

SECTION C - HOUSING

INTRODUCTION

This Housing Section, referred to below as the Housing Element of the General Plan, is a summary of the key goals, policies and actions required to carry out the Housing Element as adopted separately by the City. The entire Element is hereby incorporated as part of the General Plan by reference.

Because of the nearly 20 years that have passed since the City's last General Plan update, the City has also not previously updated its Housing Element as required by law. The City has been given the opportunity by the State to satisfy the requirements of State Law by preparing a Housing Element for the period 1991-1996. A second update will be required in 2002 for the period 1997-2002. As a practical matter, Isleton's gradually dwindling population over the past 20 years allows the City to utilize 1990 Census data for 1996 without appreciable loss in the validity of the data.

HOUSING OBJECTIVES

The goals, objectives, policies and programs of the Housing Element are the result of a series of discussion sessions involving the Planning Commission, City Council, City Staff and a Citizens Advisory Committee. Overall objectives were adapted from State Guidelines concerning housing construction, rehabilitation and conservation. The quantified housing construction objectives established for the planning period of 1991-1996 are shown in Table IV-3.

TABLE IV-3

QUANTIFIED HOUSING OBJECTIVES, 1991-1996 ¹⁵

Income Group	New Construction	Rehabilitation	Conserved
Very Low	5	10	10
Low	11	15	10
Moderate	15	-0-	30
Above Moderate	19	-0-	-0-
Totals	50	25	50

The extent of rehabilitation reflected in Table IV-3 assume a minimum of five units per year as the City organizes to take advantage of the County's program as well as to utilize housing set aside funds from its redevelopment program. Table IV-3 also estimates the number of existing sound housing units to be conserved through minor repairs and preventive maintenance. As noted

¹⁵ Represents the first planning period for the elimination of non-market rate housing needs for the City, under revised Guidelines established by the State Department of Housing and Community Development. Subsequent planning periods will be in five year increments, beginning July 1, 2002 utilizing data from the 2000 Census. Numbers abstracted from the Sacramento Regional Housing Needs Plan, 1990.

previously in the discussion of the City's housing quality, 211 housing units were constructed prior to 1960 and it is this group which accounts for the 83 units in need of rehabilitation. Excluding units constructed after 1960, that leaves a minimum of 125 units in need of conservation to prevent further deterioration of units. As shown in Table IV-3, the City sets an ambitious objective of conserving 10 units per year because of the importance of housing conservation to the community as a whole. In addition to owner-occupied housing assistance, the City will be seeking to participate in other categories of housing assistance, including Self Help, down payment assistance and rental rehabilitation.

HOUSING OBJECTIVES

The goals, objectives, policies and programs of the Housing Element are the result of a series of discussion sessions involving the Planning Commission, City Council, City Staff and a Citizens Advisory Committee representing all economic segments of the community. Overall objectives were adapted from State Guidelines concerning housing construction, rehabilitation and conservation. The quantified housing construction objectives established for the five year planning period of 1991-1996 are shown in Table IV-3.

The primary need projection by SACOG to 1996 was for 16 housing units to meet the combined needs of the Very Low and Low Income categories. Since development of the projection, the City must depend on its inventory of existing housing to meet its quantified housing objectives for non-market rate housing. This dependence has been necessary because the City has not experienced any measurable increase in new housing (either non-market rate or market rate) over the past decade. As discussed previously, the City has been unable to accommodate new sewer system connections under a cease and desist order issued by the Regional Water Quality Control Board. This has led to a major policy that the City assist residents and homeowners in improving the structural condition of the existing housing stock. An important source of funds to implement this policy is the 20% set-aside for low income housing improvements accumulated with tax increment payments received by the City's Redevelopment Agency. As of October 30, 1998, the City had accumulated \$132,207 in its tax increment set aside. However, this amount will increase substantially once major new development occurs east of H Street within the redevelopment project area.

Within the Low and Very Low categories, special needs have been identified for the elderly, large families, and female heads of households. While there has been no observable evidence of homeless people within the community, it is reasonable to assume that some homeless do make Isleton their choice as a place to live.

HOUSING GOALS AND POLICIES

The statements of goals and policies reflect current conditions and projected needs. In some cases, goals and policies have been written to assure internal consistency among policies and proposals of the Land Use and Housing Sections of the Community Development Element of the General Plan.

Housing Goals

1. To develop, through public and private efforts, sufficient new housing to ensure the availability of affordable housing for all households in Isleton.

2. To manage housing and community development in a manner which will promote the long-term integrity and value of each new housing unit and the neighborhood environment in which it is located.
3. To provide for a choice of housing locations for all residents.
4. To maintain and improve the quality of the existing housing stock and the neighborhoods in which it is located.
5. To promote equal access to safe and decent housing for all economic groups.
6. To promote energy conservation activities in all residential neighborhoods.

Housing Policies

Increasing the Supply of Affordable and Accessible Housing:

1. The City will explore participation in various federal and state housing bond programs, and will encourage the utilization of programs which would allow local households of moderate income to purchase homes.
2. Manufactured housing is considered as an alternative to stick-built housing as a means to improve housing affordability for low and moderate income groups. This includes mobile homes on permanent foundations on separate lots or within mobile home parks.
3. The City will encourage participation by individuals, households and the building community in various federal and state programs intended to improve housing opportunity, including housing that might be made available under programs of the U. S. Department of Agriculture, Self-Help and Community Development Block Grants.

Adequate Provision of Housing Sites:

4. Low and moderate income housing sites should be selected so as to avoid excessive concentrations of such housing within any of the residential neighborhoods of the City.
5. Encourage in-fill housing in residential districts where essential services are available.
6. The City will support the expansion of housing opportunities for the elderly, disabled, minority and other low income groups through the following:
 - a. The promotion of housing sites for the elderly and disabled which are within reasonable proximity to transportation services, medical facilities, recreation areas and convenience shopping facilities, and where reasonable security by police and fire protection services can be assured.
 - b. Encourage and pursue programs to assist the poor and elderly to rehabilitate deteriorating housing.

- c Encourage new housing units which are adaptable for disabled households. This can be accomplished by City staff at the building permit stage by assuring the elimination of barriers and by provisions for special handicapped needs such as lowered switches and flush doorways.
- d. With participation by the private sector, maintain a housing directory and referral service which is accessible to the disabled.

Implementation and Monitoring:

- 7. It is the policy of the City to make information available on housing programs, housing availability and assistance to all residents of the community. This is to be accomplished in part by the maintenance of a "Housing Information and Referral Brochure" with participation by the private sector.
- 8. The City will maintain an efficient process for the review and approval of zoning and building permits for new housing construction and remodeling, and will maintain an equitable fee structure for such review.
- 9. Based upon competent community-wide housing market analysis, the City will: maintain an adequate ratio of single family homes to apartments to allow choice, affordability and availability in housing types; encourage an increase in home ownership; require that proposed income or rental subsidy apartment projects be justified by features of design, livability and availability of community services. Generally, an adequate ratio is considered to be about 65% single-family to 35% multi-family. It is to be understood, however, that the availability of sites for new housing within the City favors multi-family densities more than single-family. Consequently, the desired 65:35 ratio may be increased in favor of multi-family until such time that land within the Urban Reserve may be annexed to permit a greater number of single-family units.
- 10. The City will approve extensions on time limits of approval for multi-family if adequate evidence is provided of circumstances beyond the control of the applicant that warrants such approval, other than failure to achieve financing.
- 11. The City will administer strict enforcement of building and housing codes to achieve demolition of dilapidated houses, and actively pursue condemnation of vacant dilapidated housing units.
- 12. Mobile home parks will be considered as multi-family residential, with a maximum density of 8 units per net acre.
- 13. The City will maintain an adequate supply of developable land to meet realistic housing demand within the limits of area available for new housing.
- 14. The City will monitor progress in implementation of the Housing Element on an annual basis, with review by the City Council.

Preservation and Conservation of Existing Neighborhoods:

15. Conserve and maintain the existing housing stock through building inspection, participation in housing rehabilitation programs and the enforcement of weed abatement and other nuisance abatement programs.
16. Seek methods to alleviate overcrowding, including provision for some three or more bedroom apartments in new multi-family projects.

Adequate Housing for All Socio-Economic Segments of the Population:

17. Require use of Planned Unit Development (PUD) procedures of the Zoning Ordinance for multi-family projects involving 10 or more units. The purpose is to allow greater innovation in project design so as to increase housing affordability. PUD procedures in Isleton are not intended to force the creation of higher cost housing at the expense of low income households. The City will monitor the effects of this policy to assure that it does not become a constraint to the development of multi-family housing.
18. Waive or permit modification of selected development standards under PUD zoning procedures for affordable housing projects where design proposals achieve the functional equivalent of existing improvement standards. To illustrate, it may be appropriate to allow rolled asphalt (A/C) curb and gutter rather than vertical concrete curbs and horizontal gutters at considerable savings in construction costs. It is to be noted that the granting of density bonuses for low-moderate, low and very low income households is mandated by State Law., and that the above policy reflects part of that mandate.
19. Permit smaller lots with a minimum of 4,000 square feet for subdivisions where housing units are designed specifically for the small lot under PUD procedures.
20. Grant density bonuses under PUD zoning procedures in areas of Medium Density for projects which do not qualify under Policy #18, above, only if a project is judged successfully against quantitative and qualitative criteria which assures good design and the provision of amenities not normally provided under conventional approaches to residential project design. These types of density bonuses are entirely separate from those mandated by State Law for very low and low income households and are intended primarily for market rate housing.
21. Require the phased development of multi-family projects where appropriate as a means to mitigate potential adverse impacts of a proposed project that are time-sensitive, such as school impacts.
22. Apply standards of on-site landscaped open space and recreation area to apply to multi-family projects of 20 or more housing units. Such standards shall not exceed those otherwise prescribed by the Recreation Element of the General Plan for neighborhood recreation needs.

Energy Conservation:

24. Promote the achievement of a high level of energy conservation in all new and rehabilitated housing units.
25. Encourage utilization of federal and state programs which assist homeowners in utilizing energy conservation measures.

Elimination of Sewerage System Constraints:

26. The City will vigorously pursue as a top public works priority the rehabilitation of its sewerage system in order to provide capacity for new housing connections. The first phase of rehabilitation, anticipated to be completed by the year 2002 or earlier, will seek to provide the capacity for new residential connections, with a sufficient number of hookups held in reserve to meet the needs of low and very low income households. Initially, approximately 50 connections will be available (City Engineer's estimate). This number will increase substantially as work on sewer system rehabilitation (now underway) is completed

FIVE-YEAR ACTION PLAN

The Five-Year Action Plan has been developed to carry out the policies of the Housing Element. Because of financial and staff constraints to actions by the City, a description of such constraints is included below as a preface to the Five-Year Action Program..

Financial Constraints to Housing Actions

A consideration of overriding importance to the City is that serious financial limitations are imposed by the City's size and revenue base in attempting to carry out a housing action plan. However, the City also recognizes potentials for overcoming such limitations through cooperative programs with other government agencies and the private sector, and by enlisting the energies and talents of private citizens and organizations within the community.

Staff Resources

Primary responsibility for monitoring and reporting on the state of housing conditions and needs rests with the City Planning Commission and its staff. Staff assistance is limited mostly to personnel in the Building Department, and secondarily to the Offices of the City Clerk, Finance Officer, and consulting City Engineer. The assignment of full-time personnel to on-going action program commitments is financially impossible.

Examples of difficulty in carrying out action program assignments include:

1. Development of an annual housing assistance plan.
2. Development of a housing rehabilitation assistance program to eliminate deteriorating housing conditions and prevent sound housing from becoming deteriorated.

3. Preparing applications for and administering federal and state-assisted housing programs.

As the smallest city within Sacramento County, Isleton participates in the Sacramento Area Council of Governments (SACOG). Isleton will seek continued efforts from the SACOG staff and staff of the Sacramento Housing and Redevelopment Agency to provide technical housing assistance. Developing familiarity with the myriad of government assisted housing programs is in itself a major burden for the small city. Staying abreast of changes in the field poses another major obstacle. Gaining SACOG and County assistance will be a least cost and efficient approach for Isleton, avoiding duplication of effort and providing a means to achieve intergovernmental coordination locally and with state and federal agencies.

The Planning Function

The City's planning functions rests initially with its Planning Commission and the Commission's part-time professional staff. Consulting planning, legal and engineering staff have worked together for several years in the administration and up-dating of the City's General Plan and development regulations, the preparation of environmental assessments, and the conduct of special studies as required. A majority of the housing policies listed above fall within the responsibility of the Commission.

Even with outside support from the County and SACOG, further effort will be required by the City's staff in carrying out parts of the Housing Action Program. Given the lack of permanent staff, it is apparent that all actions cannot be pursued simultaneously, and that continued setting of priorities will be required

Density Bonuses as an Incentive to Affordable Housing

State Housing Policy:

State housing policy declares that a severe shortage of affordable housing exists, especially for persons of low and moderate income, and that there is an immediate need to encourage the development of new housing to accomplish all of the following:

- 1 Expedite the local residential development process.
2. Assure the availability of sufficient land at densities high enough for the construction of affordable housing.
3. Assure that local governments make a diligent effort (through the administration of land use and development controls and the provision of regulatory concessions and incentives) to significantly reduce housing development costs and thereby facilitate the development of affordable housing, including housing for elderly persons and families.

The State Legislature has further declared that the costs of new housing have increased, in part, by the existing permit process and land use regulations, and that vitally needed housing has been halted or rendered infeasible despite the public benefits of such housing and despite the absence of adverse

environmental impacts.¹⁶ As a consequence, legislation has been enacted which provides greater encouragement for local and state governments to approve needed and sound housing developments.

Density Bonus Provisions of State Law:

The City of Isleton is empowered to grant density bonuses (i.e., a density increase of at least 25% of the otherwise maximum residential density allowed under the General plan and any applicable ordinances). The complete law in this regard is described under Section 65915 of the Planning and Zoning Law. In summary, the Law provides for the following:

1. When the City receives a housing development proposal, it shall provide the housing developer with incentives for the production of lower income housing. The method of providing incentives shall be specified by local ordinance.
2. When at least 20% of the total number of proposed housing units would be for "low" income households as defined by law [50% to 80% of the median income for Sacramento County], or 10% of the total number of units is for "very low" income households [under 50% of the County median income], or 50% of the total number of units is for "qualified" renters, the City shall either grant a density bonus and at least one specified type of "concession" [see Item 5., below] or provide other incentives of equivalent financial value.
3. The phrase "density bonus" means a density increase of at least 25% of the otherwise maximum allowable residential density under the General Plan and Zoning Ordinance. The density bonus shall apply to "housing developments" involving five or more dwelling units.¹⁷
4. "Housing development" means one or more groups of residential projects to be constructed in areas of planned residential development. In calculating the density bonus, the residential units do not have to be based on individual subdivisions or parcels, and the bonus units may be located in areas of the housing development other than areas where lower income housing units are located.
5. An "incentive" or "concession" (other than the granting of a density bonus) means any of the following:
 - a. A reduction in site development standards or a modification of zoning code or architectural design requirements which exceed the minimum building standards approved by the State Building Standards Commission. Examples include a reduction in setback and site area requirements, or a reduction in off-street parking requirements.

¹⁶ Section 65913 (b). Chapter 4.2. Division 1. Title 7 of the Planning and Zoning Law.

¹⁷ The density bonus cannot be included when determining the number of housing units which is equal to either 10% or 20% of the total.

- b. Approval of mixed use zoning, if commercial, office or other land uses are made compatible with the proposed housing project and the existing or planned development in the area.
 - c. Other actions which result in identifiable cost reductions.
6. If a developer agrees to meet both the 20% low income and 10% very low income criteria described above, the developer would be entitled to only one density bonus but would also be entitled to at least one additional concession or incentive.

Meeting Needs of the Regional Housing Market:

Housing policies of the General Plan accept the proposition that Isleton should accommodate its regional fair share allocation of new construction needs as determined by SACOG, as reflected in Tables IV-C-3), despite the high percentage of existing housing stock occupied by households of low and low-moderate income. In accepting this responsibility, the Housing Element seeks a balance between local and regional demands to assure that the local demand by existing residents and by employees of new commerce and industry in the Isleton area can be satisfied.

ACTION A - Provision of Adequate Sites for Housing Development

The major tool applied in protecting Isleton's unincorporated fringe for urbanization in accordance with the General Plan has been to designate lands outside the City as "Urban Reserve". The criteria for allowing development in the Urban Reserve are described at the end of the Land Use Element. Until such time as annexation and development may occur under this approach, lands held for possible future urbanization in the unincorporated area are to continue to be zoned for Agriculture.

The Land Use Element of the Isleton General Plan now provides for sufficient acreage in a non-reserve status to meet the single-family and multi-family housing needs of the community for a period of about 20 years or more, based on an assumed growth potential which would double the current population to about 1,700.

Program #1: As part of its annual monitoring of housing construction , City staff will provide the Planning Commission with recommendations for amending the General Plan, as necessary, to assure an adequate selection and availability of sites for low and low-moderate income housing. The recommendations will be consistent with applicable policies listed in this element and all other elements of the General Plan.

Program #2: City staff will maintain an updated map of sites available for low and low-moderate income housing, plus information on ownership, availability of utility services, density of development allowed by the General Plan, density bonuses or equivalent incentives available to prospective developers, applicable fees and procedures involved in the City's development review and entitlement process. This information will be provided to the local Realtors, to housing developers operating within the Isleton housing market area and to the County Housing Authority. Annual publication will begin July 1, 2000.

ACTION B - Providing for the Housing Needs of Very Low, Low and Moderate Income Households.

A high correlation between income deficiency and housing problems indicates the need for assistance to low income households. In addition to government-assisted programs, other actions are essential to meet this specialized need for assistance. Chief among them will be to improve the economic base of the community and therefore employment opportunity.

In addition to meeting the needs of existing residents having inadequate income, it will be important to satisfy the needs of the population yet to arrive. Short-falls in the production of housing for the lower income households continues to plague the housing industry and communities throughout the State and the Nation. In Isleton, these needs are being met by an existing housing stock until such time that new sewer connections are possible. In the event of population growth, needs will be met by multi-family rental and small lot purchase housing.

The City intends to continue to work with the development community to find innovative ways to meet housing needs.

Program #1: The City will meet with representatives of the development community by March 2000 to find innovative ways to meet housing needs. Thereafter, the meeting will be held annually in conjunction with monitoring and reporting to the Planning Commission on progress in meeting housing needs.

Program #2: In conjunction with Program #1, above, the City will contact and encourage developers and agencies which have had success in constructing housing for very low and low income households within Isleton's housing market area to consider additional or new projects. Contacts will include those non-profit development organizations with experience in constructing housing for seniors,, families, single-parent households, such as Self Help, the Home Investment Partnership Program (HOME) and the Sacramento Mutual Housing Association.. Opportunities will also be discussed with representative of the development community participating in Program #1, above.

Program #3 The City shall enact an ordinance providing that a minimum of 15% of all single-family and multi-family housing construction shall be made available on a permanent basis for occupancy by low income households.

Program #4: In conjunction with Program #3, above, the City shall institute a silent 2nd loan program to assist low income households to purchase housing at affordable rates of interest. Funding for this program shall be from housing set aside funds maintained by the City's Redevelopment Agency.

ACTION C - Conservation and Improvement of Affordable Housing

The City's inventory of substandard housing remains as a challenge to accomplish rehabilitation for the owners and renter households involved. To meet the need, a coordinated effort will be conducted by the City, along with SACOG, the Sacramento Housing and Redevelopment Agency.

and the Sacramento Mutual Housing Association. This effort will seek to make housing rehabilitation loans available to eligible owners of deteriorated housing units, and to provide the technical assistance necessary to meet the procedural requirements of the various government assistance programs involved. Programs for renters will seek the participation of landlords acting through and with the authority of the Isleton Redevelopment Agency.

Program #1: The City will conduct a coordinated effort with the Sacramento Housing and Redevelopment Agency to make housing rehabilitation loans available to eligible owners of deteriorating housing units, and to provide the technical assistance necessary to meet the procedural requirements of the various government assistance programs involved. The target month for beginning this program is March 2000.

Program #2: The City will conduct a coordinated effort with the Sacramento Mutual Housing Association to develop a program of rental housing rehabilitation. This will include use of the authority of the City's Redevelopment Agency as may be necessary to assure cooperation of the owners of rentals in need of rehabilitation. The target month for beginning this program is March 2000.

An important aspect of quantified housing need is to conserve the quality of existing units so that they will not fall to serious disrepair and deterioration.

Program #3: The City will conduct a door-to-door survey of the existing housing stock which is sound to identify those units in need of minor repairs or improvements. Examples include need for painting, roof repair or replacement and elimination of dry rot. Identified owners will be notified by mail of conditions observed, with offers by the City to assist owners in achieving needed repairs, including loans or grants if available. The target month for beginning this program is March 2000.

ACTION D - Promotion of Equal Housing Opportunity

Equal housing opportunity is hard to achieve for certain sub-groups of low income households who must pay excessive percentages of their incomes for housing. Examples include the elderly, large households with five or more people, households of extended families, female heads of households and farm workers. Another problem of access to better housing results from the distribution of older housing in areas which tend to encourage segregated living patterns based on income levels. This is particularly true among minority income households. For Isleton, there has been some difficulty in identifying individual households in need of assistance in gaining equal opportunity to housing. This is due in large part to the small size of the community and desire for keeping one's problems to oneself.

Program #1: The City will take the lead in establishing an inter-agency and citizen task force to identify and address special housing needs. This effort will include a description of the options available and providing assistance on the steps that can be taken by affected households to improve their housing condition. The target month for beginning this program is July 2000.