



# Housing Element Update



Community Workshop  
December 14, 2022

**PLANWEST**  
PARTNERS, INC. 

# Introductions

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## Dunsmuir California

Do you live in Dunsmuir? We need your help. We are currently conducting a survey to gather community input about housing within the city. Please click the button below. The survey will be available until January 22, 2023.

ENGLISH SURVEY

¿Vives en Dunsmuir? Necesitamos tu ayuda. Actualmente estamos realizando una encuesta para recopilar información de la comunidad sobre la vivienda dentro de la ciudad. Por favor, haga clic en el botón de abajo. La encuesta estará disponible hasta el 22 de enero de 2023.

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### Resources

- City of Dunsmuir
- Current Housing Element (2014-2019)

Take the survey!

# Workshop Agenda

- Housing Element 101
- Initial Demographic and Housing data
- Questions & Discussion
- Project Schedule & Next Steps

# Housing Element 101

- A mandatory element of the General Plan
- Updates required by State law on eight year “cycles.”
- Currently preparing the 6<sup>th</sup> cycle Housing Element update (2023-2031)
- To access certain funding programs, a city’s housing element must be reviewed and certified by the State.



# Housing Element 101 (cont'd)

## What does a Housing Element do?

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

# Housing Element 101 (cont'd)

**Housing Element identifies strategies and programs that focus on:**

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



# Outline of the Housing Element



## Public Participation Process

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



## Needs Assessment

Evaluates existing conditions data and projected housing needs



## Constraints on Housing

Discusses non-governmental and governmental constraints



## Affirmatively Furthering Fair Housing (AFFH)

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



## Housing Sites Inventory

Identifies sites proposed to meet housing needs



## Goals & Policies

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

# New Housing Laws

Accessory Dwelling  
Units and Junior  
Accessory Dwelling  
Units

Affirmatively Furthering  
Fair Housing

Emergency and  
Transitional Housing Act  
of 2019

By-Right Permanent  
Supportive Housing  
Developments

Replacement Housing  
for Housing Element  
Inventory Sites

Evacuation Routes and  
Safety Element Update  
to Address Adaptation  
and Resiliency

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

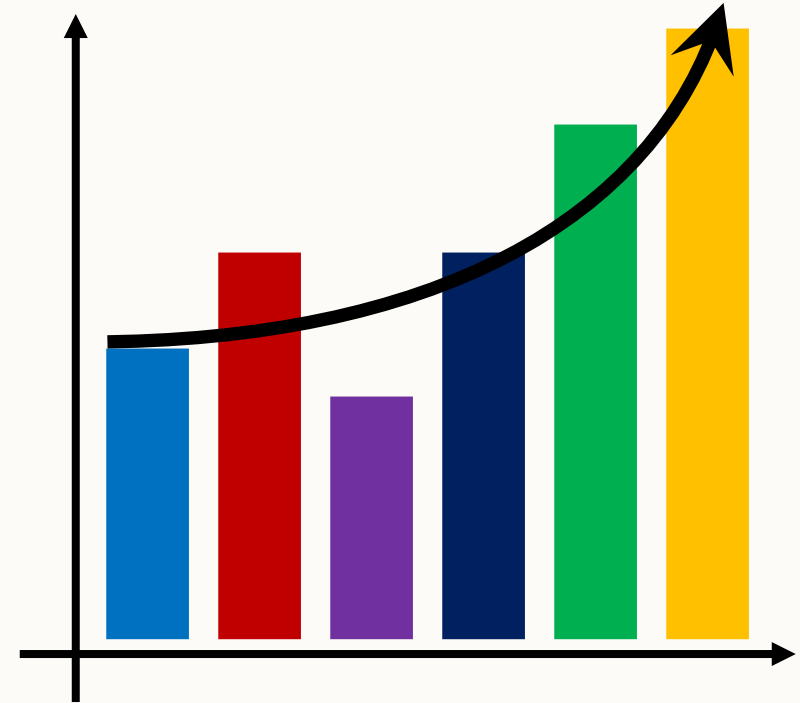
Surplus Land Act  
Amendments

Housing Information  
Transparency Act

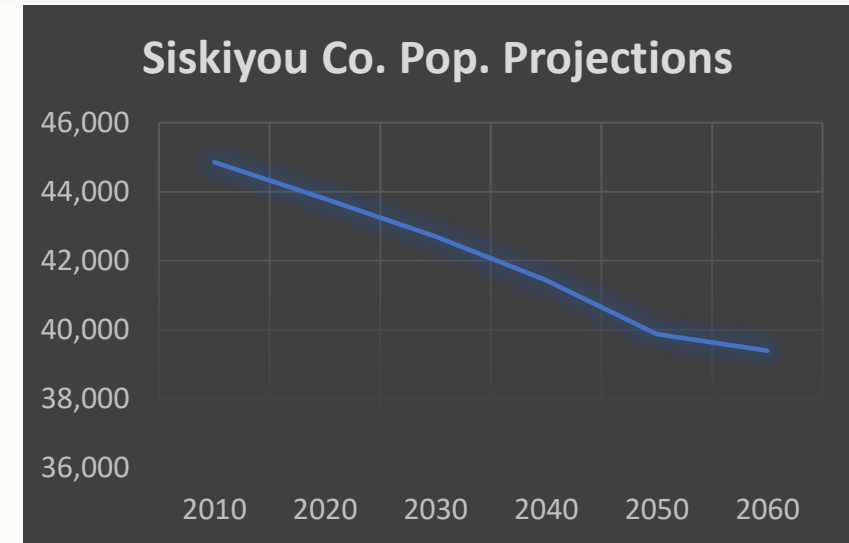
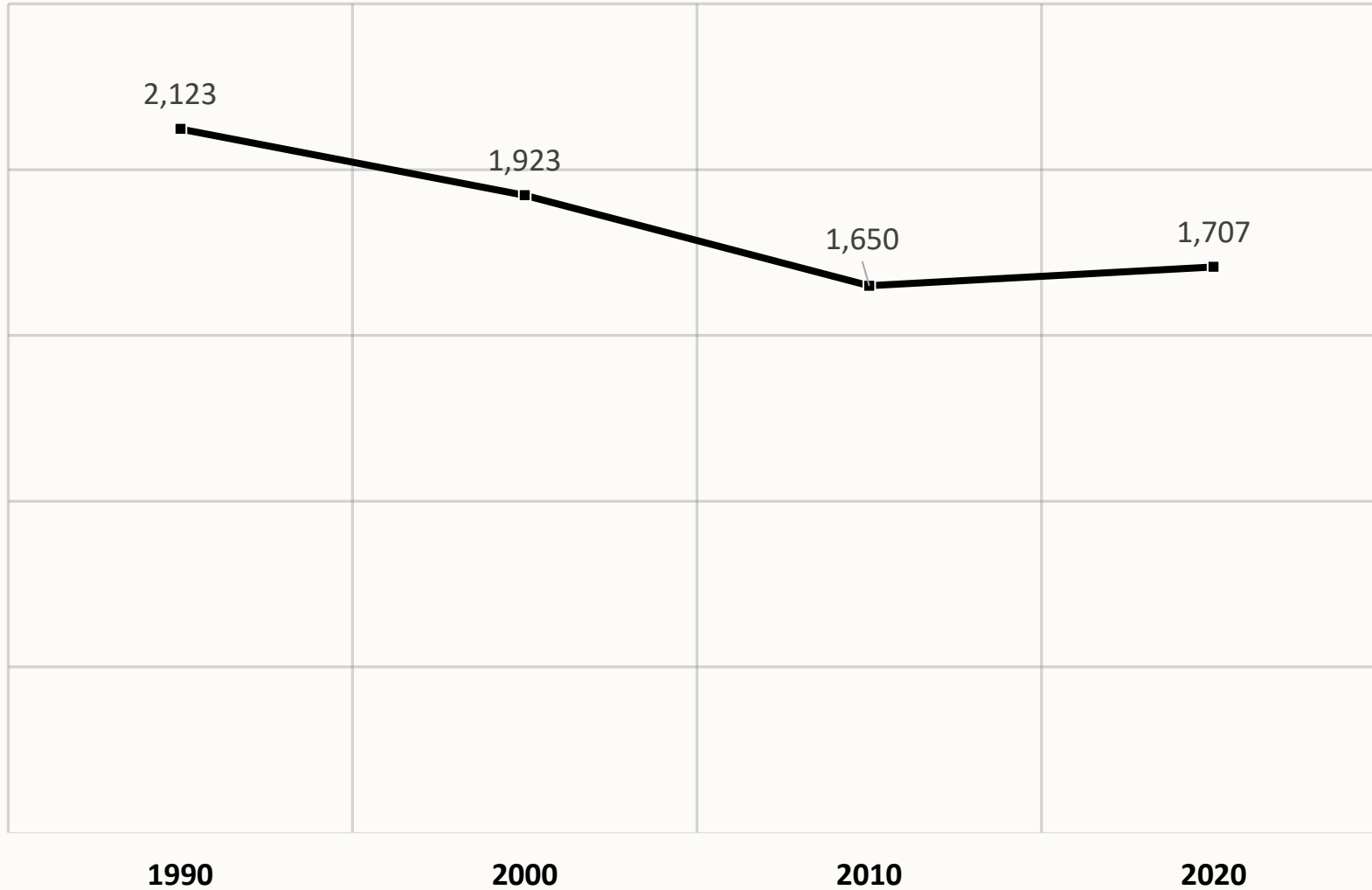
# Demographic and Housing Data

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

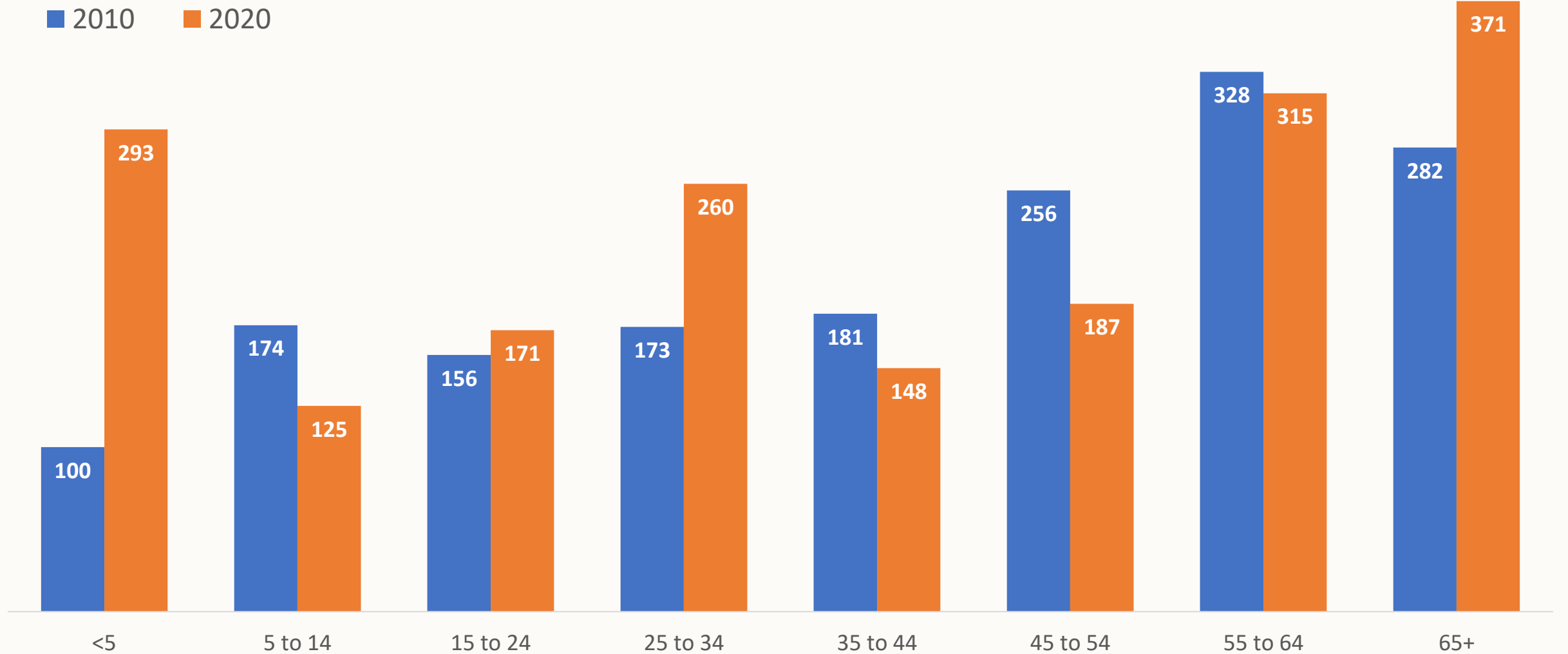
- Population Trends
- Household Income
- Special Needs
- Housing Characteristics and Conditions
- Cost of Housing
- Housing Constraints
- Housing Resources and Opportunities



# Dunsmuir Population Change, 1990-2020

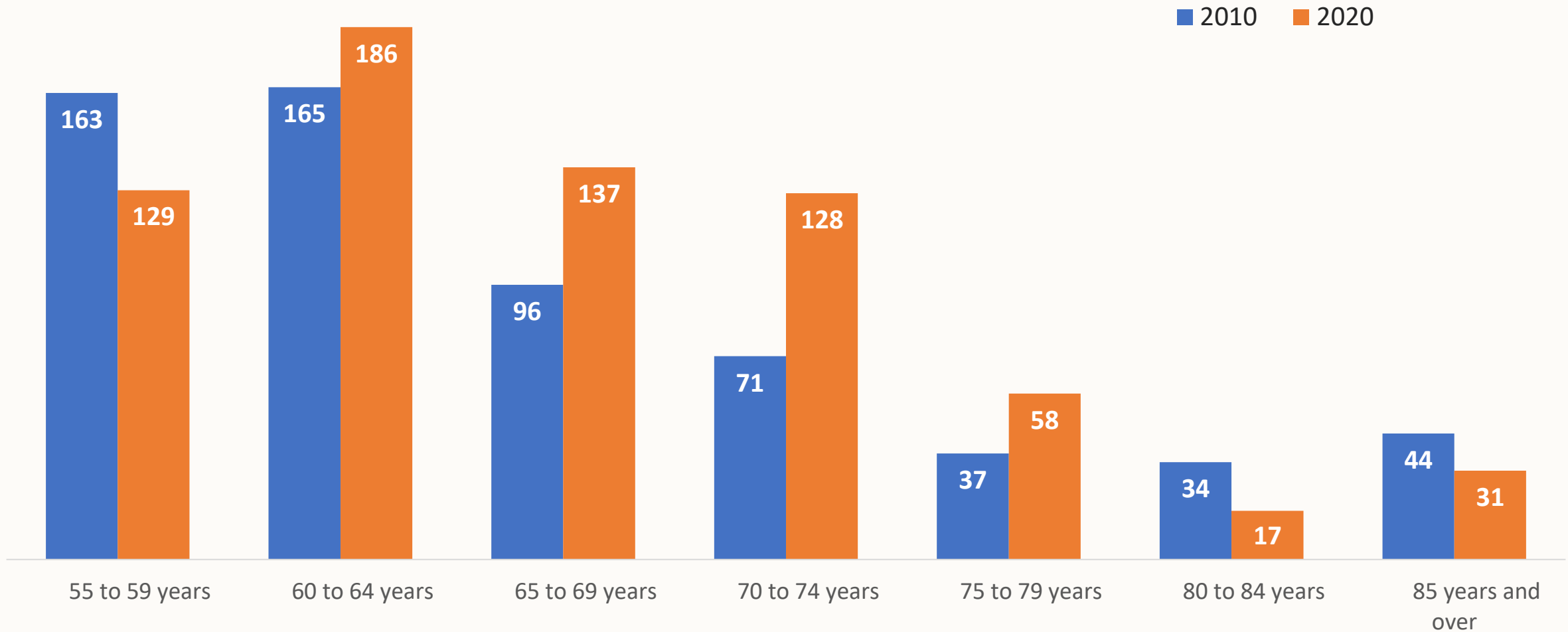


# Dunsmuir Population by Age, 2010 to 2020



Source: 2010 Decennial Census Summary File 3, U.S. Census Bureau, Table P8. 2020 ACS 5-Year Estimates Subject Tables. U.S. Census Bureau, Table S0101.

# Changes in Dunsmuir's Senior Population, 2010 to 2020



# HUD's 2019 Median Income: \$52,000 for Siskiyou County (HAMFI)

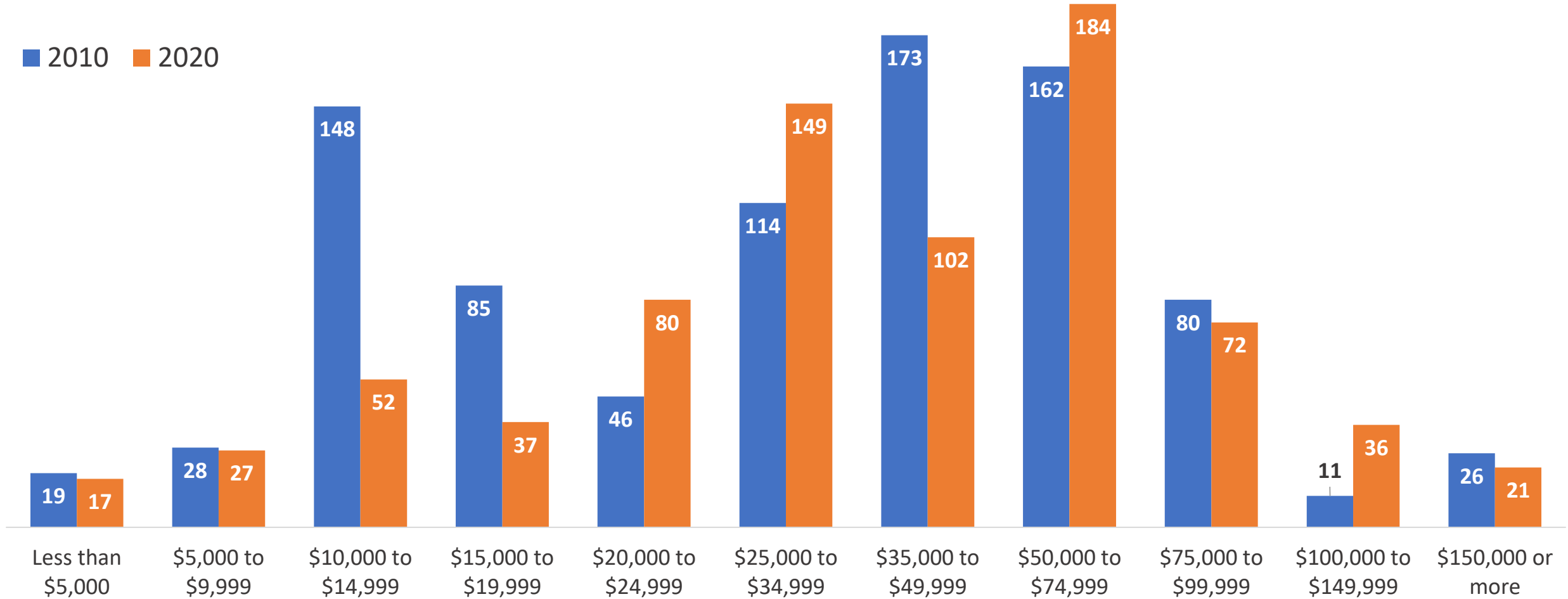
Income Range for 2019	Income Limits*	Households**	Percentage
<b>Extremely Low Income</b> (Below 30% of HAMFI)	<\$25,751	130	16.5%
<b>Very Low Income</b> (30–50% of HAMFI)	\$25,75 - \$32,400	160	20.4%
<b>Low Income</b> (50–80% of HAMFI)	\$32,401 - \$51,850	185	23.6%
<b>Low- and Middle-Income</b> (80–100% of HAMFI)	\$51,851 - \$52,000	115	14.6%
<b>Upper Income</b> (> 100% of Median Income)	\$52,001 or greater	195	24.8%
<b>Total Households</b>		<b>785</b>	

“HAMFI” means HUD Adjusted Median Family Income.

\* Per HUD’s methodology, adjustments to the calculated income limit may be applied resulting in income limits that may not be equal to the calculation. For more info, visit <https://www.huduser.gov/portal/datasets/il/il2019/2019ILCalc3080.odn>.

\*\* “Households” includes both owner and renter households.

# Dunsmuir Household Income Distribution, 2010 and 2020





# Housing Costs: Median Sold Price of Existing Homes

	<b>Oct 2018</b>	<b>Oct 2019</b>	<b>Oct 2020</b>	<b>Oct 2021</b>	<b>Oct 2022</b>
Siskiyou County	\$181,500	\$235,000	\$286,000	\$329,500	\$326,750

Sources: California Association of Realtors (CAR) MedianPricesofExistingDetachedHomesHistoricalData.xls (accessed 11/21/2022).

Q3 2022 Minimum Qualifying Income	Median Home Price in Siskiyou County	Minimum Qualifying Income
First Time Home Buyer	\$297,500	\$51,300
Traditional Mortgage	\$350,000	\$81,200

## Key Assumptions

First Time Home Buyer (<https://www.car.org/marketdata/data/ftbhaimethodology>):

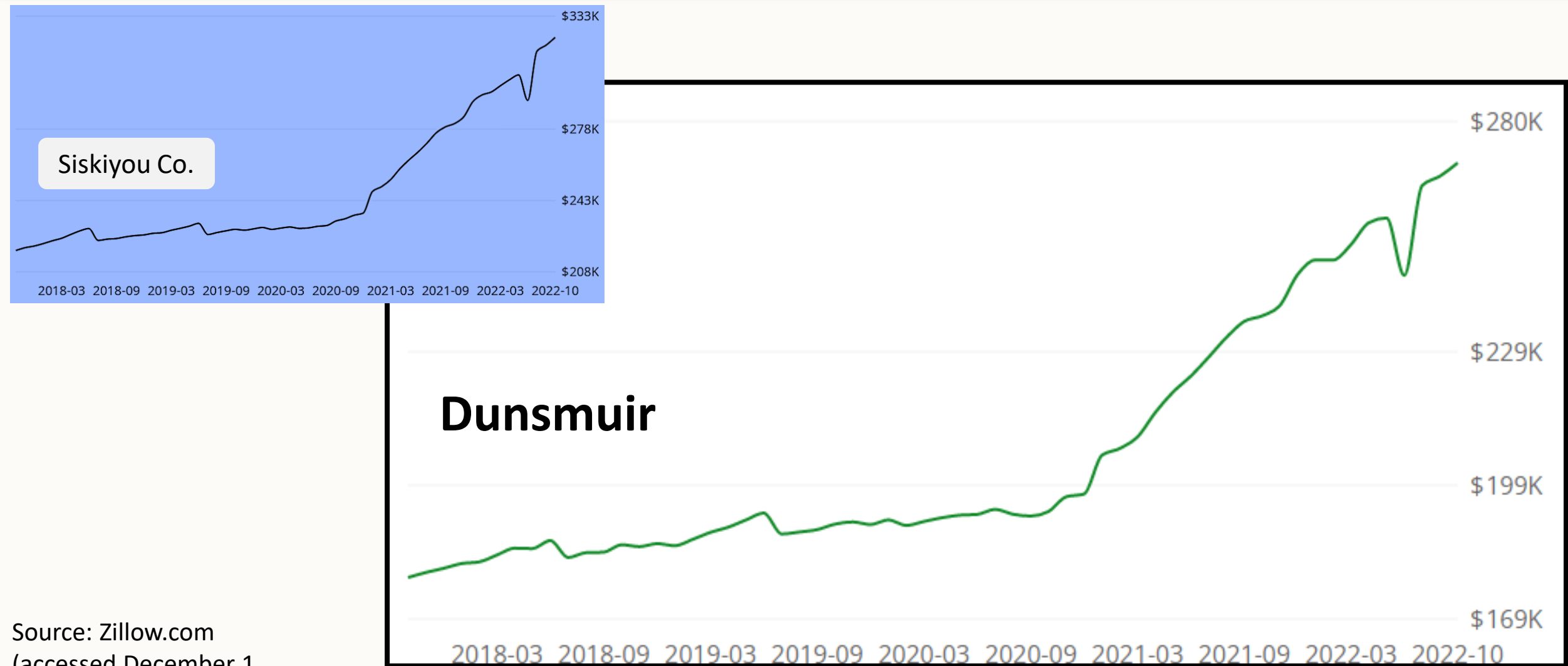
- 10% percent down payment.
- Adjustable-Rate Mortgage
- Monthly homeownership costs cannot exceed 40% of the household's income.

Traditional Mortgage (<https://www.car.org/marketdata/data/haimethodology>):

- 20% down payment
- Monthly homeownership costs cannot exceed 30% of the household's gross income.

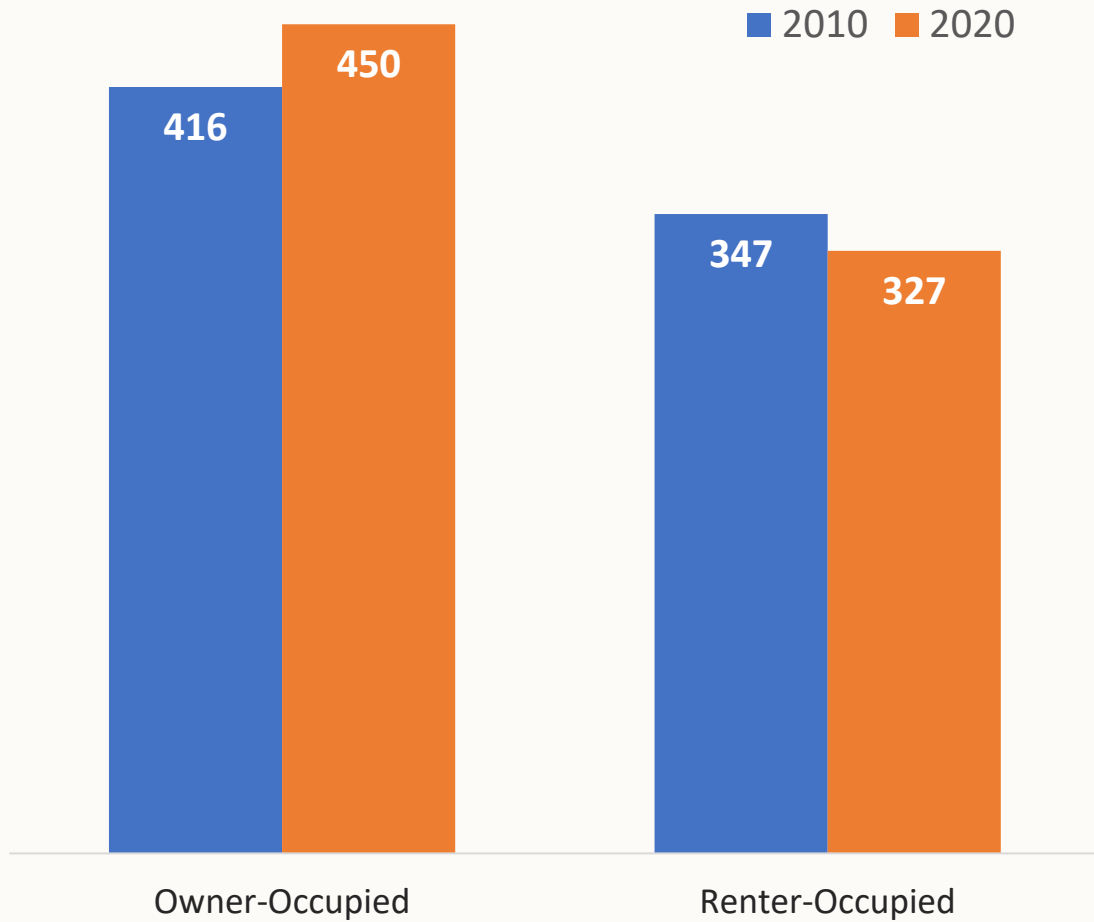
# Dunsmuir and Siskiyou Housing Cost Changes, 2018 – 2022

## Zillow's Home Value Index

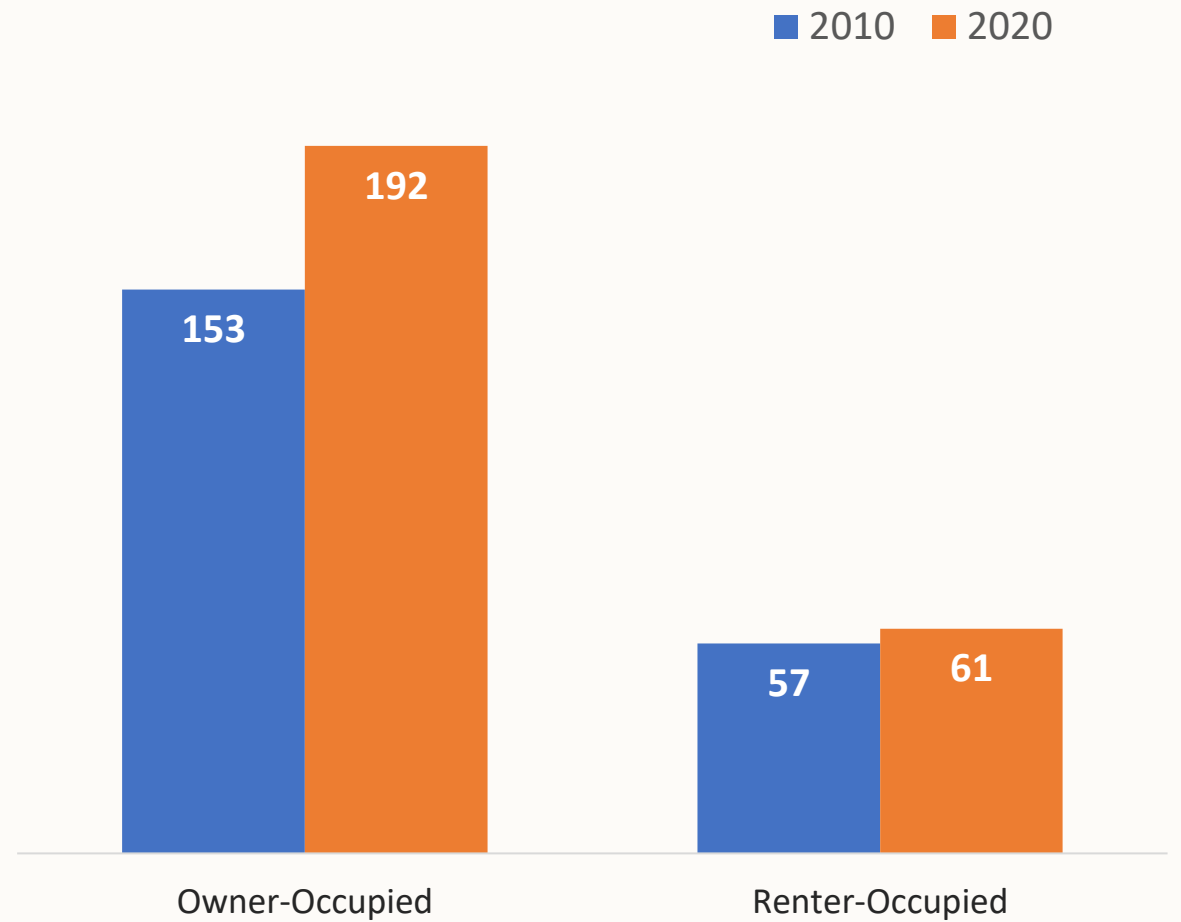


Source: Zillow.com  
(accessed December 1,  
2022)

### Dunsmuir: Housing Unit Tenure, All HH



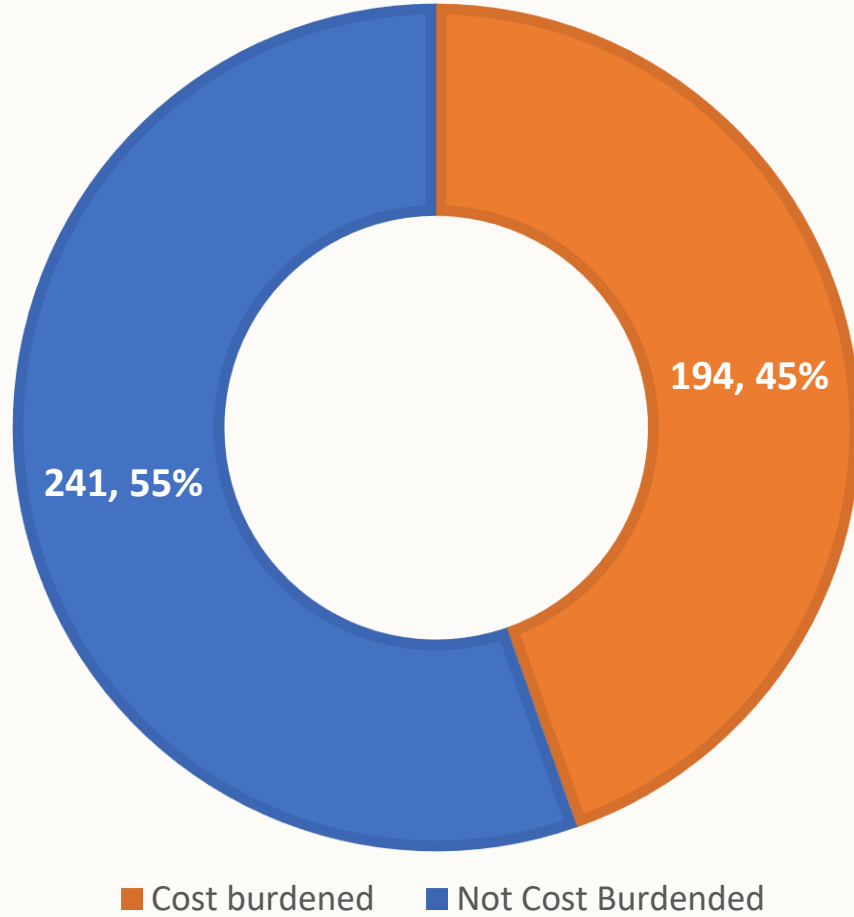
### Dunsmuir: Housing Unit Tenure, Senior HH



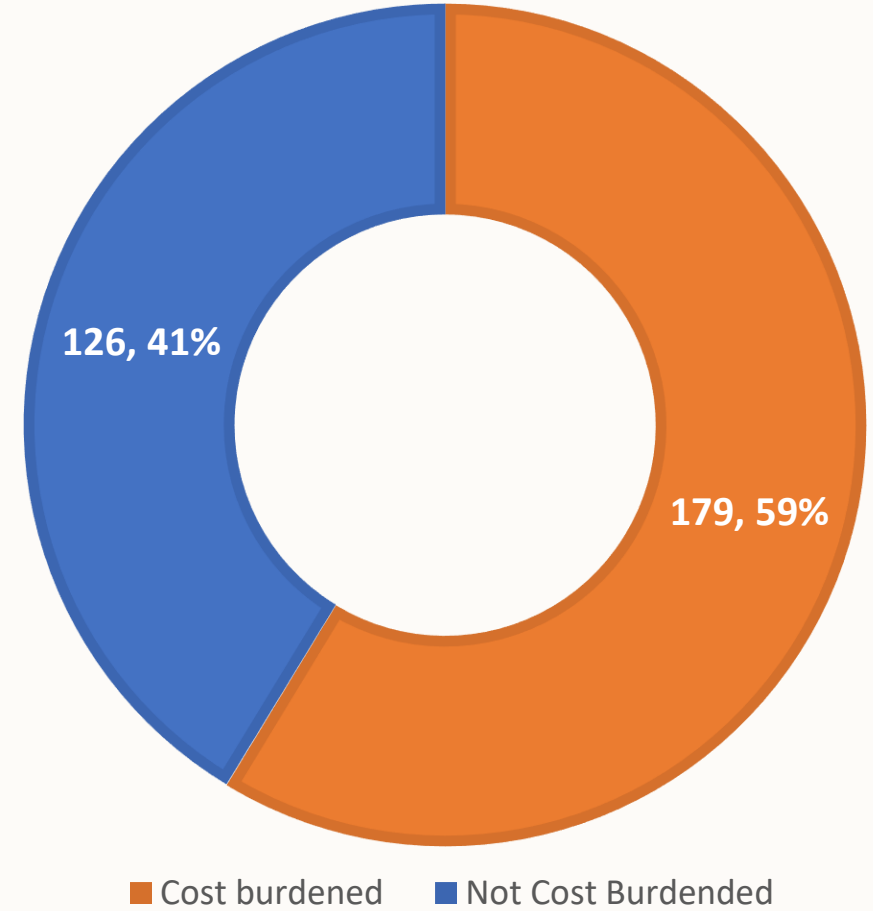
Source: 2010 U.S. Census H14, and 2020 Census ACS

# Cost Burdened Households

## OWNERSHIP HOUSEHOLDS



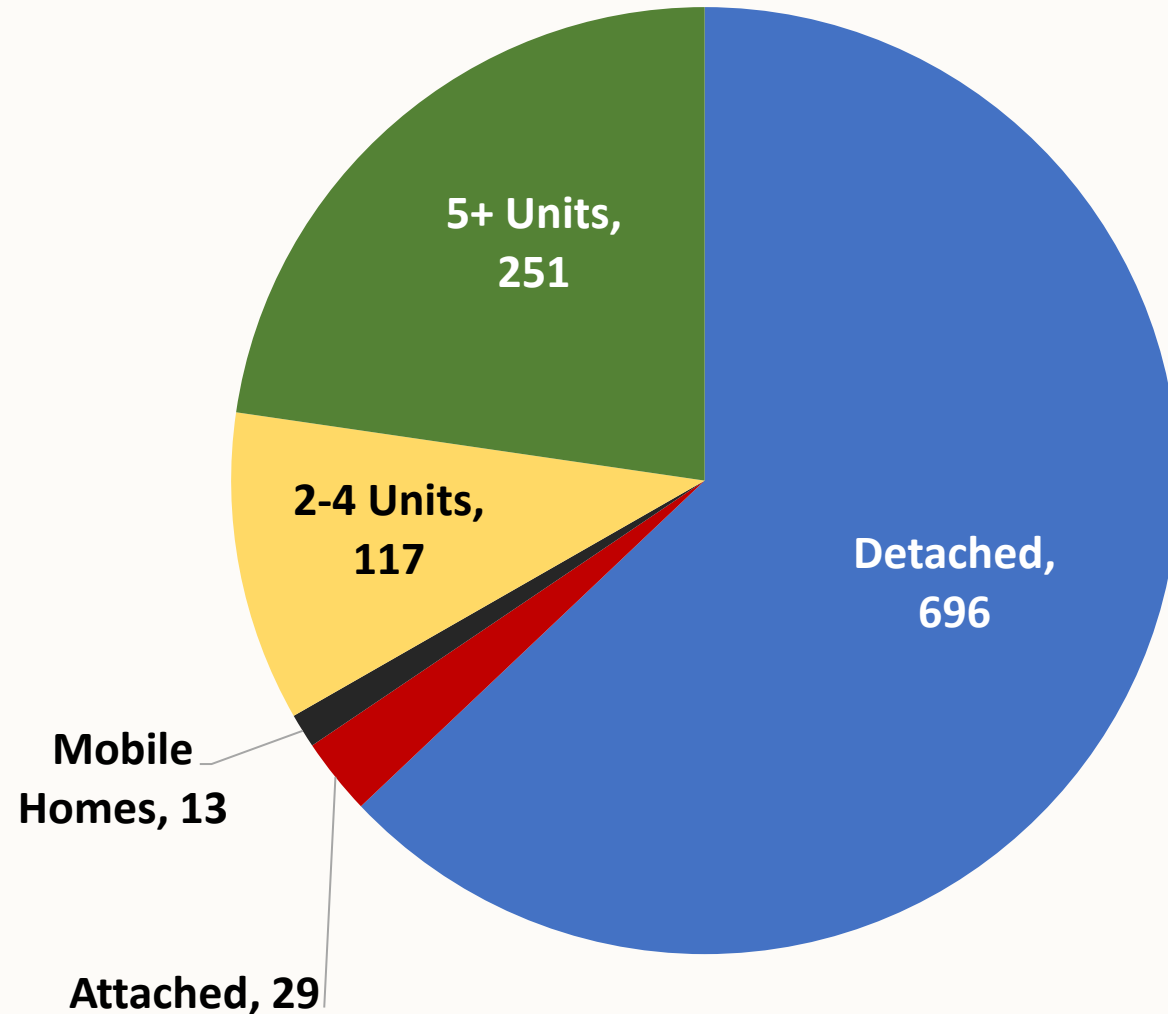
## RENTER HOUSEHOLDS



“HH” = households.

Source HUD, CHAS 2015-2019 ACS

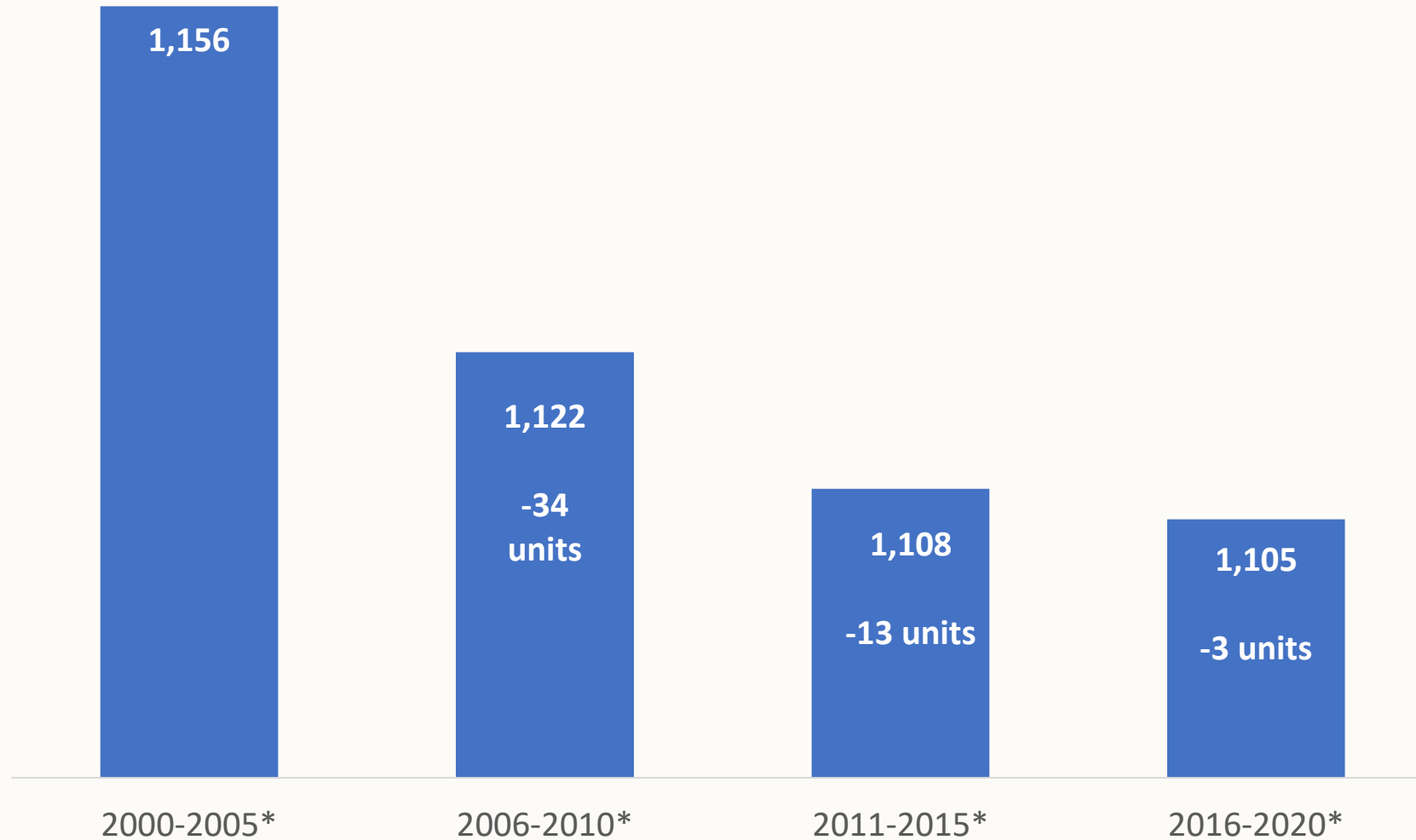
# Existing Housing Stock: Type of Housing



Most housing units in Dunsmuir are detached single family residences.

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

# Existing Housing Stock: Number of Units

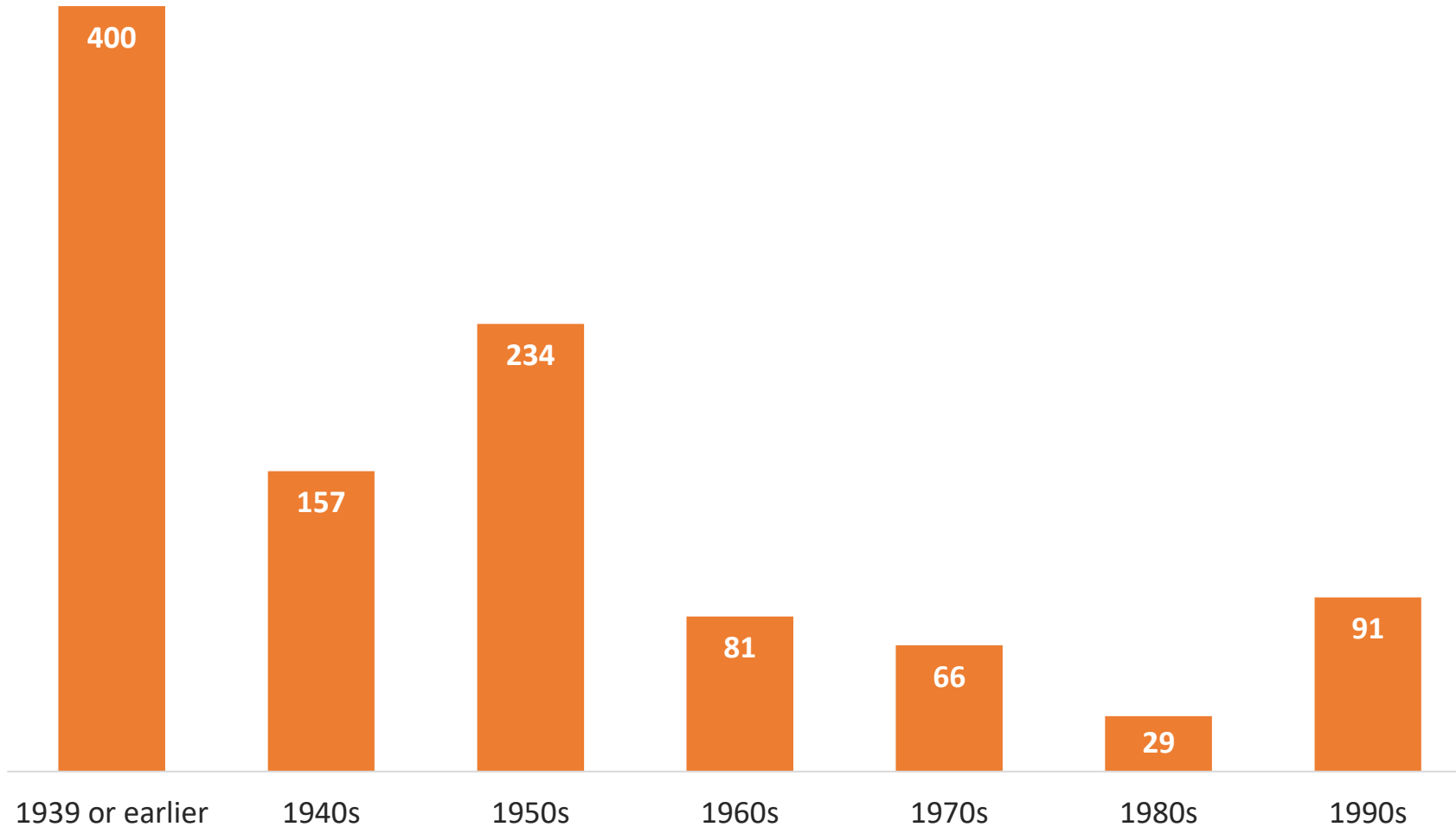


The number of housing units in Dunsmuir has decreased.

State of California, Department of Finance, Table E-8, 2000-2010, and Report E-5, 2011-2020.

\* = the number of units is the calculated average for displayed period of time.

# Existing Housing Stock: Year Built

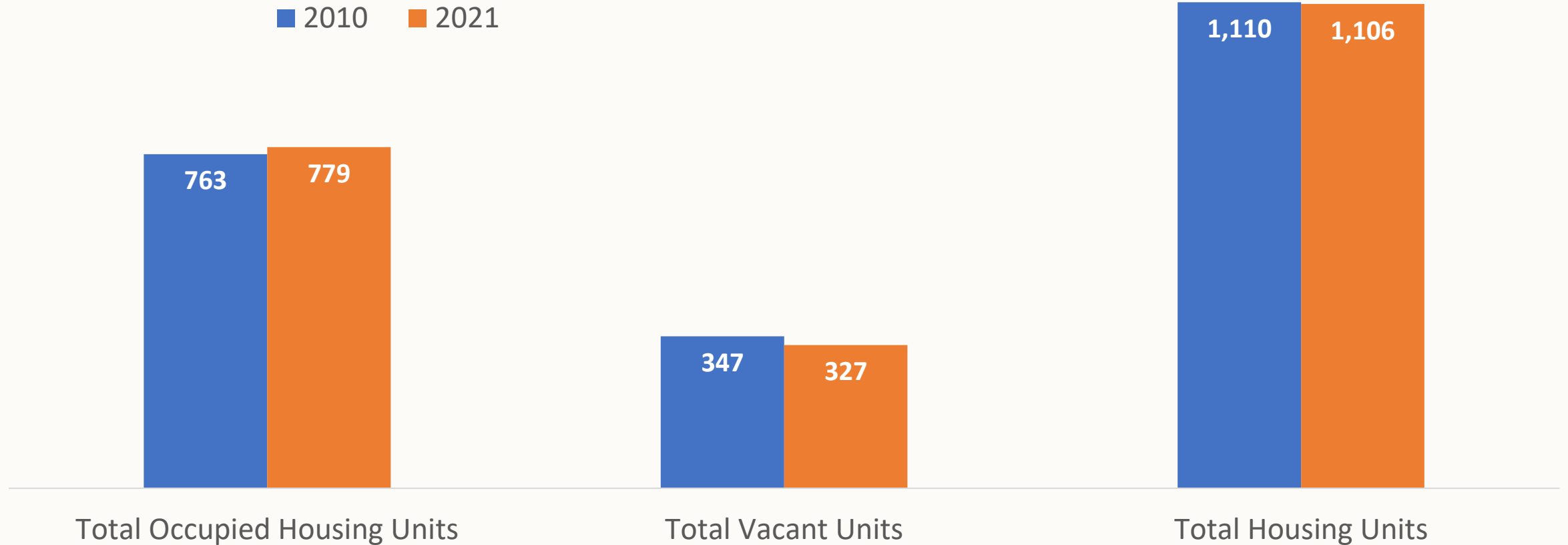


Many of the housing units in Dunsmuir were built 65 or more years ago.

Source: 2020 U.S. Census, American Community Survey, Table B25034, accessed February 2023.



# 2010 and 2021 Vacancy Counts, Dunsmuir



Source: DOF E5

# Resources and Links

Curious about the data? Here are some helpful links. Please take note while the ACS, Census Bureau, and HUD provide similar information, these agencies use different methodologies to collect data and to compile the results and reports.

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

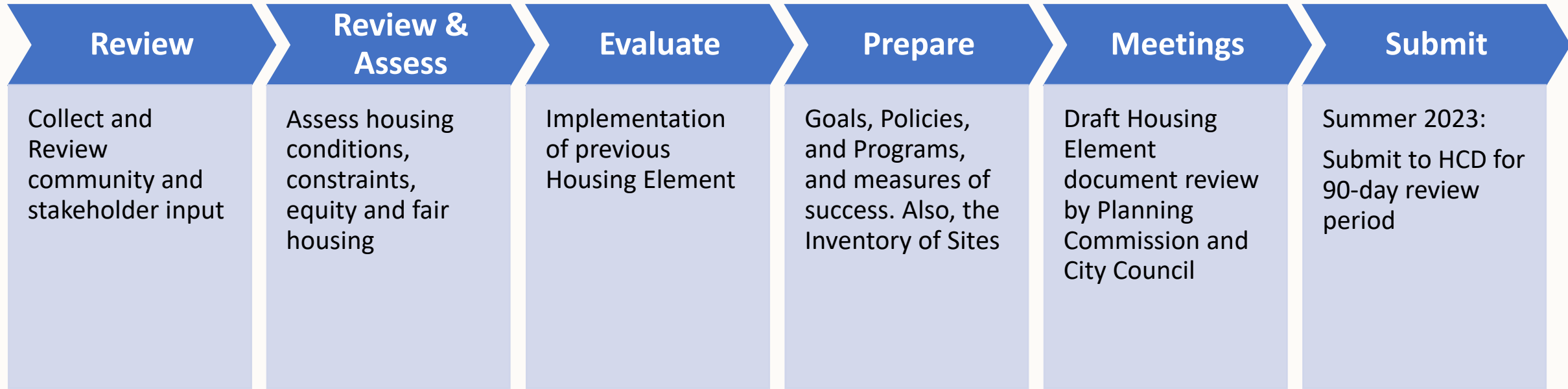
# What does the data indicate?

- The number of residents Dunsmuir is was declining since 1990, but recently rose by 3.5%.
- From 2010 to 2020, Dunsmuir, saw a large increase in the number of residents who are <5, 25-34, or those who are 65 and older. Dunsmuir's senior population saw an increase, about 58%, in the 65-79 age range
- About 15% of Dunsmuir households that were near or at the HUD 2019 median income of \$52,000 and about 60% were below that amount. The number of households with an income greater than \$52,000 was nearly 25%.
- The number households with income of \$50,000 or more has increased slightly from 2010.
- The ratio of residents who own their homes vs. who rent increased slightly from 2010 to 2020. More seniors own their homes relative the other age groups.
- Most of the housing stock is configured as detached single family residences. Since 2016 the number of housing units has decreased; approximately 85% of Dunsmuir housing was built prior to the 1990s.

# Questions for the Community

- What has been community members experience when seeking housing in Dunsmuir?
- Challenges to build, rent, or buy housing in Dunsmuir?
- What opportunities are there for housing in Dunsmuir?
- What should the City's housing priorities be?

# Next Steps





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COMPLETE

the CONTACT FORM

to receive notices for

upcoming meetings

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Do you want to be notified of upcoming meetings?  
Do you Have a question? Send us a message.

**Name \***

\_\_\_\_\_  
First Last

**Email \***

\_\_\_\_\_

**Jurisdiction \***

Please Choose a City  
\_\_\_\_\_

**Comment or Message \***

\_\_\_\_\_

**SUBMIT**





**Thank You!**