

Housing Element Update

City of Mt. Shasta

Community Workshop

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Introductions

City of Mount Shasta

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Workshop Agenda

- Housing Element 101
- Demographic and Housing data
- Questions for the Community

Community Workshop Conduct Rules

- All input is to be provided in the spirit of helping to form Mt. Shasta's housing goals and programs that address housing needs in the City.
- All communication is to be polite and respectful of others.
- Disruptive comments or conduct will be grounds for ending that person's comment period. Continued inappropriate conduct or comments, after being asked to stop, will be cause for action by the facilitators including turning of microphones or removal from the meeting.

Housing Element 101

- A mandatory element of the General Plan
- Updates required by State law on eight year “cycles.”
- Currently preparing the 6th cycle Housing Element update (2023-2031)
- To access certain funding programs, each city’s housing element must be reviewed by the State and certified as being in compliance with state law.



Housing Element 101

What does a Housing Element do?

- Provides an assessment of both current and future housing needs
- Identifies opportunities and constraints on housing production
- Establishes the City's goals, policies, and programs to meet the community's housing needs for the next 8 years.
- Updates City policies, programs, and regulations to reflect new State laws

Housing Element 101 (cont'd)

Housing Element identifies strategies and programs that focus on:

- Conserving and improving existing housing
- Maximizing housing opportunities throughout the community
- Assisting in the provision of affordable housing
- Removing governmental and other constraints to housing investment
- Promoting fair and equal housing opportunities

Outline of the Housing Element



Public Participation Process

Effort to include entire community, and public input received and how it is incorporated.



Needs Assessment

Evaluates existing conditions data and projected housing needs



Constraints on Housing

Discusses non-governmental and governmental constraints



Affirmatively Furthering Fair Housing (AFFH)

Analyzes fair housing data and issues to proactively further fair housing and equity



Housing Sites Inventory

Identifies sites proposed to meet housing needs



Goals & Policies

The City's programs that respond directly to needs, constraints, and AFFH

New Housing Laws

Accessory Dwelling
Units and Junior
Accessory Dwelling
Units

Two housing units and
ministerial lot splits in
single family zone
(aka SB 9)

Affirmatively Furthering
Fair Housing

Emergency and
Transitional Housing
Act of 2019

By-Right Permanent
Supportive Housing
Developments

Evacuation Routes and
Safety Element Update
to Address Adaptation
and Resiliency

Replacement Housing
for Housing Element
Inventory Sites

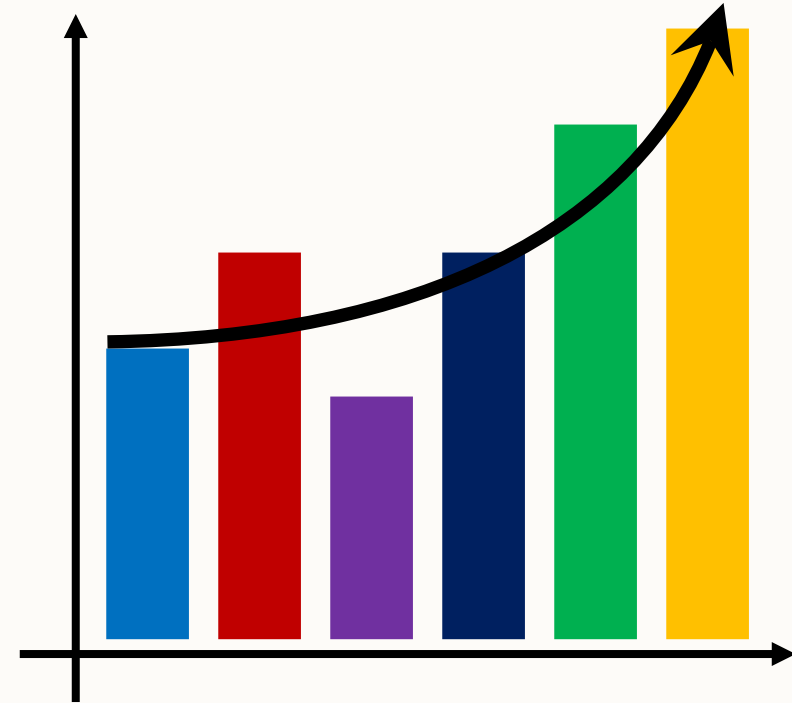
Ministerial Streamlined
Approval Process for
Affordable Housing
Developments
(aka SB 35)

Surplus Land Act
Amendments

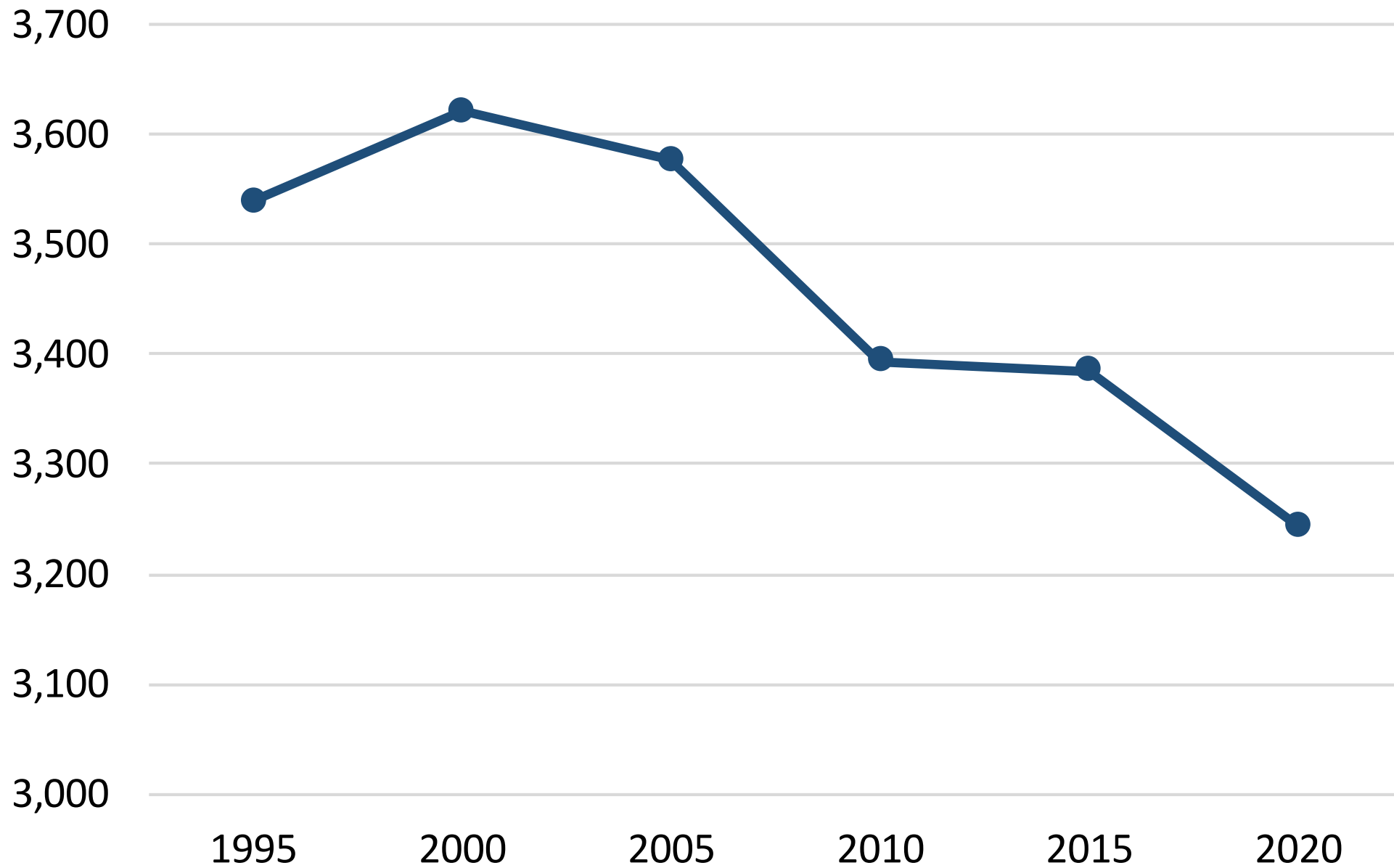
Demographic and Housing Data

Information collected to identify housing needs in a community and includes:

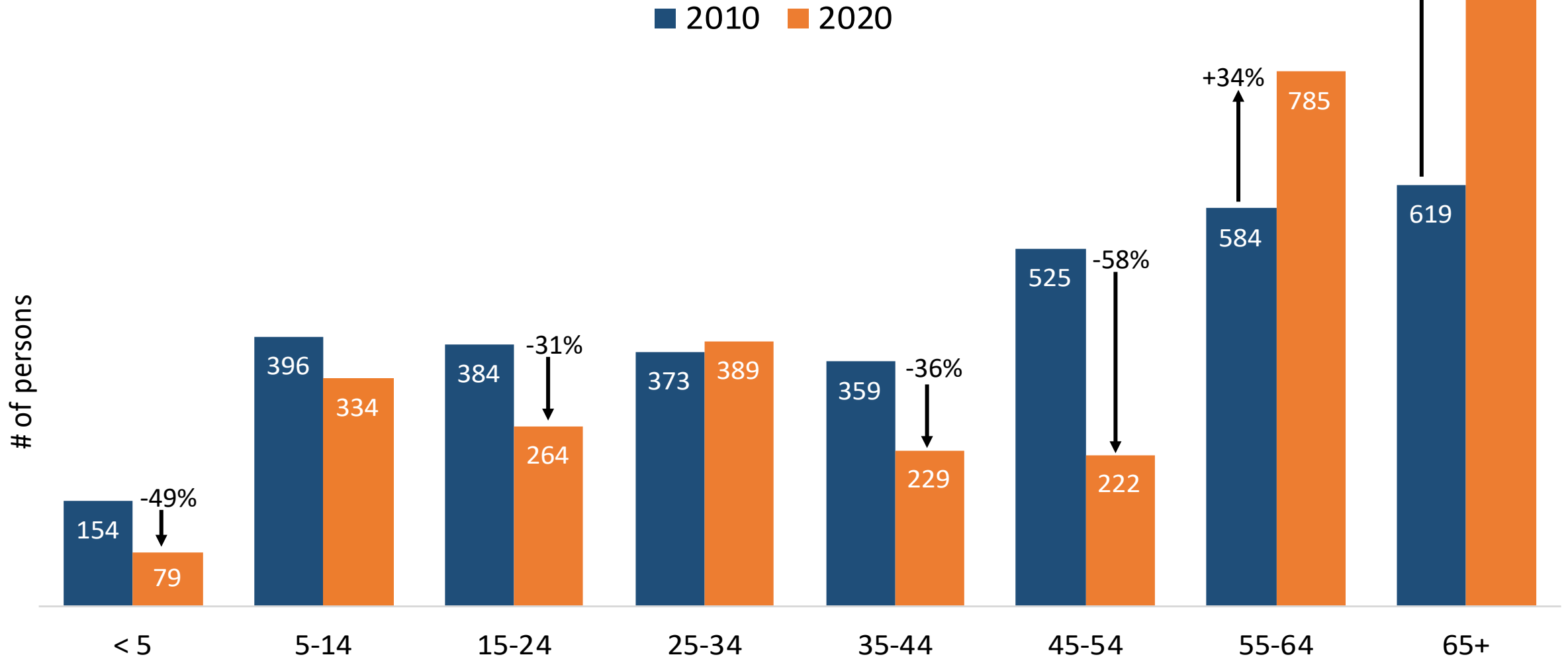
- Population Trends
- Household Income
- Special Needs
- Housing Characteristics and Conditions
- Cost of Housing
- Housing Constraints
- Housing Resources and Opportunities



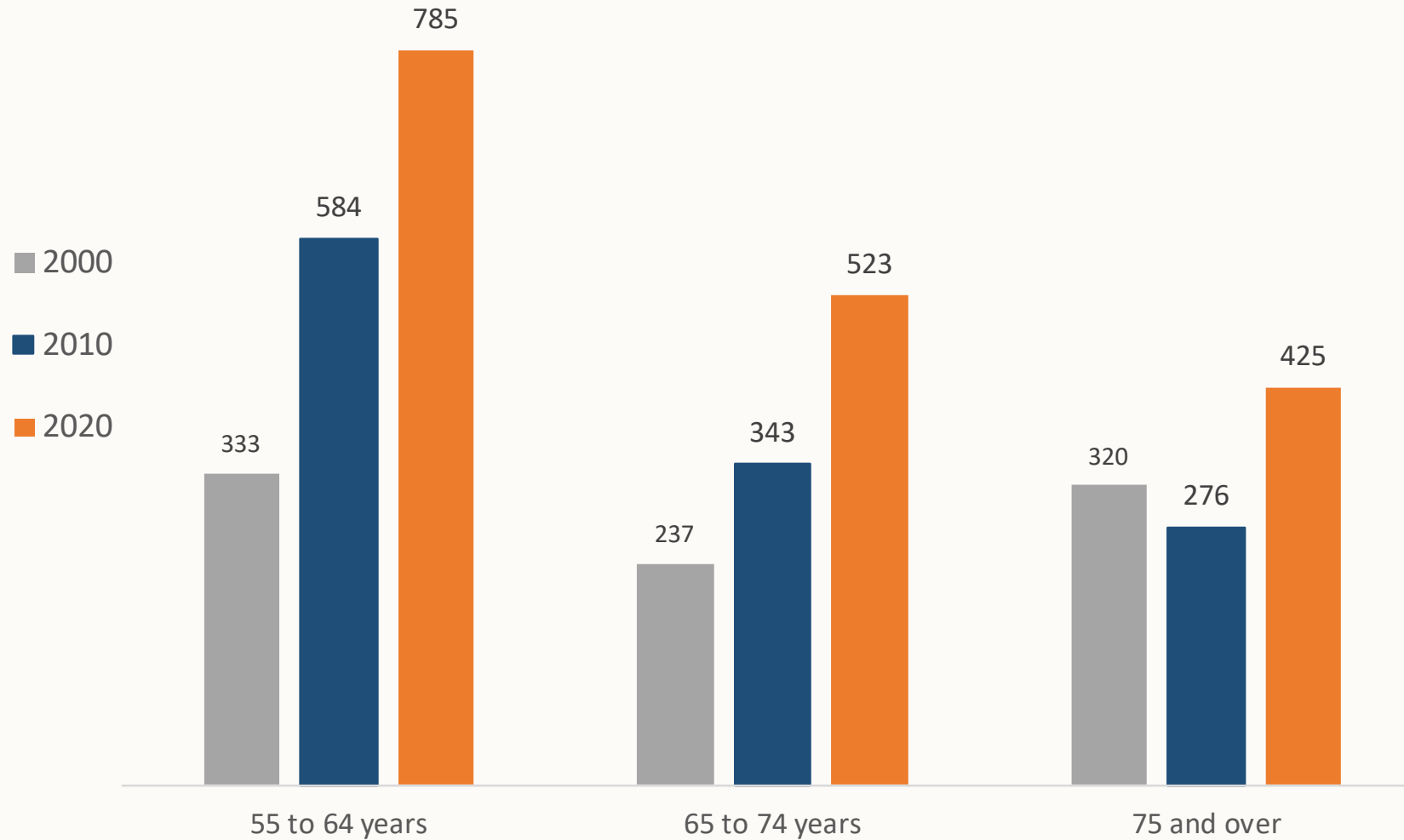
Mt. Shasta Population Changes, 1995 to 2020



Population by Age Groups

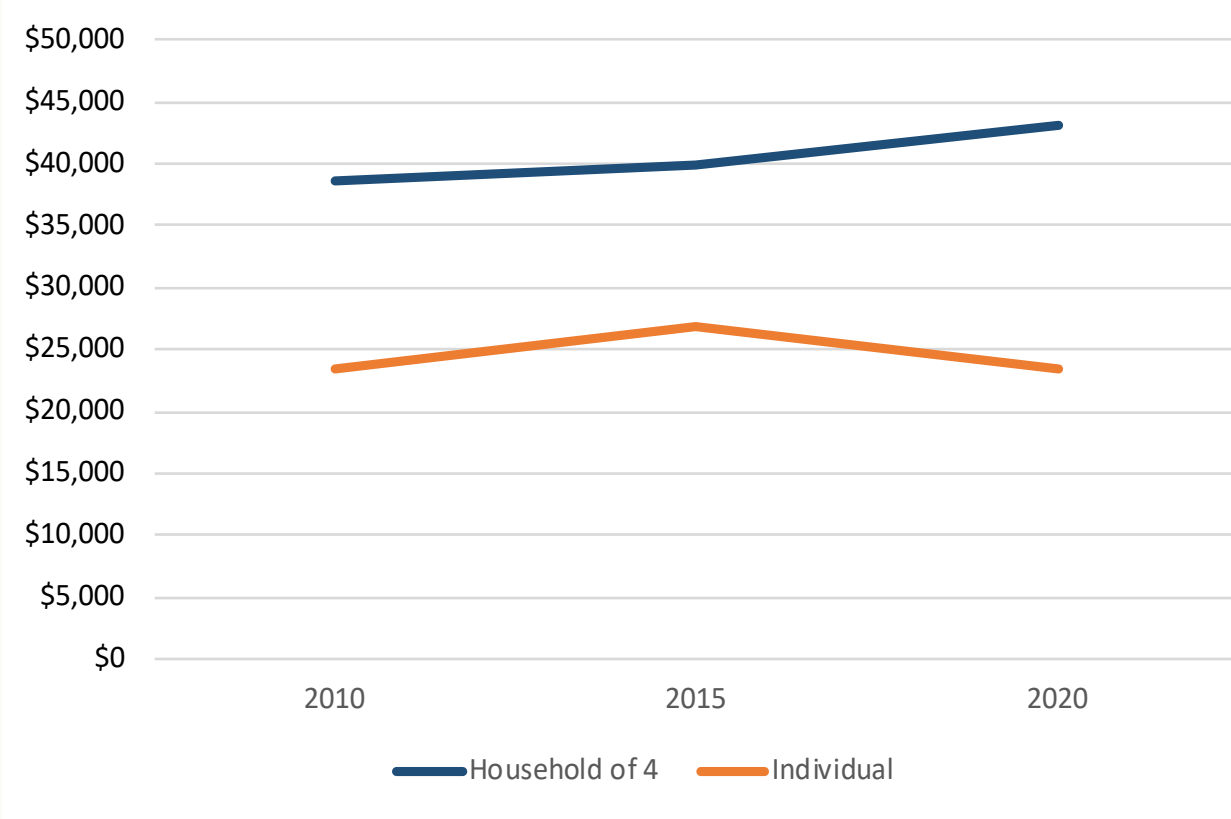


Senior Population



Source: 2020 ACS
5-Year Estimates
Subject Tables,
S0101.

HUD's 2019 Median Income : \$52,000 (for a household of four)



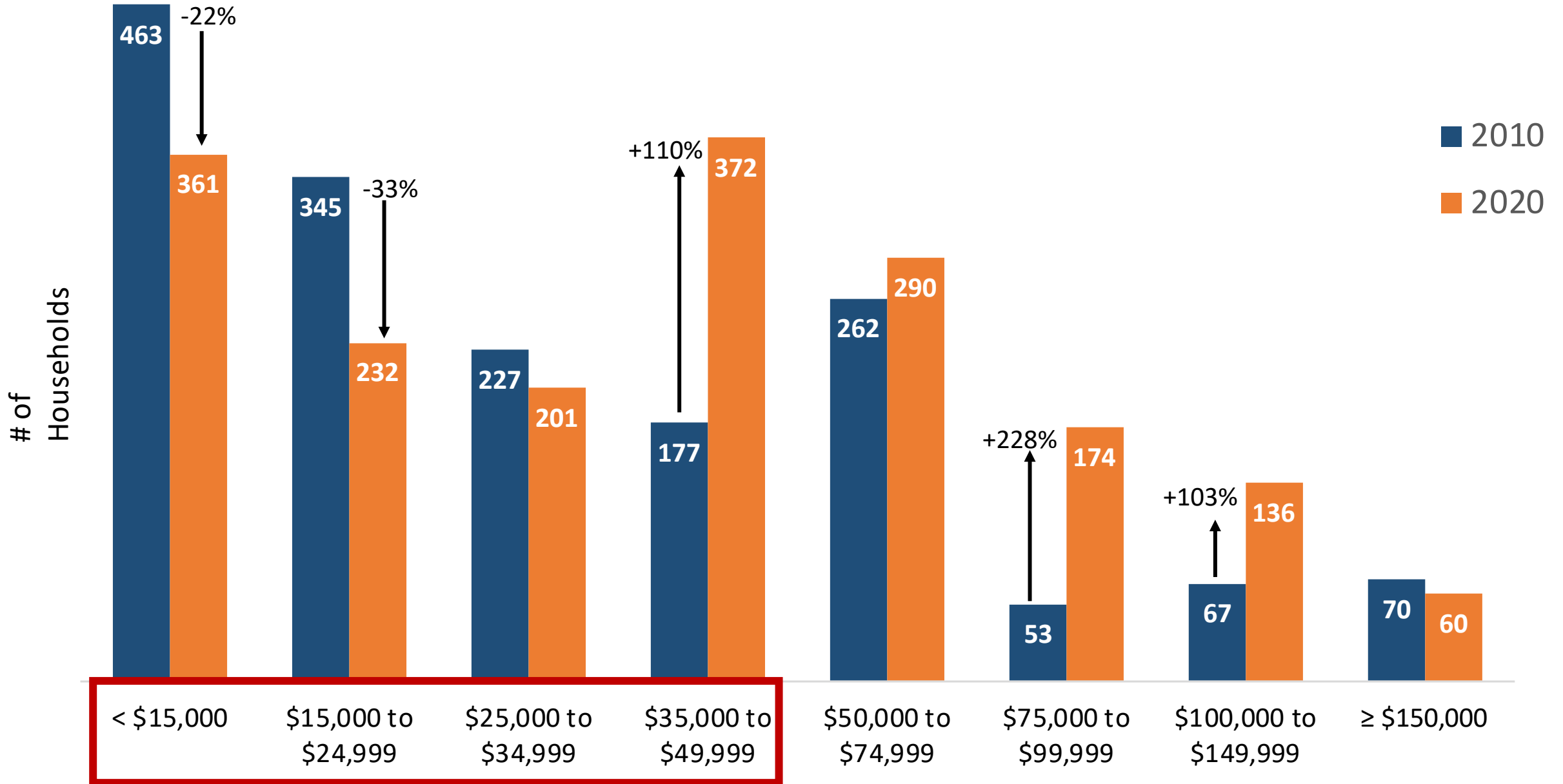
Source: 2010, 2020 U.S. Census Summary File 3 and 2015 ACS data.

Income Group	Income	Households	Percentage
Extremely Low Income (Below 30% of HAMFI)	<\$25,750	405	24%
Very Low Income (30–50% of HAMFI)	\$25,750 - \$32,400	245	14%
Low Income (50–80% of HAMFI)	\$29,850 - \$47,750	215	13%
Low- and Middle-Income (80–100% of HAMFI)	\$47,750 - \$57,840	135	8%
Upper Income (> 100% of Median Income)	\$57,840 or greater	710	42%
Total Households		1,710	100%

** Data presented is from 2014-2018 and includes both homeowner and renter households.

Source: FY 2018 Income Limits Documentation System -- Summary for Siskiyou County, California (huduser.gov)

Income Distribution, 2010 and 2020



Source: 2010, 2020 U.S. Census Summary File 3 data.

Housing Costs: Median Sales Price

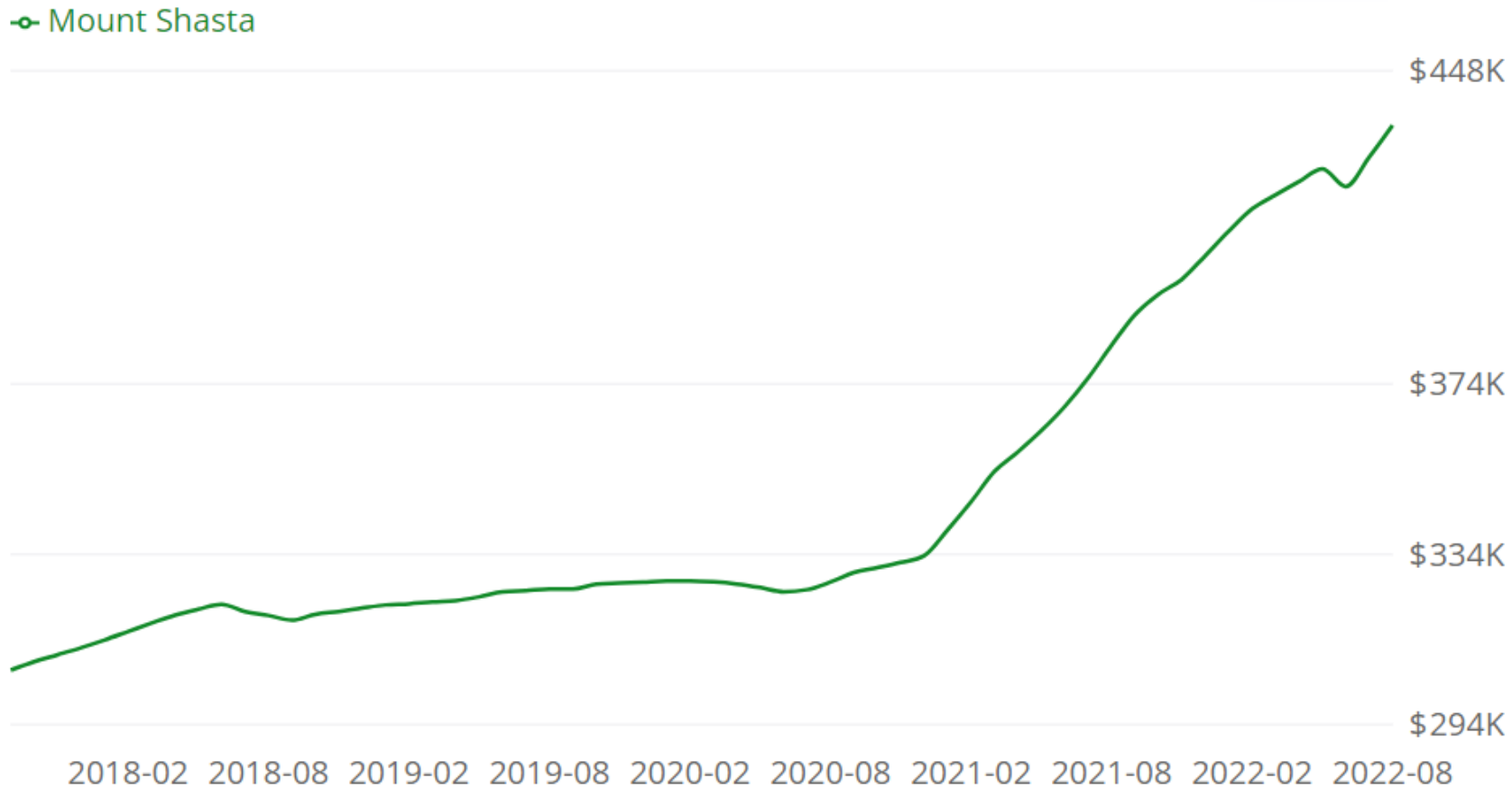
	June 2020	June 2021	June 2022	Approx. Income Needed to Afford Median Priced Home¹
Siskiyou County	\$213,500	\$300,000	\$390,500	\$85,000

¹ Monthly PITI calculated on the assumptions of 20% down payment, interest rate of 4.99% as per FreddieMac on Aug. 8, 2022, property taxes are 1% of median price, and insurance is 0.38% of median price, and loan applicants have excellent credit scores. Assumes monthly PITI cannot exceed 30% of the household's gross income.

Sources: California Association of Realtor's methodology for the Traditional Housing Affordability Index, and www.mortgagecalculator.org.

Housing Cost Changes Over Nearly a 5 Year Period

Zillow's Home Value Index for Mt. Shasta, Feb. 2018 – Aug. 2022

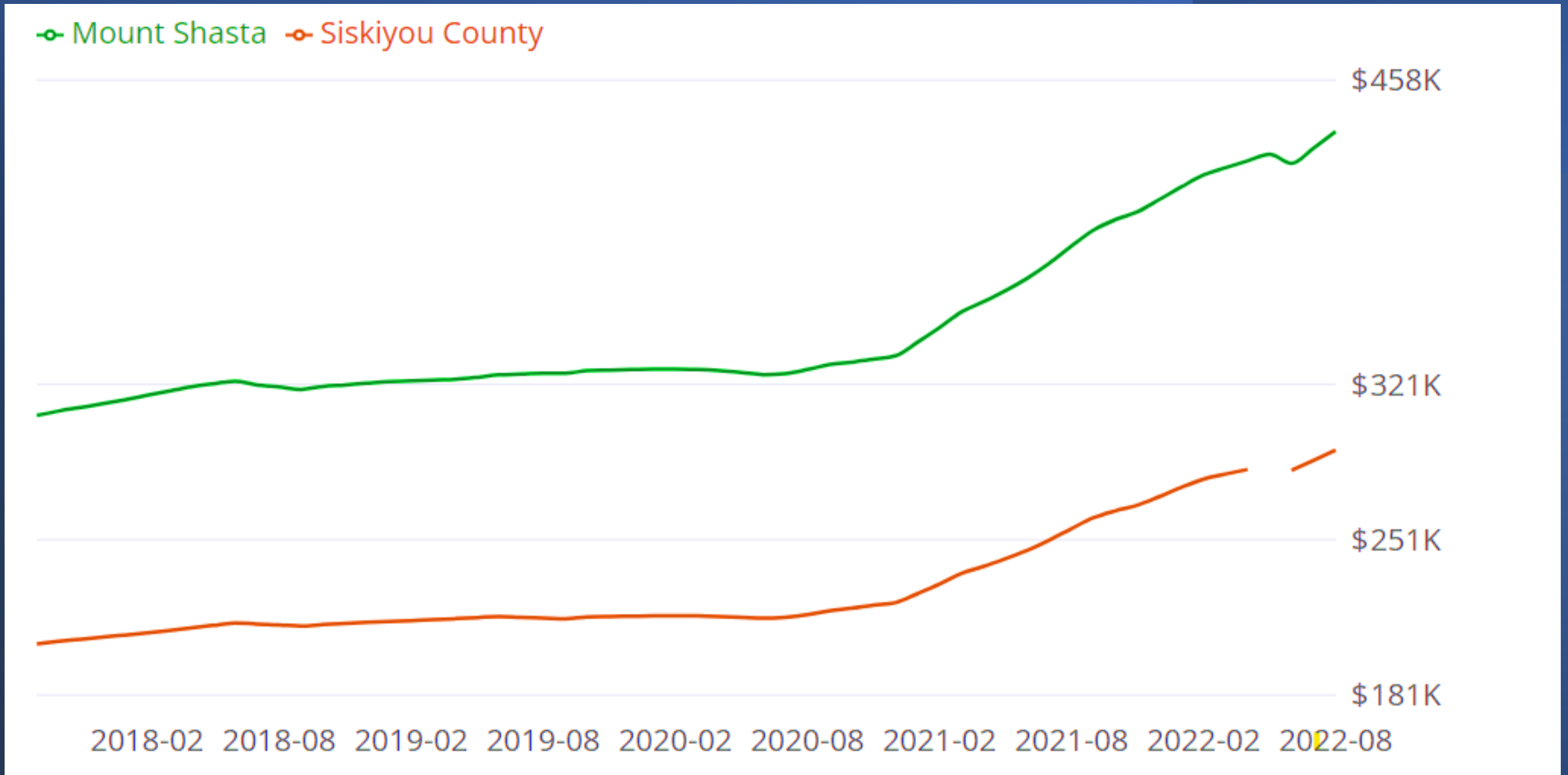


Cost Burdened Households:

- Approx. 53% Total households
- Approx. 79% Low Income households

Source: Zillow.com (accessed October 10, 2022)

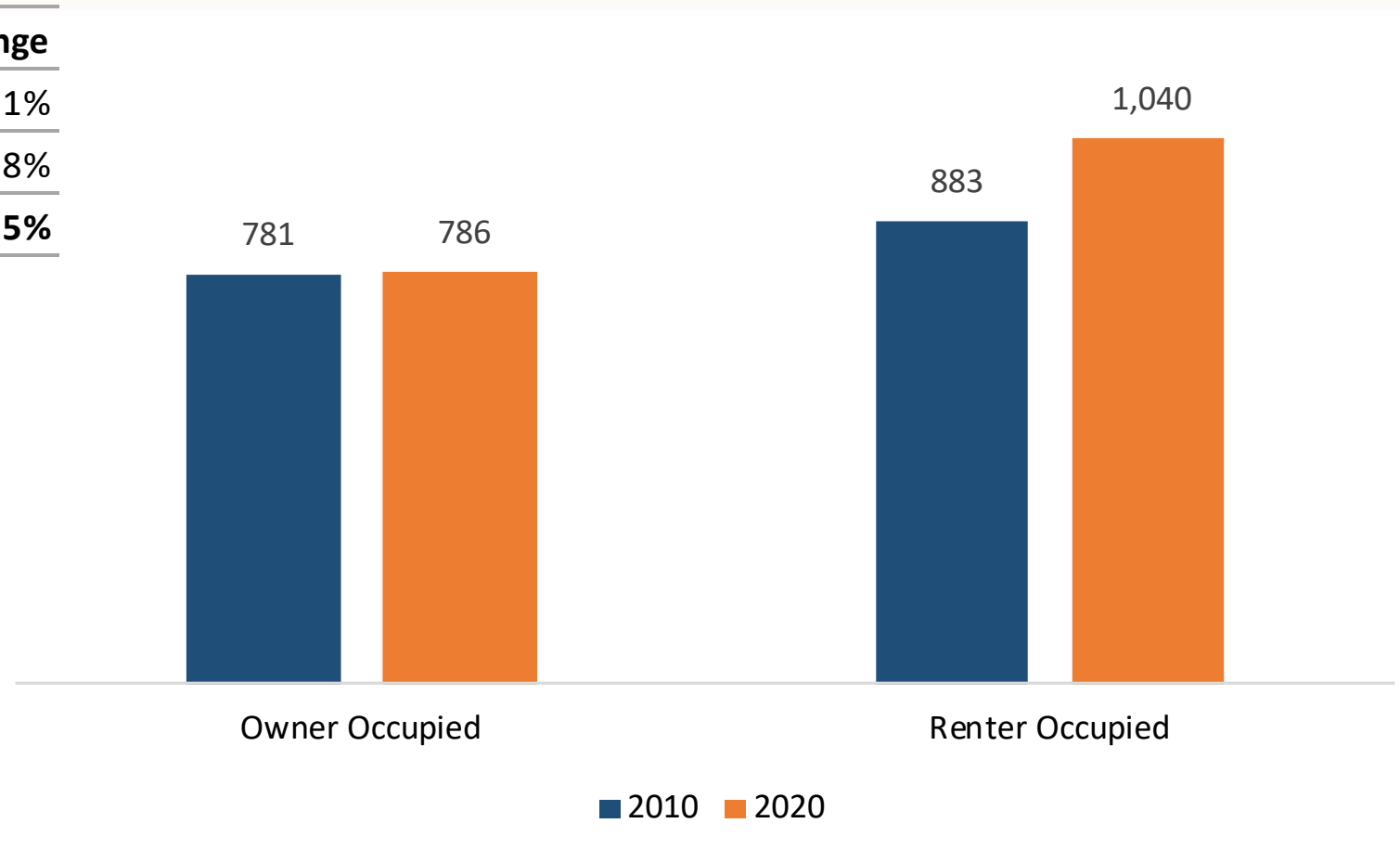
Zillow's Home Value Index for Mt. Shasta & Siskiyou county, Feb. 2018 – Aug. 2022



Source: Zillow.com (accessed October 10, 2022)

Tenure of Housing Units

Tenure	2010	2020	% Change
Owner Occupied	781	786	1%
Renter Occupied	883	1,040	18%
Total Units	3,674	3,846	5%



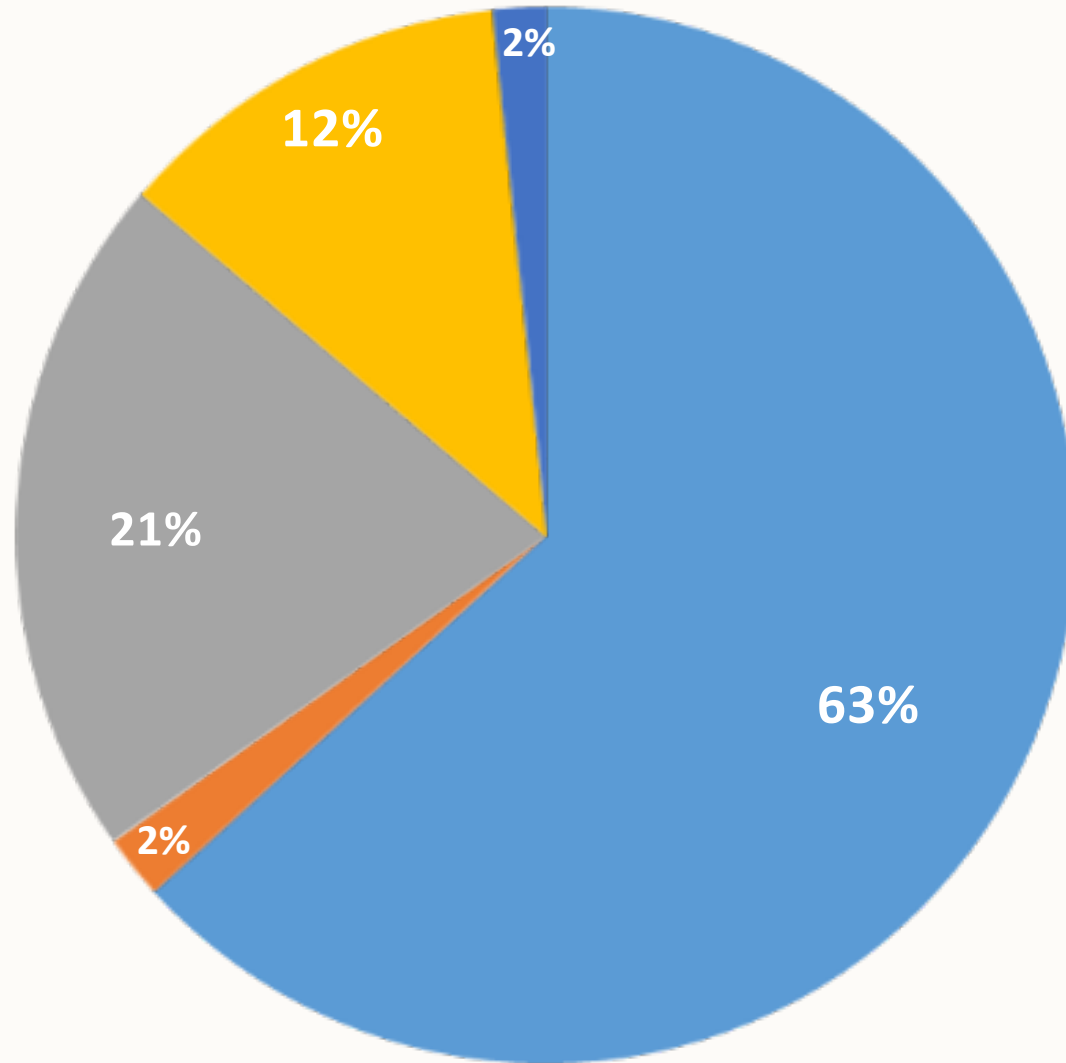
Source: 2010 U.S. Census H14, and
2020 Census ACS

Senior Households by Tenure

	2010		2020	
	Number	Percent	Number	Percent
Total Owner Occupied	548	58%	703	54%
Total Renter Occupied	395	42%	588	46%
Total Senior Households	943	100%	1,291	100%

These are senior households who are those 55 and older.

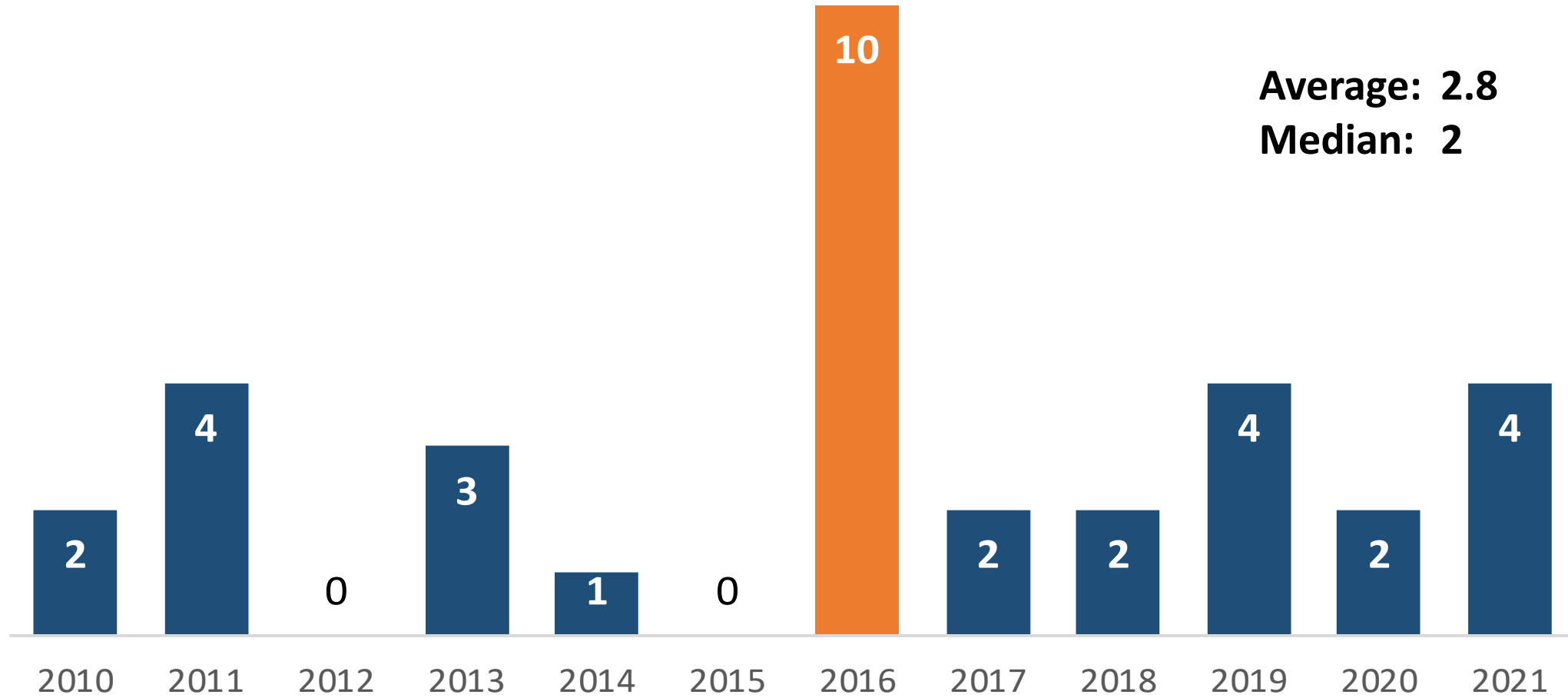
Existing Housing Unit Mix



Single Family, Detached	1,206	63%
Single Family, Attached	37	2%
2-4 units	400	21%
5 or more	233	12%
Mobile Homes	30	2%
Total	1,906	100%

Source: California Department of Finance, E-5 report, 2000, 2010, and 2021.

Building Permits Issued, 2010-2021



Vacancy: Census Counts

Occupancy	2010		2020	
Total Occupied (# of Households)	1,664	87.81%	1,662	87.20%
Total Vacant	231	12.19%	244	12.80%
Total Housing Units	1,895	100%	1,906	100%

Note: Percentages may not add up to 100 percent due to rounding.

Source: 2010 and 2020 U.S. Census, H1

Do not compare vacancy estimates between the ACS and Decennial Census. There are differences in the design, data collection methods and residency rules between the ACS and the Decennial Census.

Vacancy: ACS Vacancy Status Estimates

	ACS 2019	ACS 2020
Total	321	408
For rent	0	0
Rented, not occupied	0	0
For sale only	0	0
Sold, not occupied	0	0
For seasonal, recreational, or occasional use	186	334
For Migrant Workers	0	0
All other vacants	135	74

Source: American Community Survey (ACS), 2015-2019 and 2016-2020,
B25004: Vacancy Status

Do not compare vacancy estimates between the ACS and Decennial Census. There are differences in the design, data collection methods and residency rules between the ACS and the Decennial Census.

Resources and Links

Curious about the data? Here are some helpful links.

- American Community Survey – technical document
 - https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2021_ACSSubjectDefinitions.pdf
- Census Bureau Data
 - <https://data.census.gov/cedsci/>
- Department of Housing and Urban Development (HUD)
 - https://data.hud.gov/data_sets.html
- California Association of Realtors (CAR)
 - <https://www.car.org/marketdata/data>

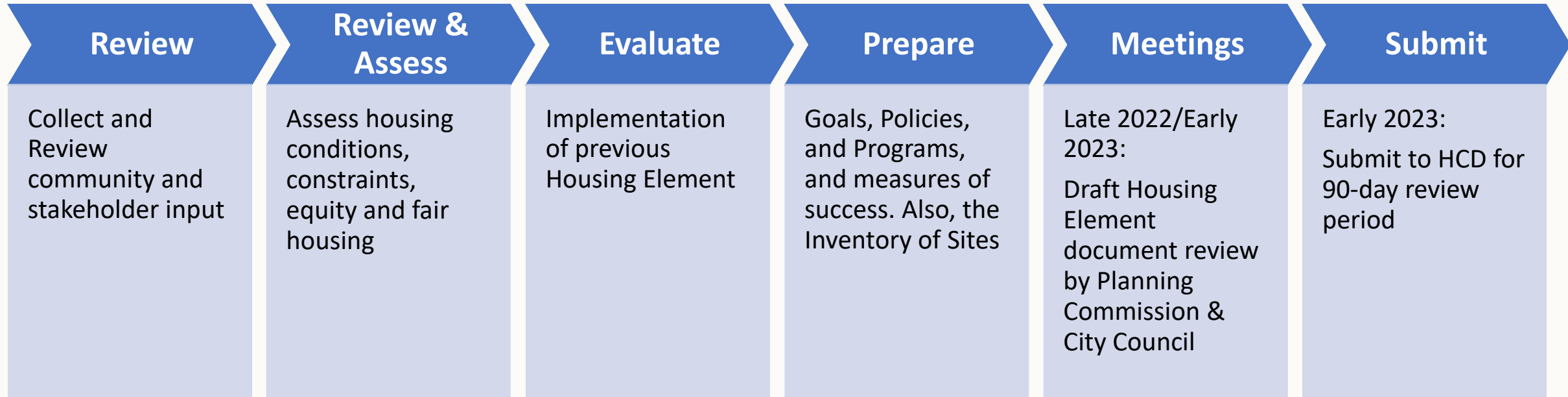
What does the data indicate?

- The number of residents of Mt. Shasta is declining
- The number of residents who are 35-54 is declining and number of residents who are 55 and older is increasing
- The number of households that are below or slightly above the HUD median income is increasing
- The price of housing has increased.
- The ratio of residents who rent their homes vs. who own has increased from 2010, and this pattern extends to senior households
- About two houses are constructed annually
- The number of vacant units appears to be increasing

Questions for the Community

- Community members experience when seeking out housing in Mt. Shasta
- Challenges to build, rent, or buy housing in Mt. Shasta?
- What opportunities are there for housing in Mt. Shasta?
- What should the City's housing priorities be?

Next Steps





An Online Community Survey

- <https://mtshastaca.gov/> and the Mt. Shasta Housing Element Update Webpage
- Paper copies available upon request

Now
Live!



Mt. Shasta Housing Element Update Webpage

- <https://www.siskiyou-housing.com/mt-shasta/>
- Complete the contact form

Now
Live!



Late 2022/Early 2023

- Public meetings of the draft Housing Element before submittal to the State



Thank You!