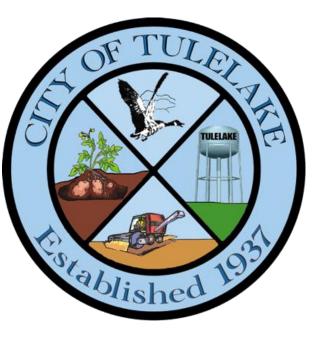
## Housing Element Update

City of Tulelake

**Community Workshop** December 6, 2022





## Introductions

### **City of Tulelake**

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Do you live in Tulelake? 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. ¿Vives en Tulelake? 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. Take the survey!

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## Workshop

## Agenda

### • Housing Element 101

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

## **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.

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**Needs Assessment** 

Evaluates existing conditions data and projected housing needs

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**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**

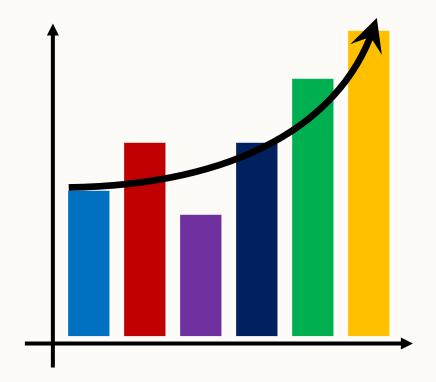
Accessory Dwelling Units and Junior Accessory Dwelling Units	Affirmatively Furthering Fair Housing	Emergency and Transitional Housing Act of 2019	By-Right Permanent Supportive Housing Developments
Replacement Housing for Housing Element Inventory Sites	Evacuation Routes and Safety Element Update to Address 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



### Tulelake Population Changes, 1990 to 2020

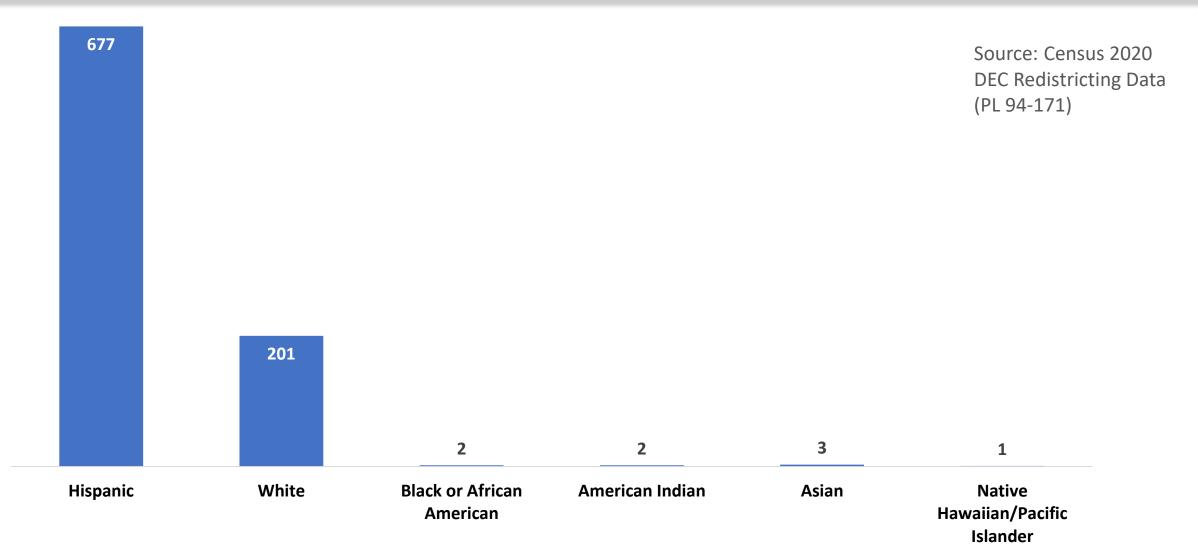


### Tulelake Population Changes, 2010 - 2020



Source: 2010 Decennial Census Summary File 3, U.S. Census Bureau, Table P12. 2020 ACS 5-Year Estimates Subject Tables. U.S. Census Bureau, Table S0101.

### **Tulelake Ethnic Population, 2020**



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

Income Range for 2019	Income Limits*	Households**	Percentage
<b>Extremely Low Income</b> (Below 30% of HAMFI)	<\$25,751	80	28%
<b>Very Low Income</b> (30–50% of HAMFI)	\$25,75 - \$32,400	70	24%
<b>Low Income</b> (50–80% of HAMFI)	\$32,401 - \$51,850	70	24%
Low- and Middle-Income (80–100% of HAMFI)	\$51,851 - \$52,000	4	1%
<b>Upper Income</b> (> 100% of Median Income)	\$52,001 or greater	64	22%
Total Households		290	100%

"HAMFI" means HUD Adjusted Median Family Income.

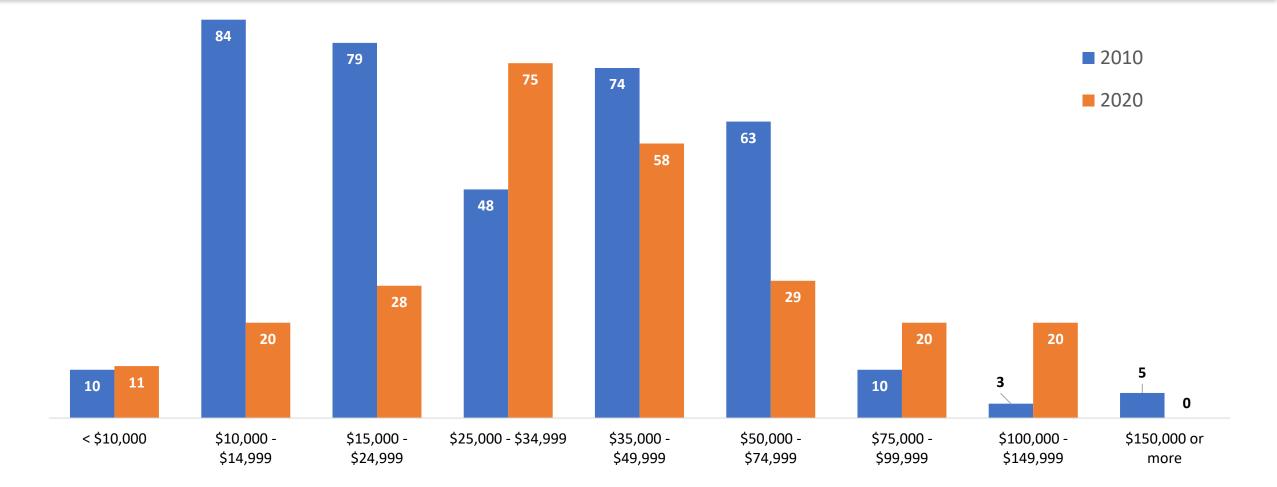
\* Per HUD's methodology, adjustments to the calculated income limit may be applied resulting in income limits that may not be equal to the calculation. For more info, visit <u>https://www.huduser.gov/portal/datasets/il</u> /il2019/2019ILCalc3080.odn.

\*\* "Households" includes both owner and renter households.

Numbers may not total due to rounding.

Source: HUD's Comprehensive Housing Affordability Strategy (CHAS), published September 9, 2022, https://www.huduser.gov/portal/datasets/cp.html.

### Tulelake Household Income Distribution, 2010 and 2020



### Housing Costs: Median Sold Price of Existing Homes

	Oct 2018	Oct 2019	Oct 2020	Oct 2021	Oct 2022
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**

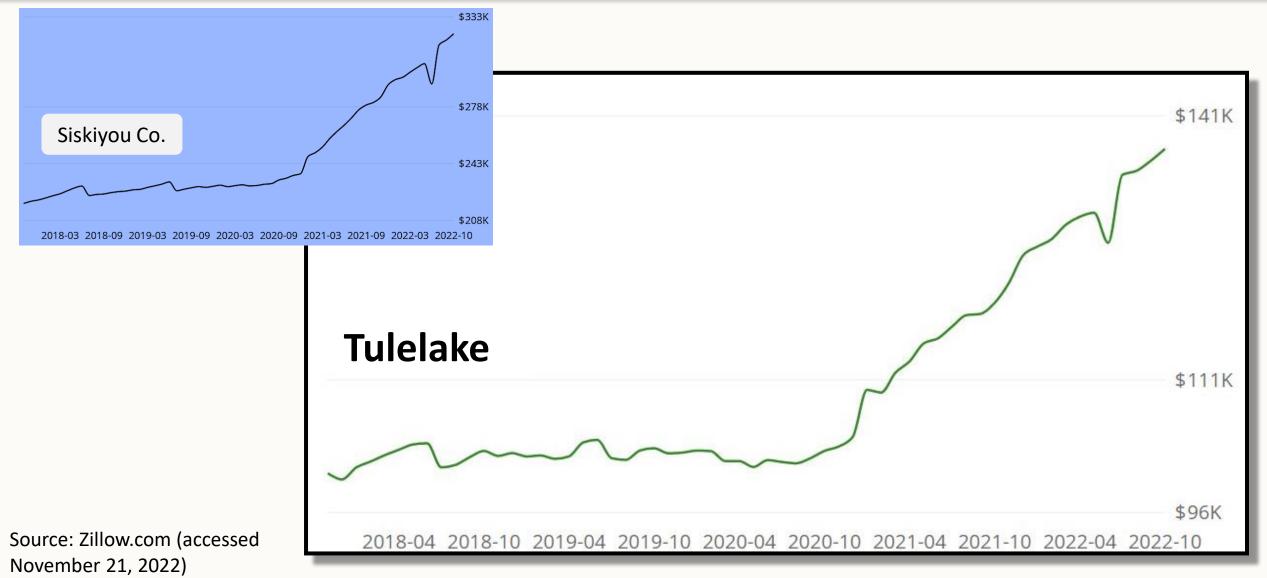
First Time Home Buyer (<u>https://www.car.org/marketdata/data/ftbhaimethodology</u>):

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

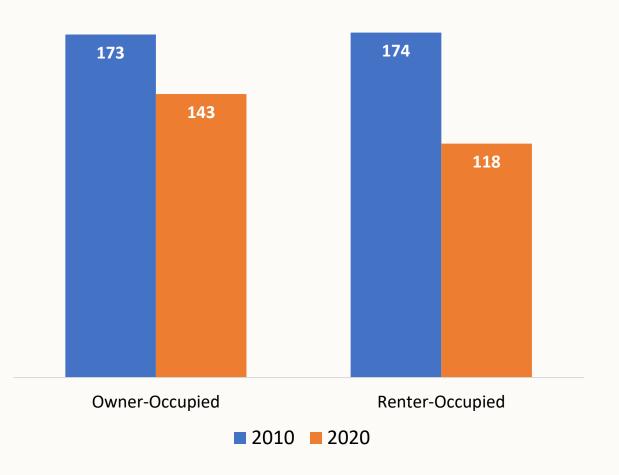
Traditional Mortgage (<u>https://www.car.org/marketdata/data/haimethodology</u>):

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

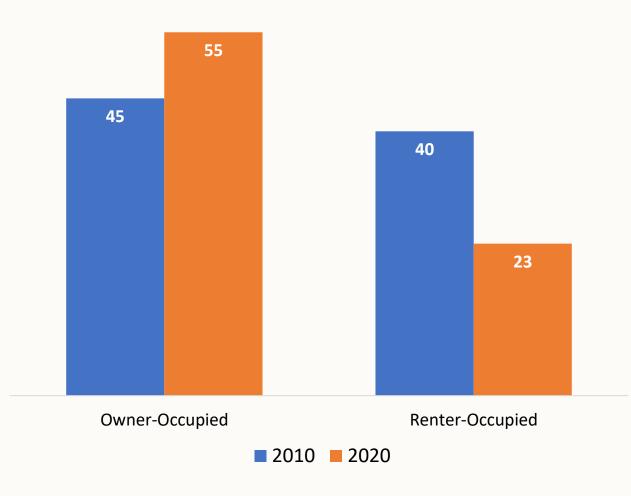
### Tulelake and Siskiyou Housing Cost Changes, 2018 – 2022 Zillow's Home Value Index



#### Tulelake: Housing Unit Tenure, All Households

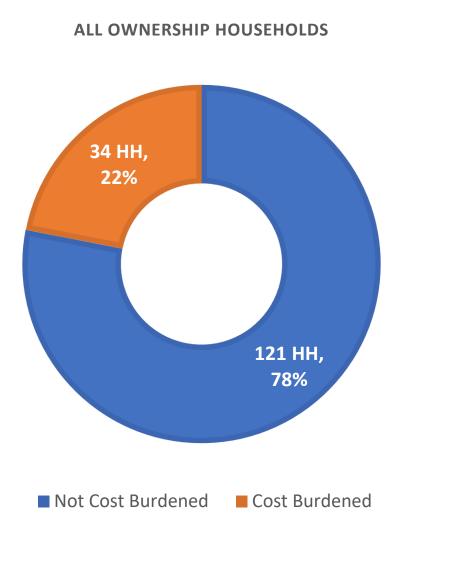


#### **Tulelake: Housing Unit Tenure, Senior Households**



Source: 2010 U.S. Census H14, and 2020 Census ACS B25003

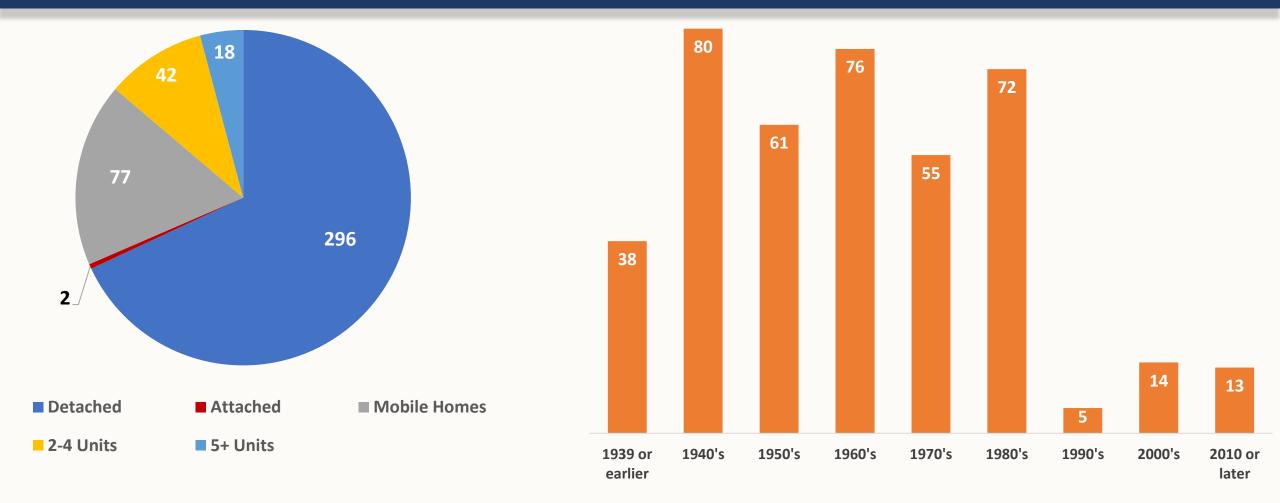
### Cost Burdened Households



**ALL RENTAL HOUSEHOLDS** 64 HH, 69 HH, 48% 52% Not Cost Burdened Cost Burdened

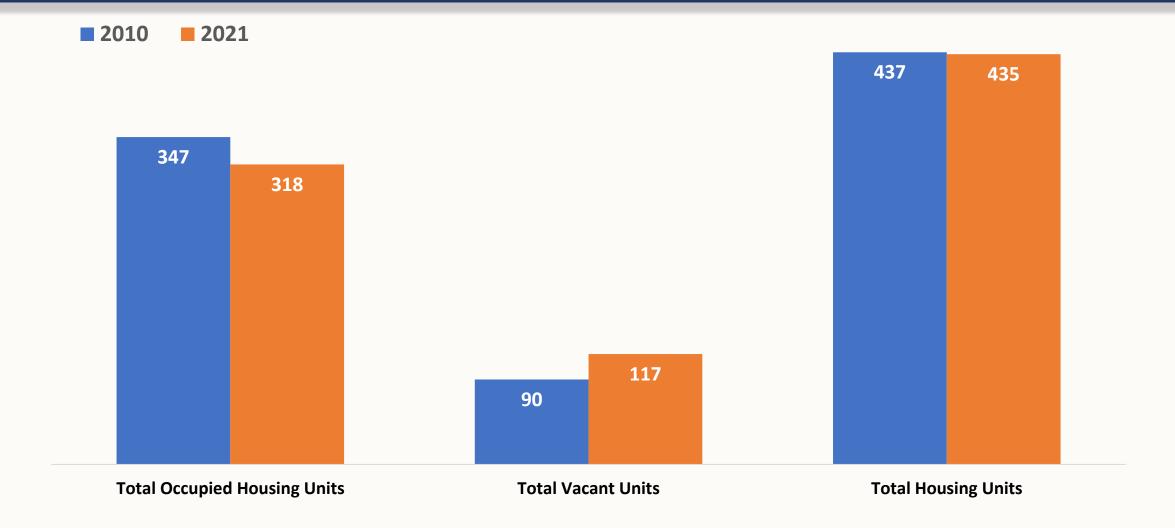
> "HH" = households. Source HUD, CHAS 2015-2019 ACS<sup>21</sup>

### Existing Housing Unit Mix in Tulelake: Types and Year Built



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

## 2010 and 2020 Vacancy Counts



Source: DOF E5 2010, 2021

## **Resources and Links**

Curious about the data? Here are some helpful links. Please take note while the American Community Survey (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 <u>https://www2.census.gov/programs-</u> <u>surveys/acs/tech\_docs/subject\_definitions/2021\_ACSSubjectDefinitions.pdf</u>
- Census Bureau Data <u>https://data.census.gov/cedsci/</u>
- Department of Housing and Urban Development (HUD) <u>https://data.hud.gov/data\_sets.html</u>
- California Association of Realtors (CAR) <u>https://www.car.org/marketdata/data</u>
- More info. about housing elements, visit the Department of Housing & Community Development (HCD) website

https://www.hcd.ca.gov/planning-and-community-development/housing-elements

## What does the data indicate?

- The number of residents is declining. The population of Siskiyou county as a whole is declining. The population decline for Siskiyou county is projected to continue.
- The number of residents who are 5 to 24 and 45-64 have declined since 2010. The population who are under 5 years of age and 65 and older has increased.
- A majority of Tulelake residents are Hispanic.
- The income of approximately 76% of Tulelake households is below the 2019 HUD median income of \$52,000.
- The price of housing has increased, and it is out of reach for many households.
- The number of senior households who own their homes has increased since 2010.
- About 92% of Tulelake's housing stock is forty years old or older.

## Questions

## for the

## Community

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

## Next Steps

Collect and Review community and stakeholder inputAssess housing constraints, equity and fair housingImplementation of previous Housing ElementGoals, Policies, and Programs, and measures of success. Also, the Inventory of SitesDraft Housing Element document review by City CouncilSummer 2023: Submit to HCD for 90-day review period	Review	Review & Assess	Evaluate	Prepare	Meetings	Submit
	Review community and	conditions, constraints, equity and fair	of previous	and Programs, and measures of success. Also, the	Element document review	Submit to HCD for 90-day review

#### Prepare Draft Housing Element

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### to receive notices for

### upcoming meetings

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First

Last

Email \*

Jurisdiction \*

Please Choose a City

Comment or Message \*

# **Thank You!**