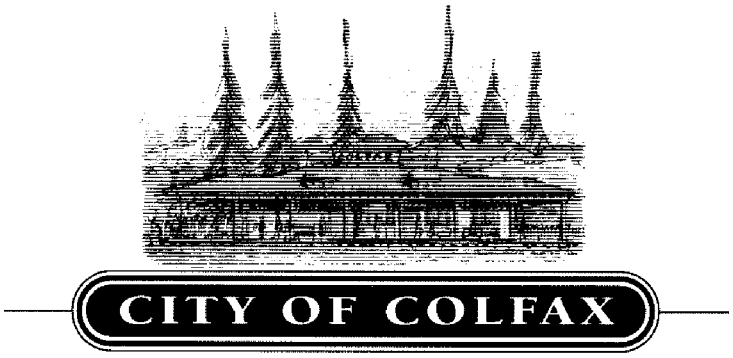
Housing Element Update
Final Draft

Prepared for:

CITY OF COLFAX



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ACKNOWLEDGMENTS

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COLFAX
HOUSING ELEMENT 2008-2013
OF THE GENERAL PLAN

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SECTION 1.0

INTRODUCTION TO THE HOUSING ELEMENT

Meeting the housing needs established by the State of California continues to be an important goal for the City of Colfax. As the population of the State continues to grow and scarce resources decline, it becomes more difficult for local agencies to create adequate housing opportunities while maintaining a high standard of living for our community.

State law requires each local government entity to adopt a comprehensive long-term general plan for the physical development of their city or county. The Housing Element is one of the seven mandated elements composing the General Plan. State law, through the Housing Element, addresses the existing and projected housing needs within all economic segments of the State's various communities, and in this case, the City of Colfax. This legal mandate recognizes that in order for the private sector to adequately address housing needs, local governments must adopt land use plans and other planning programs to create opportunities that don't constrain development of affordable housing. Housing policy in the State is dependent on the effective development and implementation of local general plans and particularly housing elements.

The City of Colfax last updated the Housing Element in 2004, establishing policies for creating development opportunities for housing through 2008. As mandated by State Law, the Housing Element is required to be updated for another five-year period. In this case, the City is also conducting an update to the City's General Plan Land Use, Circulation and Natural Environment Elements. This gives the City further opportunity to more comprehensively fine tune policies between all elements to create an internally consistent document.

This Housing Element (2008-2013) was created in compliance with State General Plan law pertaining to Housing Elements and was adopted by the Colfax City Council on _____.

1.1 PURPOSE

The State of California has declared that *"…the availability of housing is of vital statewide importance and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order."* In addition, government and the private sector should cooperate to provide a diversity of housing opportunity and accommodate regional housing needs. At the same time, housing policy must recognize economic, environmental and fiscal factors and community goals within the general plan.

Further, State Housing Element law requires:

- An assessment of housing needs and an inventory of resources and constraints relevant to the meeting of these needs.
- An analysis of population and employment trends
- An analysis of the City's fair share of the regional housing needs
- An analysis of household characteristics
- An inventory of suitable land for residential development
- An analysis of the governmental and non-governmental constraints on the improvement, maintenance and development of housing
- An analysis of special housing needs
- An analysis of opportunities for energy conservation
- An analysis of publicly-assisted housing developments that may convert to non-assisted housing developments
- Identification of regulatory provisions for emergency shelters.
- An analysis residential energy conservation.
- An analysis of "at-risk" assisted housing developments.

The purpose of these requirements is to develop an understanding of the existing and projected housing needs within the community and to set forth policies and schedules which promote preservation, improvement and development of diverse types and costs of housing throughout Colfax.

1.2 ORGANIZATION

Colfax's Housing Element is organized into four primary sections:

Review of the Previous Housing Element: This section includes an evaluation of the effectiveness and progress of the implementation of the 1993 Colfax Housing Element, as well as an examination of the appropriateness of housing goals.

Summary of Existing Conditions: This section includes current demographic information, an inventory of resources, housing cost and affordability, at-risk units, suitable land for development, and a section discussing constraints, efforts and opportunities.

Housing Needs, Issues/Trends: This section includes a discussion of State issues and policies, regional housing policies, Colfax's Regional Housing Needs Assessment (RHNA), and current housing issues.

Housing Program: This section identifies housing goals, policies and objectives. Funding sources are identified and schedules for implementation are set forth. In addition, a quantified objectives summary is provided.

1.3 RELATIONSHIP TO OTHER ELEMENTS

State Law requires that "…the general plan and elements and parts thereof comprise an integrated, internally consistent, and compatible statement of policies…." The purpose of requiring internal consistency is to avoid policy conflict and provide a clear policy guide for the future maintenance, improvement and development of housing within the City.

This Housing Element is part of a comprehensive Colfax General Plan. The General Plan was adopted in 1998 and has since been revised through City ordinances. All elements of the Colfax General Plan have been reviewed for consistency when this update to the Housing Element was prepared to assure compatibility with the remaining elements. As the City is pursuing an update to the General Plan Land Use, Circulation and Natural Environment Elements these elements will be evaluated to assure consistency with the Housing Element (anticipated for completion in 2009). Once the General Plan is fully updated, the City will annually review the housing element for consistency with the general plan.

1.4 CITIZEN PARTICIPATION

In the past, the City of Colfax has made diligent efforts to solicit public participation pertaining to the development of the 1998 General Plan, and subsequent revisions, specific plan developments, and development ordinances. These processes included workshops, public review and citizen meetings. Meetings are held at various times to ensure that all members of the community have access to the participation process.

The City has continued to make diligent efforts by following the same model for public participation for the 2008-2013 Housing Element; efforts included a joint Planning Commission/ City Council Workshop held on September 18, 2008 open to the public as well as Planning Commission and City Council public hearings. Members of the community were invited to address concerns and give input on the contents of the Housing Element. Eleven individuals, in addition to staff and officials, were present at the workshop held on September 18, 2008. The majority of the discussion centered on clarification of the City's projected growth and compatibility with SACOG's Blueprint principles. A suggested program for voluntary compliance with SACOG's affordable housing goals was ultimately included in the housing element as an Implementation Program.

Notices were posted in the local newspaper, at the City Hall, the community center, the post office, at the public schools, and in the Colfax library. In addition, a public review draft, dated December 2008, was prepared and was made available to the community for a 60-day review period beginning in January 2009. Copies of the draft were made available in public facilities such as the City Hall and the library. Copies were mailed to thirteen service providers and individuals representing all economic segments of the

population including the Placer County water agency, The United Auburn Indian Community, the Sierra Club Placer Group, CalTrans, The Colfax Elementary School District, and PG&E. Finally, during the preparation of the Housing Element, local groups and individuals and groups were solicited for comment, including the community center, affordable housing developers, and the Canyon View Apartments.

1.5 REVIEW OF PREVIOUS ELEMENT

State law requires the City of Colfax to review its Housing Element in order to evaluate:

a. "The effectiveness of the Housing Element in attainment of the community's housing goals and objectives."

b. "The progress of the City, County, or City and County in implementation of the Housing Element."

c. "The appropriateness of the housing goals, objectives and policies in contributing to the attainment of the state housing goal."

The remainder of this section fulfills this State requirement.

1.5.a. EFFECTIVENESS OF PREVIOUS ELEMENT

The State's housing goal is met by an assignment of gross allocations of housing unit goals to regional governments, which in turn allocate the housing unit goals to counties and cities. The document produced by regional governments that allocates housing unit goals is referred to as the "Regional Housing Needs Assessment" (RHNA). The previous RHNA allocations, published by the Sacramento Area Council of Governments (SACOG) and the Sierra Planning Organization, covered the period 2003-2008, corresponding with the HUD Housing Element reporting period. The current 2006-2013 RHNA and accompanying Housing Element reporting period is discussed in Section 2.2-New Construction Needs, p 56.

The effectiveness of Colfax's Housing Program in meeting regional housing needs can be measured by the level of achievement, which is simply the actual construction divided by the RHNA goal. Many uncontrollable factors influence the City's effectiveness. Over the 5-year (2003-2008) Housing Element period, various factors such as market fluctuations, available programs, willing lenders, qualified developers and the political climate, all combined to influence new housing unit creation in the City of Colfax. According to the City of Colfax building permit records, 31 units were constructed during 2003 to 2008. Institutional

knowledge at the City indicates that all units constructed during this time were in the moderate and above moderate categories; despite the fact that two (2) second units, or "granny flats" and three (3) modular (pre-manufactured) single family homes were built during this time. The result was that the City achieved 23% percent of its RHNA objective between 2003-2008, the effective dates of the last reporting period.

TABLE 1
RHNA ACHIEVEMENT LEVELS
PLACER COUNTY BY CITY (2003-2008)

Income Groups	2003-2008 RHNA Goal	2003-2008 Actual New Construction	Percent of Goal Achieved
Very Low (5.2%)	7	0	0
Low (12.6%)	17	0	0
Moderate (22.2%)	30	7	23%
Above Moderate (60.0%)	81	24	30%
TOTAL	135	31	23%
Source: Sacramento Area Council of Governments (SACOG) 2006 RHNA and Colfax Building Department			

Despite the City's attempt toward achievement of its RHNA objectives for the 2003 to 2008 housing element period, several factors worked against this: lack of developer interest; market factors beyond its control; and particularly the moratorium on growth as a result of a lack of sewer treatment capacity. The City, during the period, 2003 to 2008 saw the demolition of two (2) units.

Finally, the City continues to pursue activity through its CDBG funded residential rehabilitation program for residents whose homes are in need of substantial repair. The program is available to citizens in the City demonstrating an eligibility for receipt of CDBG funds.

1.5.b. PROGRESS OF COLFAX'S HOUSING PROGRAM

The following table provides an overview of the objectives and goals in the 2003 Housing Element and its progress on implementation.

TABLE 2
2003 PROGRESS IN MEETING OBJECTIVES

POLICY	PROGRAM	STATUS	ORIGINAL IMPLEMEN-TATION DATE/ RESPONSIBILITY
1-1-1	If financially feasible, the City will establish a housing trust fund to help fund affordable rental properties in order to meet their affordable housing requirement. The City will then apply for the Local Housing Trust fund Matching Grant Program through HCD.	Continuous and Ongoing; 2008-2014.	June 2006 CM / CC
	The City will apply for Community Development Block Grants to further develop the current Colfax rehabilitation program.	Continuous and Ongoing; 2008-2014.	2005 CM/CC
1-1-2	Prepare a *Project Information Brochure* outlining City participation and incentives, housing needs from the Housing Element (or other market source), a definition of the state and federal funding for which the City is willing to apply, and other pertinent information. Distribute the brochure to local non-profit and for profit development groups, and regional agencies.	Pending completion.	1st Quarter 2006 CM/CC
1-1-2	Continue to offer meetings with developers of proposed projects where developers have an opportunity to meet City staff to strategize about project design, City standards, necessary public improvements, and funding strategies.	Continuous and Ongoing; 2008-2014.	On-going PD/PC

POLICY	PROGRAM	STATUS	ORIGINAL IMPLEMEN-TATION DATE/ RESPONSIBILITY
	Continue to offer the Standard Application package that is given to each developer, containing an explanation of the planning application permit process and timing, and application form were all requested action for the project in regards to both the planning and engineering departments can be checked an environmental evaluation form, a complete checklist for the application, contact numbers, City Council and Commission meeting times and dates, and a copy of the fee schedule, where the applicant can check with Planning, Engineering, and Building Departments.		On-going PD/PC
1-2-1	Investigate applying for HOME funds to establish a First-Time-Home-Buyer program, which would provide down payment assistance in purchasing homes.	Continuous and Ongoing; 2008-2014.	December 2005 CM/CC
	Continue to promote the Placer County First-Time Home Buyers Program, which is available to all Placer County residents by maintaining brochures at City Hall.	Continuous and Ongoing; 2008-2014.	December 2005 CM/CC
1-2-2	Consider the feasibility of an inclusionary zoning program for the development of affordable housing. Present a staff report to the Planning Commission.	Remove.	October 2005 PD/PC
1-3-1	Contact homeless service providers in the City of Auburn and Placer County to determine the number of homeless persons who have been residents of Colfax. Prepare a report with recommendations for submittal to the City Council.	Remove (Replace with Revised Program).	December 2007 PD/PC

POLICY	PROGRAM	STATUS	ORIGINAL IMPLEMEN-TATION DATE/ RESPONSIBILITY
	Actively support efforts of homeless service providers who establish short-term bed facilities for segments of the homeless population including specialized groups such as the mentally ill, and chronically disabled. Identify potential land that can be used for a homeless or transitional shelter should one be needed.	Remove.	December 2007 PD/PC
1-3-2	Investigate incentives and reporting procedures that can be implemented to encourage and monitor the development of housing opportunities for specialized housing needs	Remove (Replace with Revised Program).	June 2006 BO
1-3-3	Amend the City's current housing rehabilitation program guidelines to include a grant to very low income disabled persons and senior citizens to improve accessibility and safety.	Completed .	June 2005 CM/CC
1-3-4	Revise zoning code to allow State licensed group homes, foster homes, residential care facilities, and similar state-licensed facilities, regardless of the number of occupants, are deemed permitted by right in a residential zoning district, pursuant to state and federal law.	Remove (Replace with Revised Program).	October 2004 PD/PC
1-3-4	Regularly monitor the City's codes, policies, and procedures to ensure that they comply with the "reasonable accommodation" for disabled provisions.	Remove (Replace with Revised Program).	Annually PD/CE

POLICY	PROGRAM	STATUS	ORIGINAL IMPLEMEN-TATION DATE/ RESPONSIBILITY
1-3-5	Work with labor providers to determine the number of farmworkers who may need housing. The resulting report should address: permanent workers, seasonal resident workers, and migrant workers. In addition, should the report demonstrate a need, the City in conjunction with local developers, will identify potential sites and/or provide or seek financial assistance to prospective developers of the housing for farm labor through the Joe Serna Farmworker Grant Program.	Remove (Replace with Revised Program).	December 2007 CM/CC PC/PC
	Revise City's Zoning Code to ensure compliance with employee labor housing act, specifically H&S 17021.5 and 17021.6	Remove (Replace with Revised Program).	October 2004 PD/PC
1-4-1	Work with the Placer County Health and Human Services Department and use all the influence the City has to obtain more Housing Vouchers for the Housing Authority.	Replace with Revised Program.	On-going CM
	Adopt a policy stressing the importance of "flexibility" in review and processing of permit and other application processing. Establish an "in-house" group to review regulations and determine the best and most economical approaches to providing affordable housing without compromising health and safety and the purpose and intent of the City's Hillside Development Guidelines.	Continuous and Ongoing; 2008-2014.	December 2004 PD
	Implement provisions of state law, SB 1925, that exempt certain affordable housing projects from CEQA, if specified criteria are met.	Continuous and Ongoing; 2008-2014.	On-going PD/PC

POLICY	PROGRAM	STATUS	ORIGINAL IMPLEMEN-TATION DATE/ RESPONSIBILITY
2-1-2	To preserve affordability, provide incentives (e.g.- density bonus units, fee underwriting, fee deferral, fast-tracking, etc.) to developers of residential projects who agree to provide the specified percentage of units mandated by State law at a cost affordable to Very-low and/or Low income households. In addition, propose zoning and permit processing changes to further reduce housing costs and average permit processing time.	Continuous and Ongoing; 2008-2014.	On-going PD
	Consider the possibility of preparing an ordinance to implement AB 1866 regarding second units and density bonuses for moderate-income housing.		December 2004 PD/PC
2-1-5	Provide incentives to developers who agree to construct at least 10 percent of total units toward very low and low-income units or senior citizen affordable units.	Remove (Replace with Revised Program).	First Quarter 2006 PD
2-2-1	Publish the City's Housing Element and updates, Annual Action Plan and respective notices.	Continuous and Ongoing; 2008-2014.	On-going CM
2-3-1	Mitigate for the temporary reduced capacity of the Waster Water Treatment Plant by offering proposed affordable housing projects priority in the pool of remaining sewer connections.	Remove.	On-going PD/PC
3-1-1	Update Inventory of Land on a quarterly basis	Continuous and Ongoing; 2008-2014.	Quarterly PD/CE

POLICY	PROGRAM	STATUS	ORIGINAL IMPLEMEN-TATION DATE/ RESPONSIBILITY
	Establish a list of non-profit developers who would be interested in developing affordable housing in the City. Send these providers a development packet including multifamily vacant land inventory, services, and housing incentives.	Continuous and Ongoing; 2008-2014.	On-going, June 2007 PD
	Annually review the housing element for consistency with the general plan as part of the State mandated general plan progress report	Continuous and Ongoing; 2008-2014.	Annually PD
3-2-1	Continue to encourage development of well planned and designed projects that provide for the development of compatible residential, commercial, industrial, institutional, or public uses within a single project or neighborhood.	Continuous and Ongoing; 2008-2014.	On-going PD, BO, CE
3-3-1	Monitor the amount of land zoned for both single family and multifamily development and initiate zone changes to accommodate affordable housing	Continuous and Ongoing; 2008-2014.	Quarterly PD and CE
4-1-1	Continue to monitor new developments of compliance with City design standards. Revise current zoning code to reflect these goals.	Continuous and Ongoing; 2008-2014.	October 2004 CM/CC
4-1-2	Establish a part-time code enforcement officer who will vigorously enforce the building and zoning codes.	Combined code compliance and building inspector hired. Ongoing; 2008-2014.	December 2006 CM/CC
	Apply for the Code Enforcement Grant Program (CEGP) to defer the costs of establishing a code enforcement program.	Continuous and Ongoing; 2008-2014.	December 2006 CM/CC

POLICY	PROGRAM	STATUS	ORIGINAL IMPLEMEN-TATION DATE/ RESPONSIBILITY
4-1-3	Supply energy conservation awareness brochures in all public meeting places.	Continuous and Ongoing; 2008-2014.	June 2005 CM
4-2-1	Continue to make available and aggressively market CDBG single-family housing rehabilitation funds. Rehabilitate 15 units during the five-year lifespan of the Housing Element.	Continuous and Ongoing; 2008-2014.	Annually CM/CC
4-2-2	Expand rehabilitation program eligibility to include rental properties.	Continuous and Ongoing; 2008-2014.	1st Quarter 2006 CM
	Provide technical assistance to potential purchasers, including non-profits, developers, and tenants of affordable properties that could potentially convert to market rate.	Continuous and Ongoing; 2008-2014.	On-going CM/PD/ CC
	Meet with the Community Reinvestment Act Lenders Group organized by the Colfax Planning Department to discuss future housing needs and applicability of the Community Reinvestment Act.	Continuous and Ongoing; 2008-2014.	Annually CM/CC
5-1-1	Require that all recipients of locally administered housing assistance funds acknowledge their understanding of fair housing law and affirm their commitment to the law.	Remove.	Immediate and ongoing CM/CC/ CA

POLICY	PROGRAM	STATUS	ORIGINAL IMPLEMEN-TATION DATE/ RESPONSIBILITY
	Acquire and maintain fair housing materials, including all pertinent resource, posters and information available through the Department of Fair Employment and Housing (DFEH) and Housing and Urban Development (HUD) to educate on a variety of fair housing issues. Develop information flyers and brochures that highlight (1) disability provisions of both federal and state fair housing laws and (2) familial status discrimination. Fair housing materials, brochures and flyers will be distributed at outreach events including school fairs, health fairs, and City sponsored events. Collaborate with service agencies to distribute educational materials.	Continuous and Ongoing; 2008-2014.	Annually PD
	Continue to refer all housing discrimination referrals to the Planning Department, which will work with the complainant and refer complaints to the State Faire Employment and Housing Commission.	Continuous and Ongoing; 2008-2014.	PD Ongoing
6-1-1	Maintain membership in the Housing Authority to qualify City residents for Section 8- existing housing assistance administered by the Health and Human Services Department. Provide information on the availability of County programs to qualified residents.	Six (6) residents continue to receive vouchers. Continuous and Ongoing; 2008-2014.	Immediate and On-going CM/CC
6-2-1	Coordinate annual workshop with employers, members of the housing community and City officials to identify the housing needs of community.	Continuous and Ongoing; 2008-2014.	Starting 2005 CM/PD CC/PC

Key
CC = City Council PC = Planning Commission PD = Planning Director CM = City Manager CE = City Engineer CA = City Attorney BO = Building Official

1.5.c. APPROPRIATENESS OF GOALS, OBJECTIVES AND POLICIES

Overall, the City of Colfax has been successful in meeting the objectives set forth by the 2003 Housing Element. It identified a lack of available housing for those who are in the low-moderate income ranges. In addition, the City continues to work closely with developers to quickly process their housing project applications, and remains flexible in administering development standards so that developers can make the best use of developable land in areas that have varying topography. Finally, the City has been successful in accommodating the needs of the handicap population within their City by carefully monitoring for compliance with ADA specifications. The City also redesigned curb and sidewalks in the downtown area to allow for better accessibility.

A few areas remain in which the City of Colfax will strive to improve on over the current housing element period. These areas include the provision of housing for lower income residents, and a wider use of Federal and State grant sources of funding for rehabilitation, with a goal of rehabilitating 15 units in the lower income categories. Due to market forces, the relative geographic isolation of the community, and the lack of regular reliable public transportation, the City has not been able to attract development that targets very-low income households. The geographic location of the community away from employment centers, and a general lack of public transportation are not factors that tend to encourage or stimulate the construction of housing for lower income families.

Finally, the most pertinent issue related to housing growth has been the lack of sewer capacity at the wastewater treatment plant to accommodate projected housing growth. As discussed on page 75 of this document, the City will now able to issue new building permits as the new Wastewater Treatment Plant has been completed.

1.6 COMMUNITY PROFILE

Colfax is located in the Sierra Foothills on Interstate 80, 50 miles east of Sacramento. It is characterized as a small historic town that grew out the railroad industry. As a foothill community, it has steep topography that is a challenge to build on with limited flat areas that are generally built out. The earliest contemporary history of Colfax began in a little valley just below Colfax on the southern side of the Southern Pacific Railroad. Along a bend in the valley known as Alder Grove, miners first congregated as early as the spring of 1849. The area became the distributing point of supplies for all of the mining camps around it. As a commercial area, it ranked with Dry Diggings (Auburn) until late in the fall of 1849, when fear of a harsh winter in the upper canyon area

discouraged winter trading activity. The site for the town, which is today known as Colfax; was laid out by the Central Pacific Railroad in 1865. The name Colfax came from Schuyler Colfax who served as Vice President in the Grant administration. In 1875 Colfax was listed as one of the leading towns in Placer County as a distribution center. In 1910 the City of Colfax was incorporated.

Colfax is a general law City that operates under the Council/Manager form of government. There are seven City departments: administration, finance, planning and engineering, parks and recreation, public works, emergency services, and economic development. The City has a current estimated population of 1,855.

EXHIBIT 1 - REGIONAL LOCATION

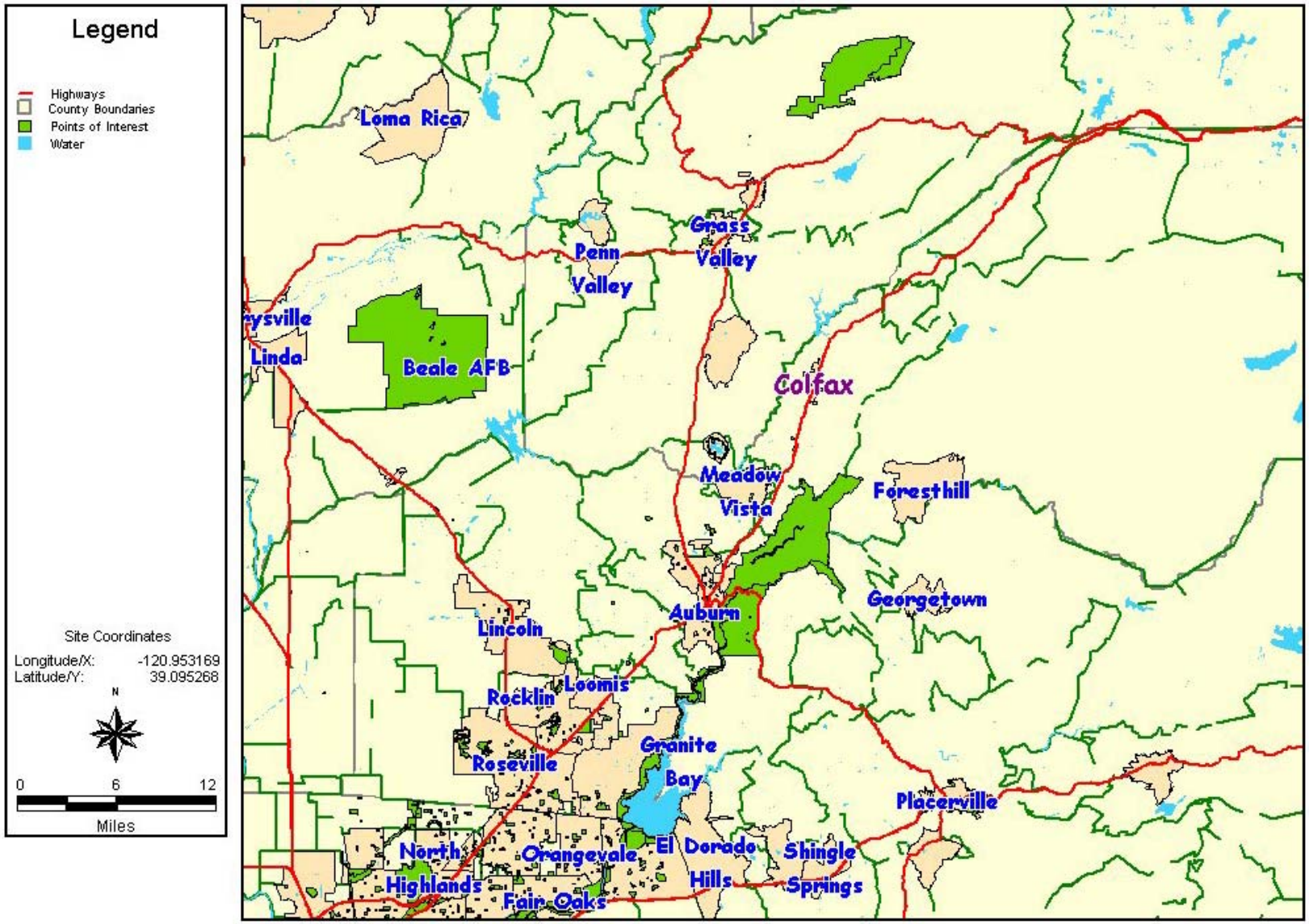
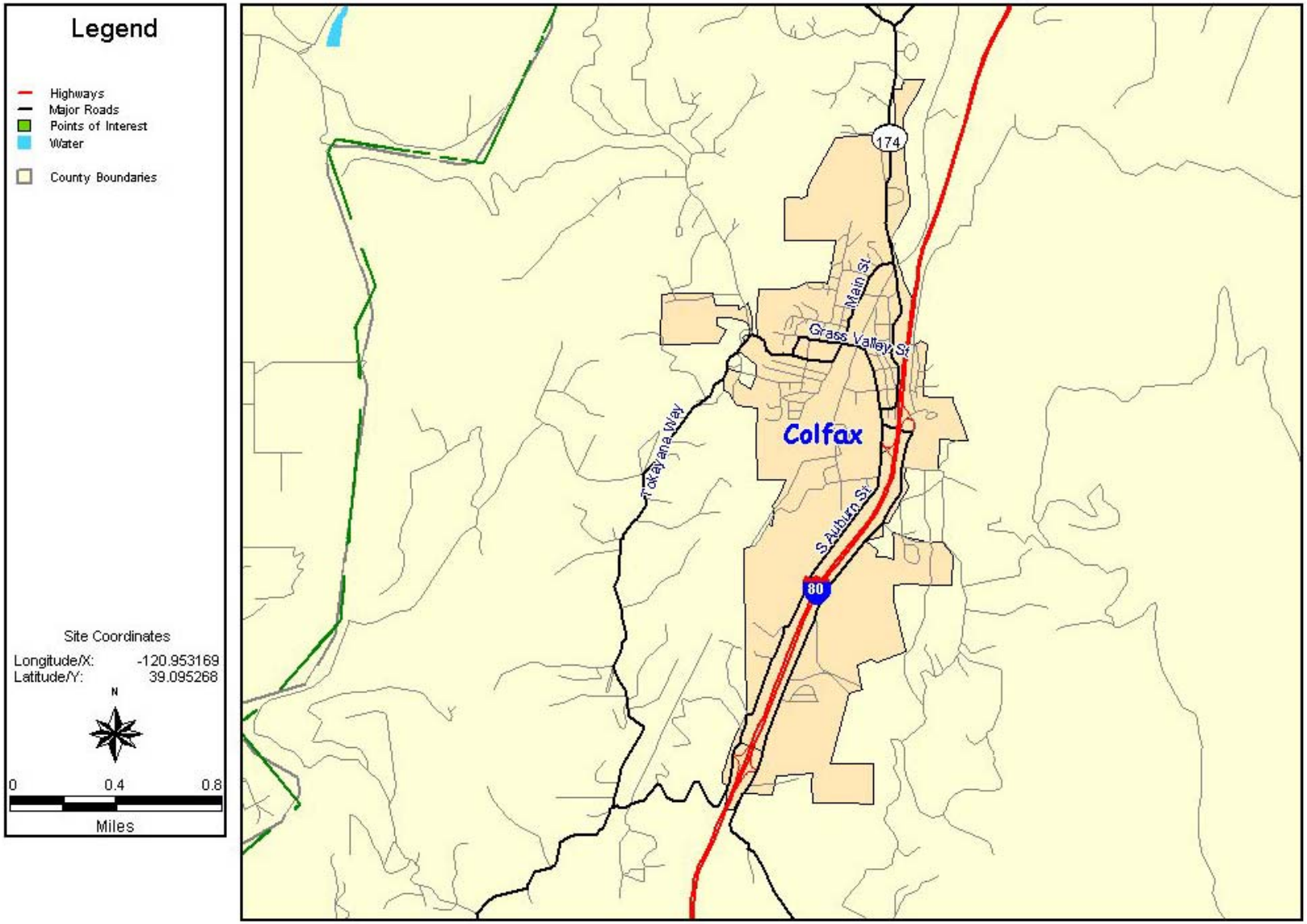


EXHIBIT 2 – CITY OF COLFAX



SECTION 2.0

EXISTING CONDITIONS AND DEMOGRAPHIC DATA

The purpose of this chapter is to summarize and analyze the existing housing conditions in the City of Colfax. It consists of two major sections: Section 2.1 - Summary of Existing Conditions - an analysis of population trends, employment trends, household trends and special needs groups, and Section 2.2 – Inventory of Resources - an analysis of existing housing characteristics, housing conditions, vacancy trends, housing costs and availability, "at-risk housing" and suitable lands for future development.

2.1 SUMMARY OF EXISTING CONDITIONS

In order to assess the present and future housing needs of the City of Colfax, it is important to analyze demographic variables, such as population, employment, and households. This section utilizes sources, such as the 1980, 1990, and 2000 U.S. Census, State Department of Finance (Demographic Research Unit), the Sacramento Area Council of Governments (SACOG) and AnySite, a demographic data provider. See Appendix A for a complete list of data sources.

2.1.a. POPULATION TRENDS

The City of Colfax is part of the Sacramento Area Council of Governments (SACOG). SACOG is comprised of 18 cities and the unincorporated areas of four Counties. As shown in Table 5, between 1990 and 2008, Placer County's population increased by 92.9 percent or 160,605 persons. In 2008, the County had an estimated population of 333,401, which represents an increase of 248,399 persons since 2000. Four counties surround Placer County: El Dorado, Yuba, Sacramento, and Nevada. Of these counties, Placer County is the second most populated.

TABLE 3
POPULATION TRENDS – PLACER AND NEIGHBORING COUNTIES

County	1990	2000	2008	Change (1990-2008)	
				Number	Percent
Placer	**172,796**	**248,399**	**333,401**	**160,605**	**92.9%**
El Dorado	125,995	156,299	179,222	53,227	42.2%
Nevada	78,510	92,033	99,186	20,676	26.3%
Sacramento	1,041,219	1,223,499	1,424,415	383,196	36.8%
Yuba	58,228	60,219	71,929	13,701	23.5%

Source: 1990 and 2000 Census; 2008 Department of Finance

The City of Colfax is fourth in population growth of the six surrounding cities. Between 1990 and 2008, Colfax had an estimated 42.0 percent growth rate. This increase in growth can be attributed to the increasing demand for housing in the area and the willingness of commuters to move further from their place of employment, (see Table 12, Employment by Commuting Patterns). In 2008 the California Department of Finance had Colfax listed as the smallest city in the area.

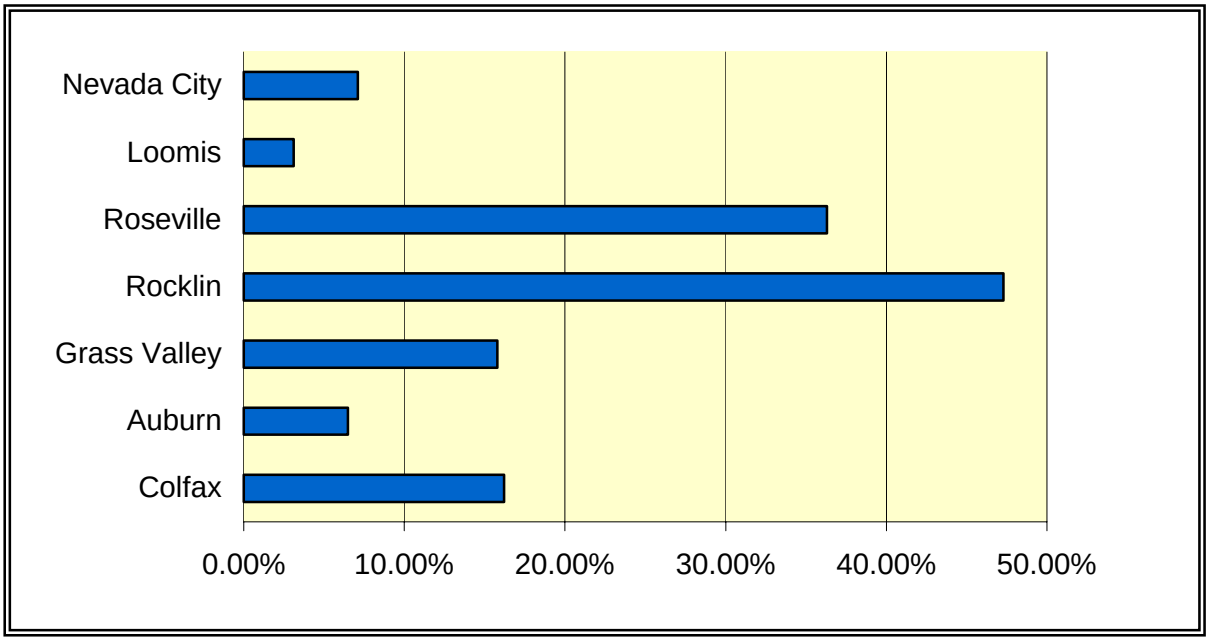
TABLE 4
POPULATION TRENDS - NEIGHBORING CITIES AND COMMUNITIES

City	1990	2000	2008	Change (1990-2008)	
				Number	Percent
Colfax	**1,306**	**1,596**	**1,855**	**549**	**42.0%**
Auburn	10,592	12,467	13,273	2,681	25.3%
Grass Valley	9,048	11,161	12,929	3,881	42.9%
Rocklin	19,033	36,563	53,843	34,810	182.9%
Roseville	44,685	80,092	109,154	64,469	144.3%
Loomis	5,705	6,427	6,624	919	16.1%
Nevada City	2,983	2,869	3,074	91	3.0%

Source: 1990 and 2000 Census; 2008 Department of Finance

Between 2000 and 2008 the City of Colfax experienced the third largest growth of the six surrounding cities (see Chart 1).

CHART 1
ANNUAL GROWTH 2000-2008



Source: 2000 Census; 2008 Department of Finance

Over the past 28 years, the population in the City of Colfax increased by 89.1 percent. Currently, the City's population is estimated at 1,855, as shown in Table 7. Population projections indicate that Colfax will experience moderate growth through 2013 and reach a projected population of 2,016 by that year.

TABLE 5
POPULATION TRENDS - CITY OF COLFAX

Year	Population	Change	% Change	Annual % Change
1980	981			
1990	1,306	325	33.1%	3.3%
2000	1,596	290	22.2%	2.2%
2008	1,855	259	16.2%	2.0%
2013	2,016	161	8.7%	1.7%

Source: 1980, 1990 and 2000 Census; 2008 Department of Finance

Between 2000 and 2008, the median age in Colfax increased from 40.2 to 44.2 years of age. Persons between the ages of 45-49, the largest age cohort, represented 9.8 percent of the population in 2000, an increase of 52.9 percent since 2000. In addition, the 0-5 age cohort experienced the most significant proportional loss since 2000. In 2000, the percent of the population under 20 represented 33.8 percent. The senior population, age 65 and over, represented 17.7 percent of the population in 2008 (see Table 8).

TABLE 6
POPULATION BY AGE TRENDS - CITY OF COLFAX

Age Cohorts	2000		2008		Change	
	Number	Percent	Number	Percent	Number	Percent
0 – 5	155	9.7%	91	4.9%	-64	-41.3%
6 – 13	207	13.0%	180	9.7%	-27	-13.0%
14 – 17	117	7.3%	115	6.2%	-2	-1.7%
18 – 20	60	3.8%	78	4.2%	18	30.0%
21 – 24	57	3.6%	85	4.6%	28	49.1%
25 – 29	67	4.2%	59	3.2%	-8	-11.9%
30 – 34	105	6.6%	67	3.6%	-38	-36.2%
35 – 39	110	6.9%	91	4.9%	-19	-17.3%
40 – 44	147	9.2%	150	8.1%	3	2.0%
45 – 49	119	7.5%	182	9.8%	63	52.9%
50 – 54	98	6.1%	180	9.7%	82	83.7%
55 - 59	68	4.3%	150	8.1%	82	120.6%
60 – 64	33	2.1%	98	5.3%	65	196.9%
65 – 74	92	5.8%	160	8.6%	68	73.9%
75 – 84	119	7.5%	124	6.7%	5	4.2%
85+	42	2.6%	45	2.4%	3	7.1%
Total	1,596	100.0%	1,855	100.0%	259	16.2%
Median Age	40.2		44.2		4.0	

Source: 2000 US Census, 2007 AnySite

According to the 2000 Census, persons who categorized themselves as White represented 92.0 percent of the Colfax population and 88.8 percent of the Placer County population. In the City, 8.3 percent are of Hispanic origin.

TABLE 7
POPULATION BY RACE AND ETHNICITY - 2000

City of Colfax			Placer County	
Number	Percent	Category	Number	Percent
1,468	92.0%	White	220,509	88.8%
4	0.3%	Black	1,940	0.8%
13	0.8%	Am. Indian	1,700	0.7%
3	0.2%	Asian/Pac. Isl.	7,606	3.1%
42	2.6%	Other	8,091	3.3%
66	4.1%	Two or more Races	8,553	3.4%
133	8.3%	Hispanic Origin	23,796	9.6%

Source: 2000 Census

2.1.b. EMPLOYMENT TRENDS

Historically, management/professional has been the largest industry type in the City of Colfax, as shown in Table 10. According to the 2007 AnySite, this industry comprises 34.1 percent of the labor force in 2008. The next largest industries in 2008 were sales/office and service occupations.

TABLE 8
EMPLOYMENT BY INDUSTRY - CITY OF COLFAX

Industry Type	2000		2008	
	Number	Percent	Number	Percent
Farming/Fishing/Forestry	4	0.6%	6	0.6%
Management/Professional/Related	248	34.2%	337	34.1%
Service Occupations	113	15.6%	155	15.7%
Sales/Office	181	25.0%	245	24.8%
Construction/Extraction/Maint.	97	13.4%	135	13.7%
Production/Transportation/Material Moving	82	11.2%	110	11.1%
Total	725	100.0%	988	100.0%

Source: 2007 AnySite

The top employers in the Colfax Area include a manufacturer, retail trade, school district, and an energy provider.

TABLE 9
COLFAX AREA MAJOR EMPLOYERS

Employer
GKM Corporation
Sierra Chevrolet
Placer Union High School District
Hills Flat Lumber
Sierra Energy
Sierra Market

Source: City of Colfax

According to the 1990 Census 21.3 percent of those living in the City of Colfax worked there as well. This number increased in 2000 to 25.6 percent. In addition, the proportion of persons commuting over 45 minutes to work decreased by 1.4 percent. In 2000 just over three fourths of employed persons living in Colfax worked in Placer County.

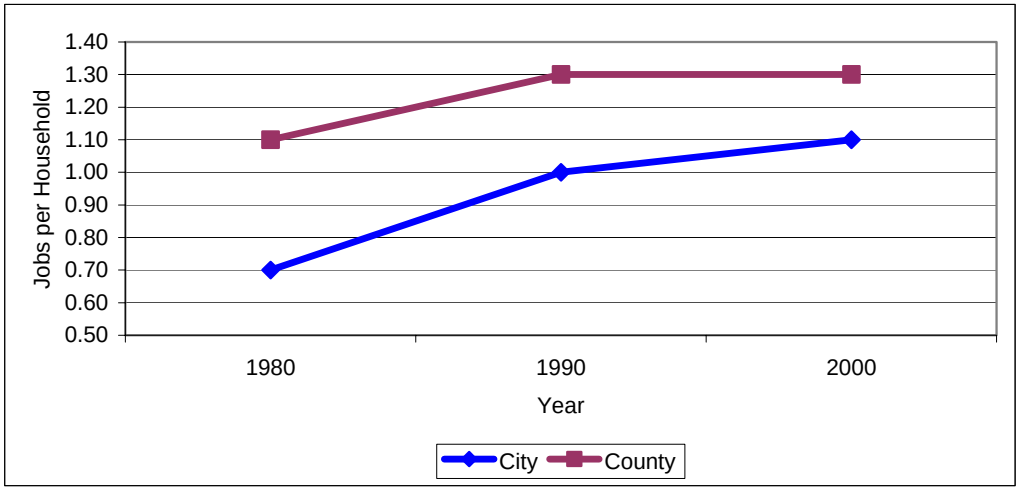
TABLE 10
EMPLOYMENT BY COMMUTING PATTERNS (1990-2000)

Commuting Pattern*	1990		2000	
	Number	Percent	Number	Percent
Worked in Colfax	142	26.4%	135	20.4%
Worked outside Colfax	396	73.6%	528	79.6%
Worked in the County	396	73.6%	491	74.1%
Commute Time to Work				
0-15 Minutes	145	21.3%	162	25.6%
15-30 Minutes	223	41.9%	255	40.2%
30-45 Minutes	45	8.4%	84	13.2%
Over 45 Minutes	119	22.4%	133	21.0%

Source: 1990, 2000 Census * numbers are mutual exclusive

Throughout the last 20 years, the City of Colfax has had a lower jobs-per-household ratio than the County. Between 1980 and 1990, the ratio rose to 1.0, and then remained stable from 1990 to 2000. Colfax's 2000 jobs-per-household ratio is 1.1.

CHART 2
JOBS PER HOUSEHOLD (1990-2000)



2.1.c. HOUSEHOLD TRENDS

The change in the number of households in a city is one of the prime determinants of the demand for housing. Households can form even in periods of static population growth as adult children leave home, through divorce, and with the aging of the population.

A household is defined, by Census, as the following: "A **household** includes all the persons who occupy a housing unit. A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building and which have direct access from the outside of the building or through a common hall. 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 persons who share living arrangements. (People not living in households are classified as living in group quarters.)"

TABLE 11
HOUSEHOLD FORMATION TRENDS

Year	Households	Change	% Change	Annual % Change
CITY OF COLFAX				
1980	457			
1990	547	90	19.7%	2.0%
2000	614	67	12.2%	1.2%
2008	789	175	28.5%	3.6%
2013	836	47	6.0%	1.2%
PLACER COUNTY				
1980	42,732			
1990	64,502	21,770	50.9%	5.1%
2000	93,510	29,008	45.0%	4.5%
2008	133,360	39,850	42.6%	5.3%
2013	165,772	32,412	24.3%	4.9%

Source: 2008 Draft Colfax General Plan

Household size is also an important factor in determining the size of housing units needed within a jurisdiction. In the City of Colfax, "large" households containing five or more persons represented 13.5 percent of all households in 2000, while 58.7 percent less than the "small" households with one or two persons. Households with two persons represented the fastest growing household size component between 2000 and 2008, increasing from 33.5 percent in 2000 to 36.2 percent in 2008. This would indicate a growing demand for smaller sized housing units with one to two bedrooms.

In general, the County of Placer has a greater proportion of "middle" sized households and a lesser proportion of "large" sized households, like the City of Colfax. For example, middle-sized households comprised 63.6 percent of the households in Placer County in 2008, 1.0 percent less than in the City of Colfax. Additionally, large households represented 9.5 percent in the County in 2008, compared to 8.0 percent for the City.

TABLE 12
HOUSEHOLD SIZE TRENDS

	2000		2008		2013	
Household Size	**Number**	**Percent**	**Number**	**Percent**	**Number**	**Percent**
CITY OF COLFAX						
1 Person	155	25.2%	221	27.4%	327	32.3%
2 Person	206	33.5%	292	36.2%	366	36.1%
3-4 Person	171	27.8%	229	28.4%	259	25.5%
5+ Person	82	13.5%	64	8.0%	62	6.1%
PLACER COUNTY						
1 Person	19,855	21.2%	35,874	26.9%	46,913	28.3%
2 Person	33,682	36.0%	44,942	33.7%	55,202	33.3%
3-4 Person	30,473	32.6%	39,875	29.9%	46,748	28.2%
5+ Person	9,500	10.2%	12,668	9.5%	16,909	10.2%

Source: 2000 Census, 2007 AnySite

Tenure, or the ratio between homeowner and renter households, can be affected by many factors, such as: housing cost (interest rates, economics, land supply, and development constraints), housing type, housing availability, job availability, and consumer preference.

Between 1990 and 2000, the proportion of renter households in Colfax decreased from 54.3 percent to 25.1 percent. Between 2000 and 2008 the percentage of renter households increased to 30.2 percent. This increase in the percentage of renter households can be attributed to the rising cost of single-family homes built during this period.

In comparison, Placer County has a lower proportion of renter households. For example, 30.2 percent of the Colfax households were renters in 2008, while 28.2 percent of the Placer County households were renters, a difference of 2.0 percent.

TABLE 13
TENURE BY HOUSEHOLDS

City of Colfax			Placer County	
Number	Percent		Number	Percent
		1990		
250	45.7%	Owners	70,125	70.8%
297	54.3%	Renters	18,835	29.2%
		2000		
456	74.9%	Owners	68,449	73.2%
153	25.1%	Renters	25,061	26.8%
		2008		
562	69.8%	Owners	95,752	71.8%
244	30.2%	Renters	37,608	28.2%
		2013		
675	66.6%	Owners	117,698	71.0%
339	33.4%	Renters	48,074	29.0%

Source: 1990 and 2000 US Census, 2007 AnySite, 2008 California Department of Finance

According to the 2000 Census, the City of Colfax median household income was lower than most of the surrounding communities. For example, in the nearby City of Auburn, the median income was $48,999, compared to that of the City of Colfax, which was $37,391.

TABLE 14
MEDIAN HOUSEHOLD INCOME TRENDS - SURROUNDING AREAS - 2000

Jurisdiction	Median Household Income
City of Colfax	$37,391
County of Placer	$57,535
City of Auburn	$48,999
City of Rocklin	$64,737
City of Grass Valley	$28,182

Source: 2000 Census

Generally, the proportion of households in the City of Colfax with incomes less than $25,000 has decreased significantly since 2000, while the proportion of households with incomes greater than $35,000 have been increasing. For example, households with incomes less than $25,000 decreased from 30.9 percent in 2000 to a current estimate of 15.6 percent in 2008. Conversely, households with incomes between $35,000 and $99,999 increased from 46.9 percent to 61.7 percent over that same time period.

TABLE 15
HOUSEHOLDS BY INCOME - CITY OF COLFAX

	2000		2008		2013	
Income Ranges	**Number**	**Percent**	**Number**	**Percent**	**Number**	**Percent**
Less Than $10,000	82	13.3%	29	3.6%	27	2.7%
$10,000-$14,999	34	5.5%	27	3.3%	31	3.1%
$15,000-$24,999	74	12.1%	70	8.7%	72	7.1%
$25,000-$34,999	96	15.6%	81	10.1%	93	9.2%
$35,000-$49,999	128	20.9%	126	15.7%	121	11.9%
$50,000-$74,999	124	20.2%	203	25.2%	207	20.4%
$75,000-$99,999	36	5.8%	168	20.8%	316	31.2%
$100,000+	40	6.6%	102	12.6%	147	14.4%
Total	614	100.0%	806	100.0%	1,014	100.0%

Source: 2000 Census, 2007 AnySite, 2008 California Department of Finance

The Department of Housing and Community Development (HCD) estimates area median incomes (AMI) for all counties in the State annually. In turn, this AMI is utilized in many housing programs, such as CDBG, HOME and LIHTC. Of particular note, the 2008 Placer County AMI was $71,000.

In addition to an estimated annual income, U.S. Department of Housing and Urban Development HUD has established standard income groups. They are defined as: (1) Extremely Low, which are households earning less than 30 percent of AMI; (2) Very Low Income, which are households earning between 30 and 50 percent of the AMI; (3) Low Income, for households earning between 50 percent and 80 percent of the AMI; (4) Moderate Income, for households earning between 80 percent and 120 percent of the AMI, and (5) Above Moderate Income are households earning over 120 percent of the AMI. Generally, these categories are used to determine household eligibility for federal, and local programs.

Based on the 2008 Placer County AMI and household income tables, the proportion of households in the Extremely Low, Very Low and Low Income groups is less than those in the Moderate and Above Moderate categories. For example, approximately 47.6 percent of Colfax households make less than 80 percent of the State designated Placer County Area Median Income, which translates to 384 households. In comparison, 52.4 percent of households are in the Moderate and Above Moderate categories.

TABLE 16
HOUSEHOLDS BY 2008 INCOME CATEGORIES - CITY OF COLFAX
2008 Area Median Income (4-Person Household): $71,000

Income Category	Income Range	Number	Percent
Extremely Low	Less than $21,300	102	12.7%
Very Low	$21,301 - $35,500	108	13.4%
Low	$35,501 – $56,800	173	21.5%
Moderate	$56,801 – $85,200	222	27.5%
Above Moderate	Greater than $85,201	201	24.9%

Source: 2008 HCD State Income Limits, Estimated number of 2008 households by income applied to State Income Limits

2.1.d. OVERPAYMENT

Overpayment is an important measure of the affordability of housing within a city. Overpayment for housing is based on the total cost of shelter compared to a household's ability to pay. Specifically, overpayment is defined as a household paying more than 30 percent of their gross household income for shelter. According to the US Census, shelter cost is the monthly owner costs (mortgages, deeds of trust, contracts to purchase or similar debts on the property, taxes, and insurance) or the gross rent (contract rent plus the estimated average monthly cost of utilities).

In 2000, a total of 309, or 51.1 percent, of all households in the City of Colfax paid in excess of 30 percent of their income for shelter (See Table 19). Of these 212 families 30 to 34 percent of their household income was used for rent. Households paying 30 to 34 percent of household income are distributed proportionally across all income ranges for owner occupied structures. Households paying in excess of 35 percent of their income for housing comprise 72 of total owner-occupied units and are primarily concentrated in the low to moderate income ranges.

The largest concentrations of the occupants of renter occupied units paying 30 to 34 percent of household income for rent are concentrated in the $20,000-$34,999 (very-low income) annual income range. Of the renter households in the City

paying in excess to 35 percent of household income, the large majority (95.2 percent, or 80 units) have annual income ranges below $34,999 annually.

The number of owners versus renters overpaying was disproportionate, representing 97 owners and 212 renter households respectively. The overpayment situation is particularly critical for renters with annual incomes less than $20,000.

TABLE 17
CITY OF COLFAX HOUSEHOLDS OVERPAYING, BY INCOME AND TENURE (2000)

OWNER-OCCUPIED UNITS						
Income Range	**Total Households**	**% of Total Households**	**0-20% of HH Income**	**20-29% of HH Income**	**30-34% of HH Income**	**35+% of HH Income**
$0-10,000	17	5.8%	0	0	3	12
$10,000-19,999	17	5.8%	6	6	2	3
$20,000-34,999	58	19.7%	15	7	2	34
$35,000-49,999	62	21.0%	9	26	10	17
$50,000 +	141	47.7%	68	59	8	6
Subtotal	295	100.0%	98	98	25	72
RENTER-OCCUPIED UNITS						
Income Range	**Total Households**	**% of Total Households**	**0-20% of HH Income**	**20-29% of HH Income**	**30-34% of HH Income**	**35+% of HH Income**
$0-10,000	70	22.6%	3	26	3	32
$10,000-19,999	53	17.1%	4	11	8	26
$20,000-34,999	77	24.9%	11	24	18	22
$35,000-49,999	63	20.4%	27	30	2	4
$50,000 +	46	15.0%	39	7	0	0
Subtotal	309	100.0%	84	98	31	84
TOTAL	604		182	196	56	156

Source: U.S. Census, 2000 Population and Housing, Summary Tape File 3A- H73 and H97; Household Income in 1999 for specified renter-occupied housing units by gross rent as a percentage of household income, and Household Income in 1999 for specified owner-occupied units by selected monthly owner costs as a percentage of household income.
Note: Some households are not accounted for; therefore, figures may slightly differ for other U.S. Census estimates for Total Households.

Of all owner occupied households within the City, 28 (23.1 percent) are considered to be in the extremely-low income category and for 42.9 percent of those households; the cost of housing is greater than half of the net household income. Similarly, of all renter occupied households within the City, 108 (41.4 percent) are considered to be in the extremely-low income category and for 38.9 percent of those households; the cost of housing is greater than half of their net household incomes. As indicated in Table 20 as household income increases, the cost burden also decreases, indicating that the City does not have sufficient low income housing to support residents in the very low and extremely low income ranges.

TABLE 18
HOUSING ISSUES FOR ALL HOUSEHOLDS
CHAS DATA BOOK

	Total Renters	Total Owners	Total Households
Household Income <=30% MFI	**108**	**28**	**136**
% with any housing problems	61.1%	71.4%	63.2%
% Cost Burden >30%	61.1%	71.4%	63.2%
% Cost Burden >50%	38.9%	42.9%	39.7%
Household Income >30% to <=50% MFI	**55**	**32**	**87**
% with any housing problems	63.6%	43.8%	56.3%
% Cost Burden >30%	63.6%	43.8%	56.3%
Household Income >50% to <=80% MFI	**98**	**61**	**158**
% with any housing problems	43.3%	86.9%	60.1%
% Cost Burden >30%	24.7%	80.3%	46.2%

Source: State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) Data.

2.1.e. HOUSING UNITS

In 2000, Colfax had a total of 636 housing units. Of these units, 313 were owner occupied and 301 were renter occupied. A total of 51.0 percent of total households resided in single-family dwellings in 2000.

TABLE 19
OWNER/RENTER RATIOS BY HOUSING TYPE- 2000

Units in Structure	Owner Occupied	Percent Owner	Renter Occupied	Percent Renter	Vacant Units	Total Units
1, Detached	295	94.2%	95	23.3%	22	412
1, Attached	3	9.6%	12	4.0%	0	15
2	2	6.4%	34	11.3%	0	36
3 or 4	3	9.6%	70	23.3%	0	73
5 to 9	0	0.0%	10	11.6%	0	10
10 to 19	0	0.0%	0	0.0%	0	0
20 to 49	0	0.0%	0	0.0%	0	0
50 or more	0	0.0%	67	22.3%	0	67
Mobile home	10	3.2%	13	4.2%	0	23
Total	313	100.0%	301	100.0%	22	636

Source: 2000 Census, Colfax Building Permit records

2.1.f. SPECIAL NEEDS

As noted in Government Code Section 65583 (a)(6), within the overall housing needs assessments there are segments of the population that require special consideration. These are generally people who are low income and have less access to housing choices. These special housing needs groups include the elderly, disabled, single parent households, large families, farm workers, and homeless.

2.1.f (1) Elderly

Many elderly households live in housing that costs too much or live in housing that does not accommodate specific needs for assistance. Due to various circumstances, an elderly household may have difficulties staying in their home community or near family. The purpose of this section is to

determine the housing needs for all characteristics of the elderly community, defined as persons over the age of 65 years.

As the population of seniors in the City increases, so do their collective needs. In 1990, there were 223 seniors in Colfax, which represented 17.1 percent of the total population in the City. Between 1990 and 2000, the senior population increased slightly by 3 persons (1.4 percent) annually. But, by 2008, the senior population had increased more dramatically by 30.0 percent to 329 persons. By 2013, the senior population is estimated to reach 376 persons, which equates to 20.3 percent of the total population.

TABLE 20
SENIOR POPULATION TRENDS (65+)

Year	Number	Change	% Change	Annual % Change
1990	223			
2000	253	30	13.5%	1.4%
2008	329	76	30.0%	3.7%
2013	376	47	14.3%	2.8%

Source: 1990, and 2000 Census, 2007 AnySite

Senior households comprise a moderate proportion of the total households within the City of Colfax. In the 2000 Census there were an estimated 166 senior households in the City, constituting 27.0 percent of the total City households. Comparatively, 31.8 percent of the City's households were seniors in 1990. Currently, there are an estimated 233 senior households the City.

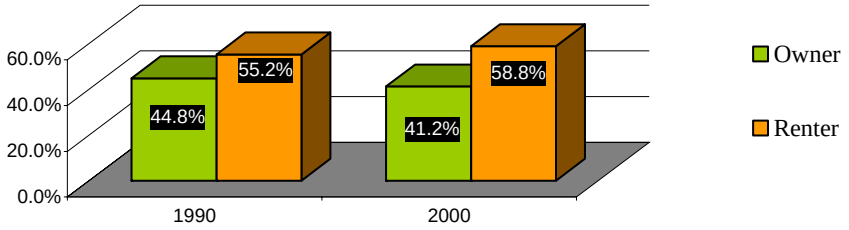
TABLE 21
SENIOR HOUSEHOLD TRENDS (65+)

Year	Number	Change	% Change	Annual % Change
1990	174			
2000	166	-8	-4.6%	-0.5%
2008	233	67	40.4%	5.0%
2013	280	47	20.2%	4.0%

Source: 1990, and 2000 Census, 2007 AnySite

In 1990, 55.2 percent of the senior households in Colfax were renters. Change in the proportion of senior renters is dependent on the quantity of housing options and the propensity to convert from ownership. In 2000, the proportion of the City's senior renters actually increased by 3.6 percent to 58.8 percent, indicating a slight decline in homeownership rates among seniors.

CHART 3
SENIOR HOUSEHOLDS BY TENURE (1990- 2000)



Source: 1990 Census, 2000 Census

In 2000, 38.6 percent of all senior citizen households had incomes below $20,000. By 2008, this percent has decreased to 34.7 percent. The greatest gains were in the upper incomes. In 1990 there were 6 senior households with annual incomes over $50,000. By 2008, 13.3 percent, or 30 senior households, have incomes over $50,000 a year.

TABLE 22
SENIOR HOUSEHOLDS BY INCOME – CITY OF COLFAX

	2000		2008		2013	
Income Ranges	**Number**	**Percent**	**Number**	**Percent**	**Number**	**Percent**
Less Than $10,000	38	22.9%	21	8.9%	24	8.5%
$10,000-$19,999	26	15.7%	60	25.8%	65	23.2%
$20,000-$29,999	26	15.7%	47	20.0%	54	19.2%
$30,000-$39,999	34	20.5%	50	21.3%	60	21.4%
$40,000-$49,999	10	6.0%	25	10.7%	38	13.7%
$50,000-$59,999	12	7.2%	10	4.4%	15	5.2%
$60,000-$74,999	11	6.6%	11	4.9%	13	4.8%
$75,000-$99,999	6	3.6%	7	3.1%	8	3.0%
$100,000+	3	1.8%	2	0.9%	3	1.1%
Total	166	100.0%	233	100.0%	280	100.0%

Source: 2000 Census, 2007 AnySite

Eligibility for federal programs is based on the median income of the county or statistical area in which the project or program is located. In this case, eligibility is based on the 2008 State Income Limits for Placer County of $56,800 for a two-person household. Using that as the basis, 7.3 percent of senior households in the City are considered above moderate income, 10.9 moderate income, and 81.8 percent are in the extremely low, very low and low income groups.

TABLE 23
SENIOR HOUSEHOLDS BY INCOME CATEGORY-2008
2008 Area Median Income (2-Person Household): $56,800

Income Category	Income	Proportion of Senior Households in Colfax
Extremely Low	Less than $17,040	27.1%
Very Low	$17,040 - $28,400	24.5%
Low	$28,401 - $45,440	30.2%
Moderate	$45,441 - $68,160	10.9%
Above Moderate	Greater than $68,161	7.3%

Source: 2008 HCD State Income Limits, Estimated number of 2008 households by income applied to State Income Limits

In 2000, 21.9 percent of senior households, or 36 households, were paying more than 35 percent of their income toward shelter. These senior households are cost burdened and would benefit from publicly assisted housing or other types of public assistance.

TABLE 24
SENIOR HOUSEHOLDS BY SHELTER PAYMENT (2000)

Percent of Income for Shelter	Number	Percent
Less Than 20%	68	41.0%
20 to 24%	13	7.9%
25 to 29%	39	23.2%
30 to 34%	10	6.0%
Greater Than 35%	36	21.9%
TOTAL	166	100.0%

Source: 2000 Census

According to the 2000 Census, 49.4 percent of the senior population has a disability, the majority of these having a physical disability. Only 12.3 percent of seniors had a self-care disability, which is defined as persons who have difficulty dressing, bathing, or getting around inside the home.

TABLE 25
SENIORS BY LIMITATION TYPE (2000)

Senior Limitation Type	Number	Percent of Total Senior Population
Sensory	68	26.9%
Physical	84	33.2%
Mental	27	10.7%
Self Care	31	12.3%
Going Outside the Home	64	25.3%
Total Seniors with Disabilities	125	49.4%

Source: 2000 Census Note: numbers are mutually exclusive

Several types of services and facilities are available for senior citizens within the City, including:

- Senior Housing: Currently, there is one senior complex, Canyon View Apartments, within the City. This complex is a 67 unit low-income project, which currently has a 4-year waiting list.

- Activities: A community center is operated by the non-profit Sierra Vista organization. The center offers activities such as exercise classes, art classes, and bingo. In addition, lunches are offered two days a week through Placer County at the United Methodist Church. All other senior activities are operated through the local churches and community based organizations such as the Women's Auxiliary.

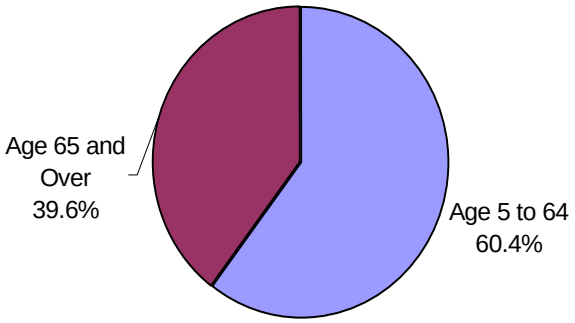
- Transportation: The County operates a fixed route and dial-a-ride bus system; both systems offer significant fare reductions for seniors and disabled residents.

2.1.f (2) Disabled Persons

Three types of disabled persons are considered as having special housing needs: Physically, Mentally, and Developmentally Disabled. Each type is unique and requires specific attention in terms of access to housing, employment, social services, medical services and accessibility within housing.

In 2000, a total of 316 persons in the City had some type of disability. Of these, 60.4 percent or 191 persons were between the ages of five (5) and 64 and the remaining 125 were 65 years of age or older.

CHART 4
DISABLED PERSONS BY AGE (2000)



Approximately, 43.7 percent of persons 16 to 64 years of age in the City with a disability were employed. This is below the overall employment rate of 81.6 percent. With no means to support daily living, those disabled persons who were not employed may have been in need of housing assistance.

TABLE 26
DISABLED PERSONS BY EMPLOYMENT STATUS (2000)

Work Disability Status	16-64 years	
	Number	Percent
Not Employed	89	56.3%
Employed	69	43.7%
TOTAL	158	100.0%

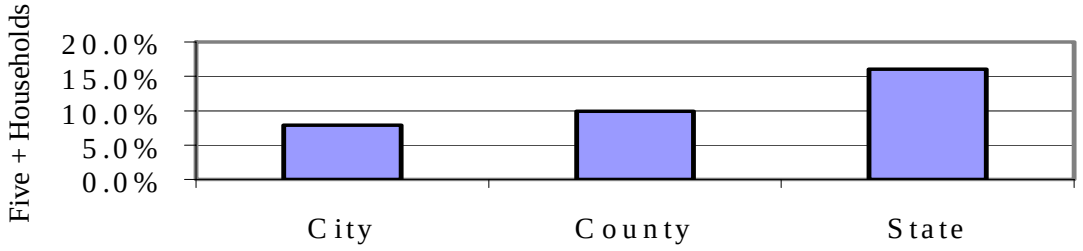
Source: 2000 Census

2.1.f (3) Large Families

For the purposes of this section, a large family is defined as a household consisting of five or more persons. In some cases, the needs of larger families are not targeted in the housing market, especially in the multifamily market. This sub-section explores the availability of larger housing units in Colfax.

In the 2000 Census, 7.9 percent or 49 of the households in the City of Colfax consisted of five or more persons. At the same time, the County had 9.9 percent and the State had 16.0 percent.

CHART 5
LARGE FAMILY COMPARISON (2000)



Source: 2000 Census

According to the 2000 Census, a majority of the City's housing stock is comprised of two, and three bedroom units, which is considered more marketable in the housing market, compared to smaller units. For example, 66.3 percent of the renter housing units and 85.7 percent of the owner housing units were either two or three bedroom units.

TABLE 27
HOUSEHOLDS BY TENURE BY BEDROOM TYPE (2000)

Bedroom Type	Owner Households		Renter Households	
	Number	Percent	Number	Percent
0 BR	0	0.0%	8	2.6%
1 BR	10	3.1%	87	28.8%
2 BR	108	34.5%	163	54.0%
3 BR	160	51.2%	37	12.3%
4 BR	25	8.1%	7	2.3%
5+ BR	10	3.1%	0	0.0%
TOTAL	313	100.0%	301	100.0%

Source: 2000 Census

According to the 2000 Census, there were only 49 large households in the City and 239 housing units of three or more bedrooms. This would indicate a more than adequate number of larger housing units.

TABLE 28
HOUSEHOLD SIZE DISTRIBUTION

Household Size	1990			2000		
	Owner	Renter	Percent	Owner	Renter	Percent
1 Person	47	126	31.6%	66	107	28.2%
2 Persons	113	63	32.2%	132	79	34.4%
3 Persons	35	48	15.2%	43	59	16.6%
4 Persons	33	32	11.9%	45	34	12.9%
5 Persons	18	19	6.8%	15	14	4.7%
6 Persons	4	0	0.7%	8	4	1.9%
7 + Persons	0	9	1.6%	4	4	1.3%
Total	250	297	100.0%	313	301	100.0%

Source: 1990 and 2000 Census

2.1.f (4) Farmworkers

Estimating farmworkers and those households associated with farm work within the State is extremely difficult. Generally, the farmworker population contains two segments of workers: permanent and migratory (seasonal). The permanent population consists of farmworkers who have settled in the region, maintain local residence and are employed most of the year. The migratory farmworker population consists of those who typically migrate to the region during seasonal periods in search of farm labor employment. Traditional sources of population estimates, including the 2000 Census, have tended to significantly underestimate the farmworker population. Moreover, different employment estimation techniques result in diverse estimates of local agricultural employment. Nonetheless, a range of estimates of farmworkers in the State can be derived. Further, by applying assumptions derived from surveys specifically targeted to farmworkers, an aggregate population (both workers and households) can be estimated. These estimates indicate that average annual employment of farmworkers in California is about 350,000, with peak period employment of about 450,000 within the State. This employment demand is filled by between 650,000 and 850,000 farmworkers within the State. Total population (including family

members) associated with these workers is between 900,000 and 1.35 million persons.

According to AnySite, in 2008 six persons were employed and who lived in the City whose occupation was in the farming, fishing and forestry. This is an increase of four persons since the 2000 Census. Needless to say, farm workers are not a segment of the population generating a great need for housing in Colfax; nevertheless, a program, Program 16, is included in Section 4.0 to insure farm worker housing is properly allowed within the City, according to Health and Safety Code, Section 17021.6. The City program will revise the Zoning Code to permit emergency shelters by right in the Light Industrial (IL) district. According to a land use study completed by the City last year, there are over 15 acres (contained in 15 parcels) of vacant industrial land. Ample sites are available to accommodate the development of a shelter within one year. Sites are near services and transit making sites within the IL district suitable to the development of an emergency shelter.

TABLE 29
FARMWORKERS - CITY OF COLFAX

	2000		2008	
	Number	Percent Total Employment	Number	Percent of Total Employment
Farming, Fishing and Forestry	2	0.3%	6	0.6%

Source: 2000 Census, 2007 AnySite

The City welcomes the development of farmworker housing in any zone that permits the type of housing being built (i.e., multifamily or single family) without any special conditions. Farmworker housing can be developed in land zoned for multifamily use. Because the percent of the City's farmworker population is small, the housing needs of this group are addressed through its standard affordable housing strategies.

2.1.f (5) Single-parent Households

Single-parent households have special housing needs such as reasonable day care, health care, and affordable housing. The most significant portion of this group is the female-headed household. Female-headed households with children often have lower incomes, limiting their access to available housing. Many housing experts believe these households are especially at risk of housing cost burden or homelessness.

The 2000 Census counted 221 family households with children 18 years old and under in the City of Colfax. Of these households, 52, or 23.5 percent, are headed by single females.

TABLE 30
HOUSEHOLD TYPE AND PRESENCE OF CHILDREN
18 YEARS OLD AND UNDER - CITY OF COLFAX - 2000

Household Type	Number*	Percent
Family Households	425	67.3%
With Children Under 18 Years Old	141	22.3%
With No Children	137	21.7%
Female Householder With Children*	**52**	**8.2%**
Female Householder With No Children*	42	6.6%
Male Householder With Children*	**28**	**4.4%**
Male Householder With No Children*	25	3.9%
Non-family Households	206	32.6%
TOTAL	631	

Source: 2000 Census * No spouse present
Note: Number of households is mutually exclusive.

In 2000, approximately 8.5 percent of the total family households in the City were below the poverty level. Of these, 58.3 percent (21 households) were female-headed households. All female-headed households below the 2000 Census poverty level had children under 18 years old.

TABLE 31
HOUSEHOLDS BY POVERTY LEVEL
CITY OF COLFAX - 2000

Family Households	Number	Percent
Total Families with Income in 1999 below Poverty Level	36	8.5%
Total Family Households	425	
Female Householder in 1999 below Poverty Level	21	22.3%
Female Single Parent Households with Children Under 18 years in 1999 below Poverty Level	21	22.3%
Total Female Householders	94	

Source: 2000 Census

2.1.f(6) Homeless Persons (Persons in Need of Emergency Shelter)

Homelessness continues as a regional and national issue. Factors contributing to the rise in homelessness include the general lack of housing affordable to lower income persons, increases in the number of persons whose incomes fall below the poverty level, reductions in public subsidies to the poor, alcohol and substance abuses, and the de-institutionalization of the mentally ill. Homeless people, victims of abuse, and other individuals require housing that is being met by the traditional housing stock. These people require temporary housing and assistance at little or no cost to the recipient.

Due to their transient nature, it is difficult to count the number of homeless in any one area. It should also be noted that there are generally two types of homeless - the "permanent homeless," who are the transient and most visible homeless population, and the "temporary homeless," who are homeless usually due to eviction and may stay with friends, family, or in a shelter or motel until they can find a permanent residence. The farmworker and day laborer are most appropriately classified as part of the migratory homeless population.

Local churches, staff of the City staff, and the Colfax Police Department estimates the number of homeless persons living in Colfax to be zero to five persons, depending on the season. Most homeless persons take advantage of services offered in Auburn and Roseville. According to the 2002 Placer County survey, there are currently an estimated 406 homeless persons in the County.

Special Needs Resources/Emergency shelters/SRO Units

Emergency shelters are not defined in specific zones, however, with an approval by the planning commission, these types of shelters would be allowed in a zone that allows quasi-public structures. Residential occupancy or single room occupancy hotels can be an important component of the special needs housing picture. SRO's can provide low cost housing for those in the extremely low and very low income categories, and can also play a role in the transitioning process from homelessness to more permanent housing. The City's current zoning ordinance does not allow emergency shelters by right, nor does it mention SRO units. However, Program 10, Page 98 of this Housing Element, will require the City to amend the Zoning Code in accordance with Senate Bill 2 (SB2), which requires the identification of a zone or zones where emergency shelters are allowed as a permitted use without a conditional use or other discretionary permit. Further, Program 10 on page 98 also commits the City to stronger action to facilitate the development of SRO

projects. Please see the Policies and Programs chapter found at the end of this element for the full program definition.

Placer County generally provides the majority of the services for the homeless. The primary methods of providing emergency shelter to homeless individuals and families in Placer County are motel voucher programs, dispersed through various divisions of Placer County Health and Human Services (HHS), and through several community-based organizations. In addition, a few organizations, such as Sierra Foothill AIDS Foundation, Peace for Families, and the Children's Receiving Home provide emergency housing to certain segments of the homeless population.

Although the City does not have the population of homeless persons to support a full-time shelter, church-based organizations, and the Salvation Army do provide some homeless services such as referrals, meals to low-income residents and a clothing closet.

Special Needs Resources/Transitional and Supportive Housing

Transitional and/or Supportive Housing is defined as interim housing helping families move from homelessness to self-sufficiency by providing short-term housing (usually two years) at extremely low rent to qualified families. The current Zoning Ordinance does not mention transitional housing by right or with a Conditional Use Permit. However, Program 10 on page 98 of this Housing Element will require the City to amend the Zoning Code, in accordance with SB2 requirements, to permit transitional/supportive, subject to only those regulations governing other types of housing whether single-family or multifamily.

Manufactured Housing and Mobile Homes

These alternative housing types need to be permitted in the same fashion as other types of housing in the same zone. Currently, manufactured homes, which include mobile homes subject to the National Manufactured Housing Construction and Safety Act of 1974, are allowed in the Residential Mobile Home Subdivision District (R-MHS) and are required to conform to foundational regulations as per 2.3-2 Code Sect. 65852.3.

2.1.g. OVERCROWDING

An overcrowded unit is defined by the Census as having 1.01 persons or more per room, excluding kitchens and bathrooms. A severely overcrowded unit has 1.5 or more persons per room. Generally, a room is defined as a living room, dining room, bedroom, or finished recreation room.

While family size and tenure are critical determinants in overcrowding, household income also plays a strong role in the incidence of overcrowding. As a general rule, overcrowding levels tend to decrease as income rises, especially for renters (particularly for small and large families). The rate of overcrowding for lower income housing, including extremely-low and very low-income households is generally nearly three times greater than households over 95 percent of the area median income. As with renters, owner households with higher incomes have lower rates of overcrowding.

Between 1980 and 1990, the percentage of overcrowded households in California nearly doubled from 6.9 percent to 12.3 percent. Census 2000 reports more than 15 percent of California households were overcrowded with overcrowding most common among low-income households, and most prevalent in renter housing. Roughly 24 percent of renter households statewide were overcrowded; in some counties, nearly a third of renter households were overcrowded. One quarter of all overcrowded renter households contained more than one family. Of all owner and renter overcrowded households, estimates are that 6.9 percent are severely overcrowded (more than 1.5 persons per room). As indicated in Table 34, 18 owner-occupied households (5.6%) and 26 renter-occupied units (8.4%) are considered to be overcrowded in the City.

TABLE 32
CITY OF COLFAX - OVERCROWDED UNITS BY TENURE – 2000

	OWNER		RENTER		TOTAL OVERCROWDED	
Persons per Room	Households	Percent	Households	Percent	Households	Percent
0.50 or less	226	70.2%	168	54.4%	394	62.4%
0.51 to 1.00	78	24.2%	115	37.2%	193	30.6%
1.01 to 1.50	18	5.6%	22	7.1%	40	6.3%
1.51 to 2.00	0	0.0%	4	1.3%	4	0.7%
2.01 or more	0	0.0%	0	0.0%	0	0.0%
Total	322	100.0%	309	100.0%	631	100.0%
% Overcrowded by Tenure	18	5.6%	26	8.4%	44	6.9%

Source: 2000 Census

2.2 INVENTORY OF RESOURCES

2.2.a. EXISTING HOUSING CHARACTERISTICS

The proportion of single-family units increased significantly since 1990, while the proportion of 5+ unit-housing structures (i.e., multifamily) has decreased in the City of Colfax. At the same time, 5+ unit-housing structures were 12.9 percent in 1990 and now represent 7.7 percent of the housing stock

TABLE 33
TOTAL HOUSING UNITS BY TYPE - CITY OF COLFAX

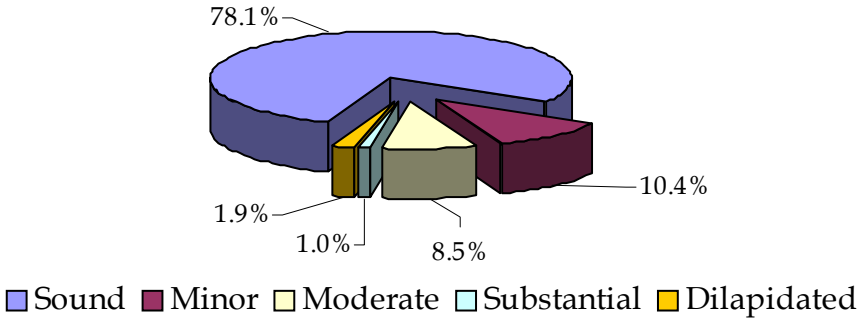
	1990		2000		2008	
Unit Type	Number	Percent	Number	Percent	Number	Percent
Single Family	404	65.1%	427	67.2%	547	67.0%
2-4 Units	102	16.4%	109	17.1%	172	21.1%
5+ Units	80	12.9%	77	12.1%	63	7.7%
Mobile Home	35	5.6%	23	3.6%	34	4.2%
TOTALS	621	100.0%	636	100.0%	816	100.0%

Source: 1990, 2000 Census, 2008 California Department of Finance

2.2.b. HOUSING CONDITIONS

In September of 2003, a citywide survey was conducted to identify general housing conditions. The information has been updated based on the limited amount of building activity that has occurred since 2003. The condition of housing was assessed by an exterior survey of quality, condition and improvement action. The information collected during the survey is summarized in Chart 7, Housing Condition Survey. The units constructed since that time have been added to the "sound" units, which is defined as units that are not in need of any significant repairs. Based on current information, 21.9 percent of the housing units in the city are in need of minor to substantial rehabilitation

CHART 6
HOUSING CONDITION SURVEY SUMMARY- 2003



Source: Colfax Building Department

The following are the definitions for the levels of housing conditions:

Sound ~ a unit that appears new or well maintained and structurally intact. The foundation should appear structurally undamaged and there should be straight roof lines. Siding, windows, and doors should be in good repair with good exterior paint condition. Minor problems such as small areas of peeling paint and/or other maintenance items are allowable under this category.

Minor ~ a unit that shows signs of deferred maintenance, or which needs only one major component such as a roof.

Moderate ~ a unit in need of replacement of one or more major components and other repairs, such as roof replacement, painting, and window repairs.

Substantial ~ a unit that requires replacement of several major systems and possibly other repairs (e.g. complete foundation work, roof structure replacement and re-roofing, as well as painting and window replacement.

Dilapidated ~ a unit suffering from excessive neglect, where the building appears structurally unsound and maintenance is nonexistent, not fit for human habitation in its current condition, may be considered for demolition or at a minimum, major rehabilitation will be required.

The City continues to take an active approach to improving its housing stock through implementation of its housing rehabilitation program. The existing program is oriented toward maintaining the housing stock. Colfax has used Community Development Block Grant (CDBG) funds to provide rehabilitation assistance. In the previous 2003-2008 Housing Element the City had a goal of nine units to be rehabilitated; however, zero units were rehabilitated. The program is

administered by the Sierra Economic Development District (SEDD), which is responsible for all advertising and management. The goal of the 2008-2013 period is to rehabilitate 15 units.

Approximately, 17.9 percent of the total Colfax housing stock (occupied and vacant units) was built from 1990 to 2000. Another 14.5 percent of the housing stock was built between 1980 and 1990. More recently, 12.0 percent of the housing stock was built between 2001 and 2008.

TABLE 34
HOUSING UNITS BY YEAR BUILT – CITY OF COLFAX

YEAR	PERCENTAGE OF HOUSING UNITS BUILT
1939 or earlier	19.4%
1940 – 1959	16.7%
1960 – 1969	8.9%
1970-1979	10.6%
1980-1989	14.6%
1990-2000	17.9%
2001-2008	11.9%
TOTAL	100.0%

Source: 2000 Census; 2008 SODCS

Substandard housing indices, without physical inspection, can generally be judged as overcrowding, units lacking complete plumbing, and units constructed before 1940 without diligent maintenance. In the City of Colfax, the percentage of overcrowded units is 7.0 percent. Also, 22.8 percent of the housing was built before 1940. However, these units have been well maintained to preserve the historic characteristics of the City of Colfax. No units lacked complete plumbing facilities. In Placer County, 3.8 percent of the housing units were overcrowded, while 5.2 percent were built before 1940.

TABLE 35
INDICATORS OF SUBSTANDARD HOUSING -- 2000

Indicators	Number	Percent
CITY OF COLFAX		
Overcrowded	44	7.0%
Lacking Complete Plumbing Facilities	0	0.0%
Built 1939 or Earlier	144	22.8%
PLACER COUNTY		
Overcrowded	3,566	3.8%
Lacking Complete Plumbing Facilities	353	0.4%
Built 1939 or Earlier	4886	5.2%

Source: 2000 Census

2.2.c. RESIDENTIAL CONSTRUCTION TRENDS

A total of 270 housing units were constructed in the City of Colfax since 1991. Of the new homes 46.3 percent were conventional single-family units, 15.9 percent were multifamily units, and 37.8 percent were modular or manufactured homes.

Based on the figures in Table 38, Building Permits by Year, an average of 16 new housing units are constructed each year in Colfax. Given the housing production since 2004, this average construction will be insufficient to meet the remaining Regional Housing Needs Assessment for 2008-2013.

TABLE 36
NEW CONSTRUCTION BUILDING PERMITS BY YEAR – CITY OF COLFAX

Year	Single-Family Units	Multifamily Units	Modular	Total
1991	4	8	0	12
1992	1	0	0	1
1993	2	2	0	4
1994	1	2	0	3
1995	10	0	6	16
1996	8	0	0	8
1997	6	1	2	9
1998	11	0	17	28
1999	12	0	14	26
2000	11	2	11	24
2001	11	28	29	68
2002	20	0	20	40
2003	14	0	1	15
2004	6	0	0	6
2005	2	0	0	2
2006	6	0	0	6
2007	0	0	2	2
2008	0	0	0	0
Total	125	43	102	270

Source: City of Colfax Building Permit records through July 2008

2.2.d. VACANCY TRENDS

Vacancy trends in housing are analyzed using a "vacancy rate" which establishes the relationship between housing supply and demand. For example, if the demand for housing is greater than the available supply, then the vacancy rate is low, and the price of housing will most likely increase. Additionally, the vacancy rate indicates whether or not the City has an adequate housing supply to provide choice and mobility. HUD standards indicate that a vacancy rate of five percent is sufficient to provide choice and mobility.

In 2000, the Census reported a vacancy rate in the City of 3.5 percent. The California State Department of Finance (DOF) Population Research Unit publishes an annual estimate of population, housing units, vacancy, and household size for all incorporated cities in the State. In 2003, the DOF estimated the vacancy rate for all housing units in Colfax was 3.42 percent. However, the DOF estimate is for all housing unit types and does not exclude seasonal, recreational, or occasional use and all other vacant. Table 39, Occupancy Status of

Housing Stock, shows the characteristics of the City's vacant housing units per the 2000 Census.

TABLE 37
OCCUPANCY STATUS OF HOUSING STOCK

TYPE	NUMBER
Occupied	**614**
Vacant	**22**
For Rent	2
For Sale Only	9
Rented/Sold, Not Occupied	1
For Seasonal/Recreational or Occasional Use	5
For Migrant Workers	0
Other Vacant	5

Source: 2000 Census

2.2.d (1) Multifamily Vacancy

On September 17, 2008 Laurin Associates conducted a rental survey of existing rental properties within Colfax. A total of 100 multifamily units were surveyed for rent levels and vacancies. That survey found that there were a total of zero vacancies in the City of Colfax for an overall vacancy rate of 0.0 percent. In the one subsidized apartment surveyed, there was waiting list of one and a half years.

2.2.d (2) Single-Family Vacancy

Currently there are 70 homes for sale in the City of Colfax. However, there are additional single-family units that are vacant due to foreclosure.

2.2.e. HOUSING COSTS AND AFFORDABILITY

One of the major barriers to housing availability is the cost of housing. In order to provide housing to all economic levels in a community, a wide variety of housing opportunities at various prices should be made available. The following table describes the acceptable monthly payment for households in the five major income groups based upon Placer County's 2008 median income: Extremely Low, Very Low, Low, Moderate and Above Moderate.

TABLE 39
INCOME GROUPS BY AFFORDABILITY (2008)

Income Group	Income Range	Ideal Monthly Payment *
Extremely Low	Less than $21,300	Less Than $532
Very Low	$21,301 - $35,500	$533 to $887
Low	$35,501 – $56,800	$888 to $1,420
Moderate	$56,801 – $85,200	$1,421 to $2,130
Above Moderate	Greater than $85,201	Greater Than $2,130

Source: 2008 State Income Limits for Placer County at $71,000; * 30% of income equal to monthly payment

2.2.e (1) Single-family Sales Units

According to local real estate agents, the median single-family home sale price in the Colfax Area ranged from $372,500 in 2004 to a current estimate $405,000. This means that home prices are increasing at about 2.2 percent a year. Over the last four years, home prices ballooned to a high of $472,000 in 2006, and have been steadily decreasing since. However, the 2008 median sale price is still higher than the 2008 median sales price for the State of $339,000.

2.2.e (2) Current Single-Family Listings

At the time of writing, there were 70 single-family units listed for sale in Colfax Area ranging from $139,500 two bedroom/one bath modular home to a $1,299,000 3 bedroom home located on 5.1 Acres. The median sales price for these homes was $366,750.

TABLE 39
CURRENT SALES LISTINGS FOR SINGLE-FAMILY HOMES

PRICE RANGE	NUMBER OF UNITS AVAILABLE
Below $80,000	0
$80,000 - $150,000	1
$150,000 - $200,000	8
$200,000 - $250,000	6
$250,000 - $300,000	8
$300,000 - $350,000	10
$350,000 - $400,000	9
$400,000 - $500,000	5
Over $500,000	23
Total	70

Source: Dunipace Group Real Estate

2.2.e (3) Rental Units

According to the 2000 Census, the median rent was $875 in the City of Colfax, compared to $952 for Placer County. In the Laurin Associates Survey, conducted in September 2008, the median rent for multifamily dwellings was $995.00. The median rent of a one-bedroom apartment was $846.00, while the median rent of a two-bedroom apartment was $950.00. Only one property, Canyon View Senior Apartments, was subsidized. This complex has project based Section 8 rents where tenants pay 30 percent of their income towards their rent. The market rent for these units was $846 for a one-bedroom apartment.

2.2.e (4) Affordability

Affordability is defined as a household spending 30 percent or less of household income for shelter. Shelter is defined as gross rent or gross monthly owner costs. Gross rent is the contract rent, plus utilities. In most cases, the contract rent includes payment for water, sewer and garbage. "Gross monthly owner costs" includes mortgage payments, taxes, insurance, utilities (including gas and electric), condominium fees, and site rent for mobile homes.

As noted on page 32 in Table 19, 36.6 percent of renter households pay in excess of 30 percent of their income for shelter. To put this in perspective, Table 41, Affordable Rental Rates, shows the current 2008 income ranges based on the Area Median Income (AMI) of $71,000 along with the "affordability range." For instance, a very low-income family of four can generally afford a total of $705 a month for rent and utilities in a two-bedroom apartment. The current market rental rates are affordable to those households with low to above moderate incomes. Most low-income households could afford a studio, one-bedroom, or two-bedroom market rate unit.

TABLE 40
AFFORDABLE RENTAL RATES

Income Group	Income Range	Maximum Affordability				
		Studio	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
Extremely Low	Less than $21,300	$493	$490	$479	$472	$453
Very Low	$21,301 - $35,500	$848	$845	$834	$827	$808
Low	$35,501 – $56,800	$1,381	$1,378	$1,367	$1,360	$1,341
Moderate	$56,801 – $85,200	$2,091	$2,088	$2,077	$2,070	$2,051
Above Moderate	Greater than $85,201	>$2,091	>$2,088	>$2,077	>$2,070	>$2,051

Apartment utilities are $39 for a studio, $42 for a one-bedroom, $53 for two-bedroom, $60 for three-bedroom, and $79 for four-bedroom.

While shelter costs for rental units are generally figured to be affordable at 30 percent of gross income, households are able to obtain a mortgage loan based on 35 percent of gross income. This is subject to individual credit and budgeting conditions, and those with less revolving loan-type debt can generally find financing for a more expensive home. For instance, using the income categories, very low-income households in Colfax could afford a home up to $164,500. However, there are only two homes currently available at that price.

2.2.f. AT - RISK HOUSING

California Housing Element Law requires all jurisdictions to include a study of all low-income housing units which may at some future time be lost to the affordable inventory by the expiration of some type of affordability restrictions. The law requires that the analysis and study cover a five-year and a ten-year period, coinciding with updates of the Housing Element. There are three general cases that can result in the conversion of public assisted units, the prepayment of HUD mortgages, opt-outs and expirations of project-based Section 8 contracts, and the expiration of the low income use period of various funding sources, such as Low-income Housing Tax Credits, bond financing and others. Additional discussion of Section 8 opt-outs is noted below as it pertains to the one at-risk project in Colfax.

Opt-outs and expirations of project-based Section 8 contracts – Section 8 is a federally funded program that provides for subsidies to the owner of a pre-qualified project for the difference between the tenant's ability to pay and the contract rent. Opt-outs occur when the owner of the project decides to cancel the contract with HUD by pre-paying the remainder of the mortgage. Usually, the likelihood of opt-outs increases as the market rents exceed the contract rents.

2.2.g INVENTORY OF AT RISK RENTAL HOUSING UNITS

The following inventory includes one government assisted rental property in the City of Colfax that may be at risk of opting out of the Section 8 program that keeps it affordable to very low senior households over the five year Housing Element Period (2008 - 2013) and for the subsequent five years (2018). Generally, the inventory consists of Housing and Urban Development (HUD), Redevelopment Agency, multifamily bonds and Density Bonus properties. Target levels include the very low-income group and the low-income group.

The California Housing Partnership Corporation lists Canyon View Senior Apartments as a project that "may" be at risk. This apartment complex is at high risk of being sold out of the affordable program. The owners have opted to renew their Section 8 in 2005, however the contract will expire in 2010, if not renewed again.

The process of opting out of affordable programs is a thorough and lengthy process that requires notices to local government and local housing authorities. Appendix B of this Housing Element lists non-profit housing organizations known to both the State and local governments as being interested in acquiring at-risk units and maintaining affordability for the life of the structure.

TABLE 41
INVENTORY OF AT RISK ASSISTED COMPLEXES (2008)

Project	Financing	# Assisted Units	Date	Target Group	Risk Assessment
Canyon View	Section 8	67	5/31/2010	Seniors	High Risk
Total At Risk Units		67			

Source: HUD/California Housing Partnership Corporation Revised July 2008

2.2.h COST ANALYSIS

In order to provide a cost analysis of preserving "at-risk" units, costs must be determined for rehabilitation, new construction, or tenant-based rental assistance.

2.2.h (1) Rehabilitation

The factors used to analyze the cost to preserve the at-risk housing units include acquisition, rehabilitation, and financing costs. These figures are estimates since actual costs will depend on condition, size, location, existing financing, and the availability of financing. Local developers have provided the following information.

TABLE 42
REHABILITATION COSTS

Fee/Cost Type	Cost per Unit
Acquisition	$50,000
Rehabilitation	$22,000
Financing/Other	$10,000
TOTAL COST PER UNIT	$82,000

Source: CBM

2.2.h (2) New Construction/Replacement

The following cost estimates are based on estimates of apartment construction in the Colfax/Auburn Area. The actual replacement costs for any of the at-risk units will depend on many variables such as the number of units, location, density, unit sizes, on and off-site improvements, and both existing and new financing.

TABLE 43
NEW CONSTRUCTION/REPLACEMENT COSTS

Cost/Fee Type	Cost Per Unit
Land Acquisition	$3,450
Construction	$120,000
Financing/ Other	$10,000
TOTAL PER UNIT COST	$143,570

Source: Placer County

2.2.h (3) Tenant-based Rental Assistance

Over the last housing element period no at-risk complexes in Colfax were converted to market rate. The difficulty in estimating the per-unit cost is that there are so many variables, starting with the household income of the family who will occupy the unit. Based on current condition data, it is assumed that a two person senior household with very low income earns $28,400. Shelter affordability would be $710 a month of which $668 would be attributable to rent. If the complex converted to market rate, the two-bedroom unit would have an estimated rent of $10,152 annually. This means subsidizing the household at $178 per month, or $2,136 a year. Over 20 years, which is the average affordability term, the total rental assistance would be $42,720.

2.2.i. PRESERVATION RESOURCES

Efforts by the City to retain low-income housing must be able to draw upon two basic types of preservation resources: organizational and financial. Qualified, non-profit entities need to be made aware of the future possibilities of units becoming "at-risk." Groups with whom the City has an on-going association are the logical entities for future participation.

In addition, the City of Colfax will develop procedures for monitoring and preserving at-risk units that will include:

- Monitoring the Risk Assessment report published by the California Housing Partnership Corporation (CHPC).
- Maintaining regular contact with the local HUD office regarding early warnings of possible opt-outs.
- Maintaining contact with the owners and managers of the Canyon View Apartments to determine if there are plans to opt-out in the future, and offer assistance in locating eligible buyers.
- Developing and maintaining a list of potential purchasers of at-risk units and act as a liaison between owners and eligible purchasers.
- Ensuring that the owners of the Canyon View Apartments are provided with applicable State and federal laws regarding notice to tenants of an owner's desire to opt-out or prepay. State law requires a 12 month notice.

2.2.j. STRATEGIES TO RETAIN AFFORDABLE UNITS

The following is a list of potential financial resources considered a part of the City's overall financial plan to deal with retaining affordable units. The number and availability of programs to assist cities and counties in increasing and improving their affordable housing stock is limited, and public funding for new projects is unpredictable. The list includes local, state and federal programs.

- HOME Program- The HOME Program was created under Title II of the Cranston-Gonzales National Affordable Housing Act enacted on November 28, 1990. The HOME Program helps to expand the supply of decent, affordable housing for low and very low-income families by providing grants to States and local governments. This money can be used to acquire property, construct new housing for rent or homeownership, rehabilitate rental or owner-occupied housing, improve sites for HOME-assisted development or demolish dilapidated housing on such sites, pay relocation costs for households displaced by HOME activities, provide financing assistance to low-income homeowners and new homebuyers for home purchase or

rehabilitation, provide tenant-based rental assistance or help with security deposits to low-income renters, meet HOME program planning and administration expenses to take a more regional, collaborative approach to meeting their affordable housing needs.

- Multifamily Housing Program (MHP): The MHP program assists in the new construction and preservation of permanent and transitional housing for lower income households. Funding is provided through the Proposition 1C Housing Programs. The program provides low interest deferred payment loans to developers of affordable housing.

- Placer County Health and Human Services Department has jurisdiction within the City of Colfax and Placer County. It administers federal and state funds for its public housing projects and government assisted housing units such as Section 8 Rent Subsidy.

- Preservation Opportunity Program will provide supplemental financing for at-risk subsidized rental developments receiving bond financing from CalHFA.

- Community Development Block Grant (CDBG) Funds: Over the past 10 years (1993-2003), the City acquired approximately $1,144,000 in CDBG grants funding. Since 2004, the City has not received any additional CDBG grant funding. The City has utilized CDBG funds for housing rehabilitation activities, infrastructure, public facilities, and planning technical assistance grants.

- Low-income Housing Tax Credit Program (LIHTC): The LIHTC Program provides for federal and state tax credits for private and non-profit developers and investors who agree to set aside all or an established percentage of their rental units for households at or below 60 percent of AMI for 55 years. These tax credits may also be utilized on rehabilitation projects, contributing to the preservation program.

  The program begins when developers and investors apply for an allocation of tax credits from the California Tax Credit Allocation Committee (CTCAC). Tax credits are awarded on a competitive basis each year. Compliance is monitored according to Internal Revenue Service (IRS) rules and regulations.

- The Federal Home Loan System facilitates the Affordable Housing Program (AHP) and Community Investment Program (CIP) for the purposes of expanding the affordable housing supply. The San Francisco Federal Home Loan Bank District provides local service.

Subsidies are awarded on a competitive basis usually in the form of low-interest loans and must be used to finance the purchase, construction, and/or rehabilitation of rental housing.

- The Pre-development Loan Program, conducted through HCD, provides the funds to pay the initial costs of preserving existing affordable housing developments for their existing tenants. Priority is given to applications with matching financing from local redevelopment agencies or federal programs.

- Preservation Financing Program, operated through CalHFA, offers tax exempt financing for the acquisition or refinancing of a project with an expiring Section 8 contract.

2.2.k. REDEVELOPMENT AGENCY

At this time the City of Colfax does not have a redevelopment agency.

2.2.1. RESIDENTIAL ZONING AND DENSITY

The housing industry generally responds to market demand. In the City of Colfax, residential zoning addresses all State mandated income group categories. Colfax's policies and planning efforts have made it very clear that residential development of all types is welcome and supported.

2.2.1. (1) Zoning

Title 17 of the Colfax Municipal Code, Zoning, provides the zoning provisions for the City. The Colfax City Council adopted the zoning code in 1990 and has since been revised through City ordinances. Zoning for the City of Colfax is defined as follows:

Agricultural District (A) - The purpose of this district is to promote and preserve in appropriate areas of the City conditions favorable to agricultural use. Along with agricultural uses, single-family homes, public parks, playground, schools, libraries, and churches are permitted.

Residential Districts

Single Family Residential District (R-1-, R-1-5, R-1-10, R-1-15, R-1-20, R-1-40)- The purpose of this district is to provide for areas in appropriate locations where quiet, low density residential neighborhoods may be established, maintained, and protected. Single-family uses are allowed in this zone, including public and quasi-public uses.

Multifamily Residential District (R-M-1, R-M-2) - The purpose of the multi-family residence district (R-M) is to provide for areas in appropriate locations where apartment house neighborhoods of varying degrees of density may be established, maintained and protected. The regulations of this district are designed to promote and encourage an intensively developed residential environment suitable primarily for adult living. To this end the regulations permit, in accordance with the respective density district, multiple dwellings ranging from garden apartments to multi-story apartment houses and necessary public services and activities subject to proper controls. Along with multi-family uses, single-family dwellings, duplex or two family dwellings, public parks, playgrounds, schools, libraries, and churches are permitted.

Commercial Districts - The purpose of these districts is to provide appropriately located areas for a full range of office, retail commercial, and service commercial uses, to strengthen the City's economic bases, to minimize the impact of commercial development on residential districts,

and to provide opportunities for residential development on the site of commercial development or on separate sites in certain districts, including the Retail Commercial (CR) district, and the Highway Commercial (CH) district. Single-family dwelling units are allowed in all zoning categories within the commercial district, regardless of whether the residence is in conjunction with a commercial use; however, it must be architecturally compatible with the commercial structure.

Industrial Districts- The purpose of the Light Industrial (IL) District is to permit appropriate industrial uses and to minimize the impact industrial uses have on residential and commercial districts. Residential uses are permitted in conjunction with a permitted industrial use, subject to a Conditional Use Permit.

2.2.l. (2) Density

Residential growth areas and densities are among the issues and policies addressed in the General Plan. Residential densities are specified for each residential land use designation, and the General Plan provides for a wide range of residential densities. Single family detached housing densities range from 1 dwelling per acre to 4 units per net acre. Multiple family densities, including but not limited to attached, zero lot line, and apartments, range from 4 to 29 dwelling units per net acre.

Zoning districts specify minimum lot size, permitted uses, conditional uses, building height and front, rear and side yard setbacks. Zoning districts further the health, safety, and welfare of the residents. For example, setbacks in residential districts are established to ensure the adequate provision of light, air and open space for residents. In addressing the minimum lot size, the zoning districts must be consistent with the densities of the General Plan. Single-family zoning districts have minimum lot sizes ranging from 5,000 to 40,000 square feet. Residential land zoned multifamily zoning districts have a minimum lot size of 6,000 square feet. Table 45, General Plan Designation and Usable Density, defines the minimum density for each general plan designation.

The City's development standards are applicable to residential zoning districts. Development standards include, but are not limited to, building height, yard setbacks, lot area, site plan review, parking space requirements, and parkland requirements. These requirements were adopted through the public hearing process and reflect the minimum standards thought necessary for protection of the public.

When a developer proposes a housing development, state law requires that the city provide incentives for the production of low-income housing. A density bonus agreement between the developer and city is used to set forth the incentives to be offered by the city (i.e. allowing increased density over that typically allowable in the respective zoning district) and the requirements of the developer. Such an agreement currently requires that 25 percent of the units in the development be made available for low-income families, and that those units, whether they are for sale or rent, shall remain available for low-income persons for a period of thirty years. Program 31 on page 107 of this Housing Element will enact the current statewide density bonus requirements.

TABLE 44
GENERAL PLAN DESIGNATION AND USEABLE DENSITY

Designation	Usable Density/Acre
Low Density Residential	1-4 Units/ Acre
Modular Home Residential	1-4 Units/ Acre
Medium Density Residential	4-10 Units/ Acre
Medium High Density Residential	10-29 Units/ Acre

Source: City of Colfax

2.2.m. NEW CONSTRUCTION NEEDS

The City of Colfax falls under the jurisdiction of the Sacramento Area Council of Governments (SACOG). SACOG uses a predominately demographic formula to allocate the regional housing needs among the incorporated cities and unincorporated county. This process results in a Regional Housing Needs Assessment (RHNA) and the number reflected in that assessment must be considered when the housing element is prepared.

Historically, COGs prepared RHNAs every five years according to a statewide schedule prepared by the State; The previous report prepared by SACOG covered the period 2003-2008. The current RHNA for Colfax is for the 2006 through 2013 period. SACOG housing needs figures are limited to new housing construction. That number is then allocated to income groups.

2.2.m. (1) Income Group Goals

The purpose of the income group goals is to ensure that each jurisdiction within a COG attains its share of the state housing goal without any relative disproportionate distribution of household income groups. The household income groups are defined according to the HUD Median Family Income (MFI) a level at which there are the same number above the income level as there are below it: Extremely Low (less than 30% of

MFI), Very-low (30%-50% of MFI), Low (50-80% of MFI), Moderate (80-120% of MFI) and Above-moderate (greater than 120% of MFI). Table 46 below indicates the California State Income Limits for Placer County.

TABLE 45
CALIFORNIA INCOME LIMITS FOR 2008 (PLACER COUNTY)

Income Category	1	2	3	4	5	6	7	8
Extremely Low	14900	17050	19150	**21300**	23000	24700	26400	28100
Very Low	24850	28400	31950	**35500**	38350	41200	44000	46850
Lower	39750	45450	51100	**56800**	61350	65900	70450	75000
Median	49700	56800	63900	**71000**	76700	82400	88000	93700
Moderate	59600	68200	76700	**85200**	92000	98800	105600	112500

2.2.m. (2) Colfax RHNA

The 2006 SACOG Housing Plan determined that 7.2 percent of the households in Colfax are classified as extremely low, 8.7 percent are classified as very-low income, and an additional 14.5 percent of households have been determined to be low-income. The assessment must include an analysis of the housing need for all income groups including the 17.4 percent of households with moderate incomes and the 52.2 percent with above moderate incomes.

Construction needs are derived from SACOG population and household growth projections. The income group proportions are then applied toward the construction need, which results in a goal for the number of housing units by income group within the City of Colfax.

For the period 2008 to 2013, the City of Colfax has been given a construction need of 69 new housing units (see Table 46). The specific identified need by income group is depicted in the following table. Since 2006, the City of Colfax has constructed eight (8) units, all in the moderate and above moderate categories, leaving the City with an overall construction need of 61 units in all categories. Annualized over the five years of the housing element, the City has an annual construction need of 12 units per year between 2008 and 2013.

TABLE 46
CONSTRUCTION NEED (2008-2013 HOUSING ELEMENT PERIOD)

Income Group/Percent of Households	Construction Need	2006 – July 2008 Construction	Current Construction Need	Typical Annual Construction Needs
Extremely Low – 7.2%	5	0	5	1
Very Low – 8.7%	6	0	6	1
Low – 14.5%	10	0	10	2
Moderate – 17.4%	12	2	10	2
Above Moderate – 52.2%	36	6	30	6
TOTAL	69	8	61	12

Source: 2006-2013 Regional Housing Allocation Plan, SACOG

2.2.n. AVAILABLE RESIDENTIAL ZONED LAND

In addressing the estimated housing needs identified in the Housing Needs Assessment section of this housing element, State law requires that this element contain "An inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment…." This inventory must identify adequate sites which will be made available through appropriate zoning and development standards and with public services and facilities needed to facilitate and encourage the development of a variety of housing types for households of all income levels.

As part of the 2008-2013 Housing Element update, an analysis of the residential development potential of vacant land in the City of Colfax was completed in July 2008. The inventory of land began with the list of vacant parcels identified in the prior housing element. The inventory also capitalized on information gathered as part of the City of Colfax, Mitigation Fee Study, completed in November of 2006 by the City Engineering Department (TLA Engineers). The Mitigation Fee Study was used to assist the City in determining sewer fees for its new wastewater treatment plant. Table 48 provides a summary of the currently available residentially zoned land throughout the City of Colfax.

According to the State Department of Housing and Community Development's "*Housing Resources – Q&A,*" - *"The analysis of the relationship of suitable sites to zoning provides a means for determining the realistic number of dwelling units that could actually be constructed on those sites within the current planning period of the housing element. The analysis should also identify the zones the locality believes can accommodate its share of the regional housing needs for all income levels."*

Table 47 (Vacant Residential Acreage and Units) provides a summary of the vacant residential land cited for the purposes of this inventory. A total of 202.34 (total) vacant acres of land are currently zoned residential in the City of Colfax. As can be seen in Table 48, the acres of vacant land are as follows:

- Low Density, LDR (R1-10 and R1-20 Zoning)- 105.33 acres.
- Medium Density, MDR (R1-5 and RM-1)- 64.18 acres.
- High Density, HDR (RM-2)- 32.83 acres.

The realistic capacity column in Table 48 utilizes the lowest density figure for each of the zoning classifications. To further demonstrate the propensity for the vacant parcels to be developed, the calculated unit totals exclude any parcels less than five (5) acres, eliminating the need for lot consolidations or other sometimes complicated approaches to infill development. Calculated realistic capacity totals are summarized in Table 47 based on vacant parcels five acres and larger, by zone. The lowest density allowed in each zoning category is multiplied by the vacant acreage to derive the realistic capacity. Acreage totals in Table 47 are lower as they only contain the parcels five (5) acres and larger. Additional capacity would be available if parcels less than five acres were included, but, as these smaller parcels are typically more difficult to develop and are not included for RHNA purposes.

In accordance with Government Code Section 65583.2 (c)(3)(B), the City is able to demonstrate the suitability of the higher density zones for the development of affordable housing, i.e. housing in the lower income categories. The RM-2 Zone allows 10-29 units per acre; the City has used 10 units per acre to calculate a realistic unit capacity. Ten units per acre is conservative based on the typical built densities in the Colfax area, which range from 15-20 units per acre, according to local non-profit developers, including Mercy Housing, who have recent experience in the area. Therefore, the City is able to meet the "appropriate zoning" test as outlined in the HUD guidelines. It follows that the high density RM-2 Residential Zoning District has the lowest cost of construction per unit and would therefore be most suitable for very low and low-income construction. In addition, fee costs are traditionally smaller per unit in the higher density zones.

2.2.o. AVAILABLE NON-RESIDENTIAL ZONED LAND

The City has the capacity to see the construction of some number of residential units in non-residentially zoned areas of the City. As explained in more detail above, in the retail commercial and highway commercial zones, and in the industrial zone, residential units are permitted, including multiple family units with a conditional use permit. The City of Colfax also encourages mixed-use residential/commercial, particularly in the downtown. While the City is not

relying on potential unit capacity in the commercial or industrial zones to satisfy the City's RHNA requirement, the City does expect that over the course of the Housing Element period, that residential units can and will be built in the non-residential zones, adding incrementally to the housing supply in Colfax.

TABLE 47
VACANT LAND BY ZONING (PARCELS LARGER THAN 5 ACRES)

Zoning	Permitted Housing Type	Zoning	Allowed UPA	Acres	Calculated Unit Capacity
Single Family Residential	Single Family Dwellings, care homes, home occupations, non-profit organizations, public and quasi-public activities and related activities	R1-10 and R1-20	1-4	32.3	88.6
Medium Density Residential	Single Family Dwellings, duplexes, two family homes, and multifamily dwellings, public and quasi-public activities.	RM-5 and RM-1	4-10	64.18	192
High Density Residential	Any residential use, higher density multifamily dwellings, public and quasi, public uses.	RM-2	10-29	27.6	276
Non Residential	Commercial, Industrial uses, Public and Quasi Public activities	NA	NA	NA	NA

Source: City of Colfax
*Note: Farmworker housing is not defined in specific zones, however, with planning commission approval, these types of shelter would be allowed in the multifamily zones.

2.2.p. INFRASTRUCTURE AVAILABILITY

Infrastructure availability is good to all the parcels within the City of Colfax. Wastewater treatment capacity is discussed below, as is the availability of water. In addition to wastewater and water, other utilities, including electricity, and cable television are available to areas within the City through the extension of laterals and feeder connections. As mentioned in the wastewater discussion, some areas of the City may be delayed in receiving additional sewer connections due to needed lift station modification upgrades. In these situations, sewer will have to be monitored on a case-by-case basis, to ensure sewerage is provided prior to or as a condition of development approvals.

The City of Colfax Wastewater Treatment Plant was built in 1978. The City has been coordinating with the Regional Water Quality Control Board for at least eight years to rectify deficient conditions at the City's wastewater treatment plant. The City recently received notice, dated October 25, 2007 of the most recent action by the Board, the issuance of a new NPDES discharge permit, Order No. R5-2007-0130, NPDES No. CA0079529, and a Cease and Desist Order (CDO) No. R5-2007-0131. This permit and orders have the following implications:

- Allow the City to continue using its interim tertiary treatment plant with up to a plant inflow ADDWF of 0.200 MGD until December 31, 2008.
- Require the City to construct a new Title 22 (WWTP) and have it in operation by Jan 1, 2009. This new Title 22 WWTP has a capacity of 0.275 Million Gallons Daily ADDWF inflow.

These orders also contained a substantial number of other conditions, including:

1. Having the existing large storage Pond 3 lined or equivalent by October 2009.
2. Performing and completing sewer collection and lift station assessments and upgrade plans.
3. Performing discharge, quality, monitoring, testing and reporting duties.
4. Updating again in 2012, unless new requirements are determined needed sooner by the Regional Water Quality Control Board (RWQCB).

The City has received a State grant and loan and for the new Title 22 WWTP construction contract which commenced construction in September 2007. The new plant is currently on schedule to be on line, discharging and meeting the NPDES and C&D permit/orders on or before December 31, 2008. Completion of the new plant will increase the plant capacity by approximately 0.115 MGD ADDWF. This relates to approximately 640 additional new EDU's that can be connected to the City's WWTP.

The lining of Pond 3 or equivalent is required to be completed by October 2009. Currently not all funding and supporting rate has been implemented for this work.

Work yet to be done includes correcting deficiencies to limitations of the City owned collection system and lift stations. The City has prepared a list of deficiencies and an estimated cost to fix. Until such time as these limitations can be corrected, service connections may be limited in number. Due to this lack of ability to connect into the system, not due to a lack of treatment capacity, the City's EDU's may be somewhat limited, depending on the project location, until the lift station(s) deficiencies are corrected.

On January 1, 2009, new sewer rate charges will commence. These rates include amounts that will allow the City to correct a substantial number of the sewer collection and lift station system deficiencies. Depending on the type and amount of financing further obtained most of these deficiencies could be corrected.

Therefore, the City's wastewater treatment ability is not a constraint to the development of housing planned during this housing element planning period. Sufficient capacity exists to support the development of an additional approximately 640 EDU's (including both commercial and residential), certainly sufficient to support the development of 69 housing units identified in the City's RHNA.

Most of the vacant land can be developed with little environmental constraints other than the sewer capacity. However, due to the topography of the City, parcels that have gradients of more than 10 percent are subject to the City's Hillside guidelines. Developments in these areas are encouraged to use innovative design concepts such as clustering, split pads, and underground or below grade rooms to provide energy efficient and environmentally desirable spaces. Cluster development is when structures are built grouped close together to preserve open spaces, larger than the individual yard, for common recreation for the purpose of protecting and preserving natural landforms, and/or environmentally sensitive areas. In these design areas the maximum number of residential dwelling units shall be as determined by environmental assessment, unless such development constraints can be shown to have been eliminated or mitigated to the satisfaction of the Planning Commission or of the City Council.

The City of Colfax is served by the Placer County Water Agency. The Placer County Water Agency has indicated, that there is sufficient water available to meet the needs of the Colfax Regional Housing Needs Assessment through the term of the 2008-2013 Housing Element.

2.2.q. CONSTRAINTS

Other than the aforementioned hillside considerations, prevalent in many areas of the City, there are no constraints that would present an undue burden on the development of the parcels in Table 48; therefore, all parcels are indicated to be free of any constraints.

TABLE 48
VACANT LAND INVENTORY

Key no.	APN	GP LAND USE	ZONING	Allowable Density	ACRES	REALISTIC CAPACITY	INFRASTRUC-TURE AVAILABILITY	ON-SITE CONSTRAINTS
1	100090038	LDR	R1-20	1-4 UPA	2.70	0.00	Yes	None
2	100090039	LDR	R1-20	1-4 UPA	3.00	0.00	Yes	None
3	100090042	LDR	R1-20	1-4 UPA	3.90	0.00	Yes	None
4	100100018	LDR	R1-20	1-4 UPA	5.00	5.00	Yes	None
5	100130056	LDR	R1-20	1-4 UPA	0.53	0.00	Yes	None
6	006030033	LDR	R1-10	1-4 UPA	1.00	0.00	Yes	None
7	006030035	LDR	R1-10	1-4 UPA	1.00	0.00	Yes	None
8	100090041	LDR	R1-10	1-4 UPA	14.00	14.00	Yes	None
9	100100016	LDR	R1-10	1-4 UPA	5.70	5.70	Yes	None
10	100100017	LDR	R1-10	1-4 UPA	9.70	9.70	Yes	None
11	100100022	LDR	R1-10	1-4 UPA	11.00	11.00	Yes	None
12	100100024	LDR	R1-10	1-4 UPA	2.10	0.00	Yes	None
13	100100026	LDR	R1-10	1-4 UPA	2.50	0.00	Yes	None
14	100100027	LDR	R1-10	1-4 UPA	8.50	8.50	Yes	None
15	101170013	LDR	R1-10	1-4 UPA	34.70	34.70	Yes	None
		LDR			105.33	88.60		
16	006070010	MDR	R1-5	4-10 UPA	0.12	0.00	Yes	None
17	006080003	MDR	R1-5	4-10 UPA	0.32	0.00	Yes	None
18	006080016	MDR	R1-5	4-10 UPA	0.32	0.00	Yes	None
19	006091020	MDR	R1-5	4-10 UPA	0.13	0.00	Yes	None
20	006104015	MDR	R1-5	4-10 UPA	0.34	0.00	Yes	None
21	006112042	MDR	R1-5	4-10 UPA	0.12	0.00	Yes	None
22	006121006	MDR	R1-5	4-10 UPA	7.00	28.00	Yes	None
23	100110027	MDR	R1-5	4-10 UPA	0.93	0.00	Yes	None
24	101130030	MDR	R1-5	4-10 UPA	1.30	0.00	Yes	None
25	101130040	MDR	R1-5	4-10 UPA	4.30	0.00	Yes	None
26	101132006	MDR	R1-5	4-10 UPA	2.40	0.00	Yes	None
27	101132030	MDR	R1-5	4-10 UPA	13.90	55.60	Yes	None
28	101132038	MDR	R1-5	4-10 UPA	6.40	25.60	Yes	None
29	101132040	MDR	R1-5	4-10 UPA	6.00	24.00	Yes	None

Key no.	APN	GP LAND USE	ZONING	Allowable Density	ACRES	REALISTIC CAPACITY	INFRASTRUC-TURE AVAILABILITY	ON-SITE CONSTRAINTS
30	101132041	MDR	R1-5	4-10 UPA	5.00	20.00	Yes	None
31	101080009	MDR	RM-1	4-10 UPA	3.10	0.00	Yes	None
32	101080029	MDR	RM-1	4-10 UPA	2.80	0.00	Yes	None
33	101132046	MDR	RM-1	4-10 UPA	9.70	38.80	Yes	None
		MDR			64.18	192.00		
34	006061123	HDR	RM-2	10-29 UPA	1.60	0.00	Yes	None
35	006062005	HDR	RM-2	10-29 UPA	0.12	0.00	Yes	None
36	006062008	HDR	RM-2	10-29 UPA	0.12	0.00	Yes	None
37	006062009	HDR	RM-2	10-29 UPA	0.12	0.00	Yes	None
38	006062010	HDR	RM-2	10-29 UPA	0.12	0.00	Yes	None
39	100160002	HDR	RM-2	10-29 UPA	0.37	0.00	Yes	None
40	100160008	HDR	RM-2	10-29 UPA	0.57	0.00	Yes	None
41	100160011	HDR	RM-2	10-29 UPA	0.37	0.00	Yes	None
42	100250030	HDR	RM-2	10-29 UPA	1.84	0.00	Yes	None
43	101080003	HDR	RM-2	10-29 UPA	6.50	65.00	Yes	None
44	101132029	HDR	RM-2	10-29 UPA	21.10	211.00	Yes	None
		HDR			32.83	276.00		
45	101150022		A	Agricultural	7.70	0		

2.3 CONSTRAINTS, EFFORTS, AND OPPORTUNITIES

The purpose of this chapter is to analyze potential and actual governmental and non-governmental constraints on the maintenance, improvement and development of housing in the City of Colfax. A discussion of the City's efforts to remove constraints and to promote energy conservation is included.

2.3.a. GOVERNMENTAL CONSTRAINTS

2.3.a (1) State and Federal Policy

Actions or policies of governmental agencies, whether involved directly or indirectly in the housing market, can impact the ability of the development community to provide adequate housing to meet consumer demands. For example, the impact of federal monetary policies and the budgeting and funding policies of a variety of departments can either stimulate or depress various aspects of the housing industry. Local or state government compliance or the enactment of sanctions (sewer connection or growth moratoriums) for noncompliance with the federal Clean Air and Water Pollution Control Acts can impact all types of development.

State agencies and local government compliance with state statutes can complicate the development of housing. Statutes such as the California Environmental Quality Act and sections of the Government Code relating to rezoning and General Plan amendment procedures can also act to prolong the review and approval of development proposals by local governments. In many instances, compliance with these mandates establishes time constraints that cannot be altered by local governments.

Local governments exercise a number of regulatory and approval powers which directly impact residential development within their respective jurisdictional boundaries. These powers establish the location, intensity, and types of units that may or may not be developed. The City's General Plan, zoning regulations, project review and approval procedures, development and processing fees, utility infrastructure, public service capabilities, and development attitudes all play important roles in determining the cost and availability of housing opportunities in Colfax.

2.3.a (2) Land use controls

The General Plan is the primary land use control document. This policy document not only establishes the location and amount of land that will be allocated to residential development, but also establishes the intensity

of development (in terms of unit densities and total number of units) that will be permitted. While nearly all components or elements of the General Plan contain goals and policies that influence residential development, it is the Land Use Element that has the most direct influence.

The City of Colfax Development Standards does not contain any unduly restrictive provisions. Building height, setbacks, lot areas, and parking requirements are generally within the range of other similar sized cities in California. Table 51 below identifies the City's residential zoning districts. As a point of information, the City's Retail Commercial, CR, and Light Industrial, IL zones permit residential uses (see Section 2.2o for additional information) The City encourages mixed use, particulary in the downtown, under the CR designation.

TABLE 49
DEVELOPMENT STANDARDS BY RESIDENTIAL ZONE

Zone District	Bldg Height	Yard Setback			Minimum Lot Area (Square Feet)	Lot Area Per DU (Square Feet)	Parking Spaces	Open Space
		Front	Side	Rear				
R-1-5	30′	20′	6′	20′	5,000	5,000	2	NA
R-1-10	30′	20′	8′	30′	10,000	10,000	2	NA
R-1-15	30′	20′	8′	30′	15,000	15,000	2	NA
R-1-20	30′	30′	10′	40′	20,000	20,000	2	NA
R-1-40	30′	30′	15′	40′	40,000	40,000	2	NA
R-M-1	30′	20′	6′	20′	6,000	3,000	1.5/du**	400/du
R-M-2	30′	20′	6′	20	6,000	1,500	1.5/du**	200/du

*Second residential units are allowed in R-1 zones per section 17.68.090 of the City of Colfax zoning ordinance
**Multiple Family Zone districts require one and one-half spaces per unit for one and two-bedroom units, plus an additional space for each three-bedroom unit, and one-half space
per unit for visitor parking.

Source: City of Colfax Zoning Ordinance

The Hillside Development Guidelines were adopted to ensure the appropriate use, development, or alteration of land in hillside areas; and provide direction to encourage development, is sensitive to the unique characteristics common to hillside properties. Specific standards apply to that topography which exceeds a ten percent gradient. For projects in that category, the following must be submitted with the project proposal:

- A natural features map, based on photograph file mapping, a field survey to establish vertical and horizontal control and a site visit;
- A conceptual grading plan;
- A slope analysis map with minimum of 3 slope profiles.

The Hillside Development Guidelines define grading, drainage, parking, and access standards. The goals of the standards are to:

(a) Preserve and protect hillside areas in order to maintain the identity, image, and natural quality.

(b) Ensure development in hillside areas is concentrated on the most level portions of the site in locations with the least environmental impact; when designed to fit the existing landforms, consideration shall be given to clustered structures.

(c) Preserve significant features of the natural topography, including swales, canyons, knolls, ridgelines, and rock outcrops. Development may necessarily affect natural features by, for example, roads crossing ridgelines. Therefore, a major design criterion shall be the minimization of such impacts.

(d) Provide a safe means of ingress and egress for vehicular and pedestrian traffic to and within hillside areas, with minimum disturbance to the natural terrain.

(e) Correlate land use intensity and density of development with the steepness of terrain in order to minimize grading, removal of vegetation, land instability and fire hazards.

(f) Provide alternative approaches to conventional flat land development practices that are compatible with the natural characteristics of landforms, vegetation and scenic quality.

(g) Encourage the planning, design, and development of home sites that provide maximum safety with respect to fire hazards, exposure to geological and geotechnical hazards, drainage, erosion and sitation. Provide the best use of natural terrain and prohibit development that will create or increase fire, flood, slide, or other safety hazards.

These standards are not meant to reduce density, but to protect and preserve the natural features. Developments in these areas are encouraged to use innovative design concepts such as clustering, split pads, and underground or below grade rooms to provide energy efficient and environmentally desirable spaces. Cluster development is when structures are built grouped close together to preserve open spaces larger than the individual yard for common recreation for the purpose of protecting and preserving natural landforms, and/or environmentally sensitive areas. In addition the City will work with developers to create site plans that both satisfy the requirements of the Hillside Development Standards and maximize land use.

2.3.a (3) Local Entitlement Fees and Exactions

Part of the cost associated with developing residential units is related to the fees or other exactions required of developers to obtain project approval and the time required to conduct project review and issue land use entitlements. Critics contend that lengthy review periods increase financial and carrying costs, and that fees and exactions increase expenses. These costs are in part passed onto the prospective homebuyer or renter in the form of higher purchase prices or rents.

The following table (Table 52) illustrates the average cost in planning fees charged by the City of Colfax, compared to neighboring jurisdictions. For example, Colfax requires a fee of $2,000 for a general plan amendment, while in the City of Rocklin, Grass Valley, and Placer County fees are all greater. In Colfax, the average cost for a 20-lot subdivision would be $4,550 with a general plan amendment and a zone change, while in Rocklin, the total cost is $15,849. However, in Auburn the average cost would be $4,092, $458 less than the fee in Colfax.

TABLE 50
PLANNING APPLICATION FEES – SURROUNDING JURISDICTIONS

Jurisdiction	General Plan Amendment	Zone Change	Tentative Subdivision Map	Variance*****
City of Colfax	$2,000*	$2,000*	$4,000 & $100/Parcel	$1,500
City of Auburn	$1,481	$1,323	$748 & $27/lot 1-25 lots $6/ lot over 25	$514
City of Grass Valley	$5,106	$3,500***	$6,170	$1,400
City of Rocklin	$12,085 (0-100 ac) & $2,333 (each additional 100 ac)	$7,876****	$14,049 (1-50 lots) & $1,994 (each additional 50 lots)	$4,291
Placer County	$3,350*	$2,885*	At Cost	$1,275

*Deposit (charges are at cost). The fee for the City of Colfax is for either a text or map general plan amendment. ($2,000 for each).
**Varies from $2,415 (4 or fewer lots) to $9,030 (51+ lots). The value above is for 11-25 lots.
***Value above is for map zone change. A text zone change is $2,135.
****Value is for less than 20 acres, if greater than 20 acres, the fee is $9,175.
*****Where applicable, the highest fee (major variance) was given.
Source: City and County Planning Departments September 2008

Fees, land dedications, or improvements are required as part of the development of property, including housing developments, in order to provide an adequate supply of public parkland and to provide necessary infrastructure (streets, sewers, and storm drains) to support the new development. While such costs are charged to the developer, ultimately additional costs are passed to the product consumer in the form of higher home prices or rents.

The significance of the necessary infrastructure improvements in determining final costs varies greatly from project to project. The improvements are dependent on the amount and condition of existing infrastructure and the nature of the project. Table 53 describes the fees assessed to residential development for both single family development projects and for multifamily development projects.

TABLE 51
RESIDENTIAL DEVELOPMENT FEES

Fee Description	Single Family Fee Per DU	Multi Family Fee Per DU
Roads	$1,802	$1,301
Drainage Study	$74	$48
Drainage culverts e-w culverts	$3,416	$2,216
Trails	$1,125	$787
Park & Recreation	$5,731	$4,011
City Buildings	$684	$494
City Vehicles	$130	$94
Downtown Parking	$581	$420
Total Fees	$13,543	$9,371

Source: City of Colfax, 2007 Planning Deposit Schedule
Not included are Colfax Elementary, Colfax High School Fees, PCWA Fees
Building permit fees are based on building valuation taken strictly from the UBC.

The Placer Union High School District and the Colfax Elementary School District serve the City of Colfax education system. The Placer Union High School District has a school impact fee of $1.63 per square foot and the Colfax Elementary School District has an impact fee of $1.34 per square foot. Even though the aforementioned development impact fees may add significantly to the cost of development, the fees are consistent with the amount established by California Government Code Section 65995 et seq. There are no exemptions to the school impact fees at this time.

Compliance with numerous governmental laws or regulations may have the capacity to add to the cost of housing. However, these laws and regulations are intended to serve the public welfare and common good. In virtually every instance, cities implement such regulations in a uniform fashion to satisfy needed improvements and ancillary facilities, such as, parking, and open space. The provision of parking and open space requirements, and the observation of site development regulations within developments can indirectly increase costs by reducing the number of dwelling units which can occupy a given piece of land. Developers have the flexibility of deciding whether or not to build smaller units at the maximum allowable density or fewer larger units at a density less than the maximum. Either solution can have different impacts on the housing market.

Building a higher number of smaller units can reduce costs and provide additional housing opportunities for smaller households but may not

accommodate the needs of larger families. Larger units can be made available to families, but because of their size and lower density, the cost of these units is typically higher.

Other development and construction standards can also impact housing costs. Such standards may include the incorporation of additional design treatment (architectural details or trim, special building materials, landscaping, and textured paving) to improve the appearance of the development. Other standards included in the Uniform Building Code require developers to address such issues as noise transmission and energy conservation, and can also result in higher construction costs. While some features (interior and exterior design treatments) are included by the developer as amenities to help sell the product in the competitive market, other features (i.e. those required to achieve compliance with energy conservation regulations) may actually reduce monthly living expenses and long-term costs of ownership in general. However, a drawback to all these benefits is that they may add to the initial sales price and an individual's ability to purchase.

2.3.a (4) Processing and Permit Procedures

The time required to process a project varies greatly from one project to another and is directly related to the size and complexity of the proposal and the number of actions or approvals needed to complete the process. Table 54 below identifies the most common steps in the entitlement process. It should be noted that each project does not necessarily have to complete each step in the process (e.g., small scale projects consistent with General Plan and zoning designations do not generally require Environmental Impact Reports, General Plan Amendments, Rezones, or Variances). Also, certain review and approval procedures may run concurrently. Environmental Impact Reports (EIR) are frequently prepared in response to a General Plan Amendment/Rezoning request, so these two actions are often processed simultaneously. Colfax also practices concurrent processing, or joint processing of related applications for a single project. Such procedures save time, money, and effort for both the public and private sector. However, it is important to note that processing timelines, such as that required for public noticing, could not be made any shorter without violating State laws, and compliance with the California Environmental Quality Act. Processing times can vary anywhere from two months to up to 16 months to two (2) years, depending on the complexity of the project.

When developers have a project proposal, the Planning Director meets with the developers to strategize about project design, City standards,

necessary public improvements, and funding strategies (where appropriate). In addition, the City staff assists the developer throughout the permit processing to ensure a rapid processing time.

In order to clarify approval procedures, timing, and fees for the entire approval and building permit process, the City has compiled a Standard Application package that is given to each developer. Included in this package is an explanation of the planning application permit process and timing, and an application form where all requested action for the project in regards to both the planning and engineering departments can be checked. Additionally, the package includes an environmental evaluation form, a complete checklist for the application, contact numbers, City Council and Commission meeting times and dates, and a copy of the fee schedule, where the applicant can check which Planning, Engineering, and Building fees they are responsible for. After this packet is received, the staff conducts a check for packet completeness, a code applicability check, and an initial environmental review.

Based on City Staff review, a decision is made whether the project is ministerial (processed at staff level) or if it requires discretionary entitlement processing (at Planning Commission level). All principal permitted uses, including residential uses such as single family in the R-1 zone, duplexes in the R-M-1 zone and multifamily in the R-M-2 zone are approved.

2.3.a (4) (continued) Processing and Permit Procedures (SPAR)

If permitted uses are subject to design review, the City processes the application through its design review (Site Plan and Architectural Review or SPAR) process. The Site Plan and Architectural Review process has been established by the City as part of the Municipal Code, Sections 17.20.120 and 117.20.130. In addition to the overall approval process and global guidelines, each zoning district contains additional more specific regulations. Residential uses in the Agricultural District are not subject to SPAR, nor are single family dwellings in the single family residential districts. In the Multi Family Residence District, all multi-family housing projects are subject to SPAR, except that lone single family and lone duplex dwelling units are exempt. Within the Historic Overlay District (the downtown), SPAR is applied to all projects, commercial and residential both. If SPAR is required, the Planning Commission holds a duly noticed public hearing to consider overall design and appearance of the project. Project approval is non-discretionary; rather findings are made with regard to architecture and site design issues that the applicant incorporates into the project. During project review the Planning

Commission considers all public comments. Generally, if the project is found to be in compliance with relevant local codes, compatible in use and consistent in design with the neighborhood, the Commission approves the project based on findings and subject to conditions of approval. The City's intent is not to add cost to a project, but to maintain the high standard on a uniform basis and to provide certainty to all projects; therefore, the City does not consider SPAR to be a constraint on development. Regardless, the City remains mindful of projects working within tight budgets. Anyone can appeal Planning Commission decisions to the City Council for final determination. The City is including with this housing element a program (No. 21) that will require an annual review of the SPAR process; if any undue constraints are determined to be present, the City will identify policies or actions that will reduce the cost and time involved for the development of affordable housing.

The City recognizes that discretionary approvals may have the tendency to act as a constraint on the development of housing. The City does not require a Conditional Use Permit for multi-family projects in the City, regardless of density. For residential projects located in non-residential zoning districts, such as Commercial and Industrial districts, the City requires approval of a Use Permit. Design review is done for the purpose of maintaining high quality development and not used to consider housing unit density. If found to be consistent with the City's general plan and design guidelines, multiple family housing projects are approved.

TABLE 52
DEVELOPMENT REVIEW AND APPROVAL PROCEDURES
CITY OF COLFAX

Action/Request	Processing Time	Comments
Environmental Impact Report (Fee: $10,000 deposit—charges at cost)	6 Months	Processing and review time limits controlled through CEQA. Adopted by the Planning Commission.
Negative Declaration (Fee: $1,830)	3-4 weeks	Processing time can be extended if the project has a longer review and approval period. Adopted by Planning Commission
General Plan Amendment (Fee: $2,000 deposit—chargers at cost)	90 days	Gov. Code Section 65358 limits the number of times any element of the General Plan can be amended each calendar year. Requires a public hearing for the City Council and Planning Commission.
Zone Change (Fee: $2,000 deposit—charges at cost)	90 days	Requires a public hearing for the City Council and Planning Commission.
Tentative Parcel Map (< 4 lots) (Fee: $1,500 & $100/parcel)	3 Months	Requires Planning Commission approval, unless there is easement, which also then requires hearing before the City Council.
Subdivision Map (Fee: $4,000 & $100/parcel)	90- 120 days	Requires a public hearing before the Planning Commission and City Council.
Variance (Fee: $1,500)	60 days	Approved by Planning Commission
Conditional Use Permits (Fee: $1,000-minor, $2,000-major)	60 days	Requires a public hearing before the Planning Commission
Site plan review (Fee: minor- $800, major- $1,800)	60 days	Requires Planning Commission approval.
Appeal (Fee: $600)	90 days	Requires City Council Hearing
Source: City of Colfax		

2.3.a (5) Building Codes and Enforcement

Compliance with Building Code standards protects public health, safety and welfare and is a necessary cost of construction. The City of Colfax has not made any amendments to its building codes that might diminish the ability to reasonably accommodate persons with disabilities. In fact, State Law requires the City to provide for reasonable accommodation for persons with disabilities.

Government Code Section 65583(c)(3) requires the housing element to provide a program to "address and where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing for persons with disabilities. The program shall remove constraints to and provide reasonable accommodations for housing designed for, intended for occupancy by, or with supportive services for, persons with disabilities." Therefore; in order to be in full compliance with State Law, the City will, as part of this Housing Element adopt a program (see Program 14, page 100) to ensure the Building Code contains provisions that would allow the accommodation of persons with disabilities. In conjunction with this program, the City will amend the appropriate (or adopt revised) Building Code provisions to implement a formal "reasonable accommodation" procedure(s) to permit administrative waivers for development standards for housing and facilities to accommodate persons with disabilities.

The City administers the 2007 Edition of the California Building Standards Code, Title 24 of the California Code of Regulations, Parts 1,2,3,4,5,6,8, 9 and 12. Relating to electrical, plumbing, mechanical, energy compliance, non-structural, disabled access and abatement of dangerous buildings. Implementation of these codes ensures structural integrity, and facilitates the City's efforts to maintain a safe housing supply. In addition, the City continues to enforce an Ordinance regulating demolition review and demolition permit process and procedures.

2.3.a (6) On- and Off-Site Improvements

For residential projects the City requires both on- and off-site improvements. These include: curb/gutter and drainage facilities, sidewalks, paved streets, telephone, cable, electricity, landscaping and water and sewer service. Such improvements are required as a condition of the subdivision map, or if there is no required map, improvements are required as part of the building permit. These on- and off-site improvements promote the health, safety and general welfare of the public.

Curbs/gutters and drainage facilities direct storm and runoff water out of residential developments. City roadways are required to be paved. Pavement creates an all-weather roadway, facilitates roadway drainage, and reduces dust. It also produces a high speed circulation system and facilitates relatively safe traffic movement. Roadways are classified by the City according to traffic needs. They are as follows:

- Arterial – 4-6 lanes, 84 feet right-of-way
- State Highway- two lane roadway, 100 foot right-of-way.
- Minor Arterial – 2 Lanes, 50 foot right of way
- Collector – 2-4 lanes, with a 50 – foot right–of-way
- Local Street - 2lanes, 50 foot right-of-way

There is an additional right-of way along Interstate 80, maintained by Caltrans. Arterials and collectors are designated on the General Plan according to existing and projected needs. Developers are responsible for the development of roadways associated with the residential project.

Sidewalks are for movement of pedestrian traffic. Where sidewalks are available, safety of pedestrian traffic is enhanced, particularly for school-age children, the elderly and the physically impaired.

Landscaping is often required depending on the development proposal and location. Such landscaping would include, but not be limited to, shrubbery, trees, grass and decorative masonry walls. Landscaping contributes to a cooler and more aesthetic environment in the City by providing relief from developed and paved areas. All landscaping is installed by the developer and must be approved prior to occupancy of any building. Landscaping in areas that fall under the Hillside Development Guidelines require native or naturalized plants or other plant species that blend with the landscape, fire retardant plant materials, and a permanent irrigation system, for purposes of establishing and maintaining required planting.

Development of and connection to municipal water and sewer services are required as a condition of approving tract maps unless location of public services is not available. For example, wells and/or private sewage disposal systems may be allowed depending on lot size, relative location to existing service systems and proposed land use. Water service is necessary for a constant supply of potable water. Sewer services are necessary for the sanitary disposal of wastewater. These off-site requirements allow for the development of much higher residential densities.

2.3. a(7) Waste Water Treatment Plant

The City's wastewater treatment ability is not a constraint to the development of housing planned during this housing element planning period. Sufficient capacity exists to support the development of an additional approximately 640 EDU's (including both commercial and residential), certainly sufficient to support the development of 69 housing units identified in the City's RHNA. A more detailed discussion of this infrastructure is found in Section 2.2b of this document.

In accordance with the requirements of State Law SB 1087 (Florez), the City will give priority in the sewer connection pool to affordable housing development projects. The City, upon adoption of the housing element will coordinate with service providers to establish written procedures to make sewer and water connections available to affordable housing projects on a priority basis. Further, this housing element will be forwarded to the wastewater treatment manager, upon adoption by the City.

2.3.a (8) Persons with Disabilities

Specifically, compliance with Senate Bill SB 520 (Article 10), regarding providing housing accessibility to persons with disabilities, is met by permitting supportive multifamily or single-family housing for the disabled in any residential zone that permits non-designated single or multifamily housing.

Disabled persons visiting City Hall are treated with the same courtesy as all other vistors. They are provided one-on-one assistance to complete the forms for zoning, permits, or other building applications. The City continues to maintain a policy to reasonably accommodate any specific verbal or written request for such assistance. At present, the city does not have a written policy outlining a reasonable accommodation procedure. With this Housing Element, a program has been inserted to adopt such a policy that will provide a written policy/procedure to provide accommodation for those with disabilities (see discussion above).

Applications for retrofit are processed the same as for improvements to any single-family home. Handicapped Accessibility is made available by contacting City Hall 24-48 hours in advance of Public Meetings. The City reconstructed the sidewalk street corners in downtown Colfax for handicapped accessibility. All new private sidewalks, curbs and gutters are required to comply with California Title 24 standards for accessibility.

For new public sidewalks, curbs and gutters, the City applies Placer County standards for accessibility, which meet or exceed Federal Guidelines for Americans Disabilities Act (ADA). In both private and public areas, exceptions are made, as allowed by these code, where such improvements are not feasible or not practical. All multifamily complexes are required to provide handicapped parking as per California State standards.

The City of Colfax continually reviews its codes, policies, and practices for compliance with fair housing laws. A review during the writing of the last Housing Element resulted in a broadened and revised definition of "family" to include State and Federal definitions relating to unrelated adults living together as a household unit.

Currently, the Zoning Ordinance does not permit care facilities in accordance with State requirements. Therefore, as part of this Housing Element, and to be in compliance with California Health and Safety Code, Sections 1267.8, 1566.3, 1588.08, the City will be adopting Zoning Ordinance amendments to comply with State laws for residential care facilities and employee labor housing with, permitting facilities for six or fewer persons by right in all residential zones, and facilities with seven or more in the multiple family zone. (See Program 13, page 99).

2.3.b. NON-GOVERNMENTAL CONSTRAINTS

The ability to address the underserved needs of the citizens of the City of Colfax is challenging, especially since so many of the impediments to providing services are beyond the scope of municipal governments. The responsibility for identifying, responding to, and mitigating these needs rests with the variety of agencies providing services. Funding limitations exist at all levels.

The private market influences the selling and rental prices of all types of housing. This includes existing and new dwelling units. While actions within the public sector play important parts in determining the cost of housing, the private sector affects the residential markets through such mechanisms as supply costs (e.g., land, construction, financing) and value of consumer preference.

2.3.b (1) Availability of Financing

Another constraint effecting housing costs is the cyclical nature of the housing industry. Housing production can vary widely from year to year with periods of above-average production followed by periods of below-average production. Fluctuations are common in most industries, but appear to be more dramatic in the homebuilding sector because of the susceptibility of the industry to changes in Federal fiscal and monetary

policies. Colfax has a relatively stable housing market despite interest rate fluctuations. Building permits for new residential units average 16 units per year since 1991 (with much of that housing being built in a small number of years); more recently, for the years 2003 to 2008, the City has experienced an average of just over 5 units constructed per year.

One of the significant components to overall housing cost is financing. After decades of slight fluctuations in the prime rate, the 1980's saw a rise in interest rates, which peaked at approximately 18.8 percent in 1982. As the decade closed and the economy weakened, the prevailing interest rate was around ten percent. The decade of the 1990's has seen interest rates drop dramatically, fluctuating between six and eight percent. Through 2005, the rates on a 30-year fixed rate mortgage have varied between just below six percent and eight percent. For the first time since the 1960's, some mortgage rates have fallen below six percent. The current climate of financing will have an unknown impact on the City's housing programs.

According to the Multiple Listing Service (MLS) figures, the median price for single family homes currently for sale (as of September 2008) in Colfax was approximately $357,000. Assuming a ten percent down payment, and a 30-year fixed rate mortgage, the Principal-Interest-Taxes-Insurance (PITI) payment can be estimated to be $2,111.36 for a six percent interest rate (See Table 55). This monthly payment is only affordable for households with above moderate incomes. In 2008, Anysite estimated that 12.9 %percent of the Colfax households have incomes greater than $99,999, so only approximately 3%of the population can afford the typical single family home despite fluctuations in the interest rate.

TABLE 53
HOUSING COST

Interest Rate	Selling Price	Net Monthly Payment*	Income Required **
6.00%	$357,000	$2,111.36	$90,487
7.00%	$357,000	$2,322.62	$99,541
8.00%	$357,000	$2,542.59	$108,968

* Assumes a 10 percent down payment and Taxes and Insurance, approx, $300/month.
**Assumes 30 percent of income towards net monthly payment.

2.3.b (2) Cost of Land

The cost of raw, developable land has a direct impact on the cost of a new home and is, therefore, a potential non-governmental constraint. The higher the raw land costs, the higher the price of a new home. Normally, developers will seek to obtain City approvals for the largest number of lots obtainable on a given parcel of raw land. This allows the developer to spread the costs for off-site improvements (e.g., streets, water lines, etc.) over the maximum number of lots. Currently, residentially zoned land ready for development is valued at approximately $100,000 per acre.

As the availability of vacant residential land diminishes over time, the cost of vacant land will increase in the City of Colfax. However, with the amount of currently vacant residentially zoned land, it is anticipated that it may be several years before availability adversely affects land costs. As a general rule, if the land cost in the City of Colfax remains within 35 percent of the total cost of construction, then the availability of land should not pose a significant constraint on the development of housing for all income groups.

2.3.b (3) Cost of Construction

The costs of labor and materials have a direct impact on the price of housing and are the main components of housing cost. Residential construction costs vary greatly depending upon the quality, size, and the materials being used. According to a local for profit developer, construction costs are on average $65.00 per square foot for single family units, actual construction costs per square foot for multiple family apartments were around $73.00 and the cost for a senior apartment project were around $92.00 per square foot. Both projects were built in Roseville recently.

2.3.c. CONSTRAINT REMOVAL EFFORTS

The City of Colfax has instituted actions aimed at reducing the impact of the public sector role in housing costs. For example, the City of Colfax has implemented processing policies that allow for concurrent review of related applications for a single project that reduce overall time and costs. In addition, most planning projects require the sole approval of the Planning Commission, which allows for a faster processing time.

To mitigate any constraints that the Hillside development standards may impose on potential development, the City will continue to work with developers to create site plans that both satisfy the requirements of the Hillside Development

Standards, and also maximize land use to the greatest extent feasible. The City is committed to offering innovative and flexible approaches to maximizing development, especially to capitalize on infill opportunities within the City. Such measures include encouraging clustering of units.

The City provides cost reductions to developers through its adopted Density Bonus Ordinance when low and very-low income housing units are proposed. Currently, a density increase of at least twenty-five percent over the otherwise maximum allowable density is allowed for projects that include low income housing units. The City has included a program in this housing element to update the Density Bonus Ordinance to meet current State Law. The City continues to offer further incentives to offset costs associated with the development of low income units, in the form of concessions such as the aforementioned flexibility in site development standards and/or accelerated plan checks, and up to and including direct financial contributions to a project.

Due to the lack of wastewater treatment plant capacity, the City has not experienced a large amount of growth since the last housing element. Correction of deficiencies and the construction of the new treatment facility, on schedule for completion in December 2008, constitute removal of the largest constraint on development in the City.

2.3.d. OPPORTUNITIES FOR ENERGY CONSERVATION

Two basic and interrelated approaches to creating energy conservation opportunities in residences are conservation and development.

2.3.d (1) Conservation

Conservation can be accomplished by reducing the use of energy-consuming items, or by physically modifying existing structures and land uses. The California Energy Commission first adopted energy conservation standards for new construction in 1978. These standards, contained in Title 24 of the California Administrative Code, contain specifications relating to insulation, glazing, heating and cooling systems, water heaters, swimming pool heaters, and several other items. Specific design provisions differ throughout the State depending upon local temperature conditions. Building code standards for heating and cooling requirements, for things like insulation inparticular, are stringently maintained in Colfax.

The California Energy Commission revised the standards for new residential buildings in 1981. These "second generation" standards were

then delayed until 1983 when AB 163 was passed which provided options for complying with the standards.

Although the 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 suggested 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. Title 24 energy requirements are consistently reviewed in all building applications processed in the City.

2.3.d (2) Development

Approximately 36.8 percent of the City's housing stock has been built since 1980 and most of these units benefit from Title 24 and other energy conservation measures. Some conservation opportunities will come from remodeling existing residences. Major opportunities for residential energy conservation include insulation and weatherproofing, landscaping, and maximizing orientation and lowering appliance consumption. With the energy crisis of 2001, and the most recent surge in energy prices beginning in 2006/2007, many new residential structures are incorporating energy conservation equipment and design, as well as technological advances (such as automatic timers to control air conditioning, lighting, etc.) to help reduce energy dependence.

Pacific Gas and Electric (PG&E) provides gas and electric service to Colfax residents. This company offers a variety of energy conservation programs and information services that are available to residents. In addition Domestic Water is furnished to the area by PCWA. PCWA has provided water conservation devices to help retrofit older homes and facilities.

Pacific Gas and Electric Rebates:

- Weatherization: If homes and apartments are not sealed tightly, energy used for heating and cooling can be wasted. Weatherization helps to decrease energy costs and increase comfort. Weatherization services may include attic insulation, weather stripping and caulking around areas where air leakage occurs, exhaust fan dampers, air duct repair, water heater blankets, and low-flow showerheads. Approved low-income residents may be eligible for free weatherization services.

- Home Improvements: High-performance windows can help reduce energy costs, condensation and color fading due to sunlight, and increase the comfort of the home. Customers of PG&E can receive a rebate of $0.50 per square foot of high-performance dual-paned replacement windows purchased and installed in the home. In addition, qualified costumers can receive a rebate of $0.15 per square foot by purchasing and installing attic or wall insulation for the home.

- Home Appliance Rebate Program: PG&E is offering rebates on the purchase of Energy Star® home appliances. Customers of PG&E are eligible for rebates on cooling systems of $20-$425, depending on the needed appliance, heating systems rebates of $100- $500 and appliance rebates of $50-$75.

- California 20/20 Program: If PG&E costumers reduce their electricity use by 20 percent, they receive a credit equal to 20 percent of their summer electric bills from the Department of Water Resources under California 20/20 Rebate Program

- PG&E Company's Multi-Family Program is for property owners and managers of existing residential dwellings or mobile home parks that contain five or more units. The program encourages the installation of qualifying energy efficient products in individual tenant units, and for common areas of residential apartments, mobile home parks and condominium complexes.

Section 3.0

ISSUES, TRENDS, AND QUANTIFIED OBJECTIVES

The purpose of this chapter is to assess state, regional, and local housing issues, in order to provide a foundation for the City of Colfax's Housing Program.

3.1 - STATE ISSUES AND POLICIES

In 1980, the State of California amended the Government Code by adding Article 10.6 regarding Housing Elements. By enacting this statute, the legislature found that "the availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order. The early attainment of this goal requires the cooperative participation of government and the private sector in an effort to expand housing opportunities and accommodate the housing needs of Californians of all economic levels. Local and state governments have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate provision for the housing needs of all economic segments of the community..."

A May 22, 2000 update to the Statewide (1996-2000) Housing Plan indicates that California may have to accommodate 45 million people by 2020. To meet the enormous needs for housing and other services, the State will have to use all the resources at its disposal.

The five-year housing strategy is intended for the utilization of federal resources toward housing needs in the state. Three broad objectives are identified for the use of federal funds:

- Meeting low-income renters needs.
- Meeting low-income homeowners needs.
- Meeting the needs of homeless persons and households requiring supportive services.

Within the five year strategy is a sub-list of strategies that are intended to address housing as a statewide concern:

- Development of New Housing (assisting local governments in preparing and implementing housing elements of their general plan, expedited permit processing for affordable housing, funding resources, and fostering partnerships between housing providers).

- Preservation of Existing Housing and Neighborhoods (rehabilitation of existing homes, code enforcement, preserving government-assisted housing projects, and mobile home ownership).

- Reduction of Housing Costs (development on surplus and under-utilized land, self-help construction and rehabilitation programs, tax-exempt bond financing for development and rehabilitation, modular homes, eliminating duplicative environmental review procedures, and revising regulations that add to the cost of housing development).

- Much higher levels of housing construction are needed to adequately house the State's population.

- High housing cost burdens are increasingly an issue for both owners and renters. The combination of upward price pressure in the housing markets and relatively tight urban housing markets has led to increasing cost burdens, particularly for low-income renter residents.

- In some portions of the State, the level of overcrowding has dramatically increased.

- A substantial portion of affordable rental housing developments statewide are at risk of conversion to market rate use.

- Significant numbers of temporary agricultural workers migrate throughout the State, facing housing challenges that impact their welfare.

- Homeless individuals and households face significant difficulties in obtaining shelter and reintegrating themselves into the broader society.

3.2. - COLFAX ISSUES AND TRENDS

The following is a summary of housing trends in Colfax.

- Over the last Housing Element period, the Colfax Housing Program was effective in meeting a portion of its identified Regional Housing Needs Assessment (RHNA) goals, in the moderate and above moderate categories.

- Over the last ten years, 239 new units have been constructed in the City of Colfax, of which 100 units were affordable to the low-income category, 35 in the moderate income category, and 104 in the above-moderate income category.

- With a viable General Plan and consistent zoning, the City has provided for housing growth beyond this housing element period. A total of 201.84 acres of vacant land are currently zoned residential in the City of Colfax, and will accommodate up to 556 new housing units, in excess of the 69 units specified by the City's current Regional Housing Needs Assessment for the 2008-2013 Housing Element period.

- Currently, an estimated 806 households reside in the City. Over the next five years, this number is projected to increase by 208 households to 1,014.

- According to the 2000 Census, 34.8 percent of households were in overpayment situations. The current median sales price for single-family homes on the market as of September 2008 is $375,000.

- Currently, 77.7 percent of the Colfax housing stock is in good condition, 20.4 percent is in need of some sort of rehabilitation, and only 1.9 percent was found to be dilapidated.

- The California Housing Partnership Corporation lists Canyon View Senior Apartments as a project that "may" be at risk. This apartment complex is at high risk of being sold out of the affordable program. The owners have opted to renew their Section 8 in 2005, however the contract will expire in 2010, if not renewed again.

- The new Colfax Wastewater Treatment Plant is currently in start-up trials and is on schedule to be on line, discharging and meeting the NPDES and C&D permit/orders on or before December 31, 2008. Completion of the new plant will increase the plant capacity by approximately 0.115 MGD ADDWF. This relates to approximately 640 additional new EDU's that can be connected to the City's WWTP. Given the projected annual construction need according to the RHNA, the projected EDU's will be sufficient to meet the City's housing goals.

3.3. – POLICY GOALS AND QUANTIFIED OBJECTIVES

The goals, objectives, and programs of the 2003 City of Colfax Housing Element focused on addressing site issues, and meeting the needs of the special need population. The current update continues to address the adequate site issues, the availability of federal and state housing programs and housing preservation, the identification and mitigation of constraints to affordable housing, and the identification of incentives.

The objectives in this update will be quantified to meet the RHNA for the City, as prescribed Sacramento County Council of Governments.

The City of Colfax has seven broad housing priorities:

1. Assist in the development of housing opportunities and accessibility for all economic levels in the City.

2. Remove constraints that hinder the production and conservation of affordable housing projects.

3. Provide and maintain an adequate supply of sites for the development of affordable new housing.

4. Preserve, rehabilitate, and enhance existing housing and neighborhoods.

5. Ensure that all housing programs are available without discrimination on the basis of race, color, religion, sex, national origin, ancestry, marital status, age, household composition or size, or any other arbitrary factor.

6. Encourage and enhance intergovernmental, public, and private coordination and cooperation to achieve an adequate supply of housing for all residents of the community.

7. Over the next planning period, it is the City's goal to see 69 new units, constructed, of which 21 will be designated for extremely low, very-low, and low-income households. In addition through the rehabilitation program, the goal is to help 15 low and very low-income families fix-up their homes over the course of the housing element period. It is expected that 15 additional units will have some rehabilitation done through private funding. Finally, the City hopes to conserve the 67-unit *Canyon View Senior* complex for low-income seniors. Through their preservation of historical building ordinance, it is the City's objective to conserve 15 single-family homes.

TABLE 54
QUANTIFIED OBJECTIVES

Income Group	New Construction	Rehabilitation	Conservation
Extremely Low (7.2%)	5	1	0
Very Low (8.7%)	6	2	67
Low (14.5%)	10	12	5
Moderate (17.4%)	12	5	5
Above Moderate (52.2%)	36	10	5
TOTAL	69	30	82

SECTION 4.0

HOUSING PROGRAM

The purpose of this chapter is to outline a housing program that will guide the City of Colfax and all of its housing stakeholders toward the preservation, improvement and development of housing for all economic levels. The City's intent is to create a municipal climate that encourages quality, varied, and affordable housing development by both the public and private sectors. The following housing program includes goals, objectives and programs that will form the foundation for specific activities.

Goals

1) Housing opportunities and accessibility.
2) Remove Constraints
3) Provide and maintain adequate supply of sites for the development of new affordable housing.
4) Encourage rehabilitation to preserve units and enhance existing housing and neighborhoods.
5) Provide housing free from discrimination.
6) Encourage and enhance coordination.

4.1 - GOALS, OBJECTIVES, POLICIES AND PROGRAMS

GOAL 1: HOUSING OPPORTUNITIES AND ACCESSIBILITY

It is the Goal of the City of Colfax to concentrate its efforts to increase the availability of permanent housing for all community residents.

Objective 1-1: Seek assistance under federal, state, and other programs for eligible activities within the City that address affordable housing needs.

Policy 1-1-1: Apply to State HCD for grant funds that may be used for housing-related programs.

Program (1): If financially feasible, the City will establish a housing trust fund to help fund affordable rental properties in order to meet their affordable housing requirement. The City will then apply for the Local Housing Trust Fund Matching Grant Program through HCD.

Anticipated Impact: Increased opportunities for development and maintenance of lower income housing, including extremely low-income.

Responsibility: Planning Director/City Manager and City Council

Financing: City General Fund.

Timing: Completed by December 2009.

Program (2): The City will continue to pursue all available funding sources for affordable housing, including annual applications for HOME and CDBG funds for the construction or rehabilitation of lower income housing, including extremely low-income owner/renter occupied housing. Additionally, the City will partner with non-profit and for-profit affordable housing developers, to support their financing applications for MHP, Joe Serna Farmworker Housing Program, tax-exempt bonds, and other programs that become available.

Anticipated Impact: Encourage the development and redevelopment of affordable housing with financial participation from the City.

Responsibility: Planning Director/City Manager

Financing: California State Department of Housing and Community Development (HCD).

Timing: 2009, Annually thereafter; 2008-2013.

Program (3): The City will apply for Community Development Block Grants to further develop the current Colfax rehabilitation program, .

Anticipated Impact: Decrease the number of unresolved code violations within the City and increase the number of improved properties. The goal of the City is to rehabilitate three (3) properties annually.

Responsibility: Planning Director/Building Official/City Manager

Financing: California State Department of Housing and Community Development (HCD).

Timing: Continuous and on-going; 2008-2013.

Policy 1-1-2: Provide technical assistance to developers, nonprofit organizations, or other qualified private sector interests in the application and development of projects for federal and state financing.

Program (4): Establish a list of non-profit developers who would be interested in developing affordable housing in the City. Send these providers a development packet including multifamily vacant land inventory, services, and housing incentives.

Anticipated Impact: Exposes the possibilities for development to the development community that may not otherwise be known.

Responsibility: Planning Director

Financing: Department budget.

Timing: Continuous and on-going; 2008-2013.

Program (5): Prepare a *Project Information Brochure* outlining City participation and incentives for the development of affordable housing, housing needs from the Housing Element (or other market source), a definition of the state and federal funding for which the City is applying, and other pertinent information related to housing in Colfax. The brochure will be made available to local non-profit and for-profit development groups, and regional agencies at City Hall, on the City's website or public library, and will be mailed annually to the City's mailing list of affordable developers.

Anticipated Impact: Increase awareness of the City programs.

Responsibility: Planning Director/Building Official/City Manager

Financing: City General Fund.

Timing: Completed by December 2009.

Program (6): Continue to offer a streamlined application package to be given to each developer containing: an explanation of the planning application permit process and timing; an application form where all requested actions for the project in regards to both the planning and engineering departments can be checked; an environmental evaluation form; a complete checklist for the application; contact numbers; City Council and Commission

meeting times and dates; a copy of the fee schedule, where the applicant can check which Planning, Engineering, and Building fees they are responsible for; and a list of incentives.

Anticipated Impact: Streamlining of the development procedures and education of developers on current City goals and incentives the City provides.

Responsibility: Planning Director/City Engineer/Building Official/City Manager

Financing: Department budget.

Timing: Continuous and on-going; 2008-2013.

Program (7): Clarify the Zoning Code to include manufactured housing as an approved alternative housing type, as per State of California requirements with regards to foundational requirements.

Anticipated Impact: Allow for manufactured housing within the City as per State Law.

Responsible Agency: Planning Director

Financing: City General Fund.

Schedule: Completed by December 2009.

Objective 1-2: Provide home ownership opportunities whenever possible.

Policy 1-2-1: Investigate programs that would assist first time homebuyers in purchasing their first home.

Program (8): Apply for HOME and CalHome funds to fund a First-Time-Home-Buyer program, which would provide down payment assistance in purchasing homes.

Anticipated Impact: Increased opportunity for residents to purchase homes and decrease the number of vacant and foreclosed homes in the City.

Responsibility: Planning Director/City Manager

Financing: State of CA HCD.

Timing: At first application deadline following housing element approval, continuous and on-going thereafter; 2008-2013.

Program (9): Continue to promote the Placer County First-Time Home Buyers Program, which is available to all Placer County residents by maintaining brochures at City Hall and sending out annual mailers notifying residents of the program.

Anticipated Impact: Increased awareness of homeownership programs maintained by the County.

Responsibility: Planning Director/City Manager

Financing: City General Fund.

Timing: Continuous and on-going; 2008-2013.

Objective 1-3: Encourage the development of housing and programs to assist special needs persons, including homeless, seniors, disabled individuals, and farmworkers.

Policy 1-3-1: Provide opportunities for adequate sites for emergency shelters.

Program (10): Identify potential land that can be used for transitional housing and supportive housing. Actively support efforts of providers who establish short-term bed facilities for segments of the homeless population including specialized groups such as the mentally ill, and chronically disabled. Also, institute a Zoning Code amendment, in accordance with SB2 to identify the Light Industrial (IL) district to allow emergency shelters by right. The Zoning Code amendment regarding transitional and supportive housing will subject such projects only to those restrictions applicable to other residential uses of the same type in the same zone and the same type of structure.

The allowance for Single Room Occupancy (SRO's) shall be encouraged and through identification of potential locations and through City assistance with grant writing and streamlined permitting procedures to further facilitate the development of SRO projects.

Anticipated Impact: Increased opportunity for the development of homeless shelters, SRO units, and transitional

and supportive housing, addressing the needs of the homeless population and very low income segments of the population.

Responsible Agency: Planning Director/Building Official/City Manager and City Council

Financing: City General Fund

Schedule: 2009-2010 Fiscal Year.

Policy 1-3-2: Provide housing to single individuals, working poor, homeless, disabled, senior citizens, and others in need of basic, safe housing to prevent or reduce the incidence of homelessness in areas near service providers, public transportation, and service jobs.

Program (11): Develop and implement incentives that can be used to encourage the development of housing opportunities for specialized housing needs. Incentives will include reduced site development standards, reduced permit fees, and accelerated application and plan processing. The City will continue to support emergency shelter programs by actively partnering with neighboring jurisdictions, primarily Placer County.

Anticipated Impact: Increased housing opportunities for special needs housing.

Responsibility: Planning Director/Building Official/City Manager, Planning Commission and City Council

Timing: June 2010.

Policy: 1-3-3: Provide accessibility and mobility enhancing device grants to persons with disabilities.

Program (12): Continue to offer housing rehabilitation program grants to very low income disabled persons and senior citizens to improve accessibility and safety.

Anticipated Impact: Provides a greater level of assistance where it is needed most, to special needs households to improve the living conditions, thus increasing the number of improved housing units in the City.

Responsibility: Planning Director/Building Official/City Manager

Timing: Current and on-going; 2008-2013.

Policy 1-3-4: Ensure that the City building codes, and development ordinances do not hinder the development and maintenance of affordable housing for persons with disabilities (per SB 520).

Program (13): Revise Zoning Code to allow State licensed and unlicensed group homes, foster homes, residential care facilities, and similar facilities to allow, by right, group homes with six (6) or fewer persons in any residential zone, and allow with administrative approval group homes with greater than six persons in the high density residential zoning district.

Anticipated Impact: Increased opportunities for the provision of foster homes, residential care facilities, and similar facilities.

Responsible Agency: Planning Director/Building Official/City Manager

Financing: Departmental Budget

Schedule: Complete by December, 2009.

Program (14): Review the Uniform Building Code to identify any amendments that may diminish the ability to accommodate persons with disabilities. If such constraints are found, adopt procedures as part of the updated Zoning Code to provide reasonable accommodation for persons with disabilities that allow for administrative approval of handicapped accessible features.

Anticipated Impact: Enhanced removal of architectural barriers in residences occupied by handicapped persons.

Responsibility: Planning Director/Building Official/City Manager, Planning Commission and City Council

Financing: City General Fund.

Timing: 2009-2010 Fiscal Year.

Policy 1-3-5: Ensure opportunities for farmworker housing.

Program (15): The City shall amend the Zoning Code to ensure that permit processing procedures for farmworker housing do not conflict with Health and Safety Code Section 17021.6, which states that "Any employee housing consisting of no more than 36 beds in

a group quarters or 12 units or spaces designed for use by a single family or household shall be deemed an agricultural land use designation for the purposes of this section. For the purpose of all local ordinances, employee housing is an activity that does not differ in any other way from an agricultural use. No conditional use permit, zoning variance, or other zoning clearance shall be required of this employee housing that is not required of any other agricultural activity in the same zone." The City of Colfax shall also ensure that such procedures do not limit or constrain the development of housing for farmworkers.

Anticipated Impact: To facilitate the construction of farmworker housing and similar facilities, as they become necessary.

Responsibility: Planning Director

Timing: Completed by December 2009.

Objective 1-4: Assist the Placer County Health and Human Services Department to meet the growing demand for public housing units and rental assistance through the voucher programs.

Policy 1-4-1: Continue to support the efforts of the Placer County Health and Human Services Department in its administration of certificates and vouchers.

Program (16): The City will continue to partner with the Placer County Health and Human Services Department to obtain more Housing Vouchers. To support the claim for the need of additional vouchers the City will prepare a housing study to show the current number of vouchers being utilized and the unmet need of residents for additional vouchers. The housing study shall be completed within one year of adoption of the housing element.

Anticipated Impact: Will increase the assistance to residents who are in need of housing vouchers to prevent them from overpaying for housing.

Responsibility: Planning Director/City Manager and the Placer County Health and Human Services Department

Financing: CDBG Planning and Technical Assistance Grant Funds.

Timing: Continuous and ongoing; 2008-2013.

GOAL 2: REMOVE CONSTRAINTS

The goal of the Housing Element is to remove constraints that hinder the construction of affordable housing.

Objective 2-1: Provide the citizens in the City of Colfax with reasonably priced housing opportunities within the financial capacity of all members of the community.

Policy 2-1-1: To develop city policies that help to lower the cost and time to build affordable housing

Program (17): Develop a policy that allows developers to "piggyback" or file concurrent applications (e.g., rezones, tentative tract maps, conditional use permits, variance requests, etc.) if multiple approvals are required, and if consistent with applicable processing requirements.

Anticipated Impact: Will provide developer incentives and decrease the cost of building affordable housing..

Responsible Agency: Planning Director/City Manager, Planning Commission and City Council.

Financing: Department Budget.

Schedule: Completed by December 2010

Program (18): Monitor average processing times for discretionary development permits on an annual basis. Processing times are to be logged in a binder published annually, and made available to the public upon request.

Anticipated Impact: Annual monitoring will help the City to examine how to make the development process easier, thus encouraging development.

Responsibility: Planning Director/Building Official

Timing: Continuous and ongoing; 2008-2013.

Program (19): Continue to promote a coordinated City review process among affected City departments to reduce delays and processing time.

Anticipated Impact: Reduction in overall development processing time, resulting in greater time and cost savings to the applicant.

Responsibility: Planning Director/Building Official.

Timing: Continuous and on-going; 2008-2013.

Program (20): Adopt a policy stressing the importance of "flexibility" in review and processing of permit and other application processing. Establish an ad-hoc committee drawn from the community to review regulations and determine the best and most economical approaches to providing affordable housing without compromising health and safety and the purpose and intent of the City's Hillside Development Guidelines.

Anticipated Impact: Increased efficiencies to determine the most expeditious and economical way to provide the needed housing in the community.

Responsibility: Planning Director/City Engineer/City Manager, Planning Commission and City Council.

Timing: Continuous and on-going; 2008-2013.

Program (21): Monitor the Site Plan and Architectural Review (SPAR) process to ensure it does not constrain residential development including multifamily and housing affordable to low and moderate income households. The planning department will complete an annual review to evaluate application processing and analyze processing times and the impact of conditions of approval to determine whether the SPAR process acts as a significant constraint on residential development. The review will be formalized in an annual staff report to the Planning Commission and made publicly available. If the SPAR is found to adversely constrain development, the City will take action to amend the SPAR or establish guidelines and other mechanisms to promote application certainty and reduce processing time to the extent feasible by State law. The review will be conducted as part of the City's Housing Element Annual Report submitted to the state

Anticipated Impact: Annual monitoring will help the City to ensure SPAR does not constraint residential development including multifamily and affordable housing.

Responsibility: Planning Director/Building Official

Timing: Annual, to be included as part of the Housing Element Annual Report submitted to the state.

Policy 2-1-2: Continue to evaluate the impact on housing affordability of all regulations, fee changes, policies, and development projects.

Program (22): Continue to review current Planning Fees on a regular basis, and where appropriate make changes to reflect the affordability of multifamily development. Fees shall be evaluated at least every two (2) years after initial review.

Anticipated Impact: Assurance that local development fees are reasonable and do not unnecessarily contribute to the cost of housing.

Responsibility: Planning Director.

Timing: First fee review to be completed by December 2009, continuous and ongoing thereafter, 2008-2013.

Policy 2-1-3: Encourage the development of second dwelling units to provide additional affordable housing opportunities.

Program (23): Encourage developers to include second dwelling units as an integral part of their project and to plan for second dwelling units in the design of their projects. The City shall develop and offer free of charge, standard plans for second units to bring down costs.

Anticipated Impact: Allows increased opportunities for developers to build affordable housing.

Responsibility: Planning Director/Building Official

Timing: Standard plans to be developed by June 2010, thereafter continuous and on-going; 2008-2013.

Program (24): Adopt a Zoning Ordinance revision to evaluate Second Dwelling Unit provisions that will eliminate the need for Conditional Use Permit or other discretionary approvals in all residential zones, in accordance with State Law.

Anticipated Impact: Will bring the City into compliance with state law; allow and encourage second dwelling units where appropriate.

Responsibility: Planning Director Planning Commission, and City Council

Financing: General Fund

Timing: 2009-2010 Fiscal Year.

Policy 2-1-4: Encourage developers to employ innovative or alternative construction methods and development approaches to reduce housing costs and increase housing supply.

Program (25): The City will partner with the Sacramento Area Council of Governments (SACOG) to voluntarily participate in its Affordable Housing Compact. The City will pass a resolution signifying its participation in the program.

Anticipated Impact: Voluntary participation in the SACOG Affordable Housing Compact would provide the City a goal of at least 10% of all new housing built in the City meeting SACOG's affordability standard: 4% for very low income families; 4% for low income families; and 2% for moderate income.

Responsibility: Planning Director, Planning Commission, and City Council.

Timing: Complete by September 2009.

GOAL 3: PROVIDE AND MAINTAIN AN ADEQUATE SUPPLY OF SITES FOR THE DEVELOPMENT OF NEW AFFORDABLE HOUSING

It is the goal of the City of Colfax to provide adequate, suitable sites for residential use and development or maintenance of a range of housing that varies sufficiently in terms of cost, design, size, location, and tenure to meet the housing needs of all economic segments of the community at a level which can be supported by the infrastructure.

Objective 3-1: Provide information to for-profit and non-profit developers and other housing providers on available vacant land.

Policy 3-1-1: Monitor and update the inventory of vacant land.

Program (26): Update the inventory of vacant land on an annual basis, or as projects are constructed, to make sure an adequate amount of land zoned for both single family and multifamily development are available. Inititiate zone changes to accommodate affordable housing, if necessary.

Anticipated Impact: Keep the residents and potential developers informed of projects currently being planned or proposed in the City.

Responsibility: Planning Director/City Engineer

Financing: Department Budget.

Timing: Continuous and on-going; 2008-2013.

Program (27): Annually review the housing element for consistency with the general plan as part of its general plan progress report. As part of this process, publish the City's Housing Element and updates, Annual Action Plan and respective notices.

Anticipated Impact: Ensure that the Housing Element and its goals remain consistent with the General Plan.

Responsibility: Planning Department

Financing: Department budget.

Timing: Continuous and on-going; 2008-2013.

Objective 3-2: Provide a sufficient amount of zoned land to accommodate development for all housing types and income levels.

Policy 3-2-1: Maintain residentially zoned sites needed to accommodate residential development consistent with the City of Colfax RHNA.

Program (28): The Zoning Code shall be revised to incorporate Density Bonus provisions, with options, as per SB 1818.

Anticipated Impact: Will bring the City into compliance with state law; enhancing the feasibility of affordable housing projects.

Responsibility: Planning Director/City Manager, Planning Commission and City Council

Financing: Department budget.

Timing: Complete by December 2009.

GOAL 4: PRESERVE, REHABILITATE, AND ENHANCE EXISTING HOUSING AND NEIGHBORHOODS

It is the goal of the City of Colfax to initiate all reasonable efforts to preserve the availability of existing housing opportunities and to conserve as well as enhance the quality of existing dwelling units and residential neighborhoods.

Objective 4-1: Preserve existing neighborhoods.

Policy 4-1-1: Protect existing stabilized residential neighborhoods from the encroachment of incompatible or potentially disruptive land uses and/or activities.

Program (29): Continue to monitor new developments for compliance with City design standards. Revise current Zoning Code to reflect the City's evolving goals, as necessary.

Anticipated Impact: Ensures that all new development will meet City standards for aesthetics, compatibility and longevity.

Responsibility: Planning Director and Planning Commission.

Financing: General Fund.

Timing: Continuous and on-going; 2008-2013.

Policy 4-1-2: Promote energy conservation activities in all residential neighborhoods.

Program (30): The City shall engage in an energy conservation awareness campaign to notify residents of the benefits of incorporating energy saving measures into residential construction. Brochures shall be made available in all public meeting places, the library, as well as on the City's web site. The City shall also include information notifying residents that energy conservation improvements are eligible activities under the City's residential rehabilitation program.

Anticipated Impact: Promotes awareness of alternative "green" building possibilities.

Responsibility: Building Official/City Engineer/City Manager.

Financing: City General Fund.

Timing: December 2008 publication of initial brochure, available continuously, 2008-2013.

Program (31): Continue to require that, at a minimum, all residential development complies with the energy conservation requirements of Title 24 of the California Code of Regulations.

Anticipated Impact: Development of energy efficient structures to reduce long-term energy costs conducive to a City wide standard.

Responsibility: Building Official

Financing: Department budget.

Timing: Continuous and on-going; 2008-2013.

Program (32): Expand existing energy program guidelines to allow energy conservation measures as improvements eligible for assistance under the City's residential rehabilitation program.

Anticipated Benefit: Reduction in energy consumption in existing residences.

Responsible Agency: Planning Director/Building Official.

Financing: State CA HCD CDBG and HOME

Schedule: Expanded guidelines to be drafted by December 2009; then ongoing implementation through 2013

Objective 4-2: Maintain, preserve and rehabilitate the existing housing stock in the City of Colfax.

Policy 4-2-1: Provide technical and financial assistance to eligible homeowners and residential property owners to rehabilitate existing dwelling units through grants or low interest loans. To the extent possible, housing rehabilitation funds should be used first to correct health and safety code violations.

Program (33): Continue to make available and aggressively market CDBG and HOME housing rehabilitation funds, with a goal to rehabilitate 15 units during the five-year lifespan of the Housing Element. Market the program via the internet, utility bill mailings and brochures available at City Hall and the public library.

Anticipated Impact: Actively encourages residents to rehabilitate units to improve the quality of the neighborhood.

Responsibility: Planning Director/Building Official.

Financing: State of CA HCD CDBG and HOME.

Timing: Annually with funding cycle, on-going; 2008-2013.

Program (34): Coordinate housing rehabilitation programs with code enforcement efforts and combine both targeted and citywide participation.

Anticipated Impact: Allows the City to target specific housing units that need rehabilitation.

Responsibility: Planning Director/Building Official.

Financing: Department budget.

Timing: Continuous and On-going; 2008-2013.

Policy 4-2-2: Closely monitor the status of at-risk properties.

Program (35): The City of Colfax will continue to pursue State and Federal funding sources such as the HOME and MHP Programs to assist at-risk units (Canyon View). The City shall continue to be the source for information and technical assistance to potential purchasers and tenants of properties that could potentially convert to market rate.

Anticipated Impact: Preservation of identified lower income rental units that are at risk of converting to market rate housing within the next 10 years; as other units are identified, the City will also actively engage property owners to take advantage of deferred loan programs for rehabilitation, mortgage refinancing, and acquisition to keep units affordable long term (typically 55 years).

Responsible Agency: Planning Director/Building Official/City Manager.

Financing: HOME funds, Tax-exempt Mortgage Revenue Bonds, Tax Credits, and MHP.

Schedule: Continuous and On-going, 2008-2013.

GOAL 5: PROVIDE HOUSING FREE FROM DISCRIMINATION

It is the goal of the City of Colfax to ensure that all existing and future housing opportunities are open and available to all members of the community without discrimination on the basis of race, color, religion, sex, national origin or ancestry, marital status, age, household composition or size, or any other arbitrary factors.

Objective 5-1: Eliminate housing discrimination.

Policy 5-1-1: Support the letter and spirit of equal housing opportunity laws.

Program (36): The City shall obtain information on fair housing law from the Department of Housing and Community Development and have copies of information available for the public on the City's website, at City Hall and the local library. In addition, the City Clerk shall add a statement to City utility bills, which indicates that information on fair housing laws is available to the public without charge. Requests for information may be directed to the Planning Department

Anticipated Impact: Assurance that all Colfax residents are afforded equal opportunity when attempting to procure housing.

Responsibility: Planning Director/City Manager/City Clerk.

Financing: Department budget.

Timing: December 2009, on-going; 2008-2013.

Program (37): Continue to refer all housing discrimination referrals to the Planning Director who will work with the complainant and refer complaints to the State Fair Employment and Housing Commission.

Anticipated Impact: Assurance that all Colfax residents are afforded equal opportunity when attempting to procure housing.

Responsibility: Planning Director/Building Official

Financing: Department budget.

Timing: Continuous and on-going; 2008-2013.

GOAL 6: ENCOURAGE AND ENHANCE COORDINATION

It is the goal of the City of Colfax to coordinate local housing efforts with appropriate federal, state, regional, and local governments and/or agencies and to cooperate in the implementation of intergovernmental housing programs to ensure maximum effectiveness in solving local and regional housing problems.

Objective 6-1: Achieve a jobs/housing balance.

Policy 6-1-1: Cooperate with large employers and major commercial and industrial developers to identify and implement programs to balance employment growth with the ability to provide housing opportunities affordable to the incomes of the newly created job opportunities. Consider the effects of new employment, particularly in relation to housing demands, when new commercial or industrial development is proposed.

Program (38): Coordinate annual workshop with employers, members of the housing community and City officials to identify the housing needs of community. The first workshop shall occur by December 2009.

Anticipated Impact: Brings new ideas from the Community for the City to consider to better understand the needs of the City.

Responsibility: City Manager, Planning Director, and City Council.

Financing: Department budget.

Timing: Annually and on-going; 2008-2013.

TABLE 55
SUMMARY OF ADOPTED PROGRAMS FOR THE COLFAX HOUSING ELEMENT

POLICY	PROGRAM	TIMING	PRIORITY RANKING	RESPONSIBILTY
1-1-1	If financially feasible, the City will establish a housing trust fund for affordable properties in order to meet their affordable housing requirement. The City will then apply for the local Housing Trust Fund Matching Grant Program through HCD.	June 2010	2	City Manager and City Council
	The City will continue to pursue all available funding sources for affordable housing including annual applications for HOME and CDBG funds for the construction or rehabilitation of lower income housing, including extremely low-income owner/renter occupied housing. Additionally, the City will partner with non-profit and for-profit affordable housing developers, to support their financing applications for MHP, Joe Serna Farmworker Housing Program, tax-exempt bond, and other programs to become available..	2009, Annually	1	Planning Director City Manager and
	The City will apply for Community Development Block Grants to further develop the current Colfax rehabilitation program	Continuous and on-going, 2008-2013	1	Planning Director City Manager
	Establish a list of non-profit developers who would be interested in developing affordable housing in the City. Send these providers a development packet including multifamily vacant land inventory, services, and housing incentives.	Continuous and on-going, 2008-2013	1	Planning Director
	Continue to offer meetings with developers of proposed projects where developers have an opportunity to meet City staff to strategize about project design, City standards, necessary public improvements, and funding strategies.	Continuous and on-going, 2008-2013	2	Planning Director

POLICY	PROGRAM	TIMING	PRIORITY RANKING	RESPONSIBILTY
	Continue to Offer a streamlined application package to be given to each developer containing: an explanation of the planning application permit process and timing; an application form where all requested actions for the project in regards to both the planning and engineering departments can be checked; an environmental evaluation form; a complete checklist for the application; contact numbers, City Council and Commission meeting times and dates; a copy of the fee schedule, where the applicant can check which Planning, Engineering, and Building fees they are responsible for; and a list of incentives.	Continuous and on-going, 2008-2013	2	Planning Director, City Engineer, Building Official, City Manager
	Per Government Code Section 65583(c)(1) Clarify Zoning Code Amendment to include manufactured housing as an approved alternative housing type, as per State of California requirements, with regards to foundational requirements.	December 2009	1	Planning Director
1-2-1	Apply for HOME and CalHome funds to fund a First-Time-Home-Buyer program, which would provide down payment assistance in purchasing homes.	Continuous and on-going, 2008-2013	3	Planning Director and City Manager
	Continue to promote the Placer County First-Time Home-Buyers Program, which is available to all Placer County residents by maintaining brochures at City Hall and sending out annual mailers notifying residents of the program.	Continuous and on-going, 2008-2013	3	Planning Director and City Manager

POLICY	PROGRAM	TIMING	PRIORITY RANKING	RESPONSIBILTY
1-3-1	Identify potential land that can be used for transitional housing and supportive housing. Actively support efforts of providers who establish short-term bed facilities for segments of the homeless population including specialized groups such as the mentally ill, and chronically disabled. Also, institute Zoning Code amendment, in accordance with SB2, to identify the Light Industrial (IL) district to allow emergency shelters by right and subject only to those restrictions applicable to other residential uses of the same type in the same zone and the same type of structure.	2009-2010 Fiscal Year	1	Planning Director, Building Official, City Manager
1-3-2	Develop and implement incentives that can be used to encourage the development of housing opportunities for specialized housing needs. Incentives will include reduced site development standards, reduced fees, and accelerated application and plan processing. The City will continue to support emergency shelter programs by actively partnering with neighboring jurisdictions, Primarily Placer County	June 2010	2	Planning Director, Building Official, City Manager, Planning Commission, and City Council
1-3-3	Continue to offer housing rehabilitation program grants to very low income disabled persons and senior citizens to improve accessibility and safety.	Current and On-going, 2008-2013	3	Planning Director and Building Official
1-3-4	Per Health & Safety Code Sections 1267.8, 1566.3, 1588.08 Revise Zoning Code to allow State licensed and unlicensed group homes, foster homes, residential care facilities, and similar facilities to allow, by right, group homes with six (6) or fewer persons in any residential zone, and allow with administrative approval group homes with greater than six persons in the high density residential zoning district.	December 2009	1	Planning Director, Building Official City Manager

POLICY	PROGRAM	TIMING	PRIORITY RANKING	RESPONSIBILTY
	Per Government Code Section 65583(c)(3), Review the Uniform Building Code to identify any amendments that may diminish the ability to accommodate persons with disabilities. If such constraints are found, adopt procedures as part of the updated Zoning Code to provide reasonable accommodation for persons with disabilities that allow for administrative approval of handicapped accessible features.	2009-2010 Fiscal Year	1	Planning Director Building Official City Manager Planning Commission City Council
1-3-5	The City shall amend the Zoning Code to ensure that permit processing procedures for farmworker housing do not conflict with Health and Safety Code Section 17021.6, which states that "Any employee housing consisting of no more than 36 beds in a group quarters or 12 units or spaces designed for use by a single family or household shall be deemed an agricultural land use designation for the purposes of this section. For the purpose of all local ordinances, employee housing is an activity that differs in any other way from an agricultural use. No conditional use permit, zoning variance, or other zoning clearance shall be required of this employee housing that is not required of any other agricultural activity in the same zone." The City of Colfax shall also ensure that such procedures do not limit or constrain the development of housing for farmworkers.	December 2009	1	Planning Director

POLICY	PROGRAM	TIMING	PRIORITY RANKING	RESPONSIBILTY
1-4-1	The City will continue to partner with the Placer County Health and Human Services Department to obtain more Housing Vouchers. To support the claim for the need of additional vouchers the City will prepare a housing study to show the current number of vouchers being utilized and the unmet need of residents for additional vouchers. The housing study shall be completed within one year of adoption of the Housing Element	Continuous and On-going; 2008-2013	3	Planning Director and Placer County Health and Human Services Department
	Continue to promote a coordinated City review process among affected City departments to reduce delays and processing time.	Continuous and on-going; 2008-2013	3	Planning Director
	Adopt a policy stressing the importance of "flexibility" in review and processing of permit and other application processing. Establish an ad-hoc committee drawn from the community to review regulations and determine the best and most economical approaches to providing affordable housing without compromising health and safety and the purpose and intent of the City's Hillside Development Guidelines.	Continuous and on-going; 2008-2013	3	Planning Director City Engineer City Manager Planning Commission City Council
	Monitor the Site Plan and Architectural Review (SPAR) process to ensure it does not constrain residential development including multifamily and housing affordable to low and moderate income households. The planning department will complete an annual review to evaluate application processing and analyze processing times and the impact of conditions of approval to determine whether the SPAR process acts as a significant constraint on residential development. The review will be formalized in an annual staff report to the Planning Commission and made publicly available. If the SPAR is found to adversely constrain development, the City will take	Annual, to be included as part of the Housing Element Annual Report submitted to the state	2	Planning Director/Building Official

	action to amend the SPAR or establish guidelines and other mechanisms to promote application certainty and reduce processing time to the extent feasible by State law. The review will be conducted as part of the City's Housing Element Annual Report submitted to the state			
2-1-1	Continue to review Current Planning Fees on a regular basis, and where appropriate make changes to reflect the affordability of multifamily development. Fees shall be evaluated at least every two (2) years after initial review.	First fee review to be completed by December 2009; continuous and ongoing thereafter; 2008-2013	3	Planning Director

POLICY	PROGRAM	TIMING	PRIORITY RANKING	RESPONSIBILTY
2-1-2	Encourage developers to include second dwelling units as an integral part of their project and to plan for second dwelling units in the design of their projects. The City shall develop and offer free of charge, standard plans for second units to bring down costs.	Standard plans to be developed by June 2010, thereafter continuous and on-going; 2008-2013	3	Planning Director Building Official
2-1-3	The City will partner with the Sacramento Area Council of Governments (SACOG) to voluntarily participate in its Affordable Housing Compact. The City will pass a resolution signifying its participation in the program.	September 2009	3	Planning Director, Planning Commission and City Council
3-1-1	Update the inventory of vacant land on an annual basis or as projects are constructed, to make sure an adequate amount of land zoned for both single family and multifamily development and intitiate zone changes to accommodate affordable housing, if necessary..	Continuous and on-going; 2008-2013	3	Planning Director City Engineer
	Annually review the housing element for consistency with the general plan as part of its general plan progress report. As part of this process, publish annual Housing Element updates, Annual Action Plan and respective notices	Continuous and on-going; 2008-2014	2	Planning Director
3-2-1	Monitor the amount of land zoned for both single family and multifamily development and initiate zone changes to accommodate affordable housing, if necessary. Add to 3-1-1	Quarterly and on-going; 2008-2013	2	Planning Director

POLICY	PROGRAM	TIMING	PRIORITY RANKING	RESPONSIBILTY
3-2-2	The Zoning Code shall be revised to incorporate Density Bonus provisions, with options, as per Government Code Section 65915-65918.	December 2009	1	Planning Director City Manager Planning Commission
4-1-1	The City shall engage in an energy conservation awareness campaign to notify residents of the benefits of incorporating energy saving measures into residential construction. Brochures shall be made available in all public meeting places, the library, as well as on the City's web site. The City shall also include information-notifying residents that energy conservation improvements are eligible activities under the City's residential rehabilitation program	December 2008 for Initial Brochure Continuous and on-going; 2008-2013	1	City Manager
	Continue to require that, at a minimum, all residential development complies with the energy conservation requirements of Title 24 of the California Code of Regulations.	Continuous and on-going; 2008-2013	2	Community Development Department
	Expand existing energy program guidelines to allow energy conservation measures as improvements eligible for assistance under the City's residential rehabilitation program.	Expanded guidelines to be drafted by December, 2009; then ongoing implementation through 2013	1	Community Development Department

POLICY	PROGRAM	TIMING	PRIORITY RANKING	RESPONSIBILTY
4-2-1	Continue to make available and aggressively market CDBG and HOME housing rehabilitation funds, with a goal to rehabilitate 15 units during the five-year lifespan of the Housing Element. Market the program via the internet, utility bill mailing, and brochures available at City Hall and the public library.	Annually with funding cycle, on-going; 2008-2013	1	Community Development Department and City Manager
	Coordinate housing rehabilitation programs with code enforcement efforts and combine both targeted and citywide participation.	Continuous and on-going; 2008-2013	1	Community Development, Code Enforcement, Building Official
4-2-2	The City of Colfax will continue to pursue State and Federal funding sources such as the HOME Program to assist at-risk units (Canyon View). The City shall continue to be the source for information and technical assistance to potential purchasers and tenants of properties that could potentially convert to market rate.	Continuous and on-going; trough 2013	1	Community Development Department
5-1-1	The City shall obtain information on fair housing law from the Department of Housing and Community Development and have copies of information available for the public on the City's website, at City Hall and the local library. In addition, the City Clerk shall add a statement to City utility bills, which indicates that information on fair housing laws is available to the public without charge. Requests for information may be directed to the Planning Department.	December 2009, on-going; 2008-2013	1	Planning Director City Manager,

POLICY	PROGRAM	TIMING	PRIORITY RANKING	RESPONSIBILTY
	Continue to refer all housing discrimination referrals to the Planning Director who will work with the complainant and refer complaints to the State Fair Employment and Housing Commission.	Continuous and on-going; 2008-2013	1	Planning Director Building Official
6-1-1	Coordinate annual workshop with employers, members of the housing community and City officials to identify the housing needs of community. The first workshop shall occur by December 2009.	Annually and on-going; 2008-2013	2	Planning Director City Manager City Council

Key
CC = City Council PC = Planning Commission CM = City manager CE = City Engineer CA = City Attorney BO = Building Official

APPENDIX A

DATA SOURCES

Every attempt was made to use the most acceptable, current and reliable data for the Colfax Housing Element.

- U.S. Department of Commerce, Bureau of the Census: 1970, 1980, 1990, and 2000 Census Reports: Summary Tape File 3 and Summary Tape File 1.
- Department of Finance: Demographic Research Unit, Report E-5: 2000-2008.
- Sacramento Area Council of Governments (SACOG): 2000 RHNA, 2006 RHNA.
- AnySite, Demographic Trends Report (1980-2008), Income Reports (1980-2008).
- State of California, Employment Development Department, Labor Market Information Division: Labor Force and Industry Employment (October 2008).
- Bureau of Labor Statistics, EA and I Unit: Local Area Unemployment Statistics (2008)
- Placer County Board of Realtors/MLS,
- Placer County Department of Health and Human Services
- Laurin Associates: Affordable Housing Database (2008)
- City of Colfax: General Plan, Zoning Code
- US Department of Housing and Urban Development (HUD), Office of Policy Development and Research: Fiscal Year 2008 Income Limits (October 2008)
- US Department of Housing and Urban Development/California Housing Partnership Corporation: Federally Assisted Multifamily Housing, Prepayment Eligible and Project-Based Section 8 Expirations (October 2008).
- Building Standards: Building Valuation Data (2008)
- City of Colfax Draft General Plan (2008)

APPENDIX B

LIST OF NON-PROFIT HOUSING AGENCIES

Christian Church Homes of Northern California, Inc.
303 Hegenberger Road, Ste. 201
Oakland CA 94621-1419
(510) 632-6714

Eskaton Properties Inc.
5105 Manzanita Ave
Carmichael CA 95608
(916) 334-0810

Project Go, Inc.
801 Vernon Street
Roseville, CA 95678
(916) 782-3443

Rural California Housing Corp
6501 Elder Creek Road
Sacramento, CA 95824
(916) 388-2630

Central Valley Coalition for Affordable Housing
3351 M Street, Ste 100
Merced, CA 95348
(209) 388-0782

Mercy Housing California
3120 Freeboard Drive, Ste 202
West Sacramento, CA 95691
(916) 414-4400

Visionary Home Builders
315 N. San Joaquin Street
Stockton, CA 95202
(209) 466-6811

Pacific Housing Inc.
1801 L Street, Ste 245
Sacramento, CA 95811
(916) 638-5200

Hearthston Housing Foundation
5031 Birch Street, Ste F
Newport Beach, CA 92660
(949) 553-9447

APPENDIX C
HOUSING ELEMENT DISTRIBUTION LIST

- Colfax Building Official
- Colfax Fire Chief
- Colfax Public Works
- Colfax Sheriff's Deputy
- PG&E
- Verizon Communications
- Placer County Air Pollution Control District
- Placer County Water Agency
- Tahoe Truckee Sierra Disposal
- Colfax Elementary School District
- US Post Office
- Caltrans, District 3 MS 451
- Regional Water Quality Control Board
- United Indian Community Tribal Office
- Sierra Club Placer Group
- City of Auburn
- Placer County Planning Department
- Placer County Health and Human Services Department
- Foothill Area Conservancy Team (FACT)

APPENDIX D

RESOURCES AVAILABLE TO THE CITY OF COLFAX

There are a number of resources available to the City and housing developers that can provide financial or other assistance in the development, financing, rehabilitation of housing for low and moderate-income households.

LOCAL RESOURCES

Placer County Housing Authority is a public agency that has provided subsidized housing to low and moderate-income individuals and families. In addition to conventional public housing within Placer County, the Authority administers several rental assistance programs such as the Section 8 program. The Authority receives federal and state assistance in order to operate these programs and, as such, is governed by any applicable housing regulations issued by the U.S. Department of Housing and Urban Development and the State of California Department of Housing and Community Development.

Public Housing was established to provide decent and safe rental housing for eligible families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single-family houses to apartments for elderly families. Housing and Urban Development (HUD) administers Federal aid to local housing agencies (HAs) that manage the housing for residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing and managing these developments.

Section 8 Program is a partnership between private landlords, low-income families and the Placer County Housing Authority. The Housing Authority administers a number of Section 8 rental assistance programs for low- income families. The objective of these programs is to provide adequate housing for low-income families by subsidizing a family's rent in an privately-owned rental unit.

NON PROFIT PROVIDERS

California Coalition for Rural Housing

The California Coalition for Rural Housing (CCRH) is a statewide nonprofit organization that works to ensure affordable housing opportunities for low-income households in California. CCRH supports the production and preservation of decent, safe, and low-cost housing for rural and low-income Californians. Supporters include nonprofit housing agencies, lending institutions, community advocacy organizations, consumer members, and local government officials. The Coalition advocates for housing at all levels of government before legislative and regulatory bodies. It also provides technical and organizational assistance to community groups and nonprofit agencies and educates the public on housing issues.

STATE HOUSING RESOURCES

CalHome Program is a program, through HCD, which provides grants to local public agencies and nonprofit developers to assist individual households through deferred payment loans, in order to enable very low and low- income households to become or remain homeowners. Grants to local public agencies or nonprofit corporations are for first-time homebuyer down-payment assistance, home rehabilitation, acquisition and rehabilitation, homebuyer counseling, self-help mortgage assistance programs, or technical assistance for self-help and shared housing homeownership. Funding is also set aside for homeowners of manufactured homes. Eligible activities include predevelopment, site development, new construction, rehabilitation, acquisition and rehabilitation, down-payment assistance, mortgage financing, homebuyer counseling, and technical assistance for self-help projects or shared housing.

CalHFA Acquisition Finance Program offers tax exempt financing for the acquisition or refinancing of a project with an expiring Section 8 contract.

CDBG Program - Enterprise Fund: The purpose for this grant is to create or preserve jobs for low-income and very low-income persons. Grants of up to $500,00 million are allocated to provide loans to businesses, grants for publicly owned infrastructure, and micro-enterprise assistance. Individual project funding decisions are made by the jurisdiction. Eligible Activities include working capital, land acquisition, equipment purchase, inventory purchase, debt restructuring, and other direct assistance. Local grants may support businesses by providing water and sewer services, access roads, and other public facilities.

CDBG Program – General and Native American provides allocations to fund housing activities, public works, community facilities, and public service projects serving lower-income people in small, typically rural communities. Maximum grant amount: $2.5 million.

Eligible activities include: *Housing*, including rehabilitation and activities that complement new construction; *Public Works*, including water and wastewater systems, rural electrification, and utilities such as gas services; *Community Facilities*, including day care centers, domestic violence shelters, food banks, community centers, medical and dental facilities, and fire stations; *Public Services*, including staff and operating costs associated with the community facilities.

CDBG Program—Planning and Technical Assistance Grants provide funds for small cities and counties for planning and evaluation studies related to housing, public works, community development, and economic development. Provides grants up to $140,000 per year per jurisdiction. No more than $70,000 under the General/Native American

Allocation and a maximum of $70,000 under the Economic Development Allocation. Eligible activities include studies and plans for housing, public works, community facilities, and economic development activities that meet CDBG national objectives, and provide principal benefit to low-income persons.

CDBG Program - Economic Development Allocation, Over the Counter Component provides grants of up to $2.5 million for eligible cities and counties to lend to identified businesses, or use for infrastructure improvements necessary to accommodate the creation, expansion, or retention of jobs for low-income workers. Eligible activities may include loans or loan guarantees to businesses for construction, on-site improvements, equipment purchase, working capital, and site acquisition. May also include loans for business start-ups, grants for publicly owned infrastructure, and loan or grants for small business incubators.

CalHFA HELP Program employs a loan-to-lender approach to provide 10-year, 3% simple interest rate per annum, minimally restrictive loans to local government agencies. The program challenges local agencies to prioritize their unmet housing needs and to design housing programs that target their particular priorities. This approach allows the local agency to more closely match local housing policy and accountability with project performance. Increasingly, the program is being used to facilitate affordable housing within more targeted comprehensive local programs for neighborhood revitalization.

Home Investment Partnerships (HOME) Program was created under Title II of the Cranston-Gonzales National Affordable Housing Act enacted on November 28, 1990. HOME funds are made available on an annual competitive basis through HCD's small cities program. The program provides grants to cities and counties to assist in creating and retaining affordable housing.. Activities include acquisition, rehabilitation, and new construction of single-family and multifamily housing projects, including home ownership projects.

Joe Serna, Jr. Farmworker Housing Grant (JSJFWHG) Program finances the new construction, rehabilitation and acquisition of owner-occupied and rental units for agricultural workers, with a priority for lower income households.

Homeowner Grants: For rehabilitation or new home construction: Lien restrictions are required for twenty years. If the unit is sold to a non-farmworker buyer before completing the tenth year, the full grant amount must be repaid under most circumstances. Between the 10th and 20thanniversaries, the grant is forgiven at a rate of 10 percent per completed year; it is fully forgiven after completing 20 years.

Rental Construction Grants or Loans: Lien restrictions for assisted units are required for 40 years. If assisted units are sold for uses other than farmworker housing before the 40th year, under most circumstances, the grant must be repaid in full. Loans may be made in conjunction with low-income tax credit financing only.

Rental Rehabilitation Grants or Loans: Lien restrictions for assisted units are required for 20 years. If assisted units are sold for uses other than farmworker housing before the 20th

year the grant must be repaid in full, under most circumstances. Loans may be made in conjunction with low-income tax credit financing only.

Those eligible include local government agencies, nonprofit corporations, cooperative housing corporations, and limited partnerships where all the general partners are nonprofit mutual or public benefit corporations.

Multifamily Housing Program (MHP)
MHP assists the new construction, rehabilitation and preservation of permanent and transitional rental housing for lower income households. Projects are not eligible if construction has commenced as of the application date, or if they are receiving 9% federal low income housing tax credits. MHP funds will be provided for post-construction permanent financing only. Eligible costs include the cost of child care, after-school care and social service facilities integrally linked to the assisted housing units; real property acquisition; refinancing to retain affordable rents; necessary onsite and offsite improvements; reasonable fees and consulting costs; and capitalized reserves.
Local public entities, for-profit and nonprofit corporations, limited equity housing cooperatives, individuals, Indian reservations and rancherias, and limited partnerships in which an eligible applicant or an affiliate of an applicant is a general partner. Applicants or their principals must have successfully developed at least one affordable housing project.

CalHFA Down Payment Assistance Loan Programs include the following to assist moderate and low-income households obtain home ownership:

- Affordable Housing Partnership Program (AHPP) is a joint effort by CalHFA and cities, counties, redevelopment agencies and housing authorities whereby a deferred payment subordinate loan from a locality is utilized by the first-time homebuyer to assist them with down payment and/or closing costs.
- California Homebuyer's Downpayment Assistance Program (CHDAP) offers a deferred-payment junior loan of an amount up to the lesser of 3% of the purchase price of appraised value.
- Extra Credit Teacher Home Purchase Program provides a low interest reate CalHFA first loan, together with a forgivable interest CalHFA junior loan to assist eligible teachers, administrators, staff members and classified employees to purchase their first home.

CalHFA First Mortgage Loan Programs offers a 30-year mortgage loan with up to 95% financing and a low fixed interest rate for first time home buyers..

FEDERAL PROGRAMS

The Affordable Housing Program (AHP) and Community Investment Program (CIP) are facilitated through the Federal Home Loan System for the purposes of expanding the affordable housing supply. The San Francisco Federal Home Loan Bank District provides local service. Subsidies are awarded on a competitive basis usually in

the form of low-interest loans and must be used to finance the purchase, construction, and/or rehabilitation of rental housing.

Housing and Urban Development (HUD)
HUD offers a variety programs and services which include direct financing and management of the redevelopment or construction of low-income rental housing and single-family housing, providing homeownership to the low-income. A subsidy for public housing provides an annual subsidy to help public housing agencies (PHAs) pay some of the cost of operating and maintaining public housing units

Low-income Housing Tax Credit Program (LIHTC) - The LIHTC Program provides for federal and state tax credits for private and non-profit developers and investors who agree to set aside all or an established percentage of their rental units for households at 60 percent of AMI or below, for no less than 30 years. These tax credits may also be utilized on rehabilitation projects, contributing to the preservation program. The program begins when developers apply for an allocation of tax credits from the California Tax Credit Allocation Committee (CTCAC). Tax credits are awarded on a competitive basis each year. Compliance is monitored according to Internal Revenue Service (IRS) rules and regulations.

USDA Rural Development - USDA housing programs have helped over 2 million low- or moderate-income rural Americans buy homes. USDA also finances construction of apartments and other multiple family housing in rural communities that lack sufficient, affordable rental housing. Other programs finance the development of affordable farm labor housing wherever it is needed.

The Self-Help Housing program enables low-income families to become homeowners by helping to build their own homes. Their "sweat equity" becomes their downpayment. Home improvement loans and grants help low-income, often elderly, people remove health and safety hazards from their homes.

Websites:

http://www.calhfa.ca.gov/

www.calruralhousing.org

http://www.hcd.ca.gov/

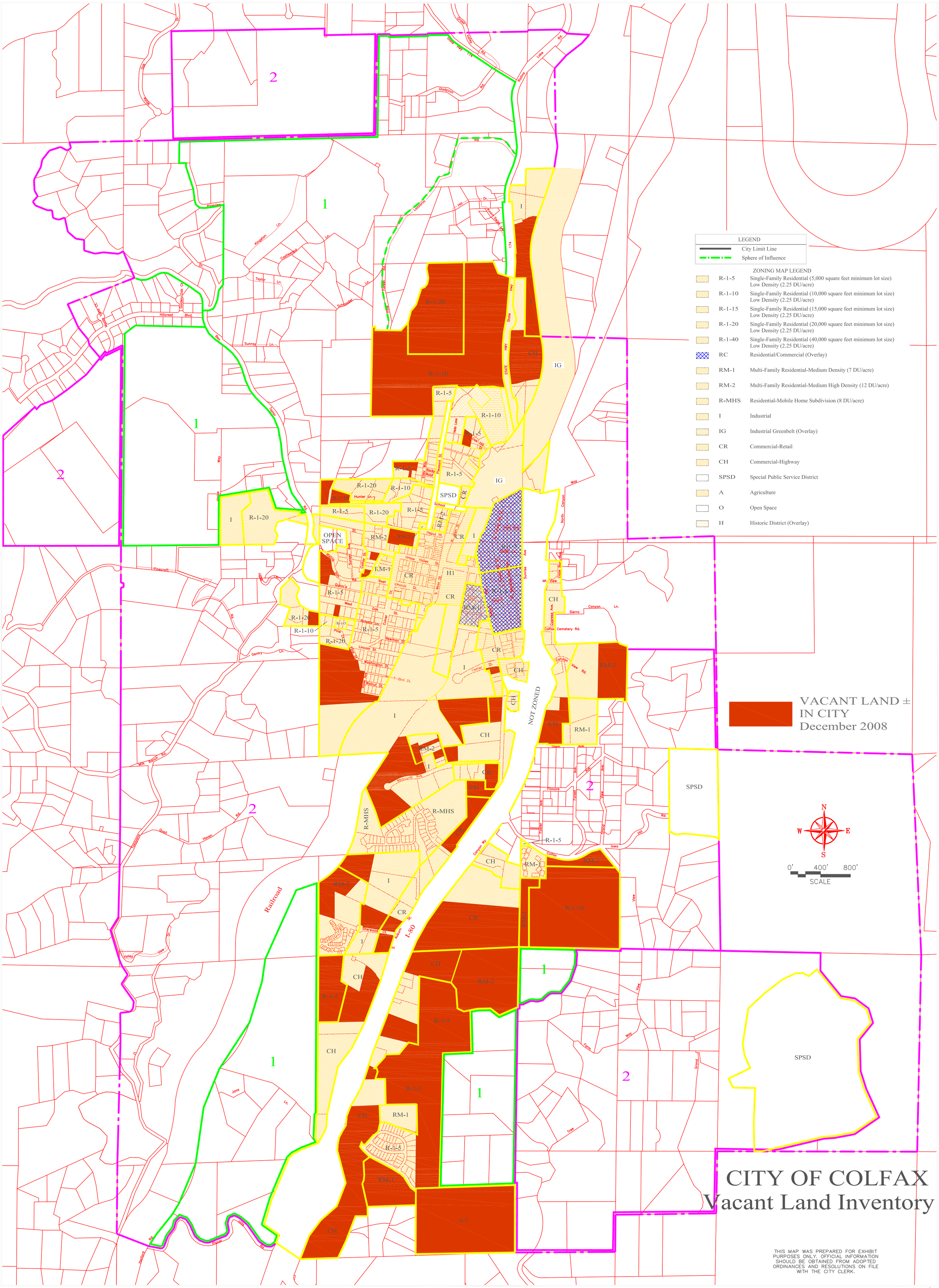
http://www.hud.gov/assist/siteindex.cfm

http://www.rurdev.usda.gov/ca/housing.html

http://www.treasurer.ca.gov/housing.asp

APPENDIX E

Colfax Mitigation Fee Study November 2006



STATE OF CALIFORNIA - BUSINESS, TRANSPORTATION AND HOUSING AGENCY ARNOLD SCHWARZENEGGER, Governor

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MAR 2009
RECEIVED
CITY OF COLFAX

March 19, 2009

Mr. Gary Price, Planning Director
City of Colfax
33 South Main Street
Colfax, CA 95713

Dear Mr. Price:

RE: Review of the City of Colfax's Draft Housing Element

Thank you for submitting Colfax's draft housing element received for review on January 23, 2009 along with additional revisions on March 5, 9 and 13, 2009. The Department is required to review draft housing elements and report the findings to the locality pursuant to Government Code Section 65585(b). The review was facilitated through numerous communications with you and Mr. Eric Veerkamp, your consultant, including a telephone call on March 4, 2009.

The Department commends the City for its progress in removing major infrastructure constraints on housing development through expanded wastewater treatment capacity. The element includes a comprehensive analysis of potential governmental constraints and also demonstrates adequate sites to accommodate the City's regional housing need. As a result, the Department is pleased to find the element addresses all statutory requirements of State housing element law (Article 10.6 of the Government Code). The element will be in full compliance when adopted and submitted to the Department, pursuant to Government Code Section 65585(g).

The Department appreciates the City's efforts to address its housing and community development needs and looks forward to receiving Colfax's adopted housing element. If you have any additional questions, please contact Raquel Medina, of our staff, at (916) 324-9629.

Sincerely,

Cathy E. Creswell

Cathy E. Creswell
Deputy Director