



CITY OF MONTAGUE

2014-2019 HOUSING ELEMENT UPDATE

DRAFT
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CITY OF MONTAGUE HOUSING ELEMENT

INTRODUCTION

1. Contents of the Housing Element

The Housing Element of the General Plan is a comprehensive statement by the City of Montague of its current and future housing needs and proposed actions to facilitate the provision of housing to meet those needs for all income levels. This Housing Element is a stand-alone document intended to replace the City's previous Housing Element adopted in May 2010. It is intended to become an integral part of the City's existing General Plan.

The policies contained in this element are an expression of the statewide housing priority to allow for the "attainment of decent housing and a suitable living environment for every Californian," as well as a reflection of the unique concerns of the community. The purpose of the Housing Element is to establish specific goals, policies, and objectives relative to the provision of housing, and to adopt an action plan toward this end. In addition, the element identifies and analyzes housing needs, resources, and constraints to meeting those needs.

Additionally, the Housing Element is to provide clear policy and direction for making decisions pertaining to zoning, subdivision approval, housing allocations, and capital improvements relative to the housing goals. State law (Government Code Sections 65580 through 65589) mandates the contents of the Housing Element. By law, the Housing Element must contain:

- An assessment of housing needs and an inventory of resources and constraints relevant to meeting those needs.
- A statement of the community's goals, quantified objectives, and policies relevant to the maintenance, improvement, and development of housing.
- A program that sets forth a five-year schedule of actions that the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the Housing Element.

The housing program must also identify adequate residential sites available for a variety of housing types for all income levels; assist in developing adequate housing to meet the needs of very low-, low-, and moderate-income households; address governmental constraints to housing maintenance, improvement, and development; conserve and improve the condition of the existing affordable housing stock; and promote housing opportunities for all persons.

Even though the focus of the Housing Element will be on lower- and moderate-income households, the element must also address the housing needs and policy issues for the entire community. Thus, the Housing Element's focus is to balance the desire of residents, maintaining neighborhood character, managing traffic, and minimizing visual and other impacts of new development while addressing the needs of low- and moderate-income households and special needs groups (such as seniors and individuals with disabilities).

2. General Plan Consistency

The California Government Code requires internal consistency among the various elements of a general plan. Section 65300.5 of the Government Code states that the general plan and the parts and elements thereof shall comprise an integrated and internally consistent and compatible statement of policies for the adopting agency. The City has reviewed the other elements of the general plan and has determined that this element is consistent with the policies of those. The City will maintain this consistency as future general plan amendments are processed by evaluating proposed amendments for consistency with all elements of the general plan.

Section 65302 of the Government Code requires cities and counties to amend the safety and conservation element of the general plan to include analysis and policies regarding flood hazard and flood management information. The Federal Emergency Management Agency (FEMA) has mapped the Montague planning area (FEMA Firm Map #060451 0001 A). The City does not feel that flood hazards would adversely impact residential development within the city. Sites identified in the land inventory do not have flood plain constraints. Therefore, the City will defer amendments to its conservation element. If any disadvantaged unincorporated communities are identified in the City's sphere of influence due to analysis required to comply with Senate Bill (SB) 244, the City will amend the Land Use and Housing Elements per SB 244 requirements.

3. Analysis of the Previous Housing Element

An important aspect of the Housing Element is an evaluation of achievements under the implementation programs included in the previously adopted Housing Element. The evaluation provides valuable information on the extent to which programs have been successful in achieving stated objectives and addressing local needs, and to which these programs continue to be relevant in addressing current and future housing needs in the City of Montague. The evaluation also provides the basis for recommended modifications to programs and the establishment of new objectives in the Housing Element. The Housing Implementation Programs Summary contains a summary of the City's objective and programs for the past planning period (**Appendix A**).

4. Public Participation

State law requires jurisdictions to make a diligent effort to achieve participation by all segments of the community in preparing a Housing Element. The Housing Element was developed through the combined efforts of City staff, the City Council, and the City's consultant. Public input was solicited during a public workshop on February 6, 2014. 14 members of the public attended the workshop. A public notice was mailed to a number of interest groups (see list below), published in the Siskiyou Daily News (a newspaper of Countywide circulation), posted at City Hall, the post office, and a local grocery store. The City also held public hearings during review of the draft with the City Council (acting as the Planning Commission) on March 6, 2014. This meeting was noticed in the same manner as the February 6th workshop. **[to be filled in later in public participation process]** In an effort to allow all economic segments of the community (including lower-income groups) to comment on the draft Housing Element, the City placed review copies at City Hall. **[fill in with attendance info]**

SECTION ONE: GOALS, POLICIES, AND PROGRAMS

The following program sets forth a five-year schedule of actions that the City will undertake or intends to undertake in an effort to implement the policies and achieve the goals and objectives of the Housing Element. To the greatest extent possible, the objectives, housing policies, and implementation measures (programs) contained in the previous Housing Element have been retained. There has also been an effort to maintain the document style for simplified cross-checking, but with the addition of numbering (which was lacking before) for ease in referencing each measure.

GOAL I: Provide accessibility to decent housing for all City residents regardless of race, sex, socioeconomic, age, or other arbitrary factors.

Policy I-A: Continue to support the prevention of housing discrimination within the City of Montague.

Implementation Measure I-1:

Refer persons with housing discrimination complaints to the appropriate local, state, or federal agency. Fair housing notices published by the state Department of Fair Employment and Housing Department are posted at City Hall. The City Clerk will provide referral service to those persons with housing discrimination complaints.

Timing:

Ongoing

Responsibility:

City Clerk/City Council

Financing:

General Fund

Policy I-B: Encourage housing opportunities for special needs groups including senior citizens, large families, physically and developmentally disabled persons, farmworkers, single-parent families, extremely low-income persons, and homeless persons.

Implementation Measure I-2:

The City will provide density bonuses as well as other regulatory incentives to housing developers that propose affordable housing for special needs groups. The City shall amend the Zoning Ordinance to codify procedures for obtaining a density bonus per Government Code Section 65915. The City shall inform developers of these incentives and advise of these policies at the permit processing stage.

Timing:

Amend Zoning Ordinance by 2015 and as applications for development are received.

Responsibility:

City Clerk/City Council

Financing:

General Fund

Implementation Measure I-3:

The City invites special needs groups to participate in the annual review of general plan implementation and consider ways to work with housing providers to ensure that special housing needs are addressed.

The City will seek to meet these special housing needs through a combination of new housing construction programs and supportive services programs when resources permit. Implementation Measure I-2 contains incentives the City plans to implement.

The City may seek funding under the federal Housing Opportunities for Persons with AIDS, California Child Care Facility Financing Program, and other state and federal programs designated specifically for special needs groups such as seniors, persons with disabilities, and persons at risk for homelessness.

Timing:

Annually meet with affordable housing development and special needs service providers.

Responsibility:

City Clerk/City Council

Financing:

General Fund

Implementation Measure I-4:

Continue to assist with modifications to housing for persons with disabilities through the City-sponsored housing rehabilitation programs.

Timing:

Apply for grant every other year.

Responsibility:

City Clerk

Financing:

Community Development Block Grant (CDBG)

Implementation Measure I-5:

The City shall continue to refer lower-income, special needs households to the operators of the Section 8, weatherization, and energy crisis intervention programs. The clerk shall meet with providers annually to review programs available for this population when programs are updated or available assistance changes.

Timing:

Meet with providers annually.

Responsibility:

City Clerk

Financing:

General Fund

Implementation Measure I-6:

To address the needs of single-parent households, the City will support the development of low-cost child care facilities and job training programs in the city to encourage the householders to enter and stay in the job market. Refer residents to and meet with child care council and HUB Communities Family Resource Center as needed to review the possible child care needs of the community.

Timing:

Confer with organizations as needed and support development of facilities and training programs as development applications come in and grant/funding opportunities arise.

Responsibility:

City Clerk

Financing:

General Fund

Implementation Measure I-7:

The City shall encourage the development of affordable housing and subsidized rental housing in the city through the following actions:

- Refer potential housing developers to the local Great Northern Corporation for discussion of various subsidized housing alternatives (such as the programs discussed in Goal II, Section C).
- Refer potential housing developers to the local Rural Development program for review of various subsidized housing alternatives.
- Refer lower-income households overpaying for housing to the operators of the Section 8 program and programs for weatherization and energy crisis intervention assistance.
- Meet with local and regional economic development and job training programs to assist with developing programs which will enable lower-income households to increase their income, such as the HUB Communities Family Resource Center.

Timing:

Ongoing and annually

Responsibility:

City Clerk/City Consultant

Financing:

General Fund

Implementation Measure I-8:

Pursuant to SB 2, the City will amend the Zoning Ordinance to include separate definitions of “supportive housing” and “transitional housing” consistent with Government Code Sections 65582(f), (g) and (h). Further, the City will amend the Zoning Ordinance to list supportive and transitional housing as permitted uses within all zoning districts allowing residential development, subject only to those regulations that apply to other residential dwelling of the same type in the same zoning.

Timing:

December 2014

Responsibility:

City Council

Financing:

General Fund

Implementation Measure I-9:

The City will support any public and/or nonprofit entity who proposes to develop a shelter for homeless persons in the city.

Timing:

Ongoing when the potential for a shelter application arises.

Responsibility:

City Clerk/City Consultant

Financing:

General Fund

Implementation Measure I-10:

Continue to provide information and referral information at City Hall for housing, human, and social service programs operating in the county.

Timing:

Ongoing

Responsibility:

City Clerk/City Consultant

Financing:

General Fund

Implementation Measure I-11:

To comply with the state Employee Housing Act (Health and Safety Code Sections 17021.5 and 17021.6), the City will amend the Zoning Ordinance to treat employee housing that serves six or fewer persons as a single-family structure and permitted in the same manner as other single-family structures of the same type in the same zone (Section 17021.5). The Zoning Ordinance will also be

amended to treat employee housing consisting of no more than 12 units or 36 beds as an agricultural use and permitted in the same manner as other agricultural uses in the same zone (Section 17021.6) in zones where agricultural uses are permitted.

Timing:

December 2014

Responsibility:

City Clerk/City Consultant

Financing:

General Fund

Implementation Measure I-12:

The City shall revise the Zoning Ordinance to specifically address group homes (or licensed residential care facilities) of six or fewer in the R-2 and R-3 zones to comply with state Health and Safety Code 1267.8. Jurisdictions are required to permit “by right” intermediate care facilities (group homes) for the developmentally disabled which serve six or fewer persons in any residential zone. Group homes may be approved for more than six clients with approval of a conditional use permit.

Timing:

December 2014

Responsibility:

City Council

Financing:

General Fund

GOAL II: Preservation of the existing housing stock through rehabilitation and conservation.

Policy II-A: Monitor the conditions of the existing housing stock.

Implementation Measure II-1:

The City shall conduct an updated windshield survey of the housing stock when resources are available, and will use the information to support planning and proposals for housing rehabilitation projects.

Timing:

By 2019 (6th Housing Element Cycle)

Responsibility:

City Consultant

Financing:

General Fund; obtain CDBG funding, if possible.

Policy II-B: Promote conservation and preservation of existing neighborhoods.

Implementation Measure II-2:

On a complaint basis, the Code Enforcement Officer will review existing buildings and the surrounding yards to determine if health, safety, and building codes are being met. If not, the officer will seek to remedy the situation.

Timing:

Ongoing, as complaints are filed with the City.

Responsibility:

Building Inspector and Code Enforcement Officer

Financing:

General Fund

Implementation Measure II-3:

Continue to support restoration and maintenance of historic buildings. Establish a Historic Committee during the planning period to develop a restoration plan and identify potential funding for restoration and maintenance.

Timing:

Establish committee by 2017 and ongoing.

Responsibility:

City Council/Public Works

Financing:

General Fund

Policy II-C: Promote housing rehabilitation programs.

Implementation Measure II-4:

Support applications by housing developers to utilize governmental housing programs such as the USDA RD 504 programs, CDBG programs, and other housing rehabilitation programs. City Clerk will meet with CDBG consultants on a quarterly basis to review housing programs.

Timing:

Quarterly and ongoing

Responsibility:

City Council/City Clerk, in consultation with Great Northern Corporation

Financing:

General Fund, CDBG

Implementation Measure II-5:

Apply for CDBG funds to assist residents in rehabilitating existing housing and make information available at City Hall to persons interested in housing rehabilitation programs.

Timing:

Apply for CDBG funds every other year and ongoing.

Responsibility:

City Clerk, in consultation with Great Northern Corporation; City Council

Financing:

General Fund

GOAL III: Provide adequate sites for all types of housing.

Policy III-A: Develop policies to encourage residential development.

Implementation Measure III-1:

Review and, if necessary, update all elements of the General Plan, maintaining consistency with the goals of the Housing Element, when funding is available.

Timing:

If needed in response to SB 244 analysis and then annually, 2014–2019.

Responsibility:

City Council

Financing:

General Fund; obtain CDBG support, if possible.

Implementation Measure III-2:

During the planning period, review the City's Zoning Ordinance and zoning districts to assure that there remain sufficient sites of multifamily and single-family housing to meet future basic construction needs and the City's regional housing needs in particular for extremely low-, very low-, and low-income households.

Timing:

Annually, 2014–2019

Responsibility:

City Council

Financing:

General Fund

Implementation Measure III-3:

Review the building permit, use permit, planning and environmental review process as part of the City's required annual review of general plan implementation to identify potential constraints to housing development and evaluate possible means by which those constraints may be reduced.

Timing:

Annually, 2014–2019

Responsibility:

City Clerk/Building Inspector

Financing:

General Fund

Policy III-B: Encourage site development for low- and moderate-income housing.**Implementation Measure III-4:**

The City shall continue to work with the private sector and nonprofit agencies to assist in securing funds through state and federal programs for development of new extremely low-, very low-, and low-income housing and rehabilitation of existing lower-income households. As funding becomes available, the City will prioritize a portion of the funds to encourage the development of housing for extremely low-income households. The City shall continue to provide information regarding housing assistance to qualified extremely low-, very low-, low-, and moderate-income households. Information on all housing assistance programs will be readily available at the front counter of City Hall, the HUB Communities Family Resource Center, and the public library.

Timing:

Annually and ongoing

Responsibility:

City Clerk/City Council

Financing:

General Fund, CDBG, HOME, as NOFAs are released

Implementation Measure III-5:

Encourage the developers of low- and moderate-income housing to utilize existing scattered developable lots within the city. Meet with housing consultants to review incentives for "infill" development. The City will be represented on the Siskiyou Association of Governmental Entities (SAGE) working group to develop a strategy for affordable housing development.

Timing:

Annually for review, quarterly for SAGE

Responsibility:

City Clerk/City Council/Public Works Director

Financing:

General Fund

Implementation Measure III-6:

The City will maintain a list of nonprofit organizations interested in the retention and construction of affordable housing. The City will respond to the property owner on any federal or state notices including Notice of Intent or Opt-Out Notices on local projects. The City will meet with and assist organizations desiring to maintain affordable housing in the city. No assisted units have been identified as being at risk during the planning period. If any units do become at risk, the City will work with property owners of the at-risk deed-restricted units to preserve the lower-income housing by providing incentives or resources, such as working with the Shasta County Housing Authority to target Housing Choice Vouchers for the units or assist in identifying other funds for improvements.

Timing:

As need arises; 2014–2019

Responsibility:

City Clerk/City Council

Financing:

General Fund

Policy III-C: Provide for adequate future housing sites.

Implementation Measure III-7:

Prepare a public facility plan that provides for the expansion of water and sewer facilities to serve residentially designated land, when funding becomes available.

Timing:

August 2016

Responsibility:

Public Works Director

Financing:

General Fund, seek grant support

Implementation Measure III-8:

Continue to review on an annual basis the existing water/sewer capital improvement program to determine if the current fee structure is adequate to finance needed improvements in the capacity of the utility systems to accommodate future development.

Timing:

Annually

Responsibility:

City Council/Public Works Director

Financing:

General Fund

GOAL IV: Pursue sustainable development and energy efficiency for new development and existing housing stock.

Policy IV-A: Promote the use of energy conservation measures in all housing, including very low-, low, and moderate-income housing, through the use of public and private weatherization programs.

Implementation IV-1:

The City will continue support Pacific Power and Great Northern Corporation's energy audit and weatherization programs, and will provide referrals and participate in informing households that would potentially benefit from these programs. The City has information available for the public at the front counter at City Hall and will distribute related information when appropriate, including distribution through the mail.

Timing:

Ongoing

Responsibility:

City Clerk

Financing:

General Fund

Implementation Measure IV-2:

Continue to enforce state requirements, including Title 24 of the California Code of Regulations, for energy conservation in new residential projects and encourage residential developers to employ additional energy conservation measures for the siting of buildings, landscaping, and solar access through development standards contained in the Zoning Ordinance and Building Code, as appropriate.

Timing:

Ongoing

Responsibility:

City Council

Financing:

General Fund

QUANTIFIED OBJECTIVES

Table 1 summarizes the City's quantified objectives for the 2014 through 2019 Housing Element planning period. These objectives represent a reasonable expectation of the maximum number of housing units that will be developed and conserved, and the households that will be assisted, over the next planning period based on policies and program in this document.

Table 1
Quantified Objectives 2014–2019

	<i>Extremely Low</i>	<i>Very Low</i>	<i>Low</i>	<i>Moderate</i>	<i>Above Moderate</i>	<i>Total</i>
New Construction	0	0	1	2	3	6
Conservation/ Rehabilitation	2	2	3	0	--	7
Totals	2	2	4	2	3	13

Note: The City has not established an objective for preservation of affordable housing as there were no units at risk of conversion during the current planning period.

SECTION TWO: HOUSING NEEDS ASSESSMENT

The Housing Needs Assessment provides a demographic profile of the City by analyzing the following types of information: population, identified special housing needs, housing characteristics, costs and housing conditions, and constraints to development. The assessment also provides other important information to clarify and support the goals, policies, and programs to meet the housing needs of current and future residents.

Much of the information presented in Housing Needs Assessment was compiled and vetted by the California Department of Housing and Community Development (HCD) in a workbook of tables known as the HCD Housing Data Packet. Other sources used include the US Census, completed every ten years, an important source of information for the Housing Needs Assessment. The Census provides the most reliable and in-depth data for demographic characteristics of a locality. The California Department of Finance (DOF) and the US Census American Community Survey (ACS) also provide valuable data that is more current. Where the US Census provides complete counts of various demographic indicators, the ACS provides estimates based on statistically significant samples. Due to the small size of the sample taken in Montague, the estimates reported by the ACS have large margins of error. Where ACS data is used, the numbers should not be interpreted as absolute fact, but rather as a tool to illustrate general proportion or scale. The data presented in the Housing Needs Assessment not only guide the development of housing goals and policies, but also was integrated into the body of the Housing Element to present the current status of housing and housing-related issues in the City of Montague. Definitions of various US Census Bureau terms used throughout this document are provided in **Appendix E** for clarification.

The needs assessment is organized into three main sections. The first section focuses on demographic information, such as population trends, age, household composition, income, employment, housing characteristics, general housing needs by income, and housing needs for special segments of the population. This first section outlines the characteristics of the community, and identifies those characteristics that may have significant impacts on housing needs in the community.

The second section identifies possible governmental and non-governmental constraints to housing development in Montague. The City has planning, zoning, and building standards that guide and affect residential development patterns and influence housing availability and affordability. There are also environmental and housing market conditions that affect the location, availability, affordability, and type of housing that is constructed in Montague. The “non-governmental” influences include such factors as: the availability and cost of financing, land and materials for building homes; natural conditions that affect the cost of preparing and developing land for housing; and the business factors that influence decisions of individuals and organizations in home building, finance, real estate, and rental housing, all of which impact housing costs and availability.

The third section identifies the City resources and opportunities for affordable housing, which includes an inventory of adequate sites for affordable housing unit potential, funding resources and a description of the current housing programs that can encourage and support the development of affordable housing for residents of Montague.

1. POPULATION AND EMPLOYMENT TRENDS

The population of Montague increased by 1 percent from 1,415 in 1990 to 1,429 in 2012, as shown in **Table 2**. The US Census estimated the city's 2010 population to be 1,443 persons, which represented an increase of 2 percent from 1990. The trend within the county of slow growth or no growth at all is fairly common for rural Siskiyou County, where a shortage of economic opportunities deters growth.

Table 2
Population Growth

<i>Year</i>	<i>Population</i>	<i>Percent Change</i>
1990	1,415	-
2000	1,456	2.9%
2001	1,456	2.9%
2002	1,456	2.9%
2003	1,461	3.3%
2004	1,475	4.2%
2005	1,495	5.7%
2006	1,505	6.4%
2007	1,504	6.3%
2008	1,496	5.7%
2009	1,453	2.7%
2010	1,443	2.0%
2011	1,435	1.4%
2012	1,429	1.0%

Source: DOF Table E-5, September 2013, Table E-8 September 2013.

Table 3 shows the population trends from 2000 to 2013 for neighboring jurisdictions. From 2000 to 2010, most of the communities saw decreases in population, with the exception of a notable percent increase in the number of residents in Ft. Jones. The largest percent change from 2010 to 2013 was also in Ft. Jones, with a 10.7 percent decrease in population over the three-year period.

Table 3
Population Trends of Neighboring Jurisdictions

	<i>2000 Population</i>	<i>2010 Population</i>	<i>Percent Change, 2000–2010</i>	<i>2013 Population</i>	<i>Percent Change, 2010–2013</i>
Montague	1,456	1,443	-0.9%	1,428	-1.0%
Yreka	7,290	7,765	6.5%	7,771	0.1%
Ft. Jones	660	839	27.1%	749	-10.7%
Etna	781	737	-5.6%	731	-0.8%
Dorris	886	939	6.0%	929	-1.1%
Tulelake	1,020	1,010	-1.0%	1,000	-1.0%
Weed	2,978	2,967	-0.4%	2,964	-0.1%
Mt. Shasta	3,621	3,394	-6.3%	3,360	-1.0%
Dunsmuir	1,923	1,650	-14.2%	1,630	-1.2%
Unincorporated	23,686	24,156	2.0%	24,158	0.0%

Source: 2000 US Census, 2010 US Census, 2012 California Department of Finance (Table E-5)

Population projections are not currently available for the City of Montague. The DOF provides projections for all counties through 2060 but does not provide them at the city level. Because of Montague's small size, no other data source for projections at the city level could be located. **Table 4** shows the expected population for both the incorporated and unincorporated portions of Siskiyou County from 2010 to 2050. While the County projections represent a wider, more diverse regional perspective, they do represent an understanding of future regional growth of which Montague will be a part. Based on DOF projections, the County is expected to experience a growth rate of approximately 16 percent.

Table 4
Population Projections, 2000–2050

	<i>2000</i>	<i>2010</i>	<i>2020</i>	<i>2030</i>	<i>2040</i>	<i>2050</i>
Siskiyou County	44,634	44,893	46,369	48,883	51,854	52,130

Source: California of Finance P-1 Report, January 2013.

The distribution of Montague's population by age group is shown in **Table 5**. The distribution for most age groups has not changed significantly since 2000. The number of residents in the age group between the ages of 25 and 34 increased by approximately 65 percent with the addition of 73 residents in that age group. Correspondingly, the 5 to 14 age group decreased by approximately 25 percent and the 15 to 24 age group decreased by 9 percent. The likely explanation for this change is that younger residents are leaving the city in search of job opportunities. The number of residents 65 and older also decreased slightly.

Table 5
Population by Age

<i>Age (years)</i>	<i>2000</i>		<i>2010</i>	
	<i>Number</i>	<i>Percent of Total</i>	<i>Number</i>	<i>Percent of Total</i>
< 5	101	6.8%	108	7.5%
5–14	271	18.4%	203	14.1%
15–24	194	13.2%	176	12.2%
25–34	113	7.7%	186	12.9%
35–44	225	15.2%	196	13.6%
45–54	215	14.6%	211	14.6%
55–64	171	11.6%	179	12.4%
65+	185	12.5%	184	12.8%
Total	1,475	100%	1,443	100%

Source: 2000 US Census, 2010 US Census.

2. EMPLOYMENT

Employment, industry, and commuting pattern data for the City were provided by the California Employment Development Department (EDD), the US Census, and the DOF. **Table 6** shows employment by industrial sector for both 2000 and 2010 in Siskiyou County. Data at the City level was not available. The largest industrial sector in both 2000 and 2010 was Government, followed by Trade, Transportation, & Utilities. Decreases in numbers of employees occurred in all but two sectors—Education & Health Services and Government.

Table 6
Employment by Industrial Sector, Siskiyou County

<i>Sector</i>	<i>2000</i>		<i>2010</i>		<i>2000–2010</i>	
	<i>Employees</i>	<i>Percent</i>	<i>Employees</i>	<i>Percent</i>	<i>Absolute Change</i>	<i>Percent Change</i>
Goods Producing	1,310	9.7%	1,050	8.6%	-260	-19.8%
Trade, Transportation, & Utilities	2,370	17.5%	2,060	16.9%	-310	-13.1%
Information	240	1.8%	190	1.6%	-50	-20.8%
Financial Activities	460	3.4%	360	3.0%	-100	-21.7%
Professional & Business Services	780	5.8%	640	5.3%	-140	-17.9%
Education & Health Services	1,600	11.8%	1,740	14.3%	140	8.8%
Leisure & Hospitality	1,890	14.0%	1,620	13.3%	-270	-14.3%
Other Services	300	2.2%	270	2.2%	-30	-10.0%
Government	3,780	28.0%	3,780	31.1%	0	0.0%
Farming	780	5.8%	450	3.7%	-330	-42.3%
Total All Industries	13,510	100.0%	12,160	100.0%	-1,350	-10.0%

Source: Employment Development Department, Labor Market Information Division, August 2013.

The region's fastest-growing occupations are listed in **Table 7**. This information is only available for the North Mountains Region of California, which includes Lassen, Modoc, Nevada, Plumas, Sierra, Siskiyou and Trinity Counties, but provides some of the picture of labor trends in Montague as Montague residents work both inside and outside of the city. The fastest-growing occupations for 2008 to 2014 is Pharmacy Technicians, followed by Fitness Trainers and Aerobics Instructors.

Table 7
Fastest-Growing Occupations, North Mountains Region

<i>Occupation</i>	<i>Estimated Year – Projected Year</i>	<i>Median Hourly Wage</i>	<i>Employment</i>		<i>Employment Change</i>	
			<i>Estimated (2008)</i>	<i>Projected (2014)</i>	<i>Number</i>	<i>Percent</i>
Pharmacy Technicians	2008–2014	\$18.42	180	230	50	27.8%
Fitness Trainers and Aerobics Instructors	2008–2014	\$9.42	300	380	80	26.7%
Hotel, Motel, and Resort Desk Clerks	2008–2014	\$10.19	230	290	60	26.1%
Physical Therapists	2008–2014	\$36.52	120	150	30	25.0%
Management Analysts	2008–2014	\$28.06	260	320	60	23.1%

Source: California Employment Development Department, 2010.

As shown in **Table 8**, the City had a jobs deficit in the year 2010 with 75 jobs available for the 633 housing units within the city. This jobs/housing ratio is a metric which can be used to estimate if the number of available jobs match the number of available housing units. For example, a ratio of 1:1 is the industry-recommended balance, meaning that for each job within the city, there is one home available for that worker to occupy. This lack of jobs in the city is also evident in **Table 9** which shows the commuting patterns of residents of Montague.

Table 8
Jobs Housing Balance – 2010

<i>Total Jobs in Montague</i>	<i>75</i>
Total Housing Units in Montague	633
Jobs/Housing Ratio	0.12

Source: US Census Bureau, OnTheMap Application. State of California, Department of Finance, Table E-5.

With the very low jobs/housing ratio, the locations where residents of Montague are commuting to is important in regional and local planning. As shown in **Table 9**, 42.9 percent of the 392 employed residents of Montague work in Yreka and only 3.3 percent work within city limits. Neighboring Redding and Weed each employ 5.4 percent of Montague workers.

Table 9
Worker Commuting Patterns for Montague Residents, 2010

<i>Jurisdiction where Employed</i>	<i>Number of Residents</i>	<i>Percent</i>
Yreka	168	42.9%
Redding	21	5.4%
Weed	21	5.4%
Montague	13	3.3%
Medford, OR	10	2.6%
Chico	6	1.5%
Klamath Falls	5	1.3%
Crescent City	4	1.0%
Mount Shasta	4	1.0%
Eureka	3	0.8%
All Other Locations	137	34.9%
All Locations	392	100%

Source: US Census Bureau, OnTheMap Application.

3. HOUSEHOLD CHARACTERISTICS

Household Income by Size

Table 10 lists the income distributions for households in the City of Montague between 2006 and 2010 by household size. The table also shows the average income of the city, which grew from \$28,090 in 2000 to \$31,688 between 2006 and 2010. Households with seven or more people earned the highest amount with \$100,750, and the lowest-earning households were one-person households.

Table 10
Average Households Income by Size

<i>Households Size</i>	<i>2006–2010 Estimated</i>
	<i>Average Income</i>
1-person households	\$15,547
2-person households	\$38,750
3-person households	\$30,972
4-person households	\$53,456
5-person households	\$24,479
6-person households	n/a
7-or-more-person households	\$100,750
All Households	\$31,688

Source: 2006–2010 US Census ACS.

Table 11 illustrates the number of households in each income group based on the 2006–2010 US Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS) dataset. Approximately 11.7 percent of all households fall into the extremely low-income category, 26.1 percent of all households fall into the very low-income category, and 15.3 percent fall into the low-income category. When all three of the lower income categories are combined, 53.1 percent of the City’s households have incomes at or below the low-income limit. The remaining 46.8 percent of households earn incomes that fall into the moderate-income and above moderate-income categories.

Table 11
Households by Income Categories

<i>Occupied Households</i>	<i>Households</i>	<i>Percent of Owner-Occupied</i>
Extremely Low Income	65	11.7%
Very Low Income	145	26.1%
Low Income	85	15.3%
Moderate and Above Moderate Income	260	46.8%
Total	555	100.0%

Source: 2006–2010 CHAS.

Income Limits and Housing Affordability

The state of California publishes annual income limits for each county that are used to determine eligibility for assisted housing programs. The California Health and Safety Code requires that the state limits for the low-, very low-, and extremely-low income categories will be the same as those in the equivalent levels established by HUD for its Section 8 program. The income limits by household size for Siskiyou County, which are applicable to the City of Montague, are shown in **Table 12**.

Table 12
2013 State Income Limits, Siskiyou County

<i>Income Category</i>	<i>Number of Persons in Household</i>							
	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Extremely Low	\$12,150	\$13,900	\$15,650	\$17,350	\$18,750	\$20,150	\$21,550	\$22,950
Very Low	\$20,300	\$23,200	\$26,100	\$28,950	\$31,300	\$33,600	\$35,900	\$38,250
Low	\$32,450	\$37,050	\$41,700	\$46,300	\$50,050	\$53,750	\$57,450	\$61,150
Median	\$40,550	\$46,300	\$52,100	\$57,900	\$62,550	\$67,150	\$71,800	\$76,450
Moderate	\$48,650	\$55,600	\$62,550	\$69,500	\$75,050	\$80,600	\$86,200	\$91,750

Source: California Department of Housing and Community Development, February 2013.

HCD defines “affordable” to mean that a household is not paying more than 30 percent of its income in order to meet its housing needs, regardless of whether the house is rented or owned. This section discusses the affordability of housing within Montague based on this criterion. This section also analyzes the issue of substandard housing as it relates to affordability.

Table 13 illustrates the amount of rent or value of a house which extremely low-, very low-, low-, and moderate-income households can afford. Based on the figures in **Table 13**, low- and moderate-income households can afford to either rent or buy a home in Montague at market rates (See Table 25). However, very low- and extremely low-income households may not be able to afford median market rents in the city. Based on this analysis, the market conditions in Montague reflect the lower household income in the city. Very low- and extremely low-income households are not expected to be able to afford rental housing unless they are able to find rentals that are less than \$248 per month, which is significantly below the average rent for a two-bedroom unit of \$638 (see **Table 26: Median Monthly Rents, 2013**).

Table 13
Affordable Rent and Purchase Price by Income Category

<i>Income Group</i>	<i>HCD Income Limits</i>		<i>Monthly Housing Costs</i>		<i>Maximum Affordable Price</i>	
	<i>Max. Annual Income</i>	<i>Affordable Total Monthly Payment</i>	<i>Utilities¹</i>	<i>Taxes and Insurance²</i>	<i>Total Mortgage³</i>	<i>Monthly Rental⁴</i>
Extremely Low						
One Person	\$12,150	\$304	\$75	\$27	\$66,028	\$229
Two Person	\$13,900	\$348	\$100	\$36	\$94,098	\$248
Three Person	\$15,650	\$391	\$125	\$46	\$108,846	\$266
Four Person	\$17,350	\$434	\$150	\$55	\$122,471	\$284
Very Low						
One Person	\$20,300	\$508	\$75	\$63	\$148,071	\$433
Two Person	\$23,200	\$580	\$100	\$76	\$172,585	\$480
Three Person	\$26,100	\$653	\$125	\$89	\$197,095	\$528
Four Person	\$28,950	\$724	\$150	\$103	\$221,222	\$574
Low						
One Person	\$32,450	\$811	\$75	\$114	\$221,296	\$736
Two Person	\$37,050	\$926	\$100	\$140	\$289,523	\$826
Three Person	\$41,700	\$1,043	\$125	\$166	\$368,074	\$918
Four Person	\$46,300	\$1,158	\$150	\$191	\$367,809	\$1,008
Moderate						
One Person	\$48,650	\$1,216	\$75	\$230	\$321,822	\$1,141
Two Person	\$55,600	\$1,390	\$100	\$272	\$370,659	\$1,290
Three Person	\$62,550	\$1,564	\$125	\$314	\$419,492	\$1,439
Four Person	\$69,500	\$1,738	\$150	\$357	\$468,329	\$1,588

Source: California Department of Housing and Community Development, February 2013.

Notes:

1. Monthly utility costs are assumed as \$75/person and \$25 for each additional person.
2. For mortgaged properties only.
3. Total affordable mortgage, including interest paid, based on an annual 5 percent interest rate, 30-year mortgage, and monthly payment equal to 30 percent of income (after utilities, taxes, and insurance), and a 10 percent down payment.
4. Monthly affordable rent based on 30 percent of income less estimated utilities costs.

Table 14 shows the income breakdown for households by tenure in Montague for both 2000 (US Census) and the range from 2006–2010 (US Census ACS estimates). A 41 household increase was seen in the number of renter-occupied homes earning \$50,000 to \$74,999. Other changes were seen in owner-occupied households earning \$100,000 to \$149,999 and renter-occupied households earning \$75,000 to \$99,999 annually.

Table 14
Household Income by Tenure

	<i>2000</i>		<i>2006–2010 Estimate</i>		<i>2000 to 2006–2010 Estimate</i>	
	<i>Households</i>	<i>Percent of All Households</i>	<i>Households</i>	<i>Percent of All Households</i>	<i>Absolute Change</i>	<i>Percent Change</i>
Owner-Occupied						
Less than \$5,000	34	5.9%	3	0.5%	-31	-91.2%
\$5,000 to \$9,999	27	4.7%	7	1.3%	-20	-74.1%
\$10,000 to \$14,999	53	9.2%	31	5.6%	-22	-41.5%
\$15,000 to \$19,999	46	8.0%	22	4.0%	-24	-52.2%
\$20,000 to \$24,999	32	5.6%	40	7.2%	8	25.0%
\$25,000 to \$34,999	55	9.6%	53	9.5%	-2	-3.6%
\$35,000 to \$49,999	72	12.5%	69	12.4%	-3	-4.2%
\$50,000 to \$74,999	60	10.4%	52	9.4%	-8	-13.3%
\$75,000 to \$99,999	15	2.6%	30	5.4%	15	100.0%
\$100,000 to \$149,999	4	0.7%	18	3.2%	14	350.0%
\$150,000 or more	4	0.7%	5	0.9%	1	25.0%
Renter-Occupied						
Less than \$5,000	16	2.8%	22	4.0%	6	37.5%
\$5,000 to \$9,999	33	5.7%	19	3.4%	-14	-42.4%
\$10,000 to \$14,999	20	3.5%	37	6.7%	17	85.0%
\$15,000 to \$19,999	30	5.2%	15	2.7%	-15	-50.0%
\$20,000 to \$24,999	15	2.6%	15	2.7%	0	0.0%
\$25,000 to \$34,999	32	5.6%	47	8.5%	15	46.9%
\$35,000 to \$49,999	21	3.7%	17	3.1%	-4	-19.0%
\$50,000 to \$74,999	4	0.7%	45	8.1%	41	1025.0%
\$75,000 to \$99,999	2	0.3%	9	1.6%	7	350.0%
\$100,000 to \$149,999	0	0.0%	0	0.0%	0	n/a
\$150,000 or more	0	0.0%	0	0.0%	0	n/a

Source: 2006–2010 US Census ACS, 2000 US Census.

Table 15 illustrates the occupancy trends of housing in Montague between 2000 and 2010 as according to the 2000 and 2010 US Censuses. Overall, the vacancy rate in 2010 was 10.3 percent, up from 8.5 percent in 2000. The overall number of housing units decreased by 19 between 2000 and 2010.

Table 15
Vacancy Rates by Type

<i>Occupancy</i>	<i>2000</i>		<i>2010</i>		<i>2000 to 2010</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Absolute Change</i>	<i>Percent Change</i>
Total Vacant Units	49	8.5%	57	10.3%	8	16.3%
For Rent	17	3.0%	2	0.4%	-15	-88.2%
For Sale	8	1.4%	9	1.6%	1	12.5%
Sold, Unoccupied	3	0.5%	1	0.2%	-2	-66.7%
For Seasonal/Occasional Use	6	1.0%	0	0.0%	-6	-100.0%
For Migrant Workers	0	0.0%	0	0.0%	0	n/a
Other Vacant	15	2.6%	21	3.8%	6	40.0%
Total Housing Units	575	100%	556	100%	-19	-3.3%

Source: 2010 US Census, 2000 US Census.

Renter-Occupied Units

Table 16 shows the housing units which are occupied by renter households. Overall, the majority of renters in both 2000 and 2006–2010 lived in single-family homes. In fact, the number of renters in single-family homes increased 37.9 percent from 2000 to 2006–2010 time period. The total number of rented housing units increased 53 in the same period, resulting in a 30.6 percent increase.

Table 16
Renters in Single-Family vs. Multifamily Units

	<i>2000</i>	<i>Percent of All Rented Units</i>	<i>2006–2010 Estimate</i>		<i>2000 to 2006–2010 Estimate</i>	
	<i>Households</i>		<i>Households</i>	<i>Percent of All Rented Units</i>	<i>Absolute Change</i>	<i>Percent Change</i>
Single-Family Units	95	54.9%	131	58.0%	36	37.9%
Detached	95	54.9%	120	53.1%	25	26.3%
Attached	0	0.0%	11	4.9%	11	n/a
Multifamily Units	78	45.1%	95	42.0%	17	21.8%
2–4 Units	10	5.8%	31	13.7%	21	210.0%
5–19 Units	17	9.8%	28	12.4%	11	64.7%
20 or More Units	17	9.8%	17	7.5%	0	0.0%
Mobile Home, Boat, RV, Van, etc.	34	19.7%	19	8.4%	-15	-44.1%
Total Rented Units	173	100%	226	100%	53	30.6%

Source: 2006–2010 U12S Census ACS, 2000 US Census.

Overpayment

Definitions of housing affordability can vary, but in general a household should spend no more than 30 percent of its monthly income on housing costs. Households that pay more than this are considered “cost-burdened” and households that pay more than 50 percent are considered “severely cost-burdened.” Measuring the amount of people paying more than this percentage helps define an area’s affordability problem. **Table 17** illustrates the extent of overpayment by tenure and income category. The category with the highest percentage of households overpaying for housing was renter-occupied, extremely low-income households, with an overpayment rate of 84.7 percent. Very low-income renter-occupied households had the next highest overpayment rate with 81.2 percent of households paying over 30 percent on housing costs.

Table 17
Households Overpaying

<i>Income Range</i>	<i>Owner-Occupied Housing</i>	<i>Renter-Occupied Housing</i>	<i>Total Occupied Housing</i>
Extremely Low Income	43	43	86
	61.7%	84.7%	71.4%
Very Low Income	33	41	74
	55.7%	81.2%	67.5%
Low Income	31	26	57
	41.8%	58.1%	47.9%
Moderate Income	14	5	19
	24.0%	8.2%	16.3%
Above Moderate Income	12	0	12
	15.2%	0.0%	11.3%

Source: 2007–2011 US Census ACS.

Housing Composition

The composition of housing units in Montague is mostly single-family. **Table 18** displays the estimated number of each type of housing unit for 2000, and the 2006–2010 ACS estimate as reported by the US Census. It should be noted that the ACS has a high amount of uncertainty since the survey is calculated through estimates and models, and is not as accurate as the 2010 Census. The number of multifamily housing units increased by 54 units since 2000 while the number of single-family units decreased by 63 units.

Table 18
Housing Unit Types

	<i>2000</i>		<i>2006–2010 Estimate</i>		<i>2000 to 2006–2010 Estimate</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Absolute Change</i>	<i>Percent Change</i>
Owned Units						
Detached Single-Family	351	87.3%	257	77.9%	-94	-26.8%
Attached Single-Family	6	1.5%	1	0.3%	-5	-83.3%
2–4 units	0	0.0%	22	6.7%	22	n/a
5 or more	2	0.5%	2	0.6%	0	0.0%
Mobile Home, Boat, RV, Van, etc.	43	10.7%	48	14.5%	5	11.6%
Total Owned Units	402	100%	330	100%	-72	-17.9%
Rented Units						
Detached Single-Family	95	54.9%	120	53.1%	25	26.3%
Attached Single-Family	0	0.0%	11	4.9%	11	n/a
2–4 units	10	5.8%	31	13.7%	21	210.0%
5 or more	34	19.7%	45	19.9%	11	32.4%
Mobile Homes	34	19.7%	19	8.4%	-15	-44.1%
Total Rented Units	173	100%	226	100%	53	30.6%
All Units						
Detached Single-Family	446	77.6%	377	67.8%	-69	-15.5%
Attached Single-Family	6	1.0%	12	2.2%	6	100.0%
2–4 units	10	1.7%	53	9.5%	43	430.0%
5 or more	36	6.3%	47	8.5%	11	30.6%
Mobile Homes	77	13.4%	67	12.1%	-10	-13.0%
Total Units	575	100%	556	100%	-19	-3.3%

Source: 2006–2010 US Census ACS, 2000 US Census.

4. HOUSING CONDITIONS

Age of Housing

Housing Element law requires an estimate of substandard housing in the community. Determining the percentage of units built prior to 1960 provides an estimate of major rehabilitation or replacement need. One can also assume that homes built prior to 1980 may require some form of rehabilitation. **Table 19** indicates that approximately 58.6 percent of the units in the city were constructed prior to 1960 and 23.4 percent of units were constructed between 1960 and 1980. Therefore, based upon age alone, it would appear that approximately 82 percent of homes in the city may require rehabilitation or replacement depending on the level of maintenance these units have received.

Table 19
Housing Stock by Year Built

<i>Year Built</i>	<i>Number</i>	<i>Percent</i>
Built 2005 or later	27	5.1%
Built 2000 to 2004	22	4.2%
Built 1990 to 1999	3	0.6%
Built 1980 to 1989	43	8.1%
Built 1970 to 1979	15	2.8%
Built 1960 to 1969	109	20.6%
Built 1950 to 1959	137	26.0%
Built 1940 to 1949	80	15.2%
Built 1939 or earlier	92	17.4%
Total	528	100%

Source: City of Montague, 2014; 2000 US Census.

Based on results of a 2002 Housing Conditions Survey conducted by Great Northern Corporation (**Table 20**), 62 percent (equivalent to 298 housing units) was classified as deteriorating and in need of rehabilitation, and 3.9 percent (13 units) were classified as dilapidated and in need of demolition and replacement. Five additional housing units were identified as becoming suitable for rehabilitation during the prior planning period. The survey did not include mobile home parks and was performed as a “windshield survey.” Inclusion of the mobile home parks and a closer inspection would be expected to result in an increase in the number of units needing rehabilitation or replacement. During the period of 2001–2007, 13 single-family dwellings were rehabilitated with CDBG funding, which represents 4.3 percent of the housing stock. Six housing units were rehabilitated during the 2008 to 2013 planning period. Rehabilitation needs have not changed significantly since the 2002 survey, however the information is becoming dated. Implementation Measure II-1 calls for an updated housing condition survey during the 2014-2019 planning period.

Table 20
2002 Housing Conditions Survey

<i>Condition</i>	<i>Percent</i>	<i>Housing Units</i>
Sound	38%	181
Minor	28%	135
Moderate	24%	117
Substantial	7%	33
Dilapidated	3%	13
Total units surveyed		479

Source: Great Northern Corporation, 2002

Housing Unit Size

Household size by tenure is shown in **Table 21**. In 2000 and 2010, the majority of owner-occupied households were inhabited by two residents, while the majority of renter-occupied households were inhabited by one resident. Between 2000 and 2010, large family households (five or more persons) decreased by eight households among owner-occupied households and by seven households among renter-occupied households.

Table 21
Household Size by Tenure

	<i>2000</i>		<i>2010</i>		<i>2000 to 2010</i>	
	<i>Households</i>	<i>Percent</i>	<i>Households</i>	<i>Percent</i>	<i>Absolute Change</i>	<i>Percent Change</i>
Owner-Occupied Households						
1-person	93	23.1%	97	17.4%	4	4.3%
2-person	151	37.5%	111	20.0%	-40	-26.5%
3-person	63	15.7%	57	10.3%	-6	-9.5%
4-person	61	15.2%	23	4.1%	-38	-62.3%
5-person	30	7.5%	25	4.5%	-5	-16.7%
6-person	4	1.0%	3	0.5%	-1	-25.0%
7-or-more	0	0.0%	14	2.5%	14	n/a
Renter-Occupied Households						
1-person	51	29.5%	76	13.7%	25	49.0%
2-person	33	19.1%	35	6.3%	2	6.1%
3-person	31	18.0%	53	9.5%	22	71.0%
4-person	35	20.2%	46	8.3%	11	31.4%
5-person	16	9.2%	16	2.9%	0	0.0%
6-person	5	2.9%	0	0.0%	-5	-100.0%
7-or-more	2	1.2%	0	0.0%	-2	-100.0%
Total	575	100%	556	100%	-19	-3.3%

Source: 2006–2010 US Census ACS, 2000 US Census.

Overcrowded Housing

The US Census Bureau defines overcrowding as more than 1.01 persons per room. Severe overcrowding occurs when there are more than 1.5 persons per room. **Table 22** illustrates the number and percentage of units in the city according to occupants per room. Overall, the City of Montague averaged about 0.50 persons per room. For owner-occupied housing units, there is minimal overcrowding at 5.4 percent while renter-occupied households had an overcrowding rate of 8.4 percent, which is considered low when compared to other cities across California.

Table 22
Overcrowded Housing

	<i>2000</i>		<i>2006–2010 Estimate</i>		<i>2000 to 2006–2010 Estimate</i>	
	<i>Households</i>	<i>Percent</i>	<i>Households</i>	<i>Percent</i>	<i>Absolute Change</i>	<i>Percent Change</i>
Owner-Occupied						
1.00 or fewer occupants per room	381	94.8%	312	94.5%	-69	-18.1%
1.01 to 1.50 occupants per room	5	1.2%	8	2.4%	3	60.0%
1.51 or more occupants per room	16	4.0%	10	3.0%	-6	-37.5%
Total Owner-Occupied	402	100%	330	100.0%	-72	-17.9%
Renter-Occupied						
1.00 or fewer occupants per room	150	86.7%	207	91.6%	57	38.0%
1.01 to 1.50 occupants per room	15	8.7%	8	3.5%	-7	-46.7%
1.51 or more occupants per room	8	4.6%	11	4.9%	3	37.5%
Total Renter-Occupied	173	100.0%	226	100.0%	53	30.6%

Source: 2006–2010 US Census ACS, 2000 US Census.

Housing Problems

According to HUD, housing problems can include a housing unit which lacks a kitchen or proper plumbing, has more than one person per room (overcrowding), or has a cost burden greater than 30 percent. **Table 23** shows the number of housing units which had one or more of these problems by income category and tenure. According to the 2006–2010 CHAS dataset by HUD, 22.2 percent of all renter-occupied households and 18.9 percent of all owner-occupied households had one or more housing problems between 2006 and 2010. Overall, 41.1 percent of occupied households in Montague had one or more housing problems with the largest number of households, 54, falling in the renter-occupied, very low-income category.

Table 23
Households with One or More Housing Problems by Income and Tenure (2006–2010 Estimate)

	<i>All Occupied Households</i>	<i>Owner-Occupied Households</i>		<i>Renter-Occupied Households</i>	
		<i>Number With Housing Problem</i>	<i>Percent of Total</i>	<i>Number With Housing Problem</i>	<i>Percent of Total</i>
Extremely Low Income	65	14	2.5%	35	6.3%
Very Low Income	145	39	7.0%	54	9.7%
Low Income	85	18	3.2%	34	6.1%
Moderate and Above Moderate Income	260	34	6.1%	0	0.0%
Total	555	105	18.9%	123	22.2%

Source: 2006–2010 CHAS

Housing Costs

Regional Home Value

Table 24 shows the median value of single-family homes in Siskiyou County since 2000. According to the 2000 US Census, the median value of homes in Siskiyou County was about \$100,000. This increased dramatically, by 138.0 percent, according to the 2008–2011 ACS to \$238,000. However, the most recent statistics on housing value show that the median value is \$104,000 in 2013, a 4.0 percent decrease from the value in 2000, reflecting the boom and bust trend in the housing market over the last decade.

Table 24
Median Single-Family Home Values in Siskiyou County

<i>Year</i>	<i>Median Housing Value</i>	<i>Change from 2000</i>	
		<i>Absolute Change</i>	<i>Percent Change</i>
2000	\$100,000	-	-
2008–2011 Estimate	\$238,000	\$138,000	138.0%
2013	\$104,000	\$4,000	4.0%

Source: www.trulia.com, 2013; 2008–2011 US Census ACS; 2000 US Census.

Recent Home Sales

Table 25 provides a list of recent homes sold in Montague in 2013. The houses for sale offer a wide range of sizes and prices. The most common size of home sold was three bedrooms, which averaged \$170,500.

Table 25
Recent Home Sales

<i>Bedrooms</i>	<i>Units Sold</i>	<i>Average Size</i>	<i>Average Sale Price</i>	<i>Qualifying Annual Income</i>
2	6	1,260	\$87,000	\$23,120
3	12	1,680	\$170,500	\$45,290
4	3	1,620	\$117,330	\$31,180

Source: Realtor.com September 2013.

Rental Housing Costs

Table 26 shows the available apartments for rent in the City of Montague and surrounding communities during a survey of online rental listings in September 2013. The regional average monthly rent for a studio apartment was \$475 and the average rent for a two-bedroom apartment was \$680 per month. In Montague, four units were listed for rent and they were either one- or two-bedroom apartments.

Table 26
Median Monthly Rents, 2013

<i>Community</i>	<i>Number of Bedrooms</i>				<i>Number of Listings</i>
	<i>Studio</i>	<i>1</i>	<i>2</i>	<i>3+</i>	
Montague	n/a	\$500	\$638	n/a	4
Dunsmuir	\$500	\$625	\$650	\$913	10
Lake Shastina	\$450	\$588	n/a	\$975	5
McCloud	n/a	\$550	\$700	\$1,300	5
Mt. Shasta	n/a	\$575	\$700	\$1,150	20
Weed	n/a	\$500	\$625	\$858	9
Yreka	n/a	n/a	\$738	\$888	18
Average	\$475	\$560	\$680	\$1,015	Total: 71

Source: Craigslist.org, September 2013. n/a indicates none listed at time of survey.

5. SPECIAL HOUSING NEEDS ANALYSIS

Persons with Disabilities

Table 27 illustrates the population of persons with disabilities who may require housing with special features such as wheelchair ramps, special doorbells, roll-in showers, high-set toilets, or other adaptive devices or medical equipment. The majority of the population with disabilities is in the young adult-to-senior group (16–64). Most of the disabilities in this group (70 percent) are employment-related. **Table 32** lists two care facilities for seniors and disabled persons within the city. Barker’s Residential Care facility is subsidized by funds from the County’s Behavioral Health Services (BHS) and provides a 24-hour residential setting for mentally ill adults (15-bed facility). Dutra’s Guest House has capacity for six seniors. The city has a shortage of residential care facilities. There was interest expressed in remodeling the former Martin’s Tack and Feed Store into a residential care facility; however, no formal application has been filed with the City. This poses a problem as the community ages and requires a variety of senior living options including assisted living and retirement communities. However, the City of Yreka, which is less than seven miles away, has three residential care facilities, and there are an additional five others throughout Siskiyou County, all of which are listed in **Table 32**.

Table 27
Persons with Disabilities by Age Group

	<i>2000</i>	
	<i>Number</i>	<i>Percent</i>
Total 5–15 years	28	3.7%
Sensory	0	0%
Physical	2	7.1%
Mental	18	64.3%
Self-care	8	28.6%
Total 16–64 years	524	70.0%
Sensory	34	6.5%
Physical	134	25.6%
Mental	87	16.6%
Self-care	44	8.4%
Go-outside-home	86	16.4%
Employment	139	26.5%
Total 65 and older	196	26.2%
Sensory	39	19.9%
Physical	70	35.7%
Mental	24	12.2%
Self-care	25	12.8%
Go-outside-home	38	19.4%
Total	748	100%

Source: 2000 US Census, summary file 3, Table QT P21

Notes: Percentages may not add up to 100% due to rounding and the fact that some people may have more than one disability..

Table 28 lists the population by age in Montague which have a developmental disability. A developmental disability is a mental or physical impairment which manifested before age 18. In 2013, 39 residents of Siskiyou County had a developmental disability. Of that population group, 23.1 percent were 22 to 31 years of age.

Table 28
Population with a Developmental Disability, City of Montague

<i>Age</i>	<i>2013</i>	
	<i>Number</i>	<i>Percent</i>
3 to 5 years	5	12.8%
6 to 9 years	5	12.8%
10 to 13 years	4	10.3%
14 to 17 years	2	5.1%
18 to 21 years	5	12.8%
22 to 31 years	9	23.1%
32 to 41 years	1	2.6%
42 to 51 years	3	7.7%
52 to 61 years	3	7.7%
62 and older	2	5.1%
Total Population	39	100%

Source: California Department of Developmental Services, Quarterly Client Characteristics by County of Residence, 2013.

Table 29 shows the population of Montague with disabilities by employment status for 2000 as reported by the US Census. In total, 353 people had one or more disabilities which represented 24.5 percent of the total civilian population. Of the 353 disabled persons, 46.4 percent were aged 5 to 64 and were not employed. The next largest category was persons aged 65 or older which represented 28.1 percent of the population and was assumed to be retired and out of the labor force.

Table 29
Persons with Disabilities by Employment Status

	<i>2000</i>	
	<i>Number</i>	<i>Percent</i>
Age 5–64, Employed Persons with a Disability	90	25.5%
Age 5–64, Not Employed Persons with a Disability	164	46.4%
Persons Age 65 Plus with a Disability	99	28.1%
Total Persons with a Disability	353	100.0%
% of Total Population (Civilian Non-institutional)		24.5%

Source: 2000 US Census.

Senior Population

Table 30 illustrates the population of residents aged 65 and older in 2000 and 2010 by tenure. In 2010, 190 seniors lived in owner-occupied households, and 42 seniors lived in renter-occupied households. Overall, the number of senior households increased dramatically by 71.9 percent from the addition of 97 households. Planning for housing that serves seniors has become more important in Montague since 2000.

Table 30
Senior Households by Tenure

	<i>2000</i>		<i>2010</i>		<i>2000 to 2010</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Absolute Change</i>	<i>Percent Change</i>
Owner-Occupied						
65 to 74 years	61	45.2%	91	39.2%	30	49.2%
75 to 84 years	41	30.4%	52	22.4%	11	26.8%
85 years and over	12	8.9%	47	20.3%	35	291.7%
Renter-Occupied						
65 to 74 years	8	5.9%	18	7.8%	10	125.0%
75 to 84 years	11	8.1%	15	6.5%	4	36.4%
85 years and over	2	1.5%	9	3.9%	7	350.0%
Total Senior Households	135	100%	232	100%	97	71.9%

Source: 2010 US Census, 2000 US Census.

Table 31 lists the annual incomes of senior-headed households as listed in the 2006–2010 US Census ACS. According to the survey, there were 106 senior-headed households in Montague between 2006–2010, with 76.6 percent of these households earning less than \$34,999 annually. The highest reported income for senior-headed households was \$75,000 to \$99,999 with 6.6 percent of the senior households.

Table 31
Senior Households by Income

<i>Annual Income</i>	<i>2006–2010 Estimate</i>	
	<i>Number</i>	<i>Percent</i>
Less than \$10,000	6	5.7%
\$10,000 to \$14,999	32	30.2%
\$15,000 to \$19,999	15	14.2%
\$20,000 to \$24,999	11	10.4%
\$25,000 to \$29,999	6	5.7%
\$30,000 to \$34,999	11	10.4%
\$35,000 to \$39,999	9	8.5%
\$40,000 to \$44,999	0	0.0%
\$45,000 to \$49,999	0	0.0%
\$50,000 to \$59,999	6	5.7%
\$60,000 to \$74,999	3	2.8%
\$75,000 to \$99,999	7	6.6%
\$100,000 to \$124,999	0	0.0%
\$125,000 to \$149,999	0	0.0%
\$150,000 to \$199,999	0	0.0%
\$200,000 or more	0	0.0%
Total Senior Households	106	100.0%

Source: 2006–2010 US Census ACS.

The HUB Communities Family Resource Center, located at 310 S. 13th Street in Montague, offers many services to the community, including classes, resources, and information for seniors, such as senior programs, volunteer opportunities, emergency heating bill assistance, in-home support services referrals, referrals to Madrone Hospice, and senior presentations on topics of concern to seniors. The center has also applied for a grant to provide in-home case management.¹ The Madrone Hospice in Yreka also provides a bus service for seniors between Montague and Yreka on a call-for-service basis. Hospice has Meals on Wheels available to clients in the Montague area; however, the meals are not delivered but can be picked up at the Madrone Hospice in Yreka.

¹ <http://ge-gesd-ca.schoolloop.com/Hub>, September 2013.

Table 32
Care Facilities for Seniors and/or Disabled Persons

<i>Facility Name</i>	<i>Address</i>	<i>Capacity (persons)</i>
Dutra's Guest House (RCFE License)	170 N. 8 th Street, Montague, CA	6
Barker's Residential Care	200 S. 4 th Street, Montague, CA	15
A Touch of Home	1124 Sherpa Lane, Etna, CA	6
Meadowlark Assisted Living & Memory Care Community	351 Bruce Street, Yreka, CA	85
Shepherd of God Assisted Living LLC	424 Highway A-12, Grenada, CA	90
Madrone Hospice House	255 Collier Circle, Yreka, CA	6
Care "n" Hearts, Inc.	309-2 Lawrence Lane, Yreka, CA	6
Eagle's Winds Ranch	5128 Lighthill Road, Fort Jones, CA	6
Shasta View Nursing Center	445 Park Street, Weed, CA	59
Rockfellow House	185 Rockfellow Dr, Mount Shasta, CA	6

Sources: <http://residentialcareguide.org/RCFE/results.lasso>, September 2013 <http://calqualitycare.org>, September 2013.

* Capacity assumes one person per unit, though these facilities permit two persons per unit in the case of couples.

Large Households

A large family is one with five or more family members. Large families are considered a special needs group because they require larger homes, but do not necessarily make enough money to afford many of the larger homes available. Those homes are luxury homes out of the range of affordability for lower-income families. Thus, a large family may struggle to find suitable affordable housing. The number of large families in the city is shown in **Table 21**. The proportion of owner households as a percentage of all large households decreased and the proportion of renter households increased by 1.2 percent. In 2000 and 2010, the majority of owner-occupied households were inhabited by two residents, while the majority of renter-occupied households were inhabited by one resident. Between 2000 and 2010, large family households decreased by about eight households among owner-occupied households and seven households among renter-occupied households.

As stated above, the HUB Communities Family Resource Center offers classes, resources and information for seniors, parents, and children throughout 10 Siskiyou County communities. Services available to families in the community include: emergency help such as job referrals, food, housing referrals, heating bill assistance, health and nutritional instruction, adult and children literacy programs, crisis support, playgrounds, toddler playgroups, parent and children together, parenting component, parenting classes, newsletter, summer fun camps, resource and referral, healthy families, medical, resumes, pre-literacy programs in tandem with licensed day care, library story times, summer reading programs, kindergarten readiness, public health department bicycles, and car seats to low-income families.

Farmworkers

Farmworkers are defined as those households whose wage-earners make their living through seasonal agricultural work and who move with the seasons to different farming communities, or those who find tree planting jobs and who also move throughout the forested regions on a seasonal basis. Farmworkers can also be permanent residents of one area and work fields, nurseries, or timber yards year-round, often working for more than one farm throughout the year.

The agricultural area in which the City of Montague is centered is primarily hay farming or cattle ranching. Typically, these agricultural activities do not utilize the services of migrant farm workers. According to representatives of the Modoc Siskiyou Community Action Agency, agricultural workers are mostly found in those Siskiyou County communities that are closer to planting sites. The nearest community employing seasonal farmworkers is Macdoel, which is approximately 25 miles northeast of Montague. This is the closest area where intensive farming of strawberry and potato crops occurs. Intensive farming of this nature does not occur anywhere near Montague. Soils in the Montague area are considered to be too heavy for regular tillage, so they are used almost entirely for hay and pasture.

Table 33 shows the total population of farmworkers in Siskiyou County according to the 2007 USDA Census of Farmworkers. In total, 5,618 farmworkers were in Siskiyou County in 2007 on either a seasonal or permanent basis. Seasonal farmworkers represented 76.8 percent of the farmworker population, and permanent farmworkers made up the remaining 23.2 percent.

Table 33
Permanent and Seasonal Farmworker Population, Siskiyou County

<i>Population</i>	<i>2007</i>	
	<i>Number</i>	<i>Percent</i>
Seasonal Farmworkers (<150 days/year)	4,316	76.8%
Permanent Farmworkers (>150 days/year)	1,302	23.2%
Total Farmworkers	5,618	100%

Source: 2007 USDA Census of Farmworkers

To meet the potential needs of farmworkers residing in Montague, in accordance with Health and Safety Code Sections 17021.5 and 17021.6, housing for farmworkers in the City of Montague for six or fewer persons shall be deemed a single-family structure with a residential land use designation, and employee housing up to 12 units and with 36 beds shall be allowed in all zones where agricultural uses are allowed (see **Implementation Measure I-11**). In addition, “dwelling groups”² are allowed with issuance of a conditional use permit in the R-3 zone district.

² Dwelling groups means a group of two or more detached or semidetached one-family, two-family, or multiple dwellings occupying a parcel of land in one ownership and having any yard or court in common, but not including automobile courts (MMC 17.08.170).

Single-Parent Households

Single-parent households, and those headed by single females in particular, experience the full range of housing problems. These problems include: affordability, since the individuals are often on public assistance; overcrowding, because the individuals often cannot afford units large enough to accommodate their families; insufficient housing choices; and sometimes discrimination. The City of Montague recognizes these problems and has included policies and programs (**Implementation Measures I-2** and **I-3** are included in this document to address affordability, overcrowding, and discrimination for all segments of the population).

Table 34 illustrates the number of households that are headed by single parents. Single-parent households comprise approximately 20 percent of all households in the city. Of this 20 percent, female-headed households comprise approximately 59.5 percent while male-headed households represent 40.5 percent of single-parent households.

Table 34
Single-Parent Households

	<i>2000</i>	<i>2006–2010 Estimate</i>	<i>2000 to 2006–2010 Estimate</i>	
			<i>Absolute Change</i>	<i>Percent Change</i>
Female-Headed Single-Parent Households	69	66	-3	-4.3%
Percent of Single-Parent Households	68.3%	59.5%	-	-
Percent of Total Households	12.0%	11.9%	-	-
Male-Headed Single-Parent Households	32	45	13	40.6%
Percent of Single-Parent Households	31.7%	40.5%	-	-
Percent of Total Households	5.6%	8.1%	-	-
Total Single-Parent Households	101	111	10	9.9%
Percent of Single-Parent Households	100%	100%	-	-
Percent of Total Households	17.6%	20.0%	-	-
Total City Households	575	556	-19	-3.3%

Source: 2006–2010 US Census ACS, 2000 US Census.

Homelessness

The city has not had a large presence of homeless residents in the past. Siskiyou County Sheriff's Department that serves Montague does not keep records on their contact with homeless or transient individuals. Recent discussions with City staff indicated that there are no known homeless individuals currently residing within the city. However, if such individuals do exist, they are likely receiving any food, housing, and shelter referral services from the providers located in Yreka. The City of Montague has one facility, the Barker's Board and Care facility on 200 S. 4th Street, which provides 24-hour adult board and care services for mentally ill patients. Additional services for homeless individuals and families are readily available in the City of Yreka and elsewhere in the County. **Table 35** illustrates the programs in the city and surrounding area that offer assistance. Contacts with these agencies indicate

that the needs of homeless persons are adequately met by existing programs. Regardless, the City has amended its Zoning Ordinance to facilitate the development of additional shelters should there be an increased need for these facilities at some point in the future.

Table 35
Homelessness Services

<i>Agency Name</i>	<i>Address</i>	<i>City</i>	<i>Services</i>
Siskiyou County Domestic Violence & Crisis Center	118 Ranch Lane	Yreka	1, 4, 6, 7, 9
Lane Street Effort	417 Lane Street	Yreka	8
Barker's Board and Care	200 S. 4th Street	Montague	8
Northern Valley Catholic Social Services	1515 S. Oregon Street	Yreka	1, 3, 10
Siskiyou County Behavioral Health Department	2060 Campus Drive	Yreka	1, 2, 3, 4, 5, 12, 14, 15, 16, 17
California Department of Rehabilitation	1288 S. Main Street	Yreka	11
Workforce Connection	310 Boles Street	Weed	11
Siskiyou Training and Employment Program	310 Boles Street	Weed	11
Yreka Family Resource Center	201 S. Broadway Street	Yreka	2, 9, 10
WIC	1217 S. Main Street	Yreka	10
Salvation Army	501 N. Main Street	Yreka	9, 10
Veteran's Administration	311 Lane Street	Yreka	8, 13
Greenhorn Grange	300 Ranch Lane	Yreka	10
St. Joseph's Catholic Church Hall	314 Fourth Street	Yreka	10
Yreka Dream Center Food Closet	900 North Street	Yreka	10
Service Codes			
(1) Adult Counseling	(10) Food or Clothing Referral		
(2) Anger Management Classes	(11) Job Training		
(3) Counseling, Education, & Prevention	(12) Treatment & Housing of Mentally Ill		
(4) Crisis Intervention	(13) Veteran's Assistance		
(5) Drug & Alcohol Treatment	(14) Independent Living Skills Training		
(6) Emergency Assistance For Battered Women	(15) Food Stamps, CalWorks, General Relief		
(7) Emergency Housing for Women & Children	(16) Day Treatment		
(8) Emergency Housing For Men	(17) Workshops		
(9) Emergency, Transportation (e.g., bus ticket)			

The following proposed programs relate to the City's commitment to assist the homeless.

- Implementation Measure 1-8: Pursuant to SB 2, the City will amend the Zoning Ordinance to include separate definitions of "supportive housing" and "transitional housing" consistent with Government Code Sections 65582(f), (g), and (h). Further, the City will amend the Zoning Ordinance to list supportive and transitional housing as permitted uses within all zoning districts allowing residential development, subject only to those regulations that apply to other residential dwelling of the same type in the same zoning.
- Implementation Measure 1-9: The City will support any public and/or nonprofit entity who proposes to develop a shelter for homeless persons in the city.

6. ENERGY CONSERVATION

During the winter months, utility costs are significant in the city, particularly for lower- and fixed-income households. Pacific Power performs energy audits on both residential and commercial properties and offers zero-interest weatherization loans as well as some limited weatherization-cost rebates. The Great Northern Corporation operates both weatherization and energy-cost support programs for lower-income households.

Opportunities for energy conservation can be found for both existing and future housing developments. Conservation can be achieved through a variety of approaches including reducing the use of energy-consuming appliances and features in a home, physical modification of existing structures or land uses and reducing the reliance on automobiles by encouraging more mixed-use and infill development, and providing pedestrian access to commercial and recreational facilities.

Some energy conservation features are incorporated into the design of residential structures in the City of Montague due to the requirements of Title 24, which outlines measures to reduce energy consumption in new construction. These measures include low-flow plumbing fixtures, efficient heating and cooling opportunities, dual pane windows, and adequate insulation and weather stripping. Incorporating new technology within residential developments offers developers a chance to design projects that allow for maximum energy conservation opportunities. Although energy regulations establish a uniform standard of energy efficiency, they do not ensure that all available conservation features are incorporated into building design. Additional measures may further reduce heating, cooling, and lighting loads and overall energy consumption. While it is not feasible that all possible conservation features be included in every development, there are often a number of economically feasible measures that may result in savings in excess of the minimum required by Title 24.

Constructing new homes with energy-conserving features, in addition to retrofitting existing structures, will result in a reduction in monthly utility costs. There are many ways to determine how energy efficient an existing building is and, if needed, what improvements can be made. Many modern building design methods are used to reduce residential energy consumption and are based on proven techniques. These methods can be categorized in three ways:

1. Building design that keeps natural heat in during the winter and keeps natural heat out during the summer. Such design reduces air conditioning and heating demands. Proven building techniques in this category include:
 - Location of windows and openings in relation to the path of the sun to minimize solar gain in the summer and maximize solar gain in the winter.
 - Use of “thermal mass,” earthen materials such as stone, brick, concrete, and tiles that absorb heat during the day and release heat at night.
 - Use of window coverings, insulation, and other materials to reduce heat exchange between the interior of a home and the exterior.
 - Location of openings and the use of ventilating devices that take advantage of natural air flow.

- Use of eaves and overhangs that block direct solar gain through window openings during the summer but allow solar gain during the winter.
 - Zone heating and cooling systems, which reduce heating and cooling in the unused areas of a home.
2. Building orientation that uses natural forces to maintain a comfortable interior temperature. Examples include:
- North-south orientation of the long axis of a dwelling.
 - Minimizing the southern and western exposure of exterior surfaces.
 - Location of dwellings to take advantage of natural air circulation and evening breezes.
3. Use of landscaping features to moderate interior temperatures. Such techniques include:
- Use of deciduous shade trees and other plants to protect the home.
 - Use of natural or artificial flowing water.
 - Use of trees and hedges as windbreaks.

In addition to these naturally based techniques, modern methods include:

- Use of solar energy to heat water.
- Use of radiant barriers on roofs to keep attics cool.
- Use of solar panels and other devices to generate electricity.
- High efficiency coating on windows to repel summer heat and trap winter warmth.
- Weather stripping and other insulation to reduce heat gain and loss.
- Use of natural gas for dryers, stovetops and ranges.
- Use of energy-efficient home appliances.
- Use of low-flow showerheads and faucet aerators to reduce hot water use.

Major opportunities for residential energy conservation in the city will include insulation and weatherproofing, landscaping and maximizing orientation, lowering appliance consumption, and maximizing on solar energy.

The following proposed policies and programs relate to the City's opportunities for energy conservation:

- **Implementation Measure IV-1:** The City will continue support Pacific Power and Great Northern Corporation's energy audit and weatherization programs, and will provide referrals and participate in informing households that would potentially benefit from these programs. The City has information available for the public at the front counter at City Hall and will distribute related information when appropriate, including distribution through the mail.
- **Implementation Measure IV-2:** Continue to enforce state requirements, including Title 24 of the California Code of Regulations, for energy conservation in new residential projects and encourage residential developers to employ additional energy conservation measures for the siting of buildings, landscaping and solar access through development standards contained in the Zoning Ordinance and Building Code, as appropriate.

7. HOUSING RESOURCES AND OPPORTUNITIES

Existing Affordable Housing

The City of Montague currently has only one subsidized multifamily project, Montague Apartments, shown in **Table 36**. This project is subsidized through USDA Rural Development and provides subsidies through its Section 515 program. There are several apartment complexes within the city and the owners have stated that their tenants are low-income although their units are not subsidized. The City has encouraged the development of affordable housing; however, there has been little interest from developers.

Table 36
Assisted Multifamily Units

<i>Name</i>	<i>Expiration Date</i>	<i>No. of Units</i>	<i>Senior Units</i>	<i>Family Units</i>	<i>Funding Agency/ Program</i>
Montague Apartments 791 East Webb Street	5/6/2046	28	0	27	USDA Rural Development

Source: USDA Rural Development. Yreka office; US Dept. of Housing and Urban Development, San Francisco office; City of Montague Planning and Building Departments.

At-Risk Housing

In 1989, the California Government Code was amended to include a requirement that localities identify and develop a program in their housing elements for the preservation of assisted, affordable multifamily units. Subsequent amendments have clarified the scope of the analysis to include units developed pursuant to inclusionary housing and density bonus programs. In the preservation analysis, localities are required to provide an inventory of assisted, affordable units that are eligible to convert within 10 years of the beginning of the Housing Element planning period (through December 31, 2024). The Section 515 subsidies for the Montague Apartments will not expire until at least 2046; therefore there are no assisted units at risk of converting to market-rate in Montague. Should any units in the city become at risk, the City will implement **Implementation Measure III-6** to preserve units at risk of conversion to market rate.

The following nonprofit organizations are listed within Siskiyou County as entities with the capacity to acquire multifamily developments if any units were to become at risk in the future. (<http://www.hcd.ca.gov/hpd/hrc/tech/presrv/hpd00-01.xls>):

Christian Church Homes of Northern California, Inc.
303 Hegenberger Road, Oakland, CA 94621
William F. Pickel - bpickel@cchnc.org
(510) 632-6714

Eskaton Properties, Inc.
5105 Manzanita Avenue, Carmichael, CA 95608
Raymond Gee - ray@eskaton.com
(916) 334-0810

Rural Communities Housing Development Corp.
237 E. Gobbi Street, Ukiah, CA 95482
Tom MonPere - tmonpere@rchdc.org
(707) 463-2252

Community Housing Improvement Program
1001 Willow Street, Chico, CA 95928
David Ferrier – dferrier@chiphousing.org
(530) 891-6931

Rehabilitation Program

The City's rehabilitation loan program is currently funded by a revolving loan account. The City applied for CDBG funds in the past that were used to grant rehabilitation loans. As repayments of these loans are received, the money is put back into a loan account to give to new applicants. Loans are made to households in target income groups and can be used for structural rehabilitation, room additions to relieve overcrowding, and total reconstructions. There is roughly \$77,000 in available funding through this program (as of September 2013). Interest rates for owner-occupied units are usually set at 3 percent but can be as low as 0 percent for very low income households and life of the loan can be up to 30 years. No applications were received for use of funds through the City's Rehabilitation Program during the previous planning period.

Housing Authority

The state of California does not own or operate public housing; public housing is administered directly through local public housing authorities. However, for those jurisdictions that do not have a local public housing authority, HCD has a Housing Assistance Program that administers the Section 8 program in those counties.

Siskiyou County has no local public housing authority. As such, HCD receives an allocation of Housing Choice Voucher rent assistance funds from HUD and contracts with the Shasta County Housing Authority to administer the Housing Choice Voucher (Section 8) program at the county level. The voucher program provides a voucher to recipients to use to help pay their rent for any rental unit that accepts the voucher. The recipients pay part of the rent based on 30 percent of their income and the Section 8 program pays the remaining amount. Based on personal correspondence with Tricia Brendler of the Shasta County Housing Authority on September 30, 2013, there are currently 10 households receiving housing choice vouchers in Montague. The waitlist for future households to join the program is currently open and there are 34 applicants on this list with a mailing address within the City of Montague.

Future Housing Needs

Pursuant to the state Government Code Section 65584, HCD has developed a Regional Housing Need Allocation (RHNA) Plan for Siskiyou County. The RHNA Plan identifies a need for 530 new residential units in Siskiyou County over a 5.5-year period (January 1, 2014, to June 30, 2019). The need for 530 units is shared and distributed amongst each of the communities in the county, with each community's share determined by its proportion of the county's overall household population. Thus, the City of Montague's share of regional housing needs is 19 units, or about 3.5 units per year

over the 5.5-year period. In an attempt to provide housing for all income groups in the city, these 19 units are further divided among the various income groups identified and defined in **Table 37**.

Regional housing need allocations are considered a minimum need. Many jurisdictions have existing unmet housing needs due to overpayment or overcrowding issues that signal housing need and may exceed the regional allocations.

According to the most recent 2014–2019 allocations, the City of Montague requires at least 19 new housing units. A large portion of the allocation is for “above moderate” households.

Table 37
Comparison of Regional Growth Need (January 1, 2014–June 30, 2019) and Residential Sites

<i>Income Category</i>	<i>Total RHNA</i>	<i>Progress</i>	<i>Remaining RHNA</i>	<i>Site Inventory Realistic Unit Capacity</i>	<i>RHNA Surplus</i>
Extremely Low (<30% Median Income)	2	0	2	172 ¹	164
Very Low (<50% Median Income)	3	0	3		
Low (50–80% Median Income)	3	0	3		
Moderate (81–120% Median Income)	3	0	3	41	38
Above Moderate (> 120% Median Income)	8	0	8	71	63
Total	19	0	19	284	265

Source: Siskiyou County Final RHNA, HCD, July 2012.

*The City projects 50 percent of the very low-income allocation for extremely low-income households.

Note 1: This represents three sites allowing development at densities up to 17 units per acre to meet the needs of lower-income households.

8. VACANT LAND INVENTORY

In the appendices to this Housing Element, **Table B-1** lists available vacant land in the city that is appropriate to meet its share of the regional housing needs. The realistic unit numbers in the table reflect the development potential of each vacant parcel scaled down to 75 percent density for multifamily and 60 percent for single family. There are a total of 13 acres of R-3 zoned lands appropriate for lower-income higher density development with the potential to result in 172 units; 5 acres of R-2 with the potential to result in 41 units; and 38 acres of R-1/R-1A/R-A/R-AG zoned lands with the potential to result in 71 units. Due to the availability of vacant, residentially zoned property, it is unnecessary for the City to consider the rezoning of vacant nonresidentially zoned land or the redevelopment of properties in order to generate adequate sites for new housing development. None of the sites listed in **Table B-1** are constrained due to lack of water or sewer service.

The vacant land inventory accounts for physical, environmental, access and utility constraints, inconsistencies between the zoning and general plan designations, and/or parcel sizes that are too small to develop without boundary line adjustments or mergers with adjacent parcels. Further conflicts could result from wetland or topographic constraints reducing the “potential unit” yields noted on this table. The development potential of each vacant parcel has been scaled down based on applicable constraints and the average density that is typically achievable, regardless of the maximum density allowed by zoning. Although a site-by-site investigation of each vacant parcel has not occurred, based on general knowledge of the larger multiple family sites (those likely to be used for affordable housing), neither wetlands nor topographic constraints exist. Constraints affecting density yield are reflected in the projected realistic capacity identified in **Table B-1**.

Refer to **Appendix C** for the location of those sites identified in **Table B-1**.

Water and Sewer Infrastructure

The City maintains and operates its own water and sewer facilities. The City’s sewage treatment is more than adequate to serve the projected growth for the next five years and beyond. The average flows in the summer are about 0.075 MGD, winter flows at around .250 MGD. With some modifications to the treatment system, the equivalent could accommodate a population of 2,500, well beyond the projected population for the planning period.

The city is served by ground water sources from Little Shasta River in the winter and Lake Shastina in the summer. The city’s water supply has a current capacity of 0.9 million gallons per day to service the city, with the capacity to expand. The city’s water system, pipelines, and storage tanks are over 50 years old and in need of repairs and upgrades. The city installed a new 1 million water storage tank in 2008. The city experienced drinking water violations in 2009. The city’s current water capital improvements funds are inadequate to cover the monthly costs of providing services and any improvements. The City commissioned an engineering study in 2008 to evaluate the existing water system and prioritization of improvements by 2014. In September 2009 the City informed consumers that water and sewer rate increases may be necessary. In addition, the City is in the process of seeking grants and/or loans to update and increase treatment capacity for future development. The City was able to secure 5 million in grants and \$851,572 in loans and is in the process of building a new water treatment plant (currently under construction) with a completion date of spring of 2015.

Certain portions of the city (e.g., R-AG-2 ½ zone district in the southeast end) are constrained by limitations in the capacity of various elements of the community's infrastructure, including water and sewer. None of the sites in **Table B-1** have water and sewer constraints.

Flood Hazards/Wetlands

The Montague planning area is located in the Shasta River drainage basin. The potential for flooding in the City of Montague is minimal. Some areas of the city are mapped by FEMA as flood prone areas and are marked as Zone AO and Zone B, although most of the city is in Zone C. While some residential construction could occur in these areas in accordance with FEMA standards, the density of development will likely be much lower than permitted by existing zoning. Other than the flood plain and wetlands limitations noted on FEMA FIRM Map # 060451 0001 A, there are no other physical limitations to residential development that characterizes the city.

The City can easily accommodate the RHNA projections without developing in areas that have constraints due to flood hazards and/or wetlands.

Availability of Land to Meet RHNA

Due to the availability of vacant, residentially zoned property, it is unnecessary for the City to consider the rezoning of vacant non-residentially zoned land or the redevelopment of properties in order to generate adequate sites for new housing development. The sites identified in **Table B-1** can support the development of housing in excess of the City's share of the 2014–2019 regional housing needs as estimated by HCD. Therefore, it can be conclusively stated that the City has adequate, appropriately zoned sites with supporting public services and utilities to accommodate its housing needs over the current planning period.

Funding Sources

Many types of funding are available to the City and local nonprofit organizations to ensure the availability of housing affordable to low- and moderate-income persons. **Appendix D** lists the grant and loan options the City or other agencies can apply for to fund services for residents of Montague. There are programs to help fund the development of multifamily rental housing, supportive housing, homeless shelters and transitional housing, rehabilitation programs, second mortgages, and self-help housing.

9. HOUSING CONSTRAINTS

Governmental and Non-Governmental Constraints

Various interrelated factors may constrain the ability of the private and public sectors to provide adequate housing that meets the needs of all economic segments of the community. These constraints can be divided into two categories: governmental and non-governmental. Governmental constraints consist of land use controls, development standards, processing fees, development impact fees, code enforcement, site improvement costs, development permit and approval processing, and provision for a variety of housing. Non-governmental constraints include land availability, land cost, construction costs, and availability of financing.

Governmental Constraints

Land Use Controls

The City of Montague's General Plan establishes policies that guide all new development, including residential land uses. These policies, along with zoning regulations, control the amount and distribution of land allocated for different land uses in the city. **Table 38** shows the residential land use designations established by the General Plan.

Table 38
Residential Land Use Designations*

<i>Designation</i>	<i>Maximum Density</i>	<i>Notes</i>
Low Density Residential (R-1)	5 units/acre	Single family residential uses. Medium density residential development considered with a conditional use permit.
Medium Density Residential (R-2)	10 units/acre	Usually used for duplexes. Mobile home parks.
High Density Residential (R-3)	17 units/acre	Duplexes, triplexes, apartment houses. Mobile home parks.

Source: City of Montague General Plan, adopted January 1989.

* Note: The City has not adopted land use designations, but uses the City's zoning designations as land use designations.

Residential Development Standards in Residential Zone District

Zoning regulations are designed to protect and promote the health, safety, and general welfare of residents as well as implement the policies of the General Plan. The Zoning Ordinance also serves to preserve the character and integrity of existing neighborhoods. **Table 40** shows the residential zone districts and permitted densities. The minimum residential lot sizes range from 7,500 square feet to 15,000 square feet. The maximum height limit for residential units in the R-1 and R-2 districts is 35 feet, and 45 feet in the R-3 district.

Parking standards in the R-1, R-2 and R-3 districts require a minimum of 1.5 parking spaces per unit. The requirements are minimal and none of these are considered a constraint to development.

The City's two high-density multifamily zones are the Medium Density Residential (R-2) and High Density Residential (R-3) zones. The zones are fairly similar in the type of housing units that are allowed. The primary difference is the allowable densities in each. The R-2 allows a maximum of 10 units per acre and the R-3 allows a maximum of 17 units per acre.

Table 39
Residential Zone Districts and Development Standards

	<i>Single Family Residential (R-1)</i>	<i>Expanded Single-Family Residential (R-1A)</i>	<i>Medium Density Residential (R-2)</i>	<i>High Density Residential (R-3)</i>	<i>Residential Agriculture (R-AG-2 1/2)</i>	<i>Mobile Home Overlay (MH)</i>
Max. Units Per Acre	1–5	1–5	1–10	1–17	1	N/A
Minimum Lot Size	7,500	15,000	7,500	7,500	7,500	7,500
Minimum Lot Width	50'	50'	50'	50'	50'	**
Front Yard Setback	20'	20'	20'	15'	20'	--
Side Yard Setback	10'	10'	10' on one side 5' on the other	10' on one side 5' on the other	10' on one side 5' on the other	5'
Rear Yard Setback	10'	10'	10'	10'	10'	3'
Max. Building Height	35'	35'	35'	45'	35'	--
Minimum Parking Spaces Per Unit	1–2*	1 ½	1 ½	1 ½	1–2*	1 ½
Max. Lot Coverage	40–60%	60%	60%	60%	40%	75%

Source: City of Montague Zoning Ordinance 03-3, adopted 2004.

* To be determined by Planning Commission. Either a one-car or two-car garage or carport is required.

** As allowed by the California Department of Housing and Community Development.

Similar to most cities in this region of California, the City's subdivision design criteria have been adapted from those of the City of Redding. These criteria are the basic minimums necessary to protect public health and safety.

- Local Streets:
 - Right-of-way: 55–60 feet
 - Pavement width: 40 feet
- Major Streets:
 - Right-of-way: 76–80 feet
 - Pavement width: 64 feet
- Sidewalks: Provided when near schools, park, or public area
- Sewers:
 - Minimum pipe: 6 inches
 - Manholes: 500 foot maximum spacing
- Storm drains: Based on 10-year storm event
- Water mains and fire hydrants: As determined by the director of public works

While all development-related improvements add to the cost of housing, the City's adopted standards do not substantially or unnecessarily constrain the development of affordable housing. The greatest constraints to the development of affordable housing continue to be the regional economy, the scarcity of jobs, and the distance from major transportation routes.

Adequacy of Zoning Standards to Facilitate Affordable Housing

It is difficult to determine the dollar amount per dwelling unit for development-ready land suitable for multifamily housing except when properties in the R-2 and R-3 zone districts become available for sale. However, based on a survey of lots for sale in Montague in the fall of 2013, it can be determined that land costs are fairly low. Given these low land costs, an increase in the base residential density (before a density bonus for affordable housing) above 17 units per acre would not significantly reduce residential development costs or significantly increase the feasibility of affordable housing production. The City, therefore, believes the R-3 zone provides adequate density and development standards to facilitate the production of housing affordable to very low- and low-income households.

Provisions for a Variety of Housing

The Housing Element must identify adequate sites that are available for the development of housing types for all economic segments of the population. Part of this entails evaluating the City's zoning code and its provision for a variety of housing types. Housing types include single-family dwellings, duplexes, guest dwellings, mobile homes, group residential homes, multifamily dwellings, convalescent homes, accessory structures, supportive housing, and single-room occupancy units.

Some housing types are allowed by right and others are allowed with a conditional use permit. Conditions of approval for developments may include but shall not be limited to requiring: special yards; open spaces; buffers; fences; walls; installation and maintenance of landscaping; street dedications and improvements; regulation of traffic circulation; regulation of signs; regulation of hours of operation and methods of operations; control of potential nuisances; standards for maintenance of building and grounds; prescription of development schedules and development standards; and such other conditions as the Planning Commission may deem necessary to ensure compatibility of the use with surrounding developments and uses and to preserve the public health, safety, and welfare. **Table 40** below summarizes the housing types permitted, conditionally permitted, and prohibited under the City's Zoning Ordinance.

Extremely Low Income Households and Transitional and Supportive Housing

Assembly Bill (AB) 2634 (Lieber, 2006) requires the quantification and analysis of existing and projected housing needs of extremely low-income households. Elements must also identify zoning to encourage and facilitate housing types that serve extremely low-income households including supportive housing and single-room occupancy units. The City of Montague's current Zoning Code does not define supportive housing or identify any zones where this type of housing is permitted. Proposed **Implementation Measure I-12a** in the 2009–2014 Housing Element stated the City would revise the Zoning Code to specifically define transitional and supportive housing types and to consider them a residential use in residential zones. The City amended its Zoning Ordinance in 2012 to implement this implementation measure. However, the state has clarified the intent of SB 2 related to transitional and supportive housing and **Implementation Measure I-8** has been modified and will be continued in the updated Housing Element. The modified implementation measure states the City will amend the Zoning Code to allow transitional and supportive housing in the same way other residential uses are allowed in all zones allowing residential uses. The definitions of transitional and supportive housing will also need to be updated to comply with changes to the state-required definitions due to the passage of SB 745.

Single-room occupancy units are often the most appropriate type of housing for extremely low-income persons. Single-room occupancy units are allowed in the R-3 and C-2 districts without a conditional use permit. Mobile homes and factory built housing also provide affordable housing for lower-income persons. The City's Zoning Codes allows mobile homes, manufactured homes, or modular homes on individual lots within the R district (R-1, R-2, R-3 and RAG 2 ½ districts (Chapter 15.20, Mobile Homes).

Second Dwelling Units Constraints

Another type of housing appropriate for lower-income persons are second dwelling units. "Second unit" means an attached or a detached residential dwelling unit which provides complete independent living facilities for one or more persons. It shall include permanent provisions for living, sleeping, eating, cooking, and sanitation on the same parcel as the single-family dwelling is situated. A second unit also includes the following: (A) An efficiency unit, as defined in Section 17958.1 of Health and Safety Code; (B) A manufactured home, as defined in Section 18007 of the Health and Safety Code.

AB 1866 (Chapter 1062, Statutes of 2002), also known as the "second unit law," amended the California Government Code to facilitate the development of second units. This amendment now requires localities to allow second units ministerially without discretionary review or hearings. To be considered a ministerial review, the process used to approve second units must "apply predictable,

objective, fixed, quantifiable and clear standards.” Applications for second units should not be subject to onerous conditions of approval or public hearing process or public comment.

The second unit law established maximum standards for second units on lots zoned for residential use that contain existing single-family dwellings. No other standards can be applied to the approval of second units than those listed in Section 95852.2(b) of the Government Code, except the City may require that the primary structure be owner-occupied. The City has adopted these standards which are outlined in Section 17.30.100, Secondary Housing Units, of the Zoning Code:

- The unit is not intended for sale and may be rented.
- The lot is zoned for single-family or multifamily use.
- The lot contains an existing single-family dwelling.
- The second unit is either attached to the existing dwelling and located within the living area of the existing dwelling or detached from the existing dwelling and located on the same lot as the existing dwelling.
- The increased floor area of an attached second unit shall not exceed 50 percent of the existing living area.
- The total area of floor space for a detached second unit shall not exceed 1,200 square feet.
- Requirements relating to height, setback, lot coverage, architectural review, site plan review, fees, charges, and other zoning requirements are generally applicable to residential construction in the zone in which the property is located.

Table 40 exhibits where second single-family dwelling units are allowed. Second units are a permitted use in the single family and multifamily zoning districts (R-1, R-2 and R-3). In the City’s Zoning Code, second unit performance standards are addressed separately within each of the residential zone districts. Second units must meet all of the same requirements as the main structure, except that they may not exceed 1,200 square feet unless located on lots that are at least 10,000 square feet (Section 17.30.100). Similar to the primary dwelling, second units must provide one off-street parking space. A mobile or manufactured home may be installed as a secondary housing unit if it conforms with the existing city regulations relating to the installation of such homes.

Table 40
Residential Uses Permitted by Current Zoning

<i>Residential Uses</i>	<i>R-1</i>	<i>R-1A</i>	<i>R-2</i>	<i>R-3</i>	<i>R-AG-2 ½</i>	<i>M</i>	<i>MH</i>
Single-family dwelling	P	P	P	P	P	P	--
Duplex	C	--	P	P	--	C	--
Triplex, apartments (4 or more units)	--	--	--	C	--	--	--
Multifamily residential building (4 or less units)	--	--	--	P	--	--	--
Second single-family dwelling	P	P	P	P	P	--	--
Mobile homes on individual lots	P	P	P	P	P	--	--
Intermediate care facility (Group care home for six and fewer individuals)	P	P	--	--	P	--	--
Group care home, including rest homes (seven or more individuals)	C	--	C	C	--	--	--
Rental housing (dwelling groups, roominghouse and boardinghouse, rest home for three or more individuals)	--	--	--	C	--	--	--
Emergency shelters	--	--	--	P	--	--	--
Accessory structures and uses located on the same site	P	P	P	P	--	--	--
Mobile home park	C	C	C	C	--	--	P
Single-room occupancy units	--	--	--	P	--	--	--
Transitional housing	P	P	P	P	--	--	--
Supportive housing	P	P	P	P	--	--	--

Housing for Persons with Disabilities Constraints

As part of a governmental constraints analysis, housing elements must analyze constraints upon the development, maintenance and improvement of housing for persons with disabilities. The City established a reasonable accommodation procedure in 2012 and it is codified as Chapter 17.56 of the City's Zoning Ordinance. The Zoning Ordinance currently provides a definition of group care home that is based upon Health and Safety Code Section 1500 et seq. In accordance with state law, the City must allow group facilities for six persons or less in any area zoned for residential use, and may not require licensed residential care facilities for six or less individuals to obtain conditional use permits or variances that are not required of other family dwellings. Consequently, group care facilities for six and fewer individuals are allowed by right in all residential zones. Group care facilities of more than six individuals are conditionally permitted in the R-1, R-2 and R-3 zone districts. **Implementation Measure I-11** states that the City shall revise the zoning ordinance to specifically address group homes (or licensed residential care facilities) of six or fewer persons to comply with state Health and Safety Code 1267.8.

BUILDING CODES

Has the City adopted the Uniform Building Code?	Yes, but local amendments do not affect disabled access.
Has the City adopted any universal design element into the code?	The City will encourage the incorporation of universal design in new construction.
Does the City provide reasonable accommodation for persons with disabilities in the enforcement of building codes and the issuance of building permits?	Yes. Building permit applications and other building code matters can be accommodated at the front counter of City Hall. If additional assistance is needed (e.g., sign language), a request can be made as addressed above. Chapter 17.56 of the Zoning Ordinance contains the City's Reasonable Accommodation procedure.

Emergency Shelter Constraints

California Health and Safety Code (Section 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 households may be denied emergency shelter because of an inability to pay." Current zoning allows emergency shelters for six and fewer individuals in any area zoned for residential use similar to group care facilities, but does not specifically address "emergency shelters" per se.

SB 2 (Cedillo, 2007) requires jurisdictions to allow emergency shelters and transitional housing without a conditional use permit. Cities are required to identify a zone(s) where emergency shelters will be allowed as a permitted use without a conditional use permit or other discretionary permit. The zone or zones identified must have land available to accommodate an emergency shelter. The City's Housing Needs Assessment states that the Yreka Community Resource Center has had no contact with homeless individuals in the City of Montague. The needs assessment also lists the locations of existing services in the City of Yreka which is just 7 miles from Montague. However, the City has amended its Zoning Ordinance to allow emergency shelters by right in the R-3 zone to comply with state law.

Pursuant to SB 2, the City conducted a staff level review of its zoning districts and available land during the previous planning cycle. The City determined the R-3, High Density Residential Zone would

be the most appropriate for emergency shelters because it is intended as an area for commercial, hotels, motels, and apartment building complexes and NIMBY (Not In My Back Yard) issues would be minimized. Revisions to the Zoning Ordinance have been made and emergency shelters are now allowed without discretionary review in the R-3 zone.

Housing for Farmworkers Constraints

In accordance with Health and Safety Code Sections 17021.5 and 17021.6, housing for farmworkers in the City of Montague for six or fewer persons shall be deemed a single-family structure with a residential land use designation and employee housing up to 12 units and with 36 beds shall be allowed in all zones where agricultural uses are allowed (see **Implementation Measure 1-11**). In addition, “dwelling groups” are allowed with issuance of a conditional use permit in the R-3 zone district.

The City requires a conditional use permit for large-scale housing developments in all residential zones. The conditional use permit process is in place to ensure compatibility with surrounding uses. Conditions of approval vary from project to project, but most likely they will contain provisions for landscaping, type of fencing, driveway locations, compatible lighting, and recreational facilities. This process is not a constraint to the development of farmworker housing as the process is very streamlined and projects can be approved in three months. Similarly, farmworker housing for six or fewer persons is allowed in the R-1 zone.

Development and Processing Fees

Fees collected by the City typically do not support the full cost of regulating and accommodating new development. The City attempts to keep the fees as low as possible as a means to encourage development. The most significant fees typically associated with a residential building permit are the building permit and utility connection fees. Development impact fees that apply to new residential single-family and multifamily construction are listed in **Table 41**. The City also collects fees from developers to help cover the costs of planning and processing permits. Processing fees are calculated based on average staff time and material costs required to process a particular type of case. Planning and processing fees are summarized in **Table 42**.

The City’s impact fees are much lower than other small cities in the region and Siskiyou County, which has fees of approximately \$5,700 per 1,500-square foot unit. For a typical single-family dwelling that is on public water and sewer systems, the fees are approximately \$2,380 per unit (plus 2 percent of living space assessed valuation); and approximately \$9,520 for multifamily development (based on a four-unit dwelling), not including construction, school fees, permit and plan check fees. For those units that require a permit for a well and septic, fees paid to the County are approximately \$246 and \$270, respectively. Further, school impact fees are required by the school district and can result in an additional \$2,688 per unit (based on a 1,200-square-foot unit). Depending on housing unit size, type and location, City and school district fees amount to 3.5 percent of the total cost of each new housing unit. While these costs will likely be passed on to the ultimate product consumer, thus impacting housing prices, these requirements are deemed necessary to ensure health and safety as well as maintain the quality of life desired by City residents. The City will monitor annually any multifamily development applications to identify any constraints to this type of development.

**Table 41
Development Impact Fees**

<i>Facility</i>	<i>Fee Per Dwelling Unit</i>
Water Connection Fee	\$550.00
Sewer Connection Fee	\$475.00
Water Capital Improvement Fee	\$690.00
Sewer Capital Improvement Fee	\$665.00
School Impact Fee (2% of valuation of sq ft of new living area construct)	\$2.24 sq.ft.
TOTAL	\$2,380.00*

Source: City of Montague Connection Fees

* New construction fee, 2 percent of living space for SFD of the gross assessed valuation as determined by the County building department at the time the building permit is issued.

(Section 3.16.030, Municipal Code) Capital Improvement Fees and New Construction fees are waived for new businesses.

(Resolution 65-90)Note: Fees are for informational purposes only and subject to change.

**Table 42
Planning Permit Fees**

	<i>Fee⁽¹⁾</i>
Initial Study and Checklist	\$195.00
Negative Declaration	\$515.00
Environmental Impact Report	\$590.00
Annexation	\$780.00 ⁽²⁾
General Plan Amendment	\$390.00–545.00 ⁽³⁾
Zoning Amendment	\$390.00
Use Permit	\$390.00
Variance	\$130.00
Lot Line Adjustment/Merger	\$150.00
Minor Subdivision (4 or less lots)	\$840.00, plus \$75.00 per parcel
Major Subdivision (5 or more lots)	\$840.00, plus \$75.00 per parcel
Development Agreement	\$1,400.00

(1) Fees adopted per Resolution

(2) Plus LAFCO fees and map revision costs

(3) Plus General Plan Map revision costs

Permit Processing Times Constraints

The time involved in processing development applications can become a constraint to affordable housing development. In Montague, most development applications for single-family and multifamily developments take approximately two to three weeks to process as long as no discretionary approvals

are needed. If an applicant proposes developments that require discretionary review, such as a use that requires a conditional use permit, the processing time can extend to two months regardless if it is a single-family or multifamily project. **Table 43** lists the typical review times for each type of permit or approval process in the city. These review periods do not present constraints to development as some review is needed to ensure the maintenance of health and safety standards. The Planning Department encourages developers to submit applications concurrently where possible to minimize the total processing time and related cost for a project.

Table 43
Planning Processing Times

<i>Type of Approval or Permit</i>	<i>Typical Processing Time</i>
Ministerial Review	2–3 weeks
Conditional Use Permit	2 months
Zone Change	3 months
General Plan Amendment	3 months
Site Plan Review	45 days
Parcel Maps	3–4 months
Initial Study	6–8 weeks
Environmental Impact Report	8 months +

Source: City of Montague Planning Department, 2014

Conditional Use Permit

While approval of a use permit does require more detailed analysis and discretionary consideration than a use allowed “by right,” this process does not appear to be a substantial constraint to development of affordable housing. A conditional use permit for a multifamily housing project entails a public hearing before the City Council, as well as notification of property owners within 300 feet of the project. An environmental review pursuant to CEQA (typically a negative declaration) is conducted and staff reviews the project for compliance with City and CEQA standards. There are no design standards, architectural review or other criteria applied except normal setbacks, building height, lot coverage, density and parking requirements. The City Council primarily considers potential environmental impacts, as well as public improvements (e.g., curb, gutter, sidewalk and drainage improvements), that may be necessary as conditions of approval to support the project. The entire process from submittal to public hearing and project approval is typically about six to eight weeks.

While on the surface the conditional use permit process as an extra application step may seem to be a constraint, actual practice has shown that residential projects have not been denied, nor have projects been altered in a manner which would substantially affect project feasibility. Since processing fees are moderate, as shown herein, the only real constraint is the approximately two-month period necessary to process the application before the City Council. This processing time is minimal and has little to no effect on the cost or feasibility of a multifamily housing project.

Variance

Where practical difficulties or unnecessary hardships may result from the strict application of the Zoning Ordinance, the City may grant individuals relief from provisions of the ordinance in the form of a variance. Similar to use permits, the processing of a variance requires an application to be filed with the Planning Department, payment of a fee, and a public hearing before the Planning Commission. Further, in deciding whether to grant a variance, the Planning Commission must be able to make the following findings:

- That there are exceptional or extraordinary circumstances or conditions applying to the land, building, or use referred to in the application, which circumstances or conditions do not apply generally to land, buildings, or uses in the same district.
- That the granting of the application is necessary for the preservation and enjoyment of substantial property rights to the petitioner.
- That the granting of such application will not, under the circumstances of the particular case, materially affect adversely the health or safety of persons residing or working in the neighborhood of the property of the applicant and will not, under the circumstances of the particular case, be materially detrimental to the public welfare or injurious to property or improvements in such neighborhood.

If the Planning Commission is able to make the findings, as well as ensure that the variance is, or can be made, harmonious with the general purpose of the Zoning Ordinance, the variance can be granted. Further, if the Planning Commission denies the variance request because the findings cannot be made, or the variance is in conflict with the general purpose of the Zoning Ordinance, the applicant(s) may appeal the decision to the City Council.

While the variance process provides considerable flexibility from the provisions of the Zoning Ordinance in that it allows the Planning Commission to consider unusual circumstances surrounding the use, building, and property, a variance may not be the appropriate mechanism for accommodating the special needs of persons with disabilities. This is because the granting of a variance is based upon the unique characteristics of the property, building, or use, and not upon the unique characteristics of the property owner or prospective occupant. For this reason, the City has incorporated reasonable accommodations for persons with disabilities into the Zoning Ordinance, and no longer relies on the variance process to make reasonable accommodations (see Chapter 17.56).

Building Code and Enforcement Constraints

The City adopted the California Building Code for its code requirements and deviates from it only in the case of requirements for snow load (i.e., the City has a higher standard for roofing due to local conditions). Because the more stringent standards apply only in case of snow load, and thus serve to protect public health and safety, the enforcement of the California Building Code does not pose a significant constraint to the production or improvement of housing in Montague.

Code enforcement typically occurs when the building inspector or code enforcement officer is processing other permits on the site, or when complaints are filed. The Building Department staff works with the County Health Department when the complaint appears to be a matter of both health and safety.

Most complaints come from renters who have complaints against their landlord. The inspection may reveal building or health code violations that are then written up with a time line for correction and follow-up inspections. If there are no code violations, but other non-code situations occur, the renter is given a question and answer sheet prepared by the California State Department of Consumer Affairs, which helps to define the renters' rights and options in the matter. Complaints in mobile home parks are referred to the enforcement section of HCD.

Chapter 8.08 of the City's Municipal Code establishes a process for abating public nuisances. The types of nuisances defined within the ordinance vary from unsightly storage and debris on a parcel, to elements of disrepair of buildings. Code and nuisance enforcement is provided by a Code Enforcement Officer, the Montague Police Department, and the Building Department.

Non-Governmental Constraints

Availability of Financing

The cost of borrowing money to finance the construction of housing or to purchase a house affects the amount of affordably priced housing in Montague. Fluctuating interest rates can eliminate many potential homebuyers from the housing market or render infeasible a housing project that could have been developed at lower interest rates. When interest rates decline, sales increase. The reverse has been true when interest rates increase. **Table 44** illustrates interest rates as of September 2013. The table presents both the interest rate and annual percentage rate (APR) for different types of home loans. The interest rate is the percentage of an amount of money which is paid for its use for a specified time and the APR is the yearly percentage rate that expresses the total finance charge on a loan over its entire term. The APR includes the interest rate, fees, points, and mortgage insurance, and is therefore a more complete measure of a loan's cost than the interest rate alone. However, the loan's interest rate, not its APR, is used to calculate the monthly principal and interest payment.

Table 44
Interest Rates

	<i>Interest</i>	<i>APR</i>
Conforming & FHA		
30-Year Fixed	4.625%	4.799%
30-Year Fixed FHA	4.375%	5.893%
15-Year Fixed	3.625%	3.921%
5-Year ARM	3.375%	3.208%
5-Year ARM FHA	3.625%	4.074%
Jumbo		
30-Year Fixed	4.375%	4.489%
5-Year ARM	2.625%	2.893%

Source: www.wellsfargo.com, September 2013

Land Costs

The cost of raw, developable land creates a direct impact on the cost for a new home and is considered a possible constraint. A higher cost of land raises the price of a new home. Therefore, developers sometimes seek to obtain City approvals for the largest number of lots allowable on a parcel of land. As of September 2013, residential land cost an average \$9,600 per acre. A list of 50 properties for sale were analyzed from the Internet site www.realtor.com. Total costs per acre ranged from \$1,100/ac to \$108,000/ac. Similarly, total size of the lots for sale ranged from 1,488 acres to <1 acre.

Construction and Labor Costs

Factors that affect the cost of building a house include the type of construction, materials, site conditions, finishing details, amenities, and structural configuration. An Internet source of construction cost data (www.building-cost.net), provided by the Craftsman Book Company, estimates the per square foot cost of a single-story four-cornered home in Montague to be approximately \$160 per square foot. This cost estimate is based on a 1,500-square-foot house of good-quality construction including a two-car garage, central heating, and air conditioning. The total construction costs excluding land costs are estimated to be about \$240,000.

If labor or material costs increased substantially, the cost of construction in Montague could rise to a level that significantly impacts the price of new construction and rehabilitation. Therefore, increased construction costs have the potential to constrain new housing construction and rehabilitation of existing housing.

APPENDIX A-
HOUSING IMPLEMENTATION
PROGRAMS SUMMARY FOR PRIOR
PLANNING PERIOD

APPENDIX A

HOUSING IMPLEMENTATION PROGRAMS SUMMARY FOR PRIOR PLANNING PERIOD

Table A-1
Housing Implementation Measures Summary 2009-2014 City of Montague

<i>Implementation Measure</i>	<i>Progress/Effectiveness</i>	<i>Appropriateness (Continue/Modify/Delete)</i>
Goal I: Provide accessibility to decent housing for all City residents regardless of race, sex, socioeconomic, age or other arbitrary factors.		
Policy A: Continue to support the prevention of housing discrimination within the City of Montague.		
Implementation Measure I-1: Enforce applicable laws and regulations related to housing and discrimination. Objective: Continue to support the prevention of housing discrimination. Timing: Ongoing Responsibility: City Clerk/City Council Financing: General Fund	The City continues to enforce applicable laws as needed.	Delete. Combine into Implementation Measure I-2.
Implementation Measure I-2: Refer persons with housing discrimination complaints to the appropriate local, state or federal agency. The City has posted fair housing notice published by the State Department of Fair Employment and Housing Department and will keep those notices up to date. The City Clerk will provide referral service to those persons with housing discrimination complaints. Objective: Prevent housing discrimination based on age, race, color, national origin, religion, gender, family status or disability. Timing: Ongoing Responsibility: City Clerk/City Council Financing: General Fund	The City received no reports of discrimination during the planning period that would have initiated this implementation measure.	Modify and continue. Implementation Measure I-1 will be combined into this implementation measure in the updated element.
Policy B: Encourage housing opportunities for special needs groups including senior citizens, large families, disabled persons, single parent families, extremely low- income and the homeless.		

<i>Implementation Measure</i>	<i>Progress/Effectiveness</i>	<i>Appropriateness (Continue/Modify/Delete)</i>
<p>Implementation Measure I-3: In order to encourage the developers of multi-family or single family housing to set-aside a portion of new units for special needs groups, especially the elderly, handicapped, overcrowded and female householders, the City will provide density bonuses to housing developers that propose affordable housing for special needs groups. The City shall inform developers of these incentives and advise of these policies at the permit processing stage.</p> <p>Objective: Encourage housing suitable to a variety of income levels and household sizes and types.</p> <p>Timing: As applications for development are received</p> <p>Responsibility: City Clerk/City Council</p> <p>Financing: General Fund</p>	<p>There were no residential development plans submitted during the planning period that would have initiated this implementation measure.</p>	<p>Modify to require the addition of a density bonus ordinance to the City's Zoning Ordinance in compliance with Government Code 65915 and continue.</p>
<p>Implementation Measure I-4: The City shall conduct a public review of special needs groups as part of its required annual review of general plan implementation and consider possible actions to progress in meeting related objectives.</p> <p>Objective: Continue to promote housing for persons with special needs.</p> <p>Timing: Annually</p> <p>Responsibility: City Clerk/City Council</p> <p>Financing: General Fund</p>	<p>The City invites special needs group to participate in the annual review of the General Plan to identify their needs.</p>	<p>Modify and continue. This implementation measure will be modified to address those with developmental disabilities and to provide more specifics about City actions.</p>
<p>Implementation Measure I-5: The City shall implement the following regarding large families and overcrowded households: The City shall, on an ongoing basis, encourage large families that live in overcrowded conditions to apply for City-sponsored housing rehabilitation funds to construct "additions" to their existing housing.</p> <p>Objective: Continue to promote housing for persons with special needs.</p> <p>Timing: Ongoing and apply for grant every other year.</p> <p>Responsibility: City Clerk/City Council</p> <p>Financing: CDBG Block Grant</p>	<p>The City continues to work with Great Northern Corporation, a local nonprofit, to apply for grant monies to support rehabilitation of low-income housing. No funds have been expended specifically for overcrowded or large households.</p>	<p>Delete. Neither large family nor overcrowded households are significant special needs in Montague.</p>

<i>Implementation Measure</i>	<i>Progress/Effectiveness</i>	<i>Appropriateness (Continue/Modify/Delete)</i>
Implementation Measure I-6: In City sponsored rehabilitation programs, handicapped modifications for housing occupied by handicapped persons shall be encouraged. Objective: Continue to promote housing for persons with special needs. Timing: Apply for grant every other year Responsibility: City Clerk Financing: CDBG Block Grant	The City continues to work with Great Northern Corporation, a local nonprofit, to apply for grant monies to support persons with special needs. The City received a 2013 grant to implement ADA improvements for the bathrooms at the City airport.	Modify to change terminology from handicapped to disabled and continue.
Implementation Measure I-7: The City shall implement the following regarding female householders: The City shall encourage developers of multi-family housing to acquire rental subsidies prior to construction. Objective: Continue to promote housing for persons with special needs. Timing: Ongoing Responsibility: City Clerk/City Planner Financing: General Fund	There were no development proposals during the planning period that would have initiated this implementation measure.	Delete. Other implementation measures address these needs.
Implementation Measure I-8: The City shall implement the following regarding female householders: The City shall refer female householders with poverty incomes to the operators of the Section 8 program, weatherization and energy programs. The clerk shall meet with providers on an annual basis to review programs available for this population Objective: Continue to promote housing for persons with special needs. Timing: Ongoing and annually Responsibility: City Clerk Financing: General Fund	The City continues to work with Great Northern Corporation, a local nonprofit, to apply for grant monies to support weatherization and energy programs. The City has not worked with the Shasta County Housing Authority on the Housing Choice Voucher program but is available to confer as needed.	Modify to change timing to "as needed" when programs are updated or available assistance changes and continue.

<i>Implementation Measure</i>	<i>Progress/Effectiveness</i>	<i>Appropriateness (Continue/Modify/Delete)</i>
<p>Implementation Measure I-9: Support the development of low cost child care facilities and job training programs in the County to encourage the female householders to enter and stay in the job market. Meet with the child care council and HUB Communities Family Resource Center on an annual basis to review the possible child care needs of the community.</p> <p>Objective: Continue to promote resources for female householders.</p> <p>Timing: Annually</p> <p>Responsibility: City Clerk</p> <p>Financing: General Fund</p>	<p>Child care continues to be of concern to the city. The City encourages the development of child care facilities, when inquiries are made, to promote resources for female householders. Two applicants requested application materials and information about home child care during the planning period but the applicants didn't follow through. The City partnered with Great Northern Corporation and the Jefferson Economic Development Institute on a Micro Enterprise grant in 2010 to provide job and business management training. The grant is ongoing. The City refers residents to the HUB Communities Family Resource Center and Child Care Council and confers with these organizations as needed.</p>	<p>Continue</p>

<i>Implementation Measure</i>	<i>Progress/Effectiveness</i>	<i>Appropriateness (Continue/Modify/Delete)</i>
<p>Implementation Measure I-10:</p> <p>The City shall implement the following regarding lower income households overpaying for housing to encourage the development of affordable and subsidized rental housing in the City:</p> <ul style="list-style-type: none"> • Refer potential housing developers to the local Great Northern Corporation for discussion of various subsidized housing alternatives (such as the programs discussed in Goal II, Section C). • Refer potential housing developers to the local Rural Development program for review of various subsidized housing alternatives. • Refer lower income households overpaying for housing to the operators of the Section 8 program and programs for weatherization and energy crisis intervention assistance. • Meet with local and regional economic development and job training programs to assist with developing programs which will enable lower income households to increase their income, such as the HUB Communities Family Resource Center. <p>Objective: Continue to promote housing for persons with special needs</p> <p>Timing: Ongoing and annually</p> <p>Responsibility: City Clerk/City Consultant</p> <p>Financing: General Fund</p>	<p>The City continues to work with Great Northern Corporation, a local nonprofit, by referring low-income individuals to their weatherization and energy programs. The City actively works with the HUB Communities Family Resource Center. The City meets with Great Northern Corporation and other housing service providers as needed (at least annually).</p>	<p>Continue.</p>
<p>Implementation Measure I-11:</p> <p>The City shall implement the following regarding:</p> <ul style="list-style-type: none"> • The City shall revise the zoning ordinance to specifically address group homes (or licensed residential care facilities) of six or fewer to comply with State Health and Safety Code 1267.8. Jurisdictions are required to permit "by right" intermediate care facilities (group homes) for the developmentally disabled which serve six or fewer persons in any residential zone. Group homes may be approved for more than six clients with approval of a conditional use permit. <p>Objective: Continue to promote housing for persons with special needs.</p> <p>Timing: August 2010</p> <p>Responsibility: City Council</p> <p>Financing: General Fund</p>	<p>The City has revised Title 17 of the City Municipal Code to add the definitions for "intermediate care facility." Revisions to Title 17 also permit intermediate care facilities serving six or fewer persons in all residential districts consistent with state law.</p>	<p>Delete.</p>

<i>Implementation Measure</i>	<i>Progress/Effectiveness</i>	<i>Appropriateness (Continue/Modify/Delete)</i>
<p>Implementation Measure I-12a:</p> <p>Pursuant to SB 2, the City will amend the Zoning Ordinance to include separate definitions of "supportive housing" and "transitional housing" consistent with Sections 50675.14, 50675.2 and 50801 of the California Health and Safety Code. Further the City will amend the Zoning Ordinance to list supportive and transitional housing as permitted uses within residential zoning districts, subject only to those regulations that apply to other residential dwelling of the same type in the same zoning.</p> <p>Objective: Continue to promote housing for persons with special needs.</p> <p>Timing: August 2010</p> <p>Responsibility: City Council</p> <p>Financing: General Fund</p>	<p>The City has revised Title 17 of the City Municipal Code to add definitions for "supportive housing" and "transitional housing." Revisions to Title 17 also permit "supportive housing" and "transitional housing" in all residential zoning districts.</p>	<p>Modify and continue. This implementation measure will be modified to clarify that transitional and supportive housing will be allowed in all zoning districts allowing residential development, not just residential districts, and to update definitions to comply with SB 745.</p>
<p>Implementation Measure I-12b:</p> <p>To comply with SB 2, the City will amend the Zoning Ordinance to permit Emergency Shelters by right in the High Density (R-3) zone without a conditional use permit or other discretionary permit. The R-3 zone district has sufficient capacity with approximately 13.5 acres on three parcels of vacant land with adjacent sewer and water infrastructure to meet this potential need.</p> <p>Objective: Remove constraints to the development and availability of housing for all segments of the population.</p> <p>Timing: Within one year of adoption of the Housing Element</p> <p>Responsibility: City Council</p> <p>Financing: General Fund</p>	<p>The City has revised Title 17 of the City Municipal Code to revise the definition for "emergency shelters." Revisions to Title 17 also permit "emergency shelters" in the R-3, High Density Residential zoning district without a conditional use permit or other discretionary permit.</p>	<p>Delete.</p>

<i>Implementation Measure</i>	<i>Progress/Effectiveness</i>	<i>Appropriateness (Continue/Modify/Delete)</i>
<p>Implementation Measure I-12c: In accordance with Health and Safety Code Sections 17021.5 and 17021.6, housing for farmworkers in the City of Montague for six or fewer persons shall be deemed a single-family structure with a residential land use designation and shall be permitted in all zones in which single-family residential uses are permitted.</p> <p>Objective: Remove constraints to the development and availability of housing for all segments of the population.</p> <p>Timing: Within one year of adoption of the Housing Element</p> <p>Responsibility: City Council</p> <p>Financing: General Fund</p>	<p>The City has revised Title 17 of the City Municipal Code to add a definition for "farmworker housing." Revisions to Title 17 also permit "farmworker housing" for six or fewer persons in all residential districts that allow single-family dwellings consistent with state law.</p>	<p>Modify and continue. This implementation measure has been revised to address other requirements of Health and Safety Code Sections 17021.5 and 17021.6 related to employee housing for up to 12 units or 36 beds.</p>
<p>Implementation Measure I-13: The City will amend the Zoning Ordinance to clarify the definition of single-room occupancy units. The amendment will also describe specific development standards for these units. Further to ensure zoning flexibility that allows for the development of SROs, the city will amend the Zoning Ordinance to explicitly small "allow" (6 or less) single-room occupancy units by right in the High-Density Residential (R-3) and "large" (6 or more) single-room occupancy units by permit in the C-2 district.</p> <p>Objective: Continue to promote housing for persons with special needs.</p> <p>Timing: August 2010</p> <p>Responsibility: City Council</p> <p>Financing: General Fund</p>	<p>The City has revised Title 17 of the City Municipal Code to add a definition for "single-room occupancy units." Revisions to Title 17 also permit "single-room occupancy units" for six or fewer dwelling units in R-3, the High Density Residential zoning district.</p>	<p>Delete.</p>
<p>Implementation Measure I-14: Be prepared to be supportive if public and/or non-profit entities propose to develop a shelter for homeless persons in the City.</p> <p>Objective: Continue to promote housing for persons with special needs.</p> <p>Timing: August 2010</p> <p>Responsibility: City Clerk/City Consultant</p> <p>Financing: General Fund</p>	<p>There were no emergency shelters proposed during the planning period that would have initiated this implementation measure.</p>	<p>Continue.</p>

<i>Implementation Measure</i>	<i>Progress/Effectiveness</i>	<i>Appropriateness (Continue/Modify/Delete)</i>
<p>Implementation Measure I-15: The City has been encouraging and supporting the development, maintenance and improvement of housing for persons with disability through their extensive Housing Rehabilitation Program. To further that effort, the City will adopt a formal “reasonable accommodation procedure” policy. This policy will formalize allowing special exceptions to zoning requirements upon the request of the person with a disability consistent with fair housing related laws and regulations. Further, the City will evaluate the zoning ordinance definition of “family”. If necessary, amend the definition to encourage development, maintenance and improvement of housing for persons with disabilities.</p> <p>Objective: Continue to promote housing for persons with special needs. Timing: August 2010 Responsibility: City Clerk/City Consultant Financing: General Fund</p>	<p>In 2012, the City revised Title 17 of the Municipal Code by adding Chapter 17.56, Reasonable Accommodations, which allows special exceptions to zoning requirements for disabled persons consistent with state law. The City’s definition of family is consistent with state law and does not constrain housing opportunities for persons with disabilities.</p>	<p>Delete.</p>
<p>Implementation Measure I-16: Have information and referral information available at City Hall for housing, human and social service programs operating in the County.</p> <p>Objective: Continue to promote housing for persons with special needs. Timing: Ongoing Responsibility: City Clerk/City Consultant Financing: General Fund</p>	<p>The City provides literature at the front counter of City Hall and refers individuals to local housing, human, and social service programs available in the county.</p>	<p>Continue.</p>

<i>Implementation Measure</i>	<i>Progress/Effectiveness</i>	<i>Appropriateness (Continue/Modify/Delete)</i>
<p>Implementation Measure I-17:</p> <p>The City will amend its zoning ordinance to allow second units ministerial in all residential zone districts. The City will amend the definition of elderly housing (granny housing) to conform with the definition of second single-family dwelling unit. The City shall amend the Zoning Ordinance to allow second dwelling units in accordance with Government Code Section 65582.2, as well as eliminate the provision that allows for the development of “elderly housing” (i.e., second dwelling units for persons sixty-two years of age and older) in the R-1, R-2 and R-3 zones so as to minimize confusion.</p> <p>Objective: Remove constraints to the development and availability of housing for all segments of the population.</p> <p>Timing: August 2010</p> <p>Responsibility: City Council</p> <p>Financing: General Fund</p>	<p>In 2012, the City revised Title 17 of the City Municipal Code in order to allow second dwelling units on all appropriate residential lots regardless of the age of the occupants consistent with state law.</p>	<p>Delete.</p>
<p>Implementation Measure I-18:</p> <p>The City shall revise Section 17.16.020(D) of the Montague Municipal Code to more clearly define the permitted and conditional uses in the R-3 zone district (High Density Residential). Section 17.16.020(D)(1), under Uses permitted without a Use Permit, the following is added: Multifamily residential dwellings (no more than four units) per lot. Section 17.16.020(D)(2), under Uses permitted with a use permit, the following is amended: Multifamily residential dwellings of more than five (5) dwelling units per lot.</p> <p>Objective: Remove constraints to the development and availability of housing for all segments of the population.</p> <p>Timing: Within one year of adoption of the Housing Element.</p> <p>Responsibility: City Council</p> <p>Financing: General Fund</p>	<p>In 2012, the City revised Title 17 of the City Municipal Code in order to permit multifamily dwellings consisting of four or fewer units in the R-3, High Density Residential zoning district; and to conditionally permit multifamily dwellings consisting of five or more units in the R-3, High Density Residential zoning district.</p>	<p>Delete.</p>

<i>Implementation Measure</i>	<i>Progress/Effectiveness</i>	<i>Appropriateness (Continue/Modify/Delete)</i>
GOAL II: Preservation of the existing housing stock through rehabilitation and conservation.		
Policy A: Monitor the conditions of the existing housing stock.		
Implementation Measure II-1: The City shall conduct an updated windshield survey of the housing stock when resources are available, and will use the information to support planning and proposals for housing rehabilitation projects. Objective: Monitor the conditions of the existing housing stock. Timing: As funds become available Responsibility: City Consultant Financing: General Fund, obtain CDBG funding, if possible.	The City has limited financial resources with which to address this planning need. The City does intend to conduct a housing condition survey as soon as funding becomes available. No code enforcement complaints were reported during the planning period to indicate a significant decline in the City's housing stock. The City continues to enforce building standards as complaints are received.	Continue.
Implementation Measure II-2: Enforce adopted building standards. The City shall allow building permits only for structures that conform to adopted building standards. On a complaint basis, the Code Enforcement Officer will review existing buildings and the surrounding yards to determine if health, safety and building codes are being met. If not, the officer will seek to remedy the situation. Objective: Promote conservation and preservation of existing neighborhoods. Timing: Continuously Responsibility: Building Inspector and Code Enforcement Officer Financing: General Fund	No complaints were reported. However, the City continues to enforce building standards as complaints are received.	Continue.

<i>Implementation Measure</i>	<i>Progress/Effectiveness</i>	<i>Appropriateness (Continue/Modify/Delete)</i>
Implementation Measure II-3: Continue to support restoration and maintenance of historic buildings. Establish a Historic Committee during the planning period to develop a restoration plan and identify potential funding for restoration and maintenance Objective: Promote conservation and preservation of existing neighborhoods. Timing: 2009 – 2014 Responsibility: City Council/Public Works Financing: General Fund	The City continues to support the restoration and maintenance of historic buildings when inquiries or building permits are submitted. The City has looked into establishment of a Historic Committee but a committee has not been convened.	Continue.
Policy C: Promote housing rehabilitation programs.		
Implementation Measure II-4: Support applications by housing developers to utilize governmental housing programs such as the RD 504 programs, CDBG programs, and other housing rehabilitation programs. City Clerk will meet with CDBG consultants on a quarterly basis to review housing programs. Objective: Promote housing rehabilitation programs. Timing: Annually and ongoing Responsibility: City Council/City Clerk, in consultation with Great Northern Corporation Financing: General Fund, CDBG	The City provides literature at the front counter of City Hall and refers individuals to Great Northern Corporation, the nonprofit responsible for managing the low-income weatherization program in the county. The City meets as needed with Great Northern Corporation (the City's CDBG consultant). No applications for these programs were received by the City during the planning period.	Continue.

<i>Implementation Measure</i>	<i>Progress/Effectiveness</i>	<i>Appropriateness (Continue/Modify/Delete)</i>
<p>Implementation Measure II-5: Make information available at City Hall to persons interested in housing rehabilitation programs. Objective: Preserve existing affordable housing. Timing: Ongoing Responsibility: City Clerk, in consultation with Great Northern Corporation Financing: General Fund</p>	<p>The City provides literature at the front counter of City Hall and refers individuals to Great Northern Corporation, the nonprofit responsible for managing the low-income weatherization program in the County.</p> <p>Two housing units were rehabilitated in 2011 with funds from the City's revolving loan account.</p>	<p>Combine Implementation Measure II-6 into this implementation measure and continue.</p>
<p>Implementation Measure II-6: Apply for CDBG funds to assist residents' rehabilitate existing housing. The City shall seek funds for ten low-income rehabilitation loans/grants during the planning period. Objective: Preserve existing affordable housing. Timing: Apply for CDBG funds every other year. Responsibility: City Council Financing: General Fund</p>	<p>In September 2013, the City had approximately \$75,000 in the revolving loan account available for housing rehabilitation. The City will not be eligible to apply until the funds have been drawn down. The City continues to promote interest in these housing rehabilitation programs by making information available to homeowners and has assisted three homeowners since 2008.</p>	<p>Combine into Implementation Measure II-5 and delete.</p>

<i>Implementation Measure</i>	<i>Progress/Effectiveness</i>	<i>Appropriateness (Continue/Modify/Delete)</i>
Implementation Measure II-7: To meet the City's share of regional housing needs during the planning period, the City will encourage and facilitate the construction of 24 new housing units according to the following income levels: 3 units for extremely low income; 3 units for very low income; 4 units for low income; 4 units for moderate income; and 11 units for above moderate income. Timing: 2009 – 2014 Responsibility: City Council Financing: General Fund	One moderate-income single-family unit was constructed in 2012. Due to the slowdown of the construction industry, no other units have been constructed since the adoption of the 2009–2014 Housing Element in 2010.	This program is unnecessary in addition to the combined other programs to address meeting the City's housing needs, in particular Implementation Measure III-2. Delete.
GOAL III: Provide adequate sites for all types of housing.		
Policy A: Develop policies to encourage residential development.		
Implementation Measure III-1: Review and if necessary, update all elements of the General Plan, maintaining consistency with the goals of the Housing Element, when funding is available. Objective: Provide adequate sites for all types of housing. Timing: Annually, 2009-2014 Responsibility: City Council Financing: General Fund, obtain CDBG support, if possible.	The City continues to seek funding to finance review of the General Plan.	Continue.
Implementation Measure III-2: During the planning period, review the City's zoning ordinance and zoning districts to assure that there remain sufficient sites of multi-family and single-family housing to meet future basic construction needs and the City's regional housing needs. Objective: Encourage housing suitable to a variety of income levels and household sizes and types. Timing: Annually, 2009-2014 Responsibility: City Council Financing: General Fund	One moderate-income single-family unit was constructed in 2012. Due to the slowdown of the construction industry no other units have been constructed since the adoption of the 2009–2014 Housing Element in 2010. The City will assess the land inventory to confirm that it is sufficient during the 5th cycle update.	Continue.

<i>Implementation Measure</i>	<i>Progress/Effectiveness</i>	<i>Appropriateness (Continue/Modify/Delete)</i>
<p>Implementation Measure III-3: Review the building permit, use permit, planning and environmental review process as part of the City's required annual review of general plan implementation to identify potential constraints to housing development and evaluate possible means by which those constraints may be reduced.</p> <p>Objective: Remove constraints to the development and availability of housing for all segments of the population.</p> <p>Timing: Annually</p> <p>Responsibility: City Clerk/Building Inspector</p> <p>Financing: General Fund</p>	<p>The City has not determined there are constraints to the development of affordable housing. There has been little interest by developers within the planning period, but the City will continue to identify and eliminate constraints to development.</p>	<p>Continue.</p>
<p>Implementation Measure III-4: Continue to review off site development plans for street, water, sewer, schools and other items to determine if the plans are compatible with expected future growth.</p> <p>Objective: Remove constraints to development.</p> <p>Timing: Annual report to City Council</p> <p>Responsibility: City Council/Public Works Director</p> <p>Financing: General Fund</p>	<p>The City continues to apply this implementation measure when development proposals are submitted.</p>	<p>This process is required under the City's Zoning Ordinance and does not require inclusion in the Housing Element. Delete.</p>
<p>Policy B: Encourage site development for low and moderate income housing.</p>		

<i>Implementation Measure</i>	<i>Progress/Effectiveness</i>	<i>Appropriateness (Continue/Modify/Delete)</i>
<p>Implementation Measure III-5: Support the continuation and expansion of federal housing assistance programs for extremely low-, very low-, low- and moderate-income households. Provide information regarding housing assistance to qualified extremely low-, very low-, low- and moderate-income households. Information on all housing assistance programs will be readily available at the front counter of City Hall, the HUB Communities Family Resource Center and the public library.</p> <p>Objective: Encourage housing suitable to a variety of income levels and household sizes and types.</p> <p>Timing: August 2010</p> <p>Responsibility: City Clerk/City Council</p> <p>Financing: General Fund</p>	<p>The City continues to work with Great Northern Corporation, a local nonprofit, to apply for CDBG monies, as well as assist low-income persons in need of housing rehabilitation. Information on all housing assistance programs is available at the front counter of City Hall, the HUB Communities Family Resource Center, and the public library.</p>	<p>Combine Implementation Measure III-6 into this implementation measure and continue.</p>
<p>Implementation Measure III-6: The City shall continue to work with the private sector, nonprofit agencies, and to secure funds through state and federal programs for development of new lower-income housing and rehabilitation of existing lower-income households. As funding becomes available, the City will prioritize a portion of the funds to encourage the development of housing for extremely low-income households.</p> <p>Objective: Encourage site development for low income and moderate income housing.</p> <p>Timing: Ongoing</p> <p>Responsibility: City Council</p> <p>Financing: CDBG, HOME, as NOFAs are released.</p>	<p>There were no development proposals during the planning period that would have initiated this implementation measure. However, the City is continuously seeking funding for lower-income housing and for the rehabilitation of existing lower-income housing. In September 2013, the City reported approximately \$75,000 in its revolving loan account available to residents of Montague. The City advertises the availability of these funds on a continuous basis.</p>	<p>Combine into Implementation Measure III-5 and delete.</p>

<i>Implementation Measure</i>	<i>Progress/Effectiveness</i>	<i>Appropriateness (Continue/Modify/Delete)</i>
<p>Implementation Measure III-7: Encourage the developers of low and moderate income housing to utilize existing scattered developable lots within the City. Meet with housing consultants to review incentives for “infill” development. The City will be represented on the Siskiyou Association of Governmental Entities (SAGE) working group to develop a strategy for affordable housing development.</p> <p>Objective: Encourage site development for low income and moderate income housing.</p> <p>Timing: Annually for review, monthly for SAGE.</p> <p>Responsibility: Public Works Director</p> <p>Financing: General Fund</p>	<p>There were no development proposals during the planning period that would have initiated this implementation measure. The City continues to participate in the SAGE working group meetings on a quarterly basis.</p>	<p>Modify to revise the timing for SAGE working group meetings to quarterly and to change the responsibility for implementation and continue.</p>
<p>Implementation Measure III-8: The City will maintain a list of non-profit organizations interested in the retention and construction of affordable housing. The City will respond to the property owner on any Federal or State notices including Notice of Intent or Opt-Out Notices on local projects. The City will meet with and assist organizations desiring to maintain affordable housing in the City.</p> <p>Objective: Encourage site development for low income and moderate income housing.</p> <p>Timing: August, 2009-2014</p> <p>Responsibility: Public Works Director</p> <p>Financing: General Fund</p>	<p>There were no development proposals or notices of units becoming at risk of converting to market-rate that would have initiated this implementation measure. However, the City will continue to maintain a list of organizations should the need arrive.</p>	<p>Modify and continue. This implementation measure will be modified to clarify that it addresses assisted units at risk of converting to market rate.</p>
<p>Policy C: Provide for adequate future housing sites.</p>		
<p>Implementation Measure III-9: Prepare a public facility plan that provides for the expansion of water and sewer facilities to serve residentially designated land, when funding becomes available.</p> <p>Objective: Provide for adequate future housing.</p> <p>Timing: August 2014</p> <p>Responsibility: Public Works Director</p> <p>Financing: General Fund, seek grant support.</p>	<p>The City continues to seek funding for an analysis of its water and sewer facilities to serve any future development. A new water treatment plant is currently under construction. Completion is expected in 2015.</p>	<p>Continue.</p>

<i>Implementation Measure</i>	<i>Progress/Effectiveness</i>	<i>Appropriateness (Continue/Modify/Delete)</i>
<p>Implementation Measure III-10: Review on an annual basis the existing water/sewer capital improvement program to determine if the current fee structure is adequate to finance needed improvements in the capacity of the utility systems to accommodate future development</p> <p>Objective: Provide for adequate future housing.</p> <p>Timing: Annually</p> <p>Responsibility: City Council/Public Works Director</p> <p>Financing: General Fund</p>	<p>The City adopted a staged increase in monthly water and sewer rates that took effect on March 1, 2010. The base monthly water rate increased to \$37.53 in 2011 with additional increases up to \$44.77 in 2015; the sewer base monthly rate increased to \$23.66 in 2011, with additional increases up to \$27.83 in 2015.</p>	<p>Continue.</p>
<p>Implementation Measure III-11: Pursuant to Government Code § 65589.7, the City will develop specific procedures to grant priority sewer and water service to residential developments that include sites and units affordable to lower income households.</p> <p>Objective: Promote the use of energy conservation measures in all housing, including very low, low and moderate income housing.</p> <p>Timing: Ongoing, as projects are processed through the Planning Department</p> <p>Responsibility: City Council/City Clerk</p> <p>Financing: General Fund</p>	<p>The City of Montague experienced virtually no development during the planning period and experiences very little development even during strong economic times. As a result, all connection requests are given high priority and are made without delay. Regardless, City staff is aware that connections for affordable housing are to be given high priority. This prioritization is implemented on an ongoing basis by the City and this implementation measure does not need to be continued.</p>	<p>Delete.</p>

<i>Implementation Measure</i>	<i>Progress/Effectiveness</i>	<i>Appropriateness (Continue/Modify/Delete)</i>
GOAL IV: Pursue sustainable development and energy efficiency for new development and existing housing stock.		
Policy A: Promote the use of energy conservation measures in all housing, including very low, low and moderate income housing, through the use of public and private weatherization programs.		
<p>Implementation Measure IV-1: The City will support PP&L and Great Northern Corporation's energy audit and weatherization programs, and will provide referrals and participate in informing households that would potentially benefit from these programs.</p> <p>Objective: Promote the use of energy conservation measures in all housing, including very low, low and moderate income housing.</p> <p>Timing: Ongoing</p> <p>Responsibility: City Clerk</p> <p>Financing: General Fund</p>	The City provides literature at the front counter of City Hall and refers individuals to Great Northern Corporation, the nonprofit responsible for managing the low-income weatherization program in the County with Title 24 as well as Pacific Power's energy audit program.	Combine Implementation Measure IV-3 into this implementation measure and continue.
<p>Implementation Measure IV-2: Continue to enforce State requirements, including Title 24 of the California Code of Regulations, for energy conservation in new residential projects and encourage residential developers to employ additional energy conservation measures for the citing of buildings, landscaping and solar access through development standards contained in the Zoning Ordinance and Building Code, as appropriate.</p> <p>Objective: Promote the use of energy conservation measures in all housing, including very low, low and moderate income housing.</p> <p>Timing: Ongoing</p> <p>Responsibility: City Council</p> <p>Financing: General Fund</p>	The one unit under construction in 2012 was required to comply with Title 24.	Continue.

<i>Implementation Measure</i>	<i>Progress/Effectiveness</i>	<i>Appropriateness (Continue/Modify/Delete)</i>
<p>Implementation Measure IV-3: Refer interested persons to the operators, primarily Great Northern Corporation, of weatherization programs in the County. The City will have information available for the public at the front counter at City Hall and will distribute related information when appropriate, including distribution through the mail.</p> <p>Objective: Promote the use of energy conservation measures in all housing, including very low, low and moderate income housing.</p> <p>Timing: August 2010</p> <p>Responsibility: City Clerk</p> <p>Financing: General Fund</p>	<p>The City provides literature at the front counter of City Hall and refers individuals to Great Northern Corporation, the nonprofit responsible for managing the low-income weatherization program in the County. This implementation measure overlaps with Implementation Measure IV-1 and will be combined with that measure in the updated element.</p>	<p>Combine into Implementation Measure IV-1 and delete.</p>

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APPENDIX B

VACANT LAND INVENTORY

APPENDIX B

VACANT LAND INVENTORY

Appendix B consists of the City of Montague's vacant land inventory for the Housing Element.

Notes: Development potential of a site was determined by availability of utilities and the realistic buildout density.

Refer to Appendix C for an illustration of the location of these sites.

Table B-1
Montague Vacant Parcels with General Plan and Zoning Designations

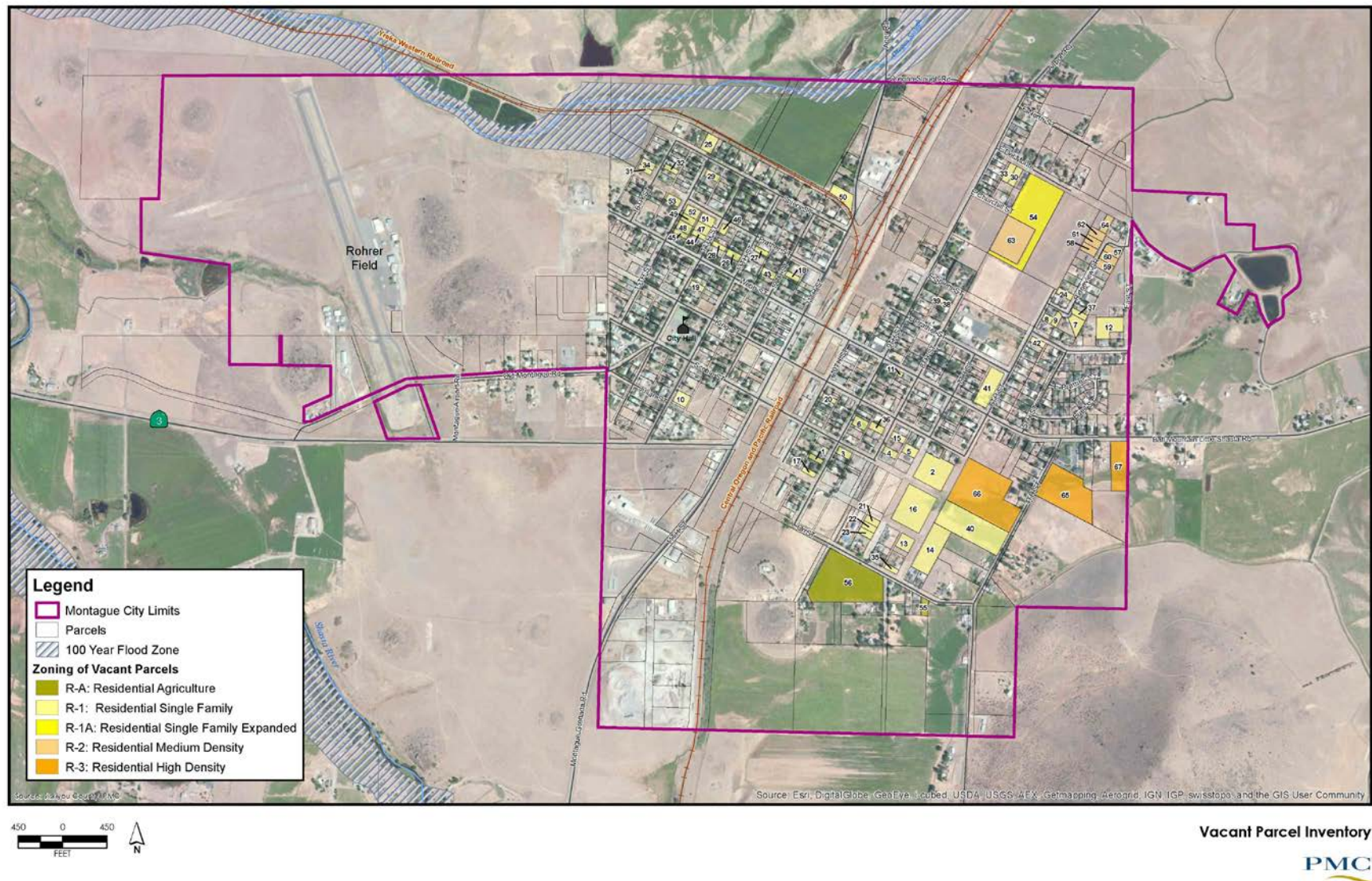
<i>New ID</i>	<i>APN</i>	<i>Zoning</i>	<i>General Plan Land Use</i>	<i>Infrastructure</i>		<i>Flood Zone Constraints</i>	<i>Acres</i>	<i>Density</i>	<i>Maximum Units</i>	<i>Realistic Units</i>
				<i>Water</i>	<i>Sewer</i>					
1	052-202-050	R-1	Residential	Yes	Yes	No	0.17	5	1	1
2	052-301-080	R-1	Residential	Yes	Yes	No	2.20	5	11	1
3	052-211-010	R-1	Residential	Yes	Yes	No	0.26	5	1	1
4	052-142-060	R-1	Residential	Yes	Yes	No	0.26	5	1	1
5	052-142-100	R-1	Residential	Yes	Yes	No	0.34	5	2	1
6	052-141-030	R-1	Residential	Yes	Yes	No	0.34	5	2	1
7	052-273-180	R-1	Residential	Yes	Yes	No	0.49	5	2	1
8	052-273-150	R-1	Residential	Yes	Yes	No	0.18	5	1	1
9	052-273-160	R-1	Residential	Yes	Yes	No	0.24	5	1	1
10	052-192-140	R-1	Residential	Yes	Yes	No	0.43	5	2	1
11	052-131-040	R-1	Residential	Yes	Yes	No	0.06	5	1	1
12	052-272-310	R-1	Residential	Yes	Yes	No	1.20	5	6	1
13	052-303-090	R-1	Residential	Yes	Yes	No	0.52	5	3	1
14	052-305-400	R-1	Residential	Yes	Yes	No	2.29	5	11	1
15	052-142-040	R-1	Residential	Yes	Yes	No	0.26	5	1	1
16	052-302-010	R-1	Residential	Yes	Yes	No	2.94	5	15	1
17	052-202-080	R-1	Residential	Yes	Yes	No	0.17	5	1	1
18	052-083-140	R-1	Residential	Yes	Yes	No	0.19	5	1	1
19	052-111-190	R-1	Residential	Yes	Yes	No	0.22	5	1	1
20	052-152-170	R-1	Residential	Yes	Yes	No	0.17	5	1	1
21	052-223-110	R-1	Residential	Yes	Yes	No	0.24	5	1	1
22	052-223-120	R-1	Residential	Yes	Yes	No	0.24	5	1	1
23	052-223-130	R-1	Residential	Yes	Yes	No	0.24	5	1	1
24	052-273-110	R-1	Residential	Yes	Yes	No	0.28	5	1	1
25	052-242-120	R-1	Residential	Yes	Yes	No	0.52	5	3	1
26	052-081-190	R-1	Residential	Yes	Yes	No	0.26	5	1	1
27	052-082-020	R-1	Residential	Yes	Yes	No	0.17	5	1	1
28	052-081-260	R-1	Residential	Yes	Yes	No	0.17	5	1	1
29	052-013-070	R-1	Residential	Yes	Yes	No	0.26	5	1	1
30	052-272-050	R-1	Residential	Yes	Yes	No	0.34	5	2	1
31	052-011-090	R-1	Residential	Yes	Yes	No	0.17	5	1	1

32	052-012-200	R-1	Residential	Yes	Yes	No	0.17	5	1	1
33	052-272-040	R-1	Residential	Yes	Yes	No	0.34	5	2	1
34	052-011-080	R-1	Residential	Yes	Yes	No	0.26	5	1	1
35	052-303-120	R-1	Residential	Yes	Yes	No	0.17	5	1	1
36	052-141-080	R-1	Residential	Yes	Yes	No	0.26	5	1	1
37	052-273-190	R-1	Residential	Yes	Yes	No	0.24	5	1	1
38	052-051-180	R-1	Residential	Yes	Yes	No	0.09	5	1	1
39	052-051-170	R-1	Residential	Yes	Yes	No	0.09	5	1	1
40	052-305-070	R-1	Residential	Yes	Yes	No	4.41	5	22	1
41	052-063-070	R-1	Residential	Yes	Yes	No	1.38	5	7	1
42	052-351-260	R-1	Residential	Yes	Yes	No	0.22	5	1	1
43	052-082-090	R-1	Residential	Yes	Yes	No	0.26	5	1	1
44	052-093-120	R-1	Residential	Yes	Yes	No	0.17	5	1	1
45	052-093-070	R-1	Residential	Yes	Yes	No	0.17	5	1	1
46	052-081-230	R-1	Residential	Yes	Yes	No	0.17	5	1	1
47	052-093-110	R-1	Residential	Yes	Yes	No	0.34	5	2	1
48	052-093-060	R-1	Residential	Yes	Yes	No	0.34	5	2	1
49	052-093-090	R-1	Residential	Yes	Yes	No	0.26	5	1	1
50	052-253-020	R-1	Residential	Yes	Yes	No	0.70	5	3	1
51	052-093-100	R-1	Residential	Yes	Yes	No	0.34	5	2	1
52	052-093-080	R-1	Residential	Yes	Yes	No	0.34	5	2	1
53	052-092-050	R-1	Residential	Yes	Yes	No	0.27	5	1	1
54	052-272-150	R-1A/R-2	Residential	Yes	Yes	No	4.41	5	22	13
55	052-332-120	R-AG	Residential	Yes	Yes	No	0.29	1	1	1
56	052-304-050	R-AG	Residential	Yes	Yes	No	6.65	1	7	4
	Above-Moderate Subtotals						38.15		166	71
57	052-273-280	R-2	Residential	Yes	Yes	No	0.36	10	4	3
58	052-273-050	R-2	Residential	Yes	Yes	No	0.34	10	3	3
59	052-273-260	R-2	Residential	Yes	Yes	No	0.37	10	4	3
60	052-273-270	R-2	Residential	Yes	Yes	No	0.37	10	4	3
61	052-273-040	R-2	Residential	Yes	Yes	No	0.34	10	3	3
62	052-273-030	R-2	Residential	Yes	Yes	No	0.34	10	3	3
63	052-272-170	R-2	Residential	Yes	Yes	No	2.94	10	29	22
64	052-273-020	R-2	Residential	Yes	Yes	No	0.35	10	3	3
	Moderate Subtotals						5.42		54	41
65	052-291-140	R-3	Residential	Yes	Yes	No	4.56	17	78	58
66	052-305-140	R-3	Residential	Yes	Yes	No	6.94	17	118	88
67	052-291-090	R-3	Residential	Yes	Yes	No	2.01	17	34	26
	Lower-Income Subtotals						13.51		230	172
	Totals						57.08		449	284

APPENDIX C

VACANT LAND INVENTORY MAP

APPENDIX C



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APPENDIX D

FUNDING SOURCES

APPENDIX D

FUNDING SOURCES

The following lists the grant and loan options the City or other agencies can apply for to fund services for residents of Montague.

<i>Program Name</i>	<i>Description</i>	<i>Eligible Activities</i>
Federal Programs		
Community Development Block Grant (CDBG)	Grants available to the City on a competitive basis for a variety of housing and community development activities. City competes for funds through the state's allocation process.	<ul style="list-style-type: none"> - Acquisition - Rehabilitation - Homebuyer Assistance - Economic Development - Homeless Assistance - Public Services
Housing Choice Voucher Program	Assistance program that provides direct funding for rental subsidies for very low-income families.	<ul style="list-style-type: none"> - Rental Assistance
Section 202	Grants to private nonprofit developers of supportive housing for very low-income seniors.	<ul style="list-style-type: none"> - New Construction
Housing Rehabilitation Program	Provides financial assistance to low-income homeowners for health and safety improvements.	<ul style="list-style-type: none"> - Rehabilitation
Emergency Shelter Grants	Competitive grants to help local governments and nonprofits to finance emergency shelters, transitional housing, and other supportive services.	<ul style="list-style-type: none"> - New Construction - Rehabilitation - Homeless Assistance - Public Services

<i>Program Name</i>	<i>Description</i>	<i>Eligible Activities</i>
State Programs		
Affordable Housing Partnership Program (AHPP)	Provides lower-interest rate California Housing Finance Agency loans to homebuyers who receive local secondary financing.	- Homebuyer Assistance
Home Investment Partnership Program (HOME)	Provides grants to local governments and nonprofit agencies, through the state of California, for many homeowner and renter needs.	- Homebuyer Assistance - Rehabilitation - New Construction - Rental Assistance
Building Equity and Growth in Neighborhoods (BEGIN)	A state-funded program administered by HCD which provides low- and moderate-income households up to \$30,000 for a down payment.	- Homebuyer Assistance
Cal Home	Grants awarded to jurisdictions for owner-occupied housing rehabilitation and first-time homebuyer assistance.	- Homebuyer Assistance - Rehabilitation
Single Family Housing Bond Program (Mortgage Revenue Bonds)	Bonds issued to local lenders and developers so that below market-interest rate loans can be issued to first-time homebuyers.	- Homebuyer Assistance
Low Income Housing Tax Credits	A 4 percent annual tax credit that helps owners of rental units develop affordable housing.	- New Construction
Governor's Homeless Initiative	Interagency funds (HCD, CAIHFA, DMH) for supportive housing for persons with severe mental illness who are chronically homeless.	-Housing Supportive Services
Emergency Housing and Assistance Program Capital Development (EHAPCD)	Deferred payment loans for capital development of emergency shelters and transitional housing, and safe havens for the homeless (no operating subsidy authorized).	-Housing Supportive Services

<i>Program Name</i>	<i>Description</i>	<i>Eligible Activities</i>
The California Solar Initiative (California Public Utilities Commission)	The California Solar Initiative offers cash incentives on solar systems of up to \$2.50 a watt. These incentives, combined with federal tax incentives, can cover up to 50 percent of the total cost of a solar system. Affordable housing may be able to get up to 75 percent of the total cost covered.	<ul style="list-style-type: none"> - New Construction - Existing Housing Stock
Predevelopment Loan Program (HCD)	PDLP loans are for the purposes including but not limited to the costs, or the costs associated with, land purchase or option to buy land; options or deposits to buy or preserve existing government-assisted rental housing for the purpose of preserving the affordability of the units; closing costs; holding costs which can include, but are not limited to, taxes, insurance, and interest; professional services such as architectural, engineering, or legal services; permit or application fees; and bonding, site preparation, related water, sewer development, or material expenses.	<ul style="list-style-type: none"> - Homebuyer Assistance - Rehabilitation - New Construction
Infill Infrastructure Grant Program	The Infill Infrastructure Grant Program was established by SB 86 of 2007, with funding from Proposition 1C, the Housing and Emergency Shelter Trust Fund Act of 2006. The program provides grants for infrastructure improvements necessary to facilitate new infill housing development.	<ul style="list-style-type: none"> - New Construction - Infrastructure
Local Programs		
City of Montague Rehabilitation Loan Program	The City's rehabilitation loan program is currently funded by a revolving loan account. The program is funded by CDBG funds. Loans are made to households in target income groups and can be used for structural rehabilitation, room additions to relieve overcrowding, and total reconstructions. Interest rates for owner-occupied units are usually set at 3 percent but can be as low as 0 percent for very low-income households and life of the loan can be up to 30 years.	<ul style="list-style-type: none"> - Rehabilitation

<i>Program Name</i>	<i>Description</i>	<i>Eligible Activities</i>
Private Resources/Financing Programs		
California Community Reinvestment Corporation (CCRC)	Nonprofit mortgage banking consortium designed to provide long-term debt financing for affordable multi-family rental housing. Nonprofit and for profit developers contact member banks.	<ul style="list-style-type: none"> - New Construction - Rehabilitation - Acquisition
Federal National Mortgage Association (Fannie Mae)	- Fixed-rate mortgages issued by private mortgage insurers.	- Homebuyer Assistance
	- Mortgages which fund the purchase and rehabilitation of a home.	<ul style="list-style-type: none"> - Homebuyer Assistance - Rehabilitation
	- Low down-payment mortgages for single-family homes in underserved low-income and minority cities.	- Homebuyer Assistance
Freddie Mac Home Works	Provides first and second mortgages that include rehabilitation loan. Households earning up to 80 percent Median Family Income (MFI) qualify.	- Homebuyer Assistance
Affordable Housing Program (Federal Home Loan Bank, FHLB)	Loans (and some grants) to public agencies and private entities for a wide variety of housing projects and programs. Participation is by FHLB participating lenders.	<ul style="list-style-type: none"> - New Construction - Homebuyer Assistance - Rehabilitation - Housing Supportive Services

APPENDIX E

DEFINITIONS OF HOUSING ELEMENT TERMINOLOGY

APPENDIX E

DEFINITION OF HOUSING ELEMENT TERMINOLOGY

The following glossary defines various acronyms and terminology used in the Housing Element, including definitions of terms used by the US Census Bureau.

Accessible Units: Indicates certain units or all units in the property are wheelchair-accessible or can be made wheelchair-accessible. Accessible units also may include those that are accessible to people with sensory impairments or can be made accessible for people with sensory impairments.

Affordability: Annual cost of housing includes mortgage, principal, and interest payments as amortized over 25 years with a 25 percent down payment, or gross rent that does not exceed 30 percent of gross annual household income, or 30 percent of gross annual income devoted to rental housing, including utilities are defined as "affordable."

Affordability Covenant: A property title agreement that places resale or rental restrictions on a housing unit; also known as a deed restriction.

Affordable Housing: Refers to the relationship between the price of housing in a region (either sale price or rent) and household income. Affordable housing is that which is affordable to households of very low, low and moderate incomes. For housing to be affordable, shelter costs must not exceed 30 percent of the gross annual income of the household.

Assisted Housing: Refers to a unit that rents or sells for less than the prevailing market rate due to governmental monetary intervention or contribution. The terms "assisted" and "subsidized" are often used interchangeably.

At-Risk Housing: Applies to existing subsidized affordable rental housing units, especially federally subsidized developments, that are threatened with conversion to market rents because of termination of use restrictions, due to expiration or non-renewal of subsidy arrangements.

Below Market Rate Unit: A housing unit that sells or rents for less than the going market rate. It is typically used in reference to housing units that are directly or indirectly subsidized or have other restrictions in order to make them affordable to very low-, low-, or moderate-income households.

Community Development Block Grant (CDBG): The state CDBG program was established by the federal Housing and Community Development Act of 1974, as amended (42 USC 5301, et seq.). The primary federal objective of the CDBG program is the development of viable urban communities by providing decent housing and a suitable living environment and by expanding economic opportunities, principally for persons of low and moderate income. "Persons of low and moderate income" or the "targeted income group" are defined as families, households, and individuals whose incomes do not exceed 80 percent of the county median income, with adjustments for family or household size.

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.

Continuum of Care: An approach that helps communities plan for and provide a full range of emergency, transitional, and permanent housing and service resources to address the various needs of homeless persons at the point in time that they need them. The approach is based on the understanding that homelessness is not caused merely by a lack of shelter, but involves a variety of underlying, unmet needs—physical, economic, and social. Designed to encourage localities to develop a coordinated and comprehensive long-term approach to homelessness, the Continuum of Care consolidates the planning, application, and reporting documents for the US Department of Housing and Urban Development's Shelter Plus Care, Section 8 Moderate Rehabilitation Single-Room Occupancy Dwellings (SRO) Program, and Supportive Housing Program (U.S. House Bill 2163).

Cost Burden: A household has a "housing cost burden" if it spends 30 percent or more of its income on housing costs. A household has a "severe housing cost burden" if it spends 50 percent or more of its income on housing. Owner housing costs consist of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property; real estate taxes; fire, hazard, and flood insurance on the property; utilities; and fuels. Where applicable, owner costs also include monthly condominium fees. Renter calculations use gross rent, which is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else). Household income is the total pre-tax income of the householder and all other individuals at least 15 years old in the household. In all estimates of housing cost burdens, owners and renters for whom housing cost-to-income was not computed are excluded from the calculations.

Census: Every 10 years, the Census Bureau conducts a national household survey, producing the richest source of nationally available small-area data. Article I of the Constitution requires that a census be taken every 10 years for the purpose of reapportioning the US House of Representatives. The federal government uses decennial census data for apportioning congressional seats, for identifying distressed areas, and for many other activities. Census data are collected using two survey forms: the short form and the long form. Short form information is collected on every person and includes basic characteristics, such as age, sex, and race. The long form is sent to one out of every six households and collects more detailed information, such as income, housing characteristics, and employment. Most of the indicators in DataPlace are from the long form, and are thus estimates based on the sample of households. These values may differ considerably from the same indicators based on the short form data, particularly for small areas.

Density: This refers to the number of housing units on a unit of land (e.g., 10 units per acre).

Density Bonus Programs: Allows minimum density increase over the zoned maximum density of a proposed residential development, if the developer makes a specified amount of units affordable to lower-income households.

Disability: A long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.

Down Payment Assistance: The most popular loans for these programs are with the Federal Housing Administration (FHA). FHA allows 100 percent gift funds for your down payment and some allowable closing costs. The gift can be from any relative or can be collected through charitable organizations like Neighborhood Gold/The Buyer Fund. Another popular tactic, which can be used in a broader

range of loan programs, is to borrow from a 401(k). A withdrawal can be made without a penalty and paid back over a specified period.

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 land owner 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.

Dwelling Unit: Any residential structure, whether or not attached to real property, including condominium and cooperative units and mobile or manufactured homes. It includes both one-to four-family and multifamily structures. Vacation or second homes and rental properties are also included.

Elderly Units: Specific units in a development are restricted to residents over a certain age (as young as 55 years and over). Persons with disabilities may share certain developments with the elderly.

Element: A division or chapter of the General Plan, Master Plan, or Comprehensive Plan.

Emergency Shelter: A facility designed to provide free temporary housing on a night-by-night basis to homeless families and individuals.

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

Extremely Low-Income Limit: The upper limit for the extremely low-income category, set at 30 percent of the HUD area median family income. This is not an official program eligibility income limit, except when associated with a specific family size (e.g., "single person," "family of two," "family of three,").

Fair Market Rent: Fair market rents are freely set rental rates defined by HUD as the median gross rents charged for available standard units in a county or Standard Metropolitan Statistical Area. Fair market rents are used for the Section 8 Housing Choice Voucher Program and other HUD programs and are published annually by HUD.

Farm Labor Housing (Farm Worker): Units for migrant farm workers that can be available for transitional housing for the homeless when not occupied by migrant farm workers.

Family Income: In decennial census data, family income includes the incomes of all household members 15 years old and over related to the householder. Although the family income statistics from each census cover the preceding calendar year, the characteristics of individuals and the composition of families refer to the time of enumeration (April 1 of the respective census years). Thus, the income of the family does not include amounts received by individuals who were members of the family during all or part of the calendar year prior to the census if these individuals no longer resided with the family at the time of census enumeration. Similarly, income amounts reported by individuals who did not reside with the family during the calendar year prior to the census but who were members of the family at the time of enumeration are included. However, the composition of most families was the same during the preceding calendar year as at the time of enumeration.

FHA-Insured: The Federal Housing Administration insured mortgages so that lower- and moderate-income people can obtain financing for homeownership.

First-Time Homebuyer Program: Provides low-income first-time homebuyers down payment assistance in the form of a second mortgage loan to serve as "gap financing." These loans can be up to \$40,000 depending on the amount of assistance required by the individual homebuyer.

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.

Groups Quarters: A facility which houses groups of unrelated persons not living in households such as dormitories, institutions, and prisons.

Habitable (room): A habitable room is a space in a structure for living, sleeping, eating, or cooking. Bathrooms, toilet compartments, closets, storage or utility space, and similar areas, are not considered habitable space.

Hispanic or Latino: In decennial census data, Hispanics or Latinos are those who classify themselves in one of the specific Hispanic or Latino categories listed on the census questionnaire—"Mexican," "Puerto Rican," or "Cuban"—as well as those who indicate that they are "other Spanish, Hispanic, or Latino." People who do not identify with one of the specific origins listed on the questionnaire but indicate that they are "other Spanish, Hispanic, or Latino" are those whose origins are from Spain, the Spanish-speaking countries of Central or South America, the Dominican Republic, or people identifying themselves generally as Spanish, Spanish-American, Hispanic, Hispano, Latino, and so on. People who are Hispanic or Latino may be of any race.

Home Investment Partnership Program (HOME): HOME provides formula grants to states and localities that communities use—often in partnership with local nonprofit groups—to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people.

Homeless Person: An individual living outside or in a building not meant for human habitation, or which they have no legal right to occupy, in an emergency shelter, or in a temporary housing program which may include a transitional and supportive housing program if habitation time limits exist. This definition includes substance abusers, mentally ill people, and sex offenders who are homeless (US House Bill 2163).

Household: A household is made up of all persons living in a dwelling unit whether or not they are related by blood, birth, or marriage.

Housing Authority: An organization established under state law to provide housing for low- and moderate-income persons. Commissioners are appointed by the local governing body of the jurisdiction in which they operate. Many housing authorities own their own housing or operate public housing funded by HUD.

Housing Choice Voucher Program: Housing Choice Voucher Program (formerly known as Section 8) is a subsidy program funded by the federal government and overseen by the California Department of Housing and Community Development to provide low rents and/or housing payment contributions for very low- and low-income households.

US Department of Housing and Urban Development (HUD): The cabinet level department of the federal government that oversees program and funding for affordable housing laws, development, and federally funded financial assistance.

HUD Area Median Family Income: HUD is required by law to set income limits that determine the eligibility of applicants for HUD's assisted housing programs. Income limits are calculated annually for metropolitan areas and non-metropolitan counties in the United States. They are based on HUD estimates of median family income, with adjustments for family size. Adjustments are also made for areas that have unusually high or low income to housing cost relationships.

Income Categories: The federal and state governments require that local jurisdictions consider the housing needs of households in various "income categories." Income categories are determined by the median household income at the local level.

Large Family or Household: A household or family with five or more members.

Low-Income Households: Low-income households are defined as households with incomes between 50 percent and 80 percent of the area median household income.

Low-Income Housing: Housing that is made available at prices lower than market rates. These lower prices are achieved through various financial mechanisms employed by state and local government authorities.

Low-Income Housing Tax Credit (LIHTC): An indirect federal subsidy used to finance the development of affordable rental housing for low-income households. The LIHTC program may seem complicated, but many local housing and community development agencies are effectively using these tax credits to increase the supply of affordable housing in their communities.

Market Rate Housing: Housing that is not built or maintained with the help of government subsidy. The prices of market rate homes are determined by the market and are subject to the laws of supply and demand.

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

Median-Income: Each year, the federal government calculates the median income for communities across the country to use as guidelines for federal housing programs. Area median incomes are set according family size.

Mental Illness: A serious and persistent mental or emotional impairment that significantly limits a person's ability to live independently.

Mixed Use: This refers to different types of development (e.g., residential, retail, office) occurring on the same lot or in close proximity to each other. Cities and Counties sometimes allow mixed-use in commercial zones, with housing typically located above primary commercial uses on the premises.

Mobile Home: A type of manufactured housing. A structure movable in one or more sections, which is at least 8 feet in width and 32 feet in length, is built on a permanent chassis and designed to be used as a dwelling unit when connected to the required utilities, either with or without a permanent foundation.

Mobile Home Park: A parcel or tract of land having as its principal use the rental, leasing, or occupancy of space by two or more mobile homes on a permanent or semipermanent basis, including accessory buildings, or uses customarily incidental thereto.

Mobile Home Subdivision: A subdivision of land, platted in conformance to NRS Chapter 278 and applicable city ordinances for the purpose of providing mobile home lots.

Moderate Income Households: Defined as households with incomes between 80 percent and 120 percent of the county median.

Mortgage Credit Certificate (MCC) Program: The MCC is a federal income tax credit program. An MCC increases the loan amount an applicant qualifies for and increases an applicant's take-home pay. The MCC entitles applicants to take a federal income tax credit of 20 percent of the annual interest they pay on their home mortgage. Because the MCC reduces an applicant's federal income taxes and increases their net earnings, it helps homebuyers qualify for a first home mortgage. The MCC is registered with the IRS, and it continues to decrease federal income taxes each year for as long as an applicant lives in the home.

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

Multifamily Dwelling: A structure 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.

Non-Hispanic: In decennial census data and in Home Mortgage Disclosure Act data after 2003, non-Hispanics are those who indicate that they are not Spanish/Hispanic/Latino.

Permanent Housing: Housing which is intended to be the tenant's home for as long as they choose. In the supportive housing model, services are available to the tenant, but accepting services cannot be required of tenants or in any way impact their tenancy. Tenants of permanent housing sign legal lease documents (US House Bill 2163).

Permanent Supportive Housing: Long-term community-based housing and supportive services for homeless persons with disabilities. The intent of this type of supportive housing is to enable this special needs population to live as independently as possible in a permanent setting. The supportive services may be provided by the organization managing the housing or provided by other public or private service agencies. There is no definite length of stay. (US House Bill 2163).

Persons with a Disability: HUD's Housing Choice Voucher (formerly Section 8) program defines a "person with a disability" as: a person who is determined to: 1) have a physical, mental, or emotional impairment that is expected to be of continued and indefinite duration, substantially impedes his or her ability to live independently, and is of such a nature that the ability could be improved by more suitable housing conditions; or 2) have a developmental disability, as defined in the Developmental Disabilities Assistance and Bill of Rights Act (US House Bill 2163).

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: HUD administers federal aid to local housing agencies that manage the housing for low-income residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing, and managing these developments. It provides decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing can be in the form of high-rise apartments or scattered-site single-family homes.

Rehabilitation: The upgrading of a building previously in a dilapidated or substandard condition for human habitation.

Rental Assistance: A rental subsidy for eligible low- and very low-income tenants. This assistance provides the share of the monthly rent that exceeds 30 percent of the tenants' adjusted monthly income.

Rent-to-Own: A development is financed so that at a certain point in time, the rental units are available for purchase based on certain restrictions and qualifications.

Rural Housing Service: A part of the US Department of Agriculture's Rural Development. The Rural Housing Service offers financial aid to low-income residents of rural areas.

Second Units: Also referred to as "granny" or "in-law apartments." Second units provide a second housing unit on the same lot as a single-family dwelling unit.

Section 8: A subsidy program funded by the federal government and overseen by the California Department of Housing and Community Development to provide low rents and/or housing payment contributions for very low- and low-income households. Now known as the Housing Choice Voucher program.

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.

Single-Room Occupancy Dwelling: Housing that contains units for occupancy by one person. These units may contain food preparation or sanitary facilities, or both.

Special Needs Projects: Housing for a designated group of people who desire special accommodations, such as services, in addition to the housing. Services may or may not be provided as part of the rental project. Examples of special needs populations are people with physical disabilities, developmental disabilities, mental illness, or those who need assisted living. It also includes health care facilities.

Substandard Housing: This refers to housing where major repair or replacement may be needed to make it structurally sound, weatherproofed and habitable.

Subsidized Housing: Typically refers to housing that rents for less than the market rate due to a direct financial contribution from the government. There are two general types of housing subsidies. The first is most commonly referred to as "project-based" where the subsidy is linked with a particular unit or development; the other is known as "tenant-based" where the subsidy is linked to the low-income individual or family. The terms "assisted" and "subsidized" are often used interchangeably.

Supportive Housing: Housing with no limit on length of stay, that is occupied by the target population, and that is linked to an on-site or off-site service that assists the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community. Target population means persons with low incomes who have one or more disabilities, including mental illness, HIV or AIDS, substance abuse, or other chronic health condition, or individuals eligible for services provided pursuant to the Lanterman Developmental Disabilities Services Act (Division 4.5 (commencing with Section 4500) of the Welfare and Institutions Code) and may include, among other populations, adults, emancipated minors, families with children, elderly persons, young adults aging out of the foster care system, individuals exiting from institutional settings, veterans, and homeless people.

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, child care, transportation, and job training.

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.

Department of Veterans Affairs (VA)-Guaranteed: VA-guaranteed loans are made by private lenders to eligible veterans for the purchase of a home which must be for their own personal occupancy. To get a loan, a veteran must apply to a lender. If the loan is approved, VA will guarantee a portion of it to the lender. This guaranty protects the lender against loss up to the amount guaranteed and allows a veteran to obtain favorable financing terms.

Very Low-Income Limit: Defined as households with incomes less than 50 percent of the area median household income.

Veteran: Anyone who has been discharged from the military generally after at least two years of service, whether they served on active duty in a conflict or not (US House Bill 2163).

Workforce Housing: Refers to housing that is meant for residents making low-, moderate-, or above-moderate area median income. Some programs focus on employers providing assistance to their employees; some are instituting inclusionary programs, while others give preference to this group in their homeownership programs. Some jurisdictions have programs for specific segments of the workforce that are vital for the everyday function of the community such as teachers, policeman, and other public employees.

Zoning: Zoning is an activity undertaken by local jurisdictions to direct and shape land development activities. The intent of zoning is to protect the public health, safety, and welfare by ensuring that incompatible land uses (e.g., residential versus heavy industrial) are not located next to each other. Zoning also impacts land values, creating and taking away "capital" for and from property owners. For example, a lot that is zoned for commercial development is more valuable (in financial terms) than a lot that is zoned for open space. Typically, lots that are zoned for higher densities have greater value on the market than lots that are zoned for lower densities. Zoning is one of the most important regulatory functions performed by local jurisdictions.

U.S. Census Terms

Children: The term “children,” as used in tables on living arrangements of children under 18, are all persons under 18 years, excluding people who maintain households, families, or subfamilies as a reference person or spouse.

Own Children: Sons and daughters, including stepchildren and adopted children, of the householder. Similarly, “own” children in a subfamily are sons and daughters of the married couple or parent in the subfamily. (All children shown as members of related subfamilies are own children of the person(s) maintaining the subfamily.) For each type of family unit identified in the CPS, the count of “own children under 18 years old” is limited to never-married children; however, “own children under 25” and “own children of any age,” as the terms are used here, include all children regardless of marital status. The counts include never-married children living away from home in college dormitories.

Related Children: Includes all people in a household under the age of 18, regardless of marital status, who are related to the householder. It does not include householder's spouse or foster children, regardless of age.

Ethnic Origin: People of Hispanic origin were identified by a question that asked for self-identification of the persons' origin or descent. Respondents were asked to select their origin (and the origin of other household members) from a “flash card” listing ethnic origins. People of Hispanic origin in particular were those who indicated that their origin was Mexican, Puerto Rican, Cuban, Central or South American, or some other Hispanic origin. It should be noted that people of Hispanic origin may be of any race.

Family: A group of two or more people who reside together and who are related by birth, marriage, or adoption.

Family Household (Family): A family includes a householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family. A family household may contain people not related to the householder, but those people are not included as part of the householder's family in census tabulations. Thus, the number of family households is equal to the number of families, but family households may include more members than do families. A household can contain only one family for purposes of census tabulations. Not all households contain families since a household may comprise a group of unrelated people or one person living alone.

Family Size: Refers to the number of people in a family.

Family Type: Refers to how the members of a family are related to one another and the householder. Families may be a “Married Couple Family,” “Single Parent Family,” “Stepfamily,” or “Subfamily.”

Household: A household includes all the people who occupy a housing unit as their usual place of residence.

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 above moderate income based on household size and income, relative to regional median income.

Household Size: The total number of people living in a housing unit.

Household Type and Relationship: Households are classified by type according to the sex of the householder and the presence of relatives. Examples include: married-couple family; male householder, no wife present; female householder, no husband present; spouse (husband/wife); child; and other relatives.

Householder: The person, or one of the people, in whose name the home is owned, being bought, or rented. If there is no such person present, any household member 15 years old and over can serve as the householder for the purposes of the census. Two types of householders are distinguished: a family householder and a non-family householder. A family householder is a householder living with one or more people related to him or her by birth, marriage, or adoption. The householder and all people in the household related to him are family members. A non-family householder is a householder living alone or with non-relatives only.

Housing Unit: A house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall. For vacant units, the criteria of separateness and direct access are applied to the intended occupants whenever possible.

Median: Represents the middle value (if n is odd) or the average of the two middle values (if n is even) in an ordered list of data values. The median divides the total frequency distribution into two equal parts: one-half of the cases fall below the median and one-half of the cases exceed the median.

Median Age: Divides the age distribution in a stated area into two equal parts: one-half of the population falling below the median value and one-half above the median value.

Median Income: Divides the income distribution into two equal groups; one having incomes above the median and the other having incomes below the median.

Occupied Housing Unit: A housing unit is classified as occupied if it is the usual place of residence of the person or group of people living in it at the time of enumeration, or if the occupants are only temporarily absent—that is, away on vacation or a business trip. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated people who share living quarters.

Overcrowded Units: Occupied housing units that have more than one person per room.

Per capita Income: Average obtained by dividing aggregate income by total population of an area.

Population Estimate Program: The Census Bureau's Population Estimates Program produces July 1 estimates for years after the last published decennial census (2010), as well as for past decades. Existing data series such as births, deaths, federal tax returns, Medicare enrollment, and immigration are used to update the decennial census base counts. Program estimates are used in federal funding allocations, in setting the levels of national surveys, and in monitoring recent demographic changes.

Population Projections: Estimates of the population for future dates. They illustrate plausible courses of future population change based on assumptions about future births, deaths, international migration, and domestic migration. Projections are based on an estimated population consistent with the most recent decennial census as enumerated. While projections and estimates may appear similar, there are some distinct differences between the two measures. Estimates usually are for the past, while projections typically are for future dates. Estimates generally use existing data, while projections must assume what demographic trends will be in the future.

Poverty: Following the Office of Management and Budget's Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If the total income for a family or unrelated individual falls below the relevant poverty threshold, then the family or unrelated individual is classified as being "below the poverty level."

Poverty Rate: The percentage of people or families who are below poverty.

Race: The race of individuals was identified by a question that asked for self-identification of the person's race. Respondents were asked to select their race from a "flash card" listing racial groups.

Severely Overcrowded: Occupied housing units with 1.51 or more persons per room.

Single-Family Detached Homes: A one-unit residential structure detached from any other house (i.e., with open space on all four sides). A house is considered detached even if it has an adjoining shed or garage.

Single-Family Attached Housing: This is a one-unit residential structure that has one or more walls extending from ground to roof separating it from adjoining structures. This category includes row houses, townhouses, and houses attached to nonresidential structures.

Tenure: Refers to the distinction between owner-occupied and renter-occupied housing units. A housing unit is "owned" if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is "owned only if the owner or co-owner lives in it." All other occupied units are classified as "rented," including units rented for cash rent and those occupied without payment of cash rent.

Two-Family Buildings: May also be referred to as single-family attached because a duplex with a shared wall would qualify in both categories. Other two-family buildings would include older single-family homes that have been converted into two separate living spaces or "flats" that do not share walls, but a floor/ceiling.

Units in Structure: A structure is a separate building that either has open spaces on all sides or is separated from other structures by dividing walls that extend from ground to roof. In determining the number of units in a structure, all housing units, both occupied and vacant, are counted.

Unemployed: All civilians 16 years old and over are classified as unemployed if they (1) were neither "at work" nor "with a job but not at work" during the reference week, and (2) were actively looking for work during the last four weeks, and (3) were available to accept a job. Also included as unemployed are civilians who did not work at all during the reference week, were waiting to be called back to a job from which they had been laid off, and were available for work except for temporary illness.

Unemployment Rate: The proportion of the civilian labor force that is unemployed, expressed as a percent.

Vacancy Rate: The housing vacancy rate is the proportion of the housing inventory that is available “for sale” or “for rent.” It is computed by dividing the number of available units by the sum of occupied units and available units, and then multiplying by 100.

Vacant Housing Unit: A housing unit is vacant if no one is living in it at the time of enumeration, unless its occupants are only temporarily absent. Units temporarily occupied at the time of enumeration entirely by people who have a usual residence elsewhere are also classified as vacant. New units not yet occupied are classified as vacant housing units if construction has reached a point where all exterior windows and doors are installed and final usable floors are in place. Vacant units are excluded from the housing inventory if they are open to the elements; that is, the roof, walls, windows, and/or doors no longer protect the interior from the elements. Also excluded are vacant units with a sign that they are condemned or they are to be demolished.

White: In decennial census data, the White category includes persons having origins in any of the original peoples of Europe, the Middle East, or North Africa. It includes people who indicate their race as “White” or report entries such as Irish, German, Italian, Lebanese, Near Easterner, Arab, or Polish. The “alone” designation, as used with decennial census data, indicates that the person reported only one race.

Year Structure (Housing Unit) Built: Refers to when the building was first constructed, not when it was remodeled, added to, or converted. The data relate to the number of units built during the specified periods that were still in existence at the time of enumeration.