey 2017 5-year Estimates, Table B25009.

Extremely Low-Income Households

Extremely low income (ELI) is defined as households with an income less than 30 percent of area median income. Sutter County's 2020 Area Median Income was \$75,000, according to Federal and State Income Limits from HCD. For ELI households, this results in an income of \$26,200 or less for a four-person household or \$14,700 or less for a one-person household. Households with extremely low income have a variety of housing situations and needs, and most families and individuals receiving public assistance such as social security insurance (SSI), or disability insurance are considered extremely low-income households.

EXISTING NEEDS

According to HUD's Comprehensive Housing Affordability Strategy (CHAS) data for 2006-2015, approximately 3,265 ELI households resided in the county (see Table 4-33). Of those, approximately 725 lived in the unincorporated county representing roughly 9 percent of the total unincorporated county households in 2015. Of the ELI households reported in the unincorporated county, 57 percent (410 households) were renters, and the other 43 percent (315 households) were owners. By comparison, 69 percent of the ELI households reported countywide were renters and the remaining 31 percent were owners.

Just as lower income households experience greater rates of housing problems, ELI households have an even greater chance of severe housing problems, such as cost burden greater than 50 percent of income, overcrowding, or lack of access to complete kitchen or plumbing facilities. Countywide, 2,630 ELI households were overpaying for housing. Of those, 2,275, or 86 percent, of the ELI households paid more than 50 percent of their income toward housing costs. In the unincorporated county, 505 ELI households (70 percent) experienced overpayment in 2015. Of those households, 445 (88 percent) were paying more than 50 percent of their income on housing costs. See Table 4-33 for more detail on households experiencing housing cost burden countywide.

PROJECTED NEEDS

Consistent with Government Code Section 65583(a)(1), the County assumes that 50 percent of its very low-income RHNA (Table 2-2) qualify as ELI households. As a result, from the very low-income need of 177 units, the County has a projected need of 89 units for ELI households.

To address the range of needs, the County will employ a housing strategy including promoting a variety of housing types, such as

multifamily units, farmworker housing, and ADUs. The Housing Element includes an implementation program to continue to work with the Regional Housing Authority and other nonprofit partners to assist and facilitate the development of housing for ELI households. Activities include assisting with site identification and acquisition, local financial resources, and assisting and streamlining entitlements.

Farmworkers

Although it is difficult to assess the precise needs of farmworkers due to the extreme discrepancies among official estimates and the fact that specific data on the number of farmworkers is not systematically collected, Sutter County has affordable housing needs for both resident and migrant farmworker households. It is generally known that farmworkers tend to have lower incomes due to the lower-paying nature of their work. Farmworkers who are permanent residents, particularly those who are part of large family households, face many of the same difficulties in obtaining suitable, affordable housing as other lower income families. Therefore, finding adequate, affordable housing of sufficient size to accommodate their families is a high priority need among farmworkers. Since the county is within an active agricultural region, the county continues to be impacted by farmworker households searching for affordable housing.

ASSESSMENT OF NEED

The 2017 USDA Agricultural Census of farm labor in California counties reports Sutter County having a total of 585 farms with 4,672 total agricultural workers, including 1,515 workers employed greater than 150 days per year and 3,157 workers employed less than 150 days per year, as shown in Table 4-41. Based on this information, approximately 68 percent of agricultural workers in the county were seasonal in 2017.

TABLE 4-41 Farmworkers in Sutter County, 2017	
Type of Farm Labor	Number of Farmworkers
Total Hired Farm Labor (Workers)	4,672
<i>Permanent</i>	1,515
<i>Seasonal (less than 150 days)</i>	3,157

SOURCE: USDA Agricultural Census 2017, Table 7

Based on the USDA information from 2017 on farmworker data, the County assumes conservatively there is a countywide housing need for 4,672 farmworkers. The next step is to estimate the relative farmworker housing need to be allocated to the unincorporated county area.

One approach to estimate the share of farmworker housing need in the unincorporated county area is to compare the percentages of the total county population to the incorporated area population. According to the Census, from 2010-2019, the incorporated cities comprised roughly 78 percent of the total county's population leaving 22 percent in the unincorporated areas. Thus, an estimated 1,028 farmworkers may require housing in the unincorporated county.

Multi-Family-Zoned Properties

As demonstrated in the sites inventory analysis in Chapter 3, there are a limited number of multi-family zoned parcels in the unincorporated county that are sufficient to accommodate very low- and low-income households. Housing built on these sites could meet a portion of the farmworker housing need in the county.

Mobile Homes

For farmworker housing in the unincorporated county, one important distinction to be made between farmworker and other types of special needs housing is that farmworkers may find housing in any agricultural or residential zoning district, with extensive potential housing in the General Agriculture (AG) District that comprises over 90 percent of the unincorporated county. The Sutter County Zoning Code allows primary and secondary mobile homes for agricultural employees by use permit or zoning clearance. The County does not have a formal method for determining the number of mobile homes in the AG District occupied by farmworkers, but the 2019 DOF estimates indicate there are 1,522 mobile homes in the county, of which, roughly 461 are in the unincorporated area.

Farm Labor Camps

HCD tracks Sutter County's active employee housing facilities for farm laborers. Those facilities located in the unincorporated county have the capacity to accommodate approximately 86 seasonal farmworkers and 486 permanent year-round farmworkers. Additionally, the Regional Housing Authority manages two farmworker projects located within Yuba City that have the potential to house farmworkers, including those that work on agricultural properties in the unincorporated county area, as follows:

1. **Richland Rural Development**, located in Yuba City, consists of 190 permanent year-round farm labor housing units funded through the United States Department of Agriculture (USDA) Rural Development Section 514 and Section 516 Program. The affordability agreement expires in September 2064.

2. **Yuba City Seasonal Migrant Center**, located in Yuba City, includes 79 multi-family housing units funded through the State Office of Migrant Services (OMS) and operated between May 1 and October 31.

SECTION 8 RENTAL VOUCHER HOUSING ASSISTANCE

Table 4-42 indicates the properties available for rental voucher housing assistance as of December 2020. According to the Regional Housing Authority, there were approximately 15 properties participating in Section 8 rental voucher housing assistance in the county; however, only one property listed was located in the unincorporated area. The available properties provide affordable housing to various special needs group including seniors, disabled and developmentally disabled individuals, and agricultural families/ individuals. In addition to the properties listed below, the Regional Housing Authority owns multiple properties in Yuba City and Live Oak for affordable housing opportunities through the Neighborhood Stabilization and Homes2Families programs.

Property Name	City/Area	Unit Capacity
Office of Migrant Services	Yuba City	75
Kingwood Commons	Yuba City	64
Richland Rural Development	Yuba City	190
Centennial Arms	Live Oak	21
Richland Public Housing	Yuba City	99
Town Center Senior Manor	Yuba City	28
River City Manor	Yuba City	24
Butte View Estates	Live Oak	32
Yolo Heiken	Yuba City	5
Teesdale Housing	Yuba City	2
Percy Avenue	Yuba City	8
Maple Park 1	Live Oak	56
Maple Park 2	Live Oak	35
Date Street Senior Village	Live Oak	50
Total	-	721

SOURCE: Regional Housing Authority, December 2020

Homelessness

The housing needs of persons experiencing homelessness are more difficult to measure and assess compared to other population groups. Since homeless individuals have no permanent addresses, they are not likely counted in the U.S. Census, and due to their transient nature, often move between different jurisdictions, making estimating their population within a particular region difficult.

The number of homeless persons has increased in the last decade for a number of reasons, including but not limited to:

- Rising housing costs
- The lack of housing affordable to extremely low-, very low-, and low-income persons
- Reductions in government subsidies
- Deinstitutionalization of the mentally ill
- Domestic violence, drug addiction, and dysfunctional families

The Sutter Yuba Homeless Consortium is the lead agency for the HUD Continuum of Care (CoC) program in Sutter County. The consortium provides point-in-time counts of sheltered and unsheltered homeless persons every two years. The most recent point-in-time count from January 2019 identified a total of 293 individuals experiencing homelessness in Sutter County and 428 individuals in Yuba County for a combined total of 721 individuals experiencing homelessness in the Sutter-Yuba region. Since the unincorporated county population accounts for 22 percent of the total county, the County assumes that approximately 64 people were experiencing homelessness in the unincorporated county area.

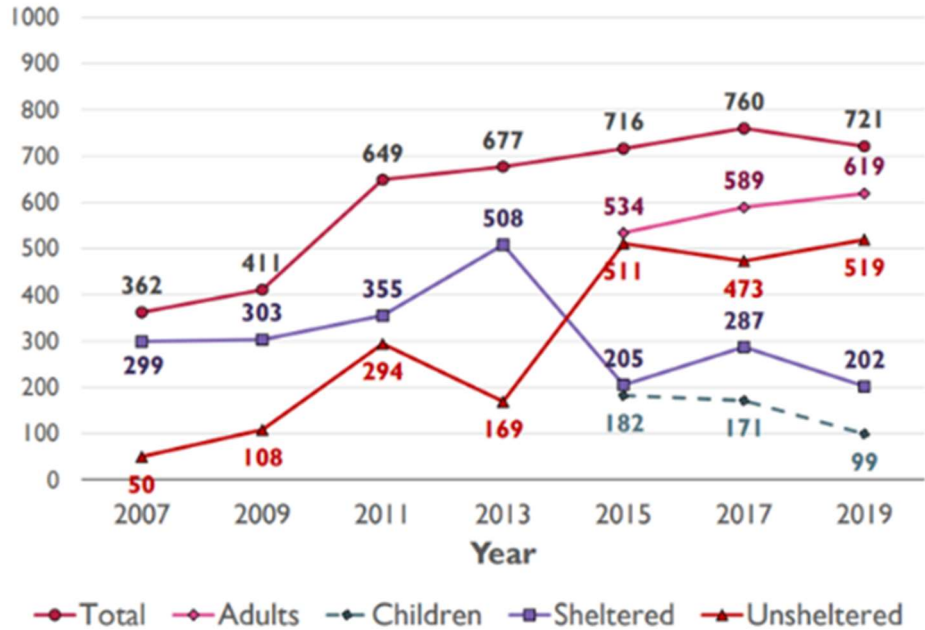
Of individuals experiencing homelessness in Sutter County, 236 were unsheltered, staying in places that are not designed or fit for human habitation, and 57 were using emergency shelters. However, measuring the true number of individuals experiencing homelessness is a difficult task, in part because in most cases, homelessness is a temporary, not permanent, condition.

Sutter County has recorded population counts of the homeless within the Sutter-Yuba region since 2007 and the number of individuals experiencing homelessness has risen substantially since then. Table 4-43 shows the most recent point-in-time count for Sutter County from January 2019. Figure 4-2 shows the change in the number of people experiencing homelessness in the Sutter-Yuba region from 2007 to 2019.

TABLE 4-43 Continuum of Care Point in Time Counts for Sutter County

	2019
Total Sheltered	57
Total Unsheltered	236
Total Homeless	293

SOURCE: 2019 Continuum of Care Statistics for Point in Time Counts



Source: Sutter Yuba Homeless Consortium. 2019. Homelessness in Yuba and Sutter Counties by the numbers.

FIGURE 4-2 Sutter-Yuba Region Point-in-Time Counts (2007-2019)

HOMELESS SERVICES

There are a variety of needs for many different types of solutions and shelters for people experiencing homelessness and those at risk of becoming homeless. Since homelessness is a regional problem, the County's strategy for shelter development involves a cooperative approach among local nonprofit service-provider agencies. Sutter County participates in the Homeless Consortium, which also includes representatives from Yuba City, The Salvation Army, House of Ruth, Casa de Esperanza, and other service providers attempting to address the needs of persons experiencing homelessness. Several service providers in the county offer shelter, housing, mentorship programs, and services for people experiencing/or at risk of homelessness. The following is a summary of the services offered in the county:

- **Coordinated Entry.** The Coordinated Entry Process (CEP) helps communities prioritize shelter and housing assistance based on vulnerability and severity of needs to ensure that people who are in the most need can receive assistance in a timely manner. In addition, CEP provides information about service needs and gaps to help communities plan their assistance and identify necessary resources. CEP covers the entire geographic area of Sutter and Yuba Counties. Coordinated Entry locations include The Life Building Center in Yuba County, Hands of Hope in Sutter County and Sutter County Housing Support Program. Coordinated Entry also offers classes and services to help clients end their homelessness.
- **Hands of Hope.** Hands of Hope has two-day service center locations offering core services including showers, laundry facilities, referrals to other agencies, Case Manager/client Advocate Programs. Hands of Hope runs the Coordinated Entry Program.
- The **Life Building Center Shelter** is a 28-day Emergency Shelter program. It is first come first serve for open beds. Once a client receives a bed, they can utilize it for 28 days. At the end of 28 days the client can opt into case management and stay longer. It is behavior based and clients need to be able to perform average daily living activities (take care of personal hygiene, cloth and feed self, navigate stairs, and maintain in a social setting). This shelter has five beds reserved for Sutter County clients.
- The **Twin Cities Rescue Mission** is an emergency shelter for single men 18 years and older. They provide breakfast, meal boxes and dinner to all in the community that are in need. They also have a clothes closet on site.
- The **Salvation Army Depot** is an intensive transitional Shelter program for homeless families and single individuals.
- The **Salvation Army Rapid Rehousing** is a housing program that provides rental assistance to the most vulnerable persons experiencing homelessness.
- The **Salvation Army Hope Vista.** Hope Vista, a transitional housing facility, provides a safe and stable environment for families in housing transition. The Emergency Disaster Transitional Living Program specifically offers case management and self-sufficiency services for displaced families of the Camp Fire disaster.
- **Sutter County Public Health Better Way.** Better Way Shelter is a low barrier homeless shelter that provides 40 individuals with a temporary place to stay for up to three months. This voluntary program works with Sutter County single individuals 18 years old and above. Participants in the shelter work alongside a case manager and housing navigator to find transitional or permanent housing. Better Way follows the Housing First model and case managers work with participants to secure housing while receiving supported services.

- **Sutter County Housing Support Program.** The CalWORKs Housing Support Program (HSP) assists homeless CalWORKs families in quickly obtaining permanent housing and to provide wrap-around supports to families to foster housing retention. HSP offers financial assistance and several wrap-around supportive services, including, but not limited to: rental assistance, security deposits, utility payments, moving costs, hotel and motel vouchers, landlord recruitment, case management, housing outreach and placement, legal services, and credit repair.
- **Regional Emergency Shelter Team (REST).** REST is an organization that enables participating churches, congregations, and other community organizations to provide cold-weather shelter and hospitality on a rotating basis to persons who are homeless in the Yuba-Sutter Community.
- **Legalized Camping Area.** Sutter County also has a legalized camping area located along the Feather River for Sutter County individuals.

For Sutter County residents who require emergency shelter due to disaster or eviction, the Regional Housing Authority provides long-term housing assistance, with preference to those families and individuals meeting certain financial requirements.

The emergency shelter facilities in the county along with facility capacity are provided in Table 4-44. Because the facilities available to Sutter residents are nearly always filled, facility capacity is generally synonymous with occupancy. See Chapter 3 for an analysis of the available land capacity for emergency shelter needs.

Name	Location	Type of Facility	Permanent/ Seasonal	Number of Beds
REST	Sutter County	Emergency Shelter Beds	Seasonal	30
Sutter County Better Way	Sutter County	Emergency Shelter Beds	Permanent	40
The Life Building Center	Yuba County	Emergency Shelter Beds	Permanent	5
The Salvation Army Depot	Yuba County	Emergency Shelter Beds	Permanent	65
Twin Cities Rescue Mission	Yuba County	Emergency Shelter Beds	Permanent	40
Total Beds				180
Total Beds – Sutter County				70
Sutter County Unmet Need^a				223

SOURCE: Sutter County, 2020.

a. Unmet need refers to the total number of individuals experiencing homelessness in Sutter County, as indicated in Table 4-44, minus the total number of beds in Sutter County.

4.8 Housing at Risk of Conversion

Over the past several decades, hundreds of thousands of affordable rental housing units have been constructed in California with the assistance of Federal, State, and local funding that restrict the rents and occupancy of the units to lower income households for specified periods.

In 1989, the California Government Code was amended to include a requirement that localities identify and develop a program in their housing elements for the preservation of assisted, affordable multi-family units. Subsequent amendments have clarified the scope of the analysis to also include units developed pursuant to inclusionary housing and density bonus programs. In the preservation analysis, localities are required to provide an inventory of assisted, affordable units that are eligible to convert to market rate housing within the next 10 years (2021-2031). As part of this analysis, an estimation of the cost of preserving versus replacing the units is to be included, as well as programs designed to preserve the affordable units.

The California Housing Partnership Corporation (CHPC) is one resource that maintains an inventory of federally subsidized rental units at-risk of conversion within the next 10 years. The July 2020 CHPC inventory included no federally assisted housing projects in the unincorporated county. Federally assisted housing is primarily located in Yuba City and Live Oak. To ensure all statutory requirements were met, the County conducted additional research to determine if there were any State or locally assisted projects in the unincorporated area of the county at-risk within the next 10 years. Again, the County found no such assisted projects in the unincorporated area. The subsidy for one assisted housing project in Live Oak expired in 2007; however, the property is still operated as low-income housing. In addition, the housing project is located within an incorporated city and is outside of the County's jurisdiction. Table 4-45 displays the projects that are at risk of conversion to market rate in Sutter County.

TABLE 4-45 Units at Risk of Conversion to Market Rate, Sutter County 2020

Name	City	Funding Program(s)	Expiration Year	Risk Level	Population Served	Affordable Units	Total Units
Butte View Estates	Live Oak	USDA; HUD	2034	Low	Elderly	32	32
Live Oak Apartments	Yuba City	HUD	2032	Low	Family	35	88
Sutter Village Apartments	Yuba City	LIHTC; HUD	2073	Low	At-Risk	73	74
Centennial Arms Regional Housing Auth	Live Oak	USDA	2041	Low	Family	22	22
Richland Housing	Yuba City	USDA; HCD	2042	Low	Family	190	190
Country Oaks Apartments	Live Oak	USDA	2007	Very High	Family	51	51
Mahal Plaza	Yuba City	USDA; HCD	2036	Low	Family	98	98
Odd Fellows Senior Housing	Live Oak	LIHTC; HCD	2053	Low	Seniors	14	14
Park Terrace Apartments	Yuba City	LIHTC; HCD	2055	Low	Non Targeted	79	80
Maple Park, Phase 1	Live Oak	LIHTC; HCD	2067	Low	Large Family	55	56
Plumas Family Apartments	Yuba City	LIHTC	2067	Low	Large Family	15	15
Maple Park Phase 2	Live Oak	LIHTC; HCD	2068	Low	Seniors	34	35
Kristen Court Apartments	Live Oak	LIHTC	2069	Low	Large Family	55	56
Kristen Court Apartments II	Live Oak	LIHTC	2073	Low	Large Family	24	24
New Haven Court	Yuba City	LIHTC	2073	Low	Special Needs	39	40
Total						816	875

SOURCE: California Housing Partnership Database, July 2020

4.9 Assessment of Fair Housing Choice

Introduction and Overview of AB 686

Assembly Bill 686, signed in 2018, establishes new requirements to Government Code Section 65583 requiring cities and counties to take deliberate actions to foster inclusive communities through fair and equal housing choice by establishing policies to address disparities in housing needs, access to opportunity, and patterns of racial and ethnic segregation, a process referred to as affirmatively furthering fair housing. Housing elements are now required to include or address the following five components:

- **Inclusive and Equitable Outreach:** Housing elements must make a diligent effort to equitably include all community stakeholders in the housing element participation process.
- **Fair Housing Assessment:** All housing elements must include an assessment of fair housing. This assessment should include an analysis of the following four fair housing issues: integration and segregation patterns and trends, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs, including displacement risk.
- **Analysis of Sites Inventory:** Local jurisdictions must evaluate and address how particular sites available for housing development will meet the needs of households at all income levels. The housing element must analyze and conclude whether the identified sites improve or exacerbate conditions for fair housing.
- **Identification of Contributing Factors:** Based on findings from the previous steps, housing elements must identify, evaluate, and prioritize the contributing factors related to fair housing issues.
- **Priorities, Goals, and Actions to Affirmatively Further Fair Housing:** Local jurisdictions must adopt fair housing goals and actions that are significant, meaningful, and sufficient to overcome identified patterns of segregation and to affirmatively further fair housing. The housing element should include metrics and milestones for evaluating progress and fair housing results.

Assessment of Fair Housing Issues

Throughout California, community amenities and access to opportunities are not always readily accessible or attainable due to different social, economic, or cultural barriers in society. Because of this imbalance, it is important to ensure that sites for housing, particularly lower income units, are available in high resource areas, where access to amenities and opportunities are higher, rather than in concentrated areas of high segregation and poverty, where there is little or poor access to opportunities. Therefore, the goal of this assessment is to ensure that jurisdictions are planning for housing, particularly lower-income units, with regards to the accessibility of various opportunities including jobs, good education, health services, and transportation. Moreover, this assessment also aims to transform racially and ethnically concentrated areas of poverty into areas of opportunity by replacing segregated living patterns with truly integrated and balanced living patterns.

This section serves as an assessment of fair housing practices, pursuant to Government Code Section 65583 (c)(10), in the County of Sutter. It examines local existing conditions and demographic patterns including concentrated areas of poverty within the unincorporated county; concentrated areas of low- and median- income housing; and areas of low and high opportunity. It also provides an analysis from a regional perspective, describing settlement patterns across the region. The analysis is primarily based on data from the California Department of Housing and Community Development's (HCD) Affirmatively Further Fair Housing Data and Mapping Tool.

Fair Housing Enforcement and Outreach

Fair housing complaints can be used as an indicator to identify characteristics of households experiencing discrimination in housing. Pursuant to the California Fair Employment and Housing Act [Government Code Section 12921 (a)], the opportunity to seek, obtain, and hold housing cannot be determined by an individual's "race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, veteran or military status, genetic information, or any other basis prohibited by Section 51 of the Civil Code."

Fair housing issues that may arise in any jurisdiction include but are not limited to:

- housing design that makes a dwelling unit inaccessible to an individual with a disability;
- discrimination against an individual based on race, national origin, familial status, disability, religion, or sex when renting or selling a housing unit; and
- disproportionate housing needs across the county including cost burden, overcrowding, and risk of displacement.

The County refers discrimination complaints to the California Department of Fair Employment and Housing. The California Department of Fair Employment and Housing dual-files fair housing cases with the U.S. Department of Housing and Urban Development's (HUD) Region IX Office of Fair Housing and Equal Opportunity, as part of the Fair Housing Assistance Program. HUD reported that one housing discrimination case was filed by a resident of Sutter County between January 1, 2006 and June 30, 2020.

The County also publicizes and regularly updates affordable housing opportunities and fair housing resources on its website. As described in Chapter 1 Introduction, the County requested feedback from the public on disability-related fair housing issues as part of the Housing Element's public participation process. The Housing Element includes a program to expand outreach efforts during the planning period to more proactively distribute information on fair housing rights and equal housing opportunity.

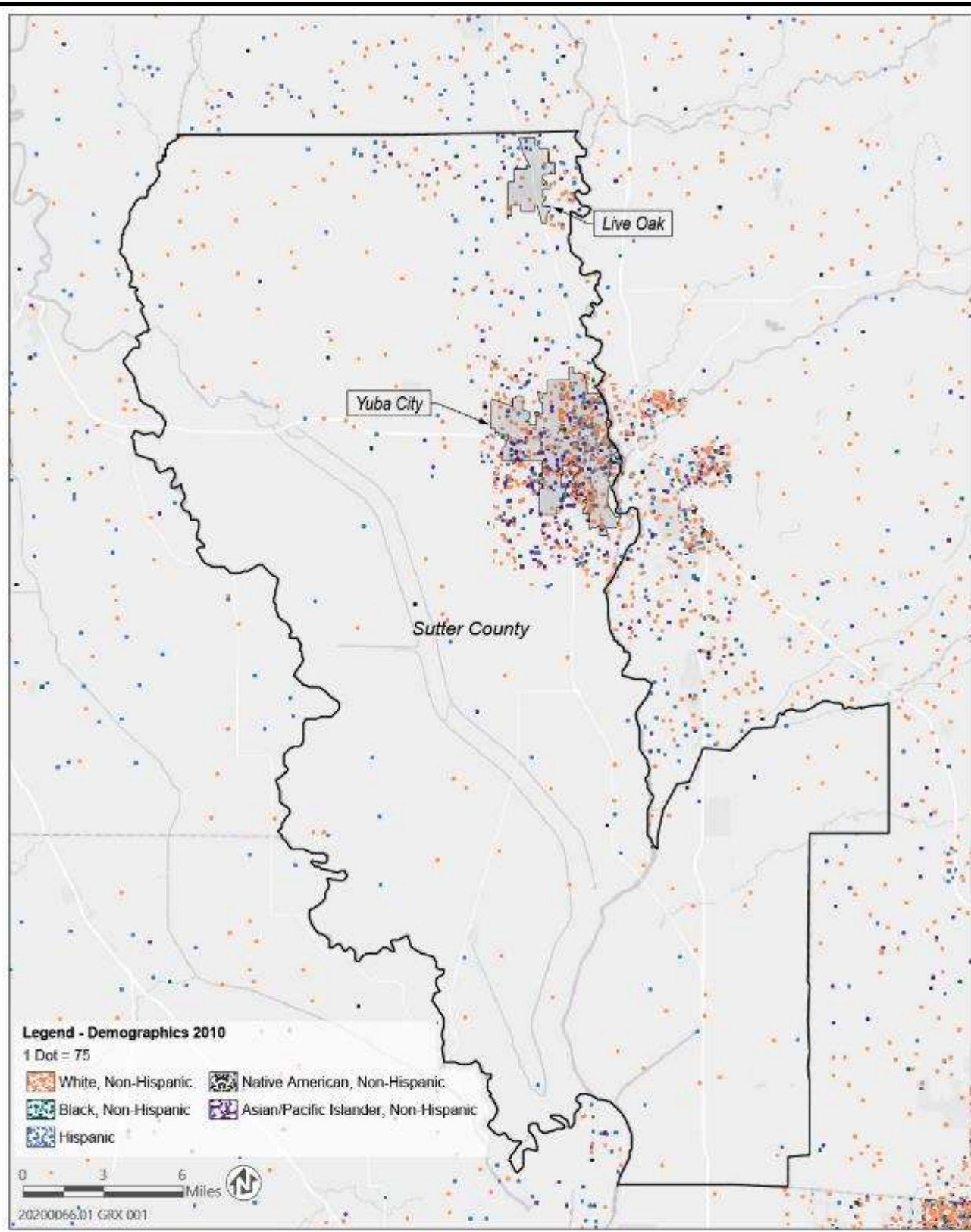
Integration and Segregation

RACE AND ETHNICITY

Sutter County as a whole has grown in diversity in recent decades, with the largest increases among the Hispanic and Asian communities. In fact, between 2010 and 2019, the Hispanic population grew from 19.7 percent to 26.4 percent, and this growth of the Hispanic population in the county has been faster than statewide trends. However, the unincorporated county maintains a significantly higher proportion of non-Hispanic White residents. Figure 4-3 shows the racial and ethnic distribution in the county as of 2010. Generally, the southern and western portions of the county are predominantly non-Hispanic White, and areas surrounding the incorporated cities of Yuba City and Live Oak have slightly higher proportions of Hispanic and Asian residents than the rest of the unincorporated county.

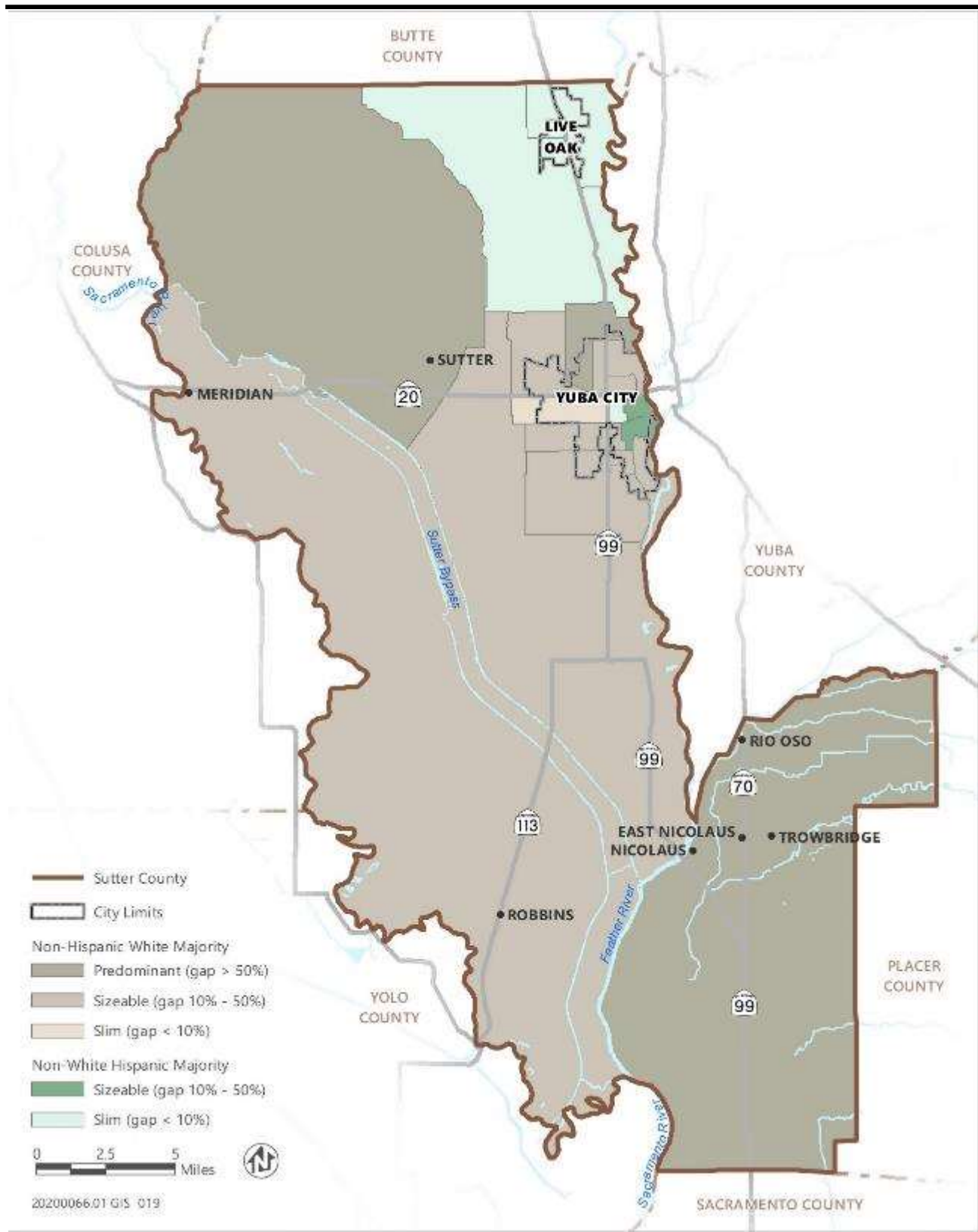
Similar to trends occurring throughout the Sacramento region, the unincorporated county has become more diverse over the past decade. Overall, as shown in Figure 4-4, residents who identify as non-Hispanic White made up a sizeable (gap 10-50 percent) or predominant (gap greater than 50 percent) majority of the population for census tracts in the unincorporated county as of 2010. Two census tracts in the unincorporated county, near Live Oak, had a slim (gap less than 10 percent) Hispanic majority. Moreover, as shown in Figure 4-5, most block groups within the unincorporated county had less than 40 percent of residents identify as non-White in 2010. However, by 2018, diversity increased in areas of the unincorporated county that were previously predominantly non-Hispanic White (see Figure 4-6). For example, one block group in the southwestern corner of the county increased from 37 percent to 62 percent of residents identifying as non-White, and another block group south of Live Oak increased from 44 percent to 64 percent of residents identifying as non-White. Across the unincorporated county, according to the 2015-2019 American Community Survey (ACS), 38.5 percent of the population identifies as non-White, an increase from 31 percent in 2010.

Similarly, as shown in Figures 3X and 4X, most areas in the incorporated cities of Live Oak and Yuba City also increased in diversity. For example, one block in southcentral Live Oak increased from 49 percent to 76 percent of residents identifying as non-White. Moreover, another block group in central Yuba City near the Sutter County Airport increased from 56 percent to 83 percent of residents identifying as non-White. Although, the proportion of the population identifying as non-White has increased countywide, the proportion of non-White populations in the incorporated cities is significantly higher than that of the unincorporated county. According to the 2015-2019 ACS, 57.5 percent of the Yuba City population identifies as non-White and 62.1 percent of the Live Oak population identifies as non-White.

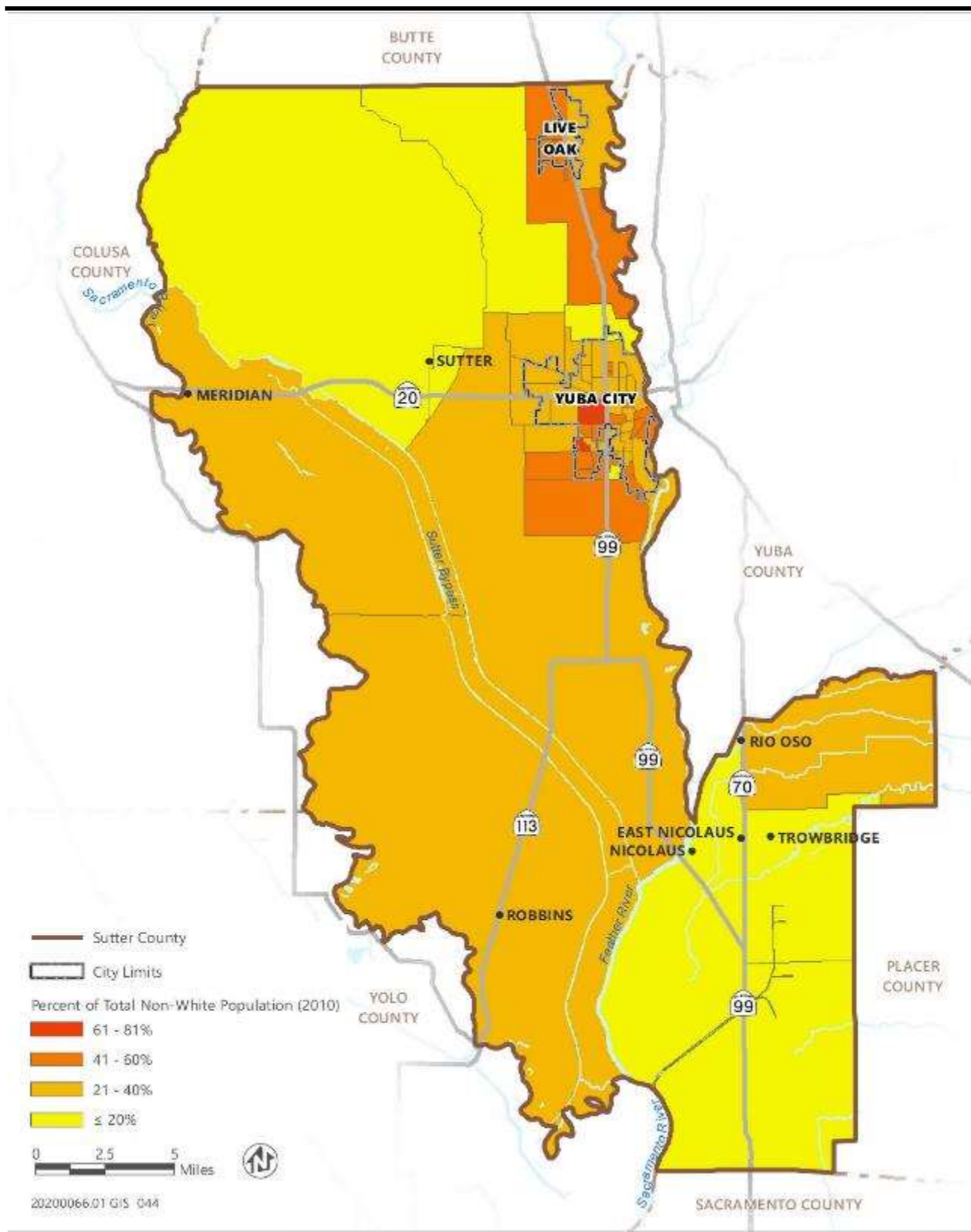


Source: HUD AFFH Mapping Tool; Adapted by Ascent, 2021.

FIGURE 4-3 **Regional Settlement Trends by Race/Ethnicity, 2010**

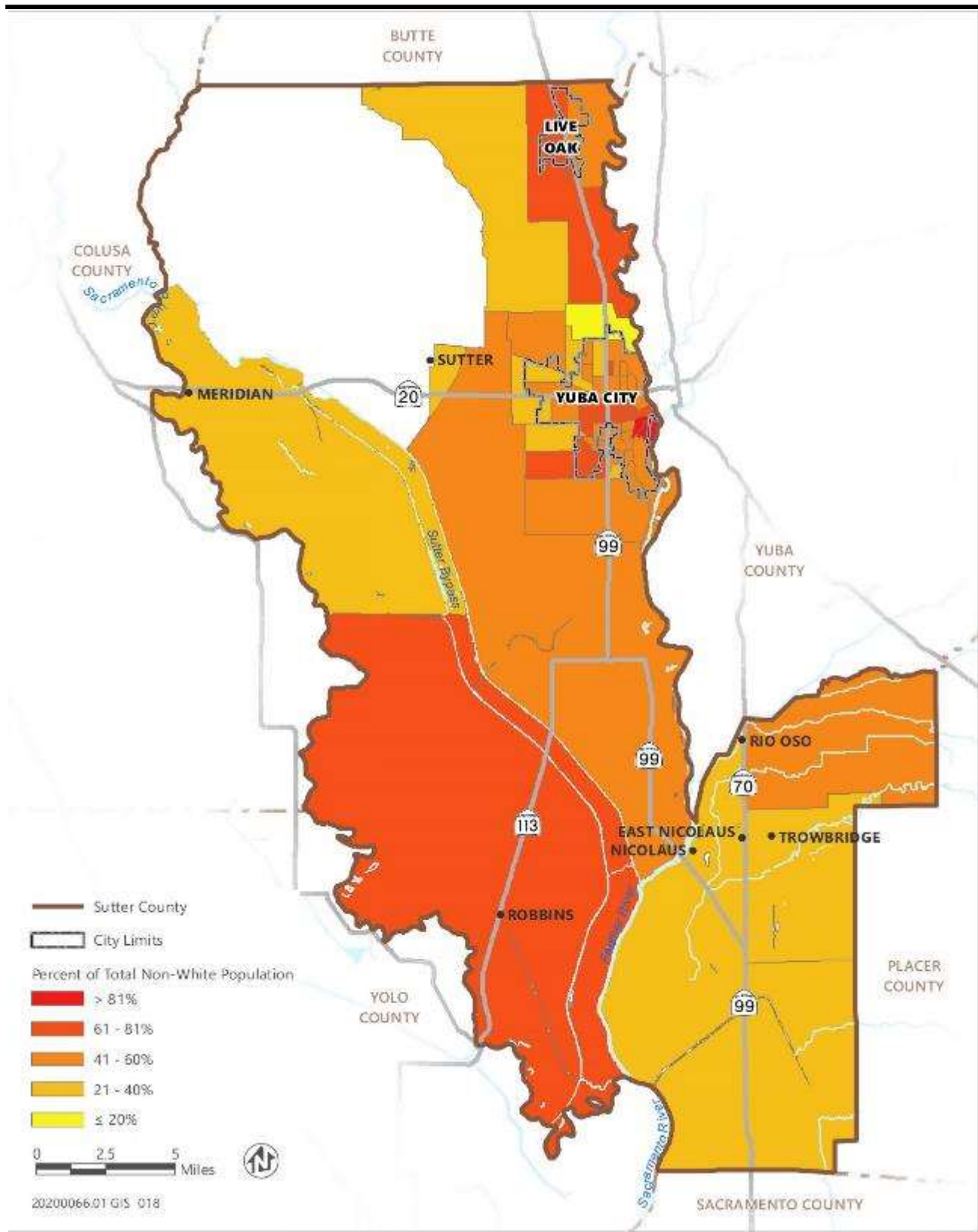


Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census 2010.
 FIGURE 4-4 **Racial Predominance, Sutter County, 2010**



Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census, 2018 ACS.

FIGURE 4-5 **Racial Demographics, Sutter County, 2010**



Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census, 2018 ACS.

FIGURE 4-6 **Racial Demographics, Sutter County, 2018**

DISSIMILARITY INDEX

A common measure of the magnitude of segregation within a city or county is the dissimilarity index (DI). The DI measures the degree to which two specific groups are distributed across a geographic area. The DI varies between 0 and 100 and measures the percentage of one group that would have to move across neighborhoods to be distributed the same way as the second group. A dissimilarity index of 0 indicates conditions of total integration under which both groups are distributed in the same proportions across all neighborhoods. A dissimilarity index of 100 indicates conditions of total segregation such that the members of one group are in completely different neighborhoods than the second group.

It is important to note that the DI uses non-Hispanic White residents as the primary comparison group. That is, all DI values compare racial and ethnic groups against the distribution of non-Hispanic White residents and do not directly measure segregation between two minority groups (e.g., Black and Hispanic segregation).

Sutter County, as a whole, has moderate dissimilarity index ratings for all groups outside of “Other”, indicating that most communities of color are somewhat concentrated in areas throughout the county. The data shows an index rating of 34.6 in comparing the dispersal of Hispanic households in comparison with non-White Hispanic households, indicating that approximately 35 percent of Hispanic households would need to move neighborhoods to achieve full integration in the county. The index ratings for Black and Asian households, 48.8 and 46.3 respectively, indicate that nearly 50 percent of Black and Asian households would need to move to different neighborhoods to be proportionally distributed within the community, and it indicates that Black and Asian households tend to be concentrated in certain neighborhoods of the county (see Table 4-46).

In 2020, the Sacramento Valley Fair Housing Collaborative published the Analysis of Impediments to Fair Housing Choice report, which assessed fair housing in cities and unincorporated jurisdictions of Placer, Sacramento, and Yolo counties. Among Hispanic residents, Sutter County generally had lower dissimilarity index ratings than the City of Sacramento and unincorporated Sacramento County, but higher dissimilarity index ratings than the cities of Woodland and West Sacramento. Among both Black and Asian residents, Sutter County had higher dissimilarity index ratings than Woodland, Sacramento, and West Sacramento, but similar dissimilarity index ratings to unincorporated Sacramento County.

	Non-Hispanic White	Hispanic	Black	Asian	Other
Total Population	44,412	29,748	1,684	14,914	5,351
Index Score	-	34.6	48.8	46.3	28.2
Rating	-	Moderate	Moderate	Moderate	Low

Source: U.S. Census, 2019 ACS, Table B03002; Ascent 2021.

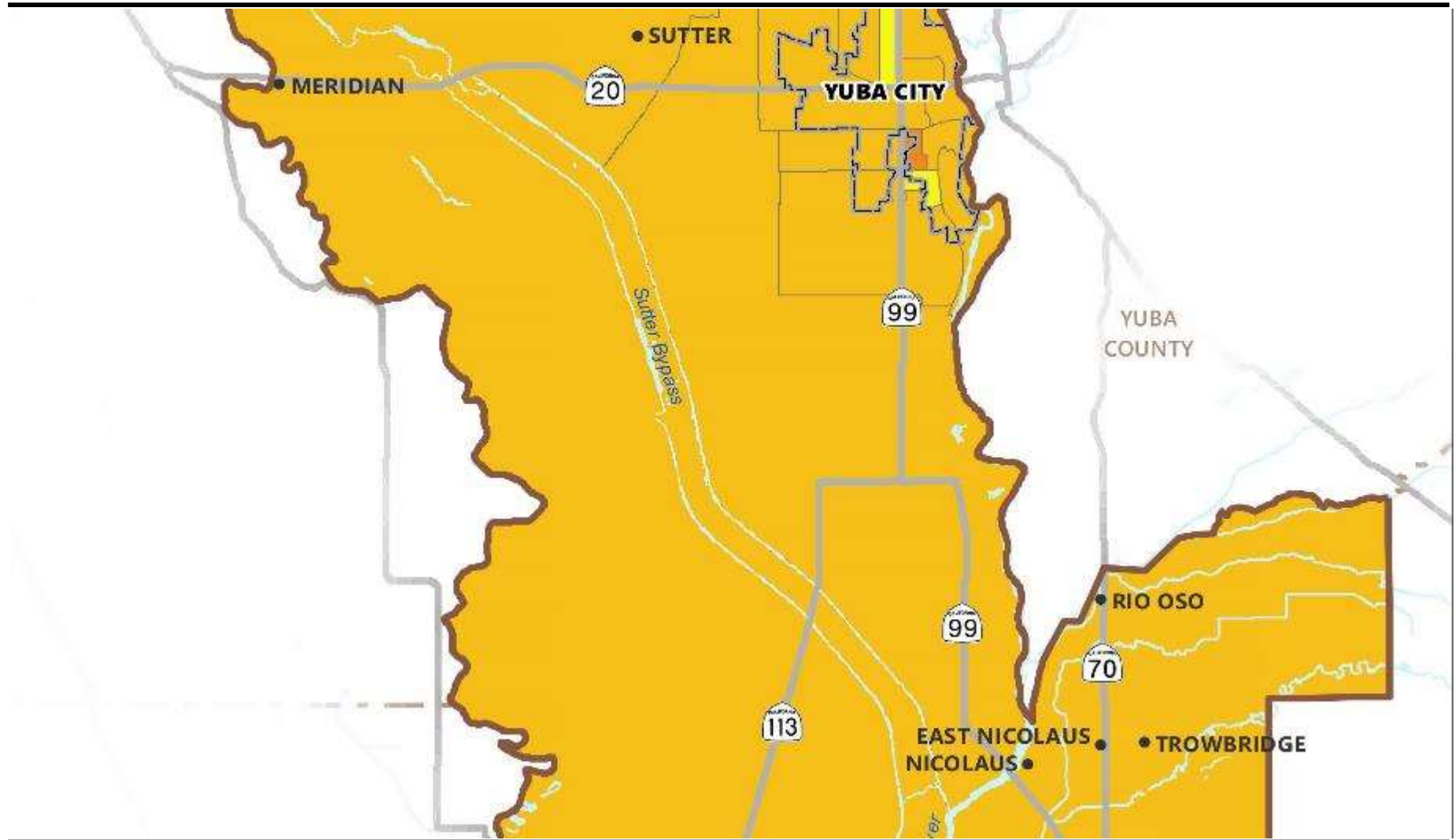
DISABILITY

The U.S. Census Bureau defines disability as one of the following: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty. Older populations typically experience a high proportion of persons with disabilities than younger populations. As shown in Table 4-5, 27 percent of the unincorporated county is over 60 years old, compared to 21 percent in the total county, and 20 percent in the state. In the unincorporated county, 3,276 residents had a disability between 2015-2019. This group equates to 15.7 percent of the total non-institutionalized population, which is slightly higher in proportion to Sutter County as a whole (13.8 percent) and California (10.6 percent).

Figure 4-7 shows the percent of population with a disability by census tract in the county using ACS data from 2015-2019. The data reveals that residents with disabilities are evenly distributed throughout the unincorporated county. At a regional level, the unincorporated county is similar to the nearby Sacramento region in that all census tracts have less than 20 percent of their population living with a disability.

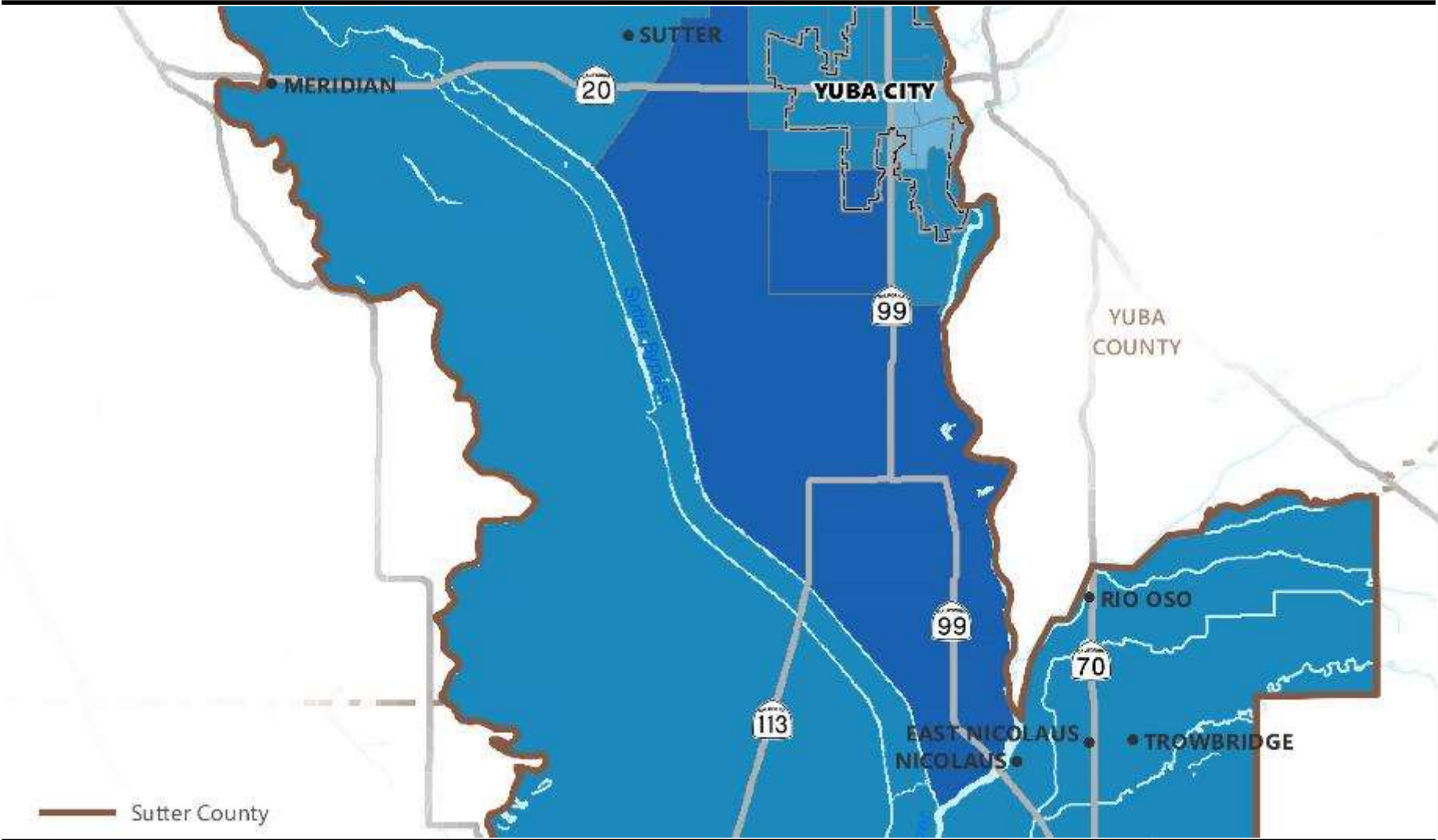
FAMILIAL STATUS

The Fair Housing Act (FHA) bans discrimination based on certain protected classes, including "familial status," which refers to the presence of at least one child under 18 years old. Housing discrimination based on familial status can occur when a landlord, property manager, real estate agent, or property owner treats someone or a group of people differently because they have a family with children under 18 years of age. This assessment examines the spatial distribution of households by familial status to determine the potential of familial status discrimination in Sutter County. Figure 4-8 displays the percent of children in married couple households in the county while Figure 4-9 shows the distribution of children in female-headed households with no spouse present.



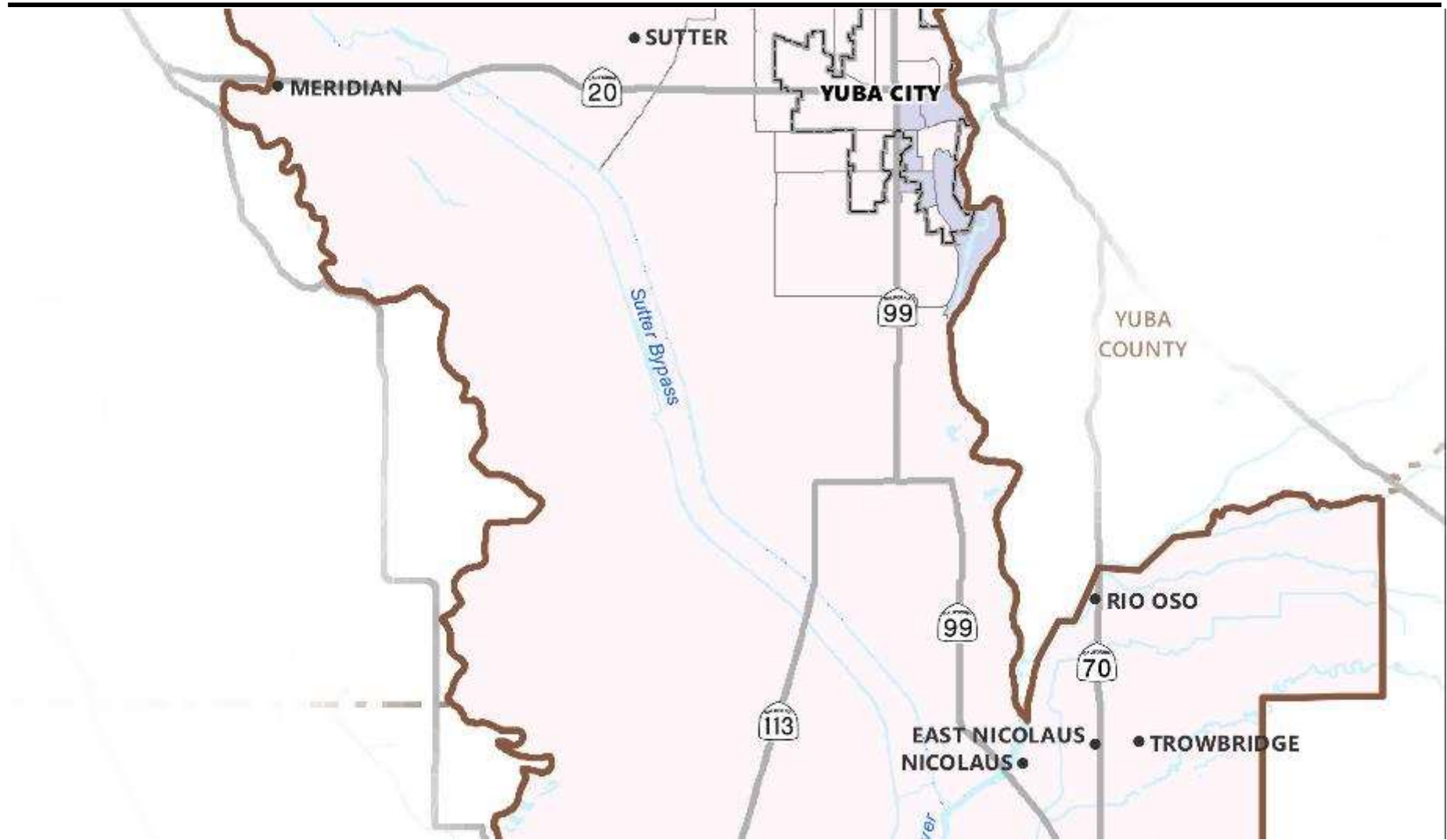
Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census, 2015-2019 ACS.

FIGURE 4-7 Population with a Disability by Census Tract, Sutter County (2015-2019)



Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census, 2015-2019 ACS.

FIGURE 4-8 **Percent of Children in Married-Couple Households**



Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census, 2015-2019 ACS.

FIGURE 4-9 Percent of Children in Single-Female Headed Households

Married Couple Families

Between 2015-2019, about 58 percent of all households in the unincorporated county were married-couple families, which is slightly higher than the 54 percent estimated countywide, and higher than the statewide average of 50 percent. Of the approximately 7,500 households in the unincorporated county, 22 percent are married-couple households with children under 18 years of age, which is consistent with the corresponding countywide average of 22 percent and state average of 22 percent. Figure 4-8 shows the percent of children in married-couple households in the county. On average, 67 percent of children live in a household with a married couple in the unincorporated county, which is higher than that of the region (40-60 percent). The majority of census tracts in the unincorporated county has between 60 and 80 percent of children living in a household with a married couple, and specifically one census tract directly southwest of Yuba City has the highest proportion of children living with a married couple at 83 percent.

Female Headed Households, No Spouse Present

Additionally, 18 percent of households in the unincorporated county were female headed households with children and no spouse present between 2015-2019, similar to the countywide and statewide proportions. Figure 4-9 shows the distribution of the percentage of children in female-headed households with no spouse present. The map indicates that less than 20 percent of children live in single-female headed households in most census tracts throughout the county with a few census tracts in the northeastern part of the county that have between 20-40 percent of children living in single-female headed households.

INCOME

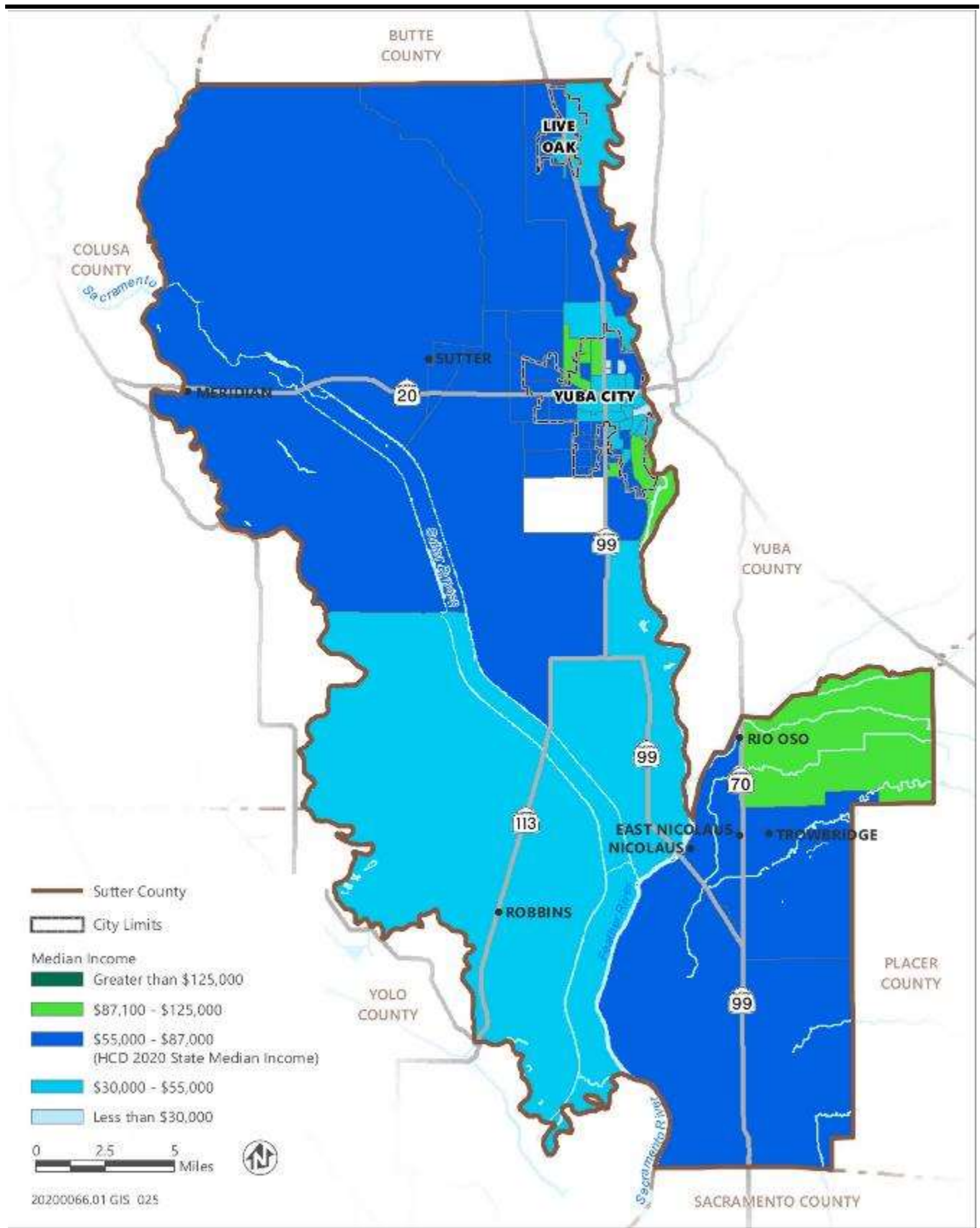
According to the 2015-2019 ACS, Sutter County had a similar median household income (\$59,050) to Yuba County (\$58,765), and lower median income than the Sacramento-Roseville-Folsom Metro Area (\$72,280) and the statewide median (\$87,135). Figure 4-10 shows the geographic distribution of households by median household income by block groups in Sutter County. Many of the block groups in the county have an income below the 2020 HCD State Median Income of \$87,100, but greater than \$55,000, and are located generally in the northwestern and southeastern portions of the county. A few block groups have household incomes higher than the HCD State Median, which are concentrated in the areas immediately to the southeast and north of Yuba City as well as the area east of Rio Oso. Areas with the lowest median household incomes (less than \$60,000) are in the southwestern

and central portions of the county, near Robbins, and near the incorporated cities of Live Oak and Yuba City.

Moreover, Figure 4-11 further displays this income information by showing the percentage of low to moderate income households by block groups. As displayed in the map, block groups with the highest percentages (above 75 percent) of low and moderate-income households are generally located in the south and southwestern parts of the County, as well as areas just north of Yuba City and just east of Live Oak. The lowest percentages (below 25 percent) of low to moderate income households (or households with higher incomes) are generally located to the west of Yuba City and around Sutter Butte.

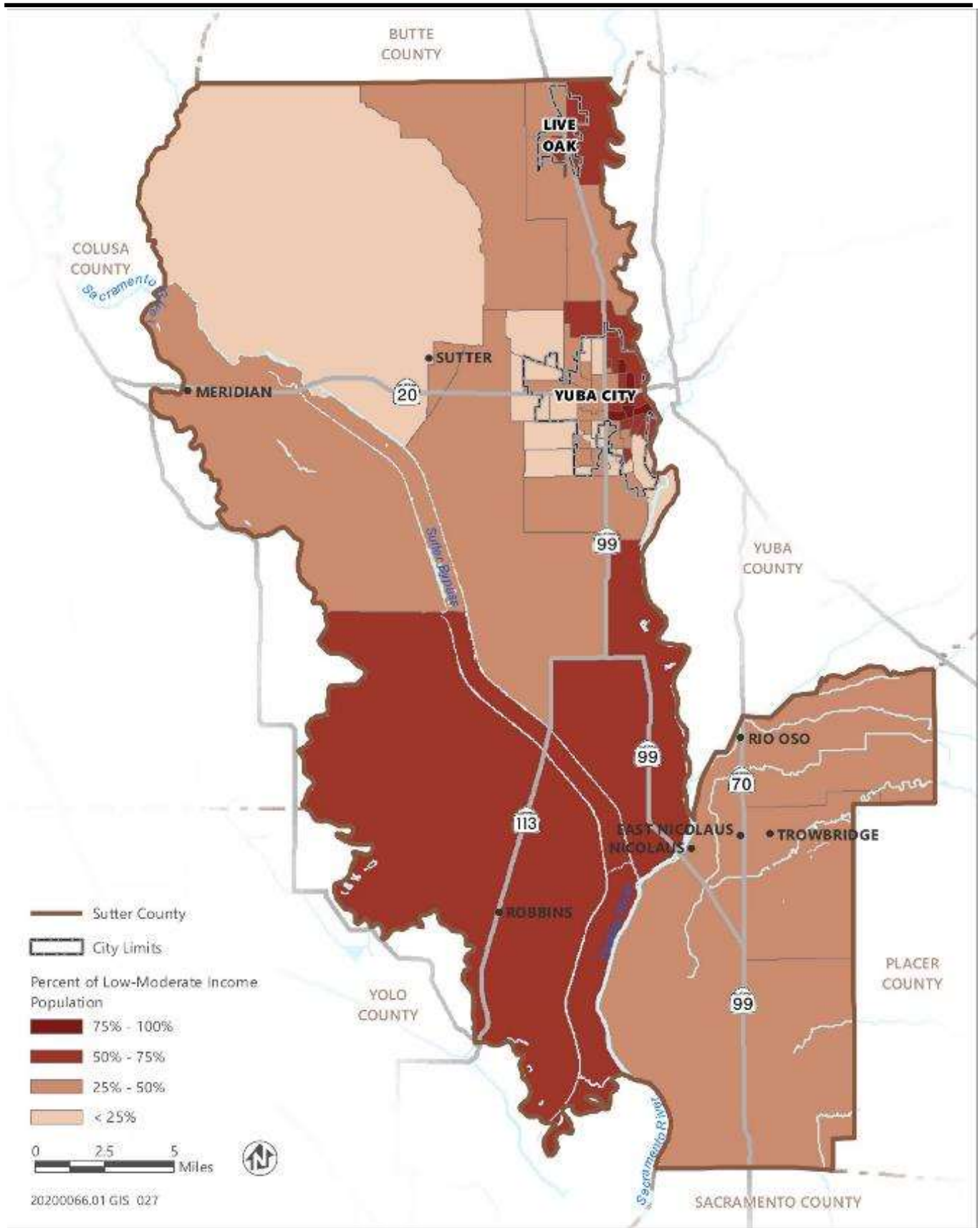
Similarly, the area west of Live Oak has the highest percentage of the population below the poverty level in the unincorporated county (see Figure 4-12). Between 2015-2019, this area had a poverty rate of 21.3 percent. The overall rate of poverty for the unincorporated county is 13 percent, which is slightly lower than the countywide rate of 15 percent, and much lower than the poverty rates for Yuba City (16 percent) and Live Oak (20 percent). Moreover, the unincorporated county's poverty rate is the same as the regional Sacramento and statewide rates.

Furthermore, race and ethnicity are critical factors in understanding patterns of segregation and integration by income. Although the countywide poverty rate was 15 percent between 2015-2019, not all racial and ethnic groups in the county had the same likelihood of experiencing poverty. As shown in Table 4-47, residents who identified as non-Hispanic White were much less likely to experience poverty. In contrast, residents who identified as Hispanic were disproportionately represented in the share of the total population in poverty in comparison to their actual proportion of the county's population.



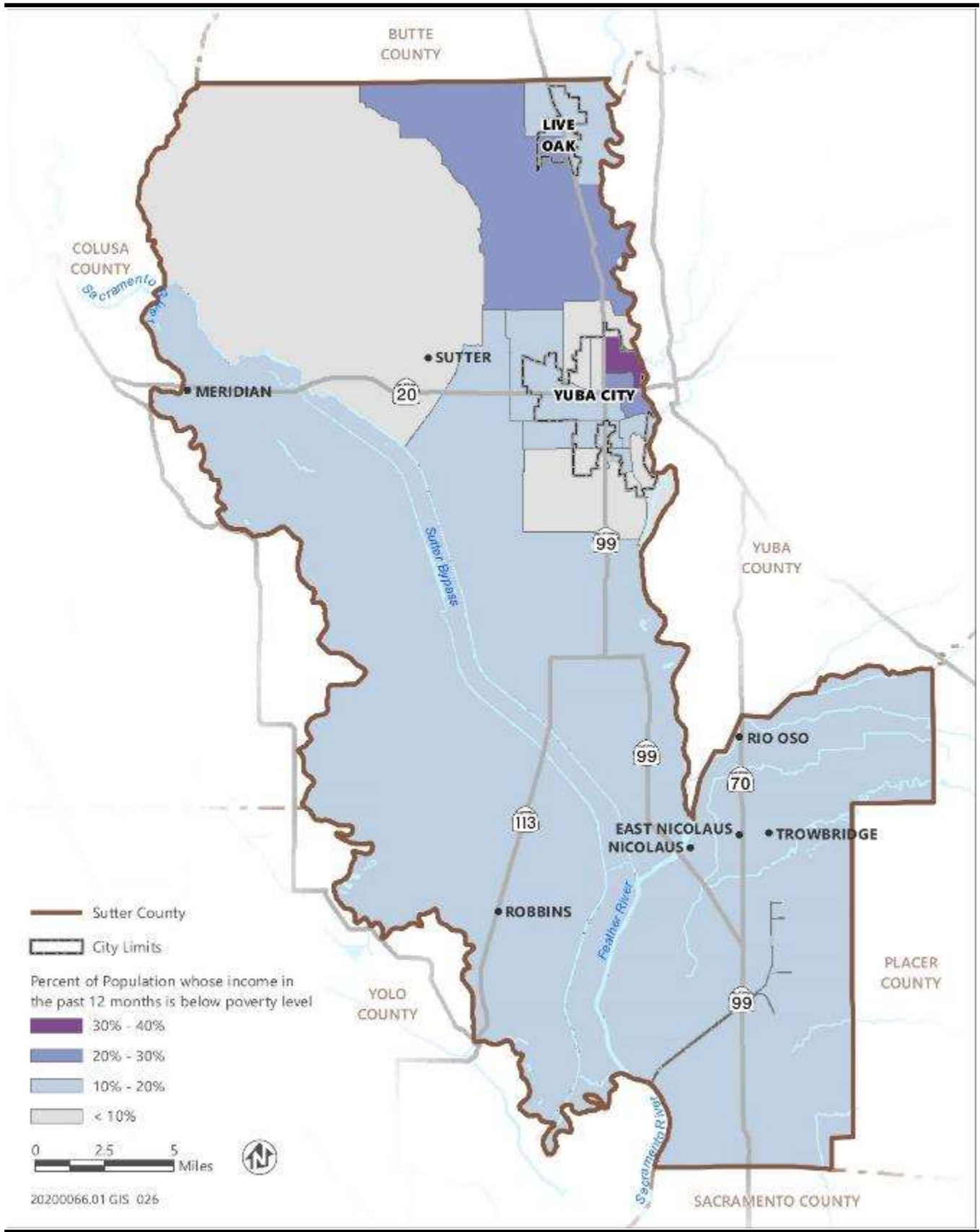
Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census, 2015-2019 ACS.

FIGURE 4-10 Median Income, Sutter County, 2015-2019



Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census, 2015-2019 ACS.

FIGURE 4-11 Low to Moderate Income Populations, Sutter County, 2015-2019



Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census, 2015-2019 ACS.

FIGURE 4-12 Poverty Status by Census Tract, Sutter County, 2015-2019

TABLE 4-47 Poverty by Race and Ethnicity, Sutter County, 2014-2019

	Below Poverty Line			Total Population	
	Number	Poverty Rate	Share of Total Population in Poverty	Number	Percent
White (non-Hispanic)	5,012	11.4%	34%	43,833	46.2%
Black	141	7.9%	1%	1,780	1.9%
Asian	1736	11.6%	12%	14,989	15.8%
Native Hawaiian and other Pacific Islander	88	16.1%	0.5%	548	0.6%
American Indian and Alaskan Native	150	17.3%	1%	865	0.9%
Some other race	1099	24.0%	7.5%	4,588	4.8%
Two or more races	1242	18.9%	8.5%	6,569	6.9%
Hispanic or Latino	6,782	23.1%	46.2%	29,382	31%
Total	14,687	15.5%		94,914	

SOURCE: U.S. Census, 2015-2019 ACS, Table S1701

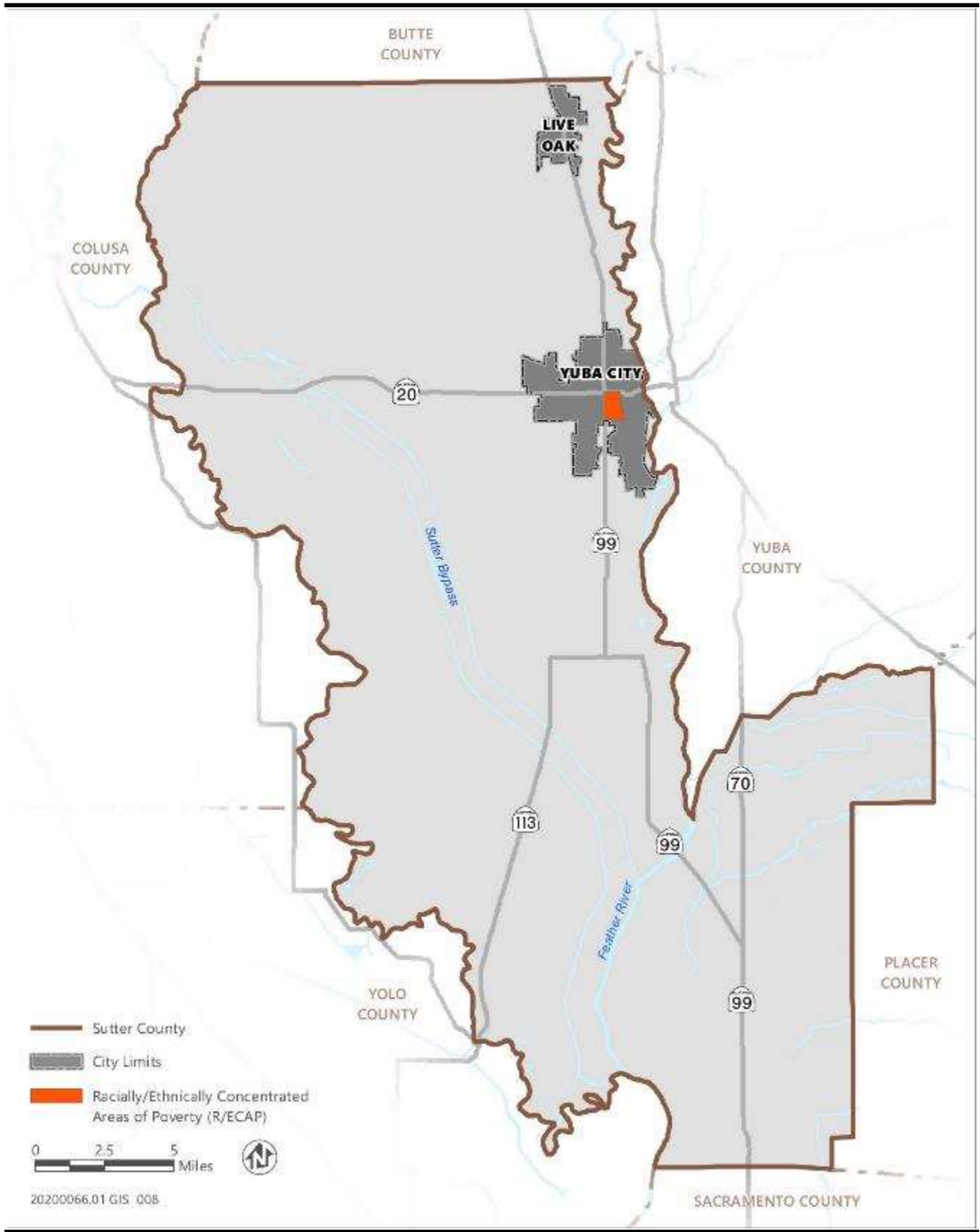
Racially and Ethnically Concentrated Areas of Poverty

RACIALLY/ETHNICALLY CONCENTRATED AREAS OF POVERTY

Racially or Ethnically Concentrated Areas of Poverty (R/ECAP) are neighborhoods in which there are both racial concentrations and high poverty rates. HUD defines R/ECAPs as census tracts with:

- a non-White population of 50 percent or more (majority-minority) or, for non-urban areas, 20 percent, AND a poverty rate of 40 percent or more; OR
- a non-White population of 50 percent or more (majority-minority) AND the poverty rate is three times the average poverty rate for the county, whichever is lower.

Households within R/ECAP tracts frequently represent the most disadvantaged households within a community and often face a multitude of housing challenges. R/ECAPs are meant to identify where residents may have historically faced discrimination and continue to be challenged by limited economic opportunity. While there are no R/ECAPs in the unincorporated county, there is one R/ECAP in Sutter County, located within Yuba City (see Figure 4-13).



Source: HCD AFFH Data Resources and Mapping Tool; HUD AFFH Tool 2013.

FIGURE 4-13 Racially/Ethnically Concentrated Areas of Poverty, Sutter County

RACIALLY/ETHNICALLY CONCENTRATED AREAS OF AFFLUENCE

Although HCD and HUD have not established standard definitions for Racially or Ethnically Concentrated Areas of Affluence (RCAAs), they are generally understood to be neighborhoods in which there are both high concentrations of non-Hispanic White households and high household income rates. When comparing the unincorporated county to Yuba City and Live Oak, it has a larger presence of higher income levels and lower diversity. In fact, there are two areas that fit the criteria for a local RCAA: one block group north of Bogue Road, east of Highway 99, and south of Yuba City; and one block group east of Tierra Buena Road, west of Blevin Road, and north of Colusa Junction and Yuba City. These block groups are predominantly non-Hispanic White (see Figure 4-6) and their median household incomes above \$100,000 (see Figure 4-10).

Access to Opportunity

Across the nation, affordable housing has been disproportionately developed in communities of color with high poverty rates, thereby reinforcing the concentration of poverty and racial segregation in low opportunity and low resource areas. HUD and HCD in coordination with TCAC have developed “opportunity indices” to assess and measure geographic access to opportunities. Access to opportunity is measured by access to positive economic, educational, and health outcomes. For this assessment, the opportunity indices prepared by HUD, HCD, and TCAC are used to analyze access to opportunity in Sutter County.

HCD/TCAC OPPORTUNITY AREAS

HCD and TCAC prepared opportunity maps to determine areas with the highest and lowest resources. The maps display the areas, according to research, that offer low-income children and adults the best chance at economic advancement, high educational attainment, and good physical and mental health (highest resource) along with lower resource areas that have fewer of these opportunities. In order to equitably assess indicators across California, HCD and TCAC compared data for Sutter County to nearby Yuba, Shasta, and Butte counties as well as other rural areas of the state. The primary function of TCAC is to oversee the Low-Income Housing Tax Credit (LIHTC) Program, which provides funding to developers of affordable rental housing. The opportunity maps play a critical role in shaping the future distribution of funding for affordable housing.

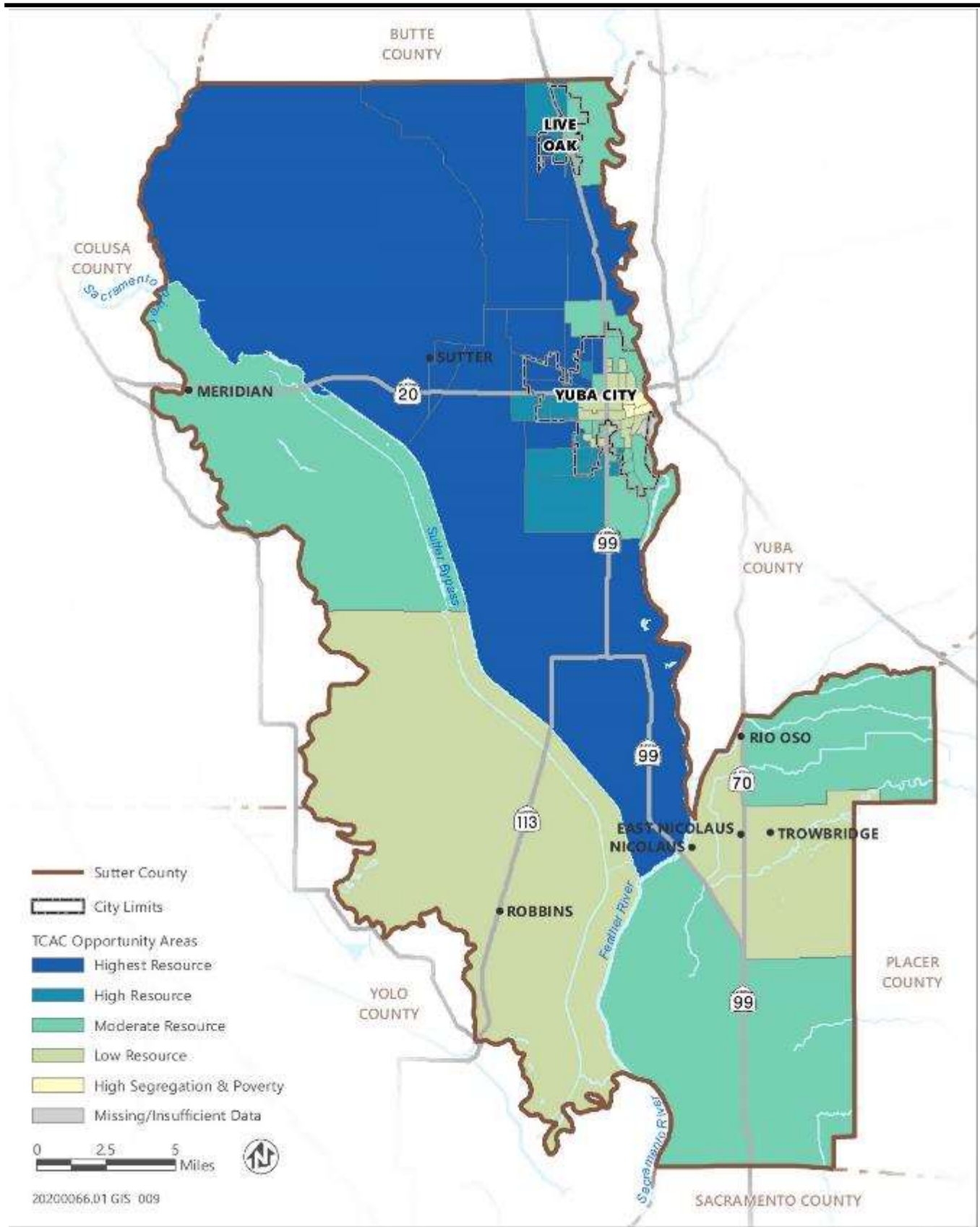
As shown in Figure 4-14, a large portion of the unincorporated county is considered a highest resource area, which includes most of the block groups in the north and northeastern portions of the county, near Yuba City and Live Oak. Highest resource areas are areas with high index scores for a variety of educational, environmental, and economic indicators. Some of these indicators include high levels of employment and close proximity to jobs, access to effective educational opportunities for both children and adults, low concentration of poverty, and low levels of environmental pollutants, among others. Although the county's highest resource areas are located in the rural surroundings of incorporated city limits, they are still relatively close to the resources available in the cities.

Another considerable portion of the unincorporated county is categorized a moderate resource area, generally in the west and southern parts of the county. These areas have access to many of the same resources as the high resource areas but may have longer commutes to places of employment, lower median home values, fewer educational opportunities, or other factors that lower their indexes for economic, environmental, and educational indicators.

Additionally, there are also parts of the county considered low resource, including areas along the Sacramento River and areas east of Nicolaus. TCAC and HCD define these as areas where there are fewer opportunities to access jobs, education, and lower home values in addition to other economic, environmental, and educational indicators. The designation of low resource areas in the county is likely a result of weak educational and economic opportunities combined with environmental constraints and less infrastructure availability throughout rural southern parts of the county.

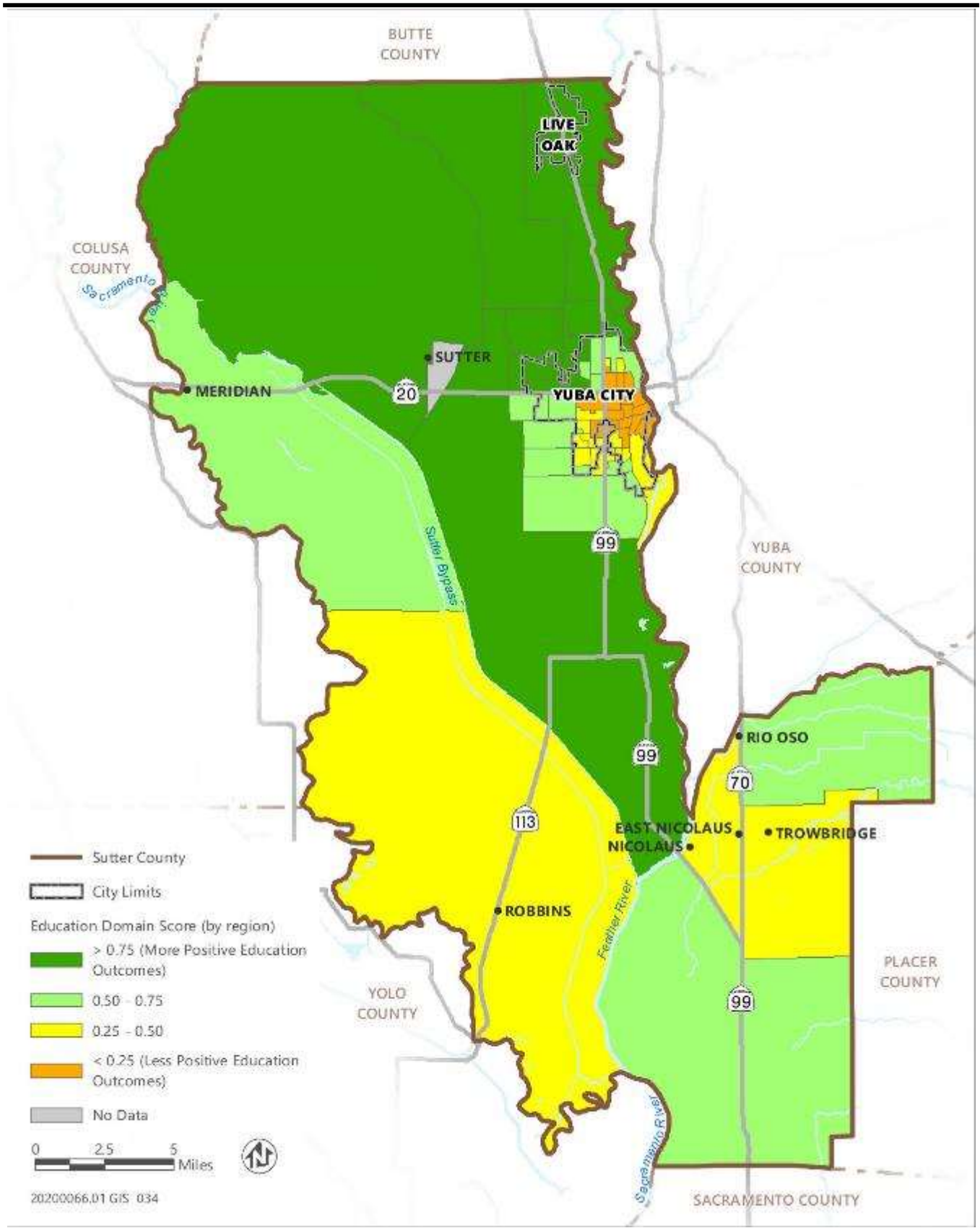
EDUCATIONAL OPPORTUNITY

Most of the unincorporated county has high education scores (0.5-1.0), which means that children receive a more positive educational outcome (see Figure 4-15). However, there are a few rural areas near Nicolaus and Robbins that have education scores below 0.5, which are also the areas classified as low resource areas. There are no block groups in the unincorporated county with the lowest education scores below 0.25. This data indicates that access to proficient school opportunities in the more rural parts of the county are less available especially for those areas with higher percentages of households living with low to moderate incomes. In comparison to other areas in the nearby Sacramento region, the unincorporated county generally has higher education scores than incorporated cities such as Yuba City, Woodland, Wheatland, Sacramento, and West Sacramento, but lower education scores than Davis.



Source: HCD AFFH Data Resources and Mapping Tool, TCAC and HCD Opportunity Areas 2021.

FIGURE 4-14 TCAC Opportunity Areas - Composite, Block Group



Source: HCD AFFH Data Resources and Mapping Tool, 2021.

FIGURE 4-15 TCAC Opportunity Areas - Education Score, Block Group

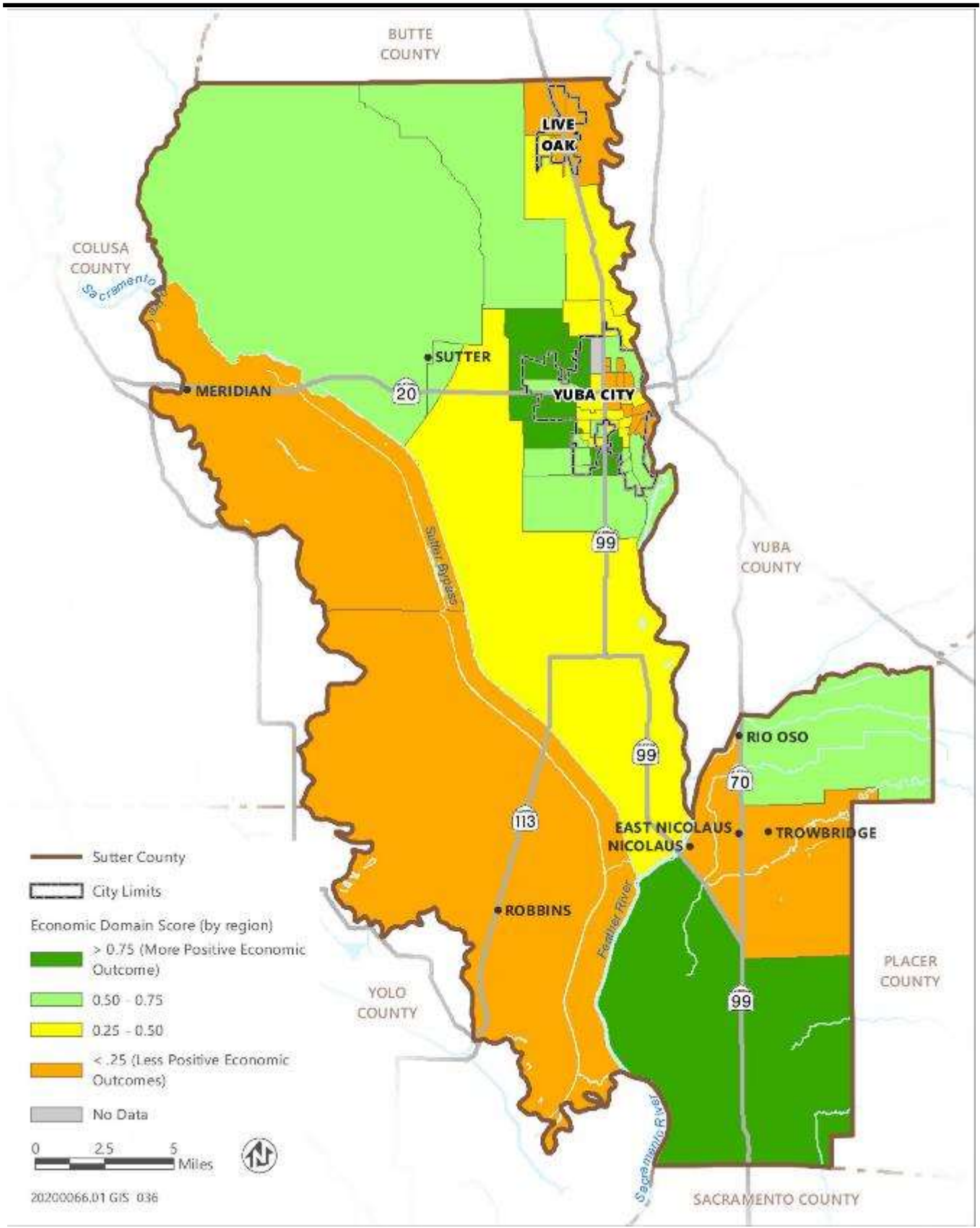
ECONOMIC OPPORTUNITY

In the context of economic opportunity, the unincorporated county has mixed outcomes. Figure 4-16 shows that the least positive economic outcome areas are in the areas north of Live Oak, east of Nicolaus, near Robbins, and along the Sacramento River. These areas generally correlate with block groups with higher percentages of low- and moderate-income households (see Figure 4-11), such as areas near Robbins and east of Live Oak. This data suggests that areas in the unincorporated county with concentrated poverty will continue to have difficulties obtaining positive economic outcomes. Areas immediately west and south of Yuba City, and in the southern portion of the county have an opportunity score of more than 0.75, indicating that there are more positive economic outcomes than the aforementioned parts of the county.

ENVIRONMENTAL OPPORTUNITY

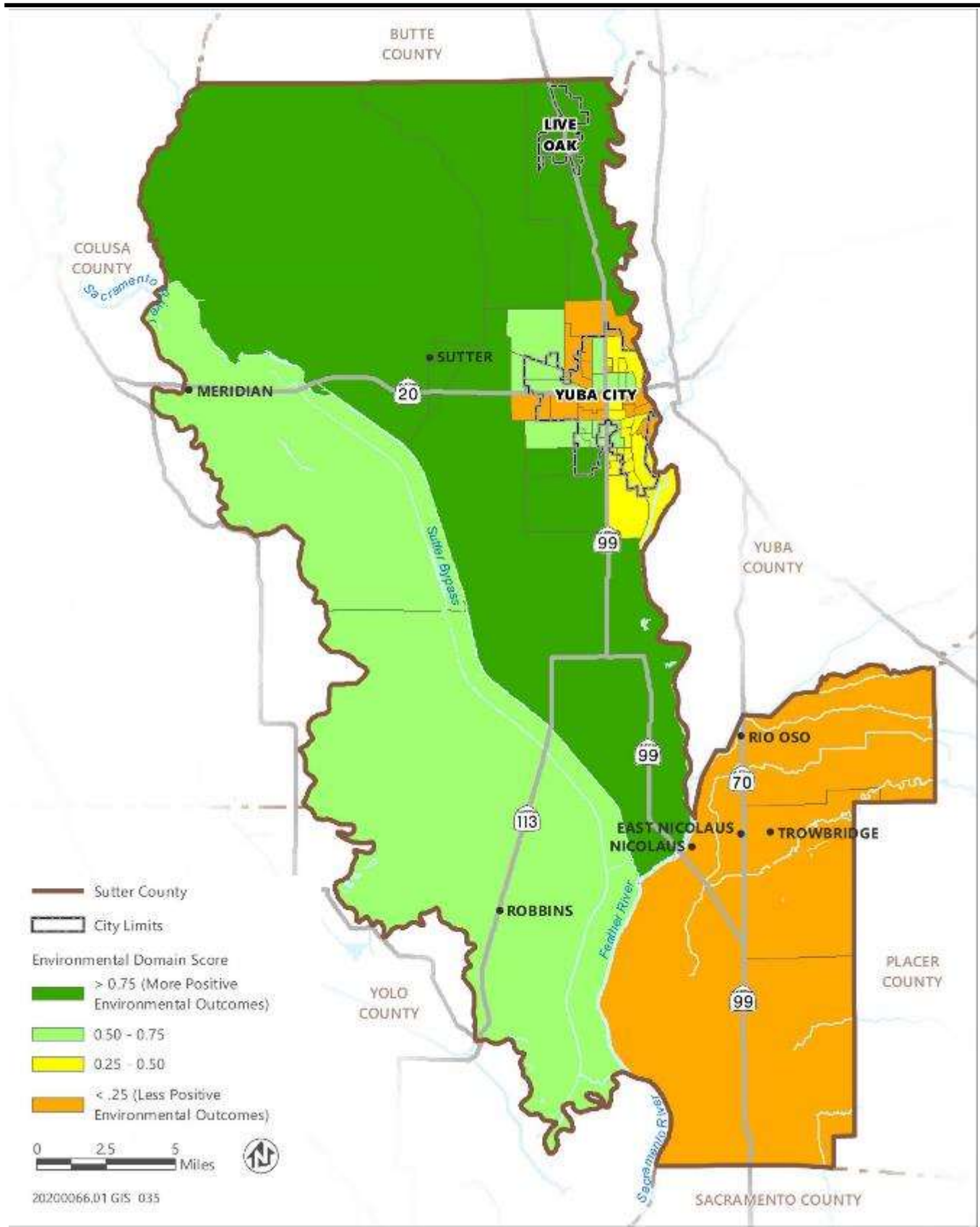
TCAC and HCD measured environmental opportunity using the exposure, pollution burden, and environmental effect indicators used in California's Office of Environmental Health Hazard Assessment CalEnviroScreen 3.0 tool. CalEnviroScreen 3.0 is a statewide risk assessment tool that measures the cumulative impacts of multiple sources of pollution.

As shown in Figure 4-17, the poorest environmental conditions in the unincorporated county are located in the southeast county, and in areas adjacent to the city limits of Yuba City. These areas have less than 0.25 environmental opportunity score, indicating that there are less positive environmental outcomes, potentially due to drinking water contaminants and exposure to pesticides from nearby agricultural fields. However, these areas of low environmental opportunity do not necessarily correlate with the areas of lowest resources, high segregation, and poverty. For example, some of these block groups have less than 10 percent of households living in poverty, they are categorized as moderate resource areas, or there is a low percentage of low to moderate income households. Alternatively, the western and northern areas of the county have a 0.75 environmental opportunity score, indicating the most positive environmental outcomes.



Source: HCD AFFH Data Resources and Mapping Tool, 2021.

FIGURE 4-16 TCAC Opportunity Areas - Economic Score, Block Group



Source: HCD AFFH Data Resources and Mapping Tool, 2021.

FIGURE 4-17 TCAC Opportunity Areas - Environmental Score, Block Group

PROXIMITY TO JOBS

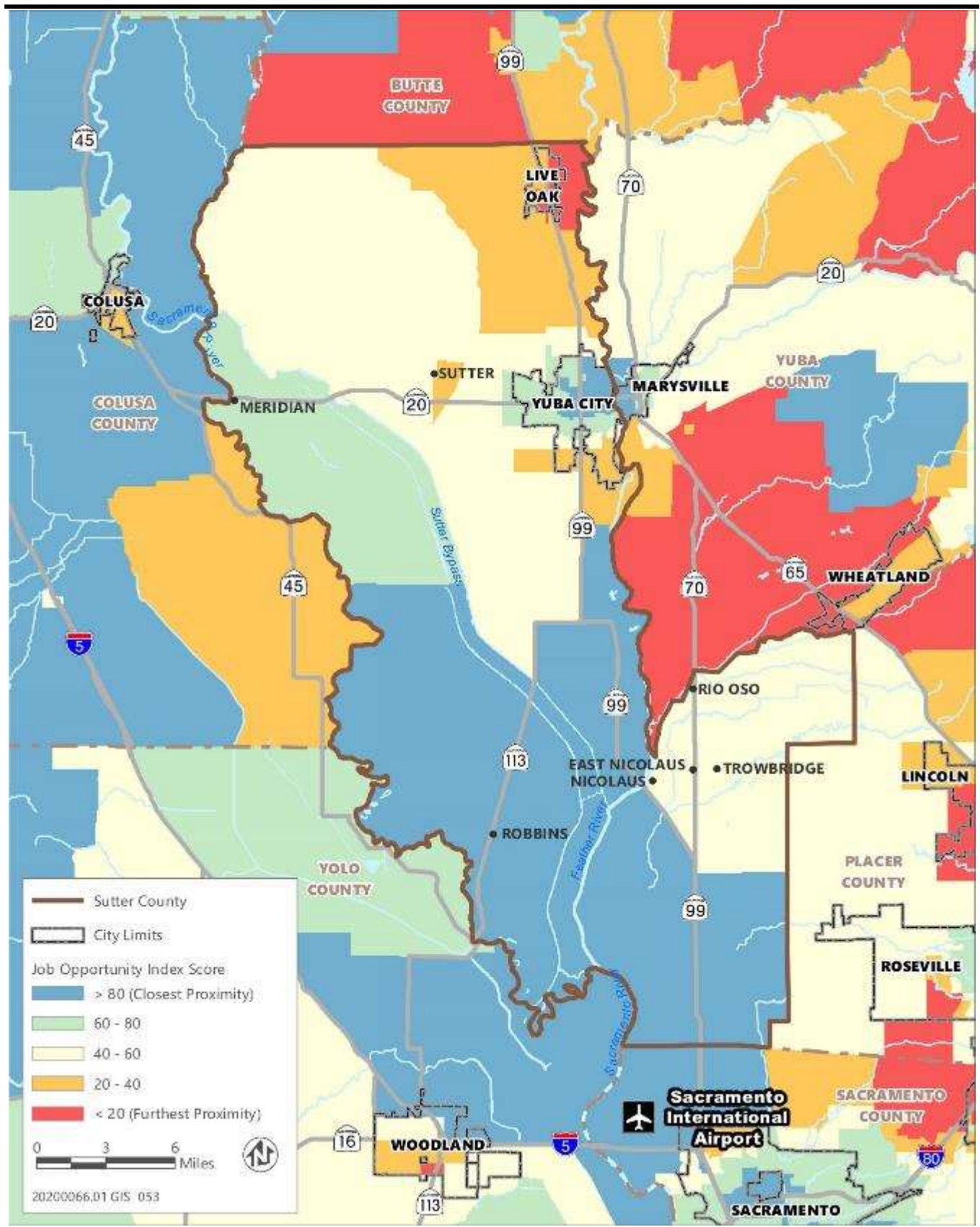
The 2014-2017 HUD job proximity index quantifies the accessibility of a given neighborhood to all jobs within a core-based statistical area (CBSA). CBSAs tend to be larger in size and do not follow city boundaries. CBSAs are anchored by at least one urban center with a population of at least 10,000 along with adjacent counties that are socioeconomically tied to the urban center by commuting. In this case, the CBSA encompasses all of Sutter County and Yuba County. Accessibility to jobs is measured by distance “as the crow flies” to employment centers and does not integrate transportation and commuter data. Moreover, this index positively weighs larger employment centers as opposed to small, neighborhood commercial centers, and it inversely weighs the labor supply or competition in a location.

The north and northeastern portions of Sutter County, and areas to the south of Yuba City have the lowest job proximity index, with most of this area having a job index between 20 and 40, and one section east of Live Oak having a job index ≤ 20 , meaning that those residents have the furthest proximity to jobs (see Figure 4-18). The southern portion of the county has a much higher jobs proximity index (greater than 80). This distribution of higher jobs proximity index scores in the southern areas of the county primarily stems from their proximity to the Sacramento International Airport. Although the airport is not located in Sutter County, it is a hub for thousands of jobs, and it is located just across the county line. Residents of the nearby unincorporated areas of Sutter County have lower competition for these airport jobs as opposed to other parts of the county, which helps to explain the larger disparity in jobs proximity index scores across the county. Overall, most of the county falls within the 20-60 job index indicating a moderate but longer commute to job opportunities. In comparison to the larger Sacramento region, Sutter County has a similar job opportunity index scores to Yolo County, but higher scores than Yuba and Placer Counties.

Disproportionate Housing Needs

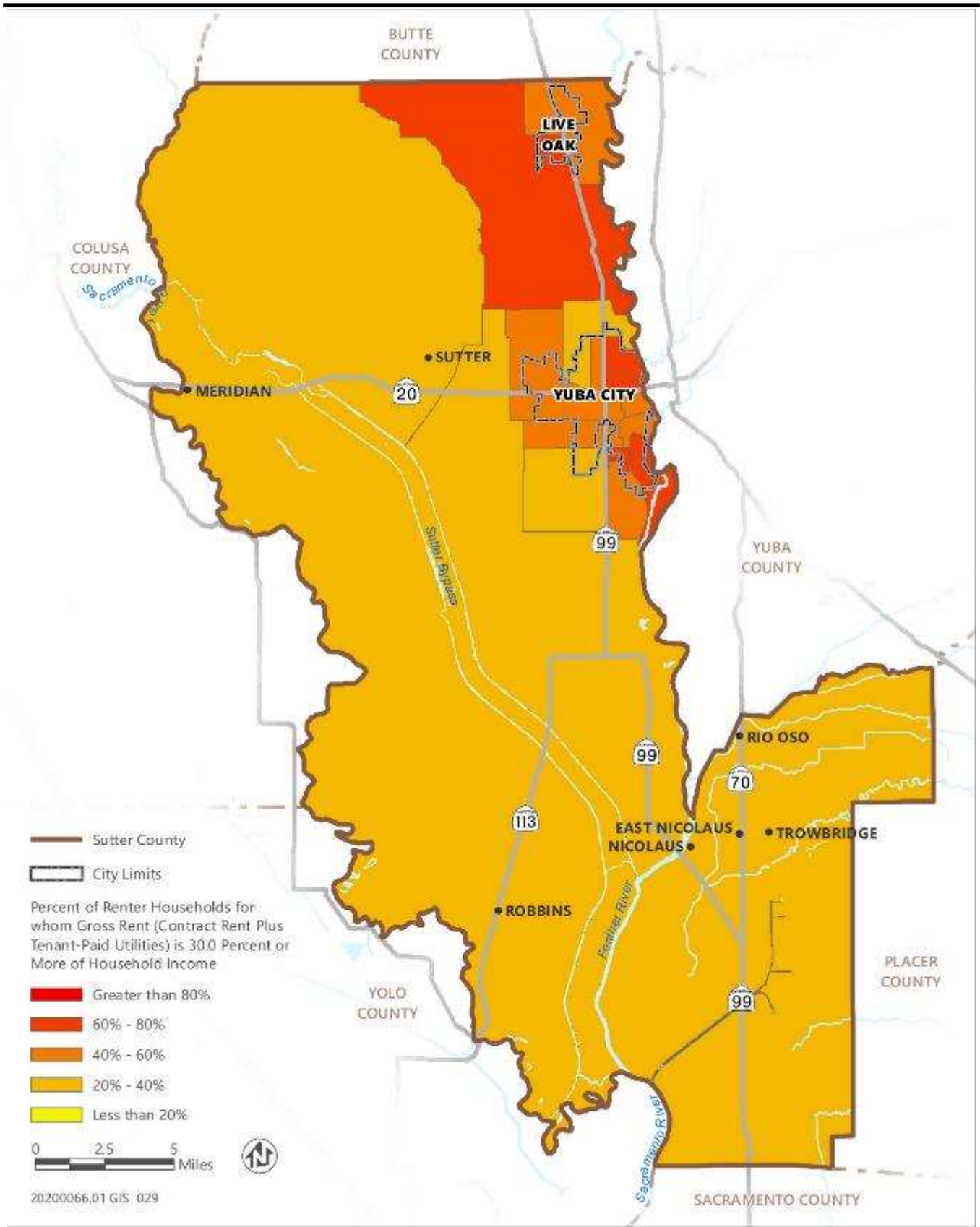
COST BURDEN

Overpayment or “housing cost burden” is defined as households paying more than 30 percent of their gross income on housing related expenses, including rent or mortgage payments and utilities. Overpayment for renters is a chronic issue throughout the county (Figure 4-19). Renters who have the highest overpayment rates are



Source: HCD AFFH Data Resources and Mapping Tool, 2021.

FIGURE 4-18 Job Opportunity Index, Sutter County, 2014-2017



Source: HCD AFFH Data Resources and Mapping Tool, 2021. U.S. Census, 2015-2019 ACS.

FIGURE 4-19 **Overpayment by Renters 2015-2019, Sutter County**

concentrated in areas adjacent to Yuba City and Live Oak. These areas have experienced increases in overpayment ranging from 10 to 17 percent since 2014. For example, one census tract located between Yuba City and Live Oak has 62 percent of renters overpaying for housing.

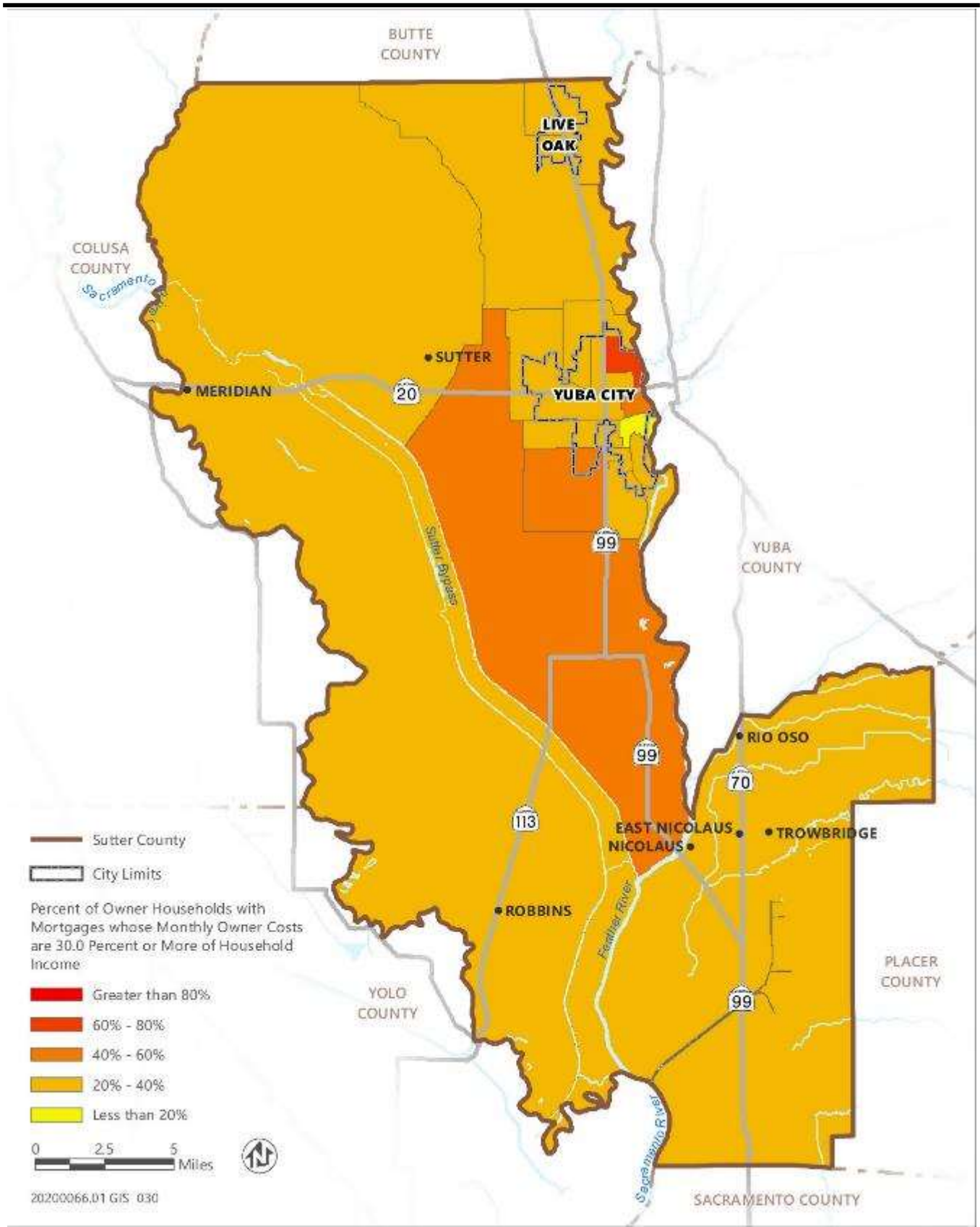
Although overpayment among homeowners is less prominent, there are still about 21 percent of homeowners overpaying for housing in the unincorporated county. Overpayment among homeowners is highest in the area south of Yuba City, with 52 percent of homeowners overpaying (Figure 4-20). The pattern of overpayment is reflective of the Sacramento region as there is a disproportionate number of renters overpaying compared to homeowners.

LOCATION AFFORDABILITY MATRIX

Figure 4-21 below shows the Location Affordability Index's median gross rent in the unincorporated county. First launched by HUD, the index measures standardized household housing and transportation cost estimates. As shown in the figure, median rents throughout the county are less than \$1,500. Sutter County's median gross rents are slightly lower on average than Yuba, Yolo, and Placer Counties. Using 2012-2016 ACS data, the index ratings show that the county has median gross rents between \$1,000 and \$1,500 a month. These rents are primarily affordable to moderate-income households, but generally out of reach for lower-income households.

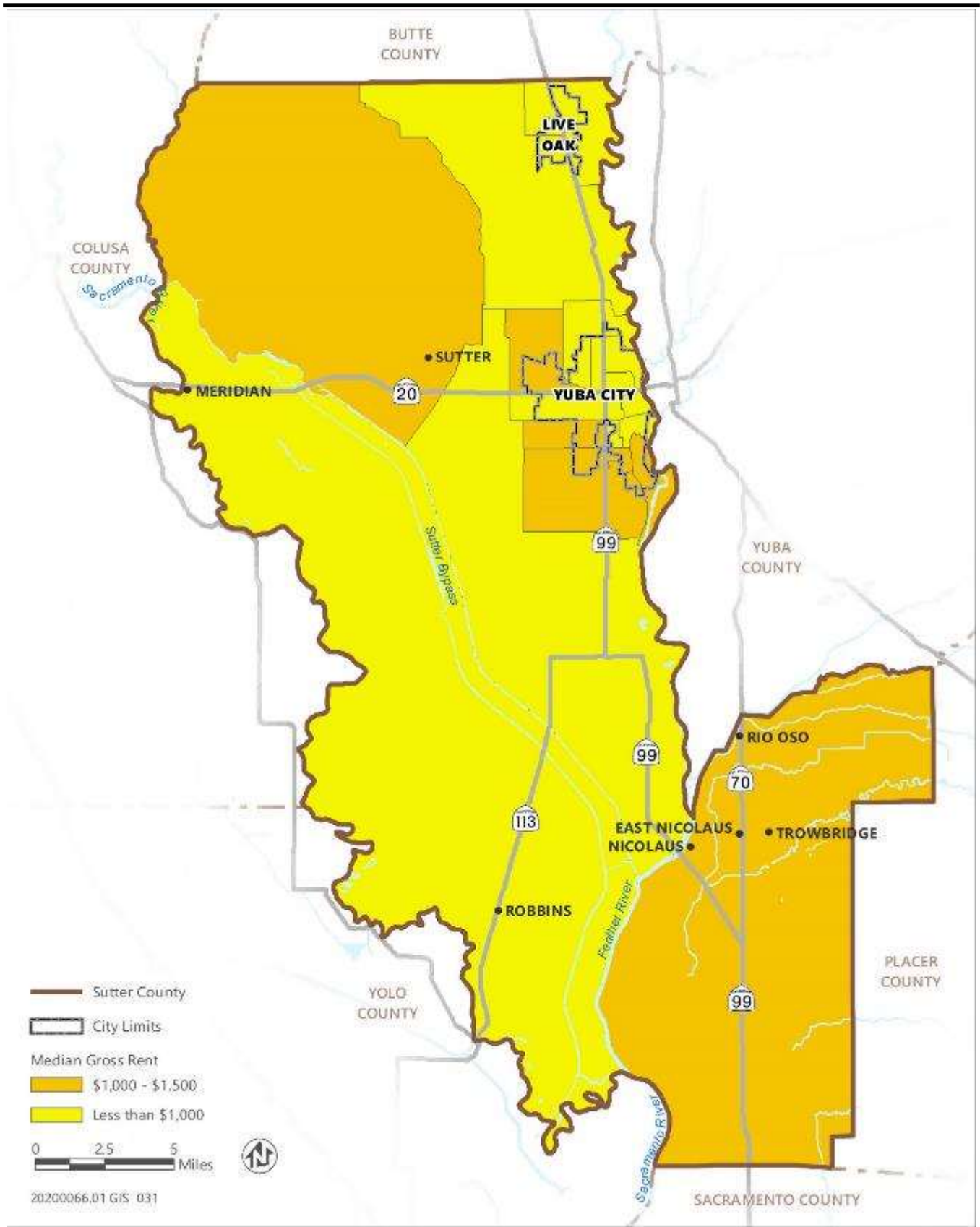
OVERCROWDING

Overcrowding of residential units, in which there is more than one and half persons per room, can be a potential indicator that households are experiencing economic hardship and are struggling to afford housing. According to the 2013-2017 ACS, about 4.7 percent of households were defined as overcrowded in the unincorporated county. According to the HCD mapping tool, as shown in Figure 4-22, most areas in the unincorporated county are below the statewide average of 8.2 percent, and only a few census tracts adjacent to Yuba City and Live Oak have higher percentages of overcrowding. These areas are slightly higher than the state average, with one census tract north of Live Oak with the highest overcrowding rate at 11 percent.



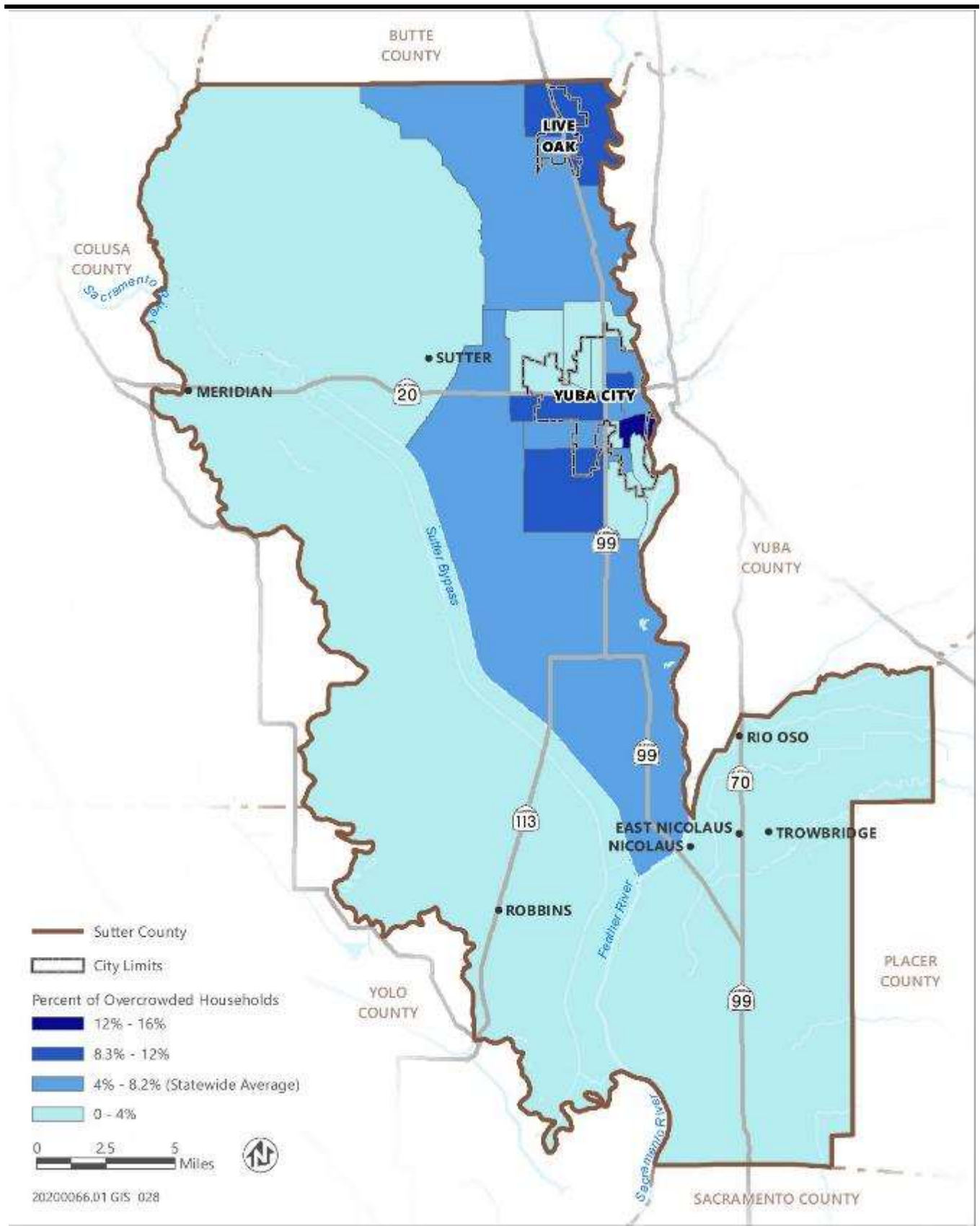
Source: HCD AFFH Data Resources and Mapping Tool, 2021. U.S. Census, 2015-2019 ACS.

FIGURE 4-20 Overpayment by Homeowners 2015-2019, Sutter County



Source: HCD AFFH Data Resources and Mapping Tool, 2021.

FIGURE 4-21 Location Affordability Index, Tract



Source: HCD AFFH Data Resources and Mapping Tool, 2021. U.S. Census, 2011-2015 ACS 5 Year Estimates 2013-2017.

FIGURE 4-22 **Overcrowded Households 2011-2015, Sutter County**

SUBSTANDARD HOUSING

According to 2015-2019 ACS data, less than 1.5 percent of housing units in Sutter County lacked either complete kitchen or plumbing facilities, 324 units and 151 units, respectively. A housing conditions survey, conducted by the County in 1999, determined one percent of the unincorporated housing stock was either dilapidated or in need of substantial rehabilitation. Therefore, the County estimates 83 housing units, or one percent of the unincorporated housing stock (8,292 units) was either dilapidated or in need of substantial rehabilitation in 2017. Moreover, it is standard practice to classify homes older than thirty years to require repair or rehabilitation. As discussed in the Housing Needs Assessment (Chapter 4, Section 4.4, Housing Characteristics, Table 4-15), although the County has no record of complaints received related to substandard housing in the last 10 years, 83 percent of homes in the unincorporated county were constructed prior to 1989 indicating potential need for repair or rehabilitation. Therefore, the Housing Element includes a program to assist homeowners to make needed home repairs (Program H 5-A). The County will also continue to enforce County Building, Fire, Health, and Zoning Codes through the County complaint-based Code Enforcement Program to improve blighted, deteriorated, and dilapidated housing. The County has concluded that this process is functional and that the condition of the County housing stock is not a significant enforcement issue.

DISPLACEMENT RISK

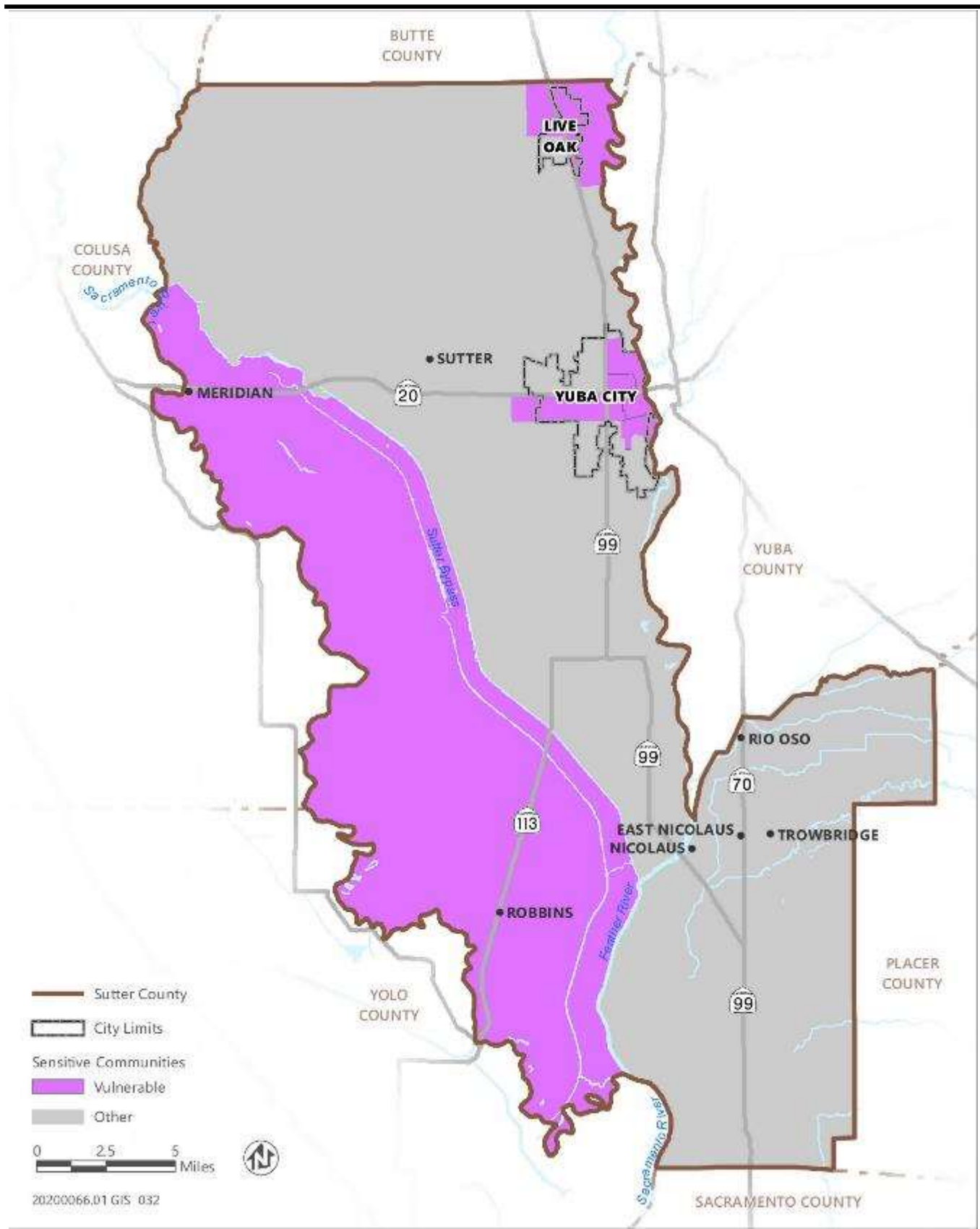
The rising cost of housing is becoming an increasingly important housing security issue in the Greater Sacramento region, especially for renters. Gentrification is the process by which the influx of capital and higher-income residents into working-class neighborhoods changes the essential character of that neighborhood and displaces lower-income residents. Displacement occurs when housing costs or neighborhood conditions force people out and drive rents so high that lower-income people are excluded from moving in. Sensitive areas contain populations at the neighborhood level that could be particularly susceptible to displacement in the face of exacerbated market-based pressures. According to the UC Berkeley Urban Displacement Project, a census tract was flagged as a sensitive community if it met the following criteria as both vulnerable and experiencing market-based displacement pressure:

1. Proportion of very low-income residents was above 20 percent in 2017; and

2. The census tract meets two of the following criteria:
 - a. Share of renters is above 40 percent in 2017;
 - b. Share of people of color is above 50 percent in 2017;
 - c. Share of very low-income households (50 percent AMI or below) that are also severely rent burdened households is above the county median in 2017; or
 - d. Nearby areas have been experiencing displacement pressures.

According to these metrics, eight census tracts countywide are vulnerable to displacement because of the high proportion of households that are renters with low to moderate incomes (Figure 4-23). Only one census tract is entirely within the unincorporated county, which includes the communities of Meridian and Robbins. This census tract is located along the Sacramento River and is entirely within a local flood hazard zone.

While displacement is most often the result of economic pressures such as rising rents, property taxes, and home prices, it can also result from sudden or slow-onset natural events forcing people to leave their homes and communities. Natural disasters, specifically flooding, are the primary causes for displacement in Sutter County. The county experienced major flooding 15 times during the 20th Century, before 2000. Regional flood control infrastructure is crucial in reducing the frequency of flooding events, however, failure in one area, such as a levee break, can result in flooding across counties. Most recent levee breaks in the county occurred in 1955 at Yuba City and Nicolaus, and in 1997 at Meridian; and in communities adjacent to Sutter County in 1986 at Linda and Olivehurst (both Yuba County); and in 1997 at Arboga (Yuba County). The county is protected from flooding by over 260 linear miles of levees; however, there are approximately 70 miles of the levees protecting Yuba City and Live Oak that have been improved but still do not meet new, higher federal standards. Today, levees not only need to be high enough to hold anticipated water surface elevations relating to 1 percent probable storm events, but they also need to be structurally sound enough to prevent or withstand through-seepage, under-seepage, and rotational failures.



Source: HCD AFFH Data Resources and Mapping Tool, 2021. UC Berkeley Urban Displacement Project, U.S. Census, 2013-2017 ACS.

FIGURE 4-23 Sensitive Communities 2013-2017, Sutter County

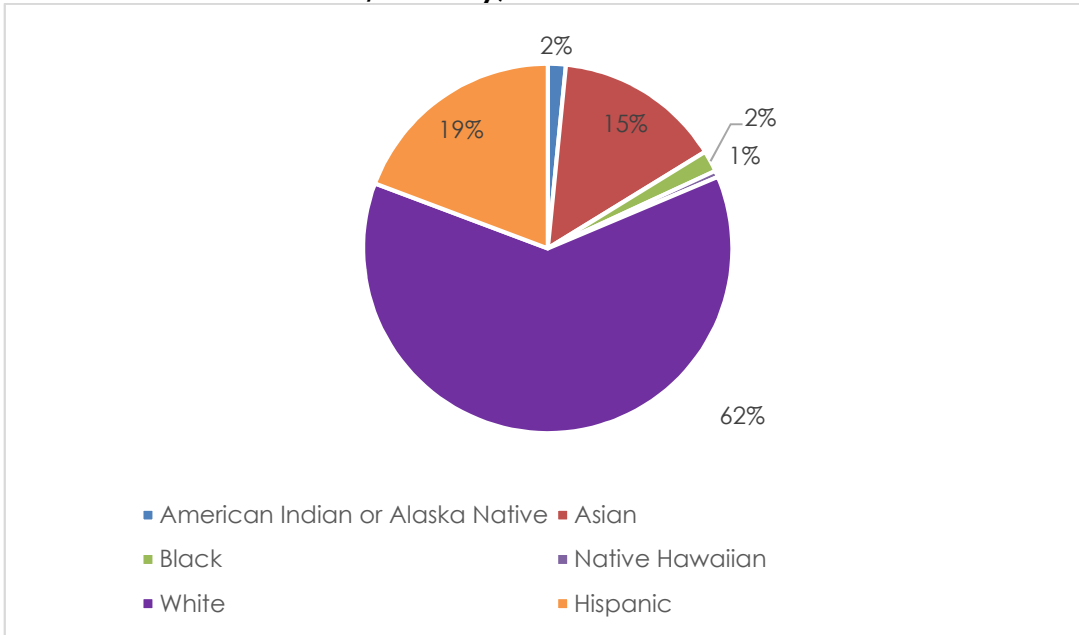
Other Relevant Factors

REGIONAL LOAN DENIAL RATES

Throughout Sutter County, homeownership rates vary widely by race and ethnicity. However, all communities of color experience higher rates of loan denial than non-Hispanic White applicants. Nationally, Black and Hispanic households are more likely than other groups to be denied a home loan and to receive a subprime loan. Subprime mortgages are a type of housing loan most often given to individuals that have a weak credit history. Subprime mortgages are more expensive because there is a higher pre-determined risk of default and carry higher interest rates. A concentration of subprime mortgages in areas with concentrations of people of color is a potential consequence of historically punitive practices, such as redlining. Despite efforts to reform long-standing practices of discrimination in the housing credit system, patterns of inequality still exist. The Great Recession and housing crisis brought to light the unusually high concentration of non-White residents with subprime mortgages and property foreclosures across the country.

Between 2007 and 2017, there were 3,755 loan applications filed in Sutter County for owner-occupied homes and 270 were denied. Countywide, 93 percent of loans were approved and there was a 7 percent denial rate. Out of the 3,755 total applications, 3,000 identified their race/ethnicity. Figure 4-24 displays the percentage of loan applications filtered by race/ethnicity. Of the individuals who identified their race/ethnicity in their loan application, 62 percent of loans were filed by non-Hispanic White individuals, 19 percent by Hispanic individuals, and 15 percent by Asian individuals. While non-Hispanic White residents represent less than half of the total county population, they accounted for most of the loan applications filed.

FIGURE 4-24 **Total Applications Filed in Sutter County by Race/Ethnicity, 2007-2017**



Of the 270 overall loans denied, 215 applications identified the applicant's race/ethnicity. The Home Mortgage Disclosure Act (HMDA) data contains information on loan denials, which can help to explain differences in denials across racial and ethnic groups. In comparing the denial of loan applications by race and ethnicity, the top three reasons for denial were consistent across all racial/ethnic groups: debt-to-income ratio, credit history, or an incomplete credit application. Table 4-48 displays a summary of the reasons for denial by race/ethnicity in Sutter County from 2007 to 2017. HMDA data shows that non-Hispanic White applicants, Hispanic applicants, and Asian applicants accounted for the majority of applications filed in Sutter County between 2007 and 2017 and all had a 7 percent denial rate. The highest rates of denial were experienced by American Indian or Alaskan Native applicants, Black applicants, and Native Hawaiian or Pacific Islander applicants. They had substantially higher denial rates of 19 percent, 14 percent, and 12 percent respectively, demonstrating that certain communities of color experience higher rates of loan denial in the county.

TABLE 4-48 Reasons for Loan Denial by Race/Ethnicity, Sutter County, 2007-2017

Denial Reason	American Indian or Alaska Native		Asian		Black		Native Hawaiian or Pacific Islander		White		Hispanic		Total Applicants	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Collateral	0	0%	3	10%	0	0%	0	0%	23	18%	5	12%	31	14%
Credit Application Incomplete	3	33%	4	13%	2	25%	1	50%	20	16%	4	10%	34	16%
Credit history	3	33%	8	27%	1	13%	0	0%	27	22%	10	24%	49	23%
Debt-to-income ratio	2	22%	12	40%	3	38%	1	50%	30	24%	8	20%	56	26%
Employment history	0	0%	0	0%	1	13%	0	0%	1	1%	2	5%	4	2%
Insufficient cash (downpayment, closing costs)	0	0%	0	0%	0	0%	0	0%	3	2%	1	2%	4	2%
Other	1	11%	2	7%	1	13%	0	0%	17	14%	9	22%	30	14%
Unverifiable information	0	0%	1	3%	0	0%	0	0%	4	3%	2	5%	7	3%
Total Applications Denied (Denial Rate)	9	19%	30	7%	8	14%	2	12%	125	7%	41	7%	215	7%
Total Applications	47	2%	440	15%	56	2%	17	1%	1,862	62%	578	19%	3,000	100%

SOURCE: HDMA Raw Data, 2007-2017

RATES OF HOMEOWNERSHIP

Homeownership is a powerful vehicle for counteracting rising housing prices and the effects of gentrification and displacement, especially for lower-income households. Although homeownership rates are high, with an ownership rate of over 69 percent in the unincorporated county and 57 percent countywide in 2019, not all racial and ethnic groups in the county had the same likelihood of owning a home. As shown in Table 4-49, residents who identified as non-Hispanic White or Asian had higher rates of homeownership than the countywide average. In contrast, residents who identified as Hispanic, or multiracial had much lower rates of homeownership and, thus, they are more at risk of being displaced due to rising rental prices.

TABLE 4-49 Housing Tenure by Race/Ethnicity, Sutter County

	Owner Occupied		Renter Occupied		Total Occupied Units
	Number	Percent of Total	Number	Percent of Total	Number
White Non-Hispanic	12,421	66%	6,296	34%	18,717
Black	354	57%	270	43%	624
Asian	2,612	66%	1,359	34%	3,971
Native Hawaiian and other Pacific Islander	75	58%	55	42%	130
American Indian and Alaskan Native	225	57%	172	43%	397
Some other race	639	52%	580	48%	1,219
Multiracial (two or more races)	519	35%	968	65%	1,487
Hispanic or Latino	2,815	36%	5,005	64%	7,820
Total	19,660	57%	14,705	43%	34,365

SOURCE: U.S. Census, 2015-2019 ACS, Table S2502.

Sites Inventory

A primary goal of the assessment is to ensure available sites for lower-income housing are located equitably across a region and within communities with fair access to opportunities and resources. Ensuring that sites for housing, particularly lower income units, are in high resource areas rather than concentrated in areas of high segregation and poverty requires jurisdictions to plan for housing with regards to the accessibility of various opportunities including jobs, transportation, good education, and health services. Using the patterns of segregation, access to opportunity, and disproportionate housing needs identified in this assessment, this section analyzes whether or not the sites included in the 2021-2029 Housing Element sites inventory improve or exacerbate fair housing conditions and patterns of segregation.

The sites inventory includes sites within three areas of the unincorporated county: the Sutter Pointe Specific Plan Area, the Yuba City Sphere of Influence (SOI), and the Live Oak SOI. These three unincorporated areas have the greatest potential for residential development during the planning period. Although other areas in the unincorporated county have land available for housing, these areas present significant infrastructural and environmental constraints, and thus, are not identified in the inventory. Figure 4-25 and Table 4-50 show the location of sites in the inventory compared to the distribution of low

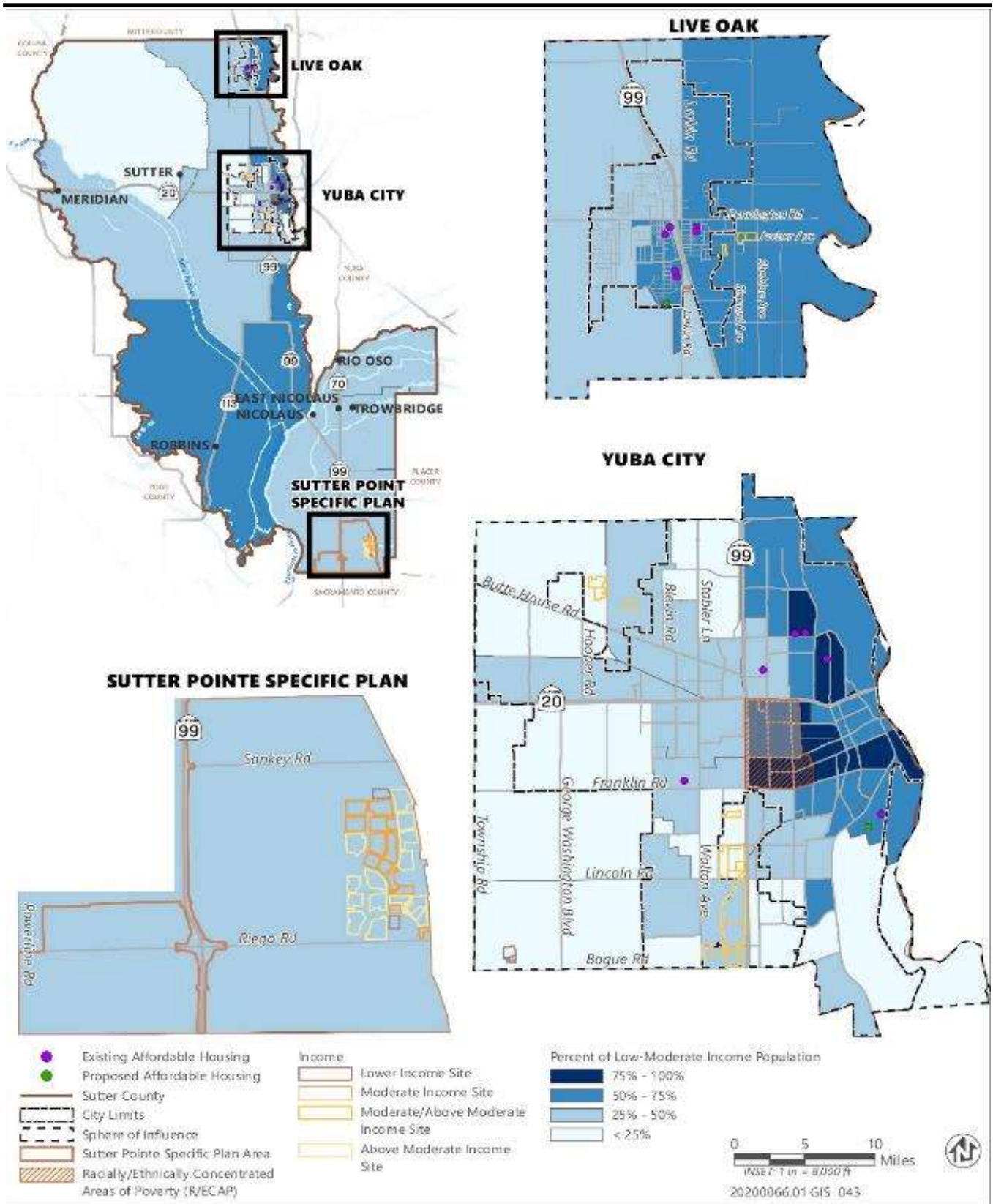
and moderate-income populations by census tract and Figure 4-26 and Table 4-51 show these same sites in comparison to the TCAC/HCD Opportunity Areas. Both figures highlight the location of existing affordable housing as well as vacant and underutilized sites.

LOCATION OF EXISTING AFFORDABLE HOUSING

As shown in Figures 4-25 and 4-26, currently there are no existing affordable housing units in the unincorporated county. The existing deed-restricted affordable units are located within the city limits of Yuba City and Live Oak. According to the California Housing Partnership's affordable housing database in 2020, there were 816 lower income units distributed across fourteen sites within the incorporated cities in Sutter County. The lack of existing deed-restricted affordable units in the unincorporated county presents a challenge for the County in affirmatively furthering fair housing. However, as described in Chapter 3, Section 3.1 Residential Sites Inventory, the recently approved Lakeside at Sutter Pointe development donated a site to the County and dedicated the site specifically for affordable housing. The site is suitable to accommodate 206 affordable units. In addition, the sites inventory identifies additional sites within the Sutter Pointe Specific Plan and in the City spheres of influence suitable to accommodate 440 lower-income affordable units.

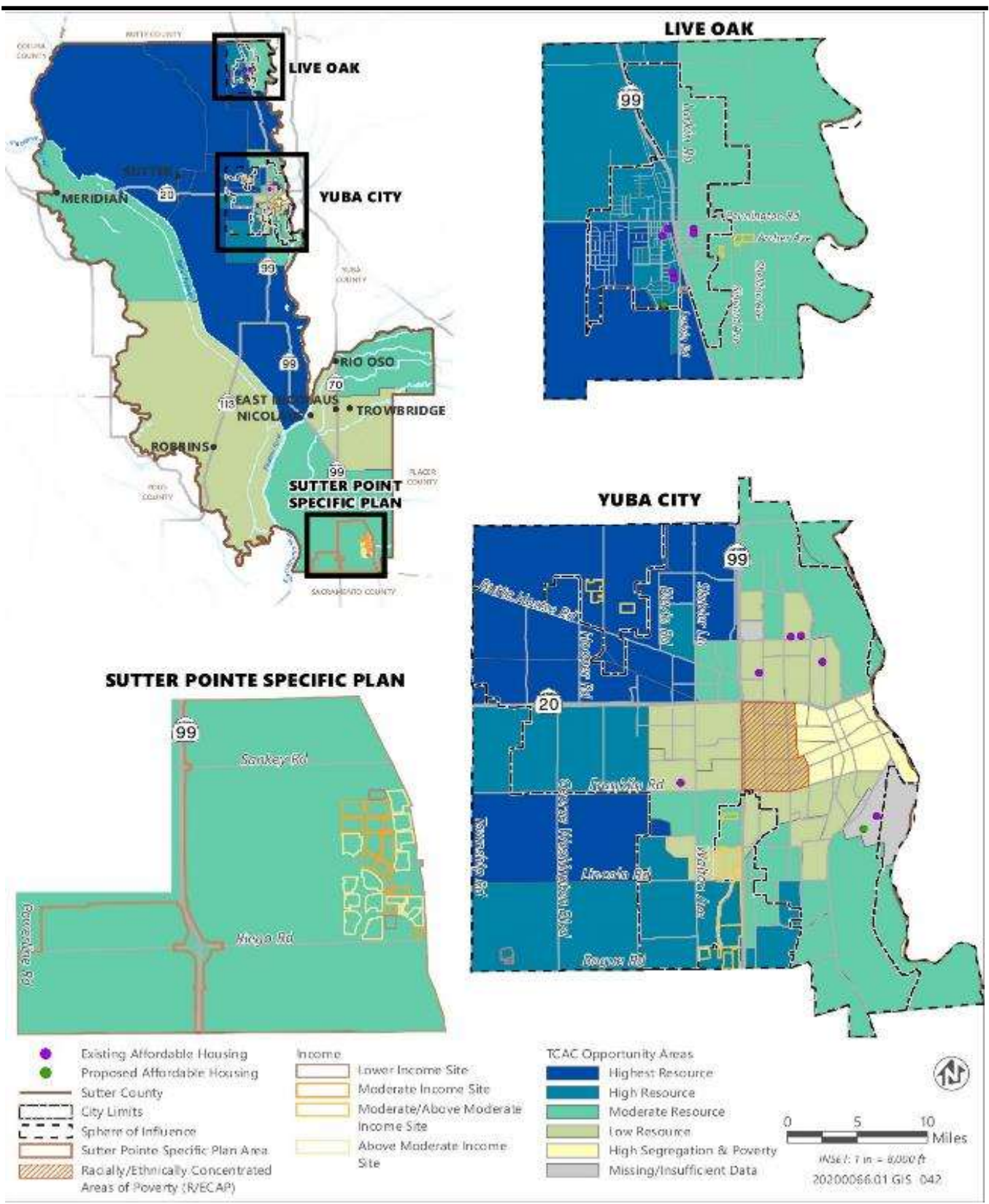
POTENTIAL EFFECT ON PATTERNS OF SEGREGATION

The Housing Element sites inventory was evaluated to ensure sites planned for future residential development would not further segregation patterns and trends. As noted earlier, Sutter County's segregation patterns are moderate and therefore this evaluation focused on whether the lower-income inventory was spread throughout the community. As shown in the figures below, proposed affordable housing is identified in the Yuba City and Live Oak SOIs as well as the Sutter Pointe Specific Plan area. All of the lower-income sites are identified in areas where less than fifty percent of the population is at a low- or moderate-income level (see Table 50). This geographic distribution of proposed lower-income sites will help ensure that lower-income households are not concentrated in existing areas of poverty. However, about 97 percent of moderate and above moderate-income sites are also located in areas where less than fifty percent of the population is at a low- or moderate-income level. The absence of proposed sites, especially above moderate-income sites, in areas with a majority of households earning low- to moderate-incomes (see Table 5X) prevents new public and private investments from being allocated to these areas and, overtime, perpetuates patterns of segregation by income.



Source: U.S. Census Bureau, 2015-2019 ACS. California Department of Housing and Community Development AFFH Data and Mapping Tool. California Housing Partnership, Affordable Rental Housing Benefits Map, 2020. Sutter County, 2021. Ascent, 2021.

FIGURE 4-25 **Sites Inventory and Existing and Proposed Affordable Developments in Relation to Low to Moderate Income Census Tracts, Sutter County**



Source: U.S. Census Bureau, 2015-2019 ACS. California Department of Housing and Community Development AFFH Data and Mapping Tool. California Housing Partnership, Affordable Rental Housing Benefits Map, 2020. Sutter County, 2021. Ascent, 2021.

FIGURE 4-26

Sites Inventory and Existing and Proposed Affordable Developments in Relation to TCAC/HCD Opportunity Areas, Sutter County

TABLE 4-50 Sites Inventory In Relation to Low to Moderate Income Census Tracts

	Percent of Low to Moderate Income Population			
	0%-25%	25%-50%	50%-75%	75%-100%
Lower income sites	247	399	0	0
Moderate income sites	117	565	10	0
Above moderate income sites	1069	1365	85	0
Total	1433	2329	95	0

SOURCE: Ascent 2021

POTENTIAL EFFECT ON ACCESS TO OPPORTUNITY

The lower-income sites identified in the Housing Element are located in moderate and high TCAC opportunity areas, and none of them are located in low resource areas (see Table 51). Specifically, 62 percent of all the identified lower-income units are located in unincorporated areas classified as moderate resource, and 38 percent are in areas classified as high resource. Additionally, about 60 percent of moderate and above moderate units are located in moderate resource areas, followed by 24 percent of moderate and above moderate units in high resource areas and 10 percent of moderate and above moderate units in low resource areas. As a result, the sites inventory has the potential to ameliorate discrepancies in access to opportunity, because the majority of new housing built in the county, and especially affordable housing, will offer future households access to good schools, jobs, and positive economic outcomes. However, since there are few units identified in low resource areas, this distribution may prevent new public and private investments from being allocated to these areas.

TABLE 4-51 Sites Inventory in Relation to TCAC/HCD Opportunity Areas

	TCAC/HCD Opportunity Areas			
	Low	Moderate	High	Highest
Lower income sites	0	399	247	
Moderate income sites	30	567	77	18
Above moderate income sites	282	1373	696	168
Total	312	2339	1020	186

SOURCE: Ascent 2021

POTENTIAL EFFECT ON DISPROPORTIONATE HOUSING NEEDS

There are a few proposed sites in areas identified as susceptible to displacement and they are all located east of Live Oak (see Figure 4-23). Even though this area east of Live Oak is designated as moderate resource, over half of households are cost burdened and it has an

overcrowding rate higher than the state average. Since there are no existing or planned affordable housing units for this vulnerable area, it is possible that as rents continue to rise residents could potentially be displaced due to cost burden.

4.10 Fair Housing Issues, Contributing Factors, and Housing Programs

Based on the findings from this assessment, there are three main fair housing issues in the unincorporated county: disparities in access to opportunity, disproportionate housing needs as a result of displacement, and disparities in access to opportunity for persons with disabilities. Pursuant to Government Code Section 65583 (c)(10)(A)(v), the Housing Element includes several policies and programs to proactively address fair housing issues and replace segregated living patterns with integrated and balanced communities. The sections below describe the contributing factors for each fair housing issue, and provide a list of Housing Element implementation programs that will help to address the fair housing issues.

Disparities in Access to Opportunity

The two main contributing factors causing disparities in access to opportunity are location of employers and location of environmental health hazards. Although employment opportunities are generally concentrated in Yuba City, there are also many agricultural jobs distributed throughout the county. As a result, residents of the unincorporated county generally need to travel long distances to access employment and economic opportunities. Furthermore, the uneven presence of environmental health hazards, such as drinking water contaminants and pesticides, causes residents of the unincorporated county to have disparities in access to more positive environmental opportunities.

The following implementation programs address this fair housing issue by increasing housing opportunities in areas with high access to positive economic and environmental outcomes and improving environmental outcomes through infrastructure improvements.

- **Program H 2-E Affordable Housing Sites.** This implementation program directs the County to coordinate with the cities on infrastructure improvements and to facilitate the construction of affordable housing within the spheres of influence in areas with positive economic and environmental outcomes.

- **Program H 2-D Affordable Housing in Lakeside at Sutter Pointe.** This implementation program directs the County to coordinate with the Regional Housing Authority or other nonprofit and private affordable housing providers to develop affordable housing in Lakeside at Sutter Pointe, and area with positive economic outcomes.
- **Program H 6-B Opportunity in the Sutter Pointe Specific Plan.** This implementation program ensures that housing development occurs concurrently with improvements to services, public amenities, and employment uses to improve access to opportunity for lower-income housing sites in the Sutter Pointe Specific Plan.

Disparities in Access to Opportunity for Persons with Disabilities

The two main contributing factors to disparities in access to opportunity for persons with disabilities are the location of accessible housing and the lack of affordable, integrated housing for individuals who need supportive services. For the 15.7 percent of residents in the unincorporated county who live with disabilities, finding affordable housing and living in the unincorporated county can be difficult. Some of these constraints are related to accessibility of dwelling units, access to transportation, access to employment, and access to commercial services. Moreover, persons with disabilities have housing needs that require alternative living arrangements --that include access to on-site or nearby supportive living services. No deed-restricted affordable units exist within the unincorporated county; however, a higher proportion of the unincorporated county population includes persons with disabilities than that of the county as a whole and the state.

The County's process for providing reasonable accommodations for persons with disabilities grants relief from the County's zoning, building code and other land use regulations, policies, practices and/or procedures, when necessary, to ensure equal access to housing in compliance with the federal Fair Housing Amendments Act of 1988, the Americans with Disabilities Act (ADA) and State Fair Employment and Housing Act (FEHA). This procedure has minimal or no processing fee, subject to approval by the Development Services Department Director.

In addition, the following implementation programs address this fair housing issue by supporting the development of housing for persons with disabilities and promoting the reasonable accommodation ordinance.

- **Program H 4-A Housing and Services for Persons with Developmental Disabilities.** This implementation program directs the County to facilitate partnerships between the Alta California Regional Center and affordable housing developers to support the development of

affordable housing for persons with disabilities and promote information on housing and services available for persons with developmental disabilities.

- **Program H 4-B Reasonable Accommodation.** This implementation program directs the County to support accessible housing by promoting information on reasonable accommodation on the County website and in brochures at County offices.

CHAPTER 5 Housing and Financing Programs

5.1 Federal, State, and Local Housing Programs

Sutter County uses local, State, and Federal funds to implement its housing strategy. Because of the high cost of new construction, more than one source of public funds is often required to construct an affordable housing development. The following is a summary of funding sources that are currently available to support various housing programs.

Local Programs

SUTTER COUNTY HOUSING PROGRAMS

Affordable Housing Trust Fund

The Sutter County Affordable Housing Trust Fund was established by Chapter 1600 of Sutter County's Code of Ordinances, the Affordable Housing Program Ordinance, to secure funding for the production and improvement of affordable housing units. The Program provides alternatives to on-site construction of affordable housing including payment of in-lieu fees for the future construction of affordable units. In 2017, the County collected \$18,440 in in-lieu fees. In 2018, the Sutter County Board of Supervisors revised the In-Lieu Fee for affordable housing to be 10 percent of the State of California HOME Program Single-Family Maximum Purchase Price Limit resulting in a fee of \$28,900

per required unit. Since the revised in-lieu fee structure, the County has not collected any additional fees.

REGIONAL HOUSING AUTHORITY

Housing Choice Voucher Program

The Housing Choice Voucher Program (formerly Section 8) provides assistance to help low-income residents of Sutter County afford safe, decent, and sanitary rental housing. This program is funded by HUD. According to the Regional Housing Authority, 691 participants receive rental assistance from this program. The waiting list is currently (February 2021) closed and there are 269 Sutter County applicants currently waiting on the county waitlist.

Affordable Housing Developments

The Regional Housing Authority is the sole entity that builds and maintains affordable housing in the county. The Regional Housing Authority owns and manages 15 properties throughout the county which offer affordable housing to low-income residents and special needs groups including seniors, disabled individuals and developmentally disabled individuals, and agricultural/farm workers and their families. Public Housing is located in the cities of Yuba City at Richland Housing and River City manor and in Live Oak at Date Street Senior Village. The waiting list is currently (February 2021) open for Richland Housing only while River City manor and Date Street Senior Village remain closed.

Farmworker Housing

The Regional Housing Authority maintains two developments which service agricultural workers and individuals who have retired or been disabled due to agricultural work. Richland Rural Development is located in the unincorporated county and consists of 190 permanent year-round farm labor housing units funded through the United States Department of Agriculture (USDA) Rural Development Section 516 Program. The Office of Migrant Services partners with the Housing Authority to provide the other development providing migrant families with seasonal housing, Yuba City Seasonal Migrant Center includes 79 multi-family housing units funded through the state Office of Migrant Services and operated between May 1 and October 31.

Federal and State Programs

There are several State and Federal funding programs available to build affordable housing, assist first-time homebuyers, support persons experiencing homelessness, and help special needs groups, such as seniors and farmworkers. In most cases other entities, including for-profit and non-profit developers, apply for funds directly to the State or Federal agency that administer them. Table 5-1 summarizes the Federal and State funding programs that are available to fund affordable housing opportunities.

TABLE 5-1 Financial Resources for Housing	
FUNDING PROGRAM	DESCRIPTION
FEDERAL PROGRAMS	
Brownfields Grant Funding Program	To facilitate the reuse/redevelopment of contaminated sites EPA's Brownfields Grant Program makes available resources for the cleanup of eligible publicly or privately-held properties.
Choice Neighborhoods Implementation Grant Program	Choice Neighborhoods Implementation Grants support the implementation of comprehensive plans expected to revitalize public and/or assisted housing and initiate neighborhood improvements.
Community Facilities Direct Loan & Grant Program	This program provides affordable funding to develop essential community facilities in rural areas.
Continuum of Care (CoC) Program	Funding is available on an annual basis through the U.S. Department of Housing and Urban Development (HUD) to quickly rehouse homeless individuals and families.
Community Development Block Grant (CDBG)	CDBG makes funds available in four categories but are primarily used to provide a suitable living environment by expanding economic opportunities and providing decent housing to low-income households. <ul style="list-style-type: none"> ■ Community Development Programs ■ Economic Development Programs ■ Drought-Related Lateral Program
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.
Farm Labor Housing Direct Loans & Grants (Section 514)	Provides affordable financing to develop housing for year-round and migrant or seasonal domestic farm laborers.
Housing Choice Vouchers	The housing choice voucher program is the government's major program for assisting very low-income families, the elderly, and the disabled to afford housing.
Home Investment Partnerships Program (HOME)	HOME funds are available as loans for housing rehabilitation, new construction, and acquisition and rehabilitation of single- and multifamily projects and as grants for tenant-based rental assistance.
Home Ownership for People Everywhere (HOPE)	HOPE program provides grants to low income people to achieve homeownership. The programs are: <ul style="list-style-type: none"> ■ HOPE I—Public Housing Homeownership Program ■ HOPE IV – Hope for Elderly Independence
Housing Opportunities for Persons with AIDS (HOPWA)	Funds are made available countywide for supportive social services, affordable housing development, and rental assistance to persons living with HIV/AIDS.

TABLE 5-1 Financial Resources for Housing

FUNDING PROGRAM	DESCRIPTION
Housing Preservation Grants	Provides grants to sponsoring organizations for the repair or rehabilitation of housing owned or occupied by low- and very-low-income rural citizens.
Low-Income Housing Tax Credit (LIHTC) Program	The LIHTC program gives State and local agencies the authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing for lower-income households.
Rural Rental Housing: Direct Loans	Provides direct loans to developers of affordable rural multifamily rental housing and may be used for new construction or rehabilitation.
Section 108 Loan Guarantee Program	Provides loans to CDBG entitlement jurisdictions for capital improvement projects that benefit low- and moderate-income persons.
Section 202 Supportive Housing for the Elderly Program	Provides an interest-free capital advance to cover the costs of construction, rehabilitation, or acquisition of very low-income senior housing. The program is available to private, non-profit sponsors. Public sponsors are not eligible for the program.
Section 203(k): Rehabilitation Mortgage Insurance Program	Provides, in the mortgage, funds to rehabilitate and repair single-family housing.
Section 207: Mortgage Insurance for Manufactured Home Parks Program	Insures mortgage loans to facilitate the construction or substantial rehabilitation of multi-family manufactured home parks.
Section 221(d)(3) and 221(d)(4)	Insures loans for construction or substantial rehabilitation of multifamily rental, cooperative, and single room occupancy (SRO) housing.
Section 502 Direct Loan Program	USDA Section 502 Direct Loan Program provides homeownership opportunities for low- and very-low-income families living in rural areas.
Section 811 Project Rental Assistance	Section 811 Project Rental Assistance offers long-term project-based rental assistance funding from the U.S. Department of Housing and Urban Development (HUD). Opportunities to apply for this project-based assistance are through a Notice of Funding Availability published by CalHFA.
STATE PROGRAMS	
Affordable Housing and Sustainable Communities Program (AHSC)	AHSC funds land use, housing, transportation, and land preservation projects that support infill and compact development and reduce greenhouse gas (GHG) emissions.
CalHOME	CalHOME makes grants to local public agencies and nonprofits to assist first-time homebuyers become or remain homeowners through deferred-payment loans. Funds can also be used to assist in the development of multiple-unit ownership projects.
Cleanup Loans and Environmental Assistance to Neighborhoods (CLEAN) Program	Department of Toxic Substances Control's (DTSC) CLEAN Program provides low-interest loans to investigate, cleanup and redevelop abandoned and underutilized urban properties.
California Emergency Solutions and Housing (CESH)	CESH provides grant funds to eligible applicants for activities to assist persons experiencing or at-risk of homelessness.
California Self-Help Housing Program (CSHHP)	Provides grants for sponsor organizations that provide technical assistance for low- and moderate-income families to build their homes with their own labor.
Community Development Block Grant (CDBG)	Funds are available in California communities that do not receive CDBG funding directly from HUD. There is an annual competitive funding cycle which has an over-the-counter NOFA process.

TABLE 5-1 Financial Resources for Housing

FUNDING PROGRAM	DESCRIPTION
Community Development Block Grant-Corona Virus (CDBG-CV1) – CARES Act Funding	This is a subsidiary of the CDBG program to provide relief to eligible entities due to hardship caused by COVID-19.
Emergency Housing Assistance Program (EHAP)	EHAP provides funds for emergency shelter, transitional housing, and related services for the homeless and those at risk of losing their housing.
Emergency Solutions Grants Program (ESG)	ESG funds are available in California communities that do not receive ESG funding directly from HUD.
Golden State Acquisition Fund (GSAF)	GSAF makes up to five-year loans to developers for acquisition or preservation of affordable housing.
Home Investment Partnerships Program (HOME)	HOME funds are available in communities that do not receive HOME funding directly from HUD.
Homekey	Homekey provides grants to acquire and rehabilitate a variety of housing types — such as hotels, motels, vacant apartment buildings, and residential care facilities — in order to serve people experiencing homelessness or who are also at risk of serious illness from COVID-19
Housing for a Healthy California (HHC)	HHC provides funding to deliver supportive housing opportunities to developers using the federal National Housing Trust Funds (NHTF) allocations for operating reserve grants and capital loans. The HHC program is intended to create supportive housing for individuals who are recipients of or eligible for health provided through Medi-Cal.
Housing Navigators Program	Housing Navigators Program allocates \$5 million in funding to counties for the support of housing navigators to help young adults aged 18 years and up to 21 years secure and maintain housing, with priority given to young adults in the foster care system.
Housing-Related Parks Program	The Housing-Related Parks Program funds the creation of new park and recreation facilities or improvement of existing park and recreation facilities that are associated with rental and ownership projects that are affordable to very low- and low-income households. Grant funds are made available to local jurisdictions.
Infill Infrastructure Grant Program (IIG)	IIG provides grant funding for infrastructure improvements for new infill housing in residential and/or mixed-use projects.
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 one-time over-the-counter, non-competitive planning grants.
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 matches local housing trust funds as downpayment assistance to first-time homebuyers.
Mobile-home Park Rehabilitation and Resident Ownership Program (MPRRP)	MPRRP makes low interest loans for the preservation of affordable mobilehome parks. MPRROP also makes long-term loans to individuals to ensure continued affordability.
Mortgage Credit Certificate (MCC) Program	Provides income tax credits to first-time homebuyers to buy new or existing homes.
Multifamily Housing Program (MHP)	MHP makes low-interest, long-term deferred-payment permanent loans for new construction, rehabilitation, and preservation of permanent and transitional rental housing for lower-income households.

TABLE 5-1 Financial Resources for Housing

FUNDING PROGRAM	DESCRIPTION
National Housing Trust Fund	National Housing Trust Fund is a formula grant program used to increase and preserve the supply of affordable housing, with an emphasis on rental housing for extremely low-income households (ELI households, with incomes of 30 percent of area median or less). Funds are made available through a competitive process.
No Place Like Home	The No Place Like Home Program invests in the development of permanent supportive housing for persons who are in need of mental health services and are experiencing homelessness, chronic homelessness, or who are at risk of chronic homelessness.
Office of Migrant Services (OMS)	Provides grants to local government agencies that contract with HCD to operate OMS centers located throughout the state for the construction, rehabilitation, maintenance, and operation of seasonal rental housing for migrant farmworkers.
Permanent Local Housing Allocation Program (PLHA)	There are two types of assistance under PLHA: <ul style="list-style-type: none"> ■ Formula grants to entitlement and non-entitlement jurisdictions based on the formula prescribed under federal law for the Community Development Block Grant. ■ Competitive grants to non-entitlement jurisdictions. The Non-Entitlement competitive grant program component prioritizes assistance to persons experiencing or At risk of homelessness and investments that increase the supply of housing to households with incomes of 60 percent or less of area median income.
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.
Regional Early Action Planning (REAP) Grants	The Regional Early Action Planning (REAP) program helps 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).
SB 2 Planning Grants Program	The SB 2 Planning Grants program provides one-time funding and technical assistance to all eligible local governments in California to adopt, and implement plans and process improvements that streamline housing approvals and accelerate housing production.
Supportive Housing Multifamily Housing Program (SHMHP)	SHMHP provides low-interest loans to developers of permanent affordable rental housing that contain supportive housing units.
Transit Oriented Development Housing Program (TOD)	The TOD program makes low-interest loans and grants for rental housing that includes affordable units that are located within one-quarter mile of a transit station.
Transitional Housing Program (THP)	THP provides funding to counties for child welfare services agencies to help young adults aged 18 to 25 years find and maintain housing, with priority given to those formerly in the foster care or probation systems.
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.

SOURCE: U.S. Department of Housing and Urban Development, 2020; California Department of Housing and Community Development, 2020; and U.S. Department of Agriculture, 2020.

CHAPTER 6 Opportunities for Residential Energy Conservation

6.1 Sutter County Energy Conservation Programs

State law (Government Code Section 65583[a][7]) requires Housing Elements to contain an analysis of opportunities for residential energy conservation. This includes an analysis of the opportunities to encourage energy saving features, energy saving materials, and energy efficient systems and design for residential development.

Energy Efficiency Building Standards

County programs to promote energy conservation primarily focus on enforcement of building code requirements that ensure energy efficiency for new residential construction. Sutter County has adopted the energy standards of the California Energy Commission (Title 24, Part 6, California Energy Code) to ensure the energy efficiency of new, remodeled, and rehabilitated housing units. Each city and county must enforce these standards as part of its review of building plans and issuance of building permits.

The 2019 update to the Building Energy Efficiency Standards focuses on several key areas to improve energy efficiency of newly constructed buildings and additions and alterations to existing buildings. Most

notably, the 2019 standards for residential buildings includes a requirement to install solar panels in newly constructed residential buildings. Other features required for residential construction, such as updated thermal envelope standards and ventilation requirements, enable homes to reduce the electricity demand from the grid, helping to reduce energy bills and the carbon footprint. For residential homeowners, based on a 30-year mortgage, the Energy Commission estimates that the standards will save consumers approximately \$80 on monthly heating, cooling, and lighting bills.²

The California Building Code also includes green building regulations, referred to as CALGreen (California Green Building Standards Code, Title 24, Part 11), to encourage more sustainable and environmentally friendly building practices, limit pollution emitting substances that can cause harm to the environment, conserve natural resources, and promote the use of energy efficient materials and equipment. There are mandatory measures, which apply statewide, and voluntary measures, which can be adopted locally. Voluntary measures are organized into two tiers with their own respective prerequisites and elective measures intended to further encourage building practices that improve public health, safety, and general welfare by promoting the use of building concepts that minimize impact on the environment and promote a more sustainable design. Tier 1 prerequisites set a higher baseline than CALGreen mandatory measures while Tier 2 prerequisites include all of Tier 1 prerequisites plus some enhanced or additional measures.

Although new building standards create more opportunity to reduce residential energy consumption in new construction, remodeling or retrofitting existing homes to meet energy efficiency requirements is just as important. Retrofitting existing buildings can, however, require significant upfront investment, even though it can provide long-term cost savings through improved building performance and lower utility bills. Approximately 70 percent of housing units in the unincorporated County (5,803 units) were built prior to 1980, when there were much lower standards for energy efficiency in residential construction [see Table 4-15 (Age of Housing Stock)]. Although these pre-1980 units are generally sound housing, many of them could benefit from cost-effective retrofit programs.

² California Energy Commission, May 2018. *Energy Commission Adopts Standards Requiring Solar Systems for New Homes, First in Nation.*
<https://www.energy.ca.gov/news/2018-05/energy-commission-adopts-standards-requiring-solar-systems-new-homes-first>

Local Energy Efficiency Programs

Weatherization is a process through which a series of home-improvements are made that increase the overall energy efficiency of the home. The following organizations provide assistance with weatherization, minor home repairs, and/or utility bills.

REGIONAL HOUSING AUTHORITY

The Regional Housing Authority provides assistance to low-income households, senior citizens, and landlords. The Housing Authority conducts energy audits, maintains and upgrades assisted housing units, and administers the Sutter County Owner-Occupied Housing Rehabilitation Program. This program provides low-interest loans to very low- and low-income homeowners for specific health and safety repairs, including repairs related to energy efficiency.

COMMUNITY RESOURCE PROJECT

The Community Resource Project, Inc. (CRP) provides a no- or low-cost home weatherization program to low-income renters and homeowners in Sutter, Sacramento, and Yuba counties. The aim of the program is to assist eligible, low-income families reduce energy consumption in homes through the replacement of inefficient appliances, minor repairs that make the home more energy efficient, and educational materials that provide energy saving tips and information. CRP also provides financial assistance with energy bills.

Pacific Gas and Electric Company (PG&E) sponsors several energy-assistance programs, some of which are administered by the County through CRP including the Home Energy Assistance Program (HEAP). HEAP offers income-eligible residents of Sutter, Sacramento, and Yuba counties a credit to their utility bill. HEAP is available for customers of PG&E, Sacramento Metropolitan Utility District, or those who heat their home using wood, propane, or oil purchased from a vendor. The closest CRP HEAP office location for Sutter County residents is in Yuba City.

PACIFIC GAS AND ELECTRIC COMPANY

PG&E also offers the following financial and energy-related assistance programs for its low-income customers:

- **California Alternate Rates for Energy (CARE).** PG&E offers this rate reduction program for low-income households. The CARE program provides a discount of 20 percent or more on monthly energy bills. The CRP also performs an intermediary function for PG&E's CARE program. Qualifications are based on the number of persons living in the home and the total annual household income.

- **Energy Savings Assistance Program.** PG&E's Energy Savings Assistance program offers free weatherization measures and energy-efficient appliances to qualified low-income households. PG&E determines qualified households through the same sliding income scale used for CARE. The program includes measures such as attic insulation, weather stripping, caulking, and minor home repairs. Some customers qualify for replacement of appliances including refrigerators, air conditioners, and evaporative coolers.
- **Energy Efficiency for Multifamily Properties.** The Energy Efficiency for Multifamily Properties program is available to owners and managers of existing multifamily residential dwellings containing five or more units. The program encourages energy efficiency by providing rebates for the installation of certain energy-saving products.
- **Relief for Energy Assistance through Community Help (REACH).** The REACH program is sponsored by PG&E and administered through a non-profit organization. PG&E customers can enroll to give monthly donations to the REACH program. Qualified low-income customers who have experienced uncontrollable or unforeseen hardships, that prohibit them from paying their utility bills may receive an energy credit. Eligibility is determined by a sliding income scale based on the number of household members. To qualify for the program, the applicant's income cannot exceed 200 percent of the Federal poverty guidelines.
- **Medical Baseline Allowance.** The Medical Baseline Allowance program is available to households with certain disabilities or medical needs. The program allows customers to get additional quantities of energy at the lowest or baseline price for residential customers.

Federal and State Energy Assistance Programs

In addition to the local programs described above, the California Department of Community Services and Development (CSD) administers the Federally funded Low-Income Home Energy Assistance Program (LIHEAP). This program provides two types of assistance: Home Energy Assistance and Energy Crisis Intervention. The first type of assistance is a direct payment to utility bills for qualified low-income households. The second type of assistance is available to low-income households that are in a crisis. CSD also offers free weatherization assistance, such as attic insulation, caulking, water heater blankets, and heating and cooling system repairs to low-income households.

6.2 Energy Efficient Methods and Techniques

There are many modern building design methods that can be used to reduce residential energy consumption and are based on proven techniques. These methods can be categorized in three ways.

1. Building design that keeps natural heat in during the winter and keeps natural heat out during the summer. Such design reduces air conditioning and heating demands. Proven building techniques in this category include:
 - Location of windows and openings in relation to the path of the sun to minimize solar gain in the summer and maximize solar gain in the winter;
 - Use of “thermal mass,” earthen materials such as stone, brick, concrete and tiles that absorb heat during the day and release heat at night;
 - Use of window coverings, insulation, and other materials to reduce heat exchange between the interior of a homes and the exterior;
 - Location of openings and the use of ventilation devices that take advantage of natural air flow, particularly cool evening breezes;
 - Use of eaves and overhangs that block direct solar gain through window openings during the summer but allow solar gain during the winter; and
 - Zone heating and cooling systems, which reduce heating and cooling in the unused areas of the home.
2. Building orientation that uses natural forces to maintain a comfortable interior temperature. Examples include:
 - North-south orientation of the long axis of a dwelling;
 - Minimizing the southern and western exposure of exterior surfaces; and
 - Location of dwellings to take advantage of natural air circulation and evening breezes.
3. Use of landscaping features to moderate interior temperatures. Such techniques include:
 - Use of deciduous shade trees and other plants to protect the home;
 - Use of water feature; and
 - Use of trees and hedges as windbreaks.

In addition to neutral techniques, a number of modern methods in energy conservation have been developed or advanced. These include:

- Use of whole house fans to circulate air throughout the house;
- Use of radiant barriers on roofs to keep attics cool;
- Use of solar panels and other devices to generate electricity and heat water;
- High-efficiency coating on windows to repel summer heat and trap winter warmth;
- Use of tankless water heaters;
- Use of radiant flooring to cool and heat the home;
- Weather-stripping and other insulation to reduce heat gain and loss;
- Use of natural gas for dryers, stovetops and ranges;
- Use of energy efficient home appliances; and
- Use of low-flow showerheads and faucet aerators to reduce hot water use.

CHAPTER 7 **Potential Constraints on Housing**

The ability of the housing market to supply an adequate number of new dwellings to meet annual demand is affected by a variety of factors, or constraints. This section identifies those governmental and nongovernmental constraints that inhibit the development, maintenance, or improvement of housing. The governmental constraints section focuses on those constraints that are within the County's control, such as policies and regulations that could affect the County's ability to meet future housing needs. The nongovernmental constraints section looks at those constraints that are largely market driven and cannot be controlled by local government, such as land, materials, and labor costs.

7.1 Governmental Constraints

Local governmental constraints on the provision of new housing fall into one of six categories:

- land-use controls,
- codes and enforcement,
- development requirements,
- fees and exactions,
- processing and permitting procedures, and
- provision of services.

These governmental factors can have both a positive and negative effect on the availability and the affordability of housing within the County.

Land-Use Controls

Because of Sutter County's dependence on agriculture, one of the principal historical goals of the County has been the continuation of a strong, viable agricultural community. To this end, Sutter County General Plan policies and ordinances have been developed to focus housing development in non-agricultural areas, encouraging or requiring urban residential development to locate in urbanized areas. Efficient land use in the urbanized areas is necessary to preserve agricultural land.

GENERAL PLAN

Table 7-1 (General Plan Residential Land Use Designations) summarizes the County General Plan residential land use designations, development standard densities, and consistent zoning.

TABLE 7-1 General Plan Residential Land Use Designations		
General Plan Designation	Density Range	Consistent Zoning
Agricultural		
Agriculture 20 (AG-20)	1 unit/20 acres	AG
Agriculture 40 (AG-40)	1 unit/40 acres	AG
Agriculture 80 (AG-80)	1 unit/80 acres	AG
Agriculture Rural Community (AG-RC)	0.40 dwelling units/acre ^a	AG
Ranchette (RAN)	0.1-0.3 dwelling units/acre ^b	RAN
Residential		
Estate Residential (ER)	0.3-2 dwelling units/acre	ER
Low Density Residential (LDR)	2-8 dwelling units/acre	ER, R-1, R-2
Medium Density Residential (MDR)	8.1-20 dwelling units/acre	R-3
High-Density Residential (HDR)	20.1+ dwelling units/acre	R-4
Food Processing, Agricultural, and Recreational Combining District (FPARC)	1 dwelling unit/acre	FPARC

SOURCE: Sutter County 2030 General Plan Land Use Element.

a. Limited AG-RC areas exist in some rural communities. The County's 2030 General Plan prohibits further allocation of this land use designation.

b. Scattered Ranchettes exist in Sutter County's unincorporated area. The County's 2030 General Plan prohibits further allocation of this land use category.

ZONING

The County Zoning Code is adopted as Chapter 1500 of the Sutter County Ordinance Code. The Zoning Code is available as a resource listed on the County website at: <https://www.suttercounty.org/government/county-departments/development-services/planning-and-building-services/planning-services>. Table 7-2 (Residential Zoning Provisions) outlines the respective consistent residential zoning classifications and the allowed uses of each classification that encourage a variety of housing types.

Use	AG	RAN	ER	R-1	R-2	R-3	R-4	GC	P
Single Family (attached or detached)	Pa	P	P	P	P	-	-	-	-
Duplex	-	-	-	-	P	P	-	-	-
Multi-Family	-	-	-	-	-	P	P	UP	-
Manufactured Home	P	P	P	P	P	P	P	-	-
Manufactured Home Park	-	-	-	UP	UP	AP	AP	-	-
Residential Care (6 or fewer persons)	P	P	P	P	P	P	P	-	-
Residential Care (greater than 6 persons)	AP	AP	AP	ZC	ZC	P	P	-	-
Group Quarters	-	-	-	-	-	P	P	UP	-
Live-Work Residential	-	-	-	-	-	P	P	P	-
Emergency Shelter	-	-	-	-	-	-	P	P	P
Cold Weather Shelter b	-	-	-	AP	AP	ZC	ZC	ZC	ZC
Transitional and Supportive Housing c		P	P	P	P	P	P	-	-
Accessory Dwelling Units	ZC	ZC	ZC	ZC	ZC	-	-	-	-

SOURCE: Sutter County Zoning Code.

P = Permitted; ZC = Zoning Clearance Required; AP = Administrative Permit; UP = Use Permit Required; (-) = Not permitted

- Depending on the AG General Plan designation density (refer to Table 7-1) and parcel size, more than one dwelling may be permitted.
- Cold weather shelters are permitted with a zoning clearance in all commercial and employment districts.
- Transitional and supportive housing is considered a residential use and will be permitted in all districts allowing residential uses subject to only those restrictions that apply to residential uses of the same type in the same district.

Descriptions of development standards specific to each zoning district are shown in Table 7-3 (Development Standards by Zone). These standards include lot area requirements, building setbacks, and height limits. The County development standards are typical of those standards imposed by other jurisdictions and the development community has not indicated that the standards posed constraints on development.

CHAPTER 7: POTENTIAL CONSTRAINTS ON HOUSING

7.1: Governmental Constraints

Development Standard	RAN	ER	R-1	R-2	R-3	R-4
Maximum Dwelling Units Per Lot	1 dwelling 1 second unit	1 dwelling 1 second unit	1 dwelling 1 second unit	2 dwellings 1 second unit	Per General Plan	Per General Plan
Minimum Lot Area, Interior	3 acres	0.5 acres	6,000 sq.ft.	4,500 sq.ft.	To maximize flexibility to accommodate unique and evolving housing types, the minimum lot sizes for R-3 and R-4 District lots are variable and shall be as determined by the County based upon approved product types.	
Minimum Lot Area, Corner	3 acres	0.5 acres	7,500 sq.ft.	6,000 sq.ft.		
Maximum Lot Area	10 acres	3 acres	None	None		
Minimum Lot Width ¹	75 feet	75 feet	50 feet	40 feet		
Minimum Setback, Front ²	30 feet	30 feet	15 feet, except garage entrances facing a public roadway must be 20 feet.	15 feet, except garage entrances facing a public roadway must be 20 feet.	12 feet, except garage entrances facing a public roadway must be 20 feet.	12 feet, except garage entrances facing a public roadway must be 20 feet.
Minimum Setback, Side, Interior ³	10 feet	10 feet	5 feet except any public building, religious institution, school or similar permitted use must be a minimum of 15 feet from any adjoining lot containing or potentially containing a single family residence	5 feet except any public building, religious institution, school or similar permitted use must be a minimum of 15 feet from any adjoining lot containing or potentially containing a single family residence	5 feet	5 feet
Minimum Setback, Side, Street ²	20 feet	20 feet	10 feet, except garage entrances facing a public roadway must be 20 feet.	10 feet, except garage entrances facing a public roadway must be 20 feet.	10 feet, except garage entrances facing a public roadway must be 20 feet.	12 feet, except garage entrances facing a public roadway must be 20 feet.
Minimum Setback, Rear ⁴	30 feet	30 feet	20 feet or 20% of lot depth, whichever is less.	20 feet or 20% of lot depth, whichever is less.	15 feet	12 feet
Maximum Building Coverage	25%	30%	40%	50%	None	None
Maximum Building Height ⁵	35 feet	35 feet	35 feet	35 feet	45 feet	45 feet

SOURCE: Sutter County Zoning Code.

- 1 Measured at the front property line except for lots located on the turnaround of a cul-de-sac were measured at the front yard setback line.
- 2 Measured from edge of adopted right-of-way. Where right-of-way is not recorded, setback shall be measured from edge of right-of-way assuming adopted County Design Standards for functional classification of the roadway and existing centerline of road.
- 3 Measured from property line. Does not apply the zero-lot-line or common wall housing types.
- 4 Measured from property line.
- 5 Measured as the vertical distance from the average level of the highest and lowest point of that portion of the lot covered by the building, to the highest point of the building roof, ridge, or parapet wall. Where the building has been elevated above the defined flood elevation for purposes of providing for flood protection, the building height shall be measured from the lowest habitable floor elevation.

The Zoning Code does not identify minimum lot area requirements for multifamily development within the R-3 and R-4 zoning districts. To maximize flexibility to accommodate unique and evolving housing types, the minimum lot sizes for R-3 and R-4 District lots are variable and shall be as determined by the County based upon approved product types. Factors to be considered in determining minimum parcel size include requirements for the sewage disposal system and replacement area needed to serve the proposed project, required parking area, and building setback requirements. Multifamily development is a permitted use within the R-3 and R-4 zoning districts and is subject to design review, as described in Processing and Permit Procedures below.

The County may grant waivers for projects containing affordable housing, pursuant to the Affordable Housing Ordinance, or may provide relief from Zoning Code standards through administrative appeals or entitlements, such as variances, planned developments, or conditional use permits.

SUTTER POINTE SPECIFIC PLAN

The Sutter Pointe Specific Plan was adopted by the County in 2009. Development standards for the plan area are outlined in the Sutter Pointe Land Use and Development Code and are available on the County website at: <https://www.suttercounty.org/government/county-departments/development-services/planning-and-building-services/planning-services/sutter-pointe-specific-plan>. Table 7-4 (Sutter Pointe Specific Plan Residential Use Provisions) outlines the allowed uses by zoning districts.

Use	LDR	MDR	HDR	MU	E1	E2
Single Family (attached or detached)	P	P	P	-	-	-
Duplex	P	P	P	-	-	-
Multi-Family	-	P	P	P	-	P
Mobile Home	P	P	P	-	-	-
Community Care Facilities (6 or fewer persons)	P	P	P	-	-	-
Community Care Facilities (greater than 6 persons)	UP	UP	UP	-	-	-
Rooming and Boarding Houses	-	P	P	P	-	-
Temporary Resident Shelter ^a	-	-	UP	UP	UP	P
Accessory Dwelling Units	P	P	-	-	-	-

CHAPTER 7: POTENTIAL CONSTRAINTS ON HOUSING
7.1: Governmental Constraints

TABLE 7-4 Sutter Pointe Specific Plan Residential Use Provisions

Use	LDR	MDR	HDR	MU	E1	E2
------------	------------	------------	------------	-----------	-----------	-----------

SOURCE: Sutter County Zoning Code.

P = Permitted; UP = Use Permit Required; (-) = Not permitted

- a. Temporary Resident Shelter includes a facility or use which provides temporary housing for individuals on a not for profit basis. The housing may include, but is not limited to, housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person (see California Health and Safety Code Section 50801 (e)). This definition does not include such temporary residential shelters as may be provided for relief following a natural disaster or during a state of emergency.

Descriptions of residential development standards specific to each zoning district are shown in Table 7-5 (Sutter Pointe Development Standards). The Sutter Pointe Specific Plan development standards are typical of those standards imposed by other jurisdictions and the development community has not indicated that the standards posed constraints on development.

TABLE 7-5 Sutter Pointe Development Standards

Development Standard	LDR	MDR		HDR			MU
	Low Density Residential	Small Lot Detached	Attached Townhomes	Attached/Detached Townhomes	Podium-Style Housing	Garden Apartments	Mixed Use
Density (units per acre)	2 – 5	5.1 – 12	5.1 – 12	12.1 – 24	12.1 – 24	12.1 - 24	12.1 – 45
Minimum Lot Area	5,000 sq. ft.	2,000 sq. ft.	2,000 sq.ft.	n/a	n/a	n/a	65,000 sq. ft.
Minimum Setback, Front ^{1,2}	15 feet	10 feet	10 feet	10 feet	10 feet	10 feet	0 feet
Minimum Setback, Side, Interior ³	4 feet	3 feet	0 feet	0 feet	0 feet	12 feet	0 feet
Minimum Setback, Side, Street ²	12 feet	10 feet	12 feet	12 feet	12 feet	12 feet	0 feet
Minimum Setback, Rear ⁴	15 feet	12 feet	12 feet	12 feet	12 feet	12 feet	0 feet
Minimum Setback, Garage	20 feet	20 feet	20 feet	20 feet	20 feet	20 feet	n/a
Maximum Building Height ⁵	35 feet	35 feet	35 feet	55 feet	55 feet	55 feet	65 feet

SOURCE: Sutter Pointe Specific Plan Land Use and Development Code.

- 1 For any permitted public or civic use, a minimum setback of 15 feet shall be maintained between the building and adjoining lot containing or potentially containing a single-family residence.
- 2 Front setbacks may be reduced to 0 feet with buildings built to the back of sidewalks for lots within or adjoining commercial activity centers or the Town Center to create a more urban setting.
- 3 Front setbacks are measured from back of sidewalks. A maximum of 40% of the front setback may be open for parking. A minimum of 50% of the front setback and street side setback area excluding required parking shall be landscaped with green vegetation, grass, groundcovers, shrubs, and trees. The total open parking area may be increased if pervious paving materials are used.
- 4 Side setbacks are measured from the side property line. Side setbacks may be reduced to 0 feet for zero lot line building types, attached town homes, and duplex/duet building types.
- 5 A 9-foot minimum building-to-building separation for LDR residences and 6-foot minimum for MDR detached residences shall be provided.
- 6 A 3-foot minimum side setback is allowed for clustered single-family detached and attached buildings when one side of two adjacent buildings has no windows.
- 7 Rear setbacks are measured from the rear property line. A zero-foot minimum rear setback is allowed for a detached garage on an alley.
- 8 Garage setbacks are measured from back of sidewalks or from alleys, as applicable. No garage setback requirement applies to alley access provided there is a minimum width of 24 feet back out space.
- 9 A maximum 20-foot-wide entry canopy or porte cochere is permitted over the sidewalk, provided a minimum of 200-foot spacing is maintained between two such structures.

PARKING REQUIREMENTS

Parking requirements provide safe, accessible, attractive, secure, and well-designed off-street parking and loading facilities. Section 1500-20-050 of the Zoning Code describes parking requirements for new use types. Table 7-6 shows off-street parking requirements for residential dwelling units.

Use Type	Number of Required Parking Spaces
Single Family	2 spaces per unit
Accessory Dwelling Unit	No additional spaces required beyond those required for the primary dwelling on the property.
Two Family	2 spaces per unit
Multi Family	1 space per studio apartment or unit containing one bedroom. 1.5 spaces per unit containing two bedrooms. 2 spaces per unit containing three or more bedrooms. In addition, 1 guest space for each 10 units.

SOURCE: Sutter County Zoning Code.

OPEN SPACE REQUIREMENTS

Open space and park requirements can decrease the affordability of housing by decreasing the amount of land available on a proposed site for constructing units. Section 1500-06-060 of the Zoning Code requires that multi-family developments meet design requirements outlined in the Multi-Family Residential Design Checklist. The checklist identifies the following criteria for open space and common facilities:

- A. Each unit provides some form of usable private open space, such as a patio, porch, deck, balcony, yard, or shared entry porches or balconies.
- B. Functional common open space is included for passive and active recreational uses. Common open space areas have minimum dimensions of 15 feet in width and are centrally located and conveniently accessible.
- C. Recreational amenities are incorporated into common open space areas such as a swimming pool, gym, clubhouse, tot lot, picnic/barbecue area, game court, daycare, and other facilities.

These standards are typical of other jurisdictions. The County believes that rather than being a constraint on the development of multi-family housing, the above open-space requirements provide essential social and recreational benefits to residents of higher-density developments.

MANUFACTURED HOME AND MOBILE HOME PARK STANDARDS

State law limits the extent to which cities and counties can regulate the installation of manufactured homes, including mobile homes. California Government Code Section 65852.3 requires that counties allow installation of certified manufactured homes on foundation systems on lots zoned for conventional single-family residences. This section and Government Code Section 65852.4 generally require that manufactured homes be subject to the same land use regulations as conventional homes. Government Code Section 65852.7 deems mobile home parks to be a permitted use in all areas planned and zoned for residential uses.

The Sutter County Zoning Code is in compliance with State law. Within Sutter County manufactured homes are allowed in all residential districts, and manufactured home parks are allowed in R-1 and R-2 districts with a use permit and in R-3 and R-4 districts with an administrative permit. A manufactured home within the county may be placed upon any lot as a permanent residence in any residential district subject to the following eligibility requirements:

1. The manufactured home is certified under the National Manufactured Housing Construction and Safety Act of 1974.
2. The density on the lot on which the manufactured home is located does not exceed that permitted by the General Plan.
3. The manufactured home is placed upon a permanent foundation approved by the Building Division.
4. The manufactured home is less than 10 years old from the date of manufacture to the date of installation.
5. The manufactured home complies with all development standards and other requirements of the corresponding residential zoning district.
6. All necessary licenses, tags, permits and approvals have been obtained from the State of California and Sutter County.

ACCESSORY DWELLING UNITS

An ADU is a secondary living unit located on an existing residential or agricultural lot. The purpose of an ADU is to provide a small, self-contained living unit that can be used by a family member or as a rental unit. ADUs approved for construction in existing single-family residential areas diversify the housing in those neighborhoods allowing potential affordable rental units into otherwise unaffordable neighborhoods.

CHAPTER 7: POTENTIAL CONSTRAINTS ON HOUSING

7.1: Governmental Constraints

To encourage establishment of ADUs on existing developed lots, State law requires cities and counties to either adopt an ordinance based on standards set out in the law allowing ADUs in residentially-zoned areas, or where no ordinance has been adopted, to allow ADUs on lots zoned for single family or multifamily use that contain an existing single family unit subject to ministerial (i.e., staff level) approval ("by right") if they meet standards set out by State law. Local governments are precluded from totally prohibiting ADUs in residentially zoned areas unless they make specific findings (Government Code, Section 65852.2).

Several recent bills have added further requirements for local governments related to ADU ordinances (AB 2299, SB 1069, AB 494, SB 229, AB 68, AB 881, AB 587, SB 13, AB 671, and AB 670). The 2016 and 2017 updates to State law included changes pertaining to the allowed size of ADUs, permitting ADUs by-right in at least some areas of a jurisdiction, and parking requirements related to ADUs. More recent bills reduce the time to review and approve ADU applications to 60 days and remove lot size requirements and replacement parking space requirements. AB 68 allows an ADU and a junior ADU to be built on a single-family lot, if certain conditions are met. The State has also removed owner-occupancy requirements for ADUs and created a tiered fee structure that charges development fees for ADUs based on their size and location and prohibits fees on units less than 750 square feet. AB 671 requires local governments to include in housing elements plans to incentivize and encourage affordable ADU rentals and requires the State to develop a list of state grants and financial incentives for affordable ADUs. In addition, AB 670 makes any governing document, such as a homeowners' association covenants, conditions, and restrictions, void and unenforceable to the extent that it prohibits, or effectively prohibits, the construction or use of ADUs or junior ADUs.

The County allows ADUs in the AG, RAN, ER, R-1, and R-2 districts, by zoning clearance, subject to the standards outlined in Section 1500-06-030 (H) – Accessory Dwelling Units. A zoning clearance is a ministerial action processed by County staff at the Planning Division's public counter to ensure that a proposed use or development complies with the Zoning Code and General Plan, and provides for the public's health, safety and general welfare.

The County is in the process of updating the Zoning Code to comply with recent changes in State law. The Housing Element includes an implementation program reflecting the ADU ordinance update.

Codes and Enforcement

Building permit applications are initially reviewed by Planning Division staff to determine whether a proposed housing unit(s) or development project complies with the County Zoning Code. Subsequent reviews by Environmental Health and Building Inspection Division staff scrutinize any project for compliance with applicable sections, respectively, of the State Health & Safety Code and the California Building Standards Code. Sutter County utilizes the most recent edition of the Building Code with no amendments or added requirements. The County's current code enforcement effort is based upon personnel in the Planning, Environmental Health, and Building Inspection Divisions responding to written complaints received by the Development Services Department.

Development Requirements

Development requirements are important in relationship to residential projects since these requirements substantially affect housing costs. Sutter County's development requirements cover all regulations contained in the Subdivision Map Act and include curbs, gutters, and sidewalks as well as water and, when applicable, sewer connection. The County also requires some level of street lighting, and signage/signals for circulation within the development and connection to the greater County roadway network. Local developers asked to provide input on governmental constraints mentioned that most development requirements do not unduly constrain housing development in Sutter County. With that said, the one exception would be development impact fees, as these fees add to development costs, which eventually results in higher home sale prices.

ON- AND OFF-SITE IMPROVEMENTS

On- and off-site improvement standards for residential projects within the unincorporated County vary on a project-by-project basis depending on the entitlement request. The determination of what improvements are required is also based on the type and density of the request and its location relative to existing urban improvements. While the cost of on- and off-site improvement requirements can sometimes represent a significant share of the cost of producing new housing, the County works with applicants on the appropriate on- and off-site improvement standards on a project-by-project basis to help ensure the requirements are reasonable and do not act as regulatory barriers to the cost or supply of affordable housing.

CHAPTER 7: POTENTIAL CONSTRAINTS ON HOUSING

7.1: Governmental Constraints

Ministerial permit conditions are limited to adopted codes and County standards. Use permits for residential uses will typically have requirements of an encroachment permit, improved parking, and flood zone compliance. The Planning Commission has authority to add, waive, or modify the conditions of approval of use permits. Frontage improvements (e.g., road widening, curb, gutter, and sidewalk) are often deferred, due to the rural nature of the County and no connectivity of these facilities to perpetuate. Parcel and Tentative Maps will have conditions addressing road improvements (also often deferred), right of way dedication, analyze drainage needs, requirements for onsite sewage disposal, and providing landscape buffering or distance separation to protect adjacent agricultural operations.

Rezoning and/or General Plan Amendments tend to require more physical improvements, both on- and off-site, because these requests are for a specific proposed use that will generally be of an urban nature (industrial or commercial) or a higher density use. Use of the Planned Development Combining District is encouraged to narrow the required scope of review by limiting the proposal to a specific use, or uses. This streamlines the process and typically reduces the cost, time, and conditions required for approval of the request. General Plan Amendments to Medium or High Density Residential designations are very rare due to no public facility connections (i.e., water and sewer) in the unincorporated County. Typically, smaller urban sized parcels cannot comply with sewage disposal requirements.

The type of residential housing Sutter County processes most often, for example, within the rural unincorporated County area are standard single-family residential units on vacant lots. Sutter County does not require on- or off-site improvements such as curb, gutter, sidewalk, circulation, and landscaping improvements outside of State requirements as part of the approval process of single-family vacant lot units in the agricultural areas or for areas outside of the designated rural communities.

Single-family subdivisions or multi-family residential projects require minimal standard on- and off-site infrastructure improvements, which are similar and characteristic of other rural counties. Improvement requirements are disclosed at the application stage and discussed with County staff during the review and approval of the subdivision map or site plan, as applicable. For example, a minor residential street typically has a right-of-way width of 40 feet, a back-to-back of curb width of 32 feet, and 4-foot sidewalks with a roll curb and generally serves 99 or fewer single-family units or a duplex when the street is less than 400 feet long. A standard residential street typically has a right-of-way width of

48 feet, a back-to-back of curb width of 40 feet, and 4-foot sidewalks with a roll curb, and generally serves more than 99 but fewer than 400 single-family units and duplex developments. In addition, a multi-family development project would typically require a collector street with a right-of-way width of 60 feet, a back-to-back of curb width of 51 feet, a 4.5-foot sidewalk, a 6-inch curb, and a 2.5-foot gutter.

Larger planned developments such as the County-approved Sutter Pointe Specific Plan, which incorporates various types of residential development and nonresidential development, includes extensive on- and off-site backbone infrastructure (e.g., drainage/flood control, potable water, reclaimed water, sewer, and dry utilities including gas, electricity, and cable services) and circulation (e.g., roadways, pedestrian, bicycle, and transit) improvements. Roadway pavement widths in Sutter Pointe are typical of what is approved within specific plan projects and generally range from 22 feet for public and private alleys, 32 feet for residential minor streets, 40 to 64 feet for residential collectors, and 79 to 137 feet for divided arterials.

More information about on- and off-site improvements regarding development of and connection to sewer and water services for projects within the unincorporated county area is discussed below.

Fees and Exactions

The financing of public facilities and services for new development is funded in part by exactions and fees levied against development projects in proportion of the anticipated fiscal impacts on the jurisdiction. Although these fees are necessary to meet County needs in regard to public services and facilities, they can also have substantial financial impact on the development of housing, particularly affordable housing.

The County underwent an update of the AB 1600 Fee Justification Study and adopted a new fee structure on December 1, 2010. Then, in 2012 the County implemented development impact fees which included a levee improvement fee for certain areas of the County. While the County has not made any changes to its development impact fees since 2012, the City of Yuba City reduced some of their development impact fees in 2020, resulting in the County collecting lower development impact fees for residential permits in the vicinity of the City limits. Table 7-7 (Development Impact Fees) provides information on Sutter County's most current development impact fees by use type and area of the County. The County's development impact fees are not currently (2021) posted on the County website. However, in compliance with AB 1483, the Housing Element includes an implementation program

CHAPTER 7: POTENTIAL CONSTRAINTS ON HOUSING
7.1: Governmental Constraints

that directs the County to post and maintain a development impact fee schedule on the website.

Figures 7-1 (Sutter County Development Impact Fee Areas) and 7-2 (Sutter County Levee Impact Fee Area) provide illustrations of the development impact fee areas and the levee impact fee area outlined in Table 7-7.

According to a fee comparison conducted by SACOG, the County's fees are lower than most other jurisdictions in the Sacramento Region. Although development impact fees for Area 1 (CSA-G including Yuba City SOI) are substantially higher than the rest of the County, these fees were still much lower than many other jurisdictions. The County also maintains lower fees for multifamily housing and mobile homes compared to single-family homes, which helps to encourage more affordable housing types.

TABLE 7-7 Development Impact Fees

Facility Type	Single-Family Residential	Duplex to Fourplex	Multi-Family Residential (5+ Units)	Mobile Home
Area 1 – Fees for CSA-G Area (“levee fee” is applicable)				
General Government	\$1,192.74	\$1,034.12	\$854.90	\$711.73
Animal Control	\$108.15	\$93.73	\$77.25	\$64.89
Criminal Justice	\$1,130.94	\$979.53	\$810.61	\$674.65
Library	\$1,234.97	\$1,070.17	\$884.77	\$737.48
Sheriff	\$977.47	\$847.69	\$700.40	\$584.01
Fire Protection	\$1,444.44	\$1,251.66	\$1,033.46	\$862.74
Health Social Services	\$1,380.20	\$1,195.83	\$988.80	\$822.97
YC Road ^a	\$5,739.47	\$6,063.50	\$3,324.83	\$3,499.08
YC Parks and Recreation ^a	\$3,887.75	\$3,559.82	\$2,793.37	\$2,477.69
YC Basin Levee ^a	\$3,950.79	\$3,424.37	\$2,831.88	\$2,357.61
Total Area 1	\$21,046.92	\$19,520.42	\$14,300.27	\$12,762.85
Area 2 – Fees within Meridian Fire District and Sutter Basin Fire District (“levee fee” is not applicable)				
General Government	\$1,192.74	\$1,034.12	\$854.90	\$711.73
Animal Control	\$108.15	\$93.73	\$77.25	\$64.89
Criminal Justice	\$1,130.94	\$979.53	\$810.61	\$674.65
Library	\$1,234.97	\$1,070.17	\$884.77	\$737.48
Sheriff	\$977.47	\$847.69	\$700.40	\$584.01
Health Social Services	\$1,380.20	\$1,195.83	\$988.80	\$822.97
Total Area 2	\$6,024.47	\$5,221.07	\$4,316.73	\$3,595.73
Area 3 – Fees for the City of Live Oak and Sutter County outside CSA-G (within CSA-C, CSA-D, CSA-F) (“levee fee” is applicable dependent on location, see Figures 7-1 and 7-2).				
General Government	\$1,192.74	\$1,034.12	\$854.90	\$711.73
Animal Control	\$108.15	\$93.73	\$77.25	\$64.89
Criminal Justice	\$1,130.94	\$979.53	\$810.61	\$674.65
Library	\$1,234.97	\$1,070.17	\$884.77	\$737.48
Sheriff ^b	\$977.47	\$847.69	\$700.40	\$584.01
Fire Protection ^b	\$1,259.69	\$1,091.80	\$903.31	\$751.90
Health Social Services	\$1,380.20	\$1,195.83	\$988.80	\$822.97
Total Area 3 (excl. levee fee)	\$7,284.16	\$6,312.87	\$5,220.04	\$4,347.63
YC Basin Levee	\$3,950.79	\$3,424.37	\$2,831.88	\$2,357.61
Total Area 3 (incl. levee fee)	\$11,234.95	\$9,737.24	\$8,051.92	\$6,705.24

SOURCE: Sutter County Update of the AB 1600 Fee Justification Study, Final Report, December 1, 2010, as updated by 2012 Development Impact Fees (March 2012-February 2013).

a. Fees not collected outside Yuba City Sphere of Influence boundary.

b. City of Live Oak only; Sheriff and Fire fees are collected by Live Oak. All remaining fees are collected by the County.

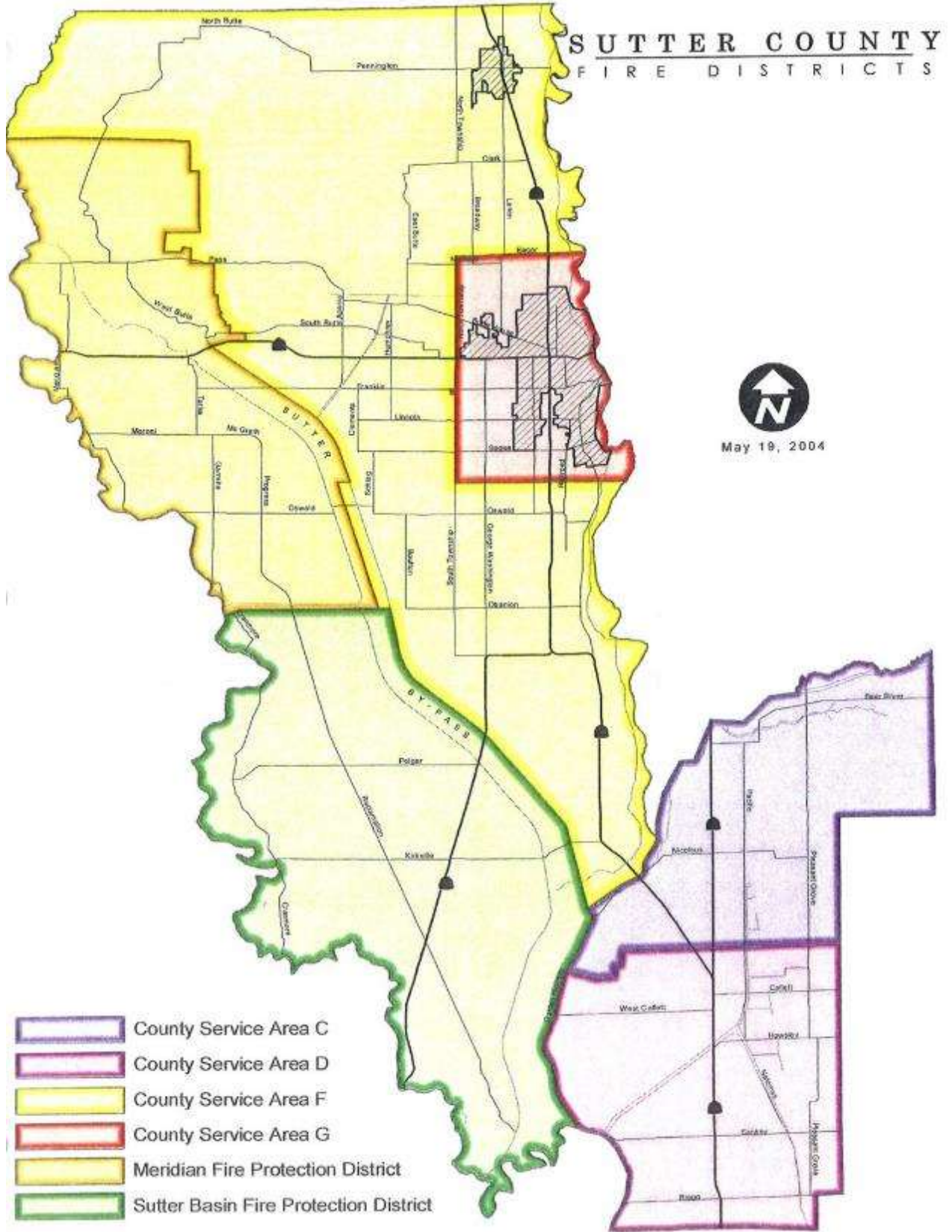


FIGURE 7-1 Sutter County Development Impact Fee Areas

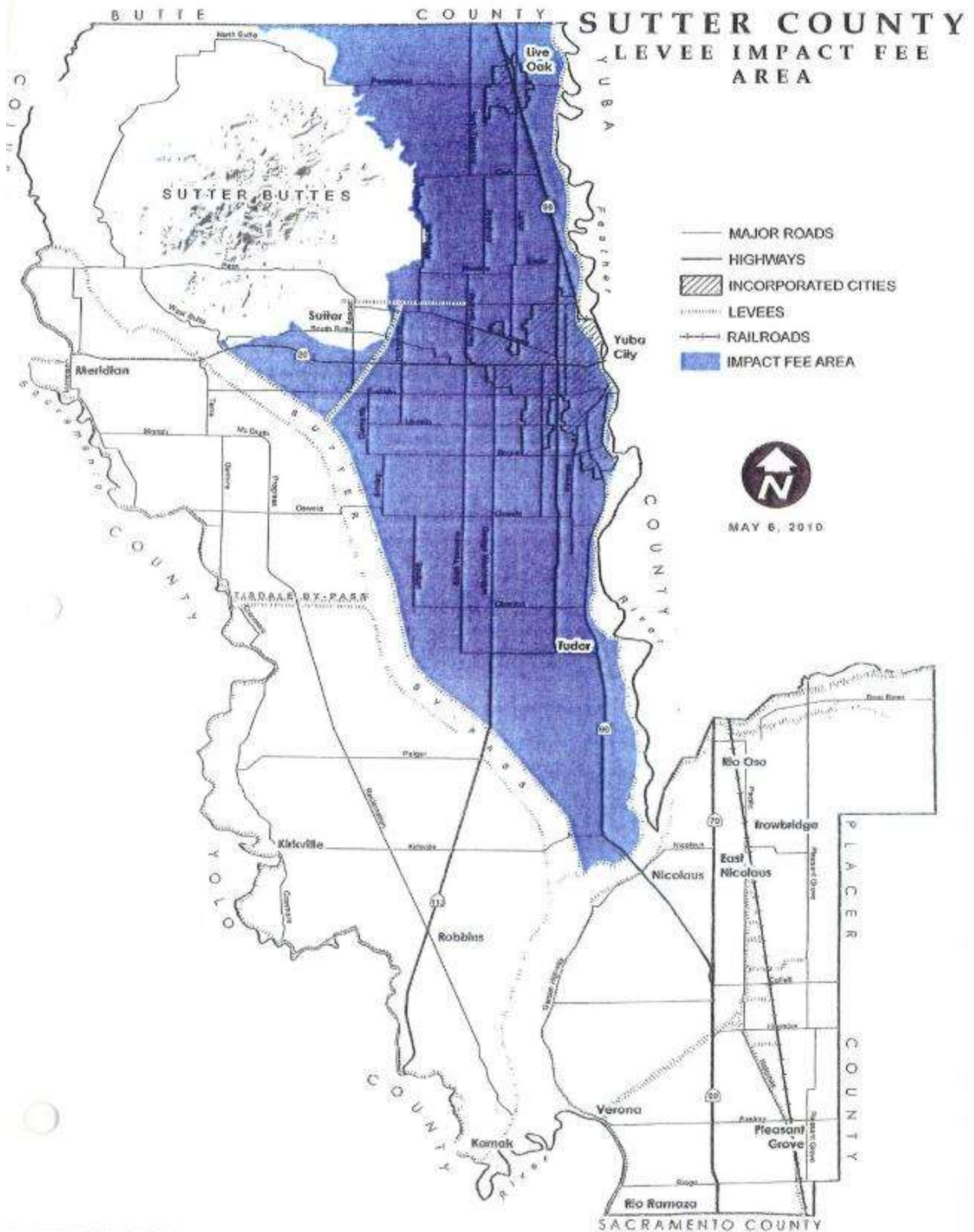


FIGURE 7-2 Sutter County Levee Impact Fee Area

PLANNING AND ZONING FEES

Sutter County's planning and zoning fees related to residential development, effective January 1, 2019, are listed below. The County's current fees are available on the Sutter County's website at http://www.co.sutter.ca.us/doc/government/depts/cs/ps/cs_planning_services or by calling the Sutter County Development Services Planning Division at (530) 822-7400.

General Plans/Specific Plans

- Amendment to Planned Development Plan: At cost with a \$3,500 deposit
- General Plan Amendment: At cost with a \$3,500 deposit
- Specific Plan Amendment: At cost with a \$5,000 deposit

Land Division/Parcel Related

- Tentative Parcel Map: At cost with a \$2,500 deposit
- Tentative Subdivision Map: At cost with a \$3,850 deposit
- Tentative map Pre-application Review: \$330 fixed fee
- Time Extension for Approved Map: At cost with a \$1,000 deposit
- Lot Line Adjustment, Previously Subdivided Land: \$550 fixed fee
- Lot Line Adjustment, Not Previously Subdivided: \$850 fixed fee
- Certificate of Compliance: At cost with a \$1,100 deposit
- Voluntary Parcel Merger: \$160 fixed fee

Zoning Related

- Design Review, project greater than 65,000 sf: At cost with a \$2,000 deposit
- Design Review, project less than 65,000 sf: At cost with a \$1,500 deposit
- Use Permit: At cost with a \$3,500 deposit
- Administrative Permit: At cost with a \$1,850 deposit
- Administrative Permit Amendment: At cost with a \$1,000 deposit
- Minor Use Permit (caretaker residence, home occupation): At cost with a \$1,000 deposit
- Amendment to Use Permit (Minor): \$850 fixed fee
- Amendment to Use Permit (Major): At cost with a \$3,500 deposit
- Use Permit Time Extension: \$250 fixed fee
- Variance: At cost with a \$3,000 deposit

- Minor Variance: At cost with a \$800 deposit
- Rezone: At cost with a \$3,500 deposit
- Rezone to Historical Preservation Combining District: \$850 fixed fee
- Zoning Code Interpretation from Planning Commission: At cost with a \$1,500 deposit
- Zoning Code Text Change: At cost with a \$3,850 deposit
- Zoning Clearance: \$100 fixed fee
- Zoning Clearance Time Extensions: \$250 fixed fee

Miscellaneous Processes and Requests

- Appeals (to PC or to Board of Supervisors): At cost with a \$1,000 deposit
- California Environmental Quality Act (CEQA) Initial Study: At cost with a \$2,000 deposit
- EIR Preparation: At cost with a \$12,000 deposit
- Request for Return of Development Rights: At cost with a \$1,500 deposit
- Development Agreement / Annual Review: At cost with a \$4,000 deposit

TOTAL FEES FOR TYPICAL RESIDENTIAL UNITS

As a sampling, this analysis estimates County development impact fees, planning and building permit fees, and school impact fees for the following housing types:

- 850 square foot multi-family unit
- 1,350 square foot mobile home
- 1,800 square foot single family home

The estimates in Table 7-8 (Fees and Development Costs for Typical Residential Units) are shown on a 'per unit' basis for residential land uses located within Area 1. The County typically approves many single-family developments outside of the Yuba City SOI, where City impact fees do not apply. However, the County anticipates future residential development will likely occur in Area 1, within the Yuba City SOI (see Chapter 3 Housing Resources). As shown in the table, the total fees for a typical 1,800 square foot home would be \$31,442. For a multifamily project, the fees would be \$20,287 per unit, based on an 850 square foot unit; therefore, a 50-unit multifamily development would pay just over \$1 million in total fees. Fees for a typical 1,350 square foot mobile home are estimated to be \$19,800 per unit.

The County's fees for residential development are used to provide infrastructure and services that benefit the community. These fees are similar to fees in surrounding jurisdictions and are not considered overly burdensome to the construction of housing.

TABLE 7-8 Fees for Typical Residential Units in Yuba City Sphere of Influence

Fee Type	Single Family (1,800 sq ft)	Multifamily (850 sq ft)	Mobile Home (1,350 sq ft)
Development impact fee ^a	\$21,046.92	\$14,300.27	\$12,762.85
Building permit fees ^b	\$2,458.19	\$1,300.93	\$1,140.15
Plan review fee ^c	\$1,597.82	\$845.60	\$741.10
School fees ^d	\$4,734.00	\$2,235.50	\$3,550.50
Drainage fee	\$1,604.99	\$1,604.99	\$1,604.99
TOTAL	\$31,441.92	\$20,287.29	\$19,799.59

SOURCE: Sutter County Development Services Department, adapted by Ascent 2020.

- a. Development impact fees are based on Area 1 – Fees for Community Service Area G which includes the Yuba City sphere of influence.
- b. Building permit fees are based on valuation. For single family units the median valuation for 2013-2020 building permits is \$298,589.50. No building permits for multifamily units have been issued; therefore, valuation is based on the median home value of condominiums of \$120,000 (www.realtor.com). For mobile homes the median valuation for 2013-2020 building permits is \$96,450.
- c. Standard plan review fee is 65 percent of building permit fees.
- d. Yuba City Unified School District development impact fee is \$2.63 per square foot.

Processing and Permit Procedures

The State of California sets permit processing standards for the amount of time for various permits to process. Sutter County meets all the state standards for permit processing. Locally, the development application approval process does not create an unusually long delay. As shown earlier in Table 7-2, residential uses are permitted by-right in residential zones. No use permit is required.

The issuance of a building permit is a ministerial action (not subject to environmental documentation) and only requires an applicant to demonstrate how the proposal complies with the adopted codes for building construction and land use. An applicant requesting to construct a residence (single- or multi-family) is required to provide a plot plan indicating all existing and proposed improvements on the parcel, including water supply (private well) and sewage disposal (septic tank and leach field with 100 percent replacement area). In addition to building permit review, multi-family developments require design review approval, as discussed below.

The plot plan is reviewed at the counter with the applicant by Planning Services (for land use compliance), by Environmental Health Services (for water and sewage disposal compliance), and by the Engineering and Water Resources Services (for drainage, driveway access, and flood zone compliance). At the conclusion of each review, a stamped approval is provided on the plot plan.

The approved plot plan is required to be submitted to Building Services with the construction plans for the structure. Building Services will check the construction plans and provide a response to the applicant within 10 working days. If the response lists corrections, those must be made and resubmitted. Once the plans are approved, the necessary fees are calculated. School fees are paid directly to the appropriate school district and a receipt is provided for verification to the County. The applicant is then contacted to pay the calculated fees and pick up the approved building permit.

ZONING CLEARANCE AND ADMINISTRATIVE PERMIT

A Zoning Clearance is a ministerial action, and an Administrative Permit is a discretionary action that enables the County to ensure that a proposed use or development complies with the Zoning Code and General Plan, and provides for the public's health, safety and general welfare. A Zoning Clearance and an Administrative Permit are approved by the Development Services Director and neither approval requires a public hearing.

The following findings must be made to approve a Zoning Clearance or an Administrative Permit. The inability to make one or more of the findings is grounds for denial of an application:

- The Zoning Clearance or Administrative Permit is consistent with the General Plan and any applicable specific plan;
- The proposed use or development provided for by the Zoning Clearance or Administrative Permit is allowed within the applicable zoning district and complies with all other relevant provisions of the Zoning Code; and
- Approval of the Zoning Clearance or Administrative Permit will not be detrimental to the health, safety, and general welfare of persons residing or working in the area, or be detrimental or injurious to property and improvements in the area or to the general welfare of the County.

USE PERMIT AND VARIANCE

Requests for deviations from the applicable provisions of the Zoning Code are often processed through a variance or use permit. These permitting processes allow for greater flexibility and relief from some development standards.

A use permit is a discretionary permit process requiring a public hearing before the Planning Commission, which has the responsibility to approve or deny the request. The application is subject to the California Environmental Quality Act (CEQA) (unless determined to be exempt) and must have an environmental document prepared and circulated prior to the public hearing. A staff report is also prepared to discuss the request, present the analysis and all relative information, and provide a staff recommendation with appropriate findings for consideration by the Planning Commission. This process typically takes two to six months to conclude from the time an application is determined to be complete. The required findings include:

1. The use permit is consistent with the General Plan and any applicable specific plan.
2. The use permit is allowed within the applicable zoning district and complies with all other applicable provisions of the Zoning Code; and
3. Approval of the use permit, subject to the recommended conditions, will not be detrimental to the health, safety, and general welfare of persons residing or working in the area, or be detrimental or injurious to property and improvements in the area or to the general welfare of the County.

Well thought out and planned requests can comply with the findings and the Planning Commission approval rate is approximately 95 percent.

The process for a variance is the same as a use permit, with one additional step. The Planning Commission's role on all variance requests is to make a recommendation to the Board of Supervisors. The Board of Supervisors has the responsibility to approve or deny all variances. The process typically takes three to six months from the time an application is determined to be complete. In order to approve a variance, California Government Code Section 65906 and Sutter County's Zoning Code Section 1500-25-060 D. require that specific findings be made and supported by evidence of record. The required findings include:

1. Because of special circumstances applicable to the subject property (e.g., location, shape, size, surroundings, topography, or other physical features), the strict application of the Zoning Code requirements would deprive the subject property of privileges

enjoyed by other properties in the vicinity and under identical zoning classification.

2. Granting the variance will not constitute a grant of special privileges inconsistent with the limitations on other properties in the vicinity and in the same zoning district in which the property is located.
3. A variance shall not be granted for a property which authorizes a use or activity which is not otherwise expressly authorized by the zoning classification governing the property.
4. The variance complies with the General Plan and any applicable specific plan.
5. Approval of the variance, subject to the recommended conditions of approval, will not be detrimental to the health, safety, and general welfare of persons residing or working in the area, or be detrimental or injurious to property and improvements in the area or to the general welfare of the County.

Because it is difficult to demonstrate compliance with the findings, variances are discouraged and screened before acceptance and processing. The approval rate by the Board of Supervisors is approximately 70 percent.

PARCEL AND TENTATIVE/FINAL MAPS

Both parcel maps (up to four lots) and tentative and final maps (five or more lots) are discretionary approval processes requiring a public hearing before the Planning Commission, which will either approve or deny the request. Both are subject to CEQA and must have an environmental document prepared and circulated prior to the public hearing. A staff report is also prepared to discuss the request, present the analysis and all relative information, and provide a staff recommendation with appropriate findings for consideration by the Planning Commission. Approval of a parcel map typically takes four to six months and approval of a tentative subdivision map typically takes five to nine months from the time an application is determined to be complete. The required findings include:

1. The proposed project is consistent with the General Plan or any applicable specific plan (appropriate zone and parcel sizes are consistent with the land use designation).
2. The proposed division is consistent with the Subdivision Map Act and the Sutter County Subdivision Ordinance.

Typical conditions applied to all land divisions address road improvements, right of way dedication, onsite drainage requirements, flood zone requirements, onsite sewage disposal, and properly designed buffering to protect adjacent agricultural land. Because the General Plan and Zoning requirements are clear as to density and

development standards, maps are approved by the Planning Commission 95 percent of the time.

The biggest restriction to land divisions is the lack of public facility services (i.e., sewer, water, drainage). These facilities must be supplied onsite by the individual properties in the County, as there are no such facilities provided by the County. Sewage disposal is the biggest constraint, due to widespread heavy clay soils within the County and typically higher groundwater levels. This results in a larger area of land being needed for these facilities, leaving less “usable” land for construction purposes. Once an approved tentative map has demonstrated compliance with the conditions of approval, the final map is submitted to the Board of Supervisors to approve the final map.

PLANNED DEVELOPMENT COMBINING DISTRICT

The Planned Development (PD) process provides relief from certain development standards and is a legislative action (rezone) requiring the Board of Supervisors' approval at a public hearing, which creates a PD Combining District with any basic district. For example, where the basic district is R-4, the process would create an R-4-PD (General Apartment-Planned Development Combining) District.

Zoning Code Section 1500-08-060 A. states the purposes of the PD are:

- (a) To encourage creative, diverse, and efficient approaches to land use and development that are not readily accommodated by base zoning districts; and
- (b) To enhance flexibility to customize allowed uses and associated development standards to reflect unique site conditions and project development objectives, economic development and housing diversification, efficient provision of infrastructure and services, protection of agricultural and natural resources, compatibility with adjacent uses, and compliance with General Plan policies.

The PD process allows any and all uses that are permitted in the basic district, including those uses that are only allowed by use permit. A development plan is required, but may propose smaller minimum lot size, shorter minimum lot width, greater maximum percentage of lot coverage, greater maximum building height, smaller minimum yards (setbacks), and reductions of other development standards otherwise applied in the basic district.

The approval of a PD requires an initial public hearing before the Planning Commission, which provides a recommendation to the Board of Supervisors for the final public hearing. If after a PD is established, the PD requires amending (e.g., to include another use on an existing PD parcel), a PD Amendment would need to be processed, which only

requires review and approval by the Planning Commission. A PD Amendment typically takes three to six months to complete from the time an application is determined to be complete.

TYPICAL MULTI-FAMILY AND SINGLE-FAMILY DEVELOPMENT

At a minimum, the building permit process would be required for the construction of a standard single-family unit on an infill lot in unincorporated Sutter County and is a relatively simple function, typically requiring less than two weeks from application to issuance.

The County estimates the average timeline for approval of a typical single-family subdivision project is no more than nine months (i.e., permit processing, tentative and final subdivision map, and environmental clearance), and while the County has not developed multi-family higher density housing in over 10 years, the County is aware of the timelines required under the Permit Streamlining Act and Housing Crisis Act of 2019 and prepared to comply with required timelines for approval. Multifamily housing is permitted in the R-3 and R-4 zones and is subject to design review, as described below. The County anticipates that the timeline for approval of a small multifamily project would be approximately three to four months and that the timeline for approval of a large multifamily project would be approximately four to six months.

Table 7-9 (Timelines for Permit Procedures) provides a summary of processing timeframes for typical approvals and permit procedures. While approval processing and permit procedures can sometimes represent a sizeable share of the time and cost of producing new housing, Sutter County reviews and processes permits in appropriate and reasonable timeframes. As a result, the County concludes such requirements do not act a regulatory barrier to the cost or supply of affordable housing.

Type of Approval or Permit	Typical Processing Time
Building Permit (ministerial)	10 days
Site Plan Review (ministerial)	County staff at counter
Planned Development Amendment (discretionary)	3-6 months
Use Permit (discretionary)	2-6 months
Parcel Map (discretionary)	4-6 months
Tentative (subdivision) Map (discretionary)	5-9 months
Variance (discretionary)	3-6 months
Rezone (legislative)	6-9 months

TABLE 7-9 Timelines for Permit Procedures

Type of Approval or Permit	Typical Processing Time
General Plan Amendment (legislative)	9 months
Initial Study/Environmental Evaluation	included with entitlement process
Environmental Impact Report (EIR)	no typical standard

SOURCE: Sutter County Development Services Department, 2020.

The most common potential constraint to all discretionary land use requests is the inability to meet Environmental Health requirements for the proposed project. Because the County does not provide sewer service, onsite sewage disposal is required. A typical single family residence will require a minimum one and a half acres of land to provide adequate area for the structure, well, septic tank, leach field, and 100 percent replacement leach field area. Multi-family or commercial projects have proportionally greater land area constraints.

Another potential local impediment to discretionary land use requests is complying with the Federal Emergency Management Agency (FEMA) regulations for flood zones, which now restricts much of Sutter County. The County's 2030 General Plan Public Health and Safety Element addresses flooding and includes the appropriate analysis and policy direction regarding flood hazard and management information.

DESIGN REVIEW

Multi-family residential projects of less than 20 units are subject to a Minor Design Review and multi-family residential projects of 20 units or more are subject to Design Review. Minor design review approval is authorized by the Development Services Director. Design review approval is authorized by the Planning Commission and requires a public hearing.

Projects must meet design criteria included in Table 1500-06-3: Multi-Family Residential Design Checklist of the County Zoning Code. In addition, projects proposed within a City's SOI must comply with the adopted design criteria and development standards of the adjacent City. Due to its rural character, the County rarely processes applications for multi-family residential developments. Multi-family residential developments have only been proposed within areas located in a City's SOI and are therefore already subject to the adjacent City's design review standards. As such, the County design review is not considered a constraint on development.

Design Review is not required for single family residential or mobile home parks.

SENATE BILL 35 APPROVALS

Senate Bill (SB) 35 requires jurisdictions that have failed to meet their RHNA to provide streamlined, ministerial entitlement process for housing developments that incorporate affordable housing. Because Sutter County is currently (2021) not on pace to meet its RHNA for above moderate-income housing in the Fifth Cycle (2013-2021), projects larger than 10 units providing at least 10 percent affordable units that meet all objective standards are eligible for ministerial (i.e., staff-level) approval under SB 35. However, to be eligible projects must also meet a long list of other criteria, including prevailing wage requirements. As of December 2020, the County has not received any applications for SB 35 approval. The County has not established SB 35 processing procedures. The Housing Element includes an implementation program to establish permit processing procedures in compliance with SB 35.

SENATE BILL 330 PROCESSING PROCEDURES

SB 330, the Housing Crisis Act of 2019, established specific requirements and limitations on development application procedures. The bill allows a housing developer to submit a “preliminary application” to a local agency for a housing development project. Submittal of a preliminary application allows a developer to provide a specific subset of information on the proposed housing development before providing the full amount of information required by the local government for a housing development application. Submittal of the preliminary application secures the applicable development standards and fees adopted at that time. The project is considered vested and all fees and standards are frozen, unless the project changes substantially (by 20 percent or more of the residential unit count or square footage) or the applicant fails to timely submit a complete application as required by the Permit Streamlining Act.

Each jurisdiction may develop their own preliminary application form or may use the application form developed by HCD. In addition, the bill limits the application review process to 30 days, for projects less than 150 units, and 60 days, for projects greater than 150 units, and no more than 5 total public hearings, including planning commission, design review, and board of supervisors.

SB 330 also prohibits cities and counties from enacting a development policy, standard, or condition that would have the effect of: (A) changing the land use designation or zoning to a less intensive use or reducing the intensity of land use within an existing zoning district below what was allowed on January 1, 2018; (B) imposing or enforcing a moratorium on housing development; (C) imposing or enforcing new design standards established on or after January 1, 2020, that are not objective design

standards; or (D) establishing or implementing certain limits on the number of permits issued or the population of the city or county.

In compliance with SB 330, the County accepts the use of the preliminary application form provided by HCD.

Density Bonus

A density bonus is the allocation of development rights that allows a parcel to accommodate additional square footage or additional residential units beyond the maximum for which the parcel is zoned. The legislature has made frequent changes to State density bonus law over the years, including AB 1763, which significantly increased density bonus provisions for 100 percent affordable projects.

The amount of density bonus a project can receive is based on a sliding scale that varies based on the type of housing and the percentage of affordable units. The maximum density bonus is generally 35 percent, except recent changes to state law increased the maximum density bonus to 80 percent for projects that provide 100 percent affordable units.

Projects are eligible for up to three incentives/concessions on a sliding scale based on the percentage of affordable units provided, except projects that provide 100 percent affordable units, which are eligible for up to four incentives/concessions.

Projects qualifying for a density bonus also qualify for reduced parking requirements, shown in Table 7-10. In addition, parking requirements for projects located within a half mile of an accessible major transit stop or bus route are further reduced or eliminated depending on the type of affordable project.

TABLE 7-10 Statewide Parking Standards for Affordable Housing

Number of Bedrooms	Number of On-Site Parking Spaces
0 to 1 bedroom	1
2 to 3 bedrooms	2
4 or more bedrooms	2 ½

SOURCE: California Government Code Section 65915

The County's density bonus law is outlined in Chapter 1610 of the County Code of Ordinances. The code was last updated in 2013 and does not reflect the recent changes in state law, including density bonus for housing projects for transitional foster youth, disabled veterans, homeless persons, college students, or 100 percent affordable projects. The Housing Element includes an implementation program to

update the density bonus ordinance to be consistent with State law requirements.

Affordable Housing Program

The County adopted an Affordable Housing Program Ordinance in 1995 to facilitate the provision of decent, safe, and affordable housing within the county. The ordinance is codified in Section 1600 of the County Code of Ordinances available here: https://library.municode.com/ca/sutter_county/codes/code_of_ordinances. The ordinance requires for-sale residential development projects of 10 or more dwelling units provide five percent of the units for sale at an affordable price to moderate- or low-income households. Multifamily rental developments of 10 or more dwelling units are required to provide five percent of the units at affordable rents for low- and very low-income households.

Although the Affordable Housing Program is a major part of the County's affordable housing strategy, the affordable housing requirements have the potential to act as a constraint to the production of market rate housing. Therefore, as required by State law, the County Affordable Housing Program must be analyzed in the Housing Element.

The Affordable Housing Program Ordinance provides alternatives to on-site construction of affordable housing, including:

- *Off-site construction.* The units may be constructed on land previously dedicated to the County or to a non-profit housing corporation engaged in the development of affordable housing within the unincorporated area of the County, or on property owned by the project applicant elsewhere within the unincorporated area of the County.
- *Land Dedication.* A project applicant may irrevocably offer to dedicate sufficient land zoned for and approved for residential development at a density consistent with the General Plan. The land dedication site must be of sufficient size to allow for development of a number of affordable units at least equal to the number otherwise required by the ordinance.
- *In-Lieu Fee.* The project applicant may provide payment of an in-lieu fee to an established Affordable Housing Trust Fund for the future construction of affordable units.

In addition, the Affordable Housing Program provides the following development incentives and regulatory relief to support the development of affordable housing.

CHAPTER 7: POTENTIAL CONSTRAINTS ON HOUSING

7.1: Governmental Constraints

- *Priority or Fast Track Processing.* All development projects involving the construction of on-site affordable units receive priority processing status at all County levels of review.
- *Fee Waivers.* The Board of Supervisors may waive or reduce planning permit application fees to facilitate the construction of on-site affordable units.
- *Density Bonus.* A project applicant may request a density bonus consistent with State law.
- *Reduction of Design and Development Standards.* The Planning Commission, upon request by the project applicant, may modify design and development standards for development projects providing on-site affordable housing units.
- *Infrastructure Improvements.* The Board of Supervisors may accelerate the schedule for public works projects in its Capital Improvement Program that facilitate, or are critical to, the development of affordable housing.
- *Technical and Financial Assistance.* The County may assist project applicants in meeting their affordable housing requirement to the extent possible by providing technical and financial assistance.

Due to the rural nature of the unincorporated county and lack of infrastructure to support subdivisions, few projects are subject to the affordable housing requirement. In 2017, a 14-unit residential subdivision in the unincorporated community of Sutter, subject to the ordinance, fulfilled its affordable housing requirement through payment of an in-lieu fee in the amount of \$18,440.

In 2018, the County Board of Supervisors passed a resolution to update the in-lieu fee calculation method to be 10 percent of the State of California HOME Program Single-Family Maximum Purchase Price Limit published annually for Sutter County. The HOME Program Single-Family Maximum Purchase Price Limit for Sutter County in 2020 is \$289,000. Therefore, the affordable housing in-lieu fee for 2020 is \$28,900.

Lakeside at Sutter Pointe, a major mixed-use development project recently approved in November 2020 within the Sutter Pointe Specific Plan is subject to the Affordable Housing Program. As approved by the County Board of Supervisors, the project applicants have dedicated an 11.1-acre high density residential property to the County for the development of affordable housing.

Considering the flexibility provided by the Affordable Housing Program Ordinance to use alternative methods to meet affordable housing requirements and the exemption of smaller housing developments, the Affordable Housing Program is not considered to be a constraint on housing production.

Provision of Sewer and Water Services

Refer to Chapter 3 (Housing Resources) for information on the provision of sewer and water services.

Housing for Persons with Disabilities

As noted in Chapter 4 (Housing Needs Assessment), persons with disabilities have a number of housing needs related to accessibility of dwelling units; access to transportation, employment, and commercial services; and alternative living arrangements that include on-site or nearby supportive living services.

PROCEDURES FOR ENSURING REASONABLE ACCOMMODATIONS

The County Zoning Code Section 1500-25-110 describes the County's process for providing reasonable accommodations for persons with disabilities. A reasonable accommodation grants relief from the County's zoning, building code and other land use regulations, policies, practices and/or procedures when necessary to ensure equal access to housing in compliance with the federal Fair Housing Amendments Act of 1988, the Americans with Disabilities Act (ADA) and State Fair Employment and Housing Act (FEHA). This procedure has minimal or no processing fee, subject to approval by the Development Services Department Director, based on the following required findings:

1. The Reasonable Accommodation is requested by or on the behalf of one or more individuals with a disability protected under the Federal and State fair housing laws;
2. The Reasonable Accommodation is necessary to provide one or more individuals with a disability an equal opportunity to use and enjoy a dwelling;
3. The Reasonable Accommodation does not impose an undue financial or administrative burden on the County; and
4. The Reasonable Accommodation does not fundamentally alter the nature of the County zoning, development standards, policies or procedures.

ZONING AND LAND USE REGULATIONS

The County Zoning Code fully complies with ADA and Fair Housing Law.

Consistent with State law, the Zoning Code defines “family” as “any group of individuals living together as the functional equivalent of a family where the residents may share living expenses, chores, eat meals together and are a close group with social, economic and psychological commitments to each other. A family includes, for example, the residents of residential care facilities and group homes for people with disabilities. A family does not include larger institutional group living situations such as dormitories, fraternities, or sororities.”

A Residential Care Facility is defined in Zoning Code Section 1500-03-080 as, “a state licensed facility providing 24 hour residential, social and personal care for children, the elderly and/or people with limited ability for self-care, but where medical care is not a major element”. As shown in Table 7-2, Residential Care Facility - Small (6 or fewer persons) is permitted in all residential districts. A Residential Care Facility – Large (7 or more persons) is permitted with approval of an administrative permit in the RAN (Ranchette) and ER (Estates Residential) districts; is permitted with approval of a zoning clearance in the R-1 (One-Family Residence) and R-2 (Two-Family Residence) districts; and is permitted in the R-3 (Neighborhood Apartment) and R-4 (General Apartment) districts. The County Zoning Code does not include minimum distance separation (spacing) requirements for residential uses, including housing for persons with disabilities.

BUILDING CODES

The County ensures that new housing developments comply with California building standards (Title 24 of the California Code of Regulations), including handicapped accessibility requirements. Since 1984, the State has required all new apartment projects having a minimum number of units provide some units fully accessible to persons with disabilities.

The County provides reasonable accommodation for persons with disabilities in the enforcement of building codes and the issuance of building permits through its flexible approaches to retrofitting or converting existing buildings and construction of new buildings that meet the shelter needs of persons with disabilities.

7.2 Nongovernmental Constraints

Nongovernmental constraints, or private-market forces, such as financing cost and availability, land costs, and construction costs, affect a variety of factors. State law requires that the housing element contain a general assessment of these constraints, which can serve as the basis for actions to offset their effects.

Financing Cost and Availability

The availability of financing is a critical factor that can influence the cost and supply of housing. Housing developments require capital used by developers for initial site preparation and construction and capital used by homeowners and investors to finance the purchase of units. Financing is largely impacted by interest rates. Small fluctuations in interest rates can dramatically influence the ability to qualify for a loan.

Mortgage interest rates have remained at historically low levels and are currently (December 2020) around 3 percent. Mortgage rates are expected to remain low in the coming years. While interest rates for development and construction are generally higher than interest rates for home purchase (i.e., mortgages), financing for new construction is generally available at reasonable rates. Financing cost and availability do not currently (2021) present constraints to housing development.

Land Costs

The cost of raw land for residential development varies depending on location and existence or proximity of infrastructure. The majority of vacant land in the unincorporated county is rural agricultural land, which only allows for limited residential uses. Table 7-11 (Sutter County Real Estate) shows sales prices of vacant land by zoning district available in December 2020, according to online real estate listings. The average land cost in the unincorporated county for agricultural zoned land is estimated at \$74,504 per acre. The average land cost in the unincorporated county for ranchette, estate residential, or single-family residential uses is estimated at \$151,379 per acre. However, this estimate is based on a very small sample size and may not accurately reflect land costs. In addition, agricultural land would not be subdivided into one acre lots.

CHAPTER 7: POTENTIAL CONSTRAINTS ON HOUSING
7.2: Nongovernmental Constraints

Although the greatest opportunity for residential development is anticipated in the Sutter Pointe Specific Plan (described in Chapter 3 Housing Resources), there is also opportunity for residential development within the Yuba City and Live Oak spheres of influence. At the time of this analysis (December 2020), there were no residential lots for sale within the spheres of influence. Therefore, this analysis reviews land costs within the cities of Yuba City and Live Oak. As shown in Table 7-11, average land costs for parcels within incorporated cities are \$370,584 per acre, substantially higher than in the unincorporated county. However, these sites are near public infrastructure; thereby, reducing site preparation and development costs.

Land costs do not presently constrain the local housing market.

TABLE 7-11 Sutter County Land Costs				
Nearest City/Community	Size (acres)	Zoning	Price	Cost per Acre
Unincorporated County – Agriculture Land				
Yuba City	1.12	AG-20	\$197,000	\$175,893
Yuba City	2.82	AG-80	\$250,000	\$88,652
Live Oak	2	AG-20	\$299,000	\$149,500
Live Oak	5.14	AG-20	\$225,000	\$43,774
Live Oak	44.56	AG-20	\$2,999,999	\$67,325
Sutter	20.64	AG-80	\$699,000	\$33,866
Sutter	80	AG-80	\$398,000	\$4,975
Nicolaus	119.83	AG-80	\$3,840,000	\$32,045
Average Price per Acre				\$74,504
Unincorporated County – Residential Land				
Yuba City	0.34	R-1-A	\$225,000	\$661,765
Sutter	1	ER	\$199,000	\$199,000
Yuba City	3.06	RAN	\$317,500	\$103,758
Average Price per Acre				\$151,379
Incorporated Cities				
Live Oak	0.14	R-1	\$69,900	\$499,318
	3.0	R-4	\$349,000	\$116,333
Yuba City	0.18	R-1	\$75,000	\$416,709
	0.34	R-1	\$175,000	\$514,706
	0.38	R-1	\$175,000	\$460,526
	4.4	R-2	\$950,000	\$215,909
Average Price per Acre				\$370,584
SOURCE: Land and Farm; Realtor.com; and Zillow, accessed 12/21/2020.				

Construction Cost

The cost of construction has increased in recent years, driven largely by the cost of building materials and labor. The cost of steel, lumber, and cement have continued to rise and low unemployment among construction workers has resulted in a construction labor shortage.

According to the Building Journal, an online construction cost estimator, the average site improvement and construction cost for a 1-story single family home in the greater Sacramento region is between \$130 and \$135 per square foot, dependent on construction materials. According to the Regional Housing Authority, the average cost of site improvements and construction of multifamily housing from 2016 to 2020 is \$290 per square foot. However, the authority has seen an upward trend in construction costs and expects future construction costs for multifamily development to be within \$350 to \$375 per square foot.

Total Housing Development Costs

As shown in Table 7-12, the total estimated development costs discussed above for a typical single family home (1,800 square feet) are approximately \$367,088, including land costs, site improvements, construction costs, fees and permits. The total estimated housing development costs for a typical multifamily unit (850 square feet) are approximately \$285,316, or \$14.3 million for a 50-unit multifamily development. This figure does not include developer profit, marketing, or financing costs.

Type of Cost	Single Family Unit	Multifamily Unit
Land Costs (cost per acre / cost per unit)	\$370,584 / \$92,646	\$370,584 / \$18,529
Site Improvement and Construction Cost	\$243,000	\$246,500
Development Impact and Planning Fees	\$31,442	\$20,287
Total Estimated Housing Development Costs	\$367,088	\$285,316

Note: Single family unit costs are based on a typical 1,800-square foot unit on a 0.25-acre parcel. Multifamily unit costs are based on a typical 850-square foot unit built at a density of 20 units per acre.

Construction costs are \$135 per square foot for single family housing and \$290 per square foot for multifamily housing and include site improvement costs (e.g., infrastructure improvements, utility connections, grading)

Development Impact Fees are based on Area 1 Fees to provide the most conservative estimate.

SOURCE: Ascent, 2020.

Requests for Housing Developments at Reduced Densities

State law requires the Housing Element to include an analysis of requests to develop housing at densities below those anticipated in the sites inventory. The County has not received any applications for multifamily housing development during the 2013 Housing Element planning period. Of the housing units constructed since 2013, the majority have been single family units on individual lots. In addition, some ADUs and manufactured homes have been constructed. The County has not received any requests for housing developments at densities below those identified in the sites inventory.

Length of Time Between Project Approval and Applications for Building Permits

State law requires an analysis of the length of time between receiving approval for housing development and submittal of an application for building permit. On average less than 36 months pass between the approval of a housing development application and submittal of an application for building permits.

Local Efforts to Remove Non-Governmental Constraints

The County has little ability to control non-governmental constraints, such as the price of land and environmental constraints. However, the County strives to streamline the development application process to reduce time and money spent. In addition, the County provides priority processing status, provides fee waivers, and a reduction of design and development standards for affordable housing to encourage development. In addition, the County collaborates with and supports the Regional Housing Authority to provide affordable housing in the county.

This page intentionally left blank.

CHAPTER 8 **Review of Previous Housing Element**

An important aspect of the Housing Element is an evaluation of achievements under the policies and implementation programs included in the previously adopted Housing Element. The evaluation provides valuable information on the extent to which programs have been successful in achieving stated objectives and addressing local needs, and to which these programs continue to be relevant to addressing current and future housing needs in Sutter County. The evaluation is required by state law and is the basis for recommended modifications to implementation programs and the establishment of new policies and objectives in the 2021-2029 Housing Element.

8.1 Effectiveness and Progress in Implementation

Sutter County's previous Housing Element was adopted in 2014 and covered the planning period between 2013 and 2021. HCD found Sutter County's 2013–2021 Housing Element in compliance with state law.

Progress Toward Meeting the RHNA

The 2013-2021 Housing Element addressed the County's housing needs for the 2013-2021 planning period, referred to as the RHNA. The RHNA is the number of housing units the County had to plan to accommodate during the previous housing element planning period. Table 8-1 shows the 2013-2021 RHNA and summarizes the number of housing units produced (building permit issued) each year by income category from the start of the previous planning period through the end of 2020. As shown in the table, very little housing development occurred in the county during the 2013-2021 planning period. The majority of development occurred in 2014 and 2015. The only affordable development that occurred were three non-deed restricted lower-income units. These were accessory dwelling unit manufactured homes.

Year	Very Low-Income	Low-Income	Moderate-Income	Above Moderate-Income	Total
RHNA	85	60	62	128	335
2013	0	0	4	8	12
2014	0	0	1	19	20
2015	0	0	7	19	26
2016	0	0	2	8	10
2017	0	0	3	13	16
2018	2	1	2	5	10
2019	0	0	0	9	9
2020	0	0	4	12	16
Total	2	1	23	93	119
Percentage of RHNA met	2.4%	1.7%	37.1%	72.7%	-

SOURCE: Sutter County 2021

Major Accomplishments

The County has taken steps to provide greater housing opportunities during the 2013-2021 Housing Element planning period. The following is a list of major accomplishments:

- The County revised its ADU ordinance in 2017 and in 2019, to allow ADUs in the Agriculture (AG) district and all residential districts where a single family residence is permitted. In addition, the ordinance was

revised to eliminate the County's parking requirement for ADUs, reduce the rear and side yard set-back, and increase the maximum percent lot coverage requirement.

- The County approved the Lakeside at Sutter Pointe project in November 2020. The project includes 3,388 single family units and 399 multifamily units in the southeastern portion of the Sutter Pointe Specific Plan. The project dedicated 11.1 acres to the County for the development of affordable housing.
- The County opened the Better Way Shelter in 2020, a low barrier homeless shelter, that has provided shelter to hundreds of unhoused residents and transitioned approximately 50 individuals into permanent housing.
- In cooperation with Habitat for Humanity, Sutter County purchased the Baymont Motel with federal and state grant money (including Project Homekey funding), in 2020, to provide 60 permanent affordable housing units.
- In 2020, Sutter County General Services and Development Services established the 2nd Street Camping Area which provides camping platforms, restrooms, and handwashing stations for homeless individuals and directs individuals to available services and potential housing opportunities.

Review of Existing Housing Element

The following section evaluates the County's progress in implementing the programs set forth in the 2013–2021 Housing Element. Table 8-2 shows the County's previous Housing Element implementation programs along with the overall goal statement and objectives for context. The table also includes an evaluation and analysis of the County's achievements related to each program, along with recommendations for whether or not to carry forward each implementation program in the 2021–2029 Housing Element.

TABLE 8-2 Review of 2013–2021 Housing Element Accomplishments

Implementation Program	Target Timeframe	Progress	County Recommendation
Goal H 1			
Remove governmental constraints, address accessibility needs, and provide a regulatory framework to encourage a variety of housing types that accommodate all income groups.			
Policy H 1.1 Permit Second Residential Units. Continue to permit second residential units in the R-1 single-family residential zone.			
H 1.1-1 Process second residential units by zoning clearance as implemented by the Sutter County Zoning Code.	October 31, 2021	The County amended its zoning code in 2019 to permit accessory dwelling units by zoning clearance in the Agriculture (AG) district and all residential districts where a single family residence is permitted. This program is no longer needed since the zoning clearance is codified in the Zoning Code.	Delete Program
H 1.1-2 Consider allowing second residential units by zoning clearance in the Estate Residential and Ranchette zoning districts.	2014	The County amended its zoning code in 2017 to allow accessory dwelling units in the Estate Residential and Ranchette zoning districts by zoning clearance. This program is no longer needed since the zoning clearance is codified in the Zoning Code.	Delete Program
Policy H 1.2 Single-Room Occupancy Units. Support housing needs for extremely low income households.			
H 1.2-1 Explore the feasibility of preserving and rehabilitating existing residential buildings in Sutter County suitable for single-room occupancy (SRO) units, and consider providing funding sources and/or regulatory relief to assist nonprofit developers in constructing and/or preserving SRO facilities.	2016	The County purchased the Baymont Motel in 2020 and is working with Habitat for Humanity to convert the motel to permanent supportive housing. The County supports SRO units and encourages the development as an affordable housing option for residents.	Delete Program
Policy H 1.3 Grant Density Bonuses. Continue to encourage the use of the density bonus provisions.			
H 1.3-1 Adhere to the developmental densities as stated in the Land Use Element of the General Plan and grant density bonuses exceeding General Plan densities in accordance with state law requirements and allow for density bonuses under the County's Affordable Housing Program. Promote density bonuses to the development community through brochures, direct fliers, and County website announcements.	October 31, 2021	The County encourages the development of affordable housing through density bonuses and grants density bonuses pursuant to the County's Affordable Housing Ordinance and state law as implemented by County Code Sections 1600-400 and 1610. However, no projects took advantage of the density bonus during the previous planning period.	Continue Program

TABLE 8-2 Review of 2013–2021 Housing Element Accomplishments

Implementation Program	Target Timeframe	Progress	County Recommendation
Policy H 1.4 Permit Mobile Homes. Continue to permit mobile homes on individual residential lots on permanent foundations in accordance with state law.			
<p>H 1.4-1 Process mobile home applications as a permitted use within any “R” District in the same manner as conventional residential structures, provided the mobile home meets the following requirements of the Sutter County Zoning Code:</p> <ol style="list-style-type: none"> 1. Certified under the National Mobile Home Construction and Safety Act of 1974. 2. Placed upon a permanent foundation approved by the County’s Building Program. 3. Complies with all yard, off-street parking, and density requirements of the “R” District with the same performance standards as a conventional residential structure. 4. Is less than 10 years old from the date of manufacture to the date of installation. 	October 31, 2021	The County adopted a comprehensive update to the Sutter County Zoning Code in 2016. The updated Zoning Code permits manufactured homes in all residential districts. This program is no longer needed since this process is codified in the Zoning Code.	Delete Program
Policy H 1.5 Allow Mobile Home Parks. Continue to allow mobile home parks in residential districts.			
<p>H 1.5-1 Process mobile home park applications allowable within any “R” District by use permit subject to design review by the Planning Commission and development standards for mobile home parks contained in the Sutter County Zoning Code.</p>	October 31, 2021	The County adopted a comprehensive update to the Sutter County Zoning Code in 2016. The updated Zoning Code permits manufactured home parks within residential districts by use permit or by administrative permit. This program is no longer needed since this process is codified in the Zoning Code.	Delete Program
<p>H 1.5-2 Consider processing mobile home park applications within the R-3 and R-4 districts by administrative permit to streamline the review process.</p>	2014	The County adopted a comprehensive update to the Sutter County Zoning Code in 2016. The updated Zoning Code allows manufactured home parks within the R-3 and R-4 districts with an administrative permit. This program is no longer needed since this process is codified in the Zoning Code.	Delete Program

TABLE 8-2 Review of 2013–2021 Housing Element Accomplishments

Implementation Program	Target Timeframe	Progress	County Recommendation
<p>Policy H 1.6 Permit Emergency Shelters and Transitional and Supportive Housing. Accommodate the development of special needs housing including emergency shelters and transitional and supportive housing.</p>			
<p>H 1.6-1 Permit emergency shelters by right without a conditional use permit or other discretionary action in the R-4 District as required under the Sutter County Zoning Code. Emergency shelters will not be subject to additional development standards, processing, or regulatory requirements beyond what applies to residential or commercial development within the R-4 District.</p>	<p>October 31, 2021</p>	<p>The County adopted a comprehensive update to the Sutter County Zoning Code in 2016. The updated Zoning Code allows emergency shelters by right in the R-4 district. This program is no longer needed since this process is codified in the Zoning Code.</p>	<p>Delete Program</p>
<p>H 1.6-2 Amend Sutter County Zoning Code to permit emergency shelters by right without a conditional use permit or other discretionary action in the Public (P) District to provide for an adequate site that could accommodate a year-round emergency shelter. Emergency shelters built in the P District will not be subject to additional development standards, processing, or regulatory requirements beyond what applies to residential or commercial development within the R-4 District.</p>	<p>2014</p>	<p>The County adopted a comprehensive update to the Sutter County Zoning Code in 2016. The updated Zoning Code allows emergency shelters by right in the Public district. This program is no longer needed since this process is codified in the Zoning Code.</p>	<p>Delete Program</p>
<p>H 1.6-3 Amend Sutter County Zoning Code to consider transitional and supportive housing a residential use and allow in all districts allowing residential uses subject to only those restrictions that apply to residential uses of the same type in the same district.</p>	<p>2014</p>	<p>The County adopted a comprehensive update to the Sutter County Zoning Code in 2016. The updated Zoning Code allows transitional and supportive housing by right in the residential districts.</p>	<p>Delete Program</p>

TABLE 8-2 Review of 2013–2021 Housing Element Accomplishments			
Implementation Program	Target Timeframe	Progress	County Recommendation
Policy H 1.7 Conversions of Mobile Home Parks. Approve the conversion of mobile home parks to other nonresidential uses or to mobile home subdivisions only when adequate opportunity for relocation is available and project proponents have made reasonable provisions for the relocation of existing tenants.			
H 1.7-1 Enforce Mobile Home Park Conversions Section 1600-400(d) of the Sutter County Affordable Housing Program to address the affordability of mobile home parks converted to subdivisions or cooperative parks. Require that 5 percent of the spaces or lots within the mobile home subdivision or stock cooperative park be available at sale prices or rental rates affordable to target income group (TIG) households.	October 31, 2021	The County enforces the Mobile Home Park Conversions section of the Sutter County Affordable Housing Program.	Continue as a policy.
Policy H 1.8 Conversion of Rental Housing. Approve the conversion of rental housing structures to condominiums only when adequate alternative rental housing is available, when the structures are judged to meet acceptable health and safety standards, and when project proponents have made reasonable provisions for the relocation of existing tenants.			
H 1.8-1 Review the Sutter County Code, and amend as necessary, for compliance with California Government Code Section 66427.1 regarding condominium conversion requirements and noticing procedures.	2015	This program has not yet been carried out. Any subdivision submitted is required to comply with Section 66427.1 of the Subdivision Map Act if applicable.	Modify Program Language
Policy H 1.9 Persons with developmental disabilities. Recognize the special needs of persons with developmental disabilities and make provisions for housing that is supportive of these special needs.			
H 1.9-1 Work with the Alta California Regional Center and FREED Center for Independent Living to implement an outreach program that informs families within the County on housing and services available for persons with developmental disabilities. The outreach program will include Sutter County providing information on housing and services available for persons with development disabilities from these agencies on the County's website, brochures at appropriate County offices, and providing	2015	Sutter County provides information from these agencies on the County's website, brochures at appropriate County offices, and provides referrals to these agencies.	Modify Program Intent to reflect information on County website, brochures at County offices, and referral to agencies.

TABLE 8-2 Review of 2013–2021 Housing Element Accomplishments

Implementation Program	Target Timeframe	Progress	County Recommendation
referrals to these agencies for participation in housing-related workshops and/or training for individuals and families.			
<p>Policy H 1.10 Reasonable Accommodations. Provide a reasonable accommodation procedure that is available to individuals with disabilities and developmentally disabled persons, their representatives, and housing providers to encourage the development of housing that is accommodating and affordable to persons with disabilities.</p>			
<p>H 1.10-1 Develop a written reasonable accommodation procedure to provide exception to better accommodate housing for persons with disabilities. This procedure will be a ministerial process with minimal or no processing fee, subject to approval by the Development Services Department Director, applying the following decision-making criteria: 1. The request for reasonable accommodation will be used by an individual with a disability protected under fair housing laws. 2. The requested accommodation is necessary to make housing available to an individual with a disability protected under fair housing laws. 3. The requested accommodation would not impose an undue financial or administrative burden on the County. 4. The requested accommodation would not require a fundamental alteration in the nature of the County's land use and zoning program. Ensure information is clear and available to Sutter County residents on the written procedure for requesting a reasonable accommodation.</p>	2014	The County adopted a comprehensive update to the Sutter County Zoning Code in 2016. The updated Zoning Code includes a written reasonable accommodation procedure in Section 1500-25-110 of the Zoning Code. This program is no longer needed since the process has been codified in the Zoning Code.	Modify Program intent to focus on providing information about the reasonable accommodation procedure.
<p>Policy H 1.11 Universal Design and Visitability Standards. Support Sutter County seniors who choose to “age in place” with residential universal design and visitability standards.</p>			
<p>H 1.11-1 As required under Chapter 11.A of the Sutter County Building Code, enforce standards for universal design and visitability for new construction and/or</p>	October 31, 2021	The County enforces standards under Chapter 11.A of the Sutter County Building Code for universal design and visitability for new construction and/or substantial rehabilitation of single-family and/or multifamily residential units. This program	Delete Program

TABLE 8-2 Review of 2013–2021 Housing Element Accomplishments

Implementation Program	Target Timeframe	Progress	County Recommendation
substantial rehabilitation of single-family and/or multi-family residential units. Residential visitability features such as zerostep entries, wider doorways, bathroom walls reinforced to permit installation of grab bars, and electrical receptacles reachable by individuals with mobility impairments enable people to remain living in their existing homes as they age rather than having to move to a nursing home or long-term care facility.		is no longer needed since this process is codified in the Building Code.	
Policy H 1.12 Remove Governmental Constraints. Mitigate the impacts of governmental regulations and policies that constrain the provision and preservation of affordable housing and housing for persons with special needs.			
H 1.12-1 Amend the County's Zoning Code definition of "family" to be consistent with federal and state fair housing laws.	2014	The County amended the Zoning Code to include a definition of "family" that is consistent with federal and state fair housing laws. This program has been completed.	Delete Program
Policy H 1.13 Water and Sewer Service Priority for Affordable Housing. Support all public and private water and sewer providers serving Sutter County in granting priority for service allocations to proposed developments that include housing units affordable to lower income households.			
H 1.13-1 Provide a copy of the adopted Sutter County Housing Element in accordance with state law to all water and sewer providers serving Sutter County.	Upon adoption of the Housing Element.	A copy of the adopted Sutter County Housing Element has been provided to all water and sewer providers serving Sutter County. The adopted Housing Element is also readily available on the County website.	Continue Program
Goal H 2 Provide for an adequate supply of new housing to meet the needs of present and future Sutter County residents incorporating a variety of housing types and densities that accommodate all income groups including extremely low income households.			
Policy H 2.1 Affordable Housing Program. Require all new residential development projects (rental and ownership) of 10 or more dwelling units to provide housing for very low, low, and moderate income households.			
H 2.1-1 Continue to enforce Sutter County Code, Chapter 1600, Affordable Housing Program, which requires for-sale residential developments to set aside 5 percent (5.0%) of the for sale units at an affordable price to moderate or low income households and rental residential developments to set aside 5 percent (5.0%) of the units at	October 31, 2021	The Affordable Housing Program has continued to be enforced. Development proposed under the Sutter Pointe Specific Plan is subject to this requirement. In 2020, the County approved the applicant request to dedicate 11.1 acres of residential high density land to the County for affordable housing as an alternative to the required on-site construction of affordable units for the Lakeside at Sutter Pointe development project, consistent with the Sutter County Code, Chapter	Continue Program

TABLE 8-2 Review of 2013–2021 Housing Element Accomplishments

Implementation Program	Target Timeframe	Progress	County Recommendation
<p>affordable rents for very low and low income households.</p> <p>Continue to provide the following incentives for the development of the affordable units:</p> <ul style="list-style-type: none"> ■ Fee Waivers or Reductions ■ Density Bonus ■ Reduced Design and Development Standards ■ Infrastructure Improvements ■ Priority or Fast Track Processing ■ Technical and Financial Assistance 		<p>1600, Affordable Housing Program. Applicants of two other residential development applications, subject to the Affordable Housing Program, paid in-lieu fees during the 2013-2021 planning period.</p>	
<p>Policy H 2.2 Accommodate Fair Share Housing Needs. Continue to support actions to accommodate Sutter County's fair share of regional housing needs.</p>			
<p>H 2.2-1 Review and incorporate SACOG's eight-year planning period Regional Housing Needs Allocation (RHNA) into the Housing Element.</p>	<p>Not less than every eight (8) years, with the update of the Housing Element</p>	<p>The 2013-2021 Housing Element includes the regional housing needs fair share allocation data. This represents a basic requirement of the Housing Element and does not need to be addressed through an implementation program. The 2021-2029 Housing Element will demonstrate capacity to accommodate the RHNA.</p>	<p>Delete Program</p>
<p>Policy H 2.3 Adequate Supply of Land Suitable For Housing. Identify and maintain an adequate supply of residential land with appropriate zoning classifications, land use designations, development standards, infrastructure, and public services to accommodate all income groups including extremely low, very low, low, and moderate income households.</p>			
<p>H 2.3-1 Review the General Plan's residential holding capacity to ensure sufficient land area is zoned appropriately to meet the anticipated housing needs for the eight-year planning period. When the availability of appropriately zoned land falls below the eight-year inventory to meet the needs, by income group, initiate amendments to increase the supply of appropriately zoned land.</p>	<p>Concurrent with the Annual Report to the Board of Supervisors, or as needed</p>	<p>The County's Development Services Department, when processing General Plan amendments (including annexations), inventories the County's vacant residential land to ensure there is adequate single and multiple-family housing within the County's urban areas to accommodate the estimated land supply need.</p>	<p>Modify Program language to better reflect "no net loss" requirements of state law</p>
<p>H 2.3-2 Review the County's vacant land inventory to ensure sufficient vacant land is available, especially for lower income households, to meet the</p>	<p>Concurrent with the Annual Report to the Board of Supervisors, or as needed</p>	<p>The County's Development Services Department, when processing General Plan amendments (including annexations), inventories the County's vacant residential land to ensure there is adequate single- and multiple-family housing within the</p>	<p>Modify Program language – combine with Program H 2.3-1.</p>

TABLE 8-2 Review of 2013–2021 Housing Element Accomplishments

Implementation Program	Target Timeframe	Progress	County Recommendation
<p>anticipated housing needs for the eight-year planning period. When the availability of vacant land falls below the eight-year inventory to meet the needs, by income group, initiate amendments to increase the supply of suitable vacant land.</p>		<p>County’s urban areas to accommodate the estimated land supply need.</p>	
<p>H 2.3-3 To address the unaccommodated need from the 4th RHNA Cycle, rezone approximately 9.41 acres of APN 22-020-002 from AG to R-4 zoning and designate HDR land use with a minimum density of 20 units per acre and permitting no less than 16 units per site. Multi-family housing is allowed by right in the R-4 District and would not require a conditional use permit or other discretionary action.</p>	<p>2014</p>	<p>On October 28, 2014, the Sutter County Board of Supervisors adopted Ordinance No. 1600 to rezone a total of 9.41 acres of APN 22-020-002 from AG (Agriculture) to R-4 (General Apartment). This acreage was re-designated as HDR (High Density Residential) with a minimum density of 20 units per acre and no less than 16 units per site. Multi-family housing is allowed by right in the R-4 District. The acreage is located within the Yuba City SOI. The parcel is currently in agricultural use.</p>	<p>Delete Program</p>
<p>H 2.3-4 Rezone approximately 4.14 acres of APN 22-020-002 and APN 22-020-003 from AG to R-3 zoning and designate MDR land use. Multi-family housing is allowed by right in the R-3 District and would not require a conditional use permit or other discretionary action.</p>	<p>2014</p>	<p>On October 28, 2014, the Sutter County Board of Supervisors adopted Ordinance No. 1600 to rezone a total of 4.14 acres of APN 22-020-002 and APN 22-020-003 from AG (Agriculture) to R-3 (Neighborhood Apartment). This acreage was re-designated as MDR (Medium Density Residential). Multi-family housing is allowed by right in the R-3 District. The acreage is located within the Yuba City SOI. The parcel is currently in agricultural use.</p>	<p>Delete Program</p>
<p>Policy H 2.4 RHNA Transfers Due to Annexations. Work with annexing jurisdictions to transfer the County’s Regional Housing Needs Allocation (RHNA).</p>			
<p>H 2.4-1 With each annexation, draft conditions with the annexing jurisdiction acknowledging the transfer of RHNA from the County to the annexing jurisdiction. The Local Agency Formation Commission (LAFCo) resolution approving the annexation will contain the RHNA transfer conditions including the number of housing units, by income group, which are being transferred.</p>	<p>As necessary, with each applicable annexation</p>	<p>Between 2013 and 2019, there were no annexations that warranted drafting conditions acknowledging the transfer of RHNA from the County to the annexing jurisdiction. Wildwood East Reorganization (LAFCo File 2019-0001) became effective on August 19, 2019. This 52-acre territory is existing developed land with 48 single-family dwelling units. Since the annexation area is developed, the transfer of RHNA is not applicable.</p>	<p>Continue Program</p>

TABLE 8-2 Review of 2013–2021 Housing Element Accomplishments

Implementation Program	Target Timeframe	Progress	County Recommendation
H 2.4-2 Amend the Housing Element to reflect changes in the County’s RHNA based on the transfer of units due to annexations.	As needed, following effective date of annexation	See evaluation of Program H 2.4-1 above.	Modify Program Language – combine with Program H 2.4-1.
Goal H 3 Provide opportunities for agricultural housing while preserving rural land for agricultural uses.			
Policy H 3.1 Homesites. Allow a landowner to create a homesite parcel on an agricultural parcel consistent with General Plan policies.			
H 3.1-1 Process homesite parcel requests in accordance with the General Plan Agricultural Resources Element Policy AG 1.8.	October 31, 2021	Sutter County processed and approved homesite parcel requests during the 2013-2021 Housing Element planning period. This policy is already included in the Agricultural Resources Element and does not need to be repeated in the Housing Element.	Delete Program
Policy H 3.2 Temporary Secondary Housing. Allow temporary secondary housing (i.e., mobile homes) in agricultural areas for agricultural caretakers or for family members needing care because of health reasons.			
H 3.2-1 Process on a project-by-project basis with review and action in accordance with applicable Sutter County Zoning Code Sections governing the temporary establishment of secondary housing for caregivers or caretakers.	October 31, 2021	The County adopted a comprehensive update to the Sutter County Zoning Code in 2016. The updated Zoning Code requires a use permit for temporary secondary manufactured homes for caretaker housing. Applications are received on a regular basis governing the temporary establishment of secondary housing for caregivers or caretakers and are predominantly approved. This program is no longer needed since the process has been codified in the Zoning Code.	Delete Program
Policy H 3.3 Affordable Farmworker Housing. Promote opportunities for farmworkers and their families to obtain safe and decent affordable housing by collaboration with agricultural employers, nonprofit housing developers, service providers, and governmental agencies.			
H 3.3-1 Allow agricultural employee housing, which complies with Health and Safety Code Section 17021.5, accommodating six or fewer employees (e.g., mobile homes) as a residential use in any “R” District.	October 31, 2021	The County adopted a comprehensive update to the Sutter County Zoning Code in 2016. The updated Zoning Code permits agricultural employee housing in accordance with State law. This program is no longer needed since the process has been codified in the Zoning Code.	Delete Program
H 3.3-2 Allow agricultural employee housing, which complies with Health and Safety Code Section 17021.6, accommodating no more than 36 beds in a group quarters or 12 units or spaces	October 31, 2021	The County adopted a comprehensive update to the Sutter County Zoning Code in 2016. The updated Zoning Code permits agricultural employee housing in accordance with State law. This program is	Delete Program

CHAPTER 8: REVIEW OF PREVIOUS HOUSING ELEMENT
8.1: Effectiveness and Progress in Implementation

TABLE 8-2 Review of 2013–2021 Housing Element Accomplishments

Implementation Program	Target Timeframe	Progress	County Recommendation
designed for use by a single-family or household in the agricultural area.		no longer needed since the process has been codified in the Zoning Code.	
H 3.3-3 Allow agricultural employee family housing by building permit in agricultural areas for employees employed on the premises which complies with the density of the General Plan.	October 31, 2021	The County adopted a comprehensive update to the Sutter County Zoning Code in 2016. The updated Zoning Code permits agricultural employee housing in accordance with State law. This program is no longer needed since the process has been codified in the Zoning Code.	Delete Program
H 3.3-4 Allow agricultural employee family housing that exceeds the density allowed by the General Plan by use permit for agricultural caretakers employed upon the premises or for on-site or off-site farm labor housing, including farm labor camps. The Regional Housing Authority of Sutter and Nevada Counties is the responsible agency that administers existing housing developments reserved for migrant farmworker families.	October 31, 2021	The County adopted a comprehensive update to the Sutter County Zoning Code in 2016. The updated Zoning Code requires a use permit for labor camp uses in the Agricultural District. The Regional Housing Authority provides land and manages the County's farmworker housing. This program is no longer needed since the process has been codified in the Zoning Code.	Delete Program
H 3.3-5 Consider allowing agricultural employee family housing that exceeds the density allowed by the General Plan by zoning clearance for agricultural caretakers employed upon the premises.	2014	The County adopted a comprehensive update to the Sutter County Zoning Code in 2016. The updated Zoning Code permits agricultural employee housing in accordance with State law.	Delete Program
H 3.3-6 Continue to allow farmworker housing projects (i.e., farm labor camps typically between 50 and 200 units consisting of two-, three-, and four-bedrooms) in the agricultural area by use permit.	October 31, 2021	The County adopted a comprehensive update to the Sutter County Zoning Code in 2016. The updated Zoning Code requires a use permit for labor camp uses in the Agricultural District. This program is no longer needed since the process has been codified in the Zoning Code.	Delete Program
H 3.3-7 Identify, on a needs basis, potential farmworker housing sites and funding mechanisms, pursue funding, and work with nonprofit developers who provide new construction or rehabilitated units for both migrant and permanent farmworkers and their families.	Annually	The County supports farmworker housing for both migrant and permanent farmworkers and their families. The County works with the Regional Housing Authority in meeting the needs of farmworkers. The identification of potential farmworker housing sites and funding is ongoing.	Modify Program Language to more clearly describe the County's role in collaborating with the Regional Housing Authority.

TABLE 8-2 Review of 2013–2021 Housing Element Accomplishments

Implementation Program	Target Timeframe	Progress	County Recommendation
H 3.3-8 Support the Regional Housing Authority of Sutter and Nevada Counties to promote farmworker housing programs and opportunities through County website announcements and brochures at appropriate County offices.	October 31, 2021	The County continues to support the work of the Regional Housing Authority with their promotion of farmworker housing programs and opportunities.	Modify Program Language – combine with Program H 3.3-7
H 3.3-9 Work with the Regional Housing Authority of Sutter and Nevada Counties to conduct a survey of agricultural employers and service providers and an inventory of existing farmworker housing to more accurately determine farmworker housing needs.	2015	The County continues to work with the Regional Housing Authority on farmworker housing needs. A survey has not been recently conducted.	Review and modify Program in coordination with the Regional Housing Authority
H 3.3-10 Work with the Regional Housing Authority of Sutter and Nevada Counties' designated farmworker housing coordinator to assist in carrying out the implementation measures contained in Housing Element under Policy H 3.3.	October 31, 2021	The Regional Housing Authority staff manages the County's farmworker housing programs. The Authority has designated a farmworker housing manager that specifically oversees farmworker housing programs.	Combine Program with Programs H 3.3-7 through H 3.3-9 above.

Goal H 4

Ensure that new housing in Sutter County is safe and sanitary and receives public services adequate to support the level of development.

Policy H 4.1 New Construction Meets Codes. Require all new residential development projects to comply with all existing applicable codes including, but not limited to; Building, Fire, Health, Public Works, and Zoning.

H 4.1-1 Review all new housing development projects to ensure housing construction meets all existing codes.	October 31, 2021, during the development approval process	The County's Development Services Department provides oversight through the building permit process to assure compliance with all codes. This is a basic function of the Development Services Department and an implementation program is not necessary.	Delete Program
--	---	--	----------------

Policy H 4.2 Housing within County Unincorporated Areas. Require all new housing within Sutter County's unincorporated areas to pay development impact fees consistent with adopted development policies.

H 4.2-1 Review all new housing development projects within the County's unincorporated areas to ensure development impact fees are paid.	October 31, 2021, during the development approval process	The County requires all housing projects within the County's unincorporated area provide all public services, improvements, and fees as part of the development approval process. This is a basic function of the Development Services Department and an implementation program is not necessary.	Delete Program
--	---	---	----------------

TABLE 8-2 Review of 2013–2021 Housing Element Accomplishments

Implementation Program	Target Timeframe	Progress	County Recommendation
Goal H 5			
Conserve and improve existing housing in Sutter County to ensure safe and sanitary conditions.			
Policy H 5.1 Conserve and Improve Existing Housing. Assist in the conservation and improvement of existing housing that, to the extent possible, results in a safe, sanitary, and livable environment.			
H 5.1-1 Conduct a housing condition survey to identify areas of housing deterioration and blight and to determine the number of Sutter County's housing units that are in need of rehabilitation or replacement.	As determined by need	The County's last housing conditions survey was conducted in 1999. A more recent survey was not conducted as there has not been a demonstrated need. When a need is identified, the County will work with the Regional Housing Authority to complete the housing conditions assessment.	Review and modify Program in coordination with the Regional Housing Authority.
H 5.1-2 Respond to the Community Development Block Grant (CDBG) Program Notice of Funding Availability by an annual review of eligibility dependent on expenditure of Economic Development and Housing Rehabilitation funds from the previous cycle. If eligible, apply for a housing rehabilitation grant to fund the County's Owner-Occupied Housing Rehabilitation Program, and if awarded, target low income households and promote through informational brochures, posters, and County website announcements.	Annually	Historically, between the CDBG and HOME funds, the County has typically awarded three to four loans per year averaging approximately \$45,000 per loan. The County promotes its grants through brochures, direct fliers, posters, and webpage announcements in English and Spanish and has Punjabi information available.	Continue Program
H 5.1-3 Enforce County Building, Fire, Health, and Zoning Codes through the County's complaint based Code Enforcement Program to improve blighted, deteriorated, and dilapidated housing.	October 31, 2021	The County uses building, fire, health, and zoning codes through code enforcement to remedy blighted, deteriorated, and dilapidated housing. This is done on an individual dwelling unit basis based on citizen complaints. This is a basic function of the Development Services Department and an implementation program is not necessary.	Delete Program
Goal H 6			
Support the Regional Housing Authority of Sutter and Nevada Counties and other nonprofit and private affordable housing providers in the County.			
Policy H 6.1 Relationship with Housing Authority. Work cooperatively with the Housing Authority and provide assistance as needed in efforts to continue to develop, administer, and provide County housing assistance and rehabilitation programs for lower income Sutter County residents, including extremely low income households.			
H 6.1-1 Support the Regional Housing Authority of Sutter and Nevada	October 31, 2021	The County continues to work closely with the Housing Authority to apply for grants that promote safe and decent housing for	Continue Program

TABLE 8-2 Review of 2013–2021 Housing Element Accomplishments

Implementation Program	Target Timeframe	Progress	County Recommendation
Counties in its applications for the development of safe and decent housing for very low and low income families, seniors, and disabled persons, through temporary rental assistance, the rehabilitation of existing properties, and the acquisition of new properties.		low income, senior, and disabled households.	
H 6.1-2 Work with the Regional Housing Authority of Sutter and Nevada Counties and other nonprofit partners to facilitate the development of housing for extremely low income households to the extent possible including assisting with site identification and acquisition, local financial resources, and assisting and streamlining entitlements.	Annually, beginning in 2014	The County continues to work closely with the Regional Housing Authority on opportunities to provide housing assistance to the community including extremely low income households.	Modify Program Language – Combine with H 6.1-1
H 6.1-3 Adopt an appropriate resolution supporting an increase of locally administered Section 8 housing program rental vouchers.	As necessary, when requested by the Regional Housing Authority	The County supports the Regional Housing Authority in the application process to request additional Section 8 rental vouchers for Sutter County including the incorporated cities.	Delete Program
H 6.1-4 Continue to support the Housing Authority when applying for Community Development Block Grant (CDBG) program funding.	October 31, 2021	The County continues to work closely with the Regional Housing Authority on all aspects of housing assistance and supports the Housing Authority when applying for Community Development Block Grant program funding including Planning/Technical Assistance Grants.	Combine Program with Program H 6.1-1.
Policy H 6.2 Relationship with Other Nonprofit and Private Housing Providers. Work cooperatively with other nonprofit and private affordable housing providers to develop, administer, and provide affordable housing.			
H 6.2-1 Encourage the provision of target income housing (TIG) through cooperation with housing providers, focusing on Sites 20 and 21 in the Yuba City SOI and Sites 11 and 12 in the Live Oak SOI (Table 3-1) for development of housing affordable to lower income households.	October 31, 2021	The County does, and will continue to, coordinate target income housing (TIG) cooperation with the Regional Housing Authority and other nonprofit and private organizations. Portions of Sites 20 and 21 in the Yuba City SOI have been rezoned to R-3 and R-4 zoning and are available and suitable. Sites 11 and 12 in the Live Oak SOI continue to be available and suitable.	Modify Program language to include language regarding infrastructure improvements for and redevelopment of existing uses within the City SOIs.

TABLE 8-2 Review of 2013–2021 Housing Element Accomplishments

Implementation Program	Target Timeframe	Progress	County Recommendation
Goal H 7			
Promote equal housing opportunities for all residents of Sutter County.			
Policy H 7.1 Fair Housing. Support the enforcement of laws and regulations prohibiting discrimination in lending practices and the sale or rental of housing.			
H 7.1-1 Provide notice and information on fair housing rights and equal housing opportunity to residents of Sutter County through the County's housing programs, Section 8 applications, other public agencies and nonprofit organizations. Distribute fair housing information through brochures, posters, and County website announcements.	October 31, 2021	The County and the Regional Housing Authority disseminate fair housing information in the form of brochures, flyers, and applications as required by grant guidelines. Everyone who applies for grant funds from the County's housing programs receives and signs a fair housing notice informing them of their rights and the County's obligation under the Fair Housing Act. In addition, the County provides notice and information on fair housing in posters and webpage announcements.	Continue Program
H 7.1-2 Refer known incidents of discrimination in lending practices and the sale or rental of housing to the appropriate agency for action (e.g., Sutter County District Attorney, CRLA, and/or Northern California Legal Services). Designate specific County staff functions and administrative procedures for processing complaints pertaining to discriminatory housing practices.	October 31, 2021	The County is not aware of any specific discrimination practices or incidents that have taken place. If reported or found, the County and the Regional Housing Authority staff will refer any incidents of discrimination to the appropriate agency. The County has not designated specific County staff functions and administrative procedures for processing complaints.	Modify Program Language – Combine with Program H 7.1-1
H 7.1-3 Prohibit the enactment or administration of ordinances that discriminate against Sutter County residents because of race, sex, religion, ancestry, national origin, color, marital status, sexual orientation, age, or disability.	October 31, 2021	The County prohibits the enactment or administration of ordinances that discriminate and will not participate or knowingly discriminate against residential development or emergency shelters because of race, sex, religion, national origin, marital status, age, or handicap of its owners or intended occupants in any fashion.	Continue as a policy. No specific implementing action is needed.
Goal H 8			
Improve the energy efficiency of Sutter County's existing and new housing stock.			
Policy H 8.1 State Law Compliance. Ensure that all new development complies with state law regarding energy conservation.			
H 8.1-1 Implement state requirements for energy conservation in new residential projects and encourage residential developers to employ additional energy conservation measures with	October 31, 2021	Implementation of energy conservation measures occur through Sutter County Building Code requirements and the County's Climate Action Plan (CAP).	Maintain as a policy rather than a program.

TABLE 8-2 Review of 2013–2021 Housing Element Accomplishments

Implementation Program	Target Timeframe	Progress	County Recommendation
respect to siting of buildings, landscaping, and solar access through development incentives such as flexibility in design and development standards.			
Policy H 8.2 Energy Conservation through Rehabilitation. Promote home energy conservation, particularly for lower income households, through the rehabilitation of the existing housing stock.			
H 8.2-1 Continue to support and facilitate eligible properties to participate in PG&E's and the Community Resource Project's (CRP) home energy conservation programs including home weatherization, home energy audits, lead-abatement, and minor home repair programs. Promote home energy conservation programs through County website announcements that target lower income households.	October 31, 2021	The County, along with the Regional Housing Authority, facilitates and supports cooperative programs administered by PG&E and CRP through client referrals. Information regarding contacts for home weatherization, insulation, and minor home repair is listed on the County's website.	Continue Program
Policy H 8.3 Energy Efficiency in New Construction. Encourage the use of energy efficient materials, methods, and technology in new construction.			
H 8.3-1 Distribute free information on energy conservation and technology through County website announcements and brochures at appropriate County offices that target residential developers.	October 31, 2021	Information regarding energy conservation and technology is listed on the County's website.	Delete Program
Goal H 9 Update the Housing Element and, when appropriate, evaluate the progress in implementing the County's housing programs.			
Policy H 9.1 Housing Element Update. Ensure the Housing Element continues to address the housing needs of existing and future residents.			
H 9.1-1 Update the General Plan Housing Element in accordance with the requirements of state law and with guidance from the California Department of Housing and Community Development (HCD).	Not less than every eight (8) years	Sutter County's 2013-2021 Housing Element was certified by HCD (letter dated March 7, 2014) as it was found to be in compliance with the requirements of state law. This implementation program is not necessary.	Delete Program

CHAPTER 8: REVIEW OF PREVIOUS HOUSING ELEMENT
 8.1: Effectiveness and Progress in Implementation

TABLE 8-2 Review of 2013–2021 Housing Element Accomplishments

Implementation Program	Target Timeframe	Progress	County Recommendation
Policy H 9.2 Annual Progress Report. Annually document the achievements of the County in implementing the Housing Element.			
H 9.2-1 Monitor the performance of the County in the implementation of the Housing Element and prepare a report to the County Board of Supervisors. The report will include program implementation status, local efforts to remove governmental constraints, and progress in achieving the County’s RHNA and quantified objectives, including annual building activity. If needed, recommendations for revisions or refinements to the Housing Element will be included in the report.	Annually, on or before October 1	The Development Services Department has seen very little development (an average of 16 building permits issued) between 2013 and 2019. Staff is in ongoing communication with the Board of Supervisors regarding housing issues, needs, and concerns where applicable. Housing Element annual progress reports are submitted to the Board of Supervisors annually.	Delete Program

SOURCE: Sutter County Development Services Department and the Regional Housing Authority, 2020.

This page intentionally left blank.

APPENDIX A Glossary of Terms

A

Accessory Dwelling Unit: A second unit with complete independent living facilities for one or more persons and can be attached to the primary unit; detached, or a converted existing space (e.g., master bedroom, garage).

Acre: A unit of land measure equal to 43,560 square feet.

Acreage, Net: The portion of a site exclusive of existing or planned public or private road rights-of-way.

Affordable Housing: Under state and federal statutes, housing that costs no more than 30 percent of gross household income. Housing costs include rent or mortgage payments, utilities, taxes, insurance, homeowner association fees, and other related costs.

Age in Place: The desire to continue to live in one's own home while growing older. With more emphasis on aging in place, residential visitability features enable people to remain living in their existing homes rather than having to move to a nursing home or long-term care facility. Benefits encourage opportunities for socialization and less isolation of individuals with disabilities.

Annexation: The incorporation of land area into the jurisdiction of an existing city with a resulting change in the boundaries of that city.

Assisted Housing: Housing that has been subsidized by federal, state, or local housing programs.

At-Risk Housing: Multi-family rental housing that is at-risk of losing its status as housing affordable for low- and moderate-income tenants due to the expiration of federal, state, or local agreements.

C

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.

Census: The official United States decennial enumeration of the population conducted by the federal government.

Census Block Groups: A subdivision of a census tract, a block group is the smallest geographic unit for which the Census Bureau tabulates sample data. A block group consists of all the blocks within a census tract with the same beginning number.

Census Blocks: A subdivision of a census tract, a block is the smallest geographic unit for which the Census Bureau tabulates 100-percent data. Many blocks correspond to individual city blocks bounded by streets, but blocks – especially in rural areas – may include many square miles and may have some boundaries that are not streets.

Children: The term “children,” as used in tables on living arrangements of children under 18, are all persons under 18 years, excluding people who maintain households, families, or subfamilies as a reference person or spouse.

Community Development Block Grant (CDBG): A grant program administered by the U.S. Department of Housing and Urban Development (HUD). This grant allots money to cities and counties for housing rehabilitation and community development activities, including public facilities and economic development.

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.

D

Density: The number of dwelling units per unit of land. Density usually is expressed “per acre,” e.g., a development with 100 units located on 20 acres has density of 5.0 units per acre.

Density Bonus: The allowance of additional residential units beyond the maximum for which the parcel is otherwise permitted usually in exchange for the provision or preservation of affordable housing units at the same site or at another location.

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

Development Right: The right granted to a land owner or other authorized party to improve a property. Such right is usually expressed in terms of a use and intensity allowed under existing zoning regulation. For example, a development right may specify the maximum number of residential dwelling units permitted per acre of land.

Dwelling, Multi-family: A building 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.

Dwelling, Single-Family Attached: A one-family dwelling attached to one or more other one-family dwellings by a common vertical wall. Row houses and town homes are examples of this dwelling unit type.

Dwelling, Single-family Detached: A dwelling, not attached to any other dwelling, that is designed for and occupied by not more than one family and surrounded by open space or yards.

Dwelling Unit: One or more rooms, designed, occupied or intended for occupancy as separate living quarters, with cooking, sleeping, and sanitary facilities provided within the unit for the exclusive use of a household.

E

Element: A division or chapter of the General Plan.

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

Entitlement Jurisdiction: A jurisdiction that, based on its population, is entitled to receive funding directly from HUD. Examples of entitlement programs include CDBG, HOME, and ESG.

F

Family: Any group of individuals living together as the functional equivalent of a family where the residents may share living expenses, chores, eat meals together and are a close group with social, economic and psychological commitments to each other. A family includes, for example, the residents of residential care facilities and group homes for people with disabilities. A family does not include larger institutional group living situations such as dormitories, fraternities, or sororities. (Sutter County Zoning Code Section 1500-27)

Family Group: A family group is any two or more people (not necessarily including a householder) residing together, and related by birth, marriage, or adoption. A household may be composed of one such group, more than one, or none at all. The count of family groups includes family households, related subfamilies, and unrelated subfamilies.

Family Household: A family household is a household maintained by a householder who is in a family (as defined above) and includes any unrelated people (unrelated subfamily members and/or secondary individuals) who may be residing there. The number of family households is equal to the number of families. The count of family household members differs from the count of family members, however, in that the family household members include all people living in the household, whereas family members include only the householder and his/her relatives. See the definition of family.

Fair Market Rent (FMR): Fair Market Rents (FMRs) are freely set rental rates defined by HUD as the median gross rents charged for available standard units in a county or Standard Metropolitan Statistical Area (SMSA). Fair Market Rents are used for the Section 8 Rental Program and many other HUD programs and are published annually by HUD.

First-Time Home Buyer: Defined by HUD as an individual or family who has not owned a home during the three-year period preceding the HUD-assisted purchase of a home. Jurisdictions may adopt local definitions for first-time home buyer programs that differ from non-federally funded programs.

Floor Area Ratio (FAR): The gross floor area of all buildings on a lot divided by the lot area; usually expressed as a numerical value (e.g., a building having 10,000 square feet of gross floor area located on a lot of 5,000 square feet in area has a floor area ratio of 2:1).

G

General Plan: The General Plan is a legal document, adopted by the legislative body of a City or County, setting forth policies regarding long-term development. California law requires the preparation of seven elements or chapters in the General Plan: Land Use, Housing, Circulation, Conservation, Open Space, Noise, and Safety. Additional elements are permitted, such as Economic Development, Urban Design and similar local concerns.

Group Quarters: A facility that houses groups of unrelated persons not living in households (U.S. Census definition). Examples of group quarters include institutions, dormitories, shelters, military quarters, assisted living facilities and other quarters, including single-room occupancy (SRO) housing, where 10 or more unrelated individuals are housed.

H

HCD: The state Department of Housing and Community Development. See “California Department of Housing and Community Development (HCD)” above.

Home Mortgage Disclosure Act (HMDA): The Home Mortgage Disclosure Act requires larger lending institutions making home mortgage loans to publicly disclose the location and disposition of home purchase, refinance, and improvement loans. Institutions subject to HMDA must also disclose the gender, race, and income of loan applicants.

HOME Program: The *HOME Investment Partnership Act*, Title II of the *National Affordable Housing Act of 1990*. HOME is a federal program administered by HUD that provides formula grants to states and localities to fund activities that build, buy, and/or rehabilitate affordable housing for rent or home ownership or provide direct rental assistance to low-income people.

Homeless: Unsheltered homeless are families and individuals whose primary nighttime residence is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings (e.g., the street, sidewalks, cars, vacant and abandoned buildings). Sheltered homeless are families and persons whose primary nighttime residence is a supervised publicly or privately operated shelter (e.g., emergency, transitional, battered women, and homeless youth shelters; and commercial hotels or motels used to house the homeless).

Household: The US Census Bureau defines a household as all persons living in a housing unit whether or not they are related. 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.

Household Income: The total income of all the persons living in a household. A household is usually described as very low income, low income, moderate income, and upper income based upon household size, and income, relative to the regional median income.

Householder: The householder refers to the person (or one of the people) in whose name the housing unit is owned or rented (maintained) or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. If the house is owned or rented jointly by a married couple, the householder may be either the husband or the wife. The person designated as the householder is the “reference person” to whom the relationship of all other household members, if any, is recorded. The number of householders is equal to the number of households. Also, the number of family householders is equal to the number of families.

Housing Problems: Defined by HUD as a household that (1) occupies a unit with physical defects (lacks complete kitchen or bathroom), (2) meets the definition of overcrowded, or (3) spends more than 30 percent of income on housing cost.

Housing Unit: A room or group of rooms used by one or more individuals living separately from others in the structure, with direct access to the outside or to a public hall and containing separate toilet and kitchen facilities.

HUD: See U. S. Department of Housing and Urban Development.

I

Income Category or Income Level: Five categories or levels are used to classify a household according to income based on the median income for the county. Under state housing statutes, these categories are defined as follows: Extremely Low (0-30 percent of County median); Very Low (31–50 percent of County median); Low (51–80 percent of County median); Moderate (81–120 percent of County median); and Above Moderate (over 121 percent of County median).

J

Junior Accessory Dwelling Unit (Junior ADU): A specific type of accessory dwelling unit that is contained entirely within the primary residence and is no more than 500 square feet in size. These units may include separate sanitation facilities or may share sanitation facilities with the existing structure.

L

Large Household: A household with 5 or more members.

M

Manufactured Housing: Housing that is constructed of manufactured components, assembled partly at the site rather than totally at the site.

Market Rate Housing: Housing that is available on the open market without any subsidy. The price for housing is determined by the market forces of supply and demand and varies by location.

Median Income: The annual income for each household size within a region, which is defined annually by HUD. Half of the households in the region have incomes above the median and half have incomes below the median.

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

O

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, or cost burden, exists if gross housing costs exceed 50 percent of gross income.

P

Parcel: The basic unit of land entitlement. A designated area of land established by plat, subdivision, or otherwise legally defined and permitted to be used, or built upon.

Planning Period: The time period between the due date for one housing element and the due date for the next housing element.

Projection Period: The time period for which the regional housing need is calculated.

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: A project-based low-rent housing program operated by independent local public housing authorities. A low-income family applies to the local public housing authority in the area in which they want to live.

R

Reasonable Accommodations: Both the federal Fair Housing Act (FHA) and the California Fair Employment and Housing Act (FEHA) impose an affirmative duty on local governments to make reasonable accommodations (i.e., modifications or exceptions) in the zoning laws and other land use regulations and practices when such accommodations may be necessary to afford disabled persons an equal opportunity to use and enjoy a dwelling.

Regional Housing Needs Assessment (RHNA): The Regional Housing Needs Assessment (RHNA) is based on state of California projections of population growth and housing unit demand and assigns a share of the region's future housing need to each jurisdiction within the SACOG (Sacramento Area Council of Governments) region. These housing need numbers serve as the basis for the update of the Housing Element in each California city and county.

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

S

Sacramento Area Council of Governments (SACOG): SACOG is a regional planning agency that encompasses six counties: El Dorado, Placer, Sacramento, Sutter, Yolo, and Yuba. SACOG is responsible for preparation of the Regional Housing Needs Assessment (RHNA).

Section 8 Rental Voucher/Certificate Program: A tenant-based rental assistance program that subsidizes a family's rent in a privately owned house or apartment. The program is administered by local public housing authorities. Assistance payments are based on 30 percent of household annual income. Households with incomes of 50 percent or below the area median income are eligible to participate in the program.

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: When used as a marital status category, is the sum of never-married, widowed, and divorced people. "Single," when used in the context of "single-parent family/household," means only one parent is present in the home. The parent may be never-married, widowed, divorced, or married, spouse absent.

Small Household: Pursuant to HUD definition, a small household consists of two to four nonelderly persons.

Special Needs Groups: Those segments of the population that have a more difficult time finding decent affordable housing due to special circumstances. Under California Housing Element statutes, these special needs groups consist of the elderly, handicapped, large families, female-headed households, farmworkers and the homeless. A jurisdiction may also choose to consider additional special needs groups in the Housing Element, such as students, military households, other groups present in their community.

Subdivision: The division of a lot, tract, or parcel of land in accordance with the Subdivision Map Act (California Government Code Section 66410 et seq.).

Substandard Dwelling Units: Dwelling units that do not meet the minimum standards contained in the state Housing Code (i.e., does not provide shelter, endangers the health, safety or wellbeing of occupants). Jurisdictions may adopt more stringent local definitions of substandard housing.

Supportive Housing: Housing with no limit on length of stay, that is occupied by the target population, and that is linked to onsite or offsite services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community. (California Health and Safety Code Section 50675.14)

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.

T

Tenure: A housing unit is “owned” if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is “owned only if the owner or co-owner lives in it. All other occupied units are classified as “rented,” including units rented for cash rent and those occupied without payment of cash rent.

Transitional Housing: Buildings configured as rental housing but operated under program requirements that call for the termination of assistance and recirculation of the assisted unit to another eligible program recipient at some predetermined future point in time, which shall be no less than six months. (California Health and Safety Code Section 50675.2)

U

U.S. Department of Housing and Urban Development (HUD): The cabinet level department of the federal government responsible for housing, housing assistance, and urban development at the national level. Housing programs administered through HUD include Community Development Block Grant (CDBG), HOME, and Section 8, among others.

Z

Zoning: A land use regulatory police power enacted by local government. Zoning district regulations governing lot size, building bulk, placement, and other development standards vary from district to district, but must be uniform within the same district. Each city and county adopts a zoning ordinance specifying these regulations.

APPENDIX B **Community Outreach Summary**