# County of Colusa Housing Element Update 2019

Stakeholder Workshop February 22, 2019





# Agenda

- Introductions
- Presentation
  - Key Facts and Findings
  - Housing Element Overview
  - Regional Housing Needs Allocation (RHNA)
  - Process and Schedule
- Questions, Answers, Discussion



# Key Facts and Findings

# Colusa County Affordable Housing Prices and Rents Based on a 4 Person Household

Income Level	HCD 2018 State Income Limit (yearly)	Max Monthly Housing Costs	
Extremely Low	\$25,100	\$628	
Very Low	\$29,950	\$749	
Low	\$47,900	\$1,198	
Moderate	\$71,900	\$1,798	

- **Rental:** An affordable rental price is generally equal to no more than 30 percent of a household's monthly income.
- Ownership: An affordable home price is generally equal to no more than 30 percent of a household's monthly income, based on a 5% interest rate, 30-yr fixed loan (10% down payment for Very Low and Low income households and 20% down payment for Moderate and Above Moderate income households), 1.125% property tax and 0.2% homeowners mortgage insurance.



### Key Facts and Findings

#### Who Can Afford Housing?

Median Rent: \$1,250 Median Sales Price: \$232,500

Source: Trulia, Dec. 2018

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Income Level	HCD 2018 State Income Limit (yearly)*	Max Monthly Housing Costs*	Median Rent Affordable?	Max Purchase Price*	Median Sale Price Affordable?
Extremely Low	\$25,100	\$628	No	\$94,056	No
Very Low	\$29,950	\$749	No	\$114,778	No
Low	\$47,900	\$1,198	Almost	\$191,867	No
Moderate	\$71,900	\$1,798	Yes	\$331,737	Yes
Above Moderate	>\$71,900	>\$1,798	Yes	>\$331,737	Yes

<sup>\*</sup>Based on a 4 person household



# Key Facts and Findings

#### **Special Needs Housing**

- Seniors Persons age 65 or older
- Disabled Persons Persons having any physical or mental disability as defined in CA Gov. Code Section 12926
- Large Family Households Households of 5 or more persons
- Single Parent & Female-Headed Households Single Parent Households with children under the age of 18
- Agricultural Workers Persons whose primary incomes are earned through permanent or seasonal agricultural labor
- Homeless Persons Persons without permanent housing



# Housing Element Overview Housing Element Basics

- One of the mandated elements of the General Plan
- New 8-year timeframe
- Review by California Department of Housing and Community Development (HCD) for compliance with State law
- Goals, Policies, and Programs



# Housing Element Overview Housing Element Contents

#### Background Report

- Housing Needs Assessment
  - Existing, Future, and Special Needs
- Constraints on Housing
  - Governmental
  - Non-Governmental
- Resources
  - Housing Site Inventory
  - Land Availability
- Effectiveness of Previous Housing Element
- Community Participation



# Housing Element Overview Housing Element Contents

#### Policy Document

- Introduction
- Summary of Housing Needs, Constraints, and Resources
- Housing Plan: Goals, Policies, and Programs
- Conclusion



# Regional Housing Needs Allocation

Colusa County Total – 1,235

Unincorporated

Colusa County – 526

City of Colusa – 379

City of Williams - 330



# Regional Housing Needs Allocation

# Regional Housing Need Allocation by Income Category for Projection Period December 31, 2018 to June 15, 2028

	Very Low Income	Low Income	Moderate Income	Above Moderate Income	Total
Colusa County Total	261	211	255	508	1,235
Unincorporated Colusa County	114	91	110	211	526
City of Colusa	76	64	79	160	379
City of Williams	71	56	66	137	330



#### **Process and Schedule**

Based Upon Expedited HCD Review

Milestone	Schedule	
Public Review Draft Housing Element	April-May 2019	
Planning Commission Public Hearing	May-June 2019	
Board of Supervisors Public Hearing	August 2019	
HCD Review	September 2019	
Environmental Review	November 2019	
Planning Commission Public Hearing (Recommendation to Board of Supervisors)	December 2019	
Board of Supervisors Public Hearing (Adoption)	January 2020	
HCD Certification	February 2020	



### Questions and Discussion

#### Discussion Topics

- What housing issues you would like to see addressed in Unincorporated Colusa County?
- What are the unmet housing needs in Unincorporated Colusa County?
- What are the barriers to affordable housing in Unincorporated Colusa County?
- What can be done to address these issues and barriers?

