

**TEHAMA COUNTY
HOUSING ELEMENT
2009 - 2014**

REVISED

DRAFT

October 2009

PREPARED By:
**TEHAMA COUNTY
PLANNING DEPARTMENT
444 OAK STREET,
COURTHOUSE ANNEX, ROOM I
RED BLUFF, CA 96080**

TEHAMA COUNTY GENERAL PLAN

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TEHAMA COUNTY GENERAL PLAN

HOUSING ELEMENT

INTRODUCTION

I.1 ORGANIZATION

This Housing Element is organized into four sections. These sections provide an introduction, identify the housing needs in the community, the constraints to development, resources for future development and goals, policies and programs to address the needs and constraints in Tehama County. The sections are as follows:

Introduction: Provides for the Organization, Community Context, Purpose and Requirements of the Housing Element, Data Sources, Community Involvement and the Housing Elements Consistency with the other Elements of the General Plan

Executive Summary: Provides a summary of housing needs and constraints facing the County.

Housing Program: Sets forth the County's goals, policies and programs that are designed to address the housing needs in Tehama County.

Background Report: Provides information supporting the determination of housing needs and constraints contained in the Executive Summary, and the proposed housing programs in the Housing Program. The Background Report is divided into three sections:

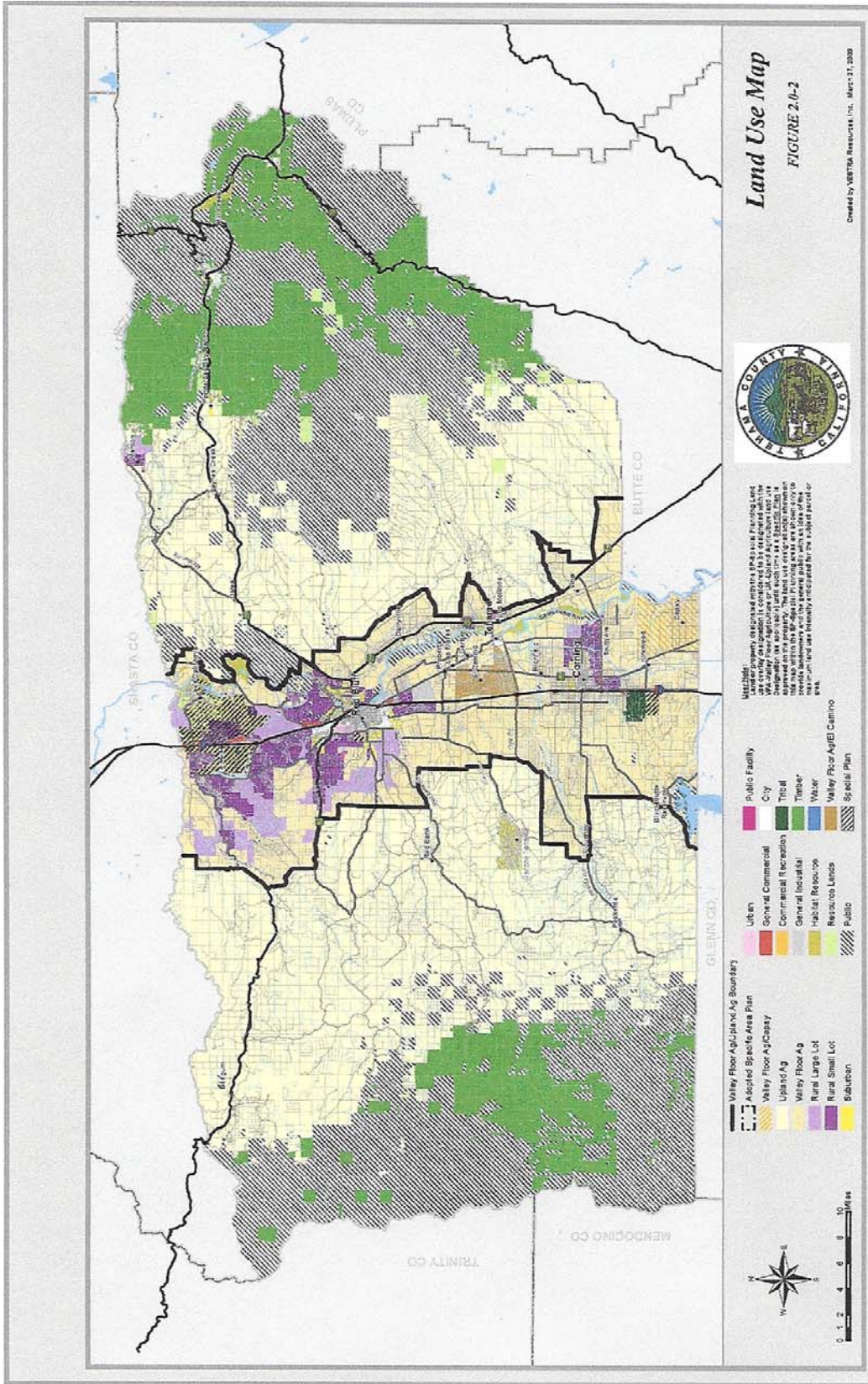
- Section One - Housing Needs Assessment: contains a demographic and housing profile of the County and includes a discussion of current and future housing needs.*
- Section Two - Housing Resources and Constraints: contains an analysis of the constraints that may impact the development of housing and provides an inventory of land in the incorporated area suitable for development as well as the financial and administrative resources available to facilitate housing production.*
- Section Three - Review of Previous Housing Element: evaluates the County's past performance based on its progress toward the objectives identified in the 2004-2009 Housing Element.*

I.2 COMMUNITY CONTEXT

Tehama County is located in Northern California, at the upper end of the Sacramento Valley. It is bordered on the north by Shasta County, to the east by Plumas County, to the south by Butte and Glenn Counties, and to the west by Trinity and Mendocino Counties. Tehama County has a total land area of approximately 2,951 square miles, or 1,888,640 acres. The topography of Tehama County includes predominantly foothills and mountains in its eastern and western portions, and the Sacramento Valley occupying most of the area in between these portions.

According to the 2000 U.S. Census, the population of the unincorporated areas of Tehama County was 35,719. As of January 1, 2008, the California Department of Finance estimates that the population of the unincorporated areas of Tehama County is 40,936. As of January 1, 2008, the California Department of Finance estimates that the population of all of Tehama County including the three incorporated cities, Red Bluff (13,828), Corning (7,226) and Tehama (429) to be 62,419. Red Bluff is the County seat and the most populous city in the County. Several unincorporated communities are located throughout the County, as shown in **Figure I-1**. Most of the County population lives in the Sacramento Valley. The western and southeastern portions of Tehama County are relatively uninhabited. These areas contain lands managed by federal agencies, mainly National Forest lands and wildlife and wilderness areas. A portion of Lassen Volcanic National Park is located in the far northeastern corner of Tehama County.

Figure I-1
LAND USE MAP



I.3 PURPOSE OF THE ELEMENT

The California Legislature has identified “decent housing and a suitable living environment” as one of the State’s top priorities. In 1999, the State issued the California Statewide Housing Plan Update. The Housing Plan Update included the following issues:

- Much higher levels of housing construction are needed to adequately house the State’s population.
- High housing cost burdens are increasingly an issue for both owners and renters. The combination of upward price pressure in the housing markets and relatively tight urban housing markets has led to increasing cost burdens, particularly for low-income renter residents.
- In some portions of the State, the level of overcrowding has dramatically increased.
- A substantial portion of affordable rental housing developments statewide are at risk of conversion to market rate use.
- Significant numbers of temporary agricultural workers migrate throughout the State facing housing challenges that impact their welfare.
- Homeless individuals and households face significant difficulties in obtaining shelter and reintegrating themselves into the broader society.

Although not all of these issues may concern Tehama County directly, the concerns and issues of the State impact the County and housing funding is often tied to plans to resolve these issues of statewide concern. Many of these issues directly influence the context and conditions studied in this Housing Element update. Population pressures, housing costs and economic conditions in Tehama County and the region as a whole, have a direct influence on Tehama County.

As a result of these issues and concerns, the California Legislature has required that all cities and counties must prepare a Housing Element as part of their General Plan. The Housing Element is one of the seven required elements in the County’s General Plan. The Housing Element is the only element of the General Plan that must be submitted to the State Department of Housing and Community Development (HCD) in order to determine compliance with State laws.

The County’s draft 2009-2014 Housing Element must be submitted to HCD for review. At the end of the review period, HCD will issue a letter to the County identifying any concerns with the analysis or with the proposed goals, policies and programs. In order to achieve certification, the County must work with HCD to address any outstanding concerns related to the Element. After adoption by the Board of Supervisors, the final 2009-2014 Housing Element must be submitted to HCD for a final 90-day review.

State certification of the Housing Element provides the County with a number of benefits and opportunities for addressing housing needs in the unincorporated area of Tehama County. For instance, a certified Housing Element provides priority access to limited State housing funds and it offers greater protection from potential legal challenges to the Housing Element. In addition, the County is protected from potential financial penalties that may result from future State legislation.

I.4 REQUIREMENTS OF A HOUSING ELEMENT

State Housing Law (Government Code Section 65583) requires that the Housing Element include an assessment of housing needs and an inventory of resources and constraints relevant to meeting these needs. This element updates the Housing Element previously adopted by the Board of Supervisors on August 23, 2005. This update also establishes the required components of a Housing Element as follows:

- Analysis of population and employment trends and documentation of projections and a quantification of the locality's existing and projected housing needs for all income levels. These needs shall include the jurisdiction's share of the regional housing need in accordance with Section 65584.
- Analysis and documentation of household characteristics, including level of payment compared to ability to pay, overcrowding and housing stock condition.
- An inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment and an analysis of the relationship of zoning and public facilities and services to these sites.
- Analysis of potential and actual government constraints upon the maintenance, improvement and development of housing for all income levels, including land use controls, building codes and their enforcement, site improvements, fees and other exactions and local processing and permit requirements, if any, and efforts to remove governmental constraints that hinder Tehama County from meeting its share of the regional housing need.
- Analysis of potential and actual nongovernmental constraints upon the maintenance, improvement, or development of housing for all income levels, including the availability of financing, the price of land and the cost of construction.
- Analysis of special housing needs, (such as handicapped, elderly, large families, farm workers and families with female head of household and persons needing emergency shelter).
- Analysis of opportunities for energy conservation in residential development.
- Analysis of existing assisted housing developments that are eligible to change from low-income housing during the next 10 years due to termination of subsidy contracts, mortgage prepayment, or expiration of use restriction.

I.5 DATA SOURCES

Information contained in the Housing Element was compiled through the use of a variety of data sources, agency contacts, interviews and the review of existing documents. This included data from the United States 2000 Census of Population and Housing, State and local government agencies, and information from local organizations. The following is a list of the primary data sources that were used for the preparation of the Housing Element:

- U.S. Census 1980, 1990 and 2000
- Tehama County Economic & Demographic Profile, 2008 (Center for Economic Development, CSU,Chico)
- California Department of Finance, Housing and Population Data, 2008
- Tehama County General Plan 2008-2028 (2009 and as subsequently amended)
- Tehama County 1983 Zoning Code, as amended
- Tehama County Housing Element (2004-2009)

Data used in this Element was also generated by the Tehama County Planning Department regarding progress on attaining the goals and objectives outlined in the previous Housing Element. Current real estate information comes from Internet databanks and local newspapers. Several non-profit organizations that serve the special needs of some County residents provided information on housing needs for specific groups.

I.6 COMMUNITY INVOLVEMENT

Specific agencies and advocacy groups invited to provide information for the Housing Element included the following:

- Mercy Housing California
- Northern Valley Catholic Social Services
- Community Housing Improvement Program (CHIP)
- PATH (Poor and the Homeless)
- Corning Christian Assistance Program
- Alternatives to Violence
- Tehama County Public Health Advisory Board
- Community Action Agency
- Hands of Hope Mission
- Home Help for Hispanic Mothers
- Passages – Drug & Alcohol Division, and Area 3 Aging of Aging
- Red Bluff Fire Department
- Salvation Army
- St. Elizabeth's Hospital Social Services
- Tehama County Head Start
- Veterans Service Officer

These groups, as well as, the general public of all economic segments were notified about the Draft Housing Element availability through local newspaper notices, flyers posted in County public offices and local libraries and the County web site. Additionally, the agencies listed above were notified through personal letters. Two responses were received by the County (see Appendix C). The Public Review Draft Housing Element was posted on the County web site for public viewing. Additional copies of the document were made available to the public at the County Planning Office. Public meetings will be held before the Planning Commission and Board of Supervisors on dates yet to be determined.

I.7 CONSISTENCY WITH THE GENERAL PLAN

The Tehama County 2009-2014 Housing Element is a required component of the Tehama County General Plan, which was completed and adopted in 2009. State law requires that "...the general plan and elements and parts thereof comprise an integrated, internally consistent and compatible statement of policies..." The purpose of requiring internal consistency is to avoid policy conflict and provide a clear policy guide for the future maintenance, improvement and development of housing within the County.

The Housing Element has been reviewed to ensure internal consistency between it and other General Plan elements. No conflicts exist between the goals, policies and implementation strategies of the Housing Element and other elements of the General Plan. This Housing Element is for the planning period from 2009 to 2014 and complies with the state-mandated five-year update cycle.

TEHAMA COUNTY GENERAL PLAN

HOUSING ELEMENT EXECUTIVE SUMMARY

SUMMARY OF NEEDS AND CONSTRAINTS

This section provides a brief summary of the conclusions from the Background Report for this Housing Element. It focuses on the key housing needs and constraints in Tehama County. These issues are used to formulate the goals, policies and programs contained in the Housing Program section of the Housing Element.

S.1 HOUSING NEEDS SUMMARY

The major housing needs in Tehama County relate to the cost of housing, which has risen significantly in some areas of the County, and the increase of lower-paying service jobs. Also, there has been an identified increase in housing needs for special needs groups, such as the elderly. While more jobs have been created in Tehama County, job and wage growth have been relatively slow compared to the increase in housing prices. Furthermore, the economic base in the County has shifted away from higher paying manufacturing and timber jobs to lower paying service jobs. The following issues were identified as housing issues in Tehama County:

- ▢ Increasing population in the unincorporated area, particularly in certain communities such as the North I-5 area.
- ▢ Large middle-aged population with an increasing number of persons over age 65, but also an increasing teenage population.
- ▢ Increase in the unemployment rate since 2000.
- ▢ Employment growth during the 1990-2000 period of which the largest increase in new jobs were in the service and wholesale trade sectors.
- ▢ A decline in manufacturing and agricultural jobs and increase in lower-paying service jobs.
- ▢ Increase in larger-size families with associated overcrowding, although overall rate remains relatively low.
- ▢ An increase in the number of single-person households and female-headed households.
- ▢ A significant proportion of the population with disabilities.
- ▢ A homeless population of approximately 100 persons and a lack of emergency shelters or transitional housing.

- A higher level of poverty among families and female-headed households when compared to the rest of the State.
- A farmworker population of approximately 3,800 persons with a particular need for affordable housing.
- A decline of households earning less than \$50,000 compared to a substantial increase in the number of households earning over \$50,000.
- A significant increase in housing prices and rents since the 1990 Census.
- A limited number of affordable housing options for many lower and moderate-income households, leading to overpayment situations.
- A potential need for housing rehabilitation services, as approximately one-quarter to one-half of housing units, depending on area were classified as substandard in surveys in 1990-1991, and more may have become substandard since then.

S.2 CONSTRAINTS AND RESOURCES SUMMARY

Unlike many other counties, Tehama County lacks many of the resources necessary to support substantial residential and economic development. While it has a large amount of land, much of that land is constrained by the lack of infrastructure, services and facilities necessary to support residential development other than very low density rural housing.

Constraints

- Lack of adequate infrastructure in many areas to support higher density housing, particularly sewer systems in Antelope and Los Molinos and water systems in Mineral.
- Limited public services and facilities in many areas outside of local communities.
- Housing prices and rents compared to wages and employment opportunities.
- Environmental constraints in some areas of the County, which may add to housing costs.
- Limited financial resources to support greater affordable housing development.
- A lack of codes and standards (i.e., reduced number of required parking spaces) that would encourage the construction or rehabilitation of housing units that can accommodate disabled housing.

Resources

- A large supply of land potentially available for residential use if zoned for such use.
- Suitable sites for multifamily and mobile home development in some areas that will provide housing options for lower-income residents throughout the County.
- Successful use of CDBG funds in the past that has led to the rehabilitation of homes and infrastructure improvements necessary to support residential development.
- Several non-profit agencies that have successfully developed affordable housing in the County.

TEHAMA COUNTY GENERAL PLAN

HOUSING ELEMENT HOUSING PROGRAM

This section, the Housing Program, identifies the goals, policies and programs that the County proposes to implement in the 2009-2014 planning period, in order to address the housing needs and obstacles to development. The Background Report of the Housing Element, which follows this section, identifies the housing needs, constraints to and resources for the development of housing in the unincorporated area of Tehama County and evaluates the County's progress in accomplishing the objectives of the previous Housing Element.

H.1 GOALS AND POLICIES

The following goals and policies have been developed to address the housing needs and constraints in Tehama County. The policies will guide the programs and the objectives necessary to fulfill the County's housing goals.

Goal HE-1: *Housing Need - Ensure that there are an adequate number of housing units at a range of densities sufficient to meet the current and future needs of County residents.*

Policies:

HE-1.A Encourage a variety of housing opportunities affordable to County residents.

HE-1.B Where feasible, encourage developers to offer housing at a range of densities.

HE-1.C Promote the development of housing in community areas with existing infrastructure and services.

HE-1.D Encourage the development of higher density development in areas in close proximity to services and transportation as well as in areas with adequate infrastructure.

HE-1.E Support infill, mixed-use development and redevelopment in unincorporated towns within the County as well as areas adjacent to the cities of Red Bluff and Corning.

HE-1.F Encourage the production of second units and manufactured housing as an additional source of affordable housing.

Goal HE-2: Affordable Housing - Encourage the development of housing affordable to all economic segments of the County.

Policies:

HE-2.A Identify and pursue available federal, state and private financial resources for the provision of affordable workforce housing.

HE-2.B Make information on housing, housing programs and housing assistance available to the public.

HE-2.C Work to expand homeownership opportunities for lower-income households.

HE-2.D Work with developers to identify sites and potential funding sources for the development of affordable housing.

Goal HE-3: Adequate Sites - Ensure the provision of adequate sites and facilities to support future housing needs.

Policies:

HE-3.A Maintain an inventory of vacant land that is suitable for residential development.

HE-3.B Ensure that sufficient vacant residentially zoned land is available to accommodate future growth in the County.

HE-3.C Avoid concentrations of high-density development, such as apartments, in any one area of the County by encouraging a range of residential zoning designations spread throughout the unincorporated communities in the County.

HE-3.D Multifamily Sites Preservation: In order to avoid the underutilization of land zoned for multifamily development, update the Zoning Code to exclude detached single family dwellings and duplexes as permitted by right in R-3 and R-4 districts that are not components of a larger multifamily housing project.

Goal HE-4: Special Needs Housing - Facilitate the development of housing to serve persons with special needs.

Policies:

HE-4.A Seek and support programs that address the housing needs of special needs groups such as seniors, persons with disabilities, farmworkers, those in need of temporary shelter, single-parent families and large families.

HE-4.B Work with local agencies to identify and pursue funding for housing for special needs groups.

HE-4.C Facilitate housing opportunities for special needs groups including those persons with disabilities.

Goal HE-5. *Housing Conservation - Work to improve, maintain and conserve the County's existing housing stock.*

Policies:

- HE-5.A Encourage regular maintenance of housing as a means of conserving existing housing stock.
- HE-5.B Work to rehabilitate the existing housing stock and strive to replace housing units in need of repair.
- HE-5.C Conserve the County's existing stock of affordable housing.
- HE-5.D Pursue State, federal and other funding sources to assist lower income households with water or sewage disposal system installations or upgrades required to preserve safe and sanitary housing conditions.

Goal HE-6: *Addressing Constraints - Address and wherever possible remove, governmental constraints to the maintenance, improvement, or development of housing to meet the needs of County residents.*

Policies:

- HE-6.A Facilitate the development of infrastructure (sewer, water and access roads) in appropriate locations to better serve housing and job creation opportunities.
- HE-6.B Maintain an efficient and streamlined permit processing system.
- HE-6.C Provide incentives or fee deferrals for developments that provide housing affordable to lower-income households.
- HE-6.D Maintain an updated Zoning Ordinance in which residential development standards are clearly defined.
- HE-6.E Whenever possible, provide priority processing to developments that meet critical County needs, such as affordable housing.
- HE-6.F Grant density bonuses for developers of affordable housing who comply with State requirements.
- HE-6.G Provide flexibility in zoning and land use controls to accommodate and encourage affordable housing development.
- HE-6.H Identify and remove constraints to housing for special needs groups including those persons with disabilities.

Goal HE-7: Fair Housing/Equal Opportunity - Promote equal housing opportunities for all persons without discrimination regardless of age, race, sex, marital status, ethnic background, household composition, sources of income, or other arbitrary factors.

Policies:

HE-7.A Discourage discrimination in housing.

HE-7.B Promote housing opportunities for all persons, regardless of race, color, ancestry, age, national origin, religion, disability, sex, familial status, marital status, or other such arbitrary factors.

Goal HE-8 Energy Conservation - Encourage the use of energy and resource conservation in the development of housing in the County.

Policies:

HE-8.A Support energy conservation programs in the production and rehabilitation of affordable housing to reduce household energy costs.

HE-8.B Promote energy efficient design in residential development.

H.2 IMPLEMENTATION PROGRAMS

The following programs are designed to implement the County's housing goals and policies. Each program includes the responsibilities, objectives, funding sources and timeframes for implementation.

Programs – Goal HE-1: Housing Need

HE-1.A. Housing Diversity: Encourage developers of large subdivisions to include a range of housing types, including multifamily, smaller single family units, and mobile homes - manufactured housing in their development. Use a variety of incentives to promote affordable housing or to promote a range of housing types, including zoning and land use controls, flexible development standards, technical assistance and expedited processing.

Responsibility: Planning Department.

Objective: Approve at least five developments that include a range of housing types.

Timeframe: Ongoing.

Funding Source(s): General Fund.

HE-1.B. Mixed Use Development: Insert provisions in the Zoning Code allowing mixed-use development as a permitted use in zoning districts that currently permit commercial and light industrial uses by right, specifying requirements and standards for such developments. Consider provisions for mixed use development in residential zoning districts, subject to requirements.

Responsibility: Planning Department.

Objective: Revise Zoning Ordinance.

Timeframe: 2010.

Funding Source: General Fund.

HE-1.C. Annual Reporting: At least once a year, concurrent with preparation of its proposed budget, the Planning Department will evaluate housing issues and needed programs for the upcoming fiscal year. The Department will report annually on the County's progress toward the implementation of the programs in the Housing Element in the General Plan Annual Report to the Board of Supervisors.

Responsibility: Planning Department.

Objective: Identify annual housing priorities and prepare annual report.

Timeframe: 2010-2015.

Funding Source(s): General Fund.

Programs – Goal HE-2: Affordable Housing

HE-2.A Redevelopment: Conduct a study to determine the feasibility of establishing redevelopment areas in specific unincorporated communities in the County. If redevelopment is considered feasible in a community, establish a redevelopment agency with jurisdiction over the defined redevelopment area. Once the redevelopment project areas have been completed, use redevelopment funds (including set-aside funds) to assist with the development of affordable housing or to provide housing assistance to lower-income households within the County's redevelopment area. This may include using set-aside funds as a match for rehabilitation loan programs or first-time homebuyer programs, direct assistance to developers of affordable housing, or writing down the cost of land for affordable housing development, among others.

Responsibility: Planning Department, County Redevelopment Agency (if established).

Objective: Provide assistance to at least five lower-income households or assist in the development of five affordable housing units.

Timeframe: 2009-2014.

Funding Source(s): Redevelopment Set-Aside Funds (if available), CDBG Planning and Technical Assistance funds (for study).

HE-2.B Affordable Housing Development Funding: Work with developers as well as State, federal and non-profit agencies to obtain available sources of funding for the development of affordable housing units.

Responsibility: Planning Department/ Community Action Agency.

Objective: Support applications by developers for funding of affordable housing.

Timeframe: Ongoing.

*Funding Sources: Various funding sources as identified in Background Report **Table 2-14** - Summary of Financial Resources for Housing.*

HE-2.C Density Bonus Ordinance: Develop and adopt a density bonus ordinance in accordance with State law. The ordinance will specify that the County will grant a density bonus to developers that include a minimum specified percentage of low- and moderate-income dwelling units within residential developments, in accordance with Section 65915 of the Government Code. Units designated for low income shall be required to remain affordable, consistent with the requirements of the funding source.

Responsibility: Planning Department.

Objective: Adopt a density bonus ordinance.

Timeframe: 2010.

Funding Sources: General Fund.

HE-2.D At-Risk Affordable Housing: Monitor the dates that rent or price-restricted affordable housing projects in the unincorporated County will convert to market rate units. Work with owners and agencies to preserve this stock of affordable housing.

Responsibility: Planning Department.

Objective: Identify affordable housing units which are at-risk of becoming market rate units and assist the complex in preserving the affordability of the complex.

Timeframe: Monitoring to start 2010, monitored annually thereafter.

Funding Sources: General Fund.

Programs – Goal HE-3: Adequate Sites

HE-3.A Adequate Sites: In suitable areas where adequate water, sewer and fire protection services are or can be made available, rezone a total of 30 acres (including the 10 acres in the Antelope area so designated in the 2008-2028 General Plan) to the R-4 zoning designation to accommodate higher density residential use by right at a minimum density of 16 units per acre. Furthermore, these sites will be established where new residential development could occur with a minimum of delay in complying with environmental regulations and the permitting process.

- Responsibility: Planning Department.*
- Objective: Maintain an adequate supply of appropriately zoned land for residential uses.*
- Timeframe: August 2009/ 2010.*
- Funding Sources: General Fund.*

HE-3.B Vacant Land Inventory: Maintain and update the established database of vacant land suitable for residential development. Include information such as zoning, acreage, major environmental constraints and the availability of infrastructure. Use the information in the inventory to revise the Housing Element as appropriate to ensure that adequate residential land is available to meet the County's Regional Housing Need Allocation targets.

- Responsibility: Planning Department.*
- Objective: Develop a vacant land inventory.*
- Timeframe: Ongoing.*
- Funding Sources: General Fund.*

HE-3.C Housing Distribution: Use land inventory information to assess the geographical distribution of assisted housing to ensure that housing opportunities are appropriately distributed and that no individual communities have a disproportionate share of such housing. Consider rezoning parcels if there is an under- or over-concentration of assisted housing in particular areas of the County.

- Responsibility: Planning Department.*
- Objective: Ensure that assisted housing is appropriately distributed.*
- Timeframe: 2010-2014.*
- Funding Sources: General Fund.*

HE-3.D Multifamily Sites Preservation: In order to avoid the underutilization of land zoned for multifamily development, update the Zoning Code to exclude detached single family dwellings and duplexes as permitted by right in R-3 and R-4 districts that are not components of a larger multifamily housing project.

- Responsibility: Planning Department.*
- Objectives: Update Zoning Ordinance to exclude single family homes and duplexes as uses permitted by right in R-3 and R-4 zones.*
- Timeframe: 2009.*
- Funding Sources: General Fund.*

Programs – Goal HE-4: Special Needs Housing

HE-4.A Farmworker Housing: Work with non-profit affordable housing developers to identify and pursue funding for affordable farmworker housing. Provide assistance in the form of reduced development standards, fee deferrals, or financial and technical assistance to developers of affordable farmworker housing.

Responsibility: Planning Department.

Objective: Work with local non-profit agencies to secure funds for one farmworker housing and/or provide assistance to two farmworker housing projects in the unincorporated area.

Timeframe: Ongoing.

Funding Source: General Fund as well as additional funding sources for farmworker housing such as HUD, USDA and HCD.

HE-4.B Section 8 Assistance: Given the expected population increase over the next five years, work to increase the number of Section 8 vouchers in the County. An additional 40 Section 8 vouchers will be sought. The County will prepare resolutions and letters or provide technical assistance in support of this effort. The County will make a special effort to inform eligible female heads of households about Section 8 and other programs for housing through its Community Action Agency, and assist them in applying for these programs.

Responsibility: Planning Department/ Community Action Agency.

Objective: Secure an additional 40 Section 8 vouchers for very low-income residents and eligible female heads of households.

Timeframe: 2009-2014.

Funding Source: HUD, Section 8 funds.

HE-4.C Emergency Shelter Development: The County will assist non-profit organizations in developing a homeless shelter and transitional living area by sponsoring grants and, if possible, using funds from available welfare programs. Use the Local Continuum of Care Plan (identified on page 1-26) to identify and assist the needs of homeless persons and families and the homeless service providers.

Responsibility: Planning Department/ Community Action Agency and Department of Social Services.

Objective: Assist in the development of an emergency shelter.

Timeframe: Ongoing.

Funding Source: Emergency Shelter Grant (ESG) funds; Supportive Housing Act Program (SHP) grants; and HUD Continuum of Care grants, General Fund.

HE-4.D Large Household Housing: The County will develop an incentive program for the development of rental housing units with three or more bedrooms. The program may include, but is not limited to, features such as fee reductions, modifications to development standards, and financial incentives.

Responsibility: Planning Department, Board of Supervisors.

Objective: Provision of incentives for the development of larger rental housing units.

Timeframe: Ongoing.

*Funding Source: General Fund, various funding sources as identified in Background Report **Table 2-14** - Summary of Financial Resources for Housing.*

HE-4.E Senior Housing: The County shall review its codes, ordinances and standards to determine whether there are constraints on the development, maintenance and improvement of housing intended for seniors, and to remove such constraints if their removal would not jeopardize the health and safety of the residents. The review shall include an evaluation of the approval process for residential care homes and a removal of any unreasonable constraints to approvals. The County shall encourage private developers, nonprofit groups and other interested parties to construct housing projects that serve seniors. As part of this effort, the County shall meet with governmental agencies, nonprofit groups and other agencies that are involved with senior citizens to ensure that the necessary support services for senior residents in Tehama County are provided. Senior housing projects that include onsite support services shall be given special consideration by the County.

Responsibility: Planning Department, Building Division.

Objective: Facilitate the development of housing for seniors.

Timeframe: Ongoing.

Funding Sources: General Fund, appropriate state and federal funds.

HE-4.F Project-Based Rental Assisted Housing: The special needs population in the community faces significant barriers to obtaining affordable housing that promotes self-sufficiency and long-term independent living. In order to increase opportunities for special needs populations that include the physically and developmentally disabled and mentally ill, assistance will be provided to prospective developers to identify specific sites, assist with permit requirements, and facilitate neighborhood and public hearings. Further assistance will be provided in the form of reduced and/or deferred fees, technical assistance, and expedited permit and planning timelines. The County will make every effort to maximize the use of federal and state funding appropriate to the development of affordable housing for those with special needs and assist developers in application processes and market studies necessary to the acquisition of funding.

Responsibility: Planning Department, Building Division.

Objective: Facilitate the development of rental assisted housing.

Timeframe: Ongoing.

Funding Sources: General Fund, appropriate state and federal funds.

HE-4.G Farmworker Housing: Prepare and adopt Zoning Code provisions specifically conforming to and implementing Health and Safety Code sections 17021.5 and 17021.6, as part of the impending omnibus Zoning Ordinance revision implementing the recently approved 2008-2028 General Plan.

Responsibility: Planning Department.

Objective: Assist in the development of farmworker Housing.

Timeframe: 2010.

Funding Source: General Fund.

HE-4.H Residential Care Facilities: Prepare and adopt Zoning Code provisions specifically conforming to and implementing Health and Safety Code sections 1267.8 and 1566.3, as part of the impending omnibus Zoning Ordinance revision implementing the recently approved 2008-2028 General Plan.

Responsibility: Planning Department.

Objective: Facilitate the development of housing for persons with disabilities.

Timeframe: 2010.

Funding Source: General Fund.

Programs – Goal HE-5: Housing Conservation

HE-5.A Housing Stock Condition: Prepare an updated report on the condition of housing stock in the unincorporated areas of Tehama County, with focus on more populated communities. Conditions of housing stock shall be rated in accordance with HCD criteria. Use the information in the inventory to revise the Housing Element as appropriate to address conservation or replacement of housing stock. This report may be prepared concurrently with the redevelopment feasibility study proposed in Program HE-2.B.

Responsibility: Planning Department.

Objective: Prepare housing condition survey.

Timeframe: 2010

Funding Source: State and/or federal funding sources.

HE-5.B Building Inspection/Code Enforcement: Increase efforts to identify substandard housing and housing in need of substantial rehabilitation. Provide information about rehabilitation programs – public, private and/or non-profit - to low- and moderate-income households with homes or apartments in need of repairs.

Responsibility: Building and Safety Department.

Objectives: Identify substandard housing or housing with code violations and provide information on rehabilitation program to eligible households.

Funding Source: General Fund and/or CDBG funds.

Timeframe: Ongoing.

Programs – Goal HE-6: Addressing Constraints

HE-6.A Infrastructure Improvements: Apply for and continue to encourage service districts and non-profit organizations in the application for state and Federal grants to expand and improve community infrastructure, including water and sewer systems and structural fire protection services to serve residential development, especially affordable or special needs housing development. In addition, through its Economic Development Program, facilitate the provision of infrastructure, including sewer and water systems to support new industrial and commercial development.

Responsibility: Board of Supervisors and Planning Department.

Objectives: Continue to work with service districts to improve and expand County infrastructure to support existing and future development.

Funding Source: CDBG, USDA funds, General Fund and if available Redevelopment Funds

Timeframe: Ongoing.

HE-6.B Annexation: The County will work with the Cities of Red Bluff, Corning and Tehama to develop policies facilitating annexation and orderly expansion of residential development in areas adjacent to the cities that are planned for such uses, pursuant to applicable City and County policies, thereby facilitating residential development with access to existing municipal services. Also, the County and cities shall develop procedures on re-allocating their RHNA housing targets after property is annexed to a city.

Responsibility: Planning Department and the Local Agency Formation Commission (LAFCo).

Objectives: Coordinate with the Cities of Red Bluff, Corning and Tehama to develop policies facilitating annexations in areas that are planned for development.

Timeframe: Ongoing.

Funding Source: General Fund.

HE-6.C Annexation, Community Service Districts: The County will continue to work with community service districts to facilitate annexation and orderly expansion of infrastructure, pursuant to applicable County policies, to support the provision of services to areas that are designated and zoned for housing development.

Responsibility: Planning Department, the Local Agency Formation Commission (LAFCo), and Community Service Districts (CSDs).

Objectives: Coordinate with community service districts to facilitate annexations and services in areas that are planned for development.

Timeframe: Ongoing.

Funding Source: General Fund, CSD funds.

HE-6.D Permit Processing: Review the County's permit procedures annually to evaluate opportunities to reduce the cost and time of processing housing development permits.

Responsibility: Planning Department / Building and Safety Department.

Objectives: Review permitting procedures to ensure streamlined permit process.

Timeframe: Ongoing.

Funding Source: General Fund.

HE-6.E Expedited Processing and Technical Assistance: Provide expedited processing and/or technical assistance for developments that contain units that are affordable to lower-income households as well as special needs groups, such as persons with disabilities, in areas consistent with existing development policies.

Responsibility: Planning Department.

Objectives: Provide expedited processing and/or technical assistance for affordable housing projects.

Timeframe: Ongoing.

Funding Source: General Fund.

HE-6.F Permitting Fees: As appropriate and feasible, supplement permitting fees for new affordable housing developments in the County that are assisted through County programs or in conjunction with other County assistance.

Responsibility: Planning Department.

Objectives: Provide fee deferrals for a minimum of two affordable projects.

Timeframe: 2009-2014.

Funding Source: Affordable Housing Program Fee

HE-6.G Flexibility in Development Standards: In order to encourage the provision of affordable housing, including housing for seniors and persons with disabilities, amend the Zoning Code to allow flexibility in the development standards, as determined by the County, when adequately justified as needed by the developer.

Responsibility: Planning Department.

Objectives: If demonstrated necessary by the developer, provide flexible development standards for at least four affordable housing projects.

Timeframe: 2010-2014.

Funding Source: General Fund.

Programs – Goal HE- 7: Fair Housing/Equal Opportunity

HE-7.A Equal Housing Opportunity: Make literature available on housing discrimination and fair housing resources at the County offices, community centers, libraries, website and other sources from which the community gathers information.

Responsibility: Planning Department/ Community Action Agency.

Objectives: Provide information on housing discrimination at County offices, other public places and the County's website.

Timeframe: Ongoing.

Funding Source: General Fund.

HE-7.B Fair Housing Referral: Continue to refer housing discrimination complaints to the appropriate State and Federal agencies (HUD or the California Department of Fair Employment and Housing).

Responsibility: Planning Department/ Community Action Agency.

Objectives: Refer discrimination cases to DFEH or HUD or other appropriate agencies.

Timeframe: Ongoing.

Funding Source: General Fund.

Programs – Goal HE-8: Energy Conservation

HE-8.A Title 24: The County shall enforce the provisions of Title 24 of the California Administrative Code, which sets forth mandatory energy standards for new development and requires the adoption of an "energy budget."

Responsibility: Building and Safety Department.

Objectives: Enforcement of provisions of Title 24 for new residential development.

Timeframe: 2009.

Funding Source: General Fund.

HE-8.B Weatherization Programs: The County will cooperate with non-profit groups offering home weatherization programs by assisting in publicizing their programs and by endorsing grant applications. The County shall consider offering weatherization assistance to lower-income households, to be funded by CDBG and/or HOME funds, if non-profit resources are determined to be inadequate to satisfy the need.

Responsibility: Planning Department/ Community Action Agency.

Objectives: Provide referrals to weatherization programs and consider offering assistance through a rehabilitation program if established.

Timeframe: 2009-2014.

Funding Source: CDBG and/or HOME funds (if County establishes weatherization program).

H.3 QUANTIFIED OBJECTIVES

Quantified housing objectives are provided in **Table H-1** for the construction of new housing units, the rehabilitation of existing units, and the preservation of affordable and special needs housing units as a result of implementation of the above programs. These objectives, which are for the 2005-2014 planning period, are based upon past development trends and the results of the County's programs discussed above.

TABLE H-1 SUMMARY OF QUANTIFIED OBJECTIVES FOR UNINCORPORATED TEHAMA COUNTY				
Income Group	New Construction	Rehabilitation	Preservation	Total
Extremely Low	248			248
Very Low	249	25	184	458
Low	395	40		435
Moderate	409			409
Above Moderate	906			906
Total	2,207	65	184	2,456

During the planning period, the actions identified by the County will assist in the construction of 248 extremely very low-income, 249 very low-income, 395 low-income, and 409 moderate-income units. Furthermore, the construction of 906 above moderate-income units is anticipated. The development of units that are expected to be affordable to lower income households will likely include a mix of multifamily units, mobile homes, mixed-use development and second units. The development of units that are affordable to moderate- and above moderate-income residents is expected to be achieved through the construction of low-density multifamily units (e.g., duplexes) and single family homes.

In addition to new construction units, 65 lower-income housing units should be rehabilitated between 2009 and 2014, while 184 units will be preserved through the Housing Choice Voucher Program. Furthermore, actions the results of which are not shown in this table, such as the potential establishment of a first-time homebuyer program, will help create homeownership opportunities for lower income families.

TEHAMA COUNTY GENERAL PLAN

HOUSING ELEMENT BACKGROUND REPORT

SECTION ONE: HOUSING NEEDS ASSESSMENT

This section analyzes the demographic, household, income, employment and housing stock characteristics for the unincorporated area of Tehama County. This information is used to determine the County's existing and future housing needs. It serves as the foundation for the development of the County's goals, policies and programs that are designed to meet its identified housing needs.

1.1 POPULATION

As of January 1, 2008, the estimated population of the unincorporated portion of Tehama County is 40,936. **Table 1-1** shows the population trends in unincorporated Tehama County from 1970 to the present.

Year	Population	Numerical Change	Average Annual Change	
			Number	Percent
1970	17,951	-	-	-
1980	24,288	6,337	634	3.1%
1990	30,991	6,703	670	2.5%
2000	35,719	4,728	473	1.4%
2008*	40,936	5,217	652	1.8%

*Estimated.

Sources: U.S. Census Bureau, California Department of Finance.

As indicated by **Table 1-1**, the unincorporated portion of the County, while growing in population, has experienced a steadily declining growth rate over the past quarter century. Part of this is explained by a significant decline in net migration to the County. From a net increase of 1,892 in 1990, net migration declined to an actual loss of 64 persons in 1996, although it had rebounded to a net increase of 792 in 2002 (Center for Economic Development, 2004). Net migration is based mainly on the abundance or lack of jobs in an area. The decline in net migration occurred during a time of economic recession in California, which may partially explain the decline.

The population of unincorporated Tehama County increased by approximately 15.3 percent between the 1990 and 2000 U.S. Censuses. By comparison, the population of Red Bluff increased approximately 6.3 percent during that same. The population of Corning increased by 14.8 percent, and that of the City of Tehama rose by 7.7 percent. Some of the unincorporated communities and areas and their population growth are shown in **Table 1-2** below. The two most populous unincorporated areas are the Bowman area, in the far northern portion of the County, and the Antelope area east of Red Bluff. The Bowman area also has one of the fastest growing populations in the County, along with Gerber and Los Molinos.

TABLE 1-2 POPULATION OF SELECTED UNINCORPORATED TEHAMA COUNTY COMMUNITIES			
Community or Area	2000 Population	1990 Population	Percent Change, 1990-2000
Bowman area	5,324	3,972	+34.0%
Antelope area	5,257	4,882	+ 7.7%
Los Molinos	1,952	1,709	+14.2%
Rancho Tehama	1,406	N/A	N/A
Gerber-Las Flores	1,389	1,143	+21.5%
Manton	372	N/A	N/A
Mineral	143	N/A	N/A

N/A – not available Source: U.S. Census Bureau

A typical first step in determining the amount of housing needed by a jurisdiction is to develop a projection of future population of that jurisdiction. **Table 1-3** shows the projected population for Tehama County, both overall and for the unincorporated areas. These projections are based upon interim county population projections by the California Department of Finance. It should be noted that the 2000 projection was approximately 7,075 over the 2000 U.S. Census population of 49,625, or approximately 14.3 percent over the actual population. However, the interim population projections do take the 2000 U.S. Census figures into account.

TABLE 1-3 POPULATION PROJECTIONS, TEHAMA COUNTY				
Year	2008	2013	2018	2028
Population*	62,419	69, 813	77,457	91,677
Unincorporated Pop. *	40,936	45,441	51,462	63,385

* Estimated from Department of Finance projections.

Unincorporated population projections based upon 2007 Department of Finance estimate and projected 1.2 percent growth rate. Source: California Department of Finance (E-1 California County Population Estimates and an annual Percent Change), Tehama County 2008-2028 General Plan EIR Table 4.11-3.

Population by Age

The age distribution of the County's population is shown in **Table 1-4** below. Compared with the State as a whole, the population of Tehama County is older. The median age in the County is 37.8, while the median age for the State is 33.3. Approximately 28.7 percent of the County's population is 19 years old or younger, compared with 30.1 percent of the State's population. However, the proportion of County residents age 65 and over is greater than that of the State (17.0 percent vs. 10.2 percent).

Age Group	1990		2000		Percent Change, 1990-2000
	Number	Percent of Pop.	Number	Percent of Pop.	
Under 5 Years	1,929	6.2%	1,887	5.3%	-2.2%
5-9 Years	2,317	7.5%	2,629	7.4%	+13.5%
10-14 Years	2,497	8.1%	2,972	8.3%	+19.0%
15-19 Years	1,955	6.3%	2,734	7.7%	+39.8%
20-24 Years	1,284	4.1%	1,415	4.0%	+10.2%
25-34 Years	3,838	12.4%	3,402	9.5%	-11.4%
35-44 Years	4,422	14.3%	5,235	14.7%	+18.4%
45-54 Years	3,752	12.1%	5,170	14.5%	+37.8%
55-59 Years	1,783	5.8%	2,107	5.9%	+18.2%
60-64 Years	1,883	6.1%	2,062	5.8%	+ 9.5%
65-74 Years	3,405	11.0%	3,517	9.8%	+ 3.3%
75-84 Years	1,570	5.1%	2,080	5.8%	+32.5%
Over 85 Years	356	1.1%	509	1.4%	+43.0%

Source: U.S. Census Bureau

Generally, persons aged 25 to 44 are considered to be in the family-forming age group. This family-forming age group represents just 24.2 percent of the population in the County, compared to 31.6 percent of the population of the State. As illustrated by **Table 1-4**, the greatest decrease in population occurred in the number of people age 25 to 34. This is typical for many rural counties. Due to limited educational and job opportunities, many people in that age group leave for places where such opportunities are more readily available. Substantial increases occurred in the population of people age 75 and older. In part, this is due to longer life expectancies. Another factor is the attraction of the County to persons of retirement age, mainly with its rural character, lower housing costs and availability of services for seniors.

Population by Race and Ethnicity

The racial characteristics of the County's population are shown below in **Table 1-5**. While all racial groups experienced growth in population, nonwhite groups grew at a faster rate than whites. Nevertheless, whites remained the predominant racial group in Tehama County, although the proportion of white residents declined between 1990 and 2000. The County has 5,044 residents that are Hispanic, an ethnic group that can be associated with several races. This is an increase from 3,121 Hispanics counted in the 1990 U.S. Census. Hispanics were the fastest growing segment of the County population. Most Hispanic residents are Mexican in descent. Hispanics comprise 14.1 percent of the County's population, which is below the statewide percentage of 32.4 percent. At the current growth rate, Hispanics may comprise approximately 20 percent of the County's population by 2010.

**TABLE 1-5
POPULATION BY RACE,
UNINCORPORATED TEHAMA COUNTY**

Race	1990		2000		Percent Change, 1990-2000
	Number	Percent of Pop.	Number	Percent of Pop.	
White	28,467	91.9%	30,758	86.1%	+ 8.0%
African American	164	0.5%	199	0.6%	+21.3%
American Indian/Alaska Native	558	1.8%	722	2.0%	+29.4%
Asian/Pacific Islander	174	0.6%	230	0.6%	+32.1%
Other	1,628	5.3%	2,645	7.4%	+62.5%
Two or more races*	-	-	1,165	3.3%	-
Hispanic (ethnic group)	3,121	10.1%	5,044	14.1%	+61.6%

* Category first used in 2000 Census. *Source:* U.S. Census Bureau

1.2 EMPLOYMENT

Table 1-6 shows the unemployment rate in Tehama County over the past five complete years. Historically, the County unemployment rate has been higher than that of the State overall. This is a pattern typical of rural counties in which agriculture has a predominant role in the economy. However, in 2002, the County's rate was only slightly above the State's unemployment rate of 6.7%. In 2009, the difference between the rates widened, and the County rate was 2.4% higher than the State's rate.

**TABLE 1-6
AVERAGE ANNUAL EMPLOYMENT,
TEHAMA COUNTY**

Year	Employed	Unemployed	Unemployment Rate
1999	22,480	1,620	6.7%
2000	23,350	1,740	6.9%
2001	24,310	1,660	6.4%
2002	25,170	1,830	6.8%
2003	25,410	1,970	7.2%
2009	22,790	2,950	11.5%

Source: California Employment Development Department

Table 1-7 shows employment in Tehama County by industry. In the 2000 Census, the largest number of persons employed in Tehama County worked in the Educational, Health and Social Services sector, with 2,684 persons or 19.9 percent of the workforce. The next largest employers were the Retail Trade sector (1,968 persons – 14.6 percent) and the Manufacturing sector (1,560 persons – 11.6 percent). Agriculture and forestry, which historically have been the mainstays of the County economy, still employ a significant number of workers (1,260 persons – 9.3 percent).

**TABLE 1-7
EMPLOYMENT BY INDUSTRY,
UNINCORPORATED TEHAMA COUNTY**

Industry Type	1990		2000		Percent Change, 1990-2000
	Number*	Percent	Number*	Percent	
Agriculture, forestry, fishing, hunting and mining	1,394	12.3%	1,260	9.3%	- 9.6%
Construction	959	8.4%	842	6.2%	- 12.2%
Manufacturing	1,833	16.1%	1,560	11.6%	- 14.9%
Wholesale trade	177	1.6%	404	3.0%	+128.2%
Retail trade	1,871	16.4%	1,968	14.6%	+ 5.2%
Transportation and warehousing, and utilities	829	7.3%	821	6.1%	- 1.0%
Information†	-	-	204	1.5%	-
Finance, insurance, real estate, and rental and leasing	545	4.8%	571	4.2%	+ 4.8%
Professional, scientific, management, administrative	601	5.3%	988	7.3%	+ 64.4%
Educational, health and social services	1,721	15.1%	2,684	19.9%	+ 56.0%
Arts, entertainment and recreation services	180	1.6%	888	6.6%	+ 393.3%
Other services	740	6.5%	725	5.4%	- 2.0%
Public administration	526	4.6%	568	4.2%	+ 8.0%
Total	11,376	100.0%	13,483	100.0%	+ 18.5%

* Employed persons 16 years of age and older. †

Category first used in 2000 Census.

Source: U.S. Census Bureau

Table 1-7 illustrates a shift in the Tehama County economy from basic industries, such as agriculture and lumber, to more of a service-based economy. The Educational, Health and Social Services sector had the largest numerical increase in employment since the 1990 Census, with an increase of 963 persons, followed by Arts, Entertainment and Recreation Services with 708 persons. Arts, Entertainment and Recreation Services experienced the largest percentage increase in employment, with a 393.3 percent increase. Other significant increases occurred in Educational, Health and Social Services (65.4 percent) and Public Administration (33.7 percent). The largest numerical decrease in employment since 1990 occurred in the Manufacturing sector, with a decrease in 273 employed persons, followed by Agriculture, Forestry, Fishing and Hunting and Mining with a loss of 134 employees. The greatest percentage decreases in employment since 1990 occurred in Manufacturing (-14.9 percent) and Construction (-12.2 percent). Despite recent losses, employees in agriculture, manufacturing and construction account for 27.1 percent of all employed persons in Tehama County.

Table 1-8 shows the major employers in Tehama County. The major employers represent a range of industries. The private sector is heavily represented in the listing, with only two of the largest employers in the County in the public sector.

**TABLE 1-8
MAJOR EMPLOYERS IN TEHAMA COUNTY,**

Employer	Location	Type of Industry	Number of Employees
Wal-Mart Distribution Center	Red Bluff	Warehousing	1,500
County of Tehama	Countywide	Government	1,030
Sierra Pacific	Red Bluff, Corning	Lumber	794
CHW St. Elizabeth Hospital	Red Bluff	Health Services	480
Sierra Pacific Windows	Red Bluff	Wood Products	375
Bell Carter	Corning	Food Processing	327
Pactiv Corporation	Red Bluff	Packaging	90
Red Bluff Union Elementary School District	Red Bluff	Education	250
Wal-Mart	Red Bluff	Retail	250

Source: Tehama County Chamber of Commerce.

1.3 HOUSEHOLD CHARACTERISTICS

Household Growth

As of January 1, 2004, there were 14,116 households in the unincorporated portion of Tehama County. **Table 1-9** below shows the household growth trends in the County from 1980 to 2004. As the table shows, the growth in the number of households in the unincorporated portion of the County has been steady in recent years.

**TABLE 1-9
HOUSEHOLD GROWTH TRENDS,
UNINCORPORATED TEHAMA COUNTY**

Year	Households	Numerical Change	Annual Percentage Change
1980	8,893 ¹	-	-
1990	11,493	2,600	2.6%
2000	13,303	1,810	3.4%
2009	16,078 ²	2775	2.3%

¹ Since no 1980 Census data were available, households in City of Tehama estimated at 147.

² Estimated from California Department of Finance figures for population and persons per household. Sources: U.S. Census Bureau, California Department of Finance

Household Size

The average household size for the unincorporated area of Tehama County, as of the 2000 U.S. Census, was 2.62 persons per household. By comparison, the average household sizes in Red Bluff, Corning and Tehama were respectively 2.47, 2.76 and 2.41 persons per household. **Table 1-10** displays household size and the number of households by household size within the unincorporated area of Tehama County. As shown in the table, the greatest proportion of households contains two persons (39.3 percent), but the greatest percentage increase has been for households of six persons.

TABLE 1-10 HOUSEHOLD SIZE, UNINCORPORATED TEHAMA COUNTY					
Household Size	1990		2000		Percent Change, 1990-2000
	Number	Percent	Number	Percent	
1 person	2,093	18.2%	2,791	20.9%	+33.3%
2 person	4,707	41.0%	5,236	39.3%	+11.2%
3 person	1,729	15.0%	1,895	14.2%	+9.6%
4 person	1,593	13.9%	1,818	13.6%	+14.1%
5 person	913	7.9%	886	6.6%	-3.0%
6 person	231	2.0%	486	3.6%	+110.4%
7+ person	228	2.0%	215	1.6%	+5.7%
Total	11,494	100.0%	13,327	100.0%	+15.9%
Average Household Size	2.60		2.62		+0.8%

Percentages may not add to 100 percent due to rounding. *Source:* U.S. Census Bureau

Table 1-11 shows the projected number of households in unincorporated Tehama County. The projection is based upon the current household growth rate of 1.5 percent applied to the 2004 estimate of households.

TABLE 1-11 HOUSEHOLD GROWTH PROJECTIONS, UNINCORPORATED TEHAMA COUNTY				
Year	2004	2009	2010	2020
Households	14,230	15,207	15,435	17,913

Source: California Department of Finance

Household Type

A summary of unincorporated Tehama County household characteristics is provided in **Table 1-12**. According to the 2000 Census, the majority of households in unincorporated Tehama County are family households (74.4 percent). While family households have increased numerically between the 1990 and 2000 Census, the proportion of family households has decreased from 1990, when family households accounted for 77.9 percent of all households. Non-family households have increased by 34.5 percent between 1990 and 2000, with persons living alone increasing by 31.3 percent. This mirrors a trend indicated in **Table 1-10** of an increase in one-person households. Households with individuals under 18

years of age and those with individuals 65 years of age or older retained essentially the same proportion of total households between 1990 and 2000.

TABLE 1-12 HOUSEHOLD CHARACTERISTICS UNINCORPORATED TEHAMA COUNTY					
Household Type	1990		2000		Percent Change
	Number	Percent	Number	Percent	
Total Households	11,493	100.0%	13,303	100.0%	+15.6%
Family Households	8,957	77.9%	9,891	74.4%	+10.4%
<i>Married couple families</i>	7,785	67.7%	8,110	61.0%	+4.2%
<i>Female householder, no husband present</i>	806	7.0%	1,183	8.9%	+46.8%
<i>Female householder with children under 18</i>	557	4.8%	664	5.0%	+19.2%
Non-Family Households	2,536	22.1%	3,412	25.6%	+34.5%
<i>Householder living alone</i>	2,117	18.4%	2,780	20.9%	+31.3%
Households with Individuals < 18 years old	3,924	34.1%	4,534	34.1%	+15.5%
Households with Individuals > 65 years old	3,728	32.4%	4,291	32.3%	+15.1%

Source: U.S. Census Bureau

Households by Tenure

As is shown in **Table 1-13**, a majority of households in unincorporated Tehama County are owner occupied (77.5 percent in 2000). The ownership rate is higher than the State as a whole in 2000, which had a 56.9 percent ownership rate. Proportionally, the ownership tenure rate for the County has decreased slightly between 1990 and 2000.

TABLE 1-13 HOUSEHOLDS BY TENURE, UNINCORPORATED TEHAMA COUNTY					
Tenure	1990		2000		Percent Change, 1990-2000
	Number	Percent	Number	Percent	
Owner	9,043	78.7%	10,295	77.5%	+13.8%
Renter	2,450	21.3%	2,986	22.5%	+21.9%
Total	11,493	100.0%	13,281	100.0%	+15.6%

Source: U.S. Census Bureau

Table 1-14 shows the breakdown of household sizes by tenure. Two-person households constitute the largest percentage of both owner-occupied units and rental units. However, the percentage of two-person owner-occupied units is more than double that of the next largest percentage of owner-occupied units by household size (one-person). In contrast, among renter-occupied units, two-person units are only 4.6 percent greater than one-person units. Another item of note is that while a majority of households of five persons or more are in owner-occupied units, the percentage of such households in renter-occupied units (18.2 percent) is almost twice the percentage in owner-occupied units (9.8 percent).

TABLE 1-14 HOUSEHOLD SIZE BY TENURE, UNINCORPORATED TEHAMA COUNTY				
Household Size	Owner Occupied	Percent of Owner Occupied	Renter Occupied	Percent of Renter Occupied
1 person	2,125	20.6%	667	22.3%
2 persons	4,450	43.2%	803	26.9%
3 persons	1,436	13.9%	438	14.7%
4 persons	1,271	12.3%	534	17.9%
5 persons	556	5.4%	335	11.2%
6 persons	288	2.8%	141	4.7%
7 or more persons	169	1.6%	68	2.3%
Total	10,295	100.0%	2,986	100.0%

Percentages may not add to 100 percent due to rounding. *Source:* U.S. Census Bureau (2000)

Overcrowded Households

The U.S. Census Bureau defines overcrowding as a situation in which more than one person occupies a housing unit per room, excluding kitchens and bathrooms. Units with 1.5 persons per room or more are considered severely overcrowded and indicate a significant housing need.

Table 1-15 shows the number of overcrowded households in unincorporated Tehama County. As shown by the table, overcrowding is not a significant housing problem in the County, in terms of percentage of total households. According to the 2000 Census, there were a total of 972 overcrowded households, representing only 7.3 percent of the total households. In comparison to the State, overcrowding is much more significant in California, with 15.2 percent of all households experiencing overcrowded conditions. However, the 2000 figure for the unincorporated portion of the County is an increase from the 1990 figure of 745, or an increase of 30.5 percent. This indicates an increasing problem in providing housing with adequate space for specific households.

TABLE 1-15 OVERCROWDED HOUSEHOLDS, UNINCORPORATED TEHAMA COUNTY			
Households	Owners	Renters	Total
Total Households	10,295	2,986	13,281
Total Overcrowded Households 1- 1.5 Persons per Room	594	378	972
1.5 or More Persons per Room	325	203	528
	269	175	444
County Overcrowding Rates	5.8%	12.7%	7.3%
State Overcrowding Rates	8.6%	23.9%	15.2%

Source: U.S. Census Bureau (2000)

Overcrowded renter households represent 12.7 percent of the total renter households. This does not indicate a significantly disproportionate overcrowding situation for renters, and is much less than 23.9 percent for the entire State of California. Furthermore, only approximately 3.3 percent of the households in unincorporated Tehama County were reported as being severely overcrowded (444 households), most of those being owner-occupied households. Nevertheless, given the higher proportion of renter-occupied units being occupied by larger households than owner-occupied units, this is an issue of concern.

Household Income

According to the 2000 Census, the median household income for Tehama County was \$31,206. This was an increase of approximately 39.1 percent over the 1990 median household income of \$22,436. When compared with California as a whole, the County's 2000 median household income is significantly less than the State's \$47,493. However, the State's median household income between 1990 and 2000 increased by a smaller amount – 32.7 percent. With the exception of Trinity County, Tehama County's median household income was lower than that of neighboring counties.

Table 1-16 shows the household incomes in unincorporated Tehama County. The number of households earning less than \$50,000 declined by 6.7 percent between 1990 and 2000, while households earning over \$50,000 increased by 136.1 percent during the same period. In 1990, 15.9 percent of the households in the unincorporated County earned \$50,000 or more annually. By the 2000 Census, this proportion had increased to 32.4 percent. Households earning less than \$15,000 decreased from 28.6 percent in 1990 to 17.8 percent in 2000. The most dramatic increase occurred in the \$75,000-\$99,999 income group, with a 400.0 percent increase. One factor in the shift to higher income could be the increase in employment in sectors that have jobs paying higher wages, most notably the professional and health sectors (see **Table 1-5**).

TABLE 1-16 HOUSEHOLD INCOME, UNINCORPORATED TEHAMA COUNTY					
Annual	1990		2000		Percent
	Number	Percent	Number	Percent	
Less than \$10,000	1,754	15.3%	1,317	9.9%	-24.9%
\$10,000 - \$14,999	1,529	13.3%	1,050	7.9%	-31.3%
\$15,000 - \$24,999	2,412	21.0%	2,374	17.8%	-1.6%
\$25,000 - \$34,999	2,051	17.8%	1,995	15.0%	-2.7%
\$35,000 - \$49,999	1,924	16.7%	2,285	17.1%	-18.8%
\$50,000 - \$74,999	1,353	11.8%	2,406	18.1%	+77.8%
\$75,000 - \$99,999	221	1.9%	1,105	8.3%	+400.0%
\$100,000 or more	250	2.2%	795	6.0%	+218.0%
Median Income*	\$22,436		\$31,206		+39.1%

* For County overall, including incorporated areas. Source: U.S. Census Bureau

The Federal Department of Housing and Urban Development (HUD) publishes median household income data by household size annually for areas in the entire United States. The income data is defined using an Area Median Income (AMI) for each HUD area and classified by the California Department of Housing and Community Development (HCD) into four income groups. The four income groups are defined as follows:

- Very Low Income: Less than 50 percent of AMI.
- Low Income: 50 to 80 percent of AMI.
- Moderate Income: 80 to 120 percent of AMI.
- Above Moderate Income: More than 120 percent of AMI.

Table 1-17 shows the maximum annual income level for a household to be included in the very low, low and moderate income groups, adjusted for household size, for Tehama County. The maximum annual income data is then utilized to calculate the maximum affordable housing payments for different households (varying by income level) and their eligibility for federal housing assistance. The Regional Housing Needs Plan (RHNP), which is prepared by HCD for Tehama County, also uses these income groups to categorize the basic construction need by income group for future housing development in the County. Please refer to the RHNP discussion in **Section Two** for more information.

TABLE 1-17 MAXIMUM HOUSEHOLD INCOME LEVEL BY HOUSEHOLD SIZE, TEHAMA COUNTY				
Household Size	Income Level Category			
	Extremely Low	Very Low	Low	Moderate
1-Person	\$11,750	\$19,550	\$23,460	\$31,250
2-Person	\$13,400	\$22,300	\$26,760	\$35,700
3-Person	\$15,100	\$25,100	\$30,120	\$40,200
4-Person	\$16,750	\$27,900	\$33,480	\$44,650
5-Person	\$18,100	\$30,150	\$36,180	\$48,200
6-Person	\$19,450	\$32,350	\$38,820	\$51,800
7-Person	\$20,750	\$34,600	\$41,520	\$55,350
8-Person	\$22,100	\$36,850	\$44,220	\$58,950

Source: California Department of Housing and Community Development (2009)

Households Overpaying

Households are considered to be overpaying for housing if payment, either rent or mortgage, is more than 30 percent of household income. In 2000, approximately 2,155 households in Tehama County experienced overpayment situations, according to the Census, as shown in **Table 1-18**.

TABLE 1-18 TOTAL HOUSEHOLDS OVERPAYING BY INCOME, UNINCORPORATED TEHAMA COUNTY						
Income	Households Paying At Least 30 Percent of Income for Housing					
	Owner-Occupied		Renter-Occupied		Total	
	Number	Percent¹	Number	Percent²	Number	Percent³
Less than \$10,000	216	77.1%	278	64.1%	494	69.2%
\$10,000 to \$19,999	287	45.1%	420	63.0%	707	54.3%
\$20,000 to \$34,999	340	33.4%	195	27.3%	535	30.9%
\$35,000 to \$49,999	234	23.5%	16	3.9%	250	17.7%
\$50,000 and over	169	7.7%	0	0.0%	169	6.4%
Total	1,246	24.3%	909	34.3%	2,155	27.7%

¹Percent of total owner-occupied units within income group except for Total, which includes all owner-occupied units.

²Percent of total renter-occupied units within income group except for Total, which includes all renter-occupied units. ³Percent of total occupied units within income group except for Total, which includes all occupied units. Source: U.S. Census Bureau (2000)

There appears to be a slightly disproportionate housing cost burden among renters, with 34.3 percent overpaying compared to 27.7 percent for all households. Furthermore, of the 6,736 households reporting incomes of less than \$35,000, approximately 25.8 percent (1,736 households) were overpaying in 2000. A household in Tehama County earning \$25,000 per year could pay up to \$625 per month in rent without meeting the overpayment criteria. This amount would pay for the rent on most apartments in Tehama County, as well as for some mobile homes and smaller houses (see list of sample rents later in this section). However, it would not be sufficient to pay for the rent on single family residences that have at least three bedrooms. For large families that must rent housing, this could lead to a potential overcrowding situation. This issue is discussed later in this section.

1.4 HOUSING STOCK CHARACTERISTICS

Housing Units by Type

Table 1-19 illustrates the type of housing in the unincorporated portion of Tehama County in 1990 and 2000. According to the 2000 Census, there were 15,179 housing units in the unincorporated portion of the County. As of January 1, 2004, the California Department of Finance estimates that there are 16,041 housing units in unincorporated Tehama County.

Housing Unit Type	1990		2000		Change	
	Number	Percent	Number	Percent	Number	Percent
Single family, detached	7,704	60.5%	9,206	60.6%	1,502	+19.5%
Single family, attached	135	1.1%	196	1.3%	61	+45.2%
2-4 units	163	1.3%	237	1.6%	74	+45.4%
5 or more units	88	0.7%	78	0.5%	-10	-11.4%
Mobile homes, other	4,647	36.5%	5,462	36.0%	815	+17.5%
Total	12,737	100.0%	15,179	100.0%	2,442	+19.2%

Source: U.S. Census Bureau

As indicated by **Table 1-19**, the majority of housing units in Tehama County are single family detached residences, representing approximately 60.6 percent of all housing units in 2000. By comparison, approximately 56.4 percent of the total housing units in California were single family detached residences. Unincorporated Tehama County also has a higher percentage of mobile homes and other units than the State overall (30.6 percent vs. 4.4 percent for California). While single family detached units experienced the greatest numerical increase between 1990 and 2000 (1,502 units), duplexes and fourplexes experienced the greatest percentage increase (45.4 percent), followed closely by single family attached units (45.2 percent). Multifamily units of 5 or more were the only housing units that experienced a decrease.

The majority of the housing stock is owner-occupied, representing 77.5 percent of the total housing units built by 2000. Of the owner-occupied units, approximately 65.5 percent were single family detached housing units, and 32.9 percent were mobile homes. Of the units that were renter-occupied, approximately 46.8 percent were single family detached housing units, and 39.0 percent were mobile homes. All multifamily structures in unincorporated Tehama County containing 5 or more units were renter-occupied.

Age of Housing Stock

Table 1-20 shows the age of the housing stock in unincorporated Tehama County to March 2000. The largest percentage of unincorporated Tehama County's housing stock, 27.0 percent (4,100 units), was built between 1970 and 1979. Approximately 65.8 percent of the County's housing stock was built since 1969. The 1970-1979 period coincides with a significant increase in population experienced by the County during that decade.

TABLE 1-20 HOUSING UNITS BY YEAR BUILT, TEHAMA COUNTY			
Year Built	Number	Percent	Accumulated Percent
1939 or earlier	1,202	7.9%	7.9%
1940 to 1949	694	4.6%	12.5%
1950 to 1959	1,544	10.2%	22.7%
1960 to 1969	1,765	11.6%	34.3%
1970 to 1979	4,100	27.0%	61.3%
1980 to 1989	2,955	19.5%	80.8%
1990 to 2000*	2,919	19.2%	100.0%
Total	15,179	100.0%	--

* Figure to March 2000.

Source: U.S. Census Bureau (2000)

The majority of both owners and renters in the County live in housing units built since 1970. Approximately 70.5 of owners and 55.1 percent of renters live in structures constructed in 1970 or later. As may be expected, the largest number of both owners and renters live in structures built between 1970 and 1979. The median year for structures built in Tehama County overall is 1974, which is not as old as the median year for structures built in the incorporated areas. The median year for structures in Red Bluff, Corning and Tehama are 1971, 1972 and 1971 respectively. The median year for renter-occupied structures in the County is 1973, while the median year for owner-occupied structures is 1976.

Condition of Housing Stock

Substandard housing indices, without physical inspection, can generally be judged as overcrowding, units lacking facilities such as plumbing or kitchens and units constructed before 1950 that have not had significant maintenance. Overcrowding conditions were discussed previously in this section. **Table 1-21** shows the number of housing units by tenure in unincorporated Tehama County that lack telephone service, plumbing and kitchens. As shown in the table, tenure makes relatively little difference in the existence of potentially substandard conditions. Some housing units may have more than one of these substandard conditions, but the number of such units is unknown.

The Department of Housing and Community Development indicates that housing units constructed prior to 1950 are potentially in need of replacement or rehabilitation. As shown in **Table 1-20**, 1,896 housing units were built before 1950, or approximately 12.5 percent of the total units. Therefore, it can be assumed, without physical inspection, that between 280 and 1,896 housing units in unincorporated Tehama County are potentially substandard.

**TABLE 1-21
HOUSING UNITS IN UNINCORPORATED TEHAMA COUNTY
WITH SUBSTANDARD CONDITIONS**

Substandard Condition	Housing Units	Percent of Total Units
<i>Owners</i>		
No telephone service	154	1.2%
Lacking complete plumbing facilities	45	0.3%
Lacking complete kitchen facilities	44	0.3%
<i>Renters</i>		
No telephone service	126	0.9%
Lacking complete plumbing facilities	28	0.2%
Lacking complete kitchen facilities	33	0.2%

Source: U.S. Census Bureau (2000)

Housing condition surveys have been conducted in the County, but no recent surveys have been performed. The most recent surveys were conducted during 1990 and 1991. A 1991 survey of housing conditions in Gerber-Las Flores, Proberta and Vina indicated that slightly over half (51 percent) of the housing units in these communities was substandard. Mobile homes were included in this survey, and mobile homes not set on a foundation were considered substandard. Inhabited travel-trailers, found on a number of lots, were also counted as substandard units.

Community Housing Improvement Program, Inc. (CHIP) conducted a 1990 survey of housing conditions in areas of the County with defined community boundaries. CHIP utilized a windshield survey tool developed by HUD and used extensively by HCD. This system allows a rating of the condition of a housing unit into categories of sound, minor rehabilitation, moderate rehabilitation, substantial rehabilitation, or dilapidated. The results of the CHIP survey indicated that approximately 24 percent of the surveyed housing units in the County were substandard to a degree. Approximately 20 percent of these substandard units - 6 percent of the total units surveyed - were classified as dilapidated.

Given the length of time between the most recent housing survey and the current Housing Element update, only a very rough assessment of the housing condition stock in the County can be made. This Housing Element update contains a program requiring a current housing condition survey, so that a clearer picture of housing conditions can be obtained and programs targeting substandard units can be better crafted.

Housing Costs

The residential real estate market throughout the State has experienced a sustained increase in housing prices resulting from low mortgage rates, decreasing home sales inventory and a steadily growing labor market. According to the 2000 Census, the median dollar value for a home in Tehama County was \$103,000 in 1999, a 49.9 percent increase over the median dollar value in the 1990 Census (**Table 1-22**). Median dollar values of homes have appreciated significantly over the past 20 years.

TABLE 1-22 MEDIAN DOLLAR VALUE FOR SINGLE FAMILY HOMES, TEHAMA COUNTY			
Year	Median Dollar Value	Change	
		Dollars	Percent
1999	\$103,000	\$34,300	+49.9%
1989	\$68,700	\$20,500	+42.5%
1979	\$48,200	-	-

Source: U.S. Census Bureau

More recent sales data is shown in **Table 1-23** shows median home prices for different areas of Tehama County by zip code in 2003. As illustrated in the table, single family home prices have continued to increase. The Bowman/Lake California area had the most expensive median home price at \$185,000, while the lowest median home price was in the Los Molinos area at \$110,000. It should be noted that the prices given in **Table 1-23** are median prices, and that homes in these local communities sell at a range of prices. Also, median sales prices as recorded by Dataquick vary from month to month, so **Table 1-23** should be regarded as a “snapshot” of the Tehama County home market at a particular point in time.

TABLE 1-23 2003 MEDIAN SALES PRICE FOR SINGLE FAMILY HOMES IN SELECTED COUNTY COMMUNITIES	
Area by Zip Code	Median Sales Price (Nov. 2003)
Bowman/Lake California (96022)	\$185,000
Red Bluff/Antelope (96080)	\$150,000
Gerber/Las Flores (96035)	\$145,000*
Corning/Rancho Tehama (96021)	\$115,000
Los Molinos (96055)	\$110,000

* October 2003

Source: Dataquick Sales Data (2003), www.dataquick.com.

According to the 2000 Census, the median gross rent for rental units in Tehama County was \$486 per month. This was an increase of \$198 over the 1990 median rent of \$288, or an increase of 68.8 percent. **Table 1-24** illustrates the rental costs in the unincorporated area of Tehama County by the number of bedrooms per rental unit. The largest number of rental units in the County was for two-bedroom units. The largest proportion of renters of one- and two-bedroom units paid \$300 to \$499 for monthly rent, while the largest proportion of three-bedroom and more renters paid \$500 to \$749 per month.

TABLE 1-24 RENTAL COSTS, UNINCORPORATED TEHAMA COUNTY			
Rent	Units with 0-1 Bedrooms	Units with 2 Bedrooms	Units with 3 or more Bedrooms
Less than \$200	30	0	0
\$200 to \$299	78	93	49
\$300 to \$499	250	417	114
\$500 to \$749	86	390	417
\$750 to \$999	26	85	191
\$1,000 or more	6	0	48
Total	476	985	819

Source: U.S. Census Bureau (2000)

Based upon a review of the *Red Bluff Daily News* and *Corning Observer* advertisements, the following are samples of rental rates per month for specific housing types in Tehama County from May 2009:

- ▢ One-bedroom apartment: \$300-475 (Red Bluff, Corning)
- ▢ Two-bedroom apartment: \$525-675 (Red Bluff, Corning)
- ▢ Studio apartment: \$ 425 (Corning)
- ▢ Two-bedroom duplex: \$705-975 (Red Bluff, Cottonwood)
- ▢ Three-bedroom duplex: \$800 (Red Bluff)
- ▢ Two-bedroom fourplex: \$550 (Red Bluff)
- ▢ Two-bedroom house: \$600-850 (Corning, Red Bluff, Cottonwood, Antelope)
- ▢ Three-bedroom house: \$800-1,100 (Corning, Red Bluff, Los Molinos, Manton)
- ▢ One-bedroom mobile home: \$350-450 (Red Bluff, Los Molinos)
- ▢ Two-bedroom mobile home: \$550-700 (Corning, Dairyville)

1.5 SPECIAL HOUSING NEEDS

Household groups with special needs include seniors, mentally and physically disabled persons, large family households, female-headed households, agricultural workers and homeless persons. Households with special housing needs often have greater difficulty in finding decent and affordable housing. As a result, these households may experience a higher prevalence of overpaying, overcrowding and other housing problems.

Seniors

For the purposes of this Housing Element, seniors are defined as people age 65 years or older. Seniors may have special housing needs resulting primarily from physical disabilities and limitations, fixed income, and health care costs. Additionally, senior households also have other needs in order to preserve their independence, including protective services to maintain their health and safety, in-home

support services to perform activities of daily living, and conservators to assist with financial affairs.

Table 1-25 shows the number of seniors living in unincorporated Tehama County. According to the 2000 U.S. Census, seniors accounted for 17.1 percent of the total population in the unincorporated County. By comparison, seniors comprise just 10.6 percent of the population in California. The senior population increased significantly between 1980 and 1990, then increased at a more modest rate between 1990 and 2000. The senior population in the unincorporated County is fairly evenly divided by sex, with females representing 51.3 percent of the senior population.

TABLE 1-25 SENIOR POPULATION, UNINCORPORATED TEHAMA COUNTY			
Year	Population	Numerical Change	Percent Change
1980	5,833	-	-
1990	8,340	2,507	43.0%
2000	8,923	583	7.0%

Source: U.S. Census Bureau

Table 1-26 illustrates the breakdown of householder age groups by tenure. According to the 2000 Census, 3,899 elderly households reside in unincorporated Tehama County, which is approximately 29.4 percent of the total households. Of these senior households, only 408 were renters (10.5 percent). This indicates a strong ownership trend among seniors. Furthermore, 9.4 percent of the householders over the age of 65 (366 households) were living below the poverty level.

TABLE 1-26 HOUSEHOLDERS BY TENURE BY AGE UNINCORPORATED TEHAMA COUNTY			
Householder Age	Owners	Renters	Total
15-24 years	78	245	323
25-34 years	646	782	1,428
35-54 years	3,988	1,298	5,286
55-64 years	2,092	253	2,345
65 plus years	3,491	408	3,899
Total	10,295	2,986	13,281

Source: U.S. Census Bureau (2000)

Table 1-27 lists the licensed residential care facilities for seniors in unincorporated Tehama County. Other residential care facilities are available in the cities of Red Bluff and Corning, as well as residential developments that specifically serve senior citizens. In addition, several mobile homes parks in the County allow only residents that are 55 years of age or older.

It is expected that the senior population in Tehama County will increase significantly in the near future. Many members of the 55-59 age group will reach retirement age during the Housing Element planning period. As indicated in **Table 1-4**, this age group has grown at a rate that is greater than that of the unincorporated County population as a whole. In the longer term, members of the 45-54 age group, which has been one of the faster growing age group, will reach retirement age. In addition, the number of seniors age 75 and older has grown significantly over the past decade. This growth will likely continue due to increased life expectancy in general, but also due to the availability of medical care for seniors in Tehama County.

TABLE 1-27 RESIDENTIAL CARE FACILITIES FOR THE ELDERLY, UNINCORPORATED TEHAMA COUNTY		
Facility Name	Address	Capacity
Country Rose Inn	15 Krueger Court, Red Bluff	6 beds
New Hope Guest Home	22131 Palermo Avenue, Red Bluff	6 beds
Orchard Inn	8145 State Highway 99E, Los Molinos	13 beds
Pine Creek Residential Care	18665 Benson Road, Cottonwood	6 beds
Pine Creek Residential Care #2	18655 Benson Road, Cottonwood	6 beds
PRS-Mary Lane	75 Mary Lane, Red Bluff	6 beds
Ramblin Rose Inn	236 Gurnsey Drive, Red Bluff	6 beds
Rose Care Home	25168 Rose Street, Los Molinos	6 beds
Vintage Rose Inn	130 Gurnsey Avenue, Red Bluff	6 beds
Windsong Ranch	2258 Highway 99W, Corning	6 beds
Woodson Lodge	3758 Illinois Avenue, Corning	24 beds
Total		91 beds

Sources: California Department of Social Services, Community Care Licensing Division; California Registry, www.calregistry.com. Current information is no longer available.

Assuming the 0.7 percent annual growth rate of the senior population that occurred between the 1990 and 2000 Census, it is projected that unincorporated Tehama County will have approximately 326 additional seniors between 2004 and 2009. Based upon figures from the 2000 Census, unincorporated Tehama County had an average of 2.08 persons per senior household. Therefore, it can be estimated that the County would need approximately 157 additional housing units to accommodate seniors in 2003-2008.

Persons with Disabilities

According to California Government Code Section 12926, a "disability" includes, but is not limited to, any physical or mental disability. A "mental disability" involves having any mental or psychological disorder or condition, such as mental retardation, organic brain syndrome, emotional or mental illness, or specific learning disabilities that limits a major life activity. A "physical disability" involves having any physiological disease, disorder, condition, cosmetic disfigurement or anatomical loss that affects body systems, including neurological, immunological, musculoskeletal, special sense organs, respiratory, speech organs, cardiovascular, reproductive, digestive, genitourinary, hemic and lymphatic, skin and endocrine. In addition, a mental or physical disability limits major life activities by making their achievement difficult, including physical, mental and social activities and working.

Physical, mental and/or developmental disabilities could prevent a person from working, restrict a person's mobility, or make caring for one's self difficult. Therefore, disabled persons often require special housing needs related to potential limited earning capacity, the lack of accessible and affordable housing and higher health costs associated with disabilities. Additionally, people with disabilities require a wide range of different housing, depending on the type and severity of their disability. Housing needs can range from institutional care facilities to facilities that support partial or full independence (i.e., group care homes). Supportive services such as daily living skills and employment assistance need to be integrated in the housing situation. A person with a mobility limitation requires housing that is physically accessible. Examples of accessibility in housing include widened doorways and hallways, ramps, bathroom modifications (i.e., lowered countertops, grab bars, adjustable shower heads, etc.) and special sensory devices including smoke alarms and flashing lights.

A disability is defined by the U.S. Census Bureau as a mental, physical or health condition that lasts over six months. According to the 2000 Census, a total of 7,637 persons in unincorporated Tehama County had a disability, which is approximately 22.8 percent of the total population (**Table 1-28**). Approximately 32.0 percent of the number of disabled persons was age 65 and over. Approximately 62.6 percent of persons age 16 to 64 who had a disability, or 38.7 percent of all persons with disabilities, were unemployed.

Disability Category	Number	Percent
Persons Age 5-15 with a Disability	471	1.3%
Age 16-64, Employed Persons with a Disability	1,766	4.9%
Age 16-64, Not Employed Persons with a Disability	2,958	8.3%
Persons Age 65 Plus with a Disability	2,442	6.8%
Total Persons with a Disability	7,637	21.4%
Total Population in Unincorporated Area	35,719	100.0%

Source: U.S. Census Bureau (2000)

The 2000 Census categorized six types of disabilities: sensory, physical, mental, self-care, go-outside-home and employment. **Table 1-29** provides more detail on the disabilities recorded for residents of unincorporated Tehama County. It should be noted that the total disabilities recorded exceed the number of persons with disabilities, indicating that some persons had more than one type of disability. There were 2,348 persons over 15 years of age who had a go-outside-home disability, and 953 persons with a self-care limitation. Some of these persons may have both types of disabilities, but the number is unknown. Approximately 40.6 percent of the persons with a go-outside-home disability, and 40.1 percent of the persons with a self-care disability, were seniors.

There are 22 licensed adult residential facilities in all of Tehama County that provide accommodations for persons with disabilities. **Table 1-30** lists the facilities located in the unincorporated area of Tehama County. In addition, Redwood Gardens, an 11-unit apartment complex in Red Bluff, serves developmentally disabled adults.

The three principal statutes that address the fair housing and building standards for persons with disabilities are the Federal Fair Housing Act, the California Fair Employment and Housing Act of 1964 and the Americans with Disabilities Act (ADA) as supported in Title 24 of the California Government Code. The County has reviewed all of its zoning laws, policies and practices for compliance with fair housing law. The County has also adopted the latest version of the California Building Code, in which Chapter 11 sets forth standards for accessibility of buildings or portions of buildings to persons with disabilities.

**TABLE 1-29
PERSONS WITH DISABILITIES BY DISABILITY TYPE,
UNINCORPORATED TEHAMA COUNTY**

Disability by Type	Number	Percent
Total Disabilities Tallied	14,427	100.0%
Total Disabilities for Ages 5-15	599	4.2%
Total Disabilities for Ages 16-64	9,241	64.1%
<i>Sensory disability</i>	576	4.0%
<i>Physical disability</i>	2,399	16.6%
<i>Mental disability</i>	1,440	10.0%
<i>Self-care disability</i>	571	4.0%
<i>Go-outside-home disability</i>	1,395	9.7%
<i>Employment disability</i>	2,860	19.8%
Total Disabilities for Ages 65 and Over	4,587	31.8%
<i>Sensory disability</i>	914	6.3%
<i>Physical disability</i>	1,721	11.9%
<i>Mental disability</i>	617	4.3%
<i>Self-care disability</i>	382	2.6%
<i>Go-outside-home disability</i>	953	6.6%

Percentages may not add to exact totals due to rounding. *Source:* U.S. Census Bureau (2000)

Licensed residential care facilities for six or fewer persons are considered residential uses by State law. Such facilities are not required to obtain a conditional use permit, zoning variance or other zoning clearance if they are not required of a family dwelling of the same type in the same zone. (California Health and Safety Code sections 1267.8 and 1566.3.) The County acknowledges and will comply with these provisions at all times. Further, the County is presently preparing an omnibus Zoning Ordinance revision implementing the recently approved 2008-2028 General Plan, which will contain provisions explicitly allowing licensed residential care facilities serving six or fewer persons as a use by right in all zones that allow single family residential use. This action has been incorporated into the Housing Element as Program HE-4.H.

Residential care facilities serving more than six persons, including but not limited to group homes, by right in R-3 (as "group Buildings") and R-4 (as "rest homes" or "sanitariums"), and upon securing a conditional use permit in all other Residential districts (likewise as "rest homes" or "sanitariums"). No special design or permitting standards have been established for residential care facilities other than those required by State law. Use permits for residential care facilities of six or more persons may have conditions attached that would make the facility more compatible with surrounding land uses. Section Two of this Housing Element provides a more detailed discussion on procedures regarding housing for persons with disabilities.

During the 2004-2009 time period, it was projected that unincorporated Tehama County will have approximately 360 additional persons ages 16 to 64 with a disability, assuming the same current proportion between the disabled population and the total unincorporated population. Persons over 65 with a disability are counted as part of the senior household projections. If it is further assumed that the additional disabled

persons are accommodated in a manner consistent with the average household size in the County (see **Table 1-10**), then an additional 137 housing units would be required, or approximately 27 units per year.

TABLE 1-30 FACILITIES FOR ADULT DISABLED, UNINCORPORATED TEHAMA COUNTY		
Facility Name	Address	Capacity
Adobe Residential	21492 Adobe Road, Red Bluff	6 beds
Aloha House	13765 Lisa Way, Red Bluff	4 beds
Coffman Home II	280 Agua Verde Road, Red Bluff	2 beds
Diamond View	655 Wernmark Way, Red Bluff	6 beds
Lee Street House	25353 Lee Street, Los Molinos	6 beds
Lee Street House II	25347 Lee Street, Los Molinos	6 beds
Lynn Bennett Home	20820 Live Oak Road, Red Bluff	6 beds
Lynn Bennett Home II	23040 Faye Street, Red Bluff	6 beds
Northern Oaks	14119 Baker Road, Red Bluff	6 beds
Pitman Oaks Family Care Home	19693 Oak Lane, Cottonwood	6 beds
PRS-Baker House	14062 Baker Road, Red Bluff	6 beds
PRS-Sherman House	75 Sherman Drive, Red Bluff	6 beds
PRS-Wilcox House	21370 Wilcox Road, Red Bluff	6 beds
Russell's Family Home	7935 Oak Street, Los Molinos	6 beds
Sale House, The	21125 Luther Road, Red Bluff	22 beds
Serenity House	24746 Gardiner Ferry Road, Corning	6 beds
Tehama Vina Home	24945 Tehama-Vina Road, Los Molinos	5 beds
Total		111 beds

Source: California Department of Social Services, Community Care Licensing Division.

Obtaining affordable housing for the mentally ill, physically, and developmentally disabled, particularly housing that meets the changing needs of these populations is challenging. A variety of special needs with regard to housing amenities becomes important as residents may develop increased physical health problems over time that generally necessitate housing with fewer maintenance problems and increased security. Among disabled and mentally ill individuals living independently, there is a significant need for modest sized, safe, easily maintained dwelling units. Permanent, supportive housing for individuals capable of living independently provides an enhanced self-sufficient living experience (Bobbi Sawtelle, Housing Director, Northern Valley Catholic Social Service, Inc. comment letter, 5/11/09).

Large Families

Large households are defined as households with more than five persons. Large family households are considered a special needs group because there is typically a limited supply of adequately sized housing to accommodate their needs. The more persons in a household, the more rooms are needed to accommodate that household. Specifically, a five-person household would require three or four bedrooms, a six-person household would require four or five bedrooms, and a seven-person household would require four to six bedrooms.

In some circumstances, where the housing market does not meet the housing needs of large households, overcrowding can result. As discussed earlier, overcrowding is not a significant housing situation, with overcrowded situations representing approximately 7.3 percent of the households, approximately 61.1 percent of which are in owner-occupied units. **Table 1-31** shows household sizes by tenure. Approximately 11.7 percent of the households in the County have five or more persons. By comparison, approximately 16 percent of households

in California are occupied by large families. In unincorporated Tehama County, approximately 53.2 percent of all housing units had three or more bedrooms, and 8.9 percent had four or more bedrooms. This indicates that the County generally does not have a significant lack of housing for larger families – a conclusion supported by the relatively low incidence of overcrowding (see **Table 1-15**). However, as previously noted, adequate rental housing for larger families is a concern.

Tenure	1-4 persons		5+ Persons		Total	
	Number	Percent	Number	Percent	Number	Percent
Owner	9,282	69.9%	1,013	7.6%	10,295	77.5%
Renter	2,442	18.4%	544	4.1%	2,986	22.5%
Total	11,724	88.3%	1,557	11.7%	13,281	100.0%

Source: U.S. Census Bureau (2000)

During the 2004-2009 planning period, it was projected that unincorporated Tehama County will have approximately 127 additional large family households, assuming the current proportion of large-family households to total households remains the same. These additional households would require the same number of housing units, or approximately 25 units per year.

Female-Headed Households

Female-headed households are households with a female parent and children under the age of 18, but no male parent present. These households generally have living expenses that take up a larger share of income than is generally the case in two-parent households. Moreover, female-headed households tend to have a lower income level on average. Therefore, finding affordable, decent and safe housing is often more difficult for female-headed households. Additionally, female-headed households are often the households most in need of child care, job training and rehabilitation programs.

The U.S. Census provides data on the total number of households with a female head and the number of those with children and the number with incomes below the poverty level. **Table 1-32** presents information on female-headed households in unincorporated Tehama County. The data includes all female heads of households; those without children may be supporting parents, or a single parent may be supporting an adult child or relative. Approximately 56.1 percent of all female-headed households (five percent of the total unincorporated County households) have children up to 18 years of age. Female-headed households comprise just 8.9 percent of the total households in unincorporated Tehama County, but account for 27.1 percent of families that are below the poverty level.

Householder Type	Number	Percent
Female-Headed Households	1,183	8.9%
<i>Female Heads with Own Children</i>	664	5.0%
<i>Female Heads without Children</i>	519	3.9%
Total Households	13,303	100.0%
Female-Headed Households Under the Poverty Level	268	27.1%
Total Families Under the Poverty Level	988	100.0%

Source: U.S. Census Bureau (2000)

During the 2004-2009 planning period, it was projected that unincorporated Tehama County will have approximately 127 additional female-headed households, assuming the current proportion of female-headed households to total households remains the same. These additional households would require the same number of housing units, or approximately 25 units per year.

Farmworkers

Agricultural workers earn their primary income through permanent or seasonal agricultural labor. According to the 2000 Census, 9.3 percent of all employed persons in unincorporated Tehama County worked in the farming, forestry, fishing and hunting and mining industries (see **Table 1-7**). According to the 2002 U.S. Department of Agriculture (USDA) Census of Agriculture, there were 3,803 farmworkers in Tehama County (**Table 1- 33**). This represents a 23.7 percent decrease from the 1997 Census of Agriculture figure of 4,987 farmworkers. Interestingly, this decrease in farmworkers occurred while the total number of farms in the County increased, from 503 in 1997 to 525 in 2002. In part, this is explained by a decrease in the amount of land in farms – from 885,426 acres in 1997 to 862,440 acres in 2002. Less land being farmed means fewer workers needed to farm the land.

TABLE 1-33 NUMBER OF FARMWORKERS, TEHAMA COUNTY			
Hired Farm Labor		2002	1997
	Farms	525	503
	Workers	3,803	4,987
Farms with 10 Workers or More		2002	1997
	Farms	134	119
	Workers	2,804	3,957
Laborers Working 150 Days or More		2002	1997
	Farms	305	227
	Workers	910	753
<i>Farms with 10 Workers or More</i>			
	Farms	19	20
	Workers	306	321
Laborers Working Fewer Than 150 Days		2002	1997
	Farms	368	476
	Workers	2,893	4,234
<i>Farms with 10 Workers or More</i>			
	Farms	93	109
	Workers	2,037	3,395

Source: 1997 and 2002 USDA Census of Agriculture

Another factor may be that the Census of Agriculture defines a “farm” as any place from which \$1,000 or more of agricultural products were produced and sold during the census year. This definition would likely include small farms that would have little need for farmworkers. A third factor may be the increased mechanization of agriculture, which reduces the number of workers needed for farm operations. Most of the farmworkers in Tehama County were employed by farms using 10 or more workers. These farms account for approximately 25.5 percent of all farms in the County but employ 73.7 percent of the farmworkers. Approximately 76.1 percent of County farmworkers worked fewer than 150 days in a year, or less than about 60 percent of the year. There were 910 farmworkers that were known to work more than 150 days. These indicators suggest that farmworkers need housing that is not exclusively located near work on farms, but that can accommodate work at other locations.

The Tehama County Zoning Ordinance allows farm labor housing in the Upland Agricultural (U-A) and the Exclusive Agricultural (E-A) districts, with a conditional use permit. Under California Health and Safety Code Section 17021.5, subdivision (b), housing for six or fewer farmworkers shall be considered a residential land use and shall not require a conditional use permit, zoning variance or other zoning ordinance if such actions are not required for a family dwelling of the same type in the same zone. Additionally, California Health and Safety Code Section 17021 .6, subdivision (b) states that 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 be deemed an agricultural

land use and shall not require a conditional use permit, zoning variance or other zoning ordinance if such actions are not required for any other agricultural activity in the same zone.

The County acknowledges and will comply with Health and Safety Code sections 17021.5 and 17021.6 at all times. Further, the County is presently preparing an omnibus Zoning Ordinance revision implementing the recently approved 2008-2028 General Plan, which will contain provisions specifically conforming to and implementing sections 17021.5 and 17021.6. This action has been incorporated into the Housing Element as Program HE-4.G.

In addition, multifamily dwellings may also serve as low-cost housing for farm workers.

Based upon data from the Census of Agriculture, the need for farmworker housing in Tehama County during the 2004-2009 planning period apparently was less than that for previous planning periods, due to the decline in farmworker population. However, the number of farmworkers that worked 150 days or more increased by approximately 20.8 percent between 1997 and 2002, or grew approximately 3.8 percent annually. Housing needs for farmworkers working 150 days or more are considered more urgent, since these workers will stay in the County longer. Given the overall trend in farmworker employment in the County, this growth rate is not expected to continue. Nevertheless, if the number of farmworkers employed for 150 days or more were projected to increase at a 2.5 percent annual rate, then there would have been an additional 126 farmworkers requiring housing during the 2004-2009 planning period. These additional workers would require the same number of housing units, or approximately 25 units per year.

Families and Individuals in Need of Emergency Shelter

California law requires that Housing Elements estimate the need for emergency shelter for homeless people. Individuals and families in need of emergency shelter have the most immediate housing need of any group. They also have one of the most difficult sets of housing needs to meet, due in part to both the diversity and complexity of the factors that lead to homelessness and need for shelter. Among the primary groups that comprise the homeless population are traditional single male transients, deinstitutionalized mental patients, teen runaways, evicted families and individuals, battered women and their children, victims of disaster, and alcohol and drug addicts. Another factor in the difficulty in providing for housing needs of this group is community opposition to the siting of facilities that serve homeless clients.

According to the 1998 State Housing Plan Update, there are less than 100 homeless persons in the entire County, representing 0.18 percent of the total population. The number of homeless may vary with the seasons, with more transient homeless persons passing through Tehama County during the warmer times of the year than in winter. Also, events such as natural disasters and fires may increase the number of people needing emergency shelter at any given time. According to the PATH (Poor and the Homeless) Coalition, 23 homeless persons are served by the agency per night on average (*Red Bluff Daily News*, May 22, 2003). It is not known how many of these homeless persons come from the unincorporated area of the County. An indicator of potential homelessness is the number of individuals and households that live below the poverty level. Many of these individuals and households are potentially at risk of becoming homeless, and a few may already be in that condition. **Table 1-34** shows the percent of those in poverty by household type for the unincorporated County. Overall, the unincorporated County has a similar percentage of individuals and families living in poverty compared to the State, and a slightly higher percentage of female-headed households living in poverty.

TABLE 1-34 HOUSEHOLDS BELOW POVERTY LEVELS, UNINCORPORATED TEHAMA COUNTY		
Household Type	County	State
Individuals	14.1%	14.2%
Families	10.0%	10.6%
Female-Headed Households	27.1%	25.0%

Source: U.S. Census Bureau (2000)

The programs listed below are provided by Tehama County and its partner agencies to assist with short-term emergency needs for shelter, as well as rental and mortgage assistance to either prevent homelessness or to assist tenants with rents at units throughout the County, including market rate units:

1) *Section 8 Program. Section 8 Rental Assistance, also referred to as the Housing Choice Voucher Program, provides vouchers to very low-income households in need of affordable housing. Tehama County has contracted with Plumas County for delivery and the administration of this program, which is funded by HUD. The program pays the difference between what the household can afford (i.e., 30 percent of their income) and the Fair Market Rent (FMR) for the region, which is established by HUD. The vouchers are portable and may be used at any rental complex that accepts them. The contracted program operated by Plumas County currently provides vouchers to 144 low-income families in Tehama County. Once a family is eligible for placement on the waiting list, they can expect to wait up to two years before they are assisted.*

2) *Community Services Block Grant (CSBG). The Tehama County Community Action Agency administers these funds from the State Department of Community Services and Development. A portion of the funding from this grant is used to provide emergency shelter via hotel vouchers, as well as rental and mortgage assistance to households in need. The County received approximately \$62,000 this year for housing purposes. The County contracts with various nonprofit agencies, such as The Salvation Army, to work directly with eligible clients.*

3) *Emergency Food and Shelter Program. The Tehama County Community Action Agency administers these funds from the Federal Emergency Management Agency (FEMA). A portion of the funding from this grant is used to provide emergency shelter as well as rental and mortgage assistance to households in need. The County received approximately \$20,000 this year for housing purposes. The County contracts with various nonprofit agencies, such as The Salvation Army, to work directly with eligible clients.*

4) *Homeless Assistance Program. Eligible households receiving public assistance through the County Social Services Department may receive funds for either emergency shelter costs or the deposit for permanent housing. Funding is limited to a percentage of the household's monthly public assistance grant, and is a one-time benefit.*

5) *Continuum-of-Care. The County is currently in the process of establishing a Continuum-of-Care in the County to better serve those homeless persons in need. The County has issued a request for proposals to interested parties in order to establish the needs of the homeless, service providers, funding possibilities, and areas where County may be able to assist in these needs. A Local Continuum of Care Plan will be developed to assist the County and service providers in their endeavor to help the homeless.*

Outside of County agencies, the main provider of services to homeless persons is Poor And The Homeless Tehama County Coalition (PATH), a non-profit organization based in the city of Red Bluff. PATH arranges with local churches for the provision of shelter for homeless persons during the months of November thru April. PATH estimated that it provides services for 25 to 28 persons per night during the times the shelter is open. PATH is currently seeking funds from a grant to construct a 40 bed facility to house the homeless all year long. If the grant is awarded the facility will be located in the westerly portion of the City of Red Bluff and will be open for service by November 2010. (Allene Dering, PATH, pers. comm.).

Another agency that provides emergency shelter is Alternatives to Violence. This nonprofit group operates a shelter for battered women and their children. The shelter, located in Red Bluff but serving all of Tehama County, has a capacity of 13 residents. In 2003, 51 clients were served at the shelter, staying an average of 30 days. The director of the agency expressed a desire for a transitional housing facility, but does not expect one to be established in the near future (Dianna Rabelais, Alternatives to Violence, pers. comm.).

In compliance with S.B. 2 of 2007, the Tehama County Zoning Code clearly states that "transient lodging" and "boardinghouses and lodginghouses," both of which would include emergency shelters and transitional housing, are allowed by right in the Neighborhood Apartment, General Apartment, General Commercial, Light Industrial,

and General Industrial Zones of the County. Given the large number of zones in which such uses are permitted by right, the County has not undertaken to identify specific sites or develop use specialized use permit criteria. Also, as previously stated, residential carehomes for six or more persons are allowed in several zoning districts with a use permit, while residential care homes for less than six persons are allowed in all zoning districts that permit residences. Currently, there are no homeless shelters in Tehama County, although a shelter has been approved in Red Bluff as previously mentioned. Area churches provide shelter for the homeless, while the Salvation Army provides vouchers for stays at motels. In addition, at least one private residence is known to provide shelter for up to four homeless persons. No homeless shelters have been proposed in the unincorporated area of the County.

During the 2004-2009 planning period, it was projected that Tehama County would have approximately 6 additional homeless persons or persons seeking emergency shelter, assuming the proportion of homeless in the County to total County population remained the same, as set forth in the 1998 State Housing Plan Update. Due to the dire nature of the Country's and State's current fiscal crisis, resultant Commercial Lending meltdown, poor job development and rising employment rates, determining homeless needs is problematic at best. It can be anticipated that during the 2009-2014 planning period Tehama County will have greater need for additional space for homeless persons or persons seeking emergency shelter than was projected during the past Housing Plan Update. These additional persons would require at least the same number of housing units, or approximately one unit per year. Given the characteristics of this segment of the population, it is expected that the County would provide the necessary housing in cooperation with the incorporated cities, nonprofit groups and other local agencies.

TEHAMA COUNTY GENERAL PLAN

HOUSING ELEMENT BACKGROUND REPORT

SECTION TWO: RESOURCES AND CONSTRAINTS

This section provides both an overview of the factors that may constrain development as well as the resources that assist with the construction of new housing. Major constraints to residential development faced by the County and most other communities include market constraints, such as development costs and interest rates and governmental constraints, which consist of land use controls, fees, processing times and development standards, among others. In addition, environmental and infrastructure issues can also impede the development of housing. On the other hand, a number of resources are available to the County that can assist with the development of housing. These include vacant sites suitable for housing and financial resources for affordable housing development, rehabilitation and preservation. This section also highlights the County's progress towards meeting its share of the regional housing need.

2.1 FUTURE HOUSING NEED

Tehama County's future housing need is based on population and employment growth projections over the 2007-2014 period. Based on these projections, the State assigns each region in California a Regional Housing Needs Allocation (RHNA), which is mandated by the State of California for regions to address housing issues and needs (California Government Code Section 65584). The State of California, through the Department of Housing and Community Development, establishes the total housing unit needs for each region. The local council of governments determines the share of the regional housing need for each city and county within its jurisdiction, consistent with Government Code Section 65584(a) and with the advice of the Department of Housing and Community Development. For areas with no council of governments, the Department of Housing and Community Development determines housing market areas and defines the regional housing need for cities and counties within these areas (Government Code Section 65584(b)).

The Department of Housing and Community Development (HCD) developed the RHNA for unincorporated Tehama County and the cities of Red Bluff, Corning and Tehama. It allocates to the cities and unincorporated areas of the County their "fair share" of the projected housing need, based upon household income groupings over the five-year planning period for the Housing Element of each specific jurisdiction. The RHNA also identifies and quantifies the existing housing needs for each jurisdiction. The quantification is based upon a planning period from January 1, 2007 to June 30, 2014. The County may reduce its respective allocation by the net units developed during the interim period; that is, from January 1, 2007 to the date of preparation of the Housing Element.

The intent of the RHNA is to ensure that local jurisdictions address not only the needs of their immediate areas but also provide their share of housing needs for the entire region. Additionally, a major goal of the RHNA is to assure that every community provides an opportunity for a mix of housing affordable to all economic segments of its population. The RHNA jurisdictional allocations are made to ensure that adequate sites and zoning are provided to address existing and anticipated housing demands during the planning period and that market forces are not inhibited in addressing the housing needs for all facets of a particular community. **Table 2-1** provides the adjusted RHNA target for the planning period 2007 to 2014 (also referred to as "basic construction needs") for each of the five household income groups for unincorporated Tehama County. The allocation of extremely low income (ELI) housing needs presumes 50 percent of the very low income group allocation. The adjusted allocation income levels are based on current sales prices for single family homes and mobile homes.

Single family and mobile homes sales prices are dependent on their location in the County and affordability of these dwellings is difficult to determine. No projects built between 2007 and 2008 have affordability restrictions in

the County. However, it is believed that because of the low price of housing in the County many of the units are affordable to lower income households. Mobile homes, with a median sales price of \$129,950, are assumed to be affordable to low income households, while single family home are assumed to be affordable to moderate and above moderate households (based on **Table 2-12 Affordability Ownership Costs**).

TABLE 2-1 REGIONAL HOUSING NEEDS ALLOCATION (2007 TO 2014), UNINCORPORATED TEHAMA COUNTY			
Income Group	HCD Allocation	Remaining Allocation	Percent
Extremely Low	248	209 ¹	11.3%
Very Low	249	210 ¹	11.3%
Low	395	167 ²	17.9%
Moderate	409	274 ³	18.5%
Above Moderate	906	854 ⁴	41.0%
Total	2,207	1,714	100.0%

¹ Pursuant to Gov. Code 65583(a)(1). Very Low and Extremely Low income units were based on 74 mobile homes and 4 SFRs permitted from 2007 through 2008 where value of home and improvements are less than \$65,000. Sources: Department of Housing and Community Development, "Regional Housing Needs Determination," 2007, Tehama County Department of Building and Safety permitting Report for 2007 and 2008, and Ben Rapley of Strickly Manufactured Homes; used Mobilehome values for units older than 10yrs value range of \$14,000 to \$20, 000.

² Low income units were based on 226 mobile homes and 2 SFRs permitted from 2007 through 2008 where value greater than \$65,000 and value less than \$130,000. Sources: Department of Housing and Community Development, "Regional Housing Needs Determination," 2007 and Tehama County Department of Building and Safety permitting Report for 2007 and 2008.

³ Moderate income units were based on 135 SFRs permitted from 2007 through 2008 where value greater than \$130,000 and less than \$195,000. Sources: Department of Housing and Community Development, "Regional Housing Needs Determination," 2007 and Tehama County Department of Building and Safety permitting Report for 2007 and 2008.

⁴ Above Moderate income units were based on 52 SFRs permitted from 2007 through 2008 where value greater than \$195,000. Sources: Department of Housing and Community Development, "Regional Housing Needs Determination," 2007 and Tehama County Department of Building and Safety permitting Report for 2007 and 2008.

2.2 LAND INVENTORY

Identification of Available Land and Sites and Realistic Capacity

Table 2-2 presents a summary of vacant residential land in the unincorporated area of the County. The information was developed through a GIS analysis utilizing information provided by the County Assessor's office combined with an overlay of the County zoning information. The "Potential New Units" category represents the total number of units that could be built at the typical density for the land use. The "Probable New Units" category estimates the number of units that realistically could be built on the available vacant land based on historical County residential densities. The County's new GIS system, being developed through the aid of the State Blueprint Regional Planning Program, and County Assessor records were used to provide the amount of vacant land by parcel. The zoning was then determined for each parcel corresponding to the General Plan land use designation. Typical densities for Rural Residential and Residential Common Area cannot be determined because of the number of zoning designations and vast differences in the acreage per parcel. Therefore, one unit was assigned per parcel as is allowed in the County General Plan. Most of the RE, R-2, R-3 or R-4 vacant land is located in the communities of Rancho Tehama Reserve, Belle Mill Landing and Lake California.

Assessors Code	Zoning	Description	# of Parcels	Acres	Allowed Density	Typical Density	Potential New Units	Probable New Units
050	R-2	duplex	7	8	8	8	64	9
050	R-3	Apartment ¹	90	32	8	8	277	277
050	R-4	Apartment	33	12	16	16	169	132
040, 050, 070	R-E, R-1, U-A, E-A	Rural Residential ²	4,659	26,568	1-8	1 unit per parcel	9,362	5,601
050	PD	Planned Development Area ³	10	3,279	1-8	1 unit per parcel	3,700	3,700
Total			4,717	29,899			13,572	9,719

NOTE: For the 2004-2009 Housing Element, improper coding resulted in under or over count of some vacant lands. Data: Tehama County Assessor's Data Base, and GIS.

¹ Includes 8.0 acres of 280 acres, zoned EA and UA, and adjacent to Red Bluff under immediate cancellation of a Williamson Act Contract.

² Rural Residential is a County Assessor classification. Zoning classifications R-E, R-1, U-A, and E-A allow the types of uses identified under the Assessor classifications.

³ Planned Development Area is inclusive of the Sun City Tehama Specific Plan Area currently processing approved tentative tract maps containing a potential for 3,700 residential units. Includes 54 acres at 12.9 units/acre for 645 probable new apartment units.

As shown in **Table 2-2**, the County has an adequate supply of residential land to accommodate its share of the regional housing need. It should be noted that this estimate is based upon typical densities for the residential zones, so actual development could occur at higher densities in some cases.

The environmental or physical constraints, which may restrict the development of vacant lands in the County, are unknown. This is mainly due to the large amount of vacant acres (29,899) in the County. **Table 2-2** lists the "Probable New Units" based on a historical density. The historical density accounts for the possible environmental and/or physical constraints to these lands by reducing the potential number of units. While there may be some environmental or physical constraints on a portion of available vacant land, there is adequate land available to meet the County's RHNA goal.

Appendix A probable units for one- family residential zoning districts that allow development at greater densities than 1 unit / acre, i.e., RE-B:10 (Residential Estates - 10,000 sq. ft. minimum) were calculated at 1 unit per acre due to the need for or lack of sewage treatment infrastructure. The Sun City Specific Plan includes 3,279 acres and 3,700 "Probable New Units". All of Sun City Tehama development is expected to be for moderate and above moderate households.

A breakdown of vacant residential land by local community is not available at this time. An inventory by community is important, as the amount of vacant residential land and availability of services are key factors in determining the potential number and type of housing units that could be constructed. In some communities, such as Lake California and Gerber, water and sewer services are available. Other communities may lack one or both services. As previously mentioned, a land use inventory will be conducted as part of a comprehensive update of the County's General Plan that has just started. This inventory will provide more specific information on available residential lands in the County. However, as indicated in **Table 2-2**, the County has an abundance of vacant residential land to meet its RHNA goal. The Housing Program contains programs related to the land use inventory, the Zoning Code and other plans and ordinances that would ensure an adequate supply of residential land to meet the RHNA target for housing.

Through a combination of sites for higher-density multifamily development and the use of a variety of housing types, such as mobile homes, second units and mixed use development, the County will be able to address the need for sites to support housing affordable to lower income households. The most difficult challenge is facilitating the development of housing affordable to very low-income households. This type of housing requires not only the availability of appropriately zoned land with adequate infrastructure, but also sufficient subsidies and incentives to make the housing feasible for developers.

Many of the sites identified in Appendix A as zoned for high density residential uses (R-3 and R-4) are less than half of an acre in size. Although developing high density housing on such small sites can present unique challenges, these particular sites (especially those in Lake California (APN's in Book 102)) are located in well-developed communities and generally have sewer and water infrastructure immediately available, which distinguishes them from most other areas of the County. This renders high density development on those sites comparatively attractive and economical for developers in the region, notwithstanding their smaller size. Consequently, the densities projected for these sites in Appendix A are reasonably achievable in the planning period.

The unincorporated County's share of housing units affordable to very low-income households is 497 out of a total very low income allocation of 771 units. No projects have been built in the unincorporated County that have successfully provided housing units affordable to very low income residents. Also, the ability to foster the development of very low-income units depends on the availability of public financing and the interest of developers. The Housing Program contains a variety of programs to facilitate the development of housing units that are affordable to lower income households. These include expedited processing, technical assistance, re-establishment of a first-time homebuyer program, and Section 8 rental assistance.

Housing Units Constructed and Pending Projects

The County currently has few applications for housing projects, and only one for large-scale developments. The most significant housing project currently holding entitlements for construction within the unincorporated County is the Sun City Tehama. This project proposes to create approximately 3,450 age restricted (55 years of age and older) housing units, 250 non age restricted housing units, establish approximately 67 acres as General Commercial, 108 acres as Commercial Recreation west of I-5 between the Hooker Creek Road and Sunset Hills Drive interchanges. In addition, lots for residential development are available at previously approved sites, such as Lake California and Rancho Tehama. As of July 2004, 24 single-family residential lots and seven duplex lots were advertised as available in Lake California. In Rancho Tehama, approximately 2,020 lots are located within the site, while the 2000 U.S. Census indicates that there are only 731 housing units.

2.3 ANALYSIS OF GOVERNMENTAL CONSTRAINTS

Residential Development Standards

The Tehama County 2008-2028 General Plan, a comprehensive update, has been approved and adopted by the Tehama County Board of Supervisors, effectively on March 31, 2009. The General Plan establishes policies and programs that guide new development in the unincorporated areas of the County. The General Plan designates land uses within the County, including residential development. The policies and programs pertaining to residential development establish and control the type, location and density of residential development in the unincorporated areas of the County.

The Tehama County Zoning Code, adopted March 16, 1983 with subsequent amendments, is the main implementing instrument for the residential development policies set forth in the County General Plan. The County Zoning Code lists the permitted land uses within each zone, and sets forth development standards with which the permitted land uses must comply. **Table 2- 3** lists the primary residential zoning districts in Tehama County.

Designation	District	Primary Residential Type
RE	Residential Estate	Single family residence
R-1	One-Family Residence	Single family residence
R-2	Two-Family Residence	Duplex
R-3	Neighborhood Apartment	Fourplex, apartments
R-4	General Apartment	Apartments
PD	Planned Development	Various
E-A	Exclusive Agricultural	Single family, mobile home
U-A	Upland Agricultural	Single family, mobile home

Source: Tehama County Zoning Code

Table 2-4 depicts the housing types permitted by each residential zoning district, except for the PD district. Some housing types are allowed by right in the zoning district, while others are allowed with a use permit. Development that is proposed in the PD district is required to obtain a Planned Development Permit, which specifies allowed uses for the land (Tehama County Zoning Code Section 18.48.030).

Housing Types Permitted	RE	R-1	R-2	R-3	R-4	E-A	U-A
Single Family Detached	P	P	P	P	P	P	P
Duplexes			P	P	P		
Triplexes and Fourplexes				P	P		
Multifamily (5+ units per structure)				P	P		
Mobile Homes/Manufactured Homes	*	*	*	*	*	P	P
Mobile Home Park				U	U		
Residential Care Homes (over 6 persons)	U	U	U	P	P		
Second Units	P	P				U	U

P – allowed by right , U – allowed by Use Permit, * Allowed by right in districts with Special Mobilehome Combining District (MH), subject to requirements. Source: Tehama County Zoning Code

In addition, other zoning districts, designated primarily for nonresidential uses (e.g., commercial, industrial), allow for particular residential units to be constructed within the district, provided that a use permit is granted by the County. However, all General Commercial, Light Commercial and General Industrial Zones allow, by right the establishment of transient lodging facilities. Emergency and Homeless Shelters are considered transient lodging facilities and would be allowed in the General Commercial, Light Commercial and General Industrial Zones.

Residential uses are also allowed in the agricultural zoning districts and the Natural Resource and Recreation (NR) district. However, only one single-family dwelling is allowed in these districts, along with a second unit under certain conditions. These districts primarily encourage uses other than residential, and are therefore not analyzed further in this Housing Element.

Second Units

In accordance with Government Code Section 65852.2, the Tehama County Zoning Code allows for second units. Second units, commonly known as "granny flats", are detached or attached housing units that provide complete independent living facilities for one or more persons with provisions for living, sleeping, eating, cooking and sanitation on the same parcel with a primary housing unit. They are one alternative for affordable housing for lower-income households.

Under the Zoning Code, one second unit is permitted on a parcel zoned RE or R-1, subject to the following requirements (Tehama County Zoning Code Section 17.08.050A):

- The unit is not intended for sale and may be rented.
- The lot on which the second unit is constructed shall contain an existing owner-occupied single family residence. The property owner must maintain occupancy of either the main residence or the second residence.
- The second unit is either attached to the existing dwelling and located within the living area of the existing dwelling, or detached from the existing dwelling and located on the same lot as the existing dwelling.
- The increased floor area of an attached second unit shall not exceed 30 percent of the existing living area.
- The total area of floor space for a detached second unit shall not exceed 1,200 square feet.
- The second unit shall conform to height, setback, lot coverage, site plan review, fees, charges, and other zoning, building and health code requirements generally applicable to residential construction in the R-1 and RE zoning districts.
- Adequate sewer and potable water facilities shall be provided as determined by the Tehama County Environmental Health Department.

Second units are also permitted on a parcel zoned Upland Agricultural (UA), Exclusive Agricultural (EA) or Natural Resource (NR), subject to these requirements (Tehama County Zoning Code Section 17.08.050B):

- The lot on which the second unit is constructed shall contain an existing owner-occupied single family residence. The property owner must maintain occupancy of either the main residence or the second residence.
- The second unit is either attached to the existing dwelling and located within the living area of the existing dwelling, or detached from the existing dwelling and located on the same lot as the existing dwelling.
- The increased floor area of an attached second unit shall not exceed 30 percent of the existing living area.
- The total area of floor space for a detached second unit shall not exceed 1,200 square feet.
- The unit is to be occupied by no more than two persons, one of whom must be sixty (60) years of age or older. The unit must be removed or converted to a non-residential use within sixty days after the person or persons qualified to live in the unit no longer reside there.

- The second unit shall conform to height, setback, lot coverage, site plan review, fees, charges, and other zoning, building and health code requirements generally applicable to residential construction in the applicable zoning districts.

All other second unit applications not meeting the above requirements are considered through a discretionary review process.

Density Bonus

Another measure to encourage the production of affordable housing is the granting of a density bonus. Under California Government Code Section 65915, counties are required to grant a density bonus of at least 25 percent above the base zoning density and one additional concession or incentive when an applicant for a housing development agrees or proposes to construct at least any one of the following:

- 20 percent of the total units of a housing development for lower income households.
- 10 percent of the total units of a housing development for very low-income households.
- 50 percent of the total units of a housing development for senior citizens.
- 20 percent of the total units in a condominium project for persons and families of moderate income.

Additional concessions or incentives may include any of the following:

- A reduction in site development standards or a modification of zoning code requirements or architectural design requirements that exceed the minimum building standards approved by the California Building Standards Commission, including but not limited to a reduction in setback and square footage requirements and in the ratio of vehicular parking spaces that would otherwise be required.
- Approval of mixed use zoning in conjunction with the housing project if commercial, office, industrial or other land uses will reduce the cost of the housing development, and if the commercial, office, industrial, or other land uses are compatible with the housing development and with the existing or planned development in the area where the proposed housing project will be located.
- Other regulatory incentives or concessions proposed by the developer or the county that result in identifiable cost reductions (Government Code Section 65915(k)).

The County observes the density bonus law as set forth in Government Code Section 65915. It has not explicitly incorporated density bonus provisions into its County Code, nor has it enacted any ordinances on the subject. However, a program has been included in the Housing Program that would require explicit incorporation of density bonus provisions.

Planning and Development Fees

Fees and exactions provide funding to cover the costs of planning services and the impacts resulting from new development on infrastructure and services. **Table 2-5** outlines the planning and permit fees for residential development. Planning fees and permit processing times can be considered constraints if they are in excess of the County's costs to provide the services or if there are unnecessary or excessive processing delays. When compared with the fees charged by the adjoining counties of Shasta and Glenn, planning fees charged by Tehama County are significantly lower. Processing plot plans and other development applications by the Tehama County Planning Department are done immediately, over the counter, or as expeditiously and statutorily possible. Planning fees are determined to present no significant potential constraints to development.

Costs associated with site improvements are an important component of new residential development costs. Site improvements costs are applied to provide sanitary sewer, water service and other infrastructure for the project. In addition, the County may require the payment for various offsite improvements as part of project mitigation measures (e.g., payment towards an offsite traffic signal). Developers of new residential projects are also required to construct all onsite streets, sidewalks, curb, gutter and affected portions of offsite arterials. In the County, these costs vary by area. For example, some places (e.g., Gerber) have sanitary sewer and water systems, while many places use individual septic systems and private wells.

**TABLE 2-5
PLANNING AND DEVELOPMENT FEES**

Fee Category	Fee Amount*
<i>Planning and Application Fees</i>	
Annexation	\$1,000
Variance	\$2,390
Conditional Use Permit	\$1,805*
General Plan Amendment	\$2,485
Rezone	\$2,365
Improvement Plan Checking Preliminary Review (if requested) Specific Plan	\$500
	\$2,180
<i>Subdivision</i>	
Certificate of Compliance Lot Line Adjustment	\$1,105
Merger	\$270
	\$215
Tentative Subdivision Map	\$1,835 + \$110/lot
Tentative Parcel Map	\$1,255 + \$110/lot
Preliminary Map	\$340
<i>Environmental</i>	
Environmental Impact Report	\$3,155
Initial Study/Negative Declaration	Included in application fee
Initial Study/Mitigated Negative Declaration	Included in application fee

* Includes both planning and public works fees. † \$1,460 if project is exempt from CEQA review. Sources: Tehama County Planning Department

A variety of development impact fees are often assessed on new residential projects that include County-controlled fees (such as development application fees and building permit fees) and non-County controlled fees (such as school impact fees). Several school districts in the County have imposed development impact fees on new residential development, in accordance with State law. Some districts, including the Red Bluff Union Elementary School District, impose the maximum fees allowed by the State, which is \$2.97 per square foot for residential development. Another component of project costs involves water and sewer service connection fees in areas where such services are offered. These fees are not applied by the County, but by local agencies that manage and operate water and sewer systems that exist in the unincorporated County.

The County is authorized to impose a development impact fee on new residential construction and mobile home installation for the purpose of fire protection. The fee is \$332.35 per unit. It does not apply to development within the Capay Fire District or the Gerber-Las Flores Community Service District (CSD). While this fee may add to the cost of development, it has been imposed for the purpose of furthering public safety and the protection of property.

Development Permit and Approval Processing

The development review and permitting process is utilized to receive, evaluate and consider approval of new development applications. The development review and permitting process ensures that new residential projects reflect the goals and policies of the County's General Plan and meet the intent and requirements of the County's Zoning Code. Applications for development permits are made in writing to the County's Planning Department. Applications vary depending on the type of permit being requested. In addition, some planning applications require public hearings, such as conditional use permits, General Plan Amendments, rezones, and tentative subdivision maps.

Table 2-6 lists typical review times for various planning actions. Determination of approval is usually based on consistency with the General Plan, character of adjacent land uses, adequate size and shape of lots, zoning compliance and conformance with land division standards. Although application review and approval adds time to the development process, the review periods listed in **Table 2-6** are consistent with typical review periods in other jurisdictions. In fact, in some cases the County review period is less than that of other jurisdictions. Moreover, unlike other jurisdictions, the County does not have a design review process that would add more time to project application review. Therefore, development application procedures are not considered a significant constraint on housing development.

TABLE 2-6 TIMELINES FOR APPLICATION AND PERMIT PROCEDURES	
Type of Approval or Permit	Typical Processing Time
Building Permit (without other permitting requirements)	14-30 days
Conditional Use Permit	3 months
Zone Change	3-4 months
General Plan Amendment	4-5 months
Tract Maps	3 months
Parcel Maps	100 days
Initial Environmental Study with Negative Declaration	60 days*
Environmental Impact Report	6 months – 1 year

* Included in review process for other land use actions. Source: Tehama County Planning Department

Larger development projects, such as residential subdivisions and multifamily housing complexes, may be subject to the California Environmental Quality Act (CEQA). Projects subject to CEQA require the preparation of an environmental document, such as an environmental impact report (EIR) or negative declaration, before a project can be approved. Smaller projects also may be subject to the CEQA process if special environmental circumstances are found. The requirement to prepare an environmental document can substantially lengthen the development review process. If an EIR must be prepared, project approval may be extended up to one year. State environmental law mandates much of the time required in the environmental review process. Also, the environmental review process requires public participation. This typically includes a public review and comment period for environmental documents and at least one public hearing for certification of the environmental document, which can add time to the process.

As previously stated, Tehama County does not have a formal design review process. The County Zoning Code does name special combining districts that regulate specific aspects of development. For example, the “B” combining district allows for changes to lot area, and the “H” combining district imposes special height requirements. However, the requirements for these districts are specified in the Zoning Code, and projects in these combining districts do not require intensive review.

A more intensive site review process does apply to projects that are located within the “AGB” (Agricultural Buffer) combining district. The purpose of this combining district is to reduce the potential impacts of nonagricultural development on adjacent agricultural uses. The AGB district is applied mainly to nonagricultural lands one-eighth to one-quarter of a mile deep from the border with agricultural lands. Land divisions, building permit applications and other development proposed for lands within the AGB combining district are subject to a site review process. While, the site review may be more intensive than other districts, the site review process only has three criteria, none of which have specific standards as to distance, height, etc., these are:

1. The siting of structures on parcels, the location of improvements, such as roads and utilities, and grading and landscaping shall be designed to mitigate their impacts on agricultural lands through the use of setbacks, natural barriers, manmade barriers such as fences, and minimization of land disturbance and vegetation removal.

2. To the extent feasible, nonagricultural uses shall be located as far as possible from agricultural lands. In order to accomplish this, site plan review may permit the clustering of structures on one or more parcels removed from agricultural lands, instead of their uniform distribution throughout the area in question.
3. The planned development district shall be used for major development projects proposed for lands within this district. A major development project meets any of the following:
 - a. Total land area of ten or more acres;
 - b. Total dwellings of fifteen or more, or;
 - c. Total commercial or industrial floor area of twenty thousand square feet or more

Site review for projects within the AGB district may be longer than review for projects in non-AGB districts, mainly due to the unlimited possible scenarios as far as building placement, setbacks, availability of natural barriers, etc and the interaction between the applicant and County staff. However, this process is in keeping with stated County policy of maintaining the viability of agricultural operations in the County. Moreover, the AGB district represents a very small portion of the total County land, only consisting of approximately 37 acres. Therefore, while the County is predominantly an agricultural county and site review in the AGB zone may take longer, because of the very small area in the AGB zone, this site review process is not expected to be a significant constraint on housing development.

The recently adopted 2008-2028 General Plan also identifies several "Special Planning Areas." These areas represent a unique policy approach that facilitates higher density mixed use development in one region of the County (the "North I-5" region) that is well suited to such uses. This objective will be achieved through the application of flexible development standards incorporated into Specific Plans (and Development Agreements) developed in consultation with property owners, prospective developers, area residents, and members of the public and other interested persons. Such Specific Plans may be more restrictive than the General Plan policies as long as they are consistent with the General Plan policies; however, they cannot be less restrictive or inconsistent with the General Plan. The County Board of Supervisors may approve a project and accompanying development agreement in a Special Planning Area which would not be possible under the standard zoning. In return the project applicant and the County receive benefits they would not have enjoyed under standard zoning or Land Development and Engineering Design Standards. The applicant for the Specific Plan negotiates with the County for a unique zoning district that allows the County to offer more flexibility on some of the more "rigid" aspects of traditional zoning, such as, set backs, height limitations, lot sizes and location, design, mixed uses, services, facilities, etc.. In return, the County benefits by increasing development quality, community benefits and environmental protection. Special Planning Areas may have minimum/maximum densities assigned but actual densities are dependent on the applicant's development plans and the County's negotiated response. The densities assigned to the underlying Special Plan areas in the General Plan Land Use Element and depicted on the Land Use Map do not represent an actual "By Right" land use designation but does provide land owners, residents and interested parties the minimum/maximum development potential of the property should a Specific Plan be proposed.

It is anticipated that some or all of the Special Planning Areas will indeed be developed for residential (and other) uses within the 2008-2028 timeframe. However, because of the inherent flexibility of the Special Planning Areas, and because of the discretion retained by the County to deny or condition any development proposal in these Areas, the Special Planning Areas are not being relied upon to accommodate any of the County's RHNA, and are not identified on the sites inventory contained in Appendix A. For these reasons, the development restrictions in the Special Planning Areas (i.e., the requirement of a discretionary Specific Plan and Development Agreement) are not identified as constraints upon the provision of affordable housing, or impediments to accommodating the County's RHNA, and are not further analyzed herein.

Based upon provisions in the County Zoning Code, development review of multifamily residential projects would appear to take a similar length of time to review for single family residential projects, and in some cases may take a shorter period of time. Unlike some jurisdictions, multifamily buildings with five or more units are allowed by right in the R-3 and R-4 districts, and no use permit is required. In contrast, residential subdivisions are subject to review procedures under the County's Subdivision Ordinance, as well as the map approval procedures set forth by the Subdivision Map Act. Individual multifamily projects may be subject to the CEQA process, as would residential

subdivisions.

Site Improvements

Site improvements are typically required to supply services, mitigate environmental constraints, and ensure community compatibility. However, they can add to the cost of housing, and they can be a constraint to housing development if the requirements are excessive. Site improvements are most often placed on a development through the environmental review process as mitigation, and from conditions to map approval as outlined in the Subdivision Map Act. Therefore, improvements vary from project to project, depending on the size and nature of the potential impacts.

Tehama County has established land division improvement standards. However, required onsite and offsite improvements are minimal for most developments. There are few improvement requirements on small, rural developments. Rural roadway standards are not excessive; typically, no curbs, gutters and streetlights are required. Individual septic systems are the norm, and traffic impacts are minimal. Larger-scale developments would be required to mitigate their potential environmental impacts. Such developments, due to their higher densities, would typically be required to install urban improvements such as curb and gutter and water systems. These conditions are typical for larger development, and in some cases are required for health and safety reasons. Therefore, they are not considered a significant constraint on housing development. Road improvements for new land divisions are based upon the size, number and use of parcels served. Curb and gutter improvements are required on all streets in areas zoned for commercial, industrial and multifamily residential use, and where any abutting lots have an area of 20,000 square feet or less. Sidewalks are required in areas zoned for commercial and multifamily residential uses, and in single-family and two-family residential areas where any of the lots contain 10,000 square feet or less. Such areas represent a small portion of overall development within the County. In many cases, an access road already exists but may require some improvement.

Water in unincorporated Tehama County is provided by wells or small private water systems in rural areas. More urbanized areas are served by water districts. There are approximately 66 water systems in Tehama County, ranging in size from 12 connections to thousands. Groundwater is the primary water supply for County residents. The depth of wells varies depending on location (hillside, valley floor) and underlying geology. In some parts of northern California, the average depth of wells is 200 feet, with an average cost to drill of \$6,000. A complete domestic well system, including drilling, pump, pressure tank and lines, averages \$10,000. In addition, an inadequate water delivery system led to a moratorium on housing development in the community of Mineral. However, upgrading of this system has been completed and new hookups will be available in the Spring of 2005.

As previously indicated, the majority of the unincorporated area of Tehama County is served by individual septic systems. There are three collection and treatment systems in the unincorporated areas of the County: the Rio Alto Water District (Lake California), the Gerber-Las Flores sewer system, and Tehama County Sanitation District No. 1 (Mineral). In addition, sewer infrastructure is generally available to developments located near the urban centers of Red Bluff and Corning, provided the capacity of these systems can handle the additional load. In most cases, a person wishing to subdivide a property must prove septic suitability prior to final subdivision approval. In some parts of northern California, the average cost of a septic system is \$3,400, including costs for the percolation test.

While the use of septic systems is not a constraint on individual single family housing, it is a potential constraint on higher-density residential development. A high concentration of septic systems in an area has led to groundwater contamination, mainly by nitrates. This situation has occurred in the Antelope area, which has led the Regional Water Quality Control Board (RWQCB) to demand that action be taken to stop further contamination. Currently, the County is developing funding for the improvement of the sewer and water system in the Antelope area. However, until funding is acquired, upgrading of this system is on hold, however there is not a moratorium on the issuance of building permits at this time. Specific implementation of the system improvements is unknown at this time. Also, a Water Inventory and Analysis prepared by the Tehama County Flood Control and Water Conservation District indicates that there is a significant need for wastewater treatment services in Los Molinos, however there is not a moratorium on the issuance of building permits at this time nor is there any indication that this will take place.

Overall, for undeveloped new lots, site improvements may account for up to one-third of the total cost of the land. While this seems high, the site improvements are necessary to provide services to new residents and to ensure compliance with applicable State regulations. Also, as noted elsewhere in this document, land prices in Tehama County vary considerably, but are generally lower than in other parts of California. In some cases, site improvement costs may be higher than one-third the cost of land, but lower in other cases.

Building Codes and Their Enforcement

Building codes serve an important role by preventing the construction of unsafe or substandard housing units. They also can ensure that requirements, such as those associated with the federal Americans with Disabilities Act, are implemented in order to provide units for special needs group. However, building codes and code enforcement do add to the cost of housing, and excessive requirements can be a constraint to housing development.

The California Building Code (UBC) is designed to ensure both the structural integrity of all buildings and the safety of their occupants. The County has adopted the 2007 California Building Code. All residential construction within the County must comply with the requirements of the adopted CBC. The County has added some minor amendments to the CBC, none of which would place significant constraints on housing development. The County has also adopted the 2007 California Plumbing Code, the 2007 California Mechanical Code, the 2007 California Electrical Code, the 2007 Uniform Housing Code, and the 2007 Uniform Code for the Abatement of Dangerous Buildings, as amended. In addition, the County has adopted the Tehama County Mobilehome Code, which is based upon California Code of Regulations Title 25, Division 1, Chapter 2, Article 7.

The County Code vests code enforcement duties in a Code Enforcement Officer. The Code Enforcement Officer, upon referral from the Environmental Health, Building and Safety or Planning Departments, is responsible for the initial identification of and contact with persons suspected to be in violation of any provisions of the County that the aforementioned departments administer or enforce. In the past, there has been no systematic enforcement of building codes in the County. Existing units were inspected either when complaints were received by the Building and Safety Department or when an owner sought a permit for additional construction. Code enforcement in the County is not considered a significant constraint to housing development.

Constraints on Housing for Persons with Disabilities

Under Senate Bill (SB) 520, which became effective January 1, 2002, a Housing Element is required to analyze potential and actual constraints upon the development, maintenance and improvement of housing for persons with disabilities and to demonstrate local efforts to remove governmental constraints that hinder the locality from meeting the need for housing for persons with disabilities (California Government Code Section 65583(a)(4)). In accordance with the provisions of SB 520, the following section analyzes constraints on housing for persons with disabilities.

As previously discussed in **Section One** of the Background Report, there were 7,637 persons in unincorporated Tehama County who had a disability, as of the 2000 Census. There were 2,348 persons over the age of 15 who had a disability that prevented them from going outside their homes, while another 953 persons had a self-care disability. There are 22 facilities that serve adult disabled persons in Tehama County, with a total capacity of 139 beds. There are also two retirement complexes with a total 138 units that can provide housing for seniors who are disabled. When the total number of housing units and beds available to disabled persons is compared with the total number of persons with disabilities, there are probably many disabled persons in unincorporated Tehama County that are being housed in units that may or may not be specially designed to accommodate disabilities. One reason may be constraints on housing development for disabled persons imposed by governmental ordinances and procedures. This analysis looks at three general categories of potential constraints: zoning and land use, permits and processing procedures and building codes. The analysis is based upon the SB 520 checklist provided by HCD to local jurisdictions.

Zoning and Land Use

As discussed in Section One of the Background Report, and as indicated in Table 2-4 in this section, the County Zoning Code clearly permits facilities serving more than six persons, including but not limited to group homes, by right in R-3 (as "group Buildings") and R-4 (as "rest homes" or "sanitariums"), and upon securing a conditional use permit in all other Residential districts (likewise as "rest homes" or "sanitariums"). The County acknowledges and

will comply with Health and Safety Code sections 1267.8 and 1566.3. Further, the County is presently preparing an omnibus Zoning Ordinance revision implementing the recently approved 2008-2028 General Plan, which will contain provisions explicitly allowing licensed residential care facilities serving six or fewer persons as a use by right in all zones that allow single family residential use. The County acknowledges and will comply with Health and Safety Code section 1566.3. Further, the County is presently preparing an omnibus Zoning Ordinance revision implementing the recently approved 2008-2028 General Plan, which will contain provisions explicitly allowing licensed residential care facilities serving six or fewer persons as a use by right in all zones that allow single family residential use. This action has been incorporated into the Housing Element as Program HE-4.H.

The County Zoning Code applies the same requirements for parking spaces to housing projects that are exclusively occupied by seniors and persons with disabilities as to other projects. Reduced number of required parking spaces for both seniors and the disabled may help reduce the costs for affordable housing development of this type, especially since these groups are less likely to own their own vehicles than the public at large. A program will be proposed that recommends an evaluation and possible change to parking requirements for projects exclusively serving seniors and the adult disabled.

As previously stated in Section One of the Background Report, the County has reviewed all of its zoning laws, policies and practices for compliance with fair housing law, including occupancy standards. The County follows the provisions of California Health and Safety Code Section 1520.5, which regulate the siting of residential care facilities. Under the Health and Safety Code, a minimum distance of 300 feet is required between two or more residential care facilities, in order to avoid over concentration.

Permits and Processing Procedures

As discussed in Section One, the County Zoning Code clearly permits facilities serving more than six persons, including but not limited to group homes, by right in R-3 (as "group Buildings") and R-4 (as "rest homes" or "sanitariums"), and upon securing a conditional use permit in all other Residential districts (likewise as "rest homes" or "sanitariums"). The County acknowledges and will comply with Health and Safety Code sections 1267.8 and 1566.3. Further, the County is presently preparing an omnibus Zoning Ordinance revision implementing the recently approved 2008-2028 General Plan, which will contain provisions explicitly allowing licensed residential care facilities serving six or fewer persons as a use by right in all zones that allow single family residential use. The County acknowledges and will comply with Health and Safety Code section 1566.3. Further, the County is presently preparing an omnibus Zoning Ordinance revision implementing the recently approved 2008-2028 General Plan, which will contain provisions explicitly allowing licensed residential care facilities serving six or fewer persons as a use by right in all zones that allow single family residential use. This action has been incorporated into the Housing Element as Program HE-4.H.

No special design or permitting standards have been established for residential care facilities or group homes, other than the use permit, when required. Such use permits do not have any special provisions required for the development of a residential care facility or group home. However, conditions may be placed on a particular development to address environmental impacts and other issues specific to the project. These conditions are imposed on a case-by-case basis, and are not generally applied to residential care facility or group home developments. Public hearings are held for such facilities only when a use permit is required.

The County does not require residents to obtain any special permits to retrofit homes for disabled accessibility (e.g., wheelchair ramps) beyond regular building permits. The Building and Safety Department, upon request, may offer suggestions on the construction of home features designed to improve accessibility for disabled persons.

Building Codes

The County has adopted the 2007 California Building Code. This Code contains Chapter 11, which incorporates provisions of the Americans With Disabilities Act. One provision is that a number of the residential units in new multifamily construction of three or more apartments, or four or more condominiums, must be accessible or adaptable. The County has added no amendments to the Building Code that would place constraints on accommodation of persons with disabilities. The County provides reasonable accommodation for persons with disabilities in the enforcement of building codes and the issuance of building permits.

2.4 ANALYSIS OF NON-GOVERNMENTAL CONSTRAINTS

Environmental Constraints

The County has no documentation of any environmental constraints that would impede achievement of the probable units identified in Appendix A. Further, the 2008-2028 General Plan EIR has identified no environmental constraints which would significantly impact the probability for future projects or development to meet the housing densities consistent with the adopted land use classifications.

Land Cost

The cost of developable land creates a direct impact on the price of a new home and is considered a non-governmental constraint. As the cost of land increases, so does the price of a new home. Therefore, developers sometimes seek to obtain approvals for the largest number of lots allowable on a parcel of land. This allows the developer to distribute the costs for infrastructure improvements (i.e., streets, sewer lines, water lines) over the maximum number of homes. A survey of real estate advertisements on the *Red Bluff Daily News* and the Tehama County Association of Realtors websites (May 2009) revealed a considerable range in land prices. Some examples are listed below:

- ▢ 20 acres near Red Bluff, \$135,000.
- ▢ 4.91 acres near Red Bluff, \$85,000.
- ▢ .25 acres in Antelope area, \$69,000.
- ▢ .25 acres in Lake California, \$169,000.
- ▢ 18.9 acres in Flournoy, \$95,900.
- ▢ 8.5 acres near the Bend, \$179,000.
- ▢ 1.67 acres in Los Molinos, \$75,000.
- ▢ .39 acres in Los Molinos, \$90,000.
- ▢ 1.8 acres in Rancho Tehama, \$10,000.
- ▢ 2.34 acres in Rancho Tehama, \$28,500.
- ▢ 4.0 acres near Gerber, \$79,900.
- ▢ 2.25 acres near Corning, \$150,000.
- ▢ .3 acres near Paynes Creek, \$25,000.

In general, properties located near developed areas were more expensive than those in less developed areas. Availability of services such as water and sewer were another determining factor in land prices. Parcels with no infrastructure on or near them were generally less expensive.

Construction Costs

Construction costs can vary widely depending on the type of development. Multiple family residential housing generally costs less to construct than single family housing. Labor and materials cost also have a direct impact on housing costs and comprise the main component of housing costs. Residential constructions costs vary greatly depending on the quality of materials used and the size of the home being constructed.

Table 2-7 shows construction costs (per square foot) for California regions, excluding San Francisco and Los Angeles, from 1996 to 2009. If labor or material costs increase substantially, the cost of construction in Tehama County could rise to a level that impacts the price of new construction and rehabilitation. Therefore, increased construction costs have the potential to constrain new housing construction and rehabilitation of existing housing. Impacts of increased construction costs could be mitigated to an extent by lower land costs, depending on construction location and the use of fewer amenities.

TABLE 2-7 HOUSING CONSTRUCTION COSTS				
Housing Type	1996	2000	2003	2009
Average -Wood Frame	\$55.17	\$62.17	\$67.30	\$101.95
Good Quality -Wood Frame	\$75.76	\$85.50	\$92.40	\$108.33
Average -Masonry	\$62.04	\$70.03	\$75.70	\$126.37
Good Quality -Masonry	\$79.33	\$89.70	\$96.90	\$129.98

Note: All costs are per square foot. Source: *Building Standards and building safety journal Jan-Feb 2009*

Availability of Financing

The cost of borrowing money to finance the construction of housing or to purchase a house affects the amount of affordable housing in Tehama County. Fluctuating interest rates can eliminate many potential homebuyers from the housing market or render a housing project infeasible that could have been successfully developed or marketed at lower interest rates.

Financing is a significant component of overall housing costs. The prime interest rate in the United States fluctuated slightly for decades leading up to the 1980's. The prime interest rate rose significantly in 1979 and 1980 where the prime interest rate peaked at 21.5 percent in December 1980. At the end of the 1980s, the economy weakened and the prime interest rate dropped to 8.5 in February 1988. The prime interest rate during the 1990's remained between 6.0 and 10.0 percent. During the year 2001, the weakening of the economy and the events of September 11 spawned a significant decrease in the prime interest rate. As of May 2009, the prime interest rate is at 4.0 percent, while the interest rate on a 30-year fixed mortgage is as low as 4.78 percent, but the average rate is 6.0 percent.

Table 2-8 illustrates the loan amount a household may qualify for based on their annual income at various interest rates. According to the table, households in the unincorporated area of the County must earn approximately \$30,000 annually to qualify for a \$96,664 home loan with a six percent interest rate. This assumes that the borrower has good credit and no other debts. According to the 2000 U.S. Census, 35.6 percent of the households in the unincorporated County earn less than \$25,000 annually. This still leaves almost two-thirds of the households with the ability to purchase a house for almost \$100,000.

In addition to the constraints of interest rates and housing costs, home loan denial due to race or gender by financial institutions is a potential nongovernmental constraint. The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and is implemented by the Federal Reserve Board's Regulation C. This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed; and
- in identifying possible discriminatory lending patterns.

TABLE 2-8 LOAN AMOUNT BY ANNUAL HOUSEHOLD INCOME					
Annual Income	Interest Rate	6%	7%	8%	9%
\$20,000	House Price Monthly Payment	\$64,442 \$367	\$59,325 \$374	\$54,794 \$381	\$50,781 \$388
\$30,000	House Price Monthly Payment	\$96,664 \$550	\$88,988 \$562	\$82,192 \$572	\$76,171 \$582
\$40,000	House Price Monthly Payment	\$128,885 \$734	\$118,651 \$749	\$109,589 \$764	\$101,562 \$776
\$50,000	House Price Monthly Payment	\$161,107 \$917	\$148,313 \$937	\$136,987 \$954	\$126,953 \$970
\$60,000	House Price Monthly Payment	\$193,328 \$1,101	\$177,976 \$1,124	\$164,384 \$1,140	\$152,343 \$1,158
\$70,000	House Price Monthly Payment	\$225,549 \$1,312	\$207,639 \$1,284	\$191,782 \$1,329	\$177,734 \$1,351

Source: <http://www.mortgage101.com>

Calculations based on 30 year fixed loan with a 5% down payment, ratio of housing to income of 28%, ratio of total monthly debts to income of 36%, hazard insurance a yearly fee of 0.4% of the loan amount, property tax 1% of the purchase price per year, mortgage insurance a yearly fee of 0.5% of the loan amount if the down payment is less than 20%, closing costs 3% of the loan.

There are no statistics available for the denial percentage by race or gender for Tehama County. However, HMDA data prepared by the Federal Financial Institutions Examination Council (FFIEC) are available for the nearby Redding Metropolitan Statistical Area (MSA). **Table 2-9** shows home loan denial rates in the Redding MSA by race and gender. The data indicate that proportionally more Asian applicants are denied home loans in the Redding MSA, with Hispanics and blacks also experiencing slightly higher levels of denials. This may be related to the lack of qualifying income or credit issues and not necessarily to racial or ethnic discrimination. As would be expected, the HMDA data indicate that denial rates decrease as income rises. Historically, minority households have accounted for a disproportionate number of lower-income households. There was little difference in home loan denial rates by gender. While the Redding MSA statistics may not fully apply to Tehama County, they may indicate similar housing issues related to loan denials, given the proximity of the MSA to the County.

**TABLE 2-9
DISPOSITION OF APPLICATIONS FOR
GOVERNMENT-BACKED AND CONVENTIONAL HOME LOANS
REDDING MSA, 2003**

Applicant Race/Gender	Applications Received	Applications Denied	Percent Denied
<i>Pace/Ethnicity</i>			
American Indian/Alaska Native	49	4	8.2%
Asian/Pacific Islander	63	9	14.3%
Black	29	4	13.8%
Hispanic	143	15	10.5%
White	3,600	310	8.6%
Other/Race Not Available	1,037	101	9.7%
Joint (White/Minority)	137	12	8.8%
<i>Gender</i>			
Male	912	90	9.9%
Female	831	81	9.7%
Joint	2,354	191	8.1%
Gender Not Available	654	64	9.8%

Source: Federal Financial Institutions Examination Council, 2003.

Housing Affordability

The ability of households to obtain housing that is affordable on their incomes – whether purchasing a home or renting a unit – is an issue of significant concern in California. Increased demand for housing, coupled with lagging housing production, has led to increases in both housing and rental costs. This has made housing less affordable to households in California, particularly lower-income households. One result of this is that California has one of the lowest homeownership rates in the nation, with only 55.6 percent of households in the state owning homes (Department of Housing and Community Development, 1998).

Housing affordability problems are more acute in the major metropolitan areas of California than in the non-metropolitan areas. Nevertheless, as discussed in Section Two, Tehama County has experienced significant increases in its housing and rental costs. While this increase has several causes, one is the relative affordability of housing in the County as compared with the metropolitan areas of the state. This, plus the rural character and the perceived better quality of life in County, has encouraged many people to sell their high-dollar value homes in the metropolitan areas and purchase new homes in Tehama County with the proceeds from their sales. The purchases from these “equity refugees” reduce the amount of available homes in the County, thus driving up home prices and making it more difficult for local residents to purchase homes of their own.

As previously described, housing is considered affordable if a household pays no more than 30 percent of its monthly income to monthly housing costs. **Table 2-10** illustrates affordable monthly rents for households of very low, low and moderate income, using the 30 percent standard and HCD’s maximum income levels in these

categories (see **Table 1-17** in **Section One** of the Background Report). Given that the County's median monthly rent was \$486 as of 2000, this table indicates that in general most Tehama County households would find rental costs affordable. Of course, household circumstances will vary, and some households may have difficulty finding housing with affordable rents. Moreover, this does not take into consideration issues such as housing quality and overcrowding.

TABLE 2-10 AFFORDABLE RENTAL COSTS								
Income Group	Household Income Levels							
	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Very Low Income								
Annual Income	\$17,200	\$19,650	\$22,100	\$24,550	\$26,500	\$28,500	\$30,450	\$32,400
Monthly Income	\$1,433	\$1,638	\$1,842	\$2,046	\$2,208	\$2,375	\$2,538	\$2,700
Monthly Rent/Payment	\$430	\$491	\$552	\$614	\$662	\$713	\$761	\$810
Low Income								
Annual Income	\$27,500	\$31,400	\$35,350	\$39,300	\$42,400	\$45,550	\$48,700	\$51,850
Monthly Income	\$2,292	\$2,617	\$2,946	\$3,275	\$3,533	\$3,796	\$4,058	\$4,321
Monthly Rent/Payment	\$687	\$785	\$884	\$983	\$1,060	\$1,139	\$1,217	\$1,296
Moderate Income								
Annual Income	\$41,250	\$47,100	\$53,000	\$58,900	\$63,600	\$68,300	\$73,050	\$77,750
Monthly Income	\$3,438	\$3,925	\$4,417	\$4,908	\$5,300	\$5,692	\$6,088	\$6,479
Monthly Rent/Payment	\$1,031	\$1,178	\$1,325	\$1,472	\$1,590	\$1,707	\$1,826	\$1,944

Source: Department of Housing and Community Development (2004)

Note: Affordable housing costs assume that 30% of gross household income is applied towards rent or house payment.

Table 2-11 shows the affordable home sales price for households of very low, low and moderate income, again using the 30 percent standard. As previously noted, a significant portion of households in the County earn less than \$25,000 annually. Based upon **Table 2-11**, these households would have access to a limited amount of housing affordable on their incomes. Given that the median sales price in the County is over \$100,000, and even higher in some communities, some households earning over \$25,000 may have difficulty finding housing affordable to own as well. As with rental housing, issues such as housing quality and overcrowding are not considered.

The general perception of "affordable housing" tends to be negative in character. Many people have concerns about the location of housing considered affordable to lower-income households. One image people have is that affordable housing attracts undesirable residents who would contribute to the degradation of the community. In fact, the definition of affordable housing is that housing should cost a household no more than 30 percent of its income. Also, the definitions of "very low" and "low" income are based upon the median income of the area being considered. Therefore, a household with a certain income may be considered "low income" in an area where the cost of living is high, but would be considered "moderate" or "above moderate" in a lower-cost area. Moreover, the entry-level income of many professions may qualify those employed as being a lower-household income. These include professions whose members are considered an integral part of a community, such as fire fighters, police officers and nurses. Also, households with retirees may also be lower-income households, particularly those relying on relatively fixed incomes.

**TABLE 2-11
AFFORDABLE OWNERSHIP COSTS**

Income Group	Household Income Levels							
	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Very Low Income								
Annual Income	\$17,200	\$19,650	\$22,100	\$24,550	\$26,500	\$28,500	\$30,450	\$32,400
Maximum Sales Price	\$53,700	\$61,400	\$69,100	\$76,700	\$82,800	\$89,100	\$95,200	\$101,400
Low Income								
Annual Income	\$27,500	\$31,400	\$35,350	\$39,300	\$42,400	\$45,550	\$48,700	\$51,850
Maximum Sales Price	\$86,000	\$98,200	\$110,500	\$122,900	\$132,600	\$142,400	\$152,300	\$162,200
Moderate Income								
Annual Income	\$41,250	\$47,100	\$53,000	\$58,900	\$63,600	\$68,300	\$73,050	\$77,750
Maximum Sales Price	\$129,000	\$147,300	\$165,900	\$184,300	\$199,000	\$213,700	\$228,600	\$243,200

Sources: Department of Housing and Community Development, (2004); <http://nt.mortgage101.com>

Note: Affordable housing sales prices are based on the following assumed variables: 10% down payment, 30 year fixed rate mortgage at 7.0% annual interest rate, no outstanding debts. Assignment of 30% of gross household income to housing costs to cover principal, interest, property taxes, homeowner's insurance and private mortgage insurance.

Table 2-12 lists various occupations and their monthly incomes. These incomes are then compared to the median rent and the estimated monthly mortgage payment on the median priced home in Tehama County. The listed occupations should not be considered a representative sample of employment in the County, but they encompass a fairly broad range. The table provides a gauge as to the affordability of housing in the County for selected occupations, particularly those earning an entry-level wage. Since most people earning entry-level wages are more likely to rent than to buy a home, entry-level wages are compared to the median rent, while mean monthly wages are compared to the mortgage payment for a median-priced house.

As can be seen in **Table 2-12**, individual households earning near minimum wage would have a more difficult time finding affordable housing, unless they share the housing with another wage earner. Overall, housing costs in the County are affordable to most wage earners. However, in some occupations, renting would be more affordable than home ownership, even if the mean monthly income is earned. Again, having two incomes in the same household would make home ownership more affordable.

**TABLE 2-12
INCOME AND HOUSING AFFORDABILITY,
TEHAMA COUNTY**

Occupation	Entry-Level Monthly Income¹	Housing Allocation²	Median Rent³	Monthly Rent Surplus (Deficit)	Mean Monthly Income³	Housing Allocation²	Monthly Mortgage Payment⁴	Monthly Mortgage Surplus (Deficit)
			\$486				\$788	
Retired couple on Social Security	\$1,794*	\$538		\$52	\$1,794*	\$538		-\$250
Minimum wage couple (full time)	\$2,160	\$648		\$162	\$2,160	\$648		-\$140
Elementary school teacher	\$3,933*	\$1,180		\$694	\$3,933*	\$1,180		\$392
Secondary school teacher	\$3,771*	\$1,131		\$645	\$3,771*	\$1,131		\$343
Home health aide	\$1,266	\$380		-\$106	\$1,510	\$453		-\$335
Registered nurse	\$3,133	\$940		\$454	\$4,077	\$1,223		\$435
Fire fighter	\$1,904	\$571		\$85	\$2,525	\$757		-\$31
Police officer	\$2,630	\$789		\$303	\$4,101	\$1,230		\$442
Janitor	\$1,232	\$370		-\$116	\$1,730	\$519		-\$269
Retail salesperson	\$1,186	\$356		-\$130	\$1,581	\$474		-\$314
First line supervisor, retail sales	\$1,730	\$519		\$33	\$2,706	\$812		\$24
Secretary	\$1,515	\$455		-\$31	\$2,032	\$610		-\$178
Farmworker (crop)	\$1,192	\$358		-\$128	\$1,331	\$399		-\$389
Construction laborer	\$1,613	\$484		-\$2	\$2,411	\$723		-\$65
Automotive mechanic	\$1,576	\$473		-\$13	\$2,517	\$755		-\$33
Maintenance/repair worker	\$1,440	\$432		-\$54	\$2,166	\$650		-\$138
Carpenter	\$2,123	\$637		\$151	\$3,490	\$1,047		\$259
Computer programmer	\$2,390	\$717		\$231	\$4,581	\$1,374		\$586
General/operations manager	\$3,256	\$977		\$491	\$6,037	\$1,811		\$1,023
Civil engineer	\$3,830	\$1,149		\$663	\$4,885	\$1,465		\$677

¹ Based upon 40-hour work week for 4 weeks (160 hours) at entry-level hourly wage, unless otherwise noted.

² Assumes 30 percent of annual income is allocated to housing costs.

³ Based upon 40-hour work week for 4 weeks (160 hours) at mean hourly wage, unless otherwise noted.

⁴ Based upon 30-year fixed loan with a 6 percent interest rate and 5% down payment on 2000 U.S. Census median price home (\$103,000).

* Average monthly income.

Sources: California Employment Development Department (EDD), Social Security Administration, <http://nt.mortgage101.com>.

2.5 UNITS AT-RISK OF CONVERTING TO MARKET-RATE

State law requires that all Housing Elements include information regarding the potential conversion of existing, assisted housing developments to market rents during the next ten years (California Government Code 65583). This requirement stems from concern about the loss of affordable housing due to the expiration of affordability restrictions or the prepayment of government mortgages. At-risk housing refers to assisted housing developments with affordability restrictions that are set to expire during the ten-year period from 2009-2019. This housing is considered at risk of losing its affordability controls and converting to market rate housing.

In Tehama County, there are a total of 15 federally assisted projects that have some affordability restrictions that will expire or are at risk of expiring during the 2003-2013 period. Of these projects, only one is located in the unincorporated area of the County - the Sherwood Manor Apartments in Los Molinos. This multifamily development contains 35 units, all of which are federally assisted.

According to records, Sherwood Manor Apartments, located at 7975 Sherwood Blvd, was financed with both tax credits issued from the California Tax Credit Allocation Committee (CTAC) and by a USDA Rural Housing Service Section 515 loan. While the affordability restrictions associated with the tax credits expire in 2007, the USDA Section 515 loan is amortized over 50 years, during which time the affordability restrictions remain in effect. The Sherwood Manor Apartments project received its loan in 1992. A prepayment option becomes available after 20 years; however, this option is extremely restrictive. The owners have to show that there is no longer a need for low- and moderate-income housing in that community, and that existing low- and moderate-income tenants would not be adversely affected. As a result, it is nearly impossible to prepay and opt out of the affordability restrictions before 50 years, according to USDA Rural Housing staff. Thus, the Sherwood Manor complex is not considered at risk of converting to market-rate housing during the 2009-2019 period.

Although no housing units within the unincorporated County currently are considered at risk, this situation may change as time passes. Eventually, the County may have to consider options on preserving affordable units. Efforts by the County to retain low-income housing must be able to draw upon two basic types of preservation resources: organizational and financial. Qualified, non-profit entities would need to be made aware of the future possibilities of units becoming at risk. Groups with whom the County has an ongoing association are the logical entities for future participation. A list of potential organizational preservation resources (Entities Interested in California's First Right of Refusal Program) is provided in **Appendix C** of this document.

2.6 DEVELOPMENT RESOURCES

Funding and housing developers are essential to providing affordable housing to meet the needs of County residents. This section outlines the financial resources available to the County as well as local developers who have been active in constructing and rehabilitating affordable housing in Tehama County and other neighboring counties.

Financial Resources

Table 2-13 provides a summary of the financial resources that may be available to the County for affordable housing development, rehabilitation and preservation from federal, State, local and private sources. It is important to note that many of these programs require annual budget appropriations and, periodically, may not be funded. The following financial resources have been used by the County for affordable housing activities or other activities that support residential development such as infrastructure improvements.

Community Development Block Grant (CDBG) Funds

The U.S. Department of Housing and Urban Development's Community Development Block Grant (CDBG) program provides funds for community development and housing activities and is administered by the State Department of Housing and Community Development (HCD). Examples of such activities include acquisition housing or land, rehabilitation of housing, homebuyer assistance and public facility and of infrastructure improvements, among others. The County has successfully competed for and received CDBG funds from the State. Most of the funds have been used for infrastructure and public facilities projects. The County has funded a housing rehabilitation loan program with CDBG funds, and has received \$400,000 in HOME Funds for qualifying projects.

Section 8 Rental Assistance

Section 8 Rental Assistance, also referred to as the Housing Choice Voucher Program, provides vouchers to very low-income households in need of affordable housing. Tehama County has contracted with Plumas County for delivery and the administration of this program, which is funded by HUD. The program pays the difference between what the household can afford (i.e., 30 percent of their income) and the Fair Market Rent (FMR) for the region, which is established by HUD. The vouchers are portable and may be used at any rental complex that accepts them. The contracted program operated by Plumas County currently provides vouchers to 144 low-income families in Tehama County.

**TABLE 2-13
SUMMARY OF FINANCIAL RESOURCES FOR HOUSING**

Program Name	Description
<i>Federal Programs</i>	
Community Development Block Grant (CDBG) Program	Federal block grant program administered and awarded by the State Dept. of Housing and Community Development (HCD) on behalf of HUD through an annual competitive process to cities and counties. Funds may be used for affordable housing acquisition, rehabilitation, construction, Homebuyer assistance, community facilities, community services and infrastructure improvements, among other uses that assist low-income persons.
Emergency Shelter Grants (ESG) Program	Federal block grant program administered and awarded by HCD on behalf of HUD through an annual competitive process to cities and counties. Funds may be used for homeless services and facilities, including emergency shelter and transitional housing.
Housing for Persons with AIDS (HOPWA) Program	HOPWA makes grants to local communities, states and non-profit organizations for projects that benefit low-income persons medically diagnosed with HIV/AIDS and their families. HOPWA funding provides housing assistance and related supportive services.
HUD Continuum of Care grants	Continuum grants fund outreach and assessment programs and provide transitional and permanent housing for the homeless.
HOME Investment Partnership Act (HOME) Funds	Federal block grant program for affordable housing activities administered and awarded by the State on behalf of HUD through an annual competitive process to cities, counties and private non-profit housing development agencies.
HUD Section 8 Rental Assistance Program	Provides project-based rental assistance or subsidies in connection with the development of newly constructed or substantially rehabilitated privately owned rental housing financed with any type of construction or permanent financing.
HUD Section 8 Housing Choice Voucher Program	HUD Section 8 Voucher program provides very-low income tenants with a voucher to be used in rental housing of the tenant's choosing.

**TABLE 2-13
SUMMARY OF FINANCIAL RESOURCES FOR HOUSING**

Program Name	Description
HUD Section 202 - Supportive Housing for the Elderly Program	Provides funding for construction, rehabilitation or acquisition of supportive housing for very low income elderly persons and provides rent subsidies for the projects to help make them affordable.
HUD Section 203(k) - Rehabilitation Mortgage Insurance Program	Provides in the mortgage, funds to rehabilitate and repair single family housing.
HUD 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.
HUD Section 221(d)(3) and 221(d)(4)	Insures loans for construction or substantial rehabilitation of multi-family rental, cooperative and Single Room Occupancy (SRO) housing.
HUD Section 811 - Supportive Housing for Persons with Disabilities	Provides funding to nonprofits to develop rental housing for persons with disabilities and provides rent subsidies for the projects to help make them affordable.
HUD Self-help Homeownership Opportunity Program (SHOP)	Provides funds for non-profits to purchase home sites and develop or improve the infrastructure needed for sweat equity affordable homeownership programs.
HUD Shelter Plus Care Program (S+C)	Provides rental assistance and permanent housing for disabled homeless individuals and their families.
HUD Supportive Housing Program (SHP)	Provides grants to develop supportive housing and services that enable homeless people to live independently.
Low Income Housing Tax Credit (LIHTC) Program	Provides Federal and State income tax credit based on the cost of acquiring, rehabilitating or constructing low-income housing.
Mortgage Credit Certificate (MCC) Program	MCCs can be used by lower-income first-time homebuyers to reduce their federal income tax by a portion of their mortgage interest.
USDA RHS Direct Loan Program and Loan Guarantee Program (Section 502)	Provides low-interest loans to lower-income households. Also guarantees loans made by private sector lenders.
USDA RHS Home Repair Loan and Grant Program (Section 504)	Provides loans and grants for renovation including accessibility improvements for persons with disabilities.
USDA RHS Farm Labor Housing Program (Section 514)	Provides loans for the construction, improvement, or repair of housing for farm laborers.
USDA RHS Rural Rental Housing - Direct Loans (Section 515)	Provides direct loans to developers of affordable rural multi-family rental housing and may be used for new construction or rehabilitation.

**TABLE 2-13
SUMMARY OF FINANCIAL RESOURCES FOR HOUSING**

Program Name	Description
USDA RHS Farmworker Housing Grants (Section 516)	Provides grants for farmworker housing.
USDA RHS Multi-Family Housing - Rental Assistance Program (Section 521)	Provides rent subsidies to ensure that elderly, disabled and low income residents of multi-family housing complexes financed by RHS are able to afford rent payments.
USDA RHS Rural Housing Site Loans (Sections 523 and 524)	Provide financing for the purchase and development of affordable housing sites in rural areas for low/moderate income families.
USDA RHS Housing Preservation Grant Program (Section 533)	Provides grants to nonprofit organizations, local governments and Native American tribes to renovate existing low-income multi-family rental units.
USDA RHS Rural Rental Housing Guaranteed Loan Program (Section 538)	Provides funding construction of multi-family housing units to be occupied by low-income families.
<i>State Programs</i>	
Accessibility Grants for Renters	Grants by HCD to local agencies to fund accessibility improvements for disabled renters.
Building Equity and Growth in Neighborhoods (BEGIN)	HCD provides grants to local public agencies that adopt measures to encourage affordable housing. Grant funds must be used for down payment assistance for low- and moderate-income homebuyers.
California Homebuyer's Down payment Assistance Program (C HDAP)	Provides deferred down payment assistance loans for first-time moderate-income homebuyers.
California Self-Help Housing Program	Provides grants to organizations in order to assist low and moderate income households who build their own homes.
CalHome Program	Provides grants to local public agencies and nonprofit developers to assist individual households through deferred- payment loans and offers direct, forgivable loans to assist development projects involving multiple ownership units, including single family subdivisions.
CDLAC Tax-Exempt Housing Revenue Bonds	Local agencies can issue tax-exempt housing revenue bonds to assist developers of multifamily rental housing units, acquire land and construct new projects or purchase and rehabilitate existing units. Reduce interest rate paid by developers for production of affordable rental housing for low and very low income households.
CHFA Affordable Housing Partnership Program (AHPP)	Provides below market-rate mortgages to qualified low income, first-time homebuyers who also receive direct financial assistance from their local government, such as down payment assistance or closing cost assistance.

**TABLE 2-13
SUMMARY OF FINANCIAL RESOURCES FOR HOUSING**

Program Name	Description
CHFA Homeownership Program	Program offers single family low-interest homeownership loans requiring as little as 3% down payment to first-time low- and moderate income buyers to purchase new or existing housing.
CHFA 100% Loan Program (CHAP)	Provides 100% of the financing needs of eligible first-time homebuyers by providing a below market interest rate first mortgage combined with a 3% "silent second" mortgage to purchase newly constructed or existing (resale) housing.
CHFA Self-Help Builder Assistance Program	Offers an opportunity to households with limited down payment resources to obtain homeownership. The borrower's labor represents the down payment.
CTCAC Tax Credit Program	Through a competitive process, awards tax credits to local agencies or non-profits for the development of affordable rental housing.
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. The funds are distributed to all 58 counties based on a "need" formula derived from factors including population, unemployment and poverty.
Jobs Housing Balance Incentive Grant Program	Provides grants to local governments that approve increased housing production.
Joe Serna, Jr. Farmworker Housing Grant (JSJFWHG) Program	Finances new construction, rehabilitation and acquisition of owner-occupied and rental units for agricultural workers, with a priority for lower income households.
Local Housing Trust Fund	Provides matching grants to local agencies that operate local housing trust funds.
Mobile Home Park Resident Ownership Program (MPROP)	Finance the preservation of affordable mobile home parks by conversion to ownership or control by resident organizations, nonprofit housing sponsors, or local public agencies.
Multi-Family Housing Program (MHP)	Provides low-interest loans for construction, rehabilitation and preservation of permanent and transitional rental housing for lower-income households.
Preservation Interim Repositioning Program	Provides a short-term loan to an organization for preservation of "at-risk" subsidized developments.
Preservation Opportunity Program	Provides supplemental financing for "at-risk" subsidized rental developments receiving bond financing from CalHFA.
Proposition 84 Office of Migrant Services	Uses general obligation bonds to fund new construction or conversion and rehabilitation of existing facilities for migrant housing.
School Facility Fee Down payment Assistance Program (CHFA)	Provides down payment assistance grants for low and moderate income homebuyers of newly constructed to cover school impact fees

**TABLE 2-13
SUMMARY OF FINANCIAL RESOURCES FOR HOUSING**

Program Name	Description
<i>Local Programs</i>	
Redevelopment Set-Aside Funds	20% of tax-increment funds must be set aside for affordable housing activities.
Single Family Mortgage Revenue Bonds	Bonds may be issued and used to fund programs for construction and rehabilitation of affordable single family housing.
Multi-Family Mortgage Revenue Bonds	Bonds may be issued and used to fund programs for construction and rehabilitation of affordable multi-family housing.
<i>Private Resources</i>	
Federal Home Loan Bank Affordable Housing Program	Provides grants or subsidized interest rate loans for purchase, construction and/or rehabilitation of owner-occupied housing by or lower- and moderate income households and/or to finance the purchase, construction or rehabilitation of rental housing.
Federal National Mortgage Association (Fannie Mae) Programs	Provides low down payment mortgage to help first-time buyers purchase a home.
Federal Home Loan Mortgage Corporation (Freddie Mac) Affordable Gold Program	Provides mortgages requiring as little as 3% down payments.
California Community Reinvestment Corporation (CCRC)	Provides long-term mortgage and bond financing for new construction, acquisition and rehabilitation as well as direct equity investment funds to acquire housing at risk of going to market-rate rents.
Low Income Housing Fund	Provides financing for low income housing at affordable rates and terms.

Sources: HUD, HCD, LISC, USDA and CCRC, June 2003.

Local Housing Resources

The following non-profit developers have been active in the construction, rehabilitation and management of affordable housing projects in Tehama and surrounding counties. While some of the non-profit organizations are active in Tehama County, others listed here are located in the region and may be useful in developing additional affordable housing opportunities in the County.

Community Housing Improvement Program, Inc. (CHIP)

CHIP is a non-profit housing developer based in Chico. The agency has been involved in the construction of both single family and multifamily housing for lower income households throughout the Sacramento Valley and northeastern California region. Single family developments sponsored by CHIP rely in part upon a "sweat equity" program, in which future residents are required to contribute a portion of the construction labor. CHIP has been active in Tehama County. In 2003, Phase 1 of the Northern View Estates subdivision, a CHIP-sponsored project in Red Bluff, was completed. Under Phase 1, 18 single family residences were provided to families. Phases 2 and 3, which would add another 58 units total, was completed in 2005 and 2006 respectively.

CHIP was also involved in the renovation of the former Ellison Apartments in Red Bluff. Now known as Brickyard Creek Apartments, the renovation project was completed in 2004.

Self Help Home Improvement Project

The Self Help Home Improvement Project (SHHIP) is a non-profit organization based in Redding. SHHIP assists in the development, repair and rehabilitation of housing units for lower-income households. USDA Rural Development provides funding for the SHHIP projects. Like CHIP, SHHIP has a "sweat equity" component in its programs. SHHIP has been involved in several housing projects in Corning, including the 13-unit Corning Commons and the Casa Nueva and Donovan Street projects. Currently, SHHIP has managed the construction of 20 houses that are now occupied. Another 16 units are under construction, and 16 more are planned. SHHIP has indicated that it is looking to purchase more land for more housing in the Corning, and proposed to start another project in May 2005 (SHHIP, pers. comm.). SHHIP also manages a weatherization program for low-income households, which is described later in this section.

Mercy Housing California

Mercy Housing California is a branch of the nationwide non-profit Mercy Housing System. Based in San Francisco with an office in West Sacramento, Mercy Housing is actively involved in the development, rehabilitation and management of housing units throughout California. The agency seeks to provide affordable housing to lower-income families, seniors, and people with special needs. Mercy Housing currently manages two senior apartment complexes in Red Bluff – Villa Columba and Mercy Riverside Manor. Mercy Housing is currently developing plans for a low-income/farmworker multifamily housing project in Los Molinos, and anticipates submitting a development application to the County in the fall of 2004 (Chris Glaudel, pers. comm.). In 2000, Mercy Housing merged with the Rural Community Assistance Corporation (RCAC), which has funded affordable housing projects in many rural northern counties.

Northern Valley Catholic Social Service

Northern Valley Catholic Social Service (NVCSS) is a non-profit agency that provides low-cost or free mental health, housing, vocational and support services for families and children. The agency serves a six-county region in northern California, which includes Tehama County. Service offices are located in Red Bluff and Corning. NVCSS manages Redwood Gardens, an 11-unit apartment complex in Red Bluff that serves developmentally disabled adults. NVCSS has indicated an interest in pursuing other housing projects in the County.

2.7 ENERGY CONSERVATION

Energy-related costs could directly impact the affordability of housing in Tehama County. Title 24 of the California Administrative Code sets forth mandatory energy standards for new development and requires the adoption of an "energy budget." Subsequently, the housing industry must meet these standards and the County is responsible for enforcing the energy conservation regulations. Alternatives that are available to the housing industry to meet the energy standards include:

- A passive solar approach that requires suitable solar orientation, appropriate levels of thermal mass, south facing windows and moderate insulation levels.
- Higher levels of insulation than what is previously required, but not requiring thermal mass or window orientation requirements.
- Active solar water heating in exchange for less stringent insulation and/or glazing requirements.

The Pacific Gas and Electric Company (PG&E) provides electricity and natural gas service to Tehama County. PG&E is a privately owned utility whose service area covers most of northern and central California. PG&E provides a variety of energy conservation services for residents, as well as energy assistance programs for lower income households to help lower income households to conserve energy and control utility costs. These programs include the California Alternate Rates for Energy (CARE) and the Relief for Energy Assistance through Community Help (REACH) programs. The CARE program provides a 15 percent monthly discount on gas and electric rates to households with qualified incomes, certain non-profit organizations, homeless shelters, hospices and other qualified non-profit group living facilities. The REACH program provides one-time energy assistance to customers who have no other way to pay their energy bills. The intent of REACH is to assist low-income households, particularly the elderly, disabled, sick, working poor and the unemployed, who experience hardships and are unable to pay for their necessary energy needs. PG&E has also sponsored rebate programs that encourage customers to purchase more energy-efficient appliances and heating and cooling systems.

The Self Help Home Improvement Program (SHHIP) manages a weatherization program in Tehama County for lower-income households. SHHIP manages this program under contract with PG&E, which also provides the funding. Eligible households may receive attic insulation, caulking, door replacement and weather-stripping, and glass replacement.

TEHAMA COUNTY GENERAL PLAN

HOUSING ELEMENT BACKGROUND REPORT

SECTION THREE: REVIEW OF PREVIOUS HOUSING ELEMENT

This section includes an evaluation of the effectiveness, the progress in implementation, and the continued appropriateness of the goals, objectives and policies of the 2004-2009 Housing Element. The section also includes a detailed review of the County's progress toward facilitating the production of its share of the regional housing need.

3.1 PROGRESS AND EFFECTIVENESS OF THE PREVIOUS HOUSING PROGRAM

During the 2001-2008 period, the unincorporated area of Tehama County was assigned a share of the regional housing need that totaled 4,512 units. **Table 3-1** shows the unincorporated County's share of the regional housing need by income category.

TABLE 3-1 REGIONAL HOUSING NEEDS ALLOCATION (2001- 2008), UNINCORPORATED TEHAMA COUNTY		
Income Group	Number	Percent
Very Low	1,173	27.0%
Low	993	21.0%
Moderate	496	8.0%
Above Moderate	1,850	44.0%
Total	4,512	100.0%

Source: HCD, Regional Housing Needs Determination, 2003.

Table 3-2 provides data on housing construction activity in Tehama County from 2001 to 2008. As the Table indicates, Tehama County appeared to fall short of its RHNA target during the 2001-2008 Housing Element period by 817 units. According to the Tehama County Building Department, 1,442 building permits were issued for mobile homes from 2001 to 2008 and 2,231 building permits were issued to construct single family residential units for the same time period.

Mobile homes accounted for approximately 39.4 percent of all residential building permits issued by the County from 2001 to 2008 (Tehama County Building Department, Data). Mobile homes are significant not only for the provision of additional housing units, but also as an affordable housing alternative for lower-income households as they accounted for virtually all of the Low and Very Low Income Group housing established in the County.

Year	Single Family Units			Multifamily Units	Total
	SFR	MH	Total		
2001	157	127	284	1	285
2002	234	184	418	1	419
2003	373	183	556	0	556
2004	467	222	689	1	690
2005	466	243	709	6	715
2006	328	189	517	6	523
2007	134	178	312	1	313
2008	77	122	194	0	194
Total	2,231	1,448	3,679	16	3,695

Source: Tehama County Department of Building and Safety (2009)

As shown in **Table 3-2**, during the 2001-2008 planning period, housing construction increased steadily to a high point in 2005, after which activity began to decrease. A number of factors account for the variable pace of development during this period. The County had an unemployment rate of around 8.8 percent in January 2004 and 6.1 percent in October 2004 with comparable yearly rates and fluctuations. Then in January 2008 the unemployment figures rose to 9.2 percent and have continued to increase to a 14.8 percent rate in March of 2009, which was well above that of the State. The housing development that occurred in the County included a range of housing types, such as single family units, duplexes, mobile homes and second units.

According to the 1990 and 2000 Census, the median dollar value for single family homes was between \$70,400 and \$105,100 in Tehama County between 1989 and 1999. Based on this median dollar value, most of the single family homes were affordable to moderate- and above moderate-income households. Many smaller single family homes were built that provided at prices below the median that offered ownership opportunities to some lower-income households. However, as discussed previously, the primary affordable housing units were mobile homes. Ranging in value from approximately \$5,000 to \$80,000, depending on the size, amenities and age, mobilehomes provided an affordable homeownership option for lower-income households.

Table 3-3 provides an estimate of the County's progress toward its share of the regional housing need during the 2001 to 2008 period. Based upon the available information, it appears that the County constructed 4,502 units and met its RHNA target for Low and Moderate Income housing, but fell short in the Very Low/Extremely Low and the Above Moderate Income levels.

TABLE 3-3 PROGRESS TOWARD 2001 RHNA, UNINCORPORATED TEHAMA COUNTY						
Income Level	2001 RHNA	Units Built 2001-2008				Remainder
		SFR	Granny Units*	Mobile Homes	Second Units	
Very Low/ Extremely Low	1,173	0	67	395	0	778
Low	993	693	20	1,053	0	0
Moderate	496	1,574	0	0	1	0
Above Moderate	1,850	786	0	0	0	1064
Total	4,512	3,053	87	1,448	1	1,842

Source: Tehama County Department of Building and Safety annual permit reports 2001-2008.

NOTE: * Granny Units considered in totals for SFRs and Mobilehomes.

3.2 PROGRAM BY PROGRAM REVIEW OF THE PREVIOUS HOUSING PROGRAM

Many of the policies in the 2004-2009 Housing Element were successful in meeting their objectives; however, others were not or were unnecessary. The major factors that impacted the County's ability to achieve the objectives of the past Housing Element related to the County's limited financial resources and a lack of significant high density residential construction coupled with the limited number of employment opportunities. **Table 3-4** provides a detailed review of the objectives of the 2004-2009 Housing Element and the County's accomplishments.

**TABLE 3-4
REVIEW OF PREVIOUS HOUSING ELEMENT PROGRAMS**

Program Number	Program	Accomplishments
HE-1.A	Housing Diversity: Encourage developers of large subdivisions to include a range of housing types, including multifamily, smaller single family units, and mobile homes "manufactured housing" in their development. Use a variety of incentives to promote affordable housing or to promote a range of housing types, including zoning and land use controls, flexible development standards, technical assistance and expedited	The County has implemented this program on an ongoing basis. The Del Webb Project, Sun City Tehama, has been approved and incorporates a wide range of housing types for moderate to above moderate income levels. Pursuant to Government Code 65450-65457, Tehama County promotes a range of housing types, zoning and land use controls and flexible development standards for projects processed through a Specific Plan.
HE-1.B	Mixed Use Development: Insert provisions in the Zoning Code allowing mixed-use development as a permitted use in zoning districts that currently permit commercial and light industrial uses by right, specifying requirements and standards for such developments. Consider provisions for mixed use development in residential zoning districts, subject to requirements.	The County has not fully implemented this program at this time. However, to promote mixed uses where appropriate, the County recently updated the General Plan Land Use Element with policies that will allow certain commercial uses (limited local convenience services) in certain residentially designated areas (rural community centers and rural service centers) upon approval of a Conditional Use Permit (Policy LU-4.2). Implementation Measure LU-4.2a requires amending the Zoning Code to allow said uses in residential zones within rural community centers and rural service centers upon approval of a Conditional Use Permit. This amendment will be included in the omnibus General Plan implementation Zoning Ordinance revision that is presently being drafted, and is anticipated to be adopted in 2010. Additionally, in appropriate locations, including the Special Planning Areas specifically designated in the General Plan, the County will promote mixed-use development through the Specific Plan process pursuant to Government Code sections 65450 et seq. The County will review the need and make recommendations for changes to the Zoning Code to allow for mixed-use by right in commercial and light industrial zoning districts in 2010.
HE-1.C	Mobilehome "Manufactured Housing": Revise the Zoning Code to clarify that manufactured housing and mobile homes meeting the standards of County Ordinance 1.04.170 are permitted in all zoning districts that allow single family homes.	Mobile homes meeting the standards of County Ordinance 1.04.170 are permitted in all zoning districts that allow single family homes. Program completed.

**TABLE 3-4
REVIEW OF PREVIOUS HOUSING ELEMENT PROGRAMS**

Program Number	Program	Accomplishments
HE-1.D	<p>Annual Reporting: At least once a year, concurrent with preparation of its proposed budget, the Planning Department will evaluate housing issues and needed programs for the upcoming fiscal year. The Department will report annually on the County's progress toward the implementation of the programs in the Housing Element in the General Plan Annual Report to the Board of Supervisors.</p>	<p>Implementation of this program is ongoing. The County has adopted new policies within the 2008-2028 General Plan requiring comprehensive annual reports on General Plan implementation (Gen. Plan, p. 1.0-11), which will include housing issues, needed programs, and status of Housing Element implementation. Additionally, Implementation Measures LU-5.1b, LU-5.1c, and LU-5.1d require that the County maintain an inventory of potentially developable land, provide for the yearly monitoring of the inventory, and require an active examination of the results of that monitoring by the Board of Supervisors at least once every five years.</p>
HE-2.A	<p>Redevelopment: Conduct a study to determine the feasibility of establishing redevelopment areas in specific unincorporated communities in the County. If redevelopment is considered feasible in a community, establish a redevelopment agency with jurisdiction over the defined redevelopment area. Once the redevelopment project areas have been completed, use redevelopment funds (including set-aside funds) to assist with the development of affordable housing or to provide housing assistance to lower-income households within the County's redevelopment area. This may include using set-aside funds as a match for rehabilitation loan programs or first-time homebuyer programs, direct assistance to developers of affordable housing, or writing down the cost of land for affordable housing development, among others.</p>	<p>The County Planning Staff has determined that there is no economic base to support a redevelopment project within the unincorporated communities in the County at this time. However, this program remains appropriate, and has been continued in the new Housing Element. The County will continue to monitor and assess this issue as economic circumstances change throughout the life of the Housing Element.</p>

**TABLE 3-4
REVIEW OF PREVIOUS HOUSING ELEMENT PROGRAMS**

Program Number	Program	Accomplishments
HE-2.B	Affordable Housing Development Funding: Work with developers as well as State, federal and non-profit agencies to obtain available sources of funding for the development of affordable housing units.	\$800,000.00 in HOME Funds was acquired by the County in 2008. Two first time home buyer assisted units have been developed with these funds. The First Time Home Buyer down payment assistance funds accounted for \$400,000 of the total HOME Funds awarded. \$238,262.20 is remaining in that fund. The Rehabilitation portion of the fund remains at \$400,000 and we have had no applications for those funds.
HE-2.C	Density Bonus Ordinance: Develop and adopt a density bonus ordinance in accordance with State law. The ordinance will specify that the County will grant a density bonus to developers that include a minimum specified percentage of low- and moderate-income dwelling units within residential developments, in accordance with Section 65915 of the Government Code. Units designated for low income shall be required to remain affordable, consistent with the requirements of the funding source.	This program has not yet been completed. However, the County is currently in the process of preparing a density bonus ordinance as part of the impending omnibus Zoning Ordinance revision implementing the recently approved 2008-2028 General Plan Update.
HE-2.D	At-Risk Affordable Housing: Monitor the dates that rent or price-restricted affordable housing projects in the unincorporated County will convert to market rate units. Work with owners and agencies to preserve this stock of affordable housing.	There are presently no rent or price – restricted affordable housing projects within the unincorporated areas of the County. The County will conduct such monitoring and preservation efforts in the event that such projects locate in Tehama County.

**TABLE 3-4
REVIEW OF PREVIOUS HOUSING ELEMENT PROGRAMS**

Program Number	Program	Accomplishments
HE-3.A	<p>Adequate Sites: As part of the current General Plan comprehensive revision, review land use designations and zoning. In suitable areas where adequate water, sewer and fire protection services are or can be made available, rezone 30 acres to the R-4 zoning designation to accommodate higher density residential use by right at a minimum density of 16 units per acre. Furthermore, these sites will be established where new residential development could occur with a minimum of delay in complying with environmental regulations and the permitting process.</p>	<p>This program has been partially completed. During the General Plan Update process the County has identified and changed the land use classification on 10 acres in the Antelope area to accommodate a Rezone to R-4. This Program remains appropriate and has been carried forward, in modified form, into the new Housing Element, and the County will continue its efforts to identify and rezone suitable land (i.e., an additional 20 acres) to meet the objectives of the program.</p>
HE-3.B	<p>Vacant Land Inventory: Establish a database, using GIS if possible, of vacant land suitable for residential development. Include information such as zoning, acreage, major environmental constraints and the availability of infrastructure. Use the information in the inventory to revise the Housing Element as appropriate to ensure that adequate residential land is available to meet the County's Regional Housing Need Allocation targets.</p>	<p>The County has established a GIS database of vacant lands. The database includes information such as zoning, acreage, major environmental constraints and the availability of infrastructure. This database was utilized in preparing this document.</p> <p>The vacant lands inventory has been completed. The inventory includes information such as Assessor's Parcel Number, Zoning, Acreage, General Plan Designation, Density Allowed, Probable Density and Affordable Housing Type.</p>

**TABLE 3-4
REVIEW OF PREVIOUS HOUSING ELEMENT PROGRAMS**

Program Number	Program	Accomplishments
HE-3.C	<p>Housing Distribution: Use land inventory information to assess geographical distribution of assisted housing to ensure that housing opportunities are appropriately distributed and that no individual communities have a disproportionate share of such housing. Consider rezoning parcels if there is an under- or over-concentration of assisted housing in particular areas of the County.</p>	<p>The County has implemented this program on an ongoing basis. During the General Plan update process it was determined that the Antelope area was in need of high density residential housing. 10 acres were identified that could accommodate higher densities when sewer and water services become available. This Program remains appropriate and has been carried forward into the new Housing Element. (See also HE-3.A.)</p>
HE-3.D	<p>Multifamily Sites Preservation: In order to avoid the underutilization of land zoned for multifamily development, update the Zoning Code to exclude detached single family dwellings and duplexes as permitted by right in R-3 and R-4 districts that are not components of a larger multifamily housing project.</p>	<p>The County has not yet fully implemented this program, but the program remains appropriate moving forward under the County's updated General Plan. The County has adopted policies as part of the recently approved 2008-2028 General Plan to require minimum densities in the Suburban and Urban Land Use Classifications. The County is presently preparing an omnibus Zoning Ordinance revision implementing the General Plan, which will contain provisions excluding detached single family dwellings and duplexes as permitted by right in R-3 and R-4 districts that are not components of a larger multifamily housing project.</p>
HE-4.A	<p>Farm Labor Housing: Update the Zoning Code to state that farm labor housing that serves six or fewer persons shall be treated as a single family unit and shall be permitted by right in all districts that permit single family units by right, in accordance with California Health and Safety Code Section 17021.5. Also, update the Zoning Code to state that farm labor housing that serves twelve or fewer persons shall be permitted by right in all agricultural zoning districts, in accordance with California Health and Safety Code Section 17021.6.</p>	<p>The County has not yet fully implemented this program, but the program remains appropriate moving forward under the County's updated General Plan (and has been carried forward, in modified form, as Program HE-4.G in the new Housing Element). The County acknowledges and will comply with Health and Safety Code sections 17021.5 and 17021.6 at all times. Further, the County is presently preparing an omnibus Zoning Ordinance revision implementing the recently approved 2008-2028 General Plan, which will contain provisions specifically conforming to and implementing sections 17021.5 and 17021.6.</p>

**TABLE 3-4
REVIEW OF PREVIOUS HOUSING ELEMENT PROGRAMS**

Program Number	Program	Accomplishments
HE-4.B	Farmworker Housing: Work with non-profit affordable housing developers to identify and pursue funding for affordable farmworker housing. Provide assistance in the form of reduced development standards, fee deferrals, or financial and technical assistance to developers of affordable farmworker housing.	The County has implemented this program on an ongoing basis. The County has not received any applications from developers to develop farmworker housing during the past five year period. The County will continue to monitor the opportunities and needs for such funding and services, and will provide outreach to the development community as appropriate. Should a developer approach the County with a plan for farmworker housing, the County is prepared to provide any assistance as required by this program.
HE-4.C	Licensed Residential Care Facilities: Amend the Zoning Code to clearly define licensed residential care facilities and identify in what zoning districts these are allowed. In conformance with the Lanterman Act and Health and Safety Code Section 1566.3, amend the Zoning Code to explicitly allow licensed residential care facilities serving six or fewer persons as a use by right in all zones that allow single family residential use. Clearly identify districts in which facilities serving more than six persons, including but not limited to group homes, may be located subject to a conditional use permit.	The County has partially implemented this program, and the program remains appropriate moving forward under the County's updated General Plan (and has been carried forward, in modified form, as Program HE-4.H in the new Housing Element). The County Zoning Code clearly permits facilities serving more than six persons, including but not limited to group homes, by right in R-3 (as "group Buildings") and R-4 (as "rest homes" or "sanitariums"), and upon securing a conditional use permit in all other Residential districts (likewise as "rest homes" or "sanitariums"). The County acknowledges and will comply with Health and Safety Code sections 1267.8 and 1566.3. Further, the County is presently preparing an omnibus Zoning Ordinance revision implementing the recently approved 2008-2028 General Plan, which will contain provisions explicitly allowing licensed residential care facilities serving six or fewer persons as a use by right in all zones that allow single family residential use.
HE-4.D	Section 8 Assistance: Given the expected population increase over the next five years, work to increase the number of Section 8 vouchers in the County. An additional 40 Section 8 vouchers will be sought. The County will prepare resolutions and letters or provide technical assistance in support of this effort. The County will make a special effort to inform eligible female heads of households about Section 8 and other programs for housing through its Community Action Agency, and assist them in applying for these programs.	This program was not fully implemented due to unforeseen circumstances, and has not been carried forward into the new Housing Element. In early 2009, the Tehama County Housing Authority permanently divested and transferred authority and responsibility for the Section 8 program to the Plumas County Community Development Commission. Consequently, the actions described in this program are no longer within the County's control. However, the County will continue to make outreach and assist Plumas County's implementation of the Section 8 program as appropriate.

**TABLE 3-4
REVIEW OF PREVIOUS HOUSING ELEMENT PROGRAMS**

Program Number	Program	Accomplishments
HE-4.E	<p>Emergency Shelters and Transitional Housing: Revise the Zoning Code to define and clearly outline regulations governing emergency shelters and transitional housing. Amend Zoning Code to allow the development of emergency shelters in all commercial zones in the County and identify specific sites in which emergency shelters and transitional housing may be located and the necessary permit requirements, if any. Provide assistance in the form of reduced development standards, fee deferrals, or financial and technical assistance to developers of emergency housing. Criteria for the issuance of conditional use permits, if required, shall relate to public health, safety and proximity to public services, transportation and employment.</p>	<p>This program has been implemented in part. In compliance with S.B. 2 of 2007, the Tehama County Zoning Code clearly states that "transient lodging" and "boardinghouses and lodgings," both of which would include emergency shelters and transitional housing, are allowed by right in the Neighborhood Apartment, General Apartment, General Commercial, Light Industrial, and General Industrial Zones of the County. Given the large number of zones in which such uses are permitted by right, the County has not undertaken to identify specific sites or develop use specialized use permit criteria. No developers have expressed interest in County assistance for emergency housing development. Although this program has not been carried forward into the new Housing Element, the County will consider such requests if any are received in the future.</p>
HE-4.F	<p>Emergency Shelter Development: The County will assist non-profit organizations in developing a homeless shelter and transitional living area by sponsoring grants and, if possible, using funds from available welfare programs. Use the Local Continuum of Care Plan (identified on page 2-30) to identify and assist the needs of homeless persons and families and the homeless service providers.</p>	<p>The County has implemented this program on an ongoing basis. Although interest in this program, and therefore program activity, has been limited during the past few years, the program remains appropriate should interest develop, and has been carried forward into the new Housing Element.</p>
HE-4.G	<p>Large Household Housing: The County will develop an incentive program for the development of rental housing units with three or more bedrooms. The program may include, but is not limited to, features such as fee reductions, modifications to development standards, and financial incentives.</p>	<p>The County has implemented this program on an ongoing basis. No developers have submitted applications for Large Household Housing in the past five years. Although interest in this program, and therefore program activity, has been limited during the past few years, the program remains appropriate should interest develop, and has been carried forward into the new Housing Element.</p>

**TABLE 3-4
REVIEW OF PREVIOUS HOUSING ELEMENT PROGRAMS**

Program Number	Program	Accomplishments
HE-4.H	<p>Senior Housing: The County shall review its codes, ordinances and standards to determine whether there are constraints on the development, maintenance and improvement of housing intended for seniors, and to remove such constraints if their removal would not jeopardize the health and safety of the residents. The review shall include an evaluation of the approval process for residential care homes and a removal of any unreasonable constraints to approvals. The County shall encourage private developers, nonprofit groups and other interested parties to construct housing projects that serve seniors. As part of this effort, the County shall meet with governmental agencies, nonprofit groups and other agencies that are involved with senior citizens to ensure that the necessary support services for senior residents in Tehama County are provided. Senior housing projects that include onsite support services shall be given special consideration by the County.</p>	<p>The County has implemented this program on an ongoing basis. The County has received no applications for Senior Housing in the past five years. Although interest in this program, and therefore program activity, has been limited during the past few years, the program remains appropriate should interest develop, and has been carried forward into the new Housing Element.</p>
HE-5.A	<p>Housing Stock Condition: Prepare an updated report on the condition of housing stock in the unincorporated areas of Tehama County, with focus on more populated communities. Conditions of housing stock shall be rated in accordance with HCD criteria. Use the information in the inventory to revise the Housing Element as appropriate to address conservation or replacement of housing stock. This report may be prepared concurrently with the redevelopment feasibility study proposed in Program HE-2.B.</p>	<p>This program has not yet been completed, but remains appropriate and has been carried forward into the new Housing Element. The County is prepared to implement this program when the new figures are available for the 2010 Census.</p>

**TABLE 3-4
REVIEW OF PREVIOUS HOUSING ELEMENT PROGRAMS**

Program Number	Program	Accomplishments
HE-5.B	<p>Building Inspection/Code Enforcement: Increase efforts to identify substandard housing and housing in need of substantial rehabilitation. Provide information about rehabilitation programs – public, private and/or non-profit - to low- and moderate-income households with homes or apartments in need of repairs.</p>	<p>The County has implemented this program on an ongoing basis. Over the past five years, the Building Department has identified through their normal course of duties at least 60 substandard dwellings. They have contacted the owners regarding the need for repair. In some cases the dwellings have been red tagged or condemned.</p>
HE-6.A	<p>Infrastructure Improvements: Apply for and continue to encourage service districts and non-profit organizations in the application for state and Federal grants to expand and improve community infrastructure, including water and sewer systems and structural fire protection services to serve residential development, especially affordable or special needs housing development. In addition, through its Economic Development Program, facilitate the provision of infrastructure, including sewer and water systems to support new industrial and commercial development.</p>	<p>The County has implemented this program on an ongoing basis. Most recently, the County has worked with The Sky View County Water District to secure grant funding for a water supply feasibility study. This program has been carried forward into the new Housing Element.</p>
HE-6.B	<p>Annexation: The County will work with the Cities of Red Bluff, Corning and Tehama to develop policies facilitating annexation and orderly expansion of residential development in areas adjacent to the cities that are planned for such uses, pursuant to applicable City and County policies, thereby facilitating residential development with access to existing municipal services. Also, the County and cities shall develop procedures on re-allocating their RHNA housing targets after property is annexed to a city.</p>	<p>This program has been implemented in part. Although formal policies have not yet been adopted, the County and the Cities have actively cooperated to facilitate annexation and orderly expansion of residential development. This cooperation has resulted in the successful annexation of multiple appropriate properties into both Red Bluff and Corning. This program remains appropriate, and has been carried forward into the new Housing Element.</p>

**TABLE 3-4
REVIEW OF PREVIOUS HOUSING ELEMENT PROGRAMS**

Program Number	Program	Accomplishments
HE-6.C	Annexation, Community Service Districts: The County will continue to work with community service districts to facilitate annexation and orderly expansion of infrastructure, pursuant to applicable County policies, to support the provision of services to areas that are designated and zoned for housing development.	The County has implemented this program on an ongoing basis. Although opportunities for, and interest in, such annexations, and therefore activity under this program, has been limited during the past few years, the program remains appropriate should opportunities and interest develop, and has been carried forward into the new Housing Element.
HE-6.D	Permit Processing: Review the County's permit procedures annually to evaluate opportunities to reduce the cost and time of processing housing development permits.	The County has successfully implemented this program on an ongoing basis.
HE-6.E	Expedited Processing and Technical Assistance: Provide expedited processing and/or technical assistance for developments that contain units that are affordable to lower-income households as well as special needs groups, such as persons with disabilities, in areas consistent with existing development policies.	The County has successfully implemented this program on an ongoing basis.
HE-6.F	Permitting Fees: As appropriate and feasible, defer permitting fees for new affordable housing developments in the County that are assisted through County programs or in conjunction with other County assistance.	The County has implemented this program on an ongoing basis. Although interest in such developments, and therefore program activity, has been limited during the past few years, the program remains appropriate should interest develop, and has been carried forward into the new Housing Element.

**TABLE 3-4
REVIEW OF PREVIOUS HOUSING ELEMENT PROGRAMS**

Program Number	Program	Accomplishments
HE-6.G	Flexibility in Development Standards: In order to encourage the provision of affordable housing, including housing for seniors and persons with disabilities, amend the Zoning Code to allow flexibility in the development standards, as determined by the County, when adequately justified as needed by the developer.	This program has been implemented in part. The recently adopted 2008-2028 General Plan includes designated Special Planning Areas, which provide for flexible development standards through the Specific Plan and Development Agreement process. This process may include considerations such as the provision of affordable housing, including housing for seniors and persons with disabilities. The County is presently in the process of determining whether implementation of this Special Planning Area flexibility will require revisions to the Zoning Code. If so, those revision will be made as part of the omnibus Zoning Code revision implementing the General Plan, or shortly thereafter. This program has therefore been carried forward into the new Housing Element.
HE-7.A	Equal Housing Opportunity: Make literature available on housing discrimination and fair housing resources at the County offices, community centers, libraries, website and other areas in which the community gathers information.	The County has implemented this program on an ongoing basis.
HE-7.B	Fair Housing Referral: Continue to refer housing discrimination complaints to the appropriate State and Federal agencies (HUD or the California Department of Fair Employment and Housing).	The County has implemented this program on an ongoing basis.

3.3 SUMMARY OF APPROPRIATENESS

Most of the programs and policies contained in the County’s 2004-2009 Housing Element remain relevant and appropriate to address the housing needs of current and future residents. However, some additional measures are needed to strengthen existing policies so that the County can achieve its 2007-2014 regional housing needs allocation. These include: developing an inventory of vacant land suitable for high density residential development, implementing the provisions of the 2008-2028 General Plan designating more land for housing development, updating the Zoning Code as set forth in Implementation Program Nos. HE-3.D, HE-4.A, and HE-4.C, and adoption of a density bonus ordinance. These new measures are contained in the policies and programs outlined in the Housing Program for this new Housing Element.

APPENDIX A

VACANT LANDS INVENTORY

APPENDIX B

LETTERS FROM AGENCIES COMMENTING ON THE HOUSING ELEMENT

APPENDIX C

**Entities Interested in Participating in California's First Right of
Refusal Program
Pursuant to Government Code Section 65863.11**

APPENDIX C
Entities Interested in Participating in California's First Right of Refusal Program
Pursuant to Government Code Section 65863.11

Organization	Address	Phone Number	FAX Number	Contact Person
<i>Organizations Serving Tehama County</i>				
Christian Church Homes of Northern California, Inc.	303 Hegenberger Road, Ste. 201 Oakland, CA 94621	(510) 632-6714	(510) 632-6755	William F. Pickel
Community Housing Improvement Program, Inc.	1001 Willow St. Chico, CA 95928	(530) 891-6931	(530) 891-8547	David Ferier
Northern Valley Catholic Social Service	1020 Market St. Redding, CA 96001	(530) 241-0052	(530) 241-6457	Martha McCoy
Rural California Housing Corp. (merged with Mercy Housing California)	3120 Freeboard Drive, Ste. 202 West Sacramento, CA 95691	(916) 414-4400	(916) 414-4490	Chris Glaudel
<i>Northern California Organizations Serving All California Counties</i>				
California Human Development Corporation	3315 Airway Drive Santa Rosa, CA 95403	(707) 523-1155	(707) 523-3776	George Ortiz
A.F. Evans Development, Inc.	100 Bush Street, Ste. 925 San Francisco, CA 94104	(415) 591-2210	(415) 393-5251	Jack Robertson
Affordable Housing Community Trust	7901 La Riviera Drive Sacramento, CA 95826	(916) 381-2001	(916) 381-7321	M. McClenaghan
California Housing Finance Agency	1121 L Street, Room 207 Sacramento, CA 95814	(916) 327-2731		Jim Liska
California Housing Partnership Corporation	369 Pine Street, Suite 300 San Francisco, CA 94104	(415) 433-6804	(415) 433-6805	Matt Schwartz
Citizens Housing Corp.	26 O'Farrell St. #506 San Francisco, CA 94108	(415) 421-8605	(415) 421-8615	Norie Boyd, James Buckley
EAH, Inc.	2169 E. Francisco Blvd., Ste. B San Rafael, CA 94901	(415) 258-1800	(415) 453-3683	Alvin Bonnett
Mercy Charities Housing California	1038 Howard St. San Francisco, CA 94103	(415) 553-6379	(415) 553-6373	Janet Falk
National Housing Trust	P.O. Box 3458 Walnut Creek, CA 94598	(925) 945-1774	(925) 945-7720	Donna Kelley
Paramount Financial Group, Inc.	1655 North Main Street, Suite 220 Walnut Creek, CA 94596	(800) 850-0694	(925) 927-4793	Scott Fricker

Organization	Address	Phone Number	FAX Number	Contact Person
Petaluma Ecumenical Properties Inc.	1400 Caulfield Land Petaluma, CA 94954	(707) 762-2336	(707) 762-4657	Vera R. Ciammetti
SLSM, LLC	651 29 th St. San Francisco, CA 94101	(415) 826-0301	(415) 826-4122	Stephen Matton
The John Stewert Company	1388 Sutter St., 11 th Floor San Francisco, CA 94109	(415) 345-4400	(916) 614-9175	John Stewert
The Trinity Housing Foundation	1399 Ygnacio Valley Rd. #21 Walnut Creek, CA 94598	(925) 939-5421	(925) 932-8032	Bill Leone
Union Partners Realty Group, Inc.	24 Professional Center, Ste. 250 San Rafael, CA 94903	(415) 446-1811	(415) 383-0701	Michael McDonnell

Source: California Department of Housing and Community Development (HCD), August 19, 2003. HCD does not evaluate or attest to any entity's qualifications.

