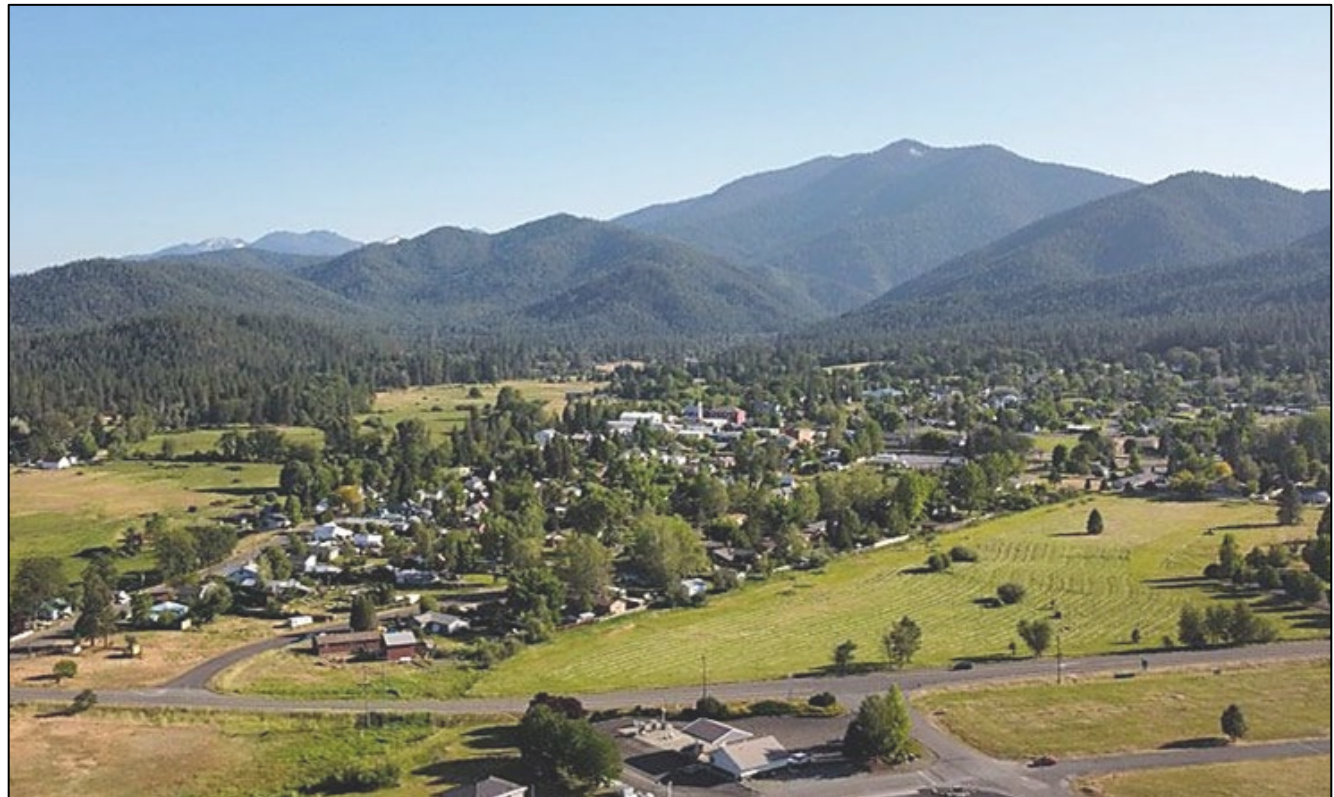


Housing Element Update



City of Etna

Community Workshop
December 12, 2022



Introductions

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Welcome to Siskiyou Housing Elements

Housing Element Updates for Select Cities in Siskiyou County

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Etna California

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

ENGLISH SURVEY

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ENCUESTA ESPAÑOLA

Take the
survey!

Workshop Agenda

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

Housing Element 101

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



Housing Element 101 (cont'd)

What does a Housing Element do?

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

Housing Element 101 (cont'd)

Housing Element identifies strategies and programs that focus on:

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

Outline of the Housing Element



Public Participation Process

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



Needs Assessment

Evaluates existing conditions data and projected housing needs



Constraints on Housing

Discusses non-governmental and governmental constraints



Affirmatively Furthering Fair Housing (AFFH)

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



Housing Sites Inventory

Identifies sites proposed to meet housing needs



Goals & Policies

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

New Housing Laws

Accessory Dwelling
Units and Junior
Accessory Dwelling
Units

Affirmatively Furthering
Fair Housing

Emergency and
Transitional Housing Act
of 2019

By-Right Permanent
Supportive Housing
Developments

Replacement Housing
for Housing Element
Inventory Sites

Evacuation Routes and
Safety Element Update
to Address Adaptation
and Resiliency

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

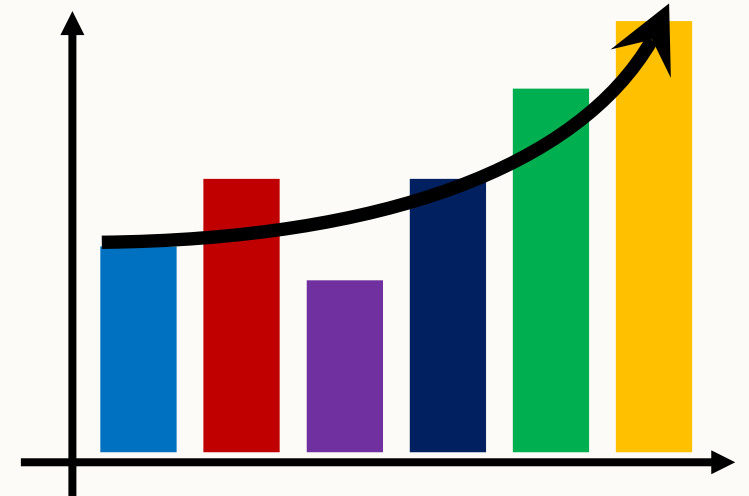
Surplus Land Act
Amendments

Housing Information
Transparency Act

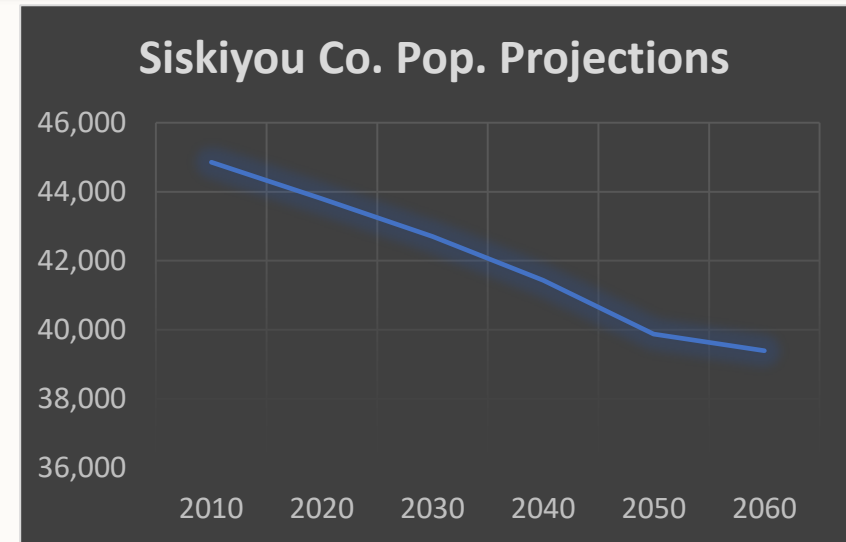
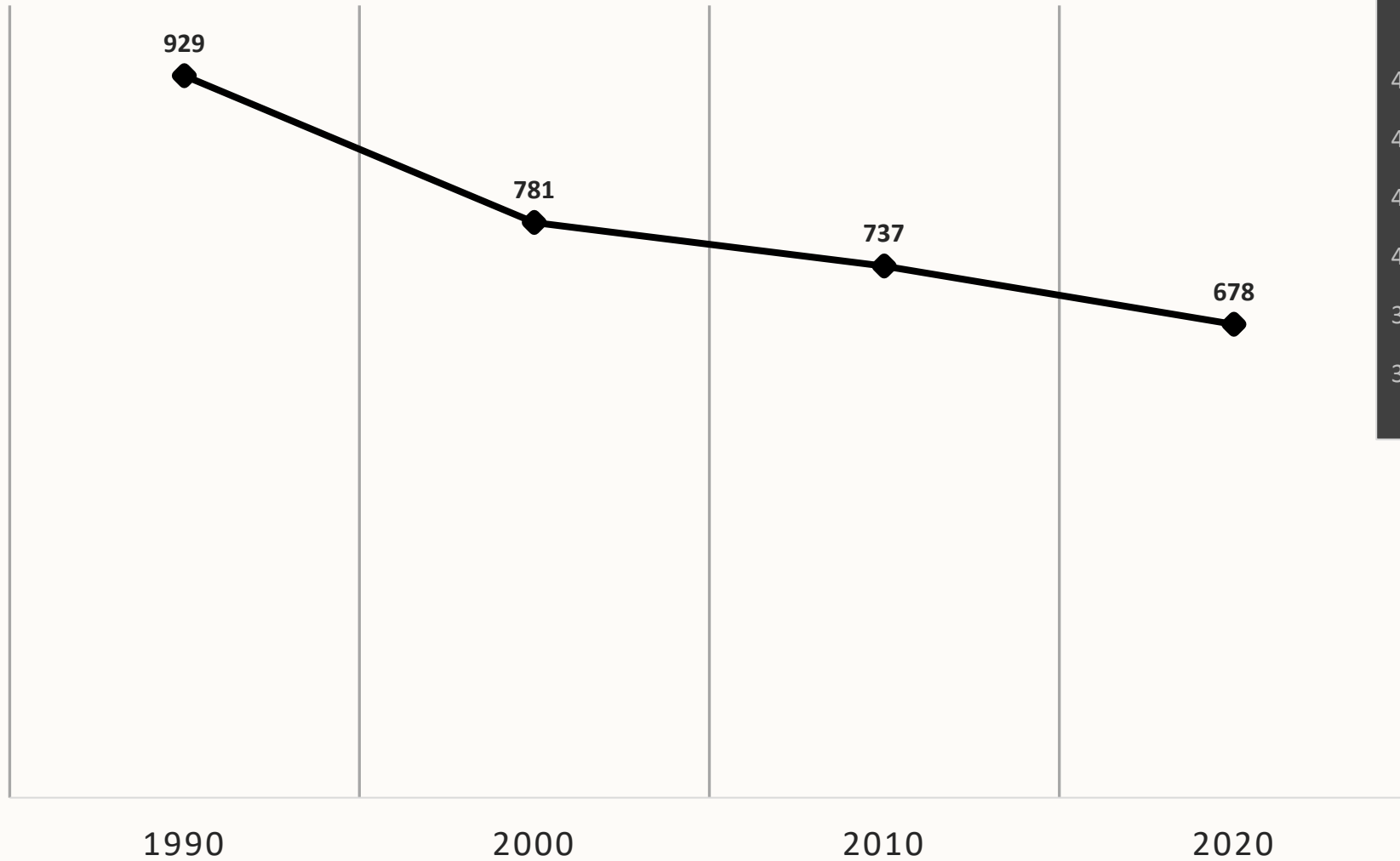
Demographic and Housing Data

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

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

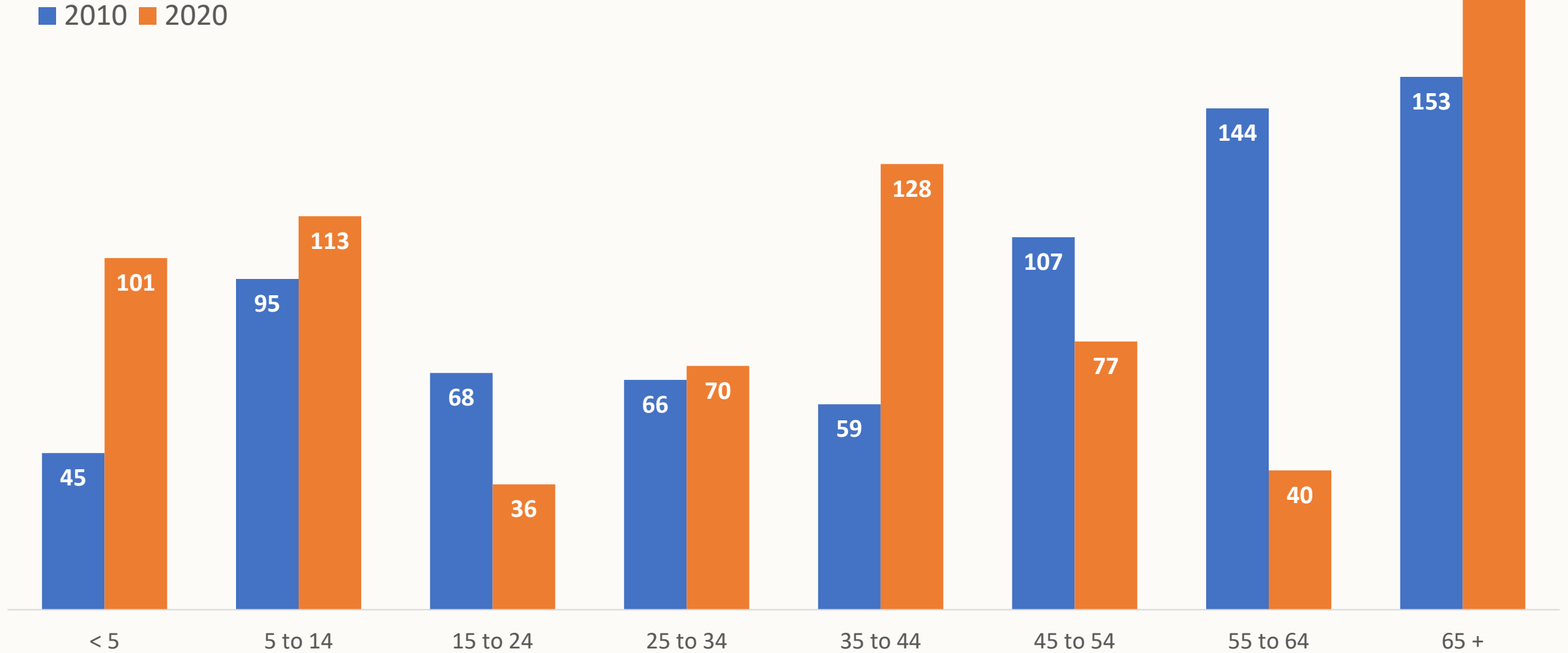


Etna Population Changes, 1990 to 2020



Source: U.S. Census 1990, 2000, 2010, 2020

Etna Population Changes, 2010 - 2020



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

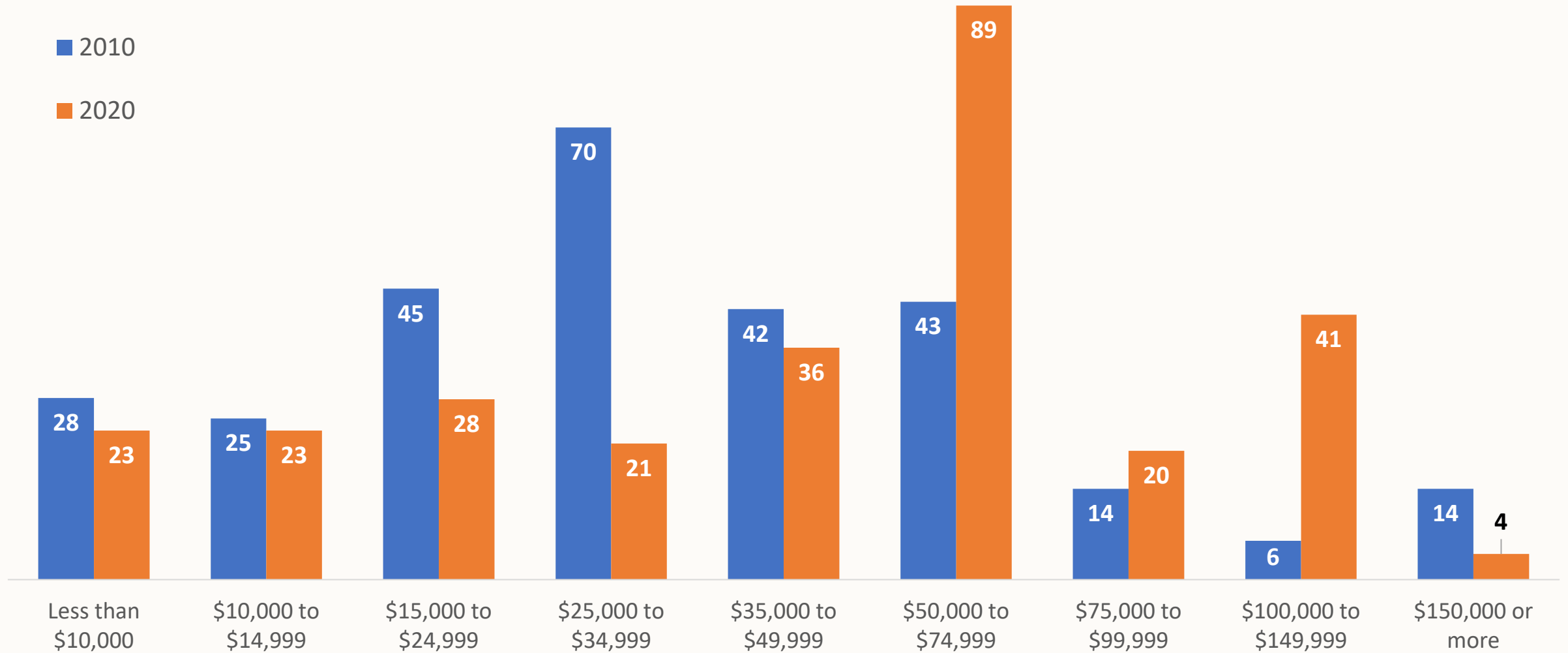
Income Group	Income	Etna Households**	Percentage
Extremely Low Income (Below 30% of HAMFI)	<\$15,600	30	10.9%
Very Low Income (30–50% of HAMFI)	\$15,600 - \$26,000	49	17.9%
Low Income (50–80% of HAMFI)	\$26,000 - \$41,600	50	18.2%
Low- and Middle-Income (80–100% of HAMFI)	\$41,600 - \$52,000	55	20.1%
Upper Income (> 100% of Median Income)	> \$52,000	90	32.8%
Total Households		275	100%

“HAMFI” means HUD Adjusted Median Family Income.

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

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

Etna Household Income Distribution, 2010 and 2020



Housing Costs: Median Sold Price of Existing Homes

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

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

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

Key Assumptions

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

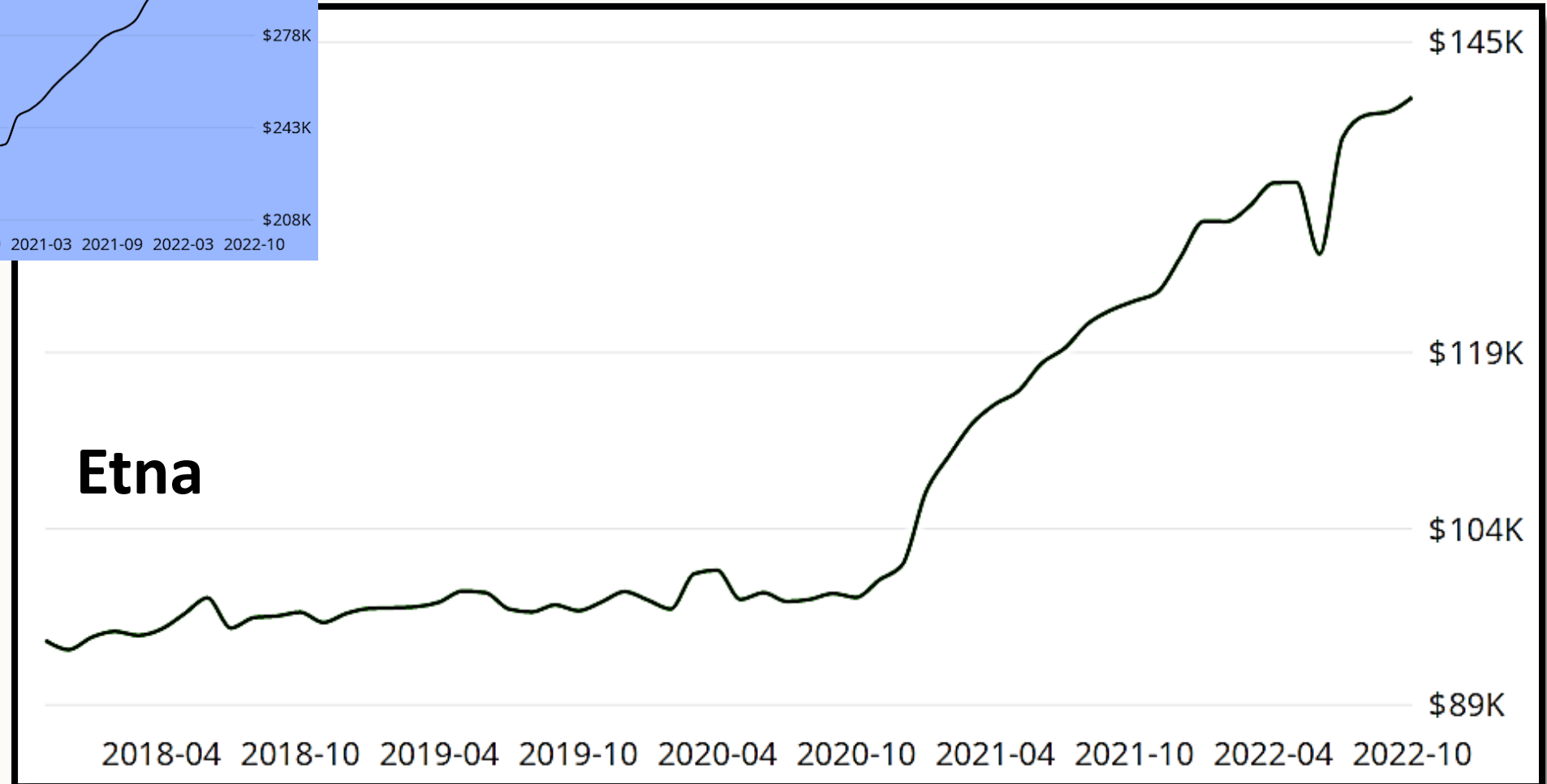
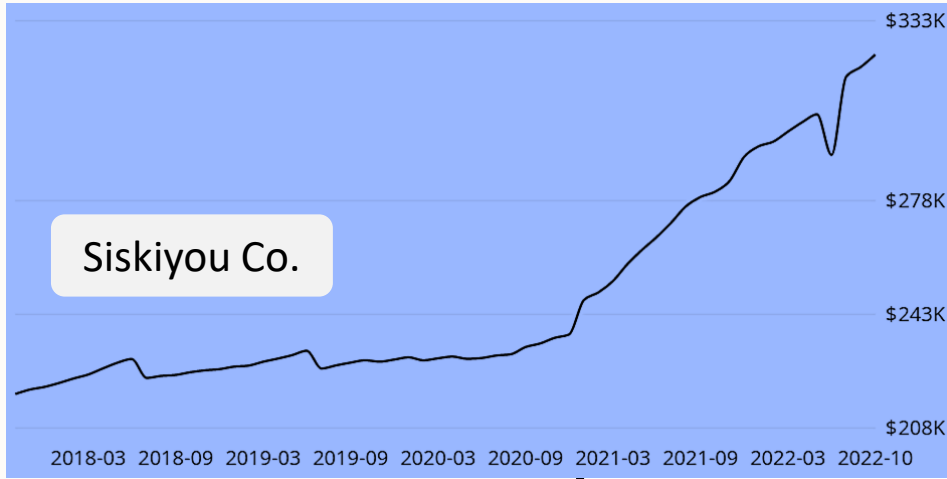
- 10% percent down payment.
- Adjustable-Rate Mortgage
- Monthly homeownership costs cannot exceed 40% of the household's income.

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

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

Etna and Siskiyou Housing Cost Changes, 2018 – 2022

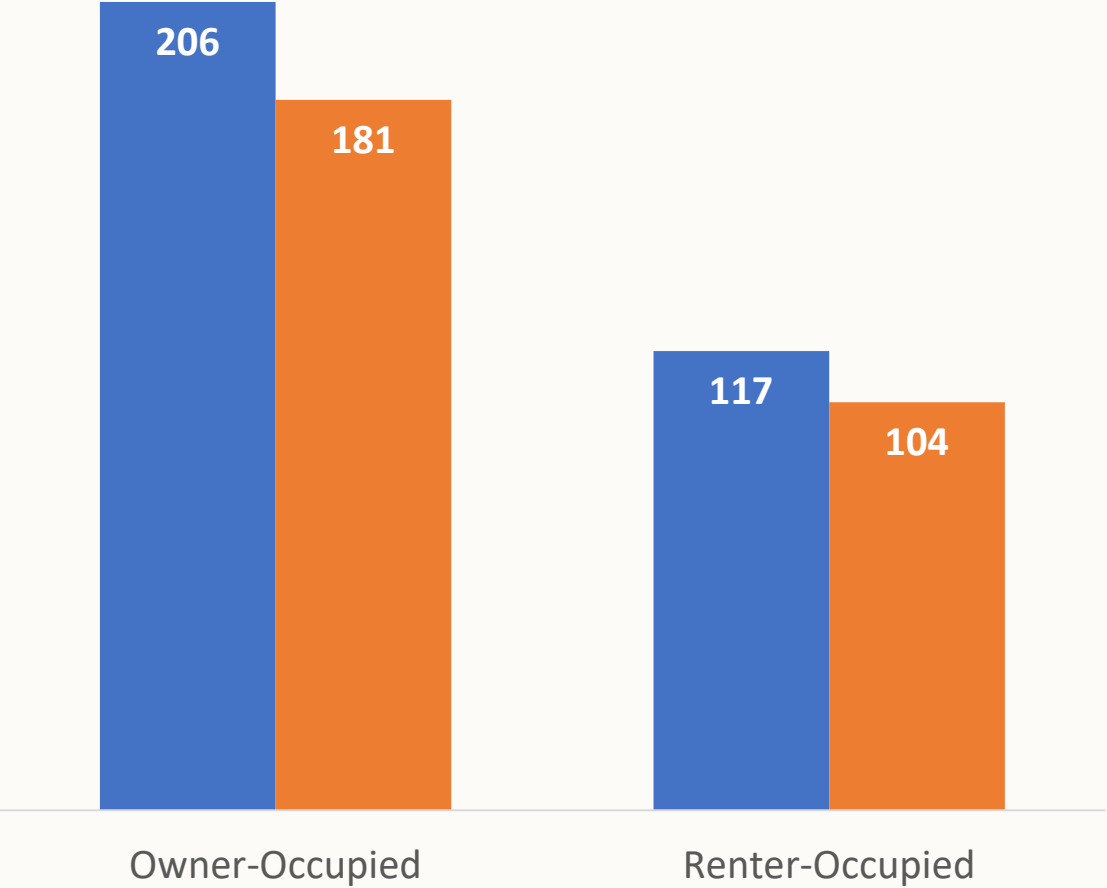
Zillow's Home Value Index



Source: Zillow.com (accessed November 21, 2022)

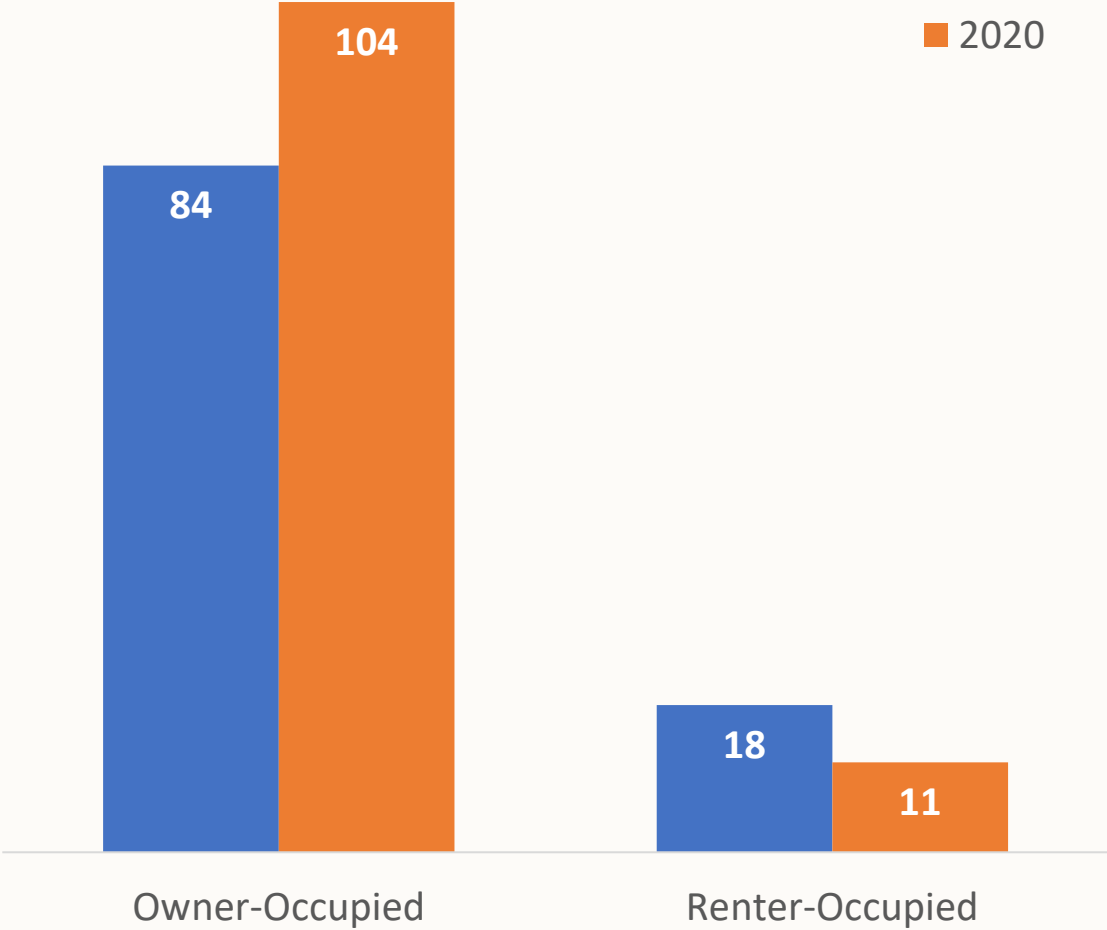
Etna Household Tenure

■ 2010
■ 2020



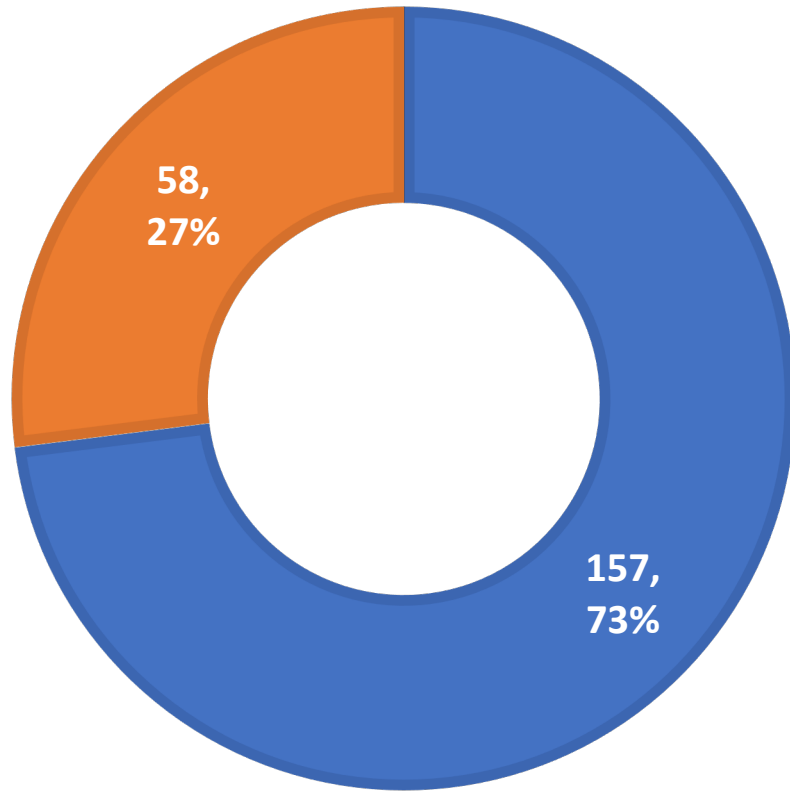
Etna: Senior Households by Tenure

■ 2010
■ 2020



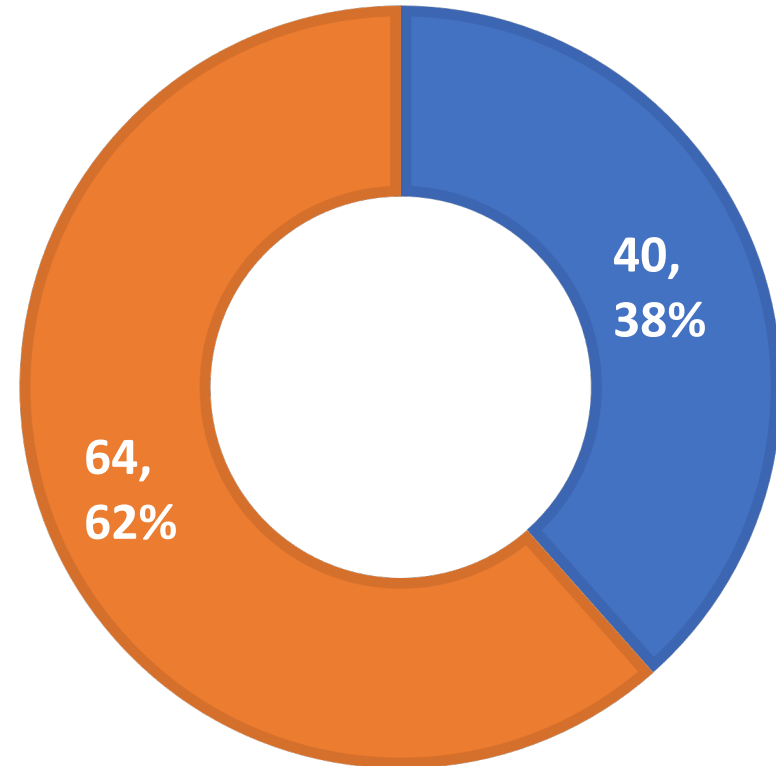
Cost Burdened Households

ETNA OWNERSHIP HOUSEHOLDS



■ Not Cost Burdened ■ Cost Burdened

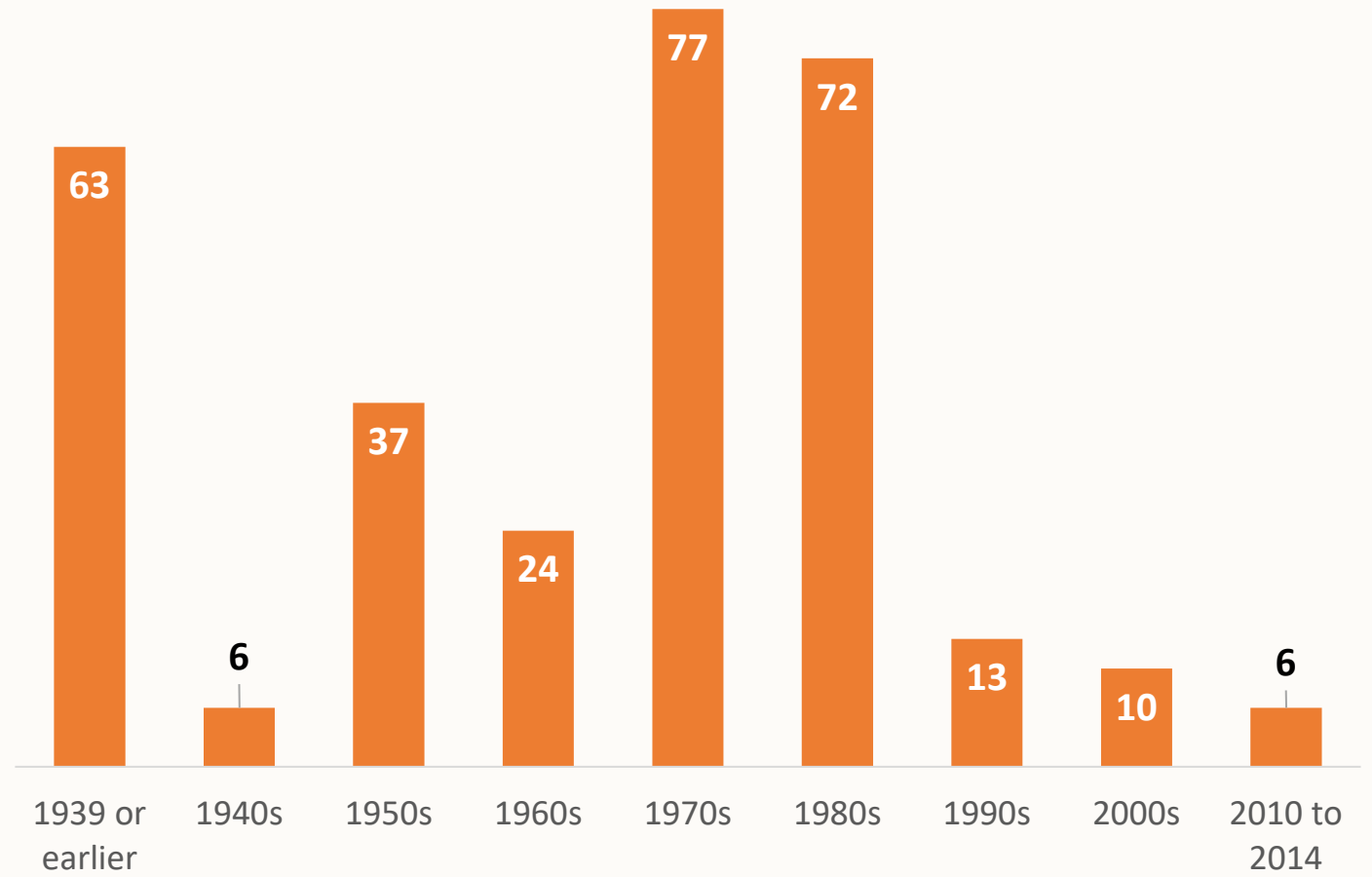
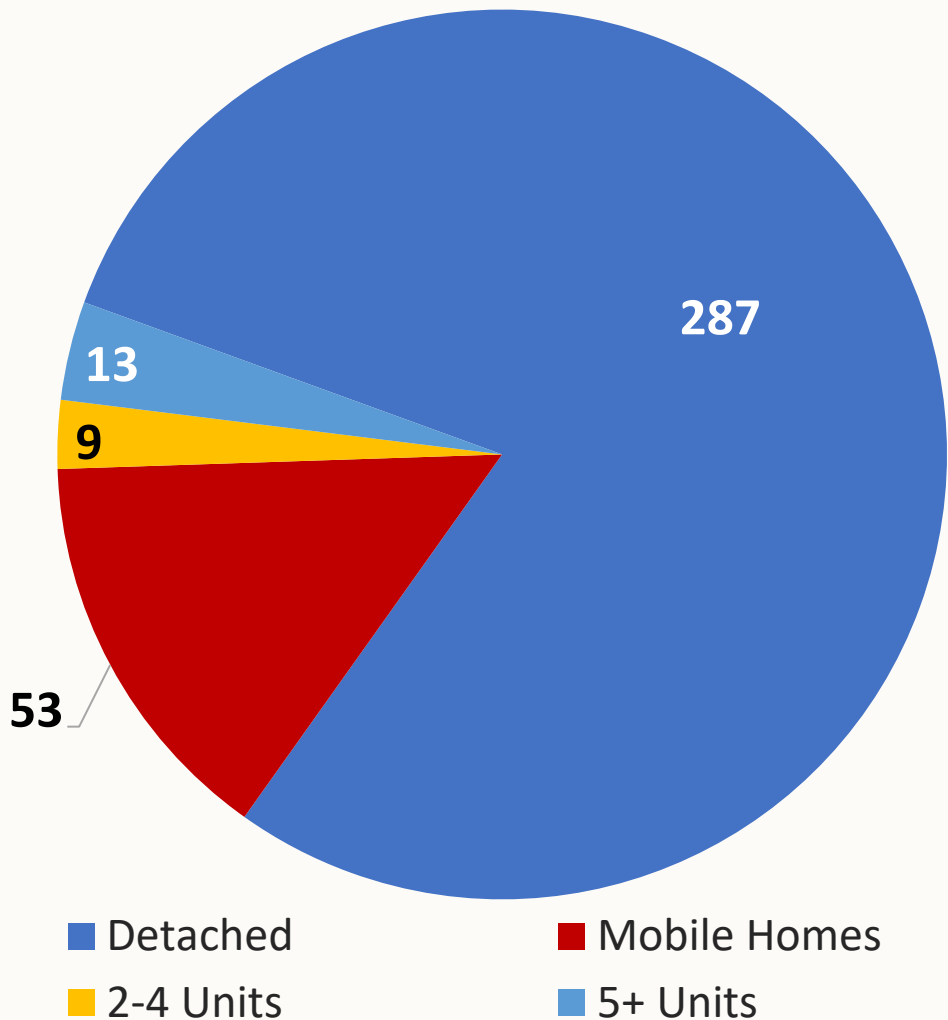
ETNA RENTAL HOUSEHOLDS



■ Not Cost Burdened ■ Cost Burdened

Existing Housing in Etna: Year Built and Types

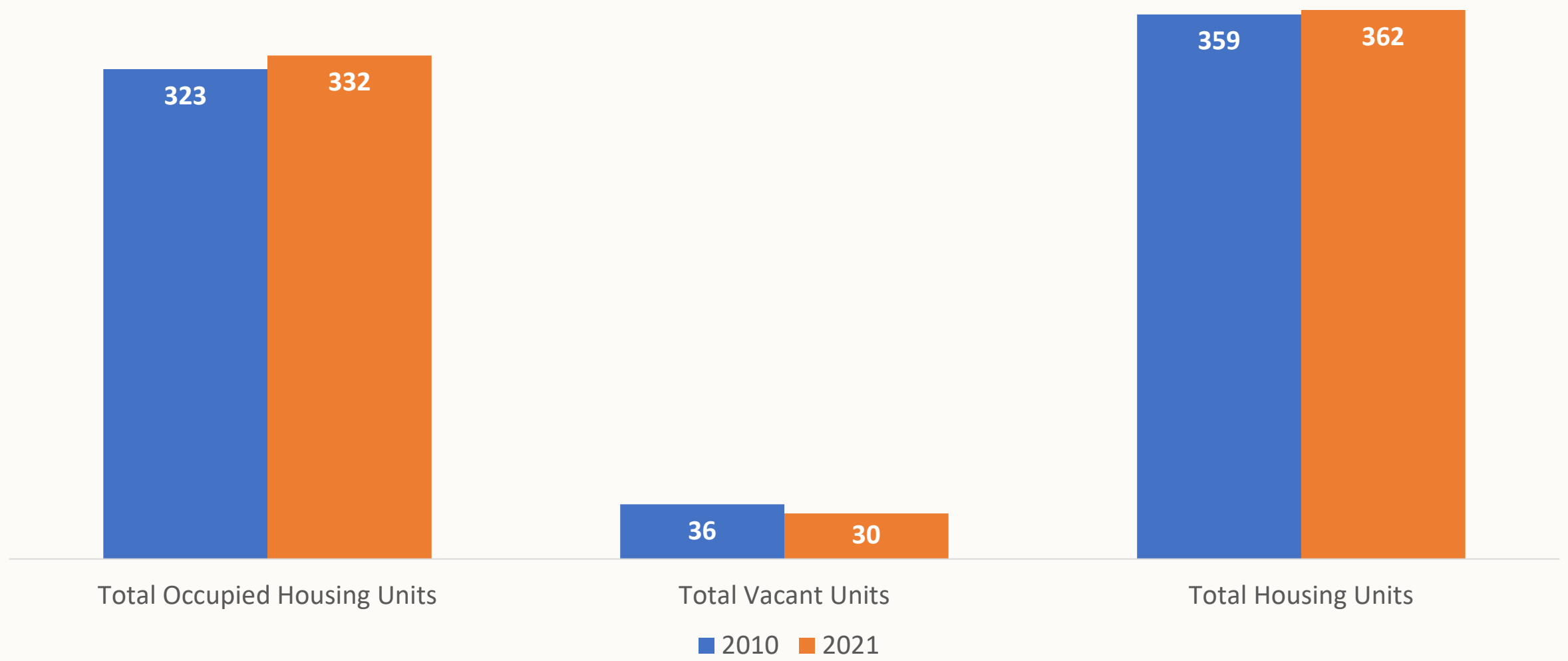
Types of Housing Units, 2021



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

Estimates of Vacant and Occupied Housing Units

Etna 2010 – 2021



Source: 2010 US Census, 2021 DOF E-5

Resources and Links

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

- American Community Survey (ACS) – technical document
https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2021_ACSSubjectDefinitions.pdf
- Census Bureau Data
<https://data.census.gov/cedsci/>
- Department of Housing and Urban Development (HUD)
https://data.hud.gov/data_sets.html
- California Association of Realtors (CAR)
<https://www.car.org/marketdata/data>
- More info. about housing elements, visit the Department of Housing & Community Development (HCD) website
<https://www.hcd.ca.gov/planning-and-community-development/housing-elements>

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- American Community Survey (ACS) – technical document
https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2021_ACSSubjectDefinitions.pdf
- Census Bureau Data
<https://data.census.gov/cedsci/>
- Department of Housing and Urban Development (HUD)
https://data.hud.gov/data_sets.html
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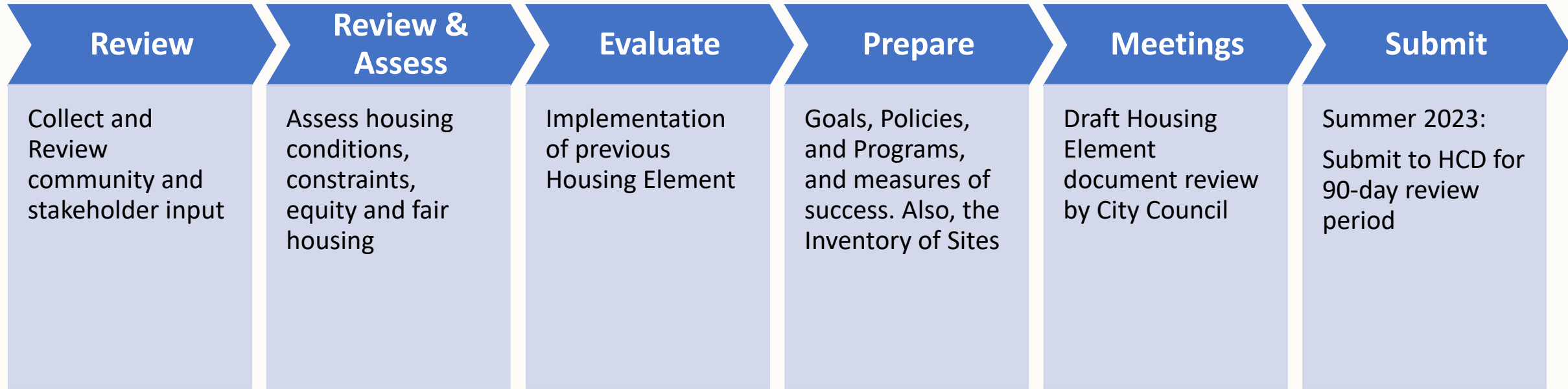
What does the data indicate?

- Overall, the number of residents in Etna is declining. This trend is near-universal for Siskiyou county and the cities.
- From 2010 to 2020, Etna saw a fairly large increase in the number residents who are 35-54. Likely related to this increase, is an increase in the number residents who are under 5 years of age. Etna's 65 and older population age also increased from 2010 to 2020.
- The number of residents in the 15-24 and 55-64 age groups decreased.
- About 30% of Etna households were below the 2019 HUD median household income.
- From 2010 to 2020, the number of households earning less than \$50,000 declined. The number of households earning \$50,000 to \$150,000 increased.
- The price of housing has increased. Homeownership is out of reach for roughly 30% of Etna households.
- Approximately 61 percent of renter households are paying more than 30% of their gross income for housing. Owner-occupied households are also cost burdened, but not as high as a percentage (38 percent).
- About 90% of Etna's houses were constructed 33 years or more ago.

Questions for the Community

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

Next Steps



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Take the survey!

COMPLETE

the CONTACT FORM

to receive notices for

upcoming meetings

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Siskiyou Housing Elements

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

Name *

First Last

Email *

Jurisdiction *

Please Choose a City

Comment or Message *

SUBMIT



Thank You!