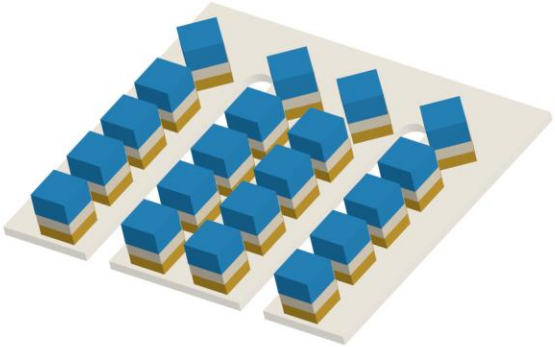
BACKGROUND REPORT

HOUSING

a vision for sustainable residential growth that accommodates the full range of housing needs for Isleton residents



CITY OF ISLETON GENERAL PLAN UPDATE

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SECTION 1. INTRODUCTION

The Housing Element Background Report identifies the nature and extent of the City's housing needs, current housing inventory, and potential barriers to affordability, which in turn provides the basis for the City's response to those needs in the actual Housing Element which is the policy document. The Background Report also presents information on the community setting in order to provide a better understanding of housing needs.

State Housing Element Law (Cal. Gov't. Code § 65580 et seq) mandates that local governments must adequately plan to meet the existing and projected housing needs of all economic segments of the community. This Background Report provides information on household characteristics, housing needs, housing supply, land inventory for new development, housing programs, constraints, and incentives for new housing development in the City of Isleton. It also evaluates progress made since Isleton adopted its last Housing Element in 2014.

According to HCD, this Housing Element Update is for the 6th Cycle of statewide updates for the planning period from May 15, 2021 through May 15, 2029.

1.1 OVERVIEW OF STATE REQUIREMENTS

State law recognizes the vital role local governments play in the supply and affordability of housing. Each local government in California is required to adopt a comprehensive, long-term general plan for the physical development of their city or county. The housing element is one of the eight mandated elements of the general plan. State law requires local government plans to address the existing and projected housing needs of all economic segments of the community through their housing elements. The law acknowledges that in order for the private market to adequately address housing needs and demand, local governments must adopt land use plans and regulatory systems that provide opportunities for, and do not unduly constrain, affordable housing development. As a result, housing policy in the state rests largely upon the effective implementation of local general plans, local housing elements in particular.

The purpose of the housing element is to identify the community's housing needs, to state the community's goals and objectives with regard to housing production, rehabilitation, and conservation to meet those needs, and to define the policies and programs that the community will implement to achieve the stated goals and objectives.

State law requires cities and counties to address the needs of all income groups in their housing elements. The official definition of these needs is provided by the California Department of Housing and Community Development (HCD) for each city and county within its geographic jurisdiction.

Beyond these income-based housing needs, the housing element must also address special needs groups, such as persons with disabilities and homeless persons.

The Background Report sections draw on a broad range of data sources. Information on population, housing stock, and economics comes primarily from the HCD Pre-approved Data Package from the Sacramento Area Council of Governments (SACOG), U.S. Census Bureau's American Community Survey (ACS), California Department of Finance (DoF), and City records. SACOG compiled a significant amount of data needed to update the Background Report. Most of the data in the HCD pre-approved data package is from the 2014-2018 ACS data sets. Information on available sites and services for housing comes from numerous public agencies. Information on constraints on housing production and past and current housing efforts in Isleton comes from City staff, other public agencies, and several private sources.

1.1.1 SUBMITTAL TO HCD

The City of Isleton city council approved submittal of the Housing Element and background report to HCD on May 11, 2021. The City of Isleton planning commission reviewed the Housing Element and background report to HCD at its May 4, 2021 meeting. The City submitted the Housing Element and background report to HCD for review on May 14, 2021. The City incorporated comments from HCD and the new Fair Housing Assessment section of the background report, and provided another round of public comment from July 30, 2021- September 2, 2021. Public comment results to be reported immediately before adoption.

The city council adopted the Housing Element on September 2, 2021, upon completion of all HCD and environmental requirements.

The resolution adding this Housing Element to the City's General Plan and adopting a negative declaration for the Housing Element are included herein (to be added).

1.2 GENERAL PLAN AND HOUSING ELEMENT CONSISTENCY

The City of Isleton is updating the General Plan and prepared this Housing Element as part of this process. The Housing Element is a component of the 2040 General Plan, which demonstrates that the City is adequately planning to meet the housing needs of everyone in the community.

1.3 PUBLIC PARTICIPATION

As part of the Housing Element Update process, the City implemented the State's public participation requirements, set forth in Cal. Gov't. Code § 65583(c)(7), that jurisdictions "...shall make a diligent effort

to achieve participation of all economic segments of the community in the development of the housing element."

The City encouraged all members of the community to participate in the preparation of the Housing Element through a combination of general public notices (e.g., flyers, website posts, social media posts, and email listserv) and direct contacts with community organizations inviting them to attend the public workshop and the opportunity to review and comment on the document.

Public comment was invited before and during the May 4, 2021 City Council meeting. Public comment was also taken prior to and during the September 2, 2021 City Council Meeting, before adoption of the element. One member of the public requested additional policies promoting accessory dwelling unit (ADU) construction in Isleton. The City reviewed the proposed ADU policies and strengthened them in some instances as a result of this comment. No further comments were received.

On Friday, May 14, 2021, the City hosted a General Plan Open House, which included activities to solicit public input on Housing Element policies and priorities. The top-voted Housing Element policy was to "maintain and approve the quality of the existing housing stock and the neighborhoods in which it is located." The second highest priority was to "promote resilient infrastructure and energy conservation to maintain housing affordability in Isleton." These policies are accordingly emphasized and were carefully reviewed to reflect community input.

Figure 1-1. (L) Residents consider policies and key questions related to the Housing Element at the May 14 Open House. (R) Attendees of the May 14 Open House gather for an introduction to Isleton's General Plan Update. Photo Credit: Dynamic Planning + Science

The City provided Spanish translations of its invitation to the General Plan Open House on May 14th and had translation services available at the Open House. *See* Figure 1-2. The City did not receive any comments or oral input in Spanish. The City will continue outreach on housing and affordability issues in Spanish to the greatest extent possible.

Figure 1-2. Sample Open House Outreach in English and Spanish

1.4 JOINT CITY COUNCIL/ PLANNING COMMISSION WORK SESSION

The City hosted a special joint work session of the city council and planning commission on March 4th, 2021, which was open to the public and included specific outreach to the development community with a focus on developers interested in affordable housing projects is Isleton.

During this meeting, the City provided an overview of the relationships between the Housing Element and the General Plan, key findings from the housing needs assessment, and overview of the Regional Housing Needs Assessment (RHNA)[1], and discussion on housing needs in Isleton and the barriers to affordable housing development. The full city council and planning commission received a memorandum summarizing the meeting and requesting feedback on a series of additional questions,

1 The Regional Housing Needs Assessment (RHNA) is mandated by State Housing Law as part of the periodic process of updating local housing elements of the General Plan. RHNA quantifies the need for housing within a jurisdiction during specified planning periods.

with some additional input provided. The memorandum, a list of attendees at this joint work session, and a list of city council and planning commission members are included in Appendix B.

Major themes from the group discussion included the following:

- FEMA floodplain development requirements continue to be a challenge in future development and housing affordability.
- Infrastructure resiliency is a significant barrier to growth in Isleton; the City should be proactive in resolving this issue. In particular, power outages are a significant concern. (as we heard from City staff, some proactivity is ongoing).
- Access to reliable internet and cellular service is another barrier, and the City can play a role in looking at programs, outreach efforts, and incentives to continue improving access to internet and cell service. There are new California Public Utility Commission (PUC) pilot projects to assist in rural internet service; the City will look into this potential program.
- The City needs additional amenities and infrastructure to encourage growth. Comparing to neighboring jurisdictions, amenities such as a developed waterfront, downtown businesses, amenities for young people, and a police department make a big difference.
- The large Planned Unit Development (PUD) known as "Village on the Delta" continues to struggle, in part because of demand and in part because of the large size of the development and difficulties faced by developers.
- There is an existing gap of multi-family housing units in Isleton and increasing these developments could increase affordability and grow Isleton.

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SECTION 2. EXISTING NEEDS ASSESSMENT

This section examines the existing housing needs in Isleton, including population and household characteristics, housing inventory and supply, and housing affordability. The section also discusses the housing needs of "special" population groups as defined in State law. The data in this section is primarily from the SACOG datasets, heavily reliant on the 2014-2018 American Community Survey. Other sources of information include California Department of Finance (DOF); California Employment Development Department (EDD); U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); and local economic data (such as home sales prices, rents, wages).

The purpose of this section is to establish "baseline" population, employment, and housing characteristics for Isleton.

2.1 POPULATION

Table 2-1 shows population growth in Isleton and Sacramento County from 2010 to 2019. As shown in the table, the City has experienced steady growth over the past 10 years and has grown at a slighter faster rate than Sacramento County over the 5-year period between 2015-2019.

2.2 AGE

Table 2-2 illustrates the age distribution in Isleton and Sacramento County. The Isleton population has the highest proportion of people in the 45 to 54 age range with 123 people, while the Sacramento County has the highest proportion of the population in the 25 to 34 age bracket with 234,363 people. The median age in Isleton (49 years) is 13 years older than the countywide median age (36 years).

Table 2-1 Population Growth

Population Growth 2010-2019		
	Isleton	Sacramento County
Date	Total Population	Total Population
4/1/2010	804	1,418,788
1/1/2011	810	1,432,359
1/1/2012	813	1,444,950
1/1/2013	810	1,456,502
1/1/2014	817	1,468,877
1/1/2015	826	1,484,379
1/1/2016	825	1,498,127
1/1/2017	843	1,515,015
1/1/2018	859	1,530,242
1/1/2019	871	1,546,174
5-year change (2015-2019)		
Number	45	61,795
Percentage	5.40%	4.20%

Source: State of California, Department of Finance, E-5 Population Estimates for Cities, Counties, and the State, 2010-2019, Sacramento, California, May 2019.

NOTE: Benchmarked to the 2010 Census, annual population totals may be adjusted for past years. Results from the 2020 Decennial Census will create a new benchmark for 2020 Census population and housing counts.

Table 2-2: Population by Age

Age Group	Isleton Population	Sacramento County Population
Under 5	15	99,356
5 to 9	43	101,293
10 to 14	21	102,000
15 to 19	25	94,932
20 to 24	20	100,159
25 to 34	112	234,363
35 to 44	47	197,732
45 to 54	123	195,044
55 to 59	49	95,111
60 to 64	36	87,826
65 to 74	48	117,908
75 to 84	24	57,619
85 and over	20	26,680

Source: American Community Survey (5-year estimates 2014-2018)

2.3 RACE AND ETHNICITY

Table 2-3 summarizes 2015-2019 American Community Survey data related to the race and ethnicity of residents of Isleton, Sacramento County, and California. The table shows that the majority of the population in Isleton is non-Hispanic white at 57.5 percent, compared to 76.8 percent countywide, and 61 percent statewide. Similarly, Hispanic or Latino persons accounted for 39 percent of the population statewide compared to 42.5 percent in Isleton and 23.2 percent countywide.

Table 2-3: Population by Race/Ethnicity

Population by Race/Ethnicity 2014-2018 ACS							
Not Hispanic							
White	**Black**	**AIAN**	**Asian**	**NHPI**	**Other**	**2 Plus**	**Hispanic**
682,500	144,003	5,469	231,740	16,335	6,086	76,865	347,025
281	15	8	11	13	0	15	240

4. Total Population by Race/Ethnicity (White, Black, American Indian/Alaskan Native {AIAN}, Asian, Native Hawaiian/Other Pacific Islander {NHPI}, Other, Two or more and Hispanic or Latino) - 2000 and 2010 Decennial Census counts. To avoid double-counting population, all persons selecting Hispanic or Latino in the Census, regardless of selection of any additional race category(ies) are counted in the Hispanic category alone. Census 2010-2014 ACS and 2014-2018 ACS

Source: American Community Survey (5-year estimates 2014-2018)

2.4 INCOME AND EMPLOYMENT

Local demand for housing is significantly impacted by income, employment characteristics, and regional job growth. An understanding of local salary and job profiles establishes baseline understanding for effectively address the housing and jobs relationship. This section analyzes personal income, household income, and employment characteristics in Isleton.

2.4.1 HOUSEHOLD INCOME

Table 2-4 shows the distribution of household income in Isleton and Sacramento County. In 2018, the median household income in Isleton was $39,375 compared to $63,902 countywide, as shown in Figure 2-1.Almost a quarter of Isleton's households make $24,999 or less, including unemployed households. Isleton has a higher proportion of persons earning $49,999 or less compared to countywide.

Figure 2-1: Median Household Income, 2014-2018 ACS (Not Adjusted for Inflation)

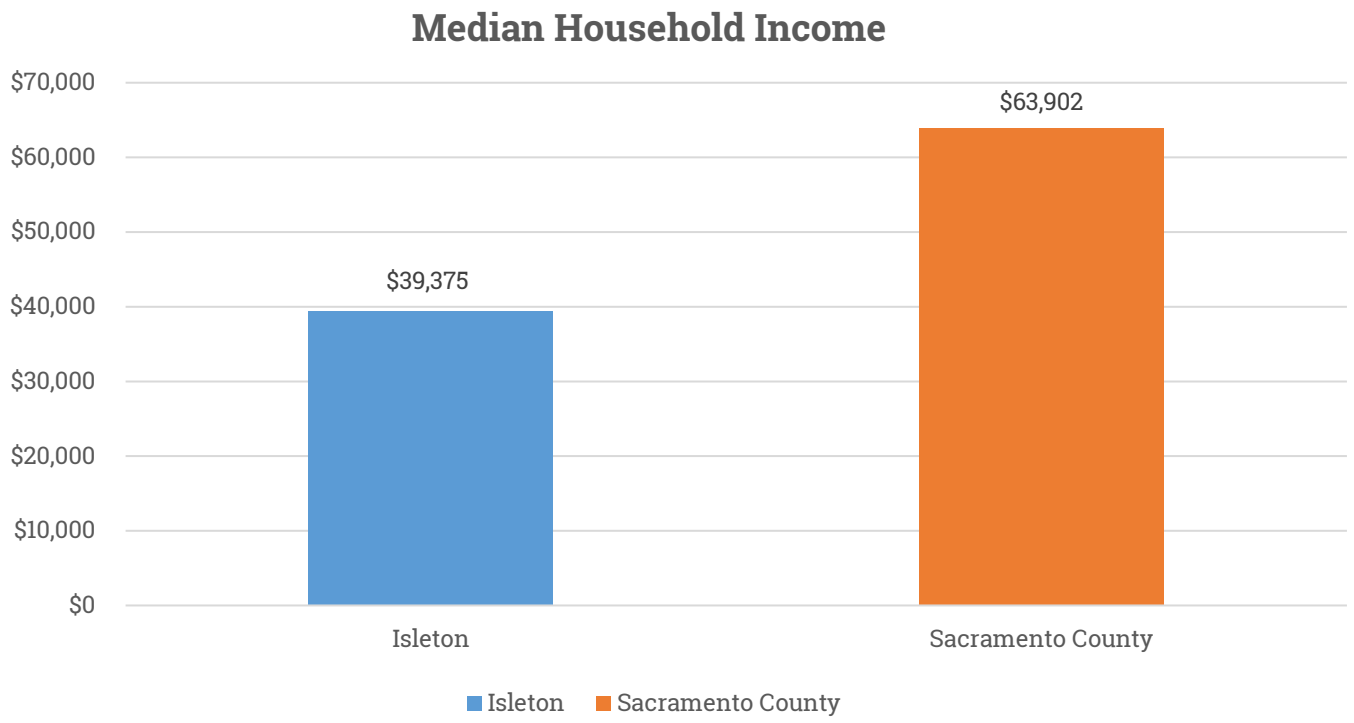


Table 2-4: Household Income Distribution

	Isleton		Sacramento County	
Income Group	Households	% of Total	Households	% of Total
Less than $24,999	61	23.5%	101,923	19.0%
$25,000 to $49,999	90	34.6%	109,336	20.4%
$50,000 to $74,999	52	20%	93,941	17.5%
$75,000 to $99,999	35	13.5%	69,723	13%
$100,000 or more	22	8.5%	161,106	30.1%
Total	**260**	**100%**	**536,029**	**100%**

Source: American Community Survey (5 year estimates 2014-2018)

2.4.2 EXISTING EMPLOYMENT

Table 2-5 shows the estimated number of persons employed by industry. A leading employment base in Isleton is the construction industry (17 percent), as well as the agriculture industry, which includes forestry, fishing and hunting, and mining (14.2 percent). Several sectors of Isleton's economy are similar to the countywide averages including, retail trade and transportation and warehousing, and utilities. Other sectors of the economy such as professional and business services, public administration, and financial activities are under-represented in the city.

Table 2-5: Employment by Industry

Industry	Isleton		Sacramento County	
	Population	% of Total	Population	% of Total
Civilian employed population 16 years and over	**268**	**100%**	**666,790**	**100%**
Agriculture, forestry, fishing and hunting, and mining	38	14.2%	5,532	0.8%
Construction	47	17.5%	42,625	6.4%
Manufacturing	23	8.6%	37,376	5.6%
Wholesale trade	7	2.6%	16,247	2.4%
Retail trade	26	9.7%	73,133	11.0%
Transportation and warehousing, and utilities	15	5.6%	35,405	5.3%
Information	0	0%	13,351	2%
Finance and insurance, and real estate and rental and leasing	14	5.2%	49,013	7.4%
Professional, scientific, and management, and administrative and waste management services	25	9.3%	78,896	11.8%
Educational services, and health care and social assistance	35	13.1%	148,037	22.2%
Arts, entertainment, and recreation, and accommodation and food services	23	8.6%	63,180	9.5%
Other services, except public administration	8	3.0%	33,810	5.1%
Public administration	7	2.6%	70,185	10.5%

Source: American Community Survey (5-year estimates 2014-2018)

2.5 HOUSING STOCK AND HOUSEHOLD CHARACTERISTICS

2.5.1 HOUSING INVENTORY

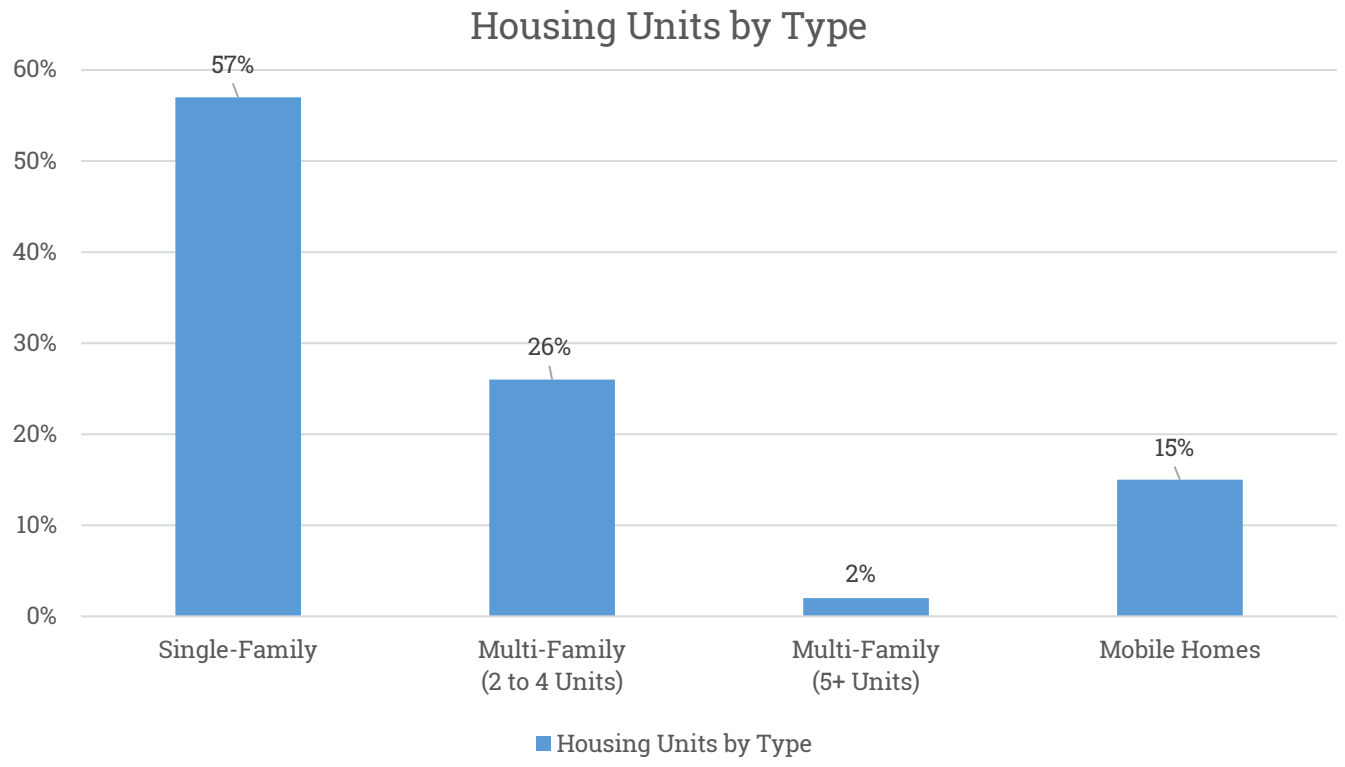
Table 2-6 summarizes housing units by type in Isleton in 2010 and 2019. Between 2010 to 2019, there were 8 new housing units built in Isleton, all of which were single-family units. Single family homes continue to account for the majority of the housing stock at 57 percent. (*See* also Figure 2-2. Housing) With 2 to 4 units are the second most predominant type of housing in Isleton, representing 26 percent of the housing stock.

Table 2-6: Household Stock by Type

Type	2010 Units	2010 % of Total	2019 Units	2019 % of Total	% Change 2000-2019
Single Family	240	57%	248	57%	3%
2 to 4 Units	112	26%	112	26%	0%
5+ Units	10	2%	10	2%	0%
Mobile Homes	63	15%	63	15%	0%
Total	425	100%	433	100%	3%

Source: State of California, Department of Finance, E-5 Population Estimates for Cities, Counties, and the State, 2010-2019, Sacramento, California, May 2019.

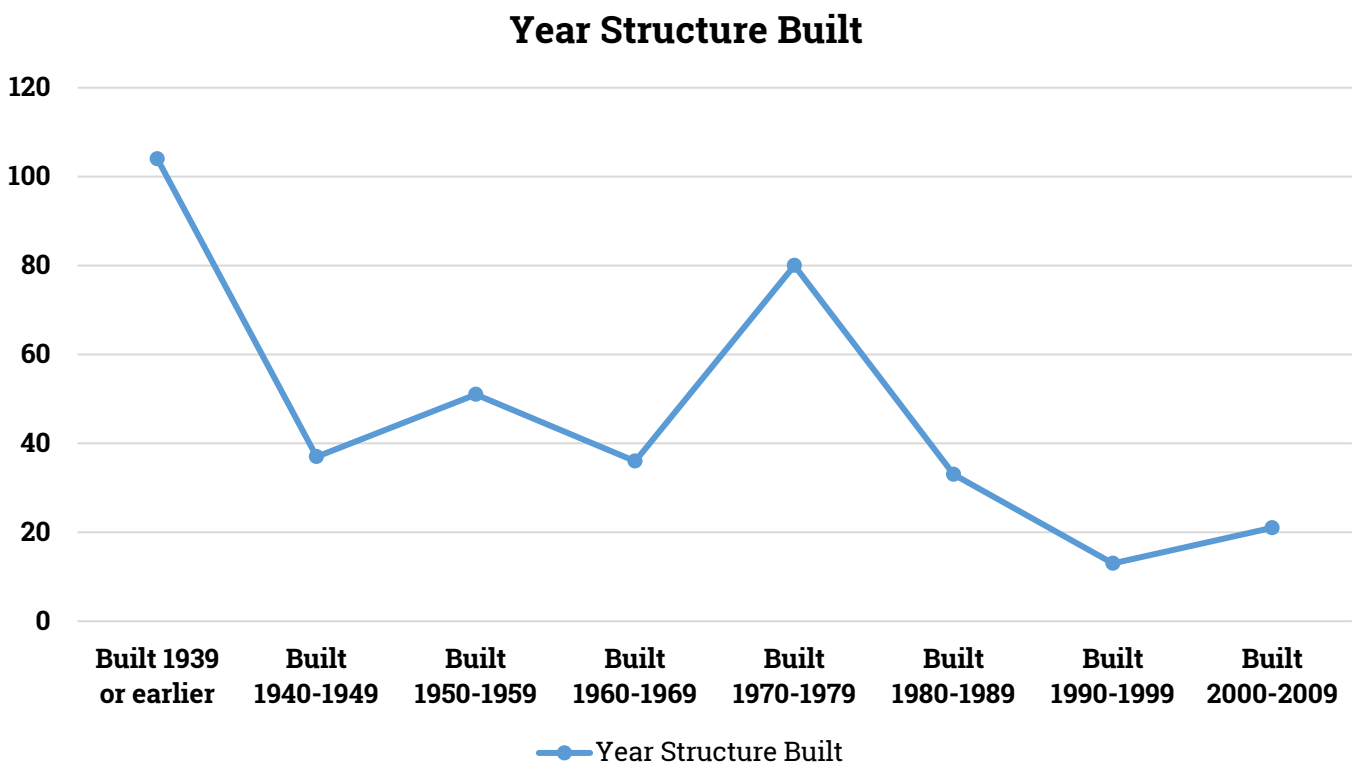
Figure 2-2 Housing Units by Type



Source: State of California, Department of Finance, E-5 Population Estimates for Cities, Counties, and the State, 2010-2019, Sacramento, California, May 2019.

Figure 2-3 shows down the age of the housing stock in Isleton and illustrates that the housing stock in Isleton is aging. Most of the housing units built in Isleton were constructed before 1930, accounting for over 100 units. 80 housing units were built in Isleton between 1970 and 1979 and only 21 housing units were built between the years of 2000 and 2009.

Figure 2-3 Age of Housing Stock



Source: American Community Survey (5-year estimates 2013-2017)

2.5.2 VACANCY RATES

According to the HCD, the desired vacancy rates necessary to provide a stable housing environment are approximately 2 percent for the for-sale housing and 5 percent for rental housing. Table 2-7 provides a detailed breakdown of the types of vacant units in Isleton and Sacramento County. Based on the 2014-2018 ACS, the for-sale vacancy rate was 1.3 percent in the city and .6 percent in Sacramento County. The rental vacancy rate was 4.8 percent in the city and 1.7 percent countywide.

Table 2-7: Vacant Units by Type

Vacancy Status	Isleton		Sacramento County	
	Units	% of Total	Units	% of Total
Total Housing Units	433	100%	574,449	100%
For Rent	21	4.8%	10,117	1.7%
For Sale Only	6	1.3%	3,681	.6%
Rented or Sold; Not Occupied	24	5.5%	4,194	.7%
For Seasonal; Recreational; or Occasional Use	12	2.7%	2,310	.4%
For Migrant Workers	0	0	63	.01%
Other Vacant	42	9.6%	10,826	1.8%
Total Vacant Housing Units	**105**	**24%**	**31,191**	**5%**

Source: American Community Survey (5-year estimates 2014-2018, SACOG dataset)

2.5.3 TENURE

Tenure (how many units are owner versus renter occupied) is a measure of the rates of homeownership in a jurisdiction. Tenure for type of unit and number of bedrooms can help estimate demand for a diversity of housing types. Tenure is a significant data point because home equity is the largest single source of household wealth for most Americans.

Isleton is largely owner-occupied. As shown in Table 2-8, more than half of the households in Isleton are homeowners (57.3 percent), slightly above the Sacramento County average of homeowners (56 percent). The ownership rate is significantly lower than the 2000 census, where Isleton was 62.7 percent owner- and the County was 58 percent owner-households.

Table 2-8: Average Household Size by Tenure

Existing Households	Sacramento County Total	Isleton
Owner Occupied	300,082	149
Renter Occupied	235,947	111
Total Households	536,029	260

Source: American Community Survey (5-year estimates 2014-2018, SACOG dataset)

Table 2-9 shows the average household size by tenure for Isleton and Sacramento County. Average household size is a function of the number of people living in households (the population in group quarters is not counted) divided by the number of occupied housing units.

There are noticeable differences in the average persons per household in owner-occupied units compared to renter-occupied units. Householders living alone are much more likely to be renters, more so in Isleton (45.6 percent) than in Sacramento County as a whole (31.5 percent). Because renters tend to have lower incomes and are more likely to be in a transitional stage in life, they seek lower rental rates.

Table 2-9 Household Size by Tenure

	Sacramento County		Isleton	
Household Size	**Number**	**Percent**	**Number**	**Percent**
Owner	295,276	100.0%	162	100.0%
Householder living alone	66,035	22.4%	41	25.3%
Households 2-4 persons	193,885	65.7%	121	74.7%
Large households 5+ persons	35,356	12.0%	0	0.0%
Rental	236,774	100.0%	114	100.0%
Householder living alone	74,655	31.5%	52	45.6%
Households 2-4 persons	132,796	56.1%	54	47.4%
Large households 5+ persons	29,323	12.4%	8	7.0%
Total:	**532,050**	**100.0%**	**276**	**100.0%**
Total Householder living alone	140,690	26.4%	93	33.7%
Households 2-4 persons	326,681	61.4%	175	63.4%
Large households 5+ persons	64,679	12.2%	8	2.9%

Source: American Community Survey (5-year estimates 2013-2017, table no. B25009)

2.5.4 OVERCROWDED HOUSING

The U.S. Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens). Units with more than 1.5 persons per room are considered severely overcrowded. Overcrowding increases health and safety concerns and stresses the condition of the housing stock and infrastructure. Overcrowding is strongly related to household size, particularly for large households and especially very large households and the availability of suitably sized housing. Overcrowding impacts both owners and renters; however, renters are generally more significantly impacted.

A typical home might have a total of five rooms (three bedrooms, living room, and dining room). If more than five people were living in the home, it would be considered overcrowded. There is some debate about whether units with larger households where seven people might occupy a home with six rooms should really be considered overcrowded. Nonetheless, units with more than 1.5 persons per room are considered severely overcrowded and should be recognized as a significant housing problem.

Overcrowding in households typically results from either a lack of affordable housing (which forces more than one household to live together) and/or lack of available housing units of adequate size.

While family size and tenure are critical determinants in overcrowding, household income also plays a strong role in the incidence of overcrowding. As a general rule, overcrowding levels tend to decrease as income rises, especially for renters.

Table 2-10 compares occupants per room by tenure in Isleton and Sacramento County in 2017. Regarding owner-occupied units, the proportion of overcrowded units is Isleton is 0, while the countywide proportion is slightly higher at 1.7 percent. However, there are higher proportions of overcrowded rental units in Isleton when compared the Sacramento County.

Table 2-10: Overcrowded Housing in Isleton

	Isleton		Sacramento County	
	Units	% of Total Households	Units	% of Total Households
Total Households	276	100%	532,050	100%
Overcrowded Households				
Owner-Occupied	0	0%	7,610	1.4%
Renter-Occupied	11	4%	18,217	3.4%
Total Overcrowded Households	11	4%	25,827	4.8%
Severely Overcrowded Households				
Owner-Occupied	0	0%	1,790	.3%
Renter-Occupied	3	1%	5,100	1%
Total Severely Overcrowded Households	3	2%	6,890	1.3%
Total Households	**14**	**3%**	**32,717**	**6.2%**

Source: American Community Survey (5-year estimates 2013-2017)

2.5.5 HOUSING CONDITIONS

The U.S. Census provides limited data to infer the condition of Isleton's housing stock. Because housing stock age and condition are generally correlated, the age of a community's housing stock indicates housing condition. displays the decade in which units were built for housing units in Sacramento County and Isleton in 2017. As shown in Table 2-11, Isleton's housing stock is much older than Sacramento County's housing stock, with a greater proportion of houses built in 1959 or earlier. In 2017, just nine percent of the housing stock in the city was less than 30 years old, compared to 30 percent of housing countywide.

Table 2-11 Age of Housing Stock

Year Structure Built	Sacramento County		Isleton, California	
	Number	Percent	Number	Percent
Built 2014 or later	2,343	0.4%	0	0.0%
Built 2010 to 2013	6,610	1.2%	0	0.0%
Built 2000 to 2009	87,409	15.5%	21	5.6%
Built 1990 to 1999	74,492	13.2%	13	3.5%
Built 1980 to 1989	95,705	17.0%	33	8.8%
Built 1970 to 1979	108,373	19.2%	80	21.3%
Built 1960 to 1969	67,515	12.0%	36	9.6%
Built 1950 to 1959	70,760	12.5%	51	13.6%
Built 1940 to 1949	24,287	4.3%	37	9.9%
Built 1939 or earlier	26,855	4.8%	104	27.7%
Total Housing by Year Structure Built	**564,349**	**100.0%**	**375**	**100.0%**

Source: American Community Survey (5-year estimates 2013-2017)`

Isleton has a considerable number of rental properties, regarded as affordable, that have significant enough rehabilitation needs to create human health hazards. City staff estimates approximately 50 units are in need of rehabilitation in the City, the vast majority of which are rental properties. The City recently passed a Habitability Ordinance that will increase inspections and code enforcement for rental properties. Owners will be subject to fines and re-inspection if code violations are found, which is expected to decrease the number of rental properties that are not habitable. The program will help the City address rehabilitation needs, especially where they are becoming a human health issue.

2.6 HOUSING AFFORDABILITY

2.6.1 HOUSING COST BURDENS

This section provides an analysis of the proportion of households "overpaying for housing." Current standards measure housing cost in relation to gross household income: households spending more than 30 percent of their income, including utilities, are generally considered to be overpaying or cost burdened. Severe overpaying occurs when households pay 50 percent or more of their gross income for housing. Lower-income households are defined as those that earn 80 percent or less of the area median income.

Table 2-12 shows the State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (SOCDS CHAS) special tabulation data from the 2012-2016 American Community Survey regarding the

percentage of households with a moderate housing cost burden (greater than 30 percent) and severe cost burden (greater than 50 percent) by income group and tenure for Isleton and Sacramento County. Table 2-12 also displays what percentage of households are considered low-income (0-80 percent of HAMFI) and extremely low-income (0-30 percent of HAMFI) by tenure for Isleton and Sacramento County. As shown in the table, 37.1 percent of all households in the city had a moderate housing cost burden in 2016, compared to 31.3 percent of all households in Sacramento County. Overall, 41 percent of households are overpaying for housing in Isleton, compared to 38 percent countywide.

Table 2-12 Housing Cost Burden by Household Income Classification

	Isleton		Sacramento County	
Total Households Characteristics	Number	% of Total Households	Number	% of Total Households
Total occupied units (households)	310	100.0%	527,335	100.0%
Total Renter households	145	46.8%	236,220	44.8%
Total Owner households	165	53.2%	291,115	55.2%
Total lower income (0-80% of HAMFI[1]) households	190	61.3%	244,330	46.3%
Lower income renters (0-80%)	105	33.9%	154,515	29.3%
Lower income owners (0-80%)	85	27.4%	89,815	17.0%
Extremely low income renters (0-30%)	50	16.1%	65,345	12.4%
Extremely low income owners (0-30%)	15	4.8%	20,605	3.9%
Lower income households paying more than 50%	74	23.9%	92,880	17.6%
Lower income renter HH severely overpaying	35	11.3%	62,965	11.9%
Lower income owner HH severely overpaying	39	12.6%	29,915	5.7%
Extremely Low Income (0-30%)	39	12.6%	59,575	11.3%
ELI Renter HH severely overpaying	35	11.3%	46,620	8.8%
ELI Owner HH severely overpaying	4	1.3%	12,955	2.5%
Income between 30%-50%	20	6.5%	23,345	4.4%
Income between 50% -80%	15	4.8%	9,960	1.9%
Lower income households paying more than 30%	115	37.1%	164,900	31.3%
Lower income renter HH overpaying	58	18.7%	112,055	21.2%
Lower income owner HH overpaying	57	18.4%	52,845	10.0%
Extremely Low Income (0-30%)	53	17.1%	69,050	13.1%
Income between 30%-50%	39	12.6%	51,670	9.8%
Income between 50% -80%	23	7.4%	44,180	8.4%
Total Households Overpaying	127	41.0%	200,475	38.0%
Total Renter Households Overpaying	62	20.0%	119,670	22.7%
Total Owner Households Overpaying	65	21.0%	80,805	15.3%

Source: 2006-2016 CHAS Data Sets: *https://www.huduser.gov/portal/datasets/cp.html#2012-2016_data*

[1] HAMFI stands for HUD Area Median Family Income

2.6.2 ABILITY TO PAY FOR HOUSING

Housing affordability can be inferred by comparing the cost of renting or owning a home in Isleton with the presumed maximum affordable housing costs for households at different income levels. This information provides a picture of who can afford what size and type of housing and can indicate the type of households that would likely experience overcrowding or overpayment.

This section compares the cost limits for affordable owner and rental housing by income limit as defined by the California Health and Safety Code. The County average median income is used in affordable housing programs and projects, as established annually by HCD. Because above moderate-income households do not generally have problems locating affordable units, affordable housing is usually defined as units that are reasonably priced for low- and moderate-income households.

According to HCD, the area median income for a four-person household in Sacramento County was $86,300 in 2020, compared to the State median income of $87,100. (HCD 2020) The household income limits for various income types are calculated according to percent AMI. *See* Table 2-14: State Income Limits for Sacramento County for the household income limit calculations and 4-person household income limits for Sacramento County.

Importantly, Isleton's median household income is 62 percent that of Sacramento County, according to the 2014-2018 ACS. Table 2-14 includes a calculation of Isleton's estimated income limit based on 62 percent that of Sacramento County overall. Because the state income limits are based on the County, the rest of the tables in this section rely on County income limits.

Table 2-13. Housing Income Types and Limits

Housing Income Type	Household Income Limits	California 4-Person Income Limit for Sacramento County	Isleton Estimated Income Limit (62% of Sac. County)
Extremely Low-Income	Less than 30 percent of the area median income (AMI).	<$26,200	<$16,263
Very Low-Income	Between 31 and 50 percent of the AMI.	$43,150	$26,753
Low-Income	Between 51 percent to 80 percent of the AMI.	$69,050	$42,811
Moderate-Income	Between 81 percent to 120 percent of the AMI.	$103,550	$64,201
Above Moderate	Above 120 percent of the AMI.	>$103,550	>$64,275

Table 2-14 shows the 2019 State household income limits for Sacramento County by the number of persons in the household for the income categories discussed above.

Table 2-14: State Income Limits for Sacramento County

Income Categories	Sac. County Maximum Income by Number of Persons in Household				
	1	2	3	4	5
Extremely Low-Income (30%)	$18,150	$20,750	$23,350	$26,200	$30,680
Very Low-Income (50%)	$30,250	$34,550	$38,850	$43,150	$46,650
Low-Income (80%)	$48,350	$55,250	$62,150	$69,050	$74,600
Median-Income (100%)	$60,400	$69,050	$77,650	$86,300	$93,200
Moderate-Income (120%)	$72,500	$82,850	$93,200	$103,550	$111,850

Source: California Department of Housing and Community Development, 2020

Table 2-15 shows maximum affordable monthly rents, calculated at 30 percent income limit, and estimated maximum affordable purchase prices for homes in Sacramento County. For example, a low-income, three-person household (below 80 percent of median) has an annual household annual income up to $62,150 in 2020. A household with this income could afford to pay a monthly gross rent (including utilities) of up to $1,554 or to purchase a house priced at $215,300 or less.

Table 2-15. Income-Based Affordability of Housing in Sacramento County

Number of Persons	1	2	3	4	5
Extremely Low-Income Households at 30% of 2019 Median Family Income					
Income Level	$18,150	$20,750	$23,350	$26,200	$30,680
Max. Monthly Gross Rent[2]	$454	$519	$584	$655	$767
Max. Purchase Price[3]	$21,600	$33,000	$44,800	$56,700	$76,300
Very Low-Income Households at 50% of 2019 Median Family Income					
Income Level	$30,250	$34,550	$38,850	$43,150	$46,650
Max. Monthly Gross Rent[2]	$756	$864	$971	$1,079	$1,166
Max. Purchase Price[3]	$74,500	$93,700	$112,300	$131,000	$146,700
Low-Income Households at 80% of 2019 Median Family Income					
Income Level	$48,350	$55,250	$62,150	$69,050	$74,600
Max. Monthly Gross Rent[2]	$1,209	$1,381	$1,554	$1,726	$1,865
Max. Purchase Price[3]	$155,000	$185,900	$215,300	$245,500	$270,300
Median-Income Households at 100% of 2019 Median Family Income					
Income Level	$60,400	$69,050	$77,650	$86,300	$93,200
Max. Monthly Gross Rent[2]	$1,510	$1,726	$1,941	$2,158	$2,330
Max. Purchase Price[3]	$215,200	$253,400	$286,200	$323,500	$353,200

Number of Persons	1	2	3	4	5
Moderate-Income Households at 120% of 2019 Median Family Income					
Income Level	$72,500	$82,850	$93,200	$103,550	$111,850
Max. Monthly Gross Rent[2]	$1,813	$2,071	$2,330	$2,589	$2,796
Max. Purchase Price[3]	$261,300	$307,700	$354,100	$397,300	$434,700

Notes:
1 Based on 2020 HCD income limits.
2 Assumes that 30 percent of income is available for either: monthly rent, including utilities; or mortgage payment, taxes, mortgage insurance, and homeowners insurance.
3 Estimated with Realtor.com Affordability Calculator using an April 2021 purchase date; Assumes 30-year term; $400 monthly debts; "good" credit score; approximately 4% down payment for Isleton zip code, 95641
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Source: California Department of Housing and Community Development, 2019; and Realtor.com Affordability Calculator.

Table 2-16 shows HUD-defined fair market rent levels (FMR) for the Sacramento Metropolitan Statistical Area (MSA) for fiscal year 2020. In general, the FMR for an area is the amount that would be needed to pay the gross rent (shelter rent plus utilities) of privately-owned, decent, safe, and sanitary rental housing of a modest nature with suitable amenities. HUD uses FMRs for a variety of purposes: FMRs determine the eligibility of rental housing units for the Section 8 Housing Choice Voucher Program; Section 8 Rental Voucher program participants cannot rent units with rents that exceed the FMRs; and FMRs also serve as the payment standard used to calculate subsidies under the Rental Voucher program.

As previously stated, a three-person household classified as low-income (between 51 and 80 percent of median) with an annual income of up to $62,150 could afford to pay $1,554 monthly gross rent (including utilities). The 2020 FMR for a two-bedroom unit in the Sacramento Region was $1,349. Therefore, HUD assumes that a low-income household could afford to rent a unit at the FMR level, pending the availability of such a unit for rent.

However, a three-person household classified as very low-income (between 31 and 50 percent of median) with an annual income of up to $38,850 could afford to pay only $971 for monthly gross rent. This household could not afford the FMR rent of $1,349 for a two-bedroom unit. Households with incomes below 50 percent of median would have even less income to spend on rent.

Table 2-16: HUD Fair Market Rent

Bedrooms in Unit	FY 2020 Fair Market Rent (FMR)
Efficiency	$952
1 Bedroom	$1,072
2 Bedrooms	$1,349
3 Bedrooms	$1,946
4 Bedrooms	$2,368

Source: U.S. Department of Housing and Urban Development, Final FY 2020 Sacramento, Roseville, Arden, Arcade, CA MSA.

2.6.3 AFFORDABLE HOUSING BY INCOME/OCCUPATION

Table 2-17 shows an abbreviated list of occupations and annual incomes for residents in the Sacramento Metropolitan Area, such as registered nurses, janitors, schoolteachers, truck drivers, and minimum wage earners. The table shows the amounts that households at these income levels could afford to pay for rent as well as the purchase prices they could afford to buy a home.

Many households with a single wage earner would have difficulty purchasing a home in Isleton, where the median listing price for homes was $ 325,000 in April 2021 (according to Realtor.com). An elementary school teacher in Isleton could afford a home costing an estimated $270,000. A property manager could afford a home costing around $211,800. Households with two wage earners would have an easier time finding a home in their price range in the city. For example, a household comprised of a an elementary school teacher and security guard in Isleton could afford to pay approximately $410,700 for a home.

Of particular interest are those households with limited incomes, such as minimum wage earners or individuals on Supplemental Security Income (SSI). The FMR for a one-bedroom unit is $1,072, and $952 for a studio. An individual earning minimum wage could afford to pay only $728 monthly for housing expenses, and an SSI recipient $238. These individuals would not be able to afford gross rent for a one-bedroom unit or a studio at fair market rent.

The median list price, price per square foot, and rental price in Isleton continue to be below the Sacramento County average. Median list and sale prices, as well as monthly rental prices are in Table 2-18.

Table 2-17. Housing Affordability by Occupation, Sacramento Metro. Statistical Area

	May 2019 Est. # of employees in area	Average Annual Income	Affordable Monthly Gross Rent[1]	Affordable House Price[2]
Occupations and Households				
Food Service Managers	2,060	$54,073	$1,352	$121,500
Property Managers	2,980	$61,230	$1,531	$211,800
Elementary School Teachers	9,240	$74,545	$1,864	$270,000
Registered Nurses	19,860	$129,275	$3,232	$516,300
Home Health and Personal Care Aides	35,460	$27,925	$698	$64,700
Security Guards	9,440	$32,128	$803	$83,900
Fast Food and Counter Workers	25,840	$27,647	$691	$64,300
Wait Staff	15,560	$30,696	$767	$64,500
Janitors and Cleaners	14,790	$33,899	$847	$92,000
Landscaping and Groundskeeping Workers	8,000	$39,524	$988	$116,500
Childcare Workers	2,990	$29,130	$728	$70,300
First-Line Supervisors of Retail Sales Workers	7,730	$48,224	$1,206	$156,200
Cashiers	23,820	$30,615	$765	$76,900
Retail Salespersons	24,670	$31,927	$798	$83,000
Bookkeeping Clerks	9,630	$47,484	$1,187	$152,800
Secretaries and Administrative Assistants	12,880	$43,520	$1,088	$134,900
Office Clerks	28,750	$38,307	$958	$111,100
Farmworkers and Laborers	3,000	$28,082	$702	$65,500
Construction Laborers	7,860	$50,498	$1,262	$165,000
Heavy and Tractor-Trailer Truck Drivers	8,090	$52,386	$1,310	$173,500
Two Wage Earners				
Heavy Truck Driver and Cashier	n/a	$83,001	$2,075	$311,500
Elementary School Teacher & Security Guard	n/a	$106,673	$2,667	$415,400
Home Health Aide and Landscaper	n/a	$67,449	$1,686	$241,600
Minimum Wage Earners ($14.00 per hour, 2021)				
Single Wage Earner	n/a	$29,120	$728	$70,200
Two Wage Earners	n/a	$58,240	$1,456	$199,900
SSI (Aged or Disabled)				
One-per. household w/ SSI only	n/a	$9,528	$238	N/A
Couple with SSI only	n/a	$19,056	$476	$25,900

Notes:
1 Assumes that 30 percent of income is available for either: monthly rent, including utilities; or mortgage payment, taxes, mortgage insurance, and homeowners insurance.
2 Estimated with Realtor.com Affordability Calculator using an April 2021 purchase date; Assumes 30-year term; $400 monthly debts; "good" credit score; approximately 4% down payment for Isleton zip code, 95641.

Source: California Employment Development Department, American Labor Market Information System (LMIS) 2020; U.S. Social Security, Realtor.com Affordability Calculator.

Table 2-18: Median Housing and Rental Price

Category	Isleton	Sacramento County
Median Residence List Price	$325,000	$439,000
Median Residence List Price Per Square Foot	$232	$275
Median Residence Sale Price	$367,500	$445,000
Median Rental Price	$1,011	$1,184

Source: Realtor.com, April 2021; Rental from ACS 2018 Adapted from SACOG Dataset.

2.6.4 AVERAGE MONTHLY RENTS

Table 2-19 shows the median monthly rents for housing in Isleton and Sacramento County. Median monthly rent in both Isleton and the County has risen since the year 2000. Median monthly rent in Isleton in 2018 was $1,011, which was slightly lower than the County at $1,184.

Table 2-19 Median Gross Monthly Rent*

Year	Isleton	Sacramento County
2000	$522	$659
2006-2010 ACS	$700	$980
2010-2014 ACS	$806	$1,035
2014-2018 ACS	$1,011	$1,184

Source: American Community Survey (5-year estimates 2000 census).

****Not adjusted for inflation***

2.7 SPECIAL HOUSING NEEDS

There are several groups of people who have special housing needs in Isleton that can make it difficult for members of these groups to secure suitable housing. The following subsections discuss these special housing needs of six groups identified in State housing element law (Cal. Gov't. Code § 65583(a)(7)): elderly; persons with disabilities, including developmental disabilities; large families; farmworkers; families with female heads of household; and families and persons in need of emergency shelter. This section also examines the needs of extremely low-income households.

2.7.1 HOMELESS PERSONS

The homeless crisis continues to increase in California, Sacramento County, and Isleton. In Sacramento County in 2019, a point-in-time homelessness count tracked a 19 percent increase in persons experiencing homelessness compared with 2017, consistent with double-digit homelessness increases throughout California. (Baiocchi 2019, 7) This increase followed a 30 percent increase in nightly homelessness from 2015 to 2017. Approximately 70 percent of those individuals are unsheltered, living in vehicles, abandoned buildings, or other locations unsuitable for habitation. More families with children are sleeping outside of shelter each night in Sacramento than initially imagined, and one in five homeless are over 55 years old. (*Id.* at 8-10)

Many homeless persons, especially those chronically homeless, fall within several categories: those with developmental or cognitive disabilities, alcohol and drug users, elderly, runaways and abandoned youths, single women with children who are fleeing domestic violence, individuals and families who have recently lost jobs and are unable to make ends meet, as well as the working poor who have jobs but whose income is insufficient to afford housing.

Homelessness is often a temporary condition, and thus measuring the number of homeless individuals is a difficult task. While the most appropriate measure of the magnitude of homelessness is the number of people who experience homelessness over time, the most recent information available for the county is a "point-in-time" count of sheltered and unsheltered homeless persons. (Baiocchi 2019)

The California Institute for Social Resource and Sacramento Steps Forward partnered for a 2019 point-in-time count of sheltered and unsheltered populations in Sacramento County. The count found 5,570 individuals experiencing homelessness in Sacramento County. Of those, 3,900 were unsheltered, and 1,670 were sheltered. (*Id.*) No point-in-time data is available specific to the City of Isleton. City staff estimates approximately 15 homeless persons living in Isleton as of the summer of 2021; because the population is transient, this number often fluctuates.

Although each category has different specific needs, the most urgent need is for emergency shelter and help with accessing needed services for homelessness. Emergency shelters have minimal

supportive services for homeless persons and are limited to occupancy of six months or less by a homeless person. No individual or household can be denied emergency shelter because of inability to pay.

Isleton does not currently operate any homeless shelters or provide any transitional housing services. Sacramento County collaborates with various local agencies and offers meals to homeless and in-need persons in Isleton several days a week. The County provides financial support for homelessness through departmental budgets such as the Social Services Department, the Department of Housing, the Public Health Department, and the Mental Health Department. Table 2-20 outlines the emergency shelters, transitional-housing providers, and permanent supportive housing providers that offer services in the county.

Sacramento Steps Forward is a 501(c)(3) nonprofit organization committed to ending homelessness in the Sacramento County region through collaboration, innovation, and connecting people to services. Sacramento Steps Forward is the lead agency for Sacramento Continuum of Care, which is the regional planning body that coordinates housing and services for homeless families and individuals in Sacramento. Sacramento Steps Forward coordinates and manages over $30 million annually in federal, state, local funds for programs that provide shelter, housing, and services to people experiencing homelessness. (Sacramento Steps Forward 2021)

Table 2-20: Emergency Shelters, Transitional, and Supportive Housing for Homeless Persons

Facility Type	Family Units	Family Beds	Adult Only Beds	Seasonal	Total Beds (excluding Seasonal)
Emergency Shelter	102	301	455	145	756
Transitional Housing	87	243	426	0	669
Permanent Supportive Housing	483	1,392	1,636	n/a	3,028
Rapid Rehousing	173	586	83	n/a	669
Total	**845**	**2,522**	**2,600**	**145**	**5,122**

* Note: Numbers are provided for the Sacramento City and County CoC

Source: Continuum of Care or HUD; CoC_HIC_State_CA_2018
https://www.hudexchange.info/programs/coc/coc-housing-inventory-count-reports/

2.7.2 SENIOR HOUSEHOLDS

Seniors, defined as ages 65 years and older, often face unique housing problems. Seniors are often "over-housed," living alone or as couples, in three- or four-bedroom houses that are too large for them to maintain adequately. While many may own their homes outright, fixed retirement incomes may not always be adequate to cover rising utility rates and insurance. Also, many senior homeowners do not

have sufficient savings to finance the necessary repair costs. This is a situation commonly described as "house-rich and cash-poor."

Table 2-21 shows information on the number of seniors (persons ages 65 and over) in both Isleton and Sacramento County. Sixteen percent of the population in Isleton are senior citizens, compared to 13 percent of the population in Sacramento County.

Table 2-21: Senior Population

	Isleton		Sacramento County	
Population				
Total Population	583	100%	1,510,023	100%
Persons 65 years and over	92	16%	202,207	13%

Source: American Community Survey (5-year estimates 2014-2018)

Table 2-23 displays the proportion the senior population that is below the poverty line for both Isleton and Sacramento County. 2 percent of the Isleton population consists of senior citizens that are below the poverty line, while 14 percent of the Sacramento County population

Table 2-22 Senior Population and Poverty

	Isleton		Sacramento County	
Population				
Total Population	583	100%	1,510,023	100%
Persons 65 years and over below the poverty line	13	2%	20,591	14%

Source: American Community Survey (5-year estimates 2014-2018)

Table 2-23 displays senior households by tenure for Isleton and Sacramento County. 57 percent of senior households in Isleton are owner occupied, compared to 56 percent in Sacramento County. 43 percent of senior households in Isleton are renter occupied, compared to 44 percent in Sacramento County.

Table 2-23 Senior Households by Tenure

	Isleton		Sacramento County	
Households				
Total Households	260	100%	536,819	100%
Owner Occupied (65+ years and older)	148	57%	300,619	56%
Renter Occupied (65+ years and older)	112	43%	236,200	44%

Source: American Community Survey (5-year estimates 2014-2018)

2.7.3 FARMWORKERS

Farmworkers and day laborers are an essential component of California's agriculture industry and of the greater food sector. Farmworker households are often large, made up of extended family members and, as a result, many farmworker households tend to have difficulties securing safe, decent, and affordable housing. (HCD 2021) Moreover, many farmworkers do not work full time for a year or even close to a year, leaving them with significantly lower wages than if they were able to work full-time, year-round. (Kitroeff 2017) Often, farmworkers are forced to occupy substandard homes or live in overcrowded situations. Additionally, farmworker households:

- tend to have high rates of poverty.
- live disproportionately in housing that is in the poorest condition.
- have extremely high rates of overcrowding.
- have low homeownership rates. (HCD 2021)

Estimating the size of the agricultural labor force is problematic as farmworkers are historically undercounted by the census and other data sources. For instance, the government agencies that track farm labor do not consistently define farm labor (e.g., field laborers versus workers in processing plants), length of employment (e.g., permanent or seasonal), or place of work (e.g., the location of the business or field).

Farmworkers are typically categorized into three groups: 1) permanent, 2) seasonal and, 3) migrant. Permanent farmworkers are typically employed year round by the same employer. A seasonal farmworker works on average less than 150 days per year and earns at least half of their earned income from farmwork. Migrant farmworkers are seasonal farmworkers who have to travel to do the farmwork so that they are unable to return to their permanent residence within the same day.

The USDA Census of Agriculture reported 4,769 farmworkers in Sacramento County in 2017 (Table 2-24). Of this figure, 2,076 farmworkers worked 150 days or more and 2,693 worked fewer than 150 days. The US Census in 2010 identified 14 Isleton residents employed in agriculture or similar.

The farmworker population within Isleton has fewer migrants than any of the other agricultural regions in the vicinity and to-date no specific farmworker housing has been identified. Isleton does have several more affordable housing options that could accommodate farmworkers, such as the mobile home park and apartment complexes. Sacramento County has 25 permanent farmworker housing facilities, housing 959 employees year round, and another single seasonal facility housing 15 additional employees. (HCD, from SACOG Dataset 2021)

Isleton has a history of working with the County, other regional local governments, ag-related businesses, and local NGOs to support farmworkers. The City has a program in this Housing Element to reduce review processes as appropriate for farmworker housing.

Table 2-24: Farmworkers in Sacramento County

Farmworkers & Operations by Annual Days Worked (Sacramento County)*		
	Workers	*Operations with Workers (Farms)*
Fewer than 150 Days Worked	2,693	202
150 Days or More Worked	2,076	245
Total	**4,769**	**447**

Source: USDA Census of Farmworkers 2017

2.7.4 PERSONS WITH DISABILITIES

Many individuals with a disability live on a small, fixed income, limiting their ability to pay for housing. Individuals with mental, physical, and developmental disabilities need affordable, conveniently located housing that has been (or can be) specially adapted to address accessibility issues and include on- or offsite support services, including inpatient/outpatient day-treatment programs.

A disability is defined broadly by the U.S. Census Bureau as a physical, mental, or emotional condition that lasts over a long period of time and makes it difficult to live independently. While there is limited data available on the housing needs of persons with disabilities in Isleton, data on the number of persons with disabilities and the types of these disabilities is useful in inferring housing needs. The 2018 American Community Survey (5-year estimates) defines six disabilities: hearing, vision, cognitive, ambulatory, self-care, and independent living.

Living arrangements for disabled persons vary widely and depend on the severity of the disability. Many persons live independently or with other family members. To maintain independent living, disabled persons may need special housing design features, income support, and in-home supportive services for persons with medical conditions. Physically disabled persons generally require modifications to their housing units such as wheelchair ramps, elevators or lifts, wide doorways, accessible cabinetry, and modified fixtures and appliances. If a disability prevents an individual from working or limits income, then the cost of housing and the costs of modifications are likely to be even more challenging.

Special design and other considerations for persons with disabilities include single-level units, nearby availability of services, group living opportunities, and proximity to transit. While regulations adopted by the State require all ground floor units of new apartment complexes with five or more units to be accessible to persons with disabilities, single family units have no accessibility requirements.

More severely disabled individuals require a group living environment in which partial or constant supervision is provided by trained personnel. The most severely affected individuals may require an institutional environment in which medical attention and therapy are provided within the living environment.

Table 2-25 shows information from the 2014-2018 ACS on the disability status persons five years and older in Isleton and Sacramento County. Almost a quarter of Isleton's population has some sort of disability (24 percent), a markedly higher percentage that the county (12 percent).

Table 2-25 Population with a Disability

Population	Isleton		Sacramento County	
	Number	Percent	Number	Percent
Total Civilian noninstitutionalized population	583	100%	1,495,461	100%
With a Disability	140	24.0%	181,448	12.1%

Source: American Community Survey (5-year estimates 2014-2018)

As shown in Table 2-26, almost half of the disabled population from ages 18-64 in Isleton is employed with a disability (10 percent of overall population 18-64). Almost 10 percent of the population of Isleton ages 18-64 is unemployed with a disability.

Table 2-26 Employment of Population with a Disability

Population	Isleton		Sacramento County	
	Number	Percent	Number	Percent
Total Civilian noninstitutionalized population (18-64 years old)	583	100%	1,495,461	100%
Total in Labor Force	291	73.1%	704,182	75.4%
Employed Total	270	92.8%	652,901	92.7%
Employed: with a disability	27	10.0%	29,910	4.6%
Unemployed Total	21	7.2%	51,281	7.3%
Unemployed with a disability	2	9.5%	6,034	11.8%

Source: 2014-2018 American Community Survey (5-year estimates)

The latest available data for residents with disabilities is from the 2000 Census. Isleton had a total of 159 disabled residents, representing all age groups considered by the 2000 U.S. Census, with a disability, or 21.1 percent of the population. Of these, 83 residents, or 55.3 percent, were aged 65 or over.

Most Isleton residents with disabilities have vision, hearing, cognitive, or ambulatory difficulties, and only 20 percent of those with disabilities are estimated to have difficulty with independent living. See Table 2-27 for additional detail on disability type.

Table 2-27 Persons with Disabilities by Disability Type and Age

	Sacramento County		Isleton	
	Number	Percent	Number	Percent
Total Persons with Disability(ies)	**184,738**	**100.0%**	**181**	**100.0%**
Persons with a Disability(ies) for Ages 0 to 64	111,019	60.1%	119	65.7%
Hearing Difficulty	19,680	17.7%	13	7.2%
Vision Difficulty	19,670	17.7%	41	22.7%
Cognitive Difficulty	54,811	49.4%	44	24.3%
Ambulatory Difficulty	47,368	42.7%	46	25.4%
Self-Care Difficulty	21,577	19.4%	10	5.5%
Persons with a Disability(ies) for ages 18-64	96,981	100.0%	93	100.0%
Independent Living Difficulty (Ages 18-64 only)	39,112	40.3%	19	20.4%
Persons with a Disability(ies) for Ages 65 and Over	73,719	39.9%	62	34.3%
Hearing Difficulty	29,127	15.8%	27	14.9%
Vision Difficulty	12,983	7.0%	31	17.1%
Cognitive Difficulty	21,820	11.8%	20	11.0%
Ambulatory Difficulty	48,408	26.2%	29	16.0%
Self-Care Difficulty	21,848	11.8%	14	7.7%
Independent Living Difficulty	37,830	20.5%	30	16.6%

Source: ACS 2013-2017 Table S1810

2.7.4.1 PERSONS WITH DEVELOPMENTAL DISABILITIES

SB 812, which took effect January 2011, amended State housing element law to require an evaluation of the special housing needs of persons with developmental disabilities. A "developmental disability" is defined as a disability that originates before an individual becomes 18 years old, continues or can be expected to continue indefinitely, and constitutes a substantial disability for that individual. This includes mental retardation, cerebral palsy, epilepsy, and autism. (HCD 2021)

Many developmentally disabled persons are able to live independently and work. However, more severely disabled individuals require a group living environment with supervision, or an institutional environment with medical attention and physical therapy. Because developmental disabilities exist before adulthood, the first housing issue for the developmentally disabled is the transition from living with a parent/guardian as a child to an appropriate level of independence as an adult.

The Alta California Regional Center serves a 10-county service area which includes Sacramento County and Isleton. Within the region served by the Alta California Regional Center, 77 percent of clients live in their own home or with family. As of November 1, 2018, the Alta California Regional Center served 23,640 residents with developmental disabilities in the region, 15,185 (64 percent) of which resided in Sacramento County. While an estimate of the number of Isleton residents served by the Alta California Regional Center is not available, a rough estimate of eight residents can be made based on the proportion of the Sacramento County 2018 population that lives in Isleton. (ACRC 2021) This calculation matches with statistics from the California Department of Developmental Services, which counts less than 11 persons with developmental disabilities in Isleton. (Cal DDS 2021) There is no supportive housing for persons with developmental disabilities in Isleton.

2.7.5 LARGE HOUSEHOLDS

The U.S. Department of Housing and Urban Development (HUD) defines a large household as one with five or more members. Large households may have specific needs that differ from other families due to income and housing stock constraints. The most critical housing need of large households is access to larger housing units with more bedrooms than a standard three-bedroom dwelling. To save for other basic necessities, such as food, clothing, and medical care, it is common for lower-income large households to live in smaller units, which frequently results in overcrowding. Because of high housing costs, extended families are sometimes forced to live together under one roof.

Table 2-28 shows the number and share of large households in Isleton and Sacramento County in 2018. As shown in Table 2-28 7 households, or 6 percent of the total households in Isleton, had five or more members. All households with five or more members in Isleton were renters. The share of large households out of total households in Isleton (6) was significantly lower than the proportion of large households countywide (12 percent of total households).

Table 2-28: Large Households

	Isleton		Sacramento County	
	Units	% of Total	Units	% of Total
Owner Occupied				
Less than 5 Persons	149	100%	263,875	88%
5+ Persons	0	0%	36,207	12%
Total	149	100.0%	300,082	100.0%
Renter Occupied				
Less than 5 Persons	104	94%	207,038	88%
5+ Persons	7	6%	28,909	12%
Total	111	100.0%	235,947	100.0%

	Isleton		Sacramento County	
	Units	% of Total	Units	% of Total
All Households				
Less than 5 Persons	253	94%	470,913	88%
5+ Persons	7	6%	65,116	12%
Total	**260**	**100.0%**	**536,029**	**100.0%**

Source: HCD Pre-approved Data Package; American Community Survey (5-year estimates 2014-2018) .

2.7.6 FEMALE-HEADED HOUSEHOLDS

According to the U.S. Census Bureau, a single-headed household contains a household head and at least one dependent, which could include a child, an elderly parent, or non-related child. Female-headed households have special housing needs because they are most likely either single-parents or single-elderly adults living on low- or poverty-level incomes. Single-parent households with children often require special consideration and assistance as a result of their greater need for affordable housing, accessible day care, health care, and a variety of other supportive services. Single-parent households also tend to receive unequal treatment in the rental housing market. Because of their relatively lower household incomes, single-parent households are more likely to experience difficulties in finding affordable, decent, and safe housing.

Battered women with children comprise a sub-group of female-headed households that are especially in need. According to the California Department of Housing and Community Development and the National Low Income Housing Coalition's Women and Housing Task Force, the female-headed household group is probably the group with the most extensive housing needs and is disproportionately affected by the current housing situation. This housing need is exacerbated by a lack of adequate and affordable childcare, which would enable the mother to pursue ways of increasing her earning capacity. With rising childcare costs, few women in this group are able to work and care for their children at the same time.

Table 2-29 shows the number of female-headed households in Isleton and Sacramento County in 2017. As shown in the table, there were 28 female-headed households Isleton, which represents 18.5 percent of all households in the City. This percentage is lower than countywide (22 percent). Of the total number of households in the Isleton, 18.5 percent are female-headed households with their own children and there are no female-headed households without their own children.

Among total households in the Shasta Lake, 11.3 percent are under the poverty level compared to 12.6 percent countywide. Female-headed households account for 4.6 percent of all households under the poverty level in Isleton, which is lower than statewide (6.1 percent).

Table 2-29 Female-Headed Households

Householder Type	Sacramento County Number	Sacramento County Percent	Isleton, California Number	Isleton, California Percent
Female Heads with Own Children	48,155	13.7%	0	0.0%
Female Heads without Children	29,271	8.3%	28	18.5%
Total Householders	**351,693**	**100.0%**	**151**	**100.0%**
Female Headed Households Under Poverty Level	21,494	6.1%	7	4.6%
Total families Under the Poverty Level	44,224	12.6%	17	11.3%

Source: American Community Survey (5-year estimates 2013-2017)

2.7.7 EXTREMELY LOW-INCOME HOUSEHOLDS

Extremely low-income households are defined as those households with incomes under 30 percent of the county median income. Extremely low-income households typically consist of minimum wage workers, seniors on fixed incomes, the disabled, and farmworkers. This income group is likely to live in overcrowded, substandard housing conditions. This group of households has specific housing needs that require greater government subsidies and assistance, housing with supportive services, single room occupancy (SRO) or shared housing, or rental subsidies or vouchers. In recent years, rising rents, higher income and credit standards imposed by landlords, and insufficient government assistance has exacerbated the problem. Without adequate assistance this group has a high risk of homelessness.

Table 2-30 shows the number of extremely low-income households and their housing cost burden in Isleton and Sacramento County in 2016. As shown in the table, Isleton had a higher percentage of extremely low-income households (20.9 percent) than countywide (16.3 percent). The city had a similar proportion of extremely low-income owner and renter households (4.8 and 16.1 percent, respectively) compared to countywide (3.9 and 12.4 percent).

Table 2-30 Housing Cost Burden of Extremely Low-Income Households

Total Households Characteristics	Isleton Number	Isleton % of Total Households	Sacramento County Number	Sacramento County % of Total Households
Total occupied units (households)	310	100.0%	527,335	100.0%
Extremely low-income renters (0-30%)	50	16.1%	65,345	12.4%
Extremely low-income owners (0-30%)	15	4.8%	20,605	3.9%
Total Extremely Low Income (households)	65	20.9%	85,950	16.3%
Extremely low-income (0-30%) with cost burden >50%	39	12.6%	59,575	11.3%
Extremely low-income (0-30%) with cost burden >30%.	53	17.1%	69,050	13.1%

Source: 2006-2016 CHAS Data Sets: *https://www.huduser.gov/portal/datasets/cp.html#2012-2016_data*

[1] HAMFI stands for HUD Area Median Family Income

SECTION 3. FAIR HOUSING ASSESSMENT

This section of the Background Report contains a fair housing assessment, an effort that builds on the preceding existing needs assessment, which includes various requirements such as analysis of household characteristics (e.g., overpayment, overcrowding), housing conditions, and persons with special needs. The assessment of fair housing considers the elements and factors that cause, increase, contribute to, maintain, or perpetuate segregation, racially or ethnically concentrated areas of poverty, significant disparities in access to opportunity, and disproportionate housing needs. This includes the identification and analysis of patterns and trends, local data and knowledge, and other relevant factors.

The fair housing assessment centers on geographic comparisons of fair housing choice throughout a jurisdiction. This is particularly challenging in the City of Isleton, which is contained in a single census block group. As a result, data from HCD, the American Community Survey, and other sources provides a single set of data for Isleton.

Assembly Bill (AB) 686, signed in 2018, establishes new requirements to Cal. Gov. Code § 65583 requiring cities and counties to take deliberate actions to foster inclusive communities through fair and equal housing choice by establishing policies to address disparities in housing needs, access to opportunity, and patterns of racial and ethnic segregation. This process is referred to as *affirmatively furthering fair housing (AFFH).* Housing elements are now required to include or address the following five components:

- **Inclusive and Equitable Outreach:** Housing elements must make a diligent effort to equitably include all community stakeholders in the housing element participation process.
- **Fair Housing Assessment:** All housing elements must include an assessment of fair housing. This assessment should include an analysis of the following four fair housing issues: integration and segregation patterns and trends, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs, including displacement risk.
- **Analysis of Sites Inventory:** Local jurisdictions must evaluate and address how particular sites available for housing development will meet the needs of households at all income levels. The housing element must analyze and conclude whether the identified sites improve or exacerbate conditions for fair housing.
- **Identification of Contributing Factors:** Based on findings from the previous steps, housing elements must identify, evaluate, and prioritize the contributing factors related to fair housing issues.
- **Priorities, Goals, and Actions to AFFH:** Local jurisdictions must adopt fair housing goals and actions that are significant, meaningful, and sufficient to overcome identified patterns of segregation and that promote AFFH. The housing element should include metrics and milestones for evaluating progress and fair housing results.

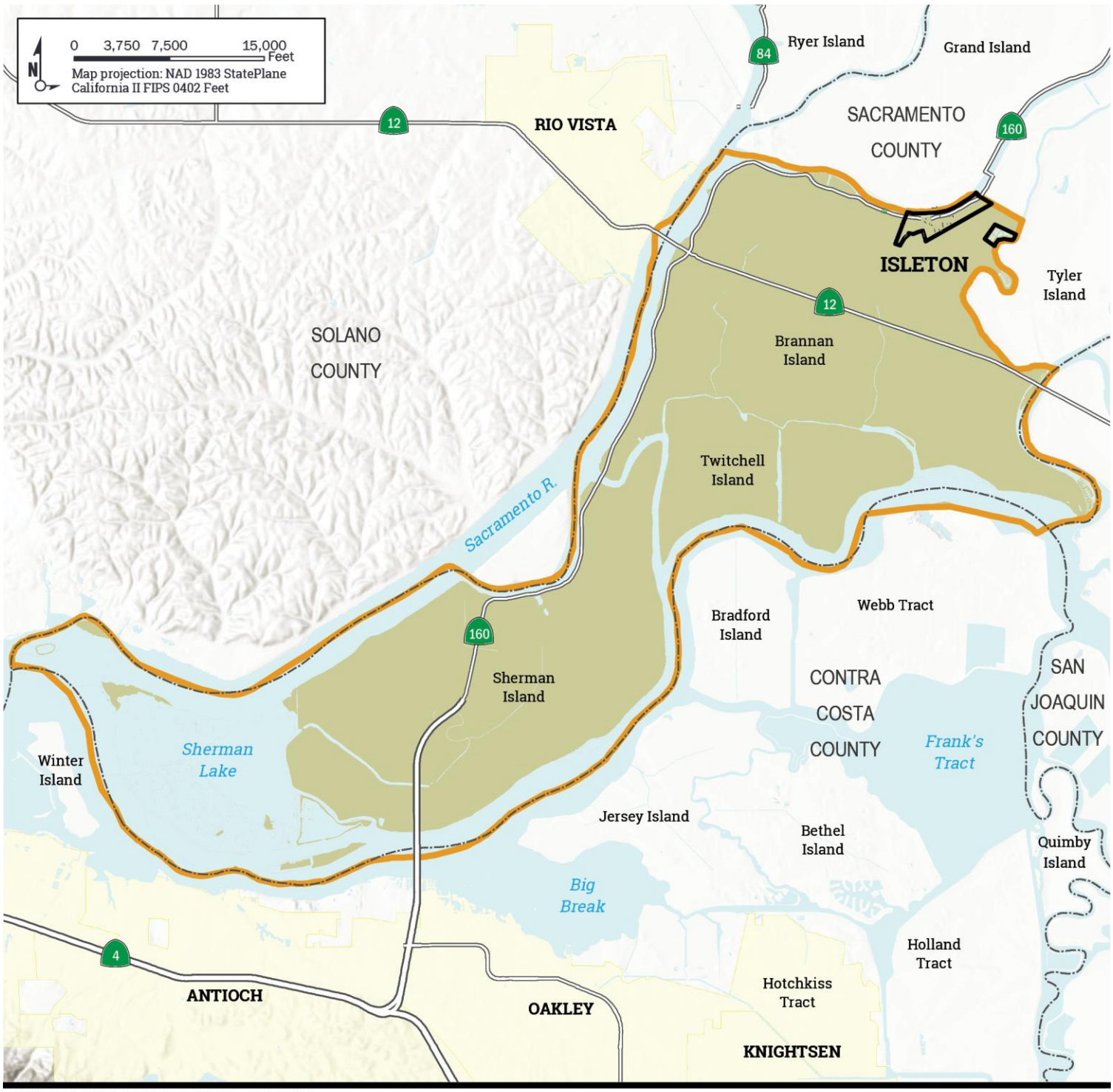
3.1 ASSESSMENT OF FAIR HOUSING ISSUES

Throughout California, community amenities and access to opportunities are not always readily accessible or attainable due to different social, economic, or cultural barriers in society. Because of this imbalance, it is important to ensure that sites for lower-income housing are not concentrated in areas of high segregation or poverty where there is little or poor access to opportunities. Instead, jurisdictions should be planning for lower-income housing throughout the city and with equitable access to opportunities including jobs, good education, health services, and transportation in mind.

This section serves as an assessment of fair housing practices in the City of Isleton pursuant to Cal. Gov't. Code § 65583(c)(10). It examines local existing conditions and demographic patterns including areas of poverty within the city and the social opportunity available for residents. It also provides an analysis from a regional perspective, describing settlement patterns across the region. The analysis is primarily based on data from the California Department of Housing and Community Development's (HCD) AFFH Data and Mapping Tool, Sacramento Valley Regional Collaborative Analysis of Impediments to Fair Housing Choice (AI), National Park Service, and the Center for Regional Change through the University of California (UC) Davis.

3.1.1 NOTE ON BOUNDARIES AND DATA AVAILABLE

For a small city like Isleton, which only has one census tract and one block group within its boundaries, distilling demographic information at a local level can be difficult. As shown in Figure 3-1, census tract and block group boundaries extend far beyond the city limits. When local-level data specific to Isleton is not available, data covering the whole census tract has been used as it is the next best available alternative. As an example, census tract information is used in cases where map data or analytical estimates are used from the HCD AFFH Data and Mapping Tool. It is also worth noting that with a population of less than 1,000, the sample size in Isleton is small, increasing the overall level of sampling error reported when estimates are made.



CITY OF ISLETON AFFH

CENSUS BOUNDARIES

*Data sources: US Census Bureau, NHD, USGS

County Boundary
Other Municipality
Census Tract 98
Census Block Group 1

Dynamic Planning + Science for City of Isleton, 2020

Figure 3-1: Isleton Census Tracts Block Groups

3.1.2 FAIR HOUSING ENFORCEMENT AND OUTREACH

Pursuant to the California Fair Employment and Housing Act [Cal Gov't. Code § 12921(a)], the opportunity to seek, obtain, and hold housing cannot be determined by an individual's "race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, veteran or military status, genetic information, or any other basis prohibited by Section 51 of the Civil Code." Fair housing complaints can be used as an indicator to identify common issues in a jurisdiction and characteristics of households experiencing discrimination in housing. Fair housing issues that may arise in any jurisdiction include, but are not limited to:

- housing design that makes a dwelling unit inaccessible to an individual with a disability;
- discrimination against an individual based on race, national origin, familial status, disability, religion, or sex when renting or selling a housing unit; and
- disproportionate housing needs across the city including cost burden, overcrowding, and risk of displacement.

If the City were to receive a fair housing complaint, their process is to refer it to the California Department of Fair Employment and Housing (DFEH). DFEH dual-files fair housing cases with the U.S. Department of Housing and Urban Development's (HUD) Region IX Office of Fair Housing and Equal Opportunity, as part of the Fair Housing Assistance Program. DFEH reported that 66 housing discrimination cases were filed by residents of Sacramento County in 2019. There is no information available to determine if any of these cases were reported from residents of Isleton; however, City staff has not received any fair housing complaints. Given the small size of the population in Isleton relative to the rest of Sacramento County, it is unlikely that any of the fair housing cases in the County originated in Isleton.

The City has very limited staff capacity to provide outreach on fair housing. Research performed as part of the AI process showed that the City does not publicize or regularly update fair housing resources on its website. The City recently updated its entire website for accessibility and navigation ease. The Housing Element includes a policy to add Fair Housing information to its website by 2022.

The City did conduct Housing Element outreach throughout the community, in both Spanish and English. See Section 1.3 for examples and additional information.

3.1.3 BACKGROUND/ HISTORICAL CONTEXT

Throughout the 1850s and 1860s, Asian people were recruited as a major source of labor for the mining and railroad industries in the western U.S. In the early 1870s, thousands of Chinese laborers were hired to work on an extensive levee project in California's Sacramento-San Joaquin River Delta constructing a large network of earthen levees that turned 500,000 acres of swamp into some of California's most

valuable farmland. The reclaimed land was able to support large farms and expand the sugar beet, pear, and asparagus industries, which created a demand for cheap manual labor. Chinese emigrant workers sought to establish a home-away-from-home, and many of them stayed in the area and established their own communities. Many of them made a living as farm workers and sharecroppers, settling in towns in the region such as Walnut Grove, Rio Vista, Locke, Courtland, and Isleton. (National Park Service 2018)

Isleton's Chinatown formed in 1878 on rented land and consisted of a contract labor office and businesses designed to meet the needs of the Chinese workers who came into town on their days off. In 1880 the census recorded 880 Chinese residents in Isleton working as mostly farmers or farm laborers. By the 1890s the Chinese district of the town, located along the Sacramento River, was well-established with 35 residences, four stores, a laundry, restaurants, boarding houses, and other businesses. (*Id.*)

In the early 1880s the U.S. Congress passed the Chinese Exclusion Act of 1882, which restricted Chinese immigration to the U.S. Other exclusionary laws aimed at Chinese immigrants were passed by Congress between 1888 and 1902, effectively reducing the number of Chinese people entering the U.S. After the enactment of the exclusionary laws, Japanese immigrants became increasingly sought after by American businesses to fill the labor void. Because of this, the number of Japanese immigrating to the U.S., particularly to the West Coast, increased rapidly. Japanese immigrants came to the Sacramento-San Joaquin Delta region partially in response to the need for laborers to replace the dwindling numbers of Chinese workers and partially because of the asparagus boom that began in the Delta after 1895. Along with the workers came merchants who established businesses in the eastern section of Isleton's Chinatown on Delta Avenue to serve the growing numbers of Japanese workers. In 1915, a fire burned down the Chinese and Japanese commercial districts, but the area was rebuilt in a new location in Isleton. The new area was broken into two sections, with the Chinese district west of F Street and the Japanese district east of F Street. These districts included residences, restaurants, grocery stores, and other general businesses, along with boarding houses and hotels that housed seasonal laborers. Then, during World War II, Japanese Americans living along the West Coast were forced into internment camps. During the war, Filipino and Mexican laborers, who were brought in by local farmers and cannery companies, occupied the Japanese district. Although some Japanese residents returned to Isleton after the war, they soon left for nearby cities. (*Id.*)

In 1930, the total population of Isleton peaked at 2,090 people. Despite this, Isleton's Chinese population began to decline in the 1930s and 1940s as younger generations moved to larger urban areas, a trend echoed in other Chinatowns throughout the Delta region. Meanwhile, Filipino workers began moving into and frequenting the Chinese and Japanese districts. The success of the canneries ensured that the districts maintained stable populations, helping them to continue to thrive throughout the 1930s and into the early 1940s. The population of Isleton slowly declined after the Great Depression, leading up to a significant drop in population of 35 percent between 1950 and 1960, and has been steadily

declining since. The two blocks of Main Street, which were Isleton's original Chinese and Japanese districts, were placed on the National Register for Historic Places in 1991. (*Id.*)

Today, Isleton is a small community of less than 1,000 people.

3.1.4 PATTERNS OF SEGREGATION AND INTEGRATION

In the decades preceding the Fair Housing Act (FHA) of 1968, government policies and private market actions including redlining, racially restrictive covenants, and biased mortgage lending practices created spatial inequality based on race throughout California. The FHA mandated broad protections prohibiting housing discrimination based upon "race, color, religion, sex, disability, familial status or national origin." Although the FHA and other federal mandates prohibited overt forms of discrimination in housing, racially explicit practices were subtly replaced by "race-neutral" methods to exclude people of color from predominately white neighborhoods. Over time, single-family zoning emerged and replaced race-based zoning as a tool for segregating communities. This section analyzes the patterns of integration and segregation in Isleton and the region related to people with protected characteristics (e.g., race and ethnic background, disability status, familial status, income).

3.1.4.1 RACE AND ETHNICITY

While the Sacramento Valley region has grown in overall diversity in recent decades and has higher shares of Hispanic/Latino and Asian residents than the national average, Isleton is not representative of the settlement trends generally reflected in the rest of the county. Densely populated urban centers are located to the southwest of Isleton in the Bay Area and to the east in San Joaquin County. Isleton has a smaller population than many nearby communities in the Delta region, including other rural communities like Rio Vista and Walnut Grove, and larger cities in Contra Costa County.

Most residents in Isleton are Hispanic/Latino (49 percent) or White non-Hispanic (46 percent). Isleton has similar demographic patterns to other communities within the Delta Region; however, the Hispanic/Latino population share of Isleton is larger than the Delta regional average. The Dissimilarity Index measures segregation in a geographic area, or the degree to which two specific groups are distributed across a specified area. Table 3-1 shows the Dissimilarity Index prepared for the Sacramento Valley Housing Collaborative as part of the AI. Findings for Isleton are included as part of the "Balance of Sacramento" category since the city is a non-entitlement jurisdiction and does not directly receive HUD funding. The data shows that approximately 37 percent of Hispanic households would need to move neighborhoods to be statistically integrated. Additionally, Black and Asian households tend to be concentrated in certain neighborhoods. The index ratings for Black and Asian households, 48.52 and 45.19 respectively, indicate that 49 percent of Black and 45 percent of Asian households would need to move to different neighborhoods to be proportionally distributed within the county.

Due to the small size of the city and the lack of available census data, the Dissimilarity Index is not telling of patterns and trends within Isleton. In Isleton, there are not many distinct neighborhoods, and City staff confirm that there are not any discernible patterns of dissimilarity throughout the City.

Table 3-1: Dissimilarity Index (2019)

	Minority/NHW Dissimilarity Index		Hispanic/NHW Dissimilarity Index		Black/NHW Dissimilarity Index		Asian/NHW Dissimilarity Index	
Jurisdiction	Index	Rating	Index	Rating	Index	Rating	Index	Rating
Citrus Heights	18.54	Low	20.64	Low	25.50	Low	18.52	Low
Elk Grove	27.10	Low	19.63	Low	28.80	Low	34.68	Low
Davis	17.96	Low	16.62	Low	21.90	Low	23.63	Low
Rancho Cordova	17.87	Low	18.52	Low	25.16	Low	36.80	Low
Roseville	15.92	Low	20.19	Low	19.41	Low	29.67	Low
Rocklin	12.74	Low	13.44	Low	21.48	Low	24.21	Low
Balance of Sacramento*	**36.41**	**Low**	**36.76**	**Low**	**48.52**	**Moderate**	**45.19**	**Moderate**
City of Sacramento	37.80	Low	39.56	Low	44.92	Moderate	43.73	Moderate
W. Sacramento	19.26	Low	27.57	Low	29.52	Low	24.27	Low
Woodland	21.58	Low	22.69	Low	30.89	Low	39.69	Low

**Includes City of Isleton*

Source: Decennial Census 2010 pulled from the HUD Exchange and Root Policy Research.

3.1.4.2 INCOME

Between 2015 and 2019, Isleton had a median household income ($36,875) that was nearly half that of Sacramento County ($67,151). In addition, about 61 percent of the population of the census block group in Isleton had low to moderate incomes. As shown in Figure 3-2, Isleton has lower median incomes than the cities in Sacramento County to the north but match the income patterns of the small rural towns to the south. Isleton is vastly different from the income patterns in northern Contra Costa County which show average incomes more than $125,000.

The poverty rate in Isleton (19.1 percent) was also higher than that in Sacramento County (14.7 percent) and the state on average (13.4 percent). Although the citywide poverty rate was 19.1 percent, not all racial and ethnic groups in the city had the same likelihood of experiencing poverty. Table 3-2 shows the poverty status of the population by race and ethnicity. The data shows that residents who identified as Native Hawaiian or Pacific Islander or Some Other Race had disproportionately high poverty rates (100 percent and 56.5 percent respectively) compared to citywide rates. Non-Hispanic White residents had the lowest poverty rates, while Hispanic/Latino had a slightly higher poverty rate than the average.

These patterns generally represent similar trends in the county and across the state in which people of color experience poverty at higher rates.

Table 3-2: Poverty by Race and Ethnicity, City of Isleton, 2015-2019

	BELOW POVERTY LINE			TOTAL POPULATION	
	Number	Poverty Rate	Share of Population in Poverty	Number	Percent
White (non-hispanic)	40	14.9%	38.5%	269	49.4%
Black	0	0.0%	0.0%	0	0.0%
Asian	0	0.0%	0.0%	11	2%
Native Hawaiian and Other Pacific Islander	8	100.0%	7.7%	8	1.5%
American Indian and Alaskan Native	0	0.0%	0.0%	7	1.3%
Some Other Race	39	56.5%	37.5%	69	12.7%
Two or More Races	0	0.0%	0.0%	33	6.1%
Hispanic or Latino*	56	24.2%	53.8%	231	42.5%
Total	**104**	**19.1%**		**544**	

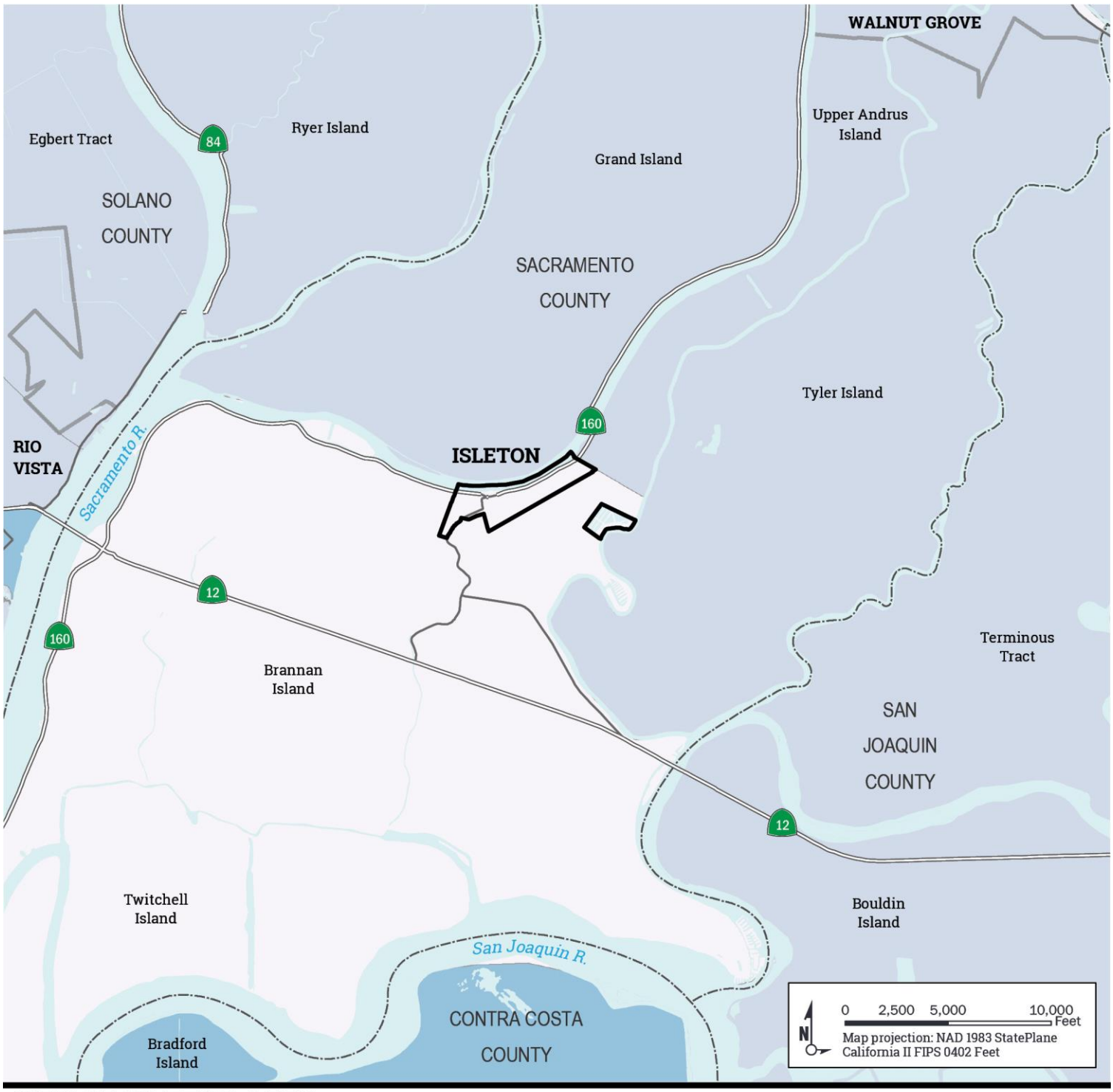
** For Hispanic or Latino, the total includes people reporting a Hispanic origin, regardless of the race or races they reported.*

Source: U.S. Census, 2015-2019 ACS 5-Year Estimates, Table S1701

3.1.4.3 DISABILITY STATUS

The U.S. Census Bureau defines disability as having one or more of the following: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty. Between 2015 and 2019, there were 98 residents in Isleton with a disability, which equates to 18 percent of the total non-institutionalized population in the city. This is much higher than the countywide (11.8 percent) and statewide (10.6 percent) percentages.

As Isleton doesn't have many distinct neighborhoods, describing areas where persons with disabilities live in town is difficult and can only be made in generalities. There is a mobile home part on the west side of the City that houses considerable retiree populations, and as such there may be more disabled populations living in that community.



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MEDIAN INCOME

*Data sources: HCD AFFH Data Resources and Mapping Tool, U.S. Census, 2015-2019 ACS 5-Year Estimates.

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Median Income - Block Group

<$50k	$50k - $80k	$80k - $120k	$120k - $170k	>$170k

Figure 3-2: Median Income by Block Group, City of Isleton, 2015-2019

3.1.4.4 FAMILIAL STATUS

The FHA also bans discrimination based "familial status," which refers to the presence of at least one child under 18 years old. Housing discrimination based on familial status can occur when a landlord, property manager, real estate agent, or property owner treats someone or a group of people differently because they have a family with children under the age of 18. Of the 260 households in Isleton in 2019, about 17.3 percent (45 households) had a child under the age of 18 according to the U.S. Census American Community Survey (ACS). All the children were reported to live in a household with a married couple rather than a single parent. This differs from the state and other areas of the SACOG region where approximately 5 to 6 percent of households are made up of single females with children. Based on available data, it is unlikely that landlords in Isleton are discriminating against married couples, individuals, or unmarried couples with children since the Census data reports there were no single parent households with children and the married couple households with children comprise a small amount of the total population.

3.1.5 CONCENTRATIONS AREAS BY RACE, ETHNICITY, AND INCOME

3.1.5.1 RACIALLY/ETHNICALLY CONCENTRATED AREAS OF POVERTY

Racially or Ethnically Concentrated Areas of Poverty (R/ECAP) are neighborhoods in which there are both racial concentrations and high poverty rates. HUD defines R/ECAPs as census tracts with:

- a non-White population of 50 percent or more (majority-minority) or, for non-urban areas, 20 percent, AND a poverty rate of 40 percent or more; OR
- a non-White population of 50 percent or more (majority-minority) AND the poverty rate is three times the average poverty rate for the county, whichever is lower.

Households within R/ECAP tracts frequently represent the most disadvantaged households within a community and often face a multitude of housing challenges. R/ECAPs are also meant to identify where residents may have historically faced discrimination and continue to be challenged by limited economic opportunity. Although 49 percent of the population in Isleton is Hispanic/Latino, using HUD metrics, Isleton cannot formally be defined as a R/ECAP because the poverty rate (19.1 percent) is lower than the HUD threshold for R/ECAPs.

3.1.5.2 RACIALLY/ETHNICALLY CONCENTRATED AREAS OF AFFLUENCE

Conversely, affluence is most generally defined as an abundance of wealth or money. A spatial analysis of affluence by race or ethnicity can be used to determine a Racially or Ethnically Concentrated Area of Affluence (RCAA). Although HCD and HUD have not established standard definitions for RCAAs, they are generally understood to be neighborhoods in which there are both high concentrations of White non-Hispanic households and high household incomes. While 46 percent of the population in Isleton

is White non-Hispanic, the City of Isleton does not qualify as a concentrated area of affluence because the City's median income ($36,875) is significantly lower than the surrounding region (see Figure 3-2).

3.1.6 ACCESS TO OPPORTUNITY

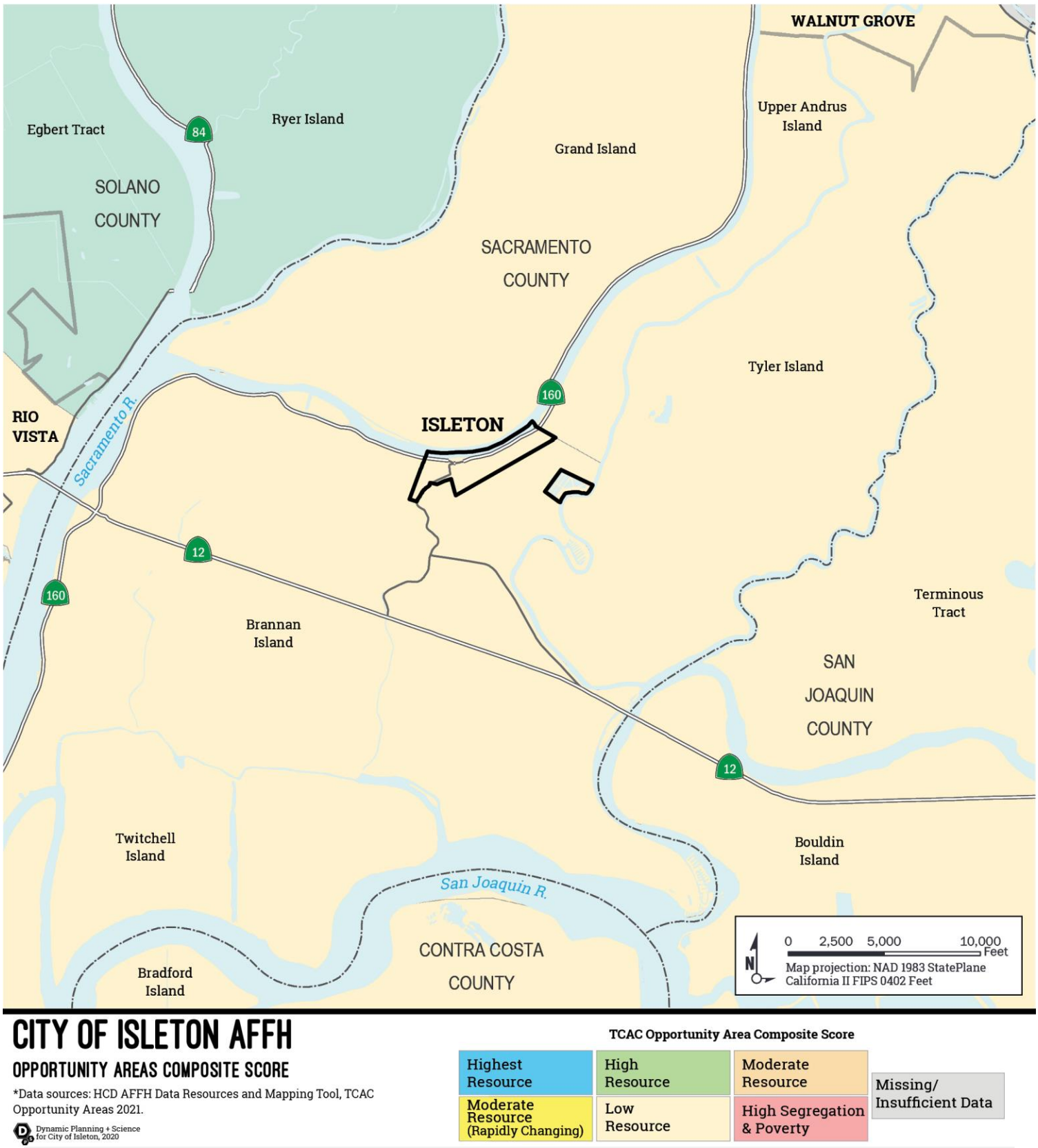
Across the nation, affordable housing has been disproportionately developed in communities of color with higher poverty rates, thereby reinforcing the concentration of poverty and racial segregation in low opportunity and low resource areas. Access to opportunity is measured through various indicators to measure access to positive economic, educational, and health outcomes. Several agencies have developed a series of indices to analyze access to opportunity including HUD, HCD in coordination with the California Tax Credit Allocation Committee (TCAC), and the Center for Regional Change through UC Davis. These opportunity indices and maps help to visualize the areas that have greater access to opportunity, and it also helps to identify the areas that have fewer resources and need more focused attention and programs. For the purpose of this assessment, the TCAC Opportunity Areas and the Regional Opportunity Index (ROI) developed through the UC Davis Center for Regional Change are used to analyze access to opportunity in the City of Isleton and the Sacramento Delta Region.

3.1.6.1 TCAC OPPORTUNITY AREAS

The HCD/TCAC maps display the areas that offer low-income children and adults the best chance at economic advancement, high educational attainment, and good physical and mental health along with areas of high segregation and poverty and lower resource areas that have fewer of these opportunities. According to the 2021 TCAC/HCD methodology, most of the Sacramento Delta and northern Bay area region, including the City of Isleton, is categorized as low resource (see Figure 3-3).

3.1.6.2 REGIONAL OPPORTUNITY INDEX

The Center for Regional Change at UC Davis developed the ROI in 2014. The index measures performance indicators to analyze patterns of socio-economic opportunity in California including the quality of education, strength of the local economy, affordability and accessibility of housing, accessibility of transportation, quality of health services, and quality of civic engagement. The ROI has two broad dimensions: People Opportunity and Place Opportunity. The People Opportunity combines data about level of resources available to individuals in a region (i.e., education levels, employment statuses, housing and transit circumstances, health conditions) and the Place Opportunity describes the level of institutional and physical resources available (i.e., quality of local schools, housing stock, environmental quality, availability and quality of health services, and local civic capacities). Research using the ROI in the Sacramento Delta region found that opportunity is substantially below state averages (see Figure 3-4 and Figure 3-5). The primary factors driving low opportunity scores in the primary areas of the Delta are related to poor education, economic and health indicators, as well as a lack of access to broadband infrastructure. (Benner, Hartzog and Watterson 2015)



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OPPORTUNITY AREAS COMPOSITE SCORE

*Data sources: HCD AFFH Data Resources and Mapping Tool, TCAC Opportunity Areas 2021.

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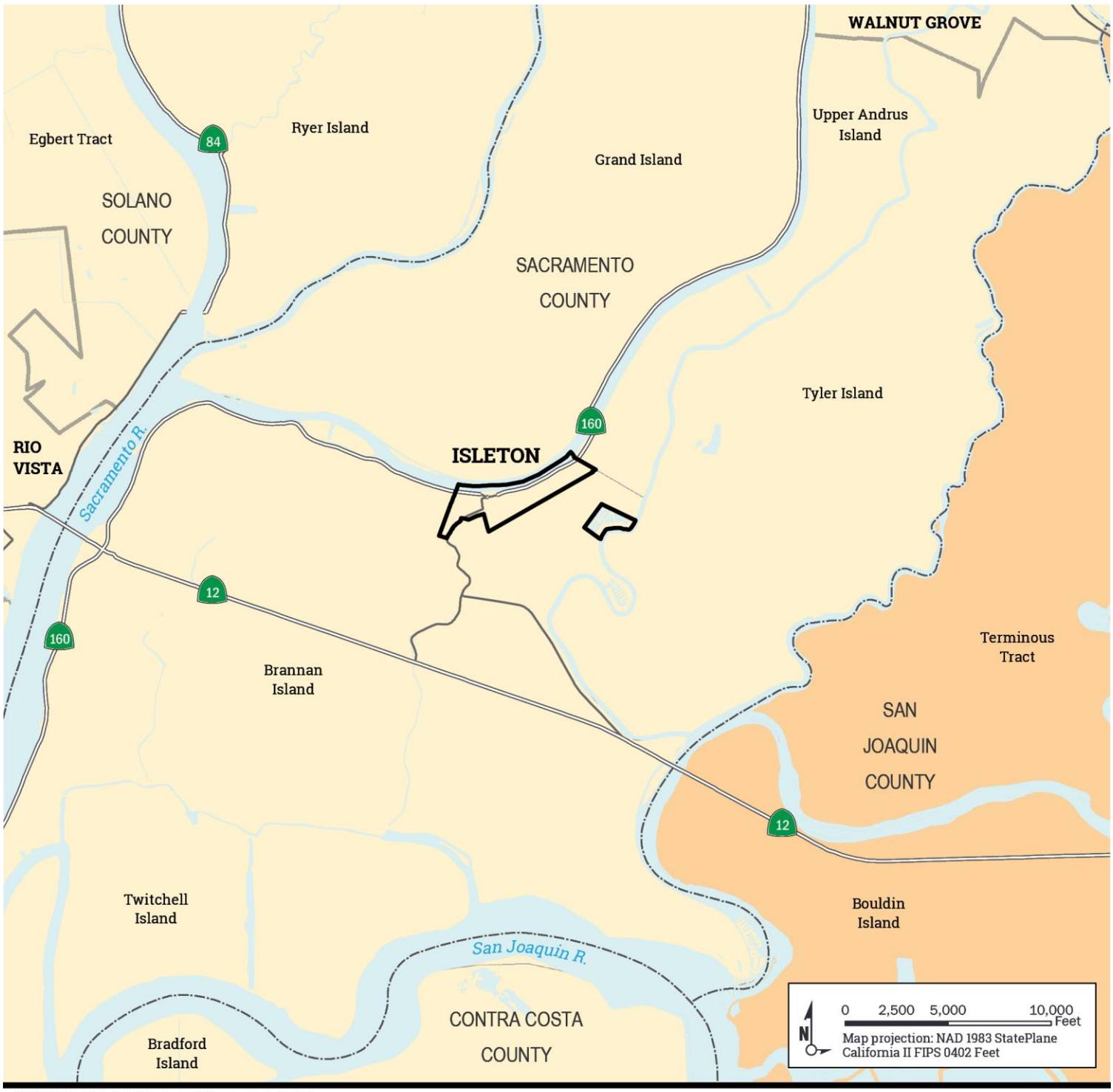
TCAC Opportunity Area Composite Score

Highest Resource	High Resource	Moderate Resource	Missing/ Insufficient Data
Moderate Resource (Rapidly Changing)	Low Resource	High Segregation & Poverty	

Figure 3-3: TCAC Opportunity Areas – Composite Score, City of Isleton



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OPPORTUNITY INDEX – PEOPLE ROI SCORE

*Data sources: HCD AFFH Data Resources and Mapping Tool, UC Davis Center for Regional Change 2014

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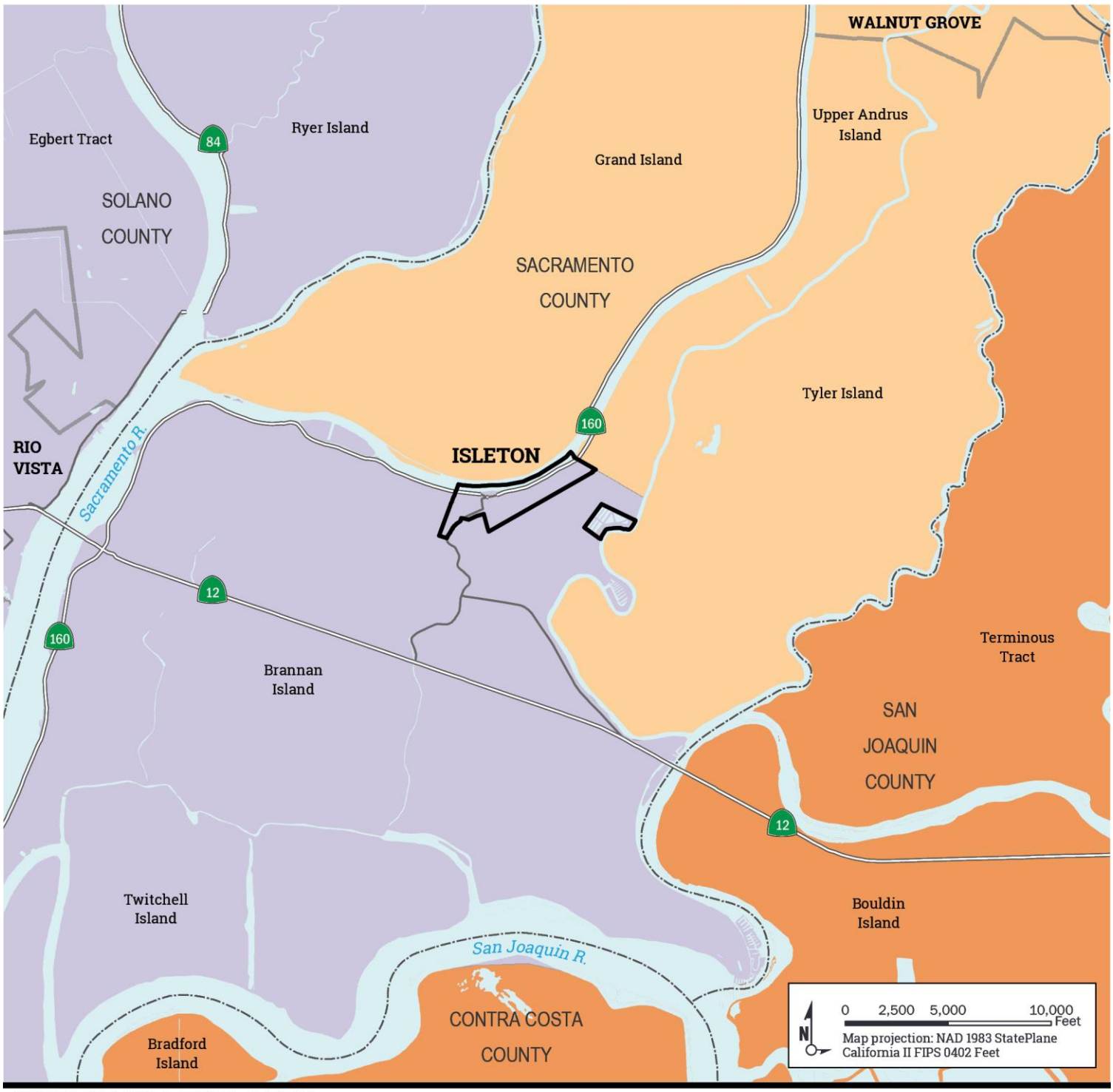
Regional Opportunity Index ROI Score - People

Bottom 20%				Top 20%
Lowest Opportunity		(Quintile)		Highest Opportunity

Figure 3-4: Regional Opportunity Index: People, Isleton



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OPPORTUNITY INDEX – PLACE ROI SCORE

*Data sources: HCD AFFH Data Resources and Mapping Tool, UC Davis Center for Regional Change 2014

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Regional Opportunity Index ROI Score - Place

Bottom 20%				Top 20%
Lowest Opportunity		(Quintile)		Highest Opportunity

Figure 3-5: Regional Opportunity Index: Place, Isleton

3.1.6.2.1 EDUCATIONAL OPPORTUNITY

HCD/TCAC quantifies educational opportunity through a series of indicators measuring math proficiency, reading proficiency, high school graduation rates, and student poverty rate. Most of Isleton has below average education scores (0.25-0.50), which means that children receive less positive educational outcomes. This data indicates that access to proficient school opportunities in Isleton are not as accessible or available compared to other areas in California. Educational indicators for the quality of schools and instruction in the Sacramento Delta are below average across nearly the whole region. The ROI found that the primary factors driving low opportunity scores for education are low math and English proficiency scores in elementary school and a low percentage of elementary school teachers with advanced training and experience (an indirect indicator of quality of instruction in the schools). Although Isleton's only school, Isleton Elementary, places in the top 20 percent of all schools in California for overall test scores, the lack of a Middle School and High School in the city may also influence its below average education scores. The nearest middle and high schools are located in Rio Vista, 6 miles to the west across the Sacramento River, and Lodi to the east.

3.1.6.2.2 HISTORICAL CONTEXT AND EVIDENCE OF SEGREGATION

In August 1921, the California legislature amended the School Law of California so that "the governing body of a school district shall have power to exclude children of filthy or vicious habits, or children suffering from contagious or infectious diseases, and also to establish separate schools for Indian children and for children of Chinese, Japanese or Mongolian parentage. When such schools are established, Indian children or children of Chinese, Japanese or Mongolian parentage must not be admitted into any other school." Four school districts in Sacramento County (Courtland, Florin, Isleton, and Walnut Grove) practiced de facto segregation before this legislative amendment. (National Park Service 2004)

In Isleton, a decision was made to segregate Asian children after the Christmas holiday of the school year beginning in September 1909. All Asian names disappeared from rosters of the previously integrated classrooms in January 1910, and segregated class lists appeared. Similarly, the Courtland Bates Oriental School was built around 1922, although segregated classrooms had been in effect for years before. (*Id.*)

The school in Isleton continued their segregation policy the longest out of the four school districts mentioned above. The school ceased operations in 1942 and was demolished in the late 1940s. After the World War II internment, a Japanese family challenged the constitutionality of California's separate school provision. The Los Angeles County Superior Court concurred that segregation on the basis of race or ancestry violated the Fourteenth Amendment. In 1947, the California legislature repealed the amendment that provided for separate schools for Chinese, Indians, and Japanese. (*Id.*)

3.1.6.2.3 ECONOMIC OPPORTUNITY

Economic opportunity is measured using indicators of employment rate, minimum basic income, job availability, quality, and growth, and bank accessibility. Based on the ROI, Isleton is considered an area of medium economic opportunity in the Place Economic Opportunity Index and has higher opportunity than the rest of the Delta, which falls in the lowest category of economic opportunity. Isleton scores higher in this category due to its larger percentage of high-quality jobs and greater job growth in contrast to the rest of the region.

Isleton is considered to have low economic opportunity under the People Economic Opportunity Index, driven mostly by below-average employment rates and, to a lesser extent, a lower percentage of people earning a minimum basic income. The rest of the region has a range of economic opportunities in this category, with clear patterns of inequality within towns surrounding the Delta, as areas of both low opportunity and the highest opportunity can be found throughout the region within communities such as Stockton, Pittsburg, and West Sacramento. Overall, the ROI finds that Isleton has challenges in terms of economic opportunity, heavily influenced by a lack of job availability and higher unemployment rates. This contrasts with the region, which faces the challenge of not having enough high-quality jobs more than a lack of job availability.

3.1.6.2.4 PROXIMITY TO JOBS

The 2014-2017 HUD jobs proximity index quantifies the accessibility of a given neighborhood to all jobs within a core-based statistical area (CBSA). CBSAs tend to be larger in size and do not follow city boundaries. CBSAs are anchored by at least one urban center with a population of at least 10,000 along with adjacent counties that are socioeconomically tied to the urban center by commuting. Accessibility to jobs is measured by distance "as the crow flies" to employment centers and does not integrate transportation and commuter data. Moreover, this index positively weighs larger employment centers as opposed to small, neighborhood commercials centers, inversely weighs the labor supply or competition in a location and does not account for agricultural job centers.

Isleton has a job proximity index score of below 20, meaning that Isleton residents have the furthest proximity to job opportunities (see Figure 3-6). This score does not consider job opportunities from Isleton's surrounding agricultural area, which makes up nearly all the land in the census tract. There are limited employment opportunities in the city, and most Isleton residents commute to work within the region. According to the 2011-2015 ACS Five Year Estimate, approximately a quarter of working Isleton residents commute less than 10 minutes to their workplace, while over 30 percent commute more than 45 minutes to their workplace, and almost half of the residents (49.4 percent) work outside Sacramento County.

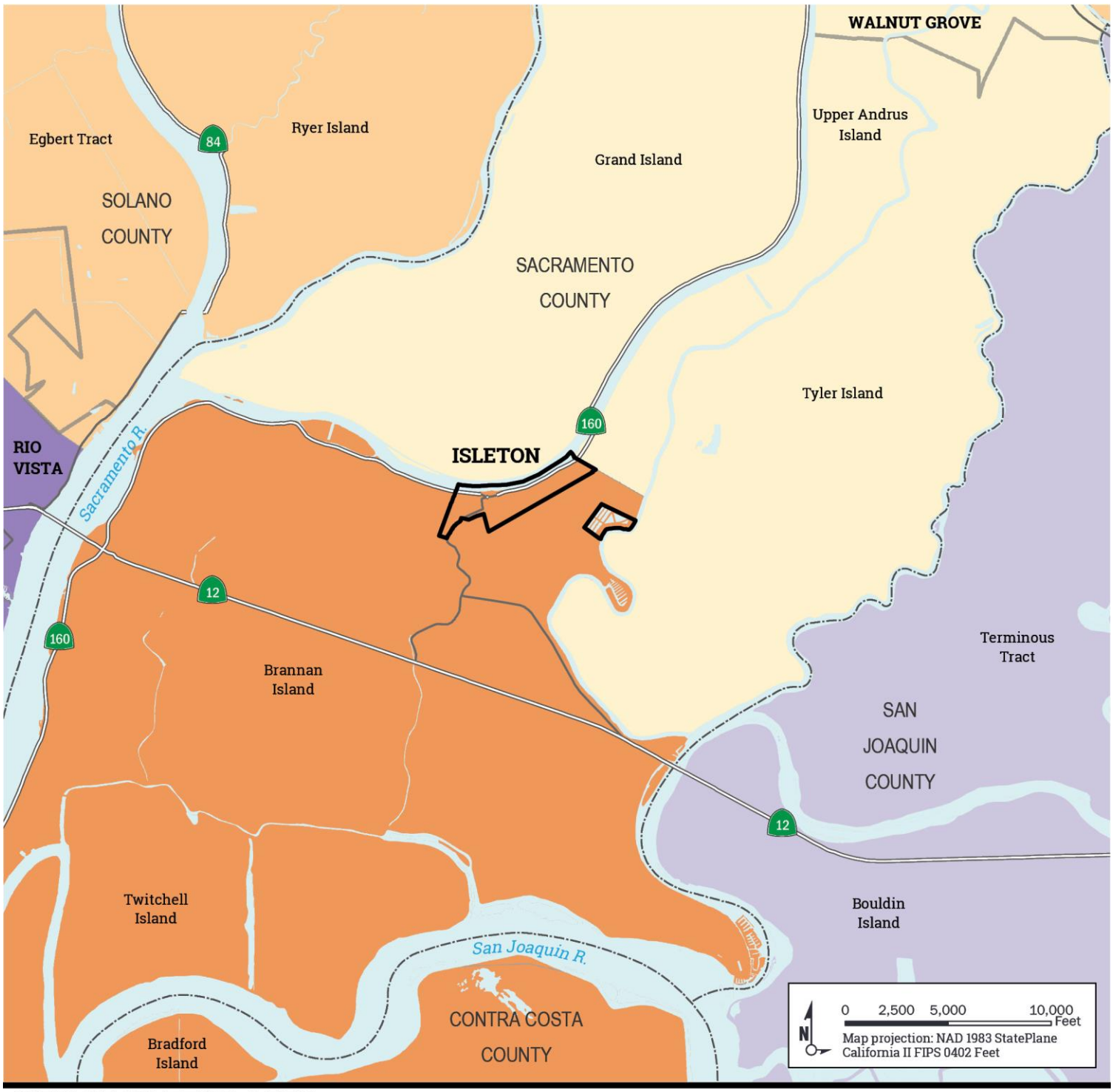
3.1.6.2.5 ACCESS TO TRANSPORTATION

HUD has developed the Low Cost Transportation Index, which estimates the percentage of income that residents use to pay for transportation. The higher an area's index score, the lower the cost of transportation, which can be influenced by factors such as access to public transportation, housing density, and proximity of employment centers and other services. Isleton has an index score of 58, meaning the area has transportation costs lower than 58 percent of the nation. In comparison, costs are higher in Isleton than transportation costs statewide and countywide, with an average index score of 66. Nearby Rio Vista has similar transportation costs to Isleton, also with an index of 58, while the neighboring census tract that covers Walnut Grove, Courtland, and Hood has higher transportation costs, with a score of 45. Isleton's transportation costs may be higher than the statewide average due to a lack of public transportation services within the city, insufficient service capacity of regional public transport, and a larger distance to nearby employment centers and services.

Although Isleton does not have public transportation within the city limits, it has access to nearby communities via two intercity bus services. The first, a long-distance route that comes into Isleton three times a day, South County Transit's Delta Route connects Isleton and other Delta communities to Galt. From Galt, additional regional connections can be made. The second, the Rio Vista Delta Breeze Transit System provides a deviated fixed bus route within the City of Rio Vista and between Isleton, Fairfield, Suisun City, Pittsburg/Bay Point BART Station and Antioch, with connections to Lodi.

3.1.6.2.6 HEALTH/ENVIRONMENTAL OPPORTUNITY

The ROI measures health/environmental opportunity based on several indicators including air quality, healthcare, food availability, and overall environmental health impacts. The study's findings for the region show that environmental opportunity is an area where the Delta faces substantial challenges. Most of the communities in the region are in the lowest 20-40 percent of census tracts statewide in the Environmental Opportunity Index, driven by poor access to health services. Isleton faces similar environmental opportunity challenges as the region, with an overall low environmental opportunity score based on the ROI. Specifically, Isleton has lower opportunity in the People Environmental Opportunity Index, with the lowest scores for indicators of infant health. It scores slightly higher in the Place Environmental Opportunity Index, driven by high scores in air quality, however health care availability and prenatal care indicators score in the lowest category. Overall, the ROI finds that Isleton's challenges stem from its geographic location and lack of nearby healthcare services over any characteristics of the physical environmental. Additionally, the environmental opportunity of Isleton can be identified through California's Office of Environmental Health Hazard Assessment CalEnviroScreen 3.0 tool, a statewide risk assessment tool that measures the cumulative impacts of multiple sources of pollution. Based on CalEnviroScreen 3.0, Isleton has below average environmental opportunity (in the 60-65th percentile of the state), driven by potential environmental hazards including drinking water contamination, groundwater threats, pesticides, and impaired water bodies.



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JOBS PROXIMITY INDEX

*Data sources: HCD AFFH Data Resources and Mapping Tool, 2021.

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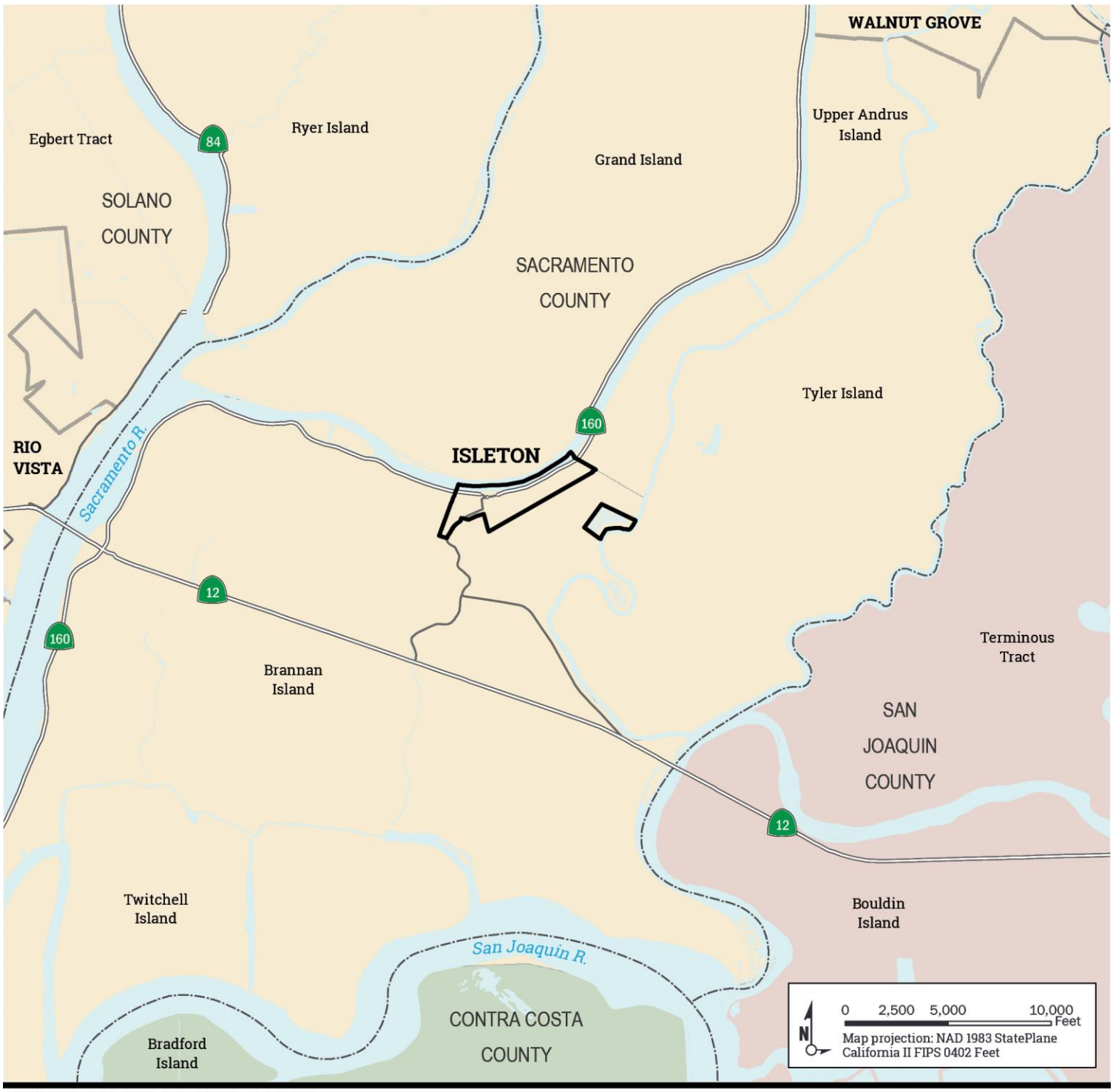
Jobs Proximity Index

0-20%	20-40%	40-60%	60-80%	80-100%

Furthest Proximity — Closest Proximity

Figure 3-6: Jobs Proximity Index, City of Isleton, 2014-2017



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TRANSPORTATION COST INDEX

*Data sources: HUD Office of Policy Development and Research in 2021.

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Transportation Cost (%)

0-20%	20-40%	40-60%	60-80%	80-100%
High Transportation Cost				Low Transportation Cost

Figure 3-7: Low Transportation Cost Index, Isleton

3.1.7 DISPROPORTIONATE HOUSING NEEDS

3.1.7.1 COST BURDEN

As described in Section 2.6.1, housing cost burden is defined as households paying more than 30 percent of their gross income on housing related expenses, including rent or mortgage payments and utilities. Overpayment for renters is a chronic issue throughout the region, including in Isleton where about 41 percent (127 households) of all households were overpaying for housing according to 2016 CHAS data. Overpayment is typically more common for renter households than homeowners. In the larger Sacramento region, there is a disproportionate number of renters overpaying compared to homeowners. Isleton, however, has a large percentage of both renter and owner households that are overpaying for housing at 42.7 percent and 39.3 percent, respectively.

Additionally, because overpayment among renters is more prevalent than it is among homeowners, some groups are more impacted by cost burden than others. Specifically, renters in Isleton are disproportionately represented by Hispanic/Latino populations, and these residents are more likely to feel the impacts of cost burden more so than non-Hispanic White residents, who are more likely to be homeowners.

3.1.7.2 LOCATION AFFORDABILITY INDEX

Using 2012-2016 ACS data, the Location Affordability Index measures standardized housing and transportation cost estimates in the form of median gross rent index ratings. According to the index, Isleton is in the lowest category of median gross rents (below $1,000 per month), with a median gross rent in the census tract of $775. These rents are affordable to both moderate-income and lower-income households. In comparison to the region, Isleton has slightly higher affordability scores than other Delta communities including Rio Vista to the west, and Walnut Grove, Courtland, and Hood to the north.

3.1.7.3 OVERCROWDING

Overcrowding of residential units, in which there is more than one person per room, can be a potential indicator that households are experiencing economic hardship and are struggling to afford housing. As shown in Table 2-10 in the Overcrowded Housing section, 3 percent of households (or 14 households) were defined as overcrowded or severely overcrowded in Isleton in 2017, which is far below the countywide average of 6.2 percent in the same year. The City has very little data on the location of overcrowded households in the City; instances of overcrowding are rarely, if ever, known about and may be scattered throughout the City.

3.1.7.4 SUBSTANDARD HOUSING

Isleton is an aged community in Sacramento County and the housing stock in Isleton is reflective of that. Most of the homes in Isleton were built prior to 1980 and approximately 28 percent were built prior to 1939 indicating potential dilapidation or a need for substantial repair or rehabilitation (see Table 2-11). Older housing stock is generally within the downtown core area of the City.

Substandard housing conditions, in which a housing unit has incomplete kitchen or plumbing facilities, are likely to affect the senior population, residents with disabilities, and the farmworker population in Isleton. Seniors and residents with disabilities are typically on fixed incomes and may not be able to finance repair costs if they do own their home. Additionally, farmworkers have limited housing options in the city and tend to have higher rates of poverty and are often pushed to live in substandard homes. The City has identified substandard housing and the aging housing stock as one priority in the upcoming planning period. The Housing Element includes an action (H – 5.4.1) to perform a review of the Housing Stock Inventory to estimate how many units are in need of rehabilitation and initiate a loan program to serve individuals in need of assistance.

3.1.7.5 DISPLACEMENT RISK

The rising cost of housing is becoming an increasingly important housing security issue in the Sacramento-San Joaquin River Delta region, especially for renters. While displacement is most commonly thought of as the result of gentrification and related economic pressures such as rising rents, property taxes, and home prices, it can also result from sudden or slow-onset natural events forcing people to leave their homes and communities. Natural disasters, especially flooding, are a primary concern for displacement in Isleton. The entire City of Isleton lies within the FEMA-defined 100-year flood zone, a designation which requires homeowners to obtain flood insurance, and puts the city at risk of significant flooding events.

The City of Isleton is protected by a system of leveed channels, multipurpose reservoirs, and other structures, which comprise the Sacramento River Flood Control Project (SRFCP). The goal of the SRFCP is to reduce the chance of flooding for communities like Isleton. However, most of the levees surrounding the districts do not meet the FEMA 100-year levee standard. In addition, there are several areas with Bulletin 192-82 (agricultural levee design standards) geometry deficiencies. Even with the realization of major physical improvements to the flood management system, the risk of flooding will continue to exist within the city. The risk of damaging flooding events, combined with the financial burden of rising flood insurance costs, presents a significant displacement risk to residents of Isleton.

3.1.8 OTHER RELEVANT FACTORS

3.1.8.1 RATES OF HOMEOWNERSHIP

Homeownership is a powerful vehicle for counteracting rising housing prices and the effects of gentrification and displacement, especially for lower-income households. Between 2015-2019, Isleton had an overall homeownership rate of about 56 percent. However, not all racial and ethnic groups have the same likelihood of owning a home.

As shown in Table 3-3, residents identifying as non-Hispanic White have slightly higher rates of homeownership (59 percent) than the city-wide average (56 percent). Residents that identify as some other race have homeownership rates (57 percent) in line with the city average. In contrast, residents who identified as Hispanic/Latino have much lower rates of homeownership, at 48 percent. However, it is important to note that with an estimated 260 occupied units, Isleton has a small sample size of households, therefore estimations of homeownership rate have a higher margin of error and may not be representative of the current housing tenure. In particular, residents identifying as Native Hawaiian and Other Pacific Islander, Asian, or two or more races make up a small proportion of Isleton residents, with less than 10 households for each group. Native Hawaiian and Other Pacific Islander households have the highest rates of homeownership at 100 percent of only 8 households. Residents identifying as Asian had a lower rate of homeownership at 40 percent, as 2 out of the 5 households are owner-occupied, and residents identifying as multiracial had the lowest rates, as all 3 households are in renter-occupied units.

Table 3-3: Housing Tenure by Race/Ethnicity, City of Isleton

	OWNER OCCUPIED		RENTER OCCUPIED		TOTAL OCCUPIED UNITS	
	Number	Percent	Number	Percent	Number	Percent
White non-Hispanic	92	59%	65	41%	157	60.4%
Black	0	-	0	-	0	0.0%
Asian	2	40%	3	60%	5	1.9%
Native Hawaiian and Other Pacific Islander	8	100%	0	0.0%	8	3.1%
American Indian and Alaskan Native	0	-	0	-	0	0.0%
Some other Race	13	57%	10	43%	23	8.8%
Multiracial (Two or more races)	0	0.0%	3	100%	3	1.2%
Hispanic or Latino*	45	48%	48	52%	93	35.8%
Total	**147**	**56%**	**113**	**44%**	**260**	**100.0%**

* For Hispanic or Latino, the total includes people reporting a Hispanic origin, regardless of the race or races they reported.

Source: U.S. Census, 2015-2019 ACS 5-Year Estimates, Table S2502.

3.1.8.2 REGIONAL LOAN DENIAL RATES

Throughout the Sacramento Valley region, homeownership rates vary widely by race and ethnicity. However, all communities of color experience higher rates of loan denial than White non-Hispanic applicants. In addition, Hispanic\Latino households are more likely than any other group to receive a subprime loan in Sacramento according to the regional AI. Subprime mortgages are a type of housing loan most often given to individuals that have a weak credit history. They are more expensive because there is a higher pre-determined risk of default and carry higher interest rates. A concentration of subprime mortgages in areas with concentrated populations of color is a potential consequence of historically discriminatory practices, such as redlining. Despite efforts to reform long-standing practices of discrimination in the housing credit system, patterns of inequality still exist. The Great Recession and subsequent housing crisis brought to light the unusually high concentration of Non-White residents with subprime mortgages and property foreclosures across the country.

In 2017, there were 89,838 loan applications filed in the Sacramento region for owner-occupied homes and 4.7 percent of loans were subprime, which is similar to the national rate of 4 percent. Regionally, the rate of loan denial is 17 percent; however, denial rates vary substantially by census tract. Based on 2017 data from the Home Mortgage Disclosure Act (HMDA), the denial rate for the census tract that includes Isleton was higher than the Sacramento region at 25 percent, with 10 loans denied out of 39.

According to the AI, low-Income households and those receiving Section 8 housing choice vouchers in the Sacramento Region were most likely to experience being denied housing to rent or buy. Black (53 percent), Native American (49 percent), and Hispanic/Latino respondents (42 percent) were more likely than non-Hispanic White (27 percent) or Asian survey respondents (21 percent) to have experienced denial of housing to rent or buy. Large families, households that include a member with a disability, and households with children under age 18 all experienced housing denial at rates higher than the region overall. Common reasons for being denied housing among survey respondents included income (including type of income), credit, and eviction history. Findings for Isleton are included as part of the "Balance of Sacramento" category since the city is a non-entitlement jurisdiction and does not directly receive HUD funding. The data shows that approximately 25 percent of "Other Racial Minority," which includes American Indian and Alaska Native, Black or African American, and Native Hawaiian or other Pacific Islander, experience loan denials. This is significantly higher than Hispanic/Latino applicants (19 percent), Asian (16 percent), and Non-Hispanic White (16 percent).

3.2 FAIR HOUSING ISSUES, CONTRIBUTING FACTORS, AND HOUSING PROGRAMS

Based on the findings from this assessment, there are three main fair housing issues in Isleton: low access to opportunity, risk of displacement due to flooding, and disproportionate housing needs for persons living in substandard housing and for persons with a disability. Pursuant to Cal. Gov't. Code § 65583(c)(10)(A)(v), the Housing Element includes several policies and programs to address fair housing issues identified. Table 3-4summarizes the fair housing issues, contributing factors and strategic actions included in the Housing Element to affirmatively further fair housing in the City of Isleton.

Table 3-4: Factors that Contribute to Fair Housing Issues

AFH Identified Fair Housing Issue	Contributing Factor	Meaningful Action
Low Access to Opportunity	• Loss of population over time • Disinvestment over time	• Coordinate with local and regional partners to pursue funding for affordable housing (Action H-1.2) • Address housing opportunities and constraints in municipal code (Action H-2.4) • Outreach to development community (Action H-3.1) • Increase access to broadband infrastructure (Action H-6.4)
Displacement Risk due to Flood Risk	• Flood risk limits ability to develop • Flood insurance is a cost burden for low-income individuals and families	• Pursue funding and coordinate to improve flood protection (Action H-6.4) • Evaluate the municipal code to determine what standards may need revision in order to encourage housing production, especially in areas with the lowest base flood elevations. (Action H-2.4)
Housing Needs	• Substandard housing and older housing stock • Larger population of persons with disabilities in the city and limited resources available	• Establish formal procedure for providing reasonable accommodations (Action H-2.2) • Develop partnerships with Alta California Regional Center to better serve needs of residents with disabilities (Action H-4.3) • Inventory housing stock to survey housing needing rehabilitation (Action H-5.1)

3.3 SITES INVENTORY

A primary goal of the assessment is to ensure available sites for lower-income housing are located equitably with fair access to opportunities and resources. Ensuring that sites for housing, particularly lower income units, are in high resource areas rather than concentrated in areas of high segregation and poverty requires jurisdictions to consider the accessibility of various opportunities including jobs, transportation, good education, and health services when planning for housing.

This section analyzes whether the sites included in the 2021-2029 Housing Element sites inventory improve or exacerbate fair housing conditions and patterns of segregation by comparing the sites inventory to a few of the fair housing indicators identified in this assessment. Given the small size of Isleton, the specific location of sites for housing will not have a meaningful impact on patterns of segregation; patterns will likely remain consistent.

Access to Opportunity. The five sites included in the site assessment all provide reasonably descent access to opportunity, at least on par with that available throughout the City currently. Each site is near the downtown core amenities, can tap into existing infrastructure, and can access public transit. The River Road and Olivia Lane sites likely require some City infrastructure such as new sidewalks to reasonable access downtown. Goal 6 and its policies and programs generally promote city investment in such needed infrastructure.

Displacement Risk. The sites identified in the site inventory are all vacant sites; they will require new building to meet the RHNA housing needs. New development will have to comply with floodplain regulations, as all sites lie within the 100-year floodplain. Many of the City goals include incentivizing flood resilient design; newer development in the area known as the "Village on the Delta" serves as an excellent example of new development potential that incorporated flood resilient design. The City is currently updating its Safety Element, which will also set policies to guide flood-resilient development.

Meets Housing Needs. Each of the sites identified in the site assessment can provide for a variety of housing types. This Housing Element, especially the policies mentioned in Table 3-4, can help drive development to meet the variety of needs in the City. These newly-identified sites contribute to new development to meet those needs, while the City also focuses on rehabilitation of existing housing stock through the Housing Element and the recently-enacted Habitability Ordinance.

SECTION 4. FUTURE NEEDS ASSESSMENT

Every city and county in California are required to plan for its "fair share" of the statewide housing need. The Department of Housing and Community Development (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. This process promotes the following objectives: increase the housing supply and mix of housing types, tenure, and affordability in all cities and counties within the region in an equitable manner; promote infill development and socioeconomic equity; protect environmental and agricultural resources; encourage efficient development patterns; and promote an improved intraregional balance between jobs and housing.

4.1 2021-2029 REGIONAL HOUSING NEEDS ALLOCATION

This section describes the projected future housing needs in Isleton. The intent of a housing allocation plan is to ensure adequate housing opportunities for all income groups. The core of the RHNA is a series of tables that indicate for each jurisdiction the distribution of housing needs for each of the five income groups. The allocations are intended to be used by jurisdictions when updating their housing elements as the basis for assuring that adequate sites with appropriate zoning are available to accommodate at least the number of units allocated. Table 4-1 below shows the projected housing needs for the RHNA projection period from May 15, 2021 – May 15, 2029 for Isleton.

As shown in Table 4-1, Isleton has a total allocation of 28 new housing units for the 2019 to 2029 projection period. The allocation is equivalent to a yearly need of approximately four housing units. Of the total eight-year RHNA projection, 14 units (50 percent) are to be affordable to moderate-income households and below, including two extremely low-income units, three very low-income units, three low-income units, and six moderate-income units.

Table 4-1: Regional Housing Needs Allocation by Income (2021 –2029)

	Extremely Low[1]	Very Low[1]	Low	Moderate	Above Moderate	TOTAL
RHNA	2	3	3	6	14	**28**
% of Total	7%	11%	11%	21%	50%	**100%**

Note: 1 There is a projected need for 2 extremely low-income units based on the assumption that 50 percent of the very low-income need is extremely low-income.

Source: SACOG, Department of Housing and Community Development (HCD),2020.

SECTION 5. RESOURCE INVENTORY

This section discusses Isleton's available residential land, calculates the residential unit development potential of this land, and reviews the adequacy of services to support future housing development. The residential holding capacity includes a summary of existing vacant sites, adequate above-moderate income sites as they contribute to meeting Isleton's RHNA goals.

5.1 SITES INVENTORY AND ANALYSIS

An adequate supply of residentially-zoned land available for development is one of the most critical resources necessary to meet future housing demand. Without adequate vacant land, the City of Isleton cannot demonstrate how it will accommodate its Regional Housing Need Allocation. The amount of land required to accommodate future housing needs depends on its physical characteristics, zoning, availability of public facilities and services, and environmental conditions.

The State law governing the preparation of housing elements emphasizes the importance of an adequate land supply by requiring that each housing element contain "an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites" (Cal. Gov't. Code § 65583(a)(3))

5.1.1 RESIDENTIAL LAND INVENTORY

5.1.1.1 METHODOLOGY AND ASSUMPTIONS

In accordance with the requirements of Cal. Gov't Code § 65583.2, the City conducted an inventory of vacant land suitable for affordable housing within the City of Isleton. The following criteria were used to map vacant residential sites that allow higher-density residential development:

Location. The assessment included all parcels within the city limits of Isleton.

Vacancy. Vacant parcels were initially selected based on the County Assessor's Parcel Roll structure square footage attribution. It was assumed that parcels with 0 structure square footage were vacant. Vacancy status was verified in GIS through the presence of structure footprints2 and examination of aerial photography. Parcels tagged vacant via the Assessor's Parcel Roll were reattributed as occupied where a structure footprint was found on the parcel. An example of the combined vacancy attribution

[2] Microsoft computer-generated building footprint GIS data, 2019

is shown in Figure 5-1. The effective date of the vacancy status for each site is April, 2018 (Assessor Data) and Jan 11, 2019 (Building Footprints).

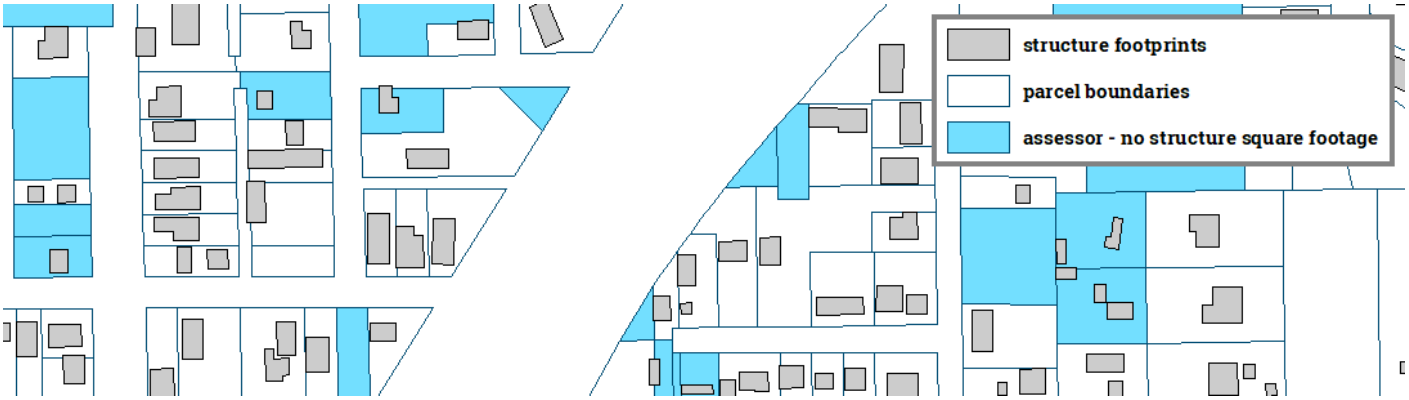

Figure 5-1: Example of Vacancy Analysis

Zoning Districts. Residential unit capacities in the inventory are calculated by zoning district as shown in the table below. The income levels are assigned based on the residential density allowances. Where "Defer to GP" is listed, the densities and income levels are derived from the general plan designations for parcels within those zoning designations, outlined in Table 6-3. Zoning that defers to the general plan designations includes zoning that allows residential development but does not specify residential density allowances. The inventory includes parcels that have the zoning designations identified in Table 5-1. Sites identified in the site inventory are appropriate for development of affordable housing in Isleton, which is considered a suburban community with a default density of at least 20 dwelling units per acre.

Table 5-1: Zoning Densities & Income Levels

Code	Zone	Max per Acre Unit Density	Working Income Level
MXU	Mixed Use Development	22	Low Income
R-1-7	One Family Residential District 7000 Square Foot Lot Minimum	1	Above Moderate Income
R-M-2	Multi Family Residential District 2,000 Square Foot Lot Minimum	22	Low Income
R-M-3	Multi Family Residential District 33000 Square Foot Lot Minimum	15	Moderate Income
R-MH	Multi Family Residential District Mobile Home Park	8	Moderate Income
CC	Central Commercial District	-	*Defer to GP Mixed Use Density*
PDI	Planned Industrial	-	*Defer to GP Mixed Use Density*

General Plan Land Use Designations. This inventory summarizes all available sites with potential for residential development as assumed from their zoning and vacancy status. Where zoning does not specify residential density allowances, the general plan designations for residential density and income levels were used in unit capacity calculations as follows:

Table 5-2: General Plan Designations Densities & Income Levels

General Plan Land Use Designation	Preferred LU DU/Acre	Per Acre Density	Income Level
Low Density (LD)	9 DU/1 acres	**9**	Moderate Income
Low Density Reserve/Open Space Reserve (LDROSR)	9 DU/1 acres	**9**	Moderate Income
Medium Density (MD)	15 DU/1 acres	**15**	Moderate Income
Mobile Home (MH)	15 DU/1 acres	**15**	Low Income
Mixed Use (MXU)	15 DU/1 acres	**15**	Moderate Income
Planned Low Density (PDLD)	9 DU/1 acres	**9**	Moderate Income
Residential/Commercial (RC)	22 DU/1 acres	**22**	Low Income

Note that the two sites identified for lower income housing are both zoned under the MXU Mixed Use Development Zone within the City's land use code as illustrated in Table 5-1, so available to be developed at a maximum density of 22 units per acre. This density is adequate for the suburban default density as required by HCD.

The only zones that reference the Mixed Use density in the General Plan and Table 5-2 are the central commercial and planned industrial zones.

Relation of density to income categories. Table 5-1 and Table 5-2 show the assumptions used to determine the inventoried income level based on density allowed by the zoning and General Plan land use designations for each site in the city.

In order to calculate the number of units that will accommodate its share of the regional housing need for lower-income households, a jurisdiction is required to either:

- Provide an analysis demonstrating how the adopted densities accommodate this need. The analysis shall include, but is not limited to, factors such as market demand, financial feasibility, or information based on development project experience within a zone or zones that provide housing for lower-income households.
- Use the "default density standards," outlined in the Cal Gov't. Code. that are deemed appropriate to accommodate housing for lower-income households given the type of the jurisdiction. Isleton is classified as a suburban jurisdiction because it is located within a Metropolitan Statistical Area (MSA) and has a population less than 25,000. The default density standard for a suburban

jurisdiction is "sites allowing at least 20 units per acre." Sites that meet this density standard are appropriate for accommodating Isleton's share of the regional housing need for lower-income households. (Cal. Gov't. Code § 65583.2(c)(3))

Site area calculation. The assumptions for the site area calculations are based on best practices for development of sites and examples of projects surrounding the identified parcels. All parcels included in the site inventory (Appendix A) and unit capacity calculations assume an 80 percent development potential. The site inventory in Appendix A includes both a total lot acreage and a development potential lot acreage that is 80 percent of the total lot acreage, except parcels with a Mixed Use which have a development potential acreage of 50 percent of the total lot acreage.

The 80 percent development potential takes into account zoning restrictions for front, rear, and side yard setbacks, parking, and other restrictions. In Isleton, residential development tracks fairly well with this assumption. Figure 5-2 provides an example of a parcel with similar density and development potential on the lot.

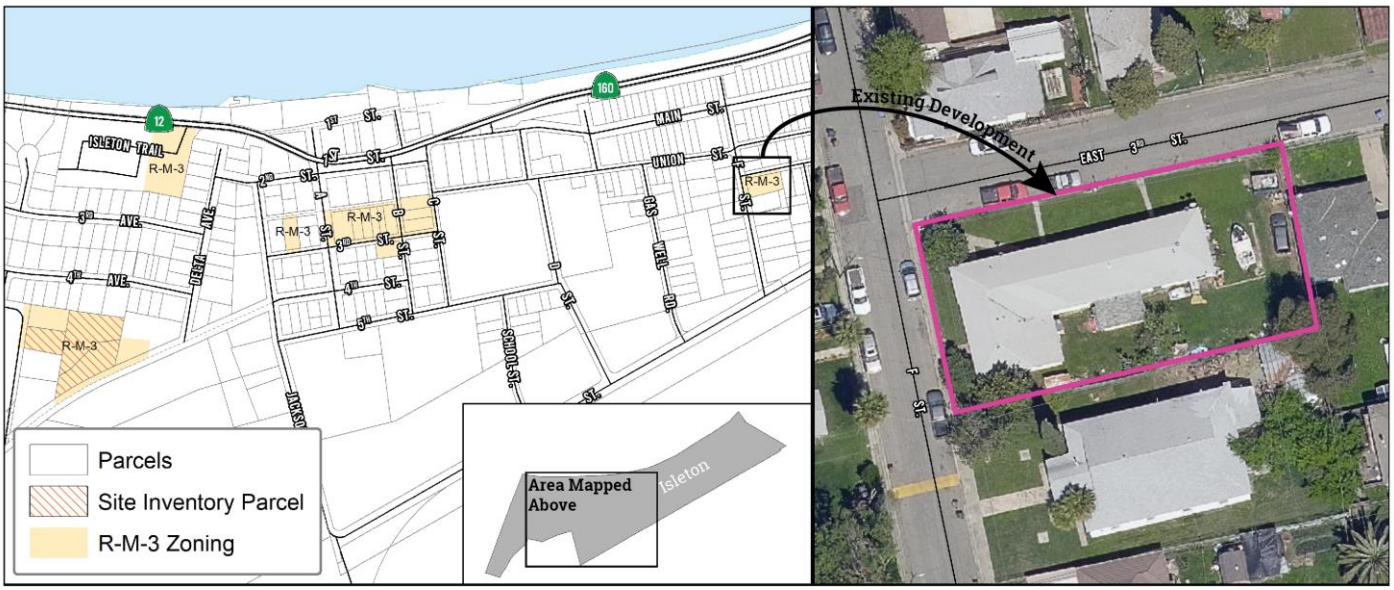

Figure 5-2: Existing Moderate Income Residential Development

Mixed-use parcels are assumed at a 50 percent buildout because other uses may occur on various sites that would reduce available residential land. This is a conservative assumption, as much of the area zoned mixed use in Isleton has already been subdivided exclusively for residential with a much higher buildout percentage for each lot. See Figure 5-3.

Figure 5-3: Existing Mixed Use Development Example

Unit calculations. Residential unit capacity calculations have been performed on all vacant sites in the city based on the residential densities corresponding to the zoning designation (as shown in Table 5-1) of the given site or, where the zoning does not specify, the residential unit capacity corresponding to

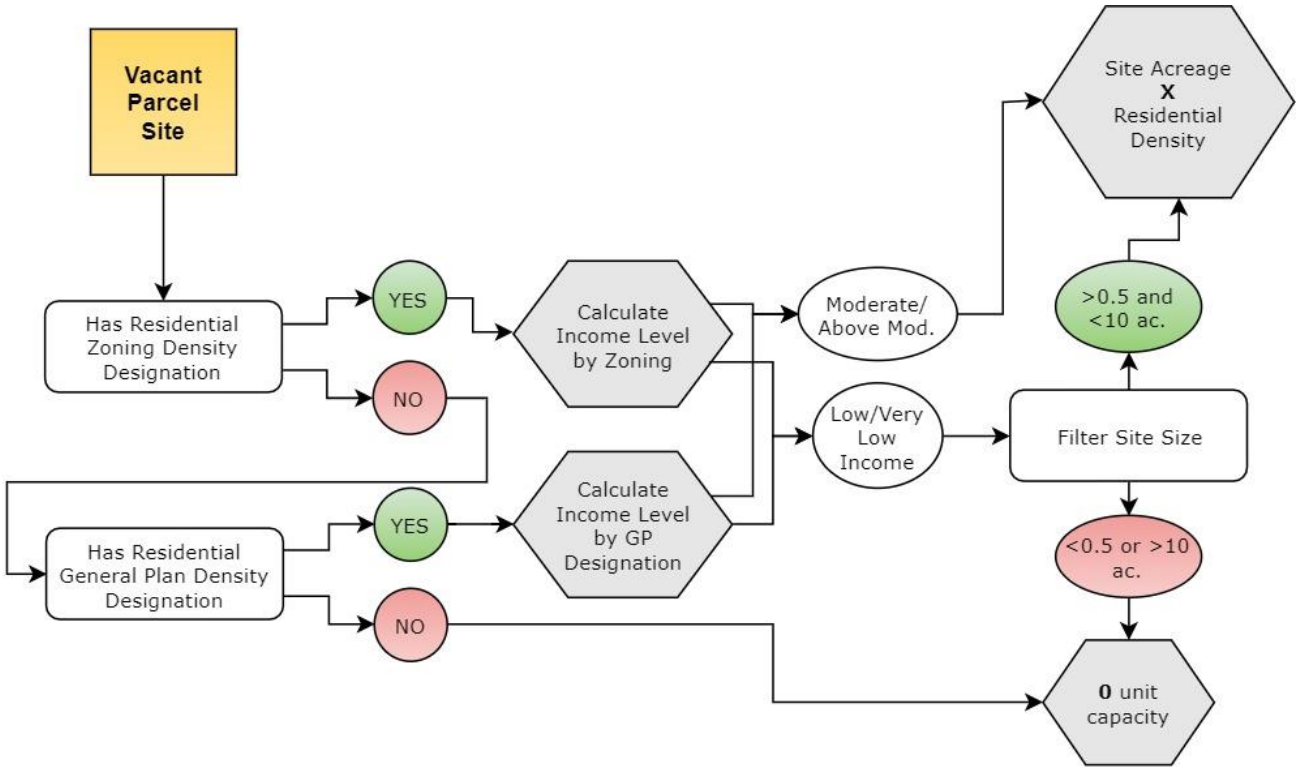

Figure 5-4: Unit Capacity Calculation

the general plan land use designation (as shown in Table 5-2). The unit capacity calculation for each site is illustrated in Figure 5-4. The income levels for a given site are then calculated based on the zoning or land use designation of the site. For sites with moderate and above-moderate income levels, and sites with low/very low income between 0.5-10 acres, the unit capacity is calculated by multiplying the development potential lot acreage by the allowed density which is presented for each parcel in the sites inventory in Appendix A.

5.1.1.2 RESIDENTIAL LAND INVENTORY SUMMARY

The total vacant site inventory for Isleton is shown in Table 5-3. These summary numbers include vacant properties that are zoned allowing residential development with no utility constraints. A full inventory by parcel, including parcel APN, site inventory status, zoning designation, general plan designation, utilities constraints, natural resources constraints, lot acreage, density allowance, and unit capacity can be found in Appendix A.

Table 5-3: Total Residential Vacant Site Inventory

	Very Low Income	Low Income	Moderate Income	Above Moderate Income	Total Units
Site Count	0	2	3	0	5
Total Development Potential Acreage	0.0	2.2	1.4	0.0	3.6
Total Residential Unit Capacity	**49**		**21**	**0**	**70**

In comparison to the 2021-2029 housing goal, the total residential unit capacity across vacant sites in the city will fulfill the housing goal. Table 5-4 summarizes the housing unit capacity surplus in each income category as identified in the vacant sites inventory in Appendix A.

Table 5-4 portrays the vacant site inventory by income level. Sites utilized in the 2014 City of Isleton site inventory are hatched, all units are included in the current site inventory and unit capacity summary calculations.

Table 5-4: Vacant Site Inventory Totals

	Very Low Income	Low Income	Moderate Income	Above-Moderate Income	Total Units
RHNA 2021-2029 Housing Goal (units)	5	3	6	14	28
Total Residential Unit Capacity on Vacant Sites	49		21	0	70
Housing Capacity Deficit/Surplus	**41**		**15**	**-14***	**42**

*Surplus of Moderate-income units can be used to meet a deficit for above moderate-income units. The surplus of moderate-income units (15) exceeds the deficit of 14 above-moderate units goal.

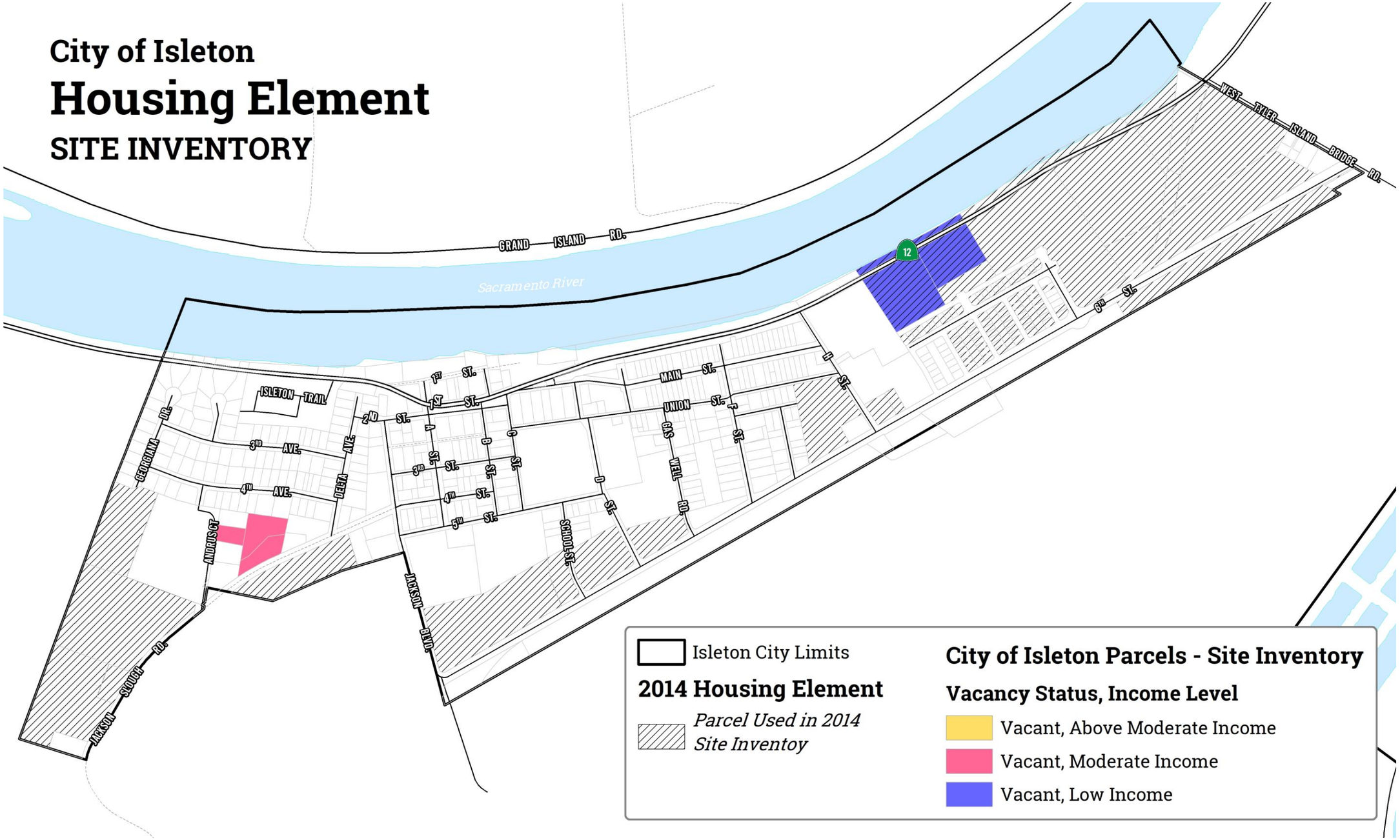

Figure 5-5: Vacant Sites by Income Level

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5.1.2 RESIDENTIAL HOLDING CAPACITY COMPARED TO RHNA

As shown in Table 5-5, Isleton's capacity in the very low, low, moderate, and above-moderate income categories for residential housing units exceeds its RHNA by 1,067 units and there is surplus capacity in all income categories.

Table 5-5: Total Housing Capacity Surplus

	Very Low Income	Low Income	Moderate Income	Above Moderate Income	Total Units
Residential Housing Needs					
2021-2029 Housing Goal (units)	5	3	6	14	28
Residential Housing Needs					
Vacant Site Inventory (units)	**49**		**21**	**0**	**70**
Total Deficit (-) / Surplus (+)					
Total Surplus (units)	**41**		**15**	**-14***	42

*Surplus of Moderate-income units can be used to meet a deficit for above moderate-income units. The surplus of moderate-income units (15) exceeds the deficit of above-moderate units goal.

5.1.3 DENSITIES BUILT BELOW SITES INVENTORY IN PRIOR PLANNING PERIOD

Isleton only approved one building permit since the 2014 Housing Element was adopted, a single-family home built within single-family zoning district on an individual lot. There was no construction during the 2014-2019 time period that requested a lesser density than identified in the 2014-2019 sites inventory. Development of this site did not reduce the projected 2014-2019 sites inventory densities. Isleton also approved a single zoning exception/ variance of density that allowed for an increased density, consistent with neighboring lots; no development has been proposed on this property to date.

5.2 INVENTORY OF LOCAL, STATE, AND FEDERAL HOUSING AND FINANCING PROGRAMS

This section describes State, Federal, and private funding sources. HCD manages the greatest number of funding sources and most accessible funding sources available to the City of Isleton. The US Department of Housing and Urban Development (HUD) directs other grant and loans programs as well as the US Department of Agriculture (USDA) and the California Housing Finance Agency (CalHFA).

Table 5-6: Inventory of Federal, State, and Local Housing and Financing Programs

Funding Source	Description
Federal Funding Resources:	
Low-Income Housing Tax Credit (LIHTC)	Provides tax incentives (4-9%) to finance the construction and rehabilitation of low-income affordable rental housing; allocated on a competitive basis. Because the amount of credit available to the owner often exceeds the amount the owner can use, private investors frequently participate in the LIHTC project through a syndication process and receive federal tax credits in return for an up-front investment.
Community Development Block Grant (CDBG)	Grants to provide adequate housing, a suitable living environment, and expanded economic opportunities, particularly for persons of low- and moderate-income, use for a wide range of community development activities serving low-income households, including acquisition/rehabilitation, homebuyer assistance, community facilities, infrastructure in support of new affordable housing, economic development, and neighborhood revitalization. Isleton applies for State-administered CDBG program funds on a competitive basis (because not large enough for direct distribution from HUD)..
Home Investment Partnership Act (HOME Program)	Provides grants to States and localities to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people.
Housing Choice Voucher Program (Formerly Section 8)	A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. A housing subsidy is paid to the landlord directly by the public housing agency 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.
National Housing Trust Fund	Funds can be used to increase and preserve the supply of affordable housing, with an emphasis on rental housing for extremely low-income households (ELI households, with incomes of 30 percent of area median or less).
State Funding Resources:	
Affordable Housing and Sustainable Communities (AHSC)	Funds land-use, housing, transportation, and land preservation projects to support infill and compact development that reduce greenhouse gas (GHG) emissions. Funding for the AHSC program is provided from the Greenhouse Gas Reduction Fund (GGRF), an account established to receive Cap-and-Trade auction proceeds.
Multifamily Housing Program (MHP)	Assists the construction, rehabilitation, and preservation of permanent and transitional rental housing for lower-income households. MHP funds are

Funding Source	Description
	eligible to local public entities, for-profit and nonprofit corporations, corporations, and private individuals.
CalHome	Provides grants to local public agencies and nonprofit corporations to assist first-time homebuyers become or remain homeowners through deferred-payment loans. Funds can also be used to assist in the development of multiple-unit ownership projects.
California Emergency Solutions and Housing (CESH)	Provides grant funds to eligible applicants for eligible activities to assist persons experiencing or at-risk of homelessness. Eligible applicants are Administrative Entities (AEs) (local governments, non-profit organizations, or unified funding agencies) designated by the Continuum of Care (CoC) to administer CESH funds in their service area.
Emergency Solutions Grants Program (ESG)	Makes grant funds available for projects serving homeless individuals and families through eligible non-profit organizations or local governments. ESG funds can be used for supportive services, emergency shelter/transitional housing, homelessness prevention assistance, and providing permanent housing.
Golden State Acquisition Fund (GSAF)	Combined with matching funds, GSAF makes up to five-year loans to developers for acquisition or preservation of affordable housing. Loans are a maximum of $13,950,000. Funds are made available over the counter. Contact a fund manager for more information.
Housing for a Healthy California	Provides funding on a competitive basis to deliver supportive housing opportunities to developers using the federal National Housing Trust Funds (NHTF) allocations for operating reserve grants and capital loans. The Department will also use a portion of moneys collected in calendar year 2018 and deposited into the Building Homes and Jobs Trust Fund to provide funding through grants to counties for capital and operating assistance. Funds will be announced through a Notice of Funding Availability.
Infill Infrastructure Grant Program	IIG provides grant funding for infrastructure improvements for new infill housing in residential and/or mixed-use projects. Funds are made available through a competitive application process.
Joe Serna, Jr., Farmworker Housing Grant (FWHG)	FWHG makes grants and loans for development or rehabilitation of rental and owner-occupied housing for agricultural workers with priority for lower-income households.
Mobile Home Park Rehabilitation and Resident Ownership Program (MPRROP)	Makes short- and long-term low interest rate loans for the preservation of affordable mobilehome parks for ownership or control by resident organizations, nonprofit housing sponsors, or local public agencies. MPRROP also makes long-term loans to individuals to ensure continued affordability.
No Place like Home	The No Place Like Home Program will have $2 billion in bond proceeds to invest in the development of permanent supportive housing for persons who

Funding Source	Description
	are in need of mental health services and are experiencing homelessness, chronic homelessness, or who are at risk of chronic homelessness.
Pet Assistance and Support Program	Provides funds to homeless shelters for shelter, food and basic veterinary services for pets owned by individuals experiencing homelessness.
Predevelopment Loan Program	Makes short-term loans for activities and expenses necessary for the continued preservation, construction, rehabilitation or conversion of assisted housing primarily for low-income households. .
SB 2 Planning Grants Program	Provides one-time funding and technical assistance to all eligible local governments in California to adopt and implement plans and process improvements that streamline housing approvals and accelerate housing production
Section 811 Project Rental Assistance	Offers long-term project-based rental assistance funding from the U.S. Department of Housing and Urban Development (HUD). Opportunities to apply for this project-based assistance are through a Notice of Funding Availability published by CalHFA.
Supportive Housing Multifamily Housing Program (SHMHP)	Provides low-interest loans to developers of permanent affordable rental housing that contain supportive housing units.
Transit Oriented Development Housing Program	Makes low-interest loans and grants for rental housing that includes affordable units that are located within one-quarter mile of a transit station.
Veterans Housing and Homelessness Prevention Program (VHHP)	Makes long-term loans for development or preservation of rental housing for very low- and low-income veterans and their families. Funds are made available to sponsors who are for-profit or nonprofit corporations and public agencies. Availability of funds is announced annually through a Notice of Funding Availability.
Regional and Local Funding Resources:	
Housing Related Parks Program	Funds the creation of new park and recreation facilities or improvement of existing park and recreation facilities that are associated with rental and ownership projects that are affordable to very low- and low-income households. Grant funds are made available to local jurisdictions.

Funding Source	Description
Local Early Action Planning (LEAP) Grants	Assists cities and counties to plan for housing through providing over-the-counter, non-competitive planning grants.
Local Housing Trust Fund Program (LHTF)	Lends money for construction of rental housing projects with units restricted for at least 55 years to households earning less than 60 percent of area median income. State funds matches local housing trust funds as downpayment assistance to first-time homebuyers.
Regional Early Action Planning (REAP) Grants	Helps council of governments (COGs) and other regional entities collaborate on projects that have a broader regional impact on housing. Grant funding is intended to help regional governments and entities facilitate local housing production that will assist local governments in meeting their Regional Housing Need Allocation (RHNA).

5.3 UTILITIES

The City provides sewer service for its residents. While the City currently has adequate sewer capacity to serve its population, it also recently undertook the initial study to begin planning a $5 million upgrade to the sewer system, thanks to a 2019 $500,000 grant from California's Regional Water Quality Control Board. Most of the upgrades are simply to renovate the aging system that was constructed in the 1960s and 1970s. The City hopes to begin construction on facility upgrades during this Housing Element planning period. (SACOG 2019) The City is also exploring expanding capacity to accommodate long-range future growth. However, these updates are not requisite to providing the level of growth envisioned in this Housing Element.

California Water Service provides drinking water to Isleton. Residents report water pressure issues that are also a concern for firefighting emergency response. However, CalWater reports adequate water supplies to meet Isleton's future needs. The City continues to work with CalWater on pressure issues.

The City coordinates with dry utilities providers during project entitlement and building permit process to assure the provision of these utilities. Pacific Gas and Electric (PG&E) provides electricity and natural gas. Comcast/Xfinity, Direct TV, Dish Network for television (cable and satellite). Internet providers include Frontier, AT&T, HughesNet, Viasat, and other smaller providers for internet service. Cellular service is provided by various companies such as AT&T, Spring, T Mobile, and Verizon ,and other smaller smaller providers; cellular signals are poor through most of the City. Section 6.1.7 identifies constraints to housing and growth in Isleton due to reliability issues with dry utilities.

Section 3.3, the Future Needs Assessment, takes into consideration existing water, sewer, and dry utilities. Appendix A includes a column that indicated whether a "utilities constraint" exists on each site included in the site inventory.

Water and sewer can be made available for all low-income housing identified during development of the vacant sites. Dry utilities continue to be an access issue throughout Isleton, especially broadband. There are very few areas of town services by adequate broadband at the 100 Mbps level. Utility challenges for sites in the site inventory are not constrained any more than the rest of the City of Isleton for dry utilities. See Section 6.1.7 for more information on dry utility constraints.

5.4 PRESERVING ASSISTED HOUSING PROJECTS

There are no subsidized complexes in Isleton (federal, state, or local); all assisted units within Sacramento County are in the City of Sacramento. Because there are no subsidized units at risk of conversion during the housing element planning period, this document does not analyze the costs to replace the at-risk units.

5.5 ENERGY CONSERVATION OPPORTUNITIES

State Housing Element Law mandates an analysis of the opportunities for conserving energy in residential development. Energy efficiency is causally related to affordable housing because there is less money available for rent or mortgage when that money is instead used for energy costs. Higher energy costs are known to have detrimental effects on low-income households in particular. Often, these households do not have enough income or cash reserves to absorb cost increases and must instead choose between basic needs such as food, shelter, and energy.

This section describes the available opportunities for energy conservation in existing homes as well as the during the construction phase of new residential dwellings. It emphasizes the variables that affect energy use, the conservation programs currently available in Sacramento County, and it provides examples of effective programs that have been used by other jurisdictions.

All new buildings in California must meet the standards contained in Title 24, Part 6, of the California Code of Regulations (Building Energy Efficiency Standards for Residential and Nonresidential Buildings). These regulations were created in response to California's energy crisis and the need to reduce energy bills, increase energy delivery system reliability, and contribute to improved economic circumstances for the state. Energy efficiency requirements are enforced by local governments through the building process. All new construction must comply with the standards which are in effect on the date that a building permit application is made.

The California Building Code includes a section on green building regulations, referred to as the 2019 CALGreen Building Standards Code. CALGreen is the nation's first mandatory state-wide green building code, intended to encourage more sustainable and environmentally friendly building practices, require low pollution emitting substances that can cause harm to the environment, conserve natural resources, and promote the use of energy efficient materials and equipment. CALGreen

requirements involve water efficiency and conservation, environmental quality, material conservation and resource efficiency, and energy efficiency. (DGS 2021) These standards newly require the installation of solar photovoltaic systems in new homes.

PG&E, as the City's electric and natural gas provider, offers a number of programs meant to incentivize energy conservation along with residential rebates. These include:

- **Energy Savings Assistance Program (ESAP):** Offers free weatherization measures and energy-efficient appliances to qualified low- to moderate-income households. PG&E determines qualified households through the same sliding income scale used for CARE. The program includes measures such as attic insulation, weather stripping, caulking, and minor home repairs. Some customers qualify for replacement of appliances including refrigerators, air conditioners, and evaporative coolers.

- **Energy Savings Assistance Common Area Measures Program (ESA CAM):** Covers the total costs of qualifying energy upgrades to common areas and central systems, including community and laundry rooms, outdoor areas, parking lots, and central heating and cooling systems.

- **California Alternate Rates for Energy (CARE):** Rate reduction program for low- to middle-income households. PG&E determines qualified households by a sliding income scale based on the number of household members. The CARE program provides a 20 percent discount on monthly energy bills.

- **Relief for Energy Assistance through Community Help (REACH):** Qualified low-income customers who have experienced uncontrollable or unforeseen hardships that prohibit them from paying their utility bills can receive an energy credit of up to $300.

- **Medical Baseline Allowance:** Available to households where a full-time resident is either dependent on life-support equipment while at home; a paraplegic, hemiplegic, quadriplegic, scleroderma, asthma or sleep apnea, or multiple sclerosis patient with special heating or cooling needs scleroderma patient with special heating needs; or suffering from a life-threatening illness or compromised immune system with special heating and/or cooling requirements to sustain the patient's life or prevent deterioration of the patient's medical condition. The program allows customers to get additional quantities of energy at the lowest or baseline price for residential customers.

- **Energy Efficiency for Multifamily Properties:** For owners and managers of existing multifamily residential dwellings containing two or mor units. The program encourages energy efficiency by providing rebates for the installation of certain energy-saving products such as attic and wall insulation, compact fluorescent light bulbs and efficient heating and cooling systems. PG&E also offers more widely available rebates on qualified energy-efficient products and improvements

to people's homes. These products and improvements include, Energy Star Smart Thermostats, electric heat pump storage water heaters, and a backup power generator for water well pumps. (PG&E 2021)

California Department of Community Services and Development (CSD) provides low-income households solar photovoltaic systems and energy efficiency upgrades at no cost to residence through the Low-Income Weatherization Program. The program has three components: multi-family, community solar, and farmworker housing. (CSD 2021) These services are provided along with traditional assistance with utility bills for low-income customers through the federally-funded Low-Income Home Energy Assistance Program (LIHEAP).

Isleton has adopted the most recent version of the California Building Code, Cal. Code of Regs, Title 24. The City does not have any additional energy conservation standards in place.

SECTION 6. POTENTIAL HOUSING CONSTRAINTS

Governmental and non-governmental factors can constrain the growth, maintenance, and affordability of housing for all income levels. Consequently, State law requires the Housing Element to "address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing." (Cal. Gov't. Code § 65583(c)(3))

Local policies and regulations can impact the availability and affordability of housing. Local governments, in turn, may be constrained by state and federal government or by nongovernmental factors in incentivizing housing. This section considers both governmental and nongovernmental constraints on affordable housing.

6.1 POTENTIAL GOVERNMENTAL CONSTRAINTS

Isleton regulates residential development as part of its duty to protect the welfare of its citizens. This includes measures to ensure a supply of housing for all income levels. Isleton also weighs the impacts of governmental action on housings costs. Some regulatory structures may serve as governmental constraints to affordable housing and identifying such can lead to positive changes in City actions and operations.

This section reviews the City of Isleton's primary policies and regulations that affect residential development and housing affordability through land use controls, development processing procedures and fees, impact fees, on- and off-site improvement requirements, and building and housing codes and enforcement. This section discusses these standards and assesses whether any serve as a constraint to affordable housing development.

6.1.1 LAND USE CONTROLS

6.1.1.1 LAND USE IN THE GENERAL PLAN

Isleton is in the process of completing a comprehensive General Plan update. Information in this report is based on the existing General Plan that the City adopted in October 2000. The Land Use Element of the General Plan sets forth the City's policies for guiding local development.

The General Plan divides the residential land use designations into three densities: low, medium, and high. The Low Density designation allows 6 to 9 units per net acre. The Medium Density designation allows 9 to 15 units per net acre. The High Density designation allows 16 to 22 units per net acre. The General Plan contains community development policies focused on each density type.

Under the Planned Unit Development approach to design, the City may allow developers to build extra units to incentivize better design. The number of additional units permitted is negotiable depending

on the amount of affordable housing, common recreation open space, and other amenities to be provided.

Pursuant to a policy found on page IV-A-4 of the General Plan, the maximum number of housing units per density category shall not be considered a "right" but rather an "entitlement" to be granted under special circumstances. Except where low income housing is proposed, the maximum number of units may be achieved only through the PUD process based on the merits of a request. Medium and High Density areas must be developed at no less than the average allowable housing density. This policy serves to incentivize the development of low-income housing.

This policy is not a constraint to development because any affordable housing within a development (no threshold is specified) may result in the maximum number of housing units allowed without a PUD process. The policy also changes capacity calculations because, in the small City of Isleton, this type of negotiated PUD process can be achieved with very little effort or cost.

6.1.1.2 ZONING

The City's Zoning code poses the greatest potential constraints on housing, as it regulates where residential development can occur and establishes processing procedures and development standards for building construction. Isleton's adopted densities and development standards will allow for the construction of a variety of housing for all economic segments of the community.

The City of Isleton has six different residential zoning districts, two of which are combing districts intended to be overlaid on the underlying base districts:

- Urban Reserve District (UR),
- Single-Family Residential Districts (R),
- Multi-Family Residential Districts (RM),
- Planned Unit Development Combining District (PUD), and
- Mixed Use Combining District (MXU).

Table 6-1 summarizes the zoning districts and subdistricts, minimum site area, and maximum residential density.

Table 6-1: Isleton Zoning Districts, Site Area, and Density

Zoning District	Purpose	Min. Site Area (sq ft)	Max. Residential Density (units/acre)
BASE DISTRICTS:			
UR- Urban Reserve District	Intended for application to areas which are designated by the general plan or any applicable specific plan to be held in reserve for future urban expansion. Purposes include to preserve the availability of agricultural and	N/A until rezoning	N/A until rezoning

Zoning District	Purpose	Min. Site Area (sq ft)	Max. Residential Density (units/acre)
	vacant lands required for future urban expansion and, to prevent the premature development of lands where the range of municipal type services required by the general plan are not yet available. When such services are or by agreement with the city can be made available, the property shall be rezoned to the appropriate specific plan designation adopted by the city council.		
R–One-Family Residential	Low-density, single family homes as well as community facilities that are compliant with the General Plan and State Law and promote a balanced residential environment. Sub-districts include R-1-5 and R-1-7 centers.		
R-1-5 District	Applied to older housing areas between Jackson Boulevard, and H Street, north of Sixth Street	5,000	
R-1-7 District*	Applied to newly developing single-family residential areas	7,000	
RM–Multi-Family Residential District	Intended to provide for development of duplexes, courts, and apartments with densities that are subject to the General Plan. Four sub-districts compose the RM zoning district, including: RM-PUD-2.0, RM-PUD-3.0, RM-PUD-4.0, and RM-PUD-MH-5.4.		
RM-2.0 District	Applied to areas designated by the General Plan for High Density in the immediate vicinity of the East Main Street Central Commercial District.	2,000	16-22 units/ acre
RM-3.0 District	Applied to areas designated for Medium Density by the General Plan	3,000	9-15 units/ acre
RM-4.0 District	Applies to areas designated for either Medium Density or Low Density under Planned Unit Development (PUD) provisions of the General Plan.	4,000	High: 16-22 units/ acre Medium: 9-15 units/ acre
RM-MH-5.4 District	Applied to those areas designated for mobile home park residential development.	5,400	8 mobile homes/ net
COMBINING DISTRICTS:			
PUD–Planned Unit Development Combining District	Intended to be combined with residential or commercial Base Districts. Designated by the General Plan and/or City Council to be developed in a manner superior to that which would be allowed under conventional regulations of the underlying base zoning district. Planned Unit Developments are encouraged to achieve a more functional, aesthetically pleasing and harmonious living and working environment.	2 acres	High: 16-22 units/ acre Medium: 9-15 units/ acre Low: 6-9 units/ acre

Zoning District	Purpose	Min. Site Area (sq ft)	Max. Residential Density (units/acre)
MXU- Mixed Use Combining District	Applied to lands within the boundaries of the City's former redevelopment project area(s) and is intended to be combined with the existing residential, commercial, and industrial base zoning districts. The City Council determines use arrangements within these areas to be made physically, functionally, and aesthetically compatible through the Site Plan Review, Architectural Design Review, PUD procedures or a combination thereof. The MXU Combining District provides the flexibility needed to improve land use conditions within redevelopment areas.	Same as Base District.	High: 16-22 units/ acre Medium: 9-15 units/ acre Low: 6-9 units/ acre

Notes: * As of November 2013, the zoning code is inconsistent in its descriptions of the Single-Family Residential Sub-districts. Some sections reference the R-1-7 Sub-district while other sections reference an R-1-6 Sub-district with a minimum lot size of 6,000 square feet. The Zoning Map shows the R-1-7 Subdistrict, but does not show the R-1-6 Sub-district. This Housing Element contains an implementation action to update the Zoning code for consistency.

Source: Isleton Municipal Code, Appendix A: Zoning Code (2020).

6.1.1.3 DEVELOPMENT STANDARDS AND PERMITTED USES IN ZONING DISTRICTS

Table 6-2 shows development standards for residential zoning districts. Table 6-3 summarizes permitted and conditionally permitted uses for each residential zoning district.

Table 6-2: Summary of Development Standards in Residential Zoning Districts

		Frontage, width, and depth (ft) When corner lots differ from interior lots, shown as: Interior (Corner)			**Min. Yard Setback** (ft)			**Max. Lot Cover**	**Structure Height** (ft) ***
Zoning District	**Min Lot Size** (ft^2)*	Frontage	Width	Depth	Front	Side	Rear		
R–One-Family Residential									
R-1-5 District	5,000	50	50 (60)	90 (80)	20	5	10	45 %	35
R-1-7 District	7,000 (R-1-6, 6,000)**								
RM–Multi-Family Residential District									
RM-2.0 District	2,000	50(40)	50	80	15	5	10	60%	35
RM-3.0 District	3,000							50%	
RM-4.0 District	4,000							50%	
RM-MH-5.4 District	5 acres	n/a	n.a	n/a	20 (10 in park)	10 (5 in park)	10 (20 corner, 10 in park)	n/a	35

Notes:
* For multifamily residential, minimum lot size is the same as the minimum site area allowed per dwelling unit, except that the RM-M site area of 5,400 sq. feet per dwelling unit.
** As of November 2013, the zoning code is inconsistent in its descriptions of the Single-Family Residential Sub-districts. Some sections reference the R-1-7 Sub-district while other sections reference an R-1-6 Sub-district with a minimum lot size of 6,000 square feet. The Zoning Map shows the R-1-7 Subdistrict, but does not show the R-1-6 Sub-district. This Housing Element contains an implementation action to update the zoning code for consistency.
*** Structure height may be taller through conditional use procedures or through the PUD process; three story structures that are within 35 feet do not require additional conditional use or PUD procedures.

Source: Isleton Municipal Code, Appendix A: zoning code (2020)

Table 6-3: Summary of Permitted and Conditionally Permitted Residential Uses by Zoning District

Land Use	One Family Residential (R)	Multi Family (RM)**
PERMITTED USES		
One-family dwellings	✓	✓ RM-2.0, RM-3.0 and RM 4.0
Multi-family dwellings	×	✓ RM-2.0, RM-3.0 and RM 4.0
Raising of fruit and nut trees, vegetables, and horticultural specialties (non-commercial)	✓	✓
Fenced or enclosed swimming pools	✓	×
Small family day care home, a substance abuse facility, family care home, foster home or group home (6 or less ppl served)	✓	✓
Garden structures	✓	✓
Incidental and accessory structures	✓	✓
Cultivation of cannabis for personal purposes	✓	✓
CONDITIONAL USES (PERMIT REQUIRED)		
Schools or churches	✓	✓
Hospitals, sanitariums, rest homes, and nursing homes, and larger substance abuse facility, family care home, foster home, or group home	✓	✓
Boarding or rooming houses	×	✓
Private clubs and lodges	×	✓
Public uses of an administrative, recreational, public service or cultural type	✓	✓
Private or public golf courses	✓	✓
Temporary construction materials storage yards	✓	✓
Gas and electric transmission lines	✓	✓
Bed and breakfast inns	✓	✓
Mobile homes on permanent foundations	✓	✓
Single-family dwellings prior to installation of utilities or other improvements	✓	✓
Mobile home parks	✓ Subject to MD-PUD-MH8 zoning district standards	×
Larger family day care home	✓	✓
Modest expansion or remodeling of an existing nonconforming use	✓	✓
A second housing unit	✓	✓
Home occupations	✓	✓
Expansion, remodeling or additions to a conditional use	✓	✓
Incidental and accessory structures and uses	✓	✓

** Note the City's combining districts (PUC and mixed use) allow for additional flexibility on the types of permitted uses within a proposed development.

Source: Isleton Municipal Code, Appendix A: Zoning Code (2020).

6.1.1.4 DENSITY BONUS

A density bonus is the allocation of development rights that allows a parcel to accommodate additional square footage or additional residential units beyond the maximum for which the parcel is zoned. State law requires local governments to grant a density bonus and other incentives or concessions to developers who agree to provide a specified percentage of housing units for lower-income households as part of an approved development.

The State revised the law in October 2019 by enacting AB 1763, which amended Government Code Section 65915, to enhance affordable housing development incentives. Under this bill, housing development with 100 percent of the total units for lower-income households, 20 percent of which can be for moderate-income households, are eligible to receive four incentives or concessions. Additionally, if the development is within ½ mile of a major transit stop, then it can receive a height increase of up to three additional stories or 33 feet.

For a development that consists solely of rental units, exclusive of a manager's unit or units, with an affordable housing cost to lower income families, as provided in specified law, and that is a special needs housing development, as defined, existing law limits that vehicular parking ratio to 0.3 spaces per unit. The magnitude of the incentive depends on the total share of development that is designated affordable. Additionally, State law provides density bonuses to projects that donate land for residential use. The donated land must satisfy all of the following requirements:

- The land must have general plan and zoning designations which allow the construction of very low-income affordable units as a minimum of 10 percent of the units in the residential development;
- The land must be a minimum of 1 acre in size or large enough to allow development of at least 40 units; and
- The land must be served by public facilities and infrastructure.

Under its PUD zoning regulations, the City allows for the granting of a density bonus of up to 25 percent of the maximum density for development that qualities under Cal. Gov't. Code §§ 65915-65919. Section 1606 of Appendix A (Zoning Code) in the Municipal Code describes density bonus procedures in the city. The City references and subsequent amendments to ensure consistency with the most recent changes to State law. 2015 updates to the City's zoning code

6.1.1.5 HEIGHT LIMITS

Limitations on height can constrain a development's ability to achieve maximum densities, especially in culmination with other development controls. The City of Isleton restricts building and structure height to 35 feet except through a conditional use permit or PUD process, where the Council will

consider the affordability of development before permitting such height increases. Because of the rural, small-town nature of the City of Isleton, height limits are not generally a constraint on development.

6.1.1.6 PARKING

Table 6-4 shows residential parking standards in Isleton.

Parking requirements can negatively impact housing affordability because parking often requires large amounts of land. City's generally narrow streets limit the extent of on-street parking that is possible, therefore reinforcing the need for off-street parking. The older areas of Isleton are lacking in off-street parking, creating a shortage of parking spaces for customers of businesses in the downtown. The City's parking standards intend to alleviate or to prevent traffic congestion and shortage of curb spaces.

The City's Zoning Code allows for demonstrated alternative parking requirements (§ 1102.D.12); this avenue could provide alternative parking arrangements for low-income housing that ensure City evacuation and emergency access are not compromised, while also ensuring parking is not an unreasonable constraint to housing affordability. The City intends to revise its parking standards related to second housing units, consistent with Cal. Gov't. Code § 658252.2(e)(1-5), and has a program to make such as update. *See* Action-H-2.2.

Table 6-4: Isleton Residential Parking Standards

Housing Type	Parking Requirement
Single Family Dwelling	2 parking spaces/ unit (1 of 2 covered) Second unit requires add'tl parking space
Duplex, Triplex, Fourplex, and Multi-Family Dwellings	2 parking spaces/ unit (1 of 2 covered) Plus 1 visitor space per 4 dwelling units
Elderly	1 space per unit
Second Housing Units	1 space per second unit

Source: Isleton Municipal Code, Appendix A: Zoning Code (2020).

Several recent state regulatory changes have decreased parking requirements for affordable housing development, especially when such projects have a nexus with public transit.3 However, because there

[3] AB 744 (2016; Planning and Zoning: Density Bonus) reduces parking standards for affordable housing, senior housing, and special needs housing projects. Affordable housing projects that claim a density bonus can request the reduced parking requirement of 0.5 spaces per unit if the project is located near public transit, or if the project serves seniors and has access to public transit. Special needs housing projects that are entirely affordable to lower-income households can request the reduced parking requirement of 0.3 spaces per unit. When local parking requirements are higher, the statewide parking standards supersede the local requirements. AB 1763 (2019) expands concessions under the existing Density Bonus Law by eliminating vehicular parking requirements for a development that consists solely of rental units. AB 881 and SB 13 (2019) removed impediments to ADU production by prohibiting requirements for replacement of off-street parking spaces when a garage,

is limited public transportation service in Isleton, these parking standards apply only in limited circumstances and can be negotiated through the PUD process. (*See* Isleton Municipal Code, § 1605(A)) Because most Isleton residents depend on private automobiles, the City needs to continue considering parking requirements to ensure adequate parking.

The City's parking standards are similar to those in similar jurisdictions, and therefore do not represent an unreasonable development constraint. Land costs are not as high in Isleton as they are in other parts of the state, so the cost of land dedicated to parking is not as much of a concern in the city as it is elsewhere in California.

6.1.1.7 NON-CONFORMING STRUCTURES/LOTS

There are many non-conforming lots and structures in the city which were lawful when they were originally constructed but do not conform to current development standards or the zoning code. Many lots are 4,000 square feet or less, and therefore do not meet current minimum lot size standards, including required setbacks. The zoning code allows for modest expansion or remodeling of an existing nonconforming use of a structure or land, limited to 25 percent or less of the assessed value of existing structures, or re-establishment of a nonconforming use which has been damaged, except nonconforming signs and outdoor advertising structures, nonconforming uses occupying a structure with an assessed valuation of less than $200.00, and nonconforming fences, walls, and hedges. Nonconforming structure regulations are not seen as a constraint to affordable housing, as a conditional permit or even a variance are not documented to be a significant burden financially with permitting fees or time-wise with quick City turn around.

6.1.1.8 GROWTH MANAGEMENT

The City does not have any growth management controls within its regulations that could create a constraint on housing affordability in Isleton. The City's General Plan offers broad policies to manage growth in a sustainable way that protects Isleton's economic growth. Those policies largely focus on maintaining Isleton's character and not becoming a bedroom community for people who work in other cities. The General Plan calls for the rate of growth to occur along with availability of public service and facilities.

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carport, or covered parking structure is demolished or converted for ADU construction. SB 13 also prohibits the City from imposing parking standards on an ADU that is located within one-half mile walking distance of public transit.

6.1.1.9 CUMULATIVE EFFECT OF DEVELOPMENT STANDARDS

Generally, land use controls in Isleton do not serve as a constraint to the development of affordable housing, or the development of multifamily rental housing, factory-built housing, mobile homes, housing for agricultural employees, supportive housing, single-room occupancy units, emergency shelters, and transitional housing. Importantly, the General Plan's policies call for medium and high density areas of be developed at no less than the average allowable housing density, incentivizing the development of low-income housing. Other provisions in Isleton's zoning code address recent state regulatory changes to accommodate affordable housing.

The City of Isleton remains a relatively affordable place to live in Sacramento County; much of the work of the past planning period centered around ensuring affordable housing remains safe for renters. The City recently adopted a Habitability Ordinance to inspect, enforce, and ensure habitability of rental properties.

Isleton does have a list of zoning code updates that will bring several aspects of the municipal code into compliance with affordable housing regulations. The City is aware of this lack of conformity and is currently not enforcing any regulations in need of updating; this the cumulative effect of these updates is not an overall constraint to affordability at this time. The zoning code is anticipated to be updated in 2022 and 2023, well before the next Housing Element update.

6.1.2 BUILDING CODE AND ENFORCEMENT

The City of Isleton adopted and currently enforces the 2019 California Building Code. Isleton has not made any local amendments to the building codes that would create additional constraints to housing affordability.

Enforcement of building codes can increase the cost of housing development. The City checks residences for code compliance when permit applications are submitted by homeowners, which gives the City the opportunity to help correct deficiencies in older homes, reducing possible threats to public safety and health. The City's Building Department has a good reputation for assisting with these applications. The City has identified many homes that may be out of compliance.

The City's Building Department makes every effort to link enforcement activities with available programs to assist in housing rehabilitation. This is especially important to the character of Isleton, with many older historic structures that require rehabilitation to remain safe. The Building Department considers the role a substandard building plays in housing affordability before deciding whether to require that building to be vacated or repairs and gives preference to repair whenever possible, consistent with Cal. Health & Safety Code § 17980(b)(2).

6.1.3 PROCESSING AND PERMIT PROCEDURES

The City of Isleton continues to see limited numbers of permits being processed in recent years; primarily, the City has permitted a few building permits. Processing of permits and onerous procedures can contribute to problems with housing affordability. However, because of the low number of permits processed in Isleton there is no indicate of any delays or onerous permit conditions. Permitting processes, as outlined below, are similar to or more streamlined than many similar jurisdictions.

Building Permit: The building official may issue a building permit administratively. However, a site plan review must be completed before the issuance of a building permit for any development other than single-family residential within a residential district and with complete street improvements.

Site Plan Review: Site plan review is required for any use within all zoning districts, including all residential zoning districts, excepting single-family residential use which is to be constructed on a residential site with complete street improvements. Site plan review serves to enable the planning commission to make a finding that the proposed development is in conformity with the intent and provisions of the zoning code and to guide the building official in the issuance of building permits. Site plan review ensures consistency with all City regulations.

As described in more detail in the Municipal Code, the planning commission approves, approves with conditions, or disapproves a site plan based on review and recommendation of the building official and/or City planner. During site plan review, dedications and improvements may be deemed necessary and may be required as conditions of approval of the site plan. If the site plan cannot be approved without granting a variance or a conditional use permit, then the building official cannot send the site plan to the commission for review until the variance or conditional use permit is issued.

> **SB 35 Project Streamlining.** SB 35 mandates that when jurisdictions have insufficient progress toward their Lower income RHNA (Very Low and Low income), these jurisdictions are subject to the streamlined ministerial approval process for proposed developments with at least 50 percent affordability. If the jurisdiction also has insufficient progress toward their Above Moderate income RHNA, then they are subject to the more inclusive streamlining for developments with at least 10 percent affordability. The City does not currently have a streamlined ministerial process in place for SB 35 qualified projects but has a program to update its zoning code during this planning period, including to incorporate this ministerial review process under SB 35.

Conditional Use Permit: Table 6-3 documents uses that are either permitted or conditionally permitted. For those uses that are conditionally permitted, a conditional use permit is required. The Isleton Municipal Code outlines the application requirements, public hearing procedure, and

required conditional of approval. *See* Isleton Municipal Code at App. A, Art. 14. The planning commission must make three determinations to approve a conditional permit:

1. Conditions exist "which makes the grants of a use permit necessary for the preservation and enjoyment of a substantial property right."
2. The proposed location of the conditional use is "in accordance with the objectives of the zoning code and the purpose of the district in which the site is located."
3. The proposed use "will comply with each of the applicable provisions of this ordinance" with respect to traffic safety, street dedication, street improvements, etc. Isleton Municipal Code at App. A, 1407(A-C).

The commission may institute conditions of approval necessary to protect the public health, safety, and general welfare. The city council reviews all conditional permit decisions made by the planning commission, and may affirm, reverse, or modify the commission's decision.

Variances: The planning commission may grant a variance to requirements in the zoning code only when, because of special circumstances applicable to the property, strict application of the zoning code would deprive the property owner of the same privileges enjoyed by other property owners in the vicinity. Variances may include size, shape, topography, location or surroundings, and including fences and walls, site areas, coverage, yards, height of and distances between structures, off-street parking facilities and off-street loading facilities; variances do not include changes in permitted uses.

Variances are reviewed by the planning commission and require a public hearing. A project applicant or interested party may appeal the commission determination to the city council.

Review under combining districts: Isleton provides for more flexible permitting procedures, permitted uses, and applicable design standards. Development in both the planned unit development (PUD) and mixed use combining districts allow for approval based on consistency with the general plan. For development in the mixed use combining district, the planning commission will review an applicable for a building permit, site plan review, or PUD and determine procedures under one of these reviews. The planning commission reviews PUDs for determination that, by the design proposal, the objectives of the zoning code and the objectives of the zoning code will be achieved. The PUD may incorporate site area and dimensions, site coverage, yard spacing, distances between structures, off-street parking and off-street loading facilities, and landscaped areas different to the standards prescribed in the zoning code.

PUD permitting procedures follow the conditional use permit process, subject to some additional required details such as additional detailed mapping. Like a conditional use permit, the planning

commission makes the initial approval, approval with conditions, or denial, and that decision is subject to review by city council.

Larger development proposals such as PUDs may significantly affect the environment and thus are often subject to review under the California Environmental Quality Act (CEQA) with separate timelines and review requirements as well.

Processing Times: The planning commission acts on all applications (both single family and multi-family) within 30 days following the closing of the public hearing. Within five days following the commission's decision, the secretary of the commission transmits the necessary data, staff reports, and the findings and decision on the application to the city clerk. At the first regular meeting of the city council held more than 10 days after a decision on a use permit application, the city council reviews the decision. Maximum processing time is thus no greater than 65 days after initial hearing, and usually shorter for both single family and multi-family. Both a conditional use permit and a PUD permit become effective immediately after it is granted by resolution of the city council.

6.1.4 FEES AND EXACTIONS

Fees for development processing and improvement of infrastructure (such as arterial streets, intersection improvements, and water and sewer trunk line extension) and for public facilities (such as parks, schools and fire stations) can add to housing costs. Relative to other cities, the City of Isleton's fees are low, and do not pose a constraint to housing affordability. Instead, many of the City's development fees are grossly out-of-date and do not cover the costs of providing infrastructure and services for new development.

The City increased its building permit fees in 2020 to truly cover the City's costs. Before this increase, the City compared its fees with other nearly municipalities and Sacramento County and were significantly lower than all other jurisdictions. The City's building permit costs were also under the baseline amount established by the 1997 Uniform Building Code. The updated building permit fee structure covers staff or consultant costs for review of the building permit and remains one of the lowest fees in the region.

The updated building permit fees and any required plan check fees are based on the value of the project. Electrical, plumbing, mechanical, Title-24 energy and Disabled Access fees are based on a percentage of the building permit fee.

The City's other development fees have not been updated significantly and remain grossly out-of-date. Table 6-5 shows the major application-related fees for development in Isleton. The fees displayed in Table 6-5 are for single family development. Multi-family development fees are three quarters of the cost displayed below per unit for all listed fees. The City has committed to posted all fees on its website within a year of this Housing Element (see Action-H-3.5).

Table 6-5: Isleton Development Fees

Application Type	Total Fee
General Plan/ Zoning/ Subdivision	
General Plan Amendment	$4,000.00
Annexation	$2,500.00
Rezone	$1,200.00 = 14 hours staff time
Tentative Subdivision Map	See Mapping Fee Schedule
Development Review	
Development Plan Review (Staff)	$2,148.00
Development Plan Review (Single Family) plus ($551 per additional model)	$1,215.00
Development Plan Review (PC)	$3,492.00
Development/ Reimbursement Agreement	
Development Agreement	$1,750.00
Development Agreement Ann Review	$438.00
Reimbursement Agreement	$10,000.00
Reimbursement Agreement Ann Review	$2,600.00
Environmental Documents	
Preliminary Environmental Assessment	$175.00
Negative Declaration	$450.00
Preparation of environmental documents may require a separate consultant contract. Billed on time and materials basis.	$2,000.00 deposit
Other Planning Applications	
Conditional Use Permit	$400.00
Temporary Use Permit	$250.00
Home Occupation Permit	$50.00
Condominium Conversion	$2,500.00
Staff Variance	$275.00
Variance	$500.00
Lot Line Adjustment	$250.00
Certificate of Non-Conforming Use	$250.00
Temporary Subdivision Sign	$750.00
Trip Reduction Permit/Annual Renewal	$500.00
Street Dedication	$250.00

Application Type	Total Fee
Transportation System Mgmt. Plan	$2,000.00
Street Name Change	$600.00
Appeals (to City Council/Planning Commission)	$300.00

Source: City of Isleton, April 2021

The fee schedule for improvements similarly is in need of an update and is projected to be updated during the planning period. If an improvement plan is required under the zoning code, the cost of the improvement plan is six percent of construction up to $25,000; review and checking costs four percent of costs up to $225,000, and two percent for anything over $250,000. The inspection fee is four percent of the construction cost estimate as determined by the City Engineer or his/her designee.

Sewer connection fees are generally $3,148 for single or multi-family dwelling units. Discounts are offered for a mobile home park space and where a septic tank exists.

The City's current fee structure does not represent a constraint on future development, even considering the recent building permit increases that still ensure Isleton is one of the lowest permit development costs regionally. Updating the fee structure is a high priority for the City upon adoption of the new General Plan and zoning code; the City maintained a program from its 2014 Housing Element to revise this fee structure. The City is cognizant of the need for setting fees in a fair and prudent manner in order to manage the impacts of fees on the supply of housing.

6.1.5 ONSITE/OFFSITE IMPROVEMENT STANDARDS

Onsite and offsite improvement standards establish infrastructure or site requirements to support new residential development such as streets, sidewalks, water and sewer, drainage, curbs and gutters, street signs, park dedications, utility easements, and landscaping. While these improvements are necessary to ensure that new housing does not constrain existing infrastructure, the cost of these requirements can represent a significant share of the cost of producing new housing. Such requirements can reasonably be considered regulatory barriers to affordable housing if the jurisdiction-determined requirements are greater (and hence, more costly) than those necessary to achieve health and safety requirements in the community.

Isleton's improvement standards are summarized below.

Subdivision Improvements. Improvement standards primarily impact residential development upon the subdivision of land for such development. Improvements required during the subdivision process include:

1. Adequate distribution lines for domestic water supply to each lot where the subdivision is to be supplied with water.
2. Sewage collecting system where main lines are available or private disposal plant advisable.
3. Adequate drainage of the subdivision streets, highways, ways and alleys.
4. Adequate grading and surfacing of streets, highways, ways and alleys.
5. Curbs, gutters and sidewalks.
6. Monuments.
7. Fire hydrants at locations designated by fire chief. Isleton Municipal Code § 11.04.120(A).

Site Plan Review. For any development requiring a site plan review,[4] the Planning Commission reviews the plan to determine any proposed or necessary improvements protect the City's safety and welfare. The site plan provisions of the zoning code also outline detailed potential street dedications and improvements that may be required. (*See* Isleton Municipal Code, App. A, § 1506) Importantly, because these are discretionary, the Planning Commission is able to consider the impact on housing affordability when weighing the public health and safety necessity of any required improvements.

While the cost of required improvements adds considerably to housing costs, the City considers its improvement requirements to provide an appropriate balance of affordability with providing the type of residential environment residents wish to have created and maintained. An essential principle is that developers pay for all direct costs associated with a given residential project so that existing residents and property owners are not required to subsidize improvements or to provide costly improvements at a later date through City general fund expenditures.

6.1.5.1 STREET AND SIDEWALK STANDARDS

Onerous standards regarding streets, sidewalks, and curbs can create obstacles to housing production. The City of Isleton references the construction standards for its sister city, the City of Dinuba, which outline minimum standards as follows:

- Street width (collector, local, cul-de-sac, and alley): 10 feet
- Sidewalk width: 3 feet
- Curb height: 6 inches
- Curb width: 6 inches
- Curb type: vertical only

[4] Any use within the RCO, UR, R, RM, C and I districts, excepting single-family residential use which is to be constructed on a residential site with complete street improvements

The City's construction standards regarding streets, sidewalks, and curbs do not impose a constraint to housing development.

6.1.6 CITY HOUSING TRANSPARENCY

The City has recently upgraded to a new website (cityofisleton.com) that provides much more information to residents and visitors in a more user-friendly interface. The City will continue to improve the website as a tool for increased transparency. The City currently posts zoning and development standards and development fees on its website. The Housing Element include program, Action-H-3.5, to update the website to include fair housing, reasonable accommodation, and inclusionary requirement information and reporting; a full list of City development and impact fees; links to assistance for homebuyers and special needs populations; and additional housing-related information as it arises.

6.1.7 PROVISIONS FOR A VARIETY OF HOUSING TYPES

Under the State housing element law (Cal. Gov't. Code §§ 65583(c)(1) and 65583.2(c)), local governments are required to analyze the availability of sites that will "facilitate and encourage the development of a variety of types of housing for all income levels, including multifamily rental housing, factory-built housing, mobile/modular homes, housing for agricultural employees, supportive housing, single-room occupancy units, emergency shelters, and transitional housing." This section discusses the relevant regulations that govern the development of these types of housing. (City of Iselton Housing Element 2014, 33)

6.1.7.1 ACCESSORY DWELLING UNITS

The State is increasingly facilitating accessory dwelling unit (ADU) production as a vital method of increasing the supply of housing quickly and affordably, concurrent to maintaining neighborhood character. ADUs have a number of nicknames: granny flats, in-law units, backyard cottages, secondary units, and more. The City of Isleton refers to them as secondary units in its municipal code. They are small living units which include a kitchen and bathroom and share a property with a single-family home. ADUs have the potential to meet a variety of housing needs because they provide affordable housing options for family members, friends, students, the elderly, in-home health care providers, the disabled, and others. (American Planning Association 2021) 2017 housing legislation included several bills that focused on easing regulation and construction of ADUs, such as by only allowing requirements of one parking space or less per ADU.[5] 2019 legislation included additional provisions to

[5] Notably, SB 1069 reduced parking requirements to one space per bedroom or unit. SB 1069 also prohibits parking requirements if the ADU is within an architecturally and historically significant historic district; is part of an existing primary residence or structure; or other specified

promote ADUs as affordable housing options, including a prohibition on short-term rental of ADUs; streamlined ministerial review of compliant ADU applications; and various setback and size regulations. (*See* AB 68, AB 881, SB 13, and AB 671 (2019))

The City does not fully comply with recent changes to ADU laws and thus does not enforce its existing regulations that are not in compliance. There is a program in the Housing Element for the City to update the zoning code to comply with State law requirements for accessory dwelling units, and a policy encouraging affordable ADU rentals. The City plans to update its zoning code upon completion of its General Plan update.

6.1.7.2 MANUFACTURED HOUSING AND MOBILE HOME PARKS

Manufactured housing serves as an alternative form of affordable housing in places where the development of higher density multi-family residential units is not allowed or not feasible. Isleton meets all State requirements for allowing the development of manufactured housing.[6] Isleton's zoning code allows mobile homes as a single-family dwellings when set on a permanent foundation within any R or RM district. In addition, the zoning code allows mobile home parks in any R district as a conditional use, and within any residential district under PUD provisions.

6.1.7.3 HOUSING FOR EMPLOYEES

The Employee Housing Act (EHA) (Cal. Health & Safety Code § 17021.5) establishes the standards for the construction, maintenance, use, and occupancy of living quarters, called employee housing. Employee housing is defined by the EHA as privately-owned housing that is provided in connection with any work, whether or not rent is involved.

The EHA requires jurisdictions to permit employee housing for six or fewer employees as a single-family use. HCD indicates that employee housing shall not be included within the zoning definition of a boarding house, rooming house, hotel, motel, or other similar term that implies that the employee housing is a business run for profit or differs in any other way from a family dwelling. Jurisdictions cannot impose a conditional use permit, zoning variance, or other zoning clearance of employee

reasons. It also provides that fire sprinklers shall not be required in an accessory unit if they are not required in the primary residence. AB 2406 defines junior accessory dwelling units (JADUs) to be a unit that cannot exceed 500 square feet and must be completely contained within the space of an existing residential structure. AB 881 requires an accessory dwelling unit be located on a lot with a proposed or existing primary residence in order for the provisions described above to apply. *See* HCD's Cal. 2017 Housing Package webpage at hcd.ca.gov/policy-research/lhp for more details.

[6] Cal. Gov't. Code § 65852.7 specifies that mobile home parks shall be allowed on "all land planned and zoned for residential land use." However, local jurisdictions are allowed to require use permits for mobile home parks.

housing that serves six or fewer employees that are not required of a family dwelling of the same type in the same zone.

The Housing Element includes a program to update the City's zoning code to allow employee housing for six or less employees as a "dwelling, one family," consist with Cal. Health & Safety Code § 17021.5, and to all farmworker housing consistent Cal. Health & Safety Code § 17021.6. Under farmworker housing requirements, for any zone where agriculture is an allowed use, employee housing containing up to 36 beds and 12 units must be treated as an agricultural use. No conditional use permit, zoning variance, or other zoning clearance shall be required for this type of employee housing that is not required of any other agricultural activity in the same zone.

6.1.7.4 EMERGENCY SHELTERS, TRANSITIONAL HOUSING, SUPPORTIVE HOUSING, AND OTHER GROUP LIVING

Emergency Shelters: Cal. Health & Safety Code § 50801 defines an emergency shelter as "housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay." State law requires jurisdictions to allow emergency shelters in at least one zoning district without a conditional use permit. The zone or zones identified have to have land available to accommodate an emergency shelter. (SB 2, 2008) The City of Isleton will pass an ordinance updating its zoning code to allow for emergency sheltering in late 2021, before HCD certification, and update HCD upon completion. The City will evaluate the benefits of the R-M-2 or PID zone for this designation, and will adopt parking and other objective requirements as required under state law.

Transitional and supportive housing. California law also requires jurisdictions to allow transitional and supportive housing all zones allowing residential uses subject to the same requirements of other residential uses in the zones. Transitional housing is designed to assist homeless individuals, families in moving beyond emergency shelter to permanent housing, and persons with disabilities.

The City's zoning code currently allows for small transitional and supportive housing in one-family and multi-family residential zones as a permitted use; larger transitional and supportive housing is subject to a conditional use permit. The Housing Element includes several policies that will bring the City's zoning code in compliance with state housing law requirements, including:

- Adopt a definition for transitional housing that clearly states that transitional housing is a residential use subject to the same standards that apply to residential uses of the same type in the same zone.
- Provide for streamlined development approval for supportive housing that includes completeness review within 30 days and full review in 60- 120 days depending on the size of the project.

Low Barrier Navigation Centers: Further, Cal. Gov't. Code § 65660 et. seq. requires that local jurisdictions allow "low barrier navigation centers" by right in areas zoned for mixed use and in non-residential

zones permitting multifamily residential uses, if such centers meet certain requirements in § 65662 such as allowance of pets, families, partners if appropriate, and provides privacy. A "Low Barrier Navigation Center" is a housing or shelter in which a resident who is homeless or at risk of homelessness may live temporarily while waiting to move into permanent housing, and may include recuperative or respite care, navigation centers, transitional housing used as an interim intervention, and emergency shelters. (Cal. Gov't. Code § 65660(a)) The Housing Element includes a policy to bring the City's zoning code into compliance with requirements surrounding low barrier navigation centers:

- Allow for Low Barrier Navigation Centers and supportive housing to be uses by right in areas zoned for mixed use and nonresidential zones permitting multifamily uses if they meet specified requirements.

6.1.7.5 HOUSING FOR PERSONS WITH SPECIAL NEEDS

Local governmental policies, regulations, and practices have the potential to constrain the development, maintenance, and improvement of housing for persons with disabilities. The City of Isleton analyzed potential constraints for persons with disabilities in this section.

The City has adopted the California Building Code and has not adopted any local amendments to the Code that may diminish the ability to accommodate housing development for persons with disabilities. The City allows for licensed residential care facilities with 6 or less persons by right, and larger by conditional use permit, for all residential zoning districts, including group foster homes.

The City currently allows group homes for six or less persons with disabilities in all residential and multi-family zones (see Table 6-3). A group home for more than six persons would require a conditional use permit. Because the City lies entirely within the 100-year floodplain and does not have services available for those with disabilities within at least a 30 minute drive, the conditional use permit is an appropriate level for review for larger group homes and does not serve as an unreasonable constraint to housing for persons with disabilities.

However, the City does not have formally-adopted reasonable accommodation procedures. The City identifies a program to adopt such upon the next update of its zoning code. The City also has a policy in its Housing Element to promote fair and affordable housing and reasonable accommodation. City procedures follow the Federal Fair Housing Act and the California Fair Employment and Housing Act with respect to zoning and other land use regulations, policies, and procedures.

The City also identified the need to modify the current definition of "family" it its code to remove the limit of five unrelated persons living together in a dwelling unit. This change would eliminate any potential constraints to the use of a single-"family" dwelling unit as a community care facility, emergency or transitional housing, residential care facility, group home, or other special needs housing.

6.2 POTENTIAL NON-GOVERNMENTAL CONSTRAINTS

Non-governmental constraints to development are constraints that are not created by the City but can greatly influence the provision of housing. Examples in Isleton include: the location of the entire town within a floodplain and associated cost of construction, the price of land, andthe availability of financing.

6.2.1 ENVIRONMENTAL CONSTRAINTS

The City of Isleton faces considerable environmental constraints due to its presences completely within the FEMA 100-year floodplain. This requires residents to purchase flood insurance, a considerable cost that is projected to rise precipitously over the upcoming 20 years for many flood insurance buyers.

No other significant environmental constraints are known within Isleton.

6.2.1.1 FLOODPLAIN STATUS AND COST OF CONSTRUCTION

California's construction costs have steadily increased since the early 1980's causing substantial increases in housing costs. These costs are dramatically inflated in Isleton because the entire City is located in a floodplain. Isleton is located in "Zone A" floodplain as determined by the Federal Emergency Management Agency (FEMA). Being in this floodplain zone can increase the construction costs of new homes because of the added building requirements as well as flood insurance.

Changing the floodplain status of the City could help decrease the construction costs of new homes. This could be achieved by strengthening the levees that surround Andrus Island and the city. The vulnerability of the current levees can be seen in the flood of 1972 that left much of the city under water for several months. The Housing Element has several policies and actions designed to help alleviate costs associated with construction in the floodplain and to pursue upgrades to levees for additional flood protection; these policies help ensure the floodplain will not preclude development of the sites in the site inventory identified herein.

6.2.2 BROADBAND

Access to broadband networks continues to challenge growth in Isleton and in much of the greater Delta area. Affordable, reliable broadband accelerates economic and workforce development, infrastructure, education, and citizen wellbeing. Fifty percent of rural housing in California lacks high-speed broadband service at 2020 benchmark speeds of 100 megabits per second download.

In Isleton, only 60 percent of households are estimated to have an internet subscription, compared to 85 percent of households in California. Of Isleton households, 14 percent do not have access to a computer, compared to nine percent statewide. (ACS 2014-2018)

Options for internet access are limited. Households and businesses have no fiber optic options, only one (and in some cases no) digital subscriber line (DSL) provider option, limited fixed wireless options which are entirely dependent on place of residence/business, and two satellite options. Fixed wireless options, which have become more available recently, reportedly approach speeds of 50 and even 100 Mbps. Broadband quality and access challenges are exacerbated by limited provider investment and physical terrain barriers. (Delta Protection Commission; Valley Vision 2019, 3)

The Delta Protection Commission has identified broadband access as a critical issue in the Delta and commissioned a 2019 study by Valley Vision, Connecting the Delta: Broadband Action Plan, which identifies recommended actions to improve broadband adoption and support. The primary actions explored in greater detail in the Plan are:

- Establish broadband-focused leadership, such as a designated body amongst the Delta legacy communities;
- Piggyback on all infrastructure opportunities, such as CalTrans "Dig Once" policies and further local "dig once/ climb once" policies; and
- Secure funding/ resources to plan and implement projects, including public-private partnership models.

6.2.3 CELLULAR SERVICE

Isleton continues to lack reliable cellular signal availability in much of the City. Like broadband, access to cellular service is critical in today's world for connection to business, government, health, safety, and educational resources and is a barrier to growth in Isleton.

6.2.4 INFRASTRUCTURE RESILIENCY

The City has faced routine power outages over the last several years, which is a significant barrier to desirability of Isleton for new residents. The City continues to work with PG&E to identify the source and possible solutions to such outages. This may continue to be a constraint to growth in Isleton in the future. The City is also undertaking a water infrastructure plan to ensure continued resiliency of water infrastructure in the future and will explore capacity upgrades to provide for additional future growth at the same time.

6.2.5 LAND COSTS

The price of land greatly affects the costs of housing. The price of land in Isleton is affected byits flood zone status, which greatly depreciates the value of land compared to the rest of the Delta region as well as the state. According to online listings from Realtor.com, there are 22 active listings for sale, ranging from $85,000 to $3,300,000.00. The median price per square foot is $232 and the median list price is $287,500.00. (Realtor.com 2021)

6.2.6 CONSTRUCTION COSTS

Construction costs vary widely depending on the type, size, location, design, and amenities of the development. For instance, "Entry-level" homes have far fewer amenities than other higher-priced custom homes. According to HomeGuide.com, a nationwide average cost to build an entry-level, 2,000 square foot home is $178,000, or $89 per square foot.

High construction costs coupled with high land costs make it difficult for private sector developers to provide housing for lower-income residents. However, even with lower land and labor costs in Shasta Lake, lower wages and higher unemployment rates make market-rate housing unaffordable. Limited subsidies, incentives, and other types of financial assistance are available to private sector developers to bridge the gap between actual costs of development and the sale price of affordable housing.

6.2.7 AVAILABILITY OF FINANCING

For credit-worthy projects, the residential construction loan rates remain low, although they have climbed steading since historic lows of 2013. Since 2015, they have risen steadily. If interest rates rise, not only will it make new construction more costly (since construction period loans are short term and bear a higher interest rate than amortized mortgages), but it will also lower the sales price that buyers can afford to pay. When interest rates rise, the market typically compensates by decreasing housing prices. Similarly, when interest rates decrease, housing prices begin to rise. There is often a lag in the market, causing housing prices to remain high when interest rates rise until the market catches up. Lower-income households often find it most difficult to purchase a home during this time period.

6.2.8 DISADVANTAGED COMMUNITY STATUS

Isleton is a state-designated Disadvantaged Community, which indicates the City has been subjected to disproportionate impacts from one or more environmental hazards, socio-economic burdens, or both, such as poverty, high unemployment, air and water pollution, presence of hazardous wastes as well as high incidence of asthma and heart disease. The challenges associated with this designation can present a constraint to overall growth in Isleton. Some of these constraints are discussed in detail in other sections of this Housing Element Background Report.

The City is currently updating its General Plan, including its Land Use Element. This update is underway and is expected to be completed in 2022. The update will include an analysis of the disadvantaged community designation, and the General Plan will include environmental justice policies to continue addressing the challenges associated with the designation.

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SECTION 7. EVALUATION

The following section reviews and evaluates the City's progress in implementing the 2012-2021 Housing Element. It reviews the results and effectiveness of programs for the previous Housing Element planning period and contains recommendations for program changes to address current and projected needs and State requirements between 2021 and 2029.

In addition to the program-by-program review below, the City made some progress towards addressing housing needs for special populations. In particular, the City adopted a Habitability Ordinance to inspect, enforce, and ensure habitability of rental properties; special needs populations are often most in need of affordable housing and subject to habitability problems. The City is also adopting an update to its zoning ordinance allowing emergency shelters as a use-by-right in specified zones (see Action 5.1, below). This update to the zoning code to comply with state law will occur before the end of 2021 and before HCD certification. The City continues to provide supportive services to developers interested in affordable housing, and plans to implement a full zoning code update that will include many provisions aimed at housing affordability, especially for populations with special needs.

Table 7-1. Evaluation of 2013-2021 Housing Element Implementation Programs

Program	Progress	Evaluation	Next Steps
Program 1: Monitor Availability of Sites for Lower- and Moderate-Income Housing			
Action 1.1: Maintain Sites Inventory -City staff will maintain an updated map of sites available for low and low-moderate income housing, plus information on ownership, availability of utility services, density of development allowed by the General Plan, density bonuses or equivalent incentives available to prospective developers, applicable fees, and procedures involved in the City's development review and entitlement process. This information will be provided to the local realtors, to housing developers operating within the Isleton housing market area, and to the County Housing Authority.	Ongoing	Update to General Plan is also ongoing, which will assist in this program.	Retain
Program 2: Facilitate the Development of Affordable Housing			
Action 2.1: Reach Out to Development Community -The City will contact and encourage non-profit and for-profit developers and agencies that have had success in constructing housing for extremely low, very low, and low income households within Isleton's housing market area to consider new projects in Isleton.	Ongoing	This effort has been ongoing; the City outreached with these stakeholders during formation of this Housing Element update and will continue this effort.	Retain

Program	Progress	Evaluation	Next Steps
Action 2.2: Coordinate with Local and Regional Partners for Affordable Housing -The City will work with local and regional agencies (e.g., SACOG, Sacramento Housing and RedevelopmentAgency, non-profit and for-profit developers) to pursuegrant funding and/or technical assistance to facilitate affordable housing development for lower-income households, including extremely low-income households. This might include pursuing grant funding to support hiring a housing program coordinator.	Ongoing	This effort has been ongoing; the City outreached with these stakeholders during formation of this Housing Element update and will continue this effort. The City has pursued and received grant funding under SB 2 to assist with this HE update and other efforts and continues to look for funding for other future projects and capacity support. Much of the focus of grant funding is moving away from grant support, as the City gained an assistant planner since the last housing element.	Modify
Program 3: Preserve and Maintain the Existing Housing Stock			
Action 3.1 Code Enforcement **-**The City shall seek funding or technical assistance to continue to implement a Code Enforcement program operating primarily on a complaint basis.	Ongoing	While the City continues to need additional support, the City is committed to stepping up its enforcement and recently adopted a habitability ordinance that requires inspection of rental properties.	Retain
Action 3.2: Seek Funding for Housing Rehabilitation - The City shall seek technical assistance from Sacramento County, SACOG, local non-profits and/or volunteers to apply for CDBG, HOME, and/or other State and Federal funding for the purpose of establishing a rehabilitation loan and/or grant program to rehabilitate deteriorating owner-occupied and rental housing.	Ongoing	City has been more focused on implementing new projects to date but also wished to continue to pursue rehabilitation opportunities, especially paired with the City's habitability ordinance.	Retain
Program 4: Promote Equal Housing Opportunities for All			
Action 4.1 Disseminate Fair Housing Information - The City shall obtain information on fair housing laws from the Department of Housing and Community Development and State Fair Employment and Housing Commission's enforcement program and make it available at City	Ongoing	The City does provide information to inquiring residents and refer individuals to appropriate agencies, consistent with this	Modify

Program	Progress	Evaluation	Next Steps
Hall and other community facilities. The City will also refer individuals with complaints to one of the following appropriate agencies: ▪ State of California's Landlord/Tenant Disputeline or Mobile home Park Ombudsman; ▪ Sacramento Regional Human Rights/FairHousing Commission; ▪ Sacramento County Health Department; or ▪ California Department of Fair Housing and ▪ Employment.		program. The City would like to retain this program to ensure continued progress toward this goal.	
Action 4.2: Coordination with Alta California Regional Center - The City shall coordinate with the Alta California Regional Center to better serve the housing needs ofresidents with developmental disabilities.	Ongoing	City continues to coordinate and make efforts and this program is still relevant.	Retain
Program 5: Remove Governmental Constraints			
Action 5.1: Zoning Code Amendments - The City will make the following Zoning Code amendments to maintain internal consistency andcomply with State law requirements for housing: ▪ Replace references to the R-1-6 zone in thezoning code with the R-1-7 zone and corresponding standards; ▪ Remove the requirement for a Conditional Use Permit for second units in order to allow them as a permitted use in all residential districts that allow single-family units (i.e., the UR, R, and RM). ▪ Amend the Zoning Code to allow emergency shelters by-right (without any discretionary review) in at least one zoning district. The Cityshall consider allowing emergency shelters in either the R-M-2 or the PID zones. ▪ Adopt definitions for transitional and supportivehousing that clearly state that transitional and supportive housing are residential uses subject tothe same standards that apply to residential uses of the same type in the same zone; ▪ Amend the zoning code to allow farmworker housing consistent with California Health and Safety Code Section 17021.6 which states that	Pending	The City is passing an ordinance to allow for emergency shelters by-right in 2021. The rest of these updates are flagged to be completed during the City's update of its zoning ordinance. Additional updates are needed to conform to legislative changes since the last Housing Element. The City anticipates finalizing an updated General Plan Land Use Element in 2021 and following this with a zoning ordinance update. This program will provide additional changes to the zoning code based on updated policies and state regulatory requirements.	Modify

Program	Progress	Evaluation	Next Steps
anyemployee housing consisting of no more than 36 beds in a group quarters or 12 units or spaces designed for use by a single family or household shall be deemed an agricultural land use and no conditional use permit, zoning variance, or other zoning clearance shall be required of this employee housing that is not required of any other agricultural activity in the same zone. ▪ Modify the definition of "family" consistent withState law to remove the limit of five unrelated persons living together in a dwelling unit. ▪ Adopt a formal procedure for reasonable accommodation for housing for persons with disabilities in accordance with fair housing and disability laws. ▪ Amend the zoning code to allow emergency shelters in at least one zoning district as a permitted use.			
Action 5.2: Update Density Bonus Ordinance - The City will update the density bonus provisions of the Zoning Ordinance consistent with State law (California Government Code Section 65915).	Complete	City updated this requirement in 2015.	Do not retain
Action 5.3: Improve Sewer Capacity – The City will continue to work to improve the sewer system to ensure adequate capacity is available to serve existing and future development. The City shall monitor sewer issues in the city and, in 2017, shall analyze and if necessary revise the City's strategy for improving the sewer system to ensure there will be adequate infrastructure to accommodate the City's share of the regional housing needs.	Ongoing	The City has been tracking an ongoing levee integrity study that may produce some implementable next steps for Isleton to address floodplain issues. City is also currently undertaking a sewer study of needed maintenance and overhauls of the systems lines; the City is considering expanding system capacity while implementing study. City is exploring funding opportunities such as FEMA's BRIC program.	Retain
Action 5.4: Coordinate to Improve Flood Protection - The City will coordinate with other agencies and the	Ongoing	The City has been tracking an ongoing levee integrity study	Retain

Program	Progress	Evaluation	Next Steps
private sector to seek funding and technical assistance to repair and improve the Sacramento River levee and the Slough levee around the City in an effort to achieve FEMA/National Flood Insurance Program approval status. The City shall monitor flood risk in the city and, in 2017, shall analyze the impact of flooding on the City's ability to accommodate its share of the regional housing needs by 2023. If flooding is found to impact the City's ability to accommodate the remaining RHNA,the City shall strive to develop a new strategy to meet the RHNA.		that may produce some implementable next steps for Isleton to address floodplain issues. Regardless, floodplain issues continue to be a constraint to housing development in Isleton and this program is still relevant.	
Action 5.5: Monitor the PUD Procedure The City shall monitor the use of Planned Unit Development (PUD) procedures for multi-family projects involving 10 or more units to ensure that it does not become a constraint to the development of multi- family housing, does not force the creation of higher cost housing at the expense of low-income households, and results in innovative housing types that increase affordability.	Complete	The City overhauled its PUD procedures during its 2015 zoning ordinance update, which included much more flexibilities which allows for affordability of housing considerations to be taking into effect to a much greater degree	Do not retain
Action 5.6: Update Fee Schedule The City shall conduct a study and develop a new fee schedule for both single-family and multi-family development that reflects the cost of processing development applications and providing services to new development.	Partially complete	The City updated its building permit fees since the last Housing Element, but will not update its development fees until after the General Plan update (circa 2024).	Retain
Program 6: Promote Energy Conservation			
Action 6.1: Encourage Participation in Energy Conservation-The City shall work with PG&E to encourage existing residents to participate in energy efficiency retrofit programs. The City will consider sponsoring an energy awareness program, in conjunction with PG&E to educate residents about the benefits of various retrofit programs.	Ongoing	City continues to coordinate and make efforts and this program is still relevant.	Retain
Action 6.2: Enforce Standards for Energy Efficiency The City shall actively enforce State construction standards for new housing when applications are filed with the City for building permits to ensure new development meets energy efficiency standards.	Ongoing	The City has a great track record for streamlined approvals of residential solar and continues to implement the latest state regulations in a timeline manner. This program is still relevant.	Retain

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SECTION 9. GLOSSARY

Acre: a unit of land measure equal to 43,650 square feet.

Acreage: Net: The portion of a site exclusive of existing or planned public or private road rights-of-way.

Affordability Covenant: A property title agreement which places resale or rental restrictions on a housing unit.

Affordable Housing: Under State and federal statutes, housing which costs no more than 30 percent of gross household income. Housing costs include rent or mortgage payments, utilities, taxes, insurance, homeowner association fees, and other related costs.

Annexation: The incorporation of land area into the jurisdiction of an existing city with a resulting change in the boundaries of that city.

Assisted Housing: Housing that has been subsidized by Federal, State, or local housing programs.

Assisted Housing Developments: Multifamily rental housing that receives governmental assistance under federal programs listed in subdivision (a) of §65863.10, state and local multifamily revenue bond programs, local redevelopment programs, the federal Community Development Block Grant Program, or local in-lieu fees. The term also includes multifamily rental units that were developed pursuant to a local inclusionary housing program or used to a quality for a density bonus pursuant to §65915.

At-Risk Housing: Multifamily rental housing that is at risk of losing its status as housing affordable for low-f and moderate-income tenants due to the expiration of Federal, State or local agreements.

Below-Market-Rate (BMR): Any housing unit specifically priced to be sold or rented to low- or moderate- income households for an amount less than the fair-market value of the unit. Both the State of California and the U.S. Department of Housing and Urban Development set standards for determining which households qualify as "low income" or "moderate income." The financing of housing at less than prevailing interest rates.

California Department of Housing and Community Development (HCD): The State Department responsible for administering State-sponsored housing programs and for reviewing housing elements to determine compliance with State housing law.

California Environmental Quality Act (CEQA): A State law requiring State and local agencies to regulate activities with consideration for environmental protection. If a proposed activity has the potential for a significant adverse environmental impact, an environmental impact report (EIR) must be prepared and certified as to its adequacy before taking action on the proposed project.

California Housing Finance Agency (CHFA): A State agency, established by the Housing and Home Finance Act of 1975, which is authorized to sell revenue bonds and generate funds for the development, rehabilitation, and conservation of low- and moderate-income housing.

Census: The official United States decennial enumeration of the population conducted by the federal government.

Community Development Block Grant (CDBG): A grant program administered by the U.S. Department of Housing and Urban Development (HUD) on a formula basis for entitlement communities, and by the State Department of Housing and Community Development (HCD) for non-entitled jurisdictions. This grant allots money to cities and counties for housing rehabilitation and community development, including public facilities and economic development.

Compatible: Capable of existing together without conflict or ill effects.

Condominium: A building or group of buildings in which units are owned individually, but the structure, common areas and facilities are owned by all owners on a proportional, undivided basis.

Consistent: Free from variation or contradiction. Programs in the General Plan are to be consistent, not contradictory or preferential. State law requires consistency between a general plan and implementation measures such as a zoning code.

Contract Rent: The monthly rent agreed to, or contracted for regardless of any furnishings, utilities, or services that may be included.

Dedication, In lieu of: Cash payments that may be required of an owner or developer as a substitute for a dedication of land, usually calculated in dollars per lot, and referred to as in lieu fees or in lieu contributions.

Density: The number of dwelling units per unit of land. Density usually is expressed "per acre," e.g., a development with 100 units located on 20 acres has density of 5.0 units per acre.

Density, Residential: The number of permanent residential dwelling units per acre of land. Densities specified in the General Plan may be expressed in units per gross acre or per net developable acre.

Density Bonus: The allocation of development rights that allows a parcel to accommodate additional square footage or additional residential units beyond the maximum for which the parcel is zoned.

Developable Land: Land that is suitable as a location for structures and that can be developed free of hazards to, and without disruption of, or significant impact on, natural resource areas.

Development Impact Fees: A fee or charge imposed on developers to pay for a jurisdiction's costs of providing services to new development.

Development Right: The right granted to a landowner or other authorized party to improve a property. Such right is usually expressed in terms of a use and intensity allowed under existing zoning regulation. For example, a development right may specify the maximum number of residential dwelling units permitted per acre of land.

Dwelling, Multifamily: A building containing two or more dwelling units for the use of individual households; an apartment or condominium building is an example of this dwelling unit type.

Dwelling, Single Family Attached: A one-family dwelling attached to one or more other one-family dwellings by a common vertical wall. Row houses and town homes are examples of this dwelling unit type.

Dwelling, Single Family Detached: A dwelling, not attached to any other dwelling, which is designed for and occupied by not more than one family and surrounded by open space or yards.

Dwelling Unit: A room or group of rooms (including sleeping, eating, cooking, and sanitation facilities, but not more than one kitchen), that constitutes an independent housekeeping unit, occupied or intended for occupancy by one household on a long-term basis.

Elderly Household: As defined by HUD, elderly households are one- or two- member (family or non-family) households in which the head or spouse is age 62 or older.

Element: A division or chapter of the General Plan.

Emergency Shelter: Housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person, where no individual or household may be denied emergency shelter because of an inability to pay; as defined and used in Cal. Health & Safety Code § 508019.

Emergency Shelter Grants (ESG): A grant program administered by the U.S. Department of Housing and Urban Development (HUD) provided on a formula basis to large entitlement jurisdictions.

Encourage: To stimulate or foster a particular condition through direct or indirect action by the private sector or government agencies.

Enhance: To improve existing conditions by increasing the quantity or quality of beneficial uses or features.

Environmental Impact Report (EIR): A report that assesses all the environmental characteristics of an area and determines what effects or impacts will result if the area is altered or disturbed by a proposed action.

Fair Market Rent: The rent, including utility allowances, determined by the United States Department of Housing and Urban Development for purposes of administering the Section 8 Existing Housing Program.

Family: One or more persons occupying premises and living as a single nonprofit housekeeping unit, as distinguished from a group occupying a boarding or lodging house, hotel, club, or similar dwelling for group use. "Family" does not include a fraternal, religious, social or business group. "Family" shall be deemed to include domestic servants employed by a family.

Feasible: Capable of being accomplished in a successful manner within a reasonable period of time, taking into account economic, environmental, social, and technological factors.

First-Time Home Buyer: Defined by HUD as an individual or family who has not owned a home during the three-year period preceding the HUD-assisted purchase of a home. Jurisdictions may adopt local definitions for first-time home buyer programs which differ from non-federally funded programs.

General Plan: The General Plan is a legal document, adopted by the legislative body of a City or County, setting forth policies regarding long-term development. California law requires the preparation of seven elements or chapters in the General Plan: Land Use, Housing, Circulation, Conservation, Open Space, Noise, and Safety. Additional elements are permitted, such as Economic Development, Urban Design and similar local concerns.

Goal: The ultimate purpose of an effort stated in a way that is general in nature and immeasurable.

Green Building: Any building that is sited, designed, constructed, operated, and maintained for the health and well-being of the occupants, while minimizing impact on the environment.

Gross Rent: Contract rent plus the estimated average monthly cost of utilities (water, electricity, gas) and fuels (oil, kerosene, wood, etc.) To the extent that these are paid for by the renter (or paid for by a relative, welfare agency, or friend) in addition to the rent.

Group Quarters: A facility which houses groups of unrelated persons not living in households (U.S. Census definition). Examples of group quarters include institutions, dormitories, shelters, military quarters, assisted living facilities and other quarters, including single-room occupancy (SRO) housing, where 10 or more unrelated individuals are housed.

HOME Program: The HOME Investment Partnership Act, Title II of the National Affordable Housing Act of 1990. HOME is a Federal program administered by HUD which provides formula grants to States and localities to fund activities that build, buy, and/or rehabilitate affordable housing for rent or home ownership or provide direct rental assistance to low-income people.

Homeless: Unsheltered homeless are families and individuals whose primary nighttime residence is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings (e.g., the street, sidewalks, cars, vacant and abandoned buildings). Sheltered homeless are families and persons whose primary nighttime residence is a supervised publicly or privately operated shelter (e.g., emergency, transitional, battered women, and homeless youth shelters; and commercial hotels used to house the homeless).

Household: All those persons—related or unrelated—who occupy a single housing unit.

Household Income: The total income of all the persons living in a household. A household is usually described as very low income, low income, moderate income, and upper income based upon household size, and income, relative to the regional median income.

Households, Number of: The count of all year-round housing units occupied by one or more persons. The concept of household is important because the formation of new households generates the demand for housing. Each new household formed creates the need for one additional housing unit or requires that one existing housing unit be shared by two households. Thus, household formation can continue to take place even without an increase in population, thereby increasing the demand for housing.

Housing Authority, Local (LHA): Local housing agency established in State law, subject to local activation and operation. Originally intended to manage certain federal subsidies but vested with broad powers to develop and manage other forms of affordable housing.

Housing Problems: Defined by HUD as a household which: (1) occupies a unit with physical defects (lacks complete kitchen or bathroom); (2) meets the definition of overcrowded; or (3) spends more than 30 percent of income on housing cost.

Housing Subsidy: Housing subsidies refer to government assistance aimed at reducing housing sales or rent prices to more affordable levels. Two general types of housing subsidy exist. Where a housing subsidy is linked to a particular house or apartment, housing subsidy is "project" or "unit" based. In Section 8 rental assistance programs the subsidy is linked to the family and assistance provided to any number of families accepted by willing private landlords. This type of subsidy is said to be "tenant based."

Housing Unit: The place of permanent or customary abode of a person or family. A housing unit may be a single-family dwelling, a multifamily dwelling, a condominium, a modular home, a mobile home, a cooperative, or any other residential unit considered real property under State law. A housing unit has, at least, cooking facilities, a bathroom, and a place to sleep. It also is a dwelling that cannot be moved without substantial damage or unreasonable cost.

Impact Fee: A fee, also called a development fee, levied on the developer of a project by a city, county, or other public agency as compensation for otherwise-unmitigated impacts the project will produce.

Implementation Program: An action, procedures, program, or technique that carries out general plan policy. Implementation programs also specify primary responsibility for carrying out the action and a time frame for its accomplishment.

Income Category: Four categories are used to classify a household according to income based on the median income for the City of Isleto. Under state housing statutes, these categories are defined as follows: Extremely-Low (0-30 percent of county median), Very Low (31-50 percent of county median); Low (50-80 percent of county median); Moderate (80-120 percent of county median); and Above Moderate (over 120 percent of county median).

Infill Development: Development of vacant land (usually individual lots or left-over properties) within areas that are already largely developed.

Jobs/Housing Balance; Jobs/Housing Ratio: The availability of affordable housing for employees. The jobs/housing ratio divides the number of jobs in an area by the number of employed residents. A ratio of 1.0 indicates a balance. A ratio greater than 1.0 indicates a net in-commute; less than 1.0 indicates a net out- commute.

Large Household: A household with 5 or more members.

Lease: A contractual agreement by which an owner of real property (the lessor) gives the right of possession to another (a lessee) for a specified period of time (term) and for a specified consideration (rent).

Low-Income Housing Tax Credits: Tax reductions provided by the federal and State governments for investors in housing for low-income households.

Manufactured Housing: Housing that is constructed of manufactured components, assembled partly at the site rather than totally at the site. Also referred to as modular housing.

Market-Rate Housing: Housing which is available on the open market without any subsidy. The price for housing is determined by the market forces of supply and demand and varies by location.

Mean: The average of a range of numbers.

Median: The mid-point in a range of numbers.

Median Income: The annual income for each household size within a region which is defined annually by HUD. Half of the households in the region have incomes above the median and half have incomes below the median.

Mitigate, v.: To ameliorate, alleviate, or avoid to the extent reasonably feasible.

Mixed-Use: Properties on which various uses, such as office, commercial, institutional, and residential, are combined in a single building or on a single site in an integrated development project with significant functional interrelationships and a coherent physical design. A "single site" may include contiguous properties.

Mobile Home: A structure, transportable in one or more sections, built on a permanent chassis and designed for use as a single family dwelling unit and which (1) has a minimum of 400 square feet of living space; (2) has a minimum width in excess of 102 inches; (3) is connected to all available permanent utilities; and (4) is tied down (a) to a permanent foundation on a lot either owned or leased by the homeowner or (b) is set on piers, with wheels removed and skirted, in a mobile home park.

Mortgage Revenue Bond (MRB): A state, county or city program providing financing for the development of housing through the sale of tax-exempt bonds.

Multifamily Dwelling Unit: A building or portion thereof designed for or occupied by two or more families living independently of each other, including duplexes, triplexes, quadplexes, apartments, and condominiums.

Overcrowding: Households or occupied housing units with 1.01 or more persons per room.

Parcel: A lot in single ownership or under single control, usually considered a unit for purposes of development.

Physical Defects: A housing unit lacking complete kitchen or bathroom facilities (U.S. Census definition). Jurisdictions may expand the Census definition in defining units with physical defects.

Poverty Level: As used by the U.S. Census, families and unrelated individuals are classified as being above or below the poverty level based on a poverty index that provides a range of income cutoffs or "poverty thresholds" varying by size of family, number of children, and age of householder. The income cutoffs are updated each year to reflect the change in the Consumer Price Index.

Project-Based Rental Assistance: Rental assistance provided for a project, not for a specific tenant. A tenant receiving project-based rental assistance gives up the right to that assistance upon moving from the project.

Public Housing: A project-based low-rent housing program operated by independent local public housing authorities. A low-income family applies to the local public housing authority in the area in which they want to live.

Quantified Objective: The housing element must include quantified objectives which specify the maximum number of housing units that can be constructed, rehabilitated, and conserved by income

level within an eight-year time frame, based on the needs, resources, and constraints identified in the housing element (§65583 (b)). The number of units that can be conserved should include a subtotal for the number of existing assisted units subject to conversion to non-low-income households. Whenever possible, objectives should be set for each particular housing program, establishing a numerical target for the effective period of the program. Ideally, the sum of the quantified objectives will be equal to the identified housing needs. However, identified needs may exceed available resources and limitations imposed by other requirements of state planning law. Where this is the case, the quantified objectives need not equal the identified housing needs, but should establish the maximum number of units that can be constructed, rehabilitated, and conserved (including existing subsidized units subject to conversion which can be preserved for lower- income use), given the constraints.

Redevelop: To demolish existing buildings; or to increase the overall floor area existing on a property; or both; irrespective of whether a change occurs in land use.

Regional Housing Needs Allocation (RHNA): The Regional Housing Needs Allocation (RHNA) is based on State of California projections of population growth and housing unit demand and assigns a share of the region's future housing need to each jurisdiction within the Shasta County. These housing need numbers serve as the basis for the update of the Housing Element in each California city and county.

Rehabilitation: The repair, preservation, and/or improvement of substandard housing.

Residential, Multifamily: Usually three or more dwelling units on a single site, which may be in the same or separate buildings.

Residential, Single family: A single dwelling unit on a building site.

Rezoning: An amendment to the map and/or text of a zoning code to effect a change in the nature, density, or intensity of uses allowed in a zoning district and/or on a designated parcel or land area.

Second Unit: A self-contained living unit, either attached to or detached from, and in addition to, the primary residential unit on a single lot.

Section 8 Rental Assistance Program: A federal (HUD) rent-subsidy program that is one of the main sources of federal housing assistance for low-income households. The program operates by providing "housing assistance payments" to owners, developers, and public housing agencies to make up the difference between the "Fair Market Rent" of a unit (set by HUD) and the household's contribution toward the rent, which is calculated at 30 percent of the household's adjusted gross monthly income (GMI). Section 8 includes programs for new construction, existing housing, and substantial or moderate housing rehabilitation.

Seniors: Persons age 65 and older.

Service Needs: The particular services required by special populations, typically including needs such as transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services preventing premature institutionalization and assisting individuals to continue living independently.

Shall: That which is obligatory or necessary.

Should: Signifies a directive to be honored if at all feasible.

Site: A parcel of land used or intended for one use or a group of uses and having frontage on a public or an approved private street. A lot.

Small Household: Pursuant to HUD definition, a small household consists of two to four non-elderly persons.

Special Needs Groups: Those segments of the population which have a more difficult time finding decent affordable housing due to special circumstances. Under California Housing Element statutes, these special needs groups consist of the elderly, handicapped, large families, female-headed households, farmworkers and the homeless. A jurisdiction may also choose to consider additional special needs groups in the Housing Element, such as students, military households, other groups present in their community.

Subdivision: The division of a tract of land into defined lots, either improved or unimproved, which can be separately conveyed by sale or lease, and which can be altered or developed.

Subdivision Map Act: Cal. Gov't. Code § 66410 *et seq*. vests in local legislative bodies the regulation and control of the design and improvement of subdivisions, including the requirement for tentative and final maps.

Subsidize: To assist by payment of a sum of money or by the granting of terms or favors that reduce the need for monetary expenditures. Housing subsidies may take the forms of mortgage interest deductions or tax credits from federal and/or state income taxes, sale or lease at less than market value of land to be used for the construction of housing, payments to supplement a minimum affordable rent, and the like.

Substandard Housing: Residential dwellings that, because of their physical condition, do not provide safe and sanitary housing.

Substandard, Suitable for Rehabilitation: Substandard units which are structurally sound and where the cost of rehabilitation is economically warranted.

Substandard, Needs Replacement: Substandard units which are structurally unsound and for which the cost of rehabilitation is considered infeasible, such as instances where the majority of a unit has been damaged by fire.

Supportive Housing: 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.

Supportive Services: Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, childcare, transportation, and job training.

Tenant-Based Rental Assistance: A form of rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance. The assistance is provided for the tenant, not for the project.

Transient Occupancy Buildings: Buildings that have an occupancy of 30 days or fewer, such as boarding houses, hospices, hostels, and emergency shelters.

Transitional Housing: Buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible program recipient at a predetermined future point in time that shall be no less than six months from the beginning of the assistance.

Universal Design: The creation of products and environments meant to be usable by all people, to the greatest extent possible, without the need for adaptation or specialization.

U.S. Department of Housing and Urban Development (HUD): The cabinet level department of the federal government responsible for housing, housing assistance, and urban development at the national level. Housing programs administered through HUD include Community Development Block Grant (CDBG), HOME, and Section 8, among others.

Vacant: Lands or buildings that are not actively used for any purpose.

Zoning: The division of a city or county by legislative regulations into areas, or zones, which specify allowable uses for real property and size restrictions for buildings within these areas; a program that implements policies of the General Plan.

Appendix A - Vacant Site Inventory

The following table includes vacant sites with unit capacity categorized by very low, low, moderate, and above-moderate income levels. Vacant site criteria is detailed in Section 5.1.1.1. Site inventory characteristics are provided in the table below on a per site basis.

Appendix Table A-1: Vacant Site Inventory

Address	Zip Code	APN	SiteID	Exist GP LU	Zoning	SI Min Density	SI Max Density	Lot Acres	Realistic Development Acres	Existing Use/Vacancy	Utility Constraint	Publicly Owned	Site Status	Previous SI	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Total Capacity	Notes	Income Level
ANDRUS CIR	95641	15700730330000	C	MD	R-M-3	9	15	0.3	0.3	Vacant	No sewer service, septic adjacent	NO - Privately-Owned	Available	No	0	4	0	4		Moderate Income
JACKSON BLVD	95641	15700730200000	C	MD	R-M-3	9	15	0.6	0.5	Vacant	No sewer service, septic adjacent	NO - Privately-Owned	Available	No	0	7	0	7		Moderate Income
JACKSON BLVD	95641	15700730210000	C	MD	R-M-3	9	15	0.8	0.7	Vacant	No sewer service, septic adjacent	NO - Privately-Owned	Available	No	0	10	0	10		Moderate Income
RIVER RD	95641	15700400050000	F	MXU	MXU	6	22	1.8	0.9	Vacant	No sewer service	NO - Privately-Owned	Available	Included in 2013-2021 Site Inventory	20	0	0	20	Included in 2014 Housing Element Site Inventory	Low Income
OLIVIA LN	95641	15700400740000	F	MXU	MXU	6	22	2.6	1.3	Vacant	No sewer service	NO - Privately-Owned	Available	Included in 2013-2021 Site Inventory	29	0	0	29	Included in 2014 Housing Element Site Inventory	Low Income

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Appendix B - Public Participation

The following is an account of those involved in the Housing Element Update process as public participants.

The following Isleton residents and interested developers and builders attended the Isleton joint city council/ planning commission work session or provided input directly to the City:

- Gene Resler, real estate agent for several properties in Isleton.
- Alex Kushner, potential property owner/developer

Planning Commission:

Appendix Table B-1: Planning Commission

City of Isleton Planning Commission
Jack Chima, Chairman
Michelle Burke
Mandy Elder
Chris Jones

City Council:

Appendix Table B-2: City Council

City of Isleton City Council
Eric Pene, Mayor
Pamela Bulahan, Vice-Mayor
Iva Walton
Paul Steele
Barbara Dockery (in memoriam)

City Staff:

Appendix Table B-3: City Staff

City of Isleton Staff
Chuck Bergson, City Manager
James Gates, Assistant Planner
Yvonne Zepeda, Deputy City Clerk
Diana O'Brien, Administrative Assistant

Open House:

The City hosted an open house Friday, May 14th on the General Plan, including the Housing Element. The City hung lightpost banners at six locations along Main Street in Isleton. *See* Appendix Figure B-1. The City also hung fliers up throughout the City, posted the event notice in the local newspaper, and posted the event to relevant social media pages. *See* Appendix Figure B-2.

Appendix Figure B-1: Example Lightpost Signage

Appendix Figure B-2: Fliers Posted in Isleton

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