

CITY OF COLFAX

HOUSING ELEMENT 2021-2029



July 2021

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6
Housing

6.0 Housing Element

6.1 Introduction to the Housing Element

Meeting the housing needs established by the State of California continues to be an important goal for the City of Colfax (City). As the population of the State continues to grow and scarce resources decline, it becomes more difficult for local agencies to create adequate housing opportunities while maintaining a high standard of living for our community.

State law requires each local government entity to adopt a comprehensive long-term general plan for the physical development of their city or county. The Housing Element is one of the seven mandated elements composing the General Plan. State law, through the Housing Element, addresses the existing and projected housing needs within all economic segments of the State's various communities, and in this case, the City of Colfax. This legal mandate recognizes that, for the private sector to adequately address housing needs, local governments must adopt land use plans and other planning programs to create opportunities that do not constrain development of affordable housing. Housing policy in the State is dependent on the effective development and implementation of local general plans and particularly housing elements.

The City's 2021–2029 Housing Element is based on six goals that provide direction and guidance for meeting the City's housing needs over the next eight years:

1. Provide housing opportunities and accessibility for all community residents
2. Remove constraints that discourage the production of affordable housing
3. Provide and maintain an adequate supply of sites for the development of new affordable housing
4. Preserve, rehabilitate, and enhance existing housing and neighborhoods
5. Promote and affirmatively further fair housing opportunities throughout the community for all persons regardless of age, race, religion, color, ancestry, national origin, sex, marital status, disability, familial status, or sexual orientation.
6. Encourage energy efficiency and conservation into residential development

6.1.1 Purpose

The State of California has declared that "...the availability of housing is of vital statewide importance and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order." In addition, government and the private sector should cooperate to provide a diversity of housing opportunity and accommodate regional housing needs. At the same time, housing policy must recognize economic, environmental and fiscal factors and community goals within the general plan.

Further, State Housing Element law requires:

- » An assessment of housing needs and an inventory of resources and constraints relevant to the meeting of these needs.
- » An analysis of population and employment trends
- » An analysis of the City's fair share of the regional housing needs
- » An analysis of household characteristics
- » An inventory of suitable land for residential development
- » An analysis of the governmental and non-governmental constraints on the improvement, maintenance, and development of housing
- » An analysis of special housing needs
- » An analysis of opportunities for energy conservation
- » An analysis of publicly assisted housing developments that are "at-risk" of converting to non-assisted housing developments
- » Identification of regulatory provisions for emergency shelters.

The purpose of these requirements is to develop an understanding of the existing and projected housing needs within the community and to set forth policies and schedules which promote preservation, improvement and development of diverse types and costs of housing throughout Colfax.

6.1.2 Organization

Colfax's Housing Element is organized into six primary sections:

Introduction to the Housing Element provides the community context, legal requirements of State housing element law, and a summary of the public outreach and community engagement methods used to achieve the community's participation in the development of this update of the Housing Element.

Community Profile lays out the demographic, housing, and employment characteristics of the City of Colfax and discusses the housing needs of the City going forward.

Housing Resources Inventory lays out what housing assets the City currently has, including an inventory of sites that have potential to be developed into housing.

Housing Constraints examines possible barriers to housing development and affordability in the City by evaluating building, land use, and other government regulation as well as nongovernmental constraints such as financing.

Review of Previous Housing Element evaluates the implementation status and effectiveness of the 2013–2021 Housing Element programs.

Housing Goals, Policies, and Programs lays out the goals, policies, and programs the City will pursue over the next eight years to create quality, affordable housing in the City of Colfax.

6.1.3 General Plan Consistency

State law requires that “the general plan and elements and parts thereof comprise an integrated, internally consistent, and compatible statement of policies.” The purpose of requiring internal consistency is to avoid policy conflict and provide a clear policy guide for the future maintenance, improvement, and development of housing within the city. Concurrently with this Housing Element update, the Colfax General Plan, including the Safety Element is being reviewed and updated to bring it into compliance with State law. The concurrent process has ensured consistency between the Housing Element and other General Plan elements. The City will continue to review and revise the Housing Element, as necessary for consistency, when amendments are made to the General Plan.

6.1.4 Public Participation

State law requires a diligent effort be made to achieve public participation during the update of the Housing Element. Public participation assists the City with identifying and analyzing existing and projected housing needs in order to achieve the City’s goal to preserve, improve and develop housing for all incoming segments of the community.

It is important to note that the City of Colfax’s effort to encourage community participation of its housing policies and programs is an ongoing process. The City provides translation services for materials and presentations by request; however, no residents requested notices or meetings to be provided in a language other than English during the Housing Element update process.

Public outreach efforts in conjunction with the Housing Element update are described herein.

Public Meetings and Hearings

The City of Colfax held a public workshop (prior to completing the Draft Housing Element Update) on October 21, 2020, to provide an overview of the update process, solicit public input, and encourage public participation in the Housing Element update process. Outreach was targeted to lower-income residents, special needs groups, and service providers. A flyer with information about the workshop posted on the City’s website and social media pages was sent to local service providers, affordable housing developers, various Placer County agencies, including the Health & Human Services Department, legal aid providers, and the Colfax Area Chamber of Commerce. The flyer informed prospective participants of the concurrent Housing Element and General Plan updates, both of which were discussed at the meeting. The notice also encouraged community members to share input or ask questions prior to, or after, the workshop by emailing the Planning Director.

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The workshop was attended by Colfax Planning Department staff, two Planning Commission/City Council members, and one member of the public. Consultants hired by the City to complete the General Plan and Housing Element updates gave a brief presentation on the Housing Element requirements, the City's share of the regional housing needs, and the update process. Members of the public were asked if they had, or knew of, any housing-related needs or concerns that the City should consider in its upcoming draft Housing Element update. This presentation was followed by an informal question-and-answer session about the City's housing need requirements.

Key discussion points and public input from the workshops were recorded in notes prepared by the City's consultants to be considered in the drafting of the Housing Element. Attendees at the workshop were told they could fill out a written comment form in addition to providing a verbal comment at the workshop. They were also given the opportunity to provide their contact information on the sign-in sheet, which included a request to receive future notices regarding the Housing Element update process.

A. PUBLIC COMMENTS

The Public Review Draft Housing Element was released on April 6, 2021 and was made available on the City's website and direct noticing was sent to local housing agencies and advocate groups.

B. CONSULTATIONS

To ensure the City was representing all segments of the community, consultations were conducted. In August 2020, the City reached out to nine agencies. Of these, four responded and consultations were conducted with stakeholders to offer the opportunity for each of them to provide one-on-one input. The following stakeholders were interviewed:

- » Placer Community Foundation, on August 4, 2020
- » Legal Services of Northern California, on August 11, 2020
- » Rural Community Assistance Corporation, on August 18, 2020
- » Placer County Health and Human Services, on August 27, 2020

Through these consultations, stakeholders expressed common remarks regarding opportunities and concerns for housing in Colfax. A common opportunity that stakeholders saw was that Colfax is largely an untapped market for developers and people to buy and occupy housing. Specifically, opportunities for mobile home parks, studios and small one-bedroom apartments, and workforce housing were cited as main untapped development opportunities that could meet much of the housing need in Colfax. Common concerns included the threat of wildland fire due to Colfax's wildland-urban interface and access to services due to the City's limited transportation options. Lack of developable land availability and political support for development were also cited as major concerns for the future of housing. The feedback gathered during these consultations was used to inform development of programs, the assessment of fair housing and disproportionate housing need, and identify any potential constraints on development that are discussed further in the Constraints section of this

Housing Element. Refer to Section 6.6 for updated programs for this Housing Element. Additionally, some items will be addressed in the Safety element update occurring concurrently with this Housing Element update.

Placer County Health and Human Services specifically stated that housing authority customers need at least two-bedroom housing options for low-income families in the area. For individuals experiencing homelessness and recipients of mental health services, one-bedroom and studio units are ideal. All stakeholders expressed that there is an insufficient number of rental units for younger generations (those between 20 and 30 years), and for seniors and those with disabilities. Workforce housing (housing for teachers, service workers, etc.) was also cited as a major need in Colfax. These needs contribute to the largest barriers to finding affordable, decent housing in Colfax; the largest barrier cited is the lack of affordable housing stock. Stakeholders also discussed an economic trend in the City where lower-wage jobs are being created, but only market-rate housing is being developed, contributing to housing disparity and inequity among lower-income families.

The physical condition of housing was not widely commented on during the consultation as a result of stakeholders not feeling that their work resulted in expertise on this topic. However, those consulted did mention that there is a lack of adequate service infrastructure in the City, especially internet access due to the rural nature of the area, though this issue is primarily in areas outside of the incorporated city limits.

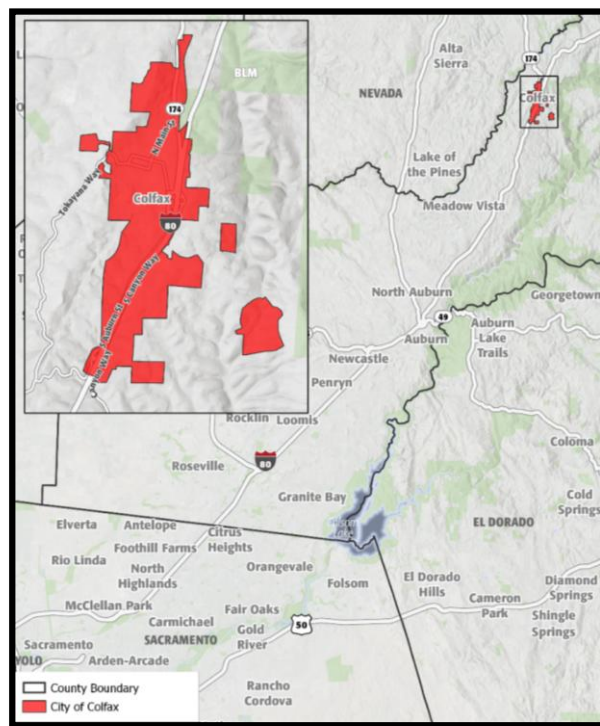
Stakeholders also remarked that reports of Section 8 vouchers being denied has resulted in equity issues, though this has been somewhat mitigated since the passage of Assembly Bill (AB) 329. However, high cost of utilities (sewer, propane, and internet) has contributed to disparities in affordability of housing. Respondents recommended more affordable housing projects be constructed to address these issues, especially due to a growing concern about displacement and loss of housing. This has been exacerbated since the COVID-19 pandemic began, and Health and Human Services anticipates a spike in eviction cases. Stakeholders recommended rent control or stabilization as a mechanism to address these issues.

A full list of the questions asked to stakeholders during consultations can be found in Appendix A.

6.2 Community Profile

Colfax is in the Sierra Foothills near Interstate 80, 50 miles east of Sacramento (Figure 1). It is characterized as a small, historic town that grew from the railroad industry. As a foothill community, it has steep topography that is a challenge to build on with limited flat areas that are generally built out. The earliest contemporary history of Colfax began in a little valley just below Colfax on the southern side of the Southern Pacific Railroad. Along a bend in the valley known as Alder Grove, miners first congregated as early as the spring of 1849. The area became the distributing point of supplies for all the mining camps around it. As a commercial area, it ranked with Dry Diggings (Auburn) until late in the fall of 1849, when fear of a harsh winter in the upper canyon area discouraged winter trading activity. The site for the town, which is today known as Colfax, was laid out by the Central Pacific Railroad in 1865. The name Colfax came from Schuyler Colfax, who served as Vice President in the Grant administration. In 1875, Colfax was listed as one of the leading towns in Placer County as a distribution center. In 1910, the City of Colfax was incorporated.

FIGURE 1
CITY OF COLFAX LOCATION



Sources: SACOG Open Data, 2020; Placer County Open Data, 2020; Sacramento County Open Data, 2020; Esri.

6.2.1 Data Sources

To assess the present and future housing needs of the City of Colfax, it is important to analyze demographic variables, such as population, employment, and households. This section uses sources such as the 2006–2010 and 2014–2018 American Community Survey (ACS), California Department of Finance (Demographic Research Unit), and the Sacramento Area Council of Governments (SACOG) data packet.

6.2.2 Population Characteristics

Population Trends

The SACOG region consists of 18 cities, including the City of Colfax, and the unincorporated areas of four counties, including Placer County. As shown in Table 1, between 2010 and 2020, Placer County’s population increased by 15.9 percent or 55,279 persons. Four counties surround Placer County: El Dorado, Yuba, Sacramento, and Nevada. Of these counties, Placer County is the second most populated.

The City of Colfax was fourth in population growth of the six surrounding cities between 2010 and 2020, with an estimated 9.6-percent growth rate. Colfax and most of the surrounding cities have experienced substantial population increase in the past nine years, with only Grass Valley experiencing almost no growth.

**TABLE 1
POPULATION TRENDS – PLACER COUNTY AND NEIGHBORING COMMUNITIES**

Jurisdiction	2010	2020	Numerical Change	Percent Change
California	37,253,956	39,782,870	2,528,914	6.8%
Placer County	348,432	403,711	55,279	15.9%
Colfax	1,963	2,152	189	9.6%
Auburn	13,330	14,594	1,264	9.5%
Grass Valley	12,860	12,865	5	0.0%
Rocklin	56,974	70,350	13,376	23.5%
Roseville	118,788	145,163	26,375	22.2%
Loomis	6,430	6,888	458	7.1%
Nevada City	3,068	3,140	72	2.3%

Source: Department of Finance, 2020

Population Projections

According to population projections prepared by SACOG, Colfax is expected to experience a consistent level of growth over the next two decades (see Table 2). Colfax’s population over the long term is expected to grow at the following rate.

**TABLE 2
POPULATION PROJECTIONS**

Year	2012	2020	2036
Population	1,999	2,078	2,297

Source: SACOG MTP/SCS Modeling Projections, 2016

Age Characteristics

Between 2010 and 2018, the median age in Colfax decreased from 38 to 35 years of age. Persons between the ages of 25 and 34, the largest age group, represented 16.0 percent of the population in 2018, an increase of 27.0 percent since 2010 (see Table 3). In addition to the City’s population shifting younger, there has been a substantial increase in the population under age five. An increase in young family often results in increased demand for larger housing units with two or more bedrooms. To accommodate this growing housing demand in Colfax, the City has included Measure 6.1 to work with developers to identify mechanisms to encourage construction of larger housing units.

**TABLE 3
POPULATION BY AGE TRENDS - CITY OF COLFAX**

Age Group	2010		2018		Change	
	Number	Percent	Number	Percent	Number	Percent
0 – 4	146	7.4%	201	9.9%	55	37.7%
5 – 9	117	6.0%	105	5.2%	-12	-10.3%
10 – 14	141	7.2%	109	5.4%	-32	-22.7%
15 – 19	139	7.1%	146	7.2%	7	5.0%
20 – 24	115	5.9%	136	6.7%	21	18.3%
25 – 34	256	13.0%	325	16.0%	69	27.0%
35 – 44	245	12.5%	230	11.3%	-15	-6.1%
45 – 54	314	16.0%	278	13.7%	-36	-11.5%
55 – 59	146	7.4%	118	5.8%	-28	-19.2%
60 – 64	120	6.1%	112	5.5%	-8	-6.7%
65 – 74	113	5.8%	140	6.9%	27	23.9%

Age Group	2010		2018		Change	
	Number	Percent	Number	Percent	Number	Percent
75 – 84	84	4.3%	99	4.9%	15	17.9%
85+	27	1.4%	30	1.5%	3	11.1%
Total	1,963	100.0%	2,029	100.0%	66	3.4%
Median Age (years)						
Colfax	38		35		--	
Placer County	40		42		--	
California	35		36		--	

Source: SACOG, 2014–2018 American Community Survey, 2010 Decennial Census

Race and Ethnicity

Race and ethnicity can potentially reflect cultural preferences regarding housing needs. For example, certain cultures may be accustomed to living with extended family members and need larger units. Therefore, planning for communities with high concentrations of certain racial/ethnic groups should consider the unique housing needs of these groups.

California in general, and Northern California recently, has seen a significant rise in its minority populations. According to the 2014–2018 ACS, 9.4 percent of the population in the City of Colfax is of Hispanic descent (see Table 4). By race, the white population is the largest racial group in the City at 81.2 percent. A small number of minorities include some other race (2.0 percent), two or more races (2.7 percent), American Indian/Alaska Native (1.6 percent), Black/African American (3.3 percent), and Asian/Pacific Islander (0.0 percent).

The population that identifies as Hispanic or Latino remained relatively steady in the City between 2010 and 2018, increasing by 0.3 percent, according to ACS estimates. Recent studies have suggested that Hispanics and/or Latinos differ in attitudes toward housing densities and household size, as well as cultural practices of living with extended families; thus, housing needs tend to vary and should be an important factor in determining local housing needs.

According to the 2014–2018 ACS, 81.2 percent of the Colfax population categorize themselves as White, as compared to 73.2 percent of the Placer County population. In the City, 9.4 percent of the population categorizes themselves as Hispanic origin.

TABLE 4
POPULATION BY RACE AND ETHNICITY - 2018

Category	City of Colfax		Placer County	
	Number	Percent	Number	Percent
White	1,647	81.2%	278,380	73.2%
Black	66	3.3%	5,868	1.5%
American Indian	32	1.6%	1,244	0.3%
Asian/Pacific Islander	0	0.0%	27,772	7.3%
Other	40	2.0%	403	0.1%
Two or more Races	54	2.7%	13,912	3.7%
Hispanic Origin	190	9.4%	52,498	13.8%

Source: SACOG, 2014–2018 American Community Survey

6.2.3 Employment Characteristics

Employment

Table 5 depicts the distribution of employment industries in the City. The largest industry in the City of Colfax in 2018 was educational, health, and social services (19.4 percent) despite seeing a slight decline from 2010. The second-largest industry in 2018 was the retail trade industry, making up 18.4 percent of the labor force. Transportation and warehousing and utilities experienced the greatest decline from 2010 to 2018, dropping from 11 percent to 1 percent of the labor force in the City.

TABLE 5
EMPLOYMENT BY INDUSTRY - CITY OF COLFAX

Major Industries	City of Colfax			
	2010		2018	
	Number	Percent	Number	Percent
Agriculture, Forestry, Fishing and Hunting, and Mining	0	0.0%	16	1.8%
Construction	102	12.1%	125	14.2%
Manufacturing	51	6.0%	53	6.0%
Wholesale Trade	21	2.5%	39	4.4%
Retail Trade	132	15.6%	162	18.4%
Transportation and Warehousing, Utilities	93	11.0%	9	1.0%
Information	25	3.0%	9	1.0%

Major Industries	City of Colfax			
	2010		2018	
	Number	Percent	Number	Percent
Finance, Insurance, Real Estate, and Rental and Leasing	33	3.9%	67	7.6%
Professional, Scientific, Management, Administrative, and Waste Management Services	52	6.1%	46	5.2%
Educational, Health, and Social Services	172	20.3%	172	19.6%
Arts, Entertainment, Recreation, Accommodation, and Food Services	53	6.3%	59	6.7%
Public Administration	70	8.3%	52	5.9%
Other Services	42	5.0%	70	8.0%
Employed Civilian Population 16 Years and Over	846	100.0%	879	100.0%

Source: SACOG, 2006–2010 and 2014–2018 American Community Survey

Top Employers

Major employers in the Colfax area as of 2020 include a manufacturer, retail trade, school district, and an energy provider (see Table 6).

**TABLE 6
COLFAX AREA MAJOR EMPLOYERS**

Employer
Winner Chevrolet
Placer Union High School District ¹
Hills Flat Lumber
Sierra Energy
Sierra Market

Source: City of Colfax Planning Department, 2020
1. Employed at Colfax High School

Labor Force

According to the American Community Survey, the City of Colfax labor force contained approximately 1,047 persons in 2019. At that time, the unemployment rate was 7.6 percent (see Table 7). According to the California Employment Development Department, the unemployment rate had increased to 9.5 percent in December 2020. This increase in unemployment is likely a result of the COVID-19 pandemic, which resulted in a drastic increase in unemployment nationally in 2020.

**TABLE 7
CIVILIAN LABOR FORCE – CITY OF COLFAX**

Year	Population in the Labor Force	Employed Population	Unemployed Population	Unemployment Rate
2010	958	846	112	11.7%
2011	1,075	950	125	11.6%
2012	1,091	888	203	18.6%
2013	1,278	1,046	232	18.2%
2014	1,393	1,174	219	15.7%
2015	1,318	1,117	201	15.3%
2016	1,229	1,037	1,228	15.6%
2017	1,106	994	112	10.1%
2018	951	879	72	7.6%
2019	1,047	967	80	7.6%

Source: American Community Survey 5-year estimates 2010 through 2019 Table S2301

6.2.4 Household Characteristics

Household Type

A household refers to the people occupying a home, such as a family, a single person, or unrelated persons living together. Family households often prefer single-family homes or condominiums to accommodate children, and nonfamily households generally occupy smaller apartments or condominiums.

Table 8 displays household composition as reported by the 2014–2018 ACS. In the City of Colfax, families made up 53.8 percent of all households, and 34.0 percent of families have children under 18 years of age. Placer County has a substantially higher percentage of families (69.1 percent), but a lower percentage of those families have children under 18 years of age (30.7 percent).

**TABLE 8
HOUSEHOLD CHARACTERISTICS, 2018**

Jurisdiction	Households	Average Household Size	Percentage of Households		
			Families	Families with Children Under 18	Nonfamily
Colfax	868	2.34	53.8%	34.0%	46.2%
Placer County	140,661	2.68	69.1%	30.7%	30.9%

Source: SACOG, 2014–2018 American Community Survey Tables S1101 and S2501

Household Size

Household size is also an important factor in determining the size of housing units needed within a jurisdiction. In the City of Colfax, “large” households containing five or more persons represented 4.4 percent of all households in 2018, a decrease from 8.1 percent of households in 2010. “Small” households with one or two persons represented 68.2 percent. Households with one person were the fastest-growing household size between 2010 and 2018, increasing from 31.5 percent in 2010 to 36.2 percent in 2018 (see Table 9). This would indicate a growing demand for smaller housing units with one to two bedrooms.

**TABLE 9
HOUSEHOLD SIZE TRENDS**

Household Size	2010		2018	
	Number	Percent	Number	Percent
CITY OF COLFAX				
1 Person	259	31.5%	314	36.2%
2 Person	268	32.6%	278	32.0%
3–4 Person	229	27.8%	238	27.4%
5+ Person	67	8.1%	38	4.4%
PLACER COUNTY				
1 Person	30,496	23.0%	34,612	24.6%
2 Person	47,551	35.9%	51,134	36.4%
3–4 Person	40,911	30.8%	41,751	29.7%
5+ Person	13,669	10.3%	13,164	9.4%

Source: SACOG, 2014–2018 American Community Survey

Overcrowded Households

The US Census Bureau defines overcrowding as a housing unit that is occupied by more than one person per room (not including kitchens and bathrooms). Units with more than 1.5 persons per room are considered severely overcrowded and indicate a significant housing need.

Overcrowding is not a significant housing problem in Colfax. According to 2014–2018 ACS data, there were a total of 27 overcrowded households, representing only 3.1 percent of all households in 2018 (see Table 10). Of the 27 overcrowded households, approximately 81 percent (22 households) are renter households. At the same time, overcrowded renter households represent 4.8 percent of all renter households, which is significantly less than 13.4 percent for the State of California.

**TABLE 10
OVERCROWDED HOUSEHOLDS, 2018**

Persons Per Room	Owners		Renters		Total	
	Number	Percentage	Number	Percentage	Number	Percentage
1.0–1.5	5	1.2%	22	4.8%	27	3.1%
More than 1.5	0	0.0%	0	0.0%	0	0.0%
Total Overcrowded Households	5	1.2%	22	4.8%	27	3.1%
Total Households	407	100.0%	461	100.0%	868	100.0%

Source: 2014–2018 American Community Survey Table S2501

6.2.5 Income Characteristics

HCD Income Limits

The California Department of Housing and Community Development (HCD) publishes annual income limits for each county in the state. The 2020 area median income (AMI) in Placer County (for a four-person household) is \$86,300. Table 11 shows the maximum annual income level for each income group adjusted for household size for Placer County, as determined by HCD. The maximum annual income data is used to calculate the maximum affordable housing payments for the different households (varying by income level) and their eligibility for federal housing assistance.

TABLE 11
MAXIMUM HOUSEHOLD INCOME LEVEL, 2020 BY HOUSEHOLD SIZE FOR PLACER COUNTY

Household Size	Maximum Income Level				
	Extremely Low	Very Low	Low	Median	Moderate
1-Person	\$18,150	\$30,250	\$48,350	\$60,400	\$72,500
2-Person	\$20,750	\$34,550	\$55,250	\$69,050	\$82,850
3-Person	\$23,350	\$38,850	\$62,150	\$77,650	\$93,200
4-Person	\$26,200	\$43,150	\$69,050	\$86,300	\$103,550
5-Person	\$30,680	\$46,650	\$74,600	\$93,200	\$111,850
6-Person	\$35,160	\$50,100	\$80,100	\$100,100	\$120,100
7-Person	\$39,640	\$53,550	\$85,650	\$107,000	\$128,400
8-Person	\$44,120	\$57,000	\$91,150	\$113,900	\$136,700

Source: California Department of Housing and Community Development, Division of Housing Policy Development, State Income 2020.

Household Income

A household’s income affects its ability to find appropriate housing and determines the type and quality of housing. According to the ACS, the median household income in 2018 for the City of Colfax was \$49,571 per year. This is lower than both the county median of \$61,937 and the state median of \$75,277. The distribution of household incomes in Colfax is shown in Table 12.

TABLE 12
HOUSEHOLD INCOME, 2018

Income	Number	Percentage
Less than \$10,000	53	6.1%
\$10,000 to \$14,999	102	11.8%
\$15,000 to \$24,999	76	8.8%
\$25,000 to \$34,999	100	11.5%
\$35,000 to \$49,999	109	12.6%
\$50,000 to \$74,999	197	22.7%
\$75,000 to \$99,999	110	12.7%
\$100,000 to \$149,999	98	11.3%
\$150,000 to \$199,999	23	2.6%

Income	Number	Percentage
\$200,000 or more	0	0.0%
Median Household Income		
Colfax		\$49,571
Placer County		\$84,357
California		\$71,228

Source: 2014–2018 American Community Survey Tables B19001 and B19013

Approximately 68 percent of households in Colfax are considered lower-income households by the HCD State Income Limits (Table 13). Market-rate housing is often unaffordable to these households and there is an increase in demand for affordable housing.

TABLE 13
HOUSEHOLDS BY INCOME CATEGORY, 2018

Income Category	Number	Percentage
Extremely Low	232	27%
Very Low	135	16%
Low	184	21%
Moderate	178	21%
Above Moderate	139	16%
Total	868	100%

Source: 2014–2018 American Community Survey Tables B19001 and B19013, HCD State Income Limits, 2018.

Note: Based off four-person household income categories.

Poverty

Approximately 13.2 percent of all Colfax families with children under age 18 were in poverty, according to the 2014–2018 ACS data shown in Table 14. This figure is higher than for the county overall, which has a rate of 7.5 percent. The percentages of female-headed families in poverty in Colfax are almost double the percentage of married families. Similarly, female-headed families in poverty in Placer County are more than double the rate of married Placer County families in poverty. Colfax does not have any female-headed families with children under five in poverty, relative to 20.2 percent of female-headed households with children under five in Placer County. Although poverty status is not available for male-headed households, data on receipt of public assistance through supplemental security income (SSI), cash public assistance income, or food stamps/SNAP is provided in American Community Survey Table B09010. There were no male-headed households that received such assistance in contrast to 70 female-headed households that received public assistance.

**TABLE 14
POVERTY STATUS, 2018
CITY OF COLFAX AND PLACER COUNTY**

Poverty Status Category	Percentage in Poverty	
	Colfax	Placer County
Families	8.4%	5.7%
With Children Under Age 18	13.2%	7.5%
With Children Under Age 5	7.4%	7.0%
Families, Female Householder, No Husband Present	16.2%	16.2%
With Children Under Age 18	22.3%	21.8%
With Children Under Age 5	0.0%	20.2%
Individuals	13.6%	8.0%
Age 18 to 64	13.6%	8.0%
Age 65 and Over	13.4%	8.0%

Source: 2014–2018 American Community Survey Tables S1701 and S1702

Note: Poverty status for male headed households is not available.

Commented [CW1]:

Overpayment

Overpayment is an important measure of the affordability of housing within a city. Overpayment for housing is based on the total cost of shelter compared to a household’s ability to pay. Specifically, overpayment is defined as a household paying more than 30 percent of their gross household income for shelter. According to the US Census, shelter cost is the monthly owner costs (mortgages, deeds of trust, contracts to purchase or similar debts on the property, taxes, insurance, and utilities) or the gross rent (contract rent plus the estimated average monthly cost of utilities).

A total of 164 owner households (18.0 percent of total households) were paying more than 30 percent of their income for housing in 2016 (see Tables 15 and 16). In contrast, 224 renter households (24.6 of total households) were paying more than 30 percent of their income for housing.

Of all owner-occupied households within the City, 60 (6.6%) are considered extremely low-income; for 50 percent of those households, the cost of housing is greater than half of the gross household income. Similarly, of all renter-occupied households within the City, 90 (9.1%) are considered extremely low income; for 33 percent of those households, the cost of housing is greater than half of their household incomes.

**TABLE 15
HOUSING OVERPAYMENT**

Household Tenure	Number	Percent
Total Occupied Units (Households)	910	100.0%
Total Households Overpaying	448	49.2%
Total Renter Households	535	58.8%
Total Renter Households Overpaying	269	50.3%
Total Owner Households	375	41.2%
Total Owner Households Overpaying	179	47.7%

Source: Comprehensive Housing Affordability Strategy (CHAS) 2012–2016 dataset.

**TABLE 16
HOUSING OVERPAYMENT FOR LOW INCOME HOUSEHOLDS**

Income Category	Number	Percent
Total Lower-Income Households (0-80% of AMI)	545	100.0%
Lower Income Renters (0–80%)	300	55.0%
Lower Income Owners (0–80%)	245	45.0%
Lower Income Households Paying More Than 30%	388	42.9%
Lower Income Renter Households Overpaying	224	57.4%
<i>Extremely Low-Income (ELI) Renter (0-30% of AMI)</i>	60	26.8%
<i>Very Low-Income Renter (31-50% of AMI)</i>	75	33.5%
<i>Low-Income Renter (51-80% of AMI)</i>	89	39.7%
Lower Income Owner Households Overpaying	164	42.1%
<i>ELI Owner (0-30% of AMI)</i>	45	27.4%
<i>Very Low-Income Owner (31-50% of AMI)</i>	40	24.4%
<i>Low-Income Owner (51-80% of AMI)</i>	79	48.2%
Lower Income Households Paying More Than 50%	148	27.2%
Lower Income Renter Households Overpaying	74	50.0%
<i>Extremely Low-Income (ELI) Renter (0-30% of AMI)</i>	30	40.5%
<i>Very Low-Income Renter (31-50% of AMI)</i>	40	54.1%
<i>Low-Income Renter (51-80% of AMI)</i>	4	5.4%
Lower Income Owner Households Overpaying	74	50.0%
<i>ELI Owner (0-30% of AMI)</i>	30	40.5%
<i>Very Low-Income Owner (31-50% of AMI)</i>	40	54.1%
<i>Low-Income Owner (51-80% of AMI)</i>	4	5.4%

Source: Comprehensive Housing Affordability Strategy (CHAS) 2012–2016 dataset.

6.2.6 Housing Stock Characteristics

Housing Type

According to the Department of Finance, in 2020, just over two-thirds (70.6 percent) of the city’s housing stock was made up of single-family homes, approximately one-quarter (27.1 percent) were multifamily units, and the remaining 2.3 percent were mobile homes (see Table 17). Placer County had higher percentages of single-family homes (80.8 percent) but a lower percentage of multifamily units (16.6 percent).

**TABLE 17
HOUSING UNITS BY HOUSING TYPE**

Housing Type	2020	
	Number	Percentage
Single-Family Detached	611	65.5%
Single-Family Attached	48	5.1%
2 to 4 Units	186	19.9%
5 or More Units	67	7.2%
Mobile Homes	21	2.3%
Total Housing Units	933	100.0%

Source: California Department of Finance, 2020

Housing Tenure

Housing tenure (owner versus renter) can be affected by many factors, such as housing cost (interest rates, economics, land supply, and development constraints), housing type, housing availability, job availability, and consumer preference.

Table 18 details housing tenure in Colfax according to 2006–2010 and 2014–2018 ACS data. When comparing this to Placer County, the City of Colfax has a lower owner-occupied household percentage (46.9 percent) than the county (57.4 percent). On the other hand, Colfax has a slightly higher percentage of renter-occupied households (53.1 percent) relative to the county (42.6 percent).



TABLE 18
HOUSEHOLDS BY TENURE

Tenure	2010		2018		Numerical Difference	Percentage Change
	Number	Percentage	Number	Percentage		
Renter-occupied Households	327	42.6%	461	53.1%	134	41.0%
Owner-occupied Households	441	57.4%	407	46.9%	-34	-7.7%

Source: SACOG, 2006–2010 and 2014–2018 American Community Survey

Vacancy Rates

The vacancy rate is an indicator of the general availability of housing. It also reflects how well available units meet the current housing market demand. A low vacancy rate suggests that households may have difficulty finding housing within their price range; a high vacancy rate may indicate a mismatch between household characteristics and the type of available units, or an oversupply of housing units. The availability of vacant housing units provides households with choices on different unit types to accommodate changing needs (e.g., single persons, newly married couples, and elderly households typically need smaller units than households with school-age children). A low vacancy rate may contribute to higher-market rents and prices and may limit the choices of households in finding adequate housing. It may also be related to overcrowding, as discussed earlier.

The average annual vacancy rate in 2018 for Colfax is 6.8 percent overall (see Table 19). For rental units, the vacancy rate is 1.2 percent, and it is 2.5 percent for for-sale units, according to 2014–2018 ACS data. Typically, a minimum target rate for overall unit vacancy of 3 percent is considered acceptable to ensure an adequate choice of housing for consumers. An acceptable vacancy rate for owner-occupied housing is 1.5 percent, and a vacancy rate of 5 percent is acceptable for rental units. Vacancy rates in Colfax suggest a shortage of rental housing choices but a surplus of ownership units. Rental vacancy rates in Colfax are low at 1.2 percent, compared to 2.5 percent for owner-occupied units (Table 19).

**TABLE 19
OCCUPANCY STATUS OF HOUSING STOCK**

Type	2010		2018		Numerical Difference	Percentage Change
	Number	Percentage	Number	Percentage		
Occupied	768	89.9%	868	93.2%	100	13.0%
Vacant	86	10.1%	63	6.8%	-23	-26.7%
For rent	60	7.0%	11	1.2%	-49	-81.7%
For sale	20	2.3%	23	2.5%	3	15.0%
Rented/sold, not occupied	0	0.0%	0	0.0%	0	0.0%
For seasonal/recreational or occasional use	0	0.0%	4	0.4%	4	-
All others, including migrant workers	6	0.7%	25	2.7%	19	316.7%
Total Housing Units*	854	100.0%	931	100.0%	77	9.0%

Source: 2010 and 2014–2018 American Community Survey Tables B25002 and B25004

*Totals are estimates reported by ACS and may differ slightly from estimates reported by other sources, such as DOF.

Age of Housing Stock

Age is one measure of housing stock conditions and a factor for determining the need for rehabilitation. Without proper maintenance, housing units deteriorate over time. Thus, units that are older are more likely to need major repairs (e.g., a new roof or plumbing). As a general rule, houses 30 years or older are considered aged and are more likely to require major repairs. In addition, older houses may not be built to current standards for fire and earthquake safety.

Over half of houses in Colfax (43.6 percent) were built after 1990; however, while a large percentage of the housing stock is less than 30 years old, there has been a dramatic decline in housing production with just 4 percent of the housing stock being built in the last decade (see Table 20). As many housing units built prior to 1990 (56.4 percent) may not have been regularly maintained due to the costs of maintenance, it is safe to assume that some or most of these units may need some type of rehabilitation. The City’s Building Inspector and Code Enforcement Officer also estimated that approximately 25 percent of housing units in the City of Colfax do, or will, need some type of rehabilitation during the planning period. Additionally, when looking at median home values (\$422,000) and the median income of Colfax residents (\$49,571), it is likely that many current property owners do not have disposable income for regular maintenance and repairs. Therefore, the rehabilitation estimate of approximately 25 percent or more of the housing stock is likely accurate.

**TABLE 20
AGE OF HOUSING STOCK, 2018**

Year Structure Built	Number of Units	Percentage of Total
Built 2014 or later	14	1.5%
Built 2010 to 2013	23	2.5%
Built 2000 to 2009	211	22.7%
Built 1990 to 1999	157	16.9%
Built 1980 to 1989	108	11.6%
Built 1970 to 1979	149	16.0%
Built 1960 to 1969	73	7.8%
Built 1950 to 1959	63	6.8%
Built 1940 to 1949	11	1.2%
Built 1939 or earlier	122	13.1%
Total	931*	100.0%

Source: 2014–2018 American Community Survey Table B25034

*Totals are estimates reported by ACS and may differ slightly from estimates reported by other sources, such as DOF.

6.2.7 Housing Cost and Affordability

Rental Prices

Table 21 shows the apartment rental price ranges in Colfax and surrounding cities for June 2020. Searches for the City of Colfax found rental apartments in the one- and two-bedroom categories. There was only one of each type listed in the City of Colfax, the one-bedroom was listed for \$1,300 and the two-bedroom for \$1,250. The listings in Loomis and Auburn had higher rents than Colfax. According to the United States Department of Housing and Urban Development’s (HUD’s) 2020 Advisory Small Area Fair Market Rent data sets, the Placer County area fair market rents are listed between \$920 and \$1,140 for an efficiency unit.

**TABLE 21
RENTAL RATES**

City	1 Bedroom		2 Bedrooms		3 Bedrooms		4+ Bedrooms	
	Range	Median	Range	Median	Range	Median	Range	Median
Colfax	\$1,300	—	\$1,250	—	—	—	—	—
Loomis	\$1,750	—	—	—	\$1,895	—	—	—
Auburn	\$1,300– \$1,595	\$1,450	\$1,040– \$1,925	\$1,325	\$2,095– \$2,250	\$2,250	\$1,850– \$3,000	\$2,475

Source: Zillow available listings, June 18, 2020

Housing Sales Costs

According to Realtor.com, a website that provides local data on homes for sale, apartments for rent, neighborhood insights, markets, and trends, the median sales price for homes in Colfax in June 2020 was \$422,000 (see Table 22 for median sales prices in Colfax and other cities in Placer County).

**TABLE 22
MEDIAN SALES PRICES IN PLACER COUNTY**

Jurisdiction	Median Sales Price
Colfax	\$422,000
Auburn	\$500,000
Applegate	\$446,000
Newcastle	\$762,000
Roseville	\$467,400
Meadow Vista	\$620,000

Source: Realtor.com, June 2020

Housing Affordability

Housing affordability leads to other housing issues. For lower-income renters and owners, severe cost burden can require families to double up, resulting in overcrowding and related problems. Although homeowners enjoy income and property tax deductions and other benefits that help to compensate for high housing costs, lower-income homeowners may need to defer maintenance or repairs due to limited funds, which can lead to housing deterioration.

Significant price inflation in the housing market drove home prices up in the early 2000s. This was often referred to as the “housing bubble,” which hit its peak in early 2006 and began to “burst” later that year, with the greatest decline in housing prices in U.S. history occurring in 2008. As a result, home prices declined across the country and in the State of California.

Table 23 lists the affordable rents and maximum purchase price based on the HCD income limits for Placer County. As shown, the maximum affordable rent is \$1,079 monthly for a very-low-income, four-person household; \$1,726 for a low-income household; and \$2,589 for a moderate-income household. As discussed previously, both rentals available in Colfax in June 2020 were listed at \$1,250 or above, meaning that low- and moderate-income households and above can afford the current rental prices.

According to data from Realtor.com, the median home price for Colfax in June 2020 was \$422,000. When looking at Table 23, the maximum affordable sales price for a four-person household is \$83,357 for a very-low-income household, \$224,952 for a low-income household, and \$413,592 for a moderate-income household. This indicates that households below moderate-income would be unlikely to be able to afford existing or newly constructed homes in Colfax. Very low- and low-income households may have trouble finding an affordable house.

**TABLE 23
HOUSING AFFORDABILITY BY INCOME LEVEL, PLACER COUNTY, 2020**

(Based on a Four-person Household in Placer County)	Income Level		
	Very Low	Low	Moderate
Annual Income	\$43,150	\$69,050	\$103,550
Monthly Income	\$3,596	\$5,754	\$8,629
Maximum Monthly Gross Rent ¹	\$1,079	\$1,726	\$2,589
Maximum Purchase Price ²	\$83,357	\$224,952	\$413,592

Source: 2020 Income Limits, Department of Housing and Community Development, monthly mortgage calculation: <https://www.chase.com/mortgage/mortgage-resources/affordability-calculator>.

¹ Affordable housing cost for renter-occupied households assumes 30% of gross household income, not including utility cost.

² Affordable housing sales prices are based on the following assumed variables: approximately 20% down payment, 30-year fixed rate mortgage at 4.5% annual interest rate.

6.2.8 Special Needs Groups

Certain groups encounter greater difficulty finding decent, affordable housing due to their special needs and/or circumstances. Special circumstances may be related to one’s employment and income, family characteristics, medical condition or disability, and/or household characteristics. State housing element law identifies the following “special needs” groups: the disabled, large households, seniors, farmworkers, female heads of households, and the homeless. An important role of the Housing Element is to ensure that persons from all segments of the community can find suitable housing.

Seniors

Many elderly households live in housing that costs too much or live-in housing that does not accommodate specific needs for assistance. Due to various circumstances, an elderly household may have difficulty staying in their home community or near family. The purpose of this section is to determine the housing needs for all characteristics of the elderly community, defined as persons over the age of 65 years.

As the population of seniors in the City increases, so do their collective needs. In 2010, 21.0 percent of the population in Colfax was aged 65 or older; in 2018, that age group had increased to make up 25.3 percent of the City’s population (Table 24). The City has included Implementation Measures 6.1 and 6.6 to address the growing housing needs for this group by working with developers to incentivize and support the development of affordable and accessible housing for special needs groups, including seniors.

**TABLE 24
HOUSEHOLDS BY TENURE BY AGE, 2018**

Householder Age	Owners		Renters		Total	
	Number	Percentage	Number	Percentage	Number	Percentage
Under 35 years	40	9.8%	124	26.9%	164	18.9%
35 to 64 years	230	56.5%	254	55.1%	484	55.8%
65 years or more	137	33.7%	83	18.0%	220	25.3%
Total	407	100.0%	461	100.0%	868	100.0%

Source: 2014–2018 American Community Survey Table S2502.

Senior Income

In 2010, 54.5 percent of all senior citizen households had incomes below \$25,000 (see Table 25). By 2018, this percent has decreased to 42.8 percent. There was also a decrease in the percent of seniors earning over \$50,000. In 2010, there were 35 senior households (21.0 percent) who earned over \$50,000 annually; by 2018 that had dropped to 29 households (13.2 percent). The greatest gains were in the \$35,000 to \$49,999 range, with an increase from 6.6 percent of seniors to 29.1 percent of seniors.

TABLE 25
SENIOR HOUSEHOLDS BY INCOME, 2018 – CITY OF COLFAX

Income Ranges	2010		2018	
	Number	Percentage	Number	Percentage
Less than \$15,000	60	35.9%	60	27.3%
\$15,000–\$24,999	31	18.6%	34	15.5%
\$25,000–\$34,999	30	18.0%	33	15.0%
\$35,000–\$49,999	11	6.6%	64	29.1%
\$50,000–\$74,999	31	18.6%	18	8.2%
\$75,000–\$99,999	0	0.0%	0	0.0%
\$100,000+	4	2.4%	11	5.0%
Total	167	100.0%	220	100.0%

Source: 2006–2010 and 2014–2018 American Community Survey Table B19037

Eligibility for federal programs is based on the median income of the county or statistical area in which the project or program is located. In this case, eligibility is based on the 2020 HCD State Income Limits AMI for Placer County of \$69,050 for a two-person household. Using that as the basis, less than 13.2 percent of senior households are considered moderate or above-moderate income (see Table 26).

TABLE 26
SENIOR HOUSEHOLDS BY INCOME CATEGORY – 2018
2020 AREA MEDIAN INCOME (2-PERSON HOUSEHOLD): \$69,050

Income Category	Income	Proportion of Senior Households in Colfax
Extremely Low	Less than \$20,750	40.5%
Very Low	\$20,751–\$34,550	17.3%
Low	\$34,551–\$55,250	29.1%
Moderate	\$55,251–\$82,850	8.2%
Above Moderate	Greater than \$82,851	5.0%

Source: 2020 HCD State Income Limits, 2014–2018 American Community Survey Table B19037 applied to State Income Limits

Senior Housing

Currently, there is one senior complex, Canyon View Apartments, within the City. This complex is a 67-unit project with 66 low-income units, which currently has a 5-year waiting list.

The Colfax Sierra Vista Community Center is a non-profit organization located in downtown Colfax. The center offers activities such as exercise classes, art classes, health and wellness classes, and cooking classes, in addition to providing a monthly free farmer’s market during the growing season, serving as an evacuation center for wildfire victims, and a cooling/warming center during extreme weather conditions. Conference room rentals are also available for various informational meetings and events. In addition, lunches are offered two days a week through Placer County at the United Methodist Church. All other senior activities are operated through the local churches and community-based organizations, such as the Women’s Auxiliary.

Available Transportation

The County operates a fixed-route and dial-a-ride bus system; both systems offer significant fare reductions for seniors and disabled residents.

Persons with Disabilities

The City of Colfax has a disabled population of 300 persons, that is, 14.8 percent of the total population, according to the 2014–2018 ACS. Table 27 provides additional characteristics for the disabled population.

In 2017, the City of Colfax adopted an Americans with Disabilities Act (ADA) Self-Evaluation & Transition Plan to provide a plan, process, and recommendations to promote compliance with the requirements of the ADA Title II. The City developed this plan to identify barriers to accessibility for persons with disabilities and promote solutions to remove these barriers and a schedule of steps to take. The City has a transition plan to upgrade City facilities and infrastructure to meet ADA standards.

**TABLE 27
DISABILITY CHARACTERISTICS AGE**

Characteristics	Number	Percentage
Total Population	2,029	100.0%
Total Persons with a Disability	300	14.8%
Persons Age 65 + with a Disability	30	21.4%
Type of Disability (All Ages Groups)		
Hearing	82	4.0%
Vision	54	2.7%
Cognitive	102	5.6%

Characteristics	Number	Percentage
Ambulatory	107	5.9%
Self-Care	31	1.7%
Independent Living	96	6.3%
Total Population in Labor Force	908	100.0%
Employed – with a disability	33	3.9%
Unemployed – with a disability	0	0.0%

Source: SACOG, 2014–2018 American Community Survey Table S1810

Note: Persons can have more than one type of disability; percentages will not add to 100%.

Persons with Developmental Disabilities

Chapter 507, Statutes of 2010 (Senate Bill [SB] 812), which took effect January 2011, requires the City to include in the special housing needs analysis the needs of individuals with a developmental disability within the community. According to Section 4512 of the Welfare and Institutions Code, “developmental disability” means a disability that originates before an individual attains 18 years of age, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual. It includes intellectual disabilities, cerebral palsy, epilepsy, and autism. This term also includes disabling conditions found to be closely related to intellectual disability or to require treatment similar to that required for individuals with intellectual disabilities but does not include other conditions that are solely physical in nature.

Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled persons require a group living environment where supervision is provided. The most severely affected persons may require an institutional environment where medical aid and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person’s living situation as a child to an appropriate level of independence as an adult.

Table 28 includes information about Colfax’s population with a developmentally disability by age.

TABLE 28
PERSONS WITH DEVELOPMENTAL DISABILITIES BY AGE, 2019

Age Range	Persons
0–17 years	35
18+ years	38
Total	73

Source: California Department of Developmental Services 2019.

A number of housing types are appropriate for people living with a development disability: rent-subsidized homes, licensed and unlicensed single-family homes, inclusionary housing, Section 8 housing, special programs for home purchase, HUD housing, and SB 962 homes, which are adult residential facilities for persons with special healthcare needs. The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group-living opportunities represent some of the considerations that are important in serving this special-needs group. Incorporating “barrier-free” design in all new multifamily housing (as required by California and federal fair housing laws) is especially important to provide the widest range of choices for disabled residents. Special consideration should also be given to the affordability of housing, as people with disabilities may be living on a fixed income.

The Placer County Health and Human Services Department in Auburn provides services to disabled residents, including:

- » Housing Choice Voucher Program
- » Get Hired! Workshop Series in collaboration with Placer School for Adults
- » Transitional Housing Program
- » Permanent Supportive Housing Program

Large Households

Large households are defined as having five or more members residing in the home. These households constitute a special-need group because of an often-limited supply of adequately sized, affordable housing units. Because of high housing costs, families and/or extended families may be forced to live together under one roof. Table 29 shows household size by tenure in Colfax. Nearly three-quarters (73.7 percent) of households in the City that are occupied by five or more people are rental households.

**TABLE 29
HOUSEHOLD SIZE BY TENURE**

Tenure	1-4 persons		5+ persons		Total	
	Number	Percentage	Number	Percentage	Number	Percentage
Owner	397	47.8%	10	26.3%	407	46.9%
Renter	433	52.2%	28	73.7%	461	53.1%
Total	830	100.0%	38	100.0%	868	100.0%

Source: SACOG, 2014–2018 American Community Survey.

Farmworkers

Estimating farmworkers and those households associated with farm work within the State is extremely difficult. Generally, the farmworker population contains two segments of workers: permanent and migratory (seasonal). The permanent population consists of farmworkers who have settled in the region, maintain local residence, and are employed most of the year. The migratory farmworker population consists of those who typically migrate to the region during seasonal periods in search of farm labor employment. Traditional sources of population estimates, including the 2010 Census, have tended to significantly underestimate the farmworker population. Moreover, different employment estimation techniques result in diverse estimates of local agricultural employment. Nonetheless, a range of estimates of farmworkers in the State can be derived. Further, by applying assumptions derived from surveys specifically targeted to farmworkers, an aggregate population (both workers and households) can be estimated.

According to the 2014–2018 ACS data, in 2010 there were no persons who were employed and who lived in the City of Colfax whose occupation was in the agriculture, forestry, fishing and hunting, or mining industries (see Table 30). By 2018, however, there were 16 persons (1.8 percent) who were employed and lived in the City who had one of those occupation. Needless to say, farmworkers are not a segment of the population generating a great need for housing in Colfax.

**TABLE 30
FARMWORKERS - CITY OF COLFAX**

	2010		2018	
	Number	Percent of Total Employment	Number	Percent of Total Employment
Agriculture, forestry, fishing and hunting, and mining	0	0.0%	16	1.8%

Source: SACOG, 2006–2010 and 2014–2018 American Community Survey

According to the 2017 Census of Agriculture, there were 1,386 farmworkers in Placer County, over half of which are on small farms with 10 or fewer workers (see Table 31). However, as stated previously, very few of these workers live in Colfax and will not result in a great need for farmworker housing in Colfax.

**TABLE 31
FARMS AND FARMWORKERS BY WORK PERIOD LENGTH – PLACER COUNTY**

Hired Farm Labor	Total	Farms	277
		Workers	1,386
	Farms with 10 or More Workers	Farms	21
		Workers	771
150 Days or More			
Workers by Days Worked	Total	Farms	122
		Workers	457
	Farms with 10 or More Workers	Farms	9
		Workers	238
Fewer than 150 Days			
Workers by Days Worked	Total	Farms	220
		Workers	929
	Farms with 10 or More Workers	Farms	15
		Workers	512

Source: USDA Agricultural Census 2017, Table 7

Female Heads of Households

Government Code Section 65583(a)(7) identifies families with female heads of households as a group that may have special housing needs and requires the City to analyze the housing needs of these households. Single Female heads of households, whether male or female, face challenges due to generally lower-income levels, having only a single source of income, often having the financial burden of childcare, and reluctance of some people to rent to them as a result of these difficulties. In 2018, there were approximately 179 single heads of households of which 93 households (10.7 percent of total family households) with a female householder with children and no spouse present, and approximately 74 (8.4 percent) female households with no children and no spouse present and 12 (1.4 percent) male households with no spouse present and no children present. There were no male households with children. (see Table 32). Combined, female householders make up a larger part of the City's population than do male householders with no spouse present. In 2018, there were just 12 (1.4 percent) male householders with children present and no spouse, and no male householders with no children.

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TABLE 32
HOUSEHOLD TYPE AND PRESENCE OF CHILDREN 18 YEARS OLD AND UNDER – CITY OF COLFAX – 2018

Household Type	Number	Percent
Family Households	467	53.8%
With Children Under 18 Years Old	267	30.8%
With No Children	200	23.0%
Female Householder with Children*	93	10.7%
Female Householder with No Children*	74	8.5%
Male Householder with Children*	12	1.4%
Male Householder with No Children*	0	0.0%
Non-family Households	401	46.2%
Total	868	

Source: 2014–2018 American Community Survey Table DP02

* No spouse present.

Of the 467 family households for which poverty information was collected, 39 households (8.4 percent) in the City were identified as families being below the poverty level (see Table 33). Of these, approximately half were female-headed households.

TABLE 33
HOUSEHOLDS BY POVERTY LEVEL, 2018 – CITY OF COLFAX

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Family Households	Number	Percent
Total Family Households	467	
Total Families Below the Poverty Level	39	8.4%
Total Female Householder*	121	
Female Householder Below the Poverty Level*	20	16.2%
Female Householder with Children Under 18 Years Below the Poverty Level*	27	22.3%

Source: SACOG, 2014–2018 American Community Survey Table S1702

*No spouse-husband present.

Extremely Low-Income Households

Lower-income households generally have a higher incidence of housing problems and tend to overpay for housing (paying 30 percent or more of their monthly income toward housing costs). Households that earn 30 percent or less than the County’s median income (up to \$20,750 for a family of four in 2020) are considered “extremely low-income.” Extremely low-income households typically consist of minimum-wage workers, seniors on fixed incomes, disabled persons, and farmworkers. To estimate the number of households in this income category, the City reviewed 2006–2015 Comprehensive Housing Affordability Strategy (CHAS) data for the number of households in the extremely low-income (ELI) range.

As shown in **Table 33A**, extremely low-income households made up less than 13.3 percent (125 households) of all households. When looking at tenure data for ELI households, 35 were owner occupied households and 90 were renter occupied households. Additionally, of all extremely low-income households within the City, 95 (10.2%) were overpaying for housing (paying more than 30% on housing costs), and 55 (5.9%) were severely overpaying (paying more than 50% on housing costs).

(Please note, the numbers included for overpayment rely on the 2006- 2015 CHAS data, which differs from Table 16 which relies on the 2012–2016 dataset.)

**TABLE 33A
EXTREMELY LOW-INCOME HOUSEHOLDS— CITY OF COLFAX**

Total Households Characteristics	Number	Percent of Total Households
Total occupied units (households)	935	100.0%
Total lower income (0-80% of HAMFI) households	475	50.8%
Extremely low income (0-30% of HAMFI) households	125	13.3%
<i>Extremely low-income renters</i>	<i>90</i>	<i>9.6%</i>
<i>Extremely low-income owners</i>	<i>35</i>	<i>3.7%</i>
Lower income households paying more than 50%	144	15.4%
Extremely Low Income paying more than 50%	55	5.9%
<i>ELI Renter HH severely overpaying</i>	<i>35</i>	<i>3.7%</i>
<i>ELI Owner HH severely overpaying</i>	<i>20</i>	<i>2.1%</i>
Lower income households paying more than 30%	359	38.4%
Extremely Low Income paying more than 30%	95	10.2%

Source: 2006–2015 Comprehensive Housing Affordability Strategy

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While no specific housing affordable to extremely low-income households has been built, the owners of Canyon View Senior Apartments recently opted to renew their Section 8 contract and the property is now recorded low risk as their contract is not set to expire until 2068 and therefore continues to provide an affordable housing option to lower income households.

The City also supports ELI households Measures included in the Housing Element.

Measure 6.1 –

- » Work with housing developers to expand opportunities for affordable lower-income housing and special needs groups including seniors, persons with disabilities, persons with developmental disabilities, extremely low-income households, female headed households, farmworkers, and homeless persons, by creating partnerships, providing incentives, and pursuing funding opportunities.
- » Pursue federal, State, and private funding for low- and moderate-income housing by applying for State and federal monies for direct support of lower-income housing construction and rehabilitation, specifically for development of housing affordable to extremely low-income households.

Measure 6.6 –

- » Allow flexibility in development standards to facilitate affordable housing development by offering fast-track/priority processing, density bonuses, flexibility in development standards, and fee subsidies (when feasible) to developers proposing new housing, mixed-use, or infill projects affordable to extremely low-income households, low-income households, farmworkers, seniors, and persons with disabilities, persons with developmental disabilities, and female headed households.

Measure 6.8 –

- » Amend the Zoning Ordinance and make revisions to allow low-barrier navigation centers for the homeless, per Government Code Section 65662.

Measure 6.11 –

- » Amend the Zoning Ordinance to define and allow single-room occupancy units (SRO) in the R-M zone with a conditional use permit. In addition, to help meet the needs of extremely low-income households, the City will prioritize funding and/or offer financial incentives or regulatory concessions to encourage the development of housing types affordable to extremely low-income households, such as SROs, multifamily units, and supportive housing, to reduce their displacement risk.

Measure 6.20 –

- » Develop a targeted program to connect lower-income residents with affordable homeownership and rental options to improve economic and housing mobility to higher opportunity areas within the City and implement incentive programs to encourage construction of affordable housing.
- Provide regulatory incentives for the development of units affordable to extremely low-, very low-, and low-income households, including second dwelling units, senior housing, infill projects, mixed-use and multifamily units, and housing for special-needs groups, including agricultural employees, persons with disabilities (including developmental disabilities), and individuals and families in need of emergency/transitional housing. The City will take subsequent action, as appropriate, to make the development of such units more financially feasible including providing financial incentives, such as reducing, waiving, and/or deferring fees, where feasible, offering fast track/priority processing, density bonuses, and flexibility in development standards.

Homeless Persons

Homelessness continues as a regional and national issue. Factors contributing to the rise in homelessness include the general lack of housing affordable to lower-income persons, increases in the number of persons whose incomes fall below the poverty level, reductions in public subsidies to the poor, alcohol and substance abuses, and the de-institutionalization of the mentally ill. Homeless people, victims of abuse, and other individuals require housing that is being met by the traditional housing stock. These people require temporary housing and assistance at little or no cost to the recipient.

Due to their transient nature, it is difficult to count the number of homeless in any one area. It should also be noted that there are generally two types of homeless—the "permanent homeless," who are the transient and most visible homeless population, and the "temporary homeless," who are homeless usually due to eviction and may stay with friends, family, or in a shelter or motel until they can find a permanent residence. The farmworker and day laborer are most appropriately classified as part of the migratory homeless population.

The City made three efforts to solicit an estimate on the number of homeless persons living in Colfax from the Placer County Sheriff Colfax Substation; however, due to limited volunteer capacity at the substation, they were not able to provide an estimate. Most homeless persons take advantage of services offered in Auburn and Roseville. In January 2020, the Homeless Resource Council of the Sierras conducted a Point-in-Time (PIT) survey of homeless individuals in Colfax. At the time of the count, three homeless individuals were identified in the city, and it is estimated that there is only three homeless individuals on any given day in Colfax. City staff confirmed this is accurate. All three homeless individuals were unsheltered, one was female, one was male, and one declined to respond.

Placer County provides several services for the homeless through a variety of programs, including:

- » Whole Person Care – Providing intensive case coordination and housing assistance
- » Welcome Center – An entry point for Placer County’s services, located in Auburn
- » Gathering Inn Resource Center – An entry point for Placer County’s services, located in Roseville
- » Temporary Homeless Shelter – 100-person nightly shelter located in North Auburn
- » Transitional Housing Program – Four transitional houses providing housing and supportive services for adults who were homeless and have been diagnosed with mental illness
- » Placer Street Permanent Supportive Housing Program – Six units for individuals who were homeless and have been diagnosed with a mental illness
- » Problem Oriented Policing Program (POPP) – Probation officers and mental health practitioners who engage, refer, and support homeless individuals
- » Adult System of Care – Providing screenings and mental health services to homeless individuals
- » Screening Clinic – Connects individuals to resources, services, and treatment for substance use issues

The primary methods of providing emergency shelter to homeless individuals and families in Placer County are motel voucher programs, dispersed through various divisions of Placer County Health and Human Services (HHS), and through several community-based organizations. In addition, a few organizations, such as Sierra Foothill AIDS Foundation, Peace for Families, and the Children’s Receiving Home provide emergency housing to certain segments of the homeless population.

Although the City does not have the population of homeless persons to support a full-time shelter, staff at the Sierra Vista Community Center confirmed that the Placer Food Bank meets at the center on the second Monday of each month to provide food to homeless persons and the center has the capacity for approximately 100 emergency shelter beds, which can be made available during cold weather in the winter, heat waves in the summer, and the fire season.

6.2.9 Assisted Units At-Risk of Conversion

State law requires that the Housing Element include an analysis of the existing assisted housing developments that are eligible to change from low- to moderate-income housing uses during the next 10 years due to termination of subsidy contracts, mortgage prepayment, or expiration of restrictions on use.

The California Housing Partnership Corporation does not list any assisted units in the City of Colfax as at-risk. The owners of Canyon View Senior Apartments recently opted to renew their Section 8 contract and the property is now recorded low risk as their contract is not set to expire until 2068.

The process of opting out of affordable programs is a thorough and lengthy process that requires notices to local government and local housing authorities. Table 34 lists information about the single affordable housing complex in Colfax.

**TABLE 34
INVENTORY OF AT-RISK ASSISTED COMPLEXES (2020)**

Project	Financing	Assisted Units	Date	Target Group	Risk Assessment
Canyon View	Section 8	66	8/31/2068	Seniors	Low
Total At-Risk Units		0			

Source: California Housing Partnership Corporation, 2020

Cost Analysis

While there are not currently any at-risk units in Colfax, if a project were to be classified as such, the cost of preserving these units must be determined for rehabilitation, new construction, or tenant-based rental assistance. The cost of conserving the assisted units is estimated to be significantly less than that required to replace the units through new construction. Conservation of assisted units generally requires subsidizing the difference between market-rate and assisted rents. Since land prices and land availability are generally the limiting factors to development of low-income housing, it is estimated that subsidizing rents to preserve assisted housing is more feasible and economical than new construction. However, federal, state, and local resources must be available to assist with the preservation of the units.

New Construction/Replacement

The construction of new affordable housing units is a more permanent solution to replace at-risk units before conversion to market-rate units. The actual replacement costs for any of the at-risk units will depend on many variables, such as the number of units, location, density, unit sizes, site development costs related to location within the City, on- and off-site improvements, and both existing and new financing. New construction typically far exceeds the cost of other options to preserve affordable units.

Rental Assistance

The project can also be maintained using rental subsidies from non-federal (state, local, or other) funding sources. The feasibility of providing rental assistance is highly dependent upon the availability of other funding sources necessary to make rent subsidies available and the willingness of property owners to accept rental vouchers.

The difficulty in estimating the per-unit cost is that there are so many variables, starting with the household income of the family who will occupy the unit. Based on current data, a two-person senior household with extremely low income earns up to \$20,750. Shelter affordability (30 percent of AMI) would be \$518 a month for rent and utilities. If the complex converted to market rate, the one-

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bedroom unit would have an estimated rent of \$1,300 per month. This means subsidizing the household at \$782 per month, or \$9,384 a year.

Purchase of Affordability Covenants

Another option to preserve the affordability of at-risk projects is for the City to provide an incentive package to the owners of the assisted units to maintain the project as affordable housing. Incentives could include supplementing the Section 8 subsidy received to market levels. The feasibility of this option depends on whether the complex is too highly leveraged. By providing lump sum financial incentives or ongoing subsidies in the form of rents or reduced mortgage interest rates to the owner, the City can ensure that some or all the units remain affordable.

Resources for Preservation

The following is a list of potential financial resources considered a part of the City's overall financial plan to deal with retaining affordable units. The number and availability of programs to assist cities and counties in increasing and improving their affordable housing stock is limited, and public funding for new projects is unpredictable. The list includes local, state, and federal programs.

HOME Program: The HOME Program was created under Title II of the Cranston-Gonzales National Affordable Housing Act enacted on November 28, 1990. The HOME Program helps to expand the supply of decent, affordable housing for low- and very low-income families by providing grants to states and local governments. This money can be used to acquire property, construct new housing for rent or homeownership, rehabilitate rental or owner-occupied housing, improve sites for HOME-assisted development or demolish dilapidated housing on such sites, pay relocation costs for households displaced by HOME activities, provide financing assistance to low-income homeowners and new homebuyers for home purchase or rehabilitation, provide tenant-based rental assistance or help with security deposits to low-income renters, meet HOME program planning and administration expenses to take a more regional, collaborative approach to meeting their affordable housing needs.

Placer County Health and Human Services Department has jurisdiction within the City of Colfax and Placer County. It administers federal and state funds for its public housing projects and government-assisted housing units, such as Section 8 Rent Subsidy.

Community Development Block Grant (CDBG) Funds: Between 1993 and 2003, the City received approximately \$1,144,000 in CDBG grants. Since 2004, the City has not received any additional CDBG funding. The City will continue to apply for future CDBG funds for housing rehabilitation activities, as they become available, and currently has applications pending for street project funding and CARES funding.

Low-Income Housing Tax Credit Program (LIHTC): The LIHTC Program provides for federal and state tax credits for private and non-profit developers and investors who agree to set aside all or an established percentage of their rental units for households at or below 60 percent of AMI for 55 years. These tax credits may also be used on rehabilitation projects, contributing to the preservation program.

The Federal Home Loan System facilitates the Affordable Housing Program (AHP) and Community Investment Program (CIP) for the purposes of expanding the affordable housing supply. The San Francisco Federal Home Loan Bank District provides local service. Subsidies are awarded on a competitive basis, usually in the form of low-interest loans and must be used to finance the purchase, construction, and/or rehabilitation of rental housing.

Qualified Entities

Efforts by the City to retain low-income housing must be able to draw upon two basic types of preservation resources: organizational and financial. Qualified, non-profit entities need to be made aware of the future possibilities of units becoming "at-risk." Groups with whom the City has an ongoing association are the logical entities for future participation. HCD provides a list of qualified entities that are known as being interested in acquiring at-risk units and maintaining affordability for the life of the structure; in Placer County these organizations include:

- » Volunteers of America National Services
- » ROEM Development Corporation
- » Rural California Housing Corporation
- » ACLC Inc.
- » Eskaton Properties Inc.
- » Affordable Housing Foundation

In addition, the City of Colfax will develop procedures for monitoring and preserving at-risk units that will include:

- » Monitoring the Risk Assessment report published by the California Housing Partnership Corporation (CHPC).
- » Maintaining contact with the owners and managers of the Canyon View Apartments to determine if there are plans to opt-out in the future and assist in locating eligible buyers.
- » Developing and maintaining a list of potential purchasers of at-risk units and act as a liaison between owners and eligible purchasers.

6.2.10 Fair Housing Assessment

Assembly Bill (AB) 686 requires that all housing elements due on or after January 1, 2021 contain an Assessment of Fair Housing (AFH) consistent with the core elements of the analysis required by the federal Affirmatively Furthering Fair Housing (AFFH) Final Rule of July 16, 2015.

Under state law, affirmatively further fair housing means “taking meaningful actions, in addition to combatting discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.”

AB 686 requires the City, and all jurisdictions in the state, to complete three major requirements as part of the housing element update:

- Conduct an Assessment of Fair Housing that includes a summary of fair housing issues, an analysis of available federal, state, and local data knowledge to identify patterns of segregation or other barriers to fair housing, and prioritization of contributing factors to fair housing issues.
- Prepare the Housing Element Land Inventory and identification of sites through the lens of affirmatively furthering fair housing.
- Include an implementation measure in the Housing Element that affirmatively furthers fair housing and promotes housing opportunities throughout the community for protected classes and addresses contributing factors identified in the AFH (applies to housing elements beginning January 1, 2019).

In order to comply with AB 686, the City has completed the following outreach and analysis.

Outreach

As discussed in the Public Participation section of the Housing Element, the City held a public workshop in addition to the standard public hearing process and conducted individual consultations with stakeholders. A flyer with information about the workshop was sent to local service providers, affordable housing developers, various Placer County agencies, legal aid providers, and the Colfax Area Chamber of commerce in an effort to reach lower-income residents and special needs groups. Despite these efforts, the workshop was attended by only one member of the public, in addition to Planning Commission and City Council members. The City has included Implementation Measure 6.20 to conduct ongoing outreach to engage members of all socio-economic groups and recruit members of underrepresented groups to participate in Planning Commission, City Council, and committees as they are formed. Members of the community were also encouraged to share input to ask questions before and after the workshop by emailing the Planning Director.

The City also conducted one-on-one consultation meetings with the housing advocates, housing and service providers, and community organizations mentioned in the Public Participation section (page 6-4) who serve the general public and special needs groups. As with the workshop, the purpose of these consultations was to solicit direct feedback on housing needs, barriers to fair and affordable

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housing, and opportunities for development from all community groups, not just those who are able to attend workshop and public hearings. During each of these consultations, the City asked stakeholders for input regarding factors that contribute to fair housing issues, and accessibility concerns their clients have, and other fair housing questions. The feedback gathered from these interviews was used to inform this assessment of fair housing and associated programs. The primary concern that stakeholders raised related to fair housing was the limited supply of smaller and more affordable housing units, such as studio apartments and workforce housing, to meet existing demand. Additionally, they expressed concern about the lack of transportation options to access services in the City. As described below, the City has included Implementation Measures 6.1, 6.6, and 6.20 to address these concerns.

The City will provide ongoing outreach throughout the planning period regarding fair housing law by providing brochures to tenants, landlords, and multifamily property managers on fair housing laws and enforcement and referral processes. The City will also work with Legal Services of Northern California to provide training as needed (Measure 6.20).

The draft Housing Element was proactively distributed to the public and stakeholders on March 11, 2021 prior to submittal to HCD on April 7, 2021. During the public comment period, the City solicited feedback on the assessment of fair housing; no comments were received.

Assessment of Fair Housing Issues

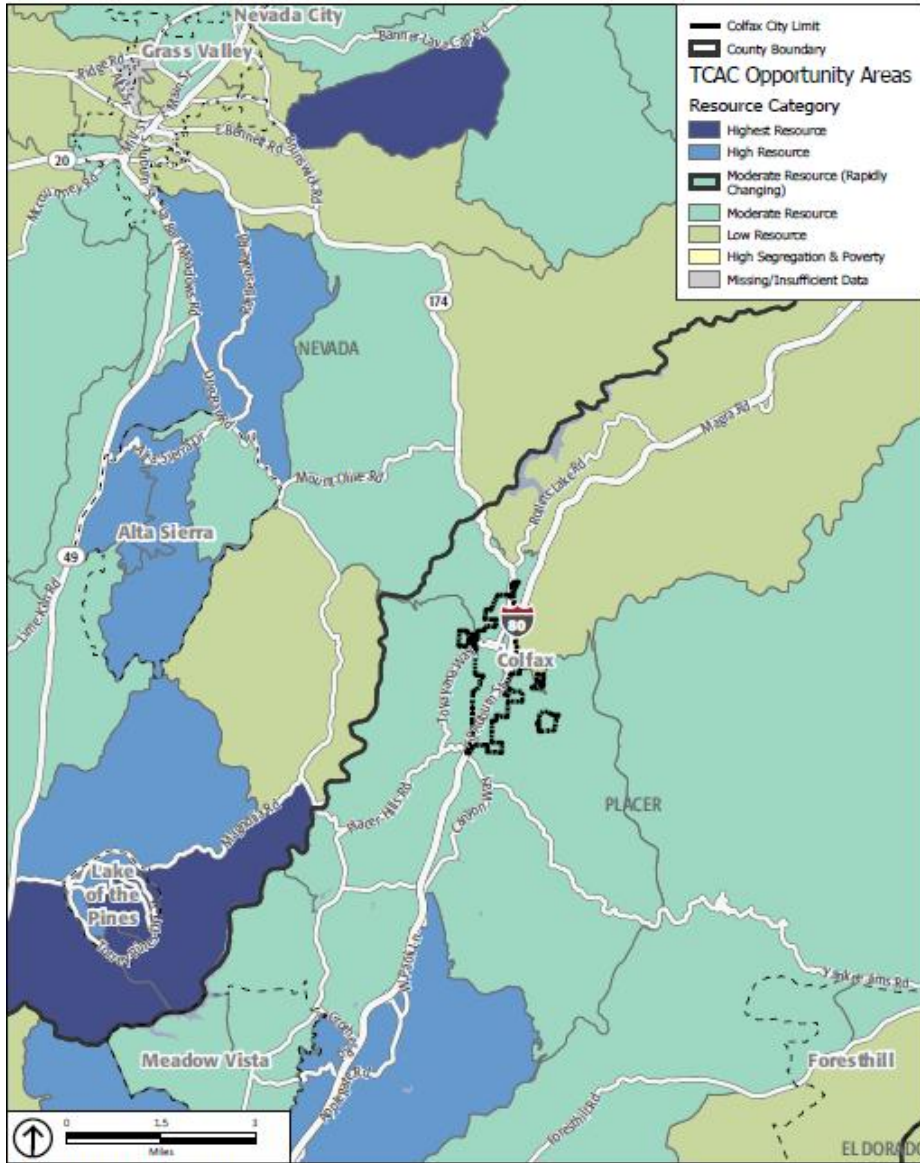
State Government Code Section 65583 (10)(A)(ii) requires the City of Colfax to analyze areas of segregation, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs including displacement risk. According to the 2020 TCAC/HCD Opportunity Area map, the City of Colfax is nearly entirely a moderate resource area. As shown in Figure 2, the area northeast of the city is designated as low resource; the city limits capture two small portions of this land; however, the City confirmed that these are the locations of the city cemetery and the old landfill and are therefore undevelopable. While the City does not plan for housing outside of city limits in this area of low resource, it is likely that residents of this area rely on Colfax for services and jobs. As such, the City has taken a broader view than just city limits when assessing fair housing issues and patterns.

Some of the indicators identified by TCAC and HCD to determine the access to opportunity include levels of employment and proximity to jobs, access to effective educational opportunities for both children and adults, concentration of poverty, and levels of environmental pollutants, among others, compared to the whole county. As indicator scores decline, the level of designation decreases from "highest resource" to "low resource." Low resource areas typically have limited access to high-quality education and employment opportunities, may have lower median incomes and home values, or have limited public infrastructure. The City does not have any areas identified as areas of high segregation and poverty. As a predominantly moderate resource area, Colfax residents are expected to have access to educational, economic, and environmental opportunities, but at slightly lower levels than some of the higher designated areas such as Lake of the Pines to the west or Auburn to the south.

Like many of the present-day cities of the Sierra Nevada foothills, early growth patterns in Colfax are tied to the railroad and mining. Originally established as “Illinoistown” in 1849, the arrival of the Central Pacific Railroad soon after brought with it gold miners and other settlers. Renamed to “Colfax” at this time, the town became an important center for the construction of the railroad and distribution of goods and supplies to mining operations in the foothills. While the Chinese population grew in Colfax during the time of railroad construction, the labor force moved with the work and the discovery of gold nearby led to predominantly Anglo settlement that reflects the population of Colfax today. It’s roots as a rural mining community influenced early development patterns of a denser, historic downtown with density decreasing further from the core. However, much of the truly low-density land uses are on the outskirts of the city branching into neighboring unincorporated land of Placer County. The commercial center remains with medium and high-density land uses for much of the land west of Interstate 80. While Colfax’s history as a mining town and location in semi-rural Placer County has influenced its predominantly White population today, there is no history of redlining, discriminatory land use or zoning practices or other factors or other discriminatory land use or zoning practices that have resulted in patterns of discrimination to inform the assessment of fair housing.

The City has conducted the following analysis of available data to assess local access to opportunities and indicators of fair housing issues, in addition to the designations provided by the TCAC/HCD Opportunity Areas map. Data for disability, poverty, familial status, was available at the census tract level, and data for rates of opportunity areas, overpayment, jobs proximity, and diversity were available at the block group level. The City has used the most localized level of data available for the analysis.

FIGURE 2
TCAC/HCD OPPORTUNITY AREAS



Source: HCD, 2018; Esri, 2018.

Patterns of Segregation and Integration

As shown in Figure 3, the City of Colfax has a lower rate of poverty than areas to the northeast and northwest, but a similar rate to the areas to the south and higher rate than directly to the north of the city. The rate of poverty in Colfax is similar to much of rural and semi-rural areas of unincorporated Placer County and lower than similar areas of Nevada County. However, as discussed in the Community Profile, the rate of poverty in Colfax overall (13.2 percent) is higher than Placer County (7.4 percent). While Colfax does not have any highly concentrated areas of poverty like nearby jurisdictions, the block group in the northwest corner of the City, north of Rising Sun Street between Bear River and Interstate 80 has a lower median income than all other surrounding areas, both inside and out of city limits. With nearly double the rate of poverty than the County, it is safe to assume that access for affordable housing is a challenge for all residents. The rate of poverty in the City of Colfax and surrounding areas has remained relatively stable since 2014, suggesting few improvements in access to more affordable housing of higher paying jobs.

A racially or ethnically concentrated area of poverty (R/ECAPs) is defined by HUD as areas in which 50 percent or more of the population identifies as non-White and 40 percent or more of individuals are living below the poverty line. While there are no R/ECAPs in Colfax or the surrounding areas (the closest are in the City of Yuba City and City of Sacramento), the area of highest diversity index score is the area described above with the lowest median income (Figure 4). Colfax has a low diversity index overall and is predominantly non-Hispanic White, similar to the region as a whole. Since 2014, there has been a slight increase diversity in the City; however, the percent of Colfax residents that identify as non-Hispanic White (81.2 percent) is still significantly higher than the County overall (73.2 percent). While there is a slightly higher diversity score in the northern reaches of the City, this reflects a greater racial and ethnic mix rather than a concentration of people of color as this area is still predominantly non-Hispanic White. The lack of diversity in Colfax reflects most of unincorporated Placer and Nevada counties, while diversity index scores are higher in more urbanized areas, which may account for the population differences between Colfax and the County. The City has included Implementation Measure 6.3 to promote their first-time homebuyer program and other means of connecting residents with housing opportunities in the City, to promote an inclusive community for all families, individuals, and households.

Similarly, to R/ECAPs, there are no areas that meet the definition of a racially concentrated area of affluence (RCAA). A RCAA was defined in 2019 in the HUD’s *Cityscape* periodical by Goetz et al. in *Racially Concentrated Areas of Affluence: A Preliminary Investigation* as a census tract in which 80 percent or more of the population is White and has a median income greater than \$125,000 annually. Using this definition, there are no census tracts in, or overlapping with, the City of Colfax that can be identified as a RCAA. While there is little diversity in both race and income in Colfax, the concentrations of White populations and high median income are significantly greater in more suburban areas of the SACOG region, including the Lake of the Pines community in Nevada County and Granite Bay in Placer County; Granite Bay has the only RCAA in the SACOG region. There are three census tracts that overlap with city limits for Colfax, all of which have a median income below \$90,000 annually. While approximately 81 percent of Colfax residents identify as White, all three census tracts that overlap with city limits have a median income of less than \$90,000 annually.

As shown in Figure 5, Colfax and most of the surrounding region is dominated by families. While more than half of Colfax households are families, this is still less than surrounding communities and Placer County. Approximately 70% of Placer County households are families and nearly three-quarters of households in Alta and Alta Sierra are families. However, a higher percentage of family households in Colfax have children under 18 (34.0 percent of families), compared to 30.7 percent in Placer County, 28.8 percent in Alta Sierra, and 6.7 percent in Alta, suggesting a need for larger housing units for Colfax families. While approximately 70.6 percent of housing units in Colfax are single-family homes, the low rate of vacancy for rental units (1.2 percent) and ownership units (2.5 percent) presents a barrier to households and families seeking housing. These vacancy rates also present a barrier to non-family households seeking housing in Colfax. The City has included Implementation Measures 6.1, 6.6, and 6.20 to connect Colfax residents with affordable ownership opportunities and incentivize the development of a variety of housing types to meet all housing needs.

The Community Profile of the Housing Element analyzes historic demographic trends in Colfax including distribution of age, population change, racial and ethnic concentrations, job availability, and more. The City of Colfax has seen slow but steady growth and slight shift to a younger population as young families move to the area. Additionally, diversity in Colfax has increased slightly with a 8 percentage point decrease in the White population paired with a 7 percentage point increase in Asian/Pacific Islanders and 4 percentage point increase in residents that identify as Hispanic. These trends are continued to expect, following state and national patterns, as diversity increases, and populations continue to grow. SACOG estimates that by 2040, the population of Colfax will rise to 2,523, a 23 percent increase since 2016, and jobs will increase by 75 percent. This suggests that access to jobs will increase for Colfax residents, and may even attract employees from other nearby communities. The changes in population demographics and access to units suggests that the City is moving toward a more integrated community with improved access to opportunity. Access to affordable housing in areas of opportunity are addressed through several programs identified throughout this Assessment of Fair Housing.

FIGURE 3
POVERTY STATUS

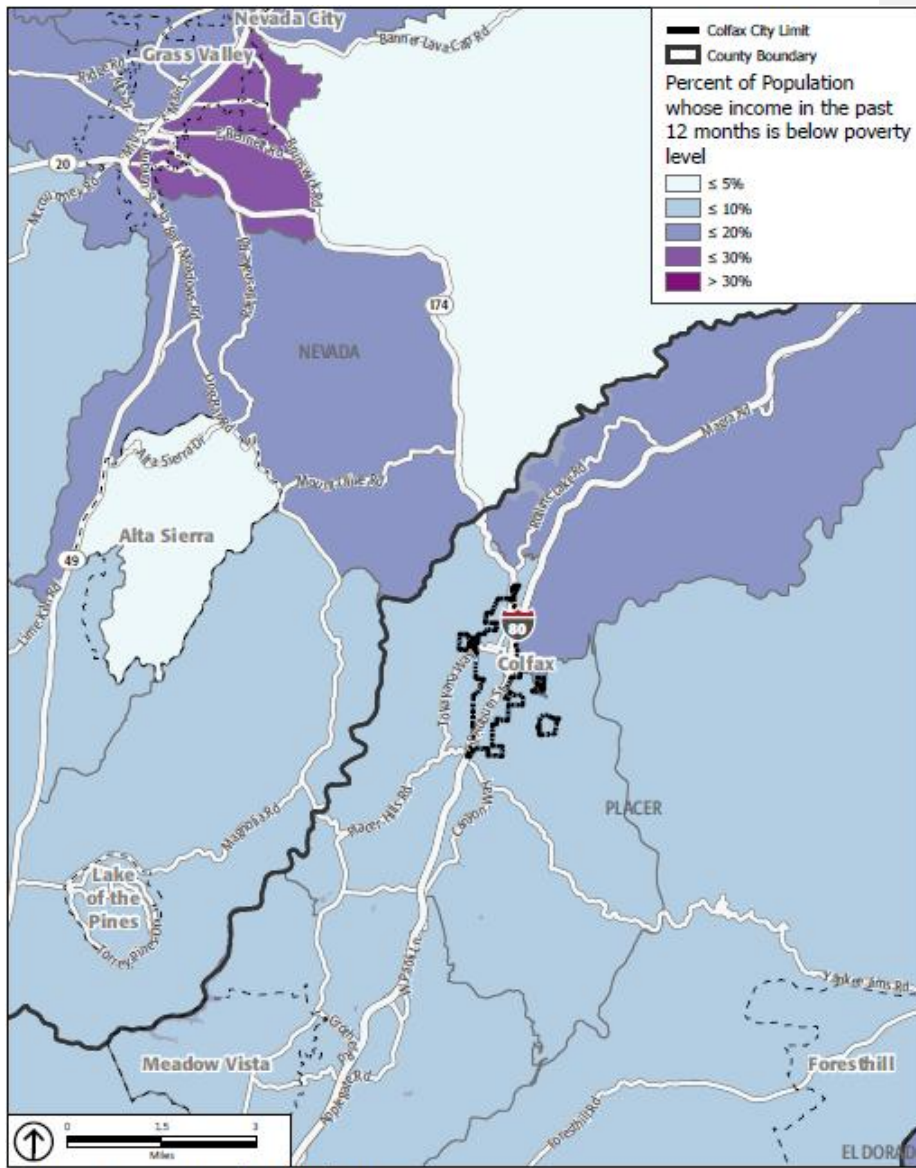
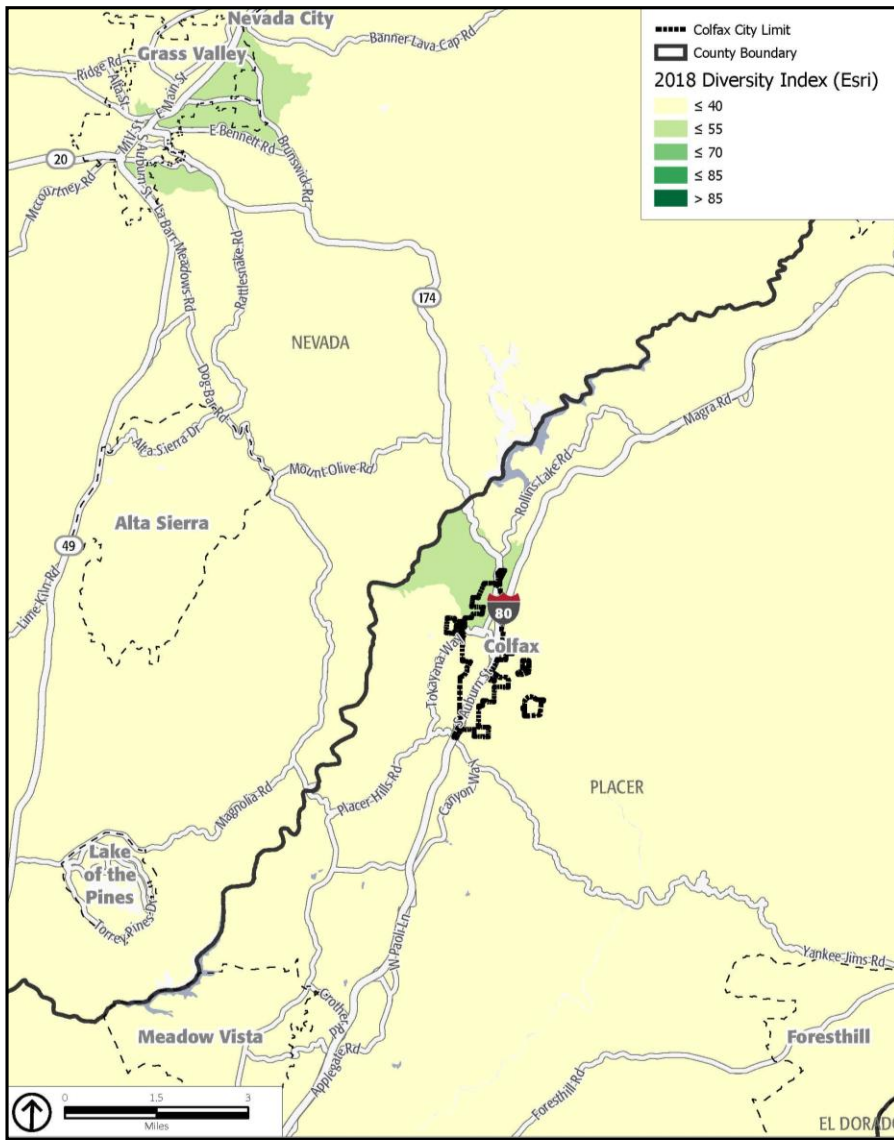
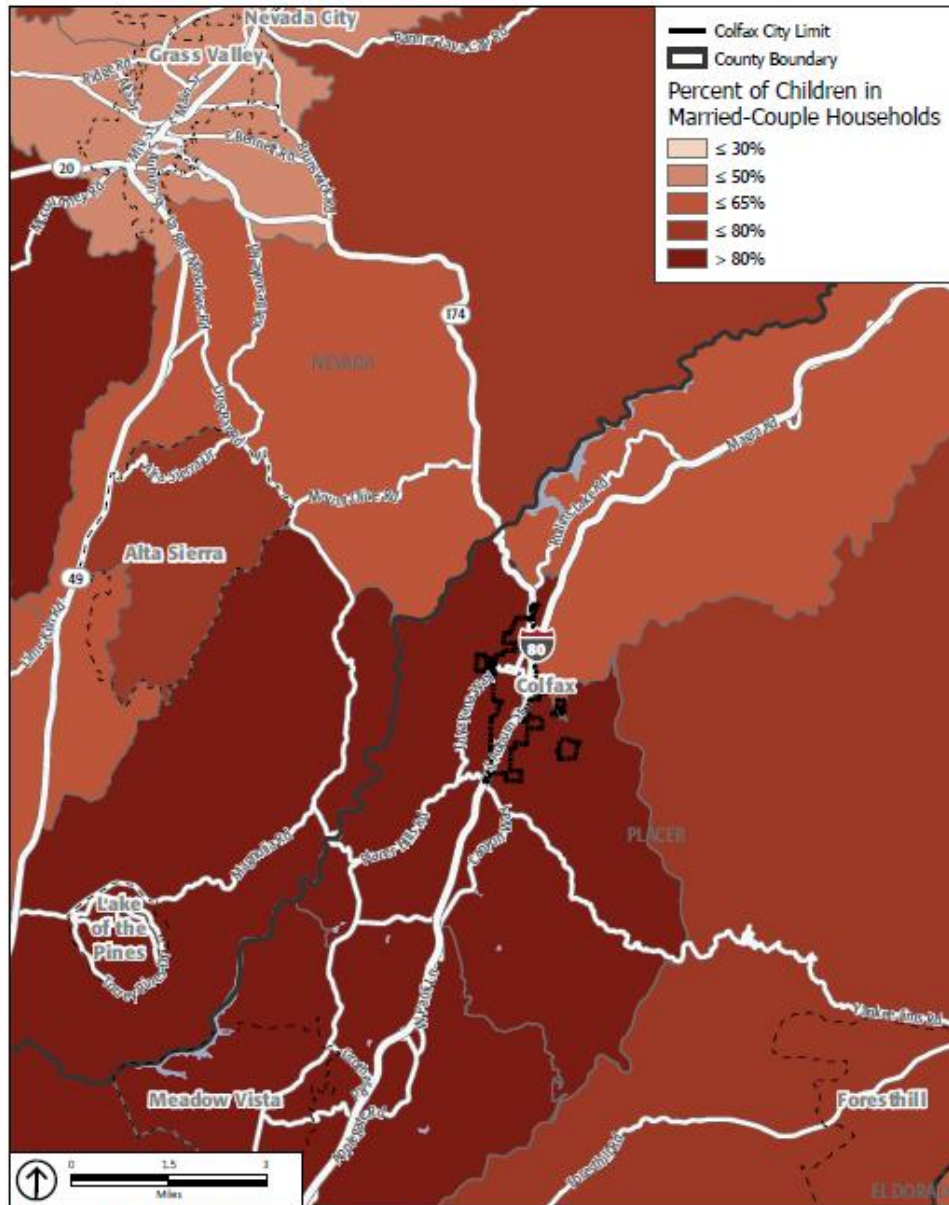


FIGURE 4
DIVERSITY INDEX



Source: Esri (2018), by block group

FIGURE 5
DOMINANT FAMILY TYPE



Source: ACS 5-year estimates (2015-2019), by tract

The percent of the population with a disability in Colfax is similar to the surrounding areas, as shown in Figure 6. Since 2014, the rate in Colfax has remained stable while the percent of persons with disabilities has increased in the Grass Valley area to the west and decreased in unincorporated Placer County to the east. The City of Colfax has had a slightly higher rate of disability other urban areas in Placer County, including Rocklin and Roseville, but is similar to Auburn, Sacramento, and other metropolitan jurisdictions in the greater Sacramento region. Currently, the primary service for individuals with disabilities in Colfax is Placer County's In-Home Supportive Services (IHSS), which provides assistance to lower-income seniors to allow them to stay in their homes. The City will work with service providers in the region to expand access to services for individuals with disabilities of all ages to Colfax residents (Implementation Measure 6.4).

Access to Opportunity

In a statewide ranking of 2016 California Assessment of Student Performance and Progress (CAASPP) test scores listed on School-Ratings.com, Colfax High was ranking in the 80th percentile compared to other similar schools across the state and Colfax Elementary was ranked in the 60th percentile. As shown in Figure 7, all residents of Colfax live within 1-mile of a school. While both Colfax High and Colfax Elementary are located just northwest of the city and is more than a mile from some residential areas, all households are within 3 miles of the school. Additionally, Mid-Placer Transportation and Colfax School District provide transportation for all students from home to school. The quality and access to school facilities offers all residents of Colfax access to proficient school opportunities.

Colfax residents are served by the Colfax / Alta Route operated by Placer County Transit (PCT) that provides connections from Alta to the Auburn Station, allowing riders to then access additional routes to the City of Roseville and City of Sacramento, in addition to other stops. The general public one-way fare is \$1.25 for the Colfax / Alta Route, or \$0.60 for seniors, youth, Medicare holders, and individuals with a disability. The route runs only on weekdays, once in each direction during the morning and evening commute hours. The Placer County Transportation Planning Agency (PCTPA) conducts an annual assessment of unmet housing needs for all of Placer County, including Colfax. The Annual Unmet Transit Needs Report for Fiscal Year 2021 did not identify any unmet needs for Colfax. However, given the limited number of routes throughout Colfax, the City will annually review PCTPA's assessment and will coordinate with transit agencies to expand transit routes and frequency if the need arises (Implementation Measure 6.20).

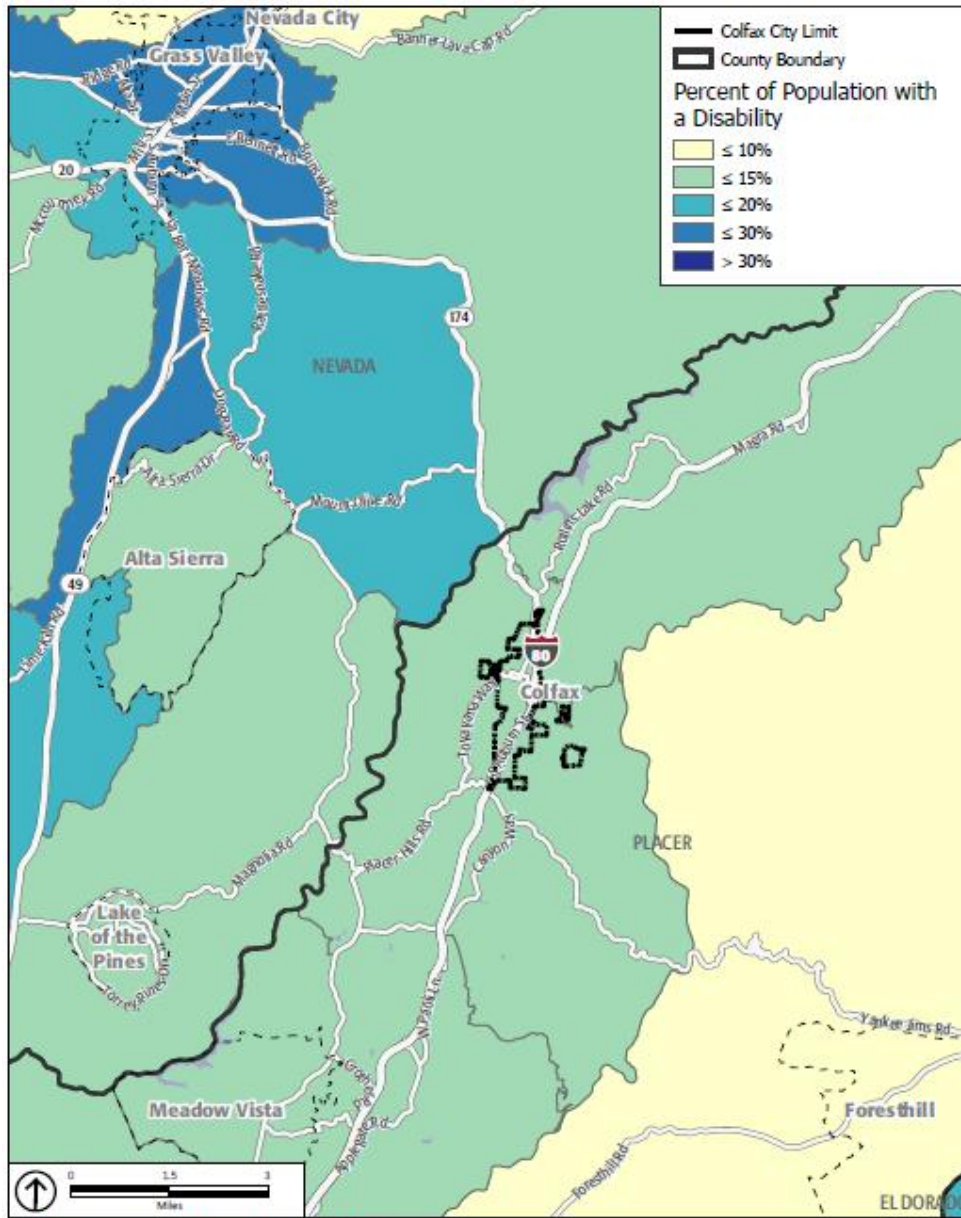
As shown in Figure 8, residents of Colfax are not proximate to a major employment hub, like much of rural and semi-rural Placer County. The nearest employment centers are in Grass Valley and Auburn. However, according to the 2015-2019 ACS, the mean travel to work for Colfax residents (23.9 minutes) is shorter than the County average (27.0 minutes) and has decreased from 25.3 minutes in 2010. The mean commute time in Colfax is even with, or shorter than, most surrounding suburban communities including Auburn, Loomis, and Newcastle and is shorter than Alta and other rural communities. Additionally, the unemployment rate in Colfax has decreased significantly from 16.7 percent in December 2010 to 9.5 percent in December 2020, or 5.1 percent in January 2020 prior to the national unemployment surge as a result of the COVID-19 Pandemic. Given the relatively low unemployment

rate and mean commute times compared to the region, it appears that all residents of Colfax have similar access to job opportunities as other residents within the City and across the region.

To meet the needs of the older population and individuals with disabilities, there is one licensed adult residential care facility and one residential care facility for the elderly located throughout the City. Additionally, Placer County Transit offers “Dial-A-Ride”, a reservation based, curb-to-curb paratransit service, to residents of Colfax. Placer Independent Resource Services (PIRS) and Placer County Adult System of Care (ASOC) provide services for individuals with disabilities and advocate for improvements for them. Both organizations have offices nearby in North Auburn that can be accessed using PCT’s route from Colfax to the Auburn Station and transferring to Auburn Transit routes, and ASOC provides in-home care to clients in need. During consultations, stakeholders also emphasized a need for smaller, affordable housing for seniors in Colfax to downsize to without risking displacement from the community. A current shortage of small, affordable housing units has made this transition difficult for seniors. To address this need, the City has included Implementation Measures 6.1, 6.12, and 6.20 to incentivize the development of housing for special needs groups, construction of ADUs which are typically smaller and more affordable, and work with developers to encourage the construction of a variety of housing types. Increasing the supply of smaller housing units paired with ASOC’s in-home care program will aid in the ability of seniors, and other special needs groups, to remain in Colfax in accessible housing.

In February 2021, the California Office for Environmental Health Hazard Assessment (COEHHA) released the fourth version of CalEnviroScreen, a tool that uses environmental, health, and socioeconomic indicators to map and compare community’s environmental scores. A community with a high score, is one with higher levels of pollution and other negative environmental indicators. Figure 9 demonstrates that healthy environmental conditions are prevalent throughout the City of Colfax scores relatively low in COEHHA’s assessment, indicating that there are no areas of the city with more limited access to healthy living conditions as a result of environmental issues. Figure 9 also shows that Colfax has a better environmental score than the City of Grass Valley, however Colfax does reflect conditions in most of Placer County.

FIGURE 6
POPULATION WITH A DISABILITY



Source: ACS 5-year estimates (2015-2019), by tract

FIGURE 7
PROXIMITY TO SCHOOLS

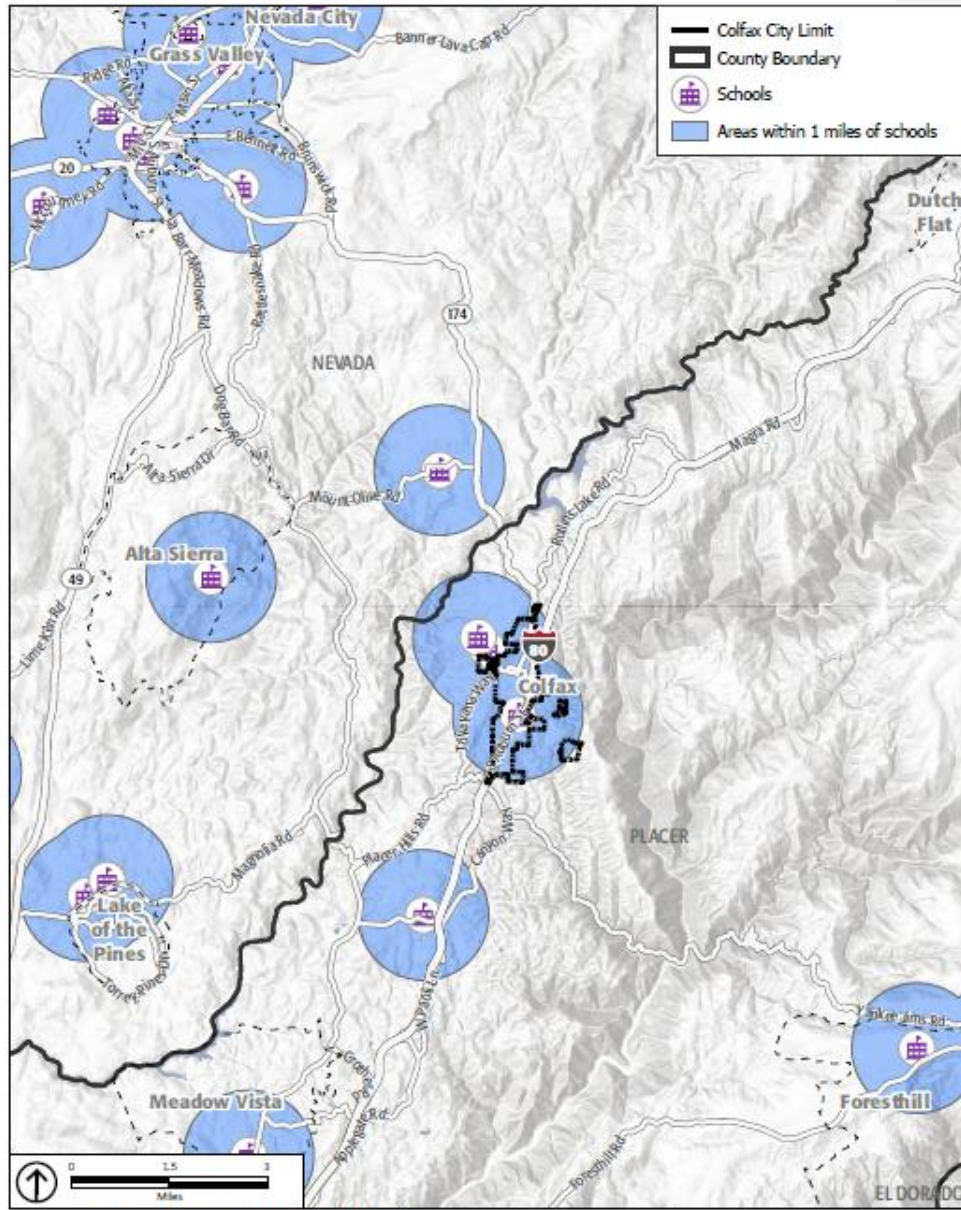
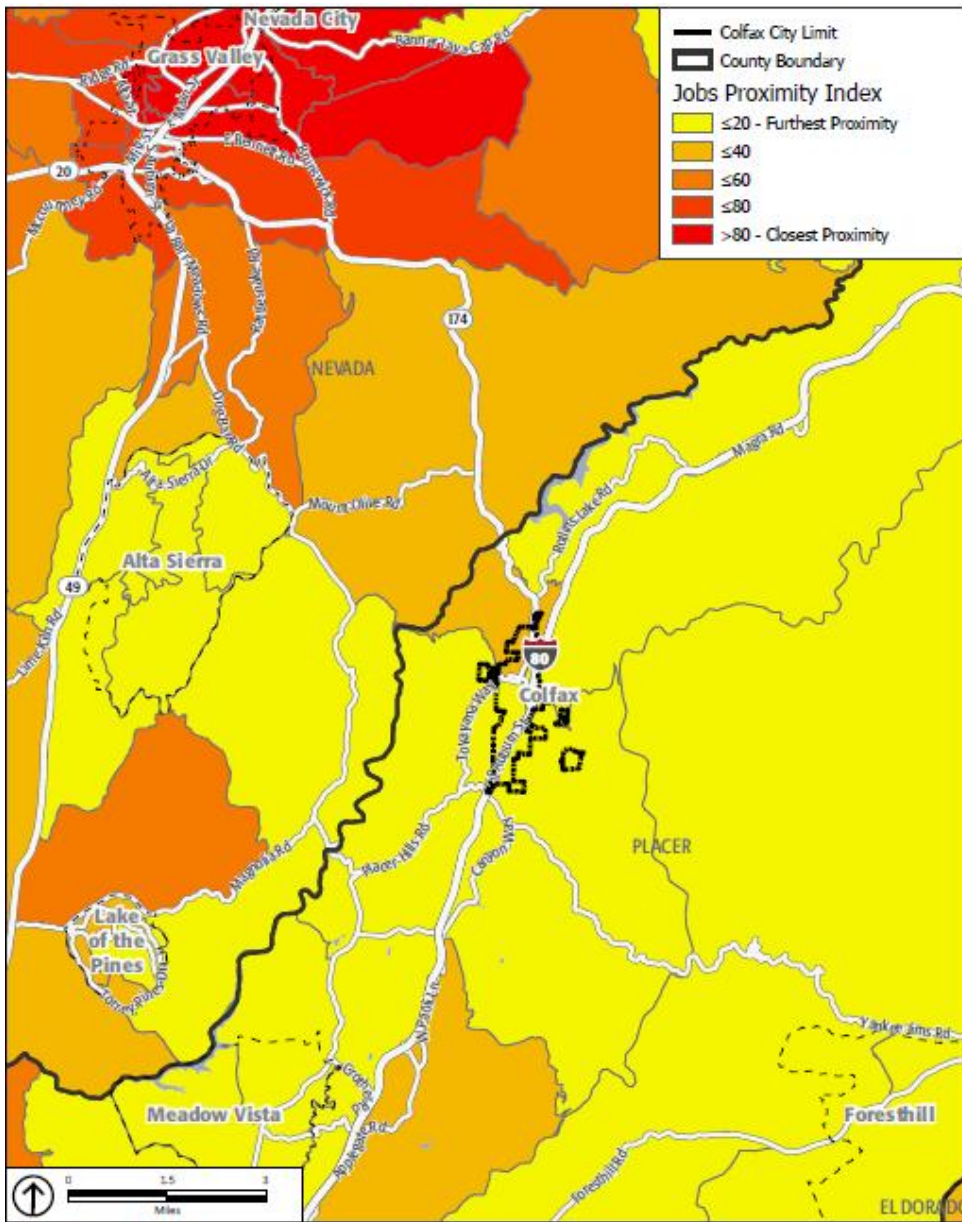
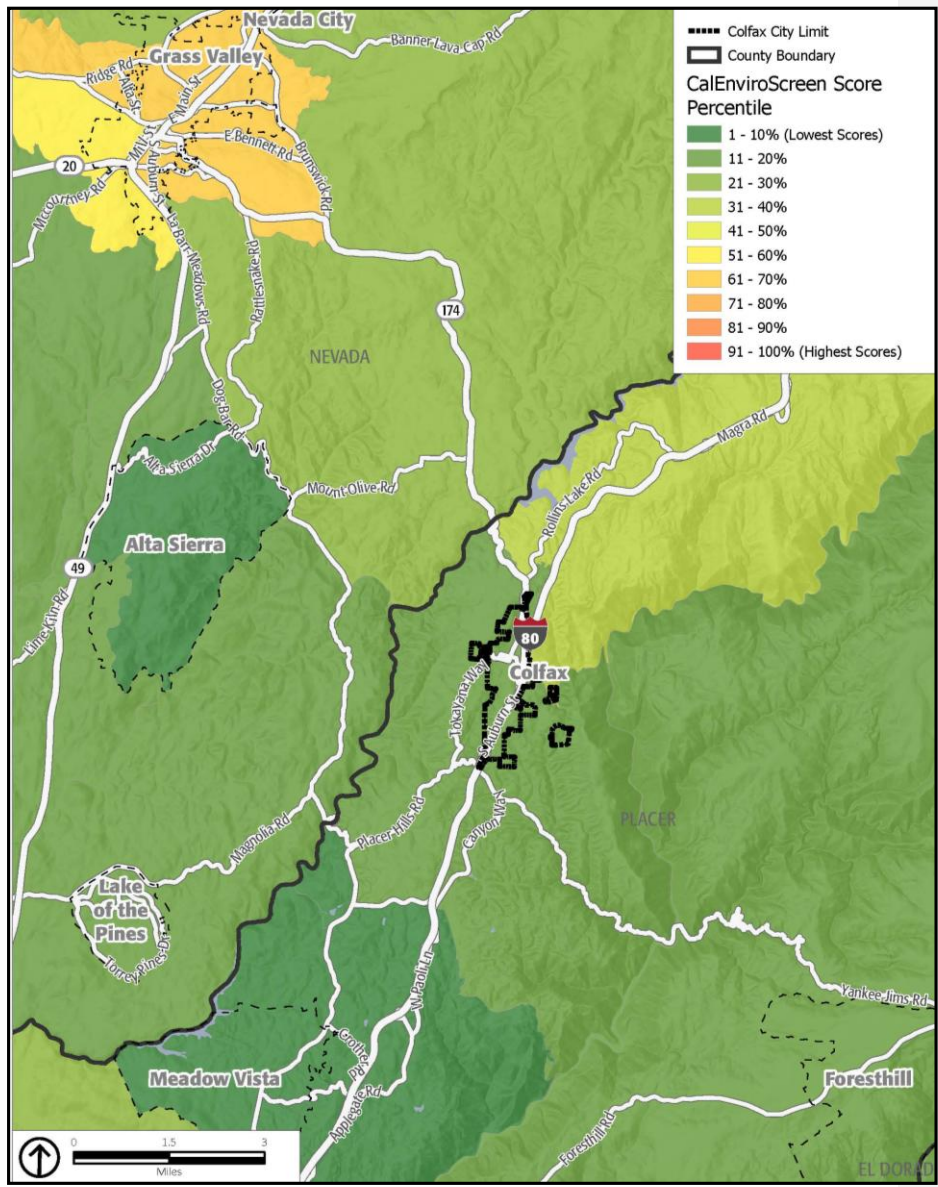


FIGURE 8
PROXIMITY TO JOBS



6
Housing

FIGURE 9
ACCESS TO HEALTHY PLACES



Source: CalEnviroScreen 4.0, February 2021.

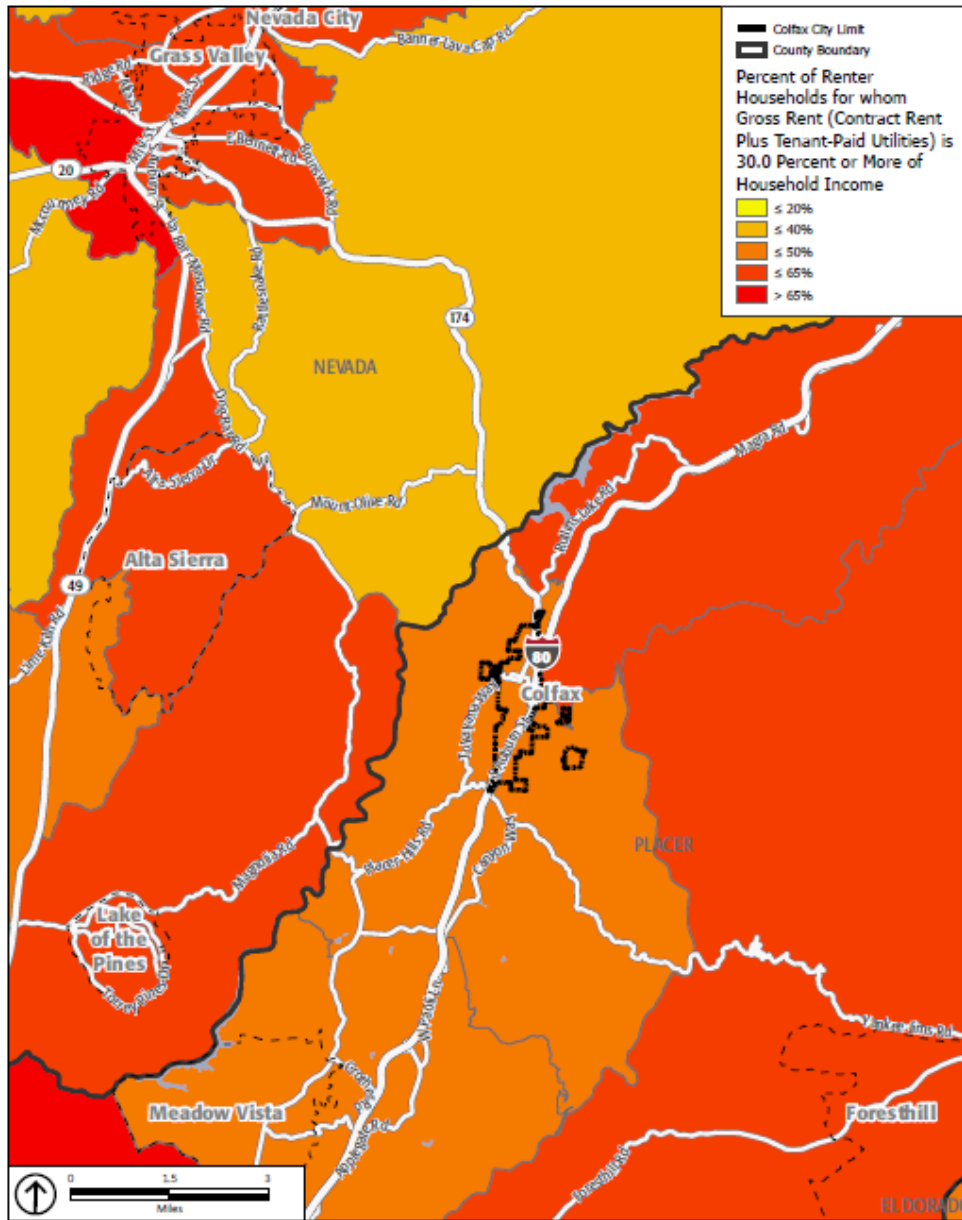
Disproportionate Housing Need and Displacement Risk

As discussed in the Community Profile of the Housing Element, overcrowding is not a significant issue in the City of Colfax, with approximately 3.1 percent of households living in an overcrowded situation and no areas of the City where there is a concentration of overcrowded households. However, overcrowding is more common among renter households (4.8 percent in 2018) than owner households (1.2 percent) and has increased in both since 2010. According to California Health and Human Services (CHHS), the rate of overcrowding is relatively similar across the City of Colfax, with no areas with households at greater risk of displacement risk due to overcrowding or severe overcrowding. The rate of overcrowding in Colfax, for both owners and renters, is similar to Placer County as a whole and significantly lower than across the State. While there are no areas of greater overcrowding, any household that is experiencing overcrowding has a disproportionate need for affordable, larger housing units and is at risk of displacement from their housing unit or community without it.

As shown in Figures 10 and 11, there is a greater share of renters than owners overpaying for housing in Colfax, a trend that exists throughout much of the region. However, this has not always been the case. In 2014, overpayment was more widespread among homeowners than in 2019. Over time, the percent of homeowners has decreased in Colfax and much of unincorporated Placer County while the percent of renters overpaying for housing has stayed relatively constant across the region. The trends of overpayment in Colfax reflect the region, but also reflect the notable lack of affordable housing identified by stakeholders during consultations. Overpayment increases the risk of displacement for residents who are no longer able to afford their housing costs. While overpayment among both renters and owners does not vary notably throughout the City, the risk of displacement is still present for those households whose income does not meet their housing costs. The City has included Implementation Measure 6.17 to develop a targeted program to connect lower-income residents with affordable homeownership and rental options within the City and implement incentive programs to encourage construction of affordable housing.

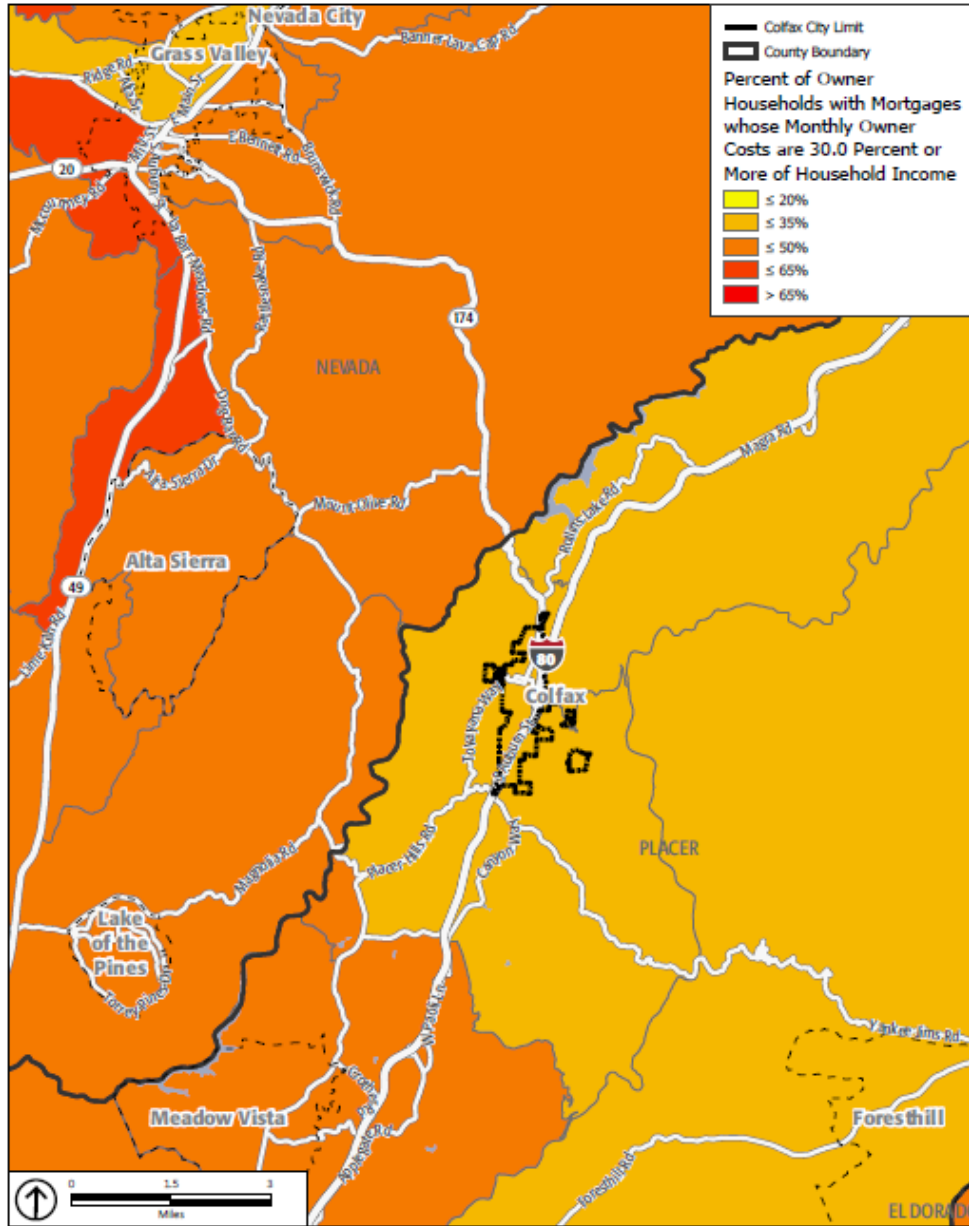
In addition to extensive overpayment, just over half of the of the housing stock in Colfax is older than 30 years and may need repairs. While it is likely that some homeowners have conducted ongoing maintenance to maintain the value of their homes, the City estimates that approximately 25 percent of the housing stock is in need of some degree of repairs. In some cases, the cost of repairs can be prohibitive, resulting in the owner or renter living in substandard housing conditions or being displaced if the house is designated as uninhabitable or during rehabilitation. To prevent either of these situations, the City will assist homeowners to identify and apply for rehabilitation funding and will develop a code enforcement to identify areas of the city with greater rehabilitation needs and will target marketing of rehabilitation programs to these residents to reduce the risk of displacement (Implementation Measure 6.17).

FIGURE 10
RENTERS OVERPAYING FOR HOUSING



Source: ACS 5-year estimates (2015-2019), by block group

FIGURE 11
HOMEOWNERS OVERPAYING FOR HOUSING



Source: ACS 5-year estimates (2015-2019), by block group

Environmental Health

CalEnviroScreen assesses environmental conditions and access to environmentally healthy places to live, but environmental conditions can also increase risk of displacement, such as displacement due to wildfire and flood risk. The Safety Element of the City’s General Plan assesses potential risk property damage, economic hardship, and social displacement resulting from fires, floods, earthquakes, landslides, and other hazards to identify goals, policies, and programs to mitigate these risks. The Safety Element is being updated concurrently with the Housing Element to provide a current assessment of disaster displacement risk and policies to address it. As fire seasons have lengthened and become more severe in recent years, the threat of displacement as a result of a disaster becomes more pressing. As discussed in the Constraints section of the Housing Element, wildfires present a threat to infrastructure and housing affordability due to high fire insurance rates. Given Colfax’s location at the Wildland-Urban Interface (WUI), disasters present a displacement risk for all households, but particularly those at the edges of the City and for those unable to afford the cost of insurance for these hazards. While disasters are outside of the City’s control, the City will continue to enforce its Hazardous Vegetation Abatement and Establishment Defensible Space defensible space ordinance and has included an action in Program 6.20 to promote organizations and programs that assist landowners to protect their home from fires such as the National Fire Protection Association’s Firewise USA program, CalFire’s Landowners Assistance and wildfire preparedness informational tools, and Placer County’s Chipper Program that provides curb-side chipping service to help landowners meet defensible space goals, and other programs.

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Enforcement and Outreach Capacity

The City enforces fair housing and complies with fair housing laws and regulation through a twofold process: review of City policies and code for compliance with State law and referring fair housing complaints to appropriate agencies.

The City conducted a comprehensive review of the City’s zoning laws and policies in 2012 for compliance with fair housing law, and has since amended individual zoning districts as necessary, in 2020, to ensure that land use policies, permitting practices, and building codes continue to comply with state and federal fair-housing laws. In addition, when considering development proposals, the City will endeavor to ensure that all persons have equal access to sound and affordable housing (Policies 6.1.3 and 6.2.1).

In addition to assessing fair housing issues related to development standards, fair housing issues can include disproportionate loan rates by race, housing design that is a barrier to individuals with a disability, discrimination against race, national origin, familial status, disability, religion, or sex when renting or selling a housing unit, and more. In order to address these issues preventatively during the development process, the City will endeavor to ensure that all persons have equal access to sound and affordable housing when considering development proposals, including Specific Plans or other policy documents (Policies 6.1.3 and 6.2.1). In order to address issues not related to development standards, the City has, and will continue to, enforce fair housing laws by referring discrimination complaints to the Planning Director, who works with complainants to file complaints with the State

Department of Fair Employment and Housing (Implementation Measure 6.20). To date, no complaints have been referred to the Planning Director through this process. In addition to the referral process, the City has made brochures with information regarding fair housing laws available at City Hall to educate tenants, landlords, and property managers on updates to fair housing laws and outlines enforcement processes, including referrals to fair housing organizations.

Legal Services of Northern California (LSNC), the only civil legal aid office for Placer County, assists low-income and senior residents in the City of Colfax who face housing discrimination and other issues. In August 2020, the Auburn office of LSNC provided information on fair housing issues in Placer County. LSNC staff expressed that the most common complaint they receive across Placer County is regarding a lack of affordable housing. Paired with a surge in suburban development, these factors result in segregated communities due to a lack of accessibility for many low-income residents. Other complaints they receive regarding fair housing include refusal to rent, discriminatory treatment, and termination of tenancies by landlords, predominantly due to the residents' income class and income source (i.e., Section 8 Vouchers). While income is often a driving factor in many fair housing cases, LSNC also reports that they receive a significant number of disability discrimination cases, often alleging a refusal to grant reasonable accommodation requests. LSNC was unable to provide the number of cases of each type in Colfax but confirmed that they have worked with Colfax residents on a variety of issues related to fair housing.

In their *2019 Annual Report*, the California Department of Fair Employment and Housing (DFEH) reported that they received eight housing complaints for residents of Placer County, less than 1 percent of the total number of cases in the state that year (934). As part of the Fair Housing Assistance Program (FHAP), DFEH dual-files fair housing cases with HUD's Region IX Office of Fair Housing and Equal Opportunity (FHEO), which is able to identify the specific jurisdiction from which the complaint originates. HUD FHEO reported that just one case was filed by a resident of the City of Colfax between January 1, 2013 and August 31, 2020, and this case was reported directly to HUD, rather than through FHAP. This HUD case alleged discrimination based on disability but resulted in a no cause determination.

None of these fair housing agencies, LSNC, DFEH, or FHEO, were able to provide specific location information for cases either because they do not track the geographic origin of complaints or due to confidentiality concerns. Therefore, the City was unable to conduct a spatial analysis of fair housing cases to identify any patterns or concentrations of fair housing issues in the city. Implementation Measure 6.20 has been included to work with fair housing enforcement organizations and agencies to track issues and identify patterns in the city.

Sites Inventory

The City examined the opportunity area map prepared by the TCAC and HCD (Figure 2). The opportunity area map identifies areas in every region of the state whose characteristics have been shown by research to support positive economic, educational, and health outcomes for low-income families—particularly long-term outcomes for children.

Using the statewide opportunity area map and indicators of segregation, displacement risk, and access to opportunity as overlays to the City’s sites inventory, the City was able to identify if the sites identified in the inventory to accommodate the lower-income RHNA disproportionately concentrate these units or increase patterns of segregation. The four sites identified to meet the lower-income RHNA (Table 38) are located within a half mile of the PCT stop at the Depot or a Greyhound Bus stop to provide residents access to existing transit and are located near employment opportunities and other resources. The sites are integrated with other sites identified to meet moderate- and above moderate-income, thus promoting mixed-income neighborhoods that will likely consist of a variety of housing types to meet the needs of both family and non-family households. Additionally, these sites have been identified in the block group with a slightly higher median income and without a disproportionately higher rate of over payment. No sites are located in areas identified as having concentrated poverty.

As found in this assessment of fair housing issues, while a need for affordable and accessible housing exists in Colfax, there are not any segregated areas of concentrated, disproportionate need. Therefore, identifying sites for lower-income units in the center of the city presents an opportunity to provide housing close to resources and promote integration of affordable housing with market-rate housing. Based on the findings of this assessment, the City is confident that the sites identified will combat any emerging patterns of income segregation or disproportionate need. Additionally, the program actions identified throughout the assessment will result in proactive measures to ensure that all residents of Colfax are provided equal access to safe, affordable housing near jobs, schools, and other resource needs.

Contributing Factors to Fair Housing

Discussions with community members, fair housing advocates, and the assessment of fair housing issues identified several factors that contribute to fair housing issues in Colfax. Many of the primary concerns identified through the assessment of fair housing include a limit in the range of existing housing unit sizes resulting in increased displacement risk for families in need of 2 or more bedrooms as well as seniors seeking smaller housing units, a shortage of affordable housing, and difficulty accessing services. The City has identified the implementation measures that will address the contributing factors to fair housing issues in Table 35.

**TABLE 35
FAIR HOUSING ISSUES IN COLFAX**

AFH Identified Fair Housing Issues	Contributing Factors	Meaningful Actions
Displacement of residents due to access to services	Insufficient number of accessible housing units. Proximity to services for persons with a disability. Proximity to homeless services. Frequency of public transit.	Support development of housing for special needs groups (Measure 6.1) Work with service providers to connect residents with available services (Measure 6.4) Work with PCTPA to assess unmet transit needs (Measure 6.20)
Displacement of residents due to economic burden	Lack of subsidized housing units. Unaffordable rents and home prices. Cost of rehabilitation or repair. Lack of partnerships with affordable housing developers. Low vacancy rates for existing housing.	Provide assistance to first time homebuyers to be able to stay in their community and facilitate housing mobility (Measure 6.3) Incentivize the development of affordable housing (Measure 6.6) Expand the allowed types of extremely low-income housing units per State law (Measure 6.11) Incentivize construction of ADUs (Measure 6.12) Provide assistance with rehabilitation costs (Measure 6.17) Develop a program to connect residents to affordable rental and ownership options to increase economic mobility (Measure 6.20)
Limited variety of housing types.	Dominance of low- and medium-density zones. Shortage of small, affordable housing units for seniors. Growing demand for larger housing units for families.	Encourage higher density development through density bonuses (Measure 6.1) Incentivize construction of ADUs (Measure 6.12) Meet with multifamily developers to encourage a variety of housing types (Measure 6.20)

6
Housing

As identified in the assessment there is a discrepancy between housing type and household size that has resulted in overcrowding and overpayment, particularly for large families and lower-income households. Therefore, the City has identified the lack of affordable housing and access to services and transit as the primary contributing factors to fair housing issues in Colfax. These factors increase the risk of displacement for residents who cannot afford housing in Colfax or need additional support that they cannot access with existing infrastructure. Therefore, the City has included actions to address these factors, and all issues identified in this assessment, throughout the Housing Element implementation measures and policies. In addition to including fair housing actions in all implementation measures, Implementation Measure 6.20 has been included to affirmatively further fair housing, per AB 686, and take meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity for all groups protected by state and federal law. Regional coordination efforts outlined in several implementation measures will ensure that the City of Colfax furthers patterns of integration and development of affordable housing in such a way that it will have a positive impact on residents of the city and region.

6.3 Housing Resources Inventory

6.3.1 Regional Housing Needs Allocation

California law requires that each city and county, when preparing its state-mandated Housing Element, develop local housing measures to meet its “fair share” of existing and future housing needs for all income groups. This fair share concept seeks to ensure that each jurisdiction provides housing for its residents with a variety appropriate to their needs. The fair share is allocated to each city and the county by HCD. One of the major goals of the Housing Element is to develop policies and implementation measures to meet the goals established through the fair share allocation.

The State of California (Government Code Section 65584) requires regions to address housing issues and needs based on future growth projections for the area by developing a Regional Housing Needs Plan (RHNP) to distribute the RHNA as determined by HCD. HCD provides the County’s total RHNA to SACOG, and then develops the RHNP, which allocates to each of the cities and the unincorporated county their fair share of the total county RHNA. The principal use of the allocations in the RHNP is inclusion in local Housing Elements as the shares of regional housing need.

The intent of the RHNP is to ensure that local jurisdictions address not only the needs of their immediate areas but the needs for the entire region. Another major goal of the RHNP is to ensure that every community provides opportunity for a mix of housing affordable to all economic segments of its population. The RHNP process requires local jurisdictions to be accountable for ensuring that projected housing needs can be accommodated and provides a benchmark for evaluating the adequacy of local zoning and regulatory actions to ensure that sufficient, appropriately designated land and opportunities for housing development address population growth and job generation. The current RHNA projection period for Colfax is June 30, 2021, through August 31, 2029. SACOG housing needs figures are limited to new housing construction. That number is then allocated to income groups.

State law requires local governments to provide adequate sites for the construction of housing to meet their RHNA. Table 36 presents the City’s fair share allocation, as published in the SACOG RHNP; for the period of 2021 through 2029, the City of Colfax has been given a construction need of 97 new housing units. The specific identified need by income group is depicted in the following table. Annualized over the eight years of the Housing Element, the City has an annual construction need of approximately 12 units per year.



TABLE 36
REGIONAL HOUSING NEEDS ALLOCATION (2021–2029)

Income Category	Number	Percentage
Extremely Low	9 ¹	9.3%
Very Low	8	8.2%
Low	11	11.3%
Moderate	21	21.7%
Above Moderate	48	49.5%
Total	97	100.0%

Source: Sacramento Area Council of Governments, Regional Housing Needs Plan, March 2020

1 It is assumed that approximately 50 percent of the very low-income household need is extremely low-income household need.

6.3.2 Available Sites

In addressing the estimated housing needs identified in the 2021–2029 RHNA, State law requires that this element contain “An inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment....” This inventory must identify adequate sites that will be made available through appropriate zoning and development standards and with public services and facilities needed to facilitate and encourage the development of a variety of housing types for households of all income levels.

The analysis of the relationship of suitable sites to zoning provides a means for determining the realistic number of dwelling units that could be constructed on those sites within the current planning period. The analysis also identifies the zoning districts the City believes can accommodate its share of the regional housing needs for all income levels.

Realistic Capacity

The City considered and evaluated the implementation of its current residential development standards and on-site improvement requirements (e.g., setbacks, building height, parking, and open space requirements), and looked at recent developments to determine an approximate density and unit capacity. To calculate the realistic capacity for each of the zoning classifications, the City used the assumptions in Table 37 as well as the projects examples listed in Table 37A. The City conservatively assumed that sites for lower-income housing would be developed at approximately 40 percent capacity to account for setbacks and other development standards, parking requirements, and potential amenities and services. For sites to accommodate moderate-income housing, the City assumed development at 70 percent capacity to accommodate development standards, and at approximately 56 percent capacity for above moderate housing to meet development standards and to reflect market-rate development trends for larger lots in Colfax.

These estimates were also based on past project capacity (Table 37A) and while the City does not have affordable project examples to include, the City has taken an extremely conservative approach and is only assuming a 40 percent realistic capacity on sites meeting the lower income RHNA.

**TABLE 37
REALISTIC DENSITIES**

Zoning	Allowed Units/Acres	Assumed Units/Acres
R-1-5, R-1-10, R-1-20	1 – 4	2.25
RM-1	4 – 10	7
RM-2	10 – 29*	12

Source: City of Colfax, 2020

Program 16.1 has been included to address the zoning and general plan density inconsistencies.

**TABLE 37A
SAMPLE PROJECT DENSITIES**

Project Name	Zoning	Gross Acreage	Units Per Acre	Lot Capacity
Shadow Wood	RM-2	1.61	12.42	42.8%
<u>Sierra Oaks</u>	R-1-10	18.5	1.83	42.5%
<u>Village Oaks</u>	R-1-10/RM-1	12.9	2.94	67.8%

Source: City of Colfax, 2020

Available Residentially Zoned Land

Housing Element law requires jurisdictions to provide a requisite analysis showing that zones identified for lower-income households are sufficient to encourage such development. The law provides two options for preparing the analysis: (1) describe market demand and trends, financial feasibility, and recent development experience; or (2) utilize default density standards deemed adequate to meet the appropriate zoning test. According to state law, the default density standard for the City of Colfax is 20 dwelling units per acre. Table 38 lists each residential land use designation, the allowable density, and which land use designation accommodates each of the four required income levels. As part of the 2021–2029 Housing Element update, an analysis of the residential development potential of vacant land in the City of Colfax was completed in September 2020. The inventory of land began with the list of vacant parcels identified in the prior housing element. Table 38 provides a summary of the currently available residentially zoned land throughout the City of Colfax, the allowable density, and which land use designation accommodates each of the five required income levels. A total of 73.51 acres of vacant land are currently zoned residential in the City of Colfax, as summarized in Table 38.

**TABLE 38
VACANT LAND BY ZONING**

General Plan Land Use	Zones	Allowed Density	Acres	Realistic Capacity	Income Category
Low-Density Residential (LDR)	R-1-5 R-1-10 R-1-20	1-4	60.75	137	Above Moderate
Medium-Density Residential (MDR)	RM-1	4-10	9.88	69	Moderate
Medium High-Density Residential (MHDR)	RM-2	10-29	5.22	63	Extremely Low Very Low Low
Total			73.51	269	

Source: City of Colfax, 2020

Table 39 shows the City’s capacity as compared to the RHNA. The City has identified sites to accommodate a realistic capacity of 63 lower-income units, 69 moderate units, and 137 above-moderate units, for a total of 269. The sites identified have capacity for a surplus of 172 units more than the City’s RHNA.

Table 40 lists all sites that the City has identified to accommodate their RHNA, including their realistic capacity and target income category and **Figure 12** provides a map of the sites.

In accordance with Government Code Section 65583.2 (c)(3)(B), the City is able to demonstrate the suitability of the higher-density zones for the development of affordable housing, i.e., housing in the lower-income categories. The RM-2 Zone allows 10 to 29 units per acre; the City has used 12 units per acre to calculate a realistic unit capacity. The 5.22 acres in the RM-2 Zone consists of four parcels, two of which are less than 0.5 acre and are not being used to meet the City’s RHNA.

The two MHDR sites that are being used to meet the City’s lower-income RHNA include one parcel that is 6.58 acres; however, 2.4 of the acres have a slope of 30 percent or more and are therefore undevelopable (due to the City’s Hillside guidelines). Therefore, the calculated unit capacity is based on the remaining 4.18 acres, for a total of 50 units. This parcel is in eastern Colfax and is therefore not constrained by the City’s existing traffic deficiencies on the west side of Interstate 80. The second site being used (0.56 acres) has a slope of less than 30 percent and would be able to accommodate multifamily residential to provide affordable housing. The capacity of these two parcels will exceed the City’s very low- and low-income RHNA requirement of 17 units.

In accordance with Government Code Section 65583.2(c), a non-vacant site identified in the previous planning period and a vacant site that has been included in two or more previous consecutive planning periods cannot be used to accommodate the lower income RHNA unless the site is subject to a program in the housing element requiring rezoning within three years of the beginning of the

planning period to allow residential use by right for housing developments in which at least 20 percent of the units are affordable to lower income households.

Table 40 indicates (denoted in bold) whether inventoried sites are subject to Government Code Section 65583.2(c) and have been included in the past two Housing Element cycles. One site (site 3) included in the inventory for lower-income housing was included in both the 4th and 5th cycle Housing Elements. Although site 3 already allows housing by-right, the Housing Element includes Policy 6.3.2 to ensure housing developments in which at least 20 percent of the units are affordable to lower income households will be allowed by-right.

**TABLE 39
SUMMARY OF RHNA AND SITES CAPACITY**

RHNA Category	2021–2029 RHNA	Sites Inventory Capacity	Unit Surplus
Very Low	17	63	35
Low	11		
Moderate	21	69	48
Above Moderate	48	137	89
Total	97	269	172

Source: City of Colfax, 2020

**TABLE 40
VACANT LAND INVENTORY**

Key No.	APN	Zoning	General Plan Land Use	Address	Acres	Allowable Density	Realistic Capacity	Income Category
1	006-062-005-000	RM-2	MHDR	56 Colfax Ave.	0.11 ¹	10-29	1	Lower
2	100-160-002-000	RM-2	MHDR	Unassigned/Railroad St.	0.37 ¹	10-29	4	Lower
3	101-080-003-000	RM-2	MHDR	Unassigned/Siems Ave.	4.18	10-29	50	Lower
4	100-160-008-000	RM-2	MHDR	Unassigned/Railroad St.	0.56	10-29	7	Lower
Lower Total					5.22		63	
5	101-080-029-000	RM-1	MDR	Unassigned/Siems Ave.	2.88	4-10	20	Moderate
6	101-170-013-000	RM-1	MDR	Unlisted	7	4-10	49	Moderate
Moderate Total					9.88		69	
7	100-110-027-000	R-1-5	LDR	133 Hunter Rd.	0.79	1-4	2	Above Moderate
8	101-080-009-000	CH, RM-1	LDR	Unassigned/Canyon Way & Siems Ave.	6.13	1-4	14	Above Moderate
9	006-030-033-000	R-1-10	LDR	Unassigned/Parkhill Dr.	1.16	1-4	3	Above Moderate
10	006-030-035-000	R-1-10	LDR	Unassigned/Ben Taylor Rd.	0.96	1-4	2	Above Moderate
11	100-100-027-000	R-1-10, R-1-20	LDR	Unassigned/Officer Bill C. Bean, Jr. Memorial Hwy	8.63	1-4	19	Above Moderate
12	100-090-041-000	R-1-10, R-1-20	LDR	Unassigned/Officer Bill C. Bean, Jr. Memorial Hwy	13.95	1-4	31	Above Moderate
13	100-090-039-000	R-1-20	LDR	Unassigned/Sierra Sky Ct.	3.07	1-4	7	Above Moderate

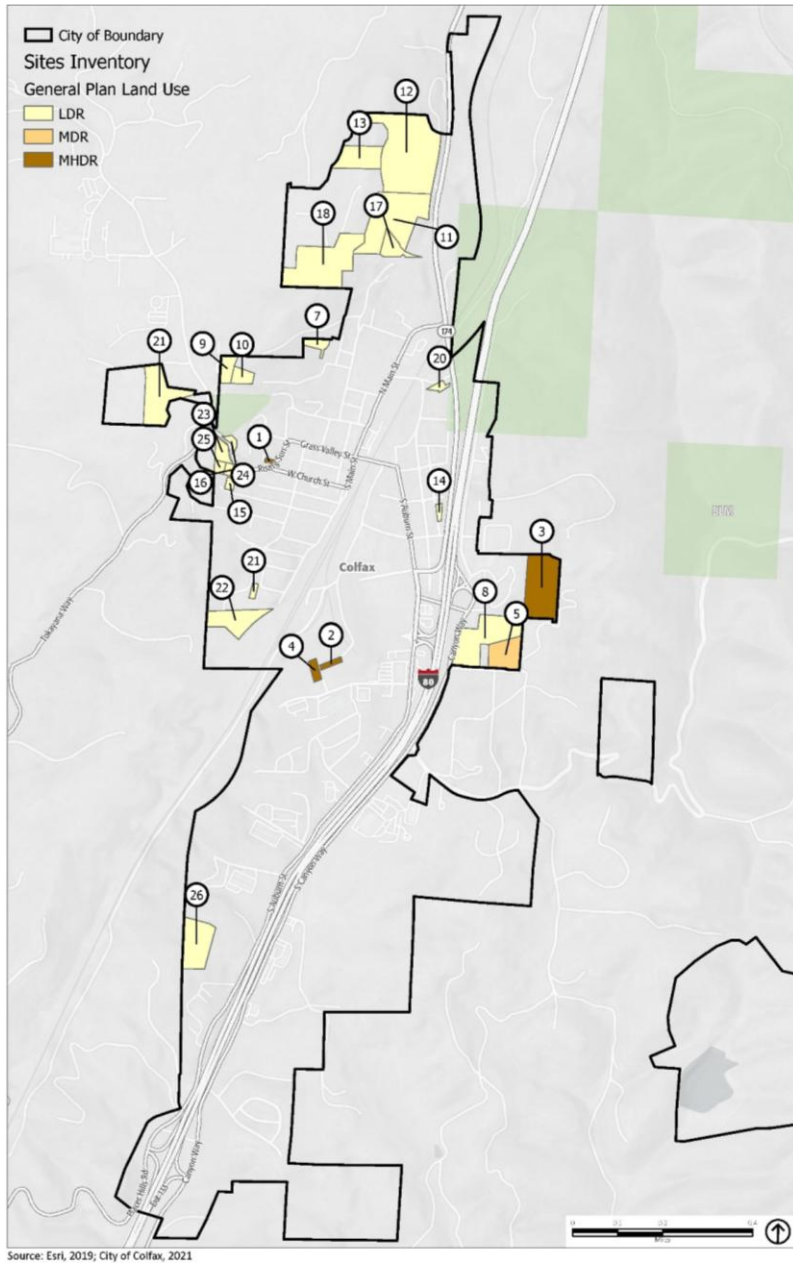
Key No.	APN	Zoning	General Plan Land Use	Address	Acres	Allowable Density	Realistic Capacity	Income Category
14	006-104-015-000	R-1-5	LDR	Unassigned/Marvin Ave.	0.28	1-4	1	Above Moderate
15	006-080-016-000	R-1-5	LDR	Unassigned/Oak St.	0.33	1-4	1	Above Moderate
16	006-080-003-000	R-1-5	LDR	Unassigned/Quinns Ln.	0.45	1-4	1	Above Moderate
17	100-100-005-000	R-1-10	LDR	Unassigned/Pleasant St.	1.43	1-4	3	Above Moderate
18	100-100-030-000	R-1-10, R-1-20	LDR	80 Sierra Sky Dr.	8.72	1-4	20	Above Moderate
19	100-120-053-000	R-1-20	LDR	Unassigned/Old Tokayana Way	5.08	1-4	11	Above Moderate
20	006-044-008-000	R-1-5	LDR	161 Dinky Ave.	0.4	1-4	1	Above Moderate
21	006-121-007-000	R-1-5	LDR	Unassigned/Rose Ave.	0.28	1-4	1	Above Moderate
22	100-240-014-000	R-1-5	LDR	525 Pine St.	3.24	1-4	7	Above Moderate
23	006-080-001-000	R-1-5	LDR	Unassigned/Rising Sun Rd.	0.92	1-4	2	Above Moderate
24	006-051-007-000	R-1-5	LDR	Unassigned/Rising Sun Rd.	0.34	1-4	1	Above Moderate
25	006-080-002-000	R-1-5	LDR	Unassigned/Quinns Ln.	0.41	1-4	1	Above Moderate
26	101-131-040-000	R-1-5	LDR	Unassigned/S. Auburn St.	4.18	1-4	9	Above Moderate

Key No.	APN	Zoning	General Plan Land Use	Address	Acres	Allowable Density	Realistic Capacity	Income Category
<i>Above Moderate Total</i>					60.75		137	
Total Lower					5.22		63	
Total Moderate					9.88		69	
Total Above Moderate					60.75		137	
TOTAL					73.51		269	

Source: City of Colfax, November 2020

1 These sites are not being used to meet the City's RHNA.

FIGURE 12
VACANT SITES MAP



Source: Esri, 2019; City of Colfax, 2021

6
Housing

July 2021

Due to the topography of the City, parcels that have gradients of more than 10 percent are subject to the City's Hillside guidelines (discussed in Section 6.4). Developments in these areas are encouraged to use innovative design concepts, such as clustering, split pads, and underground or below-grade rooms to provide energy-efficient and environmentally desirable spaces. Cluster development is when structures are built grouped close together to preserve open spaces, larger than the individual yard, for common recreation for the purpose of protecting and preserving natural landforms, and/or environmentally sensitive areas. In these design areas, the maximum number of residential dwelling units shall be as determined by environmental assessment, unless such development constraints can be shown to have been eliminated or mitigated to the satisfaction of the Planning Commission, or of the City Council sitting as the Planning Commission.

The realistic capacity of each site presented in Table 40 assumes a reduction in unit capacity, as defined in Table 38, for planning purposes due to the Hillside guidelines. Even with this reduction, the City continues to have more than enough vacant residential land to meet its Moderate and Above Moderate RHNA requirement of 69 units.

Available Non-Residentially Zoned Land

The City has the capacity to see the construction of some residential units in non-residentially zoned areas of the City. Single-family and two-family housing are allowed in the retail commercial and highway commercial zones, with a Conditional Use Permit (CUP); multifamily housing is allowed in the retail commercial zones with a CUP. Caretaker/employee housing is allowed in the industrial zone with an administrative use permit. The City of Colfax also encourages mixed-use residential/commercial, particularly in the downtown. While the City is not relying on potential unit capacity in the commercial or highway zones to satisfy the City's RHNA requirement, the City does expect that over the course of the Housing Element period, that residential units can and will be built in the non-residential zones, adding incrementally to the housing supply in Colfax.

During the previous planning period, the City approved Administrative Use Permits for two mixed-use projects on non-residentially zoned land in the historic downtown. The first, in 2018, was a residential unit constructed in conjunction with retail at the rear of the structure and the second, in 2019, was a live-in unit added to a commercial use. The City also issued Conditional Use Permits to allow single-family development in the Commercial Highway zone in 2019 and the Commercial Retail zone in 2014. Development trends suggest that residential development is feasible and desired on non-residentially zoned land, with proper conditions in place to ensure compatibility.

6.4 Housing Constraints

The purpose of this section is to analyze potential and actual governmental and non-governmental constraints on the maintenance, improvement, and development of housing in the City of Colfax. A discussion of the City's efforts to remove constraints and to promote energy conservation is included.

6.4.1 Governmental Constraints

Local governments exercise a number of regulatory and approval powers that directly impact residential development within their respective jurisdictional boundaries. These powers establish the location, intensity, and types of units that may or may not be developed. The City's General Plan, zoning regulations, project review and approval procedures, development and processing fees, utility infrastructure, public service capabilities, and development attitudes all play important roles in determining the cost and availability of housing opportunities in Colfax.

Land Use Controls

The General Plan is the primary land use control document. This policy document not only establishes the location and amount of land that will be allocated to residential development, but also establishes the intensity of development (in terms of unit densities and total number of units) that will be permitted. While nearly all components or elements of the General Plan contain goals and policies that influence residential development, it is the Land Use Element that has the most direct influence. The residential designations and their corresponding densities include the following:

- » Low-Density Residential (LDR) – 1–4 units per acre
- » Medium-Density Residential (MDR) – 4–10 units per acre
- » Medium High-Density Residential (MHDR) – 10–29 units per acre

Zoning Standards

The City of Colfax's Development Standards were amended in 2012 to remove any unduly restrictive provisions. Building height, setbacks, lot areas, and parking requirements are generally within the range of other similar sized cities in California. Table 41 identifies the City's residential zoning districts. The City's zoning and development standards are summarized in Table 41 and are available on the City's website. The City encourages mixed use in the downtown under the CR designation.

TABLE 41
DEVELOPMENT STANDARDS BY RESIDENTIAL ZONE

Zone District	Building Height (feet)	Yard Setback (feet)			Minimum Lot Area (square feet)	Lot Area Per Dwelling Unit (DU) (square feet)	Parking Spaces	Open Space
		Front	Side	Rear				
R-1-5	30'	20'	6'	20'	5,000	5,000	2	NA
R-1-10	30'	20'	8'	30'	10,000	10,000	2	NA
R-1-15	30'	20'	8'	30'	15,000	15,000	2	NA
R-1-20	30'	30'	10'	40'	20,000	20,000	2	NA
R-1-40	30'	30'	15'	40'	40,000	40,000	2	NA
R-M-1	30'	20'	6'	20'	6,000	3,000	1.5/du ¹	400/du
R-M-2	30'	20'	6'	20'	6,000	1,500	1.5/du ¹	200/du
C-R	30'	- ²	- ²	10'	5,000	N/A	4	N/A
C-H	35'	25'	- ³	- ³	5,000	N/A	4	N/A

NA = Not applicable

1 Multifamily Zone districts require 1.5 spaces per unit for studios and one-bedroom units, 2 spaces per 2+ bedroom unit, plus guest parking as follows: 1 additional space per 10 units or portion thereof (applies only to projects with 10+ units).

2 No front or side yard setbacks are required in the C-R district except where the abutting side lot line is in a residential district, in which case the yard setback will not be less than that required for such residential district.

3 No side or rear yard setbacks are required in the C-H district except where abutting a residential district, in which case the yard setback shall not be less than 20 feet and the rear setback not less than 25 feet.

4 The number of residential parking spaces required in the C-R and C-H districts shall be equal to the requirements in residential districts based on the dwelling type., per section 17.108.020 of the City of Colfax Municipal Code.

Source: City of Colfax Zoning Ordinance, 2012

Residential Zoning Districts

Title 17 of the Colfax Municipal Code, Zoning, provides the zoning provisions for the City. The Colfax City Council adopted the Zoning Code in 1967, which, until recently, had been amended in piecemeal fashion through City ordinances. In 2012, the City undertook a comprehensive administrative update of the Zoning Code. Zoning Districts for the City of Colfax are defined as follows:

Agricultural District (A) - The purpose of this district is to promote and preserve in appropriate areas of the City conditions favorable to agricultural use. Along with agricultural uses, farmworker/employee housing, single-family homes, public parks, playground, schools, libraries, and churches are permitted.

Single-Family Residential District (R-1, R-1-5, R-1-10, R-1-15, R-1-20, R-1-40) - The purpose of this district is to provide for areas in appropriate locations where quiet, low-density residential neighborhoods may be established, maintained, and protected. Single-family uses are allowed in this zone, including public and quasi-public uses.

Multifamily Residential District (R-M-1, R-M-2) - The purpose of the multifamily residence district (R-M) is to provide for areas in appropriate locations where apartment house neighborhoods of varying degrees of density may be established, maintained, and protected. The regulations of this district are designed to promote and encourage an intensively developed residential environment suitable primarily for adult living. To this end, the regulations permit, in accordance with the respective density district, multiple dwellings ranging from garden apartments to multi-story apartment houses and necessary public services and activities subject to proper controls. Along with multifamily uses, single-family dwellings, duplex or two-family dwellings, public parks, playgrounds, schools, libraries, and churches are permitted.

Residential Mobilehome Subdivision District (R-MHS) - The purpose of the residential mobilehome subdivision district (R-MHS) is to permit and regulate the development of mobilehome parks within the city, as well as the design and placement of mobile homes within such mobilehome parks. The provisions of this article shall apply to new mobilehome parks and to the expansion of existing mobilehome parks and shall be in addition to the applicable rules and regulations of the state for mobilehome parks.

Commercial Districts - The purpose of these districts is to provide appropriately located areas for a full range of office, retail commercial, and service commercial uses, to strengthen the City's economic bases, to minimize the impact of commercial development on residential districts, and to provide opportunities for residential development on the site of commercial development or on separate sites in certain districts, including the Retail Commercial (CR) district, and the Highway Commercial (CH) district. Single-family and two-family dwelling units are allowed in both the CR and CH zones with a CUP and multifamily is permitted in the CR zone with a CUP.

Industrial Districts - The purpose of these districts is to permit appropriate industrial uses and to minimize the impact industrial uses have on residential and commercial districts. Residential uses are not permitted in the Industrial districts. The Light Industrial District is the district in which the City has approved an emergency shelter use by right.

Typical Densities for Development

The City of Colfax is a small city located on the western slope of the Sierra Nevada foothills with few relatively level locations for development. The city is bounded by Bear River to the northwest and the North Fork of the American River on the southeast. The single-family lots currently undergoing development were approved in the prior planning period and will result in 93 new single-family residences. Single-family residential lots in the City can range in size from approximately 5,000 square feet to 40,000 square feet and are zoned to support one single-family home each. As stated in the City of Colfax General Plan, typical single-family densities are 1 to 4 dwelling units per acre and typical multifamily densities are 4 to 29 dwelling units per acre. In the previous planning period, no sites identified to accommodate the RHNA in the inventory were developed below the minimum allowable density of the zone in which the site is located.

Provisions for a Variety of Housing

Housing Element law specifies that jurisdictions must identify adequate sites to be made available through appropriate zoning and development standards to encourage the development of various types of housing for all economic segments of the population. This includes single-family housing, multifamily housing, manufactured housing, mobilehomes, emergency shelters, and transitional housing. Table 42 summarizes the permitted housing types.

**TABLE 42
HOUSING TYPES PERMITTED BY ZONING DISTRICT**

Housing Types Permitted	R-1	R-M	R-MHS	C-R	C-H
Single-Family Dwelling ¹	P	P	P	CUP	CUP
Two-Family Dwelling ¹		P		CUP	CUP
Multifamily Dwelling ¹		P		CUP	
Community Care Facilities, Small	P	P	P		
Community Care Facilities, Large ²		P		AP	
Family Day Care Homes, Small	P	P	P	P	
Family Day Care Homes, Large ³	AP	AP	AP	CUP	
Mobile Home Park			CUP		
Rooming and Boarding House		P			
Second Dwelling Unit ⁴	AP	P			
Mobile/Manufactured Homes	P ⁴	p ⁵	P		
Emergency Shelters ⁶	-	-	-		
Employee Housing ⁷	-	-		CUP	CUP

Source: City of Colfax Municipal Code.

Refer to the City of Colfax Zoning Code for specific details.

Notes: P = Principally Permitted Use; AP = Administratively Permitted Use; CUP = Conditionally Permitted Use

1 Supportive and transitional housing are considered residential use types and are treated the same as any other use in the same zoning district.

2 The City has included Implementation Measure 6.13 to establish a ministerial permit process for residential care facilities for seven or more persons and remove the 12-person maximum.

3 See Chapter 17.160 of the Colfax Zoning Code for large family daycare home regulations.

4 See Chapter 17.196 of the Colfax Zoning Code for second dwelling unit regulations.

5 Mobile/manufactured homes are permitted in R-1 and R-M zones when on a permanent foundation.

6 Emergency shelters are permitted by right in the City's Light Industrial zone if they meet the requirements set forth in Chapter 17.140. They are allowed with a CUP or Administrative Permit in commercial zones.

7 The City has included Implementation Measure 6.10 to amend the Zoning Ordinance consistent with Health and Safety Code Sections 17021.5 and 17021.6).

Emergency Shelters

In 2012, the City revised its Zoning Code, as required by SB 2, to allow emergency shelters by right in the Light Industrial zone district, if it meets the development and management standards outlined in Chapter 17.140.030 of the City's Municipal Code. The City updated its Zoning Code accordingly (Chapter 17.140) and has identified the Light Industrial zone district as appropriate for emergency homeless shelters by right and without discretionary action. Emergency shelters are permitted with a CUP or Administrative Permit in commercial zones on a project-by-project basis with appropriate conditions and meeting standards outlined in Chapter 17.140.

The following development standards are required in addition to the general development standards:

- » **Distance Separation Requirements.** No emergency shelter shall be located within two hundred fifty (250) feet of any other emergency shelter.
- » **Occupancy.** An emergency shelter shall not exceed forty (40) residents, excluding staff.
- » **Length of Occupancy.** Any single resident's stay shall not exceed six consecutive months.
- » **Zone Specific Development Standards.** An emergency shelter shall comply with all development standards of the applicable zoning district in which it is located.
- » **Parking Requirements.** Emergency shelters shall provide one parking space for every staff member and one parking space for every ten (10) temporary residents. The City has included Measure 6.14 to ensure consistency with Government Code Section 65583(a)(4 (A)(ii)).
- » **Management.** An emergency shelter must adequately comply with the management standards:

- There shall be space inside the building so that prospective and current residents are not required to wait on sidewalks or any other public rights-of-way.
- Security shall be provided on site during hours of operation.
- On-site management shall be provided by at least one emergency shelter staff member at all times while residents are present at the shelter.

Emergency shelter lighting shall be consistent with the City of Colfax's adopted building code. According to data obtained from the City's Planning Department, one parcel is zoned Light Industrial and could be suitable for an emergency homeless shelter, as the site is currently vacant (see Table 43). This parcel has sufficient capacity to accommodate the unmet need for homeless individuals.

The Light Industrial uses in the City pursuant to the Zoning Ordinance consist of the following types of uses: light manufacturing, research and development, warehousing, business parks and offices, supporting retail, financial and restaurants, personal services, and similar types of uses. The vacant Light Industrial parcel is centrally located and accessible to major transportation, schools, the downtown area, and other services.

**TABLE 43
VACANT INDUSTRIAL LAND**

APN Number	Acres
100-230-061-000	2.63

Source: City of Colfax, 2020

Government Code 65662 requires the City to permit low-barrier navigation centers by right in areas zoned for mixed use and nonresidential zones permitting multifamily uses. A low-barrier navigation center is a service-enriched shelter focused on moving people into permanent housing that provides temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing. The City has included Implementation Measure 6.8 to comply with State Law.

Single-Room Occupancy Units

Residential occupancy or single-room occupancy (SRO) hotels can be an important component of the special needs housing picture. SRO's can provide low-cost housing for those in the extremely low- and very low-income categories and can also play a role in the transitioning process from homelessness to more permanent housing.

Currently, the City does not explicitly define or permit SRO units but has included Implementation Measure 6.11 to comply with State Law.

Transitional and Supportive Housing

Transitional housing is defined in Section 50675.2 of the Health and Safety Code as rental housing for stays of no less than six months but where the units are recirculated to another program recipient after a set period. It may be designated for a homeless individual or family transitioning to permanent housing. This housing can take many structural forms, such as group housing and multifamily units, and may include supportive services to allow individuals to gain necessary life skills in support of independent living.

Supportive housing is defined by Section 50675.14 of the Health and Safety Code as housing with linked on-site or off-site services with no limit on the length of stay and that is occupied by a target population as defined in Health and Safety Code Section 53260 (i.e., low-income person with mental disabilities, AIDS, substance abuse, or chronic health conditions, or persons whose disabilities originated before the age of 18). Services linked to supportive housing usually focus on retaining housing, living and working in the community, and/or health improvement.

The City allows transitional and supportive housing as residential uses subject to only those restrictions that apply to other residential uses of the same type in the same zone without any discretionary action. The City's current zoning does not act as a constraint to the provision of transitional or supportive housing.

Government Code Section 65651, requires the City to further permit supportive housing as a use by right in zones where multifamily and mixed uses are permitted, including nonresidential zones permitting multifamily uses, if the proposed housing development allows for the approval of 100% affordable developments that include a percentage of supportive housing units, either 25% or 12 units, whichever is greater. The City has included Implementation Measure 6.9 to comply with State Law.

Manufactured Homes

Currently, manufactured homes (commonly referred to as "mobilehomes") are recognized as an approved alternative housing type, which are allowed in residential zones. Manufactured homes are subject to the National Manufactured Housing Construction and Safety Act of 1974 and are required to conform to foundational regulations per Government Code Section 65852.3. Manufactured/mobile homes are permitted by right in the R-MHS zone and in all other residential zones when on a permanent foundation.

Persons with Disabilities

Specifically, compliance with SB 520 (Article 10), regarding providing housing accessibility to persons with disabilities, is met by permitting supportive multifamily or single-family housing for the disabled in any residential zone that permits non-designated single or multifamily housing.

Applications for retrofit are processed the same as for improvements to any single-family home. Handicapped Accessibility is made available by contacting City Hall 24 to 48 hours in advance of Public Meetings. The City reconstructed the sidewalk street corners in downtown Colfax for

handicapped accessibility and all new private sidewalks, curbs, and gutters are required to comply with California Title 24 standards for accessibility. For new public sidewalks, curbs and gutters, the City applies Placer County standards for accessibility, which meet or exceed Federal Guidelines for ADA. In both private and public areas, exceptions are made, as allowed by these codes, where such improvements are not feasible or not practical. All multifamily complexes are required to provide handicapped parking as per California standards.

The City of Colfax continually reviews its codes, policies, and practices for compliance with fair housing laws. A review during the writing of the last Housing Element resulted in a broadened and revised definition of “family” to include State and Federal definitions relating to unrelated adults living together as a household unit. The revised definition of “family” is “one or more persons occupying a premise and living as a single housekeeping unit as distinguished from a group occupying a hotel, club or fraternity or sorority house.”

The City continues to offer incentives that can be used to encourage the development of housing opportunities for specialized housing needs (Implementation Measure 6.1). Implementation Measures 6.20 and 6.21 address fair housing.

The City permits State licensed and unlicensed group homes, foster homes, residential care facilities, and similar facilities, by right, group homes with six or fewer persons in any residential zone district, and allow with administrative approval group homes with greater than six persons in the multifamily zone district. The City currently allows community care facilities for seven or more persons as a commercial use in the R-M zone by-right and with an administrative permit in the C-R zone. Measure 6.13 has been included in this Housing Element to amend the Zoning Ordinance to establish a ministerial permit process for residential care facilities for seven or more persons and remove the 12-person maximum.

The City adopted Chapter 17.192 entitled “Reasonable Accommodation” during the 2012 revision to the Zoning Code. The Reasonable Accommodation Ordinance provides a process for individuals with disabilities to make requests for reasonable accommodation regarding relief from the various land use, zoning, or rules, policies, practices and/or procedures of the City. When a request for reasonable accommodation is filed with the Planning Department, it will be referred to the Planning Director for review and consideration as a ministerial action unless determined otherwise by the Planning Director. The decision to grant, grant with modification, or deny a request for reasonable accommodations is based on the following findings:

- a. The housing, which is the subject of the request for reasonable accommodation, will be used for an individual protected under the Act.
- b. The request for reasonable accommodation is necessary to make specific housing available to an individual protected under the Act.
- c. The requested reasonable accommodation does not impose an undue financial or administrative burden on the city, and does not fundamentally alter city zoning, development standards, policies or procedures of the city.

Employee (Farmworker) Housing

The City permits caretaker/employee housing in the Agricultural zone district as a permitted use. Employee housing is deemed an agricultural land use designation that does not require a CUP, zoning variance, or other zoning clearance other than that required of any other agricultural activity in the same zone. The City has included Implementation Measure 6.10 to amend the Zoning Ordinance to treat employee/farmworker housing that serves six or fewer persons as a single-family structure and permit it in the same manner as other single-family structures of the same type within the same zone across all zones that allow single-family residential uses and to treat employee/farmworker housing consisting of no more than 12 units or 36 beds as an agricultural use and permit it in the same manner as other agricultural uses in the same zone, in compliance with the California Employee Housing Act (Health and Safety Code Sections 17021.5 and 17021.6).

Density Bonus

When a developer proposes a housing development, state law requires that the city provide incentives for the production of low-income housing. A density bonus agreement between the developer and city is used to set forth the incentives to be offered by the city (i.e., allowing increased density over that typically allowable in the respective zoning district) and the requirements of the developer. The City Density Bonus ordinance allows for a range of density bonuses of up to 35 percent for which applicants would be eligible based on a sliding-scale percentage of affordable units provided in a development. The ordinance also offers a range of one to three other incentives (such as a reduction in site development standards) based on how much affordable housing has been provided. The ordinance requires that the units remain available for low-income persons for a period of 30 years. To comply with current State Law, the City has included Implementation Measure 6.7.

Local Entitlement Fees and Exactions

Part of the cost associated with developing residential units is related to the fees or other exactions required of developers to obtain project approval and the time required to conduct project review and issue land use entitlements. Critics contend that lengthy review periods increase financial and carrying costs, and that fees and exactions increase expenses. These costs are in part passed onto the prospective homebuyer or renter in the form of higher purchase prices or rents.

Table 44 illustrates the average cost in planning fees charged by the City of Colfax, compared to neighboring jurisdictions. For example, Colfax requires a fee of \$4,000 for a general plan amendment, while in the City of Rocklin, Grass Valley, and Placer County, fees are all greater. The cost for a zone change in Colfax is similar to Grass Valley and Placer County but a zone change in Rocklin is 146% greater than Colfax. The complete list of the City's development review fees can be seen in Table 45 and are available on the City's website.

**TABLE 44
PLANNING APPLICATION FEES – SURROUNDING JURISDICTIONS**

Jurisdiction	General Plan Amendment	Zone Change	Tentative Subdivision Map	Variance***
Colfax	\$4,000*	\$4,000*	\$8,000 & \$100/Parcel	\$3,000
Auburn	\$1,481	\$1,323	\$748 and \$27/lot 1-25 lots \$6/ lot over 25	\$514
Grass Valley	\$6,571	\$4,519	\$311**	\$1,807
Rocklin	\$14,351	\$13,661	\$15,167 (\$11,912 for modification)	\$6,372
Placer County	\$4,185*	\$3,557*	\$1,611 + \$110 per lot	\$1,593

*Deposit (charges are at cost). The fee for the City of Colfax is for either a text or map general plan amendment. (\$4,000 for each).

**Varies from \$259 (4 or fewer lots) to \$519 (10+ lots). The value above is for 5–9 lots.

***Where applicable, the highest fee (major variance) was given.

Source: City and County Planning Departments June 2020

**TABLE 45
COLFAX DEVELOPMENT REVIEW FEES**

Action/Request	Fee
Environmental Impact Report	\$20,000 deposit—charges at cost
Negative Declaration	\$3,660
General Plan Amendment	\$4,000 deposit—charges at cost
Zone Change	\$4,000 deposit—charges at cost
Tentative Parcel Map (< 4 lots)	\$3,000 & \$100/parcel
Subdivision Map	\$8,000 & \$100/parcel
Variance	\$3,000
Administrative Use Permit	\$500–1,500
Conditional Use Permits	\$2,000-minor, \$4,000-major
Design review	\$1,500 administrative or minor, \$2,400 major
Site plan review	Administrative or minor- \$1,600, major- \$3,600
Appeal	\$1,200

Source: City of Colfax, 2020

Fees, land dedications, or improvements are required as part of the development of property, including housing developments, in order to provide an adequate supply of public parkland and to provide necessary infrastructure (streets, sewers, and storm drains) to support the new development. While such costs are charged to the developer, ultimately additional costs are passed to the product consumer in the form of higher home prices or rents.

The significance of the necessary infrastructure improvements in determining final costs varies greatly from project to project. The improvements are dependent on the amount and condition of existing infrastructure, the location of the project, and the nature of the project. Table 46 describes the fees assessed to residential development for both single-family development projects and for multifamily development projects.

**TABLE 46
RESIDENTIAL DEVELOPMENT FEES**

Fee Description	Single-Family Fee Per DU	Multifamily Fee Per DU
Roads	\$1,802	\$1,301
Drainage Study	\$74	\$48
Drainage (East–West culverts)	\$3,416	\$2,216
Trails	\$1,125	\$787
Park & Recreation	\$5,731	\$4,011
City Buildings	\$684	\$494
City Vehicles	\$130	\$94
Downtown Parking	\$581	\$420
Sewer Impact Fee	\$9,300*	\$9,300*
Landfill Equity Fee	\$47	\$47
TOTAL	\$22,540	\$18,368

Source: City of Colfax, 2019 Mitigation/Impact Fee Schedule Summary for New Construction

**The sewer impact fee is adjusted on July 1st of each year by the City Engineer by a percentage equal to the annual percentage of increase or decrease in the San Francisco Bay Area Construction Cost Index.*

Does not include a Residential Construction Tax of 1.0% of the build value. Does not include Colfax Elementary or Colfax High School Fees (see below). Does not include Placer County Water Agency water connection fee; varies based on connection size and building type.

Building permit fees are based on building valuation taken strictly from the Uniform Building Code.

The Placer Union High School District and the Colfax Elementary School District serve the City of Colfax education system. The Placer Union High School District has a school impact fee of \$3.19 per square foot and the Colfax Elementary School District has an impact fee of \$1.78 per square foot. Even though the aforementioned development impact fees may add significantly to the cost of development, the

fees are consistent with the amount established by California Government Code Section 65995 et seq. There are no exemptions to the school impact fees at this time.

Processing and Permit Procedures

The time required to process a project varies greatly from one project to another and is directly related to the size and complexity of the proposal and the number of actions or approvals needed to complete the process. Table 47 identifies the most common steps in the entitlement process. It should be noted that each project does not necessarily have to complete each step in the process (e.g., small-scale projects consistent with General Plan and zoning designations do not generally require Environmental Impact Reports [EIRs], General Plan Amendments, Rezones, or Variances). Also, certain review and approval procedures may run concurrently. EIRs are frequently prepared in response to a General Plan Amendment/Rezoning request, so these two actions are often processed simultaneously. Colfax also practices concurrent processing, or joint processing of related applications for a single project. Such procedures save time, money, and effort for both the public and private sector. However, it is important to note that processing timelines, such as that required for public noticing, could not be made any shorter without violating State laws, and compliance with the California Environmental Quality Act.

When developers have a project proposal, the Planning Director meets with the developers to strategize about project design, City standards, necessary public improvements, and funding strategies (where appropriate). In addition, the City staff assists the developer throughout the permit processing to ensure a rapid processing time.

To clarify approval procedures, timing, and fees for the entire approval and building permit process, the City has compiled a Standard Application package that is given to each developer. Included in this package is an explanation of the planning application permit process and timing, and an application form where all requested action for the project regarding both the planning and engineering departments can be checked. Additionally, the package includes an environmental evaluation form, a complete checklist for the application, and a copy of the planning fee schedule and impact fee schedules. After this packet is received, the staff conducts a check for packet completeness, a code applicability check, and an initial environmental review.

Based on City Staff review, a decision is made whether the project is ministerial (processed at staff level) or if it requires discretionary entitlement processing (at Planning Commission level).

After the City approves a project, such as at Planning Commission or City Council hearing, it becomes the applicant’s responsibility to initiate the steps to secure building permits and construct the project. These steps include obtaining additional City clearances and paying fees as outlined in a project’s conditions of approval. Other necessary actions include:

- Completing construction drawings
- Recording subdivision (final) maps (applies to ownership projects)

- Retaining contractors
- Obtaining utility approvals, required easements and rights of entry.

A few of the bulleted items, such as the construction drawings, require city review prior to issuance of a building permit.

The length of time between a project’s approval and building permit issuance in many cases is determined by the applicant. The City’s initial review for both civil plan and building permit approval is typically 3 to 4 weeks with a subsequent review, if corrections are necessary, to be completed within 1 to 3 weeks. The time the applicant takes to make corrections between these reviews varies, however once a project begins the construction plan review process, the following general timelines can typically be achieved with responsive applicants:

- Civil plan approval (e.g., grading, water, sewer, streets): 3-6 months
- Building permit approval: 1-3 months

Review of Local Ordinances

The City does not have any locally adopted ordinances that hinder the development of housing.

Development Guidelines

The Hillside Development Guidelines were adopted by Ordinance in 1993 to ensure the appropriate use, development, or alteration of land in hillside areas; and provide direction to encourage development, is sensitive to the unique characteristics common to hillside properties. Specific standards apply to that topography that exceeds a 10-percent gradient. For projects in that category, the following must be submitted with the project proposal:

- » A natural features map, based on photograph file mapping, a field survey to establish vertical and horizontal control and a site visit;
- » A conceptual grading plan;
- » A slope analysis map with minimum of three slope profiles.

The Hillside Development Guidelines define grading, drainage, parking, and access standards. The goals of the standards are to:

- » Preserve and protect hillside areas in order to maintain the identity, image, and natural quality.
- » Ensure development in hillside areas is concentrated on the most level portions of the site in locations with the least environmental impact; when designed to fit the existing landforms, consideration shall be given to clustered structures.

- » Preserve significant features of the natural topography, including swales, canyons, knolls, ridgelines, and rock outcrops. Development may necessarily affect natural features by, for example, roads crossing ridgelines. Therefore, a major design criterion shall be the minimization of such impacts.
- » Provide a safe means of ingress and egress for vehicular and pedestrian traffic to and within hillside areas, with minimum disturbance to the natural terrain.
- » Correlate land use intensity and density of development with the steepness of terrain in order to minimize grading, removal of vegetation, land instability and fire hazards.
- » Provide alternative approaches to conventional flat land development practices that are compatible with the natural characteristics of landforms, vegetation, and scenic quality.
- » Encourage the planning, design, and development of home sites that provide maximum safety with respect to fire hazards, exposure to geological and geotechnical hazards, drainage, erosion and situation. Provide the best use of natural terrain and prohibit development that will create or increase fire, flood, slide, or other safety hazards.

These standards are not meant to reduce density, but to protect and preserve the natural features; however, innovative designs may increase costs, thus reducing the ability to provide affordable housing. Developments in these areas are encouraged to use innovative design concepts such as clustering, split pads, and underground or below-grade rooms to provide energy-efficient and environmentally desirable spaces. Cluster development is when structures are built grouped close together to preserve open spaces larger than the individual yard for common recreation for the purpose of protecting and preserving natural landforms and/or environmentally sensitive areas. In addition, the City will work with developers to create site plans that both satisfy the requirements of the Hillside Development Standards and maximize land use.

Design Review

If permitted uses are subject to design review, the City processes the application through its design review process. The design review process has been established by the City as part of the Municipal Code, Section 17.32.010.C and Chapter 17.116. In addition to the overall approval process, each zoning district contains additional more specific regulations. Residential uses in the Agricultural District are not subject to design review, nor are single-family dwellings in the single-family residential districts. In the Multifamily Residence District, all multifamily housing projects are subject to design review; lone single-family and lone duplex dwelling units are exempt.

The Planning Director is the approval authority for administrative design review permits, or those that are not forwarded to the City Council. Design reviews that are subject to council review are those that City Council action is required as a result of location, size, or design; modifications to the zoning ordinance, zoning map, or general plan; concurrent submission with tentative subdivision map, conditional use permit, or planned development; or demolition of a significant building. Administrative design review permits are only subject to the findings that a) the proposed improvement is substantially compatible with the existing structure and complimentary to the adjacent land uses, and

b) the proposed improvement substantially complies with all applicable standards and requirements of this title, with the applicable goals, policies and objectives set forth in the general plan, building code and the applicable community design guidelines.

During City Council design review for zones other than the Historic District, the Council shall make the following findings when determining whether to approve, deny, or approve with conditions:

- The project as approved allows beneficial use to be made of the site for development, preserves and accentuates the natural features of the property, such as open space, topography, trees, wetlands and water courses, and provides adequate drainage for the project.
- The project site design as approved provides access, vehicle parking, vehicle, pedestrian and bicycle circulation, loading areas, landscaping and irrigation and lighting which results in a safe, efficient, and harmonious development and which is consistent with the applicable goals, policies and objectives set forth in the general plan and the design guidelines established for that zone district.
- The building design, including the materials, colors, height, bulk, size and relief, and the arrangement of the structures on the site, as approved is harmonious with other development and buildings in the vicinity and which is consistent with the applicable goals, policies and objectives set forth in the general plan and the design guidelines established for that zone district.
- The design of the public services, as approved, including, but not limited to trash enclosures and service equipment are located so as not to detract from the appearance of the site, and are screened appropriately and effectively using construction materials, colors and landscaping that are harmonious with the site and the building designs.

In the Historic Zone District, the approval authority shall make the following design review findings:

- The project will maintain the small town character that makes Colfax a desirable place to live.
- The project will maintain and enhance the city's character and visual appearance in order to create a quality future community.
- The project will maintain and enhance the historic resources, qualities, and character of the City of Colfax.

While the use of design guidelines may be considered a detriment to housing development in some communities, the City's design review process would have minimal impact and promote sustainable housing by encouraging quality of design and pedestrian-friendly neighborhoods. Additionally, most design review permits are subject only to administrative design review, thus expediting the process to remove constraints. To ensure design review of larger projects does not add additional time constraints, the review process is typically conducted concurrently with the various required processes

including tentative subdivision map review, building permit application, and any requests for financial assistance from the City.

Consistent with Senate Bill (SB) 330, housing developments for which a preliminary application is submitted that complies with applicable general plan and zoning standards are subject only to the development standards and fees that were applicable at the time of submittal. This applies to all projects unless the project square footage or unit count changes by more than 20 percent after the preliminary application is submitted. The developer must submit a full application for the development project within 180 days of submitting the preliminary application.

The City currently defers to HCD for the required application process but will consider creating a City specific process during the planning period.

The Planning Director is the approval authority via an administrative review and approval process for projects subject to design review. However, the Planning Director may refer the project to City Council if he or she determines that the project is not in substantial compliance with the adopted design guidelines or if, because of location, size, or design that the City Council should be the approval authority and hold a duly noticed public hearing to consider overall design and appearance of the project. Project approval is discretionary; and findings are made regarding architecture and site design issues that the applicant incorporates into the project. Generally, if the project is found to be in compliance with relevant local codes, compatible in use and consistent in design with the neighborhood, the Planning Director or the City Council approves the project based on findings and subject to conditions of approval.

The City's intent is not to add cost to a project, but to maintain high standards on a uniform basis and to provide certainty to all projects; therefore, the City does not consider design review to be a constraint on development. The City remains mindful of projects working within tight budgets. Bearing this in mind, in 2012, the City revised its Zoning Code to allow for administrative-level review by the Planning Director, not just for projects subject to design review, but also for other types of permits (such as use permits and sign permits). In this Housing Element, the City has included Implementation Measure 6.5 that will require review as needed of the design review process; if any undue constraints are determined to be present, the City will identify policies or actions that will reduce the cost and time involved for the development of affordable housing.

The City recognizes that discretionary approvals may have the tendency to act as a constraint on the development of housing. The City does not require a CUP for multifamily projects in the City, regardless of density, when located within the RM-1 or RM-2 zones. A multifamily project may also be allowed within the Commercial-Retail (CR) zone with the issuance of a CUP. Design review is done for the purpose of maintaining high-quality development and not used to consider housing unit density.

**TABLE 47
COLFAX DEVELOPMENT REVIEW AND APPROVAL PROCEDURES**

Action/Request	Processing Time	Comments
Environmental Impact Report	6 to 12 Months	Processing and review time limits controlled through the California Environmental Quality Act (CEQA). Certified City Council.
Negative Declaration	3 to 6 Months	Processing time can be extended if the project has a longer review and approval period. Adopted by City Council.
General Plan Amendment	90 days	Gov. Code Section 65358 limits the number of times any element of the General Plan can be amended each calendar year. Requires a City Council public hearing.
Zone Change	90 days	Requires a City Council public hearing.
Tentative Parcel Map (< 4 lots)	3 Months	Requires a City Council public hearing.
Subdivision Map	4–6 months	Requires a City Council public hearing.
Variance	60 days	Considered by Planning Director (administrative variance) or the City Council.
Administrative Use Permit	30 days	Considered by Planning Director.
Conditional Use Permits	30 days for minor projects, 45–90 days for major projects	Requires a City Council public hearing
Design review	4–6 months	Considered by Planning Director (administrative) or the City Council (minor/major).
Site plan review	4–6 months	Considered by Planning Director (administrative) or the City Council.
Appeal	90 days	Requires City Council Hearing.

Source: City of Colfax, 2020.

Note: The City Council acts as the City's Planning Agency.

Table 48 provides the typical time frames for both single-family and multifamily projects. Additional information regarding the design review process can be found in Table 47.

**TABLE 48
TYPICAL PROCESSING PROCEDURES BY PROJECT TYPE**

	Single-Family or Two-Family Unit	Subdivision	Multifamily Units
Typical Approval Requirements	Site Plan	Tentative Map Review (< 4 lots)	Site Plan
	—	Subdivision Map	Design Review
Est. Total Processing Time	4–6 months	4–6 months	8–12 months

Source: City of Colfax, 2020.

Building Codes and Enforcement

Compliance with Building Code standards protects public health, safety, and welfare and is a necessary cost of construction.

Government Code Section 65583(c)(3) requires the Housing Element to provide a program to “address and where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing for persons with disabilities. The program shall remove constraints to and provide reasonable accommodations for housing designed for, intended for occupancy by, or with supportive services for, persons with disabilities.”

The City administers the 2019 edition of the California Building Standards Code (CBC), Title 24 of the California Code of Regulations (CCR), Parts 1, 2, 2.5, 3, 4, 5, 6, 8, 9, 11, and 12, relating to electrical, plumbing, mechanical, energy compliance, non-structural, disabled access, and abatement of dangerous buildings. Implementation of these codes ensures structural integrity and facilitates the City’s efforts to maintain a safe housing supply. The City has not adopted any amendments to the CBC.

In addition, the City continues to enforce an Ordinance regulating demolition review and demolition permit process and procedures. The City’s Building Department is responsible for enforcing both state and city regulations governing maintenance of all buildings and property. Colfax Code Enforcement responds to quality-of-life matters on a complaint basis and health and safety matters on both a proactive and complaint basis. The City will proactively enforce building and development codes and will mitigate or prevent displacement through assistance with relocation costs for lower-income households when funding is available (Measure 6.18).

On- and Off-Site Improvements

For residential projects, the City requires both on- and off-site improvements. These include curb/gutter and drainage facilities, sidewalks, paved streets, telephone, cable, electricity, landscaping, and water and sewer service. Such improvements are required as a condition of the subdivision map, or if there is no required map, improvements are required as part of the building permit. These on- and off-site improvements promote the health, safety, and general welfare of the public.

Curbs/gutters and drainage facilities direct stormwater and runoff water out of residential developments. City roadways are required to be paved to create all-weather roadways, facilitate roadway drainage, and reduce dust. Pavement also produces a high-speed circulation system and facilitates relatively safe traffic movement. Roadway standards are included in the City's Municipal Code, Title 16, Chapter 16.56.

There is an additional right-of-way along Interstate 80, and State Route 174 that runs along parts of South Auburn Street within the City limits, all of which is maintained by the California Department of Transportation (Caltrans). Arterials and collectors are designated on the General Plan according to existing and projected needs. Developers are responsible for the development of roadways associated with the residential project.

Sidewalks are for movement of pedestrian traffic. Where sidewalks are available, safety of pedestrian traffic is enhanced, particularly for school-age children, the elderly, and the physically impaired.

Landscaping is often required depending on the development proposal and location. Such landscaping would include, but not be limited to, shrubbery, trees, grass, and decorative masonry walls. Landscaping contributes to a cooler and more aesthetic environment in the City by providing relief from developed and paved areas. All landscaping is installed by the developer and must be approved prior to occupancy of any building. Landscaping in areas that fall under the Hillside Development Guidelines require native or naturalized plants or other plant species that blend with the landscape, fire-retardant plant materials, and a permanent irrigation system, for purposes of establishing and maintaining required planting.

Development of and connection to municipal water and sewer services are required as a condition of approving tract maps, unless location of public services is not available. For example, wells and/or private sewage disposal systems may be allowed depending on lot size, relative location to existing service systems, and proposed land use. Water service is necessary for a constant supply of potable water. Sewer services are necessary for the sanitary disposal of wastewater. These off-site requirements allow for the development of much higher residential densities.

Infrastructure Availability

Most parcels within the City of Colfax have good infrastructure availability. Wastewater treatment capacity is discussed herein, as is the availability of water. Other utilities, including gas, electricity, and cable television, are available to areas within the City through the extension of laterals and feeder connections.

In accordance with the requirements of SB 1087 (Florez), the City will establish written procedures to give priority in the sewer connection pool to affordable housing development projects (Implementation Measure 6.16) and will coordinate with Placer County Water District and other service providers to make sewer and water connections available to affordable housing projects on a priority basis. Further, this Housing Element will be forwarded to the wastewater treatment manager, upon adoption by the City.

Wastewater

Wastewater Treatment Plant

The City of Colfax (City) owns and operates a Wastewater Treatment Plant (WWTP) which treats wastewater collected from the City. Wastewater infrastructure is available to all parcels within the City of Colfax. Due to high levels of inflow and infiltration into the collection system, wet season in-flow rates to the WWTP can exceed the design capacity. The WWTP incorporates three ponds to assist in balancing flows into, within, and out of the WWTP. Pond 3 is a storage pond providing approximately 60 million gallons (MG) of additional storage capacity. This is generally necessary in the wet season to handle excess infiltration and inflow.

According to the City's 2014 Wastewater Treatment Plant Storage Capacity Evaluation, current dry weather flows are under 0.16 million gallons per day (MGD) and the City currently has 1,192.75 EDUs, resulting in approximately 0.000134 MGD/EDU. The future contribution from EDUs could be up to 0.245 MGD, with 0.030 MGD infiltration and inflow during dry weather (to combine to the 0.275 MGD permit limitation.) Assuming the flows per EDU are equal in the future for both current and new development, the total capacity of the WWTP is 1,826 EDUs; therefore, the WWTP's remaining available capacity for future development is approximately, 633 EDU.

The City's wastewater treatment ability is not a constraint to the development of housing planned during this Housing Element planning period. As sufficient capacity exists to support the development of an additional approximately 633 equivalent dwelling units (EDUs), including both commercial and residential), which far exceeds the City's RHNA of 97 housing units.

Collection System Capacity Study

A SECAP was completed by the City in 2010. The study analyzed the dry-weather and wet-weather flow in the wastewater collection system. The report identified I&I during rain events as the overwhelming sources of demand on the collection system capacity. Through two I&I mitigation projects completed in 2011 and 2013, the City eliminated numerous sources of I&I. Continued evaluation of system flow will identify the impact that these projects had on reducing I&I.

Dry-weather flows, which represent the demand on the collection system from its residential, commercial, and industrial users, was found to be insignificant relative to the wet-weather flows. The system capacity is sufficient to handle current and future usage based on 20-year growth assumptions.

Sewer Equivalent Dwelling Units and Usage Fees

On January 1, 2009, the City implemented a new sewer usage fee structure. The fees have been increased annually by 2.5 percent. These fees are used to pay down debt from past wastewater facility improvement projects, fund ongoing operations and maintenance, and fund short-term asset replacements.

The EDU demand on the system is approximately 1,193 EDUs. An EDU is equal to 200 gallons per day of wastewater discharge to the collection system.

The City's wastewater treatment ability is not a constraint to the development of housing planned during this Housing Element planning period. Sufficient capacity exists to support the development of an additional approximately 633 EDUs (including both commercial and residential), certainly sufficient to support the development of 97 housing units identified in the City's RHNA.

Placer County Water Agency

The City of Colfax is served by the Placer County Water Agency. The Placer County Water Agency has indicated that there is sufficient water available to meet the needs of the Colfax RHNA through the term of the 2021-2029 Housing Element.

Available Dry Utilities

Dry utilities, including refuse collection, electricity, and telephone service, are available to all areas within the City. There is sufficient capacity to meet the current need and any future need. Service providers are as follows:

- » Electricity: Pacific Gas and Electric Company (PG&E)
- » Telephone: AT&T
- » Fiber Cable: Suddenlink

6.4.2 Non-Governmental Constraints

The ability to address the underserved needs of the citizens of the City of Colfax is challenging, especially since so many of the impediments to providing services are beyond the scope of municipal governments. The responsibility for identifying, responding to, and mitigating these needs rests with the variety of agencies providing services. Funding limitations exist at all levels.

The private market influences the selling and rental prices of all types of housing. This includes existing and new dwelling units. While actions within the public sector play important parts in determining the cost of housing, the private sector affects the residential markets through such mechanisms as supply costs (e.g., land, construction, financing) and value of consumer preference.

Availability of Financing

The cost of borrowing money to finance the construction of housing or to purchase a house affects the amount of affordably priced housing in Colfax. Fluctuating interest rates can eliminate many potential homebuyers from the housing market or render a housing project infeasible that could have been successfully developed or marketed at lower interest rates. Over the last two years, interest rates have declined to 3 percent and began to increase back toward 5 percent before dropping again to nearly 3 percent in 2020. Table 49 illustrates interest rates as of June 2020. The table presents both the interest rate and the annual percentage rate (APR) for different types of home loans.

**TABLE 49
INTEREST RATES**

Conforming	Interest	APR
30-Year Fixed	3.125%	3.218%
15-Year Fixed	2.5%	2.721%
5-Year ARM	2.5%	2.867%
Jumbo		
30-Year Fixed	3.375%	3.41%
7-Year ARM	2.625%	2.824%

Source: www.wellsfargo.com, June 2020.

Housing prices in the City remain too high for persons of lower incomes, even with the lower interest rates. The cost of housing in Colfax has increased dramatically over the past few years, despite only a less than 10 percent increase in population since 2010. The constraint on homeownership in Colfax is not the availability of financing, but the high-cost housing, much of which is unaffordable to lower-income households. Nor is the constraint on homeownership related to the availability of land.

Cost of Land

The cost of raw, developable land has a direct impact on the cost of a new home and is, therefore, a potential non-governmental constraint. The higher the raw land costs, the higher the price of a new home. Normally, developers will seek to obtain City approvals for the largest number of lots obtainable on a given parcel of raw land. This allows the developer to spread the costs for off-site improvements (e.g., streets, water lines, etc.) over the maximum number of lots. Currently, residentially zoned land ready for development is valued at approximately \$45,000 per acre.

As the availability of vacant residential land diminishes over time, the cost of vacant land will increase in the City of Colfax. However, with the amount of currently vacant residentially zoned land, it is anticipated that it may be several years before availability adversely affects land costs.

Cost of Construction

The costs of labor and materials have a direct impact on the price of housing and are the main components of housing cost. Residential construction costs vary greatly depending upon the quality, size, and the materials being used. According to construction cost data provided by Craftsman Book Company at www.building-cost.net, a wood-framed single-story, four-cornered home in Colfax is estimated to cost approximately \$269,627, excluding the cost of buying land.¹ This estimate is based on a 2,000-square-foot house of good quality construction, including a two-car garage and forced-air heating, resulting in construction costs of approximately \$134.81 per square foot.

Environmental Constraints

Given the City's location at the wildland-urban interface (WUI), the threat of wildfires presents a constraint on housing development, particularly affordable housing, due to the cost of fire insurance rates. As wildfires present a larger and more frequent issue in California, homeowners in WUIs across the state face increasing fire insurance rates. While insurance premiums can vary significantly based on several factors, including homes size, building material, and location, the Insurance Information Institute reports that annual premiums have spiked by as much as 190 percent in some areas in recent years. The lack of affordable insurance rates can present a barrier affordable housing, especially for homeowners.

6.4.3 Opportunities for Energy Conservation

Two basic and interrelated approaches to creating energy conservation opportunities in residences are conservation and development.

Conservation

Conservation can be accomplished by reducing the use of energy-consuming items, or by physically modifying existing structures and land uses. The California Energy Commission first adopted energy conservation standards for new construction in 1978. These standards, contained in Title 24 of the California Administrative Code, contain specifications relating to insulation, glazing, heating and cooling systems, water heaters, swimming pool heaters, and several other items. Specific design provisions differ throughout the State depending upon local temperature conditions. Building code standards for heating and cooling requirements, for things like insulation, are stringently maintained in Colfax.

The California Energy Commission revised the standards for new residential buildings in 1981. These "second generation" standards were then delayed until 1983 when AB 163 was passed, which provided options for complying with the standards.

Although the energy regulations establish a uniform standard of energy efficiency, they do not ensure that all available conservation features are incorporated into building design. Additional measures

¹ Craftsman Book Company, 2020, Construction cost data. www.building-cost.net. Accessed October 2020.

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may further reduce heating, cooling, and lighting loads, and overall energy consumption. While it is not suggested that all possible conservation features be included in every development, there are often a number of economically feasible measures that may result in savings in excess of the minimum required by Title 24.

Development

Approximately 55.1 percent of the City's housing stock has been built since 1980 and most of these units benefit from Title 24 and other energy conservation measures. Some conservation opportunities will come from remodeling existing residences. Major opportunities for residential energy conservation include insulation and weatherproofing, landscaping, and maximizing orientation and lowering appliance consumption. With the energy crisis of 2001, and the surge in energy prices beginning in 2006/2007, many new residential structures are incorporating energy conservation equipment and design, as well as technological advances (such as automatic timers to control air conditioning, lighting, etc.) to help reduce energy dependence.

PG&E provides gas and electric service to Colfax residents. This company offers a variety of energy conservation programs and information services that are available to residents. In addition, Domestic Water is furnished to the area by the Placer County Water Agency. The Placer County Water Agency has provided water conservation devices to help retrofit older homes and facilities.

The City has adopted and enforces the 2019 edition of the CBC, Title 24 of the CCR regarding energy conservation.

6.5 Review of Previous Housing Element

This component of the Housing Element examines goals, policies, implementation measures (programs), included in the 2013–2021 Housing Element to determine their effectiveness. The following is a summary of the City’s progress in meeting priorities identified in the 2013–2021 Housing Element:

While the City continuously promotes housing for special needs groups by posting information on the City’s website, no developers were interested in developing this type of housing. However, the Section 8 contract for Canyon View Senior Apartments was renewed in 2020, and therefore this continues to provide housing for low-income households. The City also continues to monitor the contract to ensure it is maintained.

Program	Implementation Status	Action
<p>Program (1): The City, upon request, will assist interested affordable housing developers to pursue available funding sources for affordable housing, including applications for HOME and CDBG funds, Low Income Housing Tax Credits and tax-exempt bonds for the construction or rehabilitation of lower income housing, including extremely low-income renter occupied housing.</p> <p>The City will market its rehabilitation programs by providing an information packet regarding the program at City Hall and on the City's website. This information will be available by April 1, 2014.</p>	<p>Responsibility: Planning Director/City Manager</p> <p>Time Frame: Ongoing 2013-2021; April 1, 2014 for website and brochures on the rehabilitation programs.</p> <p>Financing: California State Department of Housing and Community Development (HCD); California Tax Credit Allocation Committee (CTCAC); California Debt Limit Allocation Committee (CDLAC); CalHFA</p>	<p>To date, this program has been developer driven. Developers have not requested assistance to pursue available funding. The City will continue to offer this service, upon request, to interested developers.</p> <p>Combine programs 1, 2, 5, and 6.</p>
<p>Program (2): Every 4 years, the City will update its list of non-profit developers who would be interested in developing affordable housing in the City. Upon request, the City will send these providers a development packet including multifamily vacant land inventory, services, and housing incentives.</p>	<p>Responsibility: Planning Director</p> <p>Time Frame: March 15, 2017</p> <p>Financing: Department budget</p>	<p>The City has not received any requests or interest in developing affordable housing in the City in over 5 years; therefore, the City has not updated the list of interested non-profit developers in that time.</p> <p>Combine programs 1, 2, 5, and 6.</p>
<p>Program (3): Continue to offer a streamlined application package to be given to each developer containing: an explanation of the planning application permit process and timing; an application form where all requested actions for the project in regards to both the planning and engineering departments can be checked; an environmental evaluation form; a complete</p>	<p>Responsibility: Planning /Building Official</p> <p>Time Frame: Ongoing 2013-2021</p> <p>Financing: Department budget</p>	<p>The City reviews all applications for discretionary approval against a checklist of requirements that is tailored to each project to ensure streamlined processing and avoid extra submittal material that</p> <p>Modified.</p>

Program		Implementation Status	Action
checklist for the application; a copy of the fee schedule, where the applicant can check which Planning, Engineering, and Building fees they are responsible for; and a list of incentives.		would result in a longer review process.	
Program (4): Continue to promote the Placer County First-Time Home Buyers Program, which is available to all Placer County residents, by maintaining brochures at City Hall and on the City's website.	Responsibility: Planning Director/City Manager Time Frame: Ongoing 2013-2021 Financing: City General Fund	The City provides a brochure on the program that is available to all residents at City Hall and the local library. The City will make this information available to residents on the City's website.	Continue.
Program (5): Continue to offer incentives that can be used to encourage the development of housing opportunities for specialized housing needs. Incentives will include reduced site development standards, reduced permit fees, and accelerated application and plan processing. The City will continue to support emergency shelter programs as proposed by neighboring jurisdictions.	Responsibility: Planning / Building Time Frame: Ongoing 2013-2021 Financing: City General Fund	The City offers incentives for housing for persons with special needs, including expedited processing and possible fee reductions with approval by City Council. The City also supports applications to agencies including CDBG and HCD to provide specialized housing.	Combine programs 1, 2, 5, and 6.
Program (6): The City will provide residents who have questions regarding affordable housing options with contact information for the Placer County Health and Human Services Department, including links on the City's web site.	Responsibility: City Manager Time Frame: Ongoing 2013-2021 Financing: Administrative cost only	On the City's website, they provide a link to the County's website for residents interested with questions about affordable housing options. The City continues to work with	Combine programs 1, 2, 5, and 6.

Program		Implementation Status	Action
		Placer County Health and Human Services Department in providing current information on affordable housing options in the City and throughout the County.	
<p>Program (7): Continue to allow developers to "piggyback" or file concurrent applications (e.g., rezones, tentative tract maps, conditional use permits, variance requests, etc.) if multiple approvals are required, and if consistent with applicable processing requirements.</p>	<p>Responsibility: Planning / Building Time Frame: Ongoing 2013-2021 Financing: City General Fund</p>	The City continues to allow concurrent applications for new development projects that require more than one discretionary permit.	Combine programs 7, 8, 9, and 10.
<p>Program (8): Continue to promote a coordinated City review process among affected City departments to reduce delays and processing time.</p>	<p>Responsibility: Planning / Building Time Frame: Ongoing 2013-2021 Financing: City General Fund</p>	The City's development review committee reviews projects with new housing or economic development potential early in their submittal and review process. The committee identifies any potential issues or concerns, and designs solutions that help reduce delays and keep the project moving through approval and permitting.	Combine programs 7, 8, 9, and 10.
<p>Program (9): Continue the City's policy of stressing the importance of "flexibility" in review and processing of permit and other application processing.</p>	<p>Responsibility: Planning / Building Time Frame: Ongoing 2013-2021</p>	The City fast-tracks projects with new housing or economic development potential through the	Combine programs 7, 8, 9, and 10.

Program		Implementation Status	Action
	Financing: City General Fund	entitlement review process. Where feasible, projects are approved at the staff level through the administrative permit process.	
Program (10): Continue to monitor the average process times for discretionary development permits and Design Review process to ensure they do not constrain residential development including multifamily and housing affordable to low- and moderate-income households.	Responsibility: Planning / Building Time Frame: Ongoing 2013-2021 Financing: City General Fund	The City fast-tracks projects with new housing or economic development potential through the entitlement review process to ensure that residential development is not constrained by processing times. Where feasible, projects are approved at the staff level through the administrative permit process.	Combine programs 7, 8, 9, and 10.
Program (11): Continue to review current Planning Fees on an as-needed basis, and where appropriate make changes to reflect the affordability of multifamily development.	Responsibility: Planning / Building Time Frame: Ongoing 2013-2021 Financing: City General Fund	The City established an ad hoc committee to review for potential fee savings on a project-by-project basis, as warranted and fees are reviewed against project viability to ensure that they reflect the affordability of multifamily development.	Delete.

Program	Implementation Status	Action
<p>Program (12): Monitor the inventory of vacant land every four years to ensure an adequate amount of land zoned for both single family and multifamily development is available.</p>	<p>Responsibility: Planning / Building Time Frame: March 2017 Financing: City General Fund</p>	<p>A vacant land inventory was completed in the spring of 2019 and is available by request through the City's Planning Department.</p> <p>Combine with 13.</p>
<p>Program (13): Annually review the housing element for consistency with the general plan as part of its Annual Housing Element Progress Report process. File the Annual Housing Element Progress Report with HCD.</p>	<p>Responsibility: Planning / Building Time Frame: To submit yearly on April 1 Financing: City General Fund</p>	<p>The City annually reviews the housing element for consistency with the general plan and files progress reports with HCD; the last Annual Housing Element Progress Report was submitted to HCD in May 2020.</p> <p>Combine with 12.</p>
<p>Program (14): Continue to monitor new developments for compliance with City design standards. Revise current Zoning Code to reflect the City's evolving goals, as necessary.</p>	<p>Responsibility: Planning / Building Time Frame: Ongoing 2013-2021 Financing: City General Fund</p>	<p>The City monitors new development projects through the conditions of approval and site inspections completed both during and after development.</p> <p>Delete.</p>
<p>Program (15): The City will endeavor to make residents aware of the benefits of incorporating energy saving measures into residential construction. If City resources allow, brochures providing such information will be made available at City Hall.</p>	<p>Responsibility: Planning / Building Time Frame: Ongoing 2013-2021 Financing: City General Fund</p>	<p>The City Building Inspector implements and enforces the Title 24 Building Energy Efficiency Standards. The City provides handouts providing information on energy saving measures that are available at City Hall.</p> <p>Combine with 10.</p>

Program	Implementation Status	Action
<p>Program (16): Continue to require that, at a minimum, all residential development complies with the energy conservation requirements of Title 24 of the California Code of Regulations.</p>	<p>Responsibility: Planning / Building Time Frame: Ongoing 2013-2021 Financing: City General Fund</p>	<p>The City Building Inspection staff implements and enforces the Title 24 Building Energy Efficiency Standards.</p> <p>Delete.</p>
<p>Program (17): Continue to coordinate housing rehabilitation programs with code enforcement efforts and combine both targeted and citywide participation.</p>	<p>Responsibility: Planning / Building Time Frame: Ongoing 2013-2021 Financing: City General Fund</p>	<p>The City's Code Enforcement and Building Inspection staff coordinate inspections and compliance efforts to coordinate housing rehabilitation with code enforcement.</p> <p>New Program 6.18.</p>
<p>Program (18): The City of Colfax will continue to monitor Canyon View Senior Apartments, which has an expiring Section 8 contract in 2017. Renewal of the Section 8 contract in 2017 will depend upon the availability of HUD financing and the current owner's decision to renew. With the assistance of the California Housing Partnership, the City will annually monitor the status of the Section 8 renewal.</p>	<p>Responsibility: Planning / Building Time Frame: Annually 2015-2021 Financing: City General Fund</p>	<p>The Section 8 contract for Canyon View Senior Apartments was renewed, and the City continue to monitor the contract to ensure it is maintained.</p> <p>Modify.</p>
<p>Program (19): The City will continue to maintain information on fair housing law from the California Department of Fair Employment & Housing and have copies of information available for the public at City Hall.</p>	<p>Responsibility: Planning / Building Time Frame: Ongoing 2013-2021 Financing: City General Fund</p>	<p>The City has made brochures that provide information regarding fair housing laws free to the public available at City Hall</p> <p>Combine programs 19 and 20.</p>

Program		Implementation Status	Action
<p>Program (20): Continue to refer all housing discrimination referrals to the Planning Director who will work with the complainant and refer complaints to the State Fair Employment and Housing Commission.</p>	<p>Responsibility: Planning Time Frame: Ongoing 2013-2021 Financing: Administrative</p>	<p>The City has made brochures that provide information regarding fair housing laws free to the public available at City Hall. To date, no housing discrimination cases have been referred to the Planning Directory. The State Fair Employment and Housing Commission reports 8 fair housing complaints were referred from Placer County but does not report at the city-level.</p>	<p>Combine programs 19 and 20.</p>

6.6 Housing Goals, Policies, and Implementation Measures

GOAL 6.1 Provide housing opportunities and accessibility for all community residents

- Policy 6.1.1: Seek assistance under federal, state, and other programs for eligible activities within the City that address affordable housing needs.
- Policy 6.1.2: Provide home ownership opportunities whenever possible.
- Policy 6.1.3: Encourage the development of housing and programs to assist special needs groups, including homeless; seniors; female-headed households; ~~male-headed households~~; large households; farmworkers; low-income households, including extremely low-income households; persons with disabilities, including developmental disabilities; and persons and households in need of emergency shelter.

Implementation Measures

- 6.1: Support Affordable Housing Development. The City shall work with housing developers to expand opportunities for affordable lower-income housing and special needs groups including seniors, persons with disabilities, persons with developmental disabilities, extremely low-income households, female headed households, ~~male-headed households~~, farmworkers, and homeless persons, by creating partnerships, providing incentives, and pursuing funding opportunities. Specifically, the City shall:
- Provide technical assistance with site identification, site acquisition, and permit processing procedures;
 - Reach out annually to for-profit and nonprofit housing developers, local and regional funding agencies, and other organizations to review and promote available housing programs;
 - Meet annually with developers to identify barriers to construction of housing for special needs groups including senior housing and units with two or more bedrooms for large families; provide incentives as needed to reduce construction costs including fee waivers or deferrals or reduced parking requirements.
 - Promote the use of the density bonus ordinance, application processing fee waivers, impact fee waivers, and fee deferrals to encourage affordable housing with City Council approval;
 - Partner with nonprofit and for-profit affordable housing developers to support their financing applications for State and federal grant programs, tax-exempt bonds, and other programs that become available;

- Pursue federal, State, and private funding for low- and moderate-income housing by applying for State and federal monies for direct support of lower-income housing construction and rehabilitation, specifically for development of housing affordable to extremely low-income households.

Responsibility: Planning/Building

Time Frame: Annually reach out to housing developers, provide support as requested.

Funding: General Fund, HOME funds, CDBG funds, Technical Assistance Grants

Quantified Objective: 2 extremely low-income; 2 very low-income; 2 low-income units – of these, 2 lower-income in areas of high opportunity and 2 in areas of concentrated lower-income households

6.2: Streamlined Approval (SB 35). The City will establish a written policy or procedure and other guidance as appropriate to specify a streamlining approval process and standards for eligible projects, as set forth under Government Code Section 65913.4.

Responsibility: Planning/Building

Time Frame: Annually review, develop a streamlining approval process by December 2021

Financing: Permit fees, General Fund, SB 2 Funding

Quantified Objective: 3 low-income units

6.3: First-Time Homebuyer Program. Continue to promote the Placer County First-Time Homebuyers Program, which is available to all Placer County residents, by maintaining brochures at City Hall and on the City’s website to improve housing mobility for young families and low-income households. The City will also coordinate with the Placer County Housing Authority to broaden the City’s marketing efforts of this program.

Responsibility: Planning Director/City Manager

Time Frame: Ongoing, refer interested residents and provide information regarding the program, as requested. Coordinate with the Placer County Housing Authority at least twice a year.

Financing: City General Fund

Quantified Objective: 2 low-income households

6.4: Developmental Disability Services. Work with the Alta California Regional Center to implement an outreach program that informs families within the City about housing and services available for persons with developmental disabilities. The program could include the development of an informational brochure, including information on services on the City’s website, and/or providing housing-related training for individuals/families through workshops.

Responsibility: Planning/Building

Time Frame: Development of an outreach program within one year of adopting the Housing Element

Financing: City General Fund

GOAL 6.2 Remove constraints that discourage the production of affordable housing

Policy 6.2.1: Provide residents with reasonably priced housing opportunities within the financial capacity of all members of the community.

Policy 6.2.2: Develop City policies that help to lower the cost and time to build affordable housing.

Policy 6.2.3: Continue to evaluate the impact on housing affordability of all regulations, fee changes, policies, and development projects.

Implementation Measures

6.5: Permit Streamlining and Priority Processing. Continue to monitor and improve, as needed, the design review and processing times to ensure they do not constrain the development of housing. To further promote this, the City will continue to allow developers to file concurrent applications (e.g., rezones, tentative tract maps, conditional use permits, variance requests, etc.). If multiple approvals are required, and if consistent with applicable processing requirements, the City will coordinate review processes between departments to reduce processing times and minimize delay.

Responsibility: Planning/Building

Time Frame: Review and evaluate design review process twice during the planning period. Implement as affordable projects are processed through the Planning Department

Financing: City General Fund

Quantified Objective: 5 moderate- income units, 15 market rate units

6.6: Incentives for the Development of Affordable Housing. Allow flexibility in development standards to facilitate affordable housing development by offering fast-track/priority processing, density bonuses, flexibility in development standards, and fee subsidies (when feasible) to developers proposing new housing, mixed-use, or infill projects affordable to extremely low-income households, low-income households, farmworkers, seniors, and persons with disabilities, persons with developmental disabilities, and female-or male-headed households.

Responsibility: Planning

Time Frame: Ongoing, as projects are processed through the Planning Department

Financing: City General Fund

Quantified Objective: 3 low-income units – of these, at least 1 in an area of high opportunity, 1 in an area of concentrated lower-income households

6.7: Density Bonus. Amend the Zoning Ordinance to comply with State density bonus law (Government Code Section 65915, as revised). Promote the density bonus through informational brochures that will be displayed at the City’s Planning Department.

Responsibility: Planning

Time Frame: Amend the Zoning Ordinance within one year of adopting the Housing Element, create brochures by May 2023.

Financing: City General Fund

6.8: Low-Barrier Navigation Centers. Amend the Zoning Ordinance and make revisions, if necessary, to allow low-barrier navigation centers for the homeless, per Government Code Section 65662.

Responsibility: Planning/Building

Time Frame: Amend the Zoning Ordinance within one year of adopting the Housing Element

Financing: City General Fund

6.9: Supportive Housing. Amend the Zoning Ordinance to allow for the approval of 100 percent affordable developments that include a percentage of supportive housing units, either 25 percent or 12 units, whichever is greater, to be allowed without a conditional use permit or other discretionary review in all zoning districts where multifamily and mixed-use development is permitted, consistent with Government Code Section 65651.

Responsibility: Planning/Building

Time Frame: Amend the Zoning Ordinance within one year of adopting the Housing Element

Financing: City General Fund

6.10: Employee Housing. Amend the Zoning Ordinance to treat employee/farmworker housing that serves six or fewer persons as a single-family structure and permit it in the same manner as other single-family structures of the same type within the same zone across all zones that allow single-family residential uses. Treat employee/farmworker housing consisting of no more than 12 units or 36 beds as an agricultural use and permit it in the same manner as other agricultural uses in the same zone, in compliance with the California Employee Housing Act (Health and Safety Code Sections 17021.5 and 17021.6).

Responsibility: Planning/Building

Time Frame: Amend the Zoning Ordinance within one year of adopting the Housing Element

Financing: City General Fund

6.11: Housing for Extremely Low-Income Households. Amend the Zoning Ordinance to define and allow single-room occupancy units (SRO) in the R-M zone with a conditional use permit. In addition, to help meet the needs of extremely low-income households, the City will prioritize funding and/or offer financial incentives or regulatory concessions to encourage the development of housing types affordable to extremely low-income households, such as SROs, multifamily units, and supportive housing, to reduce their displacement risk.

Responsibility: Planning/Building

Time Frame: Ongoing as projects are processed through the Planning Department. Amend the Zoning Ordinance within one year from adoption.

Financing: City General Fund

Quantified Objective: 1 extremely low-income households

6.12: Accessory Dwelling Units (ADUs). ADUs are a mechanism through which smaller, more affordable housing units can be added to the housing stock to reduce displacement risk for low-income households, seniors, and other special needs groups. The City will amend the Zoning Ordinance to comply with Government Code Section 65852.2, concerning ADUs. The City shall also incentivize and encourage ADUs through public education, development fee reductions and/or waivers, and construction resource tools with an emphasis on promoting ADU construction in areas of high opportunity to encourage housing mobility options.

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Responsibility: Planning/Building

Time Frame: Ongoing as projects are processed through the Planning Department. Amend the Zoning Ordinance within one year from adoption.

Financing: City General Fund

Quantified Objective: 2 low-income units, 2 moderate- income units – 1 each in an area of high opportunity

6.13: Residential Care Facilities. Amend the Zoning Ordinance to establish a ministerial permit process for residential care facilities for seven or more persons and ensure these facilities are only subject to those restrictions that apply to other residential uses of the same type in the same zone. The City will also remove the 12- person maximum capacity requirement and ensure all requirements are consistent with State Law. Residential care facilities are still subject to state licensing requirements.

Responsibility: Planning/Building

Time Frame: Amend the Zoning Ordinance within one year of adopting the Housing Element

Financing: City General Fund

6.14: Parking Standards. The City will review and revise as needed, current requirements for parking requirements for emergency shelters to ensure that parking standards are sufficient to accommodate all staff, provided standards do not require more parking for emergency shelters than other residential or commercial uses.

Responsibility: Planning/Building

Time Frame: Evaluate and modify by 2023.

Financing: City General Fund

GOAL 6.3 Provide and maintain an adequate supply of sites for the development of new affordable housing

Policy 6.3.1: Provide information to for-profit and non-profit developers and other housing providers on available vacant land. Monitor and update the inventory of vacant land.

Policy 6.3.2: Allow housing developments with at least 20 percent affordable housing by-right on lower-income housing sites that have been counted in previous Housing Element cycles, consistent with Government Code Sections 65580, 65583, and 65583.

Implementation Measures

6.15 Housing Inventory. Annually monitor the City’s housing sites inventory to ensure there is adequate land to meet the City’s Regional Housing Needs Allocation (RHNA).

Responsibility: Planning/Building

Time Frame: Annually as part of the Housing Element Annual Progress Report, and as sites develop.

Financing: City General Fund

6.16: Wastewater Priority. The City will develop and adopt written policies and procedures that grant a priority for service hook-ups to developments that help meet the community’s share of the regional need for lower-income housing. Additionally, the City shall provide a copy of the adopted Housing Element to the Placer County Water Agency.

Responsibility: Planning/Building

Time Frame: Adopt a written policy and procedure by December 2022.

Financing: City General Fund

6.17: Zoning and General Plan Consistency. To ensure maximum General Plan Land Use densities are obtainable, the City will review and revise the land area per unit requirement to be 3,000 square feet in the RM-1 zone and 1,500 square feet in the RM-2 zone.

Responsibility: Planning/Building

Time Frame: Amend the Zoning Ordinance within one year of adoption of the Housing Element.

Financing: City General Fund

GOAL 6.4 Preserve, rehabilitate, and enhance existing housing and neighborhoods

Policy 6.4.1: Protect existing stabilized residential neighborhoods from the encroachment of incompatible or potentially disruptive land uses and/or activities.

Policy 6.4.2: Code enforcement shall continue to work with property owners to preserve the existing housing stock and require the abatement of unsafe housing conditions while giving property owners adequate time to correct deficiencies.

Implementation Measures

6.18: Housing Rehabilitation Program. The City will annually apply for rehabilitation funds to provide housing rehabilitation services and weatherization services to very low- and low-income households and facilitate place-based revitalization in areas of targeted rehabilitation need. To improve effectiveness of this program, the City will advertise rehabilitation and weatherization programs on the City's website and provide brochures available at City Hall.

Responsibility: Planning/Building

Time Frame: Apply for CDBG and HOME funds through the State's annual funding cycle as Notices of Funding Availability are released, public information on the program on the City's website within 1 month of securing funding for the program.

Financing: CDBG and HOME funding

Quantified Objective: 5 very low- income households, 5 low-income households – of these, 3 lower-income households in an area of concentrated need to facilitate place-based revitalization

6.19: Code Enforcement. The City will continue proactive code enforcement of health and safety matters to ensure compliance with health and safety code violations. The City will also develop an enforcement program to prevent displacement or mitigate through assistance with relocation costs for lower-income households as funding is available.

Responsibility: Planning/Building

Time Frame: Ongoing code enforcement efforts as health and safety code violations are identified. Apply for funding annually as NOFAs are released.

Financing: City General Fund

6.20: Monitor At-Risk Units. Maintain and update the City's affordable housing database as a mechanism to monitor and identify units at risk of losing their affordability subsidies or requirements. For complexes at risk of converting to market rate, the City may:

- Contact property owners of units at risk of converting to market-rate housing within one year of affordability expiration to discuss the City's desire to preserve complexes as affordable housing.
- Coordinate with owners of expiring subsidies to ensure the required notices to tenants are sent out at 3 years, 12 months, and 6 months.
- Reach out to agencies interested in purchasing and/or managing at-risk units.

- Work with tenants to provide education regarding tenant rights and conversion procedures pursuant to California law.

Responsibility: Planning/Building

Time Frame: Annually monitor units at risk of converting. Coordinate noticing as required per State Law.

Financing: City General Fund

GOAL 6.5 Promote and affirmatively further fair housing opportunities throughout the community for all persons regardless of age, race, religion, color, ancestry, national origin, sex, marital status, disability, familial status, or sexual orientation.

Policy 6.5.1: Promote housing opportunities for all persons regardless of race, religion, color, ancestry, national origin, sex, marital status, disability, family status, income, sexual orientation, or other barriers that prevent choice in housing.

Policy 6.5.2: Enforce the policies of the State Fair Employment and Housing Commission

Implementation Measures

6.21: 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.

Specific actions will include:

- Implement Measures 6.3, 6.17, and 6.18 to affirmatively further fair housing including targeting community revitalization through place-based programs, enhancing mobility between neighborhoods, and developing strategies to reduce displacement risk for special needs groups and lower income households. Focus particularly in areas of concentrated overpayment (Measures 6.1, 6.4, and 6.11) and facilitate affordable housing in high opportunity areas (Measures 6.6, 6.11, and 6.12)
- Maintain information on fair housing law from the California Department of Fair Employment & Housing and have copies of information available for the public at City Hall. Annually work with Legal Service of Northern California to provide

at least two trainings during the planning period with landlords and tenants on state and federal fair housing laws.

- As housing discrimination inquiries are received, refer cases to the Planning Director who will work with the complainant and refer complaints to the State Department of Fair Employment and Housing, HUD’s Office of Fair Housing and Equal Opportunity, and Legal Services of Northern California.
- Work with Legal Services of Northern California on an annual basis to track fair housing complaints, identify patterns, and to enforce fair housing laws.
- Provide ~~biennial~~biannual training to landlords and ~~rental property owners~~rental property owners on avoiding discriminatory practices based on income or other protected classes and their requirement to grant reasonable accommodation requests. Commented [CW6]:
- ~~Maintain information on organizations and programs that are available~~Maintain information on organizations and programs that are available landowners to assist them in meeting defensible space goals and compliance with the City’s Hazardous Vegetation Abatement requirements of CMC Chapter 8.32 and taking other steps that may decrease fire insurance rates to reduce disaster displacement risk. These programs may include the National Fire Protection Association’s Firewise USA program, CalFire’s Landowners Assistance and wildfire preparedness informational tools, and Placer County’s Chipper Program. Provide links to these resources on the City’s website and update as programs change. Commented [CW7]:
- Annually review the results of Placer County Transportation Planning Agency’s annual assessment of unmet transit need and, if needed in Colfax, work with transit agencies to expand routes and frequency.
- Beginning in May 2022 and ~~biennially~~biannually thereafter, hold a community workshop to facilitate discussions with the community on housing and homelessness issues; brainstorm solutions; raise community awareness of the critical housing needs of local residents; and educate the public on the myths and realities of multifamily housing, affordable housing, and encourage community members to apply for committee and commission positions.
- By July 2022, develop a targeted program to connect lower-income residents with affordable homeownership and rental options to improve economic and housing mobility to higher opportunity areas within the City and implement incentive programs to encourage construction of affordable housing. Provide assistance locating housing opportunities to at least 2 households annually after the program has been developed.

- Meet with multifamily developers by May 2022, and ~~biennially~~biannually thereafter, to identify potential sites for higher density housing in areas near resources and services and address barriers to development.
- As part of the APR process in year 2025, evaluate the City's fair housing objectives and adjust as appropriate.

6
Housing

Responsibility: Planning

Time Frame: Create Plan by June 2022 and implement strategies as outlined in the program.

Financing: City General Fund

Quantified Objective: 10 low-income households

6.22: Environmental Justice. Each time a housing project is proposed that may have an effect on a particular group or neighborhood, the City will make efforts to distribute information on the project to ensure that the group or neighborhood is made aware of the project and the process and has the opportunity to respond.

Responsibility: Planning

Time Frame: As projects are proposed.

Financing: Project fees, City General Fund

GOAL 6.6 Encourage energy efficiency and conservation into residential development

Policy 6.6.1: Promote energy conservation activities.

Implementation Measures

6.23: Energy Conservation. Attempt to make residents aware of the benefits of incorporating energy-saving measures into residential construction. Information will be made available on the City's website.

Responsibility: Planning/Building

Time Frame: Ongoing, as programs are available.

Financing: City General Fund

Quantified Objectives

Table 50 summarizes the City’s quantified objectives for the 2021–2029 planning period. These objectives represent a reasonable expectation of the maximum number of new housing units that could potentially be constructed and households that could potentially be assisted by the City’s housing implementation measures.

**TABLE 50
2021–2029 QUANTIFIED OBJECTIVES**

	Extremely Low	Very Low	Low	Moderate	Above Moderate
RHNA	9	8	11	21	48
New Construction			10	7	15
Rehabilitation		5	5		
Conservation/Preservation ³	3	2	4		
Total	3	7	19	7	15

Source: City of Colfax, November 2020

¹ Objectives based off measures 6.2, 6.3, 6.5, 6.6, 6.12, 6.18

² Objectives based off measure 6.15

³ Objectives based off measures 6.1, 6.11, 6.18

Appendix A – Public Outreach

The responses from each stakeholder that participated in one-on-one consultations are as follows. All feedback gathered during the drafting of the Housing Element, including fair housing data, helped to inform the 8-year action plan as well as strengthen the overall analysis in the document.

Placer Community Foundation, August 4, 2020

Thanks for reaching out to us regarding our thoughts on affordable housing and the upcoming housing element process. We are concerned that the process for the housing element update is being rushed. We need to know that the proper outreach is being conducted and that stakeholders are given ample time to review and analyze background reports so we can provide you with appropriate feedback. We need at least thirty days to review the background reports.

Can you tell us when will the background reports for each jurisdiction be available as it is very difficult to respond to these questions without having this information? We also need to recognize that things are different today because of the pandemic and its potential impact on the current and future housing markets. Some opportunities have presented themselves, such as COVID related funding for housing the homeless thru acquisition of hotels. This creates an opportunity for a permanent housing asset beyond the pandemic and should be considered. How will these opportunities be addressed in the process?

Once the opportunities for affordable housing are determined, the question remains, how do you get affordable housing built? Site identification is one aspect, but we need more. We need all jurisdictions to implement the construction of sites that have been identified.

We would like to discuss the proposed housing policies before the public draft comes out. Oftentimes it seems that once the policies are in a printed public document they rarely change, and we want to be involved in early housing policy development.

With all of this said, here is a first and by no means, complete response to your inquiry along with some thoughts and suggestions:

1. **Opportunities and Concerns:** What the 3 top opportunities do you see for the future of housing in Colfax? What are your 3 top concerns for the future of housing in Colfax?

Inclusionary construction on-site and eliminate the in-lieu fee loopholes which have not worked to increase affordable housing. Affordable units need to be integrated into the moderate housing new construction and not segregated.

A local nonprofit housing development corporate needs to be created. A trust fund is not enough.

Surplus government land should be considered for affordable housing before designating the land for other uses. The policy should reflect the intent of the Surplus Land Act.

JULY 2021

Consider underutilized commercial sites

Form-based codes – consider size of the structure

Modify single family zoning for up to a four-plex where lots are large enough to accommodate four units.

Encourage more by-right housing on transportation cores

Use of overlay zoning – allows higher density

ADU and Duplexes

Environmental impact - higher cost housing causes longer commutes for lower wage jobs

Lower wage jobs are not work remote jobs

2. **Housing Preferences:** What types of housing types do your clients prefer? Is there adequate rental housing in the Colfax? Are there opportunities for home ownership? Is there accessible rental units for seniors and persons with disabilities?

There is imbalance between housing needs for workers and the housing they are building for above moderate households – many of which are moving from the bay area

Almost all housing is single family housing in the suburbs, we need higher density multi-family housing

There are few opportunities for affordable home ownership for families with low income

Very few rental properties available – low vacancy rate in all jurisdictions

There is an insufficient number of units for people with seniors and disabilities

Younger generations in their 20-30s are being hit hard and won't likely be home buyers

Placer County

We need affordable development for teachers, workforce, service workers, etc.

Some jurisdictions count houses that sell or rent at a rate affordable to households with low or moderate income, but we need a formal program to show how the units are occupied by low- and moderate-income earners. We also need deed restrictions or covenants to keep them affordable over time (30 years)

Increased traffic on 65 for folks who have to commute from Yuba county- you can ask SACOG for this data

Not sure how this fits with this the housing element questions, however, it is important to note that the lack of affordable housing is resulting in secondary environmental impacts as a result of increased commutes. The primary impacts are associated with traffic and air

quality. In the past it seems affordable housing was considered a social impact and not subject to CEQA. This is no longer the case. Somehow, we need to acknowledge that lack of affordable housing has an impact on the environment.

3. Housing Barriers/Needs: What are the biggest barriers to finding affordable, decent housing in each jurisdiction? What are the unmet housing needs in each jurisdiction?

The biggest barrier is there is not enough affordable housing stock

Lower wage jobs are being created and only market rate housing is being developed.

Each jurisdiction should list the unmet housing needs in the background report so we can analyze the findings.

We are confident there are unmet housing needs in every category except for above moderate. This can be found in the annual reports by each jurisdiction

Local businesses need to be interviewed. What challenges are they experiencing? What were the hiring difficulties before the pandemic? Certainly, lack of affordable housing for lower wage jobs will come up.

It would be helpful to see an analysis of policies from the past. Some should be revisited and considered.

Clients say the waiting list for section 8 are incredibly long and only open for short periods of time. For example, some jurisdictions open the application period for only a week at a time and then they have to use a lottery because so many people have applied.

It would be helpful if to see a report on the last time RHNA numbers were established (2013?) and how many developments were approved (# of units and how they were classified by income level of the purchaser) and then look at how many units were actually built for the very low- and low-income earners. We need a clearer picture of how housing element policies have impacted growth in affordable units.

The jurisdictions need more stringent controls with accountability and consequences, or we won't make much progress toward meeting the housing needs at all income levels.

4. Housing Conditions: How would you characterize the physical condition of housing in each jurisdiction? What opportunities do you see to improve housing in the future?

Overall, we do not feel qualified to answer this question. We don't have access to all of the data on housing conditions – again this should be in the background report. It might make sense to look at census tracts that were identified as "harder to count" for the 2020 census.

Interviews should be conducted with Health and Human Services and Safety net providers. Good data can be found on the website: placerdashboard.org

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Interviews should be conducted with managers of all of the deed restricted affordable housing projects in the jurisdictions to determine what specific needs they are meeting and how long the wait list is.

5. **Fair and Equitable Housing Choice:** What factors limit or deny civil rights, fair housing choice or equitable access to opportunity? What actions can be taken to transform racially and ethnically concentrated areas of poverty into areas of opportunity (without displacement)? What actions can be taken to make living patterns more integrated and balanced?

Affordable housing and fair housing are one and the same in our market

Lack of affordable housing is the number one limitation on fair housing, civil rights and equitable access.

Lack of affordability creates segregation.

Your background report should identify where this segregation occurs

AB686 – mandates each jurisdiction look at impediments to fair housing. Some considerations are:

- A program for furthering fair housing
- A needs analysis for barriers or constraints
- A land inventory to overcome impediments
- Need to have policies that help address fair housing

Government's refusal to plan and regulate and instead it defers to a market driven situation which doesn't address the needs of the community.

There is growing concerned about displacement and loss of housing. We anticipate there is going to be a tsunami of eviction cases coming down- should consider rent stabilization, rent control and good cause eviction protections for renters

In closing, once we see your background reports, we should be able to provide you with more feedback. We hope these early comments are helpful to you has you begin your work on this important project.

Legal Services of Northern California, August 11, 2020

My office is the only civil legal aid office for Placer County. We assist low income and senior clients. Housing is the priority case type for my office. Virtually all of our clients are persons who fall within a protected category protected by the federal and state fair housing laws. These answers will apply to all of the government jurisdictions within Placer County, as well as the unincorporated county. These answers are based on my personal experience, the cases that are presented to my office, and our collaboration with a number of county social service organizations.

In response to your specific questions.

1. We keep records on all housing cases and track them by communities or jurisdictions. However, we do not track cases by whether they present fair housing issues.
2. We do not track specifically the types of complaints or how many fair housing complaints we receive from each jurisdiction or from residents of each jurisdiction.
3. I do not think that there is a difference between the types of cases that we and DFEH handle. I would describe the types of complaints that we handle as follows:
 - A. The number one complaint that we receive from our clients and community partners is that there is an appalling lack of affordable housing everywhere in Placer County and that the vast majority, if not totality, of the new housing being built is single family homes for above- moderate income households, most of which is built in the suburbs. These two factors impact our clients who fall within the protected categories of the fair housing laws, create segregated communities, and are the greatest impediments to fair housing in Placer County. Until this crisis is addresses, there will be no significant movement to address the fair housing issues in the county.
 - B. We receive a significant number of complaints from tenants who claim that they are being discriminated against by their landlords for many different reasons. These include refusal to rent, discriminatory treatment, and termination of tenancies.
 - C. We see a significant amount of discrimination based upon the income status of the clients.
 - D. Discrimination based upon racial composition of the household.
 - E. Discrimination based upon the source of income of the household. This includes discrimination against individuals receiving Housing Choice Vouchers (Section 8). Landlords may refuse to accept voucher holders, or charge higher rents. This issue has been specifically identified by the Placer County Housing Authority. Some landlords also refuse to take third party checks. Some landlords require triple the rent as deposits, especially when they see that a social service agency is contributing.
 - F. Discrimination against persons with disabilities, especially in the area of refusal to afford reasonable accommodations for disabilities. Many clients complain that they are not given accessible units, such as ground floor units, or the right to relocate to accessible units.
 - G. Discrimination against youths, ages 18-21. This is said to be the most difficult group to find housing for.
 - H. We raise a substantial number of discrimination defenses in unlawful detainer cases. The most common is disability discrimination alleging that the landlord refuses to respond to or grant a reasonable accommodation request.

Thank you for your consideration of these important issues. Please contact me if you have further questions.

Rural Community Assistance Corporation, August 18, 2020

1. **Opportunities and Concerns:** What the 3 top opportunities do you see for the future of housing in Colfax? What are your 3 top concerns for the future of housing in Colfax?
 - Location of Colfax along a major corridor - not a remote rural area, in essence it's almost a suburb of the Sacramento area. Proximity is a benefit.
 - Untapped market. It's a marketplace that developers and people that are looking for opportunity to buy/live in housing - demand could be significant.

Concerns:

- Lack of developable land in the community - sites that are available have physical restrictions, topography. There are subdivisions within the city limits already. Little or no land zoned properly. Overall, sites. Older town - some of the sites would be pretty small.
- Political support issues for affordable housing in the community. Colfax has a history of being fairly conservative. Takes time to overcome the barriers and opposition to affordable housing.
- Transient nature of the community. Lots of business are based on people coming in and out of the community. Barrier or concern about the long term development of the community.

2. **Housing Preferences:** What types of housing types do your clients prefer? Is there adequate rental housing in the Colfax? Are there opportunities for home ownership? Is there accessible rental units for seniors and persons with disabilities?

General experience in the community - low income households in the community. In a typical community. Most residents would be on the side of homeownership as opposed to housing. Economies of scale - it's hard to attract developers into town. Some pent-up demand for rental housing, but it trends towards single family rentals. Homeownership has barriers - but stronger demand and greater political support for it. Manufactured housing has opportunities. Single Family.

3. **Tourism:** What effects have you seen on housing because of the growing tourism industry/short term rentals? From your perspective, what are some of the most positive impacts? From your perspective, what are some of the most negative impacts? What do you see as the top 3 priorities for the Colfax in addressing negative impacts (if any)?

Not Truckee or Lake Tahoe. Second homes probably exist because of the proximity. Not really going to find Airbnbs though. People who come through are just "passing through." No really physical attractions nearby. There is Rollins Dam Lake, with some trails nearby but not a lot. Creates a lot of low-wage jobs. There is probably a demand for affordable housing below 50% AMI.

4. **Housing Barriers/Needs:** What are the biggest barriers to finding affordable, decent housing? Are there specific unmet housing needs in the community?

Barriers - housing condition would probably be the main issue. The Housing stock is probably pretty old. Infrastructure/layout of the community, streets and curbs, gutters, and sidewalks. Political barrier - will to do things that are necessary to facilitate affordable housing.

Doesn't know if there are specific unmet needs in the community. Go back to the workforce housing - grocery workers, fast food workers, restaurants. Suspect that there is opportunity - the housing stock is not super expensive.

5. **Housing Conditions:** How do you feel about the physical condition of housing in Colfax? What opportunities do you see to improve housing in the future?

Doesn't have enough information to base an opinion, but guess is that the housing stock is old and housing rehab is going to be important for how the city wants to develop.

The community providing infrastructure will always be amenable to helping the community develop more housing. Extend a sewer system and make it so that the site is economically feasible for housing to be developed. Job creation - doesn't know if there is an economic development program, but workforce is probably fairly low income. If Housing authority for Placer County could provide housing for Section 8, that works. Strange County because population is concentrated in western Placer County. Huge benefit is project-based Section 8.

Incentivizing live/work spaces or trying to attract a developer that is going to build housing specifically. If there are people that are going to work from home due to COVID and post COVID. Very attractive place to live, a little bit cheaper, but able to be proximate.

Placer County Health and Human Services, August 27, 2020

1. **Opportunities and Concerns:** What are the 3 top opportunities do you see for the future of housing in each jurisdiction? What are your top 3 concerns for the future of housing in each jurisdiction?

Opportunities -

- Kathie - provides services in the cities. Shawna asked - are there services in Colfax? Kathie - full-service partnership in Colfax. Landlords/houses that participate in Colfax. Homeless numbers for Colfax.
- Mobile home parks - one untapped area in regards to housing. Been in Colfax to look at building to be converted to housing. Taking buildings and rehab them - Studios and small bedrooms meets the need the most.
- Workforce housing having the proximity to the Dewitt Campus with a relatively short commute time would be an opportunity. More affordable workforce housing developed there. Very expensive even.

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Concerns -

- Fire danger and insurance. Concerns with power shutoffs.
 - Access to services is a big problem and - internet - Colfax could be a better location to serve workforce.
 - In the homeless count within the City Limits of Colfax - only counted 3 individuals. Feeding opportunities are there. They draw people living in the woods.
 - You have landowners that have a lot of miner's cabins - becoming dilapidated and run-down. The housing stock is dissipating, so the individuals are selling and can get out.
 - 3 people up there that have small cottages that have been a good resource to people looking for housing.
 - Difficulty in getting to Colfax physically. Geographic location is hard - the bus only runs once in the morning and once in the afternoon for people to access services. Could be an opportunity if more people are building there.
2. **Housing Preferences:** What types of housing types do your clients prefer? Is there adequate rental housing in each community? Are there opportunities for home ownership? Are there accessible rental units for seniors and persons with disabilities?
- Housing authority customers need 2-BR housing. Guidelines dictate number of bedrooms that you have to size for a family. Preferred work program participants require 2-3 bedrooms.
 - Kathie - recipients of homeless and mental health services - 1 BR and studios are ideal. A place of their own and small unitarian to keep up. If developments are considered, having a community room is always a good thing. Having access to services on site is a great asset.
 - Not adequate rental
 - There are opportunities for home ownership in Colfax particularly for Workforce Housing. County-wide they are developing a regional plan for housing.
 - No rental units for seniors and persons with disabilities. - Older buildings causes ADA issues.
3. **Housing Barriers/Needs:** What are the biggest barriers to finding affordable, decent housing in each jurisdiction? What are the unmet housing needs in each jurisdiction?
- Housing Stock.
 - Small affordable family-size housing that can be rented. Needs development with resource rooms. Ownership of rentals. Reasonable priced workforce housing. All needs to be located near center of town - infill type areas.

4. **Housing Conditions:** How would you characterize the physical condition of housing in each jurisdiction? What opportunities do you see to improve housing in the future?

Older housing Stock

Opportunities - small projects that still fit within the community. Not one large building, but smaller complexes. 4-plexes with multi/lower levels that are successful, unless there was a subdivision designed for workforce housing. Understand that it's hard for developers. Roads and treachery and lack of internet cause issues.

5. **Fair and Equitable Housing Choice:** What factors limit or deny civil rights, fair housing choice or equitable access to opportunity? What actions can be taken to transform racially and ethnically concentrated areas of poverty into areas of opportunity (without displacement)? What actions can be taken to make living patterns more integrated and balanced?

Housing equity issues - a lot of what was discussed above. Colfax is already a place that is very remote, but Colfax is already lower-income than the rest of the county. Already have disadvantaged communities are living in Colfax.

Specific to racial demographics - culture of Colfax is not welcoming to people of color. Remote, rural, and conservative area of the county. The fact that are lower-income individuals there will make it harder to live in Colfax. Bringing in workforce housing would bring more people and more income there.

Only thing that would hope to see in all of the housing elements in Placer, including Colfax, is policies related to conversion of older structures, adaptive re-use. Any policies allowing infrastructure - water, sewer. City has more of a chance in competing for some of those dollars.

Other Notes:

Look into Veterans advisory groups