

City of Jackson

2007-2014 Housing Element

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City Council Resolution 2012-11

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# 1.0 Introduction

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## 1.1 The Jackson Community

The City of Jackson is located between the 1200 to 1600 foot elevation in the Sierra Nevada Foothills in Amador County, 45 miles east of Sacramento and Stockton. Jackson began as a gold mining camp in 1848 and today is the hub of commerce and the seat of government in Amador County. Jackson blends the ambiance of a gold rush-era downtown district and Victorian era neighborhoods with modern subdivisions and shopping centers. Nestled in the Sierra Nevada foothills, church spires and oak tree covered hillsides lend to the community's rural charm. At the same time, the City also boasts a state-of-the-art hospital, a wide variety of ancillary medical services, and several excellent long-term care facilities that cater to the needs of a segment of a thriving senior community. Jackson enjoys a diversified economy supported by agribusiness, government, and tourism. Commercial activities include two major grocery chain stores, and a variety of personal service providers.

Incorporated as a city in 1905, the City of Jackson is a General Law city (as opposed to a charter city) that provides a variety of municipal services to its residents. Jackson is a full service city, with a residential population of 4,625 in 2010 and daytime and weekend populations of 12-15,000. Jackson operates under the City Council/Manager form of government. The City Manager reports to a five member City Council from which the Mayor is appointed annually.

## 1.2 The 1993 Housing Element

The existing Housing Element of the City's General Plan was adopted March 29, 1993 and amended February 28, 1994. In 1995 the City of Jackson began the General Plan update process. Instead of a wholesale update, the City Council chose to update the Land Use Element first to be followed by the remaining mandated elements. The Land Use Element of the General Plan was approved on November 10, 2008. The Circulation Element was also adopted on this date.

The 2007-2014 Housing Element presents a picture of what Jackson's population is predicted to look like over the next seven years and how the city plans to address the housing needs of that population.

## 1.3 California Housing Element Law

Since 1969, a Housing Element has been a mandatory portion of a jurisdiction's General Plan. The purpose of requiring Housing Elements is to ensure safe and affordable housing for all of California's residents. The California Department of Housing and Community Development (HCD) was created to implement this law. Unlike the other mandated elements of a general plan, the housing element must be reviewed and certified by HCD. This requirement reflects the State's law makers' view that the availability of housing for all segments of California's population is a matter of statewide importance. Public and private cooperation is key to attaining the State's housing goals.

### 1.3.1 Regional Housing Needs Plan

State law requires that a jurisdiction develop a plan to meet housing demands – both existing and projected. To aid in determining an area's housing needs, HCD reviews Department of Finance population projections and allocates a fair share of the State's housing needs to the State's various regional planning organizations.

The regional planning authority for the City of Jackson is the Central Sierra Planning Council based in Sonora, California. This group takes the State's housing allocation requirements and develops a Regional Housing Needs Assessment (RHNA) to further allocate housing requirements to the cities and counties within the region. The objective of the RHNA is to:

- *Increase the housing supply and the mix of housing types, tenure, and affordability in all cities and counties within the region in an equitable manner;*
- *Promote in-fill development and socioeconomic equity, the protection of environmental and agricultural resources, and the encouragement of efficient development patterns; and*
- *Promote an improved intraregional relationship between jobs and housing.*

### 1.3.2 Housing Element Components

State law requires that the City of Jackson's Housing Element include the following:

- An evaluation of the existing Housing Element. Specifically, were the goals and policies set forth in the element met and why not if they were not met.
- A housing needs assessment, including the City's share of the regional housing need.
- A housing sites inventory and analysis.
- A description of constraints on housing.

- A description of resources available to meet the various housing needs of the community.
- Goals, policies, and programs designed to meet the various housing needs of the community through 2014.

#### 1.4 Relationship to the 2008 Land Use Element of the General Plan

The Jackson City Council adopted an updated Land Use Element of the General Plan on November 10, 2008. The goals and policies of the Land Use Element were developed to ensure that the City of Jackson grows in a manner that preserves our history, environment, and quality of life while still providing for adequate housing for the various needs in the community. This Housing Element is consistent with the purpose and intent of the Land Use Element of the General Plan.

Per Government Code Section 65302, amendments to the Safety and Conservation Elements of the City of Jackson General Plan will need to include analysis and policies regarding flood hazard and management information.

#### 1.5 Community Surveys and Participation

In May, 2008 the City Council created a Housing Element Committee consisting of 10 representatives of housing-related affiliations and members of the general public. The purpose of the Committee was to review the adequacy of the 1993/1994 Housing Element, solicit information from the public regarding housing needs in the community, and make recommendations for new housing policies consistent with the recently updated Land Use Element of the General Plan. Toward that end, the Committee conducted two separate public surveys.

The Housing Needs survey was advertised in the local newspaper, radio, and television stations, and printed on the City of Jackson residential water bills. The surveys were available on-line at the City's website and paper copies were available at the public library and City Hall. The objective of the survey was to ascertain the types of housing in which citizens were currently residing, deficiencies in that housing, and predictions for future housing needs. The response to this survey, despite the advertising, was unfortunately quite low and for this reason the results of which are not included in this document.

The response to the Workforce Housing Survey, however, was substantially higher. This survey was sent to all business license holders within the City of Jackson and some larger employers outside the City's jurisdiction. The purpose of the Workforce Housing Survey was to identify

deficiencies in workforce housing and to determine impacts on employment in and around the City of Jackson. Results from the Workforce Housing Survey are included in Appendix B of this document.

Shortly after completion of the surveys, attendance at the Housing Element Committee meetings dropped off and the Committee essentially disbanded. With no Committee, the economic crisis, and the City's budget drastically reduced, a new approach for completion of the Housing Element Update was implemented. In December 2009 the Planning Commission was asked to participate in the research and writing of the update. This approach would ensure Planning Commission and public participation while saving money for the City.

The Planning Commissioners' contributions to this document are commendable. The analysis of the existing Housing Element, most of the housing needs assessment, and many of the programs were written by the Planning Commissioners at no cost to the City of Jackson.

Since December 2009, the Planning Commission reviewed the Housing Element Update progress at four separate meetings, including a special workshop held in May 2010. Then, at the May 17, 2010 meeting, the Planning Commission held a public hearing and subsequently adopted a motion recommending that the City Council approve the Draft Housing Element.

May 21, 2010 a Notice of Public Hearing was published in the local newspaper and posted at City Hall regarding adoption of the Housing Element. Additionally, a notice regarding the availability of the Housing Element and its associated Negative Declaration was sent to the following stakeholders:

- Amador Affordable Housing Coalition
- Amador County Association of Realtors
- Amador County Building Department
- Amador County Commission on Aging - Housing Committee
- Amador County Dept of Health & Human Services
- Amador County Land Use Agency
- Amador County Planning Department
- Amador County Transportation Commission
- Amador County Waste Management

- Amador Water Agency
- Amador Economic Development Corporation
- Amador Regional Transit System
- Amador County Senior Citizens (ACSC)
- Amador-Tuolumne Community Action Agency
- Area 12 Agency on Aging
- Central Sierra Planning Council
- Habitat for Humanity
- Valley Mountain Regional Center
- Child Care Council/Amador County Office of Education
- Central Sierra Continuum of Care (Sierra CoC)
- Common Ground Senior Services Inc
- Amador County Mental Health
- Interfaith Council of Amador - Interfaith Food Bank

No written or verbal comments were received by any of the listed stakeholders.

On June 14, 2010 the City Council held a public hearing and subsequently approved Resolution No. 2010-22 adopting the 2007-2014 Housing Element.

In response to a September 20, 2010 review letter from the California Department of Housing and Community Development, Division of Housing Policy Development the City made numerous amendments to the June 2010 Housing Element. The amended Housing Element was subsequently approved by the City Council on April 2, 2012 by adopting Resolution No. 2012-11.

## 2.0 Evaluation of Existing Element

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The existing Housing Element of the City's General Plan was adopted March 29, 1993 and amended February 28, 1994. The underlying goal of the existing Housing Element is for the City of Jackson to meet the varied housing demands of the City's citizens in a safe, environmentally sound, and affordable manner.

Despite the age of the existing Housing Element, its underlying goal and its associated objectives are still relevant today and are thus carried forward to this document.

The following is an evaluation of the specific policies which implemented the objectives of the 1993/1994 Housing Element.

### 2.1 Effectiveness of the Element

The effectiveness of the existing Housing Element can be broken into two categories: the effectiveness of the Element in meeting the Regional Housing Needs Assessment, and effectiveness of the existing Element's objective, goal, and policies.

#### 2.1.1 Regional Housing Needs Allocation

The Central Sierra Planning Council's Regional Housing Needs Assessment for the City of Jackson for the 1990 through 1997 period was a total of 617 for a total of 2,226 residences. Due to State budgetary constraints, the Regional Housing Needs Allocation plan process was suspended until late in 2002. In 2003 the plan process began again and the 1990 through 1997 numbers were re-evaluated. A new allocation for the 2001 through 2008 planning period was established requiring 215 new residential units. Table 2-1 provides the allocation requirements by income category. The Average Mean Income (AMI) in the City of Jackson was \$26,090 in 1989, \$35,944 in 1999, and \$38,482 in 2004 (see Table 3-10 in Chapter 3.0 Housing Needs Assessment for source information).

<b>Table 2-1</b>		
<b>Regional Housing Needs Allocations</b>		
<b>Income Category</b>	<b>1990 - 1997</b>	<b>2001 - 2008</b>
Very Low (0-50% of AMI)*	143143	32
Low (51%-80% of AMI)	87	32
Moderate (81%-120% of AMI)	123	43
Above Moderate (over 120% of AMI)	265	108
<b>Total</b>	<b>617</b>	<b>215</b>

\* AMI – Average Mean Income

During the 1990-1997 allocation period, a total of 617 homes were to be constructed. However, during this time period there was a downturn in the economy which, much like in today's economy, had a negative impact on housing development in the City. During the allocation period approximately 121 single-family residences, 4 duplex units, and 10 town homes and were built, none of which were designated Very Low or Low Income housing.

Construction during the 2001-2008 period was decidedly more brisk with 290 single-family units, 2 duplex units, and 111 multi-family units built. Four of the single-family units (Pine Meadows Estates) and 56 of the multi-family units (Kennedy Meadows Apartments) were designated for Very Low Income and Low Income households.

The 1990-1997 Regional Housing Needs Assessment objective was not met – falling short by almost 500 homes. The objectives during the 2001-2008 period were better met with 405 residential units constructed. This exceeded the required overall total of 215 units by 190 units. The majority of the residential units constructed were in the Moderate and Above Moderate income category. The Very Low- and Low-income objectives fell slightly short with 60 of the 64 required units designated in these income categories constructed in the allocation period.

In an attempt to better meet the affordable housing needs of the City of Jackson, changes were made to the City's Land Use Designations and Zoning in 2008. The most significant change included downzoning over 400 parcels from Commercial (C) to less intense commercial and residential uses which do not require a Conditional Use Permit or any other land use entitlement to allow for housing.

Other measures were adopted to improve the availability of affordable housing, including growth management and affordable housing ordinances. For more information regarding these measures, please refer to Section 2.2 of this Chapter.

### 2.1.2 Objective, Goal, and Policies

The following is a summary of the 1993/1994 Housing Element Policies and Implementation Measures followed by an evaluation of the City of Jackson's implementation effectiveness. A summary version of this information can be found in Appendix A. More information regarding the programs discussed in the evaluations, such as the Community Development Block Grant (CDBG) Program and the City's Inclusionary Housing Ordinance, are discussed later in this chapter.

**Policy A:** Identification of adequate sites needed to meet present and future housing needs.

Implementation Measure No. 1A: Set aside sufficient land to meet future housing needs as outlined in the Land Use Element. Also revise land use classifications to provide average densities allowing for greater flexibility.

Evaluation: The updated Land Use Element has approximately 1,242 acres of vacant properties. Of these, approximately 848 acres are designated for residential use. Additionally, there are approximately 112 acres designated for commercial use where residential uses are expressly allowed and approximately 282 acres zoned commercial where residential is allowed with a Conditional Use Permit.

Implementation Measure No. 2A: Annex reserve areas within planned urban areas to provide the land necessary to accommodate housing needs.

Evaluation: In 2002 through 2003 there were three annexations which occurred at the southern city limits which brought approximately 60 acres into the City of Jackson. Additionally, there are approximately 1,050 acres in the City's Sphere of Influence which are designated Urban Reserve which may be utilized for residential use.

Implementation Measure No. 3A: Increase land zoned for high-density residential use.

Evaluation: The updated Land Use Element allows for approximately 69 acres of high density residential. While this is less than what was allowed in the previous Land Use Element, the hierarchical zoning was retained so that residential uses are expressly allowed in the Professional Office, Historic Commercial, and Limited Commercial zones and in the Commercial zone with a Conditional Use Permit.

Implementation Measure No. 4A: Continue the use of Planned Development zoning where applicable and appropriate.

Evaluation: The Land Use Element has a Planned Development Overlay which is in place on the majority of large vacant properties within the City. The Planned Development Overlay allows for increased density and deviations from standards thereby enabling housing to be developed more cost-effectively.

Implementation Measure No. 5A: Utilize development agreements and encourage private participation to reduce construction delays.

Evaluation: Development agreements have been utilized consistently since the adoption of the 1993/1994 Housing Element. The result has been the construction of off-site improvements for which the developers have been responsible for their “fair share.”

Implementation Measure No. 6A: Develop and maintain inventory of City-owned land (land bank) within City and Sphere of Influence for possible housing sites, then work with developers to facilitate affordable or assisted residential developments.

Evaluation: The City has not implemented a land banking program for properties within the Sphere of Influence. However, in 2003 the City of Jackson adopted an inclusionary housing ordinance which requires subdivisions of 10 or more units to provide affordable housing. The ordinance has resulted in the planning or construction of affordable designated housing units which are located in closer proximity to retail and service centers than development that would have occurred in the Sphere of Influence.

**Policy B:** Assist in the development of a variety of housing types for all income levels.

Implementation Measure No. 1B: Encourage private sector implementation of federal housing programs. Work with developers by expediting processing time, helping locate sites, and by reducing some City standards. Promote programs, and ask to be placed on the federal housing mailing list for updates.

Evaluation: The City of Jackson was instrumental in the site location, and implementation of funding for the Kennedy Meadows Apartments which provides 56 residential units to Low- and Very Low-- Income households.

Implementation Measure No. 2B: City will develop and implement a density bonus program providing bonuses of 25% for builders who construct housing developments with 20% of the

units affordable to low income households or 10% available to very low income, or 50% available to seniors.

Evaluation: In 2003 the City adopted an inclusionary housing ordinance which is also referenced in the Land Use Element. This ordinance requires subdivisions of 10 or more lots to provide for affordable housing. As an incentive to provide more than the required affordable housing, the developer may, at the Planning Commission's discretion, be granted higher densities.

Implementation Measure No. 3B: City will continue to work with CDBG agency to secure funds for housing rehabilitation and assist local housing authority in acquiring rent subsidized apartment units.

Evaluation: To date the City of Jackson has assisted in the rehabilitation of 57 housing units, including the homeless shelter operated by the Amador-Tuolumne Community Action Agency.

Implementation Measure No. 4B: City will assist in the replacement of demolished housing units with CDBG funds in the form of low interest loans or grants.

Evaluation: No CDBG funds were utilized to replace demolished housing units.

Implementation Measure No. 5B: Assist in site identification of emergency housing for homeless and abused by putting together listings of potential sites and assist in land banking endeavor.

Evaluation: The City has continually worked with Operation Care and the Amador-Tuolumne Community Action Agency (A-TCAA) to help site potential facilities.

**Policy C:** Remove outdated and overly restrictive government constraints to affordable housing development.

Implementation Measure No. 1C: Update zoning regulations to provide other forms of low cost housing, as well as zoning that allows residential units above commercial uses and second dwelling units on a single parcel.

Evaluation: The Zoning Code (Title 17 of the Municipal Code) allowed for residential uses in the commercial zones. In 2009 the Zoning Code was replaced with the Development Code; however, the ability to mix commercial and residential uses was retained. Additionally, the Development Code has provisions for secondary dwelling units on Residential Single Family zoned parcels.

Implementation Measure No. 2C: Maintain zoning consistency with General Plan so housing plans for all income groups remain available and implemented as a continuous program by the Planning Commission and City Council.

Evaluation: Because of the large amount of spot zoning in the City, the Planning Commission and City Council determined that the 2008 General Plan Land Use Designation Map and the Zoning Map be one map.

Implementation Measure No. 3C: Annually review development fees to make sure they represent a fair charge for application review and processing.

Evaluation: Development fees have not been updated since 1993 and should be evaluated.

Implementation Measure No. 4C: Review infrastructure standards and implement or substitute as needed.

Evaluation: A Draft City of Jackson Improvement Standards has recently been completed by the City Engineer and will be forwarded to the City Council for adoption in July 2010.

Implementation Measure No. 5C: Encourage simultaneous review of many aspects of a project to give a better overall perspective of project and cut down on processing time.

Evaluation: It has been the City's policy to process projects requiring multiple entitlements as a "development package." This not only makes compliance with the California Environmental Quality Act easier and cuts down on processing time, but it also enables the decision makers to see "the big picture."

**Policy D:** Maintain an affordable housing stock by providing assistance in the conservation, rehabilitation, and preservation of residential structures.

Implementation Measure No. 1D: Provide energy conservation and weatherization information to those applying for permits.

Evaluation: Energy conservation and weatherization information has not been provided to building permit applicants. However, all applications have had to conform to Title 24 of the California Building Code ensuring energy conservation.

Implementation Measure No. 2D: The City's Building Department shall enforce the Universal Building Code (UBC) for the purpose of setting consistent standards for safe construction.

Evaluation: The City Council has opted to adopt the California Building Code as it is more relevant to construction in California.

Implementation Measure No. 3D: The City will assist in preserving the affordability of assisted housing units by assuming "at-risk" units with the aid of CDBG funds or by notifying involved organizations in the Right of First Refusal Programs.

Evaluation: The Right of First Refusal Program has not been utilized.

**Policy E:** Promotion of equal opportunity housing.

Implementation Measure No. 1E: Amador-Tuolumne Community Action Agency (A-TCAA) is designated as the Amador County Fair Housing Authority and concerns or complaints need to be automatically referred to it.

Evaluation: The City has not received complaints regarding housing discrimination.

Implementation Measure No. 2E: City shall obtain information on Fair Housing laws from the Department of Housing and Community Development, post in City Hall and provide copies to the Amador Public Library.

Evaluation: The City has not provided the Amador Public Library copies of the Fair Housing laws, but information is posted in the City Hall lobby area.

Implementation Measure No. 3E: City shall comply with Government Code Section 65400 requiring a report of its General Plan status and implementation progress. The report shall track the City's Housing Program in terms of progress in annual goal attainment.

Evaluation: In 2005 the City Council adopted the Resource Constraints and Priority Allocation Ordinance which is intended to manage growth in the City of Jackson. A requirement of the Ordinance is annual review of the City's resources. Since affordable housing is a resource in the City, its availability has been reviewed annually since 2005. Despite the Ordinance required evaluation, the City needs to take more specific action to comply with Government Code Section 65400.

## 2.2 Success of Housing Programs

Since adoption of the 1994 Housing Element, a variety of housing programs were renewed or adopted which has aided the City in achieving both compliance with the Regional Housing Needs Assessment and meeting the objectives of the Housing Element. The following is a description of these programs and how they have enhanced the City's housing program:

### 2.2.1. Community Development Block Grants

In 1994 and 1995, the City of Jackson was awarded Community Development Block Grants from the State Department of Housing and Community Development for housing rehabilitation projects for low and moderate income individuals meeting the required income thresholds. The City was awarded \$500,000 in each of these two years. These funds were used for important life and safety rehabilitation needs of 30 homes throughout the City of Jackson. All residents were income qualified for the CDBG program.

In 1999, the City was awarded another \$500,000 CDBG grant to upgrade the housing stock for low and moderate income families. The focus of this grant was the acquisition and rehabilitation of the Amador-Tuolumne Community Action Agency's homeless shelter located at 125 Broadway. This 2,500 square foot, two story-facility can house up to 25 people and was in danger of being shut down at the time this project was awarded. It continues to serve an important role providing transitional housing for those in need. With the remainder of the funds in this grant, the City was able to assist with three additional owner-occupied residential rehabilitation projects for income qualified families.

In subsequent years to these three grants, the City has managed a successful housing rehabilitation program with "program income" received from repayment of the original loans provided by these three grants. To date, the City has assisted 23 families with funding from this program for important rehabilitation activities aimed at protecting the available housing stock in the community. This CDBG program income fund will continue to invest back into the community as the original loans are paid back to the City.

### 2.2.2 HOME Program Rental Housing Construction Grant

A Home Investment Partnership Program (commonly called the HOME program) grant was a key funding source obtained by the City of Jackson in 2003 to assist Oregon Investors IV, LLC, with construction of the Kennedy Meadows Apartments at 701 New York Ranch Road. The grant to the City was \$3,427,000, of which \$3,327,000 was loaned to the project. This is a 56 unit rental housing apartment project that opened in September 2005. This project provided a highly demanded rental market housing unit for the working population in the City. HOME program income limits are set at the 80% of moderate income level, but residents must also be able to afford these rents without other government assistance to reside in this facility. These units continue to be in high demand and vacancies are always quickly filled. Repayment of the loan to Oregon Investors was deferred ten years and is scheduled to begin in 2013.

2.2.3 HOME Program First Time Home Buyer Grants

In 2004, the City received its first of four HOME first time home buyer (FTHB) grants. Funding from this program is used to provide a second loan of up to half the total purchase price of the property that is deferred until the property is sold or the owner no longer occupies the unit. Due to market conditions at the time, the City was able to receive approval from the State Department of Housing and Community Development Department to allow buyers to purchase homes with a value of up to \$343,900 due to the lack of more affordable housing on the market.

The City has now received four FTHB grants since the first award in 2004. Subsequent grants were awarded in 2005, 2006 and 2008. The total funding provided by these four grants is \$3,022,732 and the City has assisted 21 families purchase their first home within the city limits of Jackson. Similar to the HOME Rental Construction grant and the CDBG Rental Rehabilitation Loans, any repayment of the loans in the HOME grant program must be used for activities that can be funded by the HOME program.

2.2.4 Affordable Housing Ordinance

In May of 2003 the City Council adopted an Interim Housing Policy with the following intent:

- (a) Encourage the development and availability of housing affordable to a broad range of households with varying income levels within the City as mandated by State Law, California Government Code Sections 65580;
- (b) Promote the City of Jackson’s goal to add affordable housing units to the City’s housing stock in proportion to the overall increase in new jobs and housing units;
- (c) Offset the need for housing that is created by new development, protecting the economic diversity of the City’s housing stock and promoting a jobs/housing balance, and in doing so, mitigating environmental and other impacts of traffic, transit and air quality and reducing demands on the region’s transportation infrastructure.

This policy was intended to be utilized until the update of the 1993/1994 Housing Element. However, with the updating and consolidation of the Zoning and Subdivision Ordinances into a Development Code, the City determined that the policy would best be utilized in Article III – Site Planning and General Development Standards, Section 17.32 of the new Development Code.

This ordinance is applicable to any subdivision of ten or more residential lots and essentially requires that ten percent of the units be restricted for occupancy by Low- or Very-Low Income Households. Additionally, the ordinance allows for modified development standards to increase density, mixed use zoning to provide opportunities for employees to live near their place of employment, and fee reductions to ease the financial burden of construction of these affordable units on the developer.

Since its inception the Affordable Housing Ordinance has been applied to a number of applications some of which were rejected by the Planning Commission or the City Council, and some which are “on-hold” until the economy and housing market improves. One project, however, which was the first to implement the affordable housing requirements, has been completed and is described below.

The Pine Meadows Subdivision originally consisted of 28 single-family residential lots intended to be developed with custom homes. However, with implementation of the Affordable Housing Ordinance, the plans were modified to include a section of the subdivision to be improved with 12 “bungalow” type units to be constructed by the developer. Two of these units were to be offered to very-low income households and another two were to be offered to low-income households. The remaining eight units could be sold at market rate.

To ensure affordability, these units were constructed on smaller lots with reduced setbacks. Infrastructure improvement requirements were also reduced to cut down on development costs. The result is 12 units which are nicely designed and constructed to blend with the surrounding custom homes. The First Time Homeowner program was utilized to facilitate the purchase of the affordable units. The remaining eight units, because of the efficient site planning, were able to be sold in the moderate income range.

#### 2.2.5 Resource Constraints and Priority Allocation Ordinance

With the proliferation of applications that the City was receiving in the late 1990s and early 2000s, the Planning Commission and City Council determined that a growth management policy would be a helpful tool in ensuring that the timing and amount of new development allowed is consistent with the available resources and the provisions of the City’s General Plan.

In 2005 the City Council, upon recommendation of the Planning Commission, adopted the Resource Constraints and Priority Allocation Ordinance (Ordinance No. 646). This ordinance set forth a process by which residential subdivisions (5 or more units) must receive a Housing Equivalent Unit (HEU) allocation to apply for a Tentative Subdivision Map.

The ordinance requires the Planning Commission and City Council to annually review the resources and infrastructure of the City, including water availability, sewer capacity, road and intersection levels of service, school capacity, child care availability, fire and police services, etc. and establish the number of housing units that should be available without over-burdening those resources. Additionally, the Planning Commission and City Council are to establish criteria for awarding the allocations which usually consist of the following:

1. Economic benefit
2. Improvements including: road improvements, recreational amenities, sewer treatment plant upgrades or new facilities, and school facility upgrades or new facilities.
3. Provisions for affordable housing (above what is required by the Affordable Housing Ordinance), and workforce housing.
4. Projects which in-fill where there is existing development
5. Protection of open space and oak woodlands.
6. Contribute to the restoration and revitalization of downtown Jackson.

Once the HEU number for the year is established, developers interested in submitting a Tentative Subdivision Map submit a Notice of Intent to Develop. This Notice, which essentially is a preliminary development plan, briefly describes the proposed project including the number and type of housing units and the benefits of the project to the community. All Notices of Intent to Develop are then reviewed by the Planning Commission and City Council for potential allocation. Those developments that offer the most amenities, including affordable housing, are awarded an allocation. Only those projects which have received an allocation may apply for a Tentative Subdivision Map. The application then is processed according to local and state laws, including conformance with the California Environmental Quality Act.

# 3.0 Housing Needs Assessment

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The following is an analysis the City of Jackson’s population, business, and housing characteristics used to identify the housing needs in the City.

## 3.1 Population and Employment Trends

The City of Jackson had a population of 4,625 according to the 2010 Census figures (U.S. Census Bureau, American Fact Finder).

The 2000 U.S. Census figures showed a population of 3,989. The increase of 330 residents over the subsequent nine year period is an increase of 8.3% or an annual increase of just under 1%.

Table 3-1 below shows the population trends over the last forty-nine years:

<b>Table 3-1</b>				
<b>Population Trends</b>				
<b>Year</b>	<b>Population</b>	<b>Numerical Change</b>	<b>Percent Change</b>	<b>Average Annual Growth Rate</b>
1960	1,852	-----	-----	-----
1970	1,924	72	3.89%	.4%
1980	2,331	407	21.15%	2.1%
1990	3,545	1,214	52.08%	5.2%
2000	3,989	444	12.5%	1.2%
2010	4,625	636	15.9%	1.6%

To the extent that any data or projections are valid in this turbulent era, Jackson’s economy along with Amador County’s is contracting and has weakened in the last years of the past decade. Employment has been falling since mid-2008 and the unemployment rate has risen. The recession is expected to last into the current decade. Subsequent sluggish growth will cause the jobless rate to rise into the decade as well.

The trend downward in retail trade can be verified by the large numbers of business vacancies throughout the City, due to the economic downturn experienced nationwide.

The unemployment figure in 2000, according to the Employment Development Department, was 4.5%. Today that number is over 12% for Amador County.

## 3.2 Household Characteristics

The U.S. Census figures for 2000 show the total occupied housing units for Jackson were 1,899. Using the same data, the vacancy rate was 2.4%. Owner-occupied housing units totaled 983 while renter-occupied units were 763 for a total of occupied housing units being 1,746. The average household size in 2000 was 2.13 persons. Families made up 58.6% of the population. Households with individuals under the age of 18 comprised 25.9%. Households with members 65 years and over made up 40% of the total population.

### 3.2.1 Single Parent Households

Approximately 12% of households were headed by females (no husband present) using the 2000 U.S. Census figures. Of those single family households 8.2% had children under 18 years of age.

### 3.2.2 Ethnicity

The racial and ethnic configuration of Jackson is predominantly white, comprising 89.5% of the population using 2000 U.S. Census data. Hispanics/Latinos comprised 6.5% of the population. The remaining 4% is comprised of individuals self-identifying as non-white and non-Hispanic/Latino. The majority of this population group self-identified as American Indian, followed by Asian and black. A small percentage of the population self-identified as bi- or multi-racial.

### 3.2.3 Age

The median age of Jackson's residents was 46 years, using 2000 U.S. Census figures.

Again, U.S. Census data in 2000 showed the following age breakdown:

Table 3-2 Age Breakdown	
Children under 5 years of age	5.3%
School age children 5-19 years	17.8%
Adults aged 20-59 years	45.2%
Adults 60 years and over	32.4%

Using the 2000 Census statistics, Jackson's 34% senior population will be higher in 2020. Census data indicated that 7% of seniors 65 and over live below the poverty level. Families living below poverty level equaled 4.1%. Twenty-one percent of families with a single female head of household live below poverty level.

### 3.3 Housing Stock Characteristics

#### 3.3.1 Existing Housing Supply

**Housing Units:** According to the Mercy Housing California (MHC) Housing Condition Survey, the majority of the housing units, almost eighty percent are single-family residences. Mobile homes and duplexes comprise the next largest category of housing units, 7.3%. The number of duplex units is equal to the number of mobile homes in the City of Jackson as depicted in the following Table 3-3:

<b>Table 3-3</b>		
<b>Housing Types</b>		
<b>Housing Units</b>	<b>Number</b>	<b>Percentage</b>
Single Family	1,078*	79.2 %
Multi-Family (Duplex)	100*	7.3%
Multi-Family (3+ Units)	83*	6.1%
Mobile Homes	100	7.3%
TOTAL	1,361	100%

Source: Mercy Housing California: *Housing Condition Survey of Jackson*. 11/2003\*

Note that the survey was of structures and not the number of housing units.

According to the 2000 census, there were 984, approximately 56% housing units that were owner-occupied, and 763, about 44% housing units that were renter-occupied, with 113 housing units, about 6% housing units that were vacant. The disparity between the 2000 Census and the MHC Housing Condition Study was that the MHC was counting only structures and not whether they were owner-occupied or renter-occupied housing units.

<b>Table 3-4</b>		
<b>Ownership Status</b>		
<b>Status</b>	<b>Number</b>	<b>Percent</b>
Owner-Occupied H.U.	983	56.3%
Renter-Occupied H.U.	763	43.7%
Vacant H.U.	113	6.1%
Occupied Housing Units	1,746	93.9%
Total Housing Units	1,859	100%

Source: American Factfinder-Fact Sheet 2000 Census, Jackson City, California

**Structural Composition:** The structural composition of the housing stock in Jackson was recorded during the exterior inspection for the 2003 Housing Condition Survey (Table 3-5). More than 90% of the units surveyed were found to be of wood construction.

<b>Table 3-5</b>		
<b>Structural Composition</b>		
<b>Structure</b>	<b>Number of Units</b>	<b>Percentage</b>
Wood	1,243	91.3%
Masonry	16	1.2%
Mobile Home	100	7.3%
Modular	2	0.2%
<b>TOTAL</b>	<b>1,361</b>	<b>100%</b>

Source: Mercy Housing California: *Housing Condition Survey of Jackson*. 11/2003

According to the 2000 Census, there were 2,047 total housing units in the City with 883 units, or 43.1% of the total constructed prior to 1960 and 1,164 units, or 56.9% built after 1960 through March 2000. Over 63% of the housing stock is over 20 years old. Those homes built before 1980 may possibly have lead based paint or asbestos shingle siding concerns furthering the need for housing rehabilitation.

Table 3-6 Housing Age		
Year Structure Built	Number of Units	Housing Stock
1999 to March 2000	9	1,164 units built after 1960
1995 to 1998	60	
1990 to 1994	167	
1980 to 1989	527	
1970 to 1979	293	
1960 to 1969	108	
1950 to 1959	265	883 units built before 1960
1940 to 1949	131	
1939 or earlier	487	

Source: 2000 Census of Housing & Population, Summary Tape Files 3A

**Housing Conditions Data:** The following are definitions of housing condition types as listed in CDBG's Grant Manual (Page 26):

**SOUND** - A unit that appears new or well maintained and structurally intact. The foundation should appear structurally undamaged and there should be straight roof lines. Siding, windows and doors should be in good repair with good exterior paint condition. Minor problems such as small areas of peeling paint and/or other maintenance items are allowable under this category.

**MINOR** - A unit that shows signs of deferred maintenance or which needs only one major component such as a roof.

**MODERATE** - A unit in need of replacement of one or more major components and other repairs, such as roof replacement, painting and window repairs.

**SUBSTANTIAL** - A unit that requires replacement of several major systems and possibly

other repairs (e.g., complete foundation work, roof structure replacement and re-roofing, as well as painting and window replacement).

DILAPIDATED - A unit suffering from excessive neglect, where the building appears structurally unsound and maintenance is non-existent, not fit for human habitation in its current condition, may be considered for demolition or, at minimum, major rehabilitation will be required.

Table 3-7					
Housing Condition Survey Results City of Jackson					
Sound	Minor	Moderate	Substantial	Dilapidated	Total
1,067	133	123	33	5	1,361
78.4%	9.8%	9.0%	2.4%	0.4%	100%

Source: Mercy Housing California *Housing Condition Survey of Jackson*. November 2003

Because nearly 90% of Housing types were either Sound or needed Minor repair, a breakdown by Housing type was not done.

The 2003 Housing Condition prepared by Mercy Housing California was updated in 2011 by a visual survey of the City by the Senior Building Inspector and the City Planner. The revised information is displayed in Table 3-8.

Table 3-8					
Updated Housing Condition Survey Results City of Jackson					
Sound	Minor	Moderate	Substantial	Dilapidated	Total
1678	107	91	11	10	1901
88.3%	5.6%	4.8%	0.6%	0.5%	100%

The updated survey demonstrates that the overall housing condition has improved for the City of Jackson; however there are more dilapidated units in need of abatement.

### 3.4 Housing Affordability

What is “Affordable Housing”?

In broad terms, affordability is simply the relationship between housing costs and income. The generally accepted measure for housing “affordability” is spending +/- 33% of one’s

gross household income on housing costs, including utilities, principal and interest. If the house is owned, then the housing costs would include property taxes, as well as utilities.

### 3.4.1 Housing Costs

Real estate professionals were consulted regarding current median housing costs for the City of Jackson, Amador County and comparable markets, which provided current information regarding housing prices. Table 3-9 below provides median housing cost data up to January 2005, while Table 3-10 provides median housing cost data for other Sierra Nevada counties for comparative purposes.

<b>Table 3-9</b>					
<b>Median Housing Costs (2005)</b>					
<b>Place</b>	<b>Amador County</b>	<b>Jackson</b>	<b>Ione</b>	<b>Plymouth</b>	<b>Sutter Creek</b>
Median Value	\$400,000	\$399,000	\$399,999	\$630,000	\$489,000

Source: Jackson Land Use, Circulation & Zoning Project Draft EIR, City of Jackson. 7/2007

<b>Table 3-10</b>			
<b>Median Housing Costs for Other Counties (2005)</b>			
<b>Place</b>	<b>El Dorado Co.</b>	<b>Placer Co.</b>	<b>Nevada Co.</b>
Median Value	\$449,000	\$445,000	\$412,000

Source: Jackson Land Use, Circulation & Zoning Project Draft EIR, City of Jackson. 7/2007

### 3.4.2 Overpayment for Housing

The following are definitions of Household Distribution by Income Groups per the 2000 Census:

“Very Low” Income Households are those households whose incomes are fifty percent (50%) or lower than the City median household income.

“Low” Income Households are those households whose income is are fifty one percent (51%) to eighty percent (80%) of the City median household income.

“Moderate” Income Households are those households whose incomes are eighty-one percent (81%) to one hundred twenty percent (120%) of the City median household income.

“Above Moderate” Income Households are those households whose incomes are greater than one hundred twenty percent (120%) of the City median.

<b>Table 3-11 Median Household Incomes</b>		
<b>Place</b>	<b>Amador County</b>	<b>City of Jackson</b>
Median Household income 1989	\$30,265 (100%)	\$26,090 (86%)
Median Household income 1999	\$42,280 (100%)	\$35,944 (85%)
Median Household income 2004	\$45,274 (100%)	\$38,482 (85%)*

Sources: 1989 & 1999 Median Household Income from Jackson Draft EIR 7/07; 2004 Median Household Income from DOF Economic & Financial Research County Profiles 2010. (\*\*\*)Extrapolated from the 1989 & 1999 percentages of the City of Jackson to Amador Co.)

<b>Table 3-12</b>		
<b>Projected Annual Wages for Income Groups for a Family of Three</b>		
Very Low	50% or less of area median	\$0 - \$19,241 (\$0 - \$1,603/mo.)
Low	51% - 80% of the area median	\$19,626 - \$30,786 (\$1,636 - \$2,566/mo.)
Moderate	81% - 120% of area median	\$31,171 - \$46,178 (\$2,598 - \$3,848/mo.)
Above Moderate	121% and above area median	\$48,563 + (\$4,097 +/mo.)

Source: Extrapolated from Median Household Incomes from Table 3-11

<b>Table 3-13</b>		
<b>Housing Costs 1990 – 2000</b>		
<b>Housing Type</b>	<b>1990 Median Monthly Cost or Cost Range in Dollars</b>	<b>2000 Median Monthly Cost or Cost Range in Dollars</b>
Single-Family Owner-Occupied	\$773	\$1,140
Studio Rental	Less than \$200	\$500 - \$749
1 Bedroom Rental	\$300 - \$499	\$300 - \$499
2 Bedroom Rental	\$500 - \$749	\$500 - \$749
3 Bedroom + Rental	\$500 - \$749	\$749 - \$999

Source: Amador County General Plan Housing Element- 5/05

While one and two bedroom rental payments remained stable in the 10 year time element, single-family owner-occupied mortgage payments increased 32% and studio rental costs

increased by 150%+ to 275% and three or more bedroom rentals increased by 33% to 50%.

Since 2005, when the above rental information was gathered, there has been a substantial increase in the price of rental units. According to the May 16, 2010 Ledger Dispatch there were 11 units in the City of Jackson listed in the Condos, Homes & Apartments Classifieds. According to these listings, the average monthly cost of a one-bedroom unit is \$732, a two bedroom is \$850, and a three bedroom is \$1254. Based on these rental prices a Very Low-Income individual or family could not afford to rent in the City of Jackson. The Low-Income individual or family could afford a one-bedroom apartment. The Moderate-Income individual or family may be able to afford a three-bedroom rental.

Table 3-14 below reflects that neither the Very Low, Low and Moderate incomes can afford to purchase a home based on the median cost of homes in 2004. However, with the severe housing recession that began in 2008 and continues through 2010, many homes, particularly those that were foreclosed, may be in the financial reach of these categories of borrowers.

**Table 3-14**  
**Annual Cost of Affordable Housing for 3 – Person Households**  
**(\$38,482 Median Income)**

Income Category Annual Income Range	Mortgage/Rental Annual Cost of Affordable Housing	Estimated Annual Cost of Housing as a Percent of Income
Very Low - \$0 - \$19,241	SFR Owner Occ.: \$0 - \$13,680 Studio Rental:\$0 - \$ 6,000/\$0 - \$8,988 1BR Rental -\$3,600 to \$5,988 2BR Rental -\$6,000 to \$8,988 3BR+ Rental-\$9,000 to \$11,988 SFR Owner Occ.: \$0 - \$13,680 Studio Rental:\$0 - \$ 6,000/\$0 - \$8,988 1BR Rental -\$3,600 to \$5,988 2BR Rental -\$6,000 to \$8,988 3BR+ Rental-\$9,000 to \$11,988	Mortgage: 71% Rental: Studio: 31% - 47% 1BR: 19% - 31% 2BR: 31% - 46% 3BR+: 47% - 62%
Low - \$19,626 - \$30,786	Same as above	Mortgage: 70% - 44% Rental: Studio: 31% - 29% 1BR: 18% - 19% 2BR: 31% - 29% 3BR+: 46% - 39%
Moderate - \$31,171 - \$46,178	Same as above	Mortgage: 44% - 30% Rental: Studio: 31% - 13% 1BR: 12% - 13% 2BR: 19% - 19% 3BR+: 29% - 26%
Above Moderate - \$48,563+	Same as above	Mortgage: 29% Rental: Studio: 12% - 19% 1BR: 07% - 19% 2BR: 07% - 19% 3BR+: 19% - 25%

The County states in their last general plan update that the City of Jackson has 262 Very Low Income households overpaying (Family of 4) and 74 Low Income households overpaying (Family of 4). Source: *Amador County General Plan Housing Element. Page V-35. 5/2005.*

The 2000 Census indicates that overpayment remains a critical problem for low and moderate-income households, which are disproportionately affected by this burden compared to other households. Affordability problems occur when housing costs become so high in relation to income that households have to pay an excessive proportion of their income for housing, or are unable to afford any housing and become homeless. Housing overpayment refers to spending more than 30 percent of income on housing; severe overpayment is spending greater than 50 percent.

The Comprehensive Housing Affordability Strategy (CHAS) provides detailed information on housing needs by income level for different types of households. Detailed CHAS data based on the 2000 Census is displayed in the Table 3-15 below.

<b>Table 3-15</b>		
<b>Housing Overpayment</b>		
<b>Household Type</b>	<b>Overpayment</b>	<b>Severe Overpayment</b>
Owner	217	118
Renter	315	102
Total	532	220

According to CHAS, 40.3 percent of renters and 25.6 percent of homeowners in the City of Jackson were spending more than 30 percent of their total income on housing. Severe overpayment impacts 13.1 percent of overpaying renters, compared to 11 percent of owners. In terms of lower-income (less than 80 percent area median income) households overpaying, 70 lower-income renters were faced with overpayment, representing approximately 45 percent of the overpaying renter households. At the same time, 35 lower-income homeowners were overpaying which comprises approximately 26 percent of the overpaying owner households.

Table 3-16 provides a more detailed review of households that experienced severe housing overpayment.

Table 3-16					
Severe Housing Cost Burden by Type and Tenure					
	Elderly	Small Family	Large Family	Other	Total
<b>Renter Households</b>					
Total number by household type	155	325	44	257	781
Percent with severe cost burden	19.4%	6.8%	0	19.5%	13.1%
<b>Owner Households</b>					
Total number by household type	511	398	59	109	1077
Percent with severe cost burden	12.5%	7.5%	0	22%	11%

### 3.4.3 Extremely Low Income

Extremely Low-Income (ELI) is defined as households with income less than 30 percent of area median income. The median household income in the City of Jackson is \$46,932. For extremely low-income households, this results in an income of \$14,583 or less for a four-person household or \$6,796 or less for a one-person household. Households with extremely low-income have a variety of housing situations and needs. For example, most families and individuals receiving public assistance, such as social security insurance (SSI) or disability insurance are considered extremely low-income households. The following are examples of occupations with wages that could qualify as extremely low income households.

Table 3-17	
Occupational Employment Data	
Occupation Title	Median Hourly Wage
Food Preparation	\$9.47
Waiter/Waitress	\$9.11
Host/Hostess	\$9.57
Cashiers	\$9.20
Housekeeper	\$10.54
Hairstylist	\$9.55
Child Care Worker	\$10.60
Pharmacy Aid	\$11.76
Vet Assistant	\$11.55

Source: California Employment Development Department – Occupation Employment Data for Amador County

According to HUD Comprehensive Housing Affordability Strategy from May 2004, approximately 284 extremely low-income households resided in the City, representing approximately 15 percent of the total households. The majority of ELI households faced a cost burden greater than 30 percent of income and/or overcrowding and/or without complete kitchen or plumbing facilities. Table 3-18 demonstrates the housing needs for ELI households.

Table 3-18			
Housing Needs for Extremely Low-Income Households			
	Renters	Owners	Total
Total Number of ELI Households	162	122	284
Percent with Any Housing Problems	50.6%	68%	58.1%
Percent with Cost Burden (30% of Income)	50.6%	68%	58.1%
Percent with Severe Cost Burden (50% of Income)	39.5%	47.5%	43%
Total Number of Households	781	1077	1858

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) May 2004

To calculate the project housing needs, the City of Jackson assumed 50 percent of its very low-income regional housing need to be extremely low-income households. As a result, from the very low-income need of 57, the City has a projected need of 58 units for extremely low-income households. Many extremely low-income households will be seeking rental housing and most likely facing an overpayment, overcrowding, or substandard housing condition. Some ELI households could be with mental or other disabilities and special needs.

To address the housing needs of extremely low-income households, the City will continue to work with nonprofit builders who specialize in building housing for extremely low-income households and supportive housing.

Additionally, the City will implement Program 2.1.3 to amend the City's existing Affordable Housing Ordinance to require new development to provide housing opportunities for extremely low-income households.

### 3.5 Overcrowding

The U.S. Department of Housing and Urban Development (HUD) defines overcrowding as the average number of persons per room for each housing unit to be greater than one person per room. No overcrowding exists when the average number of persons per room is less or equal to one. According to the 2000 Census (Table 3-19) the City of Jackson has more than a three and one half percent (3.6%) rate of overcrowding. These households

would be eligible for rehabilitation loans to add a bedroom if they qualified under the City's low-income loan program.

<b>Table 3-19</b>		
<b>Occupied Housing Units (Non-Rented)</b>		
<b>Occupants per Room</b>	<b>Number</b>	<b>Percentage</b>
Occupied Housing Units	1,088	100%
1 person or less	1,066	98%
1.01 to 1.50 persons	22	2%
1.51 or more	0	0%

Source: U.S. Census Bureau, Census 2000 Summary File 4

<b>Table 3-20</b>		
<b>Occupied Renter Units</b>		
<b>Occupants per Room</b>	<b>Number</b>	<b>Percentage</b>
Occupied Housing Units	811	100%
1 person or less	765	94%
1.01 to 1.50 persons	15	2%
1.51 or more	31	3.8%

Source: U.S. Census Bureau, Census 2000 Summary File 4

Table 3-21 Occupied Owner and Renter		
Occupants per Room	Number	Percentage
Occupied Housing Units	1,899	100%
1 person or less	1,831	96.4%
1.01 to 1.50 persons	37	2%
1.51 or more	31	1.6%

Source: *Mercy Housing California. November 2003*

### 3.6 Workforce Housing

In early 2009, the City's Housing Element Committee developed a survey to determine the housing needs of the workforce in the City. Approximately 450 surveys were sent out. The majority of these surveys were sent to businesses with a business license within the City of Jackson; however, larger employers in the County jurisdiction were also sent surveys.

The City received 47 responses to the Workforce Housing Survey. The 47 businesses had a total of 307 employees. Of the 307 employees, approximately 26% live in the City of Jackson, 61% live in the County of Amador, and 14 percent live outside the County. Approximately 24% of these employees commute 15 miles or more to work.

The survey results indicate that more two and three bedroom apartment units and home ownership opportunities were needed in the City to maintain an adequate community workforce.

A copy of the survey and a compilation of the survey results can be found in Appendix B of this report.

### 3.7 Special Housing Needs

Within the general population there are several groups of people who have special housing needs. These needs can make it difficult for members of these groups to locate suitable housing. The following subsections discuss these special housing needs including seniors, disabled persons, large family households, female-headed households, agricultural workers, and homeless persons. Where possible, estimates of the population or number of households in Jackson falling into each group are shown. When such information is unavailable for the City of Jackson, estimates for Amador County are shown.

### 3.7.1 Senior Population and Households

Seniors have special housing needs primarily resulting from physical disabilities and limitations, income, and health care costs. Additionally, senior households also have other needs to preserve their independence including supportive services to maintain their health and safety, in-home support services to perform activities of daily living, conservators to assist with personal care and financial affairs, public administration assistance to manage and resolve estate issues, and networks of care to provide a wide variety of services and daily assistance.

The senior population in the City of Jackson has continued to grow over the past 20 years. According to the 2010 Census, the City of Jackson had 1,173 persons 65 years old or older which accounts for 25.2 percent of the total population in the City. In 2010, 786 householders in the City of Jackson were seniors, representing approximately 38 percent of the households in the City. As shown in Table 3-22, of the senior households, approximately 550 are home owners and 238 are renters.

<b>Subject</b>	<b>Number</b>	<b>Percent</b>
<b>Owner-occupied housing units</b>	1,122	100.0
15 to 24 years	8	0.7
25 to 34 years	52	4.6
35 to 44 years	107	9.5
45 to 54 years	155	13.8
55 to 64 years	250	22.3
65 years and over	550	49.0
65 to 74 years	238	21.2
75 to 84 years	184	16.4
85 years and over	128	11.4
<b>Renter-occupied housing units</b>	943	100.0
15 to 24 years	60	6.4
25 to 34 years	189	20.0
35 to 44 years	177	18.8
45 to 54 years	161	17.1
55 to 64 years	120	12.7
65 years and over	236	25.0
65 to 74 years	92	9.8
75 to 84 years	73	7.7
85 years and over	71	7.5

Source: U.S. Census Bureau, 2010 Census. Summary File 1, Tables H4, H16, and H17.

### 3.7.2 Disabled Persons

According to the California Government Code, a “disability” includes, but is not limited to, any physical or mental disability as defined in Section 12926. 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 a major life activity by making the achievement of major life activities 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 oneself 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 disabilities. Housing needs can range from institutional care facilities to facilities that support partial or full independence. Supportive services such as daily living skills and employment assistance need to be integrated in the housing situation. The disabled person with a mobility limitation requires housing that is physically accessible. Examples of accessibility in housing include widened doorways and hallways, ramps, bathroom modifications, and special sensory devices including smoke alarms and flashing lights.

The 2010 Census defined six types of disabilities including sensory, physical, self-care, mental, go-outside-home, and employment. A disability is defined as a mental, physical, or health condition that lasts over six months, and persons may have more than one disability. According to the 2010 Census, there were 2,124 disabilities in the City of Jackson. However, this is not to say that there were 2,124 disabled persons in the City, only 2,124 disabilities, as a person may have multiple disabilities. Further, 830 persons in the City claimed one or more disability (approximately 21 percent of the population over 5 years of age).

Although there is a fairly large population in the City of Jackson with some type of disability, the total number of persons that may require a specialized living situation is not known. Employment disability may be an indication of the number of persons who may need special care or at least subsidized housing.

The 2010 Census does not characterize employment disability for the 65 years and over age group. It does list employment disabilities for the age group 16 to 64 which in Jackson totaled

328. In 2010 there were 306 persons in the City with a disability who were unemployed. The City of Jackson has included Program 3.1.1 to ensure that reasonable accommodations to persons with disabilities are provided as required by State Law.

According to the 2010 Census, there are 123 persons in the City residing in nursing homes, which are defined as skilled-nursing facilities, intermediate-care facilities, long-term care rooms in wards or building on the grounds of hospitals, or long-term care rooms/nursing wings in congregate housing facilities. Also included are nursing, convalescent, and rest homes.

### 3.7.3 Large Family Households

Large family households are defined as households of five or more persons. Large family households are considered a special needs group because there is a limited supply of adequately sized housing to accommodate their needs. The more persons in a household, the more rooms are needed to accommodate their needs. Specifically, a five-person household would require three or four bedrooms, a six-person household would require four bedrooms, and a seven-person household would require four to six bedrooms. Shown in Table 3-23 is data from the 2010 Census demonstrating household sizes in the City of Jackson.

<b>Subject</b>	<b>Number</b>	<b>Percent</b>
<b>Owner-occupied housing units</b>	1,122	100.0
<b>1-person household</b>	377	33.6
<b>2-person household</b>	492	43.9
<b>3-person household</b>	125	11.1
<b>4-person household</b>	85	7.6
<b>5-person household</b>	29	2.6
<b>6-person household</b>	14	1.2
<b>7-or-more-person household</b>	0	0.0
<b>Renter-occupied housing units</b>	943	100.0
<b>1-person household</b>	370	39.2
<b>2-person household</b>	255	27.0
<b>3-person household</b>	133	14.1
<b>4-person household</b>	108	11.5
<b>5-person household</b>	59	6.3
<b>6-person household</b>	16	1.7
<b>7-or-more-person household</b>	2	0.2

According to the 2010 Census, the City has 131 four bedroom and 77 five or more bedroom owner occupied housing units and 35 four bedroom and 12 five or more bedroom renter occupied units.

Based on the Census data, overcrowding in owner occupied or rental units does not appear to be a significant problem. However, to ensure that overcrowding does not become an issue in the future, Program 3.3.1 has been included in this Housing Element.

### 3.7.4 Female-Headed Households

According to the U.S. Census Bureau, a single-headed household contains a household head and at least one dependent, which could include a child, an elderly parent, or non-related child. These households generally have a higher ratio between their income and their living expenses. Therefore, finding affordable, decent, and safe housing is often more difficult for single-parent and female-headed households. Additionally, single-parent and female-headed households have special needs involving access to daycare or childcare, health care, and other supportive services.

Single female-headed households are more prevalent in the City of Jackson than single male-headed households. According to Census 2010 data, there were single 98 male-headed households and 294 female-headed households.

Program 3.2.2 was incorporated into this Housing Element in part to assist female-headed households in their housing needs.

### 3.7.5 Agricultural Workers

The City of Jackson does not have an economy based on agriculture and does not have a large number of farmworkers residing in the City. According to the 2010 Census there were no farmers or farm managers residing in the City of Jackson. For this reason, no specialized housing is needed for this group in the City.

### 3.7.6 Homeless

Homeless individuals and families have perhaps the most immediate housing need of any group. They also have one of the most difficult sets of housing needs to meet, due to both the diversity and complexity of the factors that lead to homelessness and to community opposition to the siting of facilities that serve homeless clients.

Amador County is losing the fight against family homelessness, a grim fact that is documented in numerous surveys, community assessments, and strategic plans and reports. Although many families do receive critical services from agencies and organizations, the number of homeless

families with children who are literally living on the streets in Amador County doubled from 2007 to 2009 and then doubled again from 2009 to 2011. In one 24-hour period on January 27, 2011, a survey conducted by the Central Sierra Continuum of Care found 54 homeless children in the County; 23 of them in shelters but the remaining 31 of them literally living on the streets with their parent or parents. During the school year in 2011, the Amador County Office of Education identified 200 homeless children ranging from kindergarten age to high school seniors.

The non-profit Amador-Tuolumne Community Action Agency (ATCAA) currently runs the only shelter in Amador County, located in Jackson. ATCAA's homeless shelter does offer temporary, emergency housing to families and individuals and in 2010 and 2011, a total of 36 families were served there (63 children and 40 adults). Of these families served, 29 were headed by single females.

# 4.0 Housing Resources, Opportunities and Constraints

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The City of Jackson is fortunate to have many resources that will be used to accomplish its housing goals. These resources center on a Planning Commission and City Council which has demonstrated support for affordable housing, a spirit of cooperation and collaboration among the governmental jurisdictions and nonprofit agencies, and multiple funding sources with which to address problems.

Unfortunately, there are factors that may constrain the development of housing. These factors can generally be divided into “governmental constraints” or those that are controlled by federal, state, or local governments; and “nongovernmental constraints,” factors which include market conditions, land costs, and community perception.

## 4.1 Housing Resources

In 2009, the 2007-2014 Regional Housing Needs Plan established the following allocation per income for the City of Jackson:

<b>Income Category</b>	<b>New Construction Needed</b>
Very Low (0-50% of AMI)	57
Low (51%-80% of AMI)	42
Moderate (81%-120% of AMI)	50
Above Moderate (over 120% of AMI)	112
<b>Total Units</b>	<b>261</b>

There are a variety of opportunities and resources which the City of Jackson can utilize to ensure that the 2007-2014 Regional Housing Needs Allocation is met.

#### 4.1.1 Financial Funding Programs

The City of Jackson utilizes the following primary sources of revenue to fund its housing projects and programs:

- The Community Development Block Grant Program (CDBG) is the largest federal housing-related program for affordable housing. It is a “pass-through” program that allows local governments to use federal funds to alleviate poverty and blight. The U.S. Department of Housing and Urban Development makes allocations based on a formula that takes population, poverty, and housing distress into account. CDBG funds are used for a variety of housing efforts, including activities aimed at housing acquisition and rehabilitation through short-and long-term loans and fair housing activities.

The City has used CDBG funds in the past for housing rehabilitation, transitional housing, childcare facilities, and housing rehabilitation for low income seniors and families. The City’s CDBG allocation during the planning period is estimated to be approximately \$2 million.

- The California HOME Investment Partnership Act is a HUD program that is designed to improve and increase the supply of affordable housing. As with CDBG funds, the City of Jackson applies to HCD for these funds and the grants are awarded on a competitive basis. HOME funds may be used for housing rehabilitation, new construction, and acquisition and rehabilitation for both single-family and multi-family projects. Since 2004, the City has assisted 21 “first time home buyers” utilizing this program.
- The Low Income Housing Tax Credit (LIHTC) Program is a large federal and state housing subsidy program that provides tax credits to the private sector for the construction or acquisition and rehabilitation of very affordable rental housing. To be eligible for a tax credit, 20 percent of the units in a housing development must rent to very low-income households earning less than 50 percent of area median income, or 40 percent of the units must rent to households with income of less than 60 percent. State law also requires that developments retain these levels of affordability for at least 55 years. To be successful, tax credit projects require an additional subsidy that can include no- or low-cost land, local government contributions, or density bonuses and other concessions.

This program, in combination with the California HOME Investment Partnership program, was utilized to construct the Kennedy Meadows Apartments which provides 56 affordable rental units to the community.

Access to information regarding these funding programs has historically been through a variety of sources including the City of Jackson's web-site, the Amador Board of Realtors and individual real estate brokers, local property management companies, and the Amador County Health and Human Service Department.

#### 4.1.2 Local Resources and Incentives for Affordable Housing

The City of Jackson has several resources which not only protect and preserve the City's existing affordable housing stock, but also encourages, and sometimes requires, new affordable housing.

- The City's Affordable Housing Ordinance is applicable to any subdivision of ten or more residential lots and essentially requires that ten percent of the units be restricted for occupancy by Low- or Very-Low Income Households. Additionally, the ordinance allows for modified development standards to increase density, mixed use zoning to provide opportunities for employees to live near their place of employment, and fee reductions to ease the financial burden of construction of these affordable units on the developer.
- The Resource Constraints and Priority Allocation Ordinance requires annual review of the resources and infrastructure of the City, including water availability, sewer capacity, road and intersection levels of service, school capacity, child care availability, fire and police services, etc. and establish the number of housing units that should be available without over-burdening those resources. Additionally, the ordinance requires the City to establish criteria for awarding the allocations which includes a project's ability to provide affordable housing above what is required by the Affordable Housing Ordinance.
- The Development Code expressly allows for residential uses to occur in the Professional Office, Historic Commercial, and Limited Commercial zones and in the Commercial zone with a Conditional Use Permit thereby increasing the sites available for residential development and allowing for mixed use. Additionally, the Development Code allows for Planned Development Overlays which encourages increased density, mixed use, and deviations from improvement and development standards. All of these features in the Development Code are intended to promote and encourage affordable housing which is compatible with the physical and urban environment.

### 4.1.3 Political Will

The decision-makers in the City of Jackson have steadfastly supported funding and approvals of housing development and programs for those people in our community most in need. The emphasis has been on providing housing needs for a variety of populations, including those in transition, with low incomes, and even those in need of child care.

### 4.1.3 At Risk Housing

The Housing Element Law in the California Government Code (Section 65583) requires all jurisdictions to include a study of all low-income housing units which may at some future time be lost to the affordable inventory by the expiration of affordability restriction. At this point in time, there are no affordable housing units at risk of losing their affordability restriction.

## 4.2 Residential Development Opportunities

To address the housing supply/demand issue, California Government Code requires a parcel-specific inventory of lands suitable for residential development to accommodate a range of housing opportunities for all income groups. To meet this requirement an assessment was conducted of the vacant land suitable for the provision of housing within Jackson city limits. The data was compiled by City staff and then mapped using ArcMap data base provided by Amador County. It should be noted that the capacity for second units on existing or new single-family lots was not calculated. City staff only inventoried sites that are suitable for the provision of affordable housing because of land use designations/zoning and location.

### 4.2.1 Adequate Sites

**Vacant Property:** The updated Land Use Element has approximately 1,242 acres of vacant properties. Of these, approximately 848 acres are designated for residential use. Additionally, there are approximately 112 acres designated for commercial use where residential uses are expressly allowed and approximately 282 acres zoned commercial where residential is allowed with a Conditional Use Permit. Appendix C of this document shows a summary of the residential development potential by affordability category within incorporated Jackson boundaries. The information is broken into 12 sites and shows both the maximum development potential on the sites (based on acreage and maximum allowed density) and the inventoried development potential. The inventoried capacity represents the “realistic capacity” because it is based on past development proposals, City staff assumptions regarding the site’s characteristics (e.g., physical or service constrains), and the densities of existing housing developments under each designation/zone. The number of affordable units by affordability category calculated for each of these sites is derived from the density and unit type

assumptions shown per site and, if applicable, previous development proposals for the site. All of the sites listed with “townhouse” or “apartment” unit types are assumed to be potentially affordable to very low-income households. All of the other unit types shown (duplexes, four-plexes, and bungalow courts) are assumed to be potentially affordable to low-income households.

The sites shown in Appendix C all have access to infrastructure. Topography, environmental factors, or other site specific problems that would be a constraint to development are addressed per site in Appendix C.

**Other Sites:** The City of Jackson was fortunate to have a large tract of property (117 acres) grant deeded to it several years ago. While the property has toxic issues due to old mining residues, there may be potential locations for housing. This property, or a portion of it, could be developed into affordable housing and the City could explore it with developers, utilizing the site to meet affordable housing requirements.

**Land Available for Other Types of Housing and Shelter:** State law requires that local land use regulations accommodate a range of housing types, as well as facilities for people in need of emergency shelter and transitional housing. There are a number of sites in the City of Jackson that would be suitable for more affordable and higher density housing which are in close proximity to jobs, commerce, public services, transportation, and public facilities. The City’s Development Code permits group homes (including residential care facilities) in the Limited Commercial (LC), Historic Commercial (HC), Professional Office (PO), Residential High Density (RHD), and Residential Medium Density (RMD) zones by right. This includes sites for emergency shelters, transitional and supportive housing, and single room occupancy units. This means that a variety of housing types can be provided without requiring a discretionary permit. The Development Code does not provide a definition of what constitutes a group home or what uses can take place within one. For transitional housing facilities that do not involve group living, location of transitional housing facilities is subject to the same land use regulations as other housing developments of similar type, size, and density.

#### 4.2.2 Environmental Constraints

The ability of land to be developed can be greatly constrained by environmental conditions and the existing improvement infrastructure. The significance of biological and archeological resources on a site and the proximity to earthquake fault zones, flood zones, and slopes can all impact where housing is appropriate. Additionally, there must be adequate water and sewer services to housing sites, along with sufficient access. The following discussion examines the environmental and infrastructure constraints present in the City of Jackson.

**Water:** The Amador Water Agency (AWA) provides treated water directly to customers within its service area, and provides wholesale treated water to the City of Jackson through its Amador Water System (AWS). The AWS has rights to 15,000 acre-feet of water from the Mokelumne River. As of 2006, AWS was serving 5,629 connections and using 10,545 acre-feet per year (afy) of water on an annual basis. The volume of water used has been reduced since 2006; AWS has replaced the Amador Canal (which formerly lost approximately 5,132 afy through infiltration and leakage) with a pipeline. Adequate surface water rights are available to serve the City. Although adequate amounts of raw water are available, the availability of new water service connections in both the AWA service area and the City of Jackson is restricted by limited capacity at the Tanner Water Treatment Plant in Sutter Creek. The capacity of the Tanner Treatment Plant is 5,659 million gallons per day (MGD). As of April 2010, AWA estimates the maximum daily usage would be 5,462 MGD. Based on the “will serve” commitments that AWA has already made, all of the existing capacity of the Tanner Treatment Plant has been allocated. AWA is currently taking the following actions to ensure that there is sufficient supply to meet the City of Jackson’s needs for new residential development.

1. Interim improvements to the Tanner Treatment Plant to accommodate an additional million gallons per day;
2. AWA continues to collect participation fees which go toward significant improvements to the Tanner Treatment Plant to accommodate long-range water needs; and
3. AWA is in the process of creating a Capital Facility District (CFD) – a funding program that will provide an opportunity to secure water supply and treatment capacity while spreading the costs over the next 25 years.

**Wastewater:** The City owns and operates the wastewater collection and treatment facilities for services within the City. The Jackson Wastewater Treatment Plant (WWTP) is a tertiary system located on the western boundary of the City. Currently, the WWTP has a remaining discharge capacity of approximately 1,112 dwelling units. The 2007 National Pollution Discharge Elimination System (NPDES) discharge permit provided direction to how much, if any, wastewater effluent may still discharge into Jackson Creek. Additional studies required by the NPDES permit are currently underway. With some modification to the treatment plant, the discharge permit could be increased to accommodate approximately 1,050 more dwelling units than the current treatment capacity of the plant (in addition to the remaining capacity of 1,112 dwelling units).

**Other Infrastructure:** All other utilities, including electricity, natural gas, telephone, high speed Internet access, and cable service are widely available in the City of Jackson.

### 4.3 Housing Constraints

Various interrelated factors can constrain the ability of the private and public sectors to provide adequate housing and meet the housing needs for all economic segments of the community. These factors can be divided into two categories: non-governmental and governmental. Non-governmental constraints consist of land costs, construction costs, and availability of financing. Governmental constraints consist of land use controls, development standards, processing fees, development impact fees, code enforcement, site improvement costs, development permit and approval processing, and provision for a variety of housing.

#### 4.3.1 Non-Governmental Constraints

**Land Costs:** The cost of residential land directly impacts the cost for a new home and is considered a non-governmental constraint. Higher land costs translate into higher prices for new homes. Decreases in lot sizes, clustering development, and close proximity to existing supportive infrastructure are all factors that can help lower land costs. A Trulia.com review of land sales in the City of Jackson for 2009 showed that the average sales price for residential lots with City improvements to be approximately \$8.38 per square foot or \$364,815 per acre (Trulia 2010).

**Construction Costs:** Construction costs can vary significantly depending upon market conditions, the type of development (single or multi-family), and the quality of the materials and workmanship. Using Building-Costs.net, the average price for constructing a 1,500 square foot home with an attached 360 square foot garage is as follows:

Material	\$131,169
Labor	\$96,457
Equipment	\$3,363
Per Total Costs (not including land)	\$230,989

**Availability of Financing:** The availability of financing in California and the nation as a whole has been significantly reduced by the rise in foreclosures and the corresponding tightening of

credit and loan standards. The use of graduated payment mortgages, variable and adjustable rate mortgages, interest-only loans, and zero down payment loans has dropped off and been replaced with the “old standard,” the fixed-rate loan. While the fixed-rate loan offers more stability over the life of the loan, homeowners can no longer take advantage of the lower initial interest rates and monthly payments which the alternative mortgage products offered.

The good news is that interest rates have been very low, dipping to 4% for a 15 year fixed rate loan and 4.375% for a 30 year fixed rate loan (google.com 2010). Persons who would be unable to purchase housing at a higher interest rate can now qualify for a home loan. Unfortunately, however, housing prices in the City remain too high for low-income families, even with these low rates.

#### 4.3.2 Governmental Constraints

Governmental regulations and exactions are designed to achieve desirable land use patterns, coordinate development with infrastructure expansion, finance capital improvements, equitably distribute the cost of public services, maintain the ambiance of existing neighborhoods, improve the urban environment, and preserve open space and unique ecosystems. However, they should be evaluated to determine whether they are excessive and represent an unnecessary constraint on the availability or affordability of housing being built, or contribute to the loss of existing affordable housing.

**General Plan Policies:** In addition to the Housing Element, the Land Use Element of the General Plan directly affects the location, type, and timing of housing that may be developed in the City. The Land Use Element establishes six residential use classifications, with the density ranges shown in Table 4-3.

It is important to note that the Land Use Element also allows for residential development to occur in the commercial designations as well. The density allowed in the commercial designations is based on the type of residential development. For example, if a site designated Professional Office (PO) were to be improved with a duplex unit, the Residential Duplex (RD) density would be required.

The Land Use Element of the General Plan also established the Planned Development (pd) Overlay which is a “combined” land use designation meaning that it will always be combined with one of the City’s other primary general plan designations. The (pd) designation is also intended to encourage planned developments with a mixture of land uses including different densities of residential units, professional office uses, and public and recreational uses. When combined with a residential use, the overall density of a development may be increased.

Table 4-3 Residential Land Use Designations		
General Plan Designation	Type of Use	Density (units/square feet)
Residential Suburban	Single-family dwelling	1/43,560
Residential Low-Density	Single-family dwelling	1/21,780
Residential Single-Family	Single-family dwelling	1/8,000
Residential Duplex	Single-family or duplex dwelling	1/4,000
Residential Medium Density	Single-family, duplex, tri-plex, or four-plex	1/3,000
Residential High Density	Single-family, duplex, tri-plex, four-plex, multi-family	1/2,000

**Development Code Provisions:** In 2009, the City adopted a new Title 17 of the Municipal Code replacing the existing zoning and subdivision ordinances with the Development Code. The Zoning Designations outlined in the Development Code are coincident with the Land Use Element Land Use Designations. Thus, the City has one map depicting the General Plan and Zoning Designations.

Development Standards: The Development Code prescribes minimum standards for residential lot sizes, yards, and lot coverage. These standards, shown in Table 4-4, are typical of many California suburban communities and contribute to the protections of the public health, safety, and welfare, and the maintenance of the City's quality of life and have not been an obstacle to the development of affordable units. Furthermore, the City's Development Code has the following provisions to allow for deviations from these standards including the following:

- Variance: The Development Code provides for modifications and adjustments of the required standards when, because of special circumstances applicable to a property, (including location, shape, size, surroundings, or topography) the property owner would be deprived of the privileges enjoyed by other property owners in the vicinity

and under identical zoning districts. Depending upon the type of adjustment necessary, a variance may be granted by staff or may require Planning Commission approval.

- Exceptions: The Development Code also provides for exceptions to certain development standards including parking requirements, set-backs from creeks, and hillside developments. As with variances, some of these exceptions may be granted by staff while others require Planning Commission approval.
- Planned Development (pd) Overlay: The Planned Development (pd) Overlay is intended to encourage planned developments with a mixture of land uses including different densities or residential units and allows for deviations from the City's development standards. There are a number of properties within the City which currently have a pd Overlay. Properties without a pd Overlay may apply for an Overlay when submitting project development plans to the City. Planned Developments are approved by the City Council.

<b>Table 4-4</b>						
<b>Residential District General Development Standards</b>						
<b>Zoning District</b>	<b>RS</b>	<b>RL</b>	<b>RSF</b>	<b>RD</b>	<b>RM</b>	<b>RH</b>
<b>Minimum Lot Size</b>	1 acre	½ acre	8,000 sq. ft.	8,000 sq ft.	8,000 sq. ft.	4,000 sq. ft.
<b>Density</b>	1 du/acre	1 du/½ acre	1 du/8,000 sq. ft. (4)	1 du/4,000 sq. ft.	1 du/3,000 sq. ft.	1 du/2,000 sq. ft.
<b>Lot Width</b>						
<b>Setbacks Required</b>	Minimum setbacks required unless otherwise shown on the Zoning Map, Subdivision Map, or Planned Development. See 17.30.120 (Setback Requirements and Exceptions) in the Development Code for setback measurement, allowed projections into setbacks, and exceptions to required setbacks.					
<b>Front</b>	25	25	10 or 15(1) (2)	10 or 15(1)	15	10
<b>Side</b>	5	5	5	5	5	5
<b>Street Side Corner Lot</b>	15	15	15	15	15	10
<b>Rear</b>	10	10	10	10	10	10
<b>Between Structures</b>	-	-	-	6 (2)	10 (3)	10 (3)

Parking standards: Residential parking standards required by the Development Code are as follows:

<b>Table 4-5</b>	
<b>Residential Parking Requirements</b>	
<b>Residential Uses</b>	<b>Vehicle Spaces Required</b>
Group Quarters (Including boarding houses, rooming houses, dormitories, and organizational houses)	1 space per each bed, plus 1 space per each 8 beds for guest parking, 1 space per each employee on largest shift.
Duplex housing units	2 spaces per each unit.
Mobile homes (in M.H. parks)	2 spaces per each mobile home (tandem parking allowed in an attached carport), plus 1 guest parking space for each 4 units.
Multi-family dwelling, condominiums and other attached dwellings.	Studio and 1 bedroom units - 1.5 spaces per each unit with 1 space per unit in a fully enclosed garage. Spaces not required to be in garage for affordable housing units.
	2 bedrooms or more - 2 spaces per each unit, with 1 space per unit in a fully enclosed garage. Spaces not required to be in garage for affordable housing units.
Multi-family dwelling, condominiums and other attached dwellings.	Guest parking - 25% of total required spaces.
Mixed-use developments	Determined by Use Permit.
Secondary residential units	2 spaces in addition to that required for the single-family dwelling.
Senior housing projects	1 space per each unit with 0.5 spaces per unit covered, plus 1 guest parking space per each 10 units.

Senior congregate care facilities	0.5 space per each residential unit, plus 1 space per each 4 units for guests and employees.
Single-family dwelling	2 spaces.

**Project Review and Approval:**

Discretionary Projects: The length of time it takes the City to review and approve a housing development application can add to housing costs. If the developer is buying the land outright, there are monthly interest costs, and if the developer is working under an option to purchase, there are option costs to hold the land.

In recent years, varying amounts of time were taken to consider and approve housing construction proposals. Generally, projects that require environmental impact reports and/or are subject to public controversy have longer review periods. Project re-designs or additional studies may be required by environmental review. Each change in the project design can have associated architect and engineering fees, which grow with each revision. Projects that receive a negative declaration of environmental impact are typically approved within six months; projects with environmental impact reports have required several years.

Processing delays for residential projects can result from incomplete submittals by project applicants, inadequate responses to staff requests for additional information and exhibits, and failure to design projects to City standards.

Ministerial Projects: Applications for single and multi-family residential projects which do not require any planning entitlements are submitted directly to the Building Department for permit processing. Typically, the review for a single family residence is reviewed "in-house" and takes approximately two weeks. Plans for multi-family residences are usually referred to the City's plan review consultant and typically take four weeks for plan check and issuance of a permit.

Please refer to Table 4-6 for the schedule for residential processing times in the City of Jackson.

<b>Table 4-6</b>		
<b>Schedule of residential Processing Times</b>		
<b>Application Type</b>	<b>Review Body</b>	<b>Typical Processing Time</b>
Tentative Parcel Map	Planning Commission	2 Months
Final Parcel Map	City Council	2 Months
Tentative Subdivision Map	Planning Commission	4-12 Months
Final Subdivision Map Including Development Agreement	City Council	2-4 Months
Annexation	City Council with Planning Commission Recommendation	4-6 Months
Boundary Line Adjustment	City Council	4-6 Weeks
Site Plan Review	Staff	2-4 Weeks
Conditional Use Permit	Planning Commission	1-4 Months
Variance/Exception	Planning Commission	1-2- Months
Building Permit	Staff	2-4 Weeks
Negative Declaration	Planning Commission and/or City Council	2-4 Months
Environmental Impact Report	Planning Commission and/or City Council	6-12 Months
Rezone/GP Amendment	City Council with Planning Commission Recommendation	2-6 Months

**Building Codes and Enforcement:** In December 2010, the City adopted the 2010 California Building Code. The California Building Standards Commission (CBSC) via the Governor of California adopted the 2010 California Building Code which went into effect January 1, 2011.

These new codes include the California Green Building Codes. No local amendments to these Codes have been adopted.

The purpose of adopting the California Building Code is for regulating and governing the conditions and maintenance of all property, buildings and structures; by providing the standards for supplied utilities and facilities and other physical things and conditions essential to ensure that structures are safe, sanitary and fit for occupation and use; and the condemnation of buildings and structures unfit for human occupancy and use and the demolition of such structures in the City of Jackson.

The CBSC adjusts and adopts a new code every three years. The City of Jackson will continue to adopt the most current codes.

The Building Code is implemented by a full-time Senior Building Inspector who attempts to apply these codes as flexibly as possible under State law. The presence of an active code enforcement effort serves to maintain the conditions of the City's housing stock and does not constrain the production or improvement of housing in the City.

#### **Required Fees and Improvements:**

The size of a housing project, type of development, lot size, and the necessity of planning entitlements all have an effect on the total amount of development fees charged by the City and the extent of required on- and off-site improvements. Please refer to Table 4-7 for a complete list of facility and review fees.

Facility Fees: The City charges residential development a variety of facility fees in order to pay for the increased system capacities and services required by that development. The City has recently updated the Local and Regional Transportation Impact Fees and the Park Fees; however, the remaining fees – essential services, water, and sewer fees – are in need of an update. Keeping these fees current ensure that the existing City of Jackson taxpayers are not overburdened with increased capital improvement costs.

Review Fees: Fees are also charged for services provided by the Planning, Building, Public Works, Water, and Engineering Departments during the review, entitlement, and construction phases of a residential project. The fees are based on staff time and materials costs.

A fee study has not been completed since January 1993. To ensure that the General Fund is not impacted by the review of private development projects, this study should be performed and its recommendations implemented.

**Table 4-7  
Facility and Review Fees**

<u>Facility Fees</u>		
Fee Type	Residential Single Family Per Dwelling Unit	Residential Multi-Family Per Dwelling Unit
Wastewater	\$2,200	\$1,700 - \$2,100
Water	\$2,060	\$1,760-\$1,960
Essential Services	\$2,300	\$2,450-\$2,600
Park In-Lieu	\$8,670	\$8,670
Local Circulation	\$1,318	\$938
Regional Circulation	\$3,040	\$2,158
Amador Water Agency Participation Fee	\$7,555	\$7,555-\$18,890
Amador County Unified School District Fee	\$2.97/square foot	\$2.97/square foot
<u>Review Fees</u>		
Tentative Map	\$200 plus \$10/lot	\$200 plus \$10/lot
Final Parcel Map	\$400 plus \$20/lot	\$400 plus \$20/lot
Final Subdivision Map	\$200 plus \$10/lot	\$200 plus \$10/lot
Site Development Plan	\$50	\$75
Site Field Inspection	\$50/final	\$50/final
Improvement Plans	2% of Construction Cost	2% of Construction Cost
Improvement Inspection	1%-4% of Construction Cost	1%-4% of Construction Cost

CEQA Initial Study	\$150	\$150
Negative Declaration	\$150	\$150
Mitigated Negative Declaration Deposit	\$250 plus \$1.25 Direct Costs	\$250 plus \$1.25 Direct Costs
Environmental Impact Report Deposit	\$500 plus \$1.25 Direct Costs	\$500 plus \$1.25 Direct Costs
Rezoning	\$250	\$250
Conditional Use Permit	\$250 plus Direct Costs	\$250 plus Direct Costs
Variance/Exception	\$200	\$200
General Plan Amendment	\$500	\$500

The facility and review fees listed in Table 4-6 are commensurate with the fees for the County of Amador and the surrounding Cities of Sutter Creek, Plymouth, and Ione.

Required Improvements: The City of Jackson requires developers to provide on- and off-site improvements in association with residential development, (e.g., streets, curbs, gutters, sidewalks, street trees, drainage, water, sewer, power, and communication utilities). These requirements are comparable to provisions in neighboring cities.

All standards for public improvements are delineated in the Municipal Code. These standards may be modified if warranted by individual circumstances, and therefore are not a constraint on development. The following is a summary of improvement standards for a typical residential development.

- Parking:
  - Single Family Residential – 2 spaces per unit
  - Multi-family – Studio and 1 bedroom units 1.5 per each unit and 2 bedrooms or more 2 spaces per each unit. One space per unit in a fully enclosed garage. Spaces not required to be in a garage for affordable housing units.

- Streets:
  - Each parcel within a proposed subdivision shall be provided access by being located on an existing City street or a new City street.
  - Alleys may be proposed as part of residential subdivisions.
  - Street widths (right-of-way) may be 42 feet to 60 feet wide depending upon street classification.
  - All residential properties shall have a minimum driveway width of 16 feet.
- Other: Other site improvements for residential construction may be found in the Development Code and the City of Jackson Improvement Standards. The City may consider and approve proposed access and street design solutions that differ from the provisions of the Development Code where deemed necessary or cost prohibitive.

**Affordable Housing Ordinance:**

The Development Code contains an affordable housing ordinance which provides opportunities for housing units affordable to lower-income persons in the community and does not act as a constraint to the overall development of housing. The goal of the ordinance is to develop a mix of housing types targeted to a variety of income groups. This ordinance provides flexibility along with incentives for developers building in the City of Jackson.

The ordinance requires that residential projects of ten or more units include five percent of the units in the project as affordable to Very Low-Income Households, and five percent to Low-Income Households as defined by the Regional Housing Needs Assessment Tables.

Developments of less than ten housing units are exempt from this requirement. Inclusionary Units must conform to the following standards:

- Inclusionary Units must be comparable in infrastructure (including sewer, water, and other utilities), construction quality and exterior design to the Market-Rate Residential Units.
- All Inclusionary Units must be constructed and occupied concurrently with or prior to the construction and occupancy of Market-Rate Units or development.
- Inclusionary Units produced under this section must be legally restricted to occupancy by Households of the income levels for which the units were designated for a minimum of 55 years for rental units and 45 years for owner occupied units.

A Developer may propose an alternative means of compliance according to the following provisions:

- Inclusionary Units may be constructed off-site if the Inclusionary Units will be located in an area where, based on the availability of affordable housing, the City Manager finds that the need for such units is greater than the need in the area of the proposed development.
- The City Manager may accept any combination of on-site construction and off-site construction.

The City may provide one or more of the following incentives to a Developer who elects to provide the Inclusionary Units on-site:

- Modification in development or zoning that will allow for increased density, including, but not limited to a reduction in setback, square footage, and parking requirements.
- Approval of mixed use zoning.
- A 50% reduction of fees required by City Schedule of Charges for Special Services and Local Facilities Participation Charges for the portion of the Development devoted to Inclusionary Units.
- Financial assistance in the form of loans or grants to the extent budgeted by the City Council.

The affordable housing ordinance does not address meeting the needs of Extremely Low-Income Households which are defined as households with income less than 30 percent of area median income. Program 2.1.3 has been included in this Housing Element to amend the affordable housing element to work with developers to provide housing opportunities for Extremely Low-Income Households.

**Housing for Persons with Disabilities:** Compliance with provisions of the federal Americans with Disabilities Act (ADA) is assessed and enforced by the Senior Building Official in the City of Jackson. ADA access is enforced through building permit entitlement and is required for all commercial development, new construction of multifamily apartments with three or more units in any one building, and new construction of congregate housing or shelters. Special ADA access retrofitting is not required for remodeling or renovation of buildings, but only for new construction.

To ensure fair and efficient process for persons with disabilities to make necessary accessibility adjustments to their homes, the City will amend the Development Code to create a reasonable accommodation procedure. Additionally the definition of “family” in the Development Code will be updated to state “One or more persons living together in a dwelling unit, with common access to, and common use of all living, kitchen, and eating areas within the dwelling unit.”

#### 4.3.3 Opportunities for Energy and Resource Conservation

Energy-related costs could directly impact the affordability of housing in the City of Jackson. 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 City is responsible for enforcing the energy conservation regulations. Alternatives 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.

Pacific Gas and Electric (PG&E) is the primary provider of gas and electric power to the City of Jackson. It offers a host of conservation programs including:

- The Smart AC Program which rewards customers who help to prevent summer energy supply emergencies.
- SmartRate Tips – An educational program designed to help customers use less energy and save money.
- The Pacific Energy Center which offers educational programs, design tools, advice, and support to create energy efficient buildings and comfortable indoor environments.

Program 5.1.3 has been included in this Housing Element to help promote energy saving in the City of Jackson.

# 5.0 Goals, Policies, and Programs

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The following goals, policies, and programs are designed to address actual and projected housing needs of the City of Jackson. The 1993/1994 Housing Element provides the basis for these goals, policies and programs as they are still relevant today. New policies have been included which ensure that this Housing Element is consistent with the Land Use Element of the General Plan and with new State laws.

Each program has one or more individuals, bodies, or agencies responsible for its implementation, along with a potential or committed funding source, and a schedule for its implementation during the 2010 – 2017 planning period.

**Goal 1: Provide the City's regional fair share of new housing for all economic segments of the community.**

**Policy 1.1:** Promote safe, adequate, affordable housing to meet the needs for all economic segments of the community.

Program 1.1.1: Maintain the General Plan Land Use commercial designations and zoning classifications to allow for residential uses. Allowing for mixed use creates housing opportunities that meets the needs of a variety of economic segments of the community.

Responsibility: City Planner, Planning Commission, and City Council

Timeframe: Ongoing

Funding: General Fund

Program 1.1.2: Utilize the Resources Constraints and Priority Allocation ordinance to encourage in-fill housing development prior to annexing properties within the Sphere of Influence. The allocation ordinance requires the Planning Commission and City Council to consider infill projects prior to projects in the Sphere of Influence and also promotes higher density development, and therefore more affordable, which is closer to retail and service centers.

Responsibility: City Planner, Planning Commission, and City Council

Timeframe: Ongoing

Funding: General Fund

Program 1.1.3: The City's Development Code includes provisions for planned developments, which serve to maximize the use of the land. The City will continue to use this zoning tool where applicable and appropriate, and implemented as a continuous program by the City Planning Commission and Council.

Responsibility: City Planner, Planning Commission, and City Council

Timeframe: Ongoing

Funding: General Fund

Program 1.1.4: The City will continue to utilize development agreements as they formally document work to be accomplished, timing and/or sequencing, and require bonding to guarantee task completion. These agreements serve to ensure "fair-share" funding of off-site improvements and thus minimize additional construction costs from being passed onto the housing consumer.

Responsibility: City Planner, City Engineer, and City Council

Timeframe: Ongoing

Funding: Application Fees

Program 1.1.5: The City will continue to annually review the City's building codes for current compliance and adopt the necessary revisions so as to further local development objectives.

Responsibility: Building Inspector, City Planner, and City Council

Timeframe: Annual evaluation of the adequacy of the City's building codes

Funding: General Fund

Program 1.1.6: In compliance with Government Code Section 65400, the City shall annually review the General Plan and report on the implementation of its programs to the City Council, the California Office of Planning and Research, and the California Department of Housing and Community Development.

Responsibility: Building Inspector, City Planner, and City Manager

Timeframe: Annually

Funding: General Fund

**Policy 1.2:** The City shall maintain an adequate supply of water and sewage treatment capacity to accommodate housing needs.

Program 1.2.1: The City is committed to ensuring that there is enough potable water to support its fair share of the City's housing needs (including the Sphere of Influence). The City will continue to work collaboratively with the region's potable water provider, the Amador Water Agency, to identify both short- and long-term viability and cost effective solutions to maintaining potable water availability in the City. Additionally, the City will continue to review water resources through implementation of the City's Resource Constraints and Priority Allocation Ordinance that is intended to ensure that there is adequate water supply for new housing development in the City of Jackson with preference given to affordable housing projects.

Responsibility: City Engineer, City Planner, City Manager, Planning Commission, and City Council

Timeframe: Annual review of the City's resources

Funding: General Fund

Program 1.2.2: The City is committed to ensuring that there is enough wastewater treatment capacity to support its housing needs. Annual implementation of the City's Resource Constraints and Priority Allocation Ordinance is intended to ensure that there is adequate wastewater treatment for new housing development in the City of Jackson with preference given to affordable housing projects.

Responsibility: City Engineer, City Planner, City Manager, Planning Commission, and City Council

Timeframe: Annual review of the City's resources

Funding: General Fund

**Policy 1.3:** Housing is not adequate unless there are services to support the City's residents. Child care is a crucial service for the City's residents. The City shall actively participate in the development of new child care programs.

Program 1.3.1: The City will continue to implement the Resource Constraints and Priority Allocation Ordinance to include child care centers in or around new development.

Responsibility: City Planner, Planning Commission, and City Council

Timeframe: Annually

Funding: General Fund

**Goal 2: Encourage construction and maintenance of affordable housing in the City.**

**Policy 2.1:** The City shall promote affordable housing of all types to meet the present and projected needs of low- and very-low income households.

Program 2.1.1: The City shall maintain an inventory of sites suitable for affordable housing projects and provide this inventory to funding agencies. This program would help facilitate affordable residential development in the City.

Responsibility: City Planner

Timeframe: Ongoing

Funding: General Fund

Program 2.1.2: The City shall continue to coordinate with appropriate entities, such as Mercy Housing of California and Connerly & Associates, once during the planning period or as projects are contemplated which could provide housing and services for lower-income households. Appropriate steps will be taken to recommend that the City Council formally execute an agreement or letter of understanding with these entities.

Responsibility: City Planner and City Manager

Timeframe: Ongoing

Funding: General Fund

Program 2.1.3: The City will amend Section 17.32 (Affordable Housing) of the Development Code to require a portion of new development to provide for housing opportunities for Extremely Low-Income Households.

Responsibility: City Planner and City Manager

Timeframe: 2013

Funding: General Fund

Program 2.1.4: The City will continue to implement the Section 17.32 (Affordable Housing) of the Development Code. This ordinance requires subdivisions of ten or more parcels to provide ten percent inclusionary affordable housing.

Responsibility: City Planner, Planning Commission, and City Council

Timeframe: Ongoing

Funding: General Fund

Program 2.1.5: The City will annually review its fees for development permits in order that they represent a fair charge for review and processing of applications. Review of charges implemented by the City Manager on an “as needed” basis.

Responsibility: City Manager and City Council

Timeframe: Annually

Funding: General Fund

**Policy 2.2:** Maintain an affordable housing stock by providing assistance in the conservation, rehabilitation, and preservation of residential structures.

Program 2.2.1: The City will continue to actively annually pursue Community Development Block Grants for housing rehabilitation.

Responsibility: City Planner, Planning Commission, and City Council

Timeframe: Annually

Funding: CDBG Funding

**Policy 2.3:** The City shall take measures to remove any governmental constraints to affordable housing development.

Program 2.3.1: The City will continue to provide for mixed use zoning where residential is above commercial uses.

Responsibility: City Planner, Planning Commission, and City Council

Timeframe: Ongoing

Funding: CDBG Funding

**Goal 3: Provide a range of housing services for households with special needs within the City.**

**Policy 3.1:** The City shall continue to enforce all State and federal handicap accessibility requirements.

Program 3.1.1: The City shall ensure that reasonable accommodations to persons with disabilities are provided as required under Senate Bill 520 (Chapter 671 of the Government Code) by adopting an efficient process for persons with disabilities to make necessary accessibility adjustments to their homes.

Additionally the definition of "family" in the Development Code will be updated to state "One or more persons living together in a dwelling unit, with common access to, and common use of all living, kitchen, and eating areas within the dwelling unit."

Responsibility: City Engineer, City Planner, Building Inspector, Planning Commission, and City Council

Timeframe: 2013

Funding: General Fund

**Policy 3.2:** The City shall permit emergency shelters and transitional housing in accordance with state law.

Program 3.2.1: The City shall continue to enforce Section 17.120.060 of the Development Code prohibiting discrimination against emergency shelters and transitional housing.

Responsibility: Building Inspector, City Planner, City Manager, and City Council

Timeframe: Ongoing

Funding: General Fund

Program 3.2.2: The City shall continue to work with the Amador-Tuolumne Community Action Agency (A-TCAA) to find suitable sites for transitional, supportive, and female heads of households housing. The City shall host an annual meeting with A-TCAA to insure that opportunities for transitional and special needs housing are implemented to the greatest extent possible.

Responsibility: Building Inspector, City Planner, and City Manager

Timeframe: Ongoing with annual meetings

Funding: General Fund

**Policy 3.3: Seek and support programs that will address housing for large families (families with five or more members).**

Program 3.3.1: The City will provide incentives, such as modifications to development standards, and regulatory incentives for the development of housing units with four or more bedrooms.

Responsibility: City Planner and City Manager

Timeframe: Ongoing

Funding: General Fund

**Goal 4: Maintain and improve the existing supply of housing in the City.**

**Policy 4.1:** The City shall continue to provide a housing rehabilitation program for lower-income owners and renters.

Program 4.1.1: The City will continue to apply for HOME and CDBG funding to rehabilitate residences for lower-income home owners and renters. HOME funds will be applied for when qualified projects are submitted to the City. GDBG funds will be applied for annually.

Responsibility: City Planner, City Manager, and City Council

Timeframe: Ongoing

Funding: General Fund

**Policy 4.2:** The City shall continue efforts to establish residential design standards to ensure that improvements in existing neighborhoods are aesthetically and historically appropriate.

Program 4.2.1: The City's Development Code contains design standards; however, these standards do not apply to single-family residences. The City shall amend the Development Code to include design standards for all residential development.

Responsibility: City Planner, Architectural Regulations Committee, Planning Commission, and City Council

Timeframe: Completed August 2010

Funding: General Fund

**Goal 5: Promote the conservation of natural resources and energy in housing design requirements.**

**Policy 5.1:** The City shall promote the reduction of energy use and the conservation of natural resources in the development of housing.

Program 5.1.1: The Building Inspector will continue to be responsible for implementing the State's energy conservation standards (Title 24 Energy Standards). This includes review of building plans and written documentation demonstrating compliance and the inspection of construction to ensure that the dwelling units are constructed according to those plans.

Responsibility: Building Inspector

Timeframe: Ongoing

Funding: Building Permit Fees

Program 5.1.2: The City will annually ensure that local building codes are consistent with state mandated or recommended green building standards.

Responsibility: Building Inspector, City Manager, and City Council

Timeframe: Ongoing

Funding: General Fund

Program 5.1.3: The City will continue to partner with Pacific Gas & Electric (PG&E) to promote energy saving programs by notifying home builders of the design tools offered by PG&E and by posting a link on the City's website to notify ratepayers of the variety of programs.

Responsibility: Building Inspector and City Manager

Timeframe: Ongoing

Funding: General Fund

Program 5.1.4: The City shall continue to implement the Resource Constraints and Priority Allocation Ordinance to ensure housing developments offer amenities which promote conservation of the City's natural resources and the reduction of energy use.

Responsibility: City Planner, Planning Commission, and City Council

Timeframe: Annually

Funding: General Fund

**Goal 6: Ensure that discrimination is not a factor in the ability of households to obtain housing.**

**Policy 6.1:** The City shall promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, or color.

Program 6.1.1: The City shall continue to refer concerns or complaints regarding discrimination to the Fair Housing Authority for Amador County (Amador-Tuolumne Community Action Agency). The City will act as an independent third party to discrimination complaints and shall maintain a file for the purpose of recording information about any alleged violations of State or federal fair housing requirements. The City will support housing equal opportunity programs by providing information available to the public.

Responsibility: Building Inspector, City Planner, and City Manager

Timeframe: Ongoing

Funding: General Fund

Program 6.1.2: The City shall frequently update information on the City's Website regarding Fair Housing laws and the process for reporting discrimination.

Responsibility: City Manager

Timeframe: Ongoing

Funding: General Fund

### Quantified Objectives

Based on the policies and actions outlined below in Table 5-1, the following objectives represent a reasonable expectation of the maximum number of new housing units that will be developed, rehabilitated, or conserved and the number of households that will be assisted over the next five years. The City should be able to facilitate the construction of 190 new units, and assist with the rehabilitation of 15 units between 2009 and 2014.

<b>Income</b>	<b>New Construction</b>	<b>Rehabilitation</b>	<b>Conservation/Preservation</b>
Extremely Low	15	0	0
Very Low	15	0	43
Low	30	8	43
Moderate	30	7	0
Above Moderate	100	0	0
<b>Total</b>	<b>190</b>	<b>15</b>	<b>86</b>

Table A-1 Evaluation of Existing City of Jackson Housing Element Policies				
	Policies	Status	Evaluation	Recommendation for Updated Housing Element
1A	Set aside sufficient land to meet future housing needs as outlined in the Land Use Element. Also revise land use classifications to provide average densities providing greater flexibility.	Implemented	Updated Land Use Element has approximately 1,242 acres of vacant properties. Of these approximately 848 acres are designated for residential use. Additionally, there is approximately 112 acres designated for commercial use where residential uses are expressly allowed and approximately 282 acres commercial zoned where residential is allowed with a Conditional Use Permit.	Modify to be consistent with LUE Policies
2A	Annex reserve areas within planned urban areas to provide the land necessary to accommodate housing needs.	Implemented	In 2002 through 2003 there were three annexations which occurred at the southern city limits which brought approximately 60 acres into the City of Jackson. Additionally, there are approximately 1,050 acres in the City's Sphere of Influence which are designated Urban Reserve which may be utilized for residential use.	Modify to be consistent with LUE Policies

Table A-1  
Evaluation of Existing City of Jackson Housing Element Policies

Policies	Status	Evaluation	Recommendation for Updated Housing Element
3A Increase land zoned for high density residential use.	Not addressed	The updated Land Use Element allows for approximately 69 acres of high density residential. While this is less than what was allowed in the previous Land Use Element, the hierarchical zoning was retained so that residential uses are expressly allowed in the Professional Office, Historic Commercial, and Limited Commercial zones and in the Commercial zone with a Conditional Use Permit.	Not Necessary
4A Continue the use of Planned Development zoning where applicable and appropriate.	On going	LUE has a Planned Development Overlay which is in place on the majority of vacant properties within the City.	Retain
5A Utilize development agreements and encourage private participation to reduce construction delays.	On going	Development agreements have been utilized consistently since the adoption of the 1993/1994 Housing Element. The result has been the construction of off-site improvements for which the developers have only been responsible for their "fair share."	Modify to be consistent with LUE Policies

Table A-1 Evaluation of Existing City of Jackson Housing Element Policies			
	Policies	Status	Evaluation
6A	Develop and maintain inventory of City-owned land (land bank) within City and Sphere of Influence for possible housing sites, then work with developers to facilitate affordable or assisted residential developments.	Not addressed	The City has not implemented a land banking program for properties within the Sphere of Influence. However, in 2003 the City of Jackson adopted an inclusionary housing ordinance which requires subdivisions of 10 or more units to provide affordable housing. The ordinance has resulted in the planning or construction of affordable designated housing units which are located in closer proximity to retail and service centers than development that would have occurred in the Sphere of Influence.
1B	Encourage private sector implementation of federal housing programs. Work with developers by expediting processing time, helping locate sites, and by reducing some City standards. Promote programs, and ask to be placed on the federal housing mailing list for updates.	Ongoing	The City of Jackson was instrumental in the site location, and implementation of funding for the Kennedy Meadows Apartments which provides 56 residential units to Low- and Very Low- Income households.
2B	City will develop and implement a density bonus program providing bonuses of 25% for builders who construct housing developments with 20% of the units affordable to low income households or 10% available to very low income, or 50% available to seniors.	Partially implemented	In May 2008 the City adopted an Inclusionary Housing Ordinance which is also referenced in the LUE. This ordinance requires subdivisions of 10 or more lots to provide for 10% affordable housing - 5% Very Low Income and 5% Low Income.
3B	City will continue to work with CDBG agency to secure funds for housing rehabilitation and assist local housing authority in acquiring rent subsidized apartment units.	Ongoing	To date the City of Jackson has assisted in the rehabilitation of 23 housing units.
			Recommendation for Updated Housing Element
			Modify to be consistent with LUE Policies
			Retain
			Modify to be consistent with Inclusionary Housing Ordinance and LUE policies
			Retain

Table A-1 Evaluation of Existing City of Jackson Housing Element Policies				Recommendation for Updated Housing Element
	Policies	Status	Evaluation	
4B	City will assist in the replacement of demolished housing units with CDBG funds in the form of low interest loans or grants.	Not addressed	No CDBG funds were utilized to replace demolished housing units.	Not Necessary
5B	Assist in site identification of emergency housing for homeless and abused by putting together listings of potential sites and assist in land banking endeavor.	Ongoing	The City has continually worked with Operation Care and the Amador-Tuolumne Community Action Agency (A-TCAA) to help site potential facilities.	Retain
1C	Update zoning regulations to provide other forms of low cost housing, as well as zoning that allows residential units above commercial uses and second dwelling units on a single parcel.	Implemented	The Zoning Code (Title 17 of the Municipal Code) allowed for residential uses in the commercial zones. In 2009 the Zoning Code was replaced with the Development Code; however, the ability to mix commercial and residential uses was retained. Additionally, the Development Code has provisions for secondary dwelling units on Residential Single Family zoned parcels.	Retain
2C	Maintain zoning consistency with General Plan so housing plans for all income groups remain available and implemented as a continuous program by the City Planning Commission and Council.	Implemented	The LUE Designation Map and the Zoning are now the same map.	Not Necessary
3C	Annually review development fees to make sure they represent a fair charge for application review and processing.	Not addressed	Development fees have not been updated since 1993 and should be evaluated.	Retain
4C	Review infrastructure standards and implement or substitute as needed.	Ongoing	A Draft City of Jackson Improvement Standards has recently been completed by the City Engineer and will be forwarded to the City Council for adoption in July 2010.	Retain

Table A-1 Evaluation of Existing City of Jackson Housing Element Policies				
	Policies	Status	Evaluation	Recommendation for Updated Housing Element
5C	Encourage simultaneous review of many aspects of a project to give a better overall perspective of projects and cut down on processing time.	Ongoing	It has been the City's policy to process projects requiring multiple entitlements as a "development package."	Not Necessary
1D	Provide energy conservation and weatherization information to those applying for permits.	Not addressed	Energy conservation and weatherization information has not been provided to building permit applicants. However, all applications have had to conform to Title 24 of the California Building Code ensuring energy conservation.	Not Necessary
2D	The City's Building Department shall enforce the Universal Building Code (UBC) for the purpose of setting consistent standards for safe construction.	Implemented	The City Council has opted to adopt the California Building Code as it is more relevant to construction in California.	Modify and Retain
3D	The City will assist in preserving the affordability of assisted housing units by assuming "at-risk" units with the aide of CDBG funds or by notifying involved organizations in the Right of First Refusal Programs.	Not addressed	CDBG funds have been utilized to preserve affordable housing units; however, the Right of First Refusal Program has not been utilized.	Modify and Retain
1E	Amador-Tuolumne Community Action Agency (A-TCAA) is designated as the Amador County Fair Housing Authority and concerns or complaints need to be automatically referred to it.	Ongoing	To the best of staff's knowledge, the City has not received complaints regarding housing discrimination.	Retain
2E	City shall obtain information on Fair Housing laws from the Department of Housing and Community Development, post in City Hall and provide copies to the Amador Public Library.	Not addressed	The City has not provided the Amador Public Library copies of the Fair Housing laws.	Modify and Retain

Table A-1 Evaluation of Existing City of Jackson Housing Element Policies				
	Policies	Status	Evaluation	Recommendation for Updated Housing Element
3E	<p>City shall comply with Government Code Section 65400 requiring a report of its General Plan status and implementation progress. The report shall track the City's Housing Program in terms of progress in annual goal attainment.</p>	Not addressed	<p>In 2005 the City Council adopted the Resource Constraints and Priority Allocation Ordinance which is intended to manage growth in the City of Jackson. A requirement of the Ordinance is annual review of the City's resources. Since affordable housing is a resource in the City, its availability has been reviewed annually since 2005. Despite the Ordinance required evaluation, due to budgetary constraints the City has fallen short of complying with Government Code Section 65400.</p>	Retain

# Workforce Housing Survey

## 2007-2014 Housing Element

### City of Jackson

1. What is the name of your business? \_\_\_\_\_
2. Do you own, manage or operate a business in  
 Jackson City Limits  Amador County
3. How many employees does your business have? \_\_\_\_\_
4. How many of your employees live in  
\_\_\_\_\_ Jackson \_\_\_\_\_ Amador County \_\_\_\_\_ Outside the County

How many of your employees commute more than 15 miles to work? \_\_\_\_\_

5. If employee commute times are a concern to you, which of the following items raise a concern? Check all that apply.
- |                                                       |                                                      |
|-------------------------------------------------------|------------------------------------------------------|
| <input type="checkbox"/> Reliability /on time to work | <input type="checkbox"/> Employee retention          |
| <input type="checkbox"/> Work accessibility           | <input type="checkbox"/> Shorter commute-less stress |
| <input type="checkbox"/> Time and gas prices          | <input type="checkbox"/> None of these are a concern |
| <input type="checkbox"/> Important to employees       | <input type="checkbox"/> Other                       |
| <input type="checkbox"/> Job Performance              |                                                      |
6. Have you experienced any difficulty hiring or retaining employees due to a shortage in local affordable housing?  
 Yes  No
7. Does your business offer any employee housing, housing assistance or transportation assistance?  
 Yes  No

If Yes, what type of assistance?  
\_\_\_\_\_

8. Do you allow tele-commuting?  
 Yes  No
9. Do you have employees who would like to move to Jackson, but cannot find affordable housing here?  
 Yes  No
10. What type of housing would be most useful to help maintain an adequate community workforce? Check all that apply.
- |                                                                             |                                                  |
|-----------------------------------------------------------------------------|--------------------------------------------------|
| <input type="checkbox"/> Studio/bedroom apartments                          | <input type="checkbox"/> 2-3 bedroom apartments  |
| <input type="checkbox"/> Rentals for large families<br>(4 or more bedrooms) | <input type="checkbox"/> Ownership opportunities |
11. Please tell us anything else you think would help us determine current and future housing needs in Jackson.  
\_\_\_\_\_  
\_\_\_\_\_

## Workforce Housing Surveys

# of surveys: 47

1. Do you own, manage or operate a business in:
  - a. Jackson City Limits: 46
  - b. Amador County: 1
2. How many employees does your business have: 307
3. How many of your employees live in:
  - a. Jackson: 81
  - b. Amador County: 186
  - c. Outside the County: 42
4. How many of your employees commute more than 15 miles to work: 75
5. If employee commute times a concern to you in what of any of the follow ways:
  - a. Reliability/on time to work: 7
  - b. Work accessibility: 0
  - c. Time and gas prices: 10
  - d. Important to employees: 5
  - e. Job Performance: 1
  - f. Employee Retention: 3
  - g. Shorter commute-less stress: 3
  - h. None of these are a concern: 16
  - i. Other:
6. Have you experienced any difficulty hiring or retaining employees due to a shortage in local affordable housing?
  - a. Yes: 5
  - b. No: 39
7. Does your business offer any employee housing, housing assistance or transportation assistance?
  - a. Yes: 2
  - b. No: 41
    - i. The "yes" explanations: 1) studio apartments, 2) housing, 3) they do not pay space rent
8. Do you allow tele-commuting?
  - a. Yes: 5
  - b. No: 34
9. Do you have employees who would like to move to Jackson, but cannot find affordable housing here?
  - a. Yes: 9
  - b. No: 32
10. What type of housing would be most useful to help maintain an adequate community workforce?
  - a. Studio/bedroom apartments: 5

- b. Rentals for large families (4 or more bedrooms): 2
- c. 2-3 bedroom apartments: 13
- d. Ownership opportunities: 12
- e. Don't Know: 1

11. Additional Comments:

- "Affordable senior housing will become critical in the future. Affordable pricing for apartments and ownership are currently needed, and more so in future."
- "Housing is adequate-need a better bus service."
- "Low income duplexes-for single moms with kids at home with school bus access."
- "A case would have been nice."
- "This survey is waste of money and time."
- "Rooms for rent weekly."
- "2-3 bedroom condo's with amenities, pool, workout room, affordable."
- "Personally feel there are not enough apartments/rentals."
- danerimortuary@sbcglobal.net=is too long for online survey
- "Jackson needs more housing at all levels, including high end housing as was rejected in Jackson Hills opportunity."
- "Low income housing."

**Appendix C  
City of Jackson Available Housing Sites**

Site #	APN & Location	General Plan/Zoning	Maximum Density (units/acre)	Site Size (acre)	Maximum Development Potential	Inventoried Development Potential	Assumed Unit Type	Assumed Affordability Category	Notes
1	020-400-048-000 Mission Boulevard	Commercial (C)	21.78	90	1,960	50	Senior Cottages	Low	A portion of this site is developed with the Saint Sava Mission and ball fields. The site is relatively flat and has few physical restrictions for development. This site is zoned Commercial which means that a Conditional Use Permit is required for residential development.
2	044-180-016-000 044-180-021-000 French Bar Road	Residential Suburban (RS)	1	150	150	150	SF Detached Homes	Above Moderate 8 Very Low 7 Low	This site is comprised of two parcels in common ownership. The project would require a Subdivision Map which would trigger the Affordable Housing Ordinance which would require a minimum of 15 affordable units. This site also has a Planned Development Overlay which would encourage clustering the development.
3	020-390-036-000 020-390-035-000 French Bar Road	Limited Commercial (LC)	21.78	7.50	163	80	Apartments	Low & Very Low	This site is also comprised of two lots in common ownership. The zoning, Limited Commercial, expressly allows for residential development. The topography of the site is relatively flat. The flatness of the site combined with the proximity to commercial development makes these properties ideal for more dense residential development. Additionally, because of the small size of each parcel, they could be developed separately utilizing state or federal funds.
4	020-420-001-000 Highway 49 & Broadway	Commercial (C)	21.78	6	129	80	Apartments	Low & Very Low	This site is flat and has good access and could accommodate a dense housing development. However, the Commercial zoning requires a Conditional Use Permit for residential development.
5	020-420-031-000 Highway 49 & Broadway	Residential High Density (RHD)	21.78	8	174	50	Apartments	Low & Very Low	While this site has good access and zoning which would not require any additional entitlements, a portion of this site has slopes greater than 30 percent which would restrict some development.

### Appendix C City of Jackson Available Housing Sites

Site #	APN & Location	General Plan/Zoning	Maximum Density (units/acre)	Site Size (acre)	Maximum Development Potential	Inventoried Development Potential	Assumed Unit Type	Assumed Affordability Category	Notes
10	020-090-011-000 020-090-012-000 Jackson Gate Road	Residential Single Family (RSF) and High Density (RHD)	5.45 21.78	6.57 0.76	51	12	Four-plex	Low Income	This site was recently subdivided into three parcels. The slope and riparian constraints on this site significantly decrease its development potential.
11	020-070-043-000 New York Ranch Road & Highway 88	Limited Commercial (LC)	21.78	58	1,263	142	Mixed	Moderate Low Income Very Low Income	Preliminary plan for this site have been reviewed by the City and subdivision consideration is on hold until completion of an Environmental Impact Report.
12	020-070-031-000 New York Ranch Road	Recreation (R) with a Planned Development Overlay	5.45	117*	637	80	Manufactured Homes	Low Income	Owned by the City of Jackson, the majority of this site was historically used to store mine waste. A portion (approximately 10 acres) however is undisturbed and could accommodate some housing. The Planned Development Overlay on the site would allow for some residential use without having to rezone the site.
<b>Totals</b>					<b>175</b>	<b>6,638</b>	<b>1,134</b>		

\* Note that only a small portion, approximately 15 acres, is suitable for residential development

