

CITY OF LOYALTON HOUSING ELEMENT 2019-2024



**Adopted By Resolution No. 1-2021
April 20, 2021**



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CHAPTER 1: INTRODUCTION



A. LOYALTON CHARACTERISTICS

The City of Loyalton is located in the eastern portion of Sierra County, in the northeast quadrant of the State of California. Loyalton is a General Law City, incorporated in 1901, and is the only incorporated city in Sierra County. The City covers approximately 225 acres, with an east-west width of approximately 0.66 miles and a north-south width approximately of 0.5 miles. Loyalton is governed by a five-member City Council, with one member also serving as Mayor.

The climate in Loyalton is characteristic of the eastern slope of the Sierra Nevada and is generally described as semi-arid. Summers are commonly dry, with moderate to high daytime temperatures and cool nights.

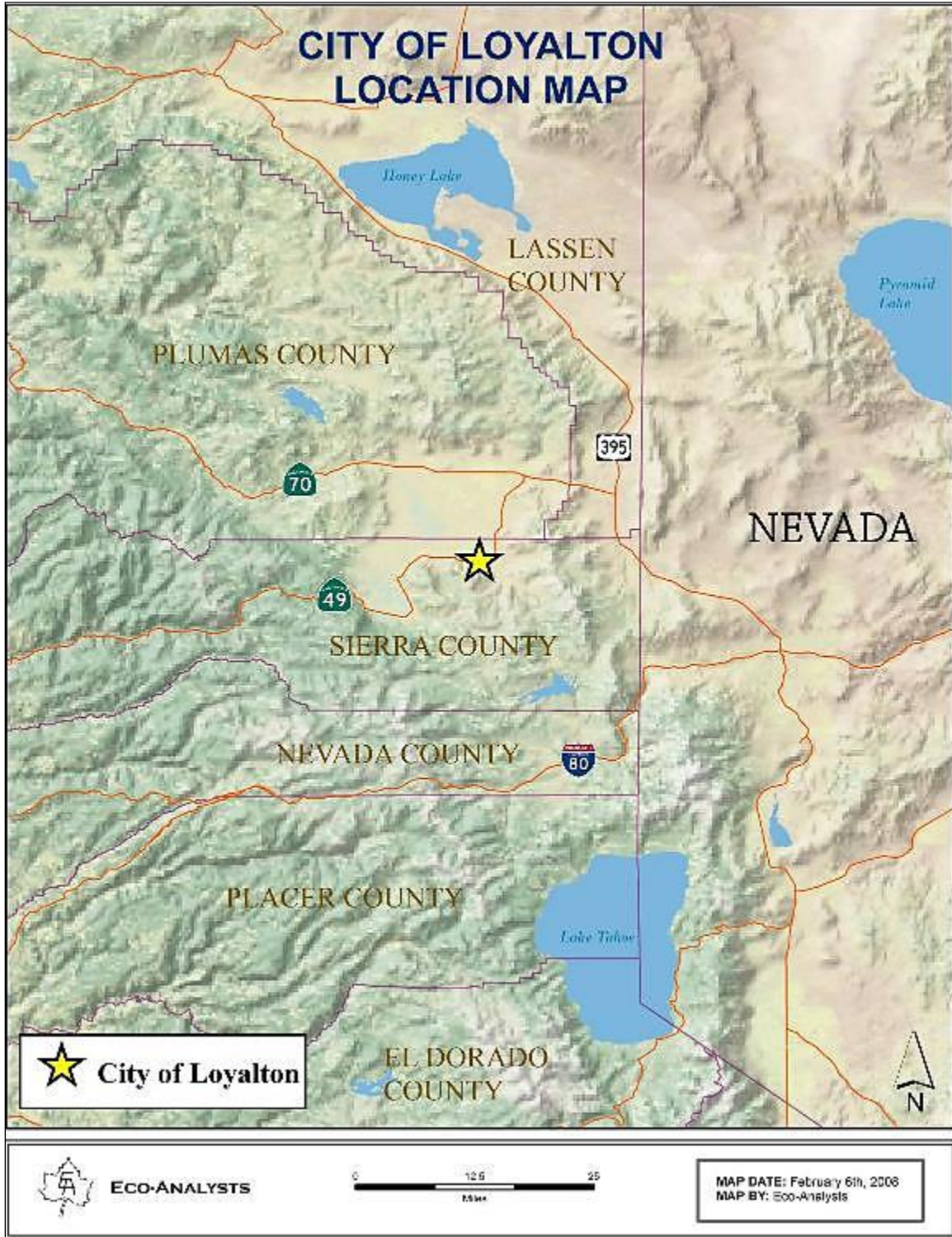
Winters are typically wet, with an average annual rainfall of approximately 25-30 inches per year. Almost all precipitation falls between November and May, most in the form of snow. Winter temperatures often fall below 32°F. Moderate to high winds occur during the summer months and strong down slope winds are not uncommon. Thunderstorms are also common during the summer.

Though Loyalton receives a fair amount of snowfall, Sierra County (and Loyalton) can be accessed year-round. Highways 49 and 89 are well maintained and rarely close due to inclement weather.

Smithneck Creek is a central feature within the City. The Creek runs south to north dividing the City. The Creek provides essential recreational opportunities, but has also been the source of recurring flooding.

Agricultural lands surrounding the City are important both locally and have statewide significance. Conserving these lands is important in supporting continued economic development and maintaining the rural character and desirability of the City.

Figure 1-1. City of Loyalton Location Map



B. PURPOSE OF HOUSING ELEMENT

In response to California’s critical housing needs, the state legislature enacted law for Housing Elements with the goal of adequate, safe and affordable housing for every Californian. The attainment of housing for all requires the cooperation of local and state governments.

Housing element law requires local governments to adequately plan to meet their existing and projected housing needs including their share of the regional housing need. Housing element law is the state’s primary market-based strategy to increase housing supply. The law recognizes that the most critical decisions regarding housing development occur at the local level within the context of the General Plan.

Unlike the other mandatory elements of a General Plan, the Housing Element is subject to detailed statutory requirements regarding its content and must be updated periodically. The Housing Element document is also subject to mandatory review by a state agency. This reflects the statutory recognition that the availability of housing is a matter of statewide importance and that cooperation between all levels of government and the private sector is critical to attainment of the state’s housing goals.

The Housing Element, one of seven state-mandated elements of a General Plan, embodies Loyalton’s plans for addressing housing needs and was last updated on June 15, 2015 (for the 5th Planning Cycle). This update is for the 6th Cycle Regional Housing Needs Allocation (RHNA) of Housing Element updates, covering the period of 2019 to 2024. State Housing Element requirements are framed in California Government Code §§ 65580-65589, Chapter 1143, Article 10.6. The law requires the California Department of Housing and Community Development (HCD) to administer the law by reviewing Housing Elements for compliance with state law and by reporting its written findings to the local jurisdiction.

The Housing Element must include the following: (1) an identification and analysis of existing and projected local housing needs; (2) an identification of resources and constraints; and (3) goals, policies and implementation programs for the rehabilitation, maintenance, improvement and development of housing for all economic segments of the population.

C. HOUSING ELEMENT CONTENT AND ORGANIZATION

Chapter 1: Introduction addresses the need for and purpose of the Housing Element and summarizes its key components and methodology.

Chapter 2: Regulatory Framework sets forth the state and local laws that establish the framework for the Housing Element’s content.

Chapter 3: Housing Needs Assessment provides a summary of current housing characteristics for Loyalton.

Chapter 4: Constraints and Resources to Housing Production addresses governmental and non-governmental constraints to the development of affordable housing and identifies potential means for reducing these constraints. It also addresses what resources Loyalton can draw from to meet housing needs.

CONSTRAINTS REVIEW

Governmental Constraints discusses government agency-imposed constraints to housing production, including land use controls, improvement standards, impact and application processing fees and processing time requirements, and specifically addresses governmental constraints to production of special needs housing.

Non-Governmental Constraints describes potential non-government-imposed constraints to housing production including the availability of financing, land costs, construction costs, environmental, infrastructure, and public facilities constraints. This section also addresses constraints associated with fair housing issues.

RESOURCES

Land Resources

Residential Land Inventory assesses Loyalton's residential land uses and its ability to supply housing for all income level households in the community.

Adequate Sites Requirement demonstrates the ability of Loyalton to make available an adequate number of sites to facilitate and encourage a sufficient level of new housing production during the 2019-2024 planning period.

Program Resources

Efforts to Meet Housing Needs includes providing a residential land inventory that evaluates the feasibility of how Loyalton can fulfill its share of regional housing needs. This Chapter also identifies means by which housing units may be constructed, rehabilitated and conserved to meet Loyalton's housing needs.

State and Federal Programs lists and describes the various state and federal financial assistance programs that are available to public and private sector affordable housing providers.

Private Programs lists and describes private programs that provide financial assistance toward the development of affordable housing.

Residential Energy Conservation outlines measures that Loyalton will promote to encourage energy efficiency and conservation, including home weatherization.

Chapter 5: Summary of Achievements describes Loyalton’s commitment to the actions that are necessary to address the housing needs of current and future residents, as well as addressing energy conservation and equal housing opportunity in providing for the identified need. While goal and policy statements are general, the housing programs spell out the specific actions necessary to achieve the goal and policy objectives adopted in principle. Specific actions and programs identified in this document are aimed at meeting Loyalton’s affordable housing needs over the 2019-2024 planning period.

Chapter 6: Housing Goals, Policies, Implementing Actions and Quantified Objectives describes Loyalton’s commitment to the actions that are necessary to address the housing needs of current and future residents, as well as addressing energy conservation and equal housing opportunity in providing for the identified need. While goal and policy statements are general, the housing programs spell out the specific actions necessary to achieve the goal and policy objectives adopted in principle. Specific actions and programs identified in this document are aimed at meeting Loyalton’s affordable housing needs over the 6th Planning Cycle (2019-2024) of this document.

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CHAPTER 2: REGULATORY FRAMEWORK



A. AUTHORITY

California Government Code § 65302(c) requires every county and city in the State to include a Housing Element as part of its adopted General Plan. It indicates that the Housing Element shall consist of “identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives and scheduled programs for the preservation, improvement and development of housing.” This legislation further states that the Housing Element “shall identify adequate sites for housing, including rental housing, factory-built housing and mobile homes, and shall make adequate provision for the existing and projected needs of all economic segments of the community.”

B. STATE HOUSING GOALS

According to the California Statewide Housing Plan Update, it is the goal of the State to “ensure to all Californians the opportunity to obtain safe, adequate housing in a suitable living environment.” In addition, HCD has established the following four primary goals:

1. Provision of new housing;
2. Preservation of existing housing and neighborhoods;
3. Reduction of housing costs; and
4. Improvement of housing conditions for special needs groups.

C. RECENT LEGISLATION

Recent legislation pertinent to the preparation of the Housing Element and housing element law includes the following:

- Assembly Bill (AB) 881, AB 681 and Senate Bill (SB) 13 (§ 65852 and related sections of the California Government Code) – Requires the City to amend regulations to relax standards and encourage the development of accessory dwelling units.
- AB 1397 (California Government Code §§ 65580, 65583 and 65583.2) – Housing Package that includes accelerating affordable housing development, revises methodology for determining realistic development capacity, reduces constraints to the production of affordable housing, and creates new opportunities for housing development.

- AB 2248 (California Government Code § 65583) – Land Inventory Requirements
- AB 1233 (California Government Code § 65583) – Provision of Adequate Sites for Regional Housing Needs Allocation
- AB 2511 (California Government Code § 65584) – Promotes the development of affordable housing.
- AB 2634 (California Government Code § 65583) – Requires analysis of population and employment trends for all income levels, including extremely low-income households.
- SB 812 (California Government Code § 65583) – Requires analysis of housing needs for the developmentally disabled.
- SB 2135 (California Government Code § 54220) – Requires the City to provide opportunity to provide affordable housing on surplus City property.
- SB 35 (California Government Code § 65400) – Requires the City to adopt regulations to provide a streamlined process (non-discretionary approval of qualifying affordable housing projects) within prescribed timelines without any environmental review.

This updated Housing Element has been prepared to respond to all of these changes in legislation

D. DATA AND METHODOLOGY

To understand the context of local housing in Loyalton, a review and analysis of the community's population characteristics and housing stock was performed. The primary data source for the 2019-2024 Housing Element Update is the Sierra County 2019 Housing Element Data Package prepared by HCD. Additional data sources include the U.S. Census Bureau (2010 and 2015 Censuses and the American Community Survey (ACS)), California Department of Finance (DOF) and California Employment Development Department (EDD). Due to the use of multiple data sources (with some varying dates), there are slight variations in some of the information presented in this document, such as population and household numbers for 2010. Also, the use of 2016 Census information for limited available categories may create some confusion in reviewing the overall housing picture for Loyalton. Variations between data sources and years do not significantly affect the analysis and discussion of overall housing trends and changes.

E. GENERAL PLAN AND INTERNAL CONSISTENCY

The California Government Code requires internal consistency among the various elements of a General Plan. California Government Code § 65300.5 states that a General Plan and the parts and elements thereof shall comprise an integrated and internally

consistent and compatible statement of goals. These elements were developed to incorporate all seven mandated elements of a General Plan. This Housing Element has been designed to be internally consistent with the Loyalton General Plan. The City will continue to maintain consistency throughout the General Plan and maintain this through the review of future housing projects. This includes annual housing element reviews and review of future residential projects to ensure that they are consistent with the Housing Element and the overall General Plan. In addition, as other General Plan elements are updated, this Housing Element will be reviewed to ensure that internal General Plan consistency is maintained.

F. REGIONAL HOUSING NEEDS ALLOCAITON PLAN

HCD established the RHNA for Loyalton, covering the cycle December 31, 2018 to August 31, 2024, as follows in Table 2-1.

| Table 2-1. Loyalton – RHNA (2019-2024) | |
|---|-----------------------------------|
| Income Category (family of 4) for 2020 | RHNA New Construction Need |
| Very Low- (\$0 to \$40,250 per year) | 1 |
| Low- (\$40,251 to \$64,400 per year) | 1 |
| Moderate- (\$64,401 to \$80,500 per year) | 0 |
| Above Moderate- (over \$80,501 per year) | 0 |
| Total Units | 2 |
| <i>For a family of 4, Median Income is \$64,400.</i> | |
| <i>Source(s): Income Levels – HCD, State Income Limits for 2020; RHNA; and HCD, Regional Housing Need Determination for 6th Housing Element Planning Cycle,</i> | |

The Housing Element details a 5-year schedule of actions the community is undertaking or plans to undertake to achieve its housing goals and objectives, based upon the community’s RHNA. To comply with state law in addressing the jurisdiction’s RHNA, the updated Housing Element must identify adequate sites and program actions to accommodate the total RHNA for each of four income categories: very low-, low-, moderate- and above moderate-income. For Loyalton, only two units are shown in the RHNA for very low and low-income households.

State law recognizes that housing needs may exceed available resources and, therefore, does not require that Loyalton’s quantified objectives be identical to the identified housing needs. This recognition of limitations is critical during this period of uncertainty in both

the public and private sectors. Fiscal resources at all governmental levels are limited and uncertain and the private marketplace is currently facing a challenging economic climate. As a result, the ability of Loyalton and private industry to achieve these objectives, as stated in this document, may be affected. Therefore, it is intended that this Housing Element be reviewed annually as required by state law in order to remain relevant and useful to decision makers, the private sector, and the residents of Loyalton.

California Government Code § 65589(a)(1) states that a city is not expected to spend local revenue for the construction of housing, housing subsidies or land acquisition, as may be identified as objectives of this Housing Element. In compliance with state law, it is Loyalton's responsibility to:

- Provide adequate, appropriately zoned sites to meet the existing and projected housing needs of all economic segments of the community;
- Eliminate constraints to the private development of a supply of housing to meet the needs of all economic segments of the community; and
- Facilitate the actions required of the development industry in providing an adequate supply of housing.

G. PUBLIC PARTICIPATION

Public participation in preparation of the Housing Element is required under California Government Code § 65588(c). This Housing Element was developed through the combined efforts of City staff, the City Council and the City's consultant. Public input was received through a kick off workshop conducted with the City Council October 20, 2020, and a second on February 16, 2021, to review the draft document. During a third public hearing held on April 20, 2021, the City Council adopted the Housing Element. To expand public outreach and understand public preferences, a housing survey was conducted. Details of the public participation program, including public notices and documents and detailed explanation, public comments received and responded to and results of the housing survey are found in Appendix A of this document.

As referenced in Table AA-1 of the Appendix, consisting of a table of public comments and City responses, several comments from the public were made at the February 16, 2021 public workshop. Revisions were made to the Housing Element document to address many of these comments.

Loyalton will actively engage the community in the progress of the Housing Element implementation, including specifically working with developers, service providers and other community interests to accomplish the various implementing programs.

H. STATE REVIEW OF HOUSING ELEMENT

The California Department of Housing and Community Development reviewed the final draft of this document and issued a letter on March 30, 2021, indicating that the Housing Element complies with State Housing Element Law (Article 10.6 of the Gov. Code). Please refer to Appendix A, Public Participation to review the letter.

CHAPTER 3: HOUSING NEEDS ASSESSMENT



To adequately plan for any occurrence, change or improvements, it is necessary to fully understand the present conditions and past trends that led to the current environment. The same holds true for housing – a successful strategy must be preceded by an adequate assessment of the community and regional environment. This chapter discusses the components of housing needs, which include the trends in the City of Loyalton’s population, households, employment base and type of housing units available.

The analysis that follows is divided into four major subsections:

- A. ***Demographic and Employment Characteristics*** examines Loyalton in terms of population and employment trends that may affect future housing needs.
- B. ***Household Characteristics*** explores Loyalton’s families, households or living groups to see how past and expected household changes will affect housing needs.
- C. ***Housing Stock Characteristics*** discloses the housing environment in Loyalton as a whole and details availability, affordability and condition.
- D. ***Special Housing Needs*** reviews special housing needs for Loyalton, such as seniors, extremely low-income families, and disabled people that impact housing needs.
- E. ***Household Income and Cost of Housing*** looks at housing incomes in the City and the ability and challenges of residents’ costs from housing expenses.
- F. ***Other Housing Considerations*** reviews other State mandated provisions such as the availability and status of public housing, mobile homes and disadvantaged communities.

Information within these subsections is helpful to identify the programs that are needed to ensure that existing and future housing stock meets the shelter needs of every segment of Loyalton’s population. Analysis in each of these subsections provides a database upon which decisions concerning programs and policies for the provision of adequate housing are made.

A. DEMOGRAPHICS CHARACTERISTICS

POPULATION

Loyalton makes up about 24% of Sierra County’s total population; the second smallest County, in terms of population, in California. Approximately 53% are male and 47% female in Loyalton. This distribution is similar at the city level.

As of January 1, 2020, DOF estimated that Loyalton had a population of 781. Between 2010 and 2020, the City experienced a slight increase in population of 12 persons or about 1.5%. This is different from the unincorporated portions of Sierra County, which experienced a reduction in population of 50 persons or about 2% during the same period (refer to Table 3-1).

| Table 3-1. Loyalton and Sierra County Populations (2010 to 2020) | | | | | | | | |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Jurisdiction | 2010 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
| Loyalton | 769 | 766 | 759 | 756 | 779 | 780 | 784 | 781 |
| Balance of County | 2,471 | 2,438 | 2,436 | 2,439 | 2,433 | 2,435 | 2,426 | 2,420 |
| Total | 3,240 | 3,204 | 3,195 | 3,195 | 3,212 | 3,215 | 3,210 | 3,201 |
| <i>Source(s): 2010 Census; DOF population estimates for the cities, counties and state.</i> | | | | | | | | |

Continuing population declines in the County are projected by DOF, with an estimated population of 2,711 by 2060 (a 15% reduction or 490 less people). Loyalton is also expected to decline, as reflected in the larger County areas.

AGE

Housing needs in the community are determined in part by the age characteristics of its current and future residents. Each age group tends to have distinct lifestyles, family types and sizes, income levels and housing preferences. As people move through each stage, their housing needs and preferences also change. As a result, evaluating the age characteristics of a community is important in determining and addressing housing needs.

Based on historic patterns of population age categories, there has been a significant shift in age, from a younger population to an older population. Between 2010 and 2016, there was an approximately 88% increase in seniors, while the number of children and college age persons decreased (refer to Table 3-2). This trend was confirmed at the County level in 2018, where over 30% of the population were seniors. This continuing trend towards an increasing senior population shows the potential for a greater demand for service needs of senior citizens in Loyalton and Sierra County as a whole.

| Table 3-2. Loyalton Age Distribution | | | | | |
|---|-------------------------|--------------|-------------------------|--------------|-------------------------------|
| Age Group | 2010 | | 2016 | | % Change 2010-2016 |
| | # of Persons | % | # of Persons | % | |
| Preschool (<5) | 63 | 7.1 | 46 | 5.1 | -26.9 |
| School (5-19) | 193 | 21.7 | 188 | 20.5 | -2.5 |
| College (20-24) | 75 | 8.4 | 32 | 3.5 | -57.3 |
| Young Adults (25-44) | 151 | 17.0 | 176 | 19.2 | 16.5 |
| Older Adults (45-64) | 294 | 33.0 | 255 | 27.8 | -13.2 |
| Seniors (65+) | 116 | 12.8 | 219 | 24.0 | 88.7 |
| Total | 892 | 100.0 | 916 | 100.0 | 2.6 |
| <i>Source(s): U.S. Census Bureau.</i> | | | | | |

ETHNICITY

Most residents in Loyalton are White (99.2%) based on the U.S. Census Bureau in 2019.

EDUCATION

The education level of a jurisdiction’s population can serve as an indicator of its educational and employment opportunities, as well as the earning potential of its population. Data collected from the 2019 Census indicates that over 92% of Loyalton residents (25 years and older) graduated from high school and only about 5% possess a bachelor’s degree or higher. In comparison, the distribution estimates for the County indicate 94% are high school graduates and over 17% are college graduates.

EMPLOYMENT CHARACTERISTICS

As noted in Table 3-3, Loyalton provides over 35% of the labor force within Sierra County. The unemployment rate in Loyalton is about 12%, which is similar to the unincorporated portions of the County at over 10%.

| Table 3-3. Loyalton and Sierra County Employment Characteristics (2020) | | | | | | |
|--|--------------------------|--------------|---------------------|--------------|---------------------|--------------|
| Jurisdiction | Total Labor Force | | Employed | | Unemployed | |
| | # of Persons | % | # of Persons | % | # of Persons | % |
| Loyalton | 420 | 35.6 | 370 | 88.1 | 50 | 11.9 |
| County (unincorporated) | 760 | 64.4 | 680 | 89.5 | 80 | 10.5 |
| Total | 1,180 | 100.0 | 1,050 | *88.8 | 130 | *11.2 |

** Average percentage.*

Source(s): EDD, Monthly Labor Force Data, June 2020 (preliminary).

According to the 2020 Census, 370 or about 88% of Loyalton’s residents were considered employed and part of the civilian population (16 years and over). About 26% were employed in the educational services and health care sectors. The next largest sector, public administration, employed just under 17%. The construction sector employed approximately 14%, and the retail trade and arts, entertainment, recreation and accommodation sectors each employed almost 12% of the workforce (refer to Table 3-4).

| Table 3-4. Loyalton Employment by Industry (2016) | | |
|--|---------------------|----------|
| Industry | # of Persons | % |
| Educational Services and Health Care | 76 | 25.9 |
| Public Administration | 49 | 16.7 |
| Construction | 40 | 13.6 |
| Arts, Entertainment, Recreation and Accommodation | 35 | 11.9 |
| Retail Trade | 33 | 11.2 |
| Professional, Scientific and Management | 21 | 7.1 |
| Agriculture, Fishing and Forestry | 14 | 4.8 |
| Manufacturing | 12 | 4.1 |

| Table 3-4. Loyalton Employment by Industry (2016) | | |
|---|---------------------|-------------|
| Industry | # of Persons | % |
| Other Services (except Public Administration) | 8 | 2.7 |
| Transportation and Warehousing | 4 | 1.4 |
| Wholesale Trade | 0 | 0.0 |
| Total | 292 | 99.4 |
| <i>Source(s): HCD 6th Cycle Housing Element data package; 2012-2016 ACS.</i> | | |

According to EDD data, total employment in Sierra County declined by approximately 4.5% between 2014 and 2020 (refer to Table 3-5). The decline has been felt across most industries, with the largest declines being private industry employment and non-farm services.

According to the 2018 County Business Patterns gathered by the U.S. Census Bureau, there were 69 employer establishments in the County. Of these, 83% have fewer than 5 employees and another 14% have 5 to 9 employees. The largest government employment base is in Loyalton and Downieville with the schools.

B. HOUSEHOLD CHARACTERISTICS

The U.S. Census Bureau defines a household as all persons who occupy a housing unit. This may include single persons living alone, families related by blood or marriage, as well as unrelated individuals living together. Persons living in retirement or convalescent homes, dormitories or other group living situations are enumerated separately and are not counted in household population. Household type and size, income level, the presence of special needs populations, and other household characteristics determine the type of housing needed by residents. The discussions below detail the various household characteristics affecting housing needs.

HOUSEHOLD SIZE

Trends in household size can indicate the growth pattern of a community. Typically, average household size will increase if there is an influx of larger families or a rise in the local birth rate, such as may be attributed to more children in a single family, teenage parents living at home or families living in multi-generational housing arrangements. Even though there has been a decline in population in Sierra County and there has been a trend for increased household age and ownership, Loyalton has increased in household size slightly from 2.4 to 2.45 between 2010 and 2020 (refer to Table 3-5). Similarly, the County’s household size increased from 2.10 to 2.52 over the same time. This trend of

increasing household sizes is a recent national trend that can be explained from the recent recession and the rise in multigenerational family household arrangements. Children moving into with their parent’s owned homes. Increased household sizes can reduce the demand for housing.

| Table 3-5. Loyalton Number of Households and Average Household Size (2010 and 2020) | | | |
|--|-------------|-------------------------------|-------------|
| Total Households | | Average Household Size | |
| 2010 | 2020 | 2010 | 2020 |
| 769 | 781 | 2.4 | 2.53 |

Source(s): DOF, Population and Housing Estimates (Table E-5).

HOUSEHOLD TENURE

Having a mix of ownership and rental housing is desirable for communities that want to have a variety of housing for families wanting to settle down for a long period for more mobile families and households. Over 59% of Loyalton’s households in 2019 were ownership (refer to Table 3-6). This is a reduction from 2010, when ownership consisted of about 73% of the City’s households. This trend in reduced homeownership is similar to Sierra County, where ownership households also decreased over the same time from 80% to 75%. This more recent trend in Loyalton and Sierra County for rental occupied housing units might be attributed to the increasing number of families moving out of the County and the increase in recreation rentals or part time summer homes that have become more popular. This trend in lower ownership patterns is expected to continue through the next decade, unless job growth significantly increases.

| Table 3-6. Loyalton Households by Ownership | | | | |
|--|---------------------|--------------|---------------------|--------------|
| Type | 2010 | | 2019 | |
| | # of Persons | % | # of Persons | % |
| Owner | 225 | 73.0 | 214 | 59.2 |
| Renter | 83 | 27.0 | 147 | 40.8 |
| Total | 308 | 100.0 | 361 | 100.0 |

Source(s): HCD 6th Cycle Housing Element data package; 2012-2016 ACS B25003.

HOUSEHOLD TENURE BY AGE GROUP

Table 3-7 indicates that over 50% of ownership households consisted of seniors (65 years and older), whereas, only about 18% of renter households were seniors. Comparatively, about 42% of unincorporated Sierra County consisted of ownership seniors. This trend of increased ages of ownership households shows that families may be leaving the area and homes that come on the market are being purchased by retiring households.

Table 3-9 shows the age and tenure of residents in Loyalton. Seniors age 65+ represent the largest set of owner-occupied households at over 55%, followed by adults age 45-64. For rental households, those age 25-44 are the largest group at over 73% with seniors occupying about 11% of the occupied housing in Loyalton.

| Household Age | Owner Occupied | | Renter Occupied | |
|--|----------------|--------------|-----------------|--------------|
| | # of Persons | % | # of Persons | % |
| 15-24 | 3 | 1.4 | 8 | 5.4 |
| 25-44 | 22 | 10.2 | 108 | 73.4 |
| 45-64 | 70 | 32.8 | 14 | 9.5 |
| 65+ | 119 | 55.6 | 17 | 11.7 |
| Total | 214 | 100.0 | 147 | 100.0 |
| <i>Source(s): U.S. Census Bureau; 2014-2019 ACS.</i> | | | | |

VACANCY RATES

The vacancy rate in a community indicates the percentage of units that are vacant and for rent/sale at any one time. This establishes a relationship between housing supply and demand. For example, if the demand for housing is greater than the supply, then the vacancy rate is probably low and the price of housing will most likely increase. According to "Raising the Roof, California Housing Development Projections and Constraints, 1997-2020," the desirable vacancy rate in a community is considered to be 5% to provide adequate housing choices. Generally, when the vacancy rate drops below 5%, the demand for housing exceeds the supply of housing. Subsequently, prospective buyers and renters may experience an increase in housing costs and lack of housing options to choose from. Alternatively, many households will choose to live in another community where housing is more affordable requiring that one or more persons in the household are forced to commute to their place of employment.

According to the 2018 ACS, there were 425 housing units within Loyalton (refer to Table 3-8). About 99 units or 23% were vacant, none of which were for rent or sale. About 7% of these vacant units were used seasonally or for recreational uses. The remaining 16% were determined to be other vacant units. It is noted that no vacant rental units were found to be available during the same period within Sierra County and only 44 units or about 2% of the units in Sierra County were available for sale.

| Table 3-8. Loyalton Vacancy Rates and Number of Housing Units (2018) | | |
|---|-------------------|--------------|
| Type of Unit | 2018 | |
| | # of Units | % |
| Total Housing Units | 425 | 100.0 |
| Occupied Housing Units | 326 | 76.7 |
| Vacant Units: | 99 | 23.3 |
| For Rent | 0 | 0.0 |
| For Sale (only) | 0 | 0.0 |
| Rented or Sold (not occupied) | 0 | 0.0 |
| For Seasonal, Recreational or Occasional Use | 31 | 7.2 |
| All Other Vacant Units | 68 | 16.0 |
| <i>Source(s): U.S. Census Bureau; 2018 ACS (Table DP05).</i> | | |

OVERCROWDED HOMES

The U.S. Census Bureau defines overcrowding as a housing unit occupied by more than 1.0 persons per room (not including kitchens and bathrooms). Units with more than 1.5 persons per room are considered severely overcrowded and indicate inadequate housing. Overcrowding is not a significant housing issue in Loyalton. According to the 2016 ACS, there were only 2 overcrowded households in the City (refer to Table 3-9).

| Table 3-9. Loyalton Overcrowded Households (2016) | | | |
|--|---------------|----------------|--------------|
| Households | Owners | Renters | Total |
| Total Households | 267 | 59 | 326 |

| | | | |
|---|----------|----------|----------|
| Total Overcrowded Households | 2 | 0 | 2 |
| 1.0 to 1.5 Persons Per Room | 2 | 0 | 2 |
| 1.5 or More Persons Per Room | 0 | 0 | 0 |
| <i>Source(s): HCD 6th Cycle Housing Element data package; 2012-2016 ACS.</i> | | | |

LARGE HOUSEHOLDS

Large families are defined by the U.S. Census Bureau as households with more than 5 persons. In some circumstances, where the housing market does not meet large household housing needs, overcrowding can be a result of the lack of adequate housing. However, in Loyalton, large family households do not appear to be significant. According to the 2016 ACS, there were 27 large family households consisting of approximately 8% of the City’s total households (refer to Table 3-10). There are a greater number of large family ownership households than renter households (18 versus 9 respectively). In Loyalton, 2.1% of the owner households are considered to be large families. There were no large renter households in Loyalton during the 2016 reporting year.

| Table 3-10. Loyalton Household Size by Ownership Status (2016) | | | | | | |
|---|--------------------|--------------|-------------------|--------------|--------------|--------------|
| Type | 1-4 Persons | | 5+ Persons | | Total | |
| | # | % | # | % | # | % |
| Owner | 258 | 87.5 | 9 | 33.3 | 267 | 83.0 |
| Renter | 37 | 12.5 | 18 | 66.7 | 55 | 17.0 |
| Total | 295 | 100.0 | 27 | 10.00 | 322 | 100.0 |
| <i>Source(s): HCD 6th Cycle Housing Element data package; 2012-2016 ACS.</i> | | | | | | |

C. HOUSING STOCK CHARACTERISTICS

HOUSING TYPES AND INVENTORY

According to the U.S. Census Bureau, over 95% of the housing units in Loyalton were single-family, of which only 3 were attached. There was a decrease in 5 housing units between 2010 and 2018, of which 4 consisted of mobile homes (refer to Table 3-11).

| Table 3-11. Loyalton Housing Units by Type (2010 and 2018) | | | | | | |
|---|---------------|---------------|---------------|---------------|---------------|---------------|
| Unit Type | 2010 | | 2018 | | Change | |
| | # | % | # | % | # | % |
| Single-Family Detached | 349.00 | 94.09 | 348.00 | 95.80 | -1.00 | -0.30 |
| Single-Family Attached | 3.00 | 0.81 | 3.00 | 0.08 | 0.00 | 0.00 |
| 2-4 Units | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 5+ Units | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Mobile Home | 19.00 | 5.10 | 15.00 | 4.12 | -4.00 | -21.10 |
| Total | 371.00 | 100.00 | 366.00 | 100.00 | -5.00 | -21.40 |

HOUSING CONDITIONS

According to Laurin Associates' Housing Condition Survey conducted in May 2006, over 54% of the housing units in Loyalton are considered to be in sound condition and need no repairs. The remaining units were considered to need some kind of repair: 18% need minor repairs, 10.1% need moderate repairs, 10.9% need substantial repairs and 6.1% were considered to be dilapidated (refer to Table 3-17). Overall, about 28% of the housing units are in need of rehabilitation and the other 17.0% were considered too costly to rehabilitate and would instead need to be rebuilt. Since the City has experienced limited housing rehabilitation since 2006, it is expected that since then, due to age, that additional housing units are in need of housing rehabilitation.

Similarly, Sierra County's 2019-2024 Housing Element reported that about 60% of the housing stock in the County needs some rehabilitation. It concludes that the overall number of units needing rehabilitation has increased over the years. Program 3.1 of the Sierra County Housing Element indicates that the County will apply for state and federal assistance to (1) finance the rehabilitation of substandard homes in the County and (2) support the efforts of other agencies in pursuit of this same effort, including retaining the Plumas County Community Development Commission (PCCDC) to seek housing grants, loans and programs.

Due to the City's limited resources, it does not have the capacity to create and administer its own Housing Rehabilitation Program. However, looking at both Loyalton and Sierra County, and possibly other nearby agencies (such as the PCCDC), there may be capacity to develop a regional Housing Rehabilitation Program to help repair homes occupied by lower income households that do not have the wherewithal to make improvements in Sierra County and Loyalton. In recent discussions with Roger Diefendorf, Executive

Director of PCCDC, there may be an interest in exploring the development of a Housing Rehabilitation Program with Loyalton and Sierra County using funding, such as a Community Development Block Grant (CDBG). Program 4.1.2 of this Housing Element indicates that the City should investigate the possibility of collaborating with other local agencies to secure grant funding and provide a lower income homeowners Housing Rehabilitation Program that would serve Loyalton

| Table 3-12. Loyalton Housing Conditions | | |
|--|--------------------|--------------|
| Housing Condition | # of Houses | % |
| Sound | 217 | 54.9 |
| Minor | 71 | 18.0 |
| Moderate | 40 | 10.1 |
| Substantial | 43 | 10.9 |
| Dilapidated | 24 | 6.1 |
| Total | 395 | 100.0 |
| <i>Source(s): Laurin Associates' Housing Condition Survey, May 2006.</i> | | |

HOUSING VALUE (Market)

Ownership Housing: According to the 2018 ACS, the median home value in Sierra County, including Loyalton, was estimated to be \$173,200. In reviewing the Multiple Listing Service (MLS) on December 20, 2020, there were 7 homes listed for sale in Loyalton, ranging in price from \$215,000 to \$430,000 with a median price of \$275,000. A much larger selection of homes were for sale in Sierra County during the same time; 40 homes for sale, ranging in price from \$43,500 to over \$2 million. The median asking price in this analysis from the Sierra County Housing Element was \$380,000. Zillow.com reported the median home value in Sierra County on December 20, 2020 at \$250,660. Due to the limited number of housing units on the market, median sales for housing can change from month to month dramatically. The housing stock in Loyalton is very limited to single-family homes that range in size and condition; from older, dilapidated houses, to mobile homes on separate lots, to newer homes on smaller lots of 10,000 s.f. or less, to larger houses on acreage.

Rental Housing: The most recent data regarding median gross rent is the 2015-2019 ACS for Loyalton and Sierra County, which indicates that median gross rent is \$1,505. As reflected in this data, there were no available home rentals in Loyalton through several searches conducted between September 2020 and December 2020. However, in

reviewing historic rental information, when rentals become available in Loyalton and Sierra County, rents vary between \$550 for a mobile home up to \$1,500 for a larger single-family home.

D. SPECIAL HOUSING NEEDS

As noted in California Government Code § 65583(a)(6), within the overall housing needs assessments there are segments of the population that require special housing needs. Household groups with special needs include seniors, developmentally and physically disabled persons, large-family households, extremely low-income families (including homeless), female-headed households and agricultural workers. Households with special housing needs often have greater difficulty in finding decent and affordable housing. As a result, these households may experience a higher prevalence of overpaying, overcrowding and other housing problems.

SENIORS

Seniors are considered persons age 65 or older. They have special housing needs, primarily resulting from physical disabilities and limitations, fixed or limited income and health care costs. Additionally, seniors 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. As noted in the population age discussion and referenced in Table 3-2, over 30 percent of Loyalton's population consists of seniors. Also, as noted in the household tenure by age group and referenced in Table 3-7, over 50% of ownership households in Loyalton consist of seniors.

On a broad scope, seniors tend to prefer affordable housing units in smaller, single-story structures that are located in close proximity to health facilities, transportation, entertainment and other services. However, in Sierra County and Loyalton, where seniors make up a large portion of the population, and particularly a larger proportion of homeowners, many who have no mortgages or significant housing expenses, many prefer to live in rural areas away from urban services (refer to Tables 3-2 and 3-9).

There are some services and facilities available for seniors in Loyalton. The following is a list of the current services and facilities that exist:

1. Care Facilities

The Eastern Plumas Health Care Loyalton Campus is a skilled nursing facility in the City that is licensed to care for 39 patients. The facility's beds are designated for the disabled or seniors who need long term assistance. The facility operates with approximately 3 vacancies per month.

The nearest additional facility is in Portola, approximately 23 miles from Loyalton. The facility offers a variety of physical and speech therapy services, adjacent medical care, and entertainment activities for the residents.

Skilled nursing is considered as community care in the City's Zoning Ordinance. Small community care facilities are allowed by right same as residential uses in residential zones. Large facilities are subject to a conditional use permit.

2. Senior Housing

The City of Loyalton does not have any senior designated housing. However just outside the City's jurisdictional boundaries is the Sierra Valley Senior Apartments; an independent, affordable senior apartment complex that was constructed in 1998 with USDA financing. The City extends water and sewer services to this complex. Because of its close proximity to Loyalton, the residents here are really considered part of Loyalton's community. Also, there are a variety of in-home care giving options provided as referenced in the Services Section below.

3. Other Senior Services

The Loyalton Senior Center provides a variety of services to the senior population, including lunches served during weekdays, counselling services, information assistance and referral services. In-home services, such as care to seniors and the disabled, are provided by the Nevada Sierra Regional In-Home Support Services Public Authority located in Truckee, CA. Similar services are also provided by the Western Sierra Residential Center, located in Downieville, CA.

The Sierra County Social Services Department, through the Area 4 Agency on Aging, provides senior protective services, including money management, counselling, and out of home placement, maintains an office in Loyalton. They promote citizen involvement in planning and delivering programs and services necessary to ensure maximum independence and dignity for older individuals and functionally impaired adults in Loyalton and Sierra County.

The Agency provides information regarding the following: health insurance counseling, employment or volunteer opportunities, congregate or home-delivered meals, lists of senior centers, adult day care, homemaker, chores, home health or personal care services, telephone reassurance, friendly visitation, energy assistance, senior housing, legal assistance, need to reach ombudsmen programs that help resolve complaints involving long-term care facilities, or have elder abuse questions, we can help.

4. Senior Public Transportation

Senior Citizens of Loyalton, Inc. operates a transportation service for senior citizens in the Loyalton area. SCL operates a 3-passenger handicapped accessible

van and transports both within the City of Loyalton as well as occasional trips to Reno, Truckee, Sacramento and other areas for medical service, shopping and other needs.

Program 1.3.3 of this Housing Element provides support services for the elderly, including promotion of senior supporter services through the placement of informational materials at Loyalton’s City offices and/or assistance in accessing state or federal funding for such services.

SINGLE-PARENT HOUSEHOLDS

Single-parent households have special needs in that they require services, such as child-care, if they are to be working, and often need special health care and nutritional assistance when their incomes are such that they cannot afford to take care of their children. Female heads of households are of more of a concern as they generally maintain less incomes than male heads of households.

As shown in Table 3-14, over 18% of all households in Loyalton were female-headed (with or without children). Approximately 24% of those female-headed households have children. There was a total of 8 male-headed households (2.4%) during the same period. About half of those male-headed households have children. Although the housing needs of female-headed households are usually greater than those of male-headed households, it is important to recognize the housing needs of both groups because male-headed households also have only one income. A larger percentage of both female-headed and male-headed households have children and females typically have lower incomes than males.

Single-parent households can benefit from the programs administered by the Sierra County Social Services Department. These programs include the administration of the federal CalWORKs program, the countywide food stamp program, On-The-Job-Training program, as well as County Medical services and child protective services.

Battered women with children comprise a sub-group of female-headed households that are especially in need. The Sierra County Social Services Department, located in Downtown Loyalton, administers an Adult Protective Service program for victims of physical and/or mental abuse where people can obtain information regarding assistance, including shelter, in the event they find themselves homeless.

| Table 3-13. Loyalton Single-Parent Households (2016) | | |
|---|-----------|--------------|
| Category | # | % |
| Female Household (no husband present) | 61 | 100.0 |
| With own children | 15 | 24.5 |

| | | |
|---|----------|--------------|
| Without own children | 46 | 75.5 |
| Male Household (no wife present) | 8 | 100.0 |
| With own children | 4 | 50.0 |
| Without own children | 4 | 50.0 |
| <i>Source(s): U.S. Census Bureau; 2012-2016 ACS; HCD 6th Cycle Housing Element data package.</i> | | |

AGRICULTURAL WORKERS

The State of California defines seasonal farm laborers as those who are employed fewer than 150 consecutive days by the same employer, and differentiates between local and migrant seasonal farm workers in terms of their residence, whether they reside close enough to the job sites so that they can return to their permanent homes each night. The housing needs of permanent farm workers are no different from those of other employment groups and consist of housing that is affordable in relation to income, meets acceptable housing standards, and is reasonably accessible to the site of employment. Seasonal or part-time farm workers who do not leave the area and have to seek year-round residency in the area have similar needs; but their income is likely to be considerably less than year-round employees, and these individuals may require subsidized housing or employer-based housing. Seasonal migrant workers typically have even less income available for housing because of their need to minimize expenses to meet off-season needs. As a result, migrant farm workers may seek housing in a labor camp or may rent an available and inexpensive unit (which may be shared among several workers). If such housing is not available, migrant farm workers may resort to substandard shelters, ranging from vehicles to tents or other forms of temporary shelter. Because migrant farm workers desire to reside near the work sites, most farm worker housing should be provided in these unincorporated areas, farm workers with reliable transportation could reside within the City limits.

Most farm workers in the area are employed in unincorporated areas and their immediate housing needs should be addressed by Sierra County, where most of the employment demand is located. Agriculture in Sierra County is dominated by cattle ranching with very limited acreage devoted to crops. Based on the 2012 County Agricultural Commission Report, Sierra County ranks 56 of 58 in gross value of agricultural production in California. This report indicates that over 99% of the agricultural product in Sierra County is cattle related with only 35 acres devoted to crop production. Farms with a year-round operation have historically provided on-site housing for their employees. There are no formal migratory labor housing facilities in Sierra County or Loyalton.

The Census groups "Agriculture, Forestry, Fishing and Hunting, and Mining" are lumped together. Consequently, there is no method for distinguishing farm workers from other

employment groups to determine that actual number of farm workers living in Loyalton. Based on the 2010 Census, there were 10 workers reported in Loyalton as being employed in this broad employment category. This represents about 2.7% of the City’s employment force. Therefore, farm worker housing needs are not significant in Loyalton.

No parcels in the City are used for growing agricultural crops for market. However, Loyalton’s Zoning Code defines farm worker housing, and allows it in all residential districts and treats it the same as other residential developments. As noted in Chapter 4 of this document) there are over 10 acres of vacant land in these residential zoning districts that should provide sufficient inventory for future farmworker housing for typically very low- and extremely low-income households. This would include permanent housing for farm workers and their families.

PERSONS WITH PHYSICAL AND DEVELOPMENTAL DISABILITIES

Housing needs of disabled persons vary depending on the nature and severity of the disability. A physical disability consists of a condition that affects a person's mobility, physical capacity, stamina, or dexterity. This can include brain or spinal cord injuries, multiple sclerosis, cerebral palsy, respiratory disorders, epilepsy, hearing and visual impairments and more. A developmental disability can also be a physical disability, but it stems an impairment in physical, learning, language, or behavior areas starting at a young age that may impact day-to-day functioning, and usually last throughout a person's lifetime. This section discusses housing needs of both groups starting with physically disabled people.

Physical Disabilities: Physically disabled persons generally require modifications to the housing units such as wheelchair ramps, elevators or lifts, wide doorways, accessible cabinetry, modified fixtures and appliances. If the disability prevents the person from the operation a vehicle, then access to services and public transportation are also important. People with severe physical and/or mental disabilities may also require supportive housing, nursing facilities or care facilities. Because disabilities vary, this group does not congregate toward a single service organization, making it difficult to estimate the number of individuals and their specific needs.

About 22% of the population in Loyalton is reported as having a disability according to the Census. Of those with a disability, 40.2% are employed while 59.8% are not employed. Seniors age 65 and over comprise 24.9% of the people with disabilities. Seniors age 65 and over are considered not employed (refer to Table 3-14).

| Table 3-14. Loyalton Persons with a Disability by Employment Status (2016) | | |
|---|----------|----------|
| | # | % |
| Ages 5-64 Employed Persons with a Disability | 74 | 40.2 |

| | | |
|--|------------|--------------|
| Ages 5-64 Non-Employed Persons with a Disability | 68 | 34.9 |
| Persons Age 65+ with a Disability | 47 | 24.9 |
| Total Persons with a Disability | 189 | 100.0 |
| Total Population (Civilian Non-Institutional) | 862 | 100.0 |
| <i>Source(s): 2000 Census.</i> | | |

The disability-by-disability type should not be used to measure the percentage of the population that has a disability, due to the fact that disabilities are not mutually exclusive. Instead, a person may have multiple disabilities and, therefore, in this case, would be counted twice. This difference between the total number of disabilities tallied (329) and persons with disability by employment status (189) is 140. This difference can be attributed to persons having multiple disabilities.

Of the disabilities reported, the most frequently occurring type for those ages 5 to 64 is an employment disability while for those ages 65 and above it is a physical disability. Physical disabilities are the second most common type of disabilities for those ages 5 to 64; while for those ages 65 and above are considered to be to have a go-outside-home disability, the next most frequent disability (a physical, mental, or emotional condition lasting 6 months or more in which case the person has difficulty going outside the home alone to shop or visit a doctor's office). The number of persons reported with these various disabilities by age is presented in Table 3-15).

| Table 3-15. Loyalton Persons with a Disability by Type | | |
|---|------------|---------------|
| | # | % |
| Total Loyalton Disabled | 165 | 100.00 |
| Total Disabilities for Ages 5-64 | 69 | 41.82 |
| Hearing Difficulty | 11 | 6.67 |
| Vision Difficulty | 8 | 4.85 |
| Cognitive Difficulty | 15 | 9.09 |
| Ambulatory Difficulty | 58 | 35.15 |
| Self-Care Difficulty | 17 | 10.30 |
| Independent Living Difficulty | 23 | 13.94 |

| Table 3-15. Loyalton Persons with a Disability by Type | | |
|---|-----------|--------------|
| | # | % |
| Total Disabilities for Ages 65 and Over | 96 | 58.18 |
| Hearing Difficulty | 58 | 35.15 |
| Vision Difficulty | 43 | 26.06 |
| Cognitive Difficulty | 33 | 20.00 |
| Ambulatory Difficulty | 49 | 29.70 |
| Self-Care Difficulty | 17 | 10.30 |
| Independent Living Difficulty | 25 | 15.15 |
| <i>Source(s): HCD 6th Cycle Housing Element data package; 2012-2016 ACS (persons may have more than one disability).</i> | | |

Developmental Disabilities: “Developmental disability” means a disability that originates before an individual attains age 18 years, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual.” This term includes mental retardation, cerebral palsy, epilepsy, autism, and disabling conditions found to be closely related to mental retardation or to require treatment similar to that required for individuals with mental retardation, but does not include other handicapping conditions that are solely physical in nature. These types of disabilities do not necessarily require physical improvements to housing. Social Services organizations offer assistance with medical attention and counseling for those in need of these types of services.

While the Census reports on mental disabilities, which include developmental disabilities, it does not identify the subpopulation that has a developmental disability. The California Department of Developmental Services (DDS) maintains data regarding people with developmental disabilities. They are defined as those with severe, life-long disabilities attributable to mental and/or physical impairments. DDS data is reported by zip code, so the data reflects a larger area than Loyalton; however, the majority of the population within the zip code resides in Loyalton. DDS data indicates that approximately 6 developmentally disabled persons reside in zip code 96118 (refer to Table 3-16).

| Table 3-16. Loyalton Person s with a Developmental Disability by Age | | | | | |
|---|-----------------|------------------|------------------|----------------|--------------|
| Zip Code | Age 0-17 | Age 18-41 | Age 42-61 | Age 62+ | Total |
| 96118 | 1 | 5 | 0 | 0 | 6 |

Note: Data for the zip code also includes unincorporated areas adjacent the City of Loyalton.

Source(s): HCD 6th Cycle Housing Element data package.

Severe physical or mental disability often prevents individuals from working, limits their opportunities for job advancement, and thereby limits their income, which results in the cost of housing being a greater concern. Many of the disabled rely solely on Social Security Income, which would typically place them within extremely low- to very low-income categories with market-rate housing unaffordable to these households. New multi-family housing is subject to state and federal design requirements for disabled accessibility and is required to provide some units specifically designed to be accessible by those with disabilities.

SB 520 prohibits any local governmental agency from enacting ordinances that prohibit or discriminate against any residential development or emergency shelter because of the method of financing or the race, sex, color, religion, ethnicity, national origin, ancestry, lawful occupation, familial status, disability or age of owners, or intended occupants of the residential development of the emergency shelter. Chapter 4 of this Housing Element identifies programs and policies to accommodate the need for accessible housing. By providing programs that facilitate supportive multi-family or single-family housing for the disabled in any residential zone, Loyalton substantially complies with SB 520. The City's Zoning Code, Article 12.08.26, Reasonable Accommodation, provides a procedure for persons with disabilities seeking equal access to housing to receive relief from constraints imposed from City zoning laws and other land use regulations, policies and procedures. This chapter of the Zoning Code was added in 2014 as part of the 5th Cycle Housing Element implementation program. However, after further review of Section 12.08.26-5, it was found that grounds for approving a reasonable accommodation creates some potential constraints that may not be in complete compliance with SB 520. This includes omission of physical attributes to Program 3.3.1(k) of the Housing Element requires amending this section of the Zoning Code to remove barriers to reasonable accommodation for full compliance with SB 520 (refer to Chapter 4).

EXTREMELY LOW-INCOME HOUSEHOLDS

Households in the extremely low-income category have special housing needs because they are unlikely to find market-rate housing that is affordable at any price. Extremely low-income households may be homeless or in danger of becoming homeless because of their inability to find appropriately priced housing. Based on 2006-2015 Comprehensive Housing Affordability Strategy (CHAS) data by the U.S. Department of Housing and Urban Development, in 2015, Loyalton had 30 households that were in the extremely low income category. The extremely low-income category focuses on those households that make up less than 30% of the area median income, which equates to \$26,200 or less for a family of four.

Over 24% of the extremely low-income households in Loyalton are paying more than 30% of their income towards housing expenses. Because of these cost burdens, extremely low-income households may require specific housing solutions, including subsidies, housing with supportive services, shared housing and/or single-room occupancy units. It is difficult to project the number of extremely low income households at the end of this 6th RHNA Cycle, but, since the City has not experienced significant growth in the last many years, this number is expected to remain at around 30 by 2019.

For extremely low- and very low-income families who need rental assistance, the Section 8 Rental Assistance program provides a limited number of housing vouchers to those that qualify and are accepted into the program. Vouchers, in the form of direct payment to the landlord, are provided to tenants to fill in the financial gap between what they can afford to pay and the market-rate of the rental unit. Most of the County's Section 8 funding is allocated to extremely low-income families with a smaller number allocated to very low-income families. PCCDC provides this program to residents in Sierra County, including Loyalton, and within Plumas, Lassen and Tehama Counties. PCCDC provides vouchers to over 670 families; 11 of these families reside in Sierra County, a few of which may reside in Loyalton (but cannot be verified due to data confidentiality requirements). There is a waiting list of families for this program. This all indicates there is a strong demand for housing subsidies by extremely low-income families in Sierra County and presumably in Loyalton. Program 6.1.1 of this Housing Element provides for City support to PCCDC for expanding the Section 8 Housing Voucher Program allocations.

Although there were a number of programs identified in the previous housing element that the City had indicated that it needed to address extremely low income households, such as Program 6-2-1, to work with Federal, State, nonprofit housing organizations, and/or other entities to provide to develop housing for lower income families including extremely low-income residents as needed, due to the City's resource limitations, none of these programs were accomplished (refer to Appendix B). This 6th Cycle Housing Element includes additional programs to address extremely low income housing needs in Loyalton, including Program 1-3-2 to provide for special needs housing, including farmworkers transitional and supportive housing.

HOMELESS

Homeless individuals, generally in the extremely low-income category, include, but are not limited to victims of domestic violence, persons with mental illness, persons suffering from addiction, families with single heads-of-household, and unaccompanied minors. Homeless also include individuals who have purchased parcels of land, but are unable to afford site improvements or a home (and are often found living year-round in tents, small trailers, or other permanent camp-type arrangements).

For the purposes of the housing needs analysis, a person is considered homeless who lacks a fixed, regular and adequate nighttime residence; and an individual who has a primary nighttime residence that is:

1. A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters and transitional housing);
2. An institution that provides a temporary residence for individuals intended to be institutionalized; or
3. A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for people.
4. *Does not include individuals imprisoned or otherwise detained pursuant to an Act of Congress or a state law (U.S. Code § 11302).*

During the 2020 point-in-time county survey conducted on January 27, 2020 by the NorCal Continuum of Care, 9 homeless individuals were counted in Sierra County (including Loyalton). These counts did not distinguish between those in Loyalton or outside of the City). Three of these individuals were considered chronically homeless. There were no children counted and of the 9 adults, 6 reported being male, 2 reported as female, and 1 declined to state.

Recent discussions with the Sierra County Sherriff’s Office confirm that there are no permanently homeless people in Loyalton. However, homeless folks occasionally travel through Loyalton during the summer months in the order of between 3 and 5 persons per year. The Sierra County Department of Social Services reports that the incidence of homelessness in the Sierra County is minimal. The County estimates a fluctuating number of homeless persons, ranging from 1 to 15.

There are no emergency shelters located in Loyalton or Sierra County; however, the Salvation Army and local churches provide assistance. The County provides once-in-a-lifetime assistance through the CalWORKs program. This program can provide the security deposit and 1 month’s rent for families with children. Sierra County Victim & Witness Services, located in Loyalton, administers the Victims/Witness program, by assisting with counseling, relocation and medical bills. Also located in Loyalton is the Sierra SAFE Program for victims of sexual assault crimes and domestic violence. The Plumas Rural Services, a non-profit organization based in Quincy, provides a safe house for battered women and their children seeking emergency refuge.

Table 3-17 shows an approximate breakdown of those who received aid from County services during the month of August 2020, according to Sierra County Health and Human Services.

| Table 3-17. Person Who Received County Aid (August 2020) | |
|---|------------------------|
| County Aid | # of Recipients |
| | |

| | |
|---|------------|
| CalWORKs | 18 |
| CalFresh | 151 |
| Medi-Cal | 412 |
| General Relief | 7 |
| County Medical Services Program (not for the disabled) | 0 |
| Total | 588 |
| <i>Note: Cases do not reflect individual persons. Each case could range from a single person to a family with as many as 8 household members.</i> | |
| <i>Source(s): Sierra County Social Services/Eligibility Staff, August 2020.</i> | |

The Zoning Code allows emergency shelters in the R-2 District. More details, including a constraints analysis for emergency shelters, are further addressed in Chapter 4 of this Housing Element.

Program 1.3.2 of this Housing Element provides assistance to special needs housing, including homelessness, by reaching out to local non-profit service providers at least bi-annually to assess the special housing needs of the City.

Although there were a number of programs identified in the previous housing element that the City had indicated that it needed to address extremely low income households, including homelessness, such as Program 6-2-1, to work with Federal, State, nonprofit housing organizations, and/or other entities to provide to develop housing for lower income families including extremely low-income residents, due to the City’s resource limitations, none of these programs were accomplished (refer to Appendix B). This 6th Cycle Housing Element includes additional programs to address homelessness including Program 1-3-1 to assist local non-profit organizations to identify sited for emergency shelters and facilitate development review of these types of projects.

E. HOUSEHOLD INCOME AND COST OF HOUSING

Household income level is probably the most significant factor limiting housing choice. Therefore, income patterns have been examined carefully to assess the extent of housing need. Certain population groups (elderly, female householders, farm workers, etc.) fall disproportionately into low-income groups, so they have been given special attention.

Table 3-18 provides a comparison of annual median household incomes (AMIs), as estimated for 2019 by the U.S. Census Bureau, between Loyalton, Sierra County and California as a whole. Due to employment and educational characteristics, Loyalton and

Sierra County have a low median income as compared to California. Loyalton was 76% of California’s annual earnings, while Sierra County’s was 65%.

| Table 3-18. Loyalton, Sierra County and California AMIs (2019) | | |
|---|-------------|--------------------------------|
| Jurisdiction | 2019 | % of AMI Compared to CA |
| City of Loyalton | \$60,832 | 76 |
| Sierra County | \$52,148 | 65 |
| State of California | \$80,440 | 100 |

Source(s): U.S. Census Bureau; 2014-2019 ACS (5-year estimates).

Table 3-19 provides examples of typical wages in Loyalton (Sierra County Region) for several common occupations. These occupations are representative of jobs available in and around Loyalton. It should be noted that mean annual earnings for each occupation are based on full-time employment and do not reflect what a part-time worker, such as those employed in the retail, restaurant and fast-food industries, would earn annually. Wage data is provided to assist in a comparison of a household’s earnings with typical housing costs in the City. As shown in this table, much of the City’s workforce is shown to be in the lower-income family category, so providing affordable housing to these folks is very important.

| Table 3-19. Typical Wages by Occupation in Loyalton | | |
|--|-------------------------|-----------------------------|
| Occupation | Mean Hourly Wage | Mean Annual Earnings |
| Administrative Services Manager | \$36.05 | \$74,912 |
| Loan Officer | \$34.00 | \$70,710 |
| Medical Assistant | \$15.58 | \$32,400 |
| Preschool Teacher | \$13.65 | \$28,390 |
| Teacher | \$39.31 | \$81,750 |
| Office and Administrative Support Worker | \$13.44 | \$27,950 |
| Retail Salesperson | \$13.92 | \$28,950 |

Source(s): EDD for the Northern Mountain Region (2018).

Unlike income estimates provided by the Census Bureau shown in Table 3-18, that are based on data collected through a national survey, the State Income Limits are updated annually based on the United States Department of Housing and Urban Development (HUD) Section 8 Income Limits that are calculated using Fair Market Rent definitions for each metropolitan area and each non-metropolitan county. These estimates are used to apply to both the Loyalton and Sierra County. As expected, when compared with California as a whole, the county’s 2020 median household income of \$80,500 (family of 4) is slightly less than the statewide median of \$87,100.

Table 3-21 shows the maximum annual income level for a household to be included in the extremely low-, very low- and low-income groups, adjusted for household size, for Sierra County, according to HCD. The maximum annual income data is then used to calculate the maximum affordable housing payments for different households (varying by income level) and their eligibility for federal housing assistance for both Loyalton and Sierra County.

HUD also defines income limits for counties, as shown in Table 3-20. These income limits are based on a median income of \$80,500 or a 4-person household. The HUD and HCD income limits are used to determine eligibility for housing programs including those in Loyalton. The income limits reported by each county differ slightly due to adjustments made at the state level to HUD income limits. These income limits are adjusted according to: (1) California’s nonmetropolitan county median income determined by HUD, if necessary; (2) HCD’s 2013 Hold Harmless (HH) Policy to not allow decreases in area median income levels and household income category levels; (3) adjustments for family size; and (4) income levels applicable to California’s moderate-income households defined by law as household income not exceeding 120% of county area median income.

| Table 3-20. Loyalton Maximum Household Income Level by Household Size (2020) | | | | |
|---|----------------------|-----------------------------|------------------|-------------|
| Household Size | Median Income | Maximum Income Level | | |
| | | Extremely Low- | Very Low- | Low- |
| 1-Person | \$56,350 | \$19,450 | \$32,400 | \$51,800 |
| 2-Person | \$64,400 | \$22,220 | \$37,000 | \$59,200 |
| 3-Person | \$72,450 | \$25,000 | \$41,650 | \$66,600 |
| 4-Person | <i>\$80,500</i> | \$27,750 | \$49,950 | \$73,950 |
| 5-Person | \$86,950 | \$30,680 | \$53,650 | \$79,900 |

Source(s): HCD State Income Limits (2020).

Housing is considered affordable if a household pays no more than 30% of its monthly income for housing costs. Table 3-21 illustrates affordable monthly rents for households of very low-, low- and moderate-income, using the 30% standard and HCD’s maximum income levels in these categories. Given that the City’s median contract monthly rent was \$888 as of 2018, this table indicates that, in general, most Sierra County households (including Loyalton) would find rental costs affordable. Of course, household circumstances will vary, and some households may have difficulty finding housing with affordable rents.

| Table 3-21. Loyalton HUD Income Limits (2020) | | | |
|--|-----------------------------|------------------------|-------------------|
| Household Size | Extremely Low- (30%) | Very Low- (50%) | Low- (80%) |
| 1-Person | \$16,950 | \$28,200 | \$45,100 |
| 2-Person | \$19,350 | \$32,200 | \$51,550 |
| 3-Person | \$21,750 | \$36,250 | \$58,000 |
| 4-Person | \$26,200 | \$40,250 | \$64,400 |
| 5-Person | \$30,680 | \$43,500 | \$69,600 |
| 6-Person | \$35,160 | \$46,700 | \$74,750 |
| 7-Person | \$39,640 | \$49,950 | \$79,900 |
| 8-Person | \$44,120 | \$53,150 | \$85,050 |
| <i>Source(s): HUD (2020).</i> | | | |

The affordable maximum monthly gross rent/payment and maximum purchase price for the different income levels, as defined by HUD (refer to Table 3-23). Given that the median value of a single-family home in the county (including Loyalton) was \$173,200 in 2018, and approximately 35% of households in the county earn less than \$35,000, these households may have difficulty finding housing affordable to purchase (refer to Table 3-22). More information on Loyalton’s housing market the availability of existing housing to owners and renters and the cost of constructing new housing and affordability factors are discussed in more detail in Chapter 4 of this document.

| Table 3-22. Loyalton Ability to Pay (2020) ¹ | | | | | |
|--|----------|----------|----------|----------|----------|
| Extremely Low-Income Households at 30% of 2020 Median Family Income | | | | | |
| # of Persons | 1 | 2 | 3 | 4 | 5 |
| | | | | | |

| Table 3-22. Loyaltan Ability to Pay (2020) ¹ | | | | | |
|--|-----------|-----------|-----------|-----------|-----------|
| Income Level | \$16,950 | \$19,350 | \$21,750 | \$26,200 | \$30,680 |
| Max. Monthly Gross Rent ¹ | \$424 | \$484 | \$544 | \$655 | \$767 |
| Max. Purchase Price ² | \$87,891 | \$101,808 | \$112,199 | \$122,610 | \$135,167 |
| Very Low-Income Households at 50% of 2020 Median Family Income | | | | | |
| # of Persons | 1 | 2 | 3 | 4 | 5 |
| Income Level | \$28,200 | \$32,200 | \$36,250 | \$40,250 | \$43,500 |
| Max. Monthly Gross Rent ¹ | \$705 | \$805 | \$906 | \$1,006 | \$1,088 |
| Max. Purchase Price ² | \$145,514 | \$166,133 | \$187,346 | \$207,667 | \$224,815 |
| Low-Income Households at 80% of 2020 Median Family Income | | | | | |
| # of Persons | 1 | 2 | 3 | 4 | 5 |
| Income Level | \$45,100 | \$51,550 | \$58,000 | \$64,400 | \$69,600 |
| Max. Monthly Gross Rent ¹ | \$1,128 | \$1,289 | \$1,450 | \$1,610 | \$1,740 |
| Max. Purchase Price ² | \$234,576 | \$266,398 | \$300,805 | \$332,500 | \$358,856 |
| Median Income Households at 100% of 2020 Median Family Income | | | | | |
| # of Persons | 1 | 2 | 3 | 4 | 5 |
| Income Level | \$56,350 | \$64,400 | \$72,450 | \$80,500 | \$86,950 |
| Max. Monthly Gross Rent ¹ | \$1,409 | \$1,610 | \$1,811 | \$2,013 | \$2,174 |
| Max. Purchase Price ² | \$294,429 | \$332,500 | \$376,829 | \$415,334 | \$449,902 |
| Moderate-Income Households at 120% of 2020 Median Family Income | | | | | |
| # of Persons | 1 | 2 | 3 | 4 | 5 |
| Income Level | \$67,600 | \$77,300 | \$86,950 | \$96,600 | \$104,350 |
| Max. Monthly Gross Rent ¹ | \$1,690 | \$1,933 | \$2,174 | \$2,415 | \$2,609 |
| Max. Purchase Price ² | \$359,929 | \$399,962 | \$449,902 | \$499,843 | \$549,016 |
| ¹ Assumes that 30% of income is available for either (1) monthly rent, including utilities, or (2) mortgage payment, taxes, mortgage insurance and homeowner's insurance. | | | | | |

Table 3-22. Loyalton Ability to Pay (2020) ¹

² Assumes 20% down payment, 4.5% annual interest rate and 30-year term.

Source(s): HCS 2020 Sierra County Income Limits; Mint.com Home Affordability Calculator (July 2020), <https://mint.intuit.com/tools/home-affordability-calculator/>.

Households are considered to be overpaying if payment (rent or mortgage) is 30% or greater than household income. Overpayment is a significant problem for lower income households as the proportion of their income going toward housing costs leaves less for other necessities. Housing overpayment can also have adverse effects on the local economy, since money going toward living expenses could otherwise support local businesses. While some higher income households may choose to spend greater portions of their income for housing, the cost burden for some low-income households reflects choices limited by a lack of adequate affordable housing supply.

Over 31% of the households in Loyalton are overpaying for shelter. Overpayment was most pronounced among those households with incomes in the extremely low- to the middle range of very low-income. Over 24% of the households in the City, which are considered to have extremely low-incomes, were paying more than 30% of their income for shelter (refer to Table 3-23).

Table 3-23. Loyalton Overpayment by Household (2016)

| Total Household Characteristics | # | % of Total Households |
|--|------------|-----------------------|
| Total Occupied Units (Households) | 950 | 100.0 |
| Renters | 210 | 22.1 |
| Owner | 740 | 77.9 |
| Low-Income Households (0-80% of HAMFI) | 417 | 43.9 |
| Renters | 192 | 20.2 |
| Owners | 225 | 23.7 |
| Lower Income HH Paying >50% | 102 | 10.7 |
| Renters | 45 | 4.7 |
| Owners | 57 | 6.0 |
| Lower Income HH Paying >30% | 230 | 24.2 |

| Table 3-23. Loyalton Overpayment by Household (2016) | | |
|---|------------|------------------------------|
| Total Household Characteristics | # | % of Total Households |
| Renters | 117 | 12.3 |
| Owners | 113 | 11.9 |
| Total Households Overpaying | 296 | 31.2 |
| Renters | 132 | 13.9 |
| Owners | 164 | 17.3 |

Source(s): 2006-2015 Comprehensive Housing Affordability Strategy (CHAS) data set; HCD 6th Cycle Housing Element data package.

F. OTHER HOUSING CONSIDERATIONS

PUBLICLY ASSISTED HOUSING

There are no publicly assisted or public financed housing facilities located in Loyalton’s jurisdictional boundaries. However, the Sierra Valley Senior Apartments, located at 100 Hill Street, is a public housing project, and is located adjacent to the City. This project received Low Income Housing Tax Credit financing when it was constructed through Sierra County to guarantee restricted rents for very low and extremely low-income households through the tax agreement term which originally was due to expire in 2018. However, this term was recently extended to 2052 so it is at low risk of conversion. This complex provides 48 rent restricted units to a number of seniors in the Loyalton community. Lower income seniors in need of this type of housing, are often referred to this project by the City. Those who live at this apartment complex, become part of the Loyalton community, as they have to travel through town to get to their homes and, due to its proximity to the City, they use City services and facilities. It is noted that Program 3.3.9 of this Housing Element includes provisions to maintain water and sewer services by Loyalton for this Sierra County project.

MOBILE HOMES WITHIN MOBILE HOME PARKS

According to HCD records found at <https://www.hcd.ca.gov/casas/cmipMp/runQuery>, 21 mobile home housing units are located within two parks located in Loyalton in 2020, including 11 at Mountain View Mobile Home Park, located at 59200 Highway 49 and 10 located at Valley View Park, located at 701 Court Lane. This excludes mobile homes which are located separately on individual lots that are commonly found in Loyalton and other areas throughout Sierra County. These 21 mobile homes represent less than 5%

of the total housing inventory for Loyalton. Nonetheless, these few units provide a valuable source of affordable housing for the City's residents.

It is noted that the previous, Loyalton Mobile Home Park, located within Sierra County (outside City boundaries), just west of the City, previously had about 30 mobile homes that were recently removed. The City is working with Sierra County and the property owner of this property to develop a new residential community that may result in several new lower income housing units. The City currently provides water and sewer services to this property and has agreed to continue service to this property to support residential development, even though it is not located within the City. Sierra County's 2019-2024 Housing Element includes a program to encourage the development of lower-income housing units on this property.

Several years ago, the California legislature recognized the difficulty a mobile home owner faces when a park closes or is converted to a different use. However, Loyalton has not experienced any park conversions over the planning period and such conversions do not seem imminent given the housing market conditions. State laws already exist that regulate the conversion of mobile home parks, including: (1) California Government Code § 66427.5, which requires that existing tenants of the mobile home park be provided the option to either purchase his or her subdivided unit created by the conversion to resident ownership, or to continue residency as a tenant; and (2) California Government Code § 66428.1, which requires a 2/3 vote of the park to allow conversion. Therefore, there are sufficient state level regulations to discourage conversions.

DISADVANTAGES, UNINCORPORATED COMMUNITIES

SB 244, signed into law on October 7, 2011, requires that the General Plan identify and address needs of disadvantaged communities located within the City's Sphere of Influence, "fringe areas" outside the City's jurisdictional boundaries (unincorporated areas). Under Local Agency Formation Commission (LAFCO), Cortese-Knox-Hertz Code § 56033.5, a disadvantaged community is defined to mean inhabited territory (12 or more registered voters), or as determined by LAFCO policy, that constitutes all or a portion of a "disadvantaged community," which is defined in the Water Code (§ 79505.5) to be "a community with an annual median household income (MHI) that is less than 80% of the statewide annual MHI." There are no disadvantaged communities within Loyalton's Sphere of Influence. Therefore, the City is not required to further analyze or update the Housing or Land Use Elements of the General Plan, as provided in SB 244.

CHAPTER 4: CONSTRAINTS AND RESOURCES FOR HOUSING PRODUCTION



Background

Small and large home building organizations alike face a variety of constraints, in terms of costs and timing, in their attempt to construct new housing. Ultimately, these constraints limit the number and increase the cost of housing units which are constructed. Although constraints to residential development in Loyaltan may be classified generally as governmental and non-governmental, there is often a strong interrelationship between these factors. And while many factors limiting housing production are market driven, jurisdictions have some control in instituting policies and programs to address the constraints or limiting factors. The City's Housing Program includes policies and actions designed to reduce or overcome constraints for the development of housing for all income levels. In addition, this section will address what resources the City has to help in the production of this housing. A Capacity Analysis is included here that presents the amount of vacant residentially zoned land is available in Loyaltan to demonstrate the City's ability to comply with the Regional Housing Needs Allocation.

Development Trends

Although population is generally declining in Sierra County, Loyaltan has experienced very limited population growth over the last 10 years which is reflected in the development trends in the City. Only two permits were issued for new residential units during the 5th RHNA between 2014 and 2019 in Loyaltan and the City did not deny any building permits for new residential development during this period. One was for a conventional single-family home and the other for a manufactured home. The City has not experienced any significant development proposals in the recent past. In addition, the City has not received any request for development at less than densities identified in the General Plan and Zoning Code.

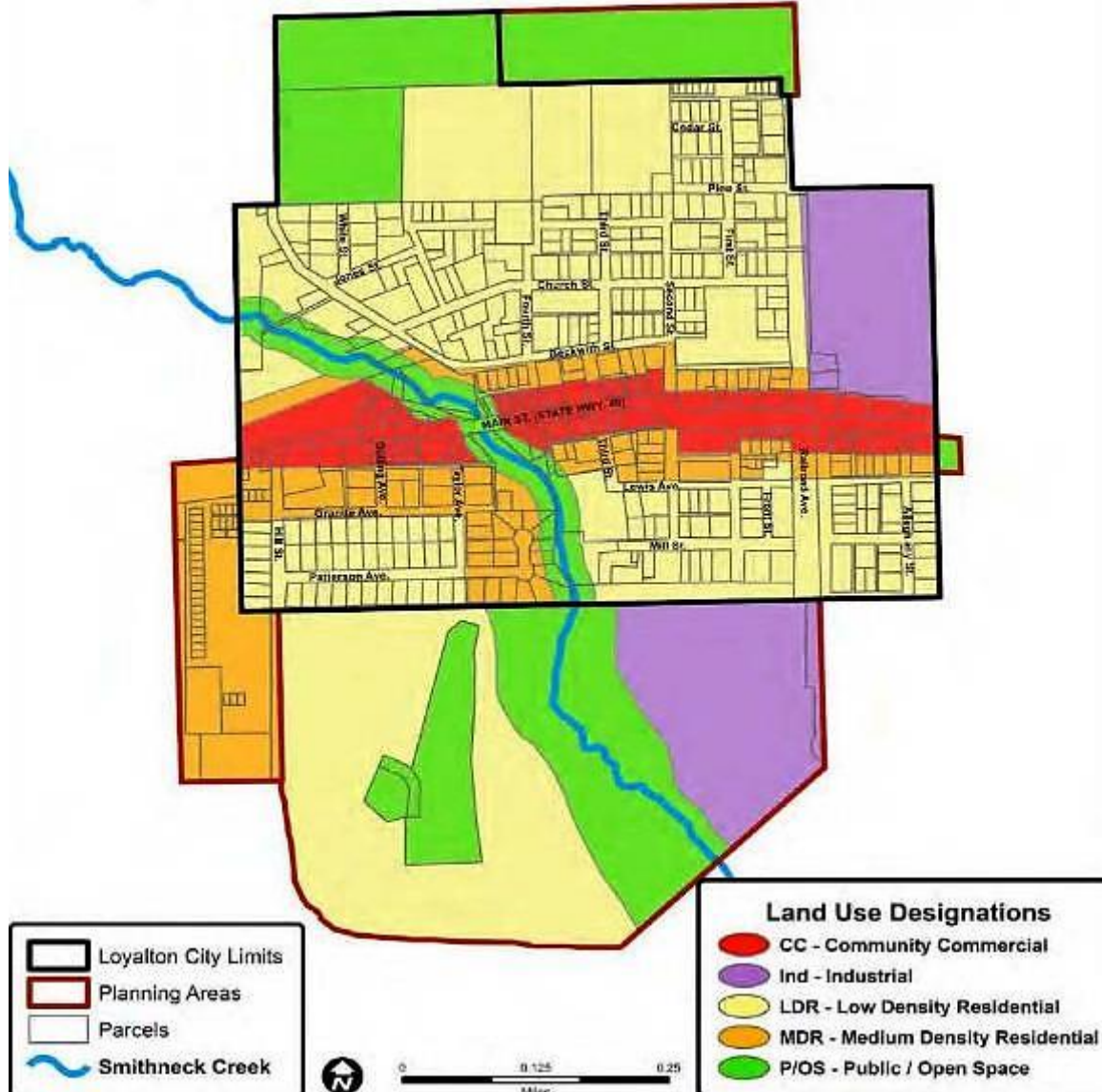
A. GOVERNMENTAL CONSTRAINTS

Governmental constraints, such as costs and processing time, consist of potential and actual policies, standards, requirements, fees, and/or actions imposed by the various levels of government on development, which serve to ensure public safety and welfare with respect to housing construction and land-use issues. Federal and state agencies, along with their respective regulations also play a role in the imposition of governmental constraints. As is the case, they are beyond the influence of local government, and therefore cannot be effectively addressed in this document. The governmental controls unique to Loyaltan that affect housing development are discussed further below.

GENERAL PLAN

Residential growth areas and densities are among issues and policies addressed in the 2008 General Plan (including the 2008-2013 Housing Element Update). Residential densities are specified for each residential land use designation, and the 2008 General Plan provides for a wide range of residential densities. Single-family detached housing densities range from four to six dwellings per acre. Multifamily densities, including but not limited to, attached and zero lot line types, are up to 20 units per acre. The General Plan includes programs to accommodate future housing growth needs. Figure 4-1 presents the City's General Plan Land Use Map that shows various areas designated residential use and development. In accordance with California Government Code § 65583, the City's default density standard in the Medium Density Residential land use designates properties for a maximum density of 20 units per acre. Applying this to existing vacant land by zoning in this area will assure future higher default density mandates by the State of California are complied with by the City of Loyalton. Residential development capacity within vacant property is discussed later in this chapter.

Figure 4-1. Loyalton General Plan Land Use Designation Diagram



Residential growth areas and densities are among issues and policies addressed in the General Plan. Residential densities are specified for each residential land use designation, and the 2008 General Plan provides for a wide range of residential densities. Single-family detached housing densities range from four to six dwellings per acre. Multiple family densities, including but not limited to, attached and zero lot line types, are up to 20 units per acre.

ZONING

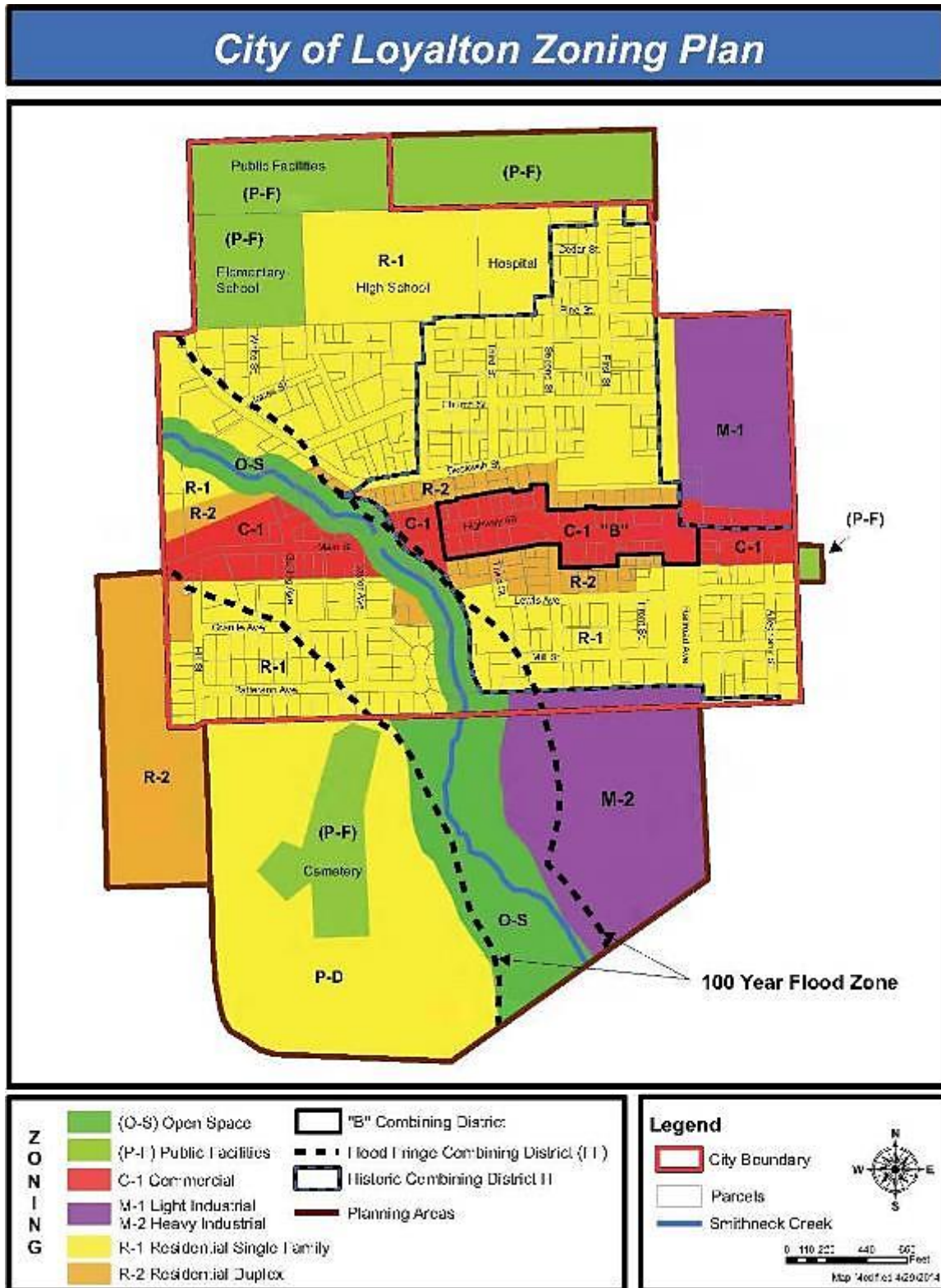
The Zoning Ordinance (§ 12.08) of the Loyalton Municipal Code, sets forth the development standards for the City. Figure 4-2 consists of the City’s Zoning Map. The Zoning Ordinance was last amended in May 2014 to address housing related state

housing laws to reduce constraints to developing future housing, and create opportunities for the development of more affordable housing. However, state housing laws have since been changed that will require the City to further amend the Zoning Code. Program 3-3-1 of this Housing Element includes a list of these amendments, which are contemplated to be completed by in 2021. Some of these amendments are referenced within this discussion.

Conditional Use Permits

A Conditional Use Permit is a discretionary permit issued by the City Council and is not required for residential developments in the City for R-1, R-2, C-1 and C-2 Zone Districts. However, a conditional use permit may be required for some forms of housing, such as a mobile home park in a R-2 (Multiple Family Residential) Zone, or a house in the M-1 (Industrial) Zone. Also, a Conditional Use Permit may also be required for some exceptions to objective design standards for such things as building heights and setbacks if referenced in these Zone Districts (refer to Figure 4-2, Zoning Map, and Tables 4-1 and 4-2).

Figure 4-2. City of Loyalton Zoning Plan



Variances

A variance is a discretionary permit issued by the City Council allowing deviation from particular provisions of the Zoning Code or development regulations. The Zoning Code allows for the issuance of variances for properties subject to special conditions related to size, topography, location or surroundings. Variances are only granted in the event that special conditions exist and the strict application of Zoning Code requirements prevents the property from participating in the privileges of surrounding properties that are subject to the same Zoning Code.

Subdivision Regulations

The Subdivision Ordinance (§ 12.04) of the Loyalton Municipal Code, governs the process of converting vacant land into building sites. It allows the City to review and process new subdivisions so that its pattern of streets, lots, public utilities, etc. will be safe, pleasant and economical to maintain. Lots size and lot design for new subdivisions is controlled primarily by the Zoning Code. However, the Subdivision Ordinance does have some very limited and basic lot width and depth restrictions that are consistent with the Zoning Code.

Residential Uses, Density and Design

Under the Zoning Code the maximum units per net acre based on the General Plan Land Use Designation of various locations for single- and multiple family residential zones, as well as commercial districts that will allow mixed-use development. Table 4-2 provides the zoning allowances for various residential uses. These zoning categories are described in more detail following Table 4-1.

| Table 4-1. Residential Zoning Categories and Useable Density | | |
|---|--|--------------------------------------|
| Zoning Category | General Plan Density | General Plan Density Per Acre |
| R-1 | Low | Maximum 6 units per acre |
| R-2 | Medium or Low | Maximum 20 units per acre |
| C-1 | Low to Medium Stand Alone or Mixed-Use | Varies |
| C-1-B | Low to Medium Stand Alone or Mixed-Use with Special Use Residential Combining District | Maximum one unit per lot |

Source(s): City of Loyalton Zoning Ordinance.

General Plan/Zoning

The following are General Plan descriptions of land use classifications and related Zoning Code districts that are consistent with General Plan. Table 4-2 provides a summary of the types of residential uses that may be allowed or conditionally allowed within these areas which coincide with Figures 4-1 and 4-2.

- *General Plan Land Use Designation: Low Density Residential (LDR)*
Zoning: R-1, Single Family Residential District

This Residential Land Use Designation allows up to 6 residential units per gross acre. R-1, Residential Single Family is the consistent zoning district to this designation. Objective development standards are included in this district that includes allowances to varied building setbacks and lots widths, which result in allowing a greater variety of building designs and densities. Other objective design requirements are included in this district, such as varied façade, fencing and driveway designs to improve the appearance of new residential structures. These design provisions are not considered a significant constraint to new housing production in Loyaltan.

- *General Plan Land Use Designation: Medium Density Residential*
Zoning: R-2, Multiple Family Residence District

This Residential Land Use zone permits a variety of residential development based on maximum density standards specified in the General Plan of 20 units per acre. Objective development standards are included in the R-2 Zone to enhance the appearance of future residential development including considering minimum roof pitch, minimum roof overhangs, providing patio covers, and screening of HVAC units. None of these multiple family development standards are expected to constrain the development of affordable housing, because housing providers typically meet, or exceed, these minimum standards.

- *General Plan Land Use Designation: Commercial*
Zoning: C-1, Commercial District
C-1-B, Commercial District with B-Combining Zone

The Commercial Land Use Designation includes high activity land uses. These include retail, service, repair and storage uses. This district is located on both sides of Highway 49 traveling through the middle of Loyaltan. This Zone District also allows for mixed uses, such as multiple family and single-family houses and single residential occupancy units. There is a central section portion of the downtown that is zoned C-1-B. The "B" is an added Combining Zone that restricts residential development to a maximum of one dwelling unit per lot regardless of the size of the parcel.

- *General Plan Land Use Designation: Industrial Zoning: M-1, Industrial District*

The Industrial Land Use Designations is intended to encourage diversified industries to locate in Loyalton and not to encourage residential development. The M-1, Industrial Zone is similarly intended to encourage manufacturing, heavy commercial uses and large administrative facilities. However, dwellings are permitted in this district with a use permit, so there are some limited residential use opportunities in this zone.

| Table 4-2. Residential Uses Allowed by Zoning District | | | | |
|---|-------------|------------|-------------------------|------------|
| Residential Uses | Zone | | | |
| | R-1 | R-2 | C-1 ¹ | M-1 |
| Single-Family Attached | P | P | P | C |
| Single-Family Detached | P | P | P | C |
| Duplexes to Fourplexes | N | P | P | C |
| Multi-Family (5+ units per Structure) | N | P | P | C |
| Manufactured Homes | P | P | P | C |
| Mobile Home/Manufactured Home Parks | N | C | C | C |
| Second Units ² | P | P | P | C |
| Accessory Units ³ | P | P | P | C |
| Emergency Shelters | N | P | N | N |
| Single Room Occupancy | N | P | P | C |
| Transitional and Supportive Housing | P | P | P | C |
| Group Care Home (6 or less occupants) | P | P | P | C |
| Group Care Home (6 or more occupants) | C | C | C | N |
| Farm Worker Housing | P | P | P | C |

| Table 4-2. Residential Uses Allowed by Zoning District | | | | |
|---|-------------|------------|-------------------------|------------|
| Residential Uses | Zone | | | |
| | R-1 | R-2 | C-1 ¹ | M-1 |
| <p>¹ C-1, Commercial Zone also has a section in central downtown that contains a "B" Combining Zone (see Figure 4-2). This Combining District limits residential development to a maximum of one unit per lot regardless of the size of the parcel.</p> <p>² Second Unit is a detached one-family dwelling containing independent living, sleeping, kitchen, and sanitation facilities, located on the same lot as the principal dwelling unit. For the purposes of this title, an attached second dwelling is deemed to be a "two-family dwelling". In accordance with State law, secondary units are now considered accessory dwellings subject to State performance standards which supersede the County's. Program H-2 will include amending the Zoning Code to change these requirements consistent with State standards.</p> <p>³ Accessory Unit is an attached or detached residential dwelling unit which provides complete independent living facilities for one or more persons. In accordance with State law, secondary units are now considered accessory dwellings subject to State performance standards which supersede the County's. Program 3-3-1 will include amending the Zoning Code to change these requirements consistent with State standards.</p> <p>P = Permitted Use C = Use Permit N = Not Permitted Use</p> | | | | |
| <p>Source(s): City of Loyalton Zoning Ordinance.</p> | | | | |

Definition of Family

The Zoning Code defines family as an individual or two or more persons occupying a dwelling and living together as a single housekeeping unit in which each resident has access to all parts of the dwelling and there is a sharing of household activities, expenses, experiences and responsibilities. The first part of this definition satisfies state housing law interpretation; however, the last part may be found to be problematic for group home situations. Therefore, Program 3-3-1 (d) of this Housing Element includes an amendment to the Zoning Code to adjust this definition.

Density Bonus

The Zoning Code includes a sliding scale density bonus that exceeds 40% depending on number of units proposed in a development. These percentages are provided in the Zoning Code (§ 12.08.27) and reflect the density percentage increase set by the California Government Code (§§ 65915-65918). In addition to the density bonus provisions, a developer may also apply for and receive incentives or concessions to help reduce the development standards and therefore the cost of the project.

AB 1743, amended into California Government Code § 65915, provides for expanded incentives and density bonuses for affordable housing projects located within a half mile

of a major transit stop. A major transit stop is considered a rail or bus rapid transit station, a ferry terminal served by either a bus or rail transit service or an intersection of two or more major bus routes with a frequency of service interval of 15 minutes or less during the morning and afternoon peak commute periods. The City does not have a major transit stop and it is not conceivable that it ever will.

Development Standards

A summary of relevant development standards applied to residential construction is presented in Table 4-3 below. None of these development standards or guidelines pose significant constraints on housing development in Loyalton.

The maximum height allowed in the City's residential districts is 30 feet for R-1, 45 feet for R-2 and 60 feet for C-1; all zones that allow residential use by right. The maximum lot coverage allowed in R-2 is 70 percent, which allows for a builder to take advantage of the maximum allowable densities while still maintaining the overall rural character of Loyalton. Front, side and rear yard setbacks are also required of all residential development, but include allowed variation to encourage streetscape visual interest.

Off-Street Parking

As noted in Table 4-2, the Zoning Code requires two parking spaces for all single-family, duplex and mobile home development per dwelling unit and a reduction to 1.5 spaces for studio apartments. This is not considered an excessive requirement nor a significant impediment to housing development. Program 3-3-1(a) provides for changes to parking requirements for accessory and junior accessory units, including a requirement to amend reduced parking standards to limit off-street parking requirements for qualifying lower income housing projects, in accordance with AB 744.

Minimum Dwelling Unit Size

The R-1, Single-Family Residence District, has a minimum 1,200 s.f. dwelling unit size which includes the garage (excluding second or accessory units). However, 20 percent of the lots within a subdivision may have a minimum of 1,000 square foot unit sizes. This is to maintain some design compatibility between dwelling units within a low density residential setting. There is also the option of applying a Planned Development (PD) to the property which would allow greater flexibility and allow smaller sized units. There are no size restrictions for dwelling units in the R-2, Multiple-Family Residence or C-1, Commercial districts. The Zoning Code also references a maximum size of 1,000 s.f. for second units. These size restrictions don't significantly constrain housing development in Loyalton. It is noted that Program 3-3-1 (b) of this Housing Element includes amending the Zoning Code to conform to new State standards for accessory and junior accessory units. So, the second unit section of the City's Zoning Code will be replaced with this new section that includes accessory and junior accessory dwelling unit regulations.

Objective Design Standards

Each of the zoning districts, R-1, R-2, C-1, that allow residential uses by right include objective design standards. These include variations in building orientation on the lot, parking and garage door design, façade design elements and exterior lighting design. These design standards reviewed and checked off by staff in the review of building permits for residential development which is explained in further details in the development review process section of this Chapter.

Historic Combining District

Properties located generally along the Highway 49 corridor are within the Historic Combining District (see Figure 4-2). This consists of a small portion of the City that is commercially zoned. All residential projects which don't fully comply with the use and development standards of the Zoning Code and are within this Historic District are subject to an administrative review by the City Council. There has been very limited use of this process. The administrative review process has been designed to take no more than 30 days to complete. It was not used during the 2009-14 Housing Element Planning Cycle. Projects generally comply with the Zoning Code unless the buildings or grounds have historic significance. Therefore, this regulation does not constrain residential development.

Floodway Fringe District

As referenced in the Zoning Map, Figure 4-2, are also located within the Floodway Fringe, FF, Overlay District, in accordance with the Zoning Code (§ 12.08.17). These properties are generally located within the AE 100 Year Floodplain, along both sides of Smithneck Creek. All projects located in this district are subject to administrative review by the City Council to assure compliance with Chapter 19.01 of the Municipal Code regarding Floodplain Management. If the project complies with Chapter 19.01, then the administrative review is not required. This administrative process was not used during the 2014-2019 Housing Element Planning Cycle. If the administrative review process is required it has been designed to take no more than 30 days to complete.

The City is updating Chapter 19.01, concerning floodplain management, to comply with more recent FEMA mapping and regulations. However, the regulations have not changed substantively from the perspective of new housing development. Generally, the floor elevation of development within this district must be constructed three feet higher than normal ground elevation (above base floodplain elevation). This 3-foot taller construction design is considered somewhat of a constraint on new development. Recognizing the constraint to housing production in Loyaltown, Program 3-3-5 of this Housing Element involves conducting an engineered study of development constraints to all residentially zoned vacant parcels located in the floodplain. The study will provide recommendations for appropriate mitigation for development of housing within these areas to help reduce constraints to housing development within these areas.

| Table 4-3. Residential Development Standards | | | |
|--|--|--|--|
| | LDR (R-1) | MDR (R-2) | CMU (C-1) |
| Density Range | 4 to 6 unit per acre | 16 to 20 units per acre | 8 to 12 units per acre |
| Setbacks | *15 feet | *20 feet | 20 feet |
| Front | 5 to 10 feet | 5 to 10 feet | 5 to 10 feet |
| Side | 10 feet | 10 feet | 10 feet |
| Rear | Variations allowed | | |
| Lot Coverage | None | *70% maximum | 50% maximum |
| Minimum Building Size | *1,000 s.f. | None | None |
| Minimum Lot Size* | None | *6,000 s.f. | 6,000 s.f. |
| Parking | 2 per unit | 1.5 studio and 2 per other type of multi-family unit | 1 per unit |
| Height Maximum | *30 feet | *45 feet | 60 feet |
| Historic Preservation | Administrative review by City Council if property is located in H Combining District | Administrative review by City Council if property is located in H Combining District | Administrative review by City Council if property is located in H Combining District |
| Design Guidelines | *Form Based Guidelines for roof structures, garages, lighting, and landscaping | *Form Based Guidelines for roof structures, garages, patios, lot design, lighting, and landscaping | None |
| Mixed Use | None | None | Maximum 2 dwellings with commercial use allowed by right |
| * Planned Development provisions of the Zoning Code allow variations to standards to add more flexibility in developing higher density residential developments that are consistent with the General Plan. | | | |
| Source(s): City of Loyalton Zoning Ordinance. | | | |

Planned Development District

The Planned Development District of the Zoning Code (§ 12.08.13) can be added to any zoning district and includes special design criteria for maximum utility of the site and to allow maximum design flexibility within density limitations. These limitations will be determined by the City using acceptable planning practices and standards. Within these project areas special residential development such as clustering and density transfers are encouraged. Planned development areas are allowed in all the residential districts with a conditional use permit.

Accessory Dwelling Units

Accessory dwelling units consist of a smaller, independent residential dwelling unit located on the same lot as a stand-alone (i.e., detached) single-family home. The City's current Zoning Code refers to these as second dwelling units. Such units can be an important source of affordable housing. However, the City has no record of ever approving an accessory or second dwelling. Program 3-3-1 (b) of this Housing Element was created to amend the City's Zoning Code to allow for accessory and junior accessory units in accordance with California Government Code § 65852 and replace the City's second dwelling unit regulations. Also, in accordance with California Government Code Section 65583 (c) Program 3-3-7 was created to market the production of accessory and junior accessory dwellings by creating public outreach information and posting it on the City's website and providing printed material at City Hall.

Mobile Homes and Manufactured Homes

In accordance with state law, mobile and manufactured homes, subject to the National Manufactured Housing Construction and Safety Act of 1974, are permitted as other types of housing structures in the same zone. The City's Zoning Code (§ 12.04.10) allows these structures in the same residential districts that other housing structures are allowed, subject to conformance with objective standards, such as requiring permanent foundations systems. Mobile home parks, also referenced as manufactured home parks in the Zoning Code are subject to a use permit in the R-2, Multiple Family and C-1, Commercial Zone Districts and subject to a number of development standards in the Zoning Code.

Building Codes

The City Building Official and California Department of Forestry and Fire Protection are responsible for administering regulations pertaining to land and building development within the City. Building Codes regulate plumbing, electrical and mechanical improvements. The City currently enforces the California Building Code (CBC) and related codes, as established by the state, and has little control over these standards. The City has not adopted any local amendments to this code. The Building Department provides plan-checks and inspections. Building code enforcement is basically conducted through

scheduled inspections of new construction, remodeling, and rehabilitation projects. Inspections are also conducted in response to public complaints or an inspector's observation that construction is occurring without proper permits. Local enforcement of these codes does not add significantly to the cost of housing in the City and maintains an acceptable standard of health and safety governance for all inhabitants.

SPECIAL NEEDS HOUSING CONSTRAINTS

Persons with special needs include those who are disabled, persons in residential care facilities, farm workers, persons in need of transitional shelter or transitional living arrangements and single-room-occupancy units. This Housing Element must analyze potential and actual constraints upon the development, maintenance and improvement of housing for these groups. The City must also demonstrate efforts to remove constraints to housing for these groups and provide reasonable accommodations for housing designed for those with special needs. The City's provisions for these housing types are discussed below.

Housing for Person with Disabilities

As discussed above, the City has analyzed its land use, zoning and building code provisions and processes to determine what accommodations and constraints exist to housing production for persons with disabilities, including those with developmental disabilities. Individuals within this special-needs group may reside in residential units or community care facilities in any Zone District that allows residential uses. Some may choose to reside in a licensed residential community care facility designed for occupancy by or with supportive services for persons with disabilities. The Zoning Code does not differentiate between related and unrelated persons in the occupancy of residential units. Pursuant to state law, the Zoning Code allows group homes of 6 or fewer persons by right in all residential Zone Districts. Small family care homes (6 or fewer persons) are allowed by right and large family care homes (more than 6 persons) are allowed with a conditional use permit in the R-1 Zone. A conditional use permit is required in R-2 Zone for group homes with occupancies exceeding 6 persons referenced as "private institutions, including day care centers, rest homes, sanitariums, convalescent homes, homes for the elderly and similar operations". Program 3-3-1(I) of this Housing Element requires amendments to the Zoning Code to clarify group homes and care facilities, including definitions and provisions in R-1 and R-2 Zones to comply with State law.

Special Accommodations for Persons with Disabilities

The City recognizes that access to a residence can require special accommodations for persons with physical disabilities that limit their mobility, particularly when the access features are retrofitted to existing units. The Zoning Code (§ 12.08.26), Reasonable Accommodation, provides a process for City approval of special accommodations for persons with special disabilities and those with special needs. This provides Planning Director authorization to approve exceptions to zoning regulations to accommodate

special needs. However, some of the grounds for approval (findings) for a reasonable accommodation may act as a barrier to housing for persons with disabilities. For example, findings (such as determining that there are physical attributes of the property and structures and requiring that other accommodations of equivalent benefit are not available) are not consistent with the California Fair Employment and Housing Act concerning reasonable accommodation. Program 3-3-1(j) has been added created in this Housing Element to amend the City’s Reasonable Accommodation regulations to address this potential constraint to housing.

Americans with Disabilities Act Requirements

The City has adopted and enforces the current California Building Codes (CBC), including Chapter 11 pertaining to accessibility. This chapter incorporates provisions from the Americans with Disabilities Act (ADA) (42 U.S.C. § 12101 et. seq.), which specifies that a number of the residential units in new multi-family construction of 3 or more apartments or 4 or more condominiums must be accessible or adaptable. Building Department staff are encouraged to keep current with accessibility requirements for the construction and remodel of residential structures to ensure that accessibility requirements are met for all projects. The Zoning Code also requires all new multi-family development projects to incorporate project design in accordance with the ADA and/or CBC, as adopted by the City.

Housing for Person with Disabilities/Residential Care Facilities

As discussed above, the City has analyzed its land use, zoning and building code provisions and processes to determine what accommodations and constraints exist to housing production for persons with disabilities, including those with developmental disabilities. Individuals within this special needs group may reside in residential units or community care facilities in any Zone District that allows residential uses. Some may choose to reside in a licensed residential community care facility designed for occupancy by or with supportive services for persons with disabilities. The Zoning Code does not differentiate between related and unrelated persons in the occupancy of residential units. Pursuant to state law, the Zoning Code allows group homes of 6 or fewer persons by right in all residential Zone Districts. Small family care homes (6 or fewer persons) are allowed by right and large family care homes (more than 6 persons) are allowed with a conditional use permit in the R-1 Zone. A conditional use permit is required in R-2 Zone for group homes with occupancies exceeding 6 persons referenced as “private institutions, including day care centers, rest homes, sanitariums, convalescent homes, homes for the elderly and similar operations”. Program 3-3-1(j) of this Housing Element requires amendments to the Zoning Code to clarify group homes and care facilities, including definitions and provisions in R-1 and R-2 Zones to comply with State law.

Transitional and/or Supportive Housing

Transitional and/or supportive housing are defined separately in the Zoning Code as follows:

Transitional housing means buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible program recipient at a predetermined future point in time that shall be no less than six months from the beginning of the assistance. Occupancy of such a facility is limited to between 6 and 24 months. Support services provided may include meals, child care, counseling, vocational rehabilitation and other similar support services.

Supportive housing means housing with no limit on length of stay, that is occupied by the target population, and that is linked to an onsite or offsite service that assists the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community. Additional services for this type of housing may include case management, mental health treatment and life skills. This housing type has no limit on length of stay.

The Zoning Code considers these facilities as residential uses of property subject only to those restrictions that apply to other residential dwellings of the same type in the same zone. Also, in compliance with AB 2162, the Zoning Code treats transitional and supportive housing the same as other uses of a similar type of housing in the same zone and allow supportive housing when it meets certain criteria and is allowed in all zoning districts that allow residential uses, including non-residential zones

Farmworker Housing

In compliance with to Health & Safety Code § 17021.5 and § 17021.6, farmworker worker housing is defined as housing configured to accommodate a maximum of 36 beds in group quarters or up to 12 individual units designed for use by a single household. Also, consistent with State law, the Zoning Code also allows this type of housing in all zones that allow residential uses subject to the same requirements of other residential uses.

Employee Housing

In accordance with the Employee Housing Act (Health and Safety Codes 17021.5 and 17021.5), the City will need to amend the Zoning Code to allow employee housing accommodations for 6 or fewer employees in residential zones deemed as a single-family use. Program 3-3-1 (e) of this Housing Element was created to amend the Zoning Code to allow this in all zones that allow residential uses subject to the same requirements as other residential uses.

Single-Room Occupancy (SRO) Units

Single-room-occupancy (SRO) units, consisting generally of 150 s.f. to 350 s.f. in size, can have cooking and sanitary facilities in each unit or have shared cooking and sanitary facilities. SRO units are a form of affordable private housing for lower income individuals, homeless seniors and persons with disabilities. SRO units can also be in the form of conversion of hotel/motel units to longer term housing, but can also be in the form of construction of new units. The Zoning Code allows by right SROs in the C-1, Commercial District.

Emergency Shelters and Low Barrier Navigation Centers

The City defines emergency shelters as housing for homeless with minimal supportive services that is limited to occupancy of 6 months or less. Pursuant SB 2, jurisdictions with an unmet need for emergency shelters are required to identify a zone(s) where emergency shelters will be allowed as a permitted use without a use permit or other discretionary permit. The identified zone must have sufficient capacity to accommodate the shelter need and, at a minimum, provide capacity for at least one year-round shelter. Permit processing, development and management standards for emergency shelters must be objective and facilitate the development of or conversion to emergency shelters. The Zoning Code allows emergency shelters in the R-2 (Multiple Family Residential District). These sites are centrally located in the City (3 parcels containing a total of 2.38 acres (refer to Figures 4.3 and 4.4, Vacant Land Inventory). This zoning district permits emergency shelters by right subject only to similar residential standards (building height limits, lighting, landscaping, etc.). These properties are located in an area where access, transit, jobs and needed services are available in close proximity; such as shopping in the downtown.

Similar to emergency shelters, low barrier navigation centers, recently defined by State law, are service-enriched shelters that are focused on moving people into permanent housing that provides temporary living facilities for homeless that can include dormitories, large rooms with beds or private rooms. In accordance with the California Government Code (§§ 65660-65668), Program 3-3-1 (c) was created to amend the Zoning Code to include allowing low barrier navigation centers/housing in compliance with state code.

OTHER HOUSING CONSTRAINT ISSUES

SB 35 Streamline Housing

SB 35, adopted in 2017, provides for a qualifying lower income multi-family housing project to, among other things, avoid discretionary and CEQA reviews and provides for reduced review time. Program 3-3-1 (g) of this Housing Element requires that the Zoning Code be amended to address these qualifying projects in compliance with state code.

Inclusionary Housing Regulations

Inclusionary housing regulations consist of requirements for housing development to require inclusion of lower income housing units. The City does not currently have any inclusionary housing regulations.

Short-Term Rental Regulations

The City currently does not have any regulations that address short-term rentals, such as Air B&Bs. In searching Air B&B websites, there was only one Air B&B rental unit available for rent in Loyalton.

Prevailing Wage Laws

Public works projects and affordable housing financed through the use of public funds are required to pay prevailing wages, which creates a significant cost impact on the construction or rehabilitation of affordable housing units for low or moderate-income persons and the infrastructure to support such housing. The rehabilitation of certain qualifying affordable housing units for low or moderate-income persons is exempted from this requirement. SB 972 provided for exemptions from prevailing wage requirements for the construction or rehabilitation of privately owned residential projects.

Local Hazard Mitigation

The County adopted the Local Hazard Mitigation Plan (LHMP) in 2012. The LHMP identifies a number of scenarios that make Sierra County (including Loyalton) vulnerable to hazards and recommends a number of measures to address mitigation from new development, such as residential construction. According to the Sierra County Office of Emergency Services, the County is in the process of updating their LHMP. The General Plan Safety Element will need to be updated to comply with SB 379 regarding climate adaption, AB 162 regarding flood hazards and flood management, and SB 1241 regarding fire. Program 3-3-4 of this Housing Element consists of updating the City's General Plan to comply with these laws once the LHMP is updated. Many of the programs in the LHMP may have an impact on future housing development in the City, such as hazard mitigation from wildfires. However, these are necessary to minimize the threat to public health.

Native American Consultation

AB 52, Consultation with Native American Tribes, took effect July 1, 2015. It seeks to protect a new class of resources under CEQA, "tribal cultural resources." It requires that a city or county undertaking CEQA review must, upon request of a California Native American tribe, begin consultation as part of a project review to consider impacts to tribal cultural resources. A tribal cultural resource is defined as a site, feature, place, cultural landscape, sacred place or object with cultural value to a California Native American tribe, which may include non-unique archeological resources. Consultations can have an impact on project budgets and timing. The City has not received any requests for tribal

consultation from any tribe, so at this time this is not considered a significant constraint to housing production in the City, but it could be at some time in the future.

Military Land Use Compatibility

Senate Bills SB 1462 and SB 1468 require that the General Plan disclose any land use conflicts with military air space, and/or training routes. In addition, the law requires disclosure of any military operations or installations within 1,000 feet of the City. Potentially, land use conflicts to these resources could constrain housing production. Based on mapping analysis conducted by the California Office of Planning and Research indicate there are no conflicts with military land or air uses in or around Loyalton.

Public Information Constraints

AB 1483 (California Government Code § 65940.1) requires the City to make information available on housing development fees, applicable Zoning Codes and standards and fee reports. All of this information is posted on the City's website and documents are available at City Hall which is for use by the public during normal business hours. Therefore, there are no constraints to housing development from limiting information to the public.

Fair Housing Constraints

The provision of equal housing opportunities for all persons is an important goal of the Housing Element. The City addresses complaints regarding fair housing issues through its City Clerk. The City Clerk monitors complaints and, if necessary, refers fair housing matters to Northern California Legal Services, HUD and/or the California Department of Fair Employment and Housing in order to ensure that housing opportunities are open to all without regard to race, color, age, sex, religion, national origin, family status or physical handicap, and to apprise the general population regarding state and federal laws related to the provision of fair and equal housing opportunities for all. Housing discrimination is not considered a significant constraint to the availability and production of affordable housing in the City.

It is noted that Program 5-1-1 of this Housing Element was created to develop a plan to Affirmatively Further Fair Housing (AFFH) Plan in accordance with the California Fair Employment and Housing Act in 2021. This plan is intended to address fair housing needs in the City. It may be that implementation of this plan could constrain housing development within the City. But it is unknown until details of the plan have been developed.

DEVELOPMENT REVIEW AND PERMIT PROCESSING

Development review and permit processing are necessary steps to ensure that residential construction proceeds in an orderly manner.

Review Authority

No separate design review for residential development is required. The Planning Director approves allowed uses and related residential development requests ministerially by checking development plans for compliance with objective development standards in the Zoning Code. The Building Inspector then reviewed the plans for compliance with building codes and issues the building permit which entitles construction. These reviews are not considered a significant constraint to housing production.

Time in Review

The time required for project approval is not so much a factor of the approval body (Planning Director versus City Council), but the complexity of the project and associated environmental issues. However, small infill projects that can be approved administratively are generally less complex and take a shorter time to obtain appropriate approvals. Large, residential subdivision maps, subject to the California Environmental Quality Act (CEQA compliance) require a public hearing before the City Council (there is no Planning Commission for the City of Loyalton). This can actually reduce potential development timelines that most local agencies face with having a Planning Commission that often can result in timely appeals of Planning Commission actions to the City Council.

Larger projects can take approximately 6 to 14 months to obtain appropriate approvals. Most residential development projects in Loyalton are single-phase, smaller projects that can typically be processed in less than 6 months. These residential projects typically do not create substantial environmental impacts, thereby greatly reducing the time needed for review. Table 4-4 outlines the typical approval timelines associated with different entitlements that projects could require. It should be noted that many projects require multiple entitlements, which are often processed concurrently, thereby shortening the overall processing time.

After planning review, project plans are submitted to the Building Department for plan check and issuance of a building permit. Plan check review takes less than 2 weeks for smaller projects, such as a single-family house or duplex. Larger projects, that require a higher level of review, such as an apartment project, can take an additional 2 weeks to process, since the City sends the plans out for engineering review. Depending on turn around between plan check comments and the applicant's ability to return plan revisions, the entire process can take between 2 weeks and 1 month.

Cumulatively, from the time a planning application is accepted as complete to the date a building permit is issued for development, it can range from 2 weeks for construction of a single-family house to 14 months for processing and issuance of a building permit for a single-family house for a proposed 20-lot residential subdivision.

| Table 4-4. City of Loyalton – Timelines for Permit Procedures | |
|--|--|
| Type of Approval or Permit | Typical Processing Time (including CEQA if applicable) |
| Conditional Use Permit | 4 months |
| Zone Change | 6 to 12 months |
| General Plan Amendment | 6 to 12 months |
| Site Plan Review | 2 weeks |
| Tract Maps | 6 to 12 months |
| Parcel Maps | 6 months |
| Initial Environmental Study | 3 months |
| Environmental Impact Report | 6 to 12 months |
| Boundary Line Adjustment | 1 month |
| Cumulative Review Examples | From time planning applications are deemed complete to issuance of a building permit |
| Single Family House | 2 weeks |
| 10-Unit Apartment Project | 6 months |
| 10-Housing Unit Subdivision | 8 to 14 months |
| <i>Source(s): City of Loyalton.</i> | |

GOVERNMENT ASSESSED FEES FOR RESIDENTIAL CONSTRUCTION

Construction Fees

Although development fees contribute to the total cost of housing development, the extent to which these costs are passed on to the consumer depends on price sensitivity of each housing type and the ability of housing developers to absorb such cost increases and still maintain acceptable profit margins. In “price sensitive” markets, such as that for affordable housing, when increased costs cannot be absorbed by the developer, or products modified to compensate the developer, affordable housing is not built. Based on the City’s fee schedule, fees for construction, including the construction of affordable housing, are limited to the cost of providing the service (such as fees for plan check and

building inspection). The City does not assess other fees, such as development impact fees, which are customarily assessed by other agencies. Therefore, waiving fees or reducing fees for lower income housing would not be practical given the City’s declining growth and related budget.

| Table 4-5. City of Loyalton – 2007 Fees Fee Schedule | |
|--|------------|
| Type of Application | Fee |
| General Plan Amendment | \$3,000 |
| Zone Change (Map or Text) | \$2,000 |
| Conditional Use Permit or Variance | \$1,500 |
| Planned Development or Development Agreement | \$2,000 |
| Appeal to City Council | \$500 |
| Environmental Review | |
| Exemption to Environmental Review | \$200 |
| Environmental Review-Negative Declaration | \$1,200 |
| Environmental Review-Environmental Impact Study (Report) | \$5,000 |
| Land Subdivision or Map Change | |
| Lot Line Adjustment | \$350 |
| Tentative Subdivision Map | \$2,000 |
| Parcel Map | \$1,500 |
| Building Plan Review | |
| Plan Check Review | \$60 |
| <i>Notes: In accordance with the City’s Agreement to Pay for Time and Materials and Indemnification Form, applicants make application with fee deposit noted above and will be required to pay any additional costs for processing applications, including staff time, fees from other agencies, such as the Sierra County Department of Environmental Health, and technical consultant fees for processing.</i> | |

Table 4-5. City of Loyalton – 2007 Fees Fee Schedule

| Type of Application | Fee |
|---|-----|
| <i>Source(s): City of Loyalton Fee Schedule (07/17/2007 – Resolution 5-2007).</i> | |

Development Impact and Connection Fees

The City of Loyalton does not impose any impact fees or offsite development requirements. Under the Subdivision Ordinance there are no required land set-asides for parks or open space. Water and Sewer connection fees are collected by the City for new development. Due to the recent annexation of the City to the Sierra County Fire Protection District, a \$1.25 per s.f. fee is collected for new residential development to offset the impacts of new develop for fire protection services. The City has no control or authority over Fire District fees.

- Police: None
- Fire: \$1.25/sq-ft assessed by Sierra County Fire Protection District*
- Water: \$1,560 (Connection Fee)
- Sewer: \$1,650 (Connection Fee)
- Solid Waste: None
- Traffic: None
- Flood: None
- Schools: None
- Special District: None
- Habitat: None

* The City of Loyalton was annexed into the Sierra County Fire District in 2018. The District charges \$1.25 per s.f. for new development.

Total Government Fees for Residential Development

Total governmental fees charged for constructing a house or multiple family housing unit in Loyalton, when including planning, environmental review, impact fees and building permit fees, can range from \$3,000 (for a 4-unit apartment per dwelling unit) to \$6,000 (for a house as part of a 20-unit subdivision). Total government fees equate to less than 5% of the total estimated cost of housing within the City. These fees may be considered

a cost constraint to the production of housing within the City. However, these fees are much less than what most agencies charge in other Northern California communities, most of which charge development impact fees and much larger connection fees. Therefore, government fees collected for new residential development in Loyalton are not considered to be a significant constraint to the overall housing production market in the City.

LAND AVAILABILITY AND CAPACITY ANALYSIS

Adequate Sites for RHNA

The amount of land available for the development of housing is crucial in considering methods of meeting housing need. State law requires that the City provide an adequate number of sites to allow for and facilitate production of the City's Regional Housing Needs Allocation (RHNA). To determine whether the City has sufficient land to accommodate its share of regional housing needs for all income groups, the Housing Element must identify "adequate sites." Under state law (California Government Code § 65583[c][1]), adequate sites are those with appropriate zoning and development standards, with services and facilities, needed to facilitate and encourage the development of a variety of housing for all income levels. Figures 4.3 and 4.4 and Table 4-6 show the location of all vacant sites in Loyalton that are either Zoned R-1 (Single-Family Residential) or R-2 (Multiple Family Residential).

Table 4-2 identifies the housing types permitted by right and how development density is achieved by General Plan and Zoning criteria. Table 4-6 shows the City's 2019-2024 RHNA by housing income type and the City's development capacity on identified vacant residential sites as cross-referenced in Figures 4.3 and 4.4. Table 4-7 shows how the City complies with the 6th Cycle RHNA. It is noted that the City has not ever received any requests for development at less than densities identified in the General Plan and Zoning Code.

AB 1397, adopted by the State of California in 2017, further amends and clarifies RHNA standards that apply to meeting the needs of lower income housing. These standards indicate that the two lower income units for Loyalton's RHNA must be able to be developed by right at a realistic development level of 16 units per acre located on vacant sites that are at least 0.5 acres in size and zoned for Multiple-Family Residential (R-2) with a Medium Density Residential General Plan land use designation. Of the two sites identified as R-2 on Figure 4-4, one site exceeds this AB 1397 minimum acreage standard; 1.61 portion of Assessor's Parcel No. 017-050-001. To comply with RHNA development capacity requirements under statute, this lot is assumed to be built out at 80% of the maximum density allowed for under the General Plan (realistic development capacity 16 units per acre minus development potential reduction due to flood impact development constraints) for a realistic development capacity of 19 units. This is discussed in more detail below as Property Profile A. Figure 4-4, shows details of this site.

Development Capacity Analysis for Assessor’s Parcel No. 017-050-001 (Property Profile A on Figure 4-4): Development potential for low-income units based on realistic development capacity is 19 units relating to a 1.61-acre portion of Assessor’s Parcel No. 017-050-001 (less than 20 units potential due to environmental constraints). This site is generally flat with street access and has excellent access to City water and sewer. However, this property is located within the 100-year flood zone and it is part of a larger parcel that has mixed zoning that includes R-1. Also, the R-2 zoned portion of the site does not have direct public street access. Therefore, this site has some potential development constraints that could impact the full development potential of 16 units per acre. So, actual development capacity of this site has been projected to be about 12 units per acre.

Based on this Realistic Development Capacity, the City allocates one very low-income unit and 18 low-income units to this site to comply with the City’s RHNA of one unit for very low and one unit for low-income families. To improve the development potential of this site two programs have been added to this Housing Element as follows:

1. **Flood Mitigation-Program** 3-3-5 provides for preparation of an engineered study of development constraints (included for this parcel) to all residentially zoned vacant parcels located in the floodplain within Loyalton. The study will provide recommendations for appropriate mitigation for development of housing within these areas to help reduce constraints to housing development within these areas. The City will coordinate study with property owners and potential housing developers to improve housing development prospects in Loyalton. This study has been funded through a Local Early Action Planning Grant (LEAP) and is planned to be completed within the next year.
2. **Lot Split-Program** 3-3-6 provides for reducing development constraints on this parcel by waiving subdivision, lot line adjustment and lot merger applications and expediting approval of development review for this property. In addition, this program includes provisions to require access to the R-2 Zoned portion of the site to a City Street.

| Table 4-6. Inventory of Vacant Parcels and Unit Development Capacity | | | | | |
|---|--------------|---------------------|-------------------------------------|--------------------------------------|--|
| Parcel Number (1) | Acres | Zoning (2,3) | General Plan/ Density | Likely Unit Potential (2,3,4) | Potential Affordability (by income level) |
| 017-050-001* | 1.61 | R-2 | Medium Density Residential 16-20 | 1 | Very Low-Income |
| Total Very Low Income Units- | | | | | |
| 017-050-001* | 1.61 | R-2 | Medium Density Residential 16-20 | 18 | Low-Income |
| Total Low Income Units | | | | | |
| 017-083-008 | 0.25 | R-2 | Medium Density Residential 16-20 | 4 | Moderate-Income |
| 017-011-017 | 1.67 | R-1 | Low Density Residential 4-6 | 8 | Moderate-Income |
| 017-050-001 | 1.26 | R-1 | Low Density Residential 4-6 | 6 | Moderate-Income |
| Total Moderate Income Units | | | | 18 | |
| 017-021-025 | 0.35 | R-1 | Low Density Residential 4-6 | 1 | Above Moderate-Income |
| 017-045-002 | 0.16 | R-1 | Low Density Residential 4-6 | 1 | Above Moderate-Income |
| 017-047-004 | 0.68 | R-1 | Low Density Residential 4-6 | 3 | Above Moderate-Income |
| 017-062-011 | 0.32 | R-1 | Low Density Residential 4-6 | 1 | Above Moderate-Income |
| Total Above Moderate Income Units | | | | 6 | |
| Overall Total | 6.3 | | | 43 | |

(1) All of the sites included in this table were available for development as of January 20, 2021.

(2) Likely density is 80% maximum density for R-1 (4.8 units per acre) and for R-2 (16 units per acre) except for APN 017-050-001. APN 017-050-001 is a 1.61 acre portion of a larger parcel that has R-2 Zoning that is described as Property Profile A on Figure 4-4, This portion has the realistic development capacity to produce 19 affordable high density dwellings of which one unit is expected to be for very low-income and 19 units for low-income families.

(3) Unit density for the R-1 district do not account for allowable accessory units.

| Table 4-6. Inventory of Vacant Parcels and Unit Development Capacity | | | | | |
|---|--------------|--------------------------------|----------------------------------|---|--|
| Parcel Number ⁽¹⁾ | Acres | Zoning ^(2,3) | General Plan/ Density | Likely Unit Potential ^(2,3,4) | Potential Affordability (by income level) |
| (4) For R-2 assumes a residential density of 12 units per acre. | | | | | |

Although Loyalton’s RHNA, does not identify any needed moderate or above moderate-income housing units, to give a bigger picture, potential residential build-out calculations by projected housing income groups were included in Tables 4-6 and 4-7. In summary the City has sufficient vacant residentially zoned land to develop 43 housing units at RHNA calculated Realistic Development Capacity of 80% maximum density allowances. At maximum allowed densities build out could achieve 89 more housing units. These estimated numbers don’t include additional units that could be created from the accessory dwellings or density bonuses.

| Table 4-7. Vacant Land Zoning Compliance with Loyalton’s 6th Cycle RHNA | | | |
|---|-------------------------|---|--|
| Income Group | RHNA (units) | Realistic Development Capacity (units) | Potential Development Capacity at Maximum Density Allowance (units) |
| Very Low- | 1 | 1 | 10 |
| Low- | 1 | 18 | 26 |
| Moderate- | 0 | 18 | 40 |
| Above Moderate- | 0 | 6 | 13 |
| Total | 2 | 43 | 89 |
| <i>Details of vacant parcels are referenced in Figures 4.3 and 4.4.</i> | | | |

ENVIRONMENTAL AND INFRASTRUCTURE AND PUBLIC FACILITY CONSTRAINTS

Environmental factors and a lack of necessary infrastructure or public facilities (e.g., water, sewer, roads, etc.) can constrain residential development in a community by increasing costs and reducing the amount of land suitable for housing construction. Environmental constraints such as flooding, sensitive biological resources, and seismicity can also affect the costs associated with the maintenance, improvement, and development of housing. More discussion on environmental constraints to housing development are discussed in the Non-Government Constraints section of this Chapter.

Utilities and Services

The ability of the community to provide adequate infrastructure and services (roads, water, sewer, etc.) to new housing developments is an important element in meeting future housing needs. Requirements that are placed on the developer to provide utilities and municipal services may prove restrictive when weighed with other construction/property costs and the return on housing investments in today's market.

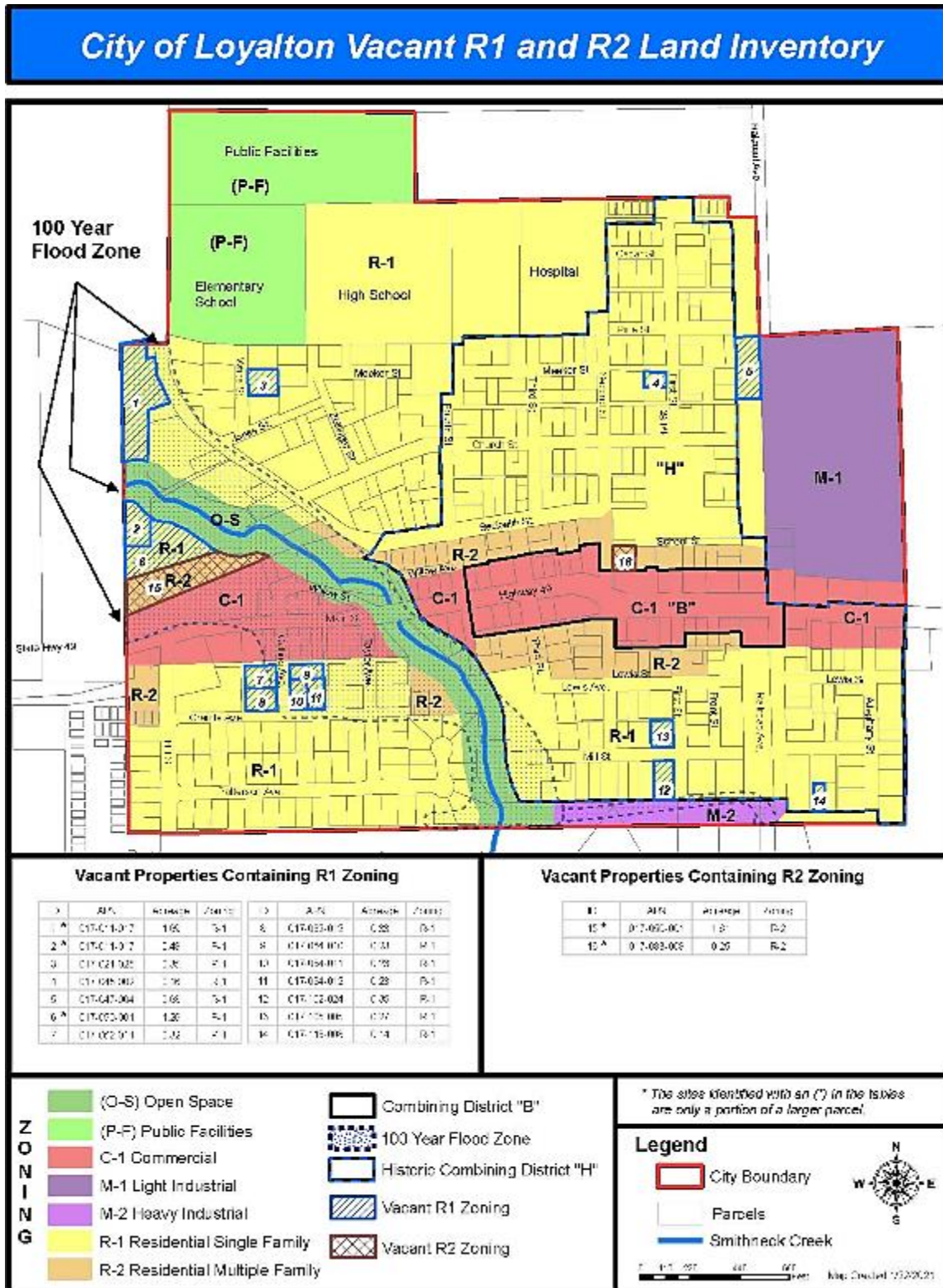
Water Supply and Service

As more development occurs there will be an increased demand on groundwater resources. Based on the Department of Water Resources information on the Sierra Valley Groundwater Sub-Basin, groundwater recharge from winter precipitation far exceeds agricultural and municipal well extraction, so water supply is not a constraint to new residential development. Also, improvements made to the City's water supply and distribution system has assured that there is sufficient capacity to provide for additional housing growth as anticipated by the General Plan and the 6th Cycle RHNA. Water supply and treatment facilities are not constraining factors to accommodating future development anticipated during the 2019-2024 planning period. In accordance with Senate Bill 1087, the City will reserve water capacity for a minimum 2 equivalent dwelling units during the 2014-2019 6th Cycle as identified in Loyalton's Regional Housing Needs Allocation for Low Income households (refer to Policy 1-3-7 of this Housing Element).

Wastewater Service

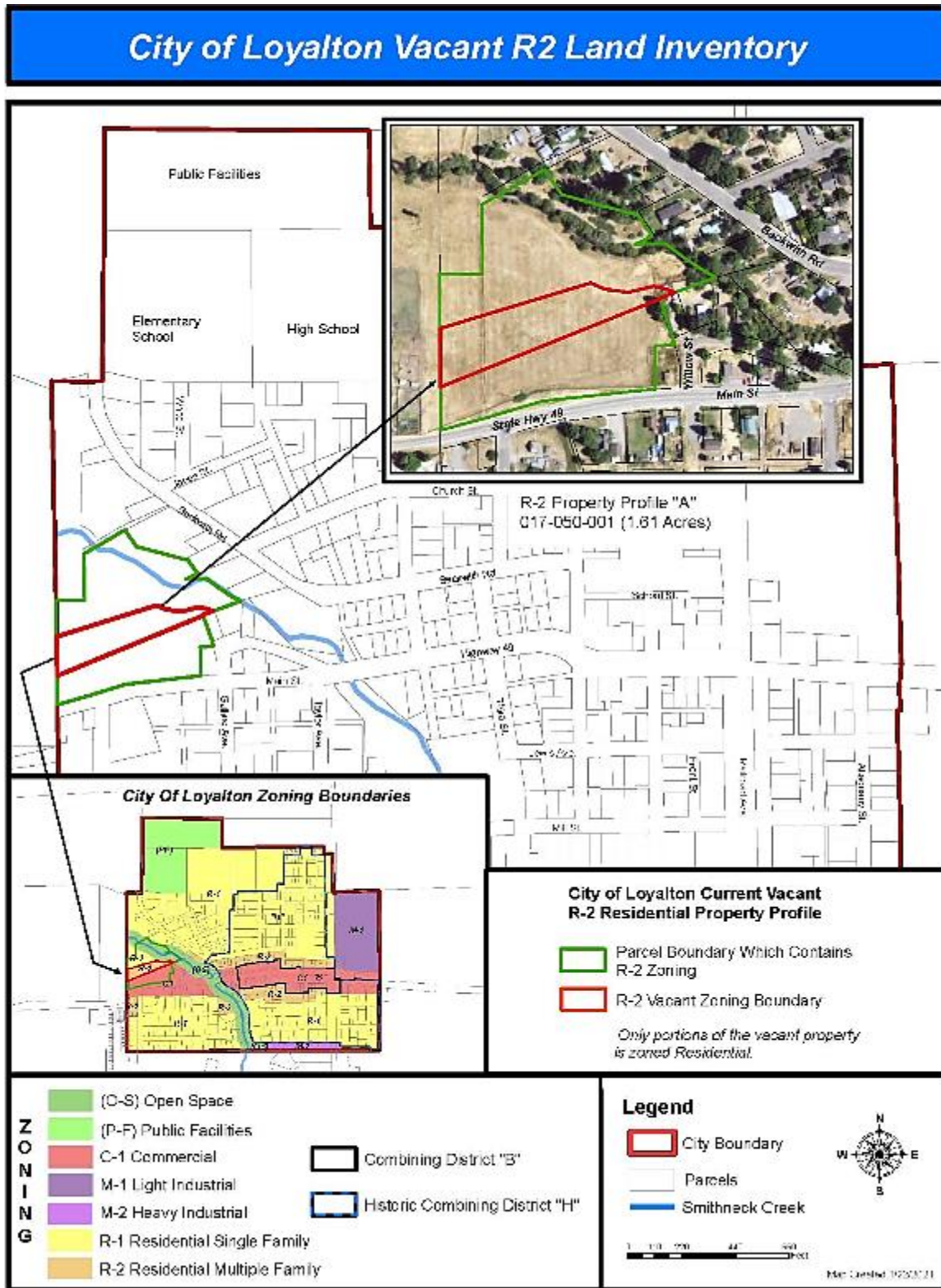
The City provides wastewater treatment within Loyalton. Continuing improvements and maintenance to the City's wastewater treatment system assures sufficient capacity to provide for additional housing growth as anticipated by the General Plan and for the 6th RHNA Cycle. Wastewater supply and treatment facilities are not constraining factors to accommodating future development anticipated during the 2019-2024 planning period. In accordance with Senate Bill 1087, the City will reserve wastewater capacity for a minimum 2 equivalent dwelling units during the 2019-2024 planning period as identified in Loyalton's Regional Housing Needs Allocation for Low Income households (refer to Policy 1-3-7 of this Housing Element).

Figure 4-3. City of Loyalton Vacant R1 and R2 Land Inventory



Refer to Appendix C; Enlarged Version of Map

Figure 4-4. City of Loyalton Vacant R2 Land Inventory



Road Improvements

Loyalton does not experience the heavy traffic congestion conditions found in many of the larger suburban and urban areas in California. At present, the normal traffic flows are light and most of vehicle trips through town are from transient traffic on Highway 49 (maintained by Caltrans) and is limited to the small downtown area of Loyalton.

Street improvement standards typically have the greatest impact on housing costs. The cost of providing streets for new residential development, in turn, is primarily influenced by the required right-of-way width, pavement width, and pavement improvement needed for development frontage improvements.

For residential subdivisions, street improvements may be required on and off-site depending on the size, location and traffic impacts the new development has on the community. However, for infill development (residential construction within the City's existing subdivided lots) street improvements are limited to street frontages. The cost of street improvements for infill development is not considered a significant constraint to housing production in the City.

Dry Utilities

The City does not provide dry utilities, such as electricity and telephone services, so it has little control over supply and connection to projects.

OTHER HOUSING DEVELOPMENT OPPORTUNITIES

City Owned Land: Surplus lands owned by the City may be limited or constrained in such a way that they are not well equipped to provide for affordable housing sites. However, there may be suitable surplus City-owned lots that could be made available to build affordable homes to a qualifying lower income household. In accordance with AB 1486, Program 3-3-3 of this Housing Element was created to look into the feasibility using these sites for development of housing for lower income families.

Replacement Housing: The California Government Code (§ 65915(c)(3)) requires the City to replace housing units when any new development occurs on a site that has been occupied by or restricted for the use of lower-income households any time during the previous five years (generally as a condition of project approval). Since the City currently does not have any income restricted housing that would require replacement, this statute may not apply. Nonetheless, Program 3-3-2 of this Housing Element was created in the event the City were to experience development or conversion of income restricted housing and if that housing were ever to be removed and then replacement would be required.

Non-Profit Housing Agencies: There are no non-profit housing agencies in Loyalton or Sierra County that develop affordable housing. An active developer, such as Habitat for Humanity or Community Housing Improvement Program, could construct and

rehabilitate houses for lower income families in Loyalton, but this agency does not have a presence in the City. Habitat homes are sold to partner families at no profit with affordable, no-interest loans. Volunteers, churches, businesses, and other groups provide most of the labor for the homes.

B. NON-GOVERNMENTAL CONSTRAINTS

Non-governmental constraints are those that are generated by the private sector and that are beyond the control of local governments. Some of the impacts of non-governmental constraints can be offset to a minimal extent by local governmental actions, but usually the effects are very localized and have little influence on the total housing need within the jurisdiction or market area. Non-governmental constraints to affordable housing in Loyalton consist of three major factors: (1) price of land, (2) construction costs, and (3) finance costs. The City has a limited ability to influence these factors. Land costs are impacted by the number of adequate sites that are available. Regional demand and costs have a great impact on land costs. Construction and financing costs are also determined at the regional, state, and national levels by a variety of private and public actions, which are not controlled by the City of Loyalton. Nonetheless, these factors are important to discuss because they do impact housing needs in the community.

The major barrier to providing housing for all economic segments of the community concerns the nature of the housing market itself. For example, development costs have risen to the point that building new affordable housing for low-income segments of the community can be difficult. It is noted that the City has never received any residential development requests for less than density allowances in the General Plan and Zoning Code.

PRICE OF LAND

A key factor determining housing cost is the price of raw land and any necessary improvements. Land costs for residentially used and/or zoned properties in Loyalton and within Sierra County are generally less than, other more urbanized areas of northern California due to land availability (supply) and limited demand. Individual lots that are “ready to build” can cost considerably more in a planned subdivision due to higher development costs. Property with higher values are typically those that are “ready to build” with urban services. However, within Sierra County, market trends over the past have contributed to increased demand for land and housing. As a result, land and housing costs have increased in Loyalton and the surrounding County areas. These cost increases have been moderated somewhat by lower financing costs. The overall impact, however, is that low- and moderate-income households find it more difficult to purchase or rent housing in the county than they did in the recent past.

A review of residential land available for sale for Sierra County during 2020 indicates that (no vacant lots were found to have been sold in Loyalton in a review of the Multiple Listing Service):

1. The average cost of a residential lot (less than five acres) with public water and/or sewer service is \$99,960, with asking prices ranging from \$18,000 to \$197,000. The average price per acre is approximately \$62,926.
2. The average cost of a residential parcel of five acres or more is \$273,800 with prices ranging from \$125,000 to \$499,000. The average price per acre is approximately \$7,927.

CONSTRUCTION COSTS

Many factors can affect the cost of building a single-family house, including the type of construction, custom versus tract development, materials, site conditions, finishing details, amenities, square footage and structural configuration. According to the Building Valuation Data, published by the Building Safety Journal, construction costs for a single-family home range from \$130 to \$160 per s.f. Multifamily units typically cost \$94 to \$137 per s.f. In discussions with several local contractors, due to the increased costs of materials and labor, construction costs have increased to between \$200 and \$300 per s.f. The cost of a 1,200 s.f. single-family home, at these market rate construction costs, range from \$240,000 to \$360,000. These estimates do not include the cost of the land and construction permit, water or sewer connection fees, and dry utility costs.

Prefabricated factory-built or manufactured housing, which is permitted (Under the City's Zoning Code Permitted Uses) are ministerial permits. They are approved administratively by staff. The review is limited to determining compliance with parking, setbacks, coverage, height regulations in all residential districts (in accordance with state law).

Although construction costs are a significant portion of the overall development cost, the City can do little to mitigate its impact. Because construction costs in Loyaltan are similar to those in the area, the cost of construction is not considered a major constraint to housing production.

FINANCE COSTS

One of the most significant factors related to the provision of adequate housing for all segments of the population is the availability of affordable financing. Throughout the 2000s, interest rates were less than 8% on 30-year fixed-rate mortgages, and in 2005 through the first half of 2017 they have been lower than 4% and appear to be in the 4% range in 2020.

Mortgage Lending Trends in California: A low-income household of two can afford a home price of approximately \$126,000 (HCD Affordability Calculator for 2019). The median cost of a home in Loyaltan was about \$255,000 in 2019 (Realtor.com).

Table 4-8 presents the monthly payment on a \$255,000 house with a 10% down payment, 4% interest rate, and 30-year loan would be \$1,096 per month. Assuming a 30% budget for housing, this monthly cost exceeds the cost of housing for a low-income

family of 4 household. Therefore, without some form of subsidy an average priced home in Loyalton is within reach only to moderate and above-moderate income families.

| Table 4-8. Typical New Home Value and Loan Rates | |
|---|--|
| | Typical Loan |
| Home Value | \$255,000 |
| Loan Amount | \$229,500 |
| Down Payment | 10%* or more |
| Average Interest Rate | 4.0% |
| Average Loan Fees | One and a half% plus one point. Loan fees and points are typically paid by the buyer. |
| Monthly Payment | \$1,069 per month on a \$229,500 house with 10% down, and a 30-year loan (including insurance and property tax). |
| <i>* Assumes 10% down payment.</i> | |

FLOOD HAZARDS

Smithneck creek transverses Loyalton with both sides of this creek being located within a floodplain. Figure ___ shows this floodplain location in relation to the City. Flooding occurs in this area which is considered an environmental constraint to development. Flood mitigation regulations and programs as previously described in this document provides for adequate development feasibility in this area.

BIOLOGICAL RESOURCES

Loyalton is located in an area that has a diverse assemblage of plant and wildlife species and sensitive natural environmental habitats. If a future residential project is located within a sensitive biological habitat, it may not be feasible to develop, which is a constraint. Additional environmental review is required for larger residential development that may be located within a biologically sensitive area. This could be considered a significant constraint to future larger scale residential development. However, for the several small residential infill sites identified in this Housing Element, for future residential development, none are located within such sensitive habitat areas and development on these sites would not be significantly be constrained from biological review.

GEOLOGIC HAZARDS

Sierra County, including Loyalton, has some potential geologic hazards that should be considered as potential constraints to development, such the potential for wet season landslides and rock falls where there has been some alteration to natural conditions. Soils on slopes of up to 50 percent can contain the combination of factors that could pose landslide problems when human activities are superimposed on natural conditions.

Slopes that exceed 20 percent can also pose a constraint to development. However, most areas in and around Loyalton are not considered geologically hazardous and for the most part can be built on without significant constraint.

PANDEMIC IMPACTS ON HOUSING

The recent COVID-19 pandemic has severely disrupted construction, made it difficult for many households to pay for shelter, and seriously hurt the housing sector. Governments have responded with a wide array of measures to protect tenants and mortgage-holders, as well as support builders and lenders. Local governments and nonprofit service providers are scrambling to put in place temporary measures to help those who lack stable housing, such as purchasing motels to shelter unhoused families, placing hand-washing stations in homeless encampments, and providing emergency rental assistance. The City has very limited resources for addressing these temporary setbacks and relies more on County, State and Federal programs to address this impact on housing productions and needs. Future pandemics and natural disasters will put similar strains on housing systems.

FUNDING AND ADMINISTRATIVE RESOURCES

Overview

A variety of funding and administrative resources are available to landowners and developers seeking to provide housing within Loyalton as listed here and summarized in Table 4-9 below.

Community Development Block Grant (CDBG) Program: The CDBG program provides funds for a range of community development activities. CDBG funds are administered by HCD through a variety of competitive and non-competitive programs. These programs can provide funding for a range of activities. The eligible activities include, but are not limited to, acquisition and/or disposition of real estate or property, public facilities and improvements, relocation, rehabilitation and construction of housing, homeownership assistance, and also clearance activities. Funding levels for individual programs can vary by year, and decisions to pursue funding for each program are made by the City based on potential projects and competitive factors.

HOME Investment Partnership Program Funds (HOME): Federal HOME funds can be used for activities that promote affordable rental housing and homeownership for

lower income households. HOME funds are administered by HCD, through a variety of competitive and non-competitive programs. Activities eligible to receive HOME funds include building acquisition, new construction, reconstruction, moderate/substantial rehabilitation, first-time homebuyer assistance, and tenant-based assistance. A federal priority for the use of HOME funds is preservation of the at-risk housing stock. As with CDBG funds, funding levels for individual programs can vary by year, and decisions to pursue funding for each program are made by the City based on potential projects and competitive factors.

Mortgage Credit Certificate (MCC) Program: Federally-funded program administered by the State offers MCCs through an annual application process, which provides first-time homebuyers a credit on their federal income taxes up to 20% of the mortgage interest paid for the year. The credit can be deducted from the income tax owed, while the remaining 80% of the interest paid on the mortgage remains available as an income tax deduction.

Cal Home Program: Authorized by SB 1656 in 2002, the Cal Home Program offers financial assistance to cities and non-profits for first-time homebuyer assistance, rehabilitation programs, or homeownership development projects. Specialized components of the Program assist owners of manufactured housing units and shared housing operators.

Project-Based Section 8: Project-Based Section 8 is a rent subsidy program in which tenants pay no more than 30% of their income for rent with HUD paying the difference up to the contract rent amount. Project-Based Section 8 provides for contracts that have terms of up to 20 years, except for those financed by the California Housing Finance Agency, which have terms of 30 years.

Section 515: The USDA Rural Development administered direct mortgage program provides loans for rental housing in rural communities. Loans have terms of up to 50 years with an interest of 1%.

Section 202 Supportive Housing for the Elderly: This section helps expand the supply of affordable housing with supportive services for the elderly. It provides very low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc. The program is similar to Supportive Housing for Persons with Disabilities (§ 811).

Section 811 Supportive Housing for Persons with Disabilities: This program allows persons with disabilities the opportunity to live as independently as possible by increasing the supply of rental housing with the availability of supportive services. The program also provides project rental assistance, which covers the difference between the HUD-approved operating costs of the project and the tenants' contribution toward rent. The program is similar to Supportive Housing for the Elderly (§ 202).

Low Income Housing Tax Credits: This program (LIHTC) encourages the construction and rehabilitation of low-income rental housing by providing a federal income tax credit as an incentive to investors. Investors receive tax credits for a specified number of years in return for investing equity capital. This program requires a 55-year affordability period.

| Table 4-96. Financial Resources | | |
|---|---|--|
| Program Name | Description | Eligible Activities |
| 1. Federal Programs | | |
| Community Development Block Grant (CDBG) | Grants available to the City on a competitive basis for a variety of housing and community development activities. City competes for funds through the State’s allocation process | <ul style="list-style-type: none"> - Acquisition - Rehabilitation - Home Buyer Assistance - Economic Development - Homeless Assistance - Public Services |
| HOME | Grant program available to the City on a competitive basis for housing activities. City competes for funds through the State’s allocation process. | <ul style="list-style-type: none"> - Acquisition - Rehabilitation - Home Buyer Assistance - Rental Assistance |
| Low-income Housing Tax Credits (LIHTC) | Tax credits are available to persons and corporations that invest in low-income rental housing. Proceeds from the sales are typically used to create housing. | <ul style="list-style-type: none"> - New Construction - Acquisition - Rehabilitation |
| Mortgage Credit Certificate (MCC) Program | Income tax credits available to first-time homebuyers to buy new or existing single-family housing. The Plumas County Community Development Commission does not currently participate in the Program, but would be the implementing agency. | <ul style="list-style-type: none"> - Home Buyer Assistance |

| Table 4-96. Financial Resources | | |
|---|---|---|
| Program Name | Description | Eligible Activities |
| Housing Choice Voucher Program | Rental assistance payments from Plumas County Community Development Commission to owners of private market rate units on behalf of very low-income tenants. | <ul style="list-style-type: none"> - Rental Assistance - Home Buyer Assistance |
| Section 202 | Grants to non-profit developers of supportive housing for the elderly. | <ul style="list-style-type: none"> - Acquisition - Rehabilitation - New Construction |
| Section 203(k) | Provides long-term, low interest loans at fixed rate to finance acquisition and rehabilitation of eligible property. | <ul style="list-style-type: none"> - Land Acquisition - Rehabilitation - Relocation of Unit - Refinance Existing Indebtedness |
| Section 811 | Grants to non-profit developers of supportive housing for persons with disabilities, including group homes, independent living facilities and intermediate care facilities. | <ul style="list-style-type: none"> - Acquisition - Rehabilitation - New Construction - Rental Assistance |
| 2. State Programs | | |
| Affordable Housing Partnership Program (AHPP) | Provides lower interest rate CHFA loans to homebuyers who receive local secondary financing. | <ul style="list-style-type: none"> - Home Buyer Assistance |

Table 4-96. Financial Resources

| Program Name | Description | Eligible Activities |
|---|--|---|
| Cal HOME | Provides grants to local governments and non-profit agencies for local homebuyer assistance and owner-occupied rehabilitation programs and new home development projects. Will finance the acquisition, rehabilitation, and replacement of manufactured homes. | <ul style="list-style-type: none"> - Home Buyer Assistance - Rehabilitation - New Construction |
| California Housing Assistance Program | Provides 3% silent second loans in conjunction with 97% CHFA first loans to give eligible buyers 100% financing. | <ul style="list-style-type: none"> - Home Buyer Assistance |
| California Self-Help Housing Program (CSHHP) | Provides grants for the administration of mutual self-help housing projects. | <ul style="list-style-type: none"> - Home Buyer Assistance - New Construction |
| Emergency Housing and Assistance Program (EHAP) | Provides grants to support emergency housing. | <ul style="list-style-type: none"> - Shelters and Transitional Housing |
| Emergency Shelter Program | Grants awarded to non-profit organizations for shelter support services. | <ul style="list-style-type: none"> - Support Services |
| Farmworker Housing Assistance Program | Provides State tax credits for farmworker housing projects. | <ul style="list-style-type: none"> - New Construction - Rehabilitation |
| Joe Serna Jr. Farmworker Housing Grant Program (FWHG) | Provides recoverable grants for the acquisition, development and financing of ownership and rental housing for farmworkers. | <ul style="list-style-type: none"> - Home Buyer Assistance - Rehabilitation - New Construction |

| Table 4-96. Financial Resources | | |
|---|--|---|
| Program Name | Description | Eligible Activities |
| 3. Local Programs | | |
| U.S. Department of Agriculture (USDA) Housing Programs (Sections 514/516) | Below market-rate loans and grants for farmworker rental housing. John Strauchm Loan Specialist - Realty Rural Development from USDA, in Alturas, CA offers this program to the City, but there are no current applications for this in the City. | - New Construction - Rehabilitation |
| 4. Private Resources/Financing Programs | | |
| Federal National Mortgage Association (Fannie Mae) | - Fixed rate mortgages issued by private mortgage insurers. | - Home Buyer Assistance |
| | - Mortgages, which fund the purchase and rehabilitation of a home. | - Home Buyer Assistance - Rehabilitation |
| | - Low Down-Payment Mortgages for Single-Family Homes in underserved low income and minority cities. | - Home Buyer Assistance |
| Freddie Mac Home Works | Provides first and second mortgages that include rehabilitation loan. City provides gap financing for rehabilitation component. Households earning up to 80% MFI qualify. | - Home Buyer Assistance |

C. ENERGY CONSERVATION

This section addresses residential energy conservation as one of the ways housing can be made more affordable. State housing element law (§ 65583(a)(7)) requires that

Housing Elements contain an “analysis of opportunities for energy conservation with respect to residential development.”

Utility-related costs can directly affect the affordability of housing in Northern California. However, Title 24 of the California Administrative Code sets forth mandatory energy standards for new development and requires adoption of an “energy budget.” In turn, the home building industry must comply with these standards while localities are responsible for enforcing the energy conservation regulations.

The following are among the alternative ways to meet state energy standards:

- The use of passive solar construction techniques that require proper solar orientation, appropriate levels of thermal mass, south facing windows, and moderate insulation levels.
- The use of higher insulation levels.
- The use of active solar water heating in exchange for less insulation and/or energy conserving window treatments.

Other examples of energy saving construction techniques are:

- Locating homes on the northern portion of the sunniest location of building sites.
- Designing structures to admit the maximum amount of sunlight into the building and to reduce exposure to extreme weather conditions.
- Locating indoor areas of maximum usage along the south face of the building and placing corridors, closets, laundry rooms, power core, and garages along the north face.
- Making the main entrance a small enclosed space that creates an air lock between the building and its exterior.
- Orienting the entrance away from winds or using a windbreak to reduce the wind velocity against the entrance.

Site planning techniques, the use of landscaping, and the layout of new developments can also reduce energy consumption associated with residential development through reductions in heating and cooling needs, opportunities to use non-motorized methods of transportation, and reductions in energy inputs to the development of housing.

The City of Loyalton is served power by Liberty Utilities acquired Nevada Energy’s California operations, also known as CalPeco Electric, LLC. As a subsidiary of Liberty Energy Utilities, CalPeco Electric was founded in 2010 and is based in South Lake Tahoe, California. Liberty offers a variety of energy efficiency programs and measures designed

to help our residential customers to save energy including providing free home energy audits, an Energy Savings Assistance Program to help pay for home energy conservation home improvements, and an providing free energy efficient lighting. Home weatherization programs are also offered to Loyalton residents through the Plumas County Community Development Commission.

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CHAPTER 5: HOUSING ACHIEVEMENTS DURING THE 2014-2019 PLANNING CYCLE



A. OVERVIEW

State law (California Government Code § 65588(a)) requires each jurisdiction to review its Housing Element as frequently as appropriate to evaluate the following:

- Appropriateness of the housing goals, objectives and policies in contributing to the attainment of the state housing goal;
- Effectiveness of the Housing Element in attainment of the community's housing goals and objectives; and
- Progress of the County in implementation of the Housing Element.

According to HCD, Housing Element Questions and Answers: A Guide to the Preparation of Housing Elements, the review is a 3-step process:

1. Review the results of the previous element's goals, objectives, policies, and programs. The results should be quantified where possible (e.g., the number of units rehabilitated), but may be qualitative where necessary (e.g., mitigation of governmental constraints).
2. Compare what was projected or planned in the previous element to what was actually achieved. Analyze the significant differences between them. Determine where the previous Housing Element met, exceeded, or fell short of what was anticipated.
3. Based on the above analysis, describe how the goals, objectives, policies and programs in the updated element are being changed or adjusted to incorporate what has been learned from the results of the previous element.

This chapter documents the City’s achievements under the 2014-2019 Housing Element with respect to the actions and objectives contained in the Element and describes the relative success of Loyalton’s efforts to implement these programs. Appendix B of this Housing Element includes Table AB-1 that describes the status of achievements from the 5th Cycle 2014-2019 Housing Element, and references whether programs remain or are modified or replaced by other programs in this 6th Cycle 2019-2024 Housing Element. Table AB-1 includes recommendations for program changes to address current and projected needs and state requirements between 2019 and 2024 and ties into Table 6-1 of new programs found in Chapter 6.

B. SUMMARY OF ACHIEVEMENTS

Since the adoption of the last Housing Element update, the City implemented a number of actions to plan for, accommodate, and facilitate the construction, rehabilitation, and preservation of affordable housing. The City experienced construction of one single family housing unit during the 2014-2019 housing cycle allocated as one moderate income housing unit. However, it also experienced a loss of 4 mobile home units. So, the City actually experienced a net reduction of 4 housing units during this last housing cycle. However, for the purpose of 5th Cycle RHNA, Table 5-1 shows how the City achieved quantitative objectives of the RHNA.

| Table 5-1. Progress in Meeting Loyalton’s 5th Cycle RHNA for 2014-2019 | | |
|--|---------------|---------------------|
| Income Level | Number | Actual Built |
| Very Low- | 1 | 0 |
| Low- | 1 | 0 |
| Moderate- | 1 | 1 |
| Above Moderate- | 1 | 0 |
| Total | 4 | 1 |

CHAPTER 6: OBJECTIVES, POLICIES, IMPLEMENTING ACTIONS AND QUANTIFIED OBJECTIVES



A. OVERVIEW

The population of Loyalton, approximately 780 persons and is expected to remain stable with very limited growth over the next planning period. The small size of Loyalton coupled with very limited resources, makes implementation of programs challenging. In order to achieve economies of scale it is important for the City to work with partner agencies, such as Plumas County Community Development Commission and Sierra County to achieve common housing goals.

In accordance with the California Government Code (§ 65584, et seq.), HCD provides this determination based on the RHNA for Loyalton based on the following objectives:

- 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 infill development and socioeconomic equity, the protection of environmental and agricultural resources and the encouragement of efficient development patterns;
- Promote an improved intraregional relationship between jobs and housing; and
- Allocate a lower proportion of housing need to an income category when a jurisdiction already has a disproportionately high share of households in that income category, as compared to the countywide distribution of households in that category

B. GOALS, OBJECTIVES, POLICIES AND PROGRAMS

Providing more housing, as required by RHNA, is particularly challenging given Loyalton's and particularly, Sierra County's losses in population and declining economy over the recent years. Due to these declines, the City and Sierra County should be looking toward ways to preserve affordable housing rather than construct new affordable housing.

The 6th Cycle RHNA indicates that the City, including the Sierra County, must create sufficient opportunity to accommodate 8 dwelling units between August 31, 2019 and August 31, 2024 (refer to Table 6-1). The City's share is 2 units all of which must be intended for very low- and low-income households. Table 6-2 provides a list of goals, objectives, and policies each followed by programs that need to be implemented to address the RHNA. Quantified objectives are further defined in Table 6-3.

| Table 6-1. Loyalton Regional Housing Needs Allocation (2019-2024) | |
|--|------------------------|
| Income Group | Number of Units |
| Very Low- | 1 |
| Low- | 1 |
| Moderate- | 0 |
| Above Moderate- | 0 |
| Total | 2 |
| <i>Source(s): CA HCD 2019.</i> | |

| Table 6-2. Goals, Objectives, Policies and Programs (2019-2024) | |
|---|--|
| Goals / Objectives / Policies / Programs | Responsibility / Funding / Timing |
| GOAL 1: It is the goal of the City of Loyalton to concentrate its efforts to increase the availability of permanent housing for all community residents. | |
| OBJECTIVE 1-1: Seek assistance under Federal, State, and other programs for eligible activities within the City that address affordable housing needs. | |
| POLICY 1-1-1: The City will maintain an inventory of vacant residential sites that will be updated annually. | |
| <p>NEW PROGRAM 1-1-1, Housing Element Outreach: The City will post the Housing Element Update document on the City’s Website and will reference this as the City’s technical assistance for future affordable housing needs. This document includes the complete residential vacant land inventory. The City will also publish on the City’s Website other related housing information, such as Annual Action Plans and respective notices and have them available immediately upon request at the City Counter.</p> | <p>Responsibility: Planning Director as requested by City Council.</p> <p>Funding: General Fund</p> <p>Timeline: The Housing Element will be updated with the vacant land inventory as required by State Housing Law.</p> <p>Compliance Evaluation: State Mandated</p> |
| POLICY 1-1-2: Provide technical assistance to developers, nonprofit organizations, or other qualified private sector interests in the application and development of projects for federal and state financing. | |
| <p>PROGRAM 1-1-2, Housing Development Collaboration: The City will continue to work closely with the business and development communities toward achieving the City’s affordable housing goal, including extremely low-income household needs. The City has identified</p> | <p>Responsibility: Planning Department</p> <p>Funding: General Fund</p> <p>Timeframe: Planning Director to reach out to Habitat for Humanity, Mutual Housing California, Community Housing Improvement Program, and potentially other developers by 2021 for housing</p> |

Table 6-2. Goals, Objectives, Policies and Programs (2019-2024)

| Goals / Objectives / Policies / Programs | Responsibility / Funding / Timing |
|---|--|
| <p>the following specific roles in this partnership to provide affordable housing:</p> <ul style="list-style-type: none"> • Maximize potential funds available through existing state, federal and local programs for its affordable housing program, including for extremely low-income households. • Encourage private developers and property owners to cooperate in financing water and sewer facilities expansion as a means of facilitating development. • Work with local lending institutions to maximize private financing for the construction of new extremely low-, very low-, low- and moderate-income housing. • Work with non-profit and for-profit housing development corporations specializing in providing housing for lower income households (including extremely low-income households), and addressing various special needs groups to accommodate housing that meets the needs of these groups. | <p>for lower income households, including special needs, such as senior housing and then bi-annually thereafter to seek development assistance.</p> <p>Quantifier: 2 lower-income (including 1 extremely-low income) housing units by 2024.</p> <p>Compliance Evaluation: State Mandated</p> |
| <p>PROGRAM 1-1-3, Public Information Access: The City shall post on its website the General Plan, Zoning Code, and Development Application Fee Schedule to provide improved public information access regarding the City’s development review process.</p> | <p>Responsibility: Planning Director</p> <p>Funding: General Fund</p> <p>Timeline: Post on Website by June, 2021 and maintain as needed.</p> <p>Compliance Evaluation: State Mandated</p> |
| <p>NEW OBJECTIVE 1-2: Provide incentives to develop more affordable housing.</p> | |
| <p>POLICY 1-2-1: Consider increased discretionary density bonus and/or an additional incentive that is higher than required by State Law or other incentives to projects providing affordable units (in addition to those required) to receive a density bonus under State law.</p> | |
| <p>PROGRAM 1-2-1, Density Bonus Implementation: Continue to implement the City’s density bonus ordinance that offers increased discretionary density and/or an additional incentive to affordable housing developments that provide affordable. Density bonus regulations will also be amended to include additional incentives to density bonuses in accordance with AB 1743, California Government Code § 65915 (Refer to Program 3-3-1).</p> | <p>Responsibility: Planning Director</p> <p>Funding: General Fund</p> <p>Timeline: Ongoing</p> <p>Compliance Evaluation: State Mandated</p> |

Table 6-2. Goals, Objectives, Policies and Programs (2019-2024)

| Goals / Objectives / Policies / Programs | Responsibility / Funding / Timing |
|--|--|
| <p>OBJECTIVE 1-3: Encourage the development of housing and programs to assist special needs persons.</p> | |
| <p>POLICY 1-3-1: Ensure the availability of adequate housing for special needs groups including the elderly, extremely low-income, physically disabled, developmentally disabled, large families, female heads of household and farm worker households.</p> | |
| <p>NEW PROGRAM 1-3-1, Assistance for Emergency Shelters, Low Barrier Navigation Centers and Extremely Low-Income Housing: Meet periodically with local non-profit service providers upon request to assess the shelter needs of the community and work with nonprofit organizations to identify suitable sites for the placement of facilities. Provide support in accessing state or federal funds, such as supporting requests on behalf of a nonprofit provider, expedited permit approvals in support of a non-profit application, and/or contributing information to an application to support the need for the proposed project or activity.</p> <p>The City will consider exempting on a case-by-case basis planning entitlement fees, such as general plan/zoning amendment, variances, design review (if applicable) and environmental applications for emergency shelter and low barrier navigation centers, and extremely-low income housing proposed by non-profit service providers.</p> | <p>Responsibility: Planning Department</p> <p>Funding: HOME, CDBG programs and California Proposition 41 Bond Act Funding for homeless veterans.</p> <p>Timeframe: To the extent resources are available, the City will support-funding requests as needed based on project/program proposals each year. Annual outreach to local non-profit service providers will be conducted concurrently with the Annual Housing Report in March and April consistent with Housing Element Programs.</p> <p>Quantifier: To the extent resources are available, provide support for the establishment of a regional emergency shelter within the Sierra County region by 2024.</p> <p>Compliance Evaluation: State Mandated</p> |
| <p>NEW PROGRAM 1-3-2, Assistance for Special Needs Housing, including Farmworkers, Transitional and Supportive Housing: The City shall proactively contact and meet periodically with local non-profit service providers at least bi-annually to assess the special housing needs of the community, including farmworkers, extremely low income housing, and persons experiencing homelessness and work with nonprofit organizations to identify suitable sites for the placement of housing and facilities. Pending available resources, the City will assist developers in finding sites for the creation of housing, provide support in accessing state or federal funds, such as supporting requests on behalf of a nonprofit provider, expedited permit approvals in support of a non-profit application, incentives and concessions, fee mitigation and/or contributing information to an application to</p> | <p>Responsibility: Planning Director</p> <p>Funding: HOME, CDBG programs and California Proposition 41 Bond Act Funding for homeless veterans.</p> <p>Timeframe: Planning Director to reach out to special needs organizations by April and then bi-annually thereafter to seek development assistance.</p> <p>Quantifier: To the extent resources are available, provide support for the establishment of a regional emergency shelter within the Sierra County region by 2028.</p> <p>Compliance Evaluation: State Mandated</p> |

Table 6-2. Goals, Objectives, Policies and Programs (2019-2024)

| Goals / Objectives / Policies / Programs | Responsibility / Funding / Timing |
|---|---|
| support the need for the proposed project or activity. | |
| <p>NEW PROGRAM 1-3-3, Support Services for Elderly and Disabled Persons: To the extent the City has financial capability, community elderly and ADA services, ADA services, and/or persons with disabilities and persons with developmental disabilities. Support shall include promotion of these services through the placement of informational materials at City offices and/or assistance in accessing state or federal funding for such services.</p> | <p>Responsibility: All City Departments.</p> <p>Funding: Transit funding sources, state supportive service programs (HCD, Department of Aging and Department of Rehabilitation), federal supportive service programs (HUD, Health and Human Services).</p> <p>Timeframe: Ongoing</p> <p>Compliance Evaluation: State Mandated</p> |
| <p>REVISED PROGRAM 1-3-4, Annual Housing Element and General Plan Review and Report: The City will ensure that residential development projects are consistent with the goals and policies of the General Plan. To the extent that the City has financial resources, a bi-annual evaluation of the General Plan will comprise the City’s monitoring program for the Housing Element. This will include a review of progress toward achieving Housing Element objectives by the City and other responsible agencies and departments-meeting timing and funding commitments for implementing actions, as well as the number of housing units provided or other measurable indicators achieved for each established measure. This will include statutory reporting to the Department of Housing and Community Development regarding annual housing element reporting.</p> | <p>Responsibility: Planning Director under direction of the City Council.</p> <p>Funding: General Fund</p> <p>Timeline: Begin in 2021 and then every other year thereafter.</p> <p>Compliance Evaluation: State Mandated</p> |
| <p>PROGRAM 1-3-5, ADA Implementation: The City will continue to ensure that all construction projects requiring building permits comply with the Americans with Disabilities Act (ADA) as provided by the Uniform Building Code. The City will assist property owners and contractors in complying with ADA requirements when retrofit or rehabilitation projects for public, residential or commercial structures.</p> | <p>Responsibility: Building Inspector</p> <p>Funding: General Fund</p> <p>Timeline: Ongoing</p> <p>Compliance Evaluation: State Mandated</p> |
| <p>REVISED POLICY 1-3-2: To protect and conserve the existing housing stock while ensuring that necessary health and safety requirements are met.</p> | |
| <p>PROGRAM 1-3-6, Monitor Reasonable Accommodation Program: Regularly monitor</p> | <p>Responsibility: Planning Director under</p> |

Table 6-2. Goals, Objectives, Policies and Programs (2019-2024)

| Goals / Objectives / Policies / Programs | Responsibility / Funding / Timing |
|---|---|
| the City’s ordinances, codes, policies, and procedures to ensure that they comply with the “reasonable accommodation” for disabled provisions. | direction of City Council Funding: General Fund Timeline: Ongoing Compliance Evaluation: State Mandated |
| NEW POLICY 1-3-3: Reserve capacity of City services to accommodate future affordable housing development. | |
| PROGRAM 1-3-7, Water/Sewer Reservation: In accordance with Government Code Section 6558.7, the City will assure priority sewer/water capacity is reserved for future low-income housing development per RHNA for the 2019-2024 period; 2 equivalent dwelling unit serves for very low- and low-income households. This program is reflective of General Plan Land Use Policy RI-5 and new General Plan Health and Safety Element Policies WSI-5 and WWI-5. | Responsibility: Planning Director and City Engineer Funding: General Fund Timeline: Immediately through 2024 Compliance Evaluation: State Mandated |
| OBJECTIVE 2-1: Provide the citizens in the City of Loyalton with reasonably priced housing opportunities within the financial capacity of all members of the community. | |
| POLICY 2-1-1: Continue to monitor and revise the development review process as needed to the review of residential development projects. | |
| PROGRAM 2-1-1, Piggyback Application Processing: Continue to allow “piggyback” development application process whereby multiple applications are processed concurrently (e.g., rezones, tentative tract maps, conditional use permits, variance requests, etc.) if multiple approvals are required, and if consistent with applicable processing requirements, where feasible after initial review. | Responsibility: Planning Director Funding: Development Application Fees Timeline: Ongoing standard practice. Compliance Evaluation: Voluntary |
| GOAL 3: Provide and maintain an adequate supply of sites for the development of new affordable housing. | |
| OBJECTIVE 3-1: Provide information to for-profit and non-profit developers and other housing providers on available vacant land. | |
| POLICY 3-1-1: Monitor and update the inventory of vacant land. | |
| POLICY 3-1-2: Ensure that the development community (both non-profit and for profit) is aware of the housing programs and technical assistance available from the City). | |

Table 6-2. Goals, Objectives, Policies and Programs (2019-2024)

| Goals / Objectives / Policies / Programs | Responsibility / Funding / Timing |
|--|--|
| <p>PROGRAM 3-1-1, Vacant Land Inventory: The City shall maintain a vacant land inventory and associated mapping to market sites for future residential development.</p> | <p>Responsibility: Planning Director Funding: Development Application Fees Timeline: Ongoing standard practice. Compliance Evaluation: Voluntary</p> |
| <p>OBJECTIVE 3-2: Continue to provide opportunities for mixed-use developments by following the two policies below:</p> | |
| <p>POLICY 3-1-3: Encourage developers and existing owners to employ innovative or alternative construction methods to reduce housing costs and increase housing supply.</p> | |
| <p>POLICY 3-1-4: To ensure the development of housing that has, to the extent possible, a support structure of shopping, services, and jobs within easy access.</p> | |
| <p>POLICY 3-1-4: Achievement of a balanced residential community through integration of low and moderate-income housing throughout the City, and the adequate dispersal of such housing to avoid over concentration in any particular neighborhood.</p> | |
| <p>NEW PROGRAM 3-2-1, Extending City Services to Housing Located Outside the City: The City shall support replacement housing projects within adjoining territory outside the City’s jurisdiction (on a case-by-case basis) by making available water and/or sewer services for replacement of existing housing. This shall include extending services to the former Loyalton Mobile Home park (undergoing housing replacement) and maintaining extended services to Sierra Valley Senior Apartments, both of which are located within the jurisdiction of Sierra County.</p> | <p>Responsibility: City Council Funding: General Fund Timeline: Immediately and ongoing Compliance Evaluation: Voluntary</p> |
| <p>OBJECTIVE 3-3: To reduce public and private constraints to housing production while providing an appropriate level of environmental review, as well as maintaining design and construction quality and fiscal responsibility.</p> | |
| <p>POLICY 3-3-1: Improve City regulations to facilitate development of housing and comply with State Housing statutes.</p> | |
| <p>REVISED POLICY 3-3-2: Preserve and protect residentially zoned sites needed to accommodate residential development consistent with the City of Loyalton RHNA.</p> | |
| <p>NEW PROGRAM 3-3-1, Housing Element Regulatory Amendments: Amend the Zoning Code and other regulations to comply with State Housing Law and review the Zoning Code annually to determine if additional updates need</p> | <p>Responsibility: Planning Director and City Council. Funding: Local Early Action Planning Grant</p> |

Table 6-2. Goals, Objectives, Policies and Programs (2019-2024)

| Goals / Objectives / Policies / Programs | Responsibility / Funding / Timing |
|--|---|
| <p>to be completed as needed. Immediate Zoning Code/Other Regulation Amendments shall include:</p> <ul style="list-style-type: none"> a. Incorporate reduced parking standards to limit off-street parking requirements for qualifying lower income housing projects in accordance with AB 744. b. Allow for accessory and junior accessory units in accordance with California Government Code § 65852 and replace with accessory unit requirements. c. To define and address low barrier navigation centers/housing. d. Revise definition of family/household in compliance with State Housing Law. e. Address employee and agricultural worker housing in accordance with the Employee Housing Act (Health and Safety Codes 17021.5, 17021.5 and 17021.6) to allow employee housing accommodations for 6 or fewer persons. f. To allow residential uses by right for housing developments which at least 20% of the units are affordable to lower income households on vacant sites that were identified in the two previous housing elements to comply with California Government Code § 65583.2(c) as referenced in Table 9.4-6 of this Housing Element. g. To address provisions of SB 35 for certain qualified housing projects for streamlined, ministerial approval process. h. To allow large family daycare homes by right. i. Revise the reasonable accommodation regulations to remove barriers to reasonable accommodations in compliance with SB 520. j. Clarify Group Housing provisions in accordance with State housing law. | <p>Timeframe: Amend Zoning Code within six (6) months of adoption of this 6th Cycle RHNA Housing Element or by August, 2021.</p> <p>Quantifier:</p> <ul style="list-style-type: none"> a. Relaxed development standard may encourage development of more lower income housing. b. Add 2 accessory/junior accessory units by 2024. <p>Compliance Evaluation: State Mandated</p> |
| <p>NEW PROGRAM 3-3-2, Affordable Housing Replacement Requirements: In accordance with California Government Code § 65915 (c)(3) the City shall require replacement housing units on sites identified in the site inventory when any new development (residential, mixed-use or non-</p> | <p>Responsibility: Planning Director</p> <p>Funding: General Fund</p> <p>Timeframe: Immediate implementation</p> <p>Compliance Evaluation: State Mandated</p> |

Table 6-2. Goals, Objectives, Policies and Programs (2019-2024)

| Goals / Objectives / Policies / Programs | Responsibility / Funding / Timing |
|---|---|
| <p>residential) occurs on a site that has been occupied by or restricted for the use of lower-income households any time during the previous five years (generally as a condition of project approval). This requirement shall apply to non-vacant sites and vacant sites with previous residential uses that have been vacated or demolished.</p> | |
| <p>NEW PROGRAM 3-3-3, Publicly-Owned Surplus Land Review: The City shall identify publicly owned surplus land to determine its suitability for low-and very low-income households and to develop procedures for land swaps if sites more suitable for affordable workforce housing are identified. Surplus public lands that are found to be feasible for lower-income housing shall be considered for re-designation to an appropriate residential zoning designation.</p> | <p>Responsibility: Planning Director Funding: General Fund Timeframe: Annual review concurrently with the Annual Housing Report in March and April. Quantifier: Creation of 2 lower-income housing units by 2024 Compliance Evaluation: State Mandated</p> |
| <p>NEW PROGRAM 3-3-4, Local Hazard Mitigation Plan: In accordance with State Housing Code (and funding availability), the City will amend the General Plan as follows:</p> <ol style="list-style-type: none"> a. In accordance with SB 379 the City will amend the Safety Element of the General Plan to include analysis and policies regarding climate adaption. b. In accordance with AB 162 the City will amend the Safety Element of the General Plan to include analysis and policies regarding flood hazards and flood management to address flood-related constraints to housing development in the City. c. In accordance with SB 1241 the City will amend the Safety Element of the General Plan to include analysis and policies regarding fire hazards and impacts and mitigation for housing in the City. d. In accordance with California Government Code § 65302 (h), amend various sections of the in General Plan to incorporate goals, policies and objectives related to environmental justice. | <p>Responsibility: Planning Director and City Council Funding: Grant funding if available Timeframe: Evaluate consistency upon adoption of this 6th Cycle RHNA Housing Element. Compliance Evaluation: State Mandated</p> |

Table 6-2. Goals, Objectives, Policies and Programs (2019-2024)

| Goals / Objectives / Policies / Programs | Responsibility / Funding / Timing |
|--|---|
| <p>NEW PROGRAM 3-3-5, Floodplain Mitigation Program: The City will conduct a study of development constraints to all residentially zoned vacant parcels located in the 100-year floodplain within Loyalton. The study will provide potential recommendations for appropriate mitigation for development of housing within these areas. The City will coordinate the study with property owners and potential housing developers to improve housing development prospects in Loyalton.</p> | <p>Responsibility: Planning Director and City Council.</p> <p>Funding: Local Early Action Planning Grant</p> <p>Timeframe: Complete study within six (6) months of adoption of this 6th Cycle RHNA Housing Element or by August, 2021.</p> <p>Quantifier: Add 2 housing units by 2024.</p> <p>Compliance Evaluation: Voluntary</p> |
| <p>NEW PROGRAM 3-3-6, Lot Split Program: The City shall encourage the development of Residential Multiple Family R-2 Zoned sites on all parcels listed in Figure 4-4 (Assessor’s Parcels 017-050-001 and 017-066-008) of this Housing Element, by waiving subdivision, lot line adjustment and lot merger applications and expediting approval of these applications to create separate parcels of at least 0.5 acres to develop higher density residential development. The instrument used to accomplish this shall include assured access to a City Street to the R-2 zoned portion of the site. The City’s Website shall include mapping and related information to market this program to property owners and future developers.</p> | <p>Responsibility: Planning Director and City Council.</p> <p>Funding: General Fund</p> <p>Quantifier: Add 2 housing units by 2024.</p> <p>Compliance Evaluation: Voluntary</p> |
| <p>NEW PROGRAM 3-3-7, Accessory Dwelling Marketing Program: The City will create a public outreach and information program to increase production of affordable ADUs This will include developing outreach material for public dissemination, including updates to the City’s website and information at City Hall.</p> | <p>Responsibility: Planning Director and City Council.</p> <p>Funding: General Fund</p> <p>Quantifier: Add 2 housing units by 2024</p> <p>Timeline: Produce ADU information and post on City Website and printed material at City Hall by August, 2021.</p> |
| <p>GOAL 4: Preserve, rehabilitate and enhance existing housing and neighborhoods.</p> | |
| <p>OBJECTIVE 4-1: Preserve existing neighborhoods.</p> | |
| <p>REVISED POLICY 4-1-1: Protect existing stabilized residential neighborhoods by assisting low-income homeowners to repair and rehabilitate their homes</p> | |
| <p>PROGRAM 4-1-1, Market Rate Housing Program: The City will encourage the production of market-rate rental and ownership housing for</p> | <p>Responsibility: Planning Director and City Council</p> |

Table 6-2. Goals, Objectives, Policies and Programs (2019-2024)

| Goals / Objectives / Policies / Programs | Responsibility / Funding / Timing |
|--|--|
| <p>moderate- and above moderate-income households through its land development policies.</p> | <p>Funding: General Fund Timeline: Begin immediately for the production of two new moderate and above moderate income housing units June, 2024. Compliance Evaluation: Voluntary</p> |
| <p>PROGRAM 4-1-2, Housing Rehabilitation and Homebuyers Assistance: The City shall investigate the possibility of collaborating with other local agencies to secure grant funding and provide a low-income homeowners housing rehabilitation program and homebuyers assistance program for Loyalton. The Plumas County Community Development Commission (PCCDC) provides an energy assistance program for low-income families. PCCDC has indicated an interest in exploring the development of a Housing Rehabilitation Program and Homebuyers Assistance Program with Loyalton and Sierra County using funding such as CDBG.</p> | <p>Responsibility: City Council Funding: CDBG and HOME Timeline: Investigate possible collaboration with Plumas County Community Development Commission in 2021. Apply for CDBG funding in 2022. If awarded, provide funding for rehabilitating three houses by 2024. Quantifier: Two homes rehabilitated in Loyalton by 2024 and three loans made to lower income homebuyers. Compliance Evaluation: Voluntary</p> |
| <p>REVISED POLICY 4-1-2: Maintain a code enforcement to address unsafe housing.</p> | |
| <p>REVISED PROGRAM 4-1-3, Code Enforcement Funding: Continue to seek grant funding to support an enhanced Code Enforcement Program.</p> | <p>Responsibility: Building Inspector City Council Funding: General Fund Timeline: Ongoing Compliance Evaluation: State Mandated</p> |
| <p>PROGRAM 4-1-4, Housing Inspection Program: Maintain operation of a housing inspection program through the Plumas County Community Development Commission (PCCDC). Under the program, a code enforcement officer is designated to systematically/annually inspect all Section 8 rental housing and apartments and to issue reports on conditions in violation of current Health and Safety Codes. Where necessary work is extensive, implement an established rehabilitation program to correct the deficiencies.</p> | <p>Responsibility: City and PCCDC Funding: Section 8 Housing Program Timeline: Ongoing Compliance Evaluation: Voluntary</p> |
| <p>POLICY 4-1-3: Promote energy conservation activities in all residential neighborhoods.</p> | |
| <p>PROGRAM 4-1-5, Energy Conservation Program: The City will promote several current ongoing energy conservation programs offered to Loyalton residents, including the Home Energy</p> | <p>Responsibility: City staff and City Council Funding: General Fund Timeline: Maintain website posting and copies</p> |

Table 6-2. Goals, Objectives, Policies and Programs (2019-2024)

| Goals / Objectives / Policies / Programs | Responsibility / Funding / Timing |
|---|--|
| <p>Assistance Program and the free Home Weatherization Improvement Program (provided by the Plumas County Community Development Commission) and the Energy Rate Reduction Program (provided by PG&E). Promotion will include posting these programs on the City Website, providing program brochures at City Hall to the public and at public meetings.</p> | <p>of information made available to the public at City Hall as ongoing. Compliance Evaluation: Voluntary</p> |
| <p>PROGRAM 4-1-6, Title 24 Energy Code Administration: The City will continue to enforce the State of California’s Title 24 energy requirements. Title 24 energy requirements define construction standards that promote energy conservation.</p> | <p>Responsibility: Building Inspector City Council Funding: General Fund Timeline: Ongoing Compliance Evaluation: State Mandated</p> |
| <p>OBJECTIVE 4-2: Preserve, rehabilitate and maintain existing housing stock in the City of Loyalton.</p> | |
| <p>POLICY 4-2-1: Provide technical and financial assistance to eligible homeowners and residential property owners to rehabilitate existing dwelling units through grants or low interest loans. To the extent possible, housing rehabilitation funds should be used first to correct health and safety code violations.</p> | |
| <p>PROGRAM 4-2-1, Housing Rehabilitation/ Code Enforcement Coordination Program: If the City obtains grant funding and establishes a Housing Rehabilitation Program during this planning cycle, the rehabilitation program shall be closely coordinated with the City’s Code Enforcement Program.</p> | <p>Responsibility: Planning Director and City Council Funding: CDBG, HOME and/or USDA Timeline: If the City is able to secure a grant in 2022, this program should begin funding in 2023 for three rehabilitated houses during the 6th RHNA. Compliance Evaluation: Voluntary</p> |
| <p>GOAL 5: Provide housing free from discrimination.</p> | |
| <p>OBJECT 5-1: Eliminate housing discrimination.</p> | |
| <p>POLICY 5-1-1: Support fair housing and equal housing opportunity laws.</p> | |
| <p>REVISED PROGRAM 5-1-1, Assistance to public regarding housing and housing discrimination and Affirmatively Furthering Fair Housing: The City will continue to serve as liaison between the public and appropriate agencies in matters concerning housing discrimination. The City will promote equal housing opportunities through the posting of</p> | <p>Responsibility: City Clerk Funding: General Fund Timeframe: Create AFFH plan by September 2021. Quantifier: Reduction in housing discrimination and more inclusive communities</p> |

Table 6-2. Goals, Objectives, Policies and Programs (2019-2024)

| Goals / Objectives / Policies / Programs | Responsibility / Funding / Timing |
|--|--|
| <p>information and distribution of literature at City buildings. The City will refer discrimination complaints to Legal Services of Northern California (LSNC) and the State Fair Employment and Housing Commission.</p> <p>The City will develop a plan to Affirmatively Further Fair Housing (AFFH). The AFFH Plan shall take actions to address significant disparities in housing needs and in access to opportunity for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability, and other characteristics protected by the California Fair Employment and Housing Act (Part 2.8 (commencing with Section 12900) of Division 3 of Title 2), Section 65008, and any other state and federal fair housing and planning law.</p> <p>Specific actions may include:</p> <ul style="list-style-type: none"> • Utilize community Development Block Grant funds for fair housing enforcement, education, and technical assistance activities. • Facilitate public education and outreach by creating informational flyers on fair housing that will be made available at public counters, libraries, and on the City’s website. City Council meetings will include a fair housing presentation at least once per year • Actively recruit residents from neighborhoods of concentrated poverty to serve or participate on boards, committees, and other local government bodies. • Ensure environmental hazards are not disproportionately concentrated in low-income communities of color. • Develop a proactive code enforcement program that holds property owners accountable and proactively plans for resident relocation, when necessary. • Utilize community Development Block Grant funds for fair housing enforcement, education, and technical assistance activities. | <p>Compliance Evaluation: State Mandated</p> |
| <p>PROGRAM 5-1-2, Reasonable Accommodation Regulations: Regularly monitor the City’s ordinances, codes, policies, and</p> | <p>Responsibility: Planning Director and City Council</p> |

| Table 6-2. Goals, Objectives, Policies and Programs (2019-2024) | |
|--|--|
| Goals / Objectives / Policies / Programs | Responsibility / Funding / Timing |
| procedures to ensure that they comply with the "reasonable accommodation" for disabled provisions. | Funding: General Fund Timeline: Ongoing Compliance Evaluation: State Mandated |
| PROGRAM 5-1-3, Post EESC Information: The City will maintain posting of Equal Employment Opportunity Commission (EEOC)-generated brochures and leaflets at City offices, the public library and police stations for discrimination complaints. | Responsibility: Planning Director and City Clerk Funding: General Fund Timeframe: Ongoing Compliance Evaluation: State Mandated |
| GOAL 6: Encourage and enhance coordination. | |
| REVISED OBJECTIVE 6-1: Assist the Plumas County Community Development Commission to meet the growing demand for public housing units and rental assistance through the voucher programs. | |
| REVISED POLICY 6-1-1: Continue to support the efforts of the Plumas County Community Development Commission in its administration of certificates and vouchers. | |
| NEW PROGRAM 6-1-1, Section 8 Housing Vouchers: The City shall continue to support the Plumas County Community Development Commission to expand Housing Choice Vouchers (Section 8) allocations for the City and Sierra County. | Responsibility: Plumas County Community Development Commission and City Council Funding: General Fund Timeline: Ongoing Compliance Evaluation: Voluntary |
| OBJECTIVE 6-2: Maximize coordination and cooperation among housing providers and program managers. | |
| POLICY 6-2-1: Reach out to non-profit corporations in the development of affordable housing. | |
| REVISED PROGRAM 6-2-1, Affordable Housing Agency Outreach: Work with Federal, State, nonprofit housing organizations, and/or other entities that target smaller scale residential infill projects, such as Habitat for Humanity, to provide new single-family and multifamily residential workforce housing units for lower income families including extremely low-income residents as needed. | Responsibility: Planning Director and City Council Funding: General Fund Timeline: Develop strategy to outreach to specialized non-profit developers by December, 2021. Develop at least two new workforce housing units by 2024. Compliance Evaluation: State Mandated |

The Housing Element must demonstrate how the City will achieve residential development objectives of the RHNA through quantified objectives. These are shown in Table 6-3.

The quantified objectives for the City’s future housing needs and housing construction differ from the actual RHNA because the housing objective is based on the City’s estimate of the number homes that will actually be constructed, rehabilitated, etc. and affordable to each income group. The future housing needs objective addresses the City’s ability to accommodate housing based on the availability of appropriately zoned vacant and underutilized land, with public services and facilities. These homes may or may not be built depending on market trends and the availability of funding assistance to developers of affordable housing.

The “New Construction” row represents the number of new housing units that potentially may be built using public and/or private sources. The “Rehabilitation” row represents the number of existing units expected to be rehabilitated.

| Table 6-3. Loyalton Quantified Production Objectives (2019-2024) | | | | | | |
|---|--|------------------|-------------|------------------|------------------------|--------------|
| Production Method | Household Income Affordability Levels | | | | | Total |
| | Extremely Low- | Very Low- | Low- | Moderate- | Above Moderate- | |
| New Construction | 0 | 1 | 1 | 2 | 2 | 6 |
| Major Rehabilitation (estimate some CDBG rehab and major remodels) | 0 | 1 | 1 | 1 | 1 | 4 |
| Minor Rehabilitation (estimate some CDBG rehab and minor remodels) | 0 | 1 | 1 | 1 | 1 | 4 |
| Weatherization | 0 | 1 | 1 | 3 | 2 | 7 |
| Total Units to Meet Objective | 0 | 1 | 1 | 2 | 2 | 6 |
| Regional Housing Needs Allocation | 0 | 1 | 1 | 0 | 0 | 2 |

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APPENDIX A: LOYALTON – PUBLIC PARTICIPATION PROGRAM



Public participation in preparation of the Housing Element is required under the California Government Code (§ 65588(c)). This housing element was developed through the combined efforts of City staff, the City Council and the City's Housing Element consultant. Public input was received through a kick off workshop conducted with the City Council on October 20, 2020, and a public workshop held on February 16, 2021, by the City Council to review the draft document. Requests for public input during preparation of the Housing Element was circulated in October, 2020, and the draft 2019-2024 Housing Element was circulated for a 30-day public comment period commenced on February 1, 2021. The California Department of Housing and Community Development Department (HCD) reviewed the draft housing element and issued a letter on March 30, 2021, indicating that the draft complied with all related State Housing Element laws (see attached letter). During a public hearing held on April 20, 2021, the City Council adopted the draft 2019-2024 Housing Element. The final adopted draft was submitted to HCD on April 21, 2021, for final approval.

No public comments were made during the October 20, 2020, public workshop. However, three people did offer comments during the February 16, 2021, workshop. These comments are referenced and responded to in Table AA-1.

Notices were both emailed and sent through the U.S. Postal Service to public agencies. Notices were published in English and Spanish in the Sierra Booster. In addition, organizations that represent the interests of low-income and special needs households, or are otherwise involved in the development of affordable housing, were consulted during the preparation of this element as specified above.

A public survey on housing preferences was also conducted via on-line between October 20 and December 6, 2020. The survey and results have been included in this Appendix. Most of the responses of the survey supported the City's efforts to address housing needs and some of the programs in the Housing Element were designed around some of the recommendations made from results.

To comply with SB 18 and AB 52, the County consulted the Native American Heritage Commission and various Native American Tribes on the County's list. No responses were received from any tribes.

The draft Housing Element has been available on-line and was posted on the City's website for review and comments. During the various workshops and adoption hearings public comments were received. Table AA-1 below summarizes all written comments received and responded to during this public outreach process.

Details of the public participation process, including letters, notices and public agency information are referenced in the following pages of this Appendix A.

The City will actively engage the community in the progress of the housing element implementation, including specifically working with developers, service providers and other community interests to accomplish the various implementing programs.

| Table AA-1. City of Loyalton Housing Element Update (2019-2024) – Public Participation Program Responses to Public Comments | |
|---|---|
| Comments | Responses |
| <p>Email from City of Loyalton Planning Director, John Benoit (February 15, 2021):</p> <p>Gary,</p> <p>I looked over the Draft Element (HE) and the Draft Zoning Code.</p> <p>The Housing Element:</p> <ol style="list-style-type: none"> 1. The element is clearly written and understandable. 2. I am glad to see a synopsis of the new laws in the document. These provide a justification for new or amended programs and language in both the HE and Updated Zoning ordinance. These laws apply statewide. 3. The draft HE builds upon that past and I see it driving local planning in small communities. 4. The Internal Consistency is an issue. A review of the General Plan will be needed upon the passage of the Housing Element to achieve consistency. While, I don't believe a separate program is necessary in the Housing Element a funding source for this updating the City's General Plan and ordinances will be necessary. It should include funding for identification of needed updates, a couple meetings with the City Council to ensure public input and adoption requirements including an addendum or supplement to the City's GPEIR. 5. The City does not have an adequate budget to update the City's General Plan to comply with state laws right now and HCD has not been requiring a separate program for this. Some city ordinances may need to be revised to achieve consistency with the EH. Fee Schedules will need to be changed to reflect new zoning regulations required by new GP policies eliminating Governmental constraints. 6. Under Non-Governmental Constraints shouldn't flooding be addressed? 7. Many of the programs require the Planning Director to prepare various tasks and to manage certain programs like Floodplain mitigation, lot split Program and to regularly monitoring of | <p>The following are responses from the City numerically cross-referenced to the comments:</p> <ol style="list-style-type: none"> 1, 2, and 3. Received and noted. 4. The City currently does not have funding to update the General Plan as noted in Program 3-4-4. The City should continue seeking funds for this effort, however. 5. The City is updating the Zoning Code to address new housing laws. However, there is not funding available for updating the General Plan. 6. Flood hazard issues are discussed in the Government Constraints section of the document regarding the City's floodway regulations. A new discussion has been added regarding flood hazards to the non-government constraints section of the document. 7. Received and noted. 8. and 9. Received and the City Council will consider this recommendation. 10. Received and the City Council will consider this recommendation. 11. Current scope of work to complete the Housing Element Update and Zoning Code amendments is to include this with the consultant work. Consultant will review drafts with Planning Director before submitting to City Council. |

Table AA-1. City of Loyalton Housing Element Update (2019-2024) – Public Participation Program Responses to Public Comments

| Comments | Responses |
|---|---|
| <p>reasonable accommodation regulation. Floodplains should be addressed in the constraints section.</p> <p>8. The Council should establish a minimal annual planning budget to oversee the day to day planning requirements in the HE as well as to general state mandates regarding Planning and Zoning and preparation of an annual Housing Element Update report. I estimate this cost will be around \$5,000.00 .</p> <p>The Zoning Ordinance.</p> <p>9. Several changes to the Zoning code have been made as a response to housing new laws and constancy with the HE. More budget may be needed to fully address required amendments.</p> <p>10. Since this is an Ordinance the City Attorney must look at this for legal consistency. The City Attorney will need to defend the city in the event of a dispute with any of the provisions stated in the Zoning Code. The City should authorize the Attorney to give the document adequate review at this time. This cost will be much less than if he has to do it later. I suggest budgeting \$2,500 for this task.</p> <p>11. Resolutions will need to be written to adopt the Housing Element and the Zoning Code. Planning Staff or Gary Price can prepare the adopting resolutions.</p> <p>12. Compliance with CEQA. A notice of exemption needs to be filed for the Housing and Zoning Ordinance updates.</p> | <p>12. Consultant plans on preparing the CEQA notice and coordinate filing with the City Clerk.</p> |
| <p>Email from Sierra County, Brandon Pangman, Assistant Planning Director (February 16, 2021):</p> <p>Dear City of Loyalton,</p> <p>Attached are a few comments on the 1st Draft Housing Element Update, as requested.</p> <p>Thank you for the opportunity to comment.</p> <p>Cheers,</p> <p>Brandon Pangman</p> | <p>The consultant has updated some of the data to coincide with many of your recommendations. All your comments appear to be technical corrections, none of which are policy issues. Thanks for your very helpful comments.</p> |
| <p>Public Comments from the February 16, 2021 Public Workshop:</p> <p>1. Phyliss DeMartini Loyalton Resident, inquired about the vacant land identified in the Housing Element designated 1.6 acres for high density housing</p> | <p>The consultant responded at the meeting to these comments:</p> <p>1. Described how this vacant site applied to RHNA.</p> <p>2. Described that the Housing Element includes a program to</p> |

Table AA-1. City of Loyalton Housing Element Update (2019-2024) – Public Participation Program Responses to Public Comments

| Comments | Responses |
|--|--|
| 2. Jillian Freeto Sierra Brooks Resident (outside of Loyalton), inquired about the flooding of the identified 1.6 acres | address flood mitigation on that identified site. |
| 3. Jackie Mertton Loyalton Resident, inquired about Low Income Housing and would like to have the map clearer and bigger | 3. Indicated that the maps would be revised to be clearer. |

Public Comments:

Email from City of Loyalton Planning Director, John Benoit (February 15, 2021):

Gary,

I looked over the Draft Element (HE) and the Draft Zoning Code.

The Housing Element:

The element is clearly written and understandable.

I am glad to see a synopsis of the new laws in the document. These provide a justification for new or amended programs and language in both the HE and Updated Zoning ordinance. These laws apply statewide.

The draft HE builds upon that past and I see it driving local planning in small communities.

The Internal Consistency is an issue. A review of the General Plan will be needed upon the passage of the Housing Element to achieve consistency. While, I don't believe a separate program is necessary in the Housing Element a funding source for this updating the City's General Plan and ordinances will be necessary. It should include funding for identification of needed updates, a couple meetings with the City Council to ensure public input and adoption requirements including an addendum or supplement to the City's GPEIR.

The City does not have an adequate budget to update the City's General Plan to comply with state laws right now and HCD has not been requiring a separate program for this. Some city ordinances may need to be revised to achieve consistency with the EH. Fee Schedules will need to be changed to reflect new zoning regulations required by new GP policies eliminating Governmental constraints.

Under Non-Governmental Constraints shouldn't flooding be addressed?

Many of the programs require the Planning Director to prepare various tasks and to manage certain programs like Floodplain mitigation, lot split Program and to regularly monitoring of reasonable accommodation regulation. Floodplains should be addressed in the constraints section.

The Council should establish a minimal annual planning budget to oversee the day to day planning requirements in the HE as well as to general state mandates regarding Planning and Zoning and preparation of an annual Housing Element Update report. I estimate this cost will be around \$5,000.00 .

The Zoning Ordinance.

Several changes to the Zoning code have been made as a response to housing new laws and consistency with the HE. More budget may be needed to fully address required amendments.

Since this is an Ordinance the City Attorney must look at this for legal consistency. The City Attorney will need to defend the city in the event of a dispute with any of the provisions stated in the Zoning Code. The City should authorize the Attorney to give the document adequate review at this time. This cost will be much less than if he has to do it later. I suggest budgeting \$2, 500 for this task.

Resolutions will need to be written to adopt the Housing Element and the Zoning Code. Planning Staff or Gary Price can prepare the adopting resolutions.

Compliance with CEQA. A notice of exemption needs to be filed for the Housing and Zoning Ordinance updates.

John

Email from Sierra County, Brandon Pangman, Assistant Planning Director (February 16, 2021):

Dear City of Loyalton,

Attached are a few comments on the 1st Draft Housing Element Update, as requested.

Thank you for the opportunity to comment.

Cheers,

Brandon Pangman

Posted on Website, City Hall, Library and Around Town



PUBLIC ANNOUNCEMENT: The City of Loyalton is conducting an update to the Housing Element. The Housing Element, part of the City’s General Plan, is a policy document that addresses existing and future housing needs for all Loyalton residents and economic groups. The State of California requires by law that the Housing Element be updated periodically, generally every four to five years. For this program, the City is updating the document for the 2019-2024 period.

The City Council will be holding a public workshop meeting on October 20, 2020 to review the current 2014-18 Housing Element, discuss recent State laws and consider any needed changes to update the document to reflect current conditions and needs and is seeking public input for these changes as the City kicks off an update as required by State Law for the next four year planning cycle. This Special meeting will be held at 6:00 p.m. at the Loyalton City Hall Auditorium at 605 School Street, Loyalton, CA

All interested persons are invited to present testimony on the matter at the meeting, and/or submit written comments prior to the meeting. Copies of the draft document are available for purchase or review at City Hall 605 School Street, Loyalton, CA. Additional information may be obtained regarding this matter and you may also request an electronic version of the document by contacting Kathy LeBlanc, City Clerk, (530) 993-6750 or by e-mail at ofclerk-cityofloyalton@psln.com.

CITY OF LOYALTON PUBLIC HEARING NOTICE

NOTICE IS HEREBY GIVEN that the City of Loyalton will hold a workshop during the regular City Council meeting on Tuesday, October 20, 2020, at 6:00 p.m. at the Loyalton City Hall Auditorium at 605 School Street, Loyalton, to consider the following:

- **2020-24 Housing Element Update**

The purpose of the Housing Element, part of the City's General Plan, is to address existing and future housing needs for all Loyalton residents and economic groups. The City Council will be reviewing the current, 2014-2019 Housing Element for any needed changes to update the document to reflect current conditions and needs and is seeking public input for these changes as the City kicks off an update as required by State Law for the next four year planning cycle.

All interested persons are invited to present testimony on the matter at the meeting, and/or submit written comments prior to the meeting. Copies of the draft document are available for purchase or review at City Hall at 605 School Street, Loyalton, CA. Additional information may be obtained regarding this matter and you may also request an electronic version of the document by contacting Kathy LeBlanc, City Clerk, (530) 993-6750 or by e-mail at ofclerk-cityofloyalton@psln.com

The City of Loyalton does not discriminate in housing or employment on the basis of race, religion, sex, age, national origin, or disability. The location of the public hearing is fully accessible to mobility-impaired individuals.

In compliance with the Americans with Disabilities Act, the City of Loyalton encourages those with disabilities to participate fully in the public hearing process. If you require special accommodations in order for you to attend or participate in this public meeting process, please contact the City Clerk at (530) 993-6750 or by e-mail at cityofloyalton@psln.com well in advance of the public hearing so that we may make every reasonable effort to accommodate you.

POSTED: October 1, 2020
By: Kathy LeBlanc
City Clerk

CIUDAD DE LOYALTON AVISO DE AUDIENCIA PÚBLICA

POR LA PRESENTE SE DA AVISO de que la Ciudad de Loyalton llevará a cabo un taller durante la reunión regular del Concejo Municipal el martes 20 de octubre de 2020 a las 6:00 p.m. en el Auditorio del Ayuntamiento de Loyalton en 605 School Street, Loyalton, para considerar lo siguiente:

- Actualización del elemento de vivienda 2020-24

El propósito del Elemento de Vivienda, parte del Plan General de la Ciudad, es abordar las necesidades de vivienda existentes y futuras para todos los residentes y grupos económicos de Loyalton. El Concejo Municipal revisará el Elemento de Vivienda 2014-19 actual en busca de cambios necesarios para actualizar el documento a fin de reflejar las condiciones y necesidades actuales y está buscando la opinión pública para estos cambios a medida que la Ciudad inicia una actualización según lo requiere la Ley Estatal para la próximo ciclo de planificación de cuatro años.

Todas las personas interesadas están invitadas a presentar su testimonio sobre el asunto en la reunión y / o enviar comentarios por escrito antes de la reunión. Las copias del borrador del documento están disponibles para su compra o revisión en el Ayuntamiento en 605 School Street, Loyalton, CA. Se puede obtener información adicional sobre este asunto y también puede solicitar una versión electrónica del documento comunicándose con Kathy LeBlanc, Secretaria Municipal, (530) 993-6750 o por correo electrónico a ofclerk-cityofloyalton@psln.com

La Ciudad de Loyalton no discrimina en materia de vivienda o empleo por motivos de raza, religión, sexo, edad, origen nacional o discapacidad. La ubicación de la audiencia pública es totalmente accesible para personas con problemas de movilidad.

De conformidad con la Ley de Estadounidenses con Discapacidades, la Ciudad de Loyalton alienta a las personas con discapacidades a participar plenamente en el proceso de audiencia pública. Si necesita adaptaciones especiales para poder asistir o participar en este proceso de reunión pública, comuníquese con el Secretario de la Ciudad al (530) 993-6750 o por correo electrónico a cityofloyalton@psln.com con suficiente anticipación a la audiencia pública. que podemos hacer todos los esfuerzos razonables para adaptarse a usted.

PUBLICADO: 1 de octubre de 2020

Por: Kathy LeBlanc

Secretario de la ciudad

CITY OF LOYALTON
HOUSING ELEMENT UPDATE 2019-24
PUBLIC DISTRIBUTION LIST
November 19, 2020
February 5, 2021

Sierra County Chamber of Commerce
P. O. Box 436
Sierra City, CA 96125
Phone: 800-200-4949

Sierra County Planning Department
101 Courthouse Square
P. O. Box 530
Downieville, CA 95936
(530) 289-3251 phone
(530) 289-2828 fax

Sierra LAFCO
101 Courthouse Square
P. O. Box 530
Downieville, CA 95936
(530) 289-3251 phone
(530) 289-2828 fax

UC Cooperative Extension Plumas Sierra
Director
208 Fairgrounds Road
Quincy, CA 95971
Phone: (530) 283-6270
Fax: (530) 283-6088

Tahoe National Forest
Forest Supervisor
631 Coyote Street
Nevada City CA 95959
530 265-4531

Superintendent
Sierra-Plumas Joint Unified School District
P.O. Box 955
Loyalton, CA 96118
(530) 993-1660

Tim Gibson
Agricultural Commissioner
208 Fairground Road
Quincy, CA 95971
(530) 283-6365

Sierra County Department of Social Services
P.O. Box 1019
Loyalton, CA 96118
(530) 993-6767

Plumas County Community Development Commission
P.O. Box 319
Quincy, CA 95971
(530) 282-2466

Sierra Economic Development Corporation
560 Wall Street
Suite F
Auburn, CA 95603
530-823-4142

California Department of Forestry and Fire Protection
P.O. Box 944246
Sacramento, CA 94244-2460
(916) 445-0351

Legal Services of Northern California
190 Reamer Street
Auburn, CA, 95603
(530) 823-7560

John Benoit
P.O. Box 2694
Granite Bay, Ca 95746
(530) 458-0593

Jessica Dugan
Farr West Engineering Services
5510 Longley Ln
Reno, NV 89511
(775) 851-4788

List of Interested Persons:

- janetmchenry@live.com
- quikedegregoria@gmail.com
- bckinkead@yahoo.com
- Carolyniscsc@outlook.com
- highsierrasfrc@gmail.com
- randbedwards@icloud.com
- monica.howard1943@gmail.com

February 5, 2021

ADD AGENCY HERE

Re: *Housing Element Update for the City of Loyalton*

The City of Loyalton is preparing an update to the City's Housing Element and is seeking your comments on housing issues for the City. The purpose of the Housing Element, part of the City's General Plan, is to address existing and future housing needs for all Loyalton residents and economic groups. The City is currently requesting public comments on the 2019-24 Housing Element Draft which can be reviewed at:

<https://www.cityofloyalton.org/>

Please submit any comments you or your agency have on the draft document to the City Clerk by mail to 605 School Street, Loyalton, CA 96118 or by email to ofclerk-cityofloyalton@psln.com. We would appreciate receiving any comments you have on the Draft by March 5, 2021.

The Loyalton City Council will also be conducting a public workshop on this matter to receive public comments at their next regular meeting of Tuesday, February 16, 2021, beginning at 6:00 pm at City Hall at 605 School Street, Loyalton, CA. You or agency representatives are welcome to attend the meeting too.

Should you have any technical questions regarding this project, please contact the City's planning consultant that produced the document, Gary Price, at (530) 272-6434 or by email at gary@plannerprice.com. Also, please contact Kathy LeBlanc, City Clerk for general questions at (530) 993-6750 or by e-mail at ofclerk-cityofloyalton@psln.com.

We look forward to receiving your comments soon.

Sincerely,

Kathy LeBlanc
City Clerk

**Native American Tribal Government Consultation List
Sierra County**

Greenville Rancheria of Maidu Indians
Chairperson
P.O. Box 279
Greenville - CA 95947

T' si-Akinn Maidu
Chairperson
P.O. Box 1246
Grass Valley - CA 95945

Washoe Tribe of Nevada and California
Chairperson
919 Highway 395 South Washoe
Gardnerville , NV 89410

T' si-Akim
Cultural Director
P.O. Box 1316
Colfax , CA95713

T' si-Akim
Chairperson
P.O. 1246
Grass Valley - OA 95945

February 5, 2021

Tribe Here

**Re: City of Loyalton Housing Element Update 2019-24
Consultation Pursuant to State Senate Bill 18**

The City of Loyalton is preparing an update to the General Plan Housing Element to comply with State Housing laws. We are seeking your comments on the project and to find out whether or not you request consultation. This request is being made in accordance with California Government Code Sections 65352.3 (SB 18) which requests tribe government consultation on general plan amendments.

The Housing Element is a policy document that provides an assessment of housing characteristics and needs in the community and establishes programs to improve housing to meet these needs within the City. As a policy document, it does not result in any physical changes to the environment, such as grading or excavations that would cause concerns for discovery of tribal resources. The draft document can be reviewed at:

<https://www.cityofloyalton.org/>

Should the City either not receive a request for consultation or not hear back from you by March 5, 2021, we will assume that your tribe government has declined consultation.

Please submit any comments you or your agency have on the draft document to the City Clerk by mail to 605 School Street, Loyalton, CA 96118 or by email to ofclerk-cityofloyalton@psln.com.

The Loyalton City Council will also be conducting a public workshop on this matter to receive public comments at their next regular meeting of Tuesday, February 16, 2021, beginning at 6:00 pm at City Hall at 605 School Street, Loyalton, CA. You or agency representatives are welcome to attend the meeting too.

Should you have any technical questions regarding this project, please contact the City's planning consultant that produced the document, Gary Price, at (530) 272-6434 or by email at gary@plannerprice.com. Also, please contact Kathy LeBlanc, City Clerk for general questions at (530) 993-6750 or by e-mail at ofclerk-cityofloyalton@psln.com.

We look forward to receiving your comments soon.

Sincerely,

Kathy LeBlanc
City Clerk

February 9, 2021 email from City Clerk verifying notices and letters were sent and items posted on City website:

Hi Gary,

I have completed the following task for the Housing Element (1) Posted Housing Element to Web-Site, (2) Sent out letters to Tribal Council's (3) Sent out letters to the Agency's. (4) Sent e-mails to all who had comments on the Housing Element. (5) Posted Public Hearing Notice in paper and 2 locations in Loyalton. Let me know if you need anything else.

Kathy

Housing Element Survey Posted on City Website and Circulated to all Property Owners in Loyalton October 20 to December 6, 2021



Overview

Results from collecting public opinions and input as part of Loyalton's Housing Element efforts. To reach households sheltering in place due to COVID-19 public participation was collected through online channels (website, online survey, email) and through the mail (Paper survey).

Report Segments

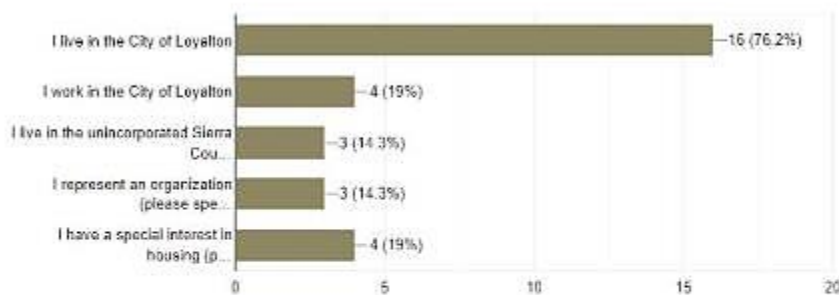
- Public Survey Participation Results (9/20/20 - 11/21/20)

Methodology

To increase access, we set up an online Google Form Survey available 24 hours a day 7 days a week from any digital device. The survey was also sent via mail to resident addresses.

Public Survey Participation Results

21 Unique Responses



C. RANKIN

Created for Price Consulting Services on behalf of the City of Loyalton

If you represent an organization or have a special interest in housing, please specify below.

8 responses

I have a rental in the limits and I work for Sierra County Children and families commission

I own and rent a 2 bedroom 1 bath family house

Incorporated Senior Citizen of Sierra County

My agency is a member of the NorCal Continuum of Care

Denova Homes, BIA

I'm a realtor

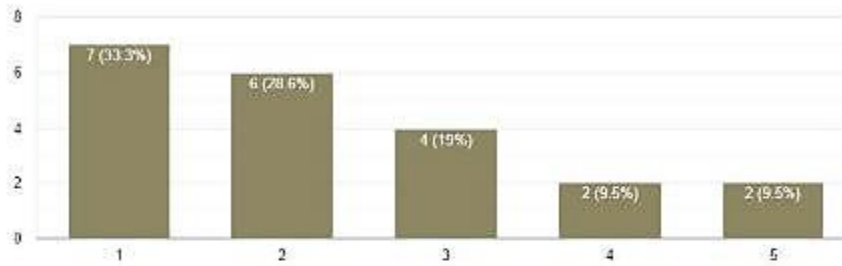
Monica Howard

Disabled Friends

For the following results, 1= Strongly Agree and 5= Strongly Disagree

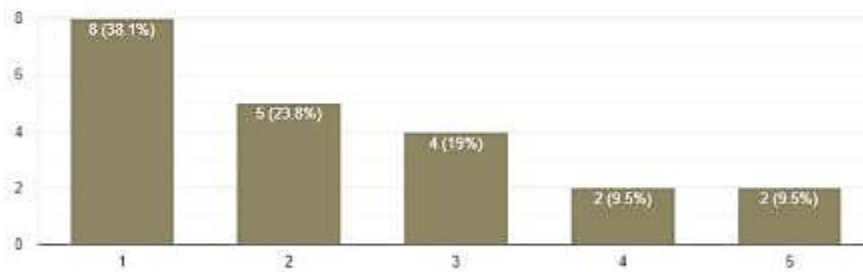
Do you agree with this current housing goal to concentrate its efforts to increase the availability of permanent housing for all community residents designate sufficient land to accommodate?

21 responses



Do you agree with the city of Loyaltan helping to provide citizens with reasonably priced housing opportunities within the financial capacity of all members of the community?

21 responses

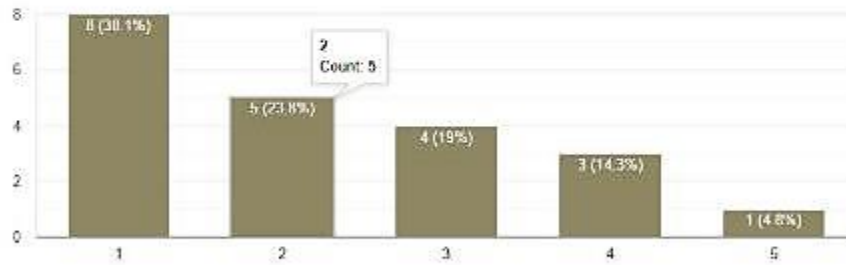


C. RANKIN

Credited for Price Consulting Services on behalf of the City of Loyaltan.

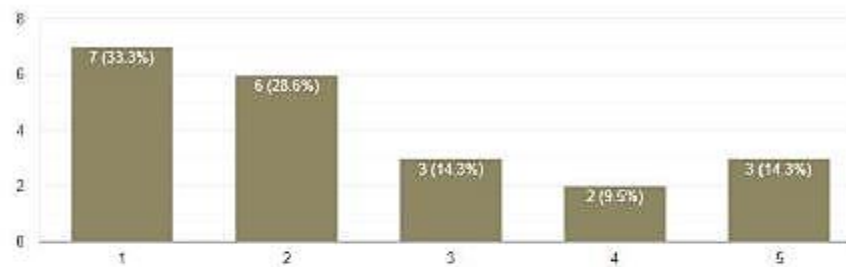
Do you agree that the city of Loyaltan should help provide and maintain an adequate supply of sites for the development of new affordable housing?

21 responses



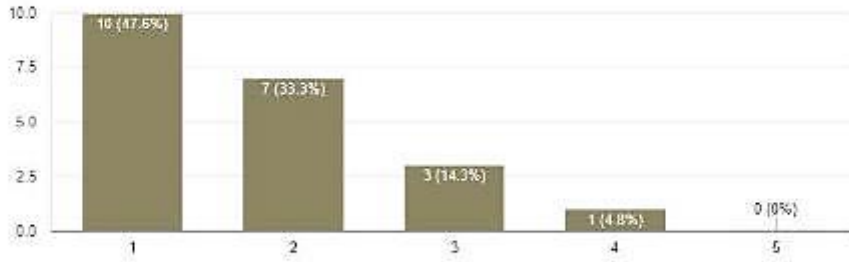
Do you agree that the city of Loyaltan should implement state and federal requirements for persons with disabilities in new residential developments?

21 responses



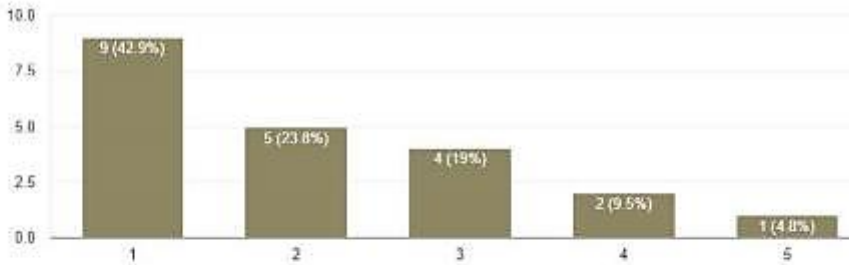
Do you agree that the city of Loyaltan should help facilitate the development of senior housing by working with senior housing providers to identify adequate sites, assist in the acquisition of funds for low-income senior housing, and provide development incentives?

21 responses



Do you agree that the city of Loyaltan should review the zoning ordinance, permit processes, and development fees to identify and remove potential constraints to the development of a range of housing for all income levels and needs?

21 responses



Potential Housing Constraints

C. RANKIN

Created for Price Consulting Services on behalf of the City of Loyalt on

| Question | Yes, a constraint | Maybe, a constraint | No, not a constraint |
|--|-------------------|---------------------|----------------------|
| Lack of land for development | 11 | 7 | 3 |
| Lack of infrastructure (e.g. water, sewer, drainage, streets) to support development | 13 | 5 | 3 |
| Zoning and similar restrictions (e.g. minimum parking requirements, setbacks, building height, lot coverage) | 9 | 9 | 3 |
| Permit and development impact fees | 6 | 8 | 5 |
| Lack of a First-Time Homebuyers' Assistance program | 10 | 7 | 4 |
| Lack of affordable for-sale housing | 11 | 7 | 3 |
| Lack of affordable rental housing to serve Senior Citizens | 11 | 7 | 3 |
| Lack of affordable rental housing to serve the developmentally disabled | 12 | 6 | 3 |
| Lack of affordable rental housing to serve the physically disabled | 11 | 7 | 3 |
| Lack of affordable rental housing to serve the homeless | 10 | 7 | 4 |
| Lack of affordable rental housing to serve the local workforce (residents employed locally) | 11 | 7 | 3 |

Are there additional solutions to housing constraints that were not listed?

3 responses

- Lack of Drainage or flood control
- There are first time home buyer programs available if buyers need the info.
- If we could actively promote more businesses to come to our area, I believe it would help us financially in order to provide more housing.

Solutions to Housing Constraints

| Question | Yes, a constraint | Maybe, a constraint | No, not a constraint |
|--|-------------------|---------------------|----------------------|
| Expand the inventory of residential land for development | 8 | 11 | 2 |
| Explore funding sources for infrastructure (e.g. water, sewer, drainage, streets) to support development | 12 | 7 | 2 |

| | | | |
|--|----|----|---|
| Amend zoning development regulations as an incentive for the development of housing for all income levels | 11 | 8 | 2 |
| Explore funding sources for a First-Time Homebuyers' Assistance program | 12 | 7 | 2 |
| Provide incentives for the building of affordable rental housing to serve Senior Citizens | 11 | 8 | 2 |
| Provide incentives for the building of affordable rental housing to serve the developmentally disabled | 10 | 8 | 3 |
| Provide incentives for the building of affordable rental housing to serve the physically disabled | 10 | 9 | 2 |
| Provide incentives for the building of affordable rental housing to serve the homeless | 8 | 10 | 3 |
| Provide incentives for the building of affordable rental housing to serve the local workforce (residents employed locally) | 11 | 8 | 2 |
| Promote mixed-use (combined residential and commercial) development | 11 | 8 | 2 |

Are there additional solutions to housing constraints that were not listed?

1 response

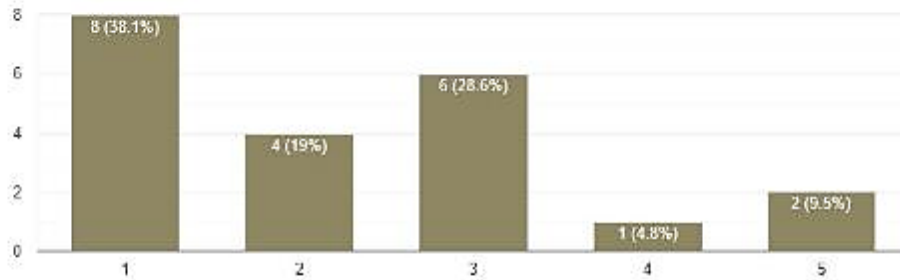
If we could actively promote more business's to come to our area, I believe it would help us financially in order to provide more housing.

C. RANKIN

Created for Price Consulting Services on behalf of the City of Loyalton

To promote equal housing opportunities for all residents? Do you agree with this?

21 responses



If you would like to be notified by email regarding progress updates to this housing element update process, please provide your email below. Alternatively, progress updates will be posted to the Housing Element Update - 6th Cycle webpage

7 responses

- janetmchenry@live.com
- quiquedegregoria@gmail.com
- bckinlean@yahoo.com
- Carolyniscsc@outlook.com
- highsierrafire@gmail.com
- randbedwards@icloud.com
- monica.howard1543@gmail.com
-

Summary of Survey Results and Comments:

There were 21 unique verified responses that showed an overall, survey responses showed a majority desire for improvement in housing.

76% of the survey results came from individuals living in the City of Loyalton with an even spread of the remaining responses even across all other categories.

62% agree that efforts need to be focused on the increase of available and permanent Housing.

62% agree with the idea of Loyalton helping to provide citizens reasonably priced housing opportunities.

62% agree that Loyalton should help provide and maintain affordable housing sites.

62% agree that Loyalton should implement state and federal requirements for persons with disabilities in new residential developments.

81% agree Loyalton should facilitate the development of senior housing. (identify site, assist acquisition, provide incentives)

66% agree that Loyalton should review zoning ordinance, permit process, and development fees to identify and remove constraints to the development of a range of housing for all income levels and needs.

Zoning and similar Infrastructure support development was identified as a top constraint followed by Lack of affordable rental housing to serve the developmentally disabled.

Exploring funding sources for infrastructure and First-Time Homebuyers' Assistance tied for the top solutions to housing constraints.

WEBSITE ANNOUNCEMENT (ENGLISH AND SPANISH)

The City of Loyalton is conducting an update to the 2014-19 Housing Element. The Housing Element, part of the City's General Plan, is a policy document that addresses existing and future housing needs for all Loyalton residents and economic groups. The State of California requires by law that the Housing Element be updated periodically. For this program, the City is updating the document for the 2019-24 period.

The City conducted a kick off public workshop on October 20, 2020, on the Housing Element Update to receive public comments on this process. The City has completed the first draft of the 2019-24 Housing Element document is now requesting public comments. Please feel welcome to download a copy of the draft at:

<https://www.cityofloyalton.org/housing-element-update.html>

Copies of the draft document are also available for purchase or review at City Hall at 605 School Street, Loyalton, CA during normal business hours. All interested persons are invited to submit written comments on this first draft of the City's 2019-24 Housing Element Update to the City Clerk by mail at 605 School Street, Loyalton, CA 96118 or by e-mail at ofclerk-cityofloyalton@psln.com.

Also, the City Council will hold a workshop during the regular City Council meeting on Tuesday, February 16, 2020, at 6:00 p.m. at the Loyalton City Hall Auditorium at 605 School Street, Loyalton to review the Housing Element Update and to provide further opportunity for public comment. The City welcomes your attendance to this meeting and to participate in this discussion. The workshop will include additional opportunity for public comment on the draft document. Additional information may be obtained regarding this matter and you may also request an electronic version of the document by contacting Kathy LeBlanc, City Clerk, (530) 993-6750 or by e-mail at ofclerk-cityofloyalton@psln.com

La Ciudad de Loyalton está llevando a cabo una actualización del Elemento de Vivienda 2014-19. El Elemento de Vivienda, parte del Plan General de la Ciudad, es un documento de política que aborda las necesidades de vivienda actuales y futuras para todos los residentes y grupos económicos de Loyalton. El estado de California requiere por ley que el Elemento de Vivienda se actualice periódicamente. Para este programa, la Ciudad está actualizando el documento para el período 2019-24.

La Ciudad llevó a cabo un taller público de inicio el 20 de octubre de 2020 sobre la Actualización del Elemento de Vivienda para recibir comentarios públicos sobre este proceso. La Ciudad ha completado el primer borrador del documento del Elemento de Vivienda 2019-24 ahora está solicitando comentarios públicos. Siéntase bienvenido a descargar una copia del borrador en:

<https://www.cityofloyalton.org/housing-element-update.html>

Las copias del documento preliminar también están disponibles para su compra o revisión en el Ayuntamiento en 605 School Street, Loyalton, CA durante el horario laboral normal. Todas las personas interesadas están invitadas a enviar comentarios por escrito sobre este primer borrador de la Actualización del Elemento de Vivienda 2019-24 de la Ciudad al Secretario de la Ciudad por correo a 605 School Street, Loyalton, CA 96118 o por correo electrónico a ofclerk-cityofloyalton@psln.com .

Asimismo, el Ayuntamiento realizará un taller durante la reunión ordinaria del Ayuntamiento el martes 16 de febrero de 2020, a las 18:00 horas. en el Auditorio del Ayuntamiento de Loyalton en 605 School Street, Loyalton para revisar la Actualización del Elemento de Vivienda y brindar más oportunidades para comentarios del público. La Ciudad agradece su asistencia a esta reunión y su participación en esta discusión. El taller incluirá una oportunidad adicional para que el público comente el borrador del documento. Se puede obtener información adicional sobre este asunto y también puede solicitar una versión electrónica del documento comunicándose con Kathy LeBlanc, Secretaria Municipal, (530) 993-6750 o por correo electrónico a ofclerk-cityofloyalton@psln.com

CITY OF LOYALTON PUBLIC HEARING NOTICE

NOTICE IS HEREBY GIVEN that the City of Loyalton will hold a workshop during the regular City Council meeting on Tuesday, February 16, 2020, at 6:00 p.m. at the Loyalton City Hall Auditorium at 605 School Street, Loyalton, to consider the following:

- **2019-24 Housing Element Update**

The purpose of the Housing Element, part of the City's General Plan, is to address existing and future housing needs for all Loyalton residents and economic groups. The City conducted a workshop to obtain preliminary public comments on October 20, 2020 to receive comments on the current 2014-19 Housing Element and to kick off the update process. The City just completed the first draft of the 2019-2024 Housing Element Update document and has circulated it for public comment. This upcoming February 16, Workshop is intended to provide opportunity to the public to review and offer comments on the Draft Housing Element Update document. Please feel welcome to download a copy of the final draft at:

<https://www.cityofloyalton.org/>

Copies of the draft document are also available for purchase or review at City Hall at 605 School Street, Loyalton, CA during normal business hours. All interested persons are invited to present testimony on the matter at the meeting, and/or submit written comments prior to and/or during the meeting. Additional information may be obtained regarding this matter and you may also request an electronic version of the document by contacting Kathy LeBlanc, City Clerk, (530) 993-6750 or by e-mail at ofclerk-cityofloyalton@psln.com

The City of Loyalton does not discriminate in housing or employment on the basis of race, religion, sex, age, national origin, or disability. The location of the public hearing is fully accessible to mobility-impaired individuals.

In compliance with the Americans with Disabilities Act, the City of Loyalton encourages those with disabilities to participate fully in the public hearing process. If you require special accommodations in order for you to attend or participate in this public meeting process, please contact the City Clerk at (530) 993-6750 or by e-mail at cityofloyalton@psln.com well in advance of the public hearing so that we may make every reasonable effort to accommodate you.

POSTED: February 5, 2021
By: Kathy LeBlanc
City Clerk

**CIUDAD DE LOYALTON
AVISO DE AUDIENCIA PÚBLICA**

POR LA PRESENTE SE DA AVISO de que la Ciudad de Loyalton llevará a cabo un taller durante la reunión regular del Concejo Municipal el martes 16 de febrero de 2020 a las 6:00 p.m. en el Auditorio del Ayuntamiento de Loyalton en 605 School Street, Loyalton, para considerar lo siguiente:

- **Actualización del elemento de vivienda 2019-24**

El propósito del Elemento de Vivienda, parte del Plan General de la Ciudad, es abordar las necesidades de vivienda existentes y futuras para todos los residentes y grupos económicos de Loyalton. La Ciudad llevó a cabo un taller para obtener comentarios públicos preliminares el 20 de octubre de 2020 para recibir comentarios sobre el Elemento de Vivienda 2014-19 actual e iniciar el proceso de actualización. La Ciudad acaba de completar el primer borrador del documento de Actualización del Elemento de Vivienda 2019-2024 y lo ha distribuido para comentarios públicos. Este próximo taller del 16 de febrero tiene como objetivo brindar la oportunidad al público de revisar y ofrecer comentarios sobre el documento de Actualización del Borrador del Elemento de Vivienda. Siéntase bienvenido a descargar una copia del borrador final en:

<https://www.cityofloyalton.org/>

Todas las personas interesadas están invitadas a presentar su testimonio sobre el asunto en la reunión y / o enviar comentarios por escrito antes de la reunión. Las copias del borrador del documento están disponibles para su compra o revisión en el Ayuntamiento en 605 School Street, Loyalton, CA. Se puede obtener información adicional sobre este asunto y también puede solicitar una versión electrónica del documento comunicándose con Kathy LeBlanc, Secretaria Municipal, (530) 993-6750 o por correo electrónico a ofclerk-cityofloyalton@psln.com

La Ciudad de Loyalton no discrimina en materia de vivienda o empleo por motivos de raza, religión, sexo, edad, origen nacional o discapacidad. La ubicación de la audiencia pública es totalmente accesible para personas con problemas de movilidad.

De conformidad con la Ley de Estadounidenses con Discapacidades, la Ciudad de Loyalton alienta a las personas con discapacidades a participar plenamente en el proceso de audiencia pública. Si necesita adaptaciones especiales para poder asistir o participar en este proceso de reunión pública, comuníquese con el Secretario de la Ciudad al (530) 993-6750 o por correo electrónico a cityofloyalton@psln.com con suficiente anticipación a la audiencia pública. que podemos hacer todos los esfuerzos razonables para adaptarse a usted.

CITY OF LOYALTON

COUNTY OF SIERRA
605 SCHOOL STREET
P.O. BOX 128
LOYALTON, CALIFORNIA 96118
(530) 993-6750



OFFICE OF THE MAYOR

**AGENDA FOR THE REGULAR MEETING OF THE
LOYALTON CITY COUNCIL
6:00 P.M. – CITY HALL AUDITORIUM
605 SCHOOL STREET
FEBRUARY 16TH, 2021
NEXT ORDINANCE #423
NEXT RESOLUTION NO. 1-2021**

**AGENDA & PACKET AVAILABLE ON CITY WEB SITE
cityofloyalton.org**

Any person with a disability may submit a request for reasonable modification or accommodation to the above-described means for accessing and offering comment at the meeting to Kathy LeBlanc, City Clerk, at [ofclerk-cityofloyalton@psln.com] who will swiftly resolve such request.

1. **CALL TO ORDER**
2. **PLEDGE OF ALLEGIANCE**
3. **ROLL CALL**
4. **APPROVAL OF AGENDA**
5. **ANNOUNCEMENTS**
 1. Letter From Cindy Smith regarding Banners for High School Seniors
6. **APPROVAL OF MINUTES**
 - Regular Meeting January 19th, 2021 (Attachment)
7. **STAFF REPORTS**
8. **TIMED ITEM 6:30 PUBLIC HEARING HOUSING ELEMENT UPDATE**
 1. Review Draft Housing Element and Staff Report

9. PUBLIC COMMENT

This is an opportunity for members of the public to address the Council on items which are not on the agenda. Please state your name for the record. Comments are limited to three minutes. Written comments should be submitted to the City Clerk 24 hours prior to the meeting to allow for distribution. Under Government Code Section 54954.2 – Brown Act, the Council **cannot take action on any item not on the posted agenda.**

10. FIRE DEPARTMENT REPORT

1. Discussion and Possible action to approve updated Financial Policy for The Fire Department.
2. Discussion and Possible action regarding purchase of surplus Brush Engine For Fire Department.
3. Discussion and Possible action regarding purchase of Pagers for Fire Dept. Not to exceed \$4,500
4. Discussion and Possible action regarding purchase of Turn out for Fire Dept. Not to exceed \$4,000

11. FINANCIAL COMMITTEE REPORTS

1. Financial Committee Report/Update
 - Approval of Reconciled Accounts for January 2021 (Attachment)
 - Approval of Bill Sheet January 2021 (Attachment)
 - Acknowledgment of Approval of Fund Transfer from General 1956 to Enterprise Loan MM 0559 not to exceed \$24,000.00 (Attachment)
 - Acknowledgment of Approval of Fund Transfer from WWTP Settlement 4387 to General 1956 for Farr West Clean-up and Abatement Order-Phase 2 to #5 not to exceed \$2,372.75 (Attachment)

12. PUBLIC WORKS COMMITTEE REPORTS/PARK AND RECREATION

13. OTHER COMMITTEE REPORTS

14. DISCUSSION AND POSSIBLE ACTION ITEMS

1. Discussion and Possible Action regarding Broadband for the City of Loyalton. (Presentation via Zoom)
2. Discussion and Possible Action regarding City Maintenance Worker Employment opportunity.
3. Discussion and Possible Action regarding nominees for the 6th Annual Richard Meder Award.
4. Discussion and Possible Action regarding Dodge pickup.

5. Discussion and Possible Action regarding removal of Jillian Freeto from all Plumas Accounts.
6. Discussion and Possible Action regarding contract snow removal.
7. Discussion and Possible Action regarding approval of Request for Purchase Form.

15. **CLOSED SESSION**
 1. Employee evaluation, Personnel Matters
16. **AGENDA INPUT FOR UPCOMING MEETINGS**
17. **BOARD MEMBER CLOSING REMARKS**
18. **ADJOURNMENT**

CITY OF LOYALTON PUBLIC HEARING NOTICE

NOTICE IS HEREBY GIVEN that the City of Loyalton will hold a public hearing during the regular City Council meeting on Tuesday, April 20, 2021, at 6:00 p.m. at the Loyalton City Hall Auditorium at 605 School Street, Loyalton, to consider the following:

- **Adoption of the 2019-24 Housing Element Update**

The purpose of the Housing Element, part of the City's General Plan, is to address existing and future housing needs for all Loyalton residents and economic groups. The City conducted two previous public workshops on October 20, 2020 and February 16, 2021, to receive comments to help understand public concerns.

Please feel welcome to download a copy of the final draft at:

<https://www.cityofloyalton.org/>

Copies of the draft document are also available for purchase or review at City Hall at 605 School Street, Loyalton, CA during normal business hours. All interested persons are invited to present testimony on the matter at the meeting, and/or submit written comments prior to and/or during the meeting. Additional information may be obtained regarding this matter and you may also request an electronic version of the document by contacting Kathy LeBlanc, City Clerk, (530) 993-6750 or by e-mail at ofclerk-cityofloyalton@psln.com

The City of Loyalton does not discriminate in housing or employment on the basis of race, religion, sex, age, national origin, or disability. The location of the public hearing is fully accessible to mobility-impaired individuals.

In compliance with the Americans with Disabilities Act, the City of Loyalton encourages those with disabilities to participate fully in the public hearing process. If you require special accommodations in order for you to attend or participate in this public meeting process, please contact the City Clerk at (530) 993-6750 or by e-mail at cityofloyalton@psln.com well in advance of the public hearing so that we may make every reasonable effort to accommodate you.

POSTED: April 9 5, 2021
By: Kathy LeBlanc
City Clerk

CIUDAD DE LOYALTON AVISO DE AUDIENCIA PÚBLICA

POR LA PRESENTE SE DA AVISO de que la Ciudad de Loyalton llevará a cabo una audiencia pública durante la reunión regular del Concejo Municipal el martes 20 de abril de 2021 a las 6:00 p.m. en el Auditorio del Ayuntamiento de Loyalton en 605 School Street, Loyalton, para considerar lo siguiente:

- Adopción de la actualización del elemento de vivienda 2019-24

El propósito del Elemento de Vivienda, parte del Plan General de la Ciudad, es abordar las necesidades de vivienda existentes y futuras para todos los residentes y grupos económicos de Loyalton. La Ciudad realizó dos talleres públicos anteriores para obtener comentarios públicos preliminares el 20 de octubre de 2020 y el 16 de febrero de 2021, para recibir comentarios que ayuden a comprender las preocupaciones del público.

Siéntase bienvenido a descargar una copia del borrador final en:

<https://www.cityofloyalton.org/>

Las copias del borrador del documento también están disponibles para su compra o revisión en el Ayuntamiento en 605 School Street, Loyalton, CA durante el horario laboral normal. Todas las personas interesadas están invitadas a presentar su testimonio sobre el asunto en la reunión y / o enviar comentarios por escrito antes y / o durante la reunión. Se puede obtener información adicional sobre este asunto y también puede solicitar una versión electrónica del documento comunicándose con Kathy LeBlanc, Secretaria Municipal, (530) 993-6750 o por correo electrónico a ofclerk-cityofloyalton@psln.com

La Ciudad de Loyalton no discrimina en materia de vivienda o empleo por motivos de raza, religión, sexo, edad, origen nacional o discapacidad. La ubicación de la audiencia pública es totalmente accesible para personas con problemas de movilidad.

De conformidad con la Ley de Estadounidenses con Discapacidades, la Ciudad de Loyalton alienta a las personas con discapacidades a participar plenamente en el proceso de audiencia pública. Si necesita adaptaciones especiales para poder asistir o participar en este proceso de reunión pública, comuníquese con el Secretario de la Ciudad al (530) 993-6750 o por correo electrónico a cityofloyalton@psln.com con suficiente anticipación a la audiencia pública. que podemos hacer todos los esfuerzos razonables para adaptarse a usted.

PUBLICADO: 9 5 de abril de 2021

Por: Kathy LeBlanc
Secretario de la ciudad

9. **TIMED ITEM 6:30 PUBLIC HEARING HOUSING ELEMENT**

1. Review of Final Draft for Housing Element and Staff Report

10. **PUBLIC COMMENT**

This is an opportunity for members of the public to address the Council on items which are not on the agenda. Please state your name for the record. Comments are limited to three minutes. Written comments should be submitted to the City Clerk 24 hours prior to the meeting to allow for distribution. Under Government Code Section 54954.2 – Brown Act, the Council cannot take action on any item not on the posted agenda.

11. **FIRE DEPARTMENT REPORT**

12. **FINANCIAL COMMITTEE REPORTS**

1. Financial Committee Report/Update

- Approval of Reconciled Accounts for March, 2021 (Attachment)
- Approval of Bill Sheet March 2021 (Attachment)
- Acknowledgment of Approval of Fund Transfer from General 1956 to Enterprise Loan MM 0559 not to exceed \$24,000.00 (Attachment)
- Acknowledgment of Approval of Fund Transfer from WWTP Settlement 4387 to General 1956 for Farr West Engineering Clean up and Abatement Order Phase 2 not to exceed \$4,746.75 (Attachment)

13. **PUBLIC WORKS COMMITTEE REPORTS/PARK AND RECREATION**

14. **OTHER COMMITTEE REPORTS**

15. **DISCUSSION AND POSSIBLE ACTION ITEMS**

1. Discussion and Possible Action regarding Approval of Resolution #1-2021 City of Loyalton adopting a notice of exemption pursuant to CEQA and Adopting General Plan Amendment GPA-2021-1 including update to the General Plan Housing Element (Attachment)
2. Discussion and Possible Action regarding the City of Loyalton capacity for water and sewer for Loyalton Mobile Park. (Doug Lawlor)
3. Discussion and Possible Action regarding FEMA Projects (Attachment)
4. Discussion and Possible Action regarding SALT Program (Attachment)
5. Discussion and Possible Action regarding adjustment to fees for City Attorney. (Attachment)
6. Discussion and Possible Action regarding Abatement Property 11 Zollinger.
7. Discussion and Possible Action regarding repair of fence at WWTP.

CITY OF LOYALTON

COUNTY OF SIERRA
605 SCHOOL STREET
P.O. BOX 128
LOYALTON, CALIFORNIA 96118
(530) 993-6750



OFFICE OF THE MAYOR

**AGENDA FOR THE REGULAR MEETING OF THE
LOYALTON CITY COUNCIL
6:00 P.M. – CITY HALL AUDITORIUM
605 SCHOOL STREET
APRIL 20TH, 2021
NEXT ORDINANCE #423
NEXT RESOLUTION NO. 1-2021**

**AGENDA & PACKET AVAILABLE ON CITY WEB SITE
cityofloyalton.org**

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1. **CALL TO ORDER**
2. **PLEDGE OF ALLEGIANCE**
3. **ROLL CALL**
4. **APPROVAL OF AGENDA**
5. **ANNOUNCEMENTS**
 1. Letter from State Water Resources Control Board (Attachment)
6. **APPROVAL OF MINUTES**
 - Regular Meeting March 16th, 2021 (Attachment)
 - Special Meeting March 30th, 2021 (Attachment)
7. **STAFF REPORTS**
 1. Mayor to give update on Animal Control
 2. Pool update.
8. **PRESENTATION OF THE RICHARD MEDER AWARD**

9. **TIMED ITEM 6:30 PUBLIC HEARING HOUSING ELEMENT**

1. Review of Final Draft for Housing Element and Staff Report

10. **PUBLIC COMMENT**

This is an opportunity for members of the public to address the Council on items which are not on the agenda. Please state your name for the record. Comments are limited to three minutes. Written comments should be submitted to the City Clerk 24 hours prior to the meeting to allow for distribution. Under Government Code Section 54954.2 – Brown Act, the Council cannot take action on any item not on the posted agenda.

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4. Discussion and Possible Action regarding SALT Program (Attachment)
5. Discussion and Possible Action regarding adjustment to fees for City Attorney. (Attachment)
6. Discussion and Possible Action regarding Abatement Property 11 Zollinger.
7. Discussion and Possible Action regarding repair of fence at WWTP.

8. Discussion and Possible Action regarding removal of B. Mitchell as signer
On all Plumas Bank accounts and adding an additional signer.
9. Discussion and Possible Action regarding Scope of Work for Cleaning and
Inspection of Water Tanks. (Attachment)
10. Discussion and Possible Action regarding appointment of Council Member
To fill vacancy on City Council (Attachment)

16. **AGENDA INPUT FOR UPCOMING MEETINGS**
17. **BOARD MEMBER CLOSING REMARKS**
18. **ADJOURNMENT**

**DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
DIVISION OF HOUSING POLICY DEVELOPMENT**

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March 30, 2021

John Benoit, City Planner
City of Loyalton
605 School Street
Loyalton, CA 96118

Dear John Benoit:

RE: Review of the City of Loyalton's 6th Cycle (2019-2024) Draft Housing Element

Thank you for submitting the City of Loyalton's (City) draft housing element update received for review on February 9, 2021 along with revisions received on March 24, 2021. Pursuant to Government Code section 65585, subdivision (b), the California Department of Housing and Community Development (HCD) is reporting the results of its review. Our review was facilitated by a telephone conversation on March 24, 2021 with Gary Price of Price Consulting Services.

The draft element, incorporating the revisions submitted, meets the statutory requirements of State Housing Element Law. The housing element will comply with State Housing Element Law (Article 10.6 of the Gov. Code) when it is adopted, submitted to and approved by HCD, in accordance with Government Code section 65585, subdivision (g).

Public participation in the development, adoption and implementation of the housing element is essential to effective housing planning. Throughout the housing element process, the City must continue to engage the community, including organizations that represent lower-income and special needs households, by making information regularly available while considering and incorporating comments where appropriate.

For your information, some general plan element updates are triggered by housing element adoption. For information, please see the Technical Advisories issued by the Governor's Office of Planning and Research at:

http://opr.ca.gov/docs/OPR_Appendix_C_final.pdf and
http://opr.ca.gov/docs/Final_6.26.15.pdf.

Several federal, state, and regional funding programs consider housing element compliance as an eligibility or ranking criterion. For example, the CalTrans Senate Bill (SB) 1 Sustainable Communities grant; the Strategic Growth Council and HCD's Affordable

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Housing and Sustainable Communities programs; and HCD's Permanent Local Housing Allocation consider housing element compliance and/or annual reporting requirements pursuant to Government Code section 65400. With a compliant housing element, the City will meet housing element requirements for these and other funding sources.

HCD appreciates the hard work and dedication you and Gary Price provided in preparation of the City's housing element and looks forward to receiving the City's adopted housing element. If you have any questions or need additional technical assistance, please contact Colin Cross, of our staff, at colin.cross@hcd.ca.gov.

Sincerely,

A handwritten signature in black ink, appearing to read "Shannan West". The signature is fluid and cursive, with the first name being more prominent.

Shannan West
Land Use & Planning Unit Chief

APPENDIX B: LOYALTON – ACHIEVEMENT TO GOALS, OBJECTIVES, POLICIES, PROGRAMS/RESULTS AND STATUS



This appendix refers to Chapter 5 of the Housing Element that evaluates the performance and status of achievements from the Goals, Objectives, Policies and Programs for the 5th Cycle RHNA 2014-2019 Housing Element. Table AB-1 provides this evaluation of the various programs and how they were implemented during the 5th Cycle. This table refers to various programs referenced in Table 6-2, which consists of programs identified for the newer 2019-2024 Housing Element.

| Table AB-1. Achievements to Goals, Objectives, Policies and Programs (2014-2019) | |
|--|--|
| Goals / Objectives / Policies / Programs | Accomplishments / Results / Status |
| GOAL 1: It is the Goal of the City of Loyaltan to concentrate its efforts to increase the availability of permanent housing for all community residents. | |
| OBJECTIVE 1-1: Seek assistance under Federal, State, and other programs for eligible activities within the City that address affordable housing needs. | |
| POLICY: 1-1-1: The City will maintain an inventory of vacant residential sites that will be updated annually. | |
| PROGRAM 1-1-1: The City will post the Housing Element Update document on the City’s Website and will reference this as the City’s technical assistance for future affordable housing needs. This document includes the complete residential vacant land inventory. The City will also publish on the City’s Website other related housing information, such as Annual Action Plans and respective notices and have them available immediately upon request at the City Counter. | Accomplishments: Program completed. Status: Retain as ongoing (refer to Program 1-1-1 Table 6-2). |
| POLICY 1-1-2: Provide technical assistance to developers, nonprofit organizations, or other qualified private sector interests in the application and development of projects for federal and state financing. | |
| PROGRAM 1-1-2: Refer to Program 1-1-1 Table 6-2. | Accomplishments: No information pamphlet was produced. Results: As the City’s housing program is very limited there been no capacity to prepare a pamphlet. Instead, this Housing Element Update can act as the information needed to provide |

Table AB-1. Achievements to Goals, Objectives, Policies and Programs (2014-2019)

| Goals / Objectives / Policies / Programs | Accomplishments / Results / Status |
|--|--|
| | <p>technical assistance to the development community.</p> <p>Status: Replace this program with outreaching the public and the development community with this updated Housing Element (refer to New Program 1-1-1).</p> |
| <p>POLICY 1-1-3: Provide incentives to develop more affordable housing. Consider increased discretionary density bonus and/or an additional incentive that is higher than required by State Law or other incentives to projects providing affordable units (in addition to those required) to receive a density bonus under State law. This policy will be implemented by the following two programs:</p> | |
| <p>PROGRAM 1-1-3a: In the event the City establishes development impact fees, a fee reduction program shall be established for affordable multiple family housing development.</p> | <p>Accomplishments: No new development impact fees were established during the 5th RHNA cycle.</p> <p>Results: The City has no intention of establishing development impact fees in the future.</p> <p>Status: Omit program.</p> |
| <p>POLICY 1-1-3: Consider increased discretionary density bonus and/or an additional incentive that is higher than required by State Law or other incentives to projects providing affordable units (in addition to those required) to receive a density bonus under State law.</p> | |
| <p>PROGRAM 1-1-4: Continue to implement the City's density bonus ordinance that offers increased discretionary density and/or an additional incentive to affordable housing developments that provide affordable.</p> | <p>Accomplishments: None</p> <p>Results: No density bonuses issued during the 5th RCNA Cycle,</p> <p>Status: Retain Program (refer to Program 1-1-4 Table 6-2).</p> |
| <p>OBJECTIVE 1-2: Provide home ownership opportunities whenever possible.</p> | |
| <p>POLICY 1-2-1: Investigate programs that would assist first time homebuyers in purchasing their first home. This policy will be implemented by the following two programs (omit this policy since New Program 3-2-1 addresses both homebuyers and housing rehabilitation programs).</p> | |
| <p>PROGRAM 1-2-1a: Investigate the possibility of collaborating with other local agencies to secure grant funding and help provide a Homebuyers Down Payment Assistance Program to qualifying lower income families in order to purchase a single-family home in Loyaltan. For example, the Plumas County Community Development Commission, located in nearby Quincy, provides a low-income housing rehabilitation program to Plumas County</p> | <p>Accomplishments: None</p> <p>Results: This program has not been completed or implemented due to limited City resources.</p> <p>Status: Retain program, but combine with housing rehabilitation program (refer to Program 4-1-2 Table 6-2).</p> |

Table AB-1. Achievements to Goals, Objectives, Policies and Programs (2014-2019)

| Goals / Objectives / Policies / Programs | Accomplishments / Results / Status |
|---|---|
| <p>residents. Other housing services are provided to other communities in the vicinity, including Loyalton, such as an energy assistance program for low-income families. With appropriate funding, such as from CDBG, this program could be expanded to include down payment assistance to Loyalton.</p> | |
| <p>OBJECTIVE 1-3: Encourage the development of housing and programs to assist special needs persons.</p> | |
| <p>POLICY 1-3-1: Assess the need for emergency shelters (This policy is included because as the City grows this will be a problem that will likely materialize and if steps are taken ahead of time, it is an issue that can be much more easily mitigated). This policy will be implemented by the following three programs: OMIT POLICY AND AMEND POLICY 1-3-2 TO INCLUDE INTENT OF THIS POLICY (refer to Policy 1-3-1 Table 6-2).</p> | |
| <p>PROGRAM 1-3-1a: The City shall provide technical support, such as property and zoning information and grant application assistance to homeless service providers who establish short-term bed facilities for segments of the homeless population including specialized groups such as the mentally ill, and chronically disabled.</p> | <p>Accomplishments: None</p> <p>Results: The City did not experience development of an emergency shelter during this Planning Cycle.</p> <p>Status: Retain and revise program (refer to Program 1-3-1 Table 6-2).</p> |
| <p>POLICY 1-3-2: Encourage the provision of housing to single individuals, working poor, homeless, disabled, senior citizens, and others in need of basic safe housing in areas near service providers, public transportation, and service jobs to prevent or reduce the incidence of homelessness by the following program: POLICY REVISED (refer to Policy 1-1-3, Table 6-2).</p> | |
| <p>PROGRAM 1-3-2a: The City will ensure that residential development projects are consistent with the goals and policies of the General Plan. To the extent that the City has financial resources, a bi-annual evaluation of the General Plan will comprise the City’s monitoring program for the Housing Element. This will include a review of progress toward achieving Housing Element objectives by the City and other responsible agencies and departments-meeting timing and funding commitments for implementing actions, as well as the number of housing units provided or other measurable indicators achieved for each established measure. This will include statutory reporting to the Department of Housing and Community</p> | <p>Accomplishments: None</p> <p>Results: City did not have resources to complete annual reviews.</p> <p>Status: Starting April 1, 2021, the City will complete a comprehensive update of the annual reports from 2016 through 2020 and develop an annual process to make sure the annual reports are annually and timely completed (refer to Program 1-3-2 Table 6-2).</p> |

Table AB-1. Achievements to Goals, Objectives, Policies and Programs (2014-2019)

| Goals / Objectives / Policies / Programs | Accomplishments / Results / Status |
|---|---|
| Development regarding annual housing element reporting. | |
| <p>PROGRAM 1-3-2b: The City will continue to ensure that all construction projects requiring building permits comply with the Americans with Disabilities Act (ADA) as provided by the Uniform Building Code. The City will assist property owners and contractors in complying with ADA requirements when retrofit or rehabilitation projects for public, residential or commercial structures.</p> | <p>Accomplishments: City contracts building permit and code compliance with Plumas County Building Inspector which includes compliance review with ADA.</p> <p>Results: Very limited development occurred during the 5th RHNA, but ADA compliance was assured.</p> <p>Status: Program is ongoing. Retain with modifications (refer to Program 3-3-3 Table 6-2).</p> |
| <p>PROGRAM 1-3-2c: There currently is no publicly assisted or public financed housing located in Loyalton’s jurisdictional boundaries. However, the Sierra Valley Senior Apartments, located at 100 Hill Street, is a public housing project, and is located adjacent to the City. This complex provides 48 rent restricted units to a number of seniors in the Loyalton community. Lower income seniors in need of this type of housing, are often referred to this project by the City. Those who live at this apartment complex, become part of the Loyalton community, as they have to travel through town to get to their homes and, due to its proximity to the City, they use City services and facilities. The affordability rental restriction for this project expires on October 1, 2018. The City will make efforts to work with Sierra County and the property owner to extend the affordable rental restriction so that this subsidized housing project will not convert to market rate rentals.</p> | <p>Accomplishments: Affordable housing agreement for Sierra Valley Senior Apartments extended.</p> <p>Results: Contract extended to 2052 so there is low risk of conversion during the 6th RHNA. Project is outside the City, so there are no obligations to address this with Sierra County.</p> <p>Status: Omit program.</p> |
| <p>POLICY 1-3-3: Ensure that the City building codes and development ordinances comply with the provisions of SB 520 (Chapter 671 of the Government Code). OMIT POLICY AS REDUNDANT TO OTHER POLICY (refer to Policy 4-1-2 Table 6-2)</p> | |
| <p>PROGRAM 1-3-3 Regularly monitor the City’s ordinances, codes, policies, and procedures to ensure that they comply with the “reasonable accommodation” for disabled provisions.</p> | <p>Accomplishments: Program implemented and ongoing.</p> <p>Results: No reasonable accommodation requests received during the 5th RHNA.</p> |

Table AB-1. Achievements to Goals, Objectives, Policies and Programs (2014-2019)

| Goals / Objectives / Policies / Programs | Accomplishments / Results / Status |
|---|---|
| | <p>Status: Program implemented. However more public outreach should be conducted in the 6th RHNA (refer to Program 5-1-2 Table 6-2)</p> |
| <p>POLICY 1-3-4: Reserve capacity of City services to accommodate future affordable housing development.</p> | |
| <p>PROGRAM 1-3-4: In accordance with Government Code Section 6558.7, the City will assure priority sewer/water capacity is reserved for future low-income housing development per RHNA for the 2014-2019 period; 2 equivalent dwelling unit serves for very low- and low-income households. This program is reflective of new General Plan Land Use Policy RI-5 and new General Plan Health and Safety Element Policies WSI-5 and WWI-5.</p> | <p>Accomplishments: Limited development during the 5th RHNA.</p> <p>Results: Two housing units produced during the 5th RHNA, but these were not lower-income units.</p> <p>Status: Maintained capacity reservations during the 5th RHNA cycle. This program should be retained to maintain capacity for 2 equivalent dwelling units for the 6th RHNA cycle (refer to Program 3-3-5 Table 6-2).</p> |
| <p>OBJECTIVE 2-1: Provide the citizens in the City of Loyalton with reasonably priced housing opportunities within the financial capacity of all members of the community.</p> | |
| <p>POLICY 2-1-1: Continue to monitor and revise the development review process as needed to the review of residential development projects.</p> | |
| <p>PROGRAM 2-1-1: Continue to allow "piggyback" development application process whereby multiple applications are processed concurrently (e.g., rezones, tentative tract maps, conditional use permits, variance requests, etc.) if multiple approvals are required, and if consistent with applicable processing requirements, where feasible after initial review.</p> | <p>Accomplishments: Very little development experienced during the 5th RHNA cycle.</p> <p>Results: Very little development during the 5th RHNA cycle.</p> <p>Status: Retain program for 6th RHNA cycle (refer to Program 2-1-1 Table 6-2)</p> |
| <p>POLICY 2-1-2: Consider the impact on housing affordability of all regulations, fee changes, policies, and development projects. CHANGE POLICY to reduce constraints to housing production (refer to Policy 2.1.2 Table 6-2).</p> | |
| <p>POLICY 2-1-3: Encourage the development of second dwelling units to provide additional affordable housing opportunities. OMIT POLICY (refer to Policy 2-1-2)</p> | |
| <p>PROGRAM 2-1-3a: The City will actively encourage and promote the development/ utilization of second dwelling units where appropriate in the design and construction of projects. The City shall produce an annual informational mailer identifying and promoting second units as an option, and shall post notices</p> | <p>Accomplishments: No second dwelling units created during 5th RHNA cycle.</p> <p>Accomplishments: Program will need to be amended to address newer State laws regarding accessory and junior accessory dwelling units.</p> |

Table AB-1. Achievements to Goals, Objectives, Policies and Programs (2014-2019)

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|--|---|
| <p>on the County’s web site notifying residents about second units and that assistance is available to those wishing to pursue a second unit dwelling unit.</p> | <p>Status: Revise program to Amend Zoning Code to replace second unit regulations with amendments to the Zoning Code to address State regulations concerning accessory and junior accessory dwelling units in the 6th cycle (refer to Program 3-3-1 Table 6-2).</p> |
| <p>OBJECTIVE 2-2: Provide technical assistance to developers, nonprofit organizations, or other qualified private sector interests in the application and development of projects for federal and state housing programs/grants.</p> | |
| <p>POLICY 2-2-1: Ensure that the development community (both non-profit and for profit) is aware of the housing programs and technical assistance available from the City (refer to Program 1-1-1 Table 6-2).</p> | |
| <p>GOAL 3: Provide and maintain an adequate supply of sites for the development of new affordable housing.</p> | |
| <p>OBJECTIVE 3-1: Provide information to for-profit and non-profit developers and other housing providers on available vacant land.</p> | |
| <p>POLICY 3-1-1: Monitor and update the inventory of vacant land.</p> | |
| <p>PROGRAM 3-1-1 Vacant Land Inventory: Update the inventory of vacant land whenever a new occupancy permit is issued for a new housing unit or on an annual basis (whenever there more than one housing unit constructed during the year). The vacant land inventory update, when prepared, shall be posted on the City’s Website.</p> | <p>Accomplishments: Very little development was experienced during the 5th RHNA cycle so no changes made to the land inventory.</p> <p>Results: Very little development was experienced during the 5th RHNA cycle so no changes made to the land inventory.</p> <p>Status: This program should be retained and consolidated with other programs regarding posting the housing element and annual review of the housing element (refer to Program 3-1-1 Table 6-2).</p> |
| <p>OBJECTIVE 3-2: Continue to provide opportunities for mixed-use developments by following the two policies below:</p> | |
| <p>POLICY 3-2-1: Encourage developers and existing owners to employ innovative or alternative construction methods to reduce housing costs and increase housing supply.</p> | |
| <p>PROGRAM 3-2-1: Require all Specific Plans and Development Agreements to establish land use policies, implementation programs, and funding responsibilities in proportion to the size of the project, to achieve the City’s Housing Element</p> | <p>Accomplishments: Very limited development was experienced during the 5th RHNA. This would be considered an inclusionary housing program that is not required by State law and is not needed. The City expects the new accessory</p> |

Table AB-1. Achievements to Goals, Objectives, Policies and Programs (2014-2019)

| Goals / Objectives / Policies / Programs | Accomplishments / Results / Status |
|--|---|
| Goals and Objectives. Projects that exceed ten housing units should incorporate an affordable housing component that is reflective of the current RHNA. | dwelling unit regulations from the Zoning Code update to result in increased development of lower income housing units so this program is no longer needed. Omit program. Status: Omit program. |
| POLICY 3-2-2: To ensure the development of housing that has, to the extent possible, a support structure of shopping, services, and jobs within easy access. | |
| OBJECTIVE 3-3: Encourage balanced growth. | |
| POLICY 3-3-1: Achievement of a balanced residential community through integration of low and moderate-income housing throughout the City, and the adequate dispersal of such housing to avoid over concentration in any particular neighborhood. | |
| PROGRAM 3-3-1: Investigate the possibility of collaborating with other local agencies to secure grant funding and provide a low-income homeowners housing rehabilitation program for Loyalton. The Plumas County Community Development Commission (PCCDC), located in nearby Quincy, provides a low-income housing rehabilitation program to Plumas County. Other housing services are provided to other communities in the vicinity, including Loyalton, such as an energy assistance program for low-income families. PCCDC has indicated an interest in exploring this opportunity with Loyalton. With appropriate funding, such as from CDBG, this program could be expanded to include Loyalton, for the purpose of providing low and/or deferred interest loans to low-income homeowners for improving their homes. | Accomplishments: None Status: Retain Program (refer to Program 3-2-1 Table 6-2). |
| POLICY 3-3-2: Preserve and protect residentially zoned sites needed to accommodate residential development consistent with the City of Loyalton RHNA. | |
| PROGRAM 3-3-2: Refer to Program 3-1-1, Table 6-2, regarding maintaining a vacant land inventory and Program 3-2-1 Table 6-2, regarding inclusionary housing | Accomplishments: The Zoning Code was updated in 2014 to include requiring a minimum density of 16 dwelling units per acre in the R-2 (Multiple Family District) in accordance with the General Plan. Results: Program implemented by prohibiting development at lower densities in the R-2 (Multiple Family Residential District). |

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| | Status: Omit program. |
| OBJECTIVE 3-4: Provide a sufficient amount of zoned land to accommodate development for all housing types and income levels. REVISE OBJECTIVE (refer to OBJECTIVE 3-4 Table 6-2). | |
| POLICY 3-3-1: Monitor the amount of land zoned for all types of housing and initiate zone changes, if necessary, to assure no R-2 Zoned properties are downzoned without compensatory re-zoning of other property to achieve the minimum General Plan density requirements of 16 units per acre. REVISE POLICY (refer to Policy 3-3-1 Table 6-2). | |
| GOAL 4: Preserve, rehabilitate and enhance existing housing and neighborhoods. | |
| OBJECTIVE 4-1: Preserve existing neighborhoods. | |
| POLICY 4-1-1: Protect existing stabilized residential neighborhoods from the encroachment of incompatible or potentially disruptive land uses and/or activities (refer to Program 3-2-1, Table 6-2, regarding reviewing feasibility of establishing a housing rehabilitation program). | |
| POLICY 4-1-2: Maintain a code enforcement to address unsafe housing. | |
| PROGRAM 4-1-2a: Continue to seek grant funding to support an enhanced Code Enforcement Program. | Accomplishments: The City continues to operate a limited Code Enforcement Program without grant funding support. Several dilapidated mobile homes, where were not safe to occupy, have been raised to address public health and safety needs. Status: Retain program (refer to Program 4-1-2, Table 6-2). |
| PROGRAM 4-1-2b: Maintain operation of a housing inspection program through the Plumas County Community Development Commission (PCCDC). Under the program, a code enforcement officer is designated to systematically/annually inspect all Section 8 rental housing and apartments and to issue reports on conditions in violation of current Health and Safety Codes. Where necessary work is extensive, implement an established rehabilitation program to correct the deficiencies. | Accomplishments: The housing inspection program is active for Section 8 housing program. Results: The Section 8 housing inspection program is now being administered by the Plumas County Community Development Commission (PCCDC). Status: Retain Program (refer to Program 4-1-3, Table 6-2). |
| POLICY 4-1-3: Promote energy conservation activities in all residential neighborhoods. | |
| PROGRAM 4-1-3: The City will promote several current ongoing energy conservation programs | Accomplishments: The Continues to work with PG&E and the Plumas County Community |

Table AB-1. Achievements to Goals, Objectives, Policies and Programs (2014-2019)

| Goals / Objectives / Policies / Programs | Accomplishments / Results / Status |
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| <p>offered to Loyalton residents, including the Home Energy Assistance Program and the free Home Weatherization Improvement Program (provided by the Plumas County Community Development Commission) and the Energy Rate Reduction Program (provided by PG&E). Promotion will include posting these programs on the City Website, providing program brochures at City Hall to the public and at public meetings.</p> | <p>Development Commission on various energy programs which the City promotes.</p> <p>Results: The Plumas County Community Development Commission (PCCDC) provides a Home Energy Assistance Program to Loyalton residents that includes free home weatherization improvements and energy payment assistance to low-income households. PG&E also provides a 20% discount on energy rates to qualifying households too.</p> <p>Status: Retain Program (refer to Program 4-1-4 Table 6-2).</p> |
| <p>OBJECTIVE 4-2: Maintain, preserve and rehabilitate the existing housing stock in the City of Loyalton.</p> | |
| <p>POLICY 4-2-1: Provide technical and financial assistance to eligible homeowners and residential property owners to rehabilitate existing dwelling units through grants or low interest loans. To the extent possible, housing rehabilitation funds should be used first to correct health and safety code violations. This policy will be implemented by the three programs below:</p> | |
| <p>PROGRAM 4-2-1: If the City obtains grant funding and establishes a Housing Rehabilitation Program during this planning cycle, the rehabilitation program should be closely coordinated with the City’s Code Enforcement Program.</p> | <p>Accomplishments: None</p> <p>Results: The City did not obtain grants for the Housing Rehabilitation Program during the 5th RHNA cycle.</p> <p>Status: Retain program (refer to Program 4-2-1 Table 6-2).</p> |
| <p>POLICY 4-2-2: Provide financial assistance to all eligible homeowners to rehabilitate existing dwelling units through low interest or deferred loans.</p> | |
| <p>GOAL 5: Provide housing free from discrimination.</p> | |
| <p>OBJECT 5-1: Eliminate housing discrimination.</p> | |
| <p>POLICY 5-1-1: Support fair housing and equal housing opportunity laws.</p> | |
| <p>PROGRAM 5-1-1a: Maintain fair housing information at the City for distribution to the public at City Hall and post this information on the City’s Website. This includes details on the City’s Reasonable Accommodation regulations.</p> | <p>Accomplishments: Program implemented and continues as ongoing.</p> <p>Status: Retain Program (refer to Program 1-1-1 Table 6-2).</p> |

Table AB-1. Achievements to Goals, Objectives, Policies and Programs (2014-2019)

| Goals / Objectives / Policies / Programs | Accomplishments / Results / Status |
|--|--|
| <p>PROGRAM 5-1-1b: Continue to refer all housing discrimination referrals to the City Planner who will work with the complainant and refer complaints to the State Fair Employment and Housing Commission.</p> | <p>Accomplishments: None</p> <p>Results: No complaints or requests received for reasonable accommodation during the 5th RHNA.</p> <p>Status: Retain and consolidate program (refer to Program 5-1-1 Table 6-2).</p> |
| <p>GOAL 6: Encourage and enhance coordination.</p> | |
| <p>OBJECTIVE 6-1: Assist the Plumas County Community Development Commission to meet the growing demand for public housing units and rental assistance through the voucher programs.</p> | |
| <p>POLICY 6-1-1: Continue to support the efforts of the Sierra Community Commission in its administration of certificates and vouchers.</p> | |
| <p>PROGRAM 6-1-1a: Post a link on the City's Website for the Sierra County Resource Guide and provide copies of the Guide at City Hall for public review. The Guide includes information on Plumas County Community Development Commission's Section 8 Housing Voucher Assistance Program serving Loyalton residents.</p> | <p>Accomplishments: Program Implemented.</p> <p>Results: Program implemented</p> <p>Status: Omit program.</p> |
| <p>OBJECTIVE 6-2: Maximize coordination and cooperation among housing providers and program managers.</p> | |
| <p>POLICY 6-2-1: Reach out to non-profit corporations in the development of affordable housing.</p> | |
| <p>PROGRAM 6-2-1: Work with Federal, State, nonprofit housing organizations, and/or other entities to provide new single-family and multifamily residential units for lower income families including extremely low-income residents as needed. Specify procedures as part of Zoning Ordinance revisions to provide reasonable accommodation for persons with disabilities that allow for administrative approval of handicapped accessible features.</p> | <p>Accomplishments: None</p> <p>Results: The City did not reach out to nonprofit housing organizations during the 5th RHNA cycle. This program was revised to further reduce housing constraints to special need groups (refer to Program 6-2-1 Table 6-2).</p> |

Appendix C, Enlarged Version of Vacant Residential Land

