

Town of Paradise Housing Element

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1. INTRODUCTION

Meeting the housing needs of Paradise’s residents as well as the Town's share of regional housing needs is an important goal for the Town. As the population of the State continues to grow and pressure on resources increases, Paradise is concerned with providing adequate housing opportunities while maintaining a high standard of living for all citizens in the community. Recognizing the importance of providing adequate housing, the State has mandated a Housing Element within every General Plan since 1969. This Housing Element (2008-2014) was created in compliance with State General Plan law pertaining to Housing Elements and was certified by the California Department of Housing and Community Development (HCD) on February 11, 2010.

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." Broad based community participation is essential to preparing an implementable and locally meaningful housing policy and action program. The programs included in this document evolved through collaborative workshops with local residents and representatives of agencies which provide housing and other social service assistance to town, county and regional residents, as well as analysis of local population characteristics, households, housing stock, and economic conditions.

Contents

Consistent with state law, this Housing Element consists of the following major components:

- Housing Needs Assessment [Chapter 2]. The Housing Needs Assessment chapter includes an analysis of population and employment trends, the Town’s fair share of regional housing needs, household characteristics, and the condition of the housing stock.
- Constraints [Chapter 3]. The Constraints chapter reviews governmental constraints, including land use controls, fees, and processing requirements, as well as non-governmental constraints, such as construction costs, availability of land and financing, physical environmental conditions, and units at-risk of conversion, that may impede the development, preservation, and maintenance of housing.
- Resources [Chapter 4]. The Resources chapter identifies resources available for the production and maintenance of housing, including an inventory of land suitable for residential development and discussion of federal, state, and local financial resources and programs available to address the Town’s housing goals.
- Effectiveness of Previous Housing Element [Chapter 5]. The Effectiveness of Previous Housing Element chapter evaluates implementation of the 2003-2008 Housing Element in order to determine the effectiveness of the previous Housing Element, the Town’s progress in implementing the previous Housing Element, and the appropriateness of the housing goals, objectives, and policies.
- Housing Program [Chapter 6]. The Housing Program chapter identifies the Town’s housing goals and provides policies and programs to address the Town’s housing needs.

1. INTRODUCTION

- Public Participation [Chapter 7]. The Public Participation chapter describes how the Town engaged the public, including Town residents, businesspeople, and interested parties, including housing and special needs advocates.

Relationship to Other Elements

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 Town. All elements of the General Plan have been reviewed for consistency in coordination with this update to the Housing Element.

Community Participation

To be effective, housing policy must reflect the values and priorities of the community. Paradise's Housing Element Update program included one key stakeholder workshop, one community outreach day (a booth was set up at the local Gold Nugget Days festival and parade) to solicit public input and disseminate information, and one joint Planning Commission/Town Council public hearing prior to circulation of the public review draft Housing Element to the public and State Housing and Community Development Department (HCD). The public workshops and meetings were advertised through a flyer posted at Town Hall and distributed to various public facilities throughout the Town and phone calls to community stakeholders, including service providers for special needs populations, housing advocates, local churches, and the chamber of commerce.

Future Housing Needs

HCD is required to allocate each region's share of the statewide housing need to Councils of Governments (COG) based on Department of Finance (DOF) population projections and regional population forecasts used in preparing regional transportation plans. The Butte County Association of Governments (BCAG) current projections show an increase in the Town's population of 2,917 persons from 2006 to 2015. BCAG projects that the Town's population will reach 27,592 in 2010 and 30,781 by 2020, with average annual growth rates of 1.1 percent.

The rate of construction in Paradise has decreased over the last two decades. While the change in the housing market has affected Paradise, one of the main constraints to housing production is the lack of a municipal wastewater system.

REGIONAL HOUSING NEEDS ALLOCATION

A Regional Housing Needs Plan (HNP) is mandated by the State of California for regions to address housing issues and needs based on future growth projections for the area. The intent of the HNP is to ensure that local jurisdictions address not only the needs of their immediate areas but also their fair share of housing needs for all economic segments. The regional housing needs allocation (RHNA) is developed to ensure that adequate sites and zoning are provided to address existing and anticipated housing demands during the planning period and that market forces are not inhibited in addressing the housing needs for all facets of a particular community.

Paradise was allocated a new construction need of 1,240 housing units in the Regional Housing Needs Plan prepared by the Butte County Association of Governments. Of the allocated housing units, 206 are identified for extremely low income households, 206 for very low income households, 189 for low income households, 174 for moderate income households, and 465 for above moderate income households. Table 1-1 provides the RHNA target for the planning period 2007 to 2014 for each of the five household income groups for the Town of Paradise.

**TABLE 1-1: REGIONAL HOUSING NEEDS ALLOCATION 2007 – 2014
TOWN OF PARADISE**

Income Ranges*	Allocated Housing Units	Estimated Maximum Sale Price of Home*	Estimated Rent or Housing Cost (monthly payment)
Extremely Low Income** (up to \$16,750)	206	\$47,800	\$418
Very Low Income (\$16,751 - \$27,900)	206	\$47,801 - \$89,300	\$419 - \$697
Low Income (\$27,901 - \$45,650)	189	\$89,301 - \$151,100	\$698 - \$1,141
Moderate Income (\$45,651 - \$66,951)	174	\$151,101 - \$267,000	\$1,141 - \$1,673
Above Moderate (\$66,951 +)	465	\$267,001 +	\$1,674 +
TOTAL	1,240		

SOURCE: BCAG, 2008

*ANNUAL INCOME RANGES AND ASSOCIATED RENTS/HOUSING COSTS ARE BASED ON A FOUR-PERSON HOUSEHOLD

**EXTREMELY LOW INCOME UNITS BASED ON 50 PERCENT OF VERY LOW INCOME ALLOCATION (GOVERNMENT CODE SECTION 65583(A)(1))

Guiding Goals

The Town's Housing Program was developed to be consistent with the Town's General Plan. This Housing Element identifies the following goals for housing:

- HG-1 Encourage and facilitate the production of all housing types, from affordable workforce housing to executive homes, to meet the Town's share of regional housing needs consistent with the overall goals, objectives, and policies of the Paradise General Plan
- HG-2 Improve and preserve safe, decent housing and neighborhoods for all the residents of Paradise
- HG-3 Reasonably accommodate housing designed for persons with special housing needs
- HG 4 Encourage energy efficient resources in new residential development as well as the existing housing stock

2. HOUSING NEEDS ASSESSMENT

To successfully plan for housing needs, the demographic and socioeconomic variables of the community must be assessed. This chapter discusses the components of housing need, which include population characteristics, household characteristics, employment, and housing stock conditions.

This chapter relies on data from the 1990 and 2000 US Census, California Department of Finance (DOF), Butte County Association of Governments (BCAG), U.S. Department of Housing and Urban Development (HUD), various Town documents, and other sources. Unless otherwise specified, the data in this chapter is specific to the Town of Paradise.

POPULATION CHARACTERISTICS

Population Growth

The population of Paradise has grown relatively slowly over the past two decades. From 1990 to 2000, the Town's population increased by 1,000 persons, from 25,408 to 26,408, which equates to approximately 0.39 percent growth per year for this 10 year timeframe. Between 2000 and 2008, the Town's population actually decreased by 40 persons, which equates to a -0.19 percent annual change in population. Based on population projections prepared by BCAG, which is supported by data prepared by the Department of Finance, the Town is projected to see an average annual growth rate of 1.1 percent through 2020. Historical and projected population growth from 1990 through 2020 is shown in Table 2-1.

TABLE 2-1: POPULATION GROWTH						
	1990	2000	2008	2010	2015	2020
Population	25,408	26,408	26,368	26,948	28,430	29,994
Percent Change		3.9%	(0.15)%	2.2%	5.5%	5.5%
Annual Percent Change		0.39%	(0.019)%	1.1%	1.1%	1.1%

SOURCE: US CENSUS, 1990; US CENSUS, 2000, BCAG PROJECTIONS, 2006; DEPARTMENT OF FINANCE, 2008

NOTE: BCAG'S 2006 GROWTH PROJECTIONS FOR PARADISE ANTICIPATED GREATER POPULATION GROWTH BETWEEN 2006 AND 2008 THAN WHAT WAS REPORTED BY THE DEPARTMENT OF FINANCE. IN ORDER TO ESTIMATE POPULATION LEVELS IN 2010 THROUGH 2020, BCAG'S ASSUMPTION OF 1.1% ANNUAL GROWTH IN PARADISE WAS USED.

Age

Overall age distributions between the primary age categories (child, adult, senior) indicate that the population of Paradise is older when compared to Butte County and the State. The Town of Paradise has a higher median age (49.7) than Butte County (37.2) or the State (33.3).

In Paradise adults of ages 45 to 54 and ages 55 to 64 account for the two largest population groups, 15.5 and 16 percent respectively. Generally, persons aged 25 to 44 are considered to be in the family-forming age group. This 25 to 44 age group accounts for 16.7 percent of the Town's population. Children of ages 5 to 19 are the third largest cohort, representing just under 15 percent of the population. However, in the period from 2000 to 2008, there was significant reduction in the 5 to 19 age category, which fell from 18.3 percent of the population in 2000 to 14.8 percent in 2008. Persons

2. HOUSING NEEDS ASSESSMENT

age 35 to 44 also decreased between 2000 and 2008, falling from 13.3 to 9.7 percent of the total population. The largest percentage of population increase from 2000 to 2008 was in the 55 to 64 age category, which increased by over 50 percent. Table 2-2 compares age distribution between the Town, Butte County, and the State and Table 2-3 shows the age characteristics for Paradise in 2000 and 2008.

	Children 19 and Under	Adults Between 20 and 64	Senior Over 65	Median Age
Paradise	19%	55%	26%	49.7
Butte County	25%	60%	15%	37.2
California	27%	62%	11%	33.3

SOURCE: ESRI MARKET PROFILE, 2008

Age Group	2000		2008		Percent Change
	Number	Percent	Number	Percent	
Under 5 years	1,135	4.3%	1,155	4.3%	1.8%
5 to 19 years	4,833	18.3%	3,976	14.8%	(17.7)%
20 to 24 years	1,004	3.8%	1,397	5.2%	39.1%
25 to 34 years	2,060	7.8%	2,418	9.0%	17.4%
35 to 44 years	3,512	13.3%	2,606	9.7%	(25.8)%
45 to 54 years	3,856	14.6%	4,164	15.5%	7.9%
55 to 64 years	2,852	10.8%	4,299	16.0%	50.7%
65 to 74 years	2,984	11.3%	2,875	10.7%	(3.6)%
75 to 84 years	3,037	11.5%	2,472	9.2%	(18.6)%
85 years and over	1,162	4.4%	1,505	5.6%	29.5%

SOURCE: US CENSUS, 2000; ESRI MARKET PROFILE, 2008

Race and Ethnicity

The largest racial group in Paradise is white, representing 91.4 percent of the Town's total population. The next largest racial group is persons of Hispanic origin, representing 5.9 percent of the population. From 2000 to 2008, the greatest racial increase was multi-racial, which increased by 56.5 percent. Paradise's race and ethnicity characteristics are identified in Table 2-4.

Race	2000 Householder		2000 Population		2008 Population		Percent Change
	Number	Percent	Number	Percent	Number	Percent	
White	11,055	95.5%	24,744	93.7%	24,555	91.4%	(0.08)%
Black	13	0.1%	53	0.2%	54	0.2%	1.9%
Asian	93	0.8%	317	1.2%	403	1.5%	27.1%
Other Race	98	0.8%	317	1.2%	457	1.7%	44.2%
Multi-racial	225	1.9%	687	2.6%	1,075	4.0%	56.5%
Hispanic Origin	N/A	N/A	1,136	4.3%	1,585	5.9%	39.5%

SOURCE: US CENSUS, 2000; ESRI MARKET PROFILE, 2008

EMPLOYMENT CHARACTERISTICS

Industry and Occupation

In 2008, there were 10,122 jobs in Paradise. Paradise's work force is employed in a broad range of industries, including manufacturing, public administration, finance, etc. Services, retail trade and construction are the top three employment industry categories. Table 2-5 summarizes Paradise's jobs by industry.

	Number	Percent
Agriculture, forestry, fishing and hunting, and mining	61	0.6%
Construction	910	9.0%
Manufacturing	506	5.0%
Wholesale trade	273	2.7%
Retail trade	1,213	12.0%
Transportation and utilities:	445	4.4%
Information	142	1.4%
Finance, insurance, real estate, rental and leasing:	556	5.5%
Services	5,622	55.6%
Public Administration	384	3.8%
Total	10,112	100%

SOURCE: ESRI MARKET PROFILE, 2008

Travel to Work

Most Paradise residents commute out of Paradise to work. Approximately 49 percent of residents drove 20 minutes or more to work. Slightly fewer than one-fourth (22.3 percent) of residents drive less than 10 minutes to work. Most workers in Paradise, 77 percent, drive alone to work and 14 percent carpool. Five percent of residents work from home. Table 2-6 identifies travel time to work for Paradise residents and Table 2-7 identifies commute methods.

	Number	Percent
Less than 10 minutes	2,125	22.3%
10-19 minutes	2,707	28.4%
20-34 minutes	3,621	38.0%
35-59 minutes	667	7.0%
60+ minutes	410	4.3%

SOURCE: 2000 U.S. CENSUS

	Number	Percent
Drive Alone	4,552	77.6%
Carpooled	891	13.9%
Public Transportation	103	0.9%
Worked from home	360	4.8%
Walked or other	336	2.8%

SOURCE: 2000 U.S. CENSUS

2. HOUSING NEEDS ASSESSMENT

HOUSEHOLD CHARACTERISTICS

In 2008, there were 12,050 households in Paradise, which is a 3.9 percent increase from 2000. By 2013 it is estimated that there will be up to 12,357 households in Paradise. The number of households is predicted to grow approximately 0.5 percent annually over the next 5 years. Table 2-8 identifies projected household growth through 2013.

	2000	2008	2013
Households	11,591	12,050	12,357
Percent Change		3.9%	2.5%
Annual Percent Change		0.5%	0.5%

SOURCE: US CENSUS, 2000; ESRI MARKET PROFILE, 2008

Tenure

Approximately 71 percent of households in Paradise are owner occupied and 29 percent are renter occupied. The owner rate has decreased from 76 percent in 1990 to 71 percent in 2000; renter households have increased at a commensurate rate. Table 2-9 identifies household tenure.

	1990		2000	
	Number	Percent	Number	Percent
Owner	8,853	76.1%	8,215	70.6%
Renter	2,780	23.9%	3,376	29.1%

SOURCE: US CENSUS, 1990; US CENSUS, 2000

Household Size

The average household size in Paradise is approximately 2.15 persons. The average household size has gradually decreased since 1990. Table 2-10 identifies average household size from 1990 to 2008.

1990	2000	2008
2.36	2.20	2.15

SOURCE: US CENSUS, 1990; US CENSUS, 2000; DOF, 2008

Renter-occupied households are, on average, smaller than owner-occupied households with average household sizes of 2.14 and 2.27, respectively. The majority of households in Paradise are one and two person households. Table 2-11 identifies household size by tenure.

	Owner		Renter	
	Number	Percent	Number	Percent
1-person household	2,366	29%	1,356	40%
2-person household	3,526	43%	983	29%
3-person household	1,012	12%	460	14%
4-person household	758	9%	344	10%
5-person household	300	4%	175	5%

TABLE 2-11: HOUSEHOLD SIZE BY TENURE (2000)

	Owner		Renter	
	Number	Percent	Number	Percent
6-person household	118	1%	40	1%
7+ person household	90	1%	43	1%
Average Household Size	2.27		2.14	

SOURCE: US CENSUS, 2000

Type of Household

The largest proportion of households is family households without children (38 percent); the second largest type of households is single person households (32 percent). One quarter of the households are families with children. Household characteristics are summarized in Table 2-12.

TABLE 2-12: HOUSEHOLD TYPE (2000)

Category	Number	Percent
Family without children	4,408	38%
Family with children	2,853	25%
Single person	3,693	32%
Non-family multi-person household	613	5%

SOURCE: US CENSUS, 2000

Household Income

From 2000 to 2008, the median household income increased by 26 percent to \$40,095 and the per capita income increased by 25 percent to \$24,122. Table 2-13 identifies the per capita and median household income.

TABLE 2-13: MEDIAN AND PER CAPITA INCOME

	2000	2008	Percent Change
Median Household Income	\$31,846	\$40,095	26%
Per Capita Income	\$19,267	\$24,122	25%

SOURCE: US CENSUS, 2000; ESRI MARKET PROFILE, 2008

The largest proportion of households in Paradise (21 percent) earns less than \$15,000 per year. The incidence of households earning less than \$15,000 per year is higher among renter households (36 percent) than owner households (15 percent). Fewer than half of the households in Paradise earn in excess of \$35,000 per year, and only 12 percent of households earn more than \$75,000 per year. In 2000, the median income for an owner household (\$36,737) was over 77 percent higher than that of a renter household (\$20,685). Table 2-14 identifies household income by tenure.

2. HOUSING NEEDS ASSESSMENT

TABLE 2-14: HOUSEHOLD INCOME FOR ALL HOUSEHOLDS AND BY TENURE (2000)

	All Households		Owner Households		Renter Households	
	Number	Percent	Number	Percent	Number	Percent
Less than \$14,999	2,431	21%	1,237	15%	1,226	36%
\$15,000 to \$24,999	2,179	19%	1,418	17%	751	22%
\$25,000 to \$34,999	1,678	15%	1,232	15%	431	13%
\$35,000 to \$49,999	1,996	17%	1,508	18%	473	14%
\$50,000 to \$74,999	1,895	16%	1,533	19%	344	10%
\$75,000 to \$99,999	734	6%	630	8%	146	4%
\$100,000 to \$149,999	361	3%	359	4%	14	<1%
\$150,000 or more	293	3%	253	3%	16	<1%
Median Income	\$31,846		\$36,737		\$20,685	

SOURCE: US CENSUS, 2000

Overcrowded Households

Overcrowding is defined as a situation where there is more than one person per room (e.g., living room, dining room, family room, bedroom, office, etc.) in an occupied housing unit. Overcrowding can result from a low supply of affordable and adequate housing. Households that are unable to afford larger housing units may be forced to rent or purchase housing that is too small to meet their needs. In 2000, 395 households (3.4 percent) were living in overcrowded situations. Of these overcrowded households, 35 percent were living in severely overcrowded conditions with more than 1.50 persons per room. The level of overcrowding is highest among renter households. Table 2-15 identifies overcrowded households by level of overcrowding and further breaks down overcrowding information between owner and renter households.

TABLE 2-15: OVERCROWDED HOUSEHOLDS (2000)

	All Households		Owner Households		Renter Households	
	Number	Percent	Number	Percent	Number	Percent
Occupied Housing Units	11,571	100%	8,170	70.6%	3,401	29.4%
Occupants per Room						
1.00 Occupants per room or less	11,176	96.6%	7,983	97.7%	3,193	93.8%
Overcrowded - 1.01 to 1.50 occupants per room	255	2.2%	142	1.7%	113	3.3%
Severely Overcrowded - 1.5 or more	140	1.2%	45	0.6%	95	2.8%
Total Overcrowded	395	3.4%	187	2.3%	208	6.1%

SOURCE: US CENSUS, 2000

HOUSING STOCK CHARACTERISTICS

Residential Construction Trends

The largest proportion of Paradise’s housing stock, 27 percent, was constructed between 1970 and 1979. As shown in Table 2-16, approximately 46 percent of the housing stock was constructed prior to 1969. The rate of construction in Paradise has decreased over the last two decades. While the change in the housing market has affected Paradise, one of the main constraints to housing production is the lack of a municipal wastewater system, and the high costs associated with constructing “clustered” or “package” wastewater treatment plants for individual and/or collective development projects. Only three percent of the Town’s housing stock was constructed between 2000 and 2008.

	Number	Percent	Accumulated Percent
Built 1939 or earlier	645	5%	5%
Built 1940 to 1949	1,011	8%	13%
Built 1950 to 1959	1,886	15%	28%
Built 1960 to 1969	2,334	18%	46%
Built 1970 to 1979	3,405	27%	73%
Built 1980 to 1989	1,878	15%	88%
Built 1990 to 2000	1,160	9%	97%
Built 2000 to 2008	449	3%	100%

SOURCE: US CENSUS, 2000; DEPARTMENT OF FINANCE, E-5, 2008

Year	Single-Family	Multi-Family	Total
2001	40	18	58
2002	69	2	71
2003	93	0	93
2004	83	42	125
2005	70	0	70
2006	52	0	52
2007	51	0	51
2008	27	6	33
2009 (through March)	3	0	3
Total	488	68	556

SOURCE: TOWN OF PARADISE, 2009

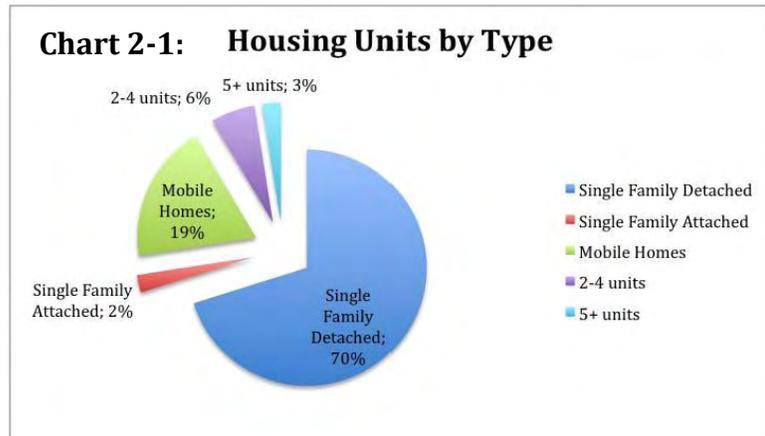
New Housing and Demolitions

Since 2001, 556 units have been added to the housing stock (Table 2-17). Of these new housing units, 488 were single family residences, and 68 were multi-family residences.

2. HOUSING NEEDS ASSESSMENT

Type of Housing Stock

Most homes in Paradise are single family detached homes. Single family attached homes, such as townhomes and condominiums, account for only 2 percent of the housing stock. Almost one out of five residences in Paradise is a mobile home (19 percent), which is much higher than the State as mobile homes only account for 4 percent of housing statewide. Duplexes, triplexes, and fourplexes make up 6 percent of the housing stock and multi-family complexes with five or more units comprise the remaining 3 percent of housing. The composition of the housing stock by housing type is illustrated in Chart 2-1.



Condition of the Housing Stock

Without physical inspection, it is difficult to gauge the condition of the housing stock. Housing indices, without physical inspection, can generally be used to determine units that are potentially substandard. These substandard housing indices include units lacking complete kitchen facilities, units lacking complete plumbing, and units constructed before 1960 that have not had significant maintenance. Based on the 2000 Census, less than 1.5 percent of all housing units had inadequate plumbing or kitchen facilities. Approximately 28 percent of housing units were built before 1960. Based on review of Census data, the units lacking complete plumbing were built after 1960. Approximately 3,542 housing units in Paradise may be substandard or require significant maintenance.

TABLE 2-18: SUBSTANDARD HOUSING INDICES

	Number	Percent
Lacking complete plumbing facilities	71	0.6%
Lacking complete kitchen facilities	95	0.8%
Built prior to 1960	3,542	28%

SOURCE: US CENSUS, 2000

Table 2-18 identifies the number of units in each substandard index.

A field survey to gauge the condition of the Town's housing stock was completed in 1990-1991, and field verified by Town staff in 2005. The survey accounted for nearly 100 percent of the Town's 1990 housing stock. Survey results are shown in Table 2-19. As shown in the table, over 91 percent of the Town's housing stock was determined to be in sound condition. Mobile and manufactured dwellings were in the greatest need of minor repairs (10.6 percent of units surveyed).

Condition	Single Family Dwelling		Mobile and Manufactured Dwelling		Multi-Family Dwellings		Total by Condition	
	#	%	#	%	#	%	#	%
Sound	7,784	92.5	2,159	87.6	761	95.6	10,704	91.6
Minor	375	4.5	260	10.6	25	3.1	660	5.7
Moderate	151	1.8	30	1.2	8	1.0	189	1.6
Substantial	58	0.7	7	0.3	0	0.0	65	0.6
Dilapidated	51	0.6	8	0.3	2	0.0	61	0.5
Total Units	8,419		2,464		796		11,679	

SOURCE: CONNERLY AND ASSOCIATES, INC. (1990); QUAD CONSULTANTS (1991); TOWN OF PARADISE/PLANNING FOCUS, FIELD VERIFICATION, 2005.

Vacancy

Vacancy trends in housing are analyzed using a "vacancy rate" which establishes the relationship between housing supply and demand. For example, if the demand for housing is greater than the supply, then the vacancy rate is probably low and the price of housing will most likely increase. According to "Raising the Roof, California Housing Development Projections and Constraints, 1997-2020", the desirable vacancy rate in a community is considered to be 5 percent. Generally, when the vacancy rate drops below 5 percent, the demand for housing exceeds the supply of housing. Subsequently, prospective buyers and renters may experience an increase in housing costs.

2000	2008
6.3%	6.3%

SOURCE: US CENSUS, 2000; DEPARTMENT OF FINANCE, 2008

There are different types of housing vacancies. Some housing units are vacant while on the market for sale or for rent, others may be seasonally or recreationally occupied, while others may have been sold or rented but are not yet occupied. Fifty-six percent of the vacant units in Paradise in 2000 were available for sale or rent, while 12 percent were for seasonal, recreational or occasional use. Table 2-20 identifies vacancy rates and Table 2-21 identifies types of vacancies.

	Number	Percent
For rent	223	28%
For sale only	211	27%
Rented or sold, not occupied	80	10%
For seasonal, recreational, or occasional use	94	12%
For migrant workers	0	0%
Other vacant	175	22%

SOURCE: US CENSUS, 2000;

2. HOUSING NEEDS ASSESSMENT

For Sale Housing Market

For the past several years, sub-prime loans have caused a decline in the residential real estate market. The resulting foreclosures and short sales have increased available housing inventory and led to a decrease in housing prices. Over the past four years in Paradise, single family home median sales prices have decreased from a high of \$290,000 in 2006 to \$180,000 through the first quarter of 2009, as shown in Table 2-22, which represents a 38 percent decrease. In general, median sales prices for single family homes in Paradise were lower than the rest of Butte County.

	2006	2007	2008	2009 (YTD)	Percent Change 2006-2009
Paradise	\$290,000	\$254,475	\$216,500	\$180,000	(38)%
Butte County	N/A	N/A	\$235,250	\$202,500	N/A

SOURCE: METROLIST PROSPECTOR, 2009; PARADISE ASSOCIATION OF REALTORS, 2009

In 1990 the median home value in Paradise was \$98,000, while the median home price in Butte County was higher at \$116,200. In 1990 the median home value in Paradise was higher than Butte County's (\$98,000 and \$94,000 respectively). As shown in Table 2-23, Butte County realized a greater percentage increase in home values from 1990 to 2000 (23.6 percent) than Paradise (14.6 percent).

	1990	2000	Percent Change 1990-2000
Paradise	\$98,000	\$112,300	14.6%
Butte County	\$94,000	\$116,200	23.6%

SOURCE: METROLIST PROSPECTOR, 2009; PARADISE ASSOCIATION OF REALTORS, 2009

The median sales price for homes in Paradise has decreased dramatically over the past 4 years, as is the case with most housing markets in California. As shown in Table 2-24, the median home sales price in Paradise in 2006 was \$290,000. During the first quarter of 2009, the median home sales price was \$180,000, which represents a 37.9 percent decrease from 2006.

Year	Median Sales Price	% Change in Median Price from Previous Year
2006	\$290,000	--
2007	\$254,475	(12.3)%
2008	\$216,500	(14.9)%
2009 (YTD)	\$180,000	(16.9)%

SOURCE: METROLIST PROSPECTOR, 2009

Rental Housing Costs

Based on a review of rental ads in the Paradise Post and craigslist.org, the median rent in Paradise is \$750 per month. Rents range from \$450 to \$1,900, with the majority of units under \$800. The range of rents and median rates by unit size is shown in Table 2-25. Median rental prices from 1990 and 2000 are shown in Table 2-26.

Bedroom Type	Units Surveyed	Range	Median Rent (2009)
Studio	7	\$550-\$600	\$575
1 bed	26	\$450-\$725	\$550
2 bed	51	\$500-1,200	\$800
3 bed	12	\$695-\$1,500	\$1,100
4 bed	9	\$1,000-\$1,900	\$1,250
5 bed	0	N/A	N/A

SOURCE: PARADISE POST (APRIL 9, 2009), CRAIGSLIST (APRIL 13, 2009)

Bedroom Type	1990	2000
Studio	\$300	\$410
1 bed	\$375	\$500
2 bed	\$475	\$650
3 bed or more	\$600	\$750

SOURCE: US CENSUS, 1990 AND 2000

Housing Affordability

INCOME GROUPS

The California Department of Housing and Community Development (HCD) publishes household income data annually for areas in California. Table 2-27 shows the maximum annual income level for each income group adjusted for household size for Butte County. The maximum annual income data is then utilized to calculate the maximum affordable housing payments for different households (varying by income level) and their eligibility for federal housing assistance.

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low	\$11,750	\$13,400	\$15,100	\$16,750	\$18,100	\$19,450	\$20,750	\$22,100
Very Low	\$19,550	\$22,300	\$25,100	\$27,900	\$30,150	\$32,350	\$34,600	\$36,850
Low	\$31,250	\$35,700	\$40,200	\$44,650	\$48,200	\$51,800	\$55,350	\$58,950
Moderate	\$46,850	\$53,550	\$60,250	\$66,950	\$72,300	\$77,650	\$83,000	\$88,350
Above Moderate	> \$46,850	> \$53,550	> \$60,250	> \$66,950	> \$72,300	> \$77,650	> \$83,000	> \$88,350

SOURCE: HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT, 2009

2. HOUSING NEEDS ASSESSMENT

HOUSING AFFORDABILITY

Table 2-28 identifies the maximum monthly housing costs affordable to households in Paradise by income group. Affordability is based on a household paying up to 30 percent of their monthly income toward housing. Compared to the rental rates in Table 2-25, the median rents in Paradise are not affordable to extremely low and very low income households with four or fewer persons. However, median rents are affordable to low, moderate, and above moderate income households, regardless of household size.

Tables 2-28 and 2-29 show the maximum rents and sales prices, respectively, that are affordable to very low, low, moderate, and above moderate-income households. Affordability is based on a household spending 30 percent or less of their total household income for shelter. Affordability is based on the maximum household income levels established by HCD (Table 2-27). Maximum affordable sales price is based on the following assumptions: 6.25% interest rate, 30-year fixed loan, 10% downpayment for extremely low, very low, and low income households (plus mort. ins.), 20% downpayment for moderate and above moderate income households, 1.025% property tax, 2% closing costs, and homeowners insurance.

TABLE 2-28: MAXIMUM MONTHLY HOUSING COSTS BY INCOME GROUP BUTTE COUNTY (2009)								
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low	\$294	\$335	\$378	\$419	\$453	\$486	\$519	\$553
Very Low	\$489	\$558	\$628	\$698	\$754	\$809	\$865	\$921
Low	\$781	\$893	\$1,005	\$1,116	\$1,205	\$1,295	\$1,384	\$1,474
Moderate	\$1,171	\$1,339	\$1,506	\$1,674	\$1,808	\$1,941	\$2,075	\$2,209
Above Moderate	\$1,171+	\$1,339+	\$1,506+	\$1,674+	\$1,808+	\$1,941+	\$2,075+	\$2,209+

SOURCE: DE NOVO PLANNING GROUP, 2009

In order to provide an idea of affordable housing costs by income group, affordable home sales prices are estimated for one and two person households, which are the two largest household size groups in Paradise, and also for four and six person households for reference (see Table 2-26). Median home sales prices are out of reach for extremely low, very low, and low income households. However, moderate and above moderate income households can afford the median home prices.

TABLE 2-29: HOUSING AFFORDABILITY BY INCOME GROUP

	One Person		Two Person		Four Person		Six Person	
	Max. Home Sale Price*	Max. Monthly Rent or Housing Cost	Max. Home Sale Price*	Max. Monthly Rent or Housing Cost	Max. Home Sale Price*	Max. Monthly Rent or Housing Cost	Max. Home Sale Price*	Max. Monthly Rent or Housing Cost
Extremely Low	\$29,900	\$294	\$36,100	\$335	\$47,800	\$419	\$59,100	\$486
Very Low	\$57,400	\$489	\$67,900	\$558	\$89,300	\$698	\$106,500	\$809
Low	\$100,000	\$781	\$117,200	\$893	\$151,100	\$1,116	\$178,800	\$1,295
Moderate	\$182,300	\$1,171	\$210,700	\$1,339	\$267,000	\$1,674	\$312,800	\$1,941
Above Moderate	\$182,300+	\$1,171+	\$210,700+	\$1,339+	\$267,000+	\$1,674+	\$312,800+	\$1,941+

SOURCE: DE NOVO PLANNING GROUP, 2009

OVERPAYMENT

Overpayment compares the total housing cost for a household to the ability of that household to pay. Overpayment is specifically defined as monthly shelter costs in excess of 30 percent of a household's income. Shelter cost is defined as the monthly owner costs (mortgages, deed of trust, contracts to purchase or similar debts on the property and taxes, insurance on the property, and utilities) or the gross rent (contract rent plus the estimated average monthly cost of utilities).

According to the 2000 Census, 26 percent of owner households and 48 percent of renter households are overpaying for housing. Lower income households have much higher overpayment rates than moderate and above moderate income households. Extremely low income households, those earning up to 30 percent of the area median income (AMI), overpay at the highest rate, 79%. Of the extremely low income group, renter occupied households have the highest rate of overpayment, with 83% of extremely low income renter households paying more than 30 percent of their income for housing and 75 percent paying more than half of their income for housing. Table 2-30 identifies overpayment by income group and tenure, illustrating that those households in the lower income categories are those that overpay the most.

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TABLE 2-30: HOUSEHOLDS BY INCOME LEVEL AND OVERPAYMENT

Household Overpayment	Renters	Owners	Total Households
Extremely Low Income Households	619	527	1,146
Percent with Cost Burden >30%	80.0%	78.7%	79.4%
Percent with Cost Burden >50%	75.1%	65.1%	70.5%
Very Low Income Households	786	900	1,686
Percent with Cost Burden >30%	86.1%	54.7%	69.3%
Percent with Cost Burden >50%	39.8%	22.1%	30.4%
Low Income Households	704	1,429	2,133
Percent with Cost Burden >30%	52.8%	32.9%	39.5%
Percent with Cost Burden >50%	2.7%	11.9%	8.9%
Total Extremely Low, Very Low, and Low Income Households Paying >30%	2,039	1,377	3,416
Moderate and Above Moderate Income Households	1,258	5,282	6,540
Percent with Cost Burden >30%	5.5%	13.3%	11.8%
Percent with Cost Burden >50%	1.2%	2.3%	2.0%
Total Households	3,367	8,138	11,505
Percent with Cost Burden >30%	47.9%	25.6%	32.1%
Percent with Cost Burden >50%	24.1%	10.2%	14.3%

SOURCE: HUD 2000 (SPECIAL AGGREGATION OF U.S. CENSUS DATA)

JOBS-HOUSING BALANCE

The jobs-housing balance is a meaningful way to gain a sense of how many people will commute to work and how far they will have to commute. An unbalanced jobs-housing ratio implies employees will be spending more time on roadways that may be better spent with their families, at work, or recreationally. Further examination of the jobs/housing balance would identify what future type industries are needed in a city or town, future trends of employment, the future wage indicators, needed future housing to match the projected incomes of new jobs, etc. and be a study in and of itself, beyond the scope of a housing element. The jobs/housing balance is the ratio of jobs in a town compared the number of housing units in that town. If the jobs/housing ratio is greater than one, then the town is likely to import workers. If the ratio is less than one, then the town is likely to export workers. However, a better indicator of the jobs/housing balance may be the number of persons who work within their town of residence compared to the number of housing units. A perfect jobs/housing ratio would be the number of employed households working within a town equal to the number of housing units in that town. However, there is no perfect scenario for a town and what works in one area may not work in another.

In 2006, Butte County had a jobs/housing ratio of 0.95:1, meaning that there are 0.95 employed persons for each housing unit. This ratio is projected to decrease in future years (Table 2-31). A more accurate indication of a jobs/housing balance may be the ratio of persons working in their place of residence compared to the number of housing units. According to the 2000 Census, there were 9,763 employed persons and 12,319 housing units in the Town, a ratio of 0.79 employed workers per

	2006	2010	2020	2030
Butte County	0.950	0.925	0.875	0.900

SOURCE: BCAG PROJECTIONS, 2006

housing unit, which indicates an imbalance in the jobs:housing ratio. This imbalance is likely due to the relatively large senior population in Paradise, many of whom are no longer part of the local workforce. Table 2-6 indicates nearly half of residents traveled more than 20 minutes to their place of work. Commute times and the relationship of employed workers to housing (0.79:1) imply a lack of employment opportunities in the Town, as many residents have to commute to outside the Town for employment.

AFFORDABLE HOUSING INVENTORY

There are two affordable housing complexes in Paradise, which provide 50 senior beds and 48 family units. Details on each affordable housing project, including number of units by bedroom size and affordability level as well as length of affordability restrictions, are provided in Table 2-32.

Development	Units by Number of Bedrooms and Affordability	Affordability Restrictions
Paradise Gardens III 1040 Buschmann Rd	48 Family Units (Section 8)	Sec. 515 contract expires in 2025. Annual Sec. 8 contract. Low risk for conversion to market rate.
Cypress Acres Convalescent Hospital 1633 Cypress Lane	50 beds	HUD 232/223(f) – Matures 3/1/2031. Project is not at-risk for conversion to market rate.

SOURCE: CALIFORNIA HOUSING PARTNERSHIP CORPORATION, 2009

FUTURE HOUSING NEEDS

A Regional Housing Needs Plan (RHNP) is mandated by the State of California (Government Code, Section 65584) for regions to address housing issues and needs based on future growth projections for the area. The RHNP is developed by the Butte County Association of Governments, and allocates a “fair share” of regional housing needs to the cities of Biggs, Chico, Gridley, Oroville, and the Town of Paradise, and addresses not only the immediate needs of each jurisdiction but also ensures that needs for the entire region are fairly distributed to all communities. A major goal of the RHNP is to assure that every community provides an opportunity for a mix of affordable housing to all economic segments of its population.

BCAG’s current RHNP schedule is from 2007 through 2014. Pursuant to the provisions of the RHNP and to adequately provide affordable housing for all income groups, specifically very-low and low-income groups, the Town of Paradise will need to plan to accommodate 1,240 new units from 2007 through

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2014. The Town will need to identify sites to accommodate 601 new extremely low, very low-and low income units, 174 moderate income units, and 465 above moderate units through 2014. Table 2-33 summarizes Paradise’s allocation, progress to date, and remaining units. Carryover requirements related to identification of adequate sites are discussed in Chapter 3.

	Allocated Housing Units	Progress to Date	Remaining Allocation
Extremely Low	206	0	206
Very Low	206	0	206
Low	189	0	189
Moderate	174	0	174
Above Moderate	465	78	378
TOTAL	1,240	78	1,162

SOURCE: BCAG, 2008; DE NOVO PLANNING GROUP, 2009

SPECIAL HOUSING NEEDS

Household groups with special needs include seniors, mentally and physically disabled persons, large family households, female-headed households, agricultural workers, and homeless persons. Households with special housing needs often have greater difficulty in finding decent and affordable housing. As a result, these households may experience a higher prevalence of overpaying, overcrowding, and other housing problems. Special housing needs are projected through 2014. It is noted that the special housing needs are a subset of the overall housing needs identified in Table 2-33.

Seniors

Seniors are considered persons age 65 or older in this Housing Element. However, some funding programs have lower age limits for persons to be eligible for their senior housing projects. Seniors have special housing needs primarily resulting from physical disabilities and limitations, fixed or limited income, and health care costs. Additionally, senior households also have other needs to preserve their independence including supportive services to maintain their health and safety, in-home support services to perform activities of daily living, conservators to assist with personal care and financial affairs, public administration assistance to manage and resolve estate issues and networks of care to provide a wide variety of services and daily assistance.

	2000		2008		Percent Change
	Number	Percent	Number	Percent	
65 to 74 years	2,984	11.3%	2,875	10.7%	(3.6)%
75 to 84 years	3,037	11.5%	2,472	9.2%	(18.6)%
85 years and over	1,162	4.4%	1,505	5.6%	29.5%

SOURCE: US CENSUS, 2000; ESRI MARKET PROFILE, 2008

In 2008, 6,852 persons in Paradise (27.2 percent) were 65 years and older. Of the senior population, 2,875 were 65 to 74 (42 percent), 2,472 were 75 to 84 (36 percent), and 1,505 were 85 or older (22 percent). From 2000 to 2008, the 85 years and older age group increased significantly by 29.5 percent and the 75 to 84 age group decreased by 18.6 percent. The overall senior population decreased by 4.6 percent from 2000 to 2008. Table 2-34 identifies the senior population by age group.

Senior households are estimated to have decreased by approximately 2.4 percent from 2000 to 2008, based on applying the rate of decrease in senior population compared to the overall increase in

	2000	2008	2010	2014
Number	3,147	3,073	3,054	3,018
Percent Change		(2.4)%	(0.6)%	(1.2)%
Annual Percent Change		(0.3)%	(0.3)%	(0.3)%

SOURCE: DE NOVO PLANNING GROUP, 2009

population to projected household growth between 2000 and 2008. From 2008 to 2014, approximately 55 fewer senior households are projected in Paradise, as shown in Table 2-35. However, demand for affordable senior units will continue as the number of senior households in the extremely low, very low, and low income categories will continue to exceed the number of subsidized senior units.

Most senior households own their home, 83 percent. Seventeen percent of senior households rent. It is

	Owners		Renters	
	Number	Percent	Number	Percent
65-74 years	1,484	33%	210	5%
75 plus years	2,251	50%	559	12%
TOTAL	3,735	83%	769	17%

SOURCE: US CENSUS, 2000

noted that the incidence of renting increases with age for the senior population; a higher percentage of householders 75 and older rent than do householders in the 65 to 74 age bracket. Table 2-36 summarizes senior households by age and tenure.

Slightly over half of senior households, 53 percent, are in the lower income groups and one out of five senior households are in the very low income group. Table 2-37 summarizes senior households by income group.

Income Level	Owner		Renter		TOTAL
	Number	Percent	Number	Percent	
Extremely Low	293	6%	129	3%	9%
Very Low	648	14%	285	6%	20%
Low	955	20%	171	4%	24%
Moderate and Above Moderate	2,049	43%	250	5%	48%
TOTAL	3,945	83%	835	17%	100%

SOURCE: HUD, 2000 (SPECIAL AGGREGATION OF 2000 CENSUS DATA)

*FOR THIS SPECIAL DATA AGGREGATION, SENIOR HOUSEHOLDS ARE CONSIDERED THOSE AGED 62 AND OVER

2. HOUSING NEEDS ASSESSMENT

Senior Housing

The following residential care facilities in Paradise were identified:

- **Autumn Acres Guest Home** provides assisted living services to seniors in individual rooms. There are six rooms, all of which are currently occupied.
- **Beavers Guest Home** provides assisted living services to seniors in individual rooms. There are six rooms, all of which are currently occupied.
- **Mountain Meadow Lodge** provides room/board, care, daily living activities, incontinent care, and hospice. There are 14 private rooms and one apartment. The facility is currently at full capacity.
- **Oak Knoll** provides studios and one- and two-bedroom apartments for seniors in need of independent and assisted living facilities. There is also a special residence for seniors with Alzheimer's and those in need of hospice and memory care. The facility is currently serving 90 seniors, and is at approximately 80 percent capacity.
- **Sunshine House** provides full residential and medical care for seniors. There are 15-18 available rooms, and the facility is currently at approximately 75 percent capacity.
- **Sunshine Manor** provides full residential and medical care for seniors. There are 15-18 available rooms, and the facility is currently at approximately 75 percent capacity.
- **Sunshine Cottage** provides full residential and medical care for seniors. There are 15-18 available rooms, and the facility is currently at approximately 75 percent capacity.
- **Cypress Acres Convalescent Hospital** has 50 rooms and the units are affordable through HUD 232/223(f) financing.

Other Senior Resources

- The **Paradise Ridge Senior Center** is a multipurpose center focusing on the recreational, educational and social needs of Ridge area senior residents.
- **Paradise Hospice and Home Care** provides 24-hour nursing care, emotional support and respite care in the home for the terminally ill and their families.
- The **Senior Nutrition Project** by the Community Action Agency provides noon meals Monday-Friday at the Paradise Senior Center. Anyone over 60 years of age is eligible to participate.
- **Paradise Meals on Wheels** provides first class service and hot nutritious meals to homebound residents in Paradise and Magalia.
- **Butte County Gleaners** is a volunteer organization of seniors who distribute food they have gleaned from markets and farms. Food is not only available to members, but to volunteer, charity and church organizations who will further distribute the food to those in need.

Disabled Persons

A "disability" includes, but is not limited to, any physical or mental disability as defined in California Government Code Section 12926. A "mental disability" involves having any mental or psychological disorder or condition, such as mental retardation, organic brain syndrome, emotional or mental illness, or specific learning disabilities that limits a major life activity. A "physical disability" involves having any physiological disease, disorder, condition, cosmetic disfigurement, or anatomical loss that affects body systems including neurological, immunological, musculoskeletal, special sense organs, respiratory, speech organs, cardiovascular, reproductive, digestive, genitourinary, hemic and lymphatic, skin, and endocrine. In addition, a mental or physical disability limits a major life activity by making the achievement of major life activities difficult including physical, mental, and social activities and working.

Physical, mental, and/or developmental disabilities often prevent a person from working, restrict a persons' mobility, or make caring for oneself difficult. Therefore, disabled persons often require special housing needs related to potential limited earning capacity, the lack of accessible and affordable housing, and higher health costs associated with disabilities. Additionally, people with disabilities require a wide range of different housing, depending on the type and severity of their disability. Housing needs can range from institutional care facilities to facilities that support partial or full independence (i.e., group care homes). Supportive services such as daily living skills and employment assistance need to be integrated in the housing situation. The disabled person with a mobility limitation requires housing that is physically accessible. Examples of accessibility in housing include widened doorways and hallways, ramps, bathroom modifications (i.e., lowered countertops, grab bars, adjustable shower heads, etc.) and special sensory devices including smoke alarms and flashing lights.

The 2000 Census defined six types of disabilities including sensory, physical, self-care, mental, go-outside-home, and employment. A disability is defined as a mental, physical, or health condition that lasts over six months and persons may have more than one disability. According to the 2000 Census, there were 12,519 disabilities in Paradise. However, this is not to say that there were 12,519 disabled persons in the city, only 12,519 disabilities. Of the disabled persons in the 16 to 64 age bracket, 45 percent were employed and the remaining 55 percent were unemployed. Table 2-38 identifies disabled persons age 16 to 64 by employment status and Table 2-39 identifies disabilities by type of disability.

TABLE 2-38: DISABLED PERSONS BY AGE AND EMPLOYMENT STATUS	
	Ages 16 to 64
Employed with Disability	1,417
Unemployed with Disability	1,746
Total	3,163

2. HOUSING NEEDS ASSESSMENT

TABLE 2-39: DISABILITIES BY DISABILITY TYPE

	Persons Ages 5-64		Persons Ages 65 +		Total	
	Number	Percent	Number	Percent	Number	Percent
Sensory Disability	439	4%	1,145	9%	1,584	13%
Physical disability	1,601	13%	2,015	16%	3,616	29%
Mental disability	1,373	11%	873	7%	2,246	18%
Self-care disability	433	3%	585	5%	1,018	8%
Go-outside-home disability	943	8%	1,126	9%	2,069	17%
Employment disability	1,986	16%			1,986	16%
Total Disabilities	6,775	54	5,744	46%	12,519	100%

SOURCE: US CENSUS, 2000

In 2000, 3,045 households had one or more disabled persons. Disabled renter households reported a higher incidence of housing problems, such as overcrowding, overpayment, or lacking full kitchen or plumbing facilities than disabled owner households. Thirty-three percent of disabled households were in the extremely low or very low income brackets, 15 percent in the low income bracket, and 39 percent in the moderate or above moderate income brackets. Table 2-40 identifies disabled households by tenure and income.

Based on 2000 Census data, 26 percent of households in Paradise are disabled. Applying this figure to the RHNA, it is anticipated that 322 units of the Town's housing allocation should be accessible for one or more disabled household members.

TABLE 2- 40: DISABLED HOUSEHOLDS BY TENURE AND INCOME RANGE

Income Range	Renter Households with Disabled Member(s)				Owner Households with Disabled Member(s)				Total Households	
	Senior		Other		Senior		Other		#	%
	#	%	#	%	#	%	#	%		
Extremely Low Income	55	6%	160	18%	144	7%	65	3%	424	14%
Very Low Income	110	13%	150	17%	250	12%	65	3%	575	19%
Low Income	74	8%	75	8%	360	17%	95	4%	455	15%
Moderate and Above Moderate Inc.	95	11%	159	18%	619	29%	569	26%	1,188	39%
Total Households	334	38%	544	62%	1,373	63%	794	37%	3,045	100%
% with any housing problems	54%		57%		34%		27%		38%	

SOURCE: HUD, 2000 (SPECIAL AGGREGATION OF US CENSUS DATA)

RESOURCES FOR THE DISABLED

The College Hill Guest Home provides full residential care and support for developmentally disabled persons in Paradise. The facility has space for 16 residents and is currently at full capacity. College Hill receives subsidized state funding for the provision of services through the Far Northern Regional Center.

Golden Oaks Residential Care provides full residential care and support services for the developmentally disabled in Paradise. The facility is currently serving five residents, with capacity for up to six residents. Golden Oaks receives subsidized state funding for the provision of services through the Far Northern Regional Center.

The Far Northern Regional Center (FNRC) is a fixed point of referral for individuals with developmental disabilities and their families. FNRC also provides services to infants and toddlers (from birth to three years old) who are showing a delay in their development or who are at substantially high risk for a developmental disability. FNRC coordinates community resources such as education, recreation, health, rehabilitation and welfare for individuals with developmental disabilities.

Several agencies in and around Paradise provide services for the disabled, including those listed below:

- Butte County Council for the Blind
- Butte County Department of Employment and Social Services
- Butte Home Health Plus
- CSU, Chico Disability Support Services
- Community Action Agency of Butte County
- Disability Support Services
- Disabled Student Services, Butte College
- Do It Leisure
- Handi-Riders of Northern California
- Home Health Care Management, Inc.
- Housing Authority of Butte County
- Independent Living Services of Northern California
- Peg Taylor Center for Adult Day Health Care (Chico)
- Rowell Family Empowerment of Northern California
- State Department of Rehabilitation
- Work Training Center
- STRIVE
- Paradise Ridge Family Resource Center

The Town's zoning laws, practices, and policies related to disabled households are addressed in Chapter 3, Constraints.

Large Family Households

Large family households are defined as households of five or more persons who are related. Large family households are considered a special needs group because there is limited supply of adequately sized housing to accommodate their needs. The more persons in a household, the more rooms are needed to accommodate that household. Specifically, a five-person household would require three or four bedrooms, a six-person household would require four-bedrooms, and a seven-person household would require four to six bedrooms.

2. HOUSING NEEDS ASSESSMENT

In Paradise, 724 households, or 6 percent of all households, have five or more persons. Of the large households, 65 percent own their home and 35 percent rent. Large households that rent or own have a disproportionate rate of housing problems; “any housing problem” includes overcrowding, units lacking complete kitchen facilities, and units lacking complete plumbing facilities. Sixty-one percent of large renter households experience some type of housing problem, while 51 percent of large owner households experience some type of housing problem. However, both large renter and owner households are not disproportionately cost burdened. Table 2-41 compares housing problems and cost burdens for large renter and owner households with all other households.

		Large Families	All Other Households
Renters	Percent with any housing problem	61%	50%
	Percent Cost Burdened	37%	49%
Owners	Percent with any housing problem	51%	37%
	Percent Cost Burdened	28%	37%

SOURCE: HUD, 2000 (SPECIAL AGGREGATION OF US CENSUS DATA)

Large families can have a difficult time finding housing units large enough to meet their needs. In Paradise, there appears to be an adequate amount of housing units available to provide units with enough bedrooms both for larger households that own their home. Table 2-42 identifies the number of large households by household size versus the number of large owner and rental units. There are no identified shortfalls in housing units large enough to accommodate the number of large families in Paradise. However, it should be noted that there is only a surplus of 15 rental units large enough to accommodate households with six or more persons. Approximately 82 units of the Town’s RHNA should be sized to accommodate large families.

Tenure	5 Person Households			6 Person and Larger Households		
	3 BR Units	Households	Shortfall/ Excess	4+ BR Units	Households	Shortfall/ Excess
Owner	3,322	300	3,022	555	208	347
Renter	548	175	373	98	83	15

SOURCE: DE NOVO PLANNING GROUP, 2009 (US CENSUS, 2000)

Single Parent and Female-Headed Households

Single parent households are households with children under the age of 18 at home and include male- or female-headed households. These households generally have a higher ratio between their income and their living expenses (that is, living expenses take up a larger share of income than is generally the case in two-parent households). Therefore, finding affordable, decent, and safe housing is often more difficult for single parent and female-headed households. Additionally, single parent and female-headed households have special needs involving access to daycare or childcare, health care, and other supportive services.

While the majority of households in Paradise are either married couple or single person households, 14 percent of family households are headed by a single male or single female. There are 320 male heads of household with no wife present (3 percent) and 1,215 female heads of household with no husband present (11 percent). An additional 3 percent of multi-person, non-family households are headed by females. Table 2-43 identifies single parent households by gender of the householder and presence of children.

By 2014, an additional 136 households with children are anticipated to be headed by a single female and an additional 37 households with children are projected to be headed by a single male.

Category	Number	Percent
Male householder, no wife present:	320	3%
<i>With own children under 18 years</i>	211	2%
<i>No own children under 18 years</i>	109	1%
Female householder, no husband present:	1,215	11%
<i>With own children under 18 years</i>	722	6%
<i>No own children under 18 years</i>	493	4%
Nonfamily households:	613	5%
<i>Male householder</i>	265	2%
<i>Female householder</i>	348	3%

SOURCE: US CENSUS, 2000

Agricultural Workers

In 2000, 61 residents (0.6 percent) were employed in occupations related to agriculture, forestry, fishing/hunting, and mining industries (Table 2-5). Census data does not identify how many of these workers are employed only in farm industries and not fishing, forestry, or mining.

Agriculture in Butte County has contributed significantly to the economic prosperity of the region. According to the Agricultural Commissioner's Office, in 2006 there were 464,308 acres of planted crops with a crop production value of \$434.5 million, excluding timber. Timber added an additional \$19.6 million for a total agricultural production value of approximately \$454 million. Table 2-44 presents a summary of planted crop acres from 2002 through 2006. Table 2-45 presents a summary of crops values from 2002 through 2006.

CROP	2002	2003	2004	2005	2006
Field Crops	398,599	361,982	371,000	361,082	371,257
Seed Crops	6,020	5,978	6,050	6,453	5,438
Vegetable Crops	675	685	685	680	680
Fruit & Nut Crops	75,222	77,764	79,700	82,178	86,933
Total	480,516	446,409	457,435	450,393	464,308

SOURCE: 2006 BUTTE COUNTY CROP REPORT (2007)

2. HOUSING NEEDS ASSESSMENT

TABLE 2-45: 5-YEAR SUMMARY OF CROP VALUES

CROP	2002	2003	2004	2005	2006
Field Crops	\$112,987,000	\$124,279,000	\$112,402,000	\$96,874,000	\$136,697,000
Seed Crops	\$6,877,000	\$7,459,000	\$8,080,000	\$7,256,000	\$6,479,000
Vegetable Crops	\$490,000	\$510,000	\$550,000	\$550,000	\$570,000
Fruit & Nut Crops	\$149,687,000	\$175,611,000	\$196,487,000	\$300,111,000	\$252,358,000
Nursery Stock	\$7,178,000	\$11,985,000	\$10,786,000	\$11,099,000	\$19,905,000
Apiary Products	\$2,260,000	\$2,624,000	\$2,578,000	\$4,213,000	\$6,726,000
Livestock, all	\$8,018,000	\$9,678,000	\$12,359,000	\$11,925,000	\$11,815,000
Timber, all	\$18,056,000	\$13,264,000	\$15,032,000	\$7,662,000	\$19,662,000
Total	\$305,553,000	\$345,410,000	\$358,274,000	\$439,690,000	\$454,212,000

SOURCE: 2006 BUTTE COUNTY CROP REPORT (2007)

Paradise has no control over agricultural activities or farmworker housing in the unincorporated area. Most of the county-wide agricultural activity takes place outside of Paradise and the surrounding areas in the lower elevations of Butte County where the land is flatter and the soils are more suitable for agricultural production. There are no existing farmworker housing units in Paradise, and as described above, the number of persons in Paradise employed in the agricultural industry is less than one percent of the workforce.

It is not anticipated that farming activities, including field crops, will increase within the Town. Based on this information, it is anticipated that there will not be an increase in the need for additional farmworker housing in the Town.

Homeless Persons

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

In 2009 a survey of the homeless population in Butte County, including the Town of Paradise, was undertaken by the Paradise Ridge Family Resource Center (PRFRC) in cooperation with Esplanade House in Chico. According to the survey results, it is estimated that there are at least 235 homeless persons living in Paradise. The majority of the homeless persons were families, including numerous women and children with no father present. It is estimated that over 98 percent of the homeless persons in Paradise have some sort of shelter arrangements. Most are living with friends and/or family, while many are living in campgrounds, and a number of people are living in cars or trailers on private property, with permission from the owner. It is estimated that fewer than five persons are actually “living on the street”. According to staff from PRFRC, the Town of Paradise has a larger incidence of homelessness

than the rest of Butte County, with a particularly large number of homeless families. Homeless youths (without parents present) in Butte County are largely located in and around the City of Chico, where there are more resources for the homeless. The type of homelessness reported in Paradise indicates the need for supportive and transitional housing, to provide households with short- to long-term housing options while they stabilize and get back on their feet. The incidence of homelessness does not appear to be seasonal and it is anticipated the need for emergency shelter and supportive housing will be fairly static throughout the year.

HOMELESS RESOURCES

Resources for the homeless in Paradise are relatively limited. There are no established emergency shelters or transitional housing units in Paradise. The Paradise Lutheran Church has accommodations for up to one family at a time, but most people seeking help at the church are referred to the PRFRC.

Paradise Ridge Family Resources Center

The Paradise Ridge Family Resources center is the primary resource for the homeless in Paradise. Up until July of 2007, PRFRC received CDBG grants that were used to provide motel vouchers to homeless families. In 2006 41 families (88 people) were issued motel vouchers for an average of one night each. In the first half of 2007, 32 vouchers were issued to 32 families (70 people total). In July 2007, the PRFRC lost their CDBG funding and the issuance of motel vouchers nearly stopped. From July 2007 to the present day, an average of two (2) motel vouchers were issued per year to homeless families. These vouchers were issued to families who were referred to PRFRC by Butte County. Butte County provided PRFRC with a small grant to fund the issuance of these vouchers. Staff at PRFRC indicated that they will begin receiving CDBG funds again in July 2009, and it is anticipated that motel vouchers will once again be issued at rates seen during 2006 and the first half of 2007 (approximately 40 vouchers per year). Additional resources for the homeless are addressed in Chapter 4, Resources.

In addition to persons and households that are homeless, there are also households at-risk of becoming homeless. Loss of a job, dissolution of a marriage or long-term relationship, onset of or increase of the severity

TABLE 2-46: HOUSING OVERPAYMENT

Income	Owner Cost Burden		Renter Cost Burden		Total
	30%-50%	> 50%	30%	50%	
Extremely Low	88%	79%	55%	20%	75%
Very Low	62%	37%	72%	61%	65%
Low	42%	22%	36%	13%	40%
Moderate and Above Moderate	29%	5%	7%	0%	25%
Total Overpaying	38%	15%	27%	13%	35%

of a disability, and increase in rental rates or other housing costs are all potential causes of a person becoming homeless. Households that would be most affected by any of these conditions are households that are experiencing a severe cost burden. In Paradise, 15 percent of owner households and 13 percent of renter households pay more than 50 percent of their income toward housing. Extremely low income and very low income households experience the highest incidences of overpayment (Table 2-46) and are at-risk of becoming homeless or temporarily homeless.

2. HOUSING NEEDS ASSESSMENT

Since the majority of persons identified as homeless in Paradise were living with friends or family and had shelter, the estimate for emergency shelter is half of the total people counted as homeless. It is noted that most of the people identified as homeless do not meet the federal definition of homeless. There is a need for up to 119 beds of emergency shelter and 60 beds of transitional or permanent supportive housing (approximately 15 to 30 units, assuming two to four persons per transitional/supportive housing unit) is identified for Paradise through 2014. There is an additional need for increased motel vouchers and a network of supportive services to assist at-risk households.

3. CONSTRAINTS

New housing development can be constrained by economic forces in the private market as well as regulations and policies imposed by public agencies. These constraints can limit the production of housing and increase its cost, and can also affect the maintenance and/or improvement of existing housing. Governmental and non-governmental constraints that can affect the housing market and stock in Paradise are discussed below. The Housing Plan (Chapter 6) will identify ways, where feasible, to reduce or overcome constraints to the maintenance, improvement, and development of housing for all income levels.

GOVERNMENTAL CONSTRAINTS

Governmental regulations, while intentionally regulating the quality and safety of development in the community can also, unintentionally, increase the cost of development and thus the cost of housing. These governmental constraints include land use controls, such as policies, standards, codes, requirements, development fees, processing procedures, and other exactions required of developers.

Land use controls may limit the amount or density of development, thus increasing the cost per unit. They may also require improvements and/or off-site mitigation that increase the cost of development. Processing procedures, including review by multiple agencies and permitting requirements, may delay the approval process and increase the cost of development.

Federal and State

Federal and state programs and agencies play a role in the imposition of non-local governmental constraints. Federal and state requirements are generally beyond the influence of local government, and therefore cannot be effectively addressed in this document.

CALIFORNIA ENVIRONMENTAL QUALITY ACT

The California Environmental Quality Act (CEQA) was developed to protect the quality of the environment and the health and safety of persons from adverse environmental effects. Discretionary projects are required to be reviewed consistent with the requirements of CEQA to determine if there is potential for the project to cause a significant adverse effect on the environment. Depending on the type of project and its potential effects, technical traffic, noise, air quality, biological resources, and geotechnical reports may be needed. If potential adverse effects can be mitigated, a mitigated negative declaration is required. If potentially adverse effects cannot be mitigated, an environmental impact report is required. These documents have mandated content requirements and public review times. Preparation of CEQA documents can be costly and, despite maximum time limits set forth in the Public Resources Code, can extend the processing time of a project by a year or longer.

PREVAILING WAGE LAWS

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

Local

Land use controls are minimum standards included within the General Plan, and implemented through the Zoning and Subdivision Ordinances. General Plan land use designations are a means of ensuring that the land uses in the community are properly situated in relation to one another and providing adequate space for each type of development. Zoning regulations are designed to implement the intentions of the General Plan land use designations. They also control such features as height and bulk of buildings, lot area, yard setbacks, population density, the building use, etc. If zoning standards are significantly more rigid than private sector design standards and do not allow sufficient land use flexibility, then development costs could increase and housing production may decrease.

PARADISE GENERAL PLAN

The Paradise General Plan provides a range of residential building types and densities in various areas of Paradise. Densities range from a low of one unit per acre in the Agricultural-Residential designation to 15 units per acre in the Multi-family designation. Below is a brief description of each General Plan residential land use designation.

Agricultural-Residential (A-R)

This designation applies to existing and planned residential areas characterized by larger parcels and accessory agricultural uses, including the raising of livestock and other forms of agricultural production. It provides for single-family detached homes, limited agricultural uses, churches, and public uses. Residential densities are in the range of one or less dwelling unit per gross acre. This designation is mainly applied to areas in the southern portion of the Town characterized by larger parcels and existing agricultural/residential land uses.

Rural-Residential (R-R)

This designation applies to a substantial portion of existing and planned single-family rural residential areas within the town. This designation provides for single-family detached homes and secondary residential units as well as accessory rural uses. It may also provide for churches and public uses. Residential densities are in the range of one to two dwelling units per gross acre.

Town-Residential (T-R)

This designation applies to existing residential areas characterized by small sized (one-half gross acre or less) parcels and the absence of accessory rural uses, particularly the keeping of livestock. It provides for single-family detached and attached homes, mobile home parks, churches and public uses. These designated areas may be served by a community sewer system if established. Residential densities are in the range of one to three dwelling units per gross acre. Mobile home parks with densities no greater than six dwelling units per gross acre may also be deemed consistent with this designation.

Multi-Family Residential (M-R)

This designation applies to existing and planned multiple family residential areas. It provides for single and multiple-family residential structures, mobile home parks, convalescent homes, residential care facilities, churches, and public uses. Planned multi-family residential areas shall be located in areas near existing or planned commercial uses, community service uses, and along designated arterial or collector

streets. Dependent upon the presence and application of constraints, maximum potential residential densities up to fifteen dwelling units per acre are allowed if served by an approved clustered wastewater treatment and disposal system. Mobile home parks with densities no greater than eight dwelling units per gross acre may also be deemed consistent with this designation.

Central-Commercial (C-C)

This designation provides for retail and service uses, public uses, professional and administrative office uses, and multiple family residential uses. This designation is applied only to the central commercial (downtown or core) area of Paradise, and is intended to accommodate visitor- as well as locally-oriented commercial uses and mixed uses which conform to an adopted architectural design theme and guidelines. Maximum potential residential densities cannot exceed fifteen dwelling units per gross acre if served by an approved clustered wastewater treatment and disposal system.

Town-Commercial (T-C)

This designation provides for a full range of locally- and regionally-oriented commercial uses, including retail, retail centers, wholesale, storage, hotels and motels, restaurants, service stations, automobile sales and service, light fabrication, professional and administrative offices, churches and public uses. This classification is applied to existing moderate to high intensity commercial uses which are suitable for infill and to areas located at the intersection of designated arterial and/or collector streets. Maximum potential residential densities cannot exceed ten dwelling units per gross acre.

Community-Service (C-S)

This designation provides for private uses which serve a community purpose or benefit the community. These uses include private hospitals, medical offices, schools, residential care facilities and day care facilities (other than those located in private residences), convalescent homes, emergency shelters and transitional housing, auditoriums and other places of assembly, senior citizen and youth centers, clubs and lodges, private utilities and facilities, and airports. This designation is primarily applied to existing or planned uses of this nature throughout the primary study area. Dependent upon the presence and application of constraints, maximum potential residential densities cannot exceed fifteen dwelling units per gross acre if served by an approved clustered wastewater treatment and disposal system.

General Plan Policies

In accordance with the Government Code and various environmental laws, the General Plan sets forth policies related to safety, open space, conservation, and energy. These policies seek to protect and preserve important values of the community, but tend to conflict with the ability to develop certain land for housing. Such conflicts can be considered a constraint. Some of the General Plan policies that could serve as a constraint to housing development are presented below.

Safety Element: There are policy provisions in the General Plan that minimize risks to life and property from various natural hazards. Policy SP-10 and SP-11, for example, prohibit structures within a potential floodway and Policy SP-17 prohibits building on slopes in excess of thirty percent. These policies constrain development, but this constraint is necessary to protect the Town's citizens.

Open Space: The General Plan includes a policy that seeks to minimize impacts to scenic areas. Policy OCEP-5 encourages locating new structures outside of scenic view corridors. This policy constrains development in scenic areas, but is consistent with environmental standards throughout California.

Conservation: There are several policies that provide for the protection and conservation of resources that are important to the community. For instance, Policy OCEP-13 protects large trees of historic and/or cultural significance and Policy OCEP-15 through Policy OCEP-17 seek to preserve natural habitat areas, fisheries, and deer migration areas. Policy OCEP-21 protects the view sheds along the Skyway and Policy OCEP-24 and OCEP-26 both protect significantly important streams and riparian areas. Policy OCEP-32 protects significantly important agricultural and timber areas. These policies constrain development in numerous areas, but they are consistent with environmental standards throughout California.

Energy: The General Plan includes a policy that seeks to conserve energy. Policy OCEP-39 states that multi-family residential uses should be located near shopping areas, medical offices, and collector streets to promote pedestrian travel and the use of the bus system. This policy constrains development of multi-family units, but it is consistent with good planning practice and environmental standards throughout California.

ZONING ORDINANCE

The Zoning Ordinance identifies four residential districts, and six other zones that allow residential development. Some zones have varying zoning treatments, or sub-zones. Table 3-1 summarizes the uses allowed under each zone. Development standards for each district are identified in Table 3-2.

Residential Zones

Agricultural Residential (AR) Zones – The agricultural residential (AR) zones are intended for land areas that are planned or are existing residential areas characterized by larger parcels and accessory agricultural land uses, including raising of livestock and other forms of agricultural production. The agricultural residential-1, agricultural residential-3, and the agricultural residential-5 zones are consistent with the agricultural-residential (A-R) land use designation of the Paradise General Plan. The agricultural residential-3 and agricultural residential-5 zones are also consistent with the open-space/agricultural land use designation of the Paradise General Plan.

Rural Residential (RR) Zones – The rural residential (RR) zones are intended for land areas that are planned or are existing single-family rural residential areas characterized by moderately large parcels and with residential densities that range from one to two (2) dwelling units per acre. The rural residential-1, rural residential-2/3, and rural residential-1/2 zones are consistent with the rural/residential (R-R) land use designation of the Paradise General Plan.

Town Residential (TR) Zones – The town residential (TR) zones are intended for land areas that are planned or are existing single-family residential areas characterized by small sized (one-half (1/2) gross acre or less) parcels and the absence of accessory rural land uses, particularly the keeping of livestock. The town residential-1, town residential-1/2 and town residential-1/3 zones are consistent with the town residential (T-R) land use designation of the Paradise General Plan.

Multi-family Residential (M-F) Zones – The multiple-family residential (M-F) zone is intended for land areas that are planned or existing multiple-family residential areas. Dependent upon the presence and application of constraints, maximum potential residential densities cannot exceed fifteen (15) dwelling units per acre and eight (8) dwelling units per acre within mobile home parks. The multiple-family residential zone is consistent with the multi-family residential (M-R) land use designation of the Paradise General Plan.

Other Zones that Allow Residential Uses

Agricultural (AG-10) and Agricultural-20 (AG-20) Zones – The agricultural-10/20 (AG-10, AG-20) zones are intended for land areas planned and deemed suitable to remain in their natural, primarily undeveloped state or to be used for open space and agricultural purposes. Such land areas can also be deemed inappropriate for urban development due to steep slopes, a significant lack of public services, and a substantial desire to retain existing agricultural or open space characteristics. The agricultural-10 and agricultural-20 zones are consistent with the open-space/agricultural land use designation of the Paradise General Plan.

Neighborhood-Commercial (N-C) Zones – The neighborhood-commercial zone is intended for land areas that are characterized by existing and planned neighborhood and locally oriented commercial retail and service uses. This zone is primarily applied to small sites adjacent to residential neighborhoods and along designated arterial or collector streets. The neighborhood-commercial zone is consistent with both the neighborhood-commercial (N-C) and the town-commercial (T-C) land use designations of the Paradise General Plan.

Central-Business (C-B) Zones – The central-business zone is intended for land areas located within the central commercial (downtown or core) area of Paradise and that provide for commercial retail and service uses, public uses, professional and administrative office uses, and multiple-family residential uses. The central-business zone is consistent with the central-commercial (C-C) land use designation of the Paradise General Plan and it is potentially consistent with the town-commercial (T-C) Paradise General Plan land use designation.

Community-Facilities (C-F) Community-Services (C-S) Zones – The community-facilities (C-F) and community-services (C-S) zones are intended for land areas that are planned to or already provide for public and public institutional land uses or private land uses which serve a community purpose or benefit the community. The community-facilities zone is consistent with the public-institutional (P-I), community-service (C-S), and recreational (R) land use designations of the Paradise General Plan. The community-services zone is consistent with the community-service (C-S) and recreational (R) land use designations of the Paradise General Plan. In addition, the community-services zone is potentially consistent with the multi-family residential (M-R) land use designation of the Paradise General Plan.

Community-Commercial (C-C) Zone – The community-commercial zone is intended for land areas that are planned or are providing a full range of locally and regionally oriented commercial land uses, including retail, retail centers, wholesale, storage, hotels and motels, restaurants, service stations, automobile sales and service, professional and administrative offices, etc. Dependent upon the presence and application of constraints, maximum potential residential densities shall not exceed ten (10) dwelling units per acre. The community-commercial zone is consistent with the town-commercial (T-C)

land use designation of the Paradise General Plan and it is potentially consistent with the community-service (C-S) Paradise General Plan land use designation.

Combining Zones

Planned Development Combining (P-D) Zone – The purpose of the planned development combining zone is to allow the establishment of planned developments with flexibility in the design of development projects; and to promote economical and efficient use of the land, an increased level of urban amenities, and preservation of the natural environment; and to provide for phased completion of planned-development projects.

Mobile Home Combining (M-H) Zone – The mobile home combining zone is intended to modify the regulations of base zoning districts to permit the use of mobile home housing units not placed on a permanent foundation as dwellings for residential uses.

Mobile Homes

A mobile home or transportable factory built housing unit may be used as a dwelling in all zones allowing single-family dwellings when such mobile home meets the following minimum requirements in addition to all other provisions applicable to the site.

1. The mobile home or transportable factory built housing unit shall be structurally certified per requirements of the National Manufactured Housing Construction and Safety Act of 1974.
2. The mobile home shall be installed on an approved permanent foundation.
3. Roofs shall have a minimum pitch of three (3) in twelve (12), and shall be shingled or tiled in a manner sufficient to have the same appearance as a standard dwelling built on the site.
4. Siding material shall be of masonry, wood, stucco or similar material having the same appearance as a standard dwelling built on the site.

3. CONSTRAINTS

TABLE 3-1: USES ALLOWED BY ZONING DISTRICT

Zoning District	Density (units/ac)	Single Family	Two Family	Multiple Family	Secondary Dwelling	Mobile Home	Group Residential	Community Care Facility	Community Care Facility, Limited	Day Care Home, Large Family	Day Care Home, Small Family	Emergency Shelters
RESIDENTIAL DISTRICTS												
AR – 1	1	X	UP	NO	AP	X	NO	UP	X	PSC	X	NO
AR – 3	.33	X	UP	NO	AP	X	NO	UP	X	PSC	X	NO
AR – 5	.2	X	UP	NO	AP	X	NO	UP	X	PSC	X	NO
RR-1	1	X	SP	NO	AP	X	UP	UP	X	PSC	X	NO
RR-2/3	1.5	X	SP	NO	AP	X	UP	UP	X	PSC	X	NO
RR-1/2	2	X	SP	NO	AP	X	UP	NO	X	PSC	X	NO
TR – 1	1	X	UP	NO	AP	X	UP	NO	X	PSC	X	NO
TR – 1/2	2	X	X	NO	AP	X	UP	NO	X	PSC	X	NO
TR – 1/3	3	X	X	NO	AP	X	UP	NO	X	PSC	X	NO
M-F	15	X	X	AP	X	X	SP	X	UP	AP	X	NO
OTHER DISTRICTS ALLOWING RESIDENTIAL USES												
AG-10	.1	X	NO	NO	X	X	NO	NO	X	NO	X	NO
AG-20	.05	X	NO	NO	X	X	NO	NO	X	NO	X	NO
N-C	8-14.52	SP	NO	NO	NO	X	NO	UP	NO	UP	NO	NO
C-B	8-14.52	AP	SP	SP	NO	X	NO	NO	NO	UP	NO	NO
C-C	8-14.52	NO	SP	SP	NO	X	SP	UP	NO	AP	NO	UP
C-F	15	X	NO	NO	X	X	NO	UP	X	AP	NO	SP
C-S	15	X	AP	SP	X	X	SP	SP	X	AP	X	AP

SOURCE: TOWN OF PARADISE ZONING ORDINANCE, 2008

NO = NOT ALLOWED

X = ALLOWED

UP = CONDITIONAL USE PERMIT

AP = ADMINISTRATIVE PERMIT

SP = SITE PLAN REVIEW

PSC = PERMITTED (STANDARDS AND CONDITIONS)

3. CONSTRAINTS

TABLE 3-2: DEVELOPMENT STANDARDS BY ZONING DISTRICT

Zoning District	Min. Site Area (ac)	Min. Site Width (ft)	Front Yard Setback from Centerline (ft)	Side Yard Setback (ft)	Rear Yard Setback (ft)	Max. Height	Off-street Parking Per Unit	Maximum Building Coverage (%)	Maximum Floor Area Ratio
RESIDENTIAL DISTRICTS									
AR – 1	1	130	50	10	10	35	2-3	none	none
AR – 3	3	150	50	10	10	35	2-3	none	none
AR – 5	5	150	50	10	10	35	2-3	none	none
RR-1	2	130	50	10	10	35	2-3	20	none
RR-2/3	.66	95	50	5	5	35	2-3	20	none
RR-1/2	.5	65	50	5	5	35	2-3	25	none
TR – 1	1	65	50	5	5	35	2-3	25	none
TR – 1/2	.5	65	50	5	5	35	2-3	25	none
TR – 1/3	.33	65	50	5	5	35	2-3	30	none
M-F	.069 - .1	65	50	5	5	35	1.2-1.8	35	0.5 to 1
OTHER DISTRICTS ALLOWING RESIDENTIAL USES									
AG-10	10	150	50	10	10	35	2-3	none	
AG-20	20	200	50	10	10	35	2-3	none	
N-C	0.1	65	50	5	5	35	1.2-1.8	50	0.5 to 1
C-B	0.1	55	40	0	0	35	none	60	0.75 to 1
C-C	0.1	65	50	0	0	35	1.2-1.8	50	0.5 to 1
C-F	0.5 with densities up to 15 units/ acre	none	50	10	10	35	1.2-1.8	50	none
C-S	0.5 with densities up to 15 units/ acre	none	50	10	10	35	1.2-1.8	50	none

SOURCE: TOWN OF PARADISE ZONING ORDINANCE, 2008

Zoning Definitions

The Zoning Ordinance classifies the following types of residential uses that may be permitted in a zone:

1. Single-family residential – means use of a site for only one dwelling unit and its allowed accessory uses, or for one primary dwelling unit and one secondary dwelling.
2. Two-family residence – means use of a site for two (2) dwelling units, either in the same building or in separate buildings, except when one of the dwelling units is a secondary dwelling.
3. Multiple-family residential – means use of a site for three (3) or more dwelling units, within one or more buildings, including units intended for individual ownership together with common areas or facilities.
4. Secondary dwelling – means a dwelling unit containing seven hundred fifty (750) square feet or less, and which is located on a site in conjunction with a single-family dwelling.
5. Mobile Home – means a transportable factory built housing unit designed and equipped for use as a dwelling unit with or without a permanent foundation. A mobile home may include two (2) or more sections separately transported and joined together as one integral unit. A mobile home shall not include a recreational vehicle.
6. Group residential - means residential occupancy of dwelling units or sleeping units by groups of more than six (6) persons not defined as a family. Typical uses include rooming or boarding, dormitories, residence halls, and fraternity and sorority houses.
7. Community Care Facility – means a facility, place or building which is maintained and operated to provide nonmedical residential care, adult day care, child day care, intermediate care, congregate living, health care, or home-finding agency services for children, adults, or children and adults, including but not limited to the physically handicapped, mentally impaired or incompetent persons and does not include drug recovery facilities.
8. Community Care Facility, Limited – means a community care facility which provides service for six (6) or fewer persons, with the residents and operators of the facility being considered a family.
9. Day care home, large family – means a family day care home facility in the providers own residence which provides family day care for seven (7) to fourteen (14) children, including children under the age of ten (10) years who reside at the home.
10. Day care home, small family – means a family day care home facility in the provider's own residence which provides family day care for eight (8) or fewer children, including children under the age of ten (10) years who reside at the home.
11. Emergency Shelters – means facilities providing emergency shelter to homeless individuals or others in need of shelter. These accommodations include lodging and may include as ancillary uses: meals, laundry facilities, bathing, counseling and other support services.

Affordable Housing and Density Bonus

The Zoning Ordinance Chapter 17.44 includes provisions for affordable housing incentives and residential density bonuses. The purpose of providing a housing density bonus or incentives is to contribute to the economic feasibility of affordable housing in housing developments proposed within the town. When a developer proposes to enter into an agreement pursuant to Government Code Section 65915 to provide at least twenty (20) percent of the total units of a housing development for lower income households, as defined in the California Health and Safety Code Section 50105, the developer is eligible for a housing density bonus or incentives if the housing development consists of five (5) or more units.

Any person requesting a housing density bonus or incentives must apply for a development agreement with the town. To fully qualify for the density bonus program, the developer must demonstrate a commitment to alternative site design such as, clustering the units on a portion of the site, and providing an open space buffer from surrounding developments. A housing density bonus or incentives shall be granted by approval of the development agreement which shall specify the density bonus and/or incentives, and any conditions attached to the approval of such bonus and/or incentive.

The developer may specify the housing density bonus or incentives requested; however, the town may agree to provide a housing density bonus or incentives other than those requested, so long as such housing density bonus or incentives meet the requirement set forth in California Government Code Section 65915 and such action is determined to be consistent with the housing element of the Paradise General Plan. The Town's density bonus program is not consistent with the density bonus provisions of state law, particularly those that require a density bonus to be provided to developments with five percent of housing units for very low income units and to developments with ten percent of housing units for low income units. The requirements to enter into a development agreement and demonstrate alternative site design go beyond the requirements of state law to receive a density bonus. Chapter 6 provides an implementation measure requiring amendment of the Town's density bonus provisions to bring the Zoning Ordinance into compliance with state law, including removal of requirements or restrictions that are more stringent than established by state law.

Zoning For a Variety of Housing Types

Large Family Day Care Homes

The Zoning Ordinance Chapter 17.43 includes provisions whereby the planning director can grant a day care permit for a large family day care home as an accessory residential use on property zoned for single-family residences provided that the use complies with certain standards and criteria.

Secondary Units

The construction of secondary residential dwelling units in Paradise are permitted by right in the M-F, AG-10, AG-20, C-F, and C-S zones without a use permit and are allowed within AR-1, AR-3, AR-5, RR-1, RR-2/3, RR-1/2, TR-1, TR-1/2, and TR-1/3 zones subject to approval with an administrative permit. Second units are required to be less than 750 square feet and are subject to the same requirements and development standards as any dwelling located on the same parcel in the same zoning district. The Town's Zoning Ordinance is consistent with the requirements of AB 1866.

Farm Worker Housing

The AG-10 and AG-20 zones allow single family dwellings and secondary units. The secondary units provide housing opportunities for farm workers employed on the premises.

Facilities for Disabled Households

Community care facilities are defined in the zoning code as a facility, place or building which is maintained and operated to provide nonmedical residential care, adult day care, child day care, intermediate care, congregate living, health care, or home-finding agency services for children, adults, or children and adults, including but not limited to the physically handicapped, mentally impaired or incompetent persons and does not include drug recovery facilities. Community care facilities are allowed within the M-F residential zone by right as well as the AR-1, AR-3, AR-5, RR-1, and RR-2/3 residential zones with the issuance of a use permit. Other zones that allow community care facilities include the N-C, C-C, and C-F with the issuance of a use permit, and the C-S with a Site Plan Review. The Town has not established any minimum spacing requirements for community care facilities or group residential uses.

Limited community care facilities are defined in the Zoning Ordinance as a community care facility which provides service for six (6) or fewer persons, with the residents and operators of the facility being considered a family. These facilities are allowed within all residential zones by right as well as the other zones that allow residential uses.

The Zoning Ordinance allows day care homes for small families (limited to 8 or fewer persons) within all residential zones and the AG-10, AG-20, and C-S zones. Day care homes for large families (limited to 7 to 14 persons) are allowed within the AR-1, AR-3, AR-5, RR-1, RR-2/3, RR-1/2, TR-1, TR-1/2, and TR-1/3 residential zones subject to a permit and the project meeting certain standards and conditions.

The Zoning Ordinance does not specifically define “family” nor does the Zoning Ordinance limit the use of residences strictly to “families”, so no discrimination occurs associated with familial status. However, the Zoning Ordinance does identify that the residents and operators of limited community care facilities are considered a family.

The Town follows the requirements of the Americans with Disabilities Act (ADA) in regard to the development of accessible housing. Improvements, such as installation of a wheelchair ramp or grab bars, to make a residence accessible to disabled persons are ministerial and typically require a building permit. Building permit applications for minor improvements can typically be issued over the counter. Paradise Municipal Code Title 15, Buildings and Construction, identifies improvements that do not require a building permit. No accessibility improvements are exempt from building permit requirements. An implementation program is included within Chapter 6 advocating the Town to amend Title 15 of the Municipal Code to identify specific listed improvements that are exempt from building permit requirements and to create a handout identifying accessibility improvements that can be permitted over the counter.

Disabled Parking Standards. The Zoning Ordinance establishes parking standards for each type of facility within a zone. Table 3-3 provides those parking requirements. Parking standards for housing for disabled persons are the same as all residential development and do not pose a constraint on development of

housing for disabled persons. Chapter 6 of the Housing Element provides an implementation program to establish a reduced parking requirement for affordable housing projects, including senior and disabled facilities. The implementation program will result in a revision to the Zoning Ordinance to bring it into consistency with state law to ease constraints to development of housing for disabled persons.

TABLE 3-3: PARKING REQUIREMENTS BY FACILITY	
Facility	Parking Requirement
Community care facility	2 per dwelling, plus 1 per 4 persons cared at capacity, plus 1 per employee at maximum shift
Day care home (large family)	1 per 4 persons cared, plus 1 per employee at maximum shift
Day care home (small family)	2 per facility, plus 1 per 4 persons cared at maximum use level
Convalescent service	1 per 2.5 beds plus 1 per employee during maximum employee shift
Secondary dwelling	1/dwelling
Single-family, two-family	2/dwelling
Group residential	0.5/sleeping unit
Multiple-family dwelling	Less than 700 square feet - 1.2/unit; 700 to 1,200 square feet -1.5/unit; more than 1,200 square feet - 1.8/unit

SOURCE: TOWN OF PARADISE ZONING ORDINANCE

Facilities for Homeless and Households At-Risk of Homelessness

Facilities and housing for homeless persons and those at-risk of homelessness fall into three categories: emergency shelter, supportive housing, and transitional housing.

Supportive and Transitional Housing

"Supportive housing" means housing with no limit on length of stay, that is occupied by the target population, and that is linked to onsite or offsite services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community (Health and Safety Code Section 50675.14).

"Transitional housing" and "transitional housing development" means buildings configured as rental housing developments, but operated under program requirements that call for the termination of assistance and recirculation of the assisted unit to another eligible program recipient at some predetermined future point in time, which shall be no less than six months (Health and Safety Code Section 50675.2).

State law requires the consideration of both supportive and transitional housing as residential uses that must only be subject to the same restrictions that apply to similar housing types in the same zone. The Paradise Zoning Ordinance does not identify zones that will allow the development of supportive or transitional housing. Chapter 6 of the Housing Element provides an implementation program to establish both supportive and transitional housing use within the residential districts, and establish a permit process that is only subject to those restrictions that apply to other residential uses of the same type in the same zoning district. The implementation program will result in a revision to the Zoning Ordinance to bring it into consistency with state law.

Emergency Shelters

Every local agency must identify a zone or zones where emergency shelters are allowed as a permitted use without a conditional use or other discretionary permit. The identified zone or zones must include sufficient capacity to accommodate the need for emergency shelter as identified in the housing element, except that all local governments must identify a zone or zones to accommodate at least one year-round shelter. Adequate sites/zones can include existing facilities that can be converted to accommodate the need for emergency shelters.

The Paradise Zoning Ordinance includes provisions for emergency shelters within the following zones: C-C (with a use permit), C-F (with a site plan review), and C-S (with an administrative permit), but not any of the residential zones. State law requires the consideration of emergency shelters within residential districts that must only be subject to the same restrictions that apply to similar housing types in the same zone. The requirement to obtain a use permit, site plan review, or administrative permit is inconsistent with state law. The Town currently allows emergency shelters in the C-C, C-F, and C-S zones, as previously described. Emergency shelters are compatible with the range of uses allowed in the C-S zone and sites within this zone are generally proximate to services. Sites designated C-S have adequate capacity to accommodate the Town's emergency shelter needs (see Appendix A for a list of vacant sites designated C-S) and, therefore, the C-S zone is considered the appropriate zone for ministerial approval of emergency shelters. Chapter 6 of the Housing Element provides an implementation program to define the emergency shelter use consistent with the definition in state law, to evaluate zoning districts and either and establish a ministerial permit process that is only subject to those restrictions that apply to other residential uses of the same type in the same zone and to evaluate site capacity and ensure that there are adequate sites available within the designated zones to accommodate the Town's emergency shelter needs. The implementation program will result in a revision to the Zoning Ordinance to bring it into consistency with state law.

Housing Opportunities for Extremely Low Income Households

Extremely low income households can be housed in affordable housing developments with deep subsidies, such as Section 8 or Section 232. Other housing opportunities for extremely low income households include housing with shared facilities, such as living or dining areas, with private sleeping areas and are often referred to as single room occupancies (SROs). This type of development allows rents to be much lower than those associated with typical apartment complexes. The Town's Group Residential use allows for facilities such as SROs and is permitted in the M-F, C-C, and C-S zones with a site plan review and in the R-R and T-R zones with a conditional use permit. As discussed in Chapter 4, there are vacant sites with these land use designations that accommodate group residential uses.

Parking Requirements

Chapter 17.38 of the Zoning Ordinance establishes parking standards for each zone, which are summarized in Table 3-4. The Town's parking requirements for single family homes are two parking spaces per unit. Secondary units require one parking space. The parking requirements for multi-family residential units vary based on the size of the unit. For instance, units that are less than 700 square feet require 1.2 spaces per unit, while units that are 700-1200 square feet require 1.5 spaces, and units that are 1200+ square feet require 1.8 spaces.

TABLE 3-4: PARKING REQUIREMENTS BY ZONING DISTRICT	
Zoning District	Off-street Parking Per Unit
RESIDENTIAL DISTRICTS	
AR – 1	2-3
AR – 3	2-3
AR – 5	2-3
RR-1	2-3
RR-2/3	2-3
RR-1/2	2-3
TR – 1	2-3
TR – 1/2	2-3
TR – 1/3	2-3
M-F	1.2-1.8
OTHER DISTRICTS ALLOWING RESIDENTIAL USES	
AG-10	2-3
AG-20	2-3
N-C	1.2-1.8
C-B	1.2-1.8
C-C	1.2-1.8
C-F	1.2-1.8
C-S	1.2-1.8

SOURCE: TOWN OF PARADISE ZONING ORDINANCE

The Zoning Ordinance allows the planning director to authorize an adjustment in the total parking requirement for mixed use developments that can demonstrate lower than typical parking demand. There is not a reduction allowance in the Zoning Ordinance specifically for affordable housing projects, including senior and disabled. Chapter 6 of the Housing Element provides an implementation program to establish a reduced parking requirement for affordable housing projects, including senior and disabled facilities. The implementation program will result in a revision to the Zoning Ordinance to bring it into consistency with state law.

SUBDIVISION ORDINANCE

The Subdivision Ordinance regulates the subdivision of land and real property within the town for the purposes of sale, lease or financing in all instances except those which are exempt under the provisions of the Subdivision Map Act of the state of California as set forth in Title 7 of the California Government Code. The ordinance provides for regulation and control of design and improvement of subdivisions to control growth, protect public health and safety, conserve resources, and require on and off site improvements to be installed in proper condition.

ANNEXATIONS

The Butte County Local Agency Formation Commission (LAFCo) regulates the boundary changes proposed by public agencies or individuals. LAFCo does not have the power to initiate boundary changes on their own, except for proposals involving the dissolution or consolidation of special districts and the merging of subsidiary districts. Their authority includes both Sphere of Influence (SOI) amendments and annexations.

LAFCo's efforts are directed toward seeing that services are provided efficiently and economically while ensuring that agricultural and open-space lands are protected. LAFCo must conduct service reviews to evaluate the provision of municipal services with respect to nine areas: (1) infrastructure needs or deficiencies; (2) growth and population projections for the affected area; (3) financing constraints and opportunities; (4) cost avoidance opportunities; (5) opportunities for rate restructuring; (6) opportunities for shared facilities; (7) government structure options, including advantages and disadvantages for consolidation or reorganization of service providers; (8) evaluation of management efficiencies; and (9) local accountability and governance.

While LAFCo serves an important role in local land use planning and the provision of services, SOI and annexation approvals are considered a governmental constraint to housing development because of the lengthy time period and the service review requirements.

BUILDING CODES

Building Codes regulate the erection, construction, enlargement, alteration, repair, moving, removal, demolition, conversion, occupancy, equipment, wiring, plumbing, height, area, use and maintenance of all buildings and/or structures in the town. In January 2008, the Town adopted a new building code—the 2007 California Building Standard Code (CBSC). The CBSC is based on the 2007 International Building Code (IBC), and is significantly different than the 2001 California Building Code (CBC) which the Town previously used. The CBSC, as published by the California Building Standards Commission, is applied statewide. The Building Code includes provisions to reasonably accommodate disabled people in accordance with ADA requirements.

Building Code enforcement is conducted by the Town first through the plan-check process for new construction, remodeling, and rehabilitation projects. The plan check process ensures that the plan and specifications are designed according to code. The second step is scheduled inspections during construction to ensure that the structure is built to the plan specifications. Inspections are also conducted in response to public complaints or an inspector's observation that construction is occurring without proper permits. Local enforcement of these codes does not add significantly to the cost of housing in Paradise and maintains an acceptable standard of health and safety for all inhabitants.

PROCESSING TIMES

The residential development process has various stages, each of which requires some form of Town. Initial processing of a development application depends on the type of project proposed (e.g., Planned Development, subdivision, single family unit, etc.) as well as whether additional requirements will need to be met (e.g., rezoning of land, environmental review, etc.). Therefore, processing review times can vary depending on many different factors. Processing times for development review in Paradise vary based on the size of the project and the extent of review required. The review period can range from 4 to 6 weeks for a straight forward permit, such as a single family home on appropriately zoned land, to around 52 weeks for CEQA review of a complex development project. The processing time frames are consistent with those in other communities within California and are not considered excessive. Table 3-5 presents the typical processing time for various permit and planning approvals. A typical single family subdivision would require approximately 30 weeks for processing, which includes 24 weeks for the tentative tract map and CEQA review and 6 weeks for the final map. This assumes that the subdivision

does not require a rezone or General Plan amendment. A typical multifamily development project would require approximately 16 weeks for processing, assuming that the project does not require a zone change or General Plan amendment and that the project does not have significant environmental issues.

Type of Permit	Typical Processing Time (wks)
Annexation	40
Variance	12
Conditional Use Permit	12
General Plan Amendment	40
Zone Change	36
Site Plan Review	12
Certificate of Compliance	4
Lot Line Adjustment	12
Tentative Tract Map	24
Final Parcel Map	6
CEQA Analysis	12-52
Development Agreement	12

GOVERNMENTAL FEES

Although governmental fees do contribute to the total cost of housing development, the extent to which these costs are passed on to the consumer depends on price sensitivity of each housing type and the ability of housing developers to absorb such cost increases and still maintain acceptable profit margins. Where increased costs cannot be absorbed by the consumer or developer, housing production will decline. In “price sensitive” markets, such as that for affordable housing, when increased costs cannot be absorbed by the developer, or products modified to compensate the developer, affordable housing is not built.

Government Code Section 66020 requires that planning and permit processing fees do not exceed the reasonable cost of providing the service, unless approved by the voters; agencies collecting fees must provide project applicants with a statement of amounts and purposes of all fees at the time of fee imposition or project approval. Table 3-6 presents the 2009 permit processing and planning/zoning fees for the Town of Paradise.

Planning and Application Fees	Fee
Annexation	\$1,598
Variance	\$799-1,012
Conditional Use Permit	\$554-1,491
General Plan Amendment	\$1,012
Zone Change	\$1,491
Site Plan Review	\$490-1,118
Development Agreement	\$692

3. CONSTRAINTS

TABLE 3-6: 2009 PERMIT PROCESSING FEES AND PLANNING/ZONING FEES

Subdivision Fees	Fee
Certificate of Compliance	\$426
Lot Line Adjustment	\$485
Tentative Tract Map	\$1,566
Final Parcel Map	\$639
Environmental Fees	Fee
Environmental Impact Report CEQA Analysis	\$383 plus 5% of contract cost of EIR* \$383 or actual contract cost

SOURCE: TOWN OF PARADISE, 2009

Government Code Section 66000 et. seq. (Mitigation Fee Act) sets forth procedural requirements for adopting, and collecting capital facilities fees and exactions, and requires they be supported by a report establishing the relationship between the amount of any capital facilities fee and the use for which it is collected. Government fees in Paradise include charges from the Town, Paradise Unified School District, Paradise Irrigation District, and the Paradise Parks and Recreation District. Table 3-7 shows the Development Impact and Building Fees in Paradise.

The Town of Paradise adopted these fees in accordance with the nexus requirements of the Government Code which requires that any city or county which establishes, imposes, or increases a fee as a condition of development approval do all of the following: (1) identify the purpose of the fee; (2) identify the use to which the fee is to be put; (3) determine how there is a reasonable relationship between the fee's use and the type of development project on which the fee is imposed; and, (4) determine how there is a reasonable relationship between the need for the public facility and the type of development project upon which the fee is imposed. These fees were established by Resolution 01-04, 09-06, and 08-60, which includes findings and facts regarding the purpose and relationship between the fee and public facility needs. These fees are not excessive compared to other fees collected within other communities in California.

TABLE 3-7: 2009 DEVELOPMENT IMPACT AND BUILDING PERMIT FEES

Type	Single Family (2,000sf)	Single Family (1,000sf)	Multi-family (1,000sf)
Streets and Thoroughfares	\$1,000	\$500	\$360
Traffic Control Facilities	\$80	\$40	\$20
Law Enforcement Facilities	\$140	\$70	\$30
Fire Facilities	\$80	\$40	\$30
Storm Drainage Facilities	\$1,200	\$600	\$600
Building Permit Fees	\$1,884	\$1,050	\$1,083
Electrical Permit Fee	\$158*	\$108*	\$108*
Mechanical Permit Fee	\$29	\$29	\$29
Plumbing Permit Fee	\$29	\$29	\$29
Paradise Unified School Fee	\$5,260	\$2,630	\$2,630
PID Water Capacity Fee	\$4,406	\$4,406	\$2,432**

TABLE 3-7: 2009 DEVELOPMENT IMPACT AND BUILDING PERMIT FEES

Type	Single Family (2,000sf)	Single Family (1,000sf)	Multi-family (1,000sf)
Parks and Recreation District Fee	\$1,000	\$500	\$860
Total	\$15,266	\$10,002	\$8,211

*INCLUDES PERMIT ISSUANCE AND TEMPORARY POWER POLE.

**ASSUMES A 30 UNIT COMPLEX WITH A 4" METER. FEE IS DETERMINED BASED ON METER SIZE.

SOURCE: TOWN OF PARADISE, 2009

INFRASTRUCTURE CONSTRAINTS

Water

Water is provided by two water purveyors, the Paradise Irrigation District and the Del Oro Water Company. Paradise Irrigation District is the major supplier of water with approximately 9,800 municipal and residential/commercial customers. Del Oro Water Company serves three unincorporated areas adjacent to Paradise with approximately 13,387 customers.

Paradise Irrigation District (PID). PID is an Independent Special District governed by a five member Board of Directors elected by the voters of the district. They are a non-profit agency that operates for the sole benefit of the lands and people within its boundaries. PID was originally formed in 1916 under the laws of the State Water Code for the purpose of providing agricultural water to approximately 1,000 ridge residents. Today PID delivers water to approximately 9,800 municipal and residential/commercial customers. The primary source of water supply is surface water from rainfall stored in two reservoirs with a total capacity of 12,293 acre feet. The water system includes 169 miles of transmission and distribution pipelines and a 22.8 mgd state of the art treatment plant, constructed in 1994.

PID obtains its water from a series of two reservoirs on Little Butte Creek (Magalia Reservoir and Paradise Reservoir). The reservoir system has a storage capacity of 14,140 acre-feet, and the firm annual yield is calculated at 7,890 acre-feet. Water is transported to the town through a single transmission line. Distribution lines, booster pumps and surface-level tank reservoirs serve various pressure zones throughout the town.

Del Oro Water Company (Del Oro). Del Oro was established in 1963 to meet the water needs of the Paradise Pines area in Magalia, California. Del Oro currently serves Paradise Pines, Magalia, and Lime Saddle, which are unincorporated areas adjacent to Paradise. Paradise Pines is an unincorporated rural residential community located immediately north of Paradise with 11,810 customers. Magalia is an unincorporated area of approximately 400 acres located between Paradise Pines and the Town of Paradise with approximately 680 customers. Lime Saddle is an area of approximately 2,750 acres that extends south from the Town of Paradise to Lake Oroville with approximately 897 customers.

Summary

PID and Del Oro provide potable water for the Town of Paradise, including unincorporated communities immediately outside the town limits. These water purveyors have adequate infrastructure systems and water supplies to meet the service demand of the Town, including General Plan growth projects. Water is not considered a constraint to housing development.

WASTEWATER

The Town of Paradise is the largest unsewered incorporated community in California. Wastewater treatment facilities within the town consist of privately owned septic tanks and soil absorption disposal systems known as leach fields, together with several engineered subsurface disposal systems serving commercial and institutional facilities. In anticipation of an eventual need for centralized wastewater management facilities, portions of a future sanitary sewer system have been constructed along the Skyway. However, there are no existing connections to the system. Businesses and residences in the vicinity of the future sewer system continue to rely on septic tank/leach field systems for wastewater treatment and disposal.

The typical residential septic system installation in Paradise consists of two-chambered septic tanks, measuring approximately 1,000 gallons in volume, connected to about 150 feet of leach field piping. Within the septic tank, heavy solids settle and decompose, leading to the formation of a sludge blanket which must be periodically removed. Grease and other floatables are trapped in a scum layer which forms behind the baffles. In a properly designed, well maintained, septic tank forty to seventy percent of the total soluble solids (TSS) and twenty-five to sixty percent of the biological oxygen demand (BOD) are removed. However, septic tank effluent still contains large quantities of pathogenic microorganisms and nutrients. Effluent from the septic tank enters the leach field where physical, chemical and biological processes within the soil provide further treatment and disposal of the wastewater.

Paradise formed a wastewater design assessment district to finance the preliminary steps to construct a wastewater collection, treatment, and disposal facility, including the environmental impact reports, feasibility studies, engineering plans, cost estimates, legal expenses, the acquisition of easements and rights-of-way. In 1992, Paradise formed the Town of Paradise Onsite Wastewater Management Zone (Zone). The purpose of the formation of the Zone was to identify, permit, inspect, monitor, and regulate repairs and new construction of onsite wastewater systems which is required for new development. This was accomplished for the protection of public health and the environment. The Zone currently permits and regulates over 11,000 various wastewater systems. The system varies in complexity from standard septic tanks and absorption fields to small biological wastewater treatment systems.

A typical on-site septic system can only accommodate densities at up to 10 units per acre and even this is a high intensity requiring ideal soil and site conditions. In order to facilitate the development of higher density residential uses, the Town has also taken steps to provide alternatives to on-site wastewater treatment and to encourage high density residential developments using alternative wastewater treatment systems. The Town is in the process of developing a clustered wastewater treatment system to accommodate development in the Downtown Revitalization Master Plan area. This area includes sites designated M-F, C-S, C-B, N-C, and C-C. The M-F and C-S designations allow up to 15 units per acre when served by a clustered wastewater treatment system. The C-B designation allows 15 dwelling units per acre and the N-C and C-C designations allow 10 dwelling units per acre. The Town continues to research alternative methods of on-site septic and off-site treatment to accommodate increased densities. The Paradise Community Village project will be served by an on-site wastewater treatment system, which will allow the project to develop with densities of 11.9 to 13.0 dwelling units per acre.

Summary

The wastewater infrastructure in the Town of Paradise and throughout the unincorporated areas immediately adjacent to Paradise has relied mostly on septic and leach field systems in past years. This situation is a viable alternative for new development at lower densities, but not for development at densities of 10 units per acre or higher. Development within Paradise is constrained by the lack of a community sanitary collection and treatment system. The Town is currently researching a clustered wastewater treatment system that combines several discharges, treats the waste in one biological treatment plant to a high quality level and discharges to sub-surface land disposal. The clustered system is an alternative design that is accepted by the Town and serves as a means to allow development to move forward without the impacts that are associated with the septic leach line systems that currently serve most of the Town. This alternative can be feasible for a larger project, or a consortium of property owners, but is a constraint to small individual projects due to the relatively high cost. Chapter 6 includes an implementation measure requiring the Town to continue to pursue alternative wastewater treatment systems and to provide processes to facilitate use of these systems as they are constructed.

TRAFFIC AND ROADS

Regional access to the Town of Paradise is provided via the Skyway and State Route (SR) 191. The Skyway connects from SR 99 just south of Chico to Paradise in a southeasterly direction. SR 191 connects from SR 70 just north of Oroville to Paradise in a northerly direction.

The street classification system within Paradise consists of arterials, collectors, and local streets. The system consists of three major north/south streets (Skyway, Clark Road, and Pentz Road) and four east/west arterial streets (Wagstaff Road, Bille Road, Elliott Road, and Pearson Road). Other arterial streets include: Sawmill Road, Nunneley Road, Libby Road. There is a network of collector and local streets that feed into these arterials.

As individual development projects are proposed in Paradise, they are reviewed for their potential to result in project-level traffic impacts or contribution to cumulative adverse traffic conditions. Individual development projects are conditioned to provide traffic improvements to reduce significant impacts, unless the Town determines that there are considerations, such as social, economic, or other benefits from a project that override the project's contribution to adverse traffic impacts.

NON-GOVERNMENTAL CONSTRAINTS

Non-governmental constraints are those which are generated by the economic and social environment which are beyond the control of local governments. Some of the impacts of non-governmental constraints can be offset to a minimal extent by local governmental actions, but usually the effects are localized and have little influence on the housing need within the jurisdiction or market area. Non-governmental constraints to affordable housing consist of three major factors: land costs, cost of construction, and availability of financing.

The availability of financing is affected by factors that the local government cannot control, including capital levels of banks and investors, credit worthiness of borrowers, and the willingness of investors to supply capital for real estate. Regional demand for housing has a direct impact on the cost of land. The local government can either limit or provide an adequate supply of entitled land for development in order to meet the regional demand. Construction costs are affected by a variety of factors, including the national demand for materials and commodities, and the supply of local construction labor. The state of the housing market, including land costs, cost of construction, and availability of financing, can affect the potential to develop housing projects.

California Housing Market Overview 2001 - 2008

National headlines from 2001 through 2005 spoke very positively toward the housing market. It was a time of rapid home value appreciation, which was spurred by an increase in demand for housing that appeared to not maintain pace with the supply. The increase in demand for housing during this period was fueled in part by loose lending standards, population growth, job growth, and increased non-owner occupied purchases (investor speculation). During this period many existing homeowners refinanced their homes to pull out equity, causing their true debt to income ratios to reach unsustainable levels. Additionally, loose lending standards allowed many borrowers to purchase a home when they would not normally be qualified.

Home sale volume peaked in most parts of California in 2005, while sale prices didn't peak until later in 2006. The sentiment in the national headlines turned negative in 2007 and dramatically worsened in 2008 as a result of high foreclosure rates, low sales rates, home value depreciation, tighter lending standards, high unemployment, and an increasing threat of a long-term recession with high inflationary risks. Sale volume and prices began to decline rapidly in 2007 and 2008.

FORECLOSURES

During the first quarter of 2009 it was estimated that 30 percent of Californians have negative equity in their home. Despite their unpopularity, foreclosures and short sales are currently the dominant mechanism working to eliminate the negative equity now plaguing many homeowners. Homeowners that sell short or are foreclosed upon, generally receive a discharge of the negative equity in their home. As home prices continue to correct with each foreclosure and short sale, homes become more affordable to the overall market. Prices will generally continue to correct until an equilibrium is created between housing supply and demand.

Notice of Defaults, the first step in the foreclosure process, increased steadily from the peak of the market through 2008. In the first quarter of 2009, Notices of Default stayed at their historically high levels, while Notice of Trustee's Sale increased only modestly. This is believed to be in part from the

passage of SB 1137 last year forcing lenders to make contact with troubled borrowers and explore their financial options before foreclosing. While recent stats released by the state indicate loan modifications have trended upward significantly toward the end of 2008, some view this law as merely a delay in the foreclosure process, which is confirmed by a recent government study indicating more than one-third of modified loans were in default within six months of being modified.

RealtyTrac shows that of the 58 counties in California, Butte County ranked 37th (on a per capita basis) in the first quarter of 2009 with 162 Notice of Defaults, 71 Notice of Trustee Sales, and 65 Foreclosure Sales. The statistics clearly show that the inland areas of the Central Valley have been the hardest hit with six or more foreclosures for every 1000 homes. The inland region also saw rapid growth in new home sales from 2001 through 2005, driven largely by the entry-level Bay Area commuters looking for affordably priced homes. The non-commuter based markets, including Butte County, did not see the rapid growth in new home sales prior to the downturn, and has had a smaller number of foreclosures relative to its housing stock.

MORTGAGE LENDING

The mortgage lending market also enjoyed a boom from 2000 through 2006. During this period refinancing hit its highest point since the 90s, and new loan products such as the interest-only, adjustable rates, negative amortization, 40-year fixed, 50-year fixed, and subprime mortgages were created and offered to borrowers as an alternative to the traditional 30 year fixed prime rate mortgages.

Following the boom in the mortgage lending markets, a financial crisis began in 2007. Its proximate cause was the end of the U.S. housing boom, which revealed serious deficiencies in securitized mortgage products that were offered leading up to 2006, particularly subprime mortgages with adjustable interest rates. Mortgage markets have been deeply affected by the financial crisis, with a historically high number of bank failures. Some banks and thrifts are still making new mortgage loans, but they have tightened terms considerably, essentially closing the private market to borrowers with weaker credit histories.

Fannie Mae, Freddie Mac, and Ginnie Mae currently are the only conduits through which mortgages can be securitized and sold to investors. By contrast, in 2005, these three entities represented only about 50 percent of the securitization market. The ability of Fannie, Freddie, and Ginnie to continue to securitize mortgages has largely depended on the confidence of investors that the government stands behind these organizations. During the summer of 2008 signs emerged that investors were beginning to lose confidence in Fannie and Freddie and the US Government began purchasing debt from these entities to help them and the overall mortgage market maintain solvency.

Until mid 2008, home mortgage financing was readily available at attractive rates throughout Butte County and California. Starting in late 2008, it became harder to get a home purchase loan, but the average interest rate has fallen to around five percent. In particular, people with short credit history, lower incomes or self-employment incomes, or those with other unusual circumstances, have had trouble qualifying for a loan or were charged higher rates.

Construction loans for new housing are difficult to secure in the current market. In past years, lenders would provide up to 80 percent of the cost of new construction (loan to value ratio). In recent years, due to market conditions and government regulations, banks require larger investments by the builder.

Many builders are finding it nearly impossible to get construction loans for residential property at the current time. Complicated projects, like mixed use developments, are often the hardest to finance. Non profit developers may find it especially difficult to secure funding from the private sector.

Financing Costs and Availability

One of the most significant factors related to the provision of adequate housing for all segments of the population is the availability of financing. The average annual mortgage interest rates for the years 2000 through the first quarter of 2009 can be found in Table 3-8. In 2000, interest rates for a 30-year fixed rate mortgage were just over 8 percent. The rates fell by over a percent in 2001 and by another half a percent in 2002. In 2003 rates declined to 5.83 percent and held under six percent for the following two years. In 2006 as home prices peaked interest rates climbed by a half a percent to 6.41 percent and held over 6 percent for the next two years. During the first quarter of 2009 interest rates have already dropped significantly by almost one percent to an average of 5.06 percent.

2000	8.05
2001	6.97
2002	6.54
2003	5.83
2004	5.84
2005	5.87
2006	6.41
2007	6.34
2008	6.03
2009 (Q1 only)	5.06

Source: Freddie Mac, Monthly Average Commitment Rate and Points on 30-Year Fixed-Rate Mortgages

Generally speaking, households can afford to spend 30 percent of their monthly income on housing. This figure assumes that the household does not have an already high debt to income ratio, or other high monthly expenses. A household that makes the median annual income of approximately \$55,800 in Butte County could theoretically afford a monthly housing payment of \$1,395. With a 10 percent down payment a median income household could purchase a home valued at approximately \$238,000 at a 5 percent interest rate (average rate during Q1 2009). As interest rates increase, the affordability is significantly eroded. For example, if interest rates climbed back to 8 percent as they were throughout the 90s and early 2000, the buying power of the same median income household would shrink \$55,000 to \$183,000. Table 3-9 presents an Affordability—Interest Rate Sensitivity Index.

3. CONSTRAINTS

TABLE 3-9 AFFORDABILITY—INTEREST RATE SENSITIVITY INDEX							
Home Price	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000
Down (10%)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
Loan Amount	\$80,000	\$120,000	\$160,000	\$200,000	\$240,000	\$280,000	\$320,000
Typical Loan Terms: 30 yrs, 5% interest							
Monthly Payment (w/tax/ins.)	\$585	\$880	\$1,170	\$1,465	\$1,760	\$2,050	\$2,345
Required Annual Household Income	\$23,400	\$35,200	\$46,800	\$58,600	\$70,400	\$82,000	\$93,800
Typical Loan Terms: 30 yrs, 6% interest							
Monthly Payment (w/tax/ins.)	\$640	\$965	\$1,285	\$1,605	\$1,930	\$2,250	\$2,570
Required Annual Household Income	\$25,600	\$38,600	\$51,400	\$64,200	\$77,200	\$90,000	\$102,800
Typical Loan Terms: 30 yrs, 7% interest							
Monthly Payment (w/tax/ins.)	\$700	\$1,055	\$1,405	\$1,755	\$2,105	\$2,455	\$2,805
Required Annual Household Income	\$28,000	\$42,200	\$56,200	\$70,200	\$84,200	\$98,200	\$112,200
Typical Loan Terms: 30 yrs, 8% interest							
Monthly Payment (w/tax/ins.)	\$765	\$1,145	\$1,525	\$1,910	\$2,290	\$2,675	\$3,055
Required Annual Household Income	\$30,600	\$45,800	\$61,000	\$76,400	\$91,600	\$107,000	\$122,200

Source: De Novo Planning Group, 2009

Typical Loan – Median Income Household (Paradise)

- Home Value: \$217,000
- Down Payment: \$21,700 (10 percent)
- Loan Value: \$195,300 (90 percent)
- Interest Rate: Six percent
- Monthly Payment \$1,395/month (including principal, interest, taxes, insurance)
- Average Loan Fees 1.5 percent plus one point (Loan fees and points are typically paid by the buyer)

Assistance is available through a Town-sponsored Down Payment Assistance program to eligible and qualified buyers. Additionally, the federal government passed legislation in early 2009 that allows a first time home buyer to receive an \$8,000 tax credit for homes purchased in 2009 and 2010. This law may be reauthorized for future years. California also passed legislation in 2009 that provides a \$10,000 tax credit for first time home buyers.

Land Costs

According to the California Building Industry Association, the cost of land represents an ever-increasing proportion of the total housing development cost. Since the mid-1960's, raw land has cost significantly more in California than in the rest of the United States. The price for residential lots within the Town limits varies widely. Residential lots one acre and less with utilities stubbed cost between \$40,000 and \$110,000 per lot.

Measures to reduce land costs, which are traditionally available to local governments, include the use of Community Development Block Grant (CDBG) and Redevelopment Agency 20 percent set-aside funds, and the use of government-owned surplus lands for housing projects. These measures generally benefit the construction of assisted, low-income housing. The Town of Paradise utilizes CDBG funding and has an established Redevelopment Project Area. Most of the funding to date has been utilized for commercial revitalization programs with the RDA's Project Area.

Cost of Construction

Construction costs include both hard costs, such as labor and materials, and soft costs, such as architectural and engineering services, development fees and insurance. Rising costs of labor and materials have contributed to non-governmental constraints on housing development and improvements. These costs were a substantial part of the increased housing costs during the 1990s through 2005. Builders passed those increases along to the homebuyer or renter. As the value of homes has turned downward over the past few years, construction costs have also begun to come back down. The cost of residential construction varies significantly. A large production homebuilder can currently build a very modest home for around \$40 per square foot. The larger homebuilders are far more competitive as a result of their larger national contracts for commodities and materials such as lumber, concrete, pipe, wire, windows, etc. A smaller local contractor will likely incur costs of \$100 per square foot during 2009.

Current construction cost estimates for multifamily homes in Butte County, show that hard costs still account for approximately 80 percent of the building cost and soft costs average around 10 percent (the remaining 10 percent is land costs). Estimates for single family homes, hard costs currently account for roughly 70 percent of the building cost, soft costs are 10 percent and land is the remainder.

One factor affecting costs is the use of prevailing wage labor. Construction costs for a typical apartment complex are estimated at around \$220,000 a unit for prevailing wage labor. It is estimated non-prevailing wage labor could decrease construction costs by 8-10 percent. In Paradise, the Paradise Community Village Apartment project estimates construction costs for one, two, and three bedroom multifamily units at around \$230 per square foot for both horizontal and vertical construction in 2008. Costs can change dramatically over time based on market conditions and inflation.

Consumer Preference

The increase in housing costs during the 1990s and first half of the 2000s was partially due to consumer preference and lifestyle expectations. The size of the typical single-family house increased and the amenities included in the housing package changed, as well as the number of bedrooms and size of living areas. All of these lifestyle choices have costs associated with them.

The general trend in consumer preference in California from 2000 through 2005 was toward larger homes, smaller lots, and more attached home products. As the real estate market began its downturn in 2006 through 2009 the general trend in consumer preference in California has shifted back to smaller homes, larger lots, and more detached home products. The consumer preference trend in Paradise has maintained its trend toward larger single family detached homes on large lots.

Environmental Issues

The geographical nature of the Paradise ridge is characterized as having steeper sloped canyons east and west of the Town, and smaller canyons to the south, limiting residential densities and entirely precluding development in some areas. These areas are generally designated for low intensity uses as they are not suitable for intense uses, such as higher density residential developments. Grading requirements and engineering techniques to develop on steeper slopes increase the cost of housing. Soil suitability for septic systems affects the minimum parcel size as well as septic system installation and monitoring requirements, all of which affect the cost of housing.

AT RISK HOUSING UNITS

The Housing Element Law requires that there be an analysis of existing or potential “at-risk” assisted housing developments, which are eligible to convert to market-rate housing over the next ten (10) years. The conversion may be due to the termination of a subsidy contract, mortgage prepayment, or expiration of use restrictions. “Assisted housing developments” are multi-family rental housing projects that receive or have received government assistance under federal programs listed in the Housing Element Law, state and local multi-family revenue bond programs, local redevelopment programs, the federal Community Development Block Grant Program, or local in-lieu fees.

Units in Paradise

In the Town of Paradise there are 98 affordable housing units reportedly in good condition which are currently subsidized. These units are funded under the following federal programs:

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

Section 515: USDA Rural Development (RD) administered direct mortgage program provides loans for rental housing in rural communities. Loans have terms of up to 50 years with an interest rate of 1%. By 2010, over 70% of California’s 515 portfolio – an estimated 280 projects – will be eligible to prepay, although there are some limitations on the ability of owners to prepay and to sell the properties.

Section 232/223(f): Section 232 insures lenders against the loss on mortgage defaults. Section 232 insures mortgages that cover the construction and rehabilitation of nursing homes and assisted living facilities for people who need long-term care or medical attention. The program allows for long-term, fixed rate financing (up to 40 years) for new and rehabilitated properties and (up to 35 years) for existing properties without rehabilitation that can be financed with Government National Mortgage Association (GNMA) Mortgage Backed Securities.

At Risk Assessment

Each property is assigned a level of risk of conversion. There are three levels of risk: At-Risk, Lower Risk and Low Risk. Properties are At-Risk when they are within five years of the end date of the most valuable subsidy or rent restriction. Properties are at Lower Risk of conversion when their most valuable subsidy or rent restriction is scheduled to terminate within six to ten years of the current date. Properties are Low Risk when their subsidies and/or rent restrictions will expire more than 10 years in the future. If a property is owned by a nonprofit organization, the database assumes that the risk of conversion to market is one level lower than it otherwise would be. While this is not always accurate, on average it has been found that the risk of conversion is lower when a property is owned by a nonprofit whose mission is typically to maintain the affordability of apartments for lower income households. The federally and state assisted multifamily housing developments are presented in Table 3-10 below.

Name	Address	Program	Units	Affordability Exp. Date	Risk Assessment
Paradise Gardens III	1040 Buschmann Rd, Paradise, CA 95969 (530)877-7230	USDA Rural Development Multifamily Housing Rental (Section 515); Section 8 Project-based HAP Senior Housing	48	515 contract expires 2025 Section 8 expires annually	Low Risk
Cypress Acres Convalescent Hospital	1633 Cypress Ln Paradise, CA 95969	232/223(f) Nursing home	50	3/1/2031	Low Risk
Total			98		

Source: U.S. Department of Housing and Urban Development, U.S. Department of Agriculture, California Housing Partnership Corporation

There are no units that can convert to market-rate housing over the next ten years. The Gardens III complex has a Section 515 contract for low to moderate income units that is set to expire in 2025. This complex is also subsidized under a Section 8 project based contract that is renewed on an annual basis every December. The owner of the property, Foothill Income Properties, A California LP, is a for-profit company that has indicated that they plan on renewing the project based Section 8 contract every year as long as the subsidy is provided. As the expiration date of the Section 515 contract nears, these units may be at-risk of converting to market rate; however, they are not considered to be currently at-risk. The Cypress Acres Convalescent Hospital has a Section 232/223(f) contract that is not set to expire until 2031. These units are not considered to be currently at-risk.

Costs Analysis

State Housing Element law requires that all Housing Elements include additional information regarding the conversion of existing, assisted housing developments to other non-low income uses (Statutes of 1989, Chapter 1452). This was the result of concern that many affordable housing developments throughout the country were going to have affordability restrictions lifted because their government financing was soon to expire or could be pre-paid. Without the sanctions imposed due to financing restrictions, affordability of the units could no longer be assured.

In order to provide a cost analysis of preserving “at-risk” units, costs must be determined for rehabilitation, new construction or tenant-based rental assistance.

1. Rehabilitation – The primary factors used to analyze the cost of preserving low-income housing include: acquisition, rehabilitation and financing. Actual acquisition costs depend on several variables such as condition, size, location, existing financing and availability of financing (governmental and market). There are not currently any multifamily apartment units that are listed for sale in Paradise that can be used as a comparable; therefore, the acquisition cost assumption is based on an average cost of a multifamily unit within the region. Table 3-11 presents the estimated per unit acquisition and rehabilitation costs for the Town of Paradise.

TABLE 3-11: REHABILITATION COSTS	
Fee/Cost Type	Cost per Unit
Acquisition	\$100,000
Rehabilitation	\$25,000
Financing/ Other	\$20,000
Total Per Unit Cost	\$145,000

SOURCE: DE NOVO PLANNING GROUP, 2009

2. New Construction/Replacement – New construction implies construction of a new property with the same number of units and similar amenities as the one removed from the affordable housing stock. Cost estimates were prepared by using information and data provided from a non-profit affordable housing company located in Butte County. These estimates are based on predevelopment feasibility work that was performed by the non-profit on an actual project in 2008. In their particular case the land acquisition cost is zero because the land was donated for one dollar. However, because the land is not usually donated for these projects we have included a land acquisition cost that is based on the current estimated value of land situated in areas that are properly zoned with offsite infrastructure available within Paradise. Below is a brief overview of the construction and land costs.

In general, costs for construction of single family detached units are around \$100 per square foot, while multifamily units are between \$175 and \$230 per square foot. Multifamily units have higher costs to build when compared to single family detached because of the building and fire code standards (i.e. fire sprinklers, etc.) and wastewater treatment requirements, which drive construction costs up for higher density units. Additionally, multifamily units have higher liability costs. Table 3-12 presents the estimated per unit new construction/replacement costs for the Town of Paradise.

TABLE 3-12: NEW CONSTRUCTION/REPLACEMENT COSTS		
Fee/Cost Type	Multifamily	Single Family
Land Acquisition	\$15,000	\$60,000
Construction	\$223,000	\$120,000
Financing/ Other	\$47,000	\$45,000
Total Per Unit Cost	\$285,000	\$225,000

SOURCE: DE NOVO PLANNING GROUP, 2009

3. Tenant-Based Rental Assistance – This type of preservation largely depends on the income of the family, the shelter costs of the apartment and the number of years the assistance is provided. If a low income family that requires rental assistance earns \$27,901, then that family could afford approximately \$698 per month for shelter costs. The difference between the \$698 and the median rent in Paradise of \$750 would result in necessary monthly assistance of \$52 a month or \$624 per year. If a very low income family that requires rental assistance earns \$16,751, then that family could afford to pay \$419 per month for shelter costs. The difference between the \$419 and the median rent in Paradise of \$750 would result in necessary monthly assistance of \$331 a month or \$3,972 per year. For comparison purposes, typical affordable housing developments carry an affordability term of at least 20 years, which would bring the total cost to \$12,480 per low income family and \$79,440 per very low income family.

Summary. The rehabilitation of existing units instead of new construction is the most cost effective approach toward the preservation of “at-risk” units. It should be noted however, that “at-risk” units may also be preserved through tenant based rental assistance. For the seven year period of this housing element there are not any units in Paradise that are considered “at-risk” units. There are 98 units that currently receive a subsidy, but the rental restrictions extend beyond 10 years. The total cost of producing new and comparable units is estimated at \$27,930,000, while rehabilitation is estimated at \$14,210,000. Providing tenant-based rental assistance for over a 20 year period is estimated at \$1,223,040.

Termination Notice Requirements

State law (§65863.10 of the Government Code) requires notice by owners who want to terminate their rental restrictions (Section 8 and federally assisted mortgages), whose restrictions expire (tax credit projects), or who want to sell an assisted property. The law applies to projects with low-income rental restrictions, including: 1) all types of project-based Section 8 developments; 2) projects with mortgages financed through the Section 221 (d) (3) BMIR, Section 236, Section 202 programs or Section 515; and 3) projects that have received an allocation of tax credits under Section 42.

Two notices are required: one at twelve months prior to termination or expiration of the restrictions, and a second notice at six months. The purpose of these notices is to inform tenants, local governments, local housing authorities, and the California Department of Housing and Community Development (HCD) of the owner’s intention to terminate restrictions.

California law also contains an “option to make an offer to purchase” (Section 65863.11 of the Government Code). The purpose of this provision is to provide buyers willing to preserve an assisted project with an opportunity to try to purchase the development from the seller. An owner who chooses to terminate rental restrictions or whose restrictions are expiring is required to provide a notice to potential qualified buyers. An owner with an assisted project also must provide notice if selling the project would result in discontinuance of the use restrictions.

A notice must be sent to all qualified entities who register with the State Housing and Community Development Department (HCD) on their website or who contact the owner directly. This notice must

be sent 12 months prior to sale or termination by registered or certified mail, as well as posted in the project.

Active Termination Notices

There are not currently any private owners of assisted multifamily rental housing units who are considering no longer providing rental restrictions and converting restricted units to market-rate units that have filed notice with the California Housing and Community Development.

Resources

Housing element law states that the analysis shall also identify public and private non-profit corporations known to the local government which have legal and managerial capacity, and interest in acquiring and managing assisted housing developments. Following is a representative list of those public and private sector organizations with a registered interest and documented managerial capacity with the HCD's First Right of Referral Program.

Qualified Entities

The Housing and Community Development list maintains a list of Qualified Entities who are interested in purchasing government-subsidized multifamily housing projects. The current list of Qualified Entities for Butte County includes C. Sandidge and Associates, Christian Church Homes of Northern California, Inc., Community Housing Improvement Program, Inc., Housing Authority of the County of Butte, and Northern Valley Catholic Social Service.

Housing Authority of the County of Butte (HACB)

HACB is located in Chico, California and is a non-profit public agency that assists low and moderate income residents of Butte County to secure and maintain high quality affordable housing. Subsidized housing is provided to families, seniors and disabled individuals whose income is between 50% and 80% of median area income. Their funding source comes from various programs provided by the U.S. Department of Housing and Urban Development and the USDA Rural Development. Open Market housing is available to all applicants at affordable rents.

Section 8 Housing Choice Voucher Program. The HACB administers the Housing Choice Voucher program, which is the federal government's major program for assisting very low-income families, the elderly, and the disabled to rent decent, safe, and sanitary housing in the open market. Since the rental assistance is provided on behalf of the family or individual, participants are able to find and lease privately owned housing, including single-family homes, townhouses and apartments. The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects. A rental subsidy is paid to the landlord directly by the HA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

As of May 1, 2009 there were 241 families within the Town of Paradise that were receiving Section 8 Rental Assistance. The average age of rental assistance recipients within Paradise is 52. The average annual income for these families is \$12,963 with an average assistance payment of \$405 per month. Of the 241 families, 180 have children under the age of 18.

Family Self-Sufficiency Program. The HACB also administers the Family Self-Sufficiency (FSS) Program for Section 8 voucher holders. FSS is a HUD program that encourages low-income families receiving Section 8 Housing assistance to obtain employment that will lead them to economic independence and self-sufficiency. All families or individuals receiving Section 8 Housing assistance are eligible to participate in the FSS Program.

Other Programs. The HACB administers other programs within Butte County such as public housing projects and farm labor housing. They also own several properties. None of these other programs are located within the Town of Paradise.

Town of Paradise

First Time Home Buyer Program. The Town of Paradise provides a deferred loan to eligible first-time home buyers. The loan provides a bridge between what borrowers can afford and the amount needed to purchase a home. The loan is secured by a note and a deed of trust on the home. It does not require monthly payments. Repayment of the loan is required when the home is sold; the family stops using it as their principal residence; or title is transferred out of the names of the original borrowers. At the time the loan is repaid, the Agency collects its original loan amount, plus interest or a share of the homeowner's equity.

Owner Occupied Housing Rehabilitation Program. The Paradise Business and Housing Services Division and the Paradise Redevelopment Agency offer housing rehabilitation programs to its residents. These programs are funded through the California Department of Housing and Community Development (HCD) in the form of the HOME Investment Partnerships Programs and/or Community Development Block Grant. The purpose of these programs is to maintain the existing housing stock to supply decent housing for low- and very low-income families by providing low-interest or deferred loans to eligible residents.

Funding Sources

Finally, housing element law states that the analysis shall identify and consider the use of all federal, state, and local financing and subsidy programs, which can be used to preserve assisted housing developments for lower income households. The following funding sources are available in Paradise for this purpose as replacement housing becomes necessary:

Community Development Block Grant (CDBG). The Town of Paradise is an entitlement jurisdiction and receives an annual award CDBG funds through the U.S. Department of Housing and Urban Development. These funds can be utilized for the replacement of substandard housing, rehabilitation of lower income owner-occupied and rental-occupied housing units, and other programs that assist households with incomes at or below 80 percent of median income. The funds can also be used to offset infrastructure costs in support of affordable housing development.

Redevelopment Tax Increment Housing Set-Aside Funds. These funds can be utilized to provide acquisition, construction and rehabilitation of housing developments that are available to low and very low-income households within the Agency's 640 acre project area. Twenty percent (20%) of the incremental tax revenues derived from redevelopment project areas must be used for the provision of affordable housing within the community to residents whose incomes do not exceed 120 percent of

median income. The Agency's tax increment set-aside for housing is estimated at a range of \$43,000 to \$52,000 per year during the planning period. Although primarily used for rehabilitation, it could be considered for local matching funds to LIHPRHA or PIRP applications if necessary to preserve affordability.

Low-Income Housing Tax Credits. Credits can be used to fund the hard and soft costs (excluding land costs) of the acquisition, rehabilitation or new construction of rental housing. Projects not receiving other federal subsidy receive a federal credit of 9 percent per year for 10 years and a state credit of 30 percent over 4 years (high cost areas and qualified census tracts get increased federal credits). Projects with a federal subsidy receive a 4 percent federal credit each year for 10 years and a 13 percent state credit over 4 years.

HOME Program. HOME funds are also obtained through a competitive application process to HCD. Funds may be used for rehabilitation, acquisition and/or new construction of affordable housing. At least 90 percent of the households assisted must be at or below 60 percent of median income. HOME funds are available on an annual basis to the Town during a competitive application process for up to \$800,000.

Low-Income Housing Preservation and Residential Home Ownership Act (LIHPRHA). LIHPRHA requires that all eligible HUD Section 236 and Section 221(d) projects "at-risk" of conversion to market-rate rental housing through the mortgage prepayment option be subject to LIHPRHA Incentives. The incentives to owners include HUD subsidies which guarantee owners an eight percent annual return on equity. Owners must file a Plan of Action to obtain incentives or offer the project for sale to a) non-profit organizations, b) tenants, or c) public bodies for a 12 month period followed by an additional three-month sale to other purchasers. Only then are owners eligible to prepay the subsidized mortgages.

Preservation Interim Repositioning Program (PIRP). PIRP is a short-term loan program designed to preserve housing at risk of conversion to market rates. Only non-profits, dedicated to the provision of affordable housing, may apply. Local matching funds, together with PIRP funds, may not exceed 20 percent of total costs.

4. RESOURCES

This chapter discusses resources available for the accommodation and development of the Town's housing needs. One of the most important resources is adequate land to accommodate future housing. Other resources include financial assistance programs for the development and maintenance of housing, supportive services provided to special needs populations, and incentives provided by the Town to encourage the development of housing affordable to all income levels.

HOUSING SITES INVENTORY

Regional Housing Needs Allocation

The Town was allocated 1,502 housing units as part of the regional housing allocation process conducted by the Butte County Association of Governments as part of the 2003-2008 RHNP.

The Town identified adequate sites in its 2003-2008 Housing Element and implemented measures to rezone and increase densities in order to accommodate its housing allocation. There is no unaccommodated need from the previous cycle that needs to be addressed in this Housing Element.

Table 4-1 identifies the Town's allocation from the current 2007-2014 cycle and the number of housing units constructed since 2007, when the cycle began. As shown in Table 4-1, there have been 78 above moderate housing units constructed in 2007 and 2008, which results in a remaining allocation of 387 above moderate units.

TABLE 4-1: REGIONAL HOUSING NEEDS ALLOCATION - 2007-2014				
	Very Low	Low	Moderate	Above Moderate
2007 to 2014 Regional Housing Needs Allocation				
2007-2014 Allocation	412	189	174	465
Housing Units Constructed or Permitted	0	0	0	78
Remaining 2007-2014 Need	412	189	174	378

SOURCE: BCAG 2008, TOWN OF PARADISE PLANNING STAFF 2009, DE NOVO PLANNING GROUP 2009.

Available Housing Sites

Approximately 1,605 acres of land were identified that are both suitable for residential development and constitute realistic sites for residential development. Available sites could yield approximately 2,069 housing units (Table 4-2). There is adequate capacity on appropriately zoned and designated sites to accommodate Paradise's 2007-2014 RHNA.

Sites considered appropriate for residential development included those designated in the General Plan for residential use and zoned to allow residential development. There are two primary types of sites:

- 1) Residential Only – These sites are designated solely for residential use and include sites zoned Rural Residential (R-1/2, R-2/3), Town Residential (TR-1/3, TR-1/2, TR-1), and Multiple-Family Residential (M-F). There is adequate capacity on these sites to accommodate the all of the Town's very low and low income housing needs.

4. RESOURCES

- 2) Multiple Uses Allowed – These sites are designated to allow a range of uses, including residential uses. Sites designated Central Business (C-B), Community Commercial (C-C), and Community Services (C-S) are included in this category. The C-B, C-C, and C-S sites are anticipated to accommodate a range of affordability levels and will provide developers with flexibility in determining a range of uses, densities, and unit types.

A number of assumptions, which varied by zoning district, were made to determine the realistic unit yield anticipated for individual parcels. Appendix A includes an inventory of each site by assessor’s parcel number, acreage, General Plan land use designation, zoning, realistic unit yield, affordability by income group, and notes regarding the status of each site in terms of vacancy and proposed development. An analysis of the adequacy of the Town’s sites to accommodate very low, low, moderate, and above moderate income units is provided below.

TABLE 4-2: SUMMARY OF AVAILABLE HOUSING SITES BY ACREAGE AND UNIT YIELD		
Zoning	Acreage	Realistic Unit Yield
M-F	75.40	801
TR-1/3	26.66	70
TR-1/2	72.73	126
TR-1	30.16	27
RR-1/2	59.23	79
RR-2/3	110.98	131
RR-1	172.16	151
AR-1	189.00	130
AR-3	770.00	190
AR-10	39.75	3
C-B	3.88	27
C-S (including C-S/P-D)	24.18	220
C-C	39.86	297
TOTAL	1,596.07	2,069

SOURCE: DE NOVO PLANNING GROUP, 2009

VERY LOW AND LOW INCOME

Government Code Section 65583.2(c)(3) requires a jurisdiction to either: provide an analysis demonstrating how adopted densities accommodate the need for lower income households, or to use default densities deemed appropriate for metropolitan, suburban, and rural areas. Paradise is considered a suburban area and the default density for lower income housing needs is 20 du/ac for suburban areas. However, Paradise is a fairly unique jurisdiction, in that it does not have a municipal wastewater system, and most residences are on individual septic systems or require the construction of a clustered or packaged wastewater treatment plant. For these reasons, development in Paradise often occurs more slowly and at lower densities than would be typical for other comparable communities.

Minimum Densities for Very Low and Low Income

In order to address the unique characteristics and achievable densities in Paradise, densities appropriate for very low and low income units are lower than 20 du/ac in order to accommodate wastewater treatment needs. Historically, maximum allowed densities were typically 10 du/ac or less. The Town recently amended its Zoning Ordinance to accommodate increased densities of up to 15 du/ac for projects using alternative wastewater treatment methods in order to encourage development of lower income housing.

The Paradise Community Village is the first affordable project proposed with higher densities using alternative wastewater treatment. The majority of very low and low income housing units in Paradise will be within the Paradise Community Village project and the densities of this project are appropriate for future affordable development projects (see Table 4-2). Local affordable housing developers and operators, including the Community Housing Improvement Program (CHIP) and the Butte County Housing Authority, were consulted to determine appropriate densities for lower income units. Due to Paradise’s unique situation as the only moderate-large size incorporated town in California that does not have a public sewer system, it is not appropriate to compare densities of affordable housing in other jurisdictions. Based on the densities approved for the Paradise Community Village and discussions with affordable housing developers, it is feasible to provide very low and low income units with densities ranging from 11.9 dwelling units/acre (du/ac) to 15.0 du/ac.

TABLE 4-3: HISTORICAL DENSITIES BY AFFORDABILITY LEVEL	
Very Low and Low	
Projects	Paradise Community Village Phase 1- 11.9 du/ac to 13.7 du/ac Phase 2- 13.0 du/ac

Realistic Unit Yield Assumptions

For the analysis of density and unit yield, it was assumed that M-F and C-S zoning districts would develop at 15 du/ac and 80 percent unit yield to accommodate infrastructure, right-of-way, setbacks, habitat, avoidance of natural resources and other common site constraints. In order to not overstate development potential, the total number of units was rounded down for each parcel, so a remainder of 0.01 to 0.99 units was reduced to 0. For example, if there were three parcels that each could accommodate 4.65 units, only four units were counted for each parcel.

The Town’s development standards will accommodate development at the maximum density of 14.52 to 15 du/ac in the M-F, C-S, and C-B districts. The Town allows a floor area ratio (FAR) of 0.5 to 1 in the M-F and C-C districts and 0.75 to 1 in the C-B district. No maximum floor area ratio is established for the C-F and C-S districts. The maximum building height in the M-F, C-B, and C-S districts is 35 feet, which will accommodate three stories. Program HI-3 provides for reduction in development standards and other incentives to encourage development of affordable housing, which will further assist developers in achieving maximum densities.

Appropriate Project Size

The Town reviewed and evaluated each of these sites for its appropriateness to accommodate lower income units. To determine the appropriate minimum parcel size, information regarding affordable projects, including California projects receiving Section 8 assistance and recent affordable tax credit

housing projects receiving competitive 9% tax credits in 2008, were reviewed. Of the seventy-two projects awarded 9% tax credits in 2008, 23 projects had 50 or fewer low income units and 12 projects had 40 or fewer low income units. Translated into percentages, almost 17 percent of funded 9% tax credit projects had 40 or fewer units and almost one out of three projects had 50 or fewer low income units. Similarly, a review of the total number of units of all projects in California receiving Section 8 assistance, based on the HUD Section 8 database published in February 2009, showed that 793 of 1,787 projects with a Section 8 contract have 50 or fewer units. Based on this review of projects receiving affordable housing assistance, it was determined that parcels accommodating 24 or more units are appropriate to include in the inventory of available sites for very low and low income units. Smaller parcels were included in the inventory if they could be consolidated with other parcels to yield at least 24 units.

Wastewater Treatment

Currently, the Town is in the process of developing a clustered wastewater treatment system to serve the Downtown Revitalization Master Plan area which generally extends from Elliot Road in the north to Pearson Road in the south and from parcels abutting the Skyway to the west to the Paradise Memorial Trail to the east and includes vacant C-B and M-F sites. It is anticipated that the system will be completed within the next three to four years and will provide properties within its service area the opportunity to connect to the system rather than building individual septic systems.

Individual development projects are also encouraged to use alternative forms of wastewater treatment in order to accommodate higher densities and affordability to lower income households. Multi-family sites 1-18 and C-B sites 19 through 23 and 56 are located within the service area of the downtown clustered wastewater treatment system. These sites are shown on Figure 4-1 and identified in Table 4-3, Table 4-4, and Appendix A.

Program HI-1 in Chapter 6 requires the Town to identify alternative wastewater treatment approaches, seek funding for alternative wastewater treatment systems, and adopt procedures for alternative wastewater treatment systems in order to facilitate development. Alternative treatment may involve clustered off-site systems, the use of materials that provide increased absorption and storage to reduce the land area needed for septic disposal, and on-site systems that treat the effluent to a higher level to reduce the land area needed for effluent disposal. Use of these alternative methods will allow development at 15 dwelling units per acre. Implementation of Program HI-1 will encourage development at higher densities through encouraging and accommodating off-site treatment and alternative on-site treatment. Program HI-1 also streamlines the development process as projects do not have to design individual systems.

Available Sites for Very Low and Low Income Units

Development of very low and low income units is anticipated to occur primarily in M-F, C-S, and PD zones, as these zones accommodate densities of up to 15 du/ac and have established these densities to work in conjunction with clustered and alternative wastewater treatment systems. The allowable FARs and height restrictions will allow developers to achieve the 15 du/ac densities while providing for clustered or other alternative on-site or off-site wastewater treatment.

The Town has 99.58 acres of available sites that allow densities up to 15 dwelling units/acre (see Table 4-2). Based on the review of available parcels, 73.06 acres of M-F, C-S, and P-D sites were identified to

accommodate very low and low income development (see Table 4-4 and Figure 4-1). As shown in Table 4-4, there are 60.46 acres of vacant and underdeveloped M-F sites appropriate for lower income housing. These M-F sites have a realistic yield of 698 units. Combined, the M-F and lower income component of Paradise Community Village will accommodate 776 very low and low income units, which exceeds the Town’s allocated very low and low income housing needs.

Of the M-F sites and PCV site, nine sites have the capacity for 50 or more units with implementation of the lot consolidation program identified in Chapter 6. These sites (Sites A, B, 45, 100, D, F, 110, 111, and PCV) can accommodate the Town’s full allocation of very low and low income units. To provide additional capacity and flexibility, four M-F sites (Sites 96, 97, 98, and C) that can accommodate multi-family projects of 24 to 49 units are included in the inventory of sites for lower income units.

Additionally, there are 6.41 vacant acres of parcels zoned C-S that could realistically provide up to 76 units of very low and low income housing.

In summary, the Town has 73.06 acres of land that will accommodate 852 very low and low income units. These sites will accommodate all of the Town’s extremely low, very low, and low income housing needs. Six of these sites (Sites A, B, C, D, E, and F) are composed of multiple smaller parcels adjacent to one another.

Chapter 6 includes programs to encourage lot consolidation, provide incentives for small and infill lot development, and identify methods and procedures for alternative wastewater treatment. Chapter 6 also includes programs that encourage development of extremely low income units.

TABLE 4-4: VERY LOW AND LOW INCOME SITES SUMMARY

Site #	APN	Zoning	General Plan	Acreage	Site Description	Realistic Unit Capacity
Multi-family Sites						
A	1	052-150-054-000	MR	MF	0.99	Underdeveloped/ Redevelopment potential - Sites 1-18 (collectively, Site A) are underdeveloped with multiple structures, which include 22 mobile homes. These sites are located adjacent one another in the Downtown Revitalization Master Plan area and will be served by the Downtown Clustered Wastewater Treatment System. These sites are suitable for a lot consolidation program and redevelopment. Their downtown location is proximate to services and would be appropriate for a
	2	052-123-001-000	MR	MF	0.43	
	3	052-160-013-000	MR	MF	2.49	
	4	052-160-010-000	MR	MF	0.19	
	5	052-160-014-000	MR	MF	0.22	
	6	052-160-003-000	MR	MF	0.21	
	7	052-160-004-000	MR	MF	0.21	
	8	052-160-011-000	MR	MF	0.51	
	9	052-143-009-000	MR	MF	0.02	
	10	052-160-015-000	MR	MF	3.25	
	11	052-160-002-000	MR	MF	0.21	
	12	052-160-016-000	MR	MF	0.26	
	13	052-143-006-000	MR	MF	0.20	
	14	052-143-005-000	MR	MF	0.17	
	15	052-143-004-000	MR	MF	0.23	
	16	052-143-003-000	MR	MF	0.41	
	17	052-143-010-000	MR	MF	0.71	

4. RESOURCES

TABLE 4-4: VERY LOW AND LOW INCOME SITES SUMMARY

Site #	APN	Zoning	General Plan	Acreage	Site Description	Realistic Unit Capacity	
18	052-143-002-000	MR	MF	0.21	higher density, infill redevelopment project. These sites could be developed as a single 10.92-acre project of 131 units. Since there are 22 mobile homes on the site, the total net very low/low income unit yield is estimated at 109 (131 less 22).		
	Site A Capacity			10.92		109	
B	32	053-080-006-000	MR	MF	1.92	Vacant. Sites 32 through 35 (collectively, Site B) are located adjacent one another and can be developed as a unit. These sites are suitable for a lot consolidation program.	
	33	053-080-005-000	MR	MF	1.84		
	34	053-080-003-000	MR	MF	1.34		
	35	053-080-002-000	MR	MF	1.84		
	Site B Capacity			6.94		83	
45	054-080-005-000	MR	MR	5.26	Vacant	63	
96	050-051-024-000	MR	MF	2.06	Underdeveloped; structure with assessed value less than \$15,000	24	
97	052-012-032-000	MR	MF	3.05	Vacant	36	
98	053-040-057-000	MR	MF	4.09	Underdeveloped; structure with assessed value less than \$15,000	49	
100	050-040-131-000	MR	MR	4.60	Approved for a 26-unit senior housing project. Initially proposed as affordable project, site was sold and is now available for sale again. Site has potential to be developed at a higher density with affordable units.	55	
C	101	050-070-015-000	MR	MF	1.01	Sites 101, 102, and 104 vacant; Sites 104 and 106 underdeveloped with improvements valued less than \$15,000. Sites could be consolidated with potential capacity for 49 units. Sites would require reciprocal access agreement with parcel between Sites EE and 102. The current	
	102	050-070-076-000	MR	MF	1.19		
	103	050-070-083-000	MR	MF	1.17		
	104	050-070-060-000	MR	MF	0.41		
	105	050-070-061-000	MR	MF	0.37		

TABLE 4-4: VERY LOW AND LOW INCOME SITES SUMMARY

Site #	APN	Zoning	General Plan	Acreage	Site Description	Realistic Unit Capacity
					use of that area of the parcel is a driveway, so it could be shared with Sites 102 through 107.	
	Site C Capacity			4.15		49
D	106 054-171-054-000	MR	MF	2.62	Site 106 is vacant and Site 107 is underdeveloped with single family home and second unit with total combined living area of less than 2,392 s.f. Sites 106 and 107 could be consolidated to accommodate 50 lower income units.	
	107 054-080-062-000 Site D Capacity	MR	MF	1.62 4.24		
F	115 050-081-010-000	MR	MF	1.60	These parcels have a total of eight dwelling units. These sites have the potential to be consolidated and developed as a single project and could accommodate 56 multi-family units.	
	112 050-081-008-000	MR	MF	1.60		
	113 080-081-043-000	MR	MF	1.04		
	114 050-081-024-000 Site F Capacity	MR	MF	0.49 4.73		
	110 052-160-006-000	MR	MF	6.19	Underdeveloped; site has two dwelling units that total 1,400 square feet.	74
	111 053-040-033-000	MR	MF	4.23	Underdeveloped; structure with assessed value less than \$17,000.	50
Multi-family Subtotal				60.46		698
Commercial-Residential (C-S, C-C, P-D) Sites						
E	25 050-140-151-000	CS	CS	3.41	Sites 25 through 27 (collectively, Site C) are located adjacent one another and can be developed as a 7.42-acre unit. These sites are suitable for a lot consolidation program.	
	26 050-140-053-000	CS	CS	1.00		
	27 050-140-050-000 Site C Capacity	CS	CS	2.01 6.41		
46-50;52, 95 - See Appendix A		CS	PD	6.19	Paradise Community Village – 78 very low and low income multifamily units approved	78
Commercial-Residential Subtotal				12.60		154
Total Sites				73.06		852

SOURCE: DE NOVO PLANNING GROUP, 2009; TOWN OF PARADISE, 2009

4. RESOURCES

MODERATE INCOME

Moderate income units are anticipated to be accommodated by the T-R 1/3, T-R 1/2, and P-D zones, based on historical development trends. Development capacity for the T-R was calculated assuming three dwelling units/acre for the T-R 1/3 zone and two dwelling units/acre for the TR ½ zone. In most cases, the residential lots are already subdivided and would yield a single unit. Several of the lots can be

MODERATE INCOME

Moderate income units are anticipated to be accommodated by the T-R 1/3, T-R 1/2, and P-D zones, based on historical development trends. Development capacity for the T-R was calculated assuming three dwelling units/acre for the T-R 1/3 zone and two dwelling units/acre for the TR ½ zone. In most cases, the residential lots are already subdivided and would yield a single unit. Several of the lots can be split to allow two to four units. For lots that were calculated to yield less than one unit, the lot was assumed to allow a single unit as the Town has provisions to allow development of non-conforming lots.

As shown in Table 4-5, there is adequate capacity to accommodate the Town's fair share of moderate income units with 123.24 acres that will accommodate 335 units. It is anticipated that most moderate income units would be developed in the T-R 1/3 and T-R 1/2 zoning districts. There are 99.39 acres of vacant T-R 1/3 and T-R 1/2 sites. These sites would have a maximum yield of 196 units, were each parcel developed at a realistic capacity. The approved Paradise Community Village project, zoned with a P-D overlay would accommodate 36 moderate income units. The Town's 2007-2014 allocation for moderate income units is 174 and can be accommodated by the available sites summarized in Table 4-5.

	Total Acreage	Realistic Unit Yield
M-F	14.95	103
T-R 1/3	26.66	70
T-R 1/2	72.73	126
C-S/P-D	8.90	36
TOTAL	123.24	335

SOURCE: DE NOVO PLANNING, 2009.

ABOVE MODERATE INCOME

Above moderate income units are anticipated to be accommodated primarily by the RR-1, RR-1/2, RR-2/3, and T-R-1 zoning districts. Larger lots that would yield 10 or more units were assumed to develop at 90 percent of capacity to provide for right-of-way, open space, and other requirements. Additional development capacity for above moderate income units exists within the AR-1, AR-3, and AR-10 zoning districts. Development assumptions were similar to the assumptions described in the Moderate Income discussion for the T-R 1/3 and T-R ½ lots. Most lots would yield a single unit, or two to four units with a

	Total Acreage	Realistic Unit Yield
RR-1	172.16	151
RR- 1/2	59.23	79
RR- 2/3	110.98	131
T-R 1	30.16	27
AR-1	189.00	130
AR-3	770.00	190
AR-10	39.75	3
TOTAL	1,371.28	711

parcel split. However, several of the sites were larger and would yield 10 or more units. Due to the large parcel sizes, it is anticipated that these sites would achieve the full allowed density or close to it as the sites can accommodate a variety of constraints. However, these parcels were assumed to develop at 90 percent of capacity to accommodate public roads, open space, and other requirements. As shown in Table 4-6, there are approximately 373 acres of land zoned solely for single family units, RR-1, RR-1/2, RR-2/3, and T-R-1 zoning districts, which are appropriate for development of above moderate income units, which would have a realistic yield of 388 housing units. Additionally, there is capacity for up to 323 additional single family units within the AR-1, AR-3 and AR-10 zoning districts. There is adequate capacity to accommodate the allocation from the 2007-2014 cycle for above moderate income units.

ADDITIONAL RESIDENTIAL CAPACITY

There is additional development potential for 390 moderate or above moderate income units in areas designated C-B, C-C and C-S, as shown in Table 4-7. Development for these designations was calculated as described under the Very Low and Low Income discussion.

	Acreage	Units
C-B	3.88	27
C-C	39.86	297
C-S	2.68	66
TOTAL	46.42	390

SOURCE: DE NOVO PLANNING, 2009.

SPECIAL NEEDS HOUSEHOLDS

Chapter 3, Constraints, identifies uses allowed by the Zoning Code and discusses the accommodation of units for extremely low income and special needs households, including the disabled and homeless. Multi-family projects, such as those accommodated by sites in Table 4-4, can seek federal and state funding to deeply subsidize the units and make them available to the very low income groups. Single room occupancies, residential care facilities, group homes, and other facilities are allowed within specific zoning districts as discussed in Chapter 3. As shown in Tables 4-2 through 4-7, there are adequate sites to accommodate the Town's new construction need for each income group and to accommodate development of residences and facilities for special needs populations.

LOCAL FINANCIAL RESOURCES

Redevelopment Agency Housing Set-Aside Fund

The Town of Paradise established its Redevelopment Agency in 2002. The Redevelopment Project Area consists of approximately 693.7 acres located along both the Skyway and the Pearson Road corridors. Section 33334.2 of the Health and Safety Code requires redevelopment agencies to dedicate a portion of their financial resources to assist with housing for persons and families of low or moderate-income. The law requires that, except under certain circumstances, at least 20 percent of the tax increment revenues allocated to an agency must be used to increase, improve and preserve the community's supply of low and moderate-income housing.

4. RESOURCES

These funds can be used in many ways as long as they increase, improve, or preserve the supply of low and moderate-income housing. Authorized uses include acquisition of land and buildings, construction of buildings, on-site or offsite improvements; rehabilitation of buildings; paying a portion of the interest and principal on bonds issued to finance low and moderate income housing, the preservation of housing subsidized by federal, state, or local government and subject to conversion to market-rate rental; the maintenance of the community's supply of mobile homes, and provision of subsidies (under certain conditions) for financing of housing. Funds must be spent on housing that is "available at affordable housing cost" to persons and households whose incomes do not exceed the low- and moderate-income level (maximum is 120 percent of the area median income as established by the Department of Housing and Community Development using HUD standards).

At least 35 percent of the funds must be used to assist very low-income households, and no more than 46 percent are to be used to assist moderate-income households. Table 4-8 presents actual housing set-aside expenditures for the period 2003-2008 by target income groups.

	Very-Low Income	Low Income	Moderate Income	Total
Expenditures	0	\$80,000	\$259,000	\$339,000
Percentage	0%	23.6%	76.4%	100%

SOURCE: PARADISE REDEVELOPMENT AGENCY, 5-YEAR IMPLEMENTATION PLAN, 2008

Table 4-9 summarizes the housing set-aside funds attributable to the Project Area from 2009 through 2013. Projected housing set-aside funds for the five year period total approximately \$584,434.50.

Year	Amount
2008/09	\$109,400.63
2009/10	\$112,135.89
2010/11	\$116,060.53
2011/12	\$120,703.11
2012/13	\$126,134.34
Total	\$584,434.50

SOURCE: PARADISE REDEVELOPMENT AGENCY, 5-YEAR IMPLEMENTATION PLAN, 2008

Community Development Block Grant (CDBG)

Since 1994, the Town of Paradise has received an annual allocation of Community Development Block Grant (CDBG) funds from the United States Department of Housing and Urban Development (HUD). The primary objective for the funding is to develop viable urban communities, principally for low and moderate income persons. Eligible CDBG activities include: housing assistance programs; public improvement projects, such as parks and infrastructure; land acquisition; business assistance programs that promote economic development; programs that support community organizations that work

directly with low and moderate-income residents; and planning and administration. The Town will receive \$225,035 in CDBG funds for the 2009/2010 fiscal year.

Housing Rehabilitation Program

The Town provides a housing rehabilitation program operated by the Department of Business and Housing. These loans are available to lower income Paradise households and cover moderate or substantial rehabilitation to single family residences for residents who own and live in their home. Funding for the housing rehabilitation program is provided through CDBG, RDA, CalHome, and HOME funds that the Town receives. From 2003 to 2008 the Town issued 81 single family rehabilitation loans. No loans were made for multi-family housing rehabilitation.

Home Buyer Assistance

The Town of Paradise provides a deferred loan to eligible first-time home buyers. The loan provides a bridge between what borrowers can afford on their own and the amount needed to purchase a home. The loan is secured by a note and a deed of trust on the home. It does not require monthly payments. Repayment of the loan is required when the home is sold; the family stops using it as their principal residence; or title is transferred out of the names of the original borrowers. At the time the loan is repaid, the Agency collects its original loan amount, plus interest or a share of the homeowner's equity. From 2003 through 2008 the Town issued 45 first time home buyer loans to eligible residents. The Town's first time home buyer program is funded through CalHome, HOME, and the Redevelopment Agency set-aside.

HOMELESS PROGRAMS

Section 8 Housing Choice Vouchers and Related Programs

SECTION 8 HOUSING CHOICE VOUCHER PROGRAM

The Section 8 Housing Choice Voucher Program provides monthly rental assistance payments to private landlords on behalf of low-income families who have been determined eligible by the Housing Authority. The program's objective is to assist low-income families by providing rental assistance so that families may lease safe, decent, and sanitary housing units in the private rental market. The program is designed to allow families to move without the loss of housing assistance. Moves are permissible as long as the family notifies the Housing Authority ahead of time, terminates its existing lease within the lease provisions, and finds acceptable alternate housing.

The Butte County Housing Authority operates the County-wide Section 8 Housing Choice Voucher Program for the county and its incorporated cities. In Paradise, 241 families receive Section 8 Vouchers. The average age of the householder receiving the Section 8 Voucher is 52 years, and the average household income is \$12,963 per year. Of the 241 families receiving Section 8 vouchers, 180 have children under the age of 18. The average assistance payment is \$405 per month.

Additionally, the Housing Authority of the County of Butte owns a 12 unit apartment complex in Paradise (Kathy Apartments, located 1561 Kay court). The units do not fall under any subsidy and are not considered affordable housing, as they are open market units.

4. RESOURCES

COMMUNITY ACTION AGENCY OF BUTTE COUNTY

The Community Action Agency (CAA) of Butte County operates a transitional housing program for homeless families with children known as the Esplanade House. The Esplanade House is a transitional housing program designed to provide shelter and essential services for homeless families. The facility houses up to 60 families who live in apartments. The facility was completed in 2004 through the combined efforts of the Agency, the City of Chico, the Esplanade House Children's Fund, the State of California, the Federal Home Loan Bank and many private donations.

The program offers comprehensive case management, and supportive services to families with children. The program provides clients with the necessary tools to become self-sufficient so the risk of future homelessness is greatly reduced. The Esplanade House is located in the City of Chico. There are no transitional housing programs or emergency shelters for the homeless in the Town of Paradise

HELP-4-PEOPLE

Help-4-People is a nonprofit agency in the Town of Paradise. Help-4-People is supported by fraternal and civic service organizations, ministerial associations, churches, business and individual volunteers. Help-4-People offers aid to transients and the homeless in the form of food distribution every Tuesday and Thursday and agency referrals when needed.

PARADISE RIDGE FAMILY RESOURCES CENTER

The Paradise Ridge Family Resource Center (PRFRC) offers confidential, free, and low-cost services to families in Paradise. There is a wide variety of programs offered at the FRC such as: Home Visiting programs to assist and support families in their own environment; Resource and Referral services; a variety of counseling services; Catalyst Domestic Violence Services; and many support groups. The PRFRC works with a network of local churches to provide assistance with basic needs to families. In the last year, the churches were able to assist families with over \$8,000 in goods and financial assistance. One additional unique event offered at PRFRC is the monthly Family Fun Nights. These special nights are offered each month on a Wednesday evening, and are free for the community. The community is served dinner, can engage in crafts, activities, and raffles. Each month's theme is highlighted by either a book or a movie that is read or shown. The PRFRC also offers motel vouchers for homeless families, as described in greater detail in Chapter 2, Housing Needs.

CATALYST WOMEN'S SHELTER

The Catalyst Women's Shelter provides emergency and transitional housing predominantly for abused women and their children. Services are also available for abused men.

OTHER STATE AND FEDERAL FINANCIAL RESOURCES

Low Income Housing Tax Credit Program (LIHTC)

In 1986, Congress created the federal low income housing tax credit to encourage private investment in the acquisition, rehabilitation, and construction of low-income rental housing. Because high housing costs in California make it difficult, even with federal credits, to produce affordable rental housing, the California Legislature created a state low income housing tax credit program to supplement the federal credit. The state credit is essentially identical to the federal credit. The Tax Credit Allocation Committee allocates funds for qualified projects. State credits are only available to projects receiving federal credits.

Twenty percent of federal credits are reserved for rural areas, and ten percent for non-profit sponsors. To compete for the credit, rental housing developments have to reserve units at affordable rents to households at or below 46 percent of area median income. The assisted units must be reserved for the target population for 55 years. The federal tax credit provides a subsidy over ten years towards the cost of producing a unit. Developers sell these tax benefits to investors for their present market value to provide up-front capital to build the units. Credits can be used to fund the hard and soft costs (excluding land costs) of the acquisition, rehab or new construction of rental housing. Projects not receiving other federal subsidy receive a federal credit of nine percent per year for ten years and a state credit of 30 percent over four years (high cost areas and qualified census tracts get increased federal credits). Projects with a federal subsidy receive a four percent federal credit each year for ten years and a 13 percent state credit over four years.

California Housing Finance Agency (CHFA)

CHFA offers permanent financing for acquisition and rehabilitation to for-profit, non-profit, and public agency developers seeking to preserve "at-risk" housing units. In addition, CHFA offers low interest predevelopment loans to nonprofit sponsors through its acquisition/rehabilitation program.

Federal Home Loan Bank System

The Federal Home Loan Bank System facilitates Affordable Housing Programs (AHP), which subsidize the interest rates for affordable housing. The San Francisco Federal Home Loan Bank District provides local service within California. Interest rate subsidies under the AHP can be used to finance the purchase, construction, and/or rehabilitation of rental housing. Very-low income households must occupy at least 20 percent of the units for the useful life of the housing or the mortgage term.

California Department of Housing and Community Development

The California Department of Housing and Community Development (HCD) conducts the Urban Predevelopment Loan Program, which provides funds to pay the initial costs of preserving existing affordable housing developments for their existing tenants. Priority is given to applications with matching financing from local redevelopment agencies or federal programs. HCD also conducts the acquisition and rehabilitation component of the Multi-family Housing Program to acquire and rehabilitate existing affordable rental housing. Priority is given to projects currently subject to regulatory restrictions that may be terminated. Assistance is provided through low interest construction and permanent loans. Eligible applicants include local government agencies, private non-profit organizations, and for-profit organizations.

Emergency Housing Assistance Program (EHAP)

EHAP is administered by HCD and provides funds for emergency shelters, transitional housing and related services for the homeless and those at risk of losing their housing. The funds are distributed to all 58 counties based on a "need" formula derived from factors including population, unemployment and poverty.

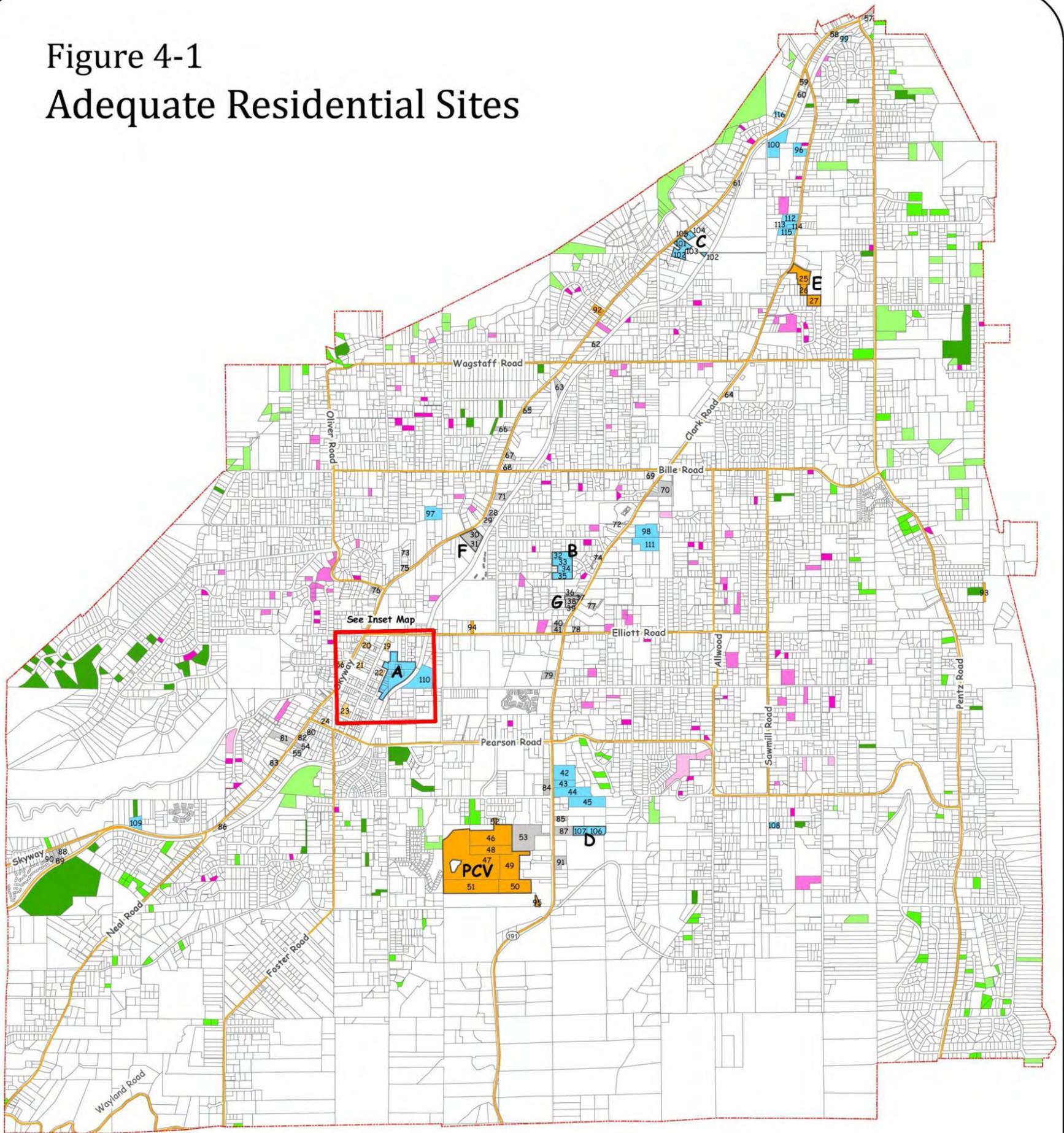
INCENTIVES FOR AFFORDABLE HOUSING DEVELOPMENT

In addition to the affordable housing resources listed above, the Town offers incentives to promote the development of housing affordable to very-low and low-income households through its Affordable Housing Incentives/Residential Density Bonus Ordinance, which is contained in Chapter 17.44 of the Paradise Municipal Code. As specified in Chapter 17.44, when a developer proposes to enter into an agreement pursuant to Government Code Section 65915 to provide at least twenty (20) percent of the total units of a housing development for lower income households, as defined in the California Health and Safety Code Section 50105, the developer shall be eligible for a housing density bonus or incentives if the housing development consists of five (5) or more units.

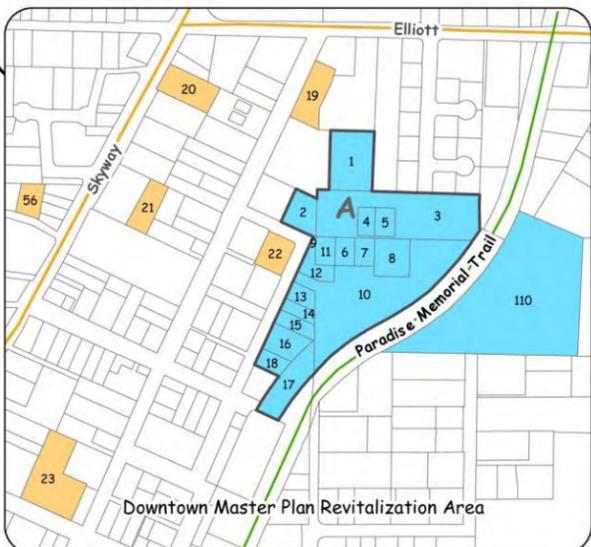
Any person requesting a housing density bonus or incentives shall apply for a development agreement with the town. To fully qualify for the density bonus program, the developer must demonstrate a commitment to alternative site design such as, clustering the units on a portion of the site, and providing an open space buffer from surrounding developments. A housing density bonus or incentives shall be granted by approval of the development agreement which shall specify the density bonus and/or incentives, and any conditions attached to the approval of such bonus and/or incentive.

The developer may specify the housing density bonus or incentives requested; however, the Town may agree to provide a housing density bonus or incentives other than those requested, so long as such housing density bonus or incentives meet the requirement set forth in California Government Code Section 65915 and such action is determined to be consistent with the Housing Element of the Paradise General Plan.

Figure 4-1
Adequate Residential Sites

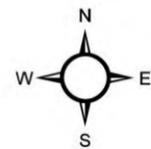


Parcel Data Source: City of Paradise GIS
Street Data Source: ESRI StreetMap North America



Zoning

 RR 1	 TR 1/3
 RR 1/2	 MF
 RR 2/3	 CB
 TR 1	 CS
 TR 1/2	 CC



1:19,800

De Novo Planning Group

A Land Use Planning, Design, and Environmental Firm

August 12, 2009

5. EFFECTIVENESS OF PREVIOUS HOUSING ELEMENT

Accomplishments under the 2003-2008 Housing Element are evaluated in this chapter in order to determine the effectiveness of the previous housing element, the Town's progress in implementing the 2003-2008 Housing Element, and the appropriateness of the housing goals, objectives, and policies. This evaluation is conducted pursuant to Government Code Section 65588.

REVIEW OF THE PREVIOUS HOUSING ELEMENT

The 2003-2008 Housing Element program strategy focused on the accomplishment of policies and implementation of programs to encourage the production of new housing, including affordable and special needs housing, to encourage the rehabilitation of existing housing, and to provide housing opportunities for seniors, disabled, and large families through provision of appropriate programs and removal of constraints to development of units appropriate for these populations.

The 2003-2008 Housing Element identified quantified objectives for the construction and rehabilitation of housing units. These objectives are compared to achievements in Table 5-1. As shown in Table 5-1, the Town met its above moderate income new construction objective but there were no lower income units constructed. The Town approved several affordable developments, but these have not yet been constructed. The Town approved a 28-unit senior project that was anticipated to be affordable; however, the property owner sold the property and the new owner has modified the plans to provide 26 senior units. It is not anticipated that the new owner will attempt to develop the project as affordable housing. The Town partnered with Community Housing Improvement Program (CHIP) to design Paradise Community Village, which will provide affordable workforce housing, for sale housing, and a range of community facilities, including a charter school and Boys and Girls Club. While the project has received some funding, it is in need of additional funding to provide the affordable units. The Town and CHIP have submitted multiple applications for HOME funding to the State Housing and Community Development Department, but have not been awarded funds. One of the primary difficulties in developing affordable housing in Paradise is procuring adequate funding support to make the units affordable and to meet septic/wastewater treatment requirements. Since Paradise does not have a lot of affordable development, it is not well-ranked for many funding programs for affordable housing.

TABLE 5-1: COMPARISON OF OBJECTIVES AND ACHIEVEMENTS

	2003-2008 Objectives	Achievements
New Construction		
Very Low Income Units	522	0
Low Income Units	293	0
Moderate Income Units	131	60*
Above Moderate Income Units	556	345
Rehabilitation		
Very Low Income Units	196-260	81
Low Income Units	87	
Moderate Income Units	43	202**
Above Moderate Income Units	24-32	808*

*MARKET-RATE UNITS SOLD AT PRICES AFFORDABLE TO MODERATE INCOME HOUSEHOLDS

**INCLUDES ALL RESIDENTIAL REMODELS/ADDITIONS, LESS THOSE ASSOCIATED WITH THE HOUSING REHABILITATION LOANS, AND ASSUMES THAT 20 PERCENT OF REMODELS/ADDITIONS WERE FOR MODERATE INCOME HOUSEHOLDS

5. EFFECTIVENESS OF PREVIOUS HOUSING ELEMENT

Table 5-2 identifies implementation measures provided in the 2003-2008 Housing Element, describes the results of each program, and recommends whether each policy or implementation program should be kept, modified, or removed in this update to the Housing Element.

As described in Table 5-2, the Town implemented most of the policies and programs in the 2003-2008 Housing Element and took steps to reduce constraints to the provision of housing, particularly affordable and special needs housing, and approved the development of a number of affordable units.

Appropriateness of Housing Element

The 2003-2008 Housing Element includes policies and implementation measures that have been implemented, as well as several outdated measures that do not reflect current housing needs. As discussed in Table 5-2, the majority of policies and programs continue to be appropriate and will either be kept in the Housing Element and revised to address identified housing needs, constraints, or other concerns or maintained without significant revision. There are some policies and implementation measures that are redundant and these will be revised to be more concise. The Housing Plan will also be revised to provide clearly stated goals and to associate policies and programs with the most relevant goals. Quantified objectives will be provided for each program. See Chapter 6 for the goals, policies, and programs of this Housing Element.

TABLE 5-2: 2003-2008 PARADISE HOUSING ELEMENT — IMPLEMENTATION MEASURE EVALUATION MATRIX

Implementation Measure	Objectives (Quantified or Narrative)	Achievements / Results	Evaluation and Recommendations for the Housing Element Update
<p>HI-1: The General Plan authorizes an ongoing identification of infrastructure and service limitations including those related to sanitary waste disposal which inhibit housing development. The Town will identify programs and resources to address short-term and long-term needs while continuing to investigate potential state/federal funding sources. See HI-14 and HI-16.</p>	<p>Provide short and long term solutions to address infrastructure deficiencies.</p>	<p>The Town Onsite Sanitary Official is constantly researching, along with input received from the WQCB staff, local sanitation engineers, etc., various alternative wastewater treatment/disposal methods. The Town has studied the potential to provide alternative approaches to on-site septic systems and has identified several feasible approaches for specific areas, including a clustered septic system to serve new development in the downtown area and an on-site wastewater treatment plan with land application for the approved Paradise Community Village. The Town is in the process of planning and developing the downtown clustered septic system.</p>	<p>This program has been successful and assisted in the identification of several alternatives to on-site septic. While the Town has identified options for wastewater treatment for specific areas and projects, sanitary waste disposal continues to be a constraint to the development of housing, particularly medium to high density housing. Alternative methods for wastewater treatment can take a long time to develop, due to complicated engineering issues, acquisition of adequate land for sprayfields and effluent disposal areas, and identifying adequate funding. The Town will continue to work to develop alternative wastewater treatment options, particularly in areas with high development potential.</p> <p>This program will be kept in this update.</p>
<p>HI-2: The Town will work with and assist developers who are interested in producing affordable housing. The Town will expedite processing and approvals for such projects, without jeopardizing environmental quality, or the integrity of the overall goals, objectives, and policies of the</p>	<p>Facilitate the private development of affordable housing.</p>	<p>The Town has partnered with Community Housing Improvement Program (CHIP) to sponsor a HOME application for the past two funding cycles for the Paradise Community Village, which proposes 82 units of affordable workforce housing and 36 single family units. The Town will sponsor a HOME application for</p>	<p>While the Paradise Community Village Project has not yet been awarded the full amount of funding that it needs, that is not due to a lack of effort on the part of the Town and developer. This program has been successful and, once completely implemented, it will result in the design of an affordable housing project that also provides community facilities important community facilities,</p>

5. EFFECTIVENESS OF PREVIOUS HOUSING ELEMENT

TABLE 5-2: 2003-2008 PARADISE HOUSING ELEMENT — IMPLEMENTATION MEASURE EVALUATION MATRIX

Implementation Measure	Objectives (Quantified or Narrative)	Achievements / Results	Evaluation and Recommendations for the Housing Element Update
General Plan.		this project again in the 2009 funding cycle.	including a charter school and Boys and Girls Club. It is recommended that this program be kept in the Housing Element update so that the Town can continue to attract, and assist with the funding of, high-quality affordable develop. See comment regarding HI-3.
HI-3: The Town will annually encourage nonprofit sponsors to make application to state and federal agencies for senior citizen rental housing. The Town will expedite processing and decision making for such projects. In addition, the Town will consider allocating CDBG funds sponsoring HOME applications, and other applicable state and federal programs in support of the projects.	Increase the availability and stock of affordable senior housing resources.	The Town has worked with a senior housing developer and recently approved a 26-unit senior housing project. While the Town encouraged development of the project as affordable and worked with the original property owner to develop the project as an affordable housing complex, the property was sold and it appears that the new owners may develop the site with market rate senior housing. To date, no developers have requested Town assistance with procuring funding for affordable senior citizen rental housing.	It is recommended that this implementation measure, along with implementation measures HE-2 and HI-21 be revised to provide a consolidated approach to procuring funding for affordable housing, including family, senior, disabled, and other types. The Town has limited resources and limited opportunities (typically annual) to submit funding applications for these types of projects, so it is recommended that the Town develop an approach that allows flexibility in the type of affordable project supported each year, based on developer interest and projects that would be most competitive in the funding application processes.
HI-4: The Town of Paradise will implement the density bonus requirements of state law by amending the Town’s zoning ordinance to be consistent with the revisions of Chapter 496, Statutes of 2005 and Chapter	No quantified objectives identified.	This program was not implemented.	Chapter 17.44 of Zoning Code is not consistent with current state requirements for a density bonus. Revise the program to simply require compliance with state law and remove the additional conditions for a density bonus. Revise the timing to require

5. EFFECTIVENESS OF PREVIOUS HOUSING ELEMENT

TABLE 5-2: 2003-2008 PARADISE HOUSING ELEMENT — IMPLEMENTATION MEASURE EVALUATION MATRIX

Implementation Measure	Objectives (Quantified or Narrative)	Achievements / Results	Evaluation and Recommendations for the Housing Element Update
<p>928, Statutes of 2004.</p> <p>To fully qualify for the density bonus program, the developer must demonstrate a commitment to alternative site design such as, clustering the units on a portion of the site, and providing an open space buffer from surrounding developments. In addition, if public recreation facilities or other public facilities benefiting the entire community are included, a density bonus may be granted. The zoning ordinance shall be amended accordingly to reflect the requirement for an exploration into alternative site planning.</p>			<p>implementation within six months of Housing Element adoption.</p>
<p>HI-5: Prepare an information brochure designed to help the community understand local zoning regulations, building standards, and programs available to reasonably accommodate persons with disabilities.</p>	<p>No quantified objectives identified.</p>	<p>The Town has developed a brochure describing available housing rehabilitation and repair programs.</p>	<p>This program has been partially implemented and will be kept in this update as it will provide an important source of information for those interested in developing or rehabilitating property and providing accessibility for disabled persons. The timing for this program will be revised to require implementation within nine months of Housing Element adoption.</p>
<p>HI-5a: The Town will amend the</p>	<p>No quantified objectives</p>	<p>The Town amended the Zoning</p>	<p>This program was successfully</p>

5. EFFECTIVENESS OF PREVIOUS HOUSING ELEMENT

TABLE 5-2: 2003-2008 PARADISE HOUSING ELEMENT — IMPLEMENTATION MEASURE EVALUATION MATRIX

Implementation Measure	Objectives (Quantified or Narrative)	Achievements / Results	Evaluation and Recommendations for the Housing Element Update
zoning ordinance to accommodate emergency shelters in zones applied to sites designated Community Service and Public Institutional.	identified.	Ordinance to allow emergency shelters in the Community-Facilities (C-F) zone with a site plan review and in the Community-Services (C-S) zone with issuance of an administrative permit.	implemented and will be removed from this update.
HI-6: The Town will develop and maintain an inventory of publicly owned land within the Town and its sphere of influence and analyze that land for potential housing sites. If appropriate sites are identified, the Town may approach developers and funding agencies to facilitate development of the sites with assisted housing.	Encourage the development of special needs housing resources on Town-owned land.	The Town is in the process of preparing an inventory of publicly owned lands in the Town and its Sphere of Influence. The inventory will be available in the last quarter of 2009.	This program is currently in progress. The program will be kept, but modified to require bi-annual updates of the inventory of public lands.
HI-7: The Town will support the Housing Authority's continued implementation of the conventional Public Housing Rental Program and the Section 8 existing program, which provides rent subsidies directly to participants' landlords, and will support that agency's attempts to secure additional funding for expanded programs.	No quantified objectives identified.	The Town continues to support the Housing Authority's programs. The Housing Authority continues to provide Section 8 vouchers to Butte County households, including those in Paradise, and is active in providing housing affordable to very low income households.	This program has been successfully implemented and will be kept in this update.
HI-8: The Town will provide filing information and direct	No quantified objectives identified.	The Town continues to make this service available. No	This program has been successfully implemented and will be kept in this

5. EFFECTIVENESS OF PREVIOUS HOUSING ELEMENT

TABLE 5-2: 2003-2008 PARADISE HOUSING ELEMENT — IMPLEMENTATION MEASURE EVALUATION MATRIX

Implementation Measure	Objectives (Quantified or Narrative)	Achievements / Results	Evaluation and Recommendations for the Housing Element Update
residents with discrimination complaints to the California Department of Fair Employment and Housing and/or the U.S. Department of Housing and Urban Development.		discrimination complaints have been received.	update. The program will be revised to require posting of fair housing/non-discrimination requirements at Town Hall and other public facilities.
HI-9: The Town shall revise the current off-street parking requirements to reduce the number of required spaces for mobile home parks and senior citizen housing projects.	No quantified objectives identified.	Town staff is in the process of preparing this revision to the Zoning Ordinance.	This program will be revised to also include the requirements of HI-12 and HI-13 of the 2003-2008 Housing Element and the timing revised to require implementation by December 2009.
HI-10: The Town shall revise the current zoning regulations to establish development standards for a second dwelling unit which can be administratively approved by Town staff.	Increase the supply of secondary dwelling units.	The Zoning Ordinance has been amended to allow administrative approvals of secondary dwellings consistent with the requirements of state law.	The measure has been successfully implemented and will be eliminated from the Housing Program in this update.
HI-11: The Town will maintain communication with the Butte County Housing Authority and local non-profit housing organizations to monitor the potential conversion of assisted housing units to market-rate housing.	Maintain the existing stock of below market rate housing units.	The Town maintains contact with the Housing Authority and other housing providers and monitors the status of affordable units.	The Town has successfully implemented this measure and it will be kept in this update in order to continue monitoring potential conversion of at-risk units.
HI-12: The Town shall revise its current off-street parking regulations to allow disabled persons to potentially locate	No quantified objectives identified.	Town staff is in the process of preparing this revision to the Zoning Ordinance.	This program will be revised to also include the requirements of HI-9 and HI-13 from the 2003-2008 Housing Element and the timing revised to require

5. EFFECTIVENESS OF PREVIOUS HOUSING ELEMENT

TABLE 5-2: 2003-2008 PARADISE HOUSING ELEMENT — IMPLEMENTATION MEASURE EVALUATION MATRIX

Implementation Measure	Objectives (Quantified or Narrative)	Achievements / Results	Evaluation and Recommendations for the Housing Element Update
parking within setback areas subject to administrative Town review.			implementation by December 2009.
HI-13: The Town shall revise its current off-street parking regulations to allow reduced parking standards for housing developments associated with seniors and/or persons with disabilities via an administrative Town staff review and approval process.	No quantified objectives identified.	Town staff is in the process of preparing this revision to the Zoning Ordinance.	This program will be revised to also include the requirements of HI-9 and HI-12 from the 2003-2008 Housing Element and the timing revised to require implementation by December 2009.
HI-14: Draft a program to be adopted by Town Council resolution to allow “clustered” wastewater treatment and disposal systems that can safely dispose effluent for higher loading rates and afford increased housing opportunities. The Town will adopt the program, application and fee schedule based on actual cost to process and administer the program. Additionally, the Town will provide an informational pamphlet that explains the process and application for a clustered wastewater treatment and disposal system. The Business and Housing Services	No quantified objectives identified.	The Town has been addressing clustered treatment on a project-by-project basis since 2006 but has not adopted a formal program because design, capacity, and fees vary for each clustered system. The Town is in the process of developing a clustered wastewater treatment system that will accommodate additional development throughout the downtown area. The system is in the advanced planning phases, and once it goes to construction, the application and fee schedule will be established.	This program has been successful. This program will be revised to provide for development of multiple clustered wastewater treatment systems on a project-by-project basis and will identify program, application, and fee (based on cost) requirements to be prepared for each system.

5. EFFECTIVENESS OF PREVIOUS HOUSING ELEMENT

TABLE 5-2: 2003-2008 PARADISE HOUSING ELEMENT — IMPLEMENTATION MEASURE EVALUATION MATRIX

Implementation Measure	Objectives (Quantified or Narrative)	Achievements / Results	Evaluation and Recommendations for the Housing Element Update
Department will incorporate the program into their standard information packet for interested developers and the general public and provide a community outreach program to inform the community.			
HI-15: The Town will implement the Town of Paradise Downtown Revitalization Master Plan to provide more affordable housing opportunities as envisioned in the master plan by rezoning currently zoned Town-Residential (TR-1/3) to Multiple Family Residential (M-F). Additionally, the Town will adopt a special “over-lay” zone for the Master Plan area that allows residential use by right on the second story of commercial buildings.	No quantified objectives identified.	The Town rezoned 19 parcels in the Downtown Revitalization Master Plan as Multi-Family Residential (M-F). These rezones have provided an additional 5.17 acres of multi-family sites in the Town’s inventory of sites for very low and low income housing. There is are no regulations in the Zoning Ordinance that would prohibit second-story residential development in the commercial areas that allow residential uses (C-B, C-S, N-C, and C-C zones), so the second part of this program was determined to not be necessary.	This program has been successfully implemented to provide additional multi-family sites and will be removed from the Housing Element program.
HI-16: The Town will ensure greater affordability through increased housing density opportunity by allowing up to 15 units per acre with cluster wastewater treatment and disposal systems. The Town will	No quantified objectives identified.	The Town amended the General Plan to allow densities of 15 dwelling units per acre in the Multi-Family Residential, Central-Commercial, and Community-Service land use designations if served by approved clustered	This program has been successfully implemented to increase allowed densities and will be removed from the Housing Element program.

5. EFFECTIVENESS OF PREVIOUS HOUSING ELEMENT

TABLE 5-2: 2003-2008 PARADISE HOUSING ELEMENT — IMPLEMENTATION MEASURE EVALUATION MATRIX

Implementation Measure	Objectives (Quantified or Narrative)	Achievements / Results	Evaluation and Recommendations for the Housing Element Update
<p>amend the General Plan and zoning ordinance to allow up to 15 units per acre with an approved clustered wastewater treatment and disposal system in the M-F Multiple Family Residential, the C-C Community Commercial, C-B Central Business and C-S Community Services zoning districts.</p>		<p>wastewater treatment and disposal system. The General Plan was updated consistent with this program. The Zoning Ordinance was amended to allow 15 dwelling units/acre in the M-F and C-S zoning districts if served by approved clustered wastewater treatment and disposal system and to allow densities of 14.52 units/acre in the C-B zoning district regardless of wastewater treatment method and is in the process of increasing this density to 15 dwelling units/acre. The C-C and N-C zoning districts were revised to allow up to 10.05 dwelling units/acre regardless of wastewater treatment method.</p>	
<p>HI-17: The Town will encourage more housing density in the C-C Community Commercial zoning district through amendment of the General Plan and zoning ordinance to allow up to 10 units per acre.</p>	<p>No quantified objectives identified.</p>	<p>The Zoning Ordinance was amended to allow densities of 10.05 dwelling units/acre in the N-C and C-C zoning districts and 14.52 dwelling units/acre in the C-B zoning district. These revisions exceed the densities require by HI-17 and will provide more flexibility in siting housing developments, particularly higher density projects.</p>	<p>This program has been successfully implemented to increase allowed densities and will be removed from the Housing Element program.</p>

5. EFFECTIVENESS OF PREVIOUS HOUSING ELEMENT

TABLE 5-2: 2003-2008 PARADISE HOUSING ELEMENT — IMPLEMENTATION MEASURE EVALUATION MATRIX

Implementation Measure	Objectives (Quantified or Narrative)	Achievements / Results	Evaluation and Recommendations for the Housing Element Update
HI-18: The Town shall identify and target areas suitable for housing rehabilitation.	No quantified objectives identified.	The Town continues to implement its housing rehabilitation program on a town-wide basis and targets lower income units in need of significant repair.	This program has been successfully implemented and will be kept in this update to ensure a safe and decent living environment for Town residents.
HI-19: The Town will review its policies related to housing conservation and will adopt new policies and procedures as necessary. This may include, but not be limited to, apartment and mobile home park conversions, rental housing ,etc.	No quantified objective identified.	This Housing Element includes a review of the Town’s housing conservation and preservation approaches and recommends new programs and revisions to programs as appropriate.	The Housing Plan in Chapter 6 provides policies to conserve existing affordable housing.
HI-20: The Town will use Community Development Block Grant (CDBG) funds for housing rehabilitation projects in target areas.	No quantified objectives identified.	The Town continues to use its CDBG funds to provide housing rehabilitation.	This program will be combined with HI-18 to continue to prioritize use of CDBG rehabilitation funds in areas targeted for improvement.
HI-21: The Town will aggressively pursue various housing program grants to fund down payment assistance to first time home buyers and residential rehabilitation activities.	No quantified objectives identified.	From 2003 to 2008, the Town funded 81 housing rehabilitation loans and provided homebuyer assistance to 45 households.	The Town has been very successful in obtaining first time homebuyer and housing rehabilitation grants. The intent of this program will be maintained in this update. See comment for HI-3.
HI-22: The Town will attempt to maintain and monitor a current inventory of all substandard housing units.	No quantified objectives identified.	The Town has not yet inventoried all of its substandard units, but does track housing rehabilitation applications and code enforcement results.	This program will be removed as implementation of program HI- 28 will provide an housing condition inventory and identify substandard units.
HI-23: The Town will continue	No quantified objectives	The Town encourages residential	This program will be combined with HI-

5. EFFECTIVENESS OF PREVIOUS HOUSING ELEMENT

TABLE 5-2: 2003-2008 PARADISE HOUSING ELEMENT — IMPLEMENTATION MEASURE EVALUATION MATRIX

Implementation Measure	Objectives (Quantified or Narrative)	Achievements / Results	Evaluation and Recommendations for the Housing Element Update
to review innovations and cost-saving materials and techniques that will provide the same quality construction at a lower cost to the consumer, and make that information available to the construction trades and interested property owners.	identified.	development and continues to review cost-saving development approaches as they are brought to the Town's attention.	25 to continue to allow residential development that meets minimum standards and provides cost-saving opportunities in the approach to development.
HI-24: The Town will continue to require the first floors of multi-family developments to accommodate access and use by the elderly and physically disabled.	No quantified objectives identified.	The Town has continued to implement this program.	This program provides essential requirements to ensure accessibility of units for the elderly and disabled and will be kept in this update.
HI-25: The Town will continue to only require the minimum design standards for housing construction, provide engineered specifications, and a residential construction guide to interested builders and property owners.	No quantified objectives identified.	The Town continues to allow minimum design standards and provides specifications to assist with property development.	This program has been successful in facilitating residential development in Paradise and will continue to be implemented.
HI-26: The Town will inspect housing upon receiving complaints regarding health and safety problems, and require compliance with applicable codes.	No quantified objectives identified.	The Town's Code Enforcement Division continues to respond to complaints, proactively enforcing Town housing and building codes, and provides information Town Hall and on the Town's website to facilitate filing of complaints related to code enforcement.	This program has been successfully implemented and will be kept in this update to ensure a safe and decent living environment for Town residents.
HI-27: The Town will require	No quantified objectives	The Town continues to implement	While no vacant, dilapidated buildings

5. EFFECTIVENESS OF PREVIOUS HOUSING ELEMENT

TABLE 5-2: 2003-2008 PARADISE HOUSING ELEMENT — IMPLEMENTATION MEASURE EVALUATION MATRIX

Implementation Measure	Objectives (Quantified or Narrative)	Achievements / Results	Evaluation and Recommendations for the Housing Element Update
demolition of vacant dilapidated dwellings which cannot be cost-effectively improved to code standard.	identified.	this program.	have been demolished, this program will be kept to ensure that housing is maintained in safe and decent conditions.
HI-28: The Town shall enforce compliance with the applicable Town adopted housing and building codes to ensure existing residential structures remain in habitable condition. If resources are restricted, older neighborhoods will be preserved first.	No quantified objectives identified.	The Town’s Code Enforcement Division continues to proactively enforce its housing and building codes.	This program has been successfully implemented and will be kept in this update to ensure a safe and decent living environment for Town residents.
HI-29: The Town will allocate a portion of the CDBG housing funds to conduct an updated housing conditions survey.	No quantified objectives identified.	The Town has not yet implemented this program.	This program will be kept in this update.

6. HOUSING GOALS, POLICIES, AND PROGRAMS

This chapter describes housing goals, policies, and programs for the Town of Paradise. A goal is defined as a general statement of the highest aspirations of the community. A policy is a course of action chosen from among many possible alternatives. It guides decision-making and provides a framework around which the housing programs operate. A program is a specific action, which implements the policy and moves the community toward the achievement of its goals. Programs are a part of the Town's seven-year action plan and constitute the Town's local housing strategy.

State Housing Goals

According to the California Statewide Housing Plan Update, it is the goal of the state to "ensure to all Californians the opportunity to obtain safe, adequate housing in a suitable living environment." Additionally, the State Department of Housing and Community Development has established the following four primary goals:

- Provision of new housing;
- Preservation of existing housing and neighborhoods;
- Reduction of housing costs; and,
- Improvement of housing conditions for special needs groups.

Housing Element Goals, Policies, and Programs

The Town of Paradise Housing Element is consistent with, and addresses, the above-stated state goals. The goals of this Housing Element serve at the local level to enhance and build upon State of California goals for providing safe, decent, and affordable housing available for all Town residents. These goals encompass new construction, conservation of existing stock, affordability, and provision of adequate housing for all persons.

- HG-1 Encourage and facilitate the production of all housing types, from affordable workforce housing to executive homes, to meet the Town's share of regional housing needs consistent with the overall goals, objectives, and policies of the Paradise General Plan
- HG-2 Improve and preserve safe, decent housing and neighborhoods for all the residents of Paradise
- HG-3 Reasonably accommodate housing designed for persons with special housing needs
- HG 4 Encourage Energy Efficient Resources in New Residential Development as well as the Existing Housing Stock

Goals, policies and implementation measures from the 2003-2008 Housing Element have been incorporated herein or updated, otherwise modified, or deleted as deemed appropriate. For each implementation measure, the party responsible for implementation, funding source, timing of implementation, and quantified results (where appropriate) are identified. Housing goals are denoted

6. HOUSING PLAN

by “HG”, housing policies are denoted by “HP” and housing implementation measures are denoted by “HI”. Where programs require Planning Commission and/or Town Council approval, such as amendments to the Municipal Code, or Zoning Ordinance, the Planning Commission and/or Town Council are also entities responsible for implementation.

HG-1 ENCOURAGE AND FACILITATE THE PRODUCTION OF ALL HOUSING TYPES, FROM AFFORDABLE WORKFORCE HOUSING TO EXECUTIVE HOMES, TO MEET THE TOWN’S SHARE OF REGIONAL HOUSING NEEDS CONSISTENT WITH THE OVERALL GOALS, OBJECTIVES, AND POLICIES OF THE PARADISE GENERAL PLAN

- HP-1** The Town shall encourage a full range of housing types, including both lower and higher density housing, at rents and sales prices suitable for a range of household incomes, including extremely low, very low, low, and moderate.
- HP-2** The General Plan shall identify lands most suitable for multi-family development and safeguard this type of use on these sites.
- HP-3** The Town shall maintain a sufficient inventory of appropriately zoned land to accommodate the timely development of new housing. The inventory shall be prepared and maintained by the Community Development Department.
- HP-4** The Town shall promote balanced and orderly residential growth so as to minimize or avoid unnecessary development costs which add to the cost of housing.
- HP-5** New residential development will be directed to areas of the community where essential public facilities and services are available or can be provided at a reasonable cost.
- HP-6** The Town shall encourage the production and availability of new affordable housing through a variety of measures including the density bonus program, second unit development, and Redevelopment Agency (RDA) requirements, providing incentives such as expedited processing, relaxed zoning restrictions where appropriate, support for funding applications, and Community Development Block Grant (CDBG) and RDA funding when available.
- HP-7** The Town shall promote development of in-fill housing, residential, and mixed uses in the Central Commercial area, through continuing to allow appropriate residential uses in commercial zones and continuing to provide flexibility in development standards for mixed use projects.
- HP-8** The Town shall encourage providers to give priority to the very low and low income housing developments pursuant to Government Code Section 65589.7. The Town shall also provide a copy of the Housing Element Update to local water providers upon its adoption. Should a public sewer system, such as an off-site clustered system or alternative wastewater treatment system, be developed and made available, the Town shall provide its operator with a copy of the Housing Element and encourage the operator to give priority to very low and low income housing developments pursuant to Government Code Section 65589.7.

HP-9 The Town shall pursue county, state and federal programs and funding sources that provide housing opportunities for low and moderate-income households.

HP-10 In accordance with applicable federal and state laws, the Town will promote equal housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, or color.

HP-11 The Planning Commission and Town Council shall annually review progress in implementing the Housing Element including the progress in achieving its objectives and meeting its share of regional housing needs.

HI-1 Reduce Infrastructure Constraints to Development

Continue to reduce infrastructure constraints to new development, particularly those constraints associated with wastewater disposal. The General Plan authorizes an ongoing identification of infrastructure and service limitations including those related to sanitary waste disposal which inhibit housing development.

Downtown Clustered Wastewater Treatment System

- The Town will continue to implement the Downtown Clustered Wastewater Treatment System, which has been allocated its full funding amount of \$7,150,000 through Redevelopment Agency Funds.
- The Town will review other funding sources and, if funding sources are available that will significantly expedite the system, the Town will make every effort to secure those funds.
- The Town will make all efforts to have the system completed and available in 2012.
- Progress on the system will be identified in the Annual Housing Report (see HI-10) and actions will be identified to cure any delays.

Other Alternative Wastewater Systems

- The Town will identify programs and resources to address short-term and long-term needs while continuing to investigate potential state/federal funding sources. Programs evaluated each year will be identified in the Annual Housing Report (see HI-10). Based on this evaluation, the Town will prepare a brochure or handout identifying acceptable alternative wastewater treatment systems. (March 2011)
- Develop procedures, such as the review and approval process, to facilitate the planning and development of clustered and alternative wastewater treatment systems. The procedures will identify alternative wastewater treatment systems appropriate for use in the Town and will prioritize systems that optimize development potential of sites (e.g., systems with reduced land area requirements). (March 2011)
- The Town will analyze other areas of Town with significant high density residential development potential and determine areas where clustered wastewater treatment systems may be feasible. (2010-2011)

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- The Town will seek funding through available infrastructure, water quality, and wastewater treatment programs to fund the research and development of additional alternative wastewater treatment systems. Potential funding sources for wastewater treatment or infrastructure serving affordable housing include the Small Community Wastewater Grant Program, Infrastructure State Revolving Loan Fund, and Infill Infrastructure Grant Program. Recognizing that available funding sources will change from time to time, the Town will regularly check state grant programs offered by the Department of Health and Human Services, State Water Resources Control Board, Infrastructure and Economic Development Bank, and Department of Housing and Community Development and will aggressively seek funding for alternative wastewater treatment when grant funds are available. (on-going)
- As clustered wastewater treatment systems are developed, the Town will prepare an application process, including fee structure and pamphlet explaining the process, to facilitate development of projects that can use of the systems. (on-going)

Responsible Party: Public Works and Community Development Departments

Funding Source: General Fund; Redevelopment Agency

Implementation Schedule: On-going – timing for specific actions indicated in parentheses

Expected Results: None quantified

HI-2 Affordable Housing Resources

Promote affordable housing through working with and assisting developers who are interested in producing affordable housing, through providing staff support, identifying available resources, supporting funding applications, and providing funding when available. The Town will take the following actions:

- Coordinate a housing stakeholders group that includes affordable housing developers, that will meet semi-annually to identify potential housing projects, including affordable new construction, special needs housing, and first time homebuyer assistance, and prioritize potential funding efforts.
- Annually encourage nonprofit sponsors to make application to state and federal agencies for affordable senior citizen and/or disabled rental housing.
- Develop an approach to seek funding for affordable housing rehabilitation and new construction that ensures that a variety of populations are addressed (e.g., once one project is funded, support a different type of project in the next funding round). The approach should maximize the Town's available funding resources, prioritize projects that will be very competitive in the funding process, support new construction for a variety of affordable housing needs, and be based on the interest of developers in providing specific housing types.
- Prepare a brochure identifying affordable housing resources and incentives and provide the brochure to development applicants interested in affordable and/or multifamily housing.

- Consider allocating CDBG funds, when available and appropriate, to assist with preparation of HOME applications, and other applicable state and federal program applications in support of affordable housing projects.
- Annually seek funding from CalHOME and other programs to augment the Town's funding sources. If multiple projects request funding assistance, projects providing at least 25 percent of the units for extremely low or very low income households will receive priority for funding assistance.

Responsible Party: Housing/Redevelopment Staff

Funding Source: Restricted Grant Funds; Redevelopment Agency; CDBG

Implementation Schedule: Stakeholders group formed by December 2009; funding approach and strategy set forth by March 2010; Annual funding applications

Expected Results: 80 affordable family units; 25 senior or disabled units

HI-3 Affordable Housing Incentives

Provide incentives through project processing and development regulations to promote extremely low, very low, and low income and special needs housing. These incentives will include:

- Expedited processing and approvals for such projects, without jeopardizing environmental quality, or the integrity of the overall goals, objectives, and policies of the General Plan.
- Reduction in development standards, such as parking, setbacks, floor area ratios, and lot coverage requirements. Additional incentives will be identified for development of small lots with extremely low, very low, and low income housing and for development of Single Room Occupancy (SRO) projects.
- Continue to require only the minimum design standards for housing construction, provide engineered specifications, and a residential construction guide to interested builders and property owners.
- Identify cost-saving and innovative development approaches that may assist developers in providing affordable housing and developing projects at or near maximum densities.
- Support funding applications in conjunction with HI-2.

The incentives will be described in the brochure prepared under HI-2.

Responsible Party: Housing/Redevelopment Staff

Funding Source: General Fund; Redevelopment Agency; CDBG

Implementation Schedule: Incentives identified by December 2009; brochure prepared by March 2010

Expected Results: 80 affordable family units; 25 senior or disabled units (in conjunction with HI-2)

6. HOUSING PLAN

HI-4 Density Bonus

Implement the density bonus requirements of state law by amending the Town's Zoning Ordinance to be consistent with Government Code Sections 65915 and 65917. The ordinance will also identify incentives for affordable housing development.

Develop a Density Bonus brochure that describes how the density bonus program is implemented (e.g., increase in density provided for specific affordability levels), including examples of incentives that an affordable housing project can request, and provides several examples of development projects with various levels of affordability, the associated density bonus, and the resultant project.

Responsible Party: Community Development Department

Funding Source: General Fund

Implementation Schedule: Zoning Ordinance revised by February 2010

Expected Results: None quantified

HI-5 Publicly Owned Lands Inventory

Develop and maintain an inventory of publicly owned land within the Town and its sphere of influence and analyze that land for potential housing sites. If appropriate sites are identified, the Town may approach developers and funding agencies to facilitate development of the sites with assisted housing.

Responsible Party: Community Development Department

Funding Source: General Fund; Redevelopment Agency

Implementation Schedule: Inventory completed November 2009; updated bi-annually

Expected Results: None quantified

HI-6 Housing Authority

Support the Housing Authority's continued implementation of the conventional Public Housing Rental Program and the Section 8 existing program, which provides rent subsidies directly to participants' landlords, and will support that agency's attempts to secure additional funding for expanded programs.

Responsible Party: Community Development Department; Housing/Redevelopment staff

Funding Source: General Fund; Redevelopment Agency

Implementation Schedule: on-going

Expected Results: None quantified

HI-7 Small Lot Consolidation and Development

Encourage consolidation of small multi-family parcels as well as small, commercially-designated parcels appropriate for residential use.

- Require Sites A, B, C, D, and E (see Figure 4-1) be planned as a single unit.
- Provide incentives to encourage owners of small, contiguous parcels appropriate for affordable housing, including those parcels in Sites A, B, C, D, and E, to consolidate lots.

- Inform owners of parcels in Sites A, B, C, D, and E of available incentives for lot consolidation and encourage owners to take advantage of such incentives.
- Assist affordable housing developers with the purchase and consolidation of small, contiguous parcels, through providing staff assistance and financial assistance, when available through CDBG, HOME, Redevelopment, or other appropriate funds.

Responsible Party: Community Development Department

Funding Source: General Fund

Implementation Schedule: Zoning Ordinance revised and small lot owners contacted by May 2010

Expected Results: None quantified. Program will encourage and accommodate development of small lots with affordable housing.

HI-8 Promote Second Units

Encourage development of affordable second units through:

- Preparing a Second Units Handbook that provides prototypes preferred by the Town for second units that can be approved with minimal planning and building review. Prototypes should be provided for accessible second units, as well as two-story second units. The Handbook will identify incentives for development of affordable second units, including expedited processing, and explain affordability and monitoring requirements.
- Publicizing the Town's Second Unit Program through handouts available at Town Hall and on the Town's website.

Responsible Party: Housing/Redevelopment staff

Funding Source: General Fund; Redevelopment Agency

Implementation Schedule: Handouts made available at Town Hall and website by December 2009; Handbook developed by December 2010

Expected Results: None quantified

HI-9 Address Discrimination

The Town's Housing and Business Services Division will provide filing information and direct residents with discrimination complaints to the California Department of Fair Employment and Housing and/or the U.S. Department of Housing and Urban Development. Fair housing/non-discrimination requirements will be posted at Town Hall and other public facilities. A log of all complaints will be kept and total complaints will be reported in the Annual Report (HI-10).

Responsible Party: Housing/Redevelopment staff

Funding Source: General Fund; Redevelopment Agency

Implementation Schedule: Handouts made available at Town Hall and website by December 2009; Handbook developed by December 2010

Expected Results: None quantified

6. HOUSING PLAN

HI-10 Annual Report

Provide an Annual Report to the Town Council and Planning Commission which describes 1) implementation of Housing Element programs to date, 2) the amount and type of housing activity as related to the Housing Element's goals, policies, and programs, and 3) an updated summary of the Town's housing needs. The Annual Report will address the requirements of Government Code 65400. Submit this report to the Department of Housing and Community Development within 30 days after review by the Town Council.

Responsible Party: Planning Division

Funding Source: General Fund; Redevelopment Agency

Implementation Schedule: Annually

Expected Results: None quantified

HG-2 IMPROVE AND PRESERVE SAFE, DECENT HOUSING AND NEIGHBORHOODS FOR ALL THE RESIDENTS OF PARADISE

HP-12 The Town shall encourage the maintenance and improvement of its residential areas.

HP-13 The Town shall design and implement housing programs that maximize access to the market, such as housing rehabilitation, including replacement housing, and down payment assistance for first time home buyers.

HP-14 The Town shall support and encourage public and private efforts to provide on-going home improvement and neighborhood rehabilitation programs.

HP-15 New housing and rehabilitated housing shall be constructed in accordance with design standards and Town adopted Building Code requirements that will ensure the safety and integrity of each housing unit.

HP-16 The Town shall continue to provide a revolving loan fund for housing rehabilitation and down payment assistance programs.

HP-17 The Town shall support the continuance and expansion of the Housing Authority's rental assistance program.

HP-18 The Town shall regulate conversion of housing stock that, by its nature, is affordable to residents of modest means, such as apartments and mobile homes, to either market-rate, for-sale, or non residential uses, through requiring such conversions to provide a housing relocation plan and replacement assistance to residents that would be displaced by the conversion, and requiring that the Town make a finding of clear public benefit.

HP-19 Provided staffing and funding are available, the Town shall monitor the quality of the local housing stock.

HP-20 The Town shall encourage safe and decent housing through demolition of dilapidated units that cannot be cost-effectively improved to code standard.

HI-11 Housing Rehabilitation and Improvement

Continue to provide housing rehabilitation and repair opportunities for extremely low income, very low income, low income, elderly, disabled, and special needs households through:

- Continue to aggressively seeking housing rehabilitation funds through CalHOME, HOME and other state and federal funding sources.
- Continue operating the CDBG and HOME revolving loan fund to fund housing rehabilitation for very low and low income households.
- Support the applications for County HOME and CDBG funds of local non-profit and service providers that provide housing rehabilitation and repair programs.
- Conduct an updated housing conditions survey to identify areas targeted for rehabilitation and use Community Development Block Grant (CDBG) funds for housing rehabilitation projects in target areas.
- Update the brochure, when and if programs change (e.g., increased funding amounts, changes to services provided, etc.) that summarizes housing rehabilitation and housing repair programs available to lower income, elderly, disabled, and other special needs households.
- Continue to advertise availability of housing rehabilitation and repair programs through distribution of brochure at Town Hall, on the Town's website, and in conjunction with housing code enforcement activities.

Responsible Party: Housing/Redevelopment Staff

Funding Source: Community Development Block Grant; CalHOME; Redevelopment Agency

Implementation Schedule: Housing Rehabilitation program on-going; complete housing conditions survey by June 2011; prepare brochure by December 2009

Expected Results: 5 to 10 housing rehabilitations per year

HI-12 Condominium and Mobile Home Conversions

Revise Chapter 16.10 of the Municipal Code to address both condominium and mobile home park conversion. The revisions shall require: 1) analysis of rental rates, vacancy rates, and recent growth or decline in the number of multi-family dwellings to determine whether there are adequate housing opportunities for households that may be relocated as the result of a conversion, 2) preparation and implementation of a relocation plan, and 3) relocation assistance to occupants in the event that a mobile home park or apartment complex is converted from rental to another type of housing or use.

Responsible Party: Planning Division

Funding Source: General Fund

Implementation Schedule: Amend code by June 2011

Expected Results: None quantified

6. HOUSING PLAN

HI- 13 Down Payment Assistance

Pursue various housing program grants to fund down payment assistance to lower income first time home buyers. Continue to fund down payment assistance programs with RDA, CDBG, HOME, and CalHOME funds, when feasible and appropriate.

Responsible Party: Housing/Redevelopment staff

Funding Source: Restricted Grant Funds

Implementation Schedule: On-going

Expected Results: None quantified

HI-14 Enforce Housing Codes

Provide a safe and decent living environment through enforcement of housing codes, including the following actions:

- Inspect housing upon receiving complaints regarding health and safety problems, and require compliance with applicable codes.
- Enforce compliance with the applicable Town adopted housing and building codes to ensure existing residential structures remain in habitable condition.

Responsible Party: Code Enforcement Division

Funding Source: General Fund

Implementation Schedule: On-going

Expected Results: None quantified

HI-15 Conversion of At-Risk Units

Reduce the potential conversion of affordable housing to market-rate through the following actions:

- Revise the Zoning Ordinance to require a one year notice to residents, the Town, Butte County Housing Authority, and Community Housing Improvement Program (CHIP) of all proposed conversions of assisted affordable (extremely low, very low, low, and/or moderate income) housing units. Following revision of the Zoning Ordinance, provide the owner of each assisted affordable housing complex in the town with the noticing requirements.
- Continue to maintain communication with the Butte County Housing Authority and local non-profit housing organizations to monitor the potential conversion of assisted housing units to market-rate housing.

Responsible Party: Planning Division

Funding Source: General Fund; Redevelopment Agency; CDBG; HOME

Implementation Schedule: On-going

Expected Results: Preservation of at-risk units

HG-3 REASONABLY ACCOMMODATE HOUSING DESIGNED FOR PERSONS WITH SPECIAL HOUSING NEEDS

- HP-21** The Town shall continue to encourage the development and expansion of housing opportunities for the elderly and the disabled through techniques such as smaller unit sizes, parking reduction, common dining facilities and fewer but adequate amenities.
- HP-22** The Town shall encourage development of suitable sites with rest homes and care facilities for the elderly and disabled and shall encourage senior citizen housing within the Central Commercial area.
- HP-23** The Town shall facilitate housing opportunities for the homeless, through accommodating transitional and supportive housing and allowing emergency, transitional, and supportive housing consistent with state law.
- HP-24** The Town shall encourage development housing types and programs for senior citizens, the disabled, large families, and other groups identified as having special housing needs.
- HP-25** The Town shall continue to require the first floors of multi-family developments to accommodate access and use by the elderly and physically disabled.

HI-16 Removal of Constraints

Continue to assess and update the Zoning Ordinance, Municipal Code, and Town procedures to remove constraints and address changes in state law, particularly regarding housing for special needs groups, including seniors, the disabled (consistent with requirements of SB 520), large families, farmworkers, and homeless.

Responsible Party: Planning Division

Funding Source: General Fund

Implementation Schedule: Annually

Expected Results: None quantified

HI-17 Reduce Standards for Senior and Disabled Housing

Revise the Zoning Ordinance to provide reduced standards for senior and disabled housing, including:

- Reduce the number of required parking spaces for mobile home parks and senior citizen housing projects.
- Allow disabled persons to potentially locate parking within setback areas subject to administrative Town review.
- Allow reduced parking standards for housing developments associated with seniors and/or persons with disabilities via an administrative Town staff review and approval process.

Responsible Party: Planning Division

Funding Source: General Fund

6. HOUSING PLAN

Implementation Schedule: Amend code by December 2009

Expected Results: 25 disabled or senior housing units

HI-18 Emergency Shelters and Transitional/Supportive Housing

Revise the Zoning Code to allow emergency shelters, transitional housing, and supportive housing consistent with the requirements of state law (Government Code Section 65583(a)(4,5)). Emergency shelters will be allowed by right in the Community Services (C-S) zoning district. Language identifying transitional housing and supportive housing as permitted uses and subject to the same standards as other residential dwellings of the same type will be included in the Zoning Ordinance. The Zoning Code can include objective criteria, such as hours of operation, for approval of the shelter but may not include a discretionary review process. The C-S district has multiple available sites with capacity to meet the Town's homeless needs.

Responsible Party: Planning Division

Funding Source: General Fund

Implementation Schedule: Amend code by August 2010

Expected Results: None quantified

HI-19 Housing for Persons with Disabilities

Ensure that new housing for persons with disabilities and home improvements intended to provide accessibility for projects for persons with disabilities are reasonably accommodated.

- Amend Title 15, Buildings and Construction, of the Paradise Municipal Code to identify certain home improvements that provide accessibility for disabled persons as exempt from building permit requirements.
- Prepare an information brochure designed to help the community understand local zoning regulations, building standards, and programs available to reasonably accommodate persons with disabilities. The brochure will identify which accessibility improvements are exempt from building permit requirements and which accessibility improvements may be permitted over the counter.

Responsible Party: Planning Division

Funding Source: General Fund

Implementation Schedule: Prepare brochure by May 2010

Expected Results: None quantified

HI-20 Special Needs Housing

Provide incentives, such as a density bonus, expedited processing, relaxation of development standards, etc., to encourage development of housing for persons with special needs. Incentives will be identified in the brochure developed to promote affordable housing (HI-2) and will be codified where appropriate.

Responsible Party: Planning Division

Funding Source: General Fund

Implementation Schedule: Prepare brochure by February 2010

Expected Results: None quantified

HG-4 ENCOURAGE ENERGY EFFICIENT RESOURCES IN NEW RESIDENTIAL DEVELOPMENT AS WELL AS THE EXISTING HOUSING STOCK

HP-26 Encourage energy efficiency and energy conservation in residential development to ensure sustainable practices and to reduce long-term housing costs.

HI-21 Energy Conservation and Efficiency

Promote energy efficiency and conservation in residential development through:

- Accommodating green building standards, including alternative design and building approaches, into the Municipal Code.
- Reviewing the Town's land use regulations and subdivision ordinances and, where appropriate, amend to include provisions which promote and/or require energy conservation measures as a factor in project approval.
- Support inclusion of weatherization activities including, but not limited to, weatherization, siding, dual pane windows, in the Housing Rehabilitation program.
- Support the SaveUEnergy program (formerly Weatherization Program) operated by Community Action Agency services, which provides free energy audits and energy-saving services to low income households and for a small fee to non-low income households, through advertising availability of this program through the Town's Housing Rehabilitation Program brochure.

Responsible Party: Planning Division; Housing/Redevelopment staff

Funding Source: General Fund

Implementation Schedule: Review and revise codes by July 2011

Expected Results: None quantified

Conclusion

The foregoing programs are considered appropriate and desirable to ensure that the Town's housing needs through 2014, as identified in Chapters 1 through 5, are met in a timely and cost effective manner. The programs designate implementation schedules and expected results, including quantified objectives where applicable. Table 6-1 shows an estimate of quantified objectives by income category for the number of units to be constructed, rehabilitated and conserved over the planning period. Tables 6-2 and 6-3 identify the quantified objectives for individual programs. To achieve these objectives, the community will require developer and non-profit participation and funding from the CDBG, HOME, and CalHOME programs as well as other sources.

6. HOUSING PLAN

TABLE 6-1: QUANTIFIED OBJECTIVES: CONSTRUCTION, REHABILITATION, AND PRESERVATION BY INCOME LEVEL

Income Levels	Construction	Rehabilitation	Preservation
Extremely Low	2	5	-
Very Low	40	25	-
Low	40	25	
Moderate	80	80	-
Above Moderate	250	350	-
TOTAL	412	485	0*

**THERE ARE NO AT-RISK UNITS.*

TABLE 6-2: QUANTIFIED OBJECTIVES FOR VERY LOW AND LOW INCOME UNITS BY PROGRAM

Program	Construction	Rehabilitation	Preservation
HI-2: Affordable Housing Resources	82	-	-
HI-3: Affordable Housing Incentives*	82	-	-
HI-10: Housing Rehabilitation and Improvement	-	55	-
TOTAL	80	50	-

**IN CONJUNCTION WITH HI-2*

TABLE 6-3: QUANTIFIED OBJECTIVES FOR SPECIAL NEEDS UNITS BY PROGRAM

Program	Seniors/Disabled
HI-2 and HI-3: Affordable Housing Resources and Incentives	25
TOTAL	25

7. COMMUNITY PARTICIPATION

Community participation was solicited and encouraged throughout the Housing Element process. Community participation efforts are described below for the development of the Draft Housing Element and the adoption of the Final Housing Element.

DEVELOPMENT OF DRAFT HOUSING ELEMENT

In order to engage the community in the Housing Element Update process, a public stakeholder workshop, community outreach at the local Gold Nugget Days festival, and one joint Planning Commission/Town Council meeting were held. The public, including residents, businesspeople, housing advocates, service agencies, and other organizations addressing housing and special needs were encourage to participate in the process. Key stakeholders, agencies, and organizations were contacted individually for input to ensure that the Housing Element accurately reflects a broad spectrum of the community and prioritizes needs appropriately.

Newsletter

To engage the public in the Housing Element Update process, a newsletter was distributed to various public facilities throughout the Town, made available at Town Hall, handed out at Gold Nugget Days, and posted at Town Hall. The newsletter described the Housing Element Update process and highlighted opportunities, including specific meeting times and locations, for public involvement.

Workshops and Public Outreach

A stakeholders workshop was held on April 13, 2009 to receive input from stakeholders such as housing advocates, local builders and business owners regarding the Housing Element update process and its requirements and, more particularly, to identify local housing priorities and preferences.

Public participation is not only a required portion of the update process, but is also crucial for understanding the community's goals and preferences. The Town encouraged residents to get involved for the following reasons:

1. Assist in creating a new and updated Housing Element
2. Identify housing concerns and suggest solutions
3. Help decide where and how new housing will occur
4. Inform the staff and consultants what housing types are preferred in Paradise
5. Participation is key to understanding and achieving community goals
6. The plan is more likely to be implemented with broad community support

In order to encourage residents, businesspeople, and other stakeholders to participate, the Town used multiple outreach outlets, including:

- Newsletters distributed throughout the Town

7. COMMUNITY PARTICIPATION

- Public notices posted at Town Hall and press release to the local paper
- Invitations extended via phone calls or in person meetings to local organizations, including:
 - Paradise Senior Center
 - Chris Boyle of CB Properties (local developer and property owner)
 - Paradise Chamber of Commerce
 - Housing Authority of Butte County
 - Community Housing Improvement Program (CHIP)
 - Family Resource Center
 - Youth 4 Change
 - Greg Bolin (local contractor)
 - Paradise Work Training Center

STAKEHOLDERS WORKSHOP

The stakeholders workshop included a presentation describing the Housing Element Update process, Housing Element content requirements, and key findings regarding housing in Paradise. Workshop attendees were asked to participate in Post-It notes activities to identify top priorities, challenges, and opportunities associated with existing and anticipated housing needs in the Town.

COMMUNITY OUTREACH AT GOLD NUGGET DAYS

In order to solicit input and disseminate information to as many residents as possible, the Town arranged to set up a booth at the local Gold Nugget Days parade on April 25, 2009. This annual local festival includes dozens of booths located at the park at the Recreation and Park Center in Paradise, as well as a parade. Thousands of people were in attendance on April 25th.

During Gold Nugget Days, the consultants hired to prepare the housing element spent over four hours speaking with dozens of people regarding housing needs, challenges, priorities and opportunities facing the community. Copies of the Housing Element Newsletter were distributed, residents were asked to complete a visual preferences survey, and to write down what they considered to be the greatest challenges the Town faced with respect to housing. Approximately 20 visual preference and housing needs surveys were completed during this event.

WORKSHOP AND OUTREACH RESULTS

Priorities, Challenges and Opportunities

Workshop attendees identified challenges facing the Town, including lack of affordable housing, difficulties posed by wastewater/septic issues, aging housing stock, lack of shelter for homeless persons, the need for infrastructure, available land, and financing in order to provide housing, the high cost of

unexpected maintenance for low income homeowners, mobile home replacement, and need for the local council of governments to be certified. The lack of funding and resources to address housing needs presents a challenge.

Priorities identified included funding for first time homebuyers and housing rehabilitation programs, subsidized housing and second chance buyers programs, affordable rental housing, addressing failing housing stock, developing Planned Development projects, replacing blight before developing from scratch, implementing programs to replace or acquire and rehabilitate run-down housing stock, providing housing for homeless and very low income persons, addressing failing septic systems, providing financial resources for infrastructure, developing a wastewater treatment plan, incentivize the production and maintenance of affordable housing, streamlining development processes, and encouraging green building.

Opportunities recommended for the Town to consider included locating affordable housing close to transportation, live/work housing and housing in the downtown, developing more affordable rental housing and providing tenant-based rental assistance, providing opportunities for low income homeownership, programs that provide neighborhood-focused revitalization, replacing blighted properties with decent units, and building Paradise Community Village. Interest was expressed in identifying alternatives to septic in order to build the amount of needed units given septic restrictions, seeking federal, state, and other grants (i.e., Regional Water Quality Control Board) to address failing septic systems, and exploring reclamation of wastewater effluent for energy purposes.

Visual Preferences

The Gold Nugget Days housing survey participants were shown five different housing projects and asked to identify housing types preferred for Paradise and housing types not appropriate for Paradise. Participants were also asked to comment on what they liked and/or disliked about specific projects. Exhibit 1 identifies the four preferred housing types and the one housing type identified as not appropriate, and summarizes comments on specific housing types.

Housing Needs

Gold Nugget Days housing survey participants were asked to identify housing challenges or issues and to prioritize housing needs. Affordable housing, including units for senior and disabled, and the need for housing rehabilitation and maintenance programs were identified multiple times. The need to provide good management and maintenance of affordable units, more remodels rather than new construction, and second units was described. The lack of sewer treatment is a concern. Challenges presented by the downturn in the housing market and its effect on property values was also an issue. The need for employment opportunities and upscale housing was stated.

Respondents identified additional housing downtown, including affordable housing for seniors and disabled that is near transit, workforce housing, home improvement loans, and first time homebuyer loans and grants as priorities for the Town to address.

Planning Commission and Town Council Hearings

On May 18, 2009, the Planning Commission and Town Council reviewed the Draft Housing Element during a noticed public hearing. No written or oral comments were received on the Draft Housing Element. Consistent with the recommendation of the Planning Commission, the Town Council directed that the Draft Housing Element be submitted to the State Department of Housing and Community Development (HCD) for review. The Draft Housing Element was made available for public and HCD review from May 26 through July 25, 2009. HCD provided comments and staff subsequently submitted proposed revisions for HCD to review. HCD issued a letter on October 12, 2009 stating that the Housing Element, as revised, addresses the statutory requirements for a Housing Element.

Following HCD review of the Public Review Draft Housing Element, the Housing Element was revised to address HCD's comments. The Housing Element was reviewed by the Planning Commission on November 17, 2009 during a noticed public hearing. Following Planning Commission review, the City Council adopted the Housing Element on _____.

VISUAL PREFERENCE SURVEY



Preferred. Nice open space, good use of land

Preferred. Fits in.



Preferred. Like the green and overall look.



Appropriate, but institutional.



No. Flat roofs, modern industrial look is not Paradise.



Site	APN	Land Use	Zoning	Acreage	Units	Income	Notes
	19	052-123-006-000	TC	CB	0.59	4	M/AM Vacant
	20	052-122-019-000	TC	CB	0.62	4	M/AM Vacant
	21	052-141-031-000	TC	CB	0.43	3	M/AM Vacant
	22	052-142-020-000	TC	CB	0.41	3	M/AM Vacant
	23	052-201-033-000	TC	CB	1.25	9	M/AM Vacant
	24	052-194-004-000	TC	CB	0.29	2	M/AM Vacant
	56	052-121-039-000	TC	CB	0.30	2	M/AM Vacant
Subtotal CB					3.88	27	
F	30	053-030-052-000	TC	CC	1.08	8	M/AM Vacant - Sites 30-31 could be consolidated and developed as a single 3.66-acre project of 29 units.
	31	053-030-051-000	TC	CC	2.59	20	
G	36	053-101-025-000	TC	CC	0.79	6	M/AM Vacant - Sites 36-38 could be consolidated and developed as a single 2.70-acre project of 21 units.
	37	053-101-026-000	TC	CC	0.69	5	
	38	053-101-022-000	TC	CC	0.70	5	
	39	053-101-027-000	TC	CC	0.51	4	
	70	053-150-195-000	TC	CC	3.54	28	M/AM Vacant
	81	052-211-036-000	TC	CC	2.19	17	M/AM Vacant
	87	054-080-061-000	TC	CC	2.30	18	M/AM Vacant
	28	053-022-020-000	TC	CC	0.44	3	M/AM Vacant
	29	053-022-021-000	TC	CC	0.53	4	M/AM Vacant
	40	053-102-013-000	TC	CC	0.49	3	M/AM Vacant
	41	053-102-014-000	TC	CC	0.94	7	M/AM Vacant
	54	052-213-025-000	TC	CC	0.48	3	M/AM Vacant
	55	052-213-021-000	TC	CC	0.64	5	M/AM Vacant
	57	066-460-022-000	TC	CC	1.04	8	M/AM Vacant
	58	050-013-038-000	TC	CC	0.36	2	M/AM Vacant
	59	050-012-002-000	TC	CC	0.30	2	M/AM Vacant
	60	050-040-068-000	TC	CC	0.56	4	M/AM Vacant
	61	050-060-093-000	TC	CC	0.51	4	M/AM Vacant
	62	051-132-120-000	TC	CC	0.45	3	M/AM Vacant
	63	051-142-010-000	TC	CC	1.32	10	M/AM Vacant
	64	050-400-013-000	TC	CC	0.56	4	M/AM Vacant
	65	051-153-014-000	TC	CC	0.60	4	M/AM Vacant
	66	051-163-003-000	TC	CC	0.92	7	M/AM Vacant
	67	051-164-061-000	TC	CC	0.83	6	M/AM Vacant
	68	051-164-019-000	TC	CC	0.34	2	M/AM Vacant
	69	053-011-112-000	TC	CC	0.50	4	M/AM Vacant
	71	053-022-019-000	TC	CC	1.51	12	M/AM Vacant
	72	053-011-029-000	TC	CC	0.28	2	M/AM Vacant
	73	052-060-029-000	TC	CC	0.27	2	M/AM Vacant
	74	053-080-013-000	TC	CC	0.28	2	M/AM Vacant
	75	052-060-034-000	TC	CC	0.45	3	M/AM Vacant
	76	052-170-042-000	TC	CC	0.63	5	M/AM Vacant
	77	053-103-040-000	TC	CC	0.80	6	M/AM Vacant
	78	053-103-028-000	TC	CC	0.61	4	M/AM Vacant
	79	054-330-019-000	TC	CC	1.47	11	M/AM Vacant

Site	APN	Land Use Zoning	Acres	Units	Income	Notes	
	80	052-212-014-000	TC	CC	0.34	2 M/AM Vacant	
	82	052-213-023-000	TC	CC	0.30	2 M/AM Vacant	
	83	052-182-086-000	TC	CC	0.57	4 M/AM Vacant	
	84	054-050-102-000	TC	CC	1.45	11 M/AM Vacant	
	85	054-080-064-000	TC	CC	0.78	6 M/AM Vacant	
	86	052-260-142-000	TC	CC	0.40	3 M/AM Vacant	
	88	051-230-047-000	TC	CC	0.37	2 M/AM Vacant	
	89	051-230-055-000	TC	CC	0.64	5 M/AM Vacant	
	90	051-230-054-000	TC	CC	0.67	5 M/AM Vacant	
	91	054-120-060-000	TC	CC	1.82	14 M/AM Vacant	
Subtotal CC					39.86	297	
PCV	46	054-090-048-000	PD	CS	15.09	114	Approved Paradise Community Village project; vacant. 6.19 acres designated for very low and low income units and 8.9 acres designated for single family units at densities suitable for moderate income households. Project is seeking state funding to provide lower income units.
	47	054-110-032-000	PD	CS			
	48	054-110-031-000	PD	CS			
	49	054-110-033-000	PD	CS			
	50	054-110-039-000	PD	CS			
	51	054-110-007-000	PD	CS			
	52	054-100-023-000	PD	CS			
	95	054-110-028-000	CS	CS			
E	25	050-140-151-000	CS	CS	3.41	40	VL/L Vacant - Sites 25-26 could be consolidated and developed as a single project of 76 units.
	26	050-140-053-000	CS	CS	1.00	12	
	27	050-140-050-000	CS	CS	2.01	24	
	92	051-104-026-000	CS	CS	1.01	12	M/AM Vacant
	93	053-290-029-000	CS	CS	0.60	7	M/AM Vacant
	94	053-111-030-000	CS	CS	0.57	6	M/AM Vacant
	95	054-110-028-000	CS	CS	0.50	5	M/AM Vacant
Subtotal CS					24.18		Potential for 154 very low/low income units with lot consolidation and 66 moderate/above moderate income units.
A	1	052-150-054-000	MR	MF	0.99	11	VL/L Underdeveloped/Redevelopment potential - Sites 1-18 are underdeveloped with multiple structures, which include 22 mobile home unit. These sites are a candidate for lot consolidation and redevelopment. Their downtown location is proximate to services and would be appropriate for a higher density, infill redevelopment project.
	2	052-123-001-000	MR	MF	0.43	5	
	3	052-160-013-000	MR	MF	2.49	29	
	4	052-160-010-000	MR	MF	0.19	2	
	5	052-160-014-000	MR	MF	0.22	2	
	6	052-160-003-000	MR	MF	0.21	2	
	7	052-160-004-000	MR	MF	0.21	2	
	8	052-160-011-000	MR	MF	0.51	6	
	9	052-143-009-000	MR	MF	0.02	0	
	10	052-160-015-000	MR	MF	3.25	16	

Site	APN	Land Use	Zoning	Acreage	Units	Income	Notes	
	11	052-160-002-000	MR	MF	0.21	2	VL/L	These sites could be developed as a single 10.92-acre project of 131 units. Since there are 22 mobile homes on the site, the total net very low/low income unit yield is estimated at 109 (131 less 22).
	12	052-160-016-000	MR	MF	0.26	3	VL/L	
	13	052-143-006-000	MR	MF	0.20	2	VL/L	
	14	052-143-005-000	MR	MF	0.17	1	VL/L	
	15	052-143-004-000	MR	MF	0.23	2	VL/L	
	16	052-143-003-000	MR	MF	0.41	4	VL/L	
	17	052-143-010-000	MR	MF	0.71	8	VL/L	
	18	052-143-002-000	MR	MF	0.21	2	VL/L	
B	32	053-080-006-000	MR	MF	1.92	23	VL/L	Vacant - Sites 32-36 could be consolidated and developed as a single 6.94-acre project of 83 units.
	33	053-080-005-000	MR	MF	1.84	22	VL/L	
	34	053-080-003-000	MR	MF	1.34	16	VL/L	
	35	053-080-002-000	MR	MF	1.84	22	VL/L	
	45	054-080-005-000	MR	MF	5.26	63	VL/L	Vacant
	96	050-051-024-000	MR	MF	2.06	24	VL/L	Underdeveloped; structure with assessed value less than \$15,000
	97	052-012-032-000	MR	MF	3.05	36	VL/L	Vacant
	98	053-040-057-000	MR	MF	4.09	49	VL/L	Underdeveloped; structure with assessed value less than \$15,000
	100	050-040-131-000	MR	MF	4.60	55	VL/L	Approved 26-unit senior housing project. Initially proposed as affordable project, site has been sold and is now anticipated to be market rate.
C	101	050-070-015-000	MR	MF	1.01	12	VL/L	Sites 101, 102, and 104 are vacant; Sites 104 and 106 underdeveloped with improvements valued less than \$15,000. Sites could be consolidated into a single 4.15-acre parcel with potential capacity for 49 units. Sites would require reciprocal access agreement with parcel between Sites EE and 102. The current use of that area of the parcel is a driveway, so it could be shared with Sites 102 through 107.
	102	050-070-076-000	MR	MF	1.19	14	VL/L	
	103	050-070-083-000	MR	MF	1.17	14	VL/L	
	104	050-070-060-000	MR	MF	0.41	4	VL/L	
	105	050-070-061-000	MR	MF	0.37	4	VL/L	

Site	APN	Land Use	Zoning	Acreage	Units	Income	Notes	
D	106	054-080-063	MR	MF	2.62	31	VL/L	Site 106 is vacant and Site 107 is underdeveloped with single family home and second unit with total combined living area of less than 2,392 s.f. Sites could be consolidated into a 4.24-acre site to accommodate 50 lower income units.
	107	054-080-062-000	MR	MF	1.62	19	VL/L	
H	115	050-081-010-000	MR	MF	1.60	19	VL/L	Site 115 has 4 dwelling units, sites 112 and 113 each have two dwelling units, and site 114 has one dwelling unit. These sites have the potential to be consolidated and developed as a single project and could accommodate 56 multi-family units.
	112	050-081-008-000	MR	MF	1.60	19		
	113	080-081-043-000	MR	MF	1.04	12		
	114	050-081-024-000	MR	MF	0.49	5		
	111	053-040-033-000	MR	MF	4.23	50	VL/L	Underdeveloped; structure with assessed value less than \$17,000.
	110	052-160-006-000	MR	MF	6.19	74	VL/L	Underdeveloped; site has two dwelling units that total 1,400 square feet.
	42	054-060-103-000	PD	MF	4.35	60	M	Approved Mountain Terrace project. Project is anticipated to provide market rate units.
	43	054-060-102-000	PD	MF	2.04			
	44	054-060-101-000	PD	MF	4.91			
	99	066-460-027-000	MR	MF	0.39	4	M	Vacant
	108	054-171-054-000	MR	MF	0.84	10	M	Vacant
	109	051-220-065-000	MR	MF	1.90	23	M	Vacant
		050-040-004-000	MR	MF	0.52	6	M	Vacant
Subtotal MF					75.40	Potential for 698 very low/low income units with lot consolidation and 103 moderate income units.		
		052-100-002-000	RR	RR 1	40.08	34	AM	Vacant
		050-030-005-000	AR	RR 1	14.32	12	AM	Vacant
		052-250-117-000	RR	RR 1	11.79	10	AM	Vacant
		050-230-060-000	RR	RR 1	9.10	7	AM	Vacant
		052-310-032-000	RR	RR 1	6.15	5	AM	Vacant
		051-040-024-000	RR	RR 1	5.93	5	AM	Vacant
		050-060-087-000	RR	RR 1	5.48	5	AM	Vacant

Site	APN	Land Use	Zoning	Acreage	Units	Income	Notes
	051-072-012-000	RR	RR 1	4.13	4	AM	Vacant
	050-052-062-000	RR	RR 1	3.60	3	AM	Vacant
	050-100-151-000	RR	RR 1	3.40	3	AM	Vacant
	050-250-094-000	RR	RR 1	3.38	3	AM	Vacant
	053-240-007-000	RR	RR 1	3.00	2	AM	Vacant
	054-080-036-000	RR	RR 1	2.72	2	AM	Vacant
	050-230-082-000	RR	RR 1	2.61	2	AM	Vacant
	052-260-010-000	RR	RR 1	2.58	2	AM	Vacant
	050-220-007-000	RR	RR 1	2.55	2	AM	Vacant
	055-202-021-000	RR	RR 1	2.44	2	AM	Vacant
	050-060-004-000	RR	RR 1	2.36	2	AM	Vacant
	050-380-020-000	RR	RR 1	2.29	2	AM	Vacant
	052-290-047-000	RR	RR 1	2.22	2	AM	Vacant
	051-060-032-000	RR	RR 1	2.18	2	AM	Vacant
	050-110-007-000	RR	RR 1	2.00	1	AM	Vacant
	050-250-041-000	RR	RR 1	2.00	1	AM	Vacant
	050-250-012-000	RR	RR 1	2.00	1	AM	Vacant
	050-110-025-000	RR	RR 1	1.91	1	AM	Vacant
	051-104-053-000	RR	RR 1	1.65	1	AM	Vacant
	050-250-088-000	RR	RR 1	1.61	2	AM	Approved for 3 units; 1 built
	055-280-013-000	RR	RR 1	1.42	1	AM	Vacant
	050-220-120-000	RR	RR 1	1.32	1	AM	Vacant
	055-420-009-000	RR	RR 1	1.18	1	AM	Vacant
	050-220-012-000	RR	RR 1	1.17	1	AM	Vacant
	055-290-069-000	RR	RR 1	1.16	1	AM	Vacant
	052-290-037-000	RR	RR 1	1.14	1	AM	Vacant
	052-310-029-000	RR	RR 1	1.13	1	AM	Vacant
	051-072-085-000	RR	RR 1	1.10	1	AM	Vacant
	050-370-024-000	RR	RR 1	1.09	1	AM	Vacant
	051-060-038-000	RR	RR 1	1.08	1	AM	Vacant
	051-050-097-000	RR	RR 1	1.04	1	AM	Vacant
	053-240-081-000	RR	RR 1	1.03	1	AM	Vacant
	051-110-009-000	RR	RR 1	1.03	1	AM	Vacant
	053-240-064-000	RR	RR 1	1.01	1	AM	Vacant
	053-240-082-000	RR	RR 1	1.01	1	AM	Vacant
	051-120-046-000	RR	RR 1	1.00	1	AM	Vacant
	053-240-063-000	RR	RR 1	1.00	1	AM	Vacant
	051-072-083-000	RR	RR 1	0.97	1	AM	Vacant
	051-110-013-000	RR	RR 1	0.95	1	AM	Vacant
	050-070-071-000	RR	RR 1	0.90	1	AM	Vacant
	052-130-001-000	RR	RR 1	0.76	1	AM	Vacant
	050-240-083-000	RR	RR 1	0.74	1	AM	Vacant
	051-060-039-000	RR	RR 1	0.70	1	AM	Vacant
	051-072-079-000	RR	RR 1	0.69	1	AM	Vacant
	050-011-028-000	RR	RR 1	0.67	1	AM	Vacant
	051-104-165-000	RR	RR 1	0.59	1	AM	Vacant

Site	APN	Land Use	Zoning	Acreage	Units	Income	Notes
	051-104-157-000	RR	RR 1	0.53	1	AM	Vacant
	051-050-028-000	RR	RR 1	0.52	1	AM	Vacant
	050-011-030-000	RR	RR 1	0.41	1	AM	Vacant
	050-070-070-000	RR	RR 1	0.40	1	AM	Vacant
	050-070-068-000	RR	RR 1	0.34	1	AM	Vacant
	050-070-069-000	RR	RR 1	0.30	1	AM	Vacant
	054-172-032-000	RR	RR 1	0.29	1	AM	Vacant
Subtotal RR1				172.15	151		
	050-171-019-000	RR	RR 1/2	2.86	1	AM	Vacant
	054-090-072-000	RR	RR 1/2	2.86	1	AM	Vacant
	050-430-015-000	RR	RR 1/2	2.49	1	AM	Vacant
	053-250-079-000	RR	RR 1/2	1.87	1	AM	Vacant
	055-261-081-000	RR	RR 1/2	1.76	1	AM	Vacant
	051-050-123-000	RR	RR 1/2	1.69	1	AM	Vacant
	050-430-014-000	RR	RR 1/2	1.64	1	AM	Vacant
	050-120-073-000	RR	RR 1/2	1.64	1	AM	Vacant
	050-250-091-000	RR	RR 1/2	1.35	1	AM	Vacant
	051-250-146-000	RR	RR 1/2	1.30	1	AM	Vacant
	053-240-039-000	RR	RR 1/2	1.11	1	AM	Vacant
	054-240-130-000	RR	RR 1/2	1.09	1	AM	Vacant
	053-180-053-000	RR	RR 1/2	1.07	1	AM	Vacant
	055-470-005-000	RR	RR 1/2	1.05	1	AM	Vacant
	054-070-024-000	RR	RR 1/2	0.95	1	AM	Vacant
	053-272-096-000	RR	RR 1/2	0.92	1	AM	Vacant
	051-072-074-000	RR	RR 1/2	0.89	1	AM	Vacant
	055-470-004-000	RR	RR 1/2	0.83	1	AM	Vacant
	053-140-093-000	RR	RR 1/2	0.82	1	AM	Vacant
	053-272-058-000	RR	RR 1/2	0.81	1	AM	Vacant
	051-250-141-000	RR	RR 1/2	0.81	1	AM	Vacant
	051-250-137-000	RR	RR 1/2	0.80	1	AM	Vacant
	054-070-029-000	RR	RR 1/2	0.79	1	AM	Vacant
	055-211-078-000	RR	RR 1/2	0.74	1	AM	Vacant
	055-261-087-000	RR	RR 1/2	0.72	1	AM	Vacant
	066-460-006-000	RR	RR 1/2	0.72	1	AM	Vacant
	050-230-075-000	RR	RR 1/2	0.71	1	AM	Vacant
	054-070-037-000	RR	RR 1/2	0.69	1	AM	Vacant
	055-020-047-000	RR	RR 1/2	0.69	1	AM	Vacant
	051-050-109-000	RR	RR 1/2	0.69	1	AM	Vacant
	055-330-002-000	RR	RR 1/2	0.69	1	AM	Vacant
	055-070-039-000	RR	RR 1/2	0.64	1	AM	Vacant
	052-271-057-000	RR	RR 1/2	0.64	1	AM	Vacant
	055-020-028-000	RR	RR 1/2	0.64	1	AM	Vacant
	051-230-006-000	RR	RR 1/2	0.64	1	AM	Vacant
	053-170-041-000	RR	RR 1/2	0.61	1	AM	Vacant
	050-120-104-000	RR	RR 1/2	0.60	1	AM	Vacant
	055-211-058-000	RR	RR 1/2	0.59	1	AM	Vacant
	055-070-038-000	RR	RR 1/2	0.58	1	AM	Vacant

Site	APN	Land Use	Zoning	Acres	Units	Income	Notes
	055-440-143-000	RR	RR 1/2	0.58	1	AM	Vacant
	053-250-077-000	RR	RR 1/2	0.57	1	AM	Vacant
	055-261-088-000	RR	RR 1/2	0.57	1	AM	Vacant
	055-112-082-000	RR	RR 1/2	0.56	1	AM	Vacant
	051-250-083-000	RR	RR 1/2	0.56	1	AM	Vacant
	051-250-149-000	RR	RR 1/2	0.55	1	AM	Vacant
	055-440-038-000	RR	RR 1/2	0.54	1	AM	Vacant
	055-400-034-000	RR	RR 1/2	0.53	1	AM	Vacant
	055-211-077-000	RR	RR 1/2	0.52	1	AM	Vacant
	055-270-079-000	RR	RR 1/2	0.50	1	AM	Vacant
	055-160-008-000	RR	RR 1/2	0.50	1	AM	Vacant
	051-250-081-000	RR	RR 1/2	0.49	1	AM	Vacant
	054-090-050-000	RR	RR 1/2	0.48	1	AM	Vacant
	054-230-075-000	RR	RR 1/2	0.48	1	AM	Vacant
	051-250-084-000	RR	RR 1/2	0.46	1	AM	Vacant
	051-250-102-000	RR	RR 1/2	0.45	1	AM	Vacant
	050-120-133-000	RR	RR 1/2	0.45	1	AM	Vacant
	050-120-160-000	RR	RR 1/2	0.45	1	AM	Vacant
	051-250-082-000	RR	RR 1/2	0.45	1	AM	Vacant
	050-120-085-000	RR	RR 1/2	0.45	1	AM	Vacant
	055-330-014-000	RR	RR 1/2	0.43	1	AM	Vacant
	050-120-148-000	RR	RR 1/2	0.42	1	AM	Vacant
	053-240-075-000	RR	RR 1/2	0.42	1	AM	Vacant
	054-070-014-000	RR	RR 1/2	0.42	1	AM	Vacant
	055-440-138-000	RR	RR 1/2	0.42	1	AM	Vacant
	055-270-016-000	RR	RR 1/2	0.41	1	AM	Vacant
	054-230-134-000	RR	RR 1/2	0.40	1	AM	Vacant
	054-070-012-000	RR	RR 1/2	0.38	1	AM	Vacant
	055-440-126-000	RR	RR 1/2	0.38	1	AM	Vacant
	052-360-008-000	RR	RR 1/2	0.38	1	AM	Vacant
	050-090-014-000	RR	RR 1/2	0.36	1	AM	Vacant
	053-180-047-000	RR	RR 1/2	0.34	1	AM	Vacant
	055-140-053-000	RR	RR 1/2	0.33	1	AM	Vacant
	055-420-005-000	RR	RR 1/2	0.33	1	AM	Vacant
	054-220-021-000	RR	RR 1/2	0.32	1	AM	Vacant
	055-060-032-000	RR	RR 1/2	0.30	1	AM	Vacant
	055-020-070-000	RR	RR 1/2	0.28	1	AM	Vacant
	055-020-091-000	RR	RR 1/2	0.27	1	AM	Vacant
	055-090-040-000	RR	RR 1/2	0.26	1	AM	Vacant
	050-013-010-000	RR	RR 1/2	0.26	1	AM	Vacant
Subtotal RR 1/2				59.23	79		
	051-240-012-000	RR	RR 2/3	38.71	42	AM	Approved for 42 single family lots
	050-230-085-000	RR	RR 2/3	11.14	15	AM	Vacant
	051-460-021-000	RR	RR 2/3	3.57	5	AM	Vacant
	051-460-039-000	RR	RR 2/3	3.18	4	AM	Vacant
	051-460-032-000	RR	RR 2/3	3.00	4	AM	Vacant

Site	APN	Land Use	Zoning	Acreage	Units	Income	Notes
	051-460-061-000	RR	RR 2/3	2.04	2	AM	Vacant
	052-244-049-000	RR	RR 2/3	2.02	2	AM	Vacant
	051-460-046-000	RR	RR 2/3	1.97	2	AM	Vacant
	051-330-060-000	RR	RR 2/3	1.87	2	AM	Vacant
	053-260-021-000	RR	RR 2/3	1.58	2	AM	Vacant
	051-330-065-000	RR	RR 2/3	1.57	2	AM	Vacant
	051-190-082-000	RR	RR 2/3	1.51	2	AM	Vacant
	050-100-150-000	RR	RR 2/3	1.46	2	AM	Vacant
	051-330-064-000	RR	RR 2/3	1.34	1	AM	Vacant
	052-244-001-000	RR	RR 2/3	1.34	1	AM	Vacant
	051-460-045-000	RR	RR 2/3	1.33	1	AM	Vacant
	052-244-041-000	RR	RR 2/3	1.23	1	AM	Vacant
	053-140-047-000	RR	RR 2/3	1.21	1	AM	Vacant
	052-244-026-000	RR	RR 2/3	1.20	1	AM	Vacant
	051-460-011-000	RR	RR 2/3	1.14	1	AM	Vacant
	051-050-121-000	RR	RR 2/3	1.09	1	AM	Vacant
	052-260-088-000	RR	RR 2/3	1.03	1	AM	Vacant
	054-191-016-000	RR	RR 2/3	1.02	1	AM	Vacant
	051-220-063-000	RR	RR 2/3	0.98	1	AM	Vacant
	052-340-045-000	RR	RR 2/3	0.98	1	AM	Vacant
	051-161-004-000	RR	RR 2/3	0.93	1	AM	Vacant
	050-140-026-000	RR	RR 2/3	0.92	1	AM	Vacant
	051-050-107-000	RR	RR 2/3	0.92	1	AM	Vacant
	051-152-036-000	RR	RR 2/3	0.91	1	AM	Vacant
	051-240-026-000	RR	RR 2/3	0.89	1	AM	Vacant
	051-460-060-000	RR	RR 2/3	0.88	1	AM	Vacant
	054-165-013-000	RR	RR 2/3	0.84	1	AM	Vacant
	050-230-084-000	RR	RR 2/3	0.84	1	AM	Vacant
	051-460-059-000	RR	RR 2/3	0.83	1	AM	Vacant
	054-171-082-000	RR	RR 2/3	0.81	1	AM	Vacant
	052-350-013-000	RR	RR 2/3	0.79	1	AM	Vacant
	051-151-058-000	RR	RR 2/3	0.79	1	AM	Vacant
	051-330-045-000	RR	RR 2/3	0.76	1	AM	Vacant
	051-190-108-000	RR	RR 2/3	0.75	1	AM	Vacant
	051-190-107-000	RR	RR 2/3	0.74	1	AM	Vacant
	050-040-125-000	RR	RR 2/3	0.69	1	AM	Vacant
	051-460-035-000	RR	RR 2/3	0.69	1	AM	Vacant
	052-350-018-000	RR	RR 2/3	0.69	1	AM	Vacant
	054-210-086-000	RR	RR 2/3	0.68	1	AM	Vacant
	051-460-019-000	RR	RR 2/3	0.67	1	AM	Vacant
	051-460-037-000	RR	RR 2/3	0.67	1	AM	Vacant
	051-460-027-000	RR	RR 2/3	0.67	1	AM	Vacant
	052-244-015-000	RR	RR 2/3	0.64	1	AM	Vacant
	051-460-028-000	RR	RR 2/3	0.64	1	AM	Vacant
	051-163-029-000	RR	RR 2/3	0.63	1	AM	Vacant
	051-460-050-000	RR	RR 2/3	0.63	1	AM	Vacant
	051-190-101-000	RR	RR 2/3	0.62	1	AM	Vacant

Site	APN	Land Use	Zoning	Acreage	Units	Income	Notes
	051-180-098-000	RR	RR 2/3	0.56	1	AM	Vacant
	050-100-119-000	RR	RR 2/3	0.56	1	AM	Vacant
	051-152-023-000	RR	RR 2/3	0.52	1	AM	Vacant
	051-190-078-000	RR	RR 2/3	0.52	1	AM	Vacant
	050-040-011-000	RR	RR 2/3	0.45	1	AM	Vacant
	051-190-067-000	RR	RR 2/3	0.38	1	AM	Vacant
Subtotal RR 2/3				110.98	131		
	053-104-046-000	TR	TR 1	7.81	7	AM	Vacant
	053-162-016-000	TR	TR 1	7.40	7	AM	Vacant
	054-151-068-000	TR	TR 1	5.60	5	AM	Vacant
	052-182-108-000	TR	TR 1	2.37	2	AM	Vacant
	053-103-019-000	TR	TR 1	2.07	1	AM	Vacant
	054-151-063-000	TR	TR 1	1.40	1	AM	Vacant
	053-150-187-000	TR	TR 1	1.03	1	AM	Vacant
	053-162-009-000	TR	TR 1	0.93	1	AM	Vacant
	054-163-018-000	TR	TR 1	0.82	1	AM	Vacant
	054-163-004-000	TR	TR 1	0.71	1	AM	Vacant
Subtotal TR 1				30.16	27		
	053-180-075-000	RR	TR 1/2	8.56	16	M	Vacant
	053-180-076-000	RR	TR 1/2	5.85	8	M	Approved for 8 single family lots
	050-172-023-000	TR	TR 1/2	4.14	7	M	Vacant
	054-201-049-000	TR	TR 1/2	3.83	7	M	Vacant
	053-230-019-000	TR	TR 1/2	2.86	5	M	Vacant
	053-330-048-000	TR	TR 1/2	2.53	4	M	Vacant
	052-033-024-000	TR	TR 1/2	2.42	4	M	Vacant
	050-081-021-000	TR	TR 1/2	2.31	4	M	Vacant
	053-070-016-000	TR	TR 1/2	2.02	3	M	Vacant
	052-182-002-000	TR	TR 1/2	1.63	3	M	Vacant
	053-110-101-000	TR	TR 1/2	1.56	2	M	Vacant
	053-101-001-000	TR	TR 1/2	1.34	2	M	Vacant
	054-290-026-000	TR	TR 1/2	1.07	2	M	Vacant
	053-131-048-000	TR	TR 1/2	1.05	1	M	Vacant
	051-132-038-000	TR	TR 1/2	1.03	1	M	Vacant
	053-170-179-000	TR	TR 1/2	1.03	1	M	Vacant
	054-131-037-000	TR	TR 1/2	0.98	1	M	Vacant
	054-131-099-000	TR	TR 1/2	0.98	1	M	Vacant
	053-104-034-000	TR	TR 1/2	0.95	1	M	Vacant
	053-104-018-000	TR	TR 1/2	0.95	1	M	Vacant
	054-131-104-000	TR	TR 1/2	0.94	1	M	Vacant
	051-145-062-000	TR	TR 1/2	0.87	1	M	Vacant
	053-210-037-000	TR	TR 1/2	0.85	1	M	Vacant
	053-050-028-000	TR	TR 1/2	0.83	1	M	Vacant
	053-180-151-000	TR	TR 1/2	0.82	1	M	Vacant
	053-161-052-000	TR	TR 1/2	0.76	1	M	Vacant
	051-146-019-000	TR	TR 1/2	0.75	1	M	Vacant
	052-070-114-000	TR	TR 1/2	0.74	1	M	Vacant

Site	APN	Land Use Zoning	Acres	Units	Income	Notes
	053-200-061-000	TR	TR 1/2	0.68	1	M Vacant
	052-080-014-000	TR	TR 1/2	0.67	1	M Vacant
	052-033-022-000	TR	TR 1/2	0.63	1	M Vacant
	053-021-007-000	TR	TR 1/2	0.61	1	M Vacant
	053-210-077-000	TR	TR 1/2	0.59	1	M Vacant
	052-070-102-000	TR	TR 1/2	0.57	1	M Vacant
	051-071-091-000	TR	TR 1/2	0.55	1	M Vacant
	051-071-090-000	TR	TR 1/2	0.55	1	M Vacant
	053-110-087-000	TR	TR 1/2	0.54	1	M Vacant
	053-162-025-000	TR	TR 1/2	0.53	1	M Vacant
	051-083-137-000	TR	TR 1/2	0.52	1	M Vacant
	054-010-103-000	TR	TR 1/2	0.52	1	M Vacant
	050-190-071-000	TR	TR 1/2	0.50	1	M Vacant
	053-021-063-000	TR	TR 1/2	0.50	1	M Vacant
	052-300-004-000	TR	TR 1/2	0.48	1	M Vacant
	052-310-005-000	TR	TR 1/2	0.48	1	M Vacant
	051-071-056-000	TR	TR 1/2	0.46	1	M Vacant
	050-190-069-000	TR	TR 1/2	0.46	1	M Vacant
	050-013-067-000	TR	TR 1/2	0.45	1	M Vacant
	051-120-067-000	TR	TR 1/2	0.44	1	M Vacant
	052-033-019-000	TR	TR 1/2	0.44	1	M Vacant
	051-180-075-000	TR	TR 1/2	0.43	1	M Vacant
	051-145-064-000	TR	TR 1/2	0.42	1	M Vacant
	053-011-106-000	TR	TR 1/2	0.41	1	M Vacant
	053-070-051-000	TR	TR 1/2	0.41	1	M Vacant
	052-050-012-000	TR	TR 1/2	0.39	1	M Vacant
	053-104-040-000	TR	TR 1/2	0.39	1	M Vacant
	052-011-062-000	TR	TR 1/2	0.38	1	M Vacant
	051-050-069-000	TR	TR 1/2	0.37	1	M Vacant
	053-070-043-000	TR	TR 1/2	0.37	1	M Vacant
	051-280-006-000	TR	TR 1/2	0.37	1	M Vacant
	052-310-006-000	TR	TR 1/2	0.34	1	M Vacant
	050-390-015-000	TR	TR 1/2	0.34	1	M Vacant
	052-300-008-000	TR	TR 1/2	0.34	1	M Vacant
	053-104-039-000	TR	TR 1/2	0.33	1	M Vacant
	052-310-008-000	TR	TR 1/2	0.33	1	M Vacant
	052-310-007-000	TR	TR 1/2	0.32	1	M Vacant
	053-230-113-000	TR	TR 1/2	0.31	1	M Vacant
	051-172-060-000	TR	TR 1/2	0.30	1	M Vacant
	054-162-021-000	TR	TR 1/2	0.29	1	M Vacant
	052-033-021-000	TR	TR 1/2	0.29	1	M Vacant
	050-350-035-000	TR	TR 1/2	0.27	1	M Vacant
	053-210-069-000	TR	TR 1/2	0.26	1	M Vacant
	052-070-039-000	TR	TR 1/2	0.25	1	M Vacant
Subtotal TR 1/2				72.73	126	
	054-132-049-000	TR	TR 1/3	1.00	3	M Vacant
	051-093-014-000	TR	TR 1/3	0.82	2	M Vacant

Site	APN	Land Use	Zoning	Acreage	Units	Income	Notes
	051-093-047-000	TR	TR 1/3	0.80	2	M	Vacant
	054-010-113-000	TR	TR 1/3	0.70	2	M	Vacant
	050-150-109-000	TR	TR 1/3	0.61	1	M	Vacant
	051-161-028-000	TR	TR 1/3	0.61	1	M	Vacant
	052-250-121-000	CC	TR 1/3	0.55	1	M	Vacant
	052-182-106-000	TR	TR 1/3	0.53	1	M	Vacant
	053-250-117-000	TR	TR 1/3	0.52	1	M	Vacant
	053-170-197-000	TR	TR 1/3	0.51	1	M	Vacant
	053-170-198-000	TR	TR 1/3	0.51	1	M	Vacant
	051-083-077-000	TR	TR 1/3	0.49	1	M	Vacant
	054-141-072-000	TR	TR 1/3	0.49	1	M	Vacant
	051-083-078-000	TR	TR 1/3	0.47	1	M	Vacant
	054-171-113-000	TR	TR 1/3	0.47	1	M	Vacant
	053-230-074-000	TR	TR 1/3	0.46	1	M	Vacant
	050-380-018-000	CC	TR 1/3	0.45	1	M	Vacant
	053-162-089-000	TR	TR 1/3	0.45	1	M	Vacant
	053-023-003-000	TR	TR 1/3	0.45	1	M	Vacant
	050-300-011-000	TR	TR 1/3	0.44	1	M	Vacant
	053-162-086-000	TR	TR 1/3	0.44	1	M	Vacant
	053-011-096-000	TR	TR 1/3	0.43	1	M	Vacant
	051-370-010-000	TR	TR 1/3	0.42	1	M	Vacant
	054-040-115-000	TR	TR 1/3	0.41	1	M	Vacant
	054-151-070-000	TR	TR 1/3	0.41	1	M	Vacant
	052-050-027-000	TR	TR 1/3	0.40	1	M	Vacant
	051-310-005-000	TR	TR 1/3	0.39	1	M	Vacant
	053-011-048-000	TR	TR 1/3	0.38	1	M	Vacant
	053-150-133-000	TR	TR 1/3	0.38	1	M	Vacant
	051-103-017-000	TR	TR 1/3	0.38	1	M	Vacant
	051-320-017-000	TR	TR 1/3	0.38	1	M	Vacant
	051-320-018-000	TR	TR 1/3	0.38	1	M	Vacant
	052-310-011-000	TR	TR 1/3	0.37	1	M	Vacant
	051-083-075-000	TR	TR 1/3	0.37	1	M	Vacant
	053-080-016-000	TR	TR 1/3	0.37	1	M	Vacant
	050-082-079-000	TR	TR 1/3	0.36	1	M	Vacant
	052-182-069-000	TR	TR 1/3	0.36	1	M	Vacant
	053-200-048-000	TR	TR 1/3	0.36	1	M	Vacant
	050-300-013-000	TR	TR 1/3	0.35	1	M	Vacant
	050-330-078-000	TR	TR 1/3	0.35	1	M	Vacant
	051-320-016-000	TR	TR 1/3	0.35	1	M	Vacant
	052-310-013-000	TR	TR 1/3	0.34	1	M	Vacant
	051-164-037-000	TR	TR 1/3	0.33	1	M	Vacant
	050-370-010-000	TR	TR 1/3	0.33	1	M	Vacant
	053-320-050-000	TR	TR 1/3	0.33	1	M	Vacant
	052-360-012-000	TR	TR 1/3	0.33	1	M	Vacant
	053-050-019-000	TR	TR 1/3	0.33	1	M	Vacant
	051-300-010-000	TR	TR 1/3	0.33	1	M	Vacant
	053-050-020-000	TR	TR 1/3	0.33	1	M	Vacant

Site	APN	Land Use Zoning	Acreage	Units	Income	Notes
	053-230-134-000	TR	TR 1/3	0.33	1	M Vacant
	052-110-038-000	TR	TR 1/3	0.32	1	M Vacant
	050-230-027-000	TR	TR 1/3	0.31	1	M Vacant
	053-132-084-000	TR	TR 1/3	0.31	1	M Vacant
	051-310-010-000	TR	TR 1/3	0.31	1	M Vacant
	054-141-062-000	TR	TR 1/3	0.31	1	M Vacant
	051-103-020-000	TR	TR 1/3	0.31	1	M Vacant
	050-051-025-000	TR	TR 1/3	0.29	1	M Vacant
	052-320-009-000	TR	TR 1/3	0.29	1	M Vacant
	053-070-009-000	TR	TR 1/3	0.28	1	M Vacant
	051-132-098-000	TR	TR 1/3	0.28	1	M Vacant
	054-142-090-000	TR	TR 1/3	0.27	1	M Vacant
	050-300-017-000	TR	TR 1/3	0.27	1	M Vacant
	050-051-042-000	TR	TR 1/3	0.26	1	M Vacant
	050-380-019-000	TR	TR 1/3	0.26	1	M Vacant
	054-151-065-000	TR	TR 1/3	0.25	1	M Vacant
Subtotal TR 1/3				26.66	70	

Income: VL - very low, L - low, M - moderate, AM - above moderate

Density Assumptions (maximum units were rounded down for each parcel)

C-B: 11.61 du/ac, based on 14.52 du/ac maximum less 20% for infrastructure, open space, park

C-C: 8 du/ac, based on 10 du/ac maximum less 20% for infrastructure, open space, parking etc.

C-S: 12 du/ac, based on 15 du/ac maximum less 20% for infrastructure, open space, parking etc

C-B, C-C, and C-S sites were assumed to develop with residential uses on 50 % of the parcel.

M-F: 12 du/ac, based on 15 du/ac maximum less 20% for infrastructure, open space, parking, e

RR 1: 1 du/ac - , less 10% for infrastructure, open space, etc. on parcels that would yield 10+ un

RR 1/2: 0.5 du/ac - , less 10% for infrastructure, open space, etc. on parcels that would yield 10

RR 1/3: .33 du/ac

TR 1: 1 du/ac, less 10% for infrastructure, open space, etc. on parcels that would yield 10+ unit:

TR 1/2: 2 du/ac, less 10% for infrastructure, open space, etc. on parcels that would yield 10+ ur

TR 1/3: 3 du/ac

All TR and RR parcels that would yield less than one unit based on density assumptions were ass to develop with one unit, due to Zoning Code provisions for non-conforming lots.